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THEATRE FRANCAIS, (Near St. Lawrence St.)
 Continuous Performances, 2 & 3 P.M. daily.
 W. E. PHILLIPS, Sole Proprietor. J. E. SACKETT, Manager.

Theatre Francais, Week commencing May 11th.
THE OCTOON.
 By our own Stock Vaudeville announcement in Company. Special Notice inside.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Finance Dept. 22dec96

Vol. 42. No. 19. MONTREAL, FRIDAY, MAY 8, 1896. 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 AND SMALLWARES

VICTORIA SQUARE,
MONTREAL.

GRANITE * MILLS,
 ST. HYACINTHE, P.Q.

Manufacturers of

Flannels, Etoffes,
 Tweeds & Dress Goods,
 Hosiery & Underwear,
 Lumbermen's
 . . Knitted Boots.

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, Snowshoes, Fancy Sleigh Shoes, Buffalo, &c.

To Manufacturers.—We have a large stock of Seal Persian Lamb and other skins Trimmings &c., &c.

JAMES CORISTINE & CO
 Warehouse: 471 to 477 St. Paul St.,
MONTREAL.

Leading Wholesale Houses.

John * Macdonald * & Co.
 TO THE TRADE.

The demand for our WHITE CROCHET QUILTS is still increasing, we have now in stock the two most popular brands:

White Mountain and Standard.

The Standard Brand is confined to ourselves and we have them in Numbers 1, 2, 3, 15, 20, 25.

Filling Letter Orders a Specialty.

MONTREAL OFFICE: - - 207 ST. JAMES ST
 H. PINET, Agent.

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

X The following Brands Manufactured by X

→ **THE AMERICAN TOBACCO Co.,** ←
 OF CANADA, Limited.

Are sold by all the Leading Wholesale Houses . .

CUT TOBACCOES.
Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES ———
Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

X X

MARK * FISHER, * SONS
AND COMPANY,

Merchant Tailors and Woollen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.

We have never shown a more extensive line of

STAPLE WOOLLENS
 than we are doing at present,
Our Tailors' Trimming Dept.
 is also more than usually complete.

Mark Fisher, Sons & Co.,
VICTORIA SQUARE, MONTREAL.

Leading Wholesale Houses.

THE Ames, Holden Co.
 [Limited]
 Manufacturers of

Fine BOOTS AND SHOES,
 AND SOLE AGENTS FOR THE CELEBRATED
Granby Rubbers.

STOCKS CARRIED AT
 Montreal, Que. Winnipeg, Man.
 Toronto, Ont. Vancouver, B.C.
 Victoria, B.C.

Summer Goods,
*** * Games, &c.**

FULL LINES OF

Fishing Tackle, Lacrosses, Tennis Sets, Rackets, Nets, etc. Cricket Bats, Balls, Gloves, . . . etc. . . Croquet Sets, Base Ball Goods.

Agents for SPALDING'S Celebrated Lines of SPORTING GOODS.

H. A. NELSON & SONS,
 59 to 63 St. Peter St., MONTREAL.

John Fisher, Son & Co'y,
 Woolens & Tailors' Trimmings
 442 & 444 St. James St., MONTREAL.

We are enabled to keep our stock in Montreal, constantly well assorted with latest novelties in all classes of WOOLLEN and Worsted cloths, as our house in Huddersfield, Eng. keep a large stock ready for shipment, from which they supply other markets, especially English, Irish and Scotch, where they do a large trade with tailors and clothiers, besides having constantly in work, various lines especially selected for the Canadian trade.

Often Montreal orders (especially Cables) are despatched same day as received in Huddersfield.

All Canadian woollen buyers visiting the English markets, would find exceptional advantages in buying and ordering from our Huddersfield House, as in addition to holding a large stock to select from, we are at all times in complete touch with the makers of every class of woollen and worsted suitings and coatings.

The senior member of our firm having had many years' experience, there, both as manufacturer and merchant.

JOHN FISHER & SONS,
 St. Georges Square,
HUDDERSFIELD, ENG.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.
Paid-up Capital, \$8,000,000
Reserve Fund, 1,200,000

DIRECTORS:
GEO. A. COX, Esq., President.
JOHN I. DAVIDSON, Vice-President.
Jas. Crathern, Esq., Robert Kilgour, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q. C., LL. D., Matthew Leggat, Esq.
B. E. WALKER, General Manager.
J. H. PLUMMER, Asst General Manager.
A. H. IRELAND, Inspector.
G. H. Meldrum, Asst. Insp.

NEW YORK—Alex. Laird and Wm. Gray, Agents.
BRANCHES:
Ayr, Dunville, Parkhill, Toronto.
Barrie, Galt, Peterborough, Toronto Jc'y
Belleville, Goderich, St. Catharines, Walkerton,
Berlin, Guelph, Sarnia, Walkerville,
Blenheim, Hamilton, S. Ste. Marie, Waterford,
Brantford, London, Seaford, Waterloo,
Cayuga, Montreal, Simcoe, Windsor,
Chatham, Orangeville, Stratford, Woodstock,
Collingwood, Ottawa, Strathroy, Winnipeg,
Dundas, Paris, Thorold.

*Head Office, 19-25 King St. W. City Branches:
712 Queen St. E.; 450 Yonge St., cor. College; 791
Yonge St.; 268 College St.; cor. Spadina; 546 Queen
St. W.; 415 Parliament St. and 128 King St. E.
†Main Office, 157 St. James St. City Branches:
19 Chaboulliez Square and 276 St. Lawrence St.
Commercial credits issued for use in Europe, East
and West Indies, China, Japan and South America.
Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
Travellers' letters of credit issued for use in all
parts of the world.

Interest allowed on deposits.
BANKERS AND CORRESPONDENTS.
Great Britain—The Bank of Scotland.
India, China and Japan—The Chartered Bk of
India, Australia & China; Germany, The Deutsche Bk
Australia & New Zealand—The Union Bk. of
Australia.
Paris, France—Crédit Lyonnais, Lazard Freres & Cie
Brussels, Belgium—J. Mathieu & Fils.
New York—The Am. Ex. National Bk of New York
Chicago—The Am. Ex. National Bank of Chicago,
San Francisco and British Columbia—The Bank
of British Columbia.
Hamilton, Bermuda—The Bk. of Bermuda.
Kingston Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up.....\$1,600,000
Reserve Fund.....40,000

HEAD OFFICE, TORONTO.
DIRECTORS:
G. R. R. Cockburn, Esq., M.P., President.
Donald Mackay, Esq., Vice-President.
G. M. Rose, Esq., Hon. J. C. Atkins,
A. S. Irving, Esq., R. D. Ferry, Esq.
D. Ulliyot, Esq.
C. McGILL, General Manager.
E. MORRIS, Inspector.

BRANCHES:
Aurora, Lindsay, Port Arthur,
Bowmanville, Montreal, Sudbury,
Buckingham, Q. Mount Forest, Toronto,
Cornwall, Newmarket, 500 Queen St. W.,
Kingston, Ottawa, Toronto.
AGENTS:
London, Eng.—Farr's Banking Co. and the All-
iance Bank [Ltd.]
France and Europe—Crédit Lyonnais.
New York—The Fourth National Bank and the
Agents of the Bank of Montreal.
Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.
Capital (fully paid up) \$1,500,000
Reserve Fund, 1,600,000

DIRECTORS:
CHARLES MAGEE, President.
GEORGE HAY, Esq., Vice-President.
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy,
George Hay, Charles Magee.
Branches—Auriprior, Carleton Place, Hawkes-
bury, Kewatin, Kemptville, Mattawa, Pembroke,
Parry Sound, Portage la Prairie, Rideau Street, Bank
Street, Ottawa, Renfrew, Ont., Rat Portage, Winni-
peg, Man. GEO. BURN, General Manager
D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,500,000
Reserve Fund.....720,000

BOARD OF DIRECTORS:
R. W. HENNER, President.
Hon. M. H. COCHRAN, Vice-President.
Israel Wood, J. N. Galer, Thomas Hart,
N. W. Thomas, T. J. Tucker, G. Stevens,
John G. Foster.
HEAD OFFICE, SHEPHERD, QUE.
Wm. FARWELL, General Manager.
Branches—Waterloo, Richmond, Coaticook, Stan-
stead, St. Hyacinthe, Cowansville, Granby, Bedford,
Huntingdon, Magog.
Correspondents:
Montreal—Bank of Montreal.
London, England, National Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and
promptly remitted for.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four
Per Cent., for the current half year has this day
been declared, and that the same will be payable at
the Bank and its agencies on and after

FIRST JUNE NEXT.

The Transfer Books will be closed from 10th
to the 30th May, both days inclusive.
The Annual General Meeting of the shareholders
will be held at the head office of the bank, on Mon-
day, 15th June, at 12 o'clock

By order of the Board,

J. TURNBULL,
Cashier.

Hamilton, April 23, 1896.

DIVIDEND NOTICE.

THE DOMINION BANK.

Notice is hereby given that a Dividend of Three
Per Cent. upon the Capital Stock of this institution
has this day been declared for the current quarter,
and that the same will be payable at the Banking
House in this city, on and after

FRIDAY, THE FIRST DAY OF
MAY NEXT.

The transfer books will be closed from the 20th to
the 30th of April next, both days inclusive.

The Annual General Meeting of the shareholders
for the election of directors for the ensuing year
will be held at the banking house in this city on
WEDNESDAY, THE 27TH DAY OF MAY NEXT,
at the hour of 12 o'clock noon.

By order of the Board,

R. D. GAMBLE,
General Manager.
Toronto, 24th March, 1896.

MERCHANTS' BANK
OF HALIFAX.

Capital Paid-Up.....\$1,500,000
Reserve Fund.....975,000
Undivided Profits.....23,820

BOARD OF DIRECTORS:
THOS. E. KENNY, M.P., President.
THOMAS RICHIE, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C., David MacKeen.

HEAD OFFICE, Halifax, N.S.
D. H. Duncan, Cashier, W.B. Torrance, Asst. Cashier.
Agencies in Province of Quebec:
Montreal, E. L. Pease, Manager.
" West End, Notre Dame St. West.
" Cote St. Antoine, Green Avenue.

In Maritime Provinces:
Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Pictou, N. S.
Charlottetown, P.E.I. Port Hawkesbury, C. B.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenacadie, N.S.
Grysboro, N. S. St. John's N.Fd.
Kingston, N. B. Summerside, P.E.I.
Londonderry, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Matfield, N. S. Weymouth, N. S.
Woodstock, N. B.

Correspondents:
Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Bermuda, the Bank of Bermuda, Ltd.
Chicago, American Exchange National Bank.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly re-
mitted for.
Telegraphic transfers and drafts issued at current
rates.

Banque d'Hochelega.

Notice is hereby given that a dividend of three and
one half per cent. (3½) for the current half year, equal
to seven per cent. per annum, on the paid-up capital
stock of this institution, has been declared and that
the same will be payable at the Head Office or at its
branches, on and after

MONDAY, THE FIRST DAY OF
JUNE NEXT.

The Transfer Books will be closed from the
17th to the 31st of May, both days inclusive.

The Annual General Meeting of the shareholders
will take place at the head office on Monday, the
15th day of June next, at noon.

By order of the Board:

M. J. A. PRENDERGAST, General Manager.

The Chartered Banks.

Union Bank of Canada

DIVIDEND No. 59.

Notice is hereby given that a Dividend of Three
Per Cent. upon the paid-up Capital Stock of this
institution, has been declared for the current half-
year, and that the same will be payable at the
Bank and at its branches, on and after

MONDAY, THE FIRST DAY OF
JUNE NEXT.

The Transfer Books will be closed from the 17th
to the 31st of May, both days inclusive.
The Annual General Meeting of the Shareholders
will take place at the Banking House, in this city,
on Saturday, the 13th day of June next, at noon.
By order of the Board.

E. E. WEBB,
General Manager.

Quebec, April 24th, 1896.

The Standard Bank of
Canada.

Notice is hereby given that a dividend of 4 per
cent. for the current half year, upon the paid up
capital stock of this institution, has been declared,
and that the same will be payable at its banking
house, in this city, and at its agencies, on and after

MONDAY, THE FIRST DAY OF
JUNE NEXT.

The transfer books will be closed from the 17th
to the 31st of May next, both days inclusive.

The Annual Meeting of the Shareholders will be
held at the banking house of the institution, on
Wednesday, the 17th day of June next. The chair
to be taken at 12 o'clock.
By order of the Board,

GEORGE P. REID,
General Manager.

Toronto, 21st April, 1896.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).
Authorized Capital, .. \$1,000,000
Capital Paid-Up, .. 700,000
Reserve Fund, .. 85,000

Board of Directors:
WM. Bell, Esq., of Guelph, President.
C. D. Warren, Esq., Vice-President.
W. J. GAGE, Esq., JOHN DRYNAN, Esq.
J. W. DOWD, Esq., ROBT. THOMSON, Esq.,
of Hamilton.

Head Office, Toronto.
H. S. STRATHY, General Manager.
J. A. M. ALLEY, Inspector.

BRANCHES:
Aymer, Ont., Ingersoll, Ridgetown,
Drayton, Leamington, Sarnia,
Elmira, Newcastle, Strathroy,
Glencoe, North Bay, St. Mary's,
Guelph, Orillia, Tilsonburg,
Hamilton, Port Hope, Windsor.

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

HALIFAX BANKING CO.

Incorporated 1872.
Capital Paid-Up, .. \$500,000
Reserve Fund, .. 300,000

HEAD OFFICE, .. HALIFAX, N.S.
DIRECTORS:

ROBT. UNLACK, .. President.
C. W. ANDERSON, .. Vice-President.
F. D. CORBETT, JOHN MACNAN, W. J. G. THOMSON
H. N. WALLACE, .. Cashier.
A. ALLAN, .. Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Ant-
igonish, Barrington, Bridgewater, Canning, Locke-
port, Lunenburg, New Glasgow, Parraboro, Shel-
burne, Springhill, Truro, Windsor. New Bruns-
wick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson's
Bank and Branches. New York—Fourth Nations
Bank. Boston—Suffolk National Bank. London,
England—Farr's Banking Co. and the Alliance
Bank, Ltd.

The Chartered Banks.

La Banque Jacques Cartier.

DIVIDEND No. 61.

Notice is hereby given that a Dividend of Three per cent. (3 per cent.) for the current half-year, equal to six and a half per cent. per annum, on the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

MONDAY, THE FIRST DAY OF JUNE, 1896.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive. The Annual Meeting of the Shareholders will be held at the Banking House of the institution, in Montreal, on Wednesday, the 17th of June next, at noon.

By order of the Board,

TANCREDE BIENVENU, Manager.

MONTREAL

City & District Savings Bank.

The Annual General Meeting of the Stockholders of this bank, will be held at its office, St. James Street,

TUESDAY, 5th MAY NEXT, At 1 o'clock P.M.,

for the reception of the Annual Report and statements, and the election of Directors.

By order of the Board, H. Y. BARBEAU, Manager.

Montreal, 2nd April, 1896.

La Banque Nationale.

On and after Friday, the First day of May next, this bank will pay to its shareholders a dividend of TWO per cent. upon its capital for the six months ending on the 30th April next.

The transfer books will be closed from the 16th to the 30th April next, both days inclusive.

The Annual Meeting of the shareholders will take place at the Banking House, Lower Town, on Wednesday, the 20th May next, at 8 o'clock p.m.

The powers of attorney to vote must, to be valid, be deposited at the bank five full days before that of the meeting, i.e. before three o'clock, p.m., on Wednesday, the 13th May next (Thursday, the 14th May, being a legal holiday.)

By order of the board of directors, GEO. GREBASSA, General Manager.

Quebec, 24th March, 1896.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, &c., in the finest and most artistic style

FROM STEEL PLATES.

With Special Safeguards to Prevent Counterfeiting, SAFETY COLORS, SAFETY PAPERS.

Work executed in Fireproof Buildings.

LITHOGRAPHIC AND TYPE PRINTING.

Railway Tickets of Improved Styles.

Show Cards, Labels, Calendars.

H. S. PHILLIPS & CO.,

61 St. James Street,

Commercial Paper Bought,

Advances made on

Warehouse Receipts.

MONTREAL.

B. A. BOAS,

Loans on Stocks and Bonds. Exchange on Germany Bought or Sold.

97 St. Francois Xavier Street

MONTREAL, Can.

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont. TORONTO.

Head Office, cor. King and Victoria Streets, GEORGE A. COX, President.

Capital Subscribed,	\$2,500,000 00
Capital Paid-Up,	1,250,000 00
Reserve Fund,	325,000 00
Contingent Fund	34,025 40
Total Assets,	5,454,720 34

Debentures issued in currency or sterling payable in Canada or Great Britain. Money advanced on Real Estate. Mortgages and Municipal Debentures purchased.

Executors and Trustees are authorized by law to invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

The Dominion Savings & Investment Society

London, Canada.

Capital Subscribed,	\$1,000,000 00
" Paid-Up,	932,474 97
Total Assets,	2,541,274 27

ROBERT REID, Collector of Customs, President. T. H. PURDOM, Barrister, Inspecting Director.

N. MILLS, 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,	339,395 15
Total Assets,	3,633,790 18

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.

C. FERRIE, Treasurer.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, - - - \$2,000,000 Assets, - - - - - 1,500,000

Office—No. 13 St. Sacramento St. MONTREAL, P.Q.

Hon. A. W. Ogilvie, President. W. Barclay Stephens, Esq., Manager. J. W. Michaud, Esq., Accountant.

SOLICITORS: Messrs. Greenshields & Greenshields.

BANKERS:

The Merchants Bank of Canada.

This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge.

For further particulars address the Manager.

GRATEFUL—COMFORTING.

EPPS'S COCOA

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa. Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—Civil Service Gazette.

Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd., Homoeopathic Chemists London, England.

Oceanic Steamships.

ALLAN LINE

ROYAL MAIL STEAMSHIPS.

Liverpool, Quebec and Montreal Royal Mail Service. Calling a Londonderry.

From	Steamship	From	From
Liverpool.	Montreal.	Quebec.	
15 April..*	Mongolian	2 May.	14 May 3 p.m.
23 " ..	Sardinian	9 " "	10 " 9 a.m.
30 " ..*	Numidian	16 " "	16 " 3 p.m.
7 May ..	Parisian	23 " "	24 " 9 a.m.
14 " ..	Laurentian	30 " "	31 " 9 a.m.
21 " ..*	Mongolian	6 June	6 June 3 p.m.
28 " ..	Sardinian	13 " "	14 " 9 a.m.
4 June ..*	Numidian	20 " "	20 " 3 p.m.
11 " ..	Parisian	27 " "	28 " 9 a.m.

Steamer marked thus (*) do not stop at Rimouski or Londonderry.

The Saloons and Staterooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by steam.

RATES OF PASSAGE.—Cabin: \$50 and upwards. A reduction is made on Round Trip Tickets except on the lowest rates. Second Cabin—To or from Liverpool, Glasgow, Belfast or Derry, \$80; round trip, \$63. Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$24.50, and \$25.50 according to Steamer. Cape Town, South Africa, \$67.50.

Glasgow, Londonderry and New York Service.

From New Pier foot of W. 21st Street, New York

From	Steamships	From	From
Glasgow.	New York.		
1 May..	State of California..	Friday,	15 May Noon.
15 " ..	State of Nebraska ..	" "	29 " 1 p.m.
29 " ..	State of California ..	" "	12 June 11 am
12 June..	State of Nebraska ..	" "	26 " 11 am
26 " ..	State of California, Thursday	9 July	2 pm

Rates: First Cabin, \$45 to \$65. Second Cabin, \$30. Return \$55. Steerage to Glasgow, Belfast or Londonderry at lowest rates.

Outfit for Steerage passengers furnished free. The Steamships State of California and State of Nebraska are not surpassed for their excellent accommodations for all classes of passengers.

The Saloons are forward, Staterooms bear the centre of the ship. Promenade deck the entire width of the Vessel, and two-thirds of the length. Electric lights throughout, and electric bells in every stateroom. No cattle carried.

For further information apply to

H. & A. ALLAN, 25 Common St., Montreal.

Clyde Steamship Co.

NEW YORK, CHARLESTON & FLORIDA LINE.



For CHARLESTON, S. C., the South and Southwest. For JACKSONVILLE, FLA., and all Florida Ports.

Appointed sailing days from Pier 29 East River, N. Y.

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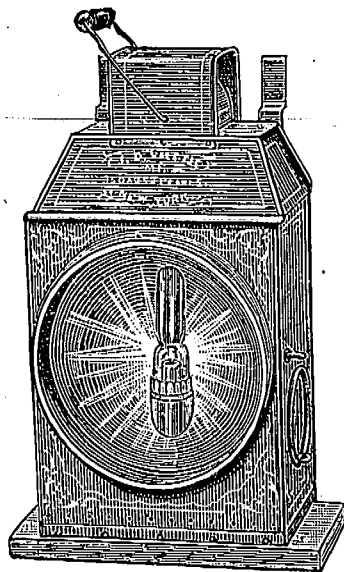
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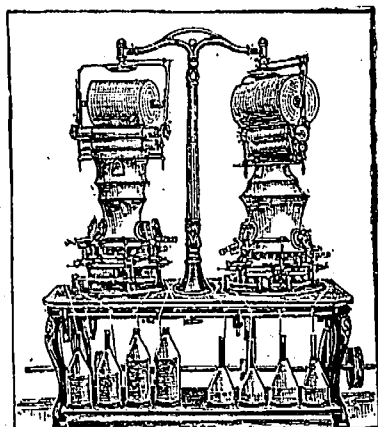
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Grenville Canal Enlargement.

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Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tenders for Grenville Canal Enlargement," will be received at this Office until noon on Saturday, 9th May, 1896, for the enlarging of about 1 1/2 miles of the Grenville Canal.

Plans and specifications of the work can be seen at the office of the Chief Engineer of the Department of Railways and Canals, at Ottawa, or at the Superintending Engineer's Office, Montreal, where forms of tenders can be obtained on and after Thursday, 9th April, 1896.

In cases of firms there must be attached the actual signatures of the full name, and the nature of the occupation and place of residence of each member of the same, and further, an accepted bank cheque for the sum of \$5,000 must accompany the tender; this accepted cheque must be endorsed over to the Minister of Railways and Canals, and will be forfeited if the party tendering declines entering into contract for work at the rates and on the terms stated in the offer submitted. The accepted cheque thus sent in will be returned to the respective parties whose tenders are not accepted.

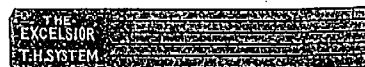
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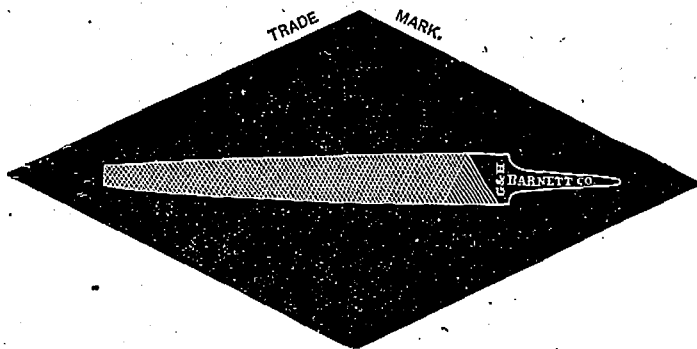
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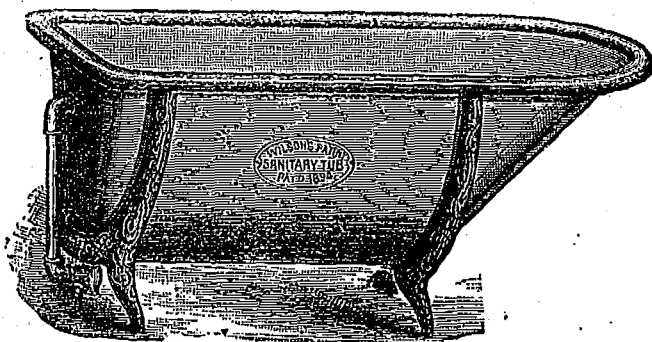
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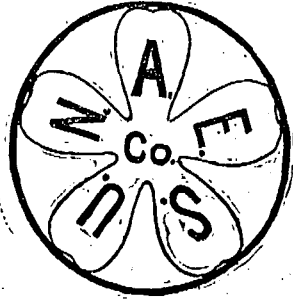
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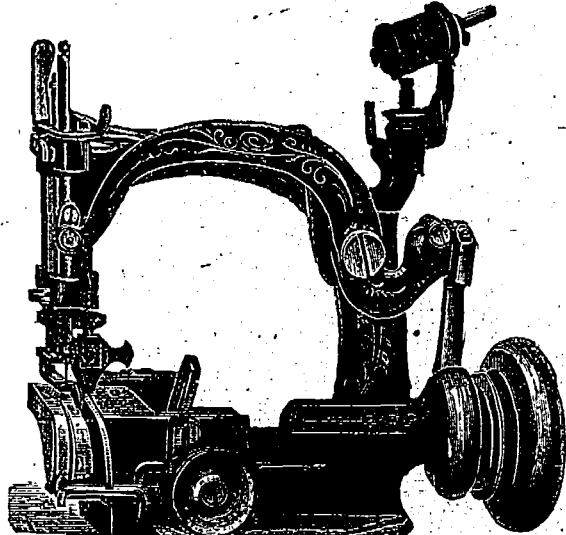
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Commercial Summary.

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

—A WINNIPEG dispatch says:—"J. S. Douglas, who was arrested some months ago charged with obtaining goods under false pretences, and whose case was remanded to Winnipeg for trial, was brought before Magistrate Peebles. The case was remanded till a future date. Meantime Douglas is out on bail."

—THE American Grocery Co., of New York has been incorporated. The company will deal in merchandise in all the states of the U. S., in Canada and its provinces, Mexico, Great Britain and other foreign countries. The directors are: A. F. Neale, Newark, and J. J. Newman and G. H. Godon of Brooklyn.

—ON the evening of Thursday last at the Queen's Hotel a number of friends of Mr. Chas. F. Forlong met to wish him *bon voyage* and success in his new field of labor, Peterboro. Mr. Forlong has been for some years with the Travellers Insurance Co. and has made many friends among those with whom his business brought him in contact.

—THE many well-wishers of the Hamilton Provident & Loan Society and his own host of friends in Hamilton and elsewhere, will be interested to learn that Mr. C. Ferrie, for some time acting-manager of the company, has been formally appointed to the position of managing treasurer, succeeding in this respect the late Mr. H. D. Cameron.

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**E. B. Eddy's
Matches**

ARE THE BEST.

—S. L. READE, general store and hotel, Musqash, N.B., has assigned to E. R. Chapman, in trust.

—CAMPBELL & KIRKPATRICK, grocers, Windsor, N.S., are offering to compromise.

—P. T. JOHNSON & Co, seeds, etc, Victoria, B.C., have assigned. No particulars.

—"POLICYHOLDER," Brantford, asks why the statements of two of the smaller Canadian life companies have not been appearing lately in the columns of the JOURNAL OF COMMERCE. We can assure him that it is not because they are anxious to advertise their figures.

—The Masterman Sulphite Pulp Co., Ltd., is applying for incorporation. Headquarters Montreal, capital \$300,000; applicants are W. Masterman, manufacturer; J. A. Bauden, A. S. Masterman, P. Masterman and W. H. Masterman, manufacturers, all of Montreal, and who will be provisional directors.

—The *Glovers Journal* says of the situation, practically nothing new to report. Complaints still rife of high priced skins and poor business. Closing down of factories or reduction of operative forces are of daily occurrence and where it will end is hard to foretell. When the new crop of skins comes to market some means may be devised to relieve the situation.

F. H. C. Mey Chain Belting Engineering Works,

APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

Builder of Dryers for Grain and Malt, and Manufacturer of Elevator Buckets.

64 to 68 Columbia Street, BUFFALO, N. Y.

Send for Catalogue.



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—OF—

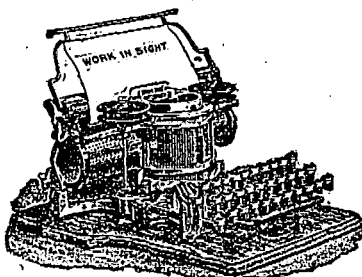
**North Star, Crescent
and Pearl Batting.**
Purity, Brightness, Loftiness.

No Dead Stock, otly threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices and far the best at the price.

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ELECTRICAL EXPERT and
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177 Times Building, NEW YORK CITY.



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Typewriter.**

TYPEWRITER
SUPPLIES.

156 St. James St. Montreal.



Macpherson, Grills & Co.

... WHOLESALE ...

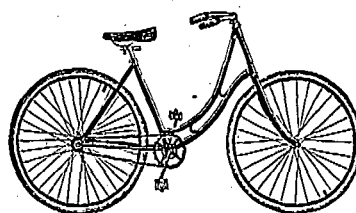
HATS * AND * CAPS,
20 Front St. W., TORONTO.



James Hutton & Co., Agents, - Montreal

—The *Canada Gazette* contains notice of application for incorporation on the part of the Imperial Mail Marking Machine Co., Ltd. The capital is to be \$100,000 and the headquarters of the company Montreal. The applicants are:—Herbert S. Holt, D Burke, insurance manager; J. P. Dawes, brewer; J. B. Young, merchant, all of Montreal; and J. K. Souther, and F. B. Dole, merchants, of Boston, who are to be provisional directors of the company.

—M. GUILLET, hats and furs, St. Johns, Que., on account of dull trade, has been obliged to seek indulgence from creditors, and has compromised at 25 cents cash, secured by a friend. Lia-



ELDREDGE.

TELEPHONE 4241.

F. H. Barr.
IMPORTER AND
DEALER IN

Ranges, Stoves,
House Furnishing
Goods.

Plumbing, Heating, Gas
Fitting, & Tin-Smithing.
Stove repairs a specialty.

2373-2375 St. Catherine St. MONTREAL.

It Doesn't Need our Guarantee.

We give it freely, but more than that this Brandy has the sworn statement of the chemist that

P. Richard's BRANDY

has been proven pure by analysis. It is perfection in its purity.

SOLE AGENTS:

LAPORTE, MARTIN & CO.,

72 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.



D. A. McCaskill.

James S. N. Dougall

McCASKILL, DOUGALL & CO.

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

Varnishes, * Japans and Colors

MONTREAL,

Suppliers to every Railroad Company and Car Shop
in the Dominion.**THE "O. K." Patent Adjustable Can Opener**

Best in the market, sells at sight.
Solid tempered Steel Knives, opens
all size cans, the only can opener that
does not hurt the hand in some way.
First one sending fifty cents gets four
samples and the exclusive agency for
one city. Agents wanted in every city.
Will pay large commission. Address
PHILIP KRON,
Beehive Building, ROCHESTER, N. Y.

bilities \$4,389, and assets stock, \$1,725, accounts \$400, and real estate \$2,500, mortgaged for \$2,000—Alex. B. Odell, jeweller, Coaticooke, Que., has assigned on demand of Amos K. Fox with liabilities of \$2,500; meeting fixed for 11th inst. In fall 1888 he commenced in a small way, and for a time had a fair business. Latterly his trade has fallen off. He may be able to compromise and resume business.

—THE Grand Jury in St. Johns Nfd., decided recently to reject the indictment against the directors of the Commercial Bank, but found a true bill against the manager. This has come to the notice of the British Government, which is now understood to be urging the continuance of the trials of the directors. Colonial Secretary Chamberlain has telegraphed that every legal resource must be taken to maintain the impartiality of justice, and to show no discrimination. The Crown authorities have decided to summon a new Grand Jury at the regular term of court on May 20 and to submit all the indictments to them again. They apparently believe that true bills will then be found.

—CROP reports are to the effect that under the continuance of high temperature, with sufficiency of moisture in most regions to promote growth of vegetation, there has been good progress the past week, and the previous backwardness in the season has been largely overcome in many localities. So far as general prospects are concerned in regard to leading crops it may be said there have been no important changes during the week, which has been favorable for the maintenance of growing conditions quite generally. In a portion of the central localities, particularly in the Ohio valley, there is still lack of sufficient moisture, but early relief from this condition is anticipated.

—WE note the following Quebec failures:—Jcs. Tremblay, general store, St. Bruno, Que., made a voluntary assignment on 21st of last month, to Paradis & Jobin, and subsequently offered composition of 50c in the dollar, cash. His liabilities were about \$1,500, and nominal assets about \$1,600. All his creditors have now accepted this compromise—O. Desmarais & Co., general store, St. Francois du Lac, whose assignment was reported formerly, is offering to compromise at 40c in the dollar, 3 and 6 months secured, on liabilities of about \$3,000—A. H. Choquette, books, etc., St. Hyacinthe; has endeavored to get an extension. Apparently unsuccessful and has now assigned to a local notary,

wife filing a dower claim for \$2,000; general liabilities about \$1,000, and nominal assets \$2,000.

—McCONNELL & HARDING, general store, Country Harbor N.S., are offering to compromise at 45c on the dollar. Were recently burnt out, and loss was estimated at \$5,000. The composition is likely to be accepted. Are arranging to sell out their business to R. E. Sweet—E. L. Nash, drugs, Lunenburg, N.S., has suspended payment, and is offering creditors 25c in the dollar, 6, 12 and 18 months, without security. His largest creditors have accepted. His liabilities are more than two-thirds for borrowed money and endorsements, and assets considerably less than liabilities. Stock is nominally valued at about \$6,000—Cunningham & Curran, millers, etc., Halifax, N.S., are reported financially embarrassed, and asking an extension, but no particulars of assets and liabilities received yet.

—THE bank managers of St. John, N.B., have arranged for the establishment of a clearing house. Now, a clerk and messenger of each bank each morning visit the other banks and straighten out the transactions of the day previous. This is a slow and tedious process and involves carrying through the streets large sums of money. Under the new system, the representatives of the banks will meet each day in a room that has been placed at their disposal by the managers of the Bank of New Brunswick and in a regular way will adjust the transactions of the day through the clearing house manager, who will keep a proper record of all transactions. The advantage of this system will be that each bank will receive from the clearing house in one check, instead of from the representatives of each bank, the amounts due.

—At the coming electrical exposition in New York, says an exchange, a beautiful young lady, in her best bib and tucker, seated in an ornamental rocking chair trimmed in blue ribbons and employing her leisure moments in fancy needlework, will take care of the great bank of steam boilers. To properly care for a bank of steam boilers means the shovelling of tons of coal into furnaces, the raking out of mountains of ashes and the oiling of innumerable bearings. The young lady will be responsible for all this and at the same time make tidies and doilies. This wonder will be possible, because by the appliances of this "model" bank of boilers, the coal will shovel itself in,

PURE OAK BELTING

The J. C. McLaren Belting Co.,
Montreal and Toronto

Tel. No. 363.

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ROBERT LINTON & CO.

IMPORTERS OF

British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty.
Canadian Woollens and Cottons
from all the different mills.

No. 2 St. Helen St., MONTREAL

**SPRING SEASON 1896.
SPECIALTIES**

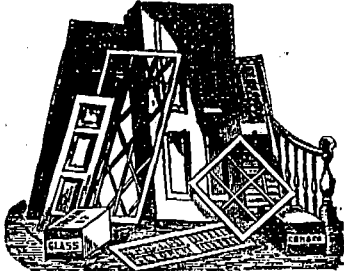
Dress Goods, Cashmeres, Hosiery,
Blouse Silks, Silk and Kid Gloves,
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Agents for Crompton's Corsets.

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All kinds of Building Materials, Fittings for
Banks, Stores, etc., a Specialty.
AMHERST, N. S.

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Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star
and Double Diamond Star Brands.
English 16, 21 and 26 oz. Sheet.
Rolled Rough and Polished Plate Glass.
Colored Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye &c. &c.
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Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

Curtain Stretchers !!

Wholesale and Retail.

L. J. A. SURVEYER, 6 St. Lawrence Street,
MONTREAL, Can.

WM. PARKS & SON,

Limited.

ST. JOHN, N.B.

Cotton Manufacturers.

AGENTS—J. SPROUL SMITH,
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Special Agent for Beam Warps for Ontario.

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J. DUNCAN DAVISON

114 St. James Street, Montreal,
(Care R. G. Dunn & Co.)

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

the ashes and cinders will rake themselves out, and the oil will spread itself over the bearings. To accentuate these self-operating qualities, the young lady with her embroidery needle will be in charge, just to show there is absolutely nothing to do. This is another of the marvels of modern progress.

—THE report of the Bank of France for 1895, shows a heavy increase in the operations of the bank during the year. Among the reasons quoted for the unusually large figures of the year are:—The Chinese loan, the financial crisis due to speculation in gold mining stocks and the general advance in securities. The total business on which a profit was earned, amounted to 13,071,183,400 francs, an increase of nearly 706,000,000 francs, as compared with 1894. The maximum specie reserve was 3,391,800,000 francs on March 2nd and the minimum was 3,177,000,000 francs on November 11th. The limit of the note issue has remained unchanged at 4,000,000,000 francs since 1893. The rate of discount was reduced to 2 per cent in March, after standing at 2½ per cent, for three years and has since remained unchanged. The average life of bills discounted in Paris rose on the year from under 23 days to 24, but on the branches declined from 26½ days to 25. The expenses of the Bank of Paris and branches amounted to 16,322,071 francs, including 2,453,193 francs of taxes.

The net dividend for the years was 103 francs against 113 francs for 1894.

—WE note the following Ontario failures:—P. C. Maddock general store, Acton, has assigned to C. B. Armstrong. On own account since 1st February, 1895, when succeeded H. E. Maddock & Co, in which firm he had previously been partner. Has had a fair business, but very strong competition, and his capital was hardly sufficient. Assignee is preparing a statement—Francis Allore, jr., general store, Stoco, has assigned to Richard Tew, Toronto. Only a small business; and liabilities light—N. Robson, grocer, Trenton, who assigned on 21st ult., with liabilities of \$2,450, and assets \$2,850, is offering settlement at 60c on the dollar, which may be carried through—Mrs. Sarah F. McRae, hotel, Deseronto, has assigned to W. Bentley. In business only a few months, having leased the O'Connor House last summer, at a rental of \$1,000. Bought furniture, but only paid a small amount down, giving chattel mortgage as security. Liabilities are small—John Baskim, contractor, Norwood, has assigned to F. W. Ash. No particulars have as yet been received—Geo. Fitzpatrick, grocer, Ottawa, is offering his creditors 25c in the dollar, cash, on liabilities of \$1,350, and assets \$450. The settlement may be ratified—G. & G. G. Shaw

— THE —

Oakville Basket Co.

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers
OAKVILLE, ONT.



MENEELY BELL CO'Y.,

Troy, N.Y., & New York City.

Manufacture Superior

Church, Chime and Peal Bells.

TOWNSEND, HOSTETTER & CO.

CHICAGO, ILL.

MANUFACTURERS OF SIGNS of every description.

Brass, Glass & Iron.

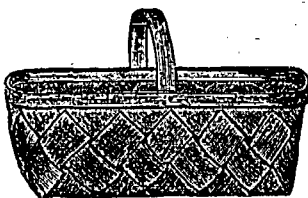
Samples & Designs Furnished Free.

Write for Prices.

JAMES MURRAY,

of ST. JOHN'S, Newfoundland,
GENERAL * COMMISSIONER * AGENT.

respectfully solicits trial consignments in the following lines of goods handled:
Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce. Canadian products of all kinds, Tea, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products.



DIETZ DRIVING LAMP

From
If you get the results of much experiment and outlay, also of much reflection.

On
If you get an astonishing flood of clear, white, penetrating LIGHT.

In
If we shed still more LIGHT in a little book, for a copy of which address



R. E. DIETZ CO., 60 Laight St., N.Y.

Mention this paper and get special discount.

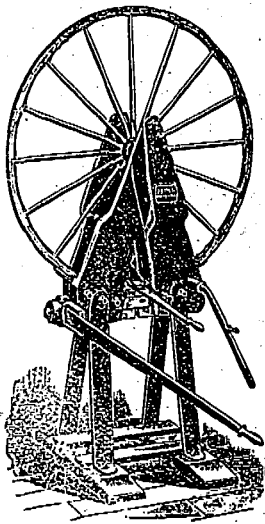
**"Dietz"
Driving Lamp.**

DEALERS AND AGENTS—
We want dealers and agents all through Canada to handle this lamp. If you want to sell an article of easy sale, with a fair profit in it, write to us.

AGENCY DEPT.

R. E. DIETZ CO., 60 Laight St.
New York,

West's Hand Tire Setter.



A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 8 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold. If you have heavier tires to set, get on ' of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

J. B. WEST,
Factory, Eagle Foundry,
Brown's Race, - Rochester, N.Y.

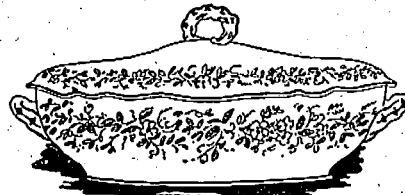
GILLETT'S
PURE
POWDERED 100%
LYE

PUREST, STRONGEST, BEST.
Ready for use in any quantity. For making Soap, Softening Water, Disinfecting, and a hundred other uses. A can equals 20 pounds Sal Soda.
Sold by All Grocers and Druggists.
E. W. GILLETT, Toronto



Emil Pewny & Co.,
Sun Life
Building,
MONTREAL.
Stock of Standard
Lines on hand.

A. T. WILEY & CO.,



Importers of
**China, Glass-
ware, & General
Household
Crockery, Lamps,
etc.**
Dinner Sets a Specialty.
Sample of Dinner Set, 97 pieces, \$7.50.
**1803 Notre Dame Street & 2341 St. Catherine Street.
MONTREAL.**

butchers, Vittoria, who assigned a week or so ago, are offering to compromise at 10c in the dollar.

—J. B. BOURGIGNON, grocer, Montreal, on whom a demand of assignment was made by Stanislas Denis, has assigned to the court with liabilities of \$5,892; principal creditors, F. W. Newman, mortgage \$4,300; J. O. Villeneuve & Co., \$280; O. Salvus, \$400; S. Denis, \$350; N. Quintal & Fils, \$170; Dufresne. Mongenais & St. Charles, \$118—Pierre Duplessis, butcher, has assigned to J. H. Larue; liabilities and assets small—O. Lafreniere, butcher, Montreal, has effected composition with his creditors at 50 cents in the dollar, 2, 4 and 6 months, secured by Jos. Quevillon; liabilities \$3,000, and assets \$2,227—Loiselle & Frere, grocers, Montreal, have compromised with creditors, at 25 cents in the dollar, 3 and 6 months, secured by their mother—Thos. Sutton, barber and men's furnishings, assigned to the court on May 1st on demand of Greene & Sons Co.; liabilities \$9,515. Principal creditors, Greene & Sons Co., \$2,544; Gault Bros. & Co., \$1,472; Glover & Brais, \$211; Windsor Hotel Co., rent, \$1,125; Alf. Muer, mortgage \$3,200; meeting to appoint curator, fixed for 9th inst. In business for many years, originally a barber and made money; gents' furnishings department

has lost money for him. Dullness in trade, and heavy expenses have gradually reduced his surplus. Believed he will arrange a settlement, and resume business.

ANOTHER NEW PAVEMENT.

From molasses to swamp grass is a far cry, yet both of these substances have been used for an identical purpose,—street paving. It will be remembered that some time ago a mixture of waste molasses and sawdust was used with reported good effect for paving the streets of southern towns. Now permission has been granted by the Mayor of Baltimore to lay a sample of a new pavement, made of swamp hay, in order to test its durability. The material is swamp grass which grows luxuriously in the salt marshes along the Atlantic coast. It grows very compactly in places and attains a height of six or eight feet. Laborers go into the marshes with large flat boats and cut the hay, which falls into the boat as it is poled along through the water. The material is then put into bundles and cut into suitable lengths by a machine similar to the ordinary hay cutter. It is afterwards subjected to a moderate pressure and made into blocks about six inches thick by sixteen long and twenty wide

M. & L. Samuel, Benjamin & Co.

26, 28 and 30 Front St. West,
TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

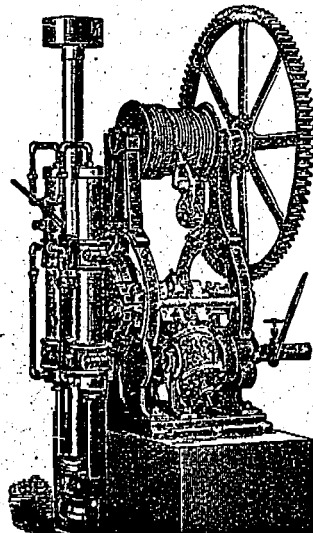
SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,
Tinnors' Plumbers' & Steam Fitters' Supplies
Gas Fixtures,
LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,
164 Fenchurch St., London, E. C.

Shipping Office:
Harrington Building, Chapel St., Liverpool, Eng.



Diamond Pointed Core Drills

For Prospecting for Minerals, Well Boring, Shafting, Tunneling, Sounding for Foundations for Buildings, Submarine Soundings Blasting. Furnish a complete record by taking out a Solid Core of Strata Penetrated.

A Large Stock Of Machines and Supplies
constantly on hand.

Diamonds, Carbon & Bort a Specialty.

LEWIS F. BOSTELMANN,
Room 44, 39 Cortlandt St.,
NEW YORK.

LYMAN'S FLUID COFFEE

It is fragrant, delicious, and can be prepared in a moment.

It is Economical because there is no waste, as no more need be prepared at a time than is used. 2nd. It requires less sweetening than other coffee, as the bitter part is extracted during process of manufacture. 3rd. One cupful gives more satisfaction than two of any ordinary coffee.

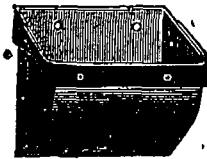
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

**CHAPUT FRERES,
COMMERCIAL * AGENCY,
10 Place d'Armes,
MONTREAL.**

The best and most reliable information that can be obtained is supplied to the patrons of this Agency.



ELEVATOR BUCKETS OF ALL SIZES.

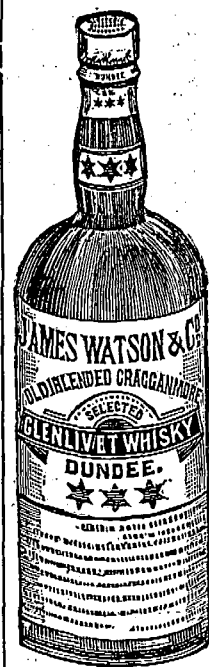
Manufactured by
**John Radigan & Co., - 46 Kelley St.,
HAMILTON, Ontario.**

Established 1819.

Bisquit, Dubouche & Co.

COGNAC

SHIPPERS OF THE MOST FAMOUS VINTAGES IN WOOD AND CASE.



**Chas. W.
Murphy & Co.,**

(Successors to
Jas. Guest & Co.)

**Commission
Merchants,
27 & 29
St. Sacrament Street,
MONTREAL.**

General Agents for
Canada of the Superior
and Popular Brand of

Scotch Whiskey

indicated in the engraving
herewith, and of
other first-class brands
of Liquors,

Wines, Ales, Beer,
Bitters, Mineral
Waters, etc.

These are then fastened by wires, very much in the same manner that hay is put up. Before the blocks are shipped from the factory they are treated with a preparation of "deda oil," and they are then ready to lay upon the streets. The cost of putting down this pavement complete, including the preparation of the concrete foundation, is given at from \$1.40 to \$1.70 per square yard.

ARTIFICIAL SYRUP.

The practice of adulteration has been carried to an almost incredible extent particularly in foods that are largely consumed by the masses. We reported a week or so ago that large quantities of stuff were being sold for maple sugar, that were guiltless of any connection, however remote, with the maple tree. These samples were largely concoctions of brown sugar, and in one or two cases probably as a sop to the maker's conscience, a very small quantity of maple syrup was used. Now we hear of a process by which artificial maple syrup is manufactured that can scarcely be distinguished from the genuine article. The process consists of boiling clean corn cobs in water and then using the water with a nice article of ordinary sugar to make a syrup. The flavor was said to be so close a resemblance to that of maple syrup that an expert could not detect the difference. Several parties are now making the syrup for sale, and are now disposing of large quantities of it. It is possible that this process has been in use for some time, as it certainly has been years back since it was possible for the consumer to buy any in the groceries with a certainty of getting the genuine article. The concoction here referred to should be labelled "corn cob syrup."

TOBACCO.

At the third inscription of Sumatra tobacco in Amsterdam 16,741 bales of Sumatra and 400 bales of Borneo were offered. The bidding was quite lively though the tobacco offered did not show any improvement. Prices for leaf fit for this market ruled somewhat higher at 250c to 400c Dutch for first and second lengths. Americans bought about 900 bales. New York reports anticipate a scarcity of good Sumatra leaf during the present year. The available old stock is given at 7,000 bales. With an estimated importation of from 10,000 to 12,000 bales of the new crop, the stock will only be from 17,000 to 19,000 bales totally insufficient to supply urgent needs, as the lowest annual consumption of Sumatra is 24,000 bales. The condition of the Havana market remains unchanged, while in the southern states the tobacco crop is doing well. The acreage will be somewhat increased, while in West Virginia there will be a large falling off in brights and a corresponding increase in buleys.

UNFAIR COMPETITION.

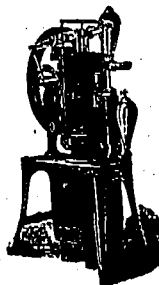
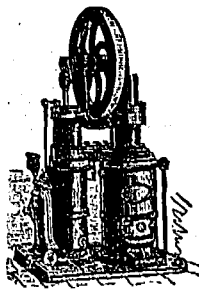
Among the several useful bills recently considered by the German Diet, is one to prevent unfair competition in trade. Although the methods of the government of the "Fatherland" may savor somewhat of paternalism, when not carried to excess, this is not altogether an undesirable feature. The bill in question, particularly as amended before passage, will prove of great benefit to the people and trade generally. It provided originally for the punishment of persons revealing trade secrets, which the government divided into two categories:—first, those learned by workmen in the ordinary courses of business, and secondly, those for which employers have exacted promises of secrecy. The Diet refused to pass the measure in this shape,

Do You Use Water . . . ? Do You Want It Every Day ?

Only the best pump will meet this want.
The best ones are the

Rider and Ericsson Hot-Air Pumps

Is a record of twenty years proof enough? They are not "the cheapest." The best of anything is never cheapest in first cost. But you do not buy pumps every day, and in the "long run" the lowest priced things are not always the cheapest. Any boy can run our engines, and under all circumstances they are absolutely safe. If interested, send for catalogue "J" and state conditions under which your pump will have to work.



**Rider
Engine Co.**

86 Lake Street, CHICAGO
37 Dey Street, NEW YORK

Dominion Bridge Co., Montreal & Lachine Locks, P.Q.

(LIMITED)

Steel Bridges for Railways and Highways, Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plate-always on hand, in lengths to thirty-five feet.

Tables, giving size and strength of rolled beams on application. Post Office Address: MONTREAL

J. H. MCGREGOR, Agent,

Canada Life Building, - Toronto, Ont.

REINHARDT & CO. TORONTO,

For Leading Brands of

Lager * Beer

"Salvador,"
"Hofbrau,"
"Bavarian."

SPECIALTY IN
Men's Goods

Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

Glover & Brals,
184 MCGILL STREET,
Montreal, Canada.

Established in 1877.

Sanitary Soap Vase.



Prevents..... disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.

Affords..... each user fresh dry pure soap.

The only Clean, Sanitary, and Safe way to use soap. Agents Wanted.

SANITARY SOAP VASE CO.,
Aqueduct Bldg., ROCHESTER, N.Y.

Joists made absolutely tight and durable by Patent Corrugated

Copper Gaskets.

Furnished in all shapes and sizes for flanged PIPES, CYLINDERS, CHESTS, etc. Price list and Sample Free.

U.S. Mineral Wool Co.

2 Cortlandt Street.

New York.

E. BOISSEAU & CO.

Manufacturers Wholesale Men's, Youths', Boys' and Children's

CLOTHING

18 Front Street East,
TORONTO, ONT.

and adopted a modified form, by which a penalty is only applied to the betrayal of business secrets during time of service, and with intent to injure their employers or compete with them. The Diet also refused to accept a paragraph by which editors of newspapers were to be held responsible for fraudulent or deceptive advertisements, and passed the clause exempting editors from penalty unless it is proved that they were aware that the advertisements were deceptive.

A BI-METALLIC PROPOSAL.

At a bi-metallic conference held in Brussels, the following resolution was adopted:—"That an international monetary convention can only be prepared by incessant propaganda and brought about by the good will of all, and that in the present state of opinion it is specially on the good disposition of the British and German governments that it is necessary to be able to count. That a preliminary and immediate agreement could result from the re-establishment of bimetalism by the United States, by the reopening of the Indian mints, by the free coinage of silver as well as from the constitution in silver of a part of the metallic reserve of the Bank of England and the adoption by other European states of measures assuring sufficient consumption of silver in order that it may not be thrown back from European colonies and countries to the mints of the United States." All of which means that our bi-metallic friends may be at liberty to coin baser metal and that the whole world shall accept it at par for all debts due and maturing. Manufacturers and others can advance prices of goods, but debts already contracted cannot be discharged in this way. It would be equivalent to about 60 cents in the dollar.

MASSACHUSETTS FIRE INSURANCE.

The Insurance Commissioner of Massachusetts has just issued the forty-first annual report, dealing with fire and marine insurance. From it we gather that 181 companies are now doing business in that State and the commissioner points out that recently many companies have been organized, to fall or go out of



USE

Twin Eclipse SOAP.

JOHN TAYLOR & CO.,
Manufacturers, - - - TORONTO.

business in a very short time. In the matter of fire insurance the risks written during the past year aggregated a larger amount, with a single exception, than during any one of the last 25 years, and the premiums received by the foreign and domestic companies were the largest ever known. The losses by fire were below the average of the last quarter of a century and in proportion to the premiums received, the smallest during this entire period. During the year there were 11 new companies authorized and 9 withdrew from the field, for six of which receivers have been appointed. The commissioner deals at length with the question of over insurance as being the prime factor in causing incendiary fires. He points out that the statute at present provides for a penalty against any company or agent effecting insurance upon property for a larger amount than the value of same. This, he holds, should be enlarged so as to make it a criminal offence with a much heavier penalty than at present provided. Hold the agent criminally responsible for any over-insurance and a large proportion of the difficulty experienced and the suffering by the companies would be at once remedied. The following table shows the fire risks written, premiums received and losses incurred in Massachusetts, during the past ten years:—

Year	Fire Risks written \$	Premiums received \$	Losses incurred \$
1885.....	661,380,951	7,402,588	3,132,235
1886.....	694,478,662	7,838,425	3,369,294
1887.....	765,304,046	8,371,714	3,136,774
1888.....	832,088,483	8,702,006	4,444,322
1889.....	825,962,680	8,601,968	9,284,464
1890.....	871,117,341	9,089,865	3,798,502
1891.....	863,343,089	8,719,803	5,104,694
1892.....	960,872,674	10,006,986	4,140,396
1893.....	1,030,196,564	10,727,167	8,829,015
1894.....	936,624,142	10,518,365	5,182,490
1895.....	1,020,680,686	11,032,012	4,029,954

—F. L. DEWOLFE, grocer, Brockville, Ont., has assigned to J. Smart. In business a few months, having bought out J. A. Trussell, last fall. Had no capital when he started, and prospects have never been encouraging. Liabilities small.

China Cuspidors, Tea Sets, Toilet Ware, Fruit Jars,

Metal, Bronze, Piano and Table Lamps, Cutlery, Plated Goods.

JOHN L. CASSIDY & CO.,

IMPORTERS OF

China, Crockery and Glassware.

.....ALWAYS IN STOCK.....

Street Lamps, Lanterns, Station Lamps, Headlights, &c.

Of the Celebrated C. T. HAM MFG. CO., Rochester, N.Y.

Offices and Sample Rooms, 339 and 341 ST. PAUL STREET, MONTREAL.

BRANCHES: Princess Street, Winnipeg, Man. Government St., Victoria, B.C.

IMPORT ORDERS A SPECIALTY.

The Canada Accident Insurance Co'y

Head Office: 20 ST. ALEXIS ST., MONTREAL.

REINSURERS OF

The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co., Ltd., of Manchester, Eng.)
The Citizens Insurance Company of Canada, Accident Branch and

The Sun Life Assurance Company, Accident Branch.
ACCIDENT. EMPLOYERS' LIABILITY. PLATE GLASS.

Good Agents

LYNN T. LEET,

can get good contracts,

Manager for Canada.

It Leads all Home Companies

IT LEADS

In Age
In Size
In Popularity
In Actual Results

CANADA LIFE ASSURANCE CO.

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.
R. HILLS, - - - - - Secretary.
W. T. RAMSAY, - - - - - Superintendent.

J. W. MARLING,
Manager, Prov. Que., Montreal

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$40,000,000
Investments in Canada, - - - - - 12,000,000

[WORLD WIDE POLICIES.]

Thirteen months for revival of lapsed policies without medical certificate of five year's existence.
Loans advanced on mortgages and Debentures purchased. Agents wanted.

J. HUTTON BALFOUR, Superintendent. W. M. RAMSAY, Manager.

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion. T. L. MORRISSEY, Resident Manager.

NORTHERN ASSURANCE COM'Y.

INCOME AND FUND (1892)

Capital and Accumulated Funds, :-	\$36,465,000
Annual Revenue from Fire Premiums.....	} 5,545,000
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	
Deposited with Dominion Government for the security of Canadian policy-holders.....	200,000



Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1724 Notre Dame St.
Manager for Canada, - ROBERT W. TYRE.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

JOURNAL OF COMMERCE,

171 and 173 St. James Street, MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

NOTE.—This Company having absorbed the Alton Fire Insurance Association, assumes all its liabilities as from 13th December, 1893.

FIRE. LIFE. MARINE.

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ESTABLISHED 1866.

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FIRE INSURANCE CO'Y.

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Established in 1783. Canadian Branch
Established in 1801.

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Agents French Department

FOR SALE in FLORIDA.

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildee, lying within 1 1/2 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 8 acres at Green Cove Springs, some 23 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to

M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures Government & Railway Bonds, Investment Securities,

BOUGHT and SOLD.

Insurance Companies requiring securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

R. WILSON SMITH,
British Empire Building, MONTREAL.

ASSESSMENT SYSTEM

THE COLONIAL

Mutual Life Association

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, MONTREAL.

Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - \$100,000.

LT. COL. CHARLES KING, President.	F. P. BUCK, Esq., 1st Vice President
HON. P. GARNEAU, 2nd Vice-President.	J. F. MATHIESON, General Manager
THOMAS T. TURNBULL, Comptroller.	I. H. STEARNS, Treasurer
E. A. BAYNES, B. G. L., Secretary.	J. T. FINNIE, M. D., Medical Sup't.

Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, MAY 8TH, 1896.

THE DECREASING VALUE OF MONEY.

The rise in price of Consols to 114—an advance of 3 since we last treated this subject—gives further theme for speculation as to the future value of money, which is a topic of the deepest interest. For over two years the bank rate has stood at 2 per cent. without a sign

MAY.						
SUN	MON	TUE	WED	THU	FRI	SAT
::	::	::	::	::	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

of advance, the probabilities being rather towards a reduction. These conditions are wholly unprecedented, upon their continuance depends some very grave issues, as this depreciation in the value of capital indicates processes being at work which cannot but have a profound effect upon, not only all forms of productive industry, but upon the political and social life of the civilised world. Consols no doubt went up to 114 in part owing to the demand for them to meet heavy speculative transactions made under the impression that prices would fall below the figure in December. It was then thought by some that, the war-cloud was darkening before a great storm, and Consols would have a heavy decline. But rumours of war have, and even the certainty of it would have, nothing like the depressing effect on these securities which such troubles once had. England could raise all the money for a prolonged war without appreciating the value of money to anything beyond a trifling extent, she has "got the money" all ready for such an emergency. But, though speculation inflated Consols to 114 the true cause of their remaining so high above par is the growing monetary resources of the British people. They are saving at a rapid rate, and their accumulations are flooding financial institutions with money seeking investment even at two per cent. if thoroughly sound securities are got. The losses of British investors in the last ten years in foreign loans and enterprises have been hundreds of millions of dollars, so that, the people with money are sick of the very names of foreign bonds and companies.

At home too, in the old land, the decline in land values has shaken faith in mortgages, by which heavy losses have been made owing to farms being given up, country houses abandoned, and real estate throughout England having so heavily declined in value in the last decade. Made timid then by losses abroad, and distrust of one line of securities at home, which at one time were in high favor, the British investing classes have turned to Government bonds in despair of securing any interest for their money beyond the two per cent. which Consols will yield. There are many who can remember when these securities could be bought to net nearly 4 per cent., and even then were only sought by trustees, and persons who could afford a sacrifice to ensure absolute safety. What is likely to be the effect of this increasing plethora of capital? Obviously there must be going on a serious lowering of the social status of the very large class who in England live upon inherited fortunes. To many the change is from comfort to

"ASSESSMENT SYSTEM."

"MUTUAL PRINCIPLE."

Mutual Reserve Fund Life Association.

(INCORPORATED)

It Leads Where Others Follow.

Edward B. HARPER, Founder.

Frederick A. BURNHAM, President.

The Motto of the Management is and will continue to be: Good Work at Honest Cost: True Economy and not its Shadow.

Dec. 31, 1881. SUCCESS IS THE ART OF SUCCEEDING. Dec. 31, 1895.

1,000	.....	Number of Policies in Force	.....	105,878
\$34,552	.....	Income during Year	.....	\$5,576,232
None	.....	Death Claims Paid during Year	.....	\$4,084,075
None	.....	Reserve or Emergency Fund	.....	\$9,435,026
\$15,616	.....	Gross Assets	.....	\$5,601,708
None	.....	Total Death Claims Paid	.....	\$25,000,000
\$7,750,000	.....	New Business during Year	.....	\$69,025,895
\$7,683,000	.....	Insurance in Force	.....	\$308,659,371

Fifteen Years Completed.

1895 Shows: An Increase in Gross Assets. An Increase in Income. An Increase in Net Surplus. An Increase in Business in Force.

Home Office, 305, 307 & 309 BROADWAY, NEW YORK.

Montreal Office, 12 PLACE D'ARMES, D. Z. BESSETTE, Gen.-Man AGENTS WANTED.

poverty. A fortune of say \$30,000, which many thousands possess in England, at no remote period brought an income of \$1,200 to \$1,500 a year which allowed the owner to live in refinement. To day such a sum will only yield \$600 a year which affords only a bare living and necessitates pinching and domestic servitude, as it leaves no margin for a servant. This throws a crowd upon the labor market who years ago were content to live quietly without a thought of earning a cent.

The effect strikes a much higher class, for even the wealthiest landowners are finding their incomes seriously diminished. As employers of labor on a scale little known to non-observers, the aristocracy have had their wage fund so lowered as to compel them to reduce their staffs of servants of all grades; to lessen their studs of horses; to restrict their hospitality, and to decrease their benevolences. One mansion reported to us to have had a staff of sixty domestics, grooms and gardeners, is now being run with only forty. A similar reduction all over the country means the cutting off the supply of work for hundreds of thousands. With this comes lower prestige, so that cheap money is having a marked effect in lowering the power of the landed gentry. The farmers are no longer helped by their stored savings, so they too are becoming reduced socially, as they and their families have to work hard, and live cheaply to make a living. The whole professional class, largely in England made up of men with some private means, are being compelled to put on less "style," and to work while life lasts instead of retiring at the age of fifty or sixty in favor of their sons or some younger brethren. Their children, daughters especially, are being put to work so helping to swell the supply of labor. Along the whole line of the upper strata of social life there is a sinking to a lower level. At the same time the cost of education is going down, which is bringing an army of competitors into the fields where educated labor is needed. All these influences are tending to break up the "caste" system of the old land by equalizing the economic conditions of the different classes. On business the effect of cheap money is stimulative. Money breeds enterprise.

Capital is looking out for employment, and opportunities for earning some return, even two per cent. attracts it. The world is over-run with capitalists, or their agents, in search of investments, so that everything producible which can be made to yield a return is being exploited to secure profits on capital engaged. Canada is being effected more and more by this cheapness of money in the old world. It is competing with our own supplies as never before, and the process will continue until there comes here an equalisation of the value of money with its value in the old land.

LIFE INSURANCE INVESTMENTS.

It is to be inferred that the comparative immunity experienced by the life insurance companies the world over from the generally prevailing depression in business, is in no little degree owing to the growing cheapness of money, and the diminished rates of interest obtainable for deposits. There was a time when life insurance was resorted to exclusively as a provision for the wife and family after the death of the provider of the household, but this, while still largely resorted to, is not the feature or department of the business most assiduously pursued and worked by the field agents of the companies. Endowment policies are more to the mind of the business or professional man who, looking forward to a period when his energies may begin to flag, is not unwilling to make provision for his declining years in this way, the safest possible kind of investment which he is offered. The uncertainty, of course, with which incomes are to be relied upon will often occur to him, and this uncertainty it is which stands in the way of a greater recourse to life insurance on the part of those engaged in business or professional pursuits.

Our English exchanges refer with satisfaction to the expansion in the volume of business done by life insurance companies during the last fiscal year. The yearly advance in the total premium income of all the companies, exclusive of those on the industrial system, was nearly 4.60 per cent. as compared with an increase of 1.74 per cent. in the previous twelvemonths. The business of life insurance is considerably affected by the condition of trade. When business is depressed and profits on a small scale, people are so intent upon the necessities of the moment, that it is difficult to induce them to think of what they regard as more or less remote contingencies. In England, the improvement in business—which seems to be confined almost to that country—has had a remarkable effect upon the progress of life insurance there, but this is largely due also to the cheapness of money there, which seems to be gradually approaching the period of 2 per cent, considered so remote or improbable a few years ago. The British companies have likewise been taking leaves out of the books of the offices on this side of the Atlantic and latterly putting forward a corresponding variety of schemes, all intended to make insurance more attractive to the public. The insufficient yield of good investments, as pointed out in our issue of the 24th ult., has also had its effect in driving people to seek employment for their accumulating funds in the shape of life insurance policies. These of course partake, to a certain extent, of the character of a personal investment, and the rate obtainable becomes more and more allur-

ing in proportion as the yield of other high-class investments continues to diminish.

It is to be hoped that nothing may occur to any of the large companies the world over to shake the confidence which the people have in life insurance. With this object in view, it is of the utmost importance that the investments made by the insurance companies should receive the closest scrutiny, not only at the time of making, but from time to time. Many securities standing considerably above par but a few years ago, especially those connected with railway enterprises, have suffered considerable depreciation. It is, no doubt, a difficult task for insurance companies to always obtain first-class undoubted securities for the investments they are obliged to make. All our principal Canadian life companies appear to be making good progress if we are to judge by the reports and statements made by them, and published in these columns during the year. Others appear to be inclined to "hide their light under a bushel." It is to be hoped that they have nothing more serious to conceal.

CLUB AMALGAMATION.

There has been a feeling growing for some time past amongst the conservatives of this city in favor of the various Clubs which have been carried on under their auspices being welded or fused into one central organization. It was clearly impracticable for the work preparatory to a general election to be divided up amongst three or more separate Clubs. Each would naturally wish to nominate its own candidates, and this being done would not only neutralize the influence of the Clubs for good, but render them dangerous to the very cause they were organized to serve. Between so many stools the party was likely to come to the ground, unless all were ignored, and the candidates who took that course would be likely to sing, "I cares for nobody, so nobody cares for I." To bring the Clubs into union a meeting was held on Monday last in the smoking room of the defunct City Club on St. James Street. There had been some preliminary work done by which it was ascertained that amalgamation would be a popular step. The old organizations, as such, were simply to retire, and the members run together like so many quicksilver globules to form the new body. In the room where the incense of sociability has been burnt so often, the altar sacred to unity was erected, and there was at once a sacrifice offered of personal ambitions which were threatening to produce disruption, and end in disaster. The meeting was as harmonious as inaugurations of unions always are—wedding breakfasts to wit. There were a number of speeches made, those in English being accompanied by the lively conversation of the French members, and these in French being honored by the same polite attentions by the English, a form of reciprocity, which, we suppose, shows how a dual language develops good manners. The speakers were, Sir Adolphe Caron, and Hon. Alphonse Desjardins, Sir Adolphe's cheery view of his own position as an ex-Minister did him much honor. The Premier was elected President of the new Club. The most active members seemed to belong to the legal fraternity, who have no prejudice whatever against the law being used as the ladder to political preferment. Many regretted Mr. Jos. H. Jacob was not

elected Secretary, a position he eminently deserves by his enthusiastic and untiring services—although he came within two of the highest poll. The Club will doubtless hold together long enough for united action up to the day of election. After that event its fate will depend on whether a sufficient number of members can be secured who will furnish a Club House, and pay enough subscriptions to cover the expenses of running a social-political Club. The prospects for this, resulting from the recent amalgamation, are not so brilliant as to be without chance of future. Somewhat less than 200 members at \$5 each is not sufficiently encouraging. But better things are hoped for.

INSURANCE IN THE BAY STATE AND ELSEWHERE.

Insurance Commissioner Merrill of Massachusetts has always something fresh to say in his introduction to the very interesting tables of insurance which fill upwards of 400 pages of the neatly printed volume which covers his annual reports. The forty-first of these reports is before us, and we cannot do better than furnish our readers with a few of the commissioner's views upon this all important subject. Under the caption "Another Insurance Spasm," the Commissioner refers briefly to the "endowment fire-fly," in the mad pursuit of which a few years ago thousands of people were, to their cost, refusing to observe the cautionary signals set up by the Department until the arm of the law was obliged to interfere. He extends the comparison to mutual fire companies, especially some of those recently formed, by means of which advantage has been taken by many persons to pursue what they consider the royal road to wealth, a road, which it is needless to say, does not exist. "Corporations," he says, "have been organized, and hardly had the breath of corporative existence been put into their body, ere it became the prey of those who looked solely for the benefit of their own pockets." Risks were taken, regardless of the hazard, moral or otherwise; anything that yielded a premium carried with it necessarily a commission which was conveyed immediately to the pockets of the managers or their friends. Wide fields, especially in the west, were sought, not always through legitimate channels, but by pecuniary inducements to agents who were only too eager to use the new corporations as a slop-bucket into which they could throw refuse risks; and when the inevitable losses came and assessments were levied on policyholders far and near, even where the corporations had no legal existence, then the citizens of the parent state had to bear the burden. He instances the case of the Commonwealth Mutual, which began at the close of 1893 and found itself within the year with a balance against it of nearly \$75,000, and in the hands of a receiver last May. Attempts to collect assessments to provide means for settling losses met, as will be remembered in the case of the Niagara District Mutual and other concerns in Canada, with resistance resulting in prolonged and arduous hearings with a final order that an assessment of \$250,000 should be levied. The Commissioner takes occasion to say, however, that the good name of the old mutuals has been dragged in the mire by the actions of these irresponsible concerns. He also deems it but fair to some of the projectors to say that they have considered their

name and reputation as of more importance than sudden riches, and they constantly changed their methods conservatively or closed up while in a solvent condition, affording lessons by bitter experience, which he hopes will not be without some good results for the future. A number of other companies are also named.

The business of 1895, covered by the Report, aggregated the largest amount for any year, with a single exception, of the last quarter century, the premiums received by the foreign and domestic companies being the greatest ever known. The losses were also below the average of that period and in proportion to the premiums received were the lowest during that extensive time.

Referring to the work of the fire marshal, he is of opinion that to a very considerable degree incendiarism is the result of over-insurance. He quotes the old saying, crediting it to a town-clerk, who said that the cause of a fire reported was undoubtedly "friction caused by a very small stock of goods rubbing up against a very large insurance policy." He recommends that the statute which provides a penalty against any company or agent insuring property beyond its value should be enlarged so as to make it a criminal offence with a much heavier penalty than at present provided. "Hold the agent" he says, "criminally responsible for any over-insurance, and a large proportion of the difficulty experienced and the suffering by the companies would be soon remedied." He recommends also that a department be authorized by the State Government and officers set to watch and investigate every fire, persons who should be ready in case of any suspicion of incendiarism to present facts to the courts and to pursue the offender, a course which he believes would result in a very large diminution in the number of fires from that source. We are reminded here of the comparative immunity which Montreal has enjoyed from incendiary fires since the courageous and, we may further term it, magnanimous action taken by Mr. Charles Hanson last year in respect of certain grave or suspicious cases in this city, and in which, it is to be hoped, he will receive the substantial aid and sympathy of not only the insurance companies themselves, but of the citizens at large. The step it is to be feared, however, is one which, like virtue, is simply its own reward. The further evidence expected to result from the examination of the offenders and suspects, however slight it may be, can hardly fail to prove most valuable to all parties concerned, and these, we need scarcely say, comprise the entire insured and insuring community.

In concluding this portion of his subject, the Commissioner takes occasion to express his hearty appreciation of the work of the fire marshal's office during the year, and his belief that the worth of the bureau to the people at large is annually in actual cash many dollars for every one expended thereon.

GRAND TRUNK RAILWAY.

Return of traffic week ending April 30, 1896 :

	1896.	1895.
	\$	\$
Passenger Train Earnings.....	141,836	145,028
Freight do. do.	322,895	296,445
Total do. do.	\$464,281	441,473

Increase 1896, \$22,758.

BICYCLES & TRADE.

The bicycle craze still flourishes like a Norway pine, while general trade is complaining of slow collections and a scarcity of money. Tradesmen here and there are blaming the wheel for the existing stringency. When one considers the number now in use, and the amount of money that must of necessity be retrenched or boarded to pay for them, they would appear to be not altogether in the wrong. It certainly seems reasonable to believe that the wheel, with its cash demands, has some part in the stringency so freely complained of by all collectors of bills. Manufacturers of bicycles, and attachments are however, feeling the benefit of the craze in a substantial manner. The number in use in Montreal has reached several thousand, and is rapidly increasing. In Toronto there are said to be two to the one running in Montreal. Repair shops should be keeping busy.

HINTS FOR BICYCLING.

Cycling sport has an economic side, which in real value, in its relation to every-day life, far exceeds the merely competitive developments of the pursuit; and were cycle racing, in all its ranches, utterly abolished to-morrow, the interest in, and more particularly the practical value of the sport, would still continue unabated, owing to the fact that it possesses certain solid advantages, which really constitute the life and soul of its particularly vigorous and healthy existence. The economic side of the sport so much insisted on may be found in the practical use of the wheel in daily life; its hygienic value as a means primarily of healthy exercise is recognized and proved by the personal and practical experience of millions of people throughout the world, to whom a little exercise, combined as it is with a little pleasurable and stimulating excitement, is of the very greatest value from a medical point of view. Last, but not least, must be considered its great convenience to the stern business of life, whether as a means of economy in time or money.

The first necessity for the learner in the art of bicycle riding is a machine on which to make the early efforts, and, it is claimed there is nothing so satisfactory as an old cushion-tire machine for learning to ride. It is very low and in fact the rider should be able to touch the ground on either side. The shake of the machine, too, diminishes the effect of contact with the curbstone or brick; and it is remarkable with what pertinacity the beginner will make for a brick or other awkward looking obstacle which may come more immediately within his agitated purview when there are acres of clear road around him at his disposal.

The practical assistance and advice of a friend or attendant will go a great way to getting over the more serious preliminary difficulties of the work. Instructors are to be found in most large towns throughout the country. There are academies where cycling is taught in a complete and satisfactory manner, and it is, without doubt, by far the best method of acquiring the art, for the attendants and instructors have had, in most cases, plenty of miscellaneous experience in the task which they undertake, and are thus enabled to bring their charges safely through the ordeal without any serious or unnecessary damage. Some pupils are, of course, more or less clumsy than others and, although we do not give much credit to the off-told stories of men who simply take a bicycle, jump upon it and ride off without any previous experience of the machine, yet, on the other hand, we do know of many cases in which a careful and painstaking instructor has taught a beginner to ride, mount and dismount in three separate lessons of half an hour each. For this reason we advise the would-be bicyclist, if possible, to get a properly qualified teacher.

It frequently happens, however, that the cyclist does not reside near enough to any of the cycling academies to undergo the regular course of tuition, and is constrained to fall

back upon his own resources to acquire the desired accomplishment; and, arduous as the task may appear, many men have triumphed in very short time over all the difficulties which present themselves. As actual experience is always the best guide, it will be well to relate the course taken by a well-known rider, who taught himself enough in the course of a few hours to make bolder and more practical essay upon a convenient and quiet piece of road. Procuring an old machine he took it into the lawn, where a horizontal bar had been erected. Standing beneath the bar he, with its assistance, got across the machine with one pedal in a convenient position and then, steeling himself for the effort, let go of the bar—which had been firmly grasped with one hand—thrust wildly with his foot at the descending pedal, grasped the handle and, shooting a couple of yards or so away from the bar, fell ignominiously sideways upon the turf. The struggles went on for nearly three hours, off and on, a white stone used to mark the furthest point reached until the whole length of the lawn was covered without a mishap. A modification of the same plan may be successfully adopted by the solitary learner. A stout rope, stretched between two trees or any overhead point on which the learner can secure a firm hold which will enable him to sit upon his machine and place himself comfortably in a position for a fair start. The rule for steering is exceedingly simple, but its difficulty to the novice lies in the fact that, despite its extreme simplicity, it requires the rider to take instantaneously the exactly opposite course to that which his natural impulse suggests. Supposing a rider feels himself falling to the right, the natural impulse will cause him to turn away from the direction of the threatened danger—a course which is instantaneously fatal; the rule, which is emphasized by italics, runs as follows;

"Turn the steering wheel towards the side to which the machine is falling."

—For example, if the rider feels himself falling to the right he should pull the right handle towards him and push slightly at the left handle, and after a swerve or two and a stagger towards the opposite side, the balance is regained. Of course, at first there is a strong and natural tendency to overdo this corrective action, so that the beginner who turns his wheel sharply to the right to counteract an impending fall to the right finds himself the next moment falling to the left, owing to his having overdone this turn; and then, getting into a wild and flurried state, of course he falls. A capable and expert rider keeps his balance by following exactly the same rule, but the corrective turn of the wheel is infinitesimal, as the balance of the body co-operates to a very great extent with the maintenance of the equilibrium by means of the steering. The natural tendency of the beginner, as pointed out, is always to turn his wheel the wrong way, so he should keep repeating to himself the maxim: "Turn the wheel towards the side, to which you are falling."

THE STEEL POOL.

The steel "pool" referred to in these columns some weeks ago, is still a subject of considerable interest to hardware men and manufacturers generally. Not so much is being heard these days of the predictions of its speedy disruption, and there is a growing feeling that it has come to stay—for some time at least. In some quarters there has been a belief that the arrangements would not be completed, and the fact that no commissioner of sales was appointed at the first meetings, was instanced as evidence of this. We hear now that at a meeting held a few days ago in New York, the situation was fully discussed and the business matters of the pool fully completed. Mr. G. S. Griscom, well known to the American iron and steel trade, was appointed executive agent of the consolidation, and this is now taken as an earnest that the Bessemer steel producers in getting together meant business. Already the "pool" has made itself felt in

Canada, as a reference to our market reports of the past few weeks will show. Advances in barbed wire, bar iron, and wire nails have gone into effect, and the 10th inst., will see an advance in effect in cut nails. What the future course of prices in these and kindred lines will be, is still problematical. Should the pool hold together for a reasonable length of time, as now seems likely, tin plates and other lines will probably be advanced. Already in the United States tin plate manufacturers have complained that the recent advance in billets was exorbitant and would be the means of most of the factories closing down. The pool was firm however, and it is now probable that some of the steel manufacturers will produce tin plates, and some of the regular tin plate producers will make their own sheets. One of our exchanges talking of the situation says: "The question as to how far the new arrangement will be made effective is still being asked, but it is certain that each day brings out further indications that it will be a go. True there are many points to watch, and the Bessemer steel interest may be more difficult to concentrate than some others, but from the people who made this agreement and the circumstances surrounding its origin it is safe to say that it will be carried through. Present conditions are certainly favorable, in fact they make some such a move absolutely necessary." Judging from comments made, and the opinions of the trade here, there is already a strong protesting spirit beneath the surface against the comparatively high range of prices established by the iron interests from coke, coal and ore up. Following closely upon news of the completion of the pool, comes a report from Pittsburgh that the iron ore combine have sold to the Carnegie Steel Co., and other furnace owners, 1,250,000 tons of ore at \$4 a ton, making a total transaction of \$5,000,000. The amount sold is about one-eighth of the annual output of the United States and the enormous sale is thought to presage a further advance in ore.

CANADIAN APPLES.

The Canadian apple trade had last year in England a much more successful season had been anticipated. It will be remembered that the English crop was unusually large, and with a reduced crop here, it was thought that shipments would be below the average. We notice from statistics in the *Canadian Gazette* that the reverse proved to be the case. This was possibly due in a measure to superior packing and the greater uniformity of classing Canadian apples which led to sales at remunerative prices in the face of the large home crop. English green apples were so abundant that it was thought Canadian Greenings would have no chance; yet owing to the reasons given above, the packing being much better than that of the English fruit, they were the apples that made best profits for shippers. A few complaints were made of mistakes in the branding of the description of apples in the barrels, and in one case the mistake is suggested as having been wilful, but they were not nearly so numerous as in former seasons. Tricks do not pay, as shippers who transgress, may find. Good red varieties are spoken of as in most request by the British public and a special work of commendation is given to the Nova Scotian fruit. The fruit generally is spoken of as of a more healthy character, and of better keeping quality than formerly. A slight departure on the part of one or two shippers last season, who sent their apples in boxes instead of barrels, does not seem to meet with favor. Buyers in England are accustomed to receive barrels of a certain size; and if the fruit is fairly packed, the barrels will do better than the boxes. An objection was made to small growers sending forward their own produce. This may seem advisable from the growers point of view; but English buyers say that mixed lots of two or three barrels each cannot be handled to such advantage as lines of over 20 barrels of the same variety and

brand. These are all good points for shippers to bear in mind if they wish to retain the advantage in the British markets, that they have already gained.

THE WHEAT CROP.

Figuring from what are termed "official estimates," a firm of New York brokers compute the world's wheat yield last year at 2,566,164,000 bushels, a decline of 24,000,000 bushels from the previous year, but an increase of no less than 457,000,000 bushels over the total yield ten years ago. Of course these figures must be accepted with a due modicum of caution, as yields vary considerably, but there is doubtless a steady increase in the total, due in a measure to the development of the vast wheat producing lands of Canada, and of the Argentine. Canada is put down for 57,460,000 bushels from 3,900,000 acres; home consumption is placed at 38,000,000 bushels, leaving roundly 20,000,000 bushels for export. To say the least, these are liberal estimates, but go to show that outside of the Northwest, Canada does not grow wheat enough for her own needs. This is not alarming however, as the Northwest is well known to be the granary of Canada, and in course of time, will become the granary of other countries as well. This is more particularly probable, seeing that the Argentine cannot be counted on to be a great and regular producer of wheat. Her soil rapidly exhausts under wheat growing, and in three years, according to good authorities it becomes unable to produce good grain. The climate is fickle, and subject to great extremes of wet and drought, and in all seasons the weeds and insects are very destructive. Although a big crop a year ago was realized, and some 60,000,000 bushels exported, latest British reports indicate that the best that may be expected of Argentine on this crop will be the exportation of about 16,000,000 bushels, fully confirming all that has been said. Although in Canada, the acreage has been or will be somewhat reduced, this year it is fully expected that at least an average crop will be secured. The wheat lands in the Northwest are in better condition than for some years past, having an abundance of moisture, and although seeding has been somewhat delayed in some sections, it will not prejudicially affect the crop.

UNCLAIMED BALANCES.

Following is a continuation of the list of unclaimed balances in Canadian banks, of \$100 and over, taken from the departmental bluebook:—

Name	Bank	Address	Amount
Boisvert, O.....	B'k of Hochelaga	Becancourt ..	\$ 404 73
Lacerte, H.....	do	Trois Riviere.	188 48
Martin, A.....	Jacques Cartier	Montreal	150 93
Senecal P. A. Succ..	do	do	148 78
Ste. Therese syndics	do	.....	893 06
Macdonald, J. L.....	do	.....	6,629 65
Boutin, D.....	do	Warwick	378 99
Pellerin, W.....	do	do	376 77
Morin, Mary.....	do	Ham Nord.....	119 93
Falardeau, Marie...	do	St. Sauveur...	108 39
Daunais, F. P.....	do	do	599 42
Kingston, W.....	Merchants of Can.	W Huntingdon	164 98
Weeks, Alice.....	do	Brampton	227 18
" Mary.....	do	Campbell's Cross	124 08
Armstrong, J.....	do	Cooksville	200 00
Smith, Jos.....	do	Oak Lake....	100 00
McKellar, Arch.....	do	Killean.....	275 00
Hunt, Mrs. Sarah....	do	Galt.....	204 00
Murray, Mrs. Janet..	do	do.....	125 00
S c h e m e d e n o r f			
Mrs. M.....	do	Preston.....	300 00
McColl, Margaret...	do	Hamilton	347 81
Gilligan, J. Exrs....	do	Wolfe Island..	286 00
McVicars, P.....	do	Lobo.....	230 84
Tupp, A. A.....	do	Petrolia.....	172 01
Smith, Wm.....	do	Carmunhook..	500 00
" John J.....	do	Chambers.....	200 00
McInnes, Wm.....	do	Ottawa.....	250 00
Hansen, R.....	do	Owen Sound..	735 00
Buchanan, Geo.....	do	Perth.....	300 00
McCarthy, Thos....	do	do	950 00
Ferguson, Peter....	do	Elphin	100 00
Bowen, Wm.....	do	Knoxville Tenn	159 08

Canada Packing Co. Merchants of Can.....	232	14	Stewart, Mrs. Louisa Montreal	Ramsgate, Eng	180	00	
Bagot & Blythfield			Strickland, Madeline do	Montreal	121	83	
Municip. do	Griffith.....	480	00	Seargeant, Eliz.....	do	102	03
Stoughton N.....	do	100	00	Shaud, Eliza A.....	do	116	37
Dougherty, Wm.....	do	630	47	Seath, D. & G.....	do	186	43
McIntyre, J. C.....	do	1,000	00	Thomas, Helen E.....	do	586	43
Dorion, F.....	do	121	55	Thibault, Hermine..	do	575	38
Bradshaw, M.....	do	605	21	White, And.....	do	100	00
Meunier, Chas.....	do	158	20	Wood, Mary.....	do	191	59
Nault, T.....	do	602	15				
Laurence, J.....	do	504	25				
Matheson, Rev. E.....	do	698	90				
Fullerton, W. in trust	do	400	00				
Dilling, S. L.....	Molsons	200	00				
McMillan, A. H.....	do	274	32				
Graham, Ann.....	do	144	00				
Ross, Geo.....	do	400	00				
Green, R.....	do	372	00				
Lampman, G. R.....	do	100	00				
Taylor, G. A.....	do	111	15				
Doherty, S. E.....	do	144	28				
Hambly, Samuel.....	do	800	00				
McNeil, Neil.....	do	250	00				
McGregor, Malcolm.	do	130	09				
Smith, C. A.....	do	100	00				
Dewar, Mary A.....	do	647	00				
Hagerman, W.....	do	125	00				
Crowe, Euphemia..	do	550	00				
Bane, F.....	do	166	21				
Kilgour, Geo.....	do	161	56				
Dunham E.....	do	100	00				
Marmora, F'dry Co.	do	479	54				
Muir, J. Est.....	do	105	00				
Kilran, F.....	do	126	00				
Ross, R. C.....	do	133	54				
Donovan, C.....	do	148	00				
McDonald, J.....	do	140	00				
Barrie, M.....	do	100	00				
Brown, F. S.....	do	146	36				
McIntyre Insolv. Est	do	343	08				
Morise, J. B.....	do	100	00				
Nash, T. W.....	do	120	67				
Joyce, E.....	do	192	30				
Andrews, Jane.....	do	392	00				
Beattie, Jas, trustees	do	454	88				
Bidwell, M. J.....	do	533	77				
Board of Health.....	do	256	77				
Burwell, L.....	do	101	71				
Bruce, W. H.....	do	431	38				
Campbell, Mrs.....	do	250	00				
" Col. A.....	do	143	34				
Christian, T. R. in	do	340	00				
trust	do	120	00				
Chamberlain, Jos...	do	120	00				
European Assurance	do	179	87				
Co	do	100	00				
Howell, M. L.....	do	120	00				
Ivory, V.....	do	340	67				
Campbell, Capt. F. F.	do	120	00				
Malcolm J.....	do	109	27				
McDonell, Holmes &	do	162	57				
Co., Est.....	do	398	78				
McKay, A. W.....	do	100	00				
McTavish, Sarah	do	835	85				
Exec	do	111	80				
McCrea, John.....	do	200	00				
Nairn, Jas. & Co....	do	121	00				
Robertson, Don.....	do	169	45				
Rogers, Sam.....	do	123	62				
Small, P.....	do	175	53				
Spence, Rev. Alex..	do	312	50				
Stuart, Calcott & Co.,	do	100	00				
Est.....	do	1,850	00				
Strobridge, Geo.....	do	511	68				
Taylor, H.....	do	117	74				
Warren, Jas.....	do	358	74				
Nowlan, John.....	do	300	17				
Meagray, P.....	do	712	40				
Arthur, Miss M.....	do	220	00				
Burns, Thos. or	do	100	84				
Sarah.....	do	410	00				
Donovan, C.....	do	300	00				
Fitzgibbon, M.....	do	291	81				
Fraser, Alex.....	do	116	10				
Gilmour, Robt.....	do	195	79				
Gauthier, R.....	do	152	25				
Goulet, A.....	do	1,838	39				
Graham, Maggie....	do	245	52				
Hill, J. J.....	do	288	84				
Henderson, Mary...	do	1,047	39				
Johnson, Cath.....	do	247	00				
Jones, S.....	do	209	52				
Kimby, Eliza.....	do	294	84				
Martin, A. & Maria.	do	107	71				
Miller, Annie.....	do						
McKinnon, Ellen...	do						
McKay, Wm.....	do						
Paterson, A. B.....	do						
Spence, Rev. G. A...	do						

AN INTERESTING CASE.

Chief Justice Meredith rendered a decision last week in Toronto, of more than usual interest, in a suit brought by the Aylmer Furniture Co., against the town of Aylmer. In 1890 the furniture factory in Aylmer was idle owing to want of capital. Negotiations were entered into with some Woodstock citizens for the purchase of the factory from the Aylmer corporation. The property was finally bought by E. W. Walbourne, and a by-law was passed by the town of Aylmer granting the projectors of the scheme a bonus of \$3,000. Walbourne gave a mortgage to secure part of the purchase money. There was at this time some machinery in the factory that had been used by the previous occupant. Subsequently a company was formed known as the Aylmer Furniture Co. Considerable new machinery was put in for the purpose of manufacturing special lines of furniture and that machinery is now in question in this action. The town claims that the bonus by-law and agreement were not carried out. The mortgage on the property became due and the town refused to allow the company to take out the machinery which they put in, claiming that the corporation held it under their real estate mortgage. The point in dispute is whether the machinery is realty or chattel property, Judge Meredith decided in favor of the corporation and the plaintiffs were accordingly non-suited. A stay of proceedings was applied for and granted to allow the plaintiffs to go to the Court of Appeal.

FIRE RECORD.

The town of Ainsworth, B.C., was almost wholly wiped out by fire. It started in the Columbian Hotel shortly before midnight on Sunday, and help, with appliances for fighting the fire, were scarce. It destroyed the Columbia, Ainsworth, Vancouver, McLeod and Club hotels, general stores, offices, and a number of dwellings. The estimated loss and insurance is: H. Geigerich, loss \$5,000; insurance \$3,000; Ainsworth Trading Co., \$1,000, no insurance; John McNeil, loss about \$5,000; Chas. Olsen, loss on Ainsworth Hotel and club saloon, \$6,000, fully insured; Vancouver Hotel, loss \$5,000, fully insured; other losses on dwellings stores, &c., aggregate about \$20,000, partially insured—At St. Mary's, Ont., fire started in the National hotel stables, and completely consumed the hotel and adjoining building, including Bartlett's confectionery store. Loss is about \$18,000 on hotel, and \$2,000 on store. Insurance \$8,000 on hotel building, \$4,000 on stock and \$1,500 on Bartlett's stock. The town was supposed to be in such danger that calls were sent to London and Stratford for additional fire engines but help was not needed—At Fredericton, N.B., S. Howland, Sunbury, lost his dwelling, barns and outbuildings. With help of neighbors some furniture was saved. A large quantity of hay, farming implements and machinery, and one cow were destroyed in the barns. Loss estimated at about \$4,000—At Magpie, Que., the house of J. L. Mercier was destroyed by fire and his wife, son and one daughter perished in the flames. His other daughter had her leg broken by jumping from the garret window, and Mercier himself burnt his feet very badly. Both are in a critical condition. Loss about \$5,000.

—JOHN TOPP, mnfr. slippers, Montreal, assigned to the court on 5th, on the demand of Francis Topp, named provisional guardian. Liabilities \$2,287, and assets \$650. Principal creditors A. R. Clarke & Co., Toronto, \$359; L. H. Packard & Co., \$255; Heckburn & Bisson, \$224; Union Bank, \$270; F. Topp, \$616. Meeting of creditors called for 16th inst. Has manufactured this line of goods for 10 years but has not made much headway. Suffered some losses through bad debts, notably Morris & Reynolds who owed him \$250. Had also strong competition from larger and wealthier houses. He may offer a composition, and creditors are disposed to accept a reasonable offer.

—A. C. LARIVIERE, carriages and livery, Montreal, on demand of Faucher & Fils, has assigned, O. Faucher being named provisional guardian. No statement of his affairs yet prepared, but liabilities are about \$16,000. Is a son of N. C. Lariviere, carriage maker, and has been in business on his own account for 2 or 3 years. Was at one time also in the livery business. Has met with keen competition and had nphill work.

LEGAL RECORD, &c.

Week ended May 6, 1896.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

April 30.

Montreal—L. J. Seargant vs J. D. Baker, \$636; A. E. Robertson vs T. Corbell, \$438; A. Campbell vs Great Northern Ry. Co., \$9,700; A. Onellet vs T. Peck et al, \$999; American Wringer Co., vs Dme. T. Whelan et vir, \$519.

St. Therese de B—Credit Foncier vs F. X. Gratton et al 2,350

May 1.

Durham S—J. E. Bedard et al vs A. Dionne..... 430
Quebec—Caroline Martineau et vir vs La Banque National et al, \$500.

May 4.

Montreal—R. Rinfret vs Bales des Chaleurs Ry Co., 333; Dme. P. Valois vs W. Bateman, \$375; Ames-Holden Co. vs B. D. Johnson, \$556; E. Murray vs W. Johnson et al, \$10,000; J. Sival vs Dme. S. Lacombe, \$1,361; J. Murphy et al vs L. Z. Mallette, \$343; J. B. Michaud vs A. Noel, \$688; O. Moreau vs Dme. E. Pepin (Dmgs.) \$1,000.

Quebec—A. Campbell vs Great Northern Ry. Co..... 9,700
St. Lambert—J. Sivail vs Dme. Francois Lebeau..... 1,361

May 5.

Montreal—J. McShane vs E. Lavigne, \$350; Hon. L. Beaubien vs L. Paquia, \$513.

Quebec—E. Wodon vs Roch. Lyonnais, Sr..... 412
St. Michel de Napierville—Dme. Rose Letourneau et vir vs C. Dorris, \$1,320.

St. Remi—J. B. Michaud vs Alexandre Therrien..... 326

May 6.

Coaticook—T. T. Shurtleff vs H. C. H. Chagnon (dmgs), \$500.

Eaton—Mrs. Clark Gordon vs Mrs. E. Page..... 1,200
Montreal—G. Deserres vs N. E. Brais et al, \$350; J. Comte vs M. Danien, \$335; A. Moffatt vs E. Godin et al, \$324; City of Montreal vs J. Joseph, \$515; Dme. M. McGrory et al vs T. Kearns, \$5,000; Windsor Hotel Co. vs J. McConniff, \$375.

Stanstead—W. W. Martin vs James Davidson..... 2,120

WRITS ISSUED, PROVINCE OF ONTARIO.

April 30.

Colborne Tp—A. Glen vs Chas. McPhee..... \$1,000
Essa Tp—R. T. Banting et al vs John McIntosh et al.... 1,041

Osgoode—T. Quail vs A. B. Quail..... 667
Ottawa—Frothingham & Workman vs Robt. Graham.... 337

Toronto—J. E. McDougall vs E. J. & M. J. Groome, \$528; M. Wildman vs F. & M. Guest, \$1,239; C. O'Reilly et al vs G. J. & M. A. Marshall, \$3,107; Toronto Gen'l. Trusts Co. vs J. E. & C. A. Verral, \$48,123.

Tuckersmith Tp—G. Edighoffer vs John Clarke..... 2,000

May 1.

Hamilton—E. Martin vs Wm. Evans, Sr. & Jr. & Eliza J. Evans, \$3,795.

Ruthven—E. W. Reid vs G. I. Jones..... 391
Toronto—A. C. Murray vs J. C. Cockburn, \$2,653; J. Siegel vs Kallmeyer Bros., \$381; M. C. Noble vs W. Sales & G. F. Bishoprick, \$1,033.

Walsingham N—A. Slaght vs J. W. & Rachael M. Baldwin, \$537.

May 4.

Bathurst Tp—Rev. J. Wilson vs J. B. Hughes..... 2,133
Brantford—G. Brown & Bro. vs Elizth. Tisdale, admr. 418

Brooklyn, N. Y.—J. Spence vs O. A. Brannan..... 2,000
Clinton—Margt. & I. T. Britton vs S. S. Cooper..... 1,000

Midland—D. Grise vs Georgian Bay Box & Planing Mill Co. \$403; A. Hill & Co. vs Georgian Bay Box & Planing Mill, \$453.

Norwich S—Lieshman Maundrell Co. vs Jas. McIlwraith, \$600.

Otonabee—H. Gray vs J. G. Weir..... 1,000
Providence Bay—J. Calder & Co. vs A. Peters..... 395

Rainham—Stewart & Goodham vs Joel Hoover..... 1,261
Seaforth—W. Bawden vs Chas. Barthle..... 325

Toronto—F. A. English vs D. D. Metcalf, \$1,189; M. Drummond vs Jno. Reggin et al, \$1,039.

Tweed—J. W. Simpson vs W. J. Holdcroft..... 2,040

May 5.

Etobicoke Tp—J. Graydon vs John Shean..... 2,021
Fordvich—A. Johnston vs B. S. Cook..... 1,433

Sault St. Marie—Jno. Collins vs Sault St. Marie Pulp & Paper Co., \$1,090.

Toronto—G. Lewis vs Canadian Mut. Aid Assn. et al, \$1,050; A. Smith et al vs H. W. Dawson et al, \$2,000; E. Henderson et al vs J. & J. F. Milner, \$1,092; W. M. Macpherson vs W. Schubart, \$1,052.

Walsingham—J. Peers et al, exrs. vs John & J. C. Holtby, \$360.

.....—W. Fetterly vs Canada Col. Cotton Mills Co. Ltd., \$1,500.

—N. BISSONETTE, grocer, St. Henri, Que., who assigned to Chas. Desmarteau, with liabilities of \$1,148, and assets of \$313, has since compromised at 30 cents on the dollar cash.—Damase Caron, general store, St. Ours, against whom a demand of assignment was made some little time ago, but on account of the flood, etc., was not served, is offering 60 cents on the dollar, at 6, 9 and 12 months. His statement showed liabilities of \$3,890, and assets nominally \$2,860. This settlement may be carried through.

—PIERRE COUTU, harness, St. Gregoire, Que., has assigned to J. B. Dancause, bookkeeper for H. Lamontagne & Co., Montreal, who we understand are his principal creditors, he owing them \$280. His liabilities are about \$800 and his assets very small. In business since summer of 1894; formerly in Maskinonge, where he was in the same line. Has had uphill work, being practically without means.

—WRITING from Edmonton, Alberta, under date of April 25th, our correspondent says:—Messrs. Berube & Voyer of Fort Saskatchewan assigned on Monday. Nominal assets, stock, \$1,200; book debts, \$450. Liabilities about \$2,700. Cause lack of capital and experience. Assignment brought about by a Winnipeg creditor endeavoring to secure a judgment, which would become preferential.

—T. J. ALLAN, grocer, St. Johns, Nfld., is about compromising with creditors. In business for years. Was burnt out in great fire of 1892, and lost heavily. The financial depression has been against him though he has tried his best. Is not thought to be heavily in debt.

—OUR St. Thomas, Ont., correspondent writes:—Residon & Livisey, hardware merchants, have sold out to Evans & Co., the last named firm being composed of C. C. Grant, clerk in law office of J. S. Robinson, and W. J. Evans, with whom, Risdale was formerly a partner. The price paid is said to be 60c in the dollar.

—A. SICOTTE, trader, Boucherville, Que., has assigned to C. Desmarteau. Meeting was held in Montreal yesterday, and adjourned indefinitely. A small trader and liabilities are light.

BUSINESS CHANGES.

ONTARIO—W. S. Hambly, tailor, Embro, sold out to C. S. Graff; A. Frezell, hotel, Ingersoll, sold out to J. Woodcock; A. Reddaway, grain, &c., Milverton, giving up business; Schaefer Bros., tailors, Milverton, succeeded by Knechtel and Kochler; E. Knechtel, tailor, Sebringville, removing to Milverton; Mrs. Otto, hotel, Sebringville, succeeded by H. Moser; J. Hurtebise, hotel, Curran, moved to Papineauville, Que.; T. Conoon, photos, Fergus, sold out to R. Elliott; J. Davis, crockery, Hamilton, sold out; J. A. Shaw, grocer, Hespeler, succeeded by J. Hamilton; A. O. Swartz, pumps, Jerseyville, sold out; Miss E. S. Keeler, shoes, Mitchell, sold out; J. N. Cringle, blacksmith, Mount Forest, succeeded by Alex. Russell; W. Beasley, furniture, Palmerston, sold out to E. L. Meston; M. Goetz, hotel, Strabane, sold out; G. W. Patterman, tailor, Beeton, sold out; R. J. Rankin, grocer, Chatham, sold out; D. Kellett, hotel, Haliburton, sold out to W. J. Johnston; J. B. McFayden & Co., liquors, Collingwood, sold out; T. Dicker, harness, Dorchester, sold out; Mrs. M. A. Hermann, hotel, Hepworth, sold out; J. W. Shepperson, publisher, St. George, sold out; C. Lendon, furniture, Wallaceburg, succeeded by W. K. Parks.

QUEBEC.—Montreal—I. Aronson & Co., pawnbrokers, dissolved; E. Fortin & Co., hotel, dissolved; Wm. Wilson & Co., hardware, sold out to E. E. Dansereau; P. Prud'homme & Co., restaurant, sold out; O. A. Willie, furs, S. Harris, ceased trading; O. A. Willie & Co., hats, Mrs. O. A. Willie, sole owner; C. Gratton, tobacco, sold out to H. Fortier; Laroque & Frere, bakers, dissolved; J. Price & Son, hides, dissolved.—J. B. Lasnier, fils & Co., mfrs. wax tapers, Levis, dissolved; J. O. McDonald, general store, succeeded by Thos. Leonard; Dalbec & Turcotte, fruits, Quebec, dissolved; Rowe & Rowe, general store, Waterville, commencing; Jos. Bowles, planing mill, Windsor Mills, starting business; E. Rodier, baker, Abbotford, removed to Granby.

MANITOBA & N. W. T.—M. Young, harness, Austin, sold out; J. Tales, baker, Boissevain, sold out; Farrell & Co., general store, St. Albert, sold out to J. B. Langlois; W. F. Sirrett & Bro. general store, Minnedosa, succeeding R. J. Spratt & Co.

BRITISH COLUMBIA—Sibbald & Pease, commission merchants, Revelstoke, started; (hisholm & McKay, general store, Sandon, sold out to Crayford & McMillan; Cameron & Elliott, livery, Union Mines, sold out; A. Dellacorta, fruit, &c., Vancouver, removed to Rossland.

NEW BRUNSWICK—Ross & Co., hats and caps, St. John, dissolved, each continuing separately; J. P. Richards, hotel, Ben Lomond, succeeded by S. H. Barker; T. H. Ramsay, general store, Red Bark, removed to Newcastle; T. A. Dunlop, grocer, St. John, sold out; Wm. Hawker & Son, drugs, St. John, dissolved.

NOVA SCOTIA—Kelso, Grindon & Co., clothing, Truro, sold out; Gordon & Keith, furniture, Halifax, dissolved, A. Keith and J. E. G. Boulton, continuing; J. A. Crowe & Co., victuallers, Truro, sold out; J. C. Smith, grocer, Windsor, sold out.

PRINCE EDWARD ISLAND—D. N. Forbes, general store, Tyne Valley, succeeded by W. R. Coles.

May 6.

London—Molsons Bank vs P. M. Lawrason (disputed)... 411
 Ottawa—Smith-Premier Typewriter Co. vs Holland Bros, \$1,036.
 Port Dalhousie—W. G. McCormick vs Alex. Muir (Dmgs), \$1,000.
 Rawdon Tp—Estella Bowns vs Elias McKim..... 1,533
 Sault St. Marie—R. Matheson vs W. A. Matheson..... 400
 Toronto—J. Price vs N. F. Davidson..... 600
 WRITS ISSUED, MANITOBA & N. W. T.

April 30.

Fleming—Safety Bay Co. vs L. Galbraith, \$1,175; Ont. & Western Lumber Co. vs L. Galbraith, \$1,846.

May 1.

Regina—G. E. Owen vs R. J. Tinning..... 450
 Winnipeg—H. T. Champion vs R. D. Bathgate..... 1,505

May 5.

Cypress River—E. Johnston vs W. T. Smith..... 300
 Portage La Prairie—J. B. Caverhill et al vs Miss B. Malcolm, \$486.

May 6.

Calgary—Phoenix Ins. Co. vs Jas. Bannerman..... 376
 Newdale—Manitoba & N. W. L. Co. vs A. R. Fanning.. 1,075
 JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

May 1.

St. Monique—W. Smith agt James Cassidy et al..... \$ 428
 St. Ursule—P. Lessard agt Louis Lambert..... 1,061

May 4.

Montreal—Dme. M. C. Laurent agt Dme. M. Brien, \$3,343; D. MacDonald agt Kenneth Campbell, \$4,806; Ontario Bank agt James Ewing, \$305; Hon. L. F. R. Masson et al agt Henri Gauthier, \$29,687; M. Vineberg agt Victor Gauthier, \$1,010; Dme. M. Denault et vir agt Dme. Hughes McRavey, \$343; H. Laporte et al agt Rich'd. Scanlan, \$410.

May 5.

Montreal—J. L. Reay agt A. Ness, \$353; Banque du Peuple agt J. P. Whelan, \$551.
 St. Bruno—A. W. Blouin agt Antoine Bourdon et al.... 2,000

May 6.

Montreal—G. P. Sheppard agt Chas. Hardy, \$806; Dme. A. Lamoureux agt St. Joseph Union, \$1,000; Montreal Board of Trade agt United Counties Ry. Co., \$300.
 St. Alban—D. Naud agt Geo. Beauceage..... 463
 JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

May 1.

Dungannon—P. Laundry agt Thos. Walker..... \$ 325
 Toronto Gore Tp—L. Nattress agt Joseph Nattress..... 498

May 4.

Haldimand—R. Mulholland et al agt R. L. & J. T. Broomfield, \$346.

London—M. E. Davis agt Louis Davis..... 1,175
 Mattawa—N. Beaupre agt Hermine Picotte et al, \$457; M. Vineberg agt Maniel Rothchild, \$503.

Milford Bay—J. Reid agt S. B. Orson..... 3,227
 Mountain—H. McGill agt Chas. McGill..... 1,665
 Nepean—C. H. Pinhey agt T. H. & Hester Cowden..... 5,300
 Petersburg—Western Bank agt Geo. Becker, \$1,040; Western Bank agt Geo. Becker et al, \$505.

Toronto—E. Webster agt Jno. & M. A. Holland, \$802; J. H. Ewart agt J. J. B. Wilson, \$453.
 Denver, Col—C. A. Barkley agt A. G. Munroe..... 3,040

May 5.

Andrewsville—Union Bank agt Artemus Berry..... 596
 Sarnia—T. Kenny agt C. J. & C. N. Lacroix..... 1,523

May 6.

Toronto—London & Can. L. & A. Co. agt Alex. Charters, \$5,444; C. Dickson agt W. A. Dickson, exr., \$670.
 Waterford—J. W. Easton agt Reliance Elec. Mfg. Co... 600
 George Bros. agt E. E. & L. H. Slaght..... 1,015
 JUDGMENTS RENDERED, NOVA SCOTIA.

April 30.

Stellarton—John Power, grocer, for..... \$ 376

May 1.

Glace Bay—McLeod Bros., victuallers, Judgt. vs J. M. McLeod, \$316.

May 6.

Hallfax—Est. Farquhar, Forrest & Co., bankers, &c., \$2,585; John Snow & Son, undertakers, \$1,616 & \$651.

Yarmouth—L. J. Roy, cigars..... 611
 JUDGMENTS RENDERED, MANITOBA & N.W.T.

April 30.

Fleming—Imperial Bank agt L. Galbraith, \$350; J. B. Goodhue agt L. Galbraith, \$344; D. Fraser & Co. agt L. Galbraith, \$322.

May 1.

Minnedosa—S. A. D. Bertrand agt R. J. Spratt & Co.... 3,809

May 6.

Minnedosa—Gault Bros. & Co. agt R. J. Spratt & Co.... 1,220

JUDGMENTS RENDERED, N. B.

April 30.

St. John—Kelly & Murphy, carriage makers..... \$ 300

JUDGMENTS RENDERED B. C.

April 30.

Auckland, N. Z.—North. Countries Invest. Trust Co. agt R. M. Fripp, \$3,530.
 Ladners—D. Gunn agt David McKee..... 384
 Vancouver—J. Pelly agt Alf. Whitaker..... 1,298

May 5.

Nanaimo—T. D. Jones vs Elijah Priest..... 2,836
 Wellington—A. Burritt & Co. vs C. R. Masters..... 3,477
 CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

April 30.

Kingston—E. B. Loucks to J. S. Muckledon et al, trustees, \$2,500.
 Orangeville—Jas. Irwin to W. Adams..... 560
 Perth—J. L. Koch to A. D. Drouin..... 590
 Seaforth—John Copp to R. Logan..... 600
 Toronto—G. W. Muller to O. E. Brener..... 6,404

May 1.

London—A. E. Masuret to M. Masuret..... 925
 Mount Salem—Hannah Parker to W. Warnock..... 561
 Ottawa—Chevrier & Limoges to Leblanc & Lemay..... 2,223
 Toronto—Mary A. Wood & wife to R. A. Wood..... 905

May 4.

Cooksville—Edway Walterhouse to Toronto Brew. & Malt Co., \$762.
 Niagara Falls—Irving Clark to Harriet E. Kennedy..... 1,200
 Cornwall—E. Belleau to Alice Belleau..... 700
 Perth—Robt. Lillie to Margt. Webster..... 593
 Port Hope—W. F. Traves to Mary A. Traves..... 3,000
 Preston—Robt. Walder to P. Bernhardt..... 1,941
 Toronto—J. S. McMurray to London & Ont. Invst. Co... 13,640

May 5.

Amherstburg—J. I. Cousins to W. Caldwell..... 653
 Cornwall—Francis Senecal to A. P. Ross..... 1,166
 Gananoque—Annie W. Abbott to Elijah E. Abbott, \$1,974; Erastus Cook to J. Dempster, \$1,000.
 Hamilton—Rich'd Quinn & wife to Grant-Lottridge Brew. Co., \$1,788.

Newmarket—Jas. Gower to Rice, Lewis & Son..... 10,294
 Stratford—J. M. Scott to Morgan Scott..... 1,808
 Toronto—Catholic Register Ptg. & Pub. Co. to G. P. Magann, \$3,049; Sol. Fogler to J. Singer, \$600; A. G. Gibson & Co. to J. G. Gibson, \$1,480.
 Toronto Junctn.—Geo. Robinson to T. Elliott..... 1,500
 Watford—H. O. Baker & wife to J. B. Scandrett et al.... 610

May 6.

Aurora—Wm. Phillips to J. L. Ross..... 1,180
 Luther E. Tp—Mrs. Agnes Beattie & Co. to R. H. Evans 679
 Mount Forest—Smith & Colfas to J. H. Halsted..... 1,832
 Sunnidale—Alonzo Warner to J. Warner et al..... 595
 Toronto—John & W. J. E. Laughlin to E. W. Wyatt, \$1,600; A. W. Struthers & wife to G. McKibbin, \$1,040.

CHATTEL MORTGAGES, MAN. & N.W.T.

April 30.

Fleming—L. Galbraith to Safety Bay Lumber Co., \$1,175; L. Galbraith to Ontario & Western Lumber Co., \$1,846.
 Moosomin—G. T. Hay to A. Bell..... 300

May 1.

Regina—Western Milling Co. to B. S. Rice..... 3,600

May 5.

Edmonton—Jas. Drinner to M. McCauley..... 1,585
 Elkhorn—Jos. Broadley to Keewatin Lumber Co..... 7,800
 CHATTEL MORTGAGES, B.C.

May 6.

Nanaimo—Sarah J. Godfrey to J. C. Hughes, \$750; Peter Weigle to J. Hill, \$2,000.
 Vancouver—Pacific Coast Packing Co. Ltd. to G. I. Wilson, \$600.

BILLS OF SALE PROVINCE OF ONTARIO.

April 30.

Glencoe—S. Ryckman to D. McLachlan..... 2,500
 Toronto—Mitchell & McLean to G. Dale..... 700

May 4.

Rochester—And. Durocher to J. B. Stringer et al..... 1,400
 Woodhouse—H. W. Mallett to Ann E. Mallett..... 1,500

May 5.

Blenheim—J. E. Sterling to E. J. Witherford..... 600
 Brockville—J. S. Tooley to J. E. Tooley..... 600
 BILLS OF SALE, N.B.

April 30.

Chatham—Dan'l Chessman, grocer..... \$1,000

May 6.

St. Johns—E. S. Carter, publisher..... 4,802
 BILLS OF SALE, N.S.
 April 30.
 Mahone Bay—Ambrose Eisenhauer, carriages, for..... \$ 700

St. Peters—A. F. McCuspie, G.S., for 2,877
 Spencer's Island—Josiah Spicer, lumber..... 606

May 6.

Hallifax—J. J. Richards, gro. & liqs., for \$1,000; John Snow & Son, undertakers, \$1,500.

BILLS OF SALE, MANITOBA & N.W.T.

May 1.

Regina—David Lowe to J. C. Low..... \$1,000

THEATRE FRANCAIS.

The advent of the new stock company at Theatre Francais has been marked by a revival of business at this popular amusement resort and while the attendance has always been good, every night this week the house has been crowded to its utmost capacity. The new company which Mr. W. E. Phillips has engaged

for the dramatic work at his theatre is a thoroughly capable one, many of the members having appeared in the course of the present season at the Academy of Music and the Queen's Theatre. Every individual member is an artist and the company is now strong enough to mount the heaviest dramas and do so with perfect assurance to their patrons of a first class production. To particularize in the present production is needless, suffice it to say that the drama this week, the "Golden Giant" is presented in a way that wins the most rapturous applause from the audiences. The vaudeville performers are all most excellent. Next week the great drama of slavery days entitled "The Octoroon," will be the bill. For this production the cast has been augmented and all of the excellent company will be seen to the best advantage. It is expected to be a very thrilling production of Bouccault's great drama. Among the vaudeville performers who will appear are Charlotte Ray, vocalist; Master Eddie, boy soprano; Signor Fernandez, musical artist; Mabel Siss n, serio comic and Howard and St. Clair, comedy sketch team.

El Padre Needles,

10 cents.

'Varsity,

5 cents.

The Best ←

CIGARS.

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

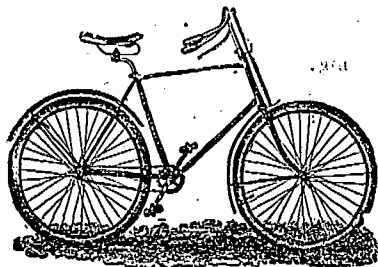
Made and Guaranteed by

S. DAVIS & SONS

Financial.

Thursday Ev'g., May 7, 1896.

The week on 'Change has been more active, but the trend of prices lower. In what are commonly known as the "favorite" speculative stocks, the fluctuations have been more marked than for some time. Montreal Street Ry. for instance declined from 217 ex-div. to 210 1/4 ex-div. while Gas fell 5 points, Cable, 2; Pacific, 2; Postal Telegraph, 2; Toronto Ry., 3 1/2; and Royal Electric 6. The cause of the declines was liquidation, induced by tight money. In connection with Toronto Ry. the principal selling was from the West, holders unloading on account of reduced earnings, brought about, it is claimed, by the competition of the bicycle, which is said to be more felt in Toronto than in Montreal. The bank list was generally steady, under a fair business, although Merchants', Molsons', and Commerce declined 1 to 2 points in the week. The money market shows no change, the nominal rate for call loans still being 5 1/2 per cent. In New York, the stock market has been dull and latterly weak, chiefly on account of the inactivity. The London market was quiet and irregular. A good feature has been the steady rise of Consols, though Americans were weak on the renewed gold shipments, and a belief that another financial crisis is likely in the United States before the currency problem is really settled. The Paris Bourse was firm and the Berlin market weak. The Sterling Exchange market has been quiet during the week with few changes to note. In the local market, the rates between banks were:—New York



"Adler" (Eagle) best possible machines. List \$130.00.

"Boker's IXL"

High Grade Machine. - List \$85.00.

DORKEN BROS. & CO.,

140 McGill St., - - MONTREAL.

AGENTS WANTED.

funds, 1/8 to 1-16 discount; sixties, -9 9-16 to 9 11-16; demand, 9/8 to 9 13-16; cables, 9/8 to 10. Counter rates are—New York funds, par to 1/8 premium; sixties, 9/8 to 9/8; demand 10 to 10 1/8; and cables 10 1/4. Appended is the usual comparative table compiled by C. Meredith & Co:—

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal	45	223 1/2	223	223 1/2
Commerce	330	133	132	141
Merchants.....	26	167	165	171
Molsons.....	10	180	178 1/4	....
Ontario.....	12	56	55 1/2	....
Union.....	4	100	100	103 1/2
MISCELLANEOUS.				
Cable	480	160	158	147 3/4
Can. Pacific.....	550	61	59	50
Gas	2167	189	184	203 1/4
Mt. St Ry. X.D....	2606	217	210 1/4	194 1/4
Postal Telegraph	450	87	85	....
Toronto Ry.....	1140	73 1/4	70	75 3/4
Bell Tel	51	155 1/4	154 1/4	154 1/4
R. & O.....	50	87	87	97
Telegraph.....	52	165	165	150 1/2
Duluth com....	425	5 1/4	4 1/4	5 1/4
Royal Elec.....	20	110	104	144 1/2
Col'd Cotton.....	50	50	50	....
Col'd Cot. Bd's. \$8600		99 1/4	99	....
Mt. Loan & Mort.	15	130	130	....
Trust & Loan....	50	98 1/2	98 1/2	....

MONTREAL CLEARING HOUSE.

Total for Week Ending May 7, 1896.	Clearings.	Balances.
	\$10,620,531	\$1,389,426
Corresponding		
Week of 1895.....	12,060,006	1,553,105
" " 1894.....	11,397,609	1,563,920
" " 1893.....	11,374,410	1,474,069

MONTREAL WHOLESALE MARKETS

Thursday Ev'g, May 7th, 1896.

In most lines there has been a fair amount of activity induced chiefly by the opening of navigation, but in other lines trading is small. The general elections are drawing nearer, and buyers betray a corresponding disinclination to make extensive purchases, preferring to do business in a hand to mouth way until after June 23rd. Collections generally are fair, but are not nearly so satisfactory as merchants would like to see. It had been expected that the opening of navigation

would have made remittances much better, but so far this hope has proved a vain one, particularly in the dry goods and hardware trades. Country roads are reported in much better condition, but the spell of cooler weather is now given as a reason for trade having been checked somewhat. This is especially noticeable in dry goods, though paints and oils, seeds, produce, &c., have been fairly active. In green fruit the feature has been the first auction sale of direct cargoes for the season. A large number of American as well as Canadian buyers were in attendance, and the prices realized were said to have been satisfactory. Lemons sold lower than last season at from \$1.50 to \$3, according to quality and condition. The oranges were chiefly bought up by local and western Canada buyers at prices ranging from \$2 to \$3.50 for boxes, and \$1.20 to \$2.60 for half boxes. Fancy bloods realized the top figures. Groceries have been fairly active, with other lines generally steady.

BOOTS & SHOES.—The spring sorting trade is pretty well finished, and has been on the whole fairly satisfactory, considering general conditions. Manufacturers have already received some good orders on fall account, and expect a more successful season. Collections are said to be fairly satisfactory.

BEANS.—The market is quiet, there being absolutely no demand. Prices consequently are nominal at 85 to 95c per 60 lb bushel. Holders would take even less to move good sized quantities.

CEMENT.—Arrivals of cement have so far totalled 9,400 casks, including 4,200 casks English and 5,200 casks Belgian, while the receipts of firebricks were 37,000. A fair business is reported generally although no especially large orders have been received. Prospects are for an average season's business. We quote English \$2.05 to \$2.15; and Belgian, \$1.05 to \$2.05.

DRY GOODS.—Collections are still a source of complaint, the improvement anticipated with the opening of navigation, not having so far materialized. The cooler weather has interfered somewhat with the general volume of trade, and travellers orders are nothing to brag about. Some buyers from the Eastern Townships and the Ottawa district were in town during the week, but there appears to be a tend-

ancy to hold off until after the general elections. The city retail trade keeps buoyant, having been helped by the preparations of people who are leaving the city for the summer. Outlying districts report a very fair trade so far. The annual May flitting interfered somewhat with suburban trade, and this year has been no exception. Manufacturers report a very satisfactory trade. Stocks are accumulating a little as they always do in the early part of the season but not unduly, as sufficient stock must be kept in case of emergency. As a rule manufacturers continue in their decision not to manufacture for stock, being guided principally in their production by the experience of the previous year. Prices are firm, and we are told that any change will be in the direction of higher prices rather than lower.

FISH.—Trading continues very small and prices consequently are nominal. To move the stocks left in the hand of dealers, almost any reasonable offer would be accepted.

FLOUR.—Dulness is still the prevailing feature, business on both local and export account being very limited. Both Ontario and Manitoba millers complain of lack of demand, though prices hold steady. Meal shows no change, business being dull and prices nominal, while in feed, bran and shorts move slowly at quoted prices.

GRAIN.—Little new can be said of the grain market, the principal business having been some few local sales of oats on the basis of quotations. Some export business has been put through, but generally trade is more dull than shippers care to see it. Peas are quiet both locally and for export, while barley and wheat show no change. Cable advices to the Board of Trade said: Cargoes off coast, wheat quiet and steady; maize quiet. Cargoes on passage, wheat staidier; maize steady. Parcels Duluth hard spring wheat, steamer, 26s 1/2 d May, June. English country markets, wheat quiet and steady. Liverpool spot wheat steady; spot maize quiet.

GREEN FRUIT.—Buyers had apparently been holding off in anticipation of this week's fruit sale, and trade consequently was slow. It is now expected to become more brisk, and prices will probably be higher. The range of prices received at the sale of the Fremont's cargo was said to be very satisfactory, and accounts for the stiffer views of local merchants. Collections continue satisfactory. Oranges sell well at 7.00 per bbl. for new Jamaica; \$5.50 per case for Valencia; \$2.75 to \$4 for Messina, and \$4.50 for California of which there are few in the market. Sicily blood oranges fetch \$4.75 to \$5 for boxes, and \$3 for half boxes. Lemons sell fairly well at \$3 to \$3.50 for fancy, and \$2.00 to \$2.50 for choice. Pineapples sell at 10 to 25c each, as to size; other lines are steady: Bananas, are very scarce and realize \$1.50 to \$2.75 per bunch; apples, \$3.50 to \$4.50, the latter for good Spys; dates, per lb., 4 1/2 to 5c; figs, 8 to 12c; tomatoes, \$3.50 per carrier; green peas, \$5; wax beans, \$8; Strawberries, 20 to 30c per noted in onions at \$2 to \$2.25 for red globes and \$1.75 to \$2 per crate for Bermudas. Coconuts in bags sell at \$4.00 to \$4.25, asparagus at \$1.00 per basket for Canadian, while cranberries realize \$3.50 per bushel box, and cabbages in crates \$4.

GROCERIES.—The sugar situation locally is unchanged, and a decline of 1-16 in granulated in New York came as somewhat of a surprise. Montreal prices are still, however, about half a cent below New York prices, with no immediate prospect of an advance, the demand being only small. Grocers, apparently do not care to renew their stocks, until present holdings are considerably decreased. Re-

finers prices are:—250 brls. and over 4 1/2c; 100 to 250 brls. 4 11-16c; 25 to 100 brls. 4 1/2c; Yellows 3 3/4c to 4 1/4c according to quality. The raw sugar market presents no new feature. Large holders are keeping their sugar under easy control. Refiners in New York seem to be willing to purchase liberally on the basis of 4 1/4c for centrifugal, but their efforts to get sugar on that basis have not met with a generally favorable response. As to the statistical position there is nothing new to report. The London market is somewhat easier on cane, with beet unchanged. The tea market has been exceedingly dull. Negotiations are in progress for the sale of some large quantities, but no actual transactions of importance have transpired. Although a few small lots have been moved on country account. Molasses show no change. No new crop has arrived here yet, although some fair sized sales have been made by jobbers, to arrive. The first consignment is expected in about three weeks. For rice, millers have reduced their prices from 8c to 2 1/2c, but so far the reduction has not affected wholesale prices. A fair business is noted. Canned goods, coffee, dried fruit and other lines show no change. Referring to the late freeze in California a report says the damage is very extensive in several of the northern counties. The prune crop in the Santa Clara Valley, although hardly injured by frost will, will under favorable weather conditions, make quite a showing. It is impossible to form an idea as to the amount of damage, until pleasant weather prevails, but in any event, the prospects of two weeks ago, have been reduced 50 per cent.

HIDES.—Dealers now are paying 15c for lambskins, and receipts are fair. Trade is very dull, however, though prices of beef hides hold steady. American advices say of packer hides that the three big packers are working smoothly together to raise prices. The "bull" point this week has been the small supply of cattle. All told, the entry was less than 40,000. Should there be a large influx of beef on the hoof next week, the packers would very likely recede from their position, but should present receipts continue, it will be idle to think of anything but high and higher prices for hides. Beef steers are from \$1.50 to \$2 per 100 lbs lower than they were a year ago, so that there is no incentive for stock raisers to ship cattle.

HARDWARE.—The advance in cut nails to \$2.75 goes into effect next week, while spelter has advanced this week to \$4.25 to \$4.37 1/2 for 100 lbs. Business is a good deal more brisk than it was, and some very heavy shipments are being made by water, and to the North West. Collections, however, are still only moderate, although an improvement is looked for during the next few weeks. S. W. Royse & Co, Manchester, report the pig iron market as follows: The present position in the pig iron trade is somewhat peculiar. The shipments from Glasgow and Middlesborough during this month are satisfactory; the consumptive demand for pig iron is good, and makers are well supplied with orders for some time ahead, and are not anxious about selling. Under these conditions a steady market at least might be reasonably expected, but prices have dropped persistently during the month until the last few days, when some slight improvement in demand and values has taken place, but which seems to be falling away.

LEATHER.—Business is quiet locally, although the prospects are said to be good. Higher prices are being talked for sole leather, although they have not materialized as yet. The advance of 1c by the American Trust, has strengthened holders views here, and sales in New York have been noted at the advance. The export trade is good, shipments of sole and black continually going forward. Manufact-

urers are not buying much at the moment, apparently waiting to see the result of the travellers fall trips, which are expected to result favorably. Collections are fair.

MAPLE PRODUCTS.—There is still a small quantity of genuine syrup and sugar offering, but receipts are very light, and prices firm. Syrup now realizes 5 1/2 to 5 3/4c per lb. in wood and about 70c per can. Sugar is firm at 8c lb. with a fair demand.

PRODUCE & PROVISIONS.—Arrivals of eggs are still large and the demand slow. Buyers are holding out for higher prices, and although eggs are offered at 10c. it is probable that 9 1/2 would be accepted for fair sized quantities. There is a considerable accumulation now in the market, so that holders will have to accede to the views of buyers to get stock moved. In butter, trade is unusually light and the market is very dull. Finest fresh creamery is offered at 14 1/2 to 15c, with fair sales at the inside quotations, but the outside figure is only made in a peddling way for single cases. In dairy butter there is little or no business, buyers preferring to take creamery. Western offers at 12 to 12 1/2c, and finest Townships at 13 to 14c. Rolls are still plentiful and offered freely at 10 to 11c. Very little has been moved, the warm weather having prevented any large sales. For cheese the demand is not very extensive. Some small lots of fodder have been moved at 8c, but otherwise no change is noted. The English market is said to be more satisfactory, the public cable having advanced to 46s for colored, with white quoted at 41s 6d. Provisions are very quiet, unusually so for the season, with no prospect of any immediate improvement. Prices generally hold steady. Other lines are quiet.

PAINTS & OILS.—Business is quite active, the continued fine weather and improved country roads having stimulated demand. In liquid paints some good sized shipments are going forward, while Paris green is firm at former prices. The feature in oils has been a further weakening in price, linseed now being quoted at 52 to 53c for raw, and 55 to 56c for boiled. Turpentine is unchanged at 43c. In fish oils, prices are unchanged and business dull. The result of the Newfoundland fishery has proved more favorable than had been anticipated. The yield of seal oil while below last year, is ahead of the year previous. The seal catch was: 1896, 200,000; 1895, 302,000; 1894, 170,000.

PETROLEUM.—A very satisfactory business is being done in all grades, considering the season. Prices are unchanged but firm; Canadian refined selling at 15 1/2 to 16 1/2; American P. W., 19 to 20; W. W., 20 1/2 to 21c; Canadian benzine, car lots, 14 1/2c; American benzine, 21 1/2 to 24 1/2. Crude in Petrolia is steady at \$1.70, while Oil Springs crude is \$1.72 per bbl. Refined in Petrolia is quoted 10c in bulk; 12 1/2 to 13c in brls. in car lots f. o. b. there. Market very firm.

SEEDS.—No change is reported, a fair business being done in Canadian timothy and clover, with prices holding steady. Western timothy is in fair demand as are also flower and vegetable seeds. Prices are:—Spring rye, \$1.20; Quebec timothy, \$2.50 to \$2.75 per bushel; Western timothy, \$2 to \$2.50 per bushel; red clover, 9c lb.; and alsike 7 1/2 to 9c lb.

WOOL.—Business locally is quiet, the only trading being from hand to month. Prices are steady and unchanged, the London sales so far having had no effect. We notice that in London at the wool sales, prices have pretty well recovered what they lost in the beginning, and prospects are good. Sales have been made here on the basis of 14 to 16c for Cape, and 25 to 33c for B. A.

FOR THE SEASON **1895-96**

We are placing on this market the Finest Assortment of

RUBBER BOOTS

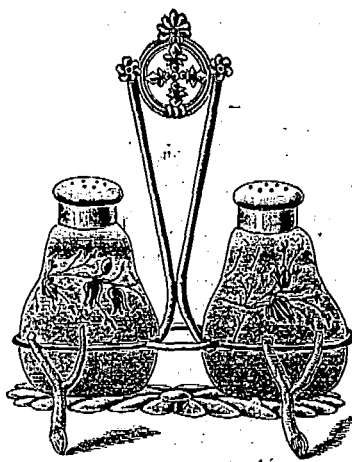
AND SHOES

Ever produced in this country, consisting of over one hundred and fifty lines . . .

→ GRANBY ←

is the leader in all Fine Rubber Footwear.

THE GRANBY RUBBER COMPANY.



No. 095—Individual Grout.

Toronto Silver Plate Co.

Factories and Salesrooms:

570 King St. West, Toronto, Canada.

E. G. GOODERHAM, Man. & Sec. Treas.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, May 7, 1896.

General trade has ruled quiet this week, with no special features to note. In dry goods there has been a fair turn over, and hardware dealers report a very good business. Groceries are dull and featureless, there being little change in prices. The prices of wheat are lower owing to the unusually large stocks of Manitoba grades. Merchants still complain of slow remit-

FOR SALE:

Tannery and Leather Belting Works.

In consequence of the recent death of the proprietor, there is offered for sale or lease, the entire plants and buildings of an extensive Tannery, and of Leather Belting, Carriage Leather, and Boot and Shoe Factories.

The premises are advantageously situated in the City of Montreal, and the business has been in successful operation for over a quarter of a century, and now enjoys a well established connection and trade.

The opportunity is a very exceptional one, as the business could be continued without interruption, and the present and next season's trade could thus be secured.

The businesses could be operated together with one power, or could be divided and conducted independently, if taken by different parties.

For further particulars, apply by letter to

R. C. SMITH, Advocate.

P. O. Box 827, Montreal, P. Q.

tances. The money market is very firm, with "call" loans restricted; several of the banks are calling in. Sterling Exchange firm. The stock market is more active with prices of miscellaneous shares lower on realizations caused by tight money. Cable sold down to 158½ yesterday, Postal at 85½, Toronto Railway to 70¼, Montreal Ry., to 210¾. Bank stocks firm with sales of Commerce at 133½, Ontario at 56, Standard at 164. Central Canada Loan sold at 118, and Ontario Loan at 124¼.

BUTTER, &c.—Receipts are heavy; prices easy. The best large rolls bring 13 to 14c and pound rolls 15 to 16c. The best dairy tub 13 to 14c and creamery 16½ to 18c the latter for rolls. Eggs are easy at 9½ to 10c in case lots. Cheese steady at 8 to 8½c.

DRESSED HOGS—Offerings continue very

small and prices in consequence firm. Small lots of fresh bring \$4.50 to \$4.85.

FLOUR AND GRAIN—The flour trade is very bad, there being little or no demand. Sales of straight rollers at \$3.40 to \$3.50 Toronto freights. Ontario patents quoted at \$3.70. Manitoba patents in small lots \$4.00, and strong bakers at \$3.65. Wheat dull and lower, with sales of white outside at 75c and red at 74½ west. No. 1 hard sold at 7c N. B., and No. 2. at 75c, N. B. No. 1 Northern at 75c. At Port Arthur No. 1 hard is quoted at 64c May delivery. Barley is dull with sales of No. 1 outside at 39c and of No. 2 at 32 to 33c outside. Feed barley 28 to 29c. Oats dull, with a sale of white on track at 23½c. They bring 20 to 20½c outside; and mixed sold at 20c. Peas steady at 48c outside. Yellow corn sold at 39c and rye at 46c outside. Bran steady at \$10.50 west, and shorts \$11.

GROCERIES—Business is quiet with prices generally steady. Sugars unchanged, granulated selling at 4½c and yellows at 3½c to 4½c. Dried fruits firm; currants 4 to 4½c Valencias, off stalk 4½c to 4½c and selections 6 to 6½c. Canned vegetables firm; peas, 95c to \$1; tomatoes, 85c; corn 55 to 75c. Rio coffee 17 to 20c. Medium teas in fair demand at unchanged prices.

HIDES AND SKINS—Hides unchanged with prices of cured at 5½ to 5½c. No. 1 Green brings 5c, No. 2, 4c, and No. 3, 3c. Calfskins unchanged at 6c for No. 1 and 4c for No. 2. Sheepskins \$1.15 to \$1.25. Tallow dull at 3½ to 4½c and rough 1½c.

ENGINES

AND

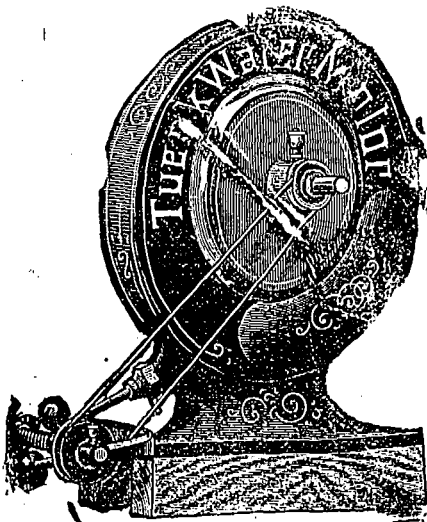
BOILERS

For electric lighting, street railways and factories. Correct designs and superior construction. Highest economy and efficiency guaranteed.

Robb Engineering Company, Limited,
AMHERST, N. S.

Canada Machinery Agency:—

321 St. James Street, MONTREAL, Agents



PERFECT PRESS MOTOR.

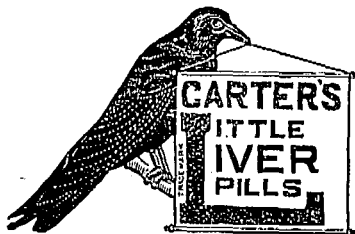
J. W. OLIVER, Editor-Proprietor of
Yonkers, N.Y., "Statesman," says:
"I was associated with Robert Ho over 40
years ago and have been in the printing business
all my life and used all kinds of motors. I can
truly say that the Tuerk Motor has given me
more pleasure than any piece of machinery I
ever used. For ten years I used and am now
using a No. 13 nut governor to run three large
presses, a folder and several jobbers."
Note.—At Yonkers the water is metered, price
averages about 12 cents per 1000 gallons, pressure
90 lbs. Motor running about all the time at a cost
of from \$1.00 to \$1.25 per day. No other Water
Motor in the market can come anywhere near
this record for economy. Others have tried it.

FOR SALE ONLY BY

Tuerk Hydraulic Power Co.

237 Broadway, Cor. Park Place
NEW YORK.

39 Dearborn St., CHICAGO, ILL.



SICK HEADACHE

Positively cured by these
Little Pills.

They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Drowsiness, Bad Taste in the Mouth, Coated Tongue, Pain in the Side, TORPID LIVER. They regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose.
Small Price.

[LIVE] [Stock — Receipts fair, with cattle firm. A good demand exists for exporters, with sales at 3¼ to 4¼c. Picked lots of butchers sold at 3½c per lb. and cars of the best butchers 3¼c. Medium butchers 2¾ to 3c and inferior at 2 to 2¼c. Calves steady \$2 to \$4.50 each and milch cows \$20 to \$40 each. Sheep firm at 8c to 8½c per lb. and lambs steady, there being sales at 4¼c to 5½c per lb. Spring lambs \$2.25 to \$4.00 each. Hogs are steady, the best sold at \$3.85 to \$4.00 per owt weighed off cars, thick fats at \$3.50, stores at \$2.65 to \$3.75 and sows at \$3.00 to \$3.25.

Provisions — Trade quiet and prices generally steady. Heavy Mess 'pork' is quoted at \$12.75 to \$13.25 and short cut at \$13.50 to \$14. Long clear bacon 5¼c to 6¼c, rolls 7 to 7½c, and backs 9 to 9½c. Smoked hams 9 to 10c. Lard rules at 8 to 8½c. Potatoes are dull at 17 to 18c for car lots on track. Beans 75c to 90 per bushel. Dried apples 3¼ to 4¼c and evaporated 5¼ to 6¼c.

Wool—The market is dull with fleece nominal at 18 to 20c. Pulled wools quiet, at 20 to 21c for supers and 22 to 23½c for extras.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods

Merchants.

SPECIALTIES:

COLORED
AND BLACK

CASHMEREES,

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

— MONTREAL.

Substitution

the fraud of the day.

See you get Carter's,

Ask for Carter's,

Insist and demand

Carter's Little Liver Pills.

WE OFFER A LARGE LOT OF
FRESHLY CUT

Figured Walnut Veneers

Correspondence invited.

WM. E. UPTEGROVE & BRO.

Veneer and Lumber Merchants.
FOOT EAST 10th ST.,

New York.

Archd. Bowes.

Bowes & McWilliams,

COMMISSION MERCHANTS,

And dealers in FRUIT AND PRODUCE,
211 McGill St., - MONTREAL.

Correspondence Solicited.

**George Blache,
MERCHANT-TAILOR.**

141 St. James St., MONTREAL.

St. Lawrence Hall Building.

Large Stock of Spring Suitings just received.
Mail orders promptly attended to.

Romeo Prevost & Co., accountants
auditors, curators and commissioners
Liquidation of Insolvent Estates a speciality.
Money to lend.

Offices Nos. 41 & 42 Montreal Street,
Railway Building, Montreal.



SHERIFF'S SALES.

F.F.—No. 735—JEAN BAPTISTE A.
RIENDEAU vs. CLEOPHAS CHE-
NETTE.

1° A lot of land situate in Saint Antoine
ward, city of Montreal, district of
Montreal, known as number three
hundred and ninety six (396), of the
cadastre of the said Saint Antoine
ward; bounded in front by Saint
James street.

2° Another lot of land situate at the same
place, known as number three hun-
dred and ninety-seven (397), of the
cadastre of the said Saint Antoine
ward; bounded in front by Saint
James street.

To be sold at my office, in the city of
Montreal, on the FIFTEENTH day of
MAY inst., at TEN o'clock in the fore-
noon.

F.F.—No. 704—THE MONTREAL
LOAN & INVESTMENT COM-
PANY vs. WILFRID PEPIN.

A lot of land situate in the parish of
Sault au Récollet, district of Montreal;
bounded in front by Bois de Boulogne
avenue, known as number two hundred
and thirteen (213), of the subdivision of
the official lot known as number three
hundred and one (301), of the official
plan and book of reference of the
said parish of Sault au Récollet—
with the buildings thereon erected.

To be sold at the church door of the
parish of Sault au Récollet, on the
FIFTEENTH day of MAY instant, at
TEN o'clock in the forenoon.

F.F.—No. 1532—THE HON. FRANCIS
E. GILMAN vs. CAMILLE PRE-
VOST et al.

That certain lot of land situate in the
municipality of Saint Lambert, in the
parish of Longueuil, being the north
westerly part of lot number one hun-
dred and seventy-two, on the official

ESTABLISHED 1889.

INCORPORATED 1891.

**Ashley
Engineering Co.**

Manufacturers of

Steam Specialties and Machinery,

Consulting Mechanical and Electrical

ENGINEERS AND * CONTRACTORS.

Main Office and Factory:

HAWTHORNE, N. J. *

Our New York Office:

Electrical Exchange Building,

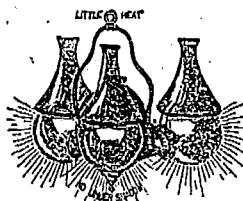
136 Liberty Street.

F. M. ASHLEY, General Manager.

TELEPHONE CALL: 3872 CORTLANDT.

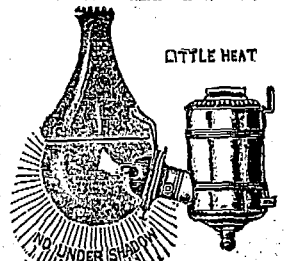
It's Worth All, yes, far more—than it costs to use
THE ANGLE LAMP.

Ask yourself.—It gives a grand light, just where needed—downward and outward.
No odor and Burns 1 qt. of Oil for 20 Hours ! !



Send your name and two 2c
stamps and our "High Art"
Catalogue is yours (the small one
is free). All styles from 1 burner
up.

THE ANGLE LAMP CO.
76 Park Place, N.Y.
J. U. Bauchelle, Mgr



JOHN SIMMONS CO.

WROUGHT, CAST IRON AND BRASS PIPE,
FITTINGS AND BRASS WORK,

Tools and Supplies

FOR

**STEAM, WATER, GAS, OIL,
CHEMICALS, ETC.**

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NEW YORK.**



Send for Illustrated Catalogue and Prices.

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, - - - - - 1,231,840
 *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 thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$1,213,000 have been paid in Claims to Employers.

President and Managing Director:

EDWARD RAYLINGS.

Vice-President, - - - - - WM. J. WYTHALL
 Secretary and Treasurer, - - - - ROBERT KERR.

SELKIRK CROSS, Q.C., Counsel.
 RIDDELL & COMMON, Auditors.

HEAD OFFICE:

Dominion Square, **MONTREAL**
 Corner Metcalfe St.,

*N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

BAYLIS MFG. CO'Y

Manufacturers of

Varnishes, Japans,
 White Lead,
 Colored Paints
 Dry Colors, Printing Ink,
 Machinery Oils and Axle Grease.
 And Dealers in

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16 to 28 NAZARETH STREET,
MONTREAL.

—BOOKBINDING—

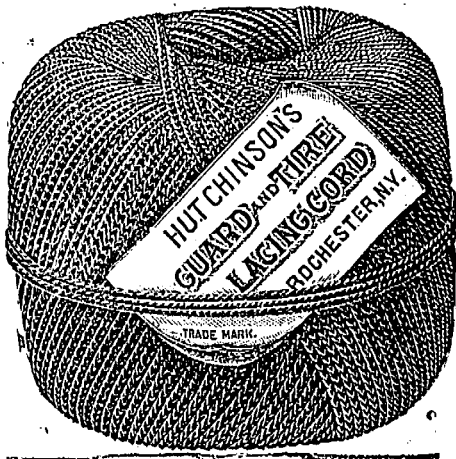
AND

JOB PRINTING OF ALL KINDS
 DONE AT THE
JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price May 7.	Cash value per S.
British North Am.....	243 1/4	4,866,666	4,866,666	1,338,333	2	Apr. June Oct.	100	248 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	131	65 50
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	236	118 00
Du Peuple .....	.....	.....	.....	.....	.....	.....	236	3 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	135	67 50
Hamilton	100	1,250,000	1,250,000	675,000	4	June Dec	162	152 00
Hochelaga	100	800,000	800,000	320,000	3 & 1	June Dec	121	121 00
Imperial	100	1,963,600	1,962,370	1,156,175	4	June Dec	183 1/2	183 50
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	165	165 00
Merchants' Halifax	100	1,500,000	1,500,000	975,000	3 1/2	Aug Feb	183 1/2	183 25
Moleona	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	170	85 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec	222 1/2	445 50
Nationale	30	1,200,000	1,200,000	30,000	2	Jan July	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario	100	1,500,000	1,500,000	40,000	3	June Dec	56	56 00
Ontario	100	1,500,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 75
Quebec	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	123 1/2	123 25
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	June Dec	164	164 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	235	239 00
Traders	100	700,000	700,000	85,000	3	.....	98	98 00
Union (Halifax)....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	220,000	3	Jan July	100	100 00
Ville Marie.....	100	500,000	479,520	10,000	3	June Dec	72 1/2	72 50
Agri. Sav. and Loan Co.....	50	630,000	626,000	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	164 1/2	164 50
Brit. Can. Loan & Inv. Co..	100	1,630,000	395,493	112,000	3 1/2	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	Jan July	.....	.....
Building and Loan Assoc..	25	750,000	750,000	124,075	3	Jan July	70	17 50
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	.....	2	Oct	50	50 00
Can. Landed & Nat'l Inv't Co	100	2,000,000	1,004,000	350,000	3 1/2	Jan July	107 1/2	107 75
Can. Perm. Loan and Sav....	50	500,000	2,600,000	1,450,000	5	Jan July	143	71 50
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	111	55 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	325,000	2	Jan July	118	118 00
Dominion Sav. and Inv. Co..	50	1,000,000	932,412	10,000	3	Jan July	73	39 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	124	62 00
Dominion Cotton Mills Co..	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	90	90 00
Farmers' Loan and Sav. Co..	100	1,057,250	811,430	146,195	3 1/2	May Nov	107	50 00
Freehold Loan and Sav. Co..	100	3,223,500	1,319,100	659,550	4	June Dec	111 1/2	111 50
Hamilton Prov. and Loan....	100	1,500,000	1,100,000	339,395	3 1/2	Jan July	116	116 00
Home Sav. and Loan Co.....	100	2,000,000	300,000	190,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	170	85 00
Imperial Loan and Inv. Co..	100	840,000	703,553	184,054	3 1/2	Jan July	106	106 00
Landed Banking and Loan..	100	700,000	674,381	145,000	3	Jan July	116	110 00
Land. & Can. Loan and Ag...	50	5,000,000	700,000	405,000	4	Mich Sep	97	45 50
London Loan Co.....	50	679,700	659,050	74,000	3	Jan. July	103 1/2	51 75
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	164 1/2	65 50
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	185	74 00
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	212 1/2	106 35
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	124	124 00
Merchants M'fg Co.....	100	800,000	600,000	.....	4	Feb Aug	90	90 00
Montreal Loan and Mortg....	25	500,000	500,000	300,000	3 1/2	Mich Sep	134	38 50
Ont. Indus. Loan and Inv....	100	466,800	314,816	200,000	3	Jan July	30	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	462,000	3 1/2	Jan July	124 1/2	62 12
People's Loan and Dep. Co..	50	600,000	600,000	115,000	3 1/2	Jan July	35	17 50
Real Est. Loan Co.....	40	531,000	321,850	50,000	2	Jan July	65	32 50
Richelton and Ont. Nav. Co..	100	1,350,000	1,350,000	250,000	3	.....	85	85 00
Toronto Electric Light Co...	100	500,000	.....	20,000	2	Quarterly	130	130 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	71	71 00
Union Loan and Sav. Co.....	50	1,000,000	679,641	260,000	4	Jan July	100	50 00
Western Can. Loan and Sav..	50	3,000,000	1,500,000	770,000	5	Jan July	148	74 00
Western Loan & Trust Co...	50	1,000,000	271,000	18,000	3 1/2	June Dec	98 1/2	49 25
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	50 55	.....

W. H. HUTCHINSON.



25 STYLES.

ALL SIZES.

25 COLORS.

ALL QUALITIES.

P. O. BOX 796 F.

Rochester, N. Y.

Bicycle Manufacturers and Dealers should not fail to get our '96 SAMPLES.

plan and in the book of reference of said parish of Longueuil, containing one hundred and thirty-eight feet six inches in width in front and one hundred and thirty-five feet in width in rear by a depth of one hundred and eighty-seven feet on the north west side line and one hundred and fifty-eight feet on the south east side line, all English measure, and more or less; bounded in front to the south west by Victoria street.

To be sold at the parochial church door of the parish of Longueuil, on the FIFTEENTH day of MAY instant, at TEN o'clock in the forenoon.

F.F. — No. 2493 — THE MONTREAL LOAN AND INVESTMENT COMPANY vs. ALPHONSE PEPIN.

A lot of land located in the parish of Sault au Récollet, known, under the number two hundred and eleven, of the official subdivision of lot number three hundred and one, on the official plan and in the book of reference of the said parish of Sault au Récollet; bounded in front by Bois de Boulogne avenue (Avenue du Bois de Boulogne) —with the buildings thereon erected.

To be sold at the parochial church door of the Parish of Sault au Récollet, on the SIXTEENTH day of MAY instant, at TEN o'clock in the forenoon.

Sheriff's Office, { J. R. THIBAudeau,
 Montreal, 6th {
 May, 1896. { Sheriff.

MONTREAL WHOLESALE PRICES URRUNT—THURSDAY, MAY 7, 1896.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.					
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.				
Farm Products.															
Butter: Creamery, Townships, dairy,		0 15	0 16	Barley, malting.....		0 50	0 52	Molasses (Barbados) 1mg..		0 37	0 09				
Western,		0 13	0 15	" feed.....		0 35	0 37	Porto Rico.....		0 35	0 38				
Lower grades.....		0 12	0 1	Peas, per 60 lbs, adnat.....		0 50	0 50	Trinidad.....		0 00	0 00				
Rolls.....		0 08	0 13	In store.....		0 00	0 00	Cuba.....		0 00	0 00				
Rolls.....		0 12	0 14	Rye.....		0 09	0 00	Raisins:							
CHEESE:				Corn, in bond.....		0 00	0 00	Sultanas.....		0 06	0 12				
Finest Western		0 09	0 00	" duty paid.....		0 45	0 47	Loose Minc. California..		0 05	0 07				
Full made.....		0 09	0 00	Groceries.											
Finest Townships.....		0 09	0 00	Tea, (Hf. Chest & Cad.)..				Layers, London.....		2 20	0 00				
Finest Eastern		0 00	0 00	Japan, com. to med., lb.		0 12	0 15	Con. Cluster.....		0 10	0 00				
Eggs: Montreal limed.....		0 00	0 00	" good med. to fine..		0 17	0 19	Extra-Dessert.....		0 10	0 00				
Held.....		0 00	0 00	" choicest.....		0 23	0 25	Royal Bucking'm Clust.		0 00	0 00				
Shipped as strictly fresh..		0 10	0 00	" fancy.....		0 25	0 36	per lb							
Hops: 1895, per lb.....		0 06	0 08	Y. Hyson, com. to good..		0 11	0 20	Valencia off stalk....		0 03	0 00				
" Old.....		0 03	0 06	" fine to finest, lb		0 15	0 35	" Layers.....		0 06	0 00				
POULTRY:				Gunpowder, Moyune.....		0 27	0 30	Currants, Provincials "		0 03	0 04				
Bacon, smoked, per lb..		0 00	0 10	" good.....		0 25	0 35	Filigras.....		0 00	0 00				
Hams, city cured, "		0 00	0 00	" fine to finest.....		0 11	0 13	Patras.....		0 04	0 05				
" Canvassed.....		0 00	0 00	Oolong.....		0 22	0 33	Vostizzas.....		0 05	0 07				
Pork Ca, s.c. per bbl. clear		13 50	14 50	Congou, common.....		0 11	0 13	Prunes.....		0 04	0 08				
do mess.....		14 00	14 50	" good common.....		0 15	0 20	Figs in bags.....		3 50	4 00				
Lard, per lb.....		0 07	0 08	" med. to good.....		0 23	0 27	" new layers.....		0 09	0 17				
" Com. Redned.....		0 04	0 06	" fine to finest.....		0 32	0 35	Sh. Almonds, bxs.....		0 00	0 25				
SEEDS:				Indian.....		0 17	0 30	S. S. Tarragona.....		0 11	0 13				
Clover, red, per lb.....		0 00	0 09	Ceylon.....		0 16	0 30	Walnuts.....		0 10	0 14				
Alsike, per lb.....		0 07	0 09	Coffee, Mocha (green).....		0 24	0 27	" Grenoble.....		0 12	0 00				
Timothy, (Can'n) per bbl.		2 50	2 75	Java.....		0 19	0 21	Filberts.....		0 07	0 10				
" Western.....		2 00	2 50	Maracabo.....		0 19	0 21	Spices: Cassia..... mats		0 12	0 09				
Flax 55 lbs.....		1 20	1 30	Jamaica.....		0 17	0 18	Mace..... chests		0 90	1 20				
Potatoes, per bag.....		0 35	0 40	Rio.....		0 16	0 19	Cloves.....		0 07	0 09				
Honey, strained.....		0 08	0 09	Plantation Ceylon.....		0 27	0 29	Nutmegs.....		0 35	0 75				
Beeswax.....		0 00	0 00	Chicory.....		0 09	0 11	Jamaica ginger, bl.....		0 18	0 21				
Spring Rye.....		1 20	0 00	Canadian do.....		0 00	0 07	" unbl.....		0 15	0 18				
Beans: white ordinary bus		0 90	1 10	Sugars:				African ".....		0 08	0 10				
" hand-picked.....		1 10	1 15	Ex Ground, in bris.....		0 05	0 00	Pimento.....		0 07	0 08				
GRAIN.				" in bxs.....		0 05	0 00	Pepper, Black.....		0 06	0 07				
Hard Manitoba, No. 1.....		0 00	0 00	Powdered, in bris.....		0 05	0 00	" White.....		0 10	0 12				
" No. 2.....		0 00	0 00	Paris Lump, in bris.....		0 05	0 00	Mustard, 4 lb jar, Eng..		0 72	0 75				
" s No. 2.....		0 25	0 00	" half bris.....		0 05	0 00	" 1 lb.....		0 23	0 25				
				" 100-lb bxs.....		0 05	0 00	" 4 lb jars, Cana.....		0 65	0 70				
				" 50-lb bxs.....		0 05	0 00	" 1 lb.....		0 22	0 24				
				Ex Granulated, bris.....		0 04	0 00	Rice, large lots, standard B		0 00	0 45				
				Off grade gran'd.....		0 00	0 00	" Patna..... 100 lb.		4 25	5 00				
				Branded Yellows.....		0 08	0 04	" Japan Standard "		4 25	4 40				
				Syrup.....		0 02	0 03	" Crystal Japan "		4 75	5 00				
								" Carolina..... 100 lb		6 50	7 50				
								Tapioca, Pearl.....		0 04	0 06				
								" Flake.....		0 04	0 06				
								Gelatine, 1 qt pk.....		1 15	0 00				
								" 1 1/2 qt pk.....		1 75	0 00				
								" 2 qt pks.....		2 30	0 00				

SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.

A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

INFERIOR GOODS ARE DEAR AT ANY PRICE.

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power, as embodied in the



OXFORD

HOT WATER

HEATER.

After a careful investigation of these features we feel safe in leaving the decision to your best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

bow at both back and front. The cuffs are deep and roll back over the sleeve. The effect of the white collar and cuffs upon a waist of pink and scarlet plaid, outlined with black, may be imagined. The belts will be kid, with quite plain kid buckles. Black ones for the black stock, and pale tinted ones for a stock of color.

THE CANADA ATLANTIC.

To Mr. J. R. Booth of Ottawa, is due the credit of having opened up one of the most valuable timber sections of the province of Ontario, by the construction of the Ottawa, Arnprior and Parry Sound Railway. The road extends from Ottawa to Parry Sound, and passes through a portion of the province which is heavily timbered, and which formerly was devoid of railway facilities. The contract for the last forty-seven miles has recently been awarded, which when completed will give the Canada Atlantic Ry. Co., of which the Parry Sound is an extension, the shortest railway and river route from the Western States and upper lakes to the Atlantic Coast. It will thus be able to compete very strongly with the American roads carrying grain for shipment from New York. The length of the principal American routes is as follows:—Chicago to Portland, via G.T.R., 1,139 miles; Chicago to Boston, via G.T.R., 1,176 miles; Chicago to Boston via Albany, 1,035 miles; Chicago to Boston via Hoosack Tunnel, 978 miles; Milwaukee to New York, 1,063 miles. The principal grain route, compared with the new C. A. R. route is as follows:—Chicago to Buffalo by water, 889 miles; Buffalo to New York via New York Central Ry., 450 miles, a total of 1,339 miles. From Chicago to Parry Sound by water, 452 miles; Parry Sound to Montreal, by C.A.R. 376 miles, total 828 miles, or no less than 511 miles in favor of the Canadian route from Chicago to the exporting point. A feature somewhat uncommon in these days of railroad enterprises is that the road has no bonded-indebtedness, bonds neither having been issued or sold, a fact that adds to the credit due Mr. Booth, who has been the means of the enterprise becoming an accomplished fact.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 7, 1906

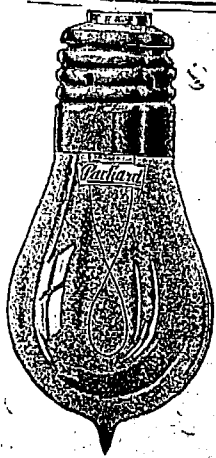
Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Sharp and flat pressed nails		IX Charcoal		No. 1, ordinary sole	0 20 0 21
NEW CUT NAIL SCHEDULE.		3/4 and 2 1/4 inch..... extra ..	1 50 0 00	IXX " " " " " "		No. 2 " " " " " "	0 19 0 20
Base—50d and 60d, f.o.b.	2 60 0 00	2 and 2 1/4 " " " " " "	1 65 0 00	D.O " " " " " "		No. 3 " " " " " "	0 17 0 18
Cut Nails..... per keg	2 60 0 00	1 1/4 and 1 3/4 " " " " " "	2 20 0 00	DX " " " " " "		Buffalo Sole, No. 1	0 00 0 00
Steel nails.....	2 60 0 00	1 " " " " " "	3 00 0 00	DXX " " " " " "		" " " " " " No. 2	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes		Terne Plate IC, 20x38	5 50 5 75	Zanzibar.....	0 00 0 00
40d..... extra.....	0 05 0 00	Azes—S. S.....	3 50 3 75	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1	0 22 0 24
30d.....	0 10 0 00	"—solid S.....	6 50 10 00	DX " " " " " "	0 04 0 05	" " " " " " No. 2	18 0 21
20d. 16d and 12d.....	0 15 0 00	Coil Chain—3/4 chain	2 50 0 00	Lion & Crown tin'd sh'ts		Harness.....	0 25 0 39
10d.....	0 20 0 00	5-16.....	0 00 3 50	22 and 24 gauge.....	0 06 0 06 1/2	Upper, heavy	0 27 0 30
8d and 9d.....	0 25 0 00	3/8.....	4 60 0 00	26 gauge.....	0 06 0 06 1/2	Upper, light	0 28 0 32
6d and 7d.....	0 40 0 00	1/2.....	3 00 0 00	Lead: Pig, per 100 lbst..	4 00 4 25	Grained Upper	0 32 0 36
4d to 5d.....	0 80 0 00	3/4.....	2 85 0 00	Sheet.....	5 55 5 75	Scotch Grain	0 25 0 32
3d.....	1 00 0 00	1.....	2 75 0 00	Shot, per 100 lbs.....	5 09 0 03	Kip Skins, French	0 50 0 70
2d.....	1 50 0 00	Galvanized Iron:		Lead Pipe, per 100 lbs..	4 50 4 75	English	0 50 0 75
4d to 5d, cold cut not pd. or bl'd.	0 50 0 00	Morewoods Lion, No. 28	5 15 5 40	Zinc: Sheet.....	4 25 4 37 1/2	Canada Kip	0 50 0 60
3d.....	0 20 0 00	Queen's Head, or equal	4 15 4 40	" Spelter per 100 lbs		Hemlock Calf	0 50 0 60
Fine blued nails—		Common	3 75 4 00	Strap Iron—		" Light.....	0 50 0 60
3d..... extra.....	1 50 0 00	Pig Iron: Siemens No. 1	16 75 00 00	Machinery scrap.....	0 00 1 00	French Calf	1 05 1 10
2d.....	2 00 0 00	Stimmetlee	20 50 21 00	Wrot iron.....	0 00 1 00	Splits, lig—	0 16 0 20
Casing and box, flooring, shooks, and tobacco box nails—		Gartsherie	60 00 00 00	Powder: Canada Bl'stpg	2 00 0 00	" heavy.....	0 10 0 18
12d to 30d..... extra.....	0 50 0 00	Carnbroe	19 00 19 50	F F to F F F.....	5 00 5 25	" snail.....	0 14 0 16
10d.....	0 60 0 00	C.I.E.T. Riv. Charcoal Iron No. 1 Ferrona	28 50 28 00	Wine:		Leather Board, Canada	0 06 0 10
8d and 9d.....	0 75 0 00	Bar Iron, per 100 lbs.		Bright No. 7, per 100 lbs	2 50 0 00	Enameled Cow, per ft.	0 15 0 17
6d and 7d.....	0 90 0 00	Ord. Crown.....	1 60 1 00	Annealed No. 7 " "	2 55 0 00	Pebble Grain	0 10 0 13
4d to 5d.....	1 10 0 00	Best Refined.....	2 25 2 50	" oiled " "	2 55 0 00	Glove Grain	0 10 0 12
3d.....	1 50 0 00	Norway.....	8 00 0 00	Galv. No 8,.....	3 15 0 00	B. Calf	0 11 0 18
Finishing nails—		Sheet Iron 16 G & heavier	2 50 0 00	Trade discount on above 20 per cent.		Brush (Cow) Kid	0 10 0 11
3/4 inch..... extra.....	0 85 0 00	" " 17, 18, 20 G " "	2 25 0 00	Barbed Wire—		Buff	0 11 0 15
3/8 " " " " " "	1 00 0 00	" " 22, 24 " "	2 30 0 00	2 and 4 barbs.....	3 12 1/2 for 1000	Russets, light	0 35 0 40
3/8 " " " " " "	1 15 0 00	" " 25 G " "	2 40 0 00	Plain Twist 2 and 3 wrs.	1 lbs. & more	" heavy.....	0 26 0 30
1/2 " " " " " "	1 35 0 00	" " 28 G " "	2 50 0 00	Staples.....	1/2 lbs. & up to 25c fresh t	" Snaddlers.....	0 20 0 25
1/2 " " " " " "	1 75 0 00	Boiler plates, iron, 3/4 in.	0 00 1 75	Wire Nails—70 & 5 p. c.		Int. French Calf	0 70 0 75
1 " " " " " "	2 25 0 00	Boiler Heads, steel	0 00 0 25	off list delivered for Ontario, 70 and 10 p. c.		English Oak	0 30 0 42
Slatting nails—		Hoops.....	2 15 0 00	f.o.b. Montreal for Que. bsc. 10 kgs & over up to 25c per ton " "		Dough, extra	0 30 0 32
5d..... extra.....	0 85 0 00	Band imported.....	0 00 2 00	Hides and Tallow		" No. 1.....	0 30 0 35
4d.....	0 85 0 00	" Canadian.....	0 00 1 85	Montreal Green Hides		" ordinary.....	0 12 0 20
3d.....	1 25 0 00	Canada Plates:		No. 1 per 100 lbs	0 00 4 00	Colored Pebbles	0 15 0 16
2d.....	1 75 0 00	Good Brands.....	2 25 2 75	" No. 2.....	0 00 3 00	" Calif.....	0 20 0 23
Common barrel nails—		Wrot Iron pipe, 1/2 to 2 in	0 00 0 00	" No. 3.....	0 00 2 00	Oils	
1 inch..... extra.....	1 50 0 00	70 p. c., over 2 in 67 1/2 p. c.		Tannery pay \$1 extra for sorted, cured & inspected		Cod Oil, Newfoundland	0 35 0 35
3/4 " " " " " "	1 75 0 00	Imported iron pipe, 1/2 to 3/4 inch, 65 p. c. 1/2 to 2 in 70 p. c.		Sheepskins.....	0 70 0 75	" Gasps.....	0 32 0 35
Steel nails 10c extra.	2 25 0 00	Steel, cast per lb.....	0 08 0 09	Clips.....	0 60 0 00	S. R. Pale Seal	0 41 0 42
Clinch nails—		Spring, 100 lbs.....	2 50 2 75	Lambakina.....	0 05 0 00	Straw Seal	0 33 0 35
3/4 inch..... extra.....	0 85 0 00	" Fire.....	2 00 0 00	Calfekins, No. 1.....	0 00 0 00	Cod Liver Oil, Nfld.	1 00 1 10
2 1/2 and 2 3/4 " " " " " "	1 00 0 00	" Sleigh shoe, 100 lbs.,	0 00 1 90	" No. 2.....	0 04 0 00	" Norwegian Process.....	2 00 0 00
2 and 2 3/4 " " " " " "	1 15 0 00	Machinery.....	2 50 0 00	Horse hides west, each	0 00 1 50	Castor Oil	0 06 0 06 1/2
1 1/4 and 1 3/4 " " " " " "	1 35 0 00	IC Coke.....	2 75 3 00	" City.....	0 00 0 00	Lard Oil, Extra	0 70 0 75
1 " " " " " "	2 00 0 00	IC Charcoal.....	3 25 3 75	Tallow, rendered	4 50 5 00	" No. 1.....	0 60 0 65
1 " " " " " "	2 50 0 00			" rough.....	2 00 2 50	Linseed, raw	0 53 0 54
				Leather		" boiled.....	0 56 0 57
				No. 1 B. A. Sole.....	0 22 0 24	Olive, pure	0 85 0 90
				No. 2 " " " " " "	0 20 0 22	" Extra, qt., per case	3 00 3 70
				No. 3 " " " " " "	0 17 0 18	" pts. do.....	2 40 2 50
						" 1/2 pts. do.....	2 70 3 60
						Spirits Turpentine	0 45 0 00

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc. moe. or 3 per cent. off in 30 days.

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.
Manufacturers of REFINED SUGARS of the well-known Brand



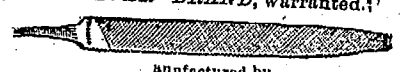
Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.
LUMP SUGAR, in 50 and 100 lb. boxes.
"CROWN" GRANULATED, Special Brand, the finest which can be made.
EXTRA GRANULATED, very Superior Quality.
"CREAM" SUGARS, (not dried)
YELLOW SUGARS of all grades and Standards.
SYRUPS of all grades in brls. and half brls.
SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.



Toronto Electric Motor Co.
Multipolar and Bipolar, Dynamos and Motors, Transformers, Meters, and Lamps.
Rubber Covered and Weather proof Wires, also all other supplies.

R. E. T. Pringle,
Imperial Building, MONTREAL.

Files and Rasps.
"BEAVER" BRAND, warranted.



manufactured by
THE BEAVER FILE WORKS CO.,
LEVIS, QUE.

THE
BELL * TELEPHONE

Company of Canada.
C. F. SISE, President
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This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Giliand, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.
It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.
It will contract to build private nes. for all Electrical purposes, on reasonable terms.
It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to
THE COMPANY'S OFFICE,
307 St. John Street, MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 7, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:							
Car Lots Store, (2. p.c. off)	0 15 0 00	Canadian, Quarters.....	0 25 0 30	Ports—			
1 to 20 brls.....	0 16 0 16	Factory Filled per bag....	0 85 1 00	Burmestees.....	2 10 4 00	Mitchell's Scotch.....	6 50 12 50
American P.W.....	0 19 0 20	do Quarters.....	0 25 0 30	Tarragons.....	1 10 1 50	do Irish.....	6 50 12 50
do W.W.....	0 20 0 21	Rice's Pure Dairy, per brl.	2 25 2 50	Sandeman.....	2 00 6 00	Jas Watson & Co. Dundee	9 50 10 00
Astral.....	0 22 0 23	do quarters.....	0 45 0 50	Wartt & May's Porte gal.	2 10 6 00	3 star Glenlivet, per case.	8 50 9 00
Benzine American.....	0 22 0 23	Cheese Salt per bag 210 lb.	1 25 1 50	Sherries—Pemarlin.....	2 00 5 50	1 do do	4 00 8 00
do Canadian.....	0 14 0 16	Turk's Island per bush....	0 30 0 35	Misa.....	2 10 6 00	Old Glenlivet..... per gal	6 50 7 00
Glass.		Tobacco duty paid.		Mackenzie.....	2 10 6 00	Watson's Old Scotch qt. cs	5 50 7 00
United Inches, 00 to 25.....	1 25 1 35	No. 1 Black Chewing, cads	0 46 0 51 1/2	Wisdom & Watter's Sher-	2 00 6 50	do do pts, per cs	7 50 8 50
do 26 to 40.....	1 35 1 45	No. 2 do	0 45 0 00	ries..... per gal.....	2 00 6 50	Gin—	
do 41 to 50.....	3 00 3 10	Old Chum brlt do sol. 8s.	0 58 0 00	Clarets—		De Kuyper red cases.....	11 00 11 00
do 51 to 60.....	3 30 3 40	Navy, Bright Smoking 3s.	0 56 0 57	Barton & Guestier.....	4 00 25 00	do green do.....	5 75 0 00
Paints, &c		do do do 5s.	0 55 0 00	Nat. Johnson & Sons.....	4 00 25 00	do hnds.....	2 50 0 00
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12s.	0 50 0 00	J. Calvet & Co.....	4 50 40 00	Blankheynn & Nolet, Key	9 50 9 75
do No. 1.....	4 50 4 75	do do do 7s.	0 50 0 00	Champagnes—		gin, red cases.....	4 75 5 00
do No. 2.....	4 25 4 50	do do do 3s.	0 50 0 00	Pommery, Fils & Co.....	28 00 30 00	Green cases.....	4 75 5 00
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smk'g sol	0 60 0 00	G. H. Mum.....	28 00 30 00	Ponties.....	2 50 2 75
White Lead, dry.....	5 00 5 25	Old Chum Plug Smk'g sol ds	0 67 0 00	Perrier, Jouet & Co.....	28 00 30 00	Irish Whisky—	
Red Lead.....	4 00 4 25	do Smoking sol.	0 67 0 00	Brandies—Hennessy gal.	6 50 8 00	Bushmills..... cs	9 50 0 00
Venetian Red Eng'h.....	1 50 1 75	and R. & R... 8s.	0 67 0 00	1 Star..... cases	12 00 0 00	Mitchell's Irish.....	6 50 12 50
Yel. Ochre, French.....	1 25 3 00	Myrtle do do 9s.	0 70 0 00	Martell..... gal.	6 00 0 00	Geo Roe & Co. 1 star, qts	9 50 0 00
Whiting, ordinary.....	0 45 0 50	Can. Chewing.....	0 32 0 33	Barnett & Fils, V.S.O.P....	12 25 0 00	do do 3 stars, qts	9 70 10 50
do London, washed	0 60 0 70	do Smoking, Plug..	0 35 0 45	Cases (one star).....	14 75 15 00	John Jamieson & Co.....	9 50 11 50
do Paris, do	1 00 1 10	Wool.		Bisquet Dubouche, one star	9 50 10 50	Dunville & Co..... qts	7 50 7 75
English Cement, cask.....	1 05 1 10	Fleece comb. ord.....	0 00 0 00	“ V.S.O.P.....	16 00 16 50	Angostura Bitters, per	14 50 15 00
Belgian Cement.....	1 55 1 95	do clothing.....	0 00 0 00	Renault & Co.....	10 00 36 00	case of 2 doz.....	9 50 10 00
Fire Bricks per 1000.....	15 00 21 50	do Comblag.....	0 00 0 00	E. Puet, V.V.O.P.....	0 00 23 00	Banagher Irish Whisky, qts	9 50 10 00
Fire Clay.....	1 50 1 75	Pulled.....	0 21 0 23 1/2	do 1840.....	0 00 29 00	do do do per gal	8 75 4 00
Rosin.....	2 40 4 50	North West.....	0 00 0 00	Boutelleau Fils.....	9 00 20 00	Watson's Old Irish, qts, pr cs	6 50 7 50
Glue:—		B. A. Scoured.....	0 25 3 34	DeLaage.....	9 00 24 00	do do pts per cs.	7 50 8 50
Domestic Broken Sheet....	0 11 0 14	Natal.....	0 00 0 00	Richard V.S.O.P.....	12 00 24 00	Miscellaneous—	
French Casks.....	0 10 0 12	Cape.....	0 14 0 16	do V.S.O.....	10 00 00 00	Marie Bizard & Roger Lig	00 00 00
do brls.....	0 00 0 10	Australian.....	0 14 0 16 1/2	do V.O.....	8 50 0 00	Creame de Menthe glaciale	10 75 00 00
American White, brls.....	0 15 0 20	Wines, Liquors, &c.		Geo. Sayer & Co's	16 50 17 00	Curacao.....	00 00 11 75
Coopers' Glue.....	0 13 0 24	Ale—English..... qts	2 50 2 55	Brandy, do	4 50 6 50	Pranella.....	00 00 13 00
Golden Ochre.....	0 04 0 10	“ “ “ pts	1 62 1 67 1/2	do do cases 1 star do	11 50 12 00	Kummel.....	00 00 19 25
Brunswick Green.....	0 11 0 15	Ind Coops & Co, Rom..... qts	2 10 0 00	do do do V.S.O.P do	16 50 17 00	Creame de Cacao.....	00 00 15 35
French Imperial Green.....	0 12 0 40	ford Ales..... pts	1 45 0 00	Scotch Whiskies—		Anisette, case.....	00 00 13 25
Vermillionette.....	0 75 0 90	Porter—		Kilty.....	9 00 9 50	Cherry Brandy case.....	00 00 11 75
Genuine Quicksilver.....	0 75 0 90	Dublin Stout..... qts	2 40 2 45	Morning Dew.....	9 00 0 00	Creame de Noyau, Moka, Ge-	9 25 12 75
No. 1 Furnit's Varn'h, pr. gl	0 60 0 65	do do pts	1 57 1 62 1/2	And. Usher.....	9 25 10 25	nevleve etc. case.....	9 25 12 75
Extra do do	0 75 1 00	Spirits Canadian—per gal.		House of Common.....	9 25 12 00	Absinthe super, case.....	00 00 13 75
Brown Japan.....	0 55 1 20	Alcohol..... 65 O.P.	4 25 0 00	Sheriffs..... per gal	8 90 4 00	Vermouth, case.....	6 20 8 50
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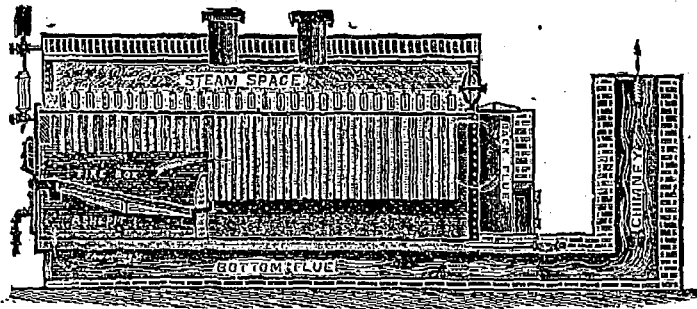
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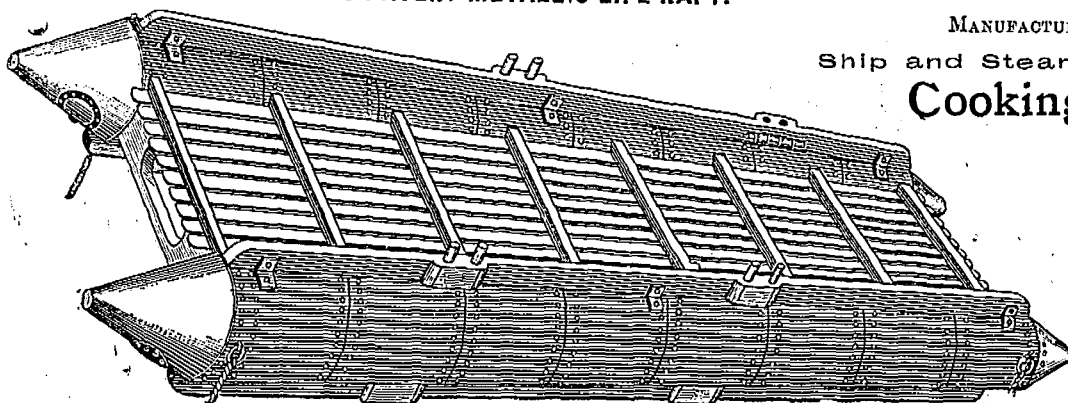
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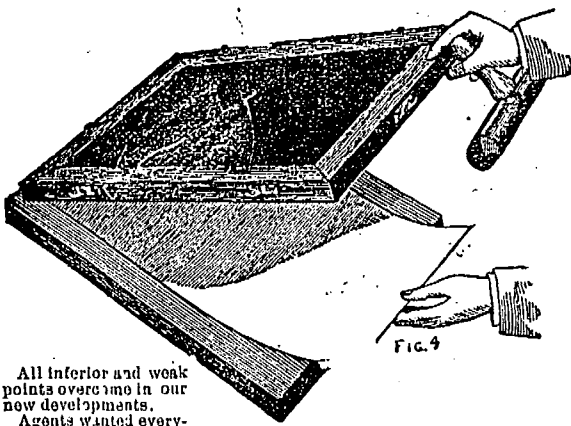
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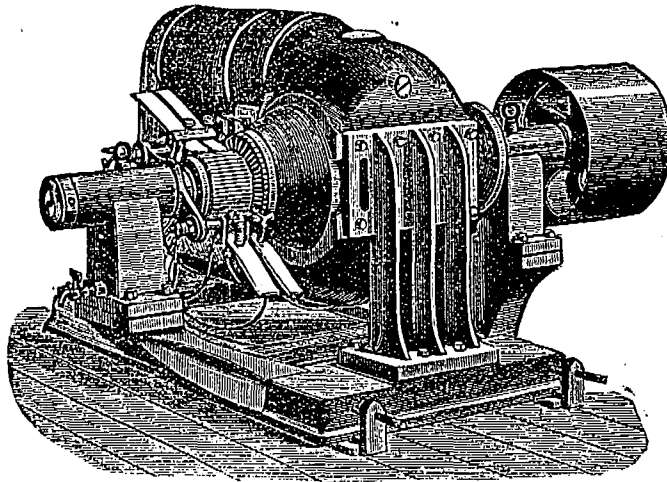
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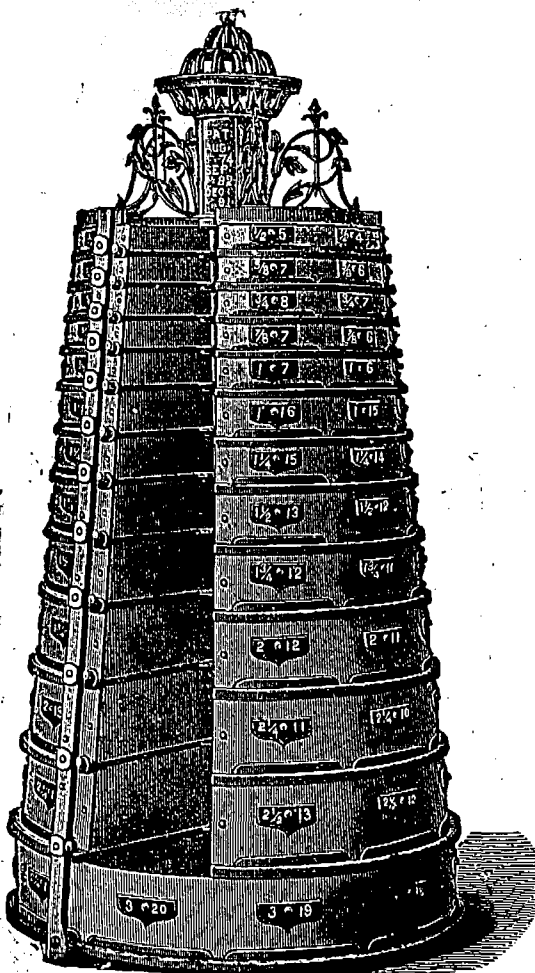
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This sand is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

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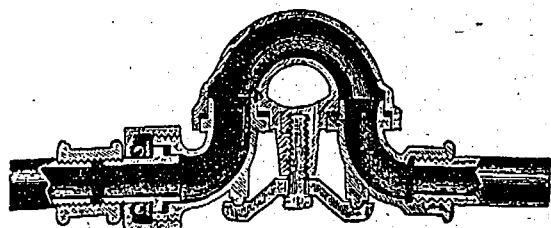
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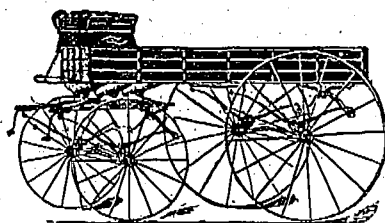
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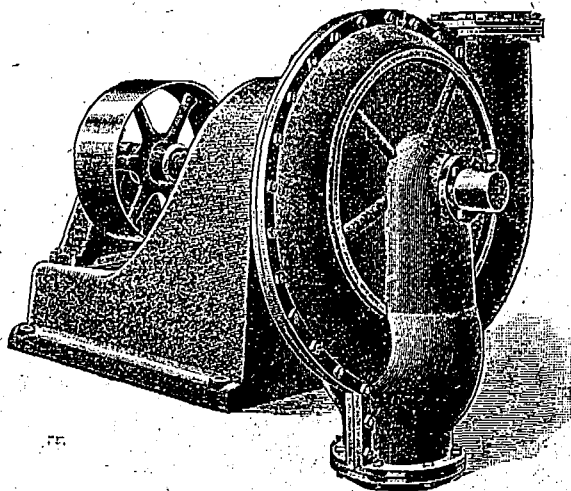
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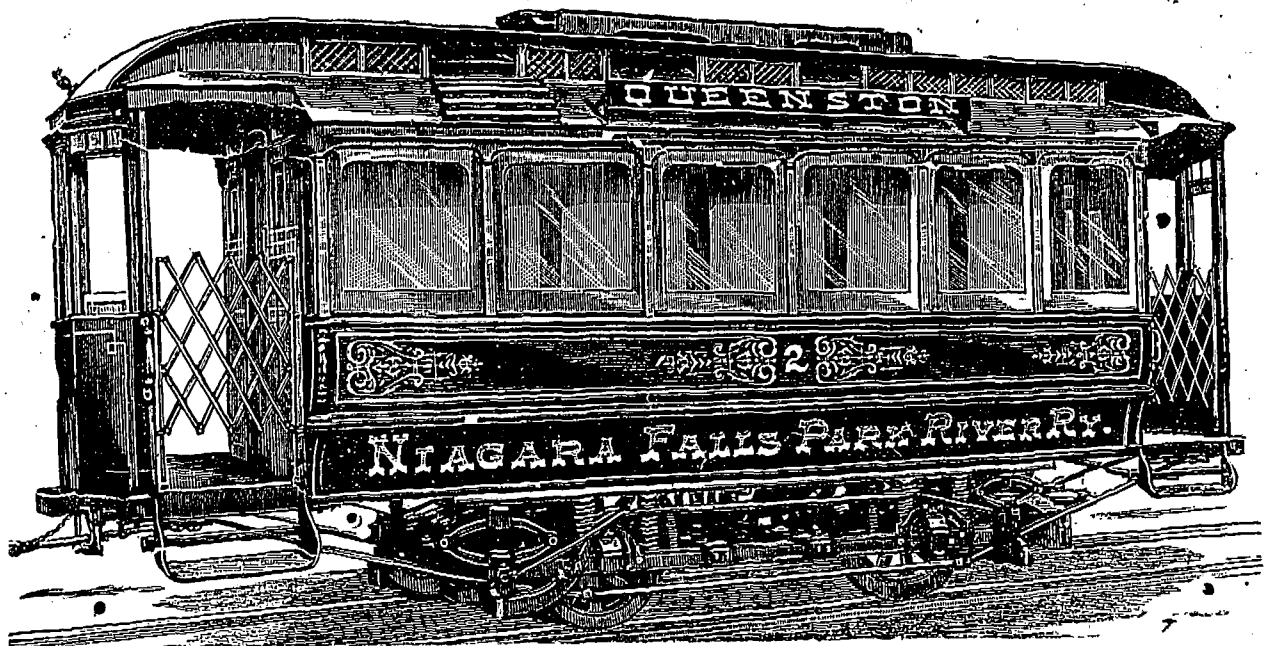
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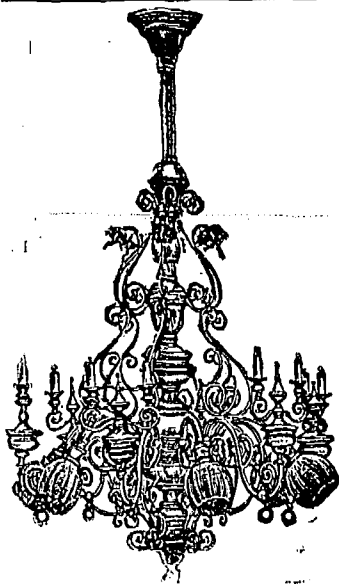


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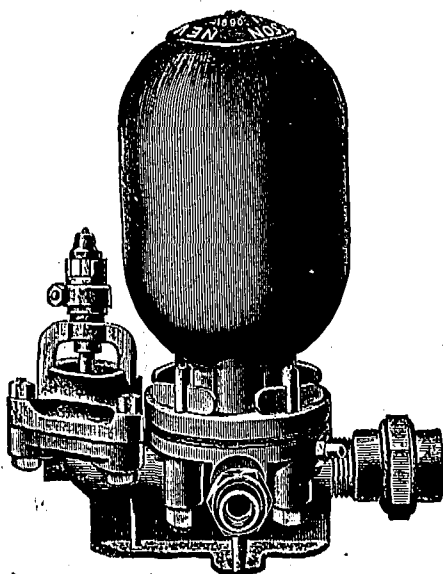
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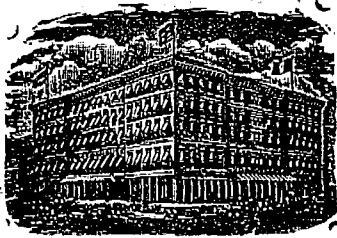
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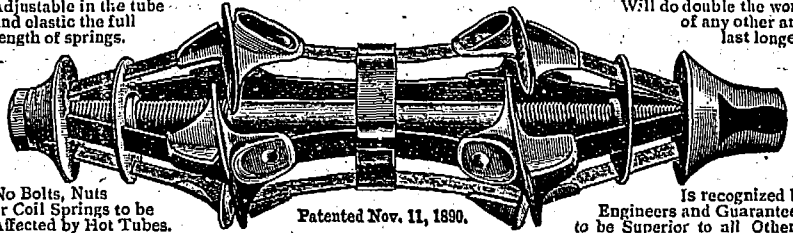
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HAMILTON,	The Royal,	Hood Bros.
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Continued on Page 908

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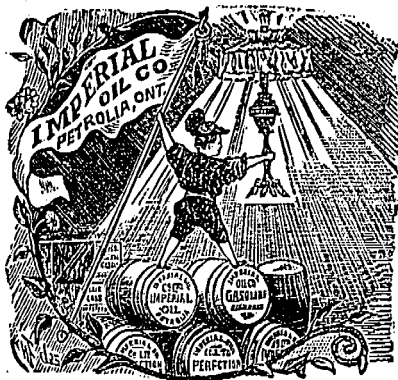
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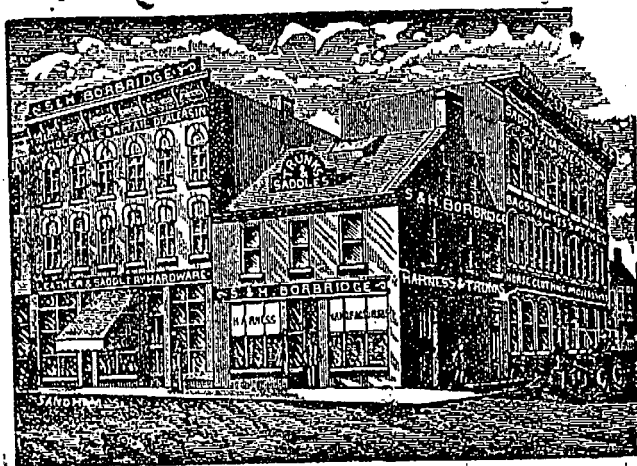
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1887, 4 1/2 per cent	118	121	
Canada, 4 per cent. loan, 1860	112	114	
3 per cent. loan, 1888	104	105	
Debs. 1884, 3 1/2 per cent.	109	111	
Railway and other Stocks.			
Quebec Province, 5 p.c., 1874	111	115	
1876, 5 p.c.	111	115	
1880, 4 1/2 p.c.	104	108	
1888, 5 p.c.	115	117	
Atlantic & Nth. Western 5 p.c. Gua	117	119	
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Buffalo & Lake Huron £10 shr.	132	136	
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Canadian Pacific \$100	61 1/2	61 3/4	
Grand Trunk, Georgian Bay, &c.	97	100	
1st M.	5	5 1/2	
Grand Trunk of Canada Ord. stock.	123	126 1/2	
2nd equip. mtg. bds. 6 p.c.	38 1/2	34	
1st pref. stock	20 1/2	20 3/4	
2nd pref. stock	11 1/2	11 1/2	
3rd pref. stock	123	126	
5 p.c. perp. deb. stock	82	84	
4 p.c. perp. deb. stock	113	115	
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Hamilton & N.W., 6 p.c.	91	93	
M. of Canada Stg. 1st Mort. 5 p.c.	91	94	
Montreal & Champlain 5 p.c. 1st mtg. bds	98	101	
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N. of Canada, 1st mtg., 5 p.c.	29	32	
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City of London (Ont) 1st pref 5 p.c.	106	108	
City of Montreal stg. 5 p.c.	106	108	
1874	104	109	
City of Ottawa, 6 p.c. stg.	102	106	
redeem 1878	113	117	
redeem 1876	114	116	
City of Quebec, p.c. redeem 1875	117	119	
redeem 1878	100	103	
City of Toronto, 6 p.c.	100	103	
6 p.c. stg. con. deb. 1874	109	117	
5 p.c. gen. con. deb. 1890	115	117	
4 p.c. stg. bonds, 1921-23	105	107	
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Deb. scrip. 1883, 6 p.c.	118	120	
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PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
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TORONTO,	Brown's Hotel,	Brown Bros.
Trenton, Ont.,	Gilbert House,	T. H. Blecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

QUEBEC.

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	E. H. Dunham & Co
QUEBEC,	Chateau Frontenac,	

NOVA SCOTIA.

HALIFAX,	The Halifax,	L. Hesselain & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

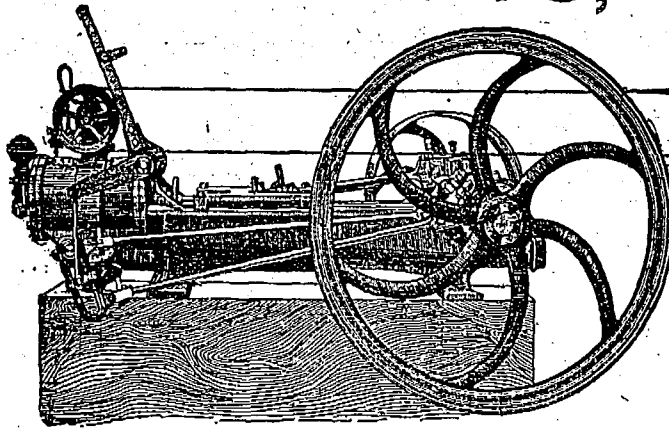
PRINCE EDWARD ISLAND.

CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davis

FARRAR & TREFTS,

54-66 PERRY ST.,
BUFFALO, N.Y.

Manufacturers of
Stationary,
Marine and
Locomotive
BOILERS and
ENGINES.



IRON AND BRASS
CASTINGS OF
EVERY DESCRIP-
TION.

OUR SPECIALTIES:

Oil Engines and
Boilers,
25,000 IN USE.
Propellor Tug and
Yacht Wheels,
10,000 IN USE.

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 38 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

Dominion Paper Co. Montreal,
Can.

*Job Printing of all
kinds done at this
office.*

OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.

Montreal Radford & Walford
59 Imperial Building.

CANNED GOODS, FRUIT & VEGETABLE.

Trenton, Ont. - Log Cabin Brand, - Miller & Co.

FINANCIAL AGENTS.

Montreal Hanson Bros.
Temple Building.

FURNITURE MFRS.

Belleville, Ont. - Geo. S. Tickell & Sons

INSURANCE BROKERS AND AGENTS.

Montreal Archd. Nicoll
Board of Trade Building.

RAW FURS AND SKINS.

Montreal Hiram Johnson
496 St. Paul Street.

SCALES.

Montreal Superior Qualities, James Fyfe
Corner, St. Paul and St. Peter Streets.

STREET CARS, OMNIBUSES & HOSE WAGGONS.

Belleville, Ont. - St. Charles & Pringle

BEDDING !!

Get your BEDDING and BEDSTEADS from a
first-class House

Established
20 years.

ROCK BOTTOM PRICES.

Old Bed Feathers and Mattresses Purified and Re-Made at the
Shortest Notice.

J. E. TOWNSEND,

1 Little St. Antoine Street,
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que.

Nashold Self-Locking CLEAT.

Patented in U.S., Canada, England, France, and applied for in Germany

For Sale by all Electrical Supply Houses.

It is the most practical Cleat made.
It is made of finest glazed porcelain.
It is in one piece.
It has the strength.

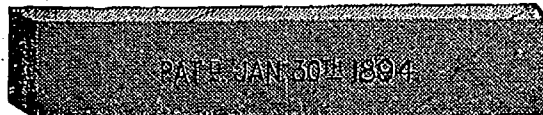
It will lock the wire firmly.
It will NOT break in putting up.
It will NOT hold moisture.
It will NOT hurt the insulation.

The wire can easily be put in place or removed without loosening the Cleat.
It is a great saver in Time and Labor over any other Cleat in use for putting up Electric Light or other Wires.

The Nashold Cleat Company,

934-935 Monadnock Building, - - CHICAGO, ILL.

Telephone, Harrison 636.



THE Fleming Woven Wire Dynamo Brush. *

Send for Descriptive Circular.

WILFRID H. FLEMING,

Patentee and Sole Manufacturer,

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—
Your brushes have given the best of satisfaction."

DOWSWELL BROS. & CO.,

Manufacturers of

**Wringers,
Washing
Machines,
Barrel
Churns,
etc, etc.**

HAMILTON, ONT.

SEND FOR PRICES.

**Job Printing of
all kinds done at
this office.**

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations May 5, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	117½ 117½
Canada Life.....	2,500	5-6mos.	400	50	610 675
Confederation Life.....	5,000	7¼-8mos.	100	10	275 285
Western Assurance.....	25,000	5-6mos.	40	20	163¼ 163¼
Guarante. Co. of North America.....	13,372	6	50	50	... ..

BRITISH AND FOREIGN.—(Quotations on the London Market, April 25, 1893 Market value p. p'd up sb.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
Atlas.....	24,000	22 p. s.	50	6	£20¼ £27½
British and Foreign Marine.....	97,000	25	20	4	£24¼ £25½
Caledonian.....	21,500	20	25	5	£30-0-0 £30
Commercial U Fire, Life and Marine	50,000	25	50	5	£37¼ £38½
Edinburgh Life.....	5,000	19s	100	20	54-5-0 00
Fire Insurance Association.....	100,000	5	£10	£2	¾ ¾
Guardian Fire and Life.....	200,000	7½	10	5	10¼ 10¾
Imperial Fire.....	60,000	20 p. s.	20	5	25½ 29½
Lancashire Fire.....	136,493	5	20	2	6½ 6
Life Associati.n of Scotland.....	10,000	17-6-7 p.c.	40	8½	45-5-0 00
London Assurance Corporation.....	85,862	20	25	12½	£01 02
London & Lancashire Life.....	10,000	10	10	2	4¼ 4¾
Liv. & Lon. & Globe Fire and Life.....	391,752	75	St.	2	19¾ 54¾
National of Ireland.....	40,000	£25	2½ p.c.	£2½	38-6 00
Northern Fire and Life.....	30,000	22½	100	10	72 73
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	41¼ 42¼
Phoenix Fire.....	6,722	£18½ p. s.	50	50	£40¼ £41¼
Queen Fire and Life.....	200,000	30	10	1	7 1-16 6 13-16
Royal Insurance Fire and Life.....	125,234	58¼	20	3	53 54
Scottish Imperial Life.....	50,000	8¼d	10	1	1-13-9
Scottish Provincial Fire and Life.....	20,000	15	50	3	....

Consumers Cordage Co.

(LIMITED)

MANUFACTURERS OF

**Manilla, Sisal, Jute,
and Russian Cordage.**

BINDER TWINE.

Jute and Cotton Bags.

HEAD OFFICE

St. Patrick St., Montreal.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$134,935,690.80
Reserve on Policies (American Table, 4 p.c.)	\$168,231,916 00
Liabilities other than Reserve	1,629,051 00
Surplus	15,084,823 82
Receipts from all sources	41,933,145 65
Payments to Policy-holders	20,835,472 40
Whole Life Risks assumed and renewed, 210,503 policies.....	637,726,376 00
Risks in force, 273,213 policies, amounting to	802,897,478 00

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

THE
"I. X. L."

TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars

Tempered Copper Castings a Specialty.

All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N. Y.

USE
McCOLL'S

McCOLL'S

LARDINE MACHINE -
CYLINDER AND ENGINE

Manufactured by

OILS.

McCOLL, BROS. & CO., TORONTO.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

... AFTER ONE YEAR FROM ISSUE ...

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,
President. Managing Director.

WORTH KNOWING

"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. W., TORONTO

HON. G. W. ROSS, LL.D., President.
HON. S. H. BLAKE, Q.C., ROBT. McLEAN, Esq., } Vice-Presidents.

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY, I
Of Edinburgh, Scotland.

ESTABLISHED 1814.

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

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office: 22 to 28 King St. W., - TORONTO, Ont.

President, - John L. Blaikie.
Vice-Presidents, Hon. G. W. Allan, J. K. Kerr, Q. C.

The great success which has attended the Company from its organization, and particularly during 1895 (its banner year), is duly evidenced by figures taken from the last financial statement:

Cash Income.....	\$ 581,478.24
Expenditure including death claims, endowments, profits and all payments to policy-holders	262,284.23
Assets	2,300,518.15
Reserve Fund	1,795,832.00
Net Surplus	405,218.35

WM. McCABE, F.I.A., Man.-Dir.
Dr. CHAS. AULT, Man. for Prov. Quebec.
180 St. James St., Montreal, Que.

PROVIDENT SAVINGS

Rates per \$1,000 With profits. Life Assurance Society OF NEW YORK.

Age nearest Birthday.	Rates per \$1,000 With profits.	Age nearest Birthday.	Rates per \$1,000 With profits.
25	\$13 75	43	\$19 45
26	13 95	44	20 10
27	14 15	45	20 80
28	14 35	46	21 00
29	14 55	47	21 50
30	14 80	48	22 50
31	15 00	49	23 00
32	15 30	50	23 50
33	15 55	51	24 10
34	16 00	52	24 50
35	16 30	53	25 10
36	16 60	54	25 80
37	16 95	55	26 35
38	17 30	56	26 85
39	17 50	57	27 10
40	17 80	58	27 50
41	18 30	59	28 10
42	18 85	60	28 50

Charles E. Willard, President.
ESTABLISHED 1875.
R. H. MATSON,
General Manager for Canada,
37 YONGE STREET, TORONTO.
Agents wanted in unrepresented districts.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, .. " " " " " " \$750,000.00
Total Assets, over .. " " " " " " \$1,464,654.84
Losses Paid since organization, .. " " \$14,084,183.94

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.
V. ROBIN, Treasurer.

York County Loan & Savings COMPANY.

Head Office: - Confederation Life Building,
Corner Yonge and Richmond Sts., - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—Messrs. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Rinfrew, Vice-President;
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravely, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

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.
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.
Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
Standing Counsel—Geo. B. CHAMP, Esq.

Head Office, Canada Branch: MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,784.71.

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

MERCANTILE

FIRE INSURANCE COMPANY.

INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital..... \$200,000 00
Deposit with Dom. Govt..... 50,079 76
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.
Wm. A. SIMS, Pres. JOHN SHUH, Vice-Pres.
JAMES LOCKIE, Man.-Dir.
T. A. GALE, Inspector.

SUN FOUNDED A. D. 1710.

INSURANCE OFFICE FIRE

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.
IRA CORNWALL, Genl. Agt., St. John, N.B.
L. J. McGhee, " Halifax, N. S.

Shipman Engine M'f'g. Co.

ROCHESTER, N.Y., U.S.A.

Sole Manufacturers under Letters Patent of the

Sprague - Schuyler Steam Pressure, Sterilizing and Disinfecting Apparatus

For Physicians, Surgeons, Hospitals and Health Departments.
Correspondence Solicited.

NEW YORK LIFE
INSURANCE COMPANY,
JOHN A. McCALL, President.

December 31st, 1895.

Total Assets,
\$174,791,990.
Actual Surplus,
\$24,038,677. :
Insurance in Force,
\$800,000,000.

CANADIAN BUSINESS.

Assets in Canada,	\$ 3,680,874
Liabilities,	3,283,863
Surplus Assets,	618,010
Insurance in Force,	20,650,549

DAVID BURKE,
GENERAL MANAGER,
Company's Building, MONTREAL

THE . . . **BRITISH EMPIRE**
MUTUAL
LIFE ASSURANCE COMPANY,
OF LONDON, ENGLAND.

ESTABLISHED 1847.

Head Office, - CANADA.
British .: Empire .: Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.

Larger Cash Surplus,

INCREASED BONUS.

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANOLIFFE, Gen'l Manager.

CONFEDERATION
LIFE & ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office :

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.O.

A Little More
First Cost



than the cheapest, the

MAXIMUM OF
COMFORT
and ECONOMY.

adapted to all kinds of wearers.

It pays to handle only

Goodyear **WELTED SHOES.**

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,820,000.00
Income for Year ending 31st December, 1895, over - 2,400,000.00

Head Office, - Toronto, Ont.

Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.
C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch.

190 ST. JAMES STREET.

THE IMPERIAL
INSURANCE COMPANY LIMITED
FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch :

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES McCREGOR, Manager.

THE **LONDON**
Guarantee and Accident Com'y, Ltd.

Of London, England.

Deposit at Ottawa,	\$73,000.00
Funds exceed	\$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch, TORONTO.

Montreal Chief Office, 180 St. James St.

A. I. HUBBARD, Manager for Canada