

THE CANADIAN
TRADE REVIEW
 FINANCE AND INSURANCE RECORD

DEVOTED TO THE MANUFACTURING INTERESTS OF THE DOMINION.

Vol. XIX.—No. 11.

MONTREAL, FRIDAY, JULY 19, 1895.

HENRY HARVEY & CO.
 Publishers and Proprietors.

Leading Wholesale Houses.
S. Greenshields, Son & Co.,
 MONTREAL & VANCOUVER, B.C.
SCARCE GOODS.
 White Swire Spot Mueling.
 Black and Colored Satin Ribbons.
 Just to Hand, Full Assortment.
 Large clearing lines in Canadian Cotton Goods, Prints, Small Checks, Gingham, Flannellette Skirtings, Crinkles and Cotton Crepons.
 Full Stock of Priestley's Serges and Cravattes Just Opened.
 Our Travellers are now showing a complete range of Fall Samples in Import and Canadian Goods.

ALWAYS THE BEST
SOFTER and CLEANER BATTING

A Marked Improvement in the Quality of
 "NORTH STAR,"
 "CRESCENT,"
 "PEARL"
 Patent Roll Cotton Batting
 Will make these brands sell unusually well in 1895-96.
 BALED OR CASED IN
4, 6, 8, 12 and 16 ounce
Rolls.

Leading Wholesale Houses.
F. P. SAVERY & CO.
WOOLLENS
Huddersfield and Bradford,
ENGLAND,
 Re-presented in Canada by

JAS. A. CANTLIE & CO.
MONTREAL and
TORONTO.
 Full Range of Samples always on hand for Inspection.

THE CANADIAN RUBBER CO.
 OF MONTREAL
 Rubber Shoes, Felt Boots, Bolting Rubber and Cotton Hose, Packing, Etc.
 333 St. Paul St. MONTREAL
 BRANCHES: TORONTO & WINNIPEG.

Leading Wholesale Houses.
THIBAudeau BROS. & CO.
 IMPORTERS OF
ENGLISH, FRENCH,
GERMAN & AMERICAN
Dry Goods,
 QUEBEC, Thibaudeau Freres & Cie.
 LONDON, Thibaudeau B.ros. & Co.

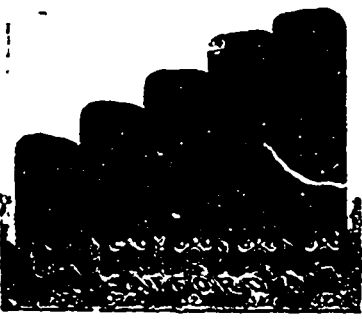
THIBAudeau BROS. & CO.,
 332 St. Paul St., - Montreal.
SPRING GOODS.
 Corn Brooms, Pails, Tubs, Matches, Brushes, Whisks, &c., &c.

Sporting Goods, Fishing Tackle, Lawn Tennis, Croquet Sets, Lacrosses, Base Ball Sundries, &c., &c.
H. A. NELSON & SONS,
 59 to 63 St. Peter St., MONTREAL.
TORONTO HOUSE,
 56 & 58 Front St West.

When you want Radiators for = = **HOT WATER OR STEAM HEATING,**

Buy the **SAFFORD** *

No = =
 "Bolts
 "Packing
 "Leaky Joints



They are =
Best Constructed
Screwed Joints
Well Defined
Effective.

— H. McLAREN & CO., —
 706 CRAIG STREET, (NEARLY OPPOSITE ST. ALEXANDER STREET) MONTREAL.

Sole Agents For
The Toronto Radiator Manufacturing Co., Toronto.
 LARGEST MANUFACTURERS IN CANADA.

St. John, N.B., Quebec, Hamilton, Winnipeg, & Victoria, B.C.

Lauchlin Fire Ins Co.

SIMPSON, HALL, MILLER

& CO.

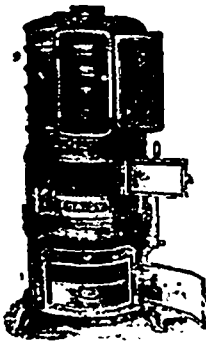
Sole Manufacturers of the CELEBRATED

WM. ROGERS' KNIVES, FORKS, SPOONS, ETC., ETC.

Manufacturers of the FINEST QUALITY

:- ELECTRO-PLATED :- WARE.

A. J. WHIMBEY, - - Manager
The Trade Solicited.



ESTABLISHED 1863
Practical Plumbers, Roofers, Tinsmiths,
Steam & Hot Water HEATING APPARATUS AND ELECTRIC WIRING.

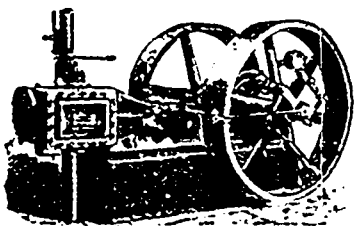
DRAPEAU, SAVIGNAC & CO.,
140 St. Lawrence Street, MONTREAL.
TELEPHONE 569.

[Established 1867]

THOMAS SONNE, SAILMAKER.

TARPAULINS, TENTS, AWINGS.

At his old stand, Commissioners Street, Cor. St. Sulpice, (HAS NO BRANCH STORE) All kinds of Canvas Goods. Tents holding from two persons to 10,000. All kinds of Tackle Blocks, Rope, Pitch, Tar and Oakum. Canvas folding Boats, Skiffs, Canopy Hammocks, etc. Everything made to order promptly.



We have the following sizes of **ROBB-ARMSTRONG ENGINES**

Ready for Immediate Delivery:

10, 15, 20, 30, 60, 80, 100, 125, 150 and 175 Horse Power.

Robb Engineering Co., Ltd.
AMHERST, N. S.

Agents-Canada Machinery Agency, W. H. NOLAN Mgr., 321 St. James St., Montreal.

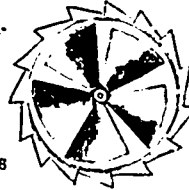
THE **Aeolian Ventilator,**

(PATENTED MAY 26th, 1891)

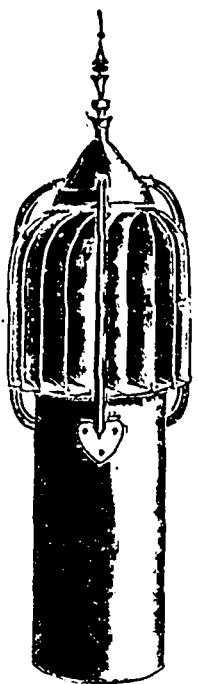
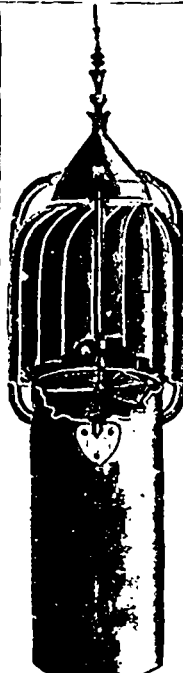
WE guarantee our Ventilator to give perfect circulation of air in all Manufactures and especially suitable for

Public Buildings,
Hotels,
Churches,
School Houses

Banks,
Factories,
Offices,
Private Residences,
Etc., Etc.



Cut showing the inside of Ventilator.



THIS Ventilator has proved itself to be superior to any other that has been placed before the public. It has proved by the tests which have been made its adaptability for ventilating large buildings, churches, schools, banks, etc., etc.

It is fitted with a screw on fan in the by means of which a constant current of air is produced. The fan is powered by the motive power of the steam, gas, or electric current of air, but the fan raises the temperature within and outside the building.

The Ventilator is guaranteed to give entire satisfaction. Testimonials obtained on application. This Ventilator is very economical in appearance and substantial in make. Estimates for cop. or ventilator given on application.

The above shows a part of the Interior of the Ventilator.

SOME PLACES WHERE THE AEOLIAN VENTILATOR IS USED IN MONTREAL.

C. T. VIAU, 6 assorted; LA BANQUE DU PEUPLE, 4 of 20 in.; SISTERS OF MERCY, 1 of 12 in.; SISTERS OF PROVIDENCE, 2 of 18 in.; E. W. SVILGE, 2 of 14 in.; S. KOLBEK, 2 of 8 in.; COLLEGE OF PHILOSOPHY, 13 of 22 in.; T. CHEVIER & FILS, 5 of 6 in.; And Many Others.

LESSARD & HARRIS,

Sole Proprietors & Manufacturers,

Office and Works, - 421 1/2 CRAIG STREET, - MONTREAL.

HULL'S PATENT Weather Strip
IS THE BEST STRIP MADE.

Can be furnished all sizes and in any desired wood or coloring to match trimmings. Add greatly to the appearance of ill-fitting Doors or Windows. It prevents rattling, and keeps out cold, snow, wind, rain and dust.

SAVES TWENTY-FIVE PER CENT IN FUEL.

MANUFACTURED BY
J. H. HULL, PATENTEE AND MANUFACTURER
Lennoxville, P.Q.

LIGHT & SCOTT, Agents,
24 MACRAY STREET, MONTREAL.

IMPROVING AND REMODELING
HEATING

EITHER BY
HOT AIR, STEAM OR WATER
ARE OUR SPECIALTIES

E. C. MOUNT & CO.
Plumbers, Gas and Steam Fitters
766 CRAIG STREET, - MONTREAL,
A few doors west of Victoria Square.
TELEPHONE No. 1265.

LAND PLASTER.

Land Plaster that is white and ground fine is the only Land Plaster to depend upon as a fertilizer—if it has a black or red tinge, and is applied to ground, beware of it. The Plaster I sell is white from the sea, and ground fine. When used in the stable it will make a ton of manure equal to the highest priced Super-Phosphates. This has been proved beyond any question of doubt by the experimental agriculturalists of to-day, who use only fine ground wheat that comes direct from the sea. Send for circulars.

MANUFACTURED BY
C. L. MALTBY,
OFFICE: 309 ST. JAMES STREET,
MILL: 17 MILL ST., - - MONTREAL.

STEAM BOILERS, Heine Patent Safety.

ELEVATORS, Hydraulic, Electric.

HOISTS, Power and Hand.

Railway Spike Machines.

Blake Stone Breakers.

Shingle and Bark Mills.

Patent Hoop Machines.

ADDRESS:-

GEORGE BRUSH,

Eagle Foundry,

MONTREAL

DURABLE, FIREPROOF & IMPERVIOUS

FLOORS of

Rock Asphalt

Roadways, Yards, Sidewalks & Roofs.

The pavement can be laid on a wood floor.

For estimates and lists of works apply to

MONTREAL ROOFING CO'Y

General Roofers,

Cor, Latour St. and Busby Lane

IRON PIPE

And FITTINGS,

S. FISHER,

57 St. Sulpice Street, MONTREAL.

MERCHANTS TEL. NO 550. BELL TELEPHONE 8025.

THE EDWARD CAVANAGH CO.

MANUFACTURERS AND IMPORTERS

OILS, PAINTS, COALS, HARDWARE, ETC.

(SHELF & HEAVY)

MONTREAL,

2547 TO 2553 NOTRE DAME ST.
COR SEIGNEUR ST

Steam & Water Packings.

Oils, Cotton Waste, Blocks, Canvas, Cotton, and Rubber Hose, Covering for Steam Pipes and Boilers Done by Contract, Magnesia Covering, Asbestos Covering in Removeable and Plastic, Cotton and Leather Belting, Mill, Steamboat, Railway and Engineers' Supplies.

WM. SLATER & CO. Ltd. ASBESTOS WAREHOUSE,
42, 44, 46 FOUNDLING ST., MONTREAL.

ROOFING!

Sparham Fire-Proof Roofing Cement COMPANY.

The only roof that has stood the test of the Canadian climate, for twelve years it has given nothing but the most perfect satisfaction. All other cement roofs have been utter failures. All roofs laid have the guarantee of the Sparham Company, which has \$50,000 capital paid up—a substantial guarantee—not on paper. Roofs laid in Montreal with our cement TEN YEARS ago are as good today as when laid and have had no repairs. For further information and testimonials apply at head office, 300 St James Street, Montreal.

C. L. MALTBY, Sec.-Treas.

Agents appointed throughout the Dominion and the United States

DODGE Wood Split Pulleys

- Perfect Balance.
- Compression Shaft Fastening.
- Lightest Pulley ever made.
- Strongest Pulley ever Made.
- Best Belt Surface.
- Superior Construction.



- Most Convenient.
- 70 Per Cent Lighter than Cast Iron.
- 40 Per Cent Lighter than Wrought Iron or Steel.
- 25 to 60 Per Cent Advantage, with same Belt over any Iron Pulley made.

AGENTS,

Canada Machinery Agency,

(W. H. NOLAN, Manager.)

321 ST. JAMES STREET, MONTREAL.

J. J. DUFFY & CO.

Canada Coffee and Spice Steam Mills

(WHOLESALE ONLY)

624 & 626 Craig Street, MONTREAL,

MANUFACTURERS OF THE

Cook's Favourite Baking Powder

F. P. Buck, President & Gen. Manager. W. S. Dresser, Sec'y & Treas.
Wm. Angus, Vice-Pres. & Agent

ROYAL PULP & PAPER CO.

(SUCCESSORS TO WM. ANGUS & CO.)

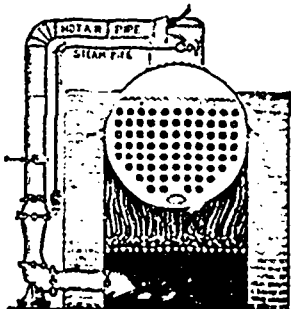
Fine News, Book, Writing and Colored Lithograph Papers, and Chemical Wood Fibre Manufacturers.

Store, 15 Victoria Square, MONTREAL.

Works and Head Office, EAST ANGUS, P. Q.

EARLE'S

STEAM AND AIR INJECTORS, EXHAUSTERS, Etc.



For burning hard and soft coal, for use in mines and lump coal under Steam Boilers, exhausting air and vapors from buildings, ventilating ships, mines, etc.

Highest Medal & Diplomas given at the World's Columbian Exhibition, Chicago, 1893.

The best Blower in the market for Steam Boilers. Write for Illustrative Catalogue, etc., to

S. B. EARLE, Belleville, Ont.

Babbit

Without COPPER properly amalgamated with the other ingredients by thorough practical Metallurgists is UNRELIABLE.

Do You Use Babbit?

If so, get the best value for your money by asking your supplier for

LANGWELL'S, Montreal.

—THE—
DOMINION MATCH

MANUFACTURED BY

HARDY & DUBORD,
BEAUPORT, QUE.

275 ST. PAUL STREET, - - MONTREAL.

Price Lists Furnished on Application.

Union Mutual Life

INSURANCE COMPANY,

Portland, - Maine.

FR. D. E. RICHARDS, President.
ARTHUR L. BATES, Vice-President.
J. FRANK LANG, Secretary.

The Union Mutual Life Insurance Company has had a business experience of forty-four years. Its policies are generally conceded to be of the most liberal character. It is the ONLY Company issuing policies under the Maine Non-Forfeiture Law. It has 33 millions of dollars of insurance in force upon its books. It has an Annual Income of One and a Quarter Million Dollars. It has already paid to its policy holders 27 millions of dollars.

WALTER I. JOSEPH,
Manager, MONTREAL.

OFFICE - 162 ST. JAMES STREET.

FIRE INSURANCE.

EASTERN Assurance Co.
of Canada.

Head Office, HALIFAX, N. S.

CAPITAL, - \$1,000,000.

PRESIDENT, JOHN DOULL, Esq., (President Bank of Nova Scotia.)
VICE-PRESIDENTS, H. H. FULLER, Esq., (Wholesale Merchant) Halifax.
SIMON JONES, Esq., (Brewer), St. John, N. B.
CHAS. D. CORY, Mang. Director.

Agencies at all the principal points in Canada.

D. C. EDWARDS, Resident Manager,

Room B, Temple Building, MONTREAL



HEAD OFFICE BUILDING,
MONTREAL.

—THE—
SUN LIFE ASSURANCE CO.,
OF CANADA,

Issues Policies on all Approved Forms.

UNCONDITIONAL POLICIES,
LIBERAL PROFITS and
PROMPT SETTLEMENT OF CLAIMS.

R. MACAULAY,
PRESIDENT.

WESTERN

ASSURANCE COMPANY,

FIRE AND MARINE.
INCORPORATED 1851.

Assets, over \$2,350,000 00
Income for year ending 31st Dec.,
1894, over 2,175,000 00

Head Office, Toronto, Ont.

J. J. KENNY, Vice-President & Man. Director.

GEO. A. COX, President. C. C. FOSTER, Secretary
J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

STANDARD LIFE ASSURANCE
COMPANY

ESTABLISHED 1825.

Invested Funds.....\$39,500,000
Investments in Canada..... 11,300,000

1895
BONUS YEAR

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

MONTREAL, Mar. 22, 1895.

ESTABLISHED 1720.

THE LONDON ASSURANCE.

Total Funds, upwards of \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,
1762 Notre Dame Street, MONTREAL.

THE IMPERIAL
INSURANCE COMPANY, LIMITED.

ESTABLISHED AT LONDON, 1803,

—FIRE—

SUBSCRIBED CAPITAL.....\$6,000,000.
CASH ASSETS OVER.....\$8,000,000.

Insures against loss by fire only. Entire assets available for fire losses.
Canadian Branch Office in the Company's Building.

107 ST. JAMES STREET.

E. D. LACY, Resident Manager for Canada, Montreal.

GUARDIAN

Fire and Life Assurance Company
LIMITED.

Head Office for Canada

Guardian Assurance Building, 181 St. James St.,
MONTREAL.

Capital Subscribed, - - \$10,000,000
Funds in hand exceed - - \$22,500,000

TRUSTEES IN CANADA :

W. M. Ramsay, Esq., J. O. Gravel, Esq. Hon. Alph. Desjardins.
Sir Joseph Hickson.

E. P. HEATON, Manager. G. A. ROBERTS, Sub. Manager.

National Assurance Co

OF IRELAND.
INCORPORATED 1822.

CAPITAL.....\$5,000,000.
FIRE RESERVE.....1,500,000.
FIRE INCOME.....1,000,000.

Head Office for Canada: - - - -
MATTHEW C. HINSHAW, Branch Manager.

Atlas Assurance Co.

OF LONDON, ENG.
FOUNDED 1808.

CAPITAL.....\$6,000,000.
FIRE RESERVE.....1,500,000.
FIRE INCOME.....1,000,000.

1735 Notre Dame Street, MONTREAL.
Active Agents Wanted.

1843.....1893

JUBILEE YEAR

OF

The Mutual Life Insurance Co.

of NEW YORK.

Richard A. McCurdy, President.

Is commemorated by the issuance of two forms of "Semi-Centennial Policies"

The Five Per Cent. Debenture

—AND—

The Continuous Instalment.

AGENTS FIND THESE POLICIES EASY TO PLACE BECAUSE THEY AFFORD THE BEST INSURANCE EVER OFFERED BY ANY COMPANY. FOR DETAILS ADDRESS THE COMPANY AT ITS HEAD OFFICE, NASSUA, CEDAR AND LIBERTY STREETS, NEW YORK, OR THE NEAREST GENERAL AGENT.

FAYETTE BROWN,

General Manager,

IMPERIAL BUILDING: :-: Montreal.

The Canada Accident Assurance Company,

HEAD OFFICE:

1740 NOTRE DAME STREET, MONTREAL,
Re-insurers of

THE MUTUAL ACCIDENT ASSOCIATION Ltd. (being the Accident Department of THE PALATINE INSURANCE CO., Limited, of Manchester, England). THE CITIZENS INSURANCE COMPANY OF CANADA, Accident Branch, and THE SUN LIFE ASSURANCE COMPANY, Accident Branch.

ACCIDENT, EMPLOYERS' LIABILITY, PLATE GLASS.

T. H. HUDSON, Manager for Canada.

The UNITED FIRE INSURANCE COMPANY, Limited, of Manchester, England.

This Company, in addition to its own Funds, has the security of those of THE PALATINE INSURANCE COMPANY OF ENGLAND, the Combined Assets being as follows:—

Capital Subscribed.....\$5,550,000
Capital Paid Up In Cash.....1,250,000
Funds In Hand Exceed.....2,750,000
Deposit with Dominion Government for Protection of Canadian Policy-Holders.....204,100

Head Office for Canada, 1740 NOTRE DAME STREET, MONTREAL.
J. A. ROBERTSON, Supt. of Agents. T. H. HUDSON, Resident Mgr.
NOVA SCOTIA BRANCH—Head Office, Halifax, ALFRED SHORTT, General Manager.
NEW BRUNSWICK BRANCH—Head Office, St. John, H. CHUBB & Co., General Agents.
MANITOBA BRANCH—Head Office, Winnipeg, G. W. GIRDLESTONE, General Agent.
The "United" having acquired by purchase the business and good will of the "City of London Insurance Company," and assumed all the liabilities of that Company, is a one entitled to the benefit of the connection thus formed, the continuance of which it respectfully solicits.

NEW YORK LIFE INSURANCE COMPANY.

JOHN A. McCALL, President.

STATEMENT OF BUSINESS, DECEMBER 31, 1894.

Assets Invested.....\$162,001,770
Surplus.....20,249,317
Income in 1894.....36,483,313
Insurance in Force.....813,294,160

Good agents are wanted for several central and productive localities in Canada. Apply to

DAVID BURKE,

Company's Building. GENERAL MANAGER MONTREAL, P.Q.

The Federal Life Assurance Company

Head Office, HAMILTON, ONT.

POLICIES WORLD WIDE After One Year From Issue.

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

ACCUMULATION POLICIES.
COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

JAMES H. BEATTY, President.
DAVID DEXTER, Managing Director.

ASSESSMENT SYSTEM, MUTUAL PRINCIPLE.

Mutual Reserve Fund Life Association,

Home Office, cor. Broadway and Duane St., New York.

40 MILLION DOLLARS
Saved in Premiums. **40**

The total cost for the past 14 years for \$10,000 Insurance in the MUTUAL RESERVE amounts to less than Old System Companies charge for \$4,500 to old day life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS. 1895.

No. of Policies in Force, over	93,000
Interest in one, annually, exceeds	\$135,000
12-Monthly Income exceeds	750,000
Reserve Emergency Fund, exceeds	\$350,000
Death Claims Paid, over	21,000,000
New Business received in 1891, over	\$1,000,000
Insurance in Force exceeds	\$3,000,000

Not a single dollar of the premium stated or Invested Reserve Fund has ever been used or required either for the payment of death losses or for any other purpose.

D. Z. BESSETTE, General Manager.

12 PLACE D'ARMES, MONTREAL.
AGENTS WANTED.

ALLIANCE Assurance Company,

HEAD OFFICE:

BARTHOLOMEW LANE, LONDON, ENG.

CAPITAL AND FUNDS \$42,000,000

Canadian Branch:

157 St. James Street, MONTREAL.

G. H. McHENRY,
Manager.

All communications, advertisements, etc., intended for insertion in "The Trade Review" should reach this office by Wednesday morning.

General Summary.

There were more quotations from the **TRADE REVIEW** last year in Canadian, American and English papers than from all the other journals of its class combined, that are issued in the Dominion.

The largest retail store in Ontario is to be closed at 5 p.m. in future.

Rubbing cattle with seal oil mixed with crude carbolic acid will keep away flies. It should be rubbed over them once a week with a sponge. The cost is one cent a week for each animal.

The Meteorological department at Toronto reports that the rain for 1895 to date is only a trifle above half the usual amount and that last month was the warmest June recorded by the Toronto Observatory.

Rye is fully as nutritious as wheat, and its flour has a sweetish taste because it has more gluten than has wheat flour. Combined with Indian meal, which makes the loaf lighter and more porous, rye flour makes a bread that is at the same time palatable, nutritious and easily digested.

In the course of a leader on the crop report, the Times says.—"The outlook for the farmer is very gloomy, and he can discern no clear sign of the approach of the times so often foretold when low prices will induce the contraction of the wheat-growing area in America and Argentina.

Money has just been borrowed by the British government at the lowest rate of interest on record in a government transaction. The government asked for \$6,000,000 to renew some Treasury bills. The tenders amounted to \$6,000,000, and the lowest price which was accepted fixed the interest at a trifle under eleven sixteenths of one per cent.

The lumber mill owners of British Columbia met last week. As a result all of the mills have advanced the price of lumber three dollars per thousand feet. For three years lumber has been selling here at a ruinous price. The demand has suddenly increased and the mill owners are jubilant over the fact that their innings has come at last.

This fall promises to be the greatest season for export cattle shipment that the Northwest has experienced. A. D. Gordon an extensive cattle exporter, arrived in Winnipeg on the 5th from the western ranch country. While there he arranged to ship 19,000 head of cattle to England this fall. This means over 110 trains added to the local shipments from Manitoba, and it will be seen that the cattle movement will be a very important feature of the fall

—THE— Western Loan & Trust Co.

Limited,

Incorporated by Special Act of the Legislature

OFFICE:

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

HON. A. W. OGILVIE, - President
J. S. BOUSQUET, Esq., Vice-President
(Manager La Banque du Peuple).

This Company acts as Administrator, Executor, Trustee, Receiver, Committee of Lunatic, Guardian, Liquidator, Assignee, etc., etc.; also as Agent for the above offices.

All manner of trusts accepted; moneys invested; estates managed; rents, incomes, etc., collected; bonds, debentures, etc., issued and countersigned; highest class of securities for sale.

Send for information to the Manager.

W. BARCLAY STEPHENS,

trade. The grazing lands are in fine condition.

Denmark is shipping 100,000 pounds of milk weekly to England, which is conveyed in barrels made of pine. A portion of the milk is first heated and then frozen in the barrels, then the rest is poured in and the cold keeps it sweet for three weeks. A company with large capital is handling this business. The process is patented.

Paulin, Sorley & Marlin, a financial firm of Edinburgh, has issued a writ here against the city of Toronto to compel the carrying out of an agreement to sell them its 3½ per cent bonds, and asks for an injunction to prevent the city from the calling for tenders for its \$1,224,500, three and a half per cent bonds, or in any way endeavoring to dispose of these bonds.

The Hamilton Spectator pays its compliments to Toronto as follows:—"Toronto's qualifications for the proposed consumptive sanitarium consist in her possession of mud, mosquitoes, a filthy water front, a stagnant swamp at each end of the city, horrible drinking water, miasma, diphtheria and plenty of cemetery area." The "Spec" does no credit to Canadian journalism by such Billingsgate.

A man representing several of the book-makers installed at the race track was quizzed by a Customs Officer at Windsor on the 9th inst. as to the contents of a heavy bag he carried. He confessed to \$200 in silver. Mr. McGlashan asked him to pay \$50 duty, which the man declined to do, so the bag was detained pending the decision of the collector, and it is there yet, because Mr. Martin is away, Mr. McGlashan says.—"I stopped the silver under the revised tariff of 1894. My duty was just as clear as it would have been had the man carried \$200 worth of cotton or any other commodity. The schedule admits, free all coinage except that of the United States. The silver was not soiled. It was

WASHINGTON BUILDING TRUST CO.

CAPITAL:

Common Stock, Paid in Full, \$335,000.00

Nos 20 to 25 Barquod du Peuple Bldg.,
Tel. 2797. MONTREAL.

T. NADEAU, - President.

OPERATED UNDER THE NATIONAL BUILDING AND LOAN PLAN.

But with a Positive Guarantee, with paid in Capital and a Definite Contract, both as to Investment Stock & Repayment of Loans.

SUB-OFFICERS AND DIRECTORS.

R. BICKERDIKE, President
H. LAPOINTE, Vice-President
THOS. F. G. FOLSY,
CHAS. DESMARTZAU,
J. J. BEAUCHAMP, Attorney
C. E. LECLERE, Notary

CHARLES W. HAGAR, INSURANCE BROKER,

Room 313, Board of Trade Building,
TELEPHONE 2884.

FIRE RISKS SOLICITED.

Favorable rates on all descriptions of property on application.

WILLIAM EVANS,

Seed-man to the Council of Agriculture for the Province of Quebec. Importer and grower of

Field, Garden and Flower Seeds,

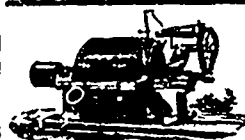
AGRICULTURAL IMPLEMENTS,

GUANO, SUPERPHOSPHATE AND OTHER FERTILIZERS.

Warerooms: 89, 91, & 93 MCGILL STREET,

MONTREAL.

104, 106 & 108 Foundling St., and 42 Norman St.



THE
WOODBURN
IMPROVED
Pulverizer.

for Sugar, Starch, Cream of Tartar, Sticks, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada.

Makes XXX and XXXX sugar without sifting or Lolling. 3 and 6 Circular to

E. S. STEPHENSON & CO.,

Engineers and Machinists, - ST. John, N.B.

simply detained." There is altogether too much U.S. silver in Canada already.

The prize list and regulations of Canada's Great Eastern exhibition at Sherbrooke, has been issued. On Friday and Saturday August 30 and 31, the grounds and buildings will be open, to exhibitors and their assistants only, from 9 a.m. to 6 p.m. These are preparation days, and all exhibits, except in the live stock departments, must be in their places and ready for exhibition at 6 p.m. on Saturday August 31, and the live stock departments, and in other classes where special exception to the above rule is hereafter made, no exhibits will be received after noon, of Monday, the 2nd September. The exhibition will be open to the public on Monday September 2nd, at 8 a.m., and will continue open until Friday, September 6th, at 6 p.m. Mr. R. H. Fraser, Sec-Treas.

SUN INSURANCE OFFICE, Of London, England.
 (Fire only) Capital and Assets over \$20,000,000
BAMFORD & CARSON, Agents,
 183 ST. JAMES STREET, MONTREAL.
 BELL TELEPHONE No. 183.

Lancashire Fire Insurance Co. Of Manchester, England.
 Capital and Assets over - \$20,000,000
BAMFORD & CARSON, Agents,
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 BELL TELEPHONE No. 183.

WANTED by the **PRUDENTIAL LIFE ASSURANCE SOCIETY OF NEW YORK**, General Agents in the following districts in the Province of Quebec:—Riviere du Loup, Three Rivers, Sorel, Sherbrooke and Valleyfield. Good terms will be given the right men. Apply to R. H. MYERS, General Manager for Canada, 37 Yonge Street, Toronto, Ont.

Considerable quantities of Quebec hay are being received in Toronto, the best of which sells at \$12 to \$13 per ton.

The lion's share of ocean grain-carrying is done by British vessels—the British lion's share, that is. The American eagle's share is so small that none but an eagle's vision could discover it.—Roller M.H.

A big result produced by small means is seen in the fact that lead pencil users have whittled away several big forests of cedar trees in Europe, and the supply of wood suitable for lead pencils is practically exhausted in the Old World.

Mr. Wm. Smith, deputy minister of marine, who arrived on the steamship *Laurentian* at Quebec last week has in his possession the offer of the *Alfin* line for a fast line of steamers between Montreal and Liverpool. The mean speed of the steamers is to be 17 knots an hour, and the proposal was made at a meeting of the directors in Liverpool. A later report throws doubt on this.

Notice is given of application for letters patent to incorporate the *Crescent Watch Cape Company*; headquarters Montreal, capital \$25,000. The applicants are John M. Graham, banker, and Alvin T. Morrell, jeweller, both of Boston, Mass.; Hon S. Hall, Albert J. Brown, advocates, and Jno. S. Stanley, bookkeeper, of Montreal of whom the said Hon John S. Hall, Albert J. Brown and John S. Stanley are to be the first or provisional directors.

The public debt of France is by far the greatest in the world. Russia has four times as many inhabitants, and not half the debt. The United States of America has 67,000,000 of inhabitants and not 3,000,000,000 of France's debt. And yet the French people have just taken up a Russian loan that no one else would have, and may be soon lending millions to our own precious Government. The secret is that while France, as a State, is more heavily indebted than any other in the world her people, as a population, are the richest, the English only excepted. And the distribution of this wealth is infinitely more equal in France than in than in the British Isles. The country long ago achieved for itself the enviable name of "pays de petits rentiers," the land of the

South Africa.

THE UNDERSIGNED ARE RETURNING to South Africa by the first steamer sailing about the middle of August. Manufacturers desirous of having their goods personally introduced cannot do better than first sample to the undersigned who have had twelve years South African and nine years Canadian experience.
ALSTONE BROS.,
 P.O. Box 9-3, Montreal
 Reference: A. W. Murdoch, Esq., of Murdoch, B. & Co., Toronto

small capitalists. The French have a gigantic debt—but they owe it to themselves; it is not borrowed abroad, it is held at home.

The imports into the United Kingdom of cans of salmon for the past three years are as follows, and it will be noted that the increasing demand is very plainly shown. There is every prospect that the foreign sales this season will run considerably over 700,000 cases from all points:

	Cases.
1892.....	547,000
1893.....	554,003
1894.....	647,190

Woolen mills among the largest in the U.S. have become the property of an English syndicate composed mostly of Bradford (Eng.) capitalists. Charles Fletcher, of Providence, R.I., the former owner and proprietor, will direct the concern for three years, and the present business management will continue for a like period. It is stated that within six months this syndicate will make an effort to purchase the majority of the woolen mills of the East. The syndicate's name and terms are unknown.

The embargo placed on Canadian cattle by the late Liberal Government in England is likely to do the party great damage. A London paper says—"In Scotland one of those local questions which are often big with the fate of governments is directly concerned with the Board of Agriculture. Mr. Herbert Garner, who Lord Rosebery's minister in this department, held very strong opinions as to the importation of Canadian cattle, and in view of the prevalence of pleuro-pneumonia absolutely refused to permit live animals to enter the country from the other side of the Atlantic. He may have been rightly or wrongly advised in the matter, for this is a problem in which the details of the evidence are all important, but the Scottish grazier, who could in six months transform a lean Canadian bullock purchased for some £15 into an article of commerce to be sold for £20 is naturally up in arms against any restrictions upon free trade in animals. It will be curious if Liberal members in the north of Scotland find their constituencies raising against them on what they may consider a narrow issue of this kind, but it must be remembered, on the other hand, that it is local questions concerning

the particular and individual welfare of different parts of the country which urgently require that wise and careful attention which has hitherto been denied them by an administration bent on disestablishing churches and revolutionizing the constitution."

The Toronto Electric Motor Co., Toronto, have made important improvements to their works by the addition of new machinery, among which is a special boring mill, a large drill, and lathe specially adapted for the manufacture of electric machinery. Their shops are now very completely equipped. They inform us that they have supplied a 15 horse power motor to J. G. Gibbon's Monumental works, Toronto, and three of the Fenson Elevator Co., Toronto for whom they are making three more. They are also building a 25 horse power generator for the Victoria Electric Light Co., Lindsay, Ont., one for the Clinton Electric Light Co., Clinton, Ont., and two motors for McDonald Bros. Winnipeg, Man.—Ex.

As bearing on the labor question, which is interesting to every employer the report from Chicago that at a recent meeting of the Iron Moulder's Union of North America the wage question was relegated to second place and much time was given to considering the practical details of the trade, including new methods of workmanship in line with scientific data, is not without significance. Hitherto the question of compensation has dominated all others in the councils of organized labor, and apparently very little thought or consideration has been bestowed upon the more important one—from many standpoints—of skill and efficiency, and none at all upon the improvement of a man's real earning capacity. From the manner in which labor union affairs have been conducted the natural inference has been that they existed solely for the purpose of considering wages irrespective of their relation to any other part of business, and the inevitable tendency of such a narrow view of the relations of employer and employed has been to reduce skill and efficiency and put a premium on incapacity. If the report is true it is certainly a cheering omen in more ways than one, for when workmen in their collective capacity of unions take measures to educate themselves and increase their own skill, they not only strengthen themselves, but strengthen their employers hands in the battle of competition, and that means, ultimately, steady work and good pay. It may also be said that increased skill means a greater degree of independence, while in a season of depression like that through which the country has just passed the skilled workman is very sure to be the last to suffer, and the first to be called to active duty when the tide turns.—Paper Trade Journal.

Rubber Orders

PROMPTLY,
EXACTLY,
COMPLETELY,
CORRECTLY,
SYSTEMATICALLY,
FREQUENTLY

ARE FILLED

BY :-

Campbell

AND

Brodie,

QUEBEC.

Order "Maple Leaf" and "Columbia" from us
and you are sure of getting the right
sellers.

DOMINION TOBACCO

Cigarette and Snuff Works,

ESTABLISHED 1862.

OLD CHUM, Plug and cut

OLD VIRGINIA,
DERBY

Plug Smoking Tobaccos are sold by all the
wholesale houses.

D. RITCHIE & CO., **Montreal.**

The only Plug Tobacco in Canada made by Organized Labor.

Electro Plating

Silver, Nickel, Copper, Bronze, Blue Nickel and Brass Plating.

Cabinet Hardware. Art Brasses and Metal Work.

THE DENNIS WIRE & IRON WORKS, London, Ont.

WHEN YOU WANT SALT
For Any Purpose
ASK FOR QUOTATIONS FROM
Verret, Stewart & Co
QUEBEC & MONTREAL.

BUSINESS TROUBLES.

A. Hartel, hotel, Berlin, has assigned to John R. Eden.

Albert Blanchard, a small city, butcher, has assigned with liabilities of \$3,000.

J. R. Kyle, boots and shoes, city, whose failure was noted in a previous issue, is endeavoring to compromise at 75c on the dollar.

F. C. Gilliland, books and stationery, Lunenburg, N. S., has assigned to A. K. McLean. He was previously at Amnapo. Liabilities not more than \$1,500 to \$1,800.

Napoleon Lavoie, manager of the St. Roch branch of La Banque du Peuple, has resigned and has accepted the position as manager of La Banque Nationale, St. Roch.

W. J. Bruce, jeweller and hardware, Glen Allan, has assigned to George Hayse. He started in '88 from the farm, but spent too much in expenses, rent, etc., and soon exhausted a proportion of his capital.

F. Dugal & Co., men's furnishings, city, have assigned to Kent & Turcot, owing about \$3,000. Father and son started the business in November, 1891, and worked along in a small way with limited capital.

The LeBlanc Manufacturing Company, West Publico, N. S., are applying for incorporation. They intend making doors, sashes, balusters, band rails, mouldings, brackets, household, office and other furniture.

W. A. Currie, wall paper, paints, etc., Ottawa, has assigned, with a liability of \$2,100, assets \$1,600. A bailiff was recently put in possession for a small claim. He has been hard up most of the four years he has been in business.

F. C. Elliott, men's furnishings, Halifax, has assigned to W. C. Northup with liabilities of \$10,000 to \$12,000. This business was carried on by Foster Elliott, who succeeded his late father in the spring of 1880. The present owner has found it difficult to make the business pay, especially as the estate held a bill of sale for over \$5,000. This has been a serious drawback, causing trouble in obtaining credit, etc.

Jos. Thiboutolle, general store, St. Anne de la Poutiere, has assigned to Lefebvre and Taschereau, Quebec, with liabilities of about \$5,000 and assets nominally \$2,000. He has been in business six years, but latterly has not done so well and has been pressed hard by his creditors.

The Globe Cigar Company, of Levis, N. T. Turgeon, proprietor, has been served with a demand of assignment at the instance of La Banque Nationale. Turgeon was formerly at Brompton Falls, but, desirous of extending, removed to Levis, having first obtained exemption from taxation for a number of years. His premises were damaged by fire recently, and he claims to have lost considerably from that cause.

The following is the estimate in detail of the losses of the cargo of the Ss. Mexico: 210 cattle, \$16,800; 880 sheep, \$7,040; 18,221 boxes of cheese, \$127,617; 8,291 bushels of wheat, \$6,652; 282 standard deals, \$6,000; 5,477 sacks flour, \$24,646; 515 boxes provisions, \$20,600; 750 pails lard, \$3,500; 87 pkgs. butter, \$8,500; 3,297 hales hay, \$1,500, making a total of \$221,755. The total insurance is, approximately, \$230,000. The steamer is insured in British companies for a large amount.

The prize list for the Provincial exhibition, which is to open to the world and will be held here from the 12th to the 21st September, 1895, has just been issued. It is a comprehensive one and contains many trophies worth while going a long way to compete for. Among the special prizes offered are the following:—

Class 3. Carriage horses—Thirty dollars, given by Mr. Samuel Osborne, for the best pair of matched carriage horses, 15½ to 16 hands high, 10 crees allowed, to be driven by owner in a gentleman's carriage.

Class 15. Hackneya—Gold medal, presented by Mr. Robt. Wiseman, of the Mile End hotel, for the best hackney on exhibition.

A gold medal and a silver medal, presented by Messrs. Bureau, Currie & Co., for the two exhibitors winning the largest number of prizes in the live stock classes, exclusive of poultry. The awards to be decided according to points, the first prize counting as many points as there are prizes in each section.

Gold medal, value \$50, presented by Mr. E. Dunham, of the Balmoral hotel, for the best gentl. men's road turn out.

A gold medal, a silver and a bronze medal, offered as 1st, 2nd and 3rd prizes in the high jumping contest. Particulars to be announced later.

Class 10—Special prize of \$25 for the best Percheron stallion. Offered by Percheron Stud Book of Canada.

Special prizes offered by the Haras National company. Three amounts, \$10 each.

Matters are being pushed ahead and the several committees are hard at work and they do not intend leaving anything to the

PATENTS

TRADE MARKS AND DESIGNS.

Applications rejected in other hands successfully solicited.

OWEN N. EVANS, COUNSELLOR and EXPERT,
17 years' experience.

Successor to the late F. H. REYNOLDS,
TEMPLE BUILDING, 185 ST. JAMES STREET
Telephone 192. MONTREAL.



VANDUZEN STEAM PUMP
THE BEST IN THE WORLD
Pumps Any Kind of Liquid.
Always in Order, never Clogs nor
freezes. Every Pump Guaranteed.
—10 SIZES.—
200 to 12000 Gallons per Hour
Cost \$2 to \$75 each. Address
GARTH & CO.,
536 to 542 Craig St. MONTREAL

last moment. They intend doing their utmost to make a record in the line of exhibitions.

An interesting experiment in turning large farms into small holdings, which may help to solve the agricultural problem in England, was recently completed in Dorsetshire. Sir Robert Edgecombe, seven years ago, bought a farm of 343 acres, spent money in building roads and wells, divided it up into 25 holdings of from two to thirty-three acres, and offered them for sale, payment to be made in ten equal annual instalments. Purchasers were readily found of all trades and classes, eight only being agricultural laborers, and all the instalments, with eight exceptions, have already been paid off. Instead of a farmer and three laborers, there are now 25 families of 75 persons on the land, which has increased in value from £170 to £318 a year.

INSURANCE.

A Company having ample assets, a large net surplus, first-class management and a reputation for fair and honest dealing with its policyholders, is the one in which you should insure your life.

According to its last annual statement lately published, the North American Life Assurance Company possesses all the above essentials, full particulars of which can be obtained on application therefor to Dr. Au't, the Company's Manager for the Province of Quebec, 62 St. James Street, Montreal, Que., or to any other of the Company's representatives.

The steamer Cibola, plying between Toronto and Niagara, was burnt on Sunday night last at the Lewiston wharf. She carried insurance for \$75,000 in the Western and British America, of which \$60,000 is re-insured. The cause of the fire is a mystery, as the boiler fires were out.

The fire departments throughout the county would do well to read the Scientific American of the 13th inst. A description therein is given of a ball nozzle which attached to a hose caused the water to spread over a very wide space, thereby being far more effective in suppressing fire than the ordinary stream. The device seems to us to be an exceedingly valuable improvement.

UNION Assurance Society,

Head Office:
81 CORNHILL, LONDON.
One of the Oldest Fire Offices in the World.

Subscribed Capital.....\$2,250,000
Capital Paid Up..... 900,000
Total Funds, including Capital,
nearly.....15,000,000
Annual Income..... 1,500,000

FIRE RISKS

Accepted on every description of insurable property.

CANADA BRANCH OFFICE:

Bank of Toronto Chambers, First Floor,
Cor. St. James and McGill Sts.
MONTREAL.

T. L. MORRISEY, Resident Manager.

CONTRACTS OPEN.

This column is to furnish Advance Reports of Building Projects, before the Closing of Contracts, for the special use of Material Men, Supply Men, Manufacturers, Builders, Architects, Roofers, Plumbers, Gas Fitters, Bridge Builders, Foundrymen, Hardware Men, etc.

Schools, Churches & Public Buildings.

Nelson, B.C., will erect an hospital.

A court house is to be erected at Rossland, B. C.

Port Arthur, Ont., is agitating for a model school.

Mr. Forger is erecting a new hotel at Grand Forks, B.C.

The new Presbyterian church, Andover, N.B., is nearing completion.

The Board of Education, Chickroy, N. W.T., will build a new school.

The people of Charlottetown are agitating for a reformatory for boys.

The corner stone of the new Quebec City Hall will be laid this week.

The tower of St. Paul's church, Fredericton, N.B., will have to be rebuilt.

Chatham's school board propose building a \$25,000 school in South Chatham.

Work is now rapidly progressing on the Cape Spear Methodist church at Tormentine, N. B.

The corner stone of the new Methodist church, Wellington, Ont., will be laid on Wednesday, the 24th.

The corner stone of the new English church at Fergus, Ont., has been laid by Prof. Cody, of Wycliff College.

The Board of Education, Owen Sound, will make important internal improvements and repairs on the Collegiate Institute.

J. C. Anderson intends building a saw mill at San Juan, Vancouver Island, and Moore and Young are opening an hotel at Sandon, B.C.

The Park street Baptist church, Peterboro, is about to have an addition made to it which is expected will be ready for opening by the last of September.

The Kalso, B.C. council have recently purchased three lots on A avenue on which it proposes erecting a council chamber, police station, fire hall and clerk's office.

The lands and works department, B.C., has invited tenders for the erection of a new school house for Oak Bay district. It

ASHLEY B. TOWER.

ASHLEY B. TOWER & CO., HOLYOKE, MASS.

Engineers & Architects.

SPECIALTIES:

Complete Plans for all kinds of PAPER and FIBRE MILLS.
Surveys and Estimates for WATER POWER DEVELOPMENT.

will be a frame structure, with front on Fowl Bay road.

Mr. James L. Wilson, architect, of Chatham, met the building committee of the Presbyterian Church of Blenheim, in Mr. Haggart's office and went over the details of the plan of the new church.

John Macdonald, secretary of the Kingston school board has petitioned to have the by-law granting \$20,000 for the erection of a new school submitted to the people during the coming municipal elections. Referred to the finance committee.

A despatch from Albuquerque says that the grist mill of S. A. McAuley, the door and sash factory of C. A. Jones and the portable mill belonging to Matthew & Boulter, at Millstream have been completely destroyed by fire. The mill and factory will be rebuilt at once.

The Catholic School Commissioners of St. Louis du Mile End claim that their assets exceed the liabilities by \$8,820. The receipts for the year were \$10,052. Last year's balance was \$102, a total of \$10,155. The disbursements amounted to \$7,381, leaving a balance of \$2,774. It was decided that the \$10,000 loan, which was obtained from Hanson Bros. at 94, would be expended as follows: New buildings, \$25,246; mortgages, \$10,500; school furniture, \$2,051. During the year 728 pupils have attended the two schools under the control of the commissioner.

Municipal and Railway Bonds.

Chickney, N.W.T., will issue new debentures for the purpose of building a school.

The city clerk of Windsor, Ont., will advertise for tenders for \$10,000 waterworks debentures.

The contract between the city and Mr. H. J. Beemer for the construction of the electric railway was signed recently. Work will be commenced at once.

Raleigh Plains drainage debentures, \$52,553, at 14 per cent, twenty years, were bid for as follows:—

B. Morris, Hamilton, \$1,905 premium.

G. H. Gillespie, Hamilton, \$2,397 premium.

G. A. Stinson, Toronto, \$2,852 premium.

Bank of Commerce, Toronto, \$1,258 premium.

Hanson Bros., Toronto, \$762.

J. A. Meldrum, Toronto, \$1,556.50 premium.

Hume, Brown & Co., Toronto, \$2,042.42 premium.

C. C. Campbell, Toronto, \$50 premium.

Oster & Hammond, Toronto, \$2,357 premium.

H. O'Hara & Co., Toronto, \$1,948.50 premium.

R. Wilson Smith, Montreal, \$1,724 premium.

Toronto Financial Corporation, \$3,436 discount.

The debentures were awarded to G. H. Gillespie of \$54,550.

Sealed tenders are invited for an issue of Bonds of the Toronto Suburban Street Railway Company, limited, amounting to \$140,000, due 1st of February, 1912, and

GEORGE F. HARDY.

bearing interest at the rate of 6 per cent per annum, payable half-yearly, in February and August. The bonds were issued by the City and Suburban Electric Railway Company, limited, and bear date, 1st February, 1893. They are secured by a first mortgage to the Trust Corporation of Ontario, and by Statute, 57 Vic., Chap. 94, Ontario, made binding upon an obligation of Toronto Suburban. Tenders, marked "Tenders will be received up till 30th of July, by G. A. Stinson, 9 Toronto street.

Bridges.

The London street railway company has awarded the contract for the construction of their bridge at York street bridge to the Peterboro Bridge Company. The work is to be completed on Sept. 14.

There is little doubt that a new railway bridge across the Columbia at Revelstoke will be constructed this fall, or at least its construction will be commenced as soon as the water in the river recedes sufficiently. It is expected that the matter will be determined by President Van Horne on his coming tour of inspection.

Houses.

Building permits have been issued to J. B. Ralson for a handsome brick residence on Richmond st., London.

Mr. Barnes, architect, is building a fine winter and summer house for Mr. Ried of the Merchants' bank, at the extreme western part of upper Lachine. Another fine villa in the same locality is likely to be built for Mr. E. T. Chambers of Montreal. This locality is likely to be noted for its substantial residences suited for all the year occupation, the houses being supplied with water, hot water furnaces and all modern conveniences. The pretty little English church of upper Lachine, in close vicinity, has been underbuilt with stone and encased with brick, and will be opened henceforth for winter services.

Waterworks.

Mr. Jas. Tuck, of Kemptville, is constructing a system of waterworks throughout the town.

The Waterworks Committee of the City Council of Kingston has recommended the purchase of a pump.

The superintendent of the waterworks dept., Kingston, strongly urged on the council, the necessity of purchasing a new engine and boiler.

Donald McLeod of Spokane is the promoter of a company which proposes to furnish Rossland, B.C., with waterworks at an early date. The water will be brought from a creek, 3000 ft. above the town. Rossland has a population of about 3000.

The city engineer, Toronto, has furnished a report respecting the tunnel scheme and other improvements to the waterworks system, the cost of which is estimated as follows: Tunnel, including new six foot conduit, complete, \$540,000 3/4-inch, main to reservoir, \$135,500; 24-inch main in Front-street, \$40,000; branch pipes off 24 inch main in Front-street, \$22,400; Avenue

**CITY OF KAMLOOPS,
BRITISH COLUMBIA,
TENDERS FOR DEBENTURES.**

SEALED tenders and proposals for Debentures, will be received at the office of the undersigned up to 11 p.m. on the first day of September, 1915, for the purchase of debentures of the Corporation of the City of Kamloops, B.C., amounting to \$1,000,000, or its sterling equivalent at the rate of 25s. to the one pound sterling, in sums of \$50 each or its sterling equivalent, and also a sum payable in Twenty-five years from the first day of September, 1915, and bearing interest from that date at the rate of five per cent per annum, payable half yearly on the first days of March and September in each and every year, at such place or places other in Great Britain, the United States of America or the Dominion of Canada as may be expressed in the indentures or coupons.

The tender must state the net price which he will pay at Kamloops, and in addition to the net price the purchaser will have to pay to the Corporation the interest at five per cent per annum from the first day of September 1915 to whatever date the money is received by the City Treasurer.

The above debentures are issued under the authority of the City of Kamloops, B.C., and will be secured by a rate on all rateable land and improvements in the City of Kamloops, and will be the second debt incurred by the said City, the first being a debt of \$2,000,000, loaned by the Corporation, as a result of which an excellent water works system is now secured.

The Corporation do not bind itself to accept any tender.

M. J. McNEIL, C.M.A.
City Clerk's Office, Kamloops, B.C.
Jan. 21st, 1915.

road main, \$75,000; improvements to district east of D.A., \$25,000; improvements to Parkdale supply, \$20,000. Total \$760,000.

Street Lighting.

The St. Thomas City Council will ask for tenders for lighting the city with ninety electric arc lights of 200 candle power for a term of eight years, before deciding whether to give the St. Thomas Street Railway Company a contract for that time at the company's offer.

Sewers and Pavements.

A tile sewer is asked for on Albert st., Kingston.

Tenders will be asked by the City of Windsor for the construction of the Vera Place sewer.

Engineer Kinchling, of Rochester, who is to report on the Hamilton sewerage system, arrived in the city recently, and began work.

A committee of the whole council of Peterboro has decided to order that the contractor shall go on with his work on the outfall sewer and finish it from Townsend street to Brock street.

The city council of London has awarded a contract for the asphaltting of eight of the principal business blocks. Seven tenders were opened, the lowest being \$2.26 per square yard and the highest \$3.23.

	Quality.	Cost per sq. yd.
Toronto Con. & Pav. Co., Trinidad		\$2.26
Kramer-Irwin Rock Asphalt Co., Hamilton, Trinidad		2.83
Ontario Paving & Con. Co., Detroit, Bermuda		2.34
John F. C. Mully, Toronto, Trinidad		2.88
N. & M. Conolly, Toronto, Trinidad		3.23
Barber Asphalt Co., Buffalo, Trinidad		2.65
Furin-Hambrick Co., St. Louis, Trinidad		2.49

There was a difference of \$6,000 between the Barber and the Toronto Construction Company's tenders. The former was awarded the contract. The Barber Company gave a guarantee for five years to keep the streets in repair.

**FREDK. McKEOWN & CO.,
Civil Engineers and General
Contractors.
CONTRACTING DEPARTMENT.**

Constructors of Water and Gas Works, Railroads, Subways, Tunnels, Bridges, Dredging, &c.

JOBGING DEPARTMENT.

Cement and Tile Floors, Home Drain Stone, Cobble, or Wood Paving. All Jobbing Work promptly attended to and done in a good workmanlike manner.

246 ST. JAMES STREET.

Montreal, Que.

Not able to give estimates for any work

Sealed tenders addressed Town Clerk, Truro, and endorsed "Tender for Sidewalk," will be received up to noon on the 25th inst. from persons willing to lay about Two Thousand Feet of Asphalt Sidewalk with Stone Curbing. Figures to be given separately for supplying and laying Asphalt and for supplying and laying Granite Curbing, and also for Erie Stone Curbing. Specifications can be seen at Town Office, Truro.—N.S.

Miscellaneous.

A smelter will be built this summer at some point convenient to Russland, B. C.

There is a movement on foot in Windsor to remove the electric plant to a more suitable location.

A joint committee of the Belleville council has advised the purchase of an electric fire alarm system.

A car-load of pipe for the Horse Fly Gold Mining Co. arrived at Asbestos last week. The balance of 125 tons will follow.

The estimated loss by the destruction of the Brunette Saw Mills, Sapperton, B.C., is placed at \$125,000 and the insurance \$33,000. They will rebuild.

The William Hamilton Manufacturing Co., Peterboro, have received an order from contractor Onderdonk of the Trent Valley canal for four large upright boilers.

A committee of Galt citizens has been appointed to view a number of sites suitable for a new town park. It recommended the purchase of forty acres of river flat at \$100 per acre.

Nanaimo, B. C., is moving for improved fire service to avoid an increase in the rate of insurance. A committee has been named to confer with the fire wardens and report to the council.

The Hudson's Bay company have decided to add two stories to the one story addition which they erected last year to their office building on the corner of York avenue and Fort street, Winnipeg.

Albert E. Humphreys and Martin King have given notice that the desire to form the Trail Creek Tramway Co., Ltd., for the purpose of constructing and operating a tramway, etc., from the mouth of Trail Creek on the Columbia River to the town of Roseland B. C., and thence to the Iron Horse mineral claim and branch lines to other claims.

The Halifax Electric Tramway Company obtained its charter on the 20th of March last from the provincial legislature. It is empowered to generate electric energy for any purpose, but its chief object is the construction of lines within the city and county of Halifax and the supplying of light and power to the city. Eight miles of track are to be opened by the first of September next and in the spring there will be a large extension of the system. The company has decided to install its



SEALED TENDERS addressed to the undersigned and endorsed "Tender for Post Office, at Richmond, P. Q.," will be received at this office until Friday, July 25th, for the several works required in the erection of a Post Office at Richmond, P. Q.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Secretary-Treasurer's Office, Town of Richmond, on and after Friday, 5th inst., and tenders will not be considered unless made on form supplied, and signed with the actual signature of tenderers.

An accepted bank cheque, payable to the Minister of Public Works, equal to five per cent of amount of tender, must accompany each tender. This cheque will be forfeited if the party claiming the contract or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind to accept the lowest or any tender.

By order

E. F. E. HOY,

Secretary.

Department of Public Works,
Ottawa, 2nd July, 1915.

plant by contract, and tenders have been asked of prominent builders of Boston, Montreal and Halifax to lay the track along the routes above designated. Tenders have already been received for the work. Tenders were also received for the construction of a car house on Moran's wharf. This car house is to be built on the most modern plan. It will be one story high from the front, 69 ft. wide by 50 ft. long, and will be equipped with track accommodation and transfer tables sufficient to accommodate about 40 cars. The floor for about 60 ft. back from the street will be covered with concrete and equipped so that cars may be washed and cleaned. The remaining portion of the floor will be provided with carpets, affording facilities for the inspection of the motors of the cars, and will also be provided with necessary machinery to remove and repair the under running gear of cars when required. On the 1st floor will be a spacious office, with lavatories, equipped with plumbing after the most approved fashion. The car house will have a basement below the street floor which will be provided with all tools and machinery necessary for complete machine and paint shop, so that the company's repairs will be all made on the premises at a minimum of expense. The equipment of the company will include about 20 closed cars, furnished with the latest improved girder track, and two 15 h. p. new electric motors, which are now being built by the General Electric Co., at their works, Peterboro, Ont.

The Imperial Oil company will shortly commence the erection of new buildings and some additions to present structures on their property near Louise bridge, Winnipeg. A new barrel warehouse will be built, stands erected to hold three large tanks which are coming up from the east and a wing will be added to the coopersage.

CONTRACTS LET.

Loran Thompson has received the contract for the building of the St. Stephen and Millton railway.

Work has been started on the large new block to be erected on the corner of Main and James streets, Winnipeg.

Mr Allan, of Rosland, B.C., will soon have his hotel completed, which will be the largest and most complete there.

Rhodes, Curry & Co., of Amherst, N.S., have received an order from the Intercolonial railroad for seventy-five box cars.

The contract for the construction of the St. George street sewer, Belleville, has been awarded to Robert Thompson and Wm. Dohohuc at \$1,444.

— THE —

G. & J. BROWN MFG. CO'Y, LIMITED,

W. W. LEE, President and Superintendent.

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BRIDGE BUILDERS

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Hand Cars, Velocipede Cars, Lorries, Jim Crows, Track Drills, Rail Cars, Sema-
phores, Double and Single Drum Power and Steam Hoists, Etc., Etc.

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FALL, 1895.

Ginghams, Zephyrs,
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Shirtings, Oxfords,
Shirtings, Cottonades,
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And all kinds of Iron
Work, address

Toronto Fence & Ornamental Iron
Works, 73 Adelaide St. West, TORONTO.

The contract for the building of C. McCullum's residence at McPherson's has been awarded to John C. Mesher by the architect, J. Gerhard Tiarks, of Victoria.

The Waterous Engine Works Co., in Winnipeg, have received the contract for the machinery, boilers, fittings, etc., for the new elevator now in course of erection.

At a meeting of the directors, New Glasgow, N.S., a contract was awarded to W. R. McKenzie and R. Olding to erect a Y.M.C.A. building of brick and stone, at a cost of about \$10,000.

At a meeting of the Separate School board held last night, the Smead-Dowd Co. were awarded the contract of placing their heating, ventilating and closet system in a fine new building to be erected this summer.

J. R. Bailey completed this week the burning of the first kiln of brick turned out this season by the Vernon brick yard, Vernon, B.C. The kiln contained about 200,000 brick of much superior quality to any hitherto manufactured in this yard.

The contract for building the Welland branch of the T. H. & B. railway has been awarded to M. P. Chapman and Company, of Watkins N. Y. The first fifteen miles have been sublet to Maxey, Larson and Company. The grading is expected to be finished by September 15th.

J. N. Young, of the T. H. & B. Railway, Hamilton, has closed the contract with Fellows & Lewis, London, for the construction of a culvert at Tankley Hollow. The culvert will be 210 feet long, an excavation of 3,000 cubic feet of material will be necessary, and there will be 2,000 yards of masonry. Work will commence at once, and the culvert will be completed in sixty days.

Mr. Richard Wellington Williams, who was elected president of the Pharmaceutical Association of the Province of Quebec, was born in this city on July 15th, 1838. He studied at Nicolet College and began his apprenticeship to the pharmaceutical profession at Three Rivers on July 8, 1870, with Mr. G. Edson, and removed to Montreal on August 27, 1875, where he followed a course of lectures at the College of Pharmacy, being received as a clerk at the

spring examinations in 1876 and graduating as the gold medallist at the spring examinations in 1877. He returned to Three Rivers in 1878 and is now proprietor of the pharmacy in which he began his apprenticeship. Mr. Williams has been an examiner for nine years and a member of the Council for eight years. He is also a member of the American Pharmaceutical Association; a member of the Council of the Three Rivers Board of Trade, and vice-president of the St. Maurice Tool and Axe Works, of Three Rivers.

The annual report of the Dominion Department of Trade and Commerce, just presented—to Parliament, shows the reality of the comparative prosperity of Canada in a new phase. The Deputy Minister says:

In submitting the second annual report of the Department of Trade and Commerce, I have the honor to call attention to the fact that notwithstanding the world-wide commercial depression which has continued during the year covered by the report, it is gratifying to observe that its effect upon Canadian trade has been less marked than is shown by the figures of almost any other country; that while there has been a falling off in the total value there has been but little reduction in the volume of trade and that notwithstanding the unprecedented low prices which have prevailed during the year, as respects the products which Canada has exported, the total value of such exports has fallen below that of the previous year only to the extent of \$1,000,000 and still stands higher than in any other year in the history of the country; that the purchasing capacity of the country as shown by a comparison of exports and imports, has been fully equal to that of the previous year, the estimated percentage of the general decline in prices of such goods as are imported exceeding the actual percentage of decline in the value of imports; that the prices of the two leading items of exports, viz., lumber and cheese, have been rather more than the average since Confederation; that while there has been a serious decline in the prices of cereals there has been a compensating factor in the prices of several leading articles necessarily imported. As an illustration taking extremes, the average price of wheat as exported in 1873 (the year of extreme high prices) was \$1.37 a bushel; in 1894 it averaged only 66 1-10c. In the



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N. J. POWER L. I. SEARGEANT,
Gen. Pass. Agent. Gen. Manager

same years the average price of sugar as imported was 53 10 cents and 2 1/2 cents so that the bushel of wheat, as its value in 1895, would purchase, within a fraction, the same amount of sugar as in 1873, or taking retail prices a little more than in 1873. At the same time Canada has had more than double the quantity of wheat to spare for export in 1894 than in 1873, while some sections of the country have felt the depression more than others, the fact remains that Canada, as a whole, has not only been fairly prosperous, but relatively, as compared with all countries with which she has trade relations, much more than fairly prosperous during the year under review.

The council of the village of Granby has passed a by-law granting John and George H. Archibald, of Montreal, doing business under the name of the Empire Tobacco Co., a cash bonus of \$10,000 and buildings to cost not less than \$15,000, or about \$25,000, in consideration of their moving their works to Granby. In consideration of the subvention the Empire Tobacco company is to pay out \$35,000 a year in wages and at the end of ten years the factory building is to become the property of the company. In the event, however, of the company not paying out \$350,000 for wages in the ten years, it shall only own a proportionate amount of the building. For security for the cash bonus the company gives a mortgage of \$10,000 on its plant and machinery, which will be discharged at the rate of \$1,000 per annum, provided the company fulfils the terms of the by-law. In order to raise the money to pay the bonus and erect the buildings, there is to be borrowed on the credit of the municipality \$25,000, for which thirty year debentures bearing 4 1/2 per cent interest will be issued. A special tax of \$1,025 a year will be levied as long as need be to provide for interest and sinking fund for the redemption of the bonds at maturity.



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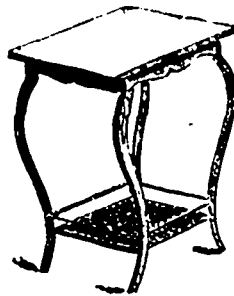
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We are prepared to take work from any part of the city and province, and return the same during the week. Special arrangements made for hotel linen.

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ALL THE NEWEST EFFECTS

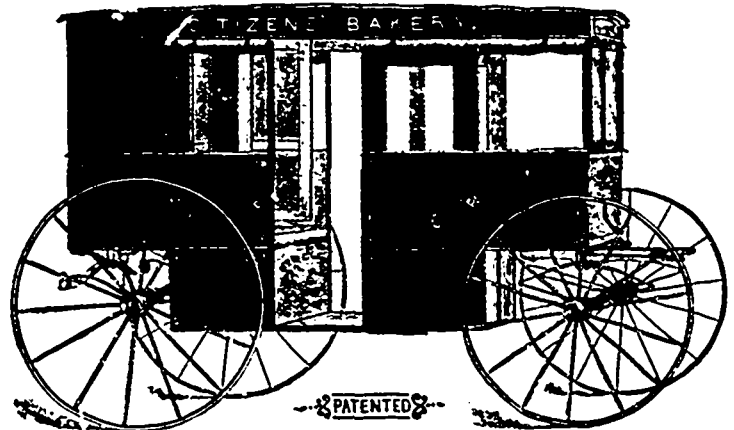
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Meat Wagons, Milk Wagons and Grocery Wagons

Are in keeping with the PROGRESSIVE SPIRIT of the AGE.

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All built in our Patent Short Turn Gear. Sell on sight. Special Prices to the Trade on Application. BUILT ONLY BY

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China Cuspidors, Tea Sets,
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Metal, Bronze Piano and Table
Lamps, Cutlery, Plated Goods

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Connections at Ottawa with trains on Ottawa, Arnprior and Pelly Sound Rv., for Arnprior, Renfrew, E. Anvil and points west.

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R. A. CARTER, Agent, Board of Trade, MONTREAL.
E. J. CHAMBERLAIN, General Manager, OTTAWA, ONT.

There seems to be a growing sentiment among sugar people and the trade press of the United States, that we are likely to see a very much higher range of sugar values within the next six months.

They base their assertions upon the late estimate of the sugar crop which is generally considered as nearly accurate as it is possible to be.

The 1894-95 beet crop of the world equalled 4,846,000 tons; the cane crop 3,476,000 tons, making a total world's supply of 8,322,000 tons.

Now it is claimed that there will be an actual shortage of approximately 1,453,000 tons in the 1895-96 crop. Heavy rains and bad weather generally have irritated the bad condition of cane in Cuba. The insurrection too has cut down the probable supply 200,000 tons and with a decrease of 12½ per cent in the acreage of European beet root, the outlook is perilous indeed. Of course these statistics are discounted a good distance ahead and must alike all other speculative theorems be taken conservatively. We think, however, that there is very little doubt but we have seen the last of low priced sugars for some time.—Maritime Grocer.

Of the 63 million pounds of tobacco imported into England, over 52 millions came from the United States. Holland sends 1 million pounds, and Turkey 400,000. There are three firms in Londonderry that manufacture tobacco. They import from London annually an average of 100 hogsheads, weighing about 1,850 pounds each. All this tobacco comes from the United States. There is a large consumption of manufactured tobacco, as it is brought here from London, Liverpool,

Belfast and Glasgow in cases and distributed all over the country to the vendors. There are no means of knowing the exact quantities, the duty being paid by the manufacturers and not entered at the Customs House here. There are some, but not many, boxes of cigars and cigarettes received from New York and Richmond, Va., but as they also come via the ports before mentioned, the duty is previous to their arrival here. The principal supply of cigars and cigarettes comes from Cuba and the Phillippine Islands.—Tobacco Journal.

There is renewed activity in the Toronto wool market. A number of American buyers have been there this week and have taken about half a million pounds of new Canadian fleece. This has advanced prices 1½ to 2c per lb., and owing to the advance in the old country market holders in Ontario are asking more money and are and are indifferent sellers. The most of the demand is for bright lustrous wools, which is much in demand for the manufacture of woollen dress goods, which are to be very fashionable the coming season.

Col. Curran, of Halifax, and Mr. Marcque, of Brussels, representing the Columbia-Belge Steamship company, had an interview with the Premier this week on the subject of the establishment of a direct steamship communication between Canada and France and Belgium. The deputation was introduced by Dr. Lachapelle, M.P., and accompanied by several members of Parliament representing Halifax, St. John and Montreal. The desire is to have the Government grant a subsidy this session so that the steamship line may be at once

established. Tenders have been sent in for a fortnightly service between Montreal, Quebec and France and Belgium in summer and Halifax and St. John and foreign ports in winter, the subsidy asked being \$50,000 for an eleven knot service and \$125,000 for a thirteen knot service. Sir Mackenzie Bowell expressed his sense of the importance of promoting trade with France and Belgium and promised early consideration of the application for a subsidy.

Sir Mackenzie Bowell said last week it was the intention of the Government to co-operate with the Government of the United States in the matter of investigating the inland waterways of the country, with a view to discovering the best methods of increasing the facilities for the carrying of Western grain. Two Government engineers would be appointed together with a third independent engineer to meet those appointed by the United States. The Government engineers would only be paid their expenses, and the third engineer would not receive any regular salary.

Alarming reports of the severity of the drought and the loss occasioned thereby are coming in all over Ontario. Matters are very serious indeed around Chesley, Hanover and Durham, creeks, wells and water holes having been dried up, and in many cases farmers have to go miles for water. The loss to stock is very severe indeed. There is no feed for them and in many places farmers are cutting down trees for their beasts to browse upon. Near Durham one farmer had nothing to give his beasts, so he chased them off the farm to shift for themselves. At Chesley a

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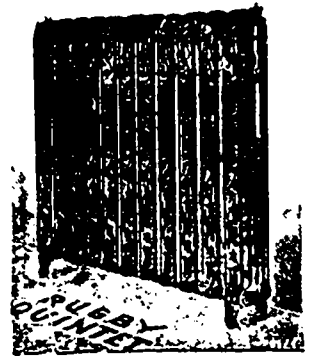
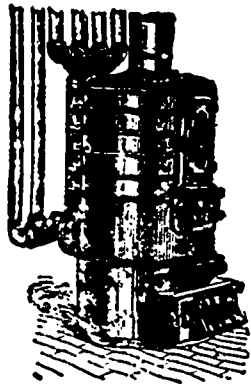
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Capacity 2,000 to 20,000 feet of 1 inch Pipe.

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Capacity 5,000 to 12,000 feet.

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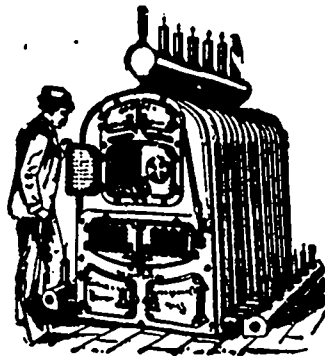


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COOKING RANGES

For Hotels and Private Houses.



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From 8,000 to 50,000 cubic feet capacity.

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THE BABCOCK AND WILCOX WATER TUBE STEAM BOILER

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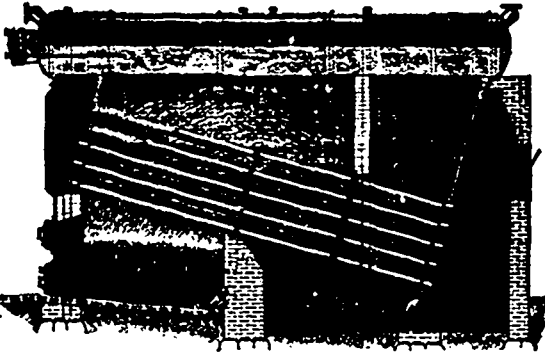
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WILLIAM T. BONNER General Agent for Canada. Workshops:—Belleville, Ontario.



farmer has gone insane, his mind being completely unhinged by his complete loss. The country all through these sections is burnt up and dry and ruins thousands in the face. The merchants in the various places are so discouraged by the outlook that they refuse to buy goods from the commercial travellers until rain has fallen. More than this grasshoppers have made their appearance and threaten the remains of those crops which the drought spared.

The SS. Mexico of the New Dominion Line, Elder, Dempster & Co., recently left this port for Bristol, with a shipment of 864 seventy-pound tubs of fine Canadian June creamery butter in cold storage. The shippers are Messrs. Wm. Nivin, A. J. Brice, A. A. Ayer and P. W. McLagan, and the quality of the butter is certainly A 1.

The provision of cold storage for butter on the Mexico inaugurates the Federal government's plan for the transportation of "creamery" to Great Britain in the most acceptable condition. The refrigeration-like compartment on the Mexico was constructed by Mr. J. C. Murray, under the personal supervision of Professor Robinson, and is similar to those on the Mongolian and the Norwegian. The compartment is an air-tight chamber with a capacity for about 900 tubs of butter and is so constructed that all outside air is excluded, and the temperature in the chamber is kept constantly at about thirty degrees. The chilling process is induced

by a series of twenty-four galvanized iron tubes, eleven inches in diameter and five feet high. These were filled with ice and the door closed before the butter was loaded, and the compartment then inspected by a delegation of the butter and cheese traders. Layers of alternate air spaces, lumber and parchment paper, it was explained, compose the walls, and by this system the chamber would grow more arctic like with each day's journey across the Atlantic.

A Michigan cigar maker has been wanting to get out a patent for a new cigar box. The idea is to inclose in it a small musical box. This seems to us somewhat childish. Cigar smokers want the best goods obtainable for their money, if they had to pay for a musical box with every box of cigars, they would get a lower brand, and acquire a useless lot of musical boxes.

According to Bradstreet's returns the total of failures in business in the Dominion of Canada for the past six months is 934 against 954 in the first half of last year, and the recovery from previously disturbing conditions is manifested in an aggregate of only \$6,629,246 of liabilities, as compared with \$9,500,642 last year. There have been 4 more failures reported from the Province of Ontario this year than last, but 25 fewer from the Province of Quebec. Aggregate liabilities reported by failed concerns in Ontario decreased to \$3,212,079 during the past half year, nearly 13 per cent, and in

GRAND TRUNK RAILWAY CO.

CHANGE OF TIME.

Commencing on June 23rd, 1898. Trains leave Bonaventure Station.

(Note * signifies runs daily, all other trains run daily except Sunday).

9.45 a.m., 4.15 p.m., 8 p.m.—For Ottawa and all points on the C.A. & O.A. & P.S.R's.

9.10 a.m., *8.00 p.m., and 10.35 p.m.—For Toronto, Hamilton, Niagara Falls, London, Detroit, Chicago, etc.

12.31 p.m. (Mixed).—For Brockville, 5.00 p.m.—For Cornwall.

7.00 a.m.—For Hemmingford, Valleyfield and Massena Springs.

4.20 p.m.—For Hemmingford, Valleyfield and Fort Covington.

8.15 a.m. (Mixed).—For Island Pond.

7.50 a.m.—For Sherbrooke, Island Pond, Portland, Old Orford, Quebec and the Maritime Provinces, (Runs to Quebec daily).

8.40 p.m.—For Sherbrooke, Portland, Old Orchard Beach (On Fridays this train also runs to Quebec and points on the I.C.R. as far as Little Metis).

11.10 p.m.—For Sherbrooke, Portland, Quebec and points on the I.C.R. to Little Metis. Saturday night train remains at Island Pond over Sunday.

1.25 p.m.—For St. Johns (on Saturdays only.)

4.00 p.m.—For Sherbrooke, Island Pond, and points on the D.C.R.'s.

4.40 p.m.—For St. Johns, Rouses Point, also Waterloo via St. Lambert and M.P. & B.R.'s.

8.15 a.m., 5.08 p.m.—For Sorel via St. Lambert.

5.15 p.m.—For St. Hyacinthe, also St. Coaire via St. Lambert. (On Saturdays this train leaves at 1.11 p.m.)

9.00 a.m., *6.10 p.m., *8.25 p.m.—For Boston and New York via C.V.R.

7.20 a.m., 10.00 a.m., *6.20 p.m.—For New York via D & H.

For suburban time tables, tickets and full information apply at City Ticket Office, 143 St. James Street, and at Bonaventure Station.

Quebec to \$2,044,678, nearly 50 per cent.

Business failures in Newfoundland number 38 for six months, contrasted with 8 in the first half of 1894. Total liabilities have advanced from \$8,700 in the first half of last year to \$414,628 in the past six months.

Province.	1895	1894	1895	1894	1895	1894
	Number of Failures.	Number of Failures.	Assets.	Assets.	Liabilities.	Liabilities.
Ontario.....	431	427	1,302,392	1,605,293	3,212,079	3,601,849
Quebec.....	332	317	801,220	1,304,512	2,044,678	3,369,904
N. Brunswick	31	43	139,780	397,437	231,419	595,270
N. Scotia.....	54	58	163,650	170,393	370,910	316,002
P. E. Island.	7	5	37,400	17,850	65,200	29,150
Newfoundland	38	3	233,330	4,300	414,628	8,700
Manitoba.....	39	39	108,329	169,647	219,171	320,662
N. W. T.....	8	5	43,800	4,000	91,900	28,133
B. Columbia	54	31	221,725	440,450	393,850	640,352
Totals.....	972	937	3,102,763	4,084,482	7,043,874	9,209,342

Bicyclists will find this a good receipt for glossy black paint:—Amber, 16 oz.; boiling linseed oil, 1 pint; asphalt, 3 oz.; resin, 3 oz.; oil turpentine, 1 pint. Melt the amber in the boiling oil and add the asphalt and resin. Mix thoroughly, remove to open air, and gradually add the turpentine oil. We suggest Scientifico American care in keeping lights away while being mixed.

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TOOL WORKS,
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**Engine Lathes,
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 Multiple Drills,
 Boring Machines &
 Special Machinery**

For all kinds of work for Boiler and Machine Shops, Agricultural Works, Locomotive Works, Car Shops, &c.

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ASSURANCE COMPANY,
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FIRE, LIFE AND MARINE

Capital and Assets	\$27,000,000
Life Fund, (in special trust for life policy-holders)	6,444,000
Total Net Annual Income	7,000,000
Deposited with Dominion Government	374,246

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

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SEVEN QUALITIES OF INGRAINS.

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Rugs, Squares,

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**TEMPLE BUILDING,
 MONTREAL.**

THE Canadian Trade Review

JOHN HAGUE, Editor.

MONTREAL, FRIDAY, JULY 19, 1895.

LA BANQUE DU PEUPLE.

This bank has announced its suspension of active business for ninety days. The assistance accorded by its neighbors of one million dollars was not enough to tide over the crisis.

So far as the public are concerned, their interest is two-fold. They hold the notes of the Banque du Peuple to the extent of \$887,000. These notes are good for their face value, that is beyond all question. They also act as deposit receipts, bearing 6 per cent interest, as they carry that rate from the date of the bank's suspension. So far then as the note issues go the public cannot lose one cent.

There is another interest of a graver nature. The failure, or temporary closing of a bank, inevitably creates distrust in other institutions. That

lack of confidence is a source of possible danger, and is certain to give occasion for a restriction of business in proportion to the extent to which distrust is being manifested. That is a matter in the hands of the public. They can injure the banks, they can damage themselves, if they decide upon a course of action which will compel the banks to take special measures for their own protection. It behoves then all who are in a position to affect public opinion to exercise great prudence in dealing with this incident.

The Banque du Peuple has been compelled to suspend because of the withdrawal of its deposits. Of these it held \$1,100,000 payable on demand, in customers' credit balances, and \$5,800,000 in money placed at interest, payable after notice. The total of these sums was equal to the total of its current loans. That is to say, one section of the people lent the bank some seven millions of money, which was borrowed by another section. On those borrowings the active, current, daily business of the country depends for its very existence. Were the deposits in our banks withdrawn the trade of this country would be destroyed, as they constitute the vast bulk of the resources which give vitality to trade, which, practically, form the capital of the nation's enterprises. We have reason, however, for saying that the money taken from the Banque du Peuple has been largely placed in other banks, whether, however, this applies only to the customers' credit balances in open accounts, or to what extent it applies also to deposits on time, it cannot be ascertained. They are both a serious form of drain, as the former class takes the active business accounts away, and the other the funds for sustaining its loaning business.

When a bank suspends temporarily the former withdrawals are apt to be a very serious, they have indeed proved an insurmountable difficulty in arranging for resuming business, as the customers have gone never to return, so that re-opening is apt to be attended with greater difficulties than commencing a new bank, as its prestige is a drawback to success.

We cannot relieve the directors of the bank from very grave responsibility, a responsibility they seem not to have realized. So far as the entrance of the General Manager upon outside engagements goes, the Board is wholly blameable for this becoming a matter of public comment, and of giving rise to adverse criticism as to the relations of the bank to certain

customers. The very possibility of such comments ought not to have existed. It would not have existed had the Board followed the precedents of well nigh the whole of the banking institutions in this and other countries. Why they should have set such precedents and such examples at nought we do not understand. The only explanation seems to be that the directors of the Banque du Peuple were insufficiently acquainted with sound banking principles and practices for holding such a responsible position. This is the more evident from the character of several loans, which there is little doubt have been made by the bank, loans of a permanent character such as have ever been a source of grave trouble to those bankers who have been foolish enough to lock up their money in such advances.

Bank directors cannot too vividly realize that as their main resources, deposits and circulation are liable to be liquidated at very short notice, they ought not to lock up such funds in loans of a permanent character, such as are those to railways and enterprises that are not dealing with commodities which are being constantly transferred from sellers to buyers.

Unless the loans of this bank prove to have been made with reckless imprudence, its Assets are far more than amply sufficient to meet all its Liabilities, both to the shareholders and the public. We trust this not to have been the case, but the necessity for suspension justifies anxiety as to the ultimate result. We trust also that the public will not aggravate the mischief, to its own hurt. Messrs. Barbeau and Chipman have been appointed Inspectors, whose report we trust will show that the bank has the surplus which for a length of time has been stated as equal to half the Capital.

THE POLITICAL OUTLOOK.

It is not for a trade paper to enter upon a discussion of the highly complicated question which has brought about a serious difficulty at Ottawa. But, as the question involves the entire commercial interests of the country, it is one of which we may be allowed to point out the magnitude, and the danger that threatens our business interests.

Without disparaging or belittling the gravity of the question as to the educational arrangements of Manitoba, we venture to say that an infinitely graver one is, whether the trade

interests of the whole of Canada are to be imperilled because of a school question affecting the minority of one province. If the two parties who respectively represent two entirely antagonistic fiscal policies were equally divided on the school question, it would put matters on a more rational footing. But it is not so. The opponents of the policy under which Canada has built up her very large manufacturing industries, are not, as a party, any more in favor of granting the minority of Manitoba the privileges or the rights they demand than the party pledged to the maintenance of the existing policy. The distinguished Leader of the Opposition is just as strongly in favor of granting those privileges or rights as are any of his political opponents. In both parties there are many who are decidedly opposed to these being granted.

The line of cleavage is as marked on the Opposition side of the House as it is on the Government side. But, taking advantage of the privilege accorded to the Opposition of concealing their policy for strategic purposes, they have decided to keep silent in order to embarrass the Government. The situation is one that does not redound to the honor of political party movements in Canada.

Were a similar division to arise in the old land, were the Leader of the Opposition there to be thoroughly in accord with the policy of the Government he would say so frankly, and would offer his help to the Government in carrying out the policy which, in judgment, was demanded by justice, and desirable in the best interests of the country.

Here, however, the position is thus, the opportunity is seen of embarrassing the Government, and the chance is hoped to develop such a division in the ministerial party as will lead to its defeat. That defeat, in our judgment, could not settle the question at issue in any way materially different from the plan of the present Government. Were they placed in power the present Opposition would be compelled to take the same course as is proposed by their opponents now on the Treasury benches. The upshot then of such a change would be simply this, so far as the Manitoba school question is concerned the *status quo*, the exact situation at present, would be restored, and the country would have its vast commercial interests most gravely endangered, paralyzed certainly for a length of time by the enemies of our fiscal policy getting into office.

We much fear that a revolution of

our trade arrangements would precipitate a panic in Canada, a panic which would probably be aggravated by such political excitement from the raising of racial and creed animosities and prejudices as would be most deplorable, and disastrous to the peace of the country. The outlook then we regard as very gloomy, largely arising from the utter lack of statesman-like frankness at Ottawa, where a question of grave moment that is wholly outside party lines, a question upon which members of both parties are equally divided, is being exploited to injure the Government by those who conscientiously agree with the policy of the Government, and who would endeavor to carry out that very policy if they were returned to power.

It is always well to look ahead, to calculate, and to provide for contingencies. Supposing Manitoba is ordered by the Federal Government to re-adjust its school system as the minority desire? And supposing Manitoba simply ignores such a legislative demand? What then?

By a policy of passive resistance any order of the Federal Government would be made so much waste paper. That Government could not *compel* Manitoba to obey its mandate even by force of arms, for the act of obedience must be the act of the Provincial Legislature. The Federal authorities have not the power of taxing the people of Manitoba for school purposes, nor the power of changing the legislation now in force in that province.

However just then it may be, and we are not prepared to deny that it would be just, to accord to the minority in Manitoba the right to establish such schools as they conscientiously require, we must, as rational beings, take all these factors of the problem into consideration. Were Canada to revolutionize its trade policy by an effort to establish a different school system in one province, which effort failed, the result would be to sacrifice the whole commercial interests of the country without removing the very grievance which had caused that revolution to be accomplished.

AN INSURANCE QUESTION.

The passage of the Bill authorizing the Independent Order of Foresters to do a life insurance business with policies up to \$5,000, is a most unfair infringement upon the business of the regular companies organized for that business. The restriction on amount of any policy to be issued to \$5,000 is merely nominal. The aver-

age of the policies issued by the sound companies is under \$5,000, and the principle involved is not affected by policies being \$1,000 or \$5,000. The regular life assurance companies are directly subject to Government regulations and supervision, from which friendly societies are exempt. Thus the Government confers on these societies without restrictions, the very powers which, when given to a regularly organized life assurance company, must be exercised under Government inspection and control. This discrimination is most unjust and most inimical to the interests of the insuring public.

For friendly societies, as such, we have the highest regard, the utility is very great; they constitute a bulwark which protects the members from pauperism or the loss of self respect when stricken by sickness or other adversity. But their organization is not adapted to doing a life insurance business safely. They may flourish for a season, but the seeds of dissolution are in them which time will develop. There is trouble ahead of these institutions which it was the duty of the Legislature to prevent, as they were made fully acquainted with the certainty of their arising by the testimony of several of our most skilful actuaries, whose judgment on such a matter no man of ordinary common sense would slight or ignore.

The extraordinary growth of that form of life assurance which is advanced as a proof of its being desirable, is rather a reason for doubting its stability. An annual creeper is said to have reproached an oak tree for its slow growth, to which the old, strong tree replied: "I have lived a century and in that time have seen two score or more creepers spring up in Spring and die away in Winter." We very much fear the friendly society insurance scheme is only a creeper which winds itself around and supports itself by the prestige of more substantial institutions, which will be living in strength when those that boast of such phenomenal growth will be only a memory.

SOME NEW DOMESTIC INVENTIONS.

This is the age of conveniences. The ingenuity of men with the inventive faculty is continually on the strain to devise some novel means of saving labor, or avoiding some tedious or disagreeable work, or removing some source of danger. No department of life is now thought too

humble a sphere in which to exercise mechanical genius.

The domestic labor problem has given a considerable impetus to inventions designed to make kitchen work less repulsive. Hence the development in store conveniences by which a large part of the labor and disagreeableness of cooking has been removed. We have winter stoves which need only to be lighted at the opening of the season, which are so ingeniously arranged as to be manipulated without soiling the hands, and summer stoves which do their work without increasing the heat of the room they are in, and supplying or cutting off heat as readily as water is by a tap. Ladies, by the use of the well-known wooden handles to "sad-irons," and by a very recent device, not yet known in Canada, can wholly avoid that heating of the hands in ironing which is so objectionable as it is so apt to swell and discolor the fingers, so that a lady can now have her ironing board, greet a friend in her drawing room without betraying the occupation she had left.

Another little instrument, a toilet toy, is out which automatically curls the hair without any motion of the hand, and so rapidly as to make one heating of the tongs enough. The filling of oil lamps without dripping or soiling the hand, can now be done by using a new device just patented. By this arrangement a small can can be filled from a barrel very easily without risk of spilling, and a large quantity of oil can be stored outside where there is no danger from dust, or fire, or rain, and lamps filled rapidly without any risk of overflowing or soiling by drips.

A very cleverly designed step-ladder is being made which can be used as safely on an uneven surface as on the level; one limb indeed can be placed on a step and the ladder still be firm and safe. Ladies will appreciate a novelty just brought out which prevents the spoon in a fruit dish or tureen from ever slipping too far as to get "messed," which is often a source of much annoyance at table. Another really "cute" little article is intended to fix on the mouth of a tea or coffee pot, so as to prevent any possibility of ought passing into cups except the clear liquid. Some may object to this as it will put an end to the old-fashioned amusement of interpreting the meaning of stray chips of tea leaf stems, the number, size and position of which many still believe have a mysterious significance. Tea and coffee drinkers will, how-

ever, on the whole, greatly prefer their beverage to be as free from "grounds" as a glass of wine or lager.

To secure this another device is patented, which is a moveable metallic strainer inside the pot, which has the great advantage of keeping the leaves from soaking, and so extracting the poisonous elements which tend to tan the stomach like leather. By this device the last cup is said to be as pure and wholesome as the first, and the leaves can be cleared away with far less trouble than under the old plan.

The above are essentially house-keepers' conveniences, there is one just put on the English market which the sterner sex will appreciate. It is a small, detachable moustache guard, which can be instantly placed on a spoon, glass or cup, to prevent the hair coming into contact with soup or other liquid. They are being provided, however, by ladies who, by these attachments being used, are able to protect table linen from stains from a dripping moustache.

We pick these out of a large number of novelties described in the Hardware Trade Journal as interesting and even amusing evidences of the application of mechanical ingenuity to domestic purposes for adding to the manifold conveniences of modern life. By avoiding waste, by saving labor or removing its disagreeable features, all these ingenuities add to the comforts of life, and to many thousands of refined women who have on them a load of domestic care and work, every little convenience helps to make their lot less oppressive, and so conduces to health and happiness.

STEAMERS VERSUS SAILING VESSELS.

The decline in wooden ship building has been a very serious blow to the prosperity of the Maritime Provinces where at one time it was a most valuable industry. The plea that this form of enterprise has been well nigh destroyed by adverse legislation is hardly tenable when we consider that the same decline has been felt in other countries. The truth is that steam is beating sails, and therefore wood is being supplanted by iron, and small vessels by large ones. As modern steamers are so costly the trade of building them must be in a few hands, as it demands very large capital and very costly appliances. The following table given by the Roller Mill shows how completely steam

STAR LIFE

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- 1.—Every description of Life Assurance Business.
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- 3.—Fair Rates.
- 4.—Large and Increasing Bonuses, constituting the Society's Policies a First-Class Investment.

Reliable Agents Wanted.

J. FRITH JEFFERS,

Sec'y for Canada

Head Office for Canada—29 Richmond St. West, Toronto.

vessels have driven sailing ones out of the grain carrying trade, and the comparison applies, though not to great extent, to other freight.

This table gives shipments of American grain to Europe :

	Steam Bushels.	Sail Bushels.	Total Bushels.
1881	53,255,728	19,020,583	72,276,312
1882	30,878,449	6,284,289	46,162,739
1883	41,005,009	4,252,926	48,457,945
1884	42,951,799	2,431,988	45,393,787
1885	44,221,791	2,881,473	42,103,260
1886	49,741,575	2,761,798	52,503,373
1887	50,761,570	1,992,921	52,254,478
1888	24,737,305	442,559	25,159,064
1889	37,140,599	765,670	37,906,269
1890	41,098,556	494,023	44,592,559
1891	67,883,201	600,704	68,483,905
1892	73,607,144	213,362	73,820,506
1893	55,597,229	171,427	55,768,726
1894	33,384,952	.....	33,384,952

"The lion's share of these 33,384,952 bushels was carried in British vessels, which made 494 trips across the Atlantic, carrying 21,007,461 bushels. The remainder of the export trade was divided between Belgian, German, Dutch, Danish, French, Italian, Portuguese, Russian and Spanish vessels.

Not a bushel of the trade fell to the lot of a Norwegian craft. Russia was represented by the steamer Ceres, which made a single trip, carrying 1,530,196 bushels; Dutch vessels made 83 trips, carrying 3,272,307 bushels, and sharing first honor with John Bull's craft. German ships made 95 trips, and carried 2,678,221 bushels of grain to the Emperor's domains. Vessels displaying the British flag carried more than two-thirds of the entire exportation, or 10,000,000 more bushels than all the other vessels of the world combined. Uncle Sam's flag was not seen on a single grain carrier." As both iron and coal are plentiful in Nova Scotia, and the requisite labor could be had as cheaply as in Great Britain by importing it, there is, we believe, an opening there for the iron ship industry, and Canada has ample capital for the enterprise.

A TRADE MINE UNWORKED.

Canadian merchants do not seem to have caught on to the openings for business which exist in a number of new towns in the British Columbia mining districts.

There is the Kootenay region, a trade mine which could be worked with profit by our merchants. The town of Kelso, for instance, offers a promising field, more especially to the liquor trade, but in other branches there is business to be done worth looking after. Rossland is another new place. It has 3,000 inhabitants, is about building waterworks, and promises to be a thriving and expanding town. So also is Ainsworth. Nelson is better known than some others, but there, as in the other places we have named, a commercial traveller from a Canadian house is never seen.

The supplies for all those places and others in the western mining region, are derived from the United States, whose merchants have shown commendable enterprise in working this field. A branch of Canadian trade worth the attention of Americans is surely worth the attention of our own people. It is not only the present advantage which is of value, but the prospect of development. Our merchants should get a foothold there, as it will lead to their controlling the future trade of what seems likely to be, at any rate for many years, a progressive community.

It is no credit to Canada to be letting foreigners reap in our own harvest field, when, by a little enterprise, we might get all the crop.

WHO NEEDS LIFE INSURANCE?

"Who needs life insurance?" The laboring man, for it enables him to afford absolute protection to his family while he is toiling for a competence and while his children are being educated and trained for self support. It lightens his burdens, cheers his heart, and better fits him for his daily round of duties. At no other time in the history of our existence has man's productive power been greater than now, yet how tedious the support of wife and children when dependent upon this alone. A misplaced switch, a diverted electric current, a runaway horse, an icy walk, a thousand unforeseen calamities may intervene, and the active brain and the plastic hand be stilled in death. How sad then to see the family hitherto surrounded with the comforts of life in poverty. A poor man uninsured is like a ship on the high seas without ballast—in great danger. Danger of having his dear ones dependent upon charity; danger

of disgracing his name and desecrating his home by driving his offspring to lives of crime; danger of bringing the grey hairs of his wife in sorrow to the grave.

"Who needs life insurance? The rich and prosperous, for riches are fleeting and prosperity is short lived. Out of every 100 business men who grow old, a very small percentage reach old age with a competency. Life insurance is an anchor to windward to the wealthy to hold him from drifting with the waves of speculation and misfortune upon the reef of failure. He needs it, not because he expects to drift upon the breakers, but should the emergency arise, he knows it will not result in shipwreck if he is well anchored. As an asset or collateral in a business emergency, the insurance policy has many times saved an entire estate from disintegration. By the means of life insurance a man capitalizes his own ability, so that at his death his plans may still go onward and his investments for the future may still be protected, and the result of his wisdom may still be obtained. It appeals to the wealthy as a business duty, as a protection to great interests, as an aid toward perpetuating personal judgment and as an important assistant in carrying forward cherished plans.

"Who needs life insurance? The young man just launching into business or profession with all of life and its vicissitudes yet before him. It crystallizes the problem of saving and forms a nucleus around which he can build his estate; it serves as a great balance wheel to keep him steady when tempted to pursue this or that reckless course in business." —Reporter.

CASTELAR ON THE PRESS.

When I take in my hands a newspaper, when I survey its columns, when I consider the variety of its matter and the richness of its news, I cannot help feeling a rapture of joy for my age and pity for those ages which did not know this prodigy of human intelligence—the most extraordinary of all its creations.

I can understand states of society without the steam engine, without the telegraph, without the thousand wonders which modern industry has sown in the triumphal way of progress, adorned by so many immortal monuments; but I cannot understand a state of society which is without that great book of the daily press in which are registered by a legion of writers, who ought to be consecrated to the people, our afflictions, our perplexities, our fears and the degrees of perfection which are approaching in the work of realizing an ideal of justice upon the face of the earth.

If one day there were called to judgment all the institutions in which people so much rejoice, and were exhibited, each carrying in one hand the good it had done and in the other the evil, perhaps none could rise so pure as the press, and none would merit a benediction more justly due from the human conscience.—Emilio Castelar, Los Angeles (Cal.) Record.

NOTES.

It is well to say that the law gives a bank power to suspend business for 90 days, if after such a term it is unable to pay all its liabilities as they accrue in gold or Dominion notes, then it becomes insolvent and forfeits its charter.

In reference to the alleged unfair competition of the prison made twine with that made by free labor, Mr. Stratford, President of the Patrons' factory at Brantford, says: "Convict twine is aggressive against existing manufacturers," and that it is being extravagantly puffed to the injury of private enterprise.

Toronto is anticipating a greater success with its fair to open on 2nd September than ever before. Special improvements have been made to accommodate the display of manufactures. The Queen City deserves great credit for the enterprise it has shown to maintain its annual exhibition. It is fortunate in having a manager as energetic and skillful as Mr. Hill.

A suit to stop a piano keeper from keeping his piano going from 6 to 11 p.m. has resulted in an injunction being granted to compel him to shut down his music at 9 p.m., on the ground that at a later hour it became a nuisance. To be compelled to hear a piano going 5 hours every night certainly constitutes an insufferable nuisance, especially a saloon piano, which is never in tune, and is thumped with maddening monotony.

The Bell Telephone Company have contracted with the Babcock & Wilcox Company for two of their latest wrought steel type of boilers for their new building now being erected at the corner of Notre Dame and St. John streets, Montreal. While it is not intended to install the electric light plant at present, the boilers will be abundantly large enough to furnish steam for the electric light engines whenever wanted, and they will also be built to carry 200 lbs. working pressure if desired. The Babcock & Wilcox Company report that their business is very good indeed, their shops at Belleville being well filled with filled with orders for boilers to be delivered during the summer and fall.

A New York banker estimates that 300,000 persons will leave the States this season for Europe taking with them \$100,000,000 to spend abroad. He places the first-class passengers at 60,000, and their funds at \$72,000,000, being 1,200 each. To 40,000 second-class passengers he allows \$500 each, or \$20,000,000. The modest sum of \$10 each is accredited to 210,000 steerage passengers, who thus make away with \$8,300,000. The estimate for the first-class set is much too low. There are thousands who go to Europe every year to spend from \$50,000 to \$500,000. A person cuts a very poor figure in European society with even \$50,000 to spend in the season. Directly

"style" is put on, or tried to be put on, to compete with the aristocracy of the old world, money flows out like a flood, and there is often little to show for it but disappointed ambition and a ranking memory of slights and snubs.

The Gooderham & Wort Company, Limited, are installing at their new distillery at Toronto, a complete independent water works pumping plant, for the purpose of giving additional fire protection. This new plant is intended to supplement the resources of the regular city water works. Gooderham and Wort's plant, however, will be very complete and perfect, and the equipment will be first-class in every particular. Two large compound condensing pumps of 1,500,000 gallons capacity each will be used. These pumps will receive their steam from two Babcock & Wilcox wrought steel boilers. The boilers will be of the well-known Babcock & Wilcox Co.'s latest improved type, all pressure parts being constructed of wrought steel, boilers when completed to be capable of carrying a working pressure of 200 lbs. per sq. inch. As many of our readers already know, the Babcock & Wilcox Company are now building their works in Canada, having equipped large shops at Belleville, Ont., with special tools, patterns, etc., so that they are now prepared to turn out large orders promptly.

The Gooderham & Wort Company are locating their new pumping plant in a handsome new brick building, with brick stack, entirely independent from their other works, and the arrangement of the boilers and pumps will be such that the apparatus will always be in readiness to use at a moment's notice.

It is gratifying to observe, says the Baltimore Journal of Commerce, that the agitation in favor of free-silver coinage is dying out. There are unmistakable evidences that the movement has spent its force and that the cause of sound money is daily gaining ground. So much has the situation changed that we are encouraged to believe that even in the next Congress the sound money advocates will be strong enough to not only defeat any injurious silver legislation, a foregone conclusion, but to pass such laws as may be necessary to the establishment of our currency upon a sure and sound basis. Among financial and business men it is generally conceded that full relief can be obtained only through a decided and radical change in our currency system. First of all, measures must be taken to relieve the government from the responsibilities of regulating and controlling the currency of the nation, and having accomplished this most desirable object, a new banking law must be enacted, whereby bank currency can be issued to take the place of the government issues which must be retired. The American Bankers' Association will meet at Atlanta, Ga., in October, and we have no doubt that any difficulties which may stand in the way of harmonious action on the question of a bank-note currency will be dissipated. At the meet-

ing of the association held here last autumn a plan called the Baltimore plan was agreed upon. Since that time many schemes have been advocated, but the law makers were greatly divided as to the best means and methods of accomplishing the desired object. While opinions may differ as to methods, there are very few who do not realize the necessity for taking the government out of the banking business, and for relegating to the banks the control of the currency of the country.

Mr. John Crane, of the Ontario Bank, Peterboro', has been appointed Treasurer to the Exhibition Company, to succeed Mr. McGill, who was recently made General Manager of that bank.

"The silence of the business man in politics explains in large measure why politics so generally has come to be an occupation apart from the community, pursued for individual and not public ends. The remedy is not for the business man to go into politics; he is too apt to act on the maxim that in Rome one must do as the Romans do. A good many eminent politicians, men whose influence on public life is not excused for the public good, are business men, and the passion of a merchant or a banker to be a senator or a governor is not calculated of itself to bring political life into closer contact with the real interests of the community. But when the men who carry on the commerce and the finance of the city, and very largely that of the country, seeking no individual distinction or power, use their position and influence as an organization to inform the community of their deliberate judgments on questions affecting the public interest, and supplement this by offering to the community the reasons on which their conclusions rest, they are certain to exert a wide and beneficent influence. Last year they used this influence locally by procuring an investigation of police corruption in this city,—New York—by securing a municipal administration subservient to no political organization and pledged to study only the best good of the whole city. This year the Chamber is engaged in combatting with information that will years hence be recognized as the foolishness and one of the wickedest agitations of which history contains any record—the effect of wage earners and farmers to reduce the value of the coin in which they are paid for their labor and for its products. If after the present danger shall be averted, the Chamber of Commerce shall give its support to such a reformation of the banking laws that no portion of the country shall have any ground for complaining of the inefficiency of the circulation medium, it will render to the country a service second to none of those to which its present annual report points with just satisfaction."

The above from the New York Bulletin has special application to this city. Whatever evils we suffer from, and very grave evils notoriously exist, are due to the abstraction of our leading business men from taking an active interest in municipal affairs.

THE CURSE OF COMPETITION.

The age has need of a mighty St. George to do battle with the hydra-headed monster, "competition." Goods are sold to-day not for what they are worth or what they cost, but for what they will bring. In this way profits have been reduced by this cursed selfishness that goes by the name of competition to a point where business yields but a bare living in most cases, and not that in many. The fallacy that the public are benefitted by a policy that robs a portion of it of a just return for its labor is the favorite theme just now with our concerns that prate about the "greatest good to the greatest number." Society is being throttled by this iniquitous doctrine until we see the evidences of impending dissolution and chaos in our whole commercial system. Labor demagogues talk about the tyranny of capital; there is another side to the question: manufacturers and merchants are under the iron heel of an oppression more relentless than any organized force. The ceaseless cry of the masses for "cheap" goods is tying capital to a policy of steady reduction of cost, and labor being the only chargeable element has to yield to the pressure. The store-keeper follows the manufacturer, and has to work long hours and pay scant salaries to meet the competition which in its uncontrolled condition is the curse of this age. It is at the bottom of the disaster and woe that prevails whatever modern commercial methods obtain. The people who bemoan the iniquities of social conditions are responsible for the burdens under which they groan. It may sound strange, but the bargain hunter is an enemy to true prosperity and happiness of the race.—Ex.

THE G. T. R. ROUTE TO EASTERN HEALTH RESORTS.

In times gone by wise men came from the East, now adays wise ones go there, especially we may add to the delightful seaside resorts in the Maritime Provinces. The scenery is splendid, the air cool and bracing, and the hotels comfortable. Tourists intending to visit eastern resorts should send for the handsome new folder gotten out by the Chicago & Grand Trunk railway, which contains detailed and accurate information concerning the hundreds of noted lake, mountain and seashore resorts reached by the Chicago & Grand Trunk and the Grand Trunk systems.

No line to the east is more picturesque. Those who have never travelled on the Grand Trunk in Canada east of Toronto, can have no comprehension of the advantages this line offers in reaching St. Lawrence River points, the Thousand Isles, Montreal, Portland, Bar Harbor, and all the New England resorts. For hundreds of miles this line parallels the great St. Lawrence River, affording the most charming views. The Grand Trunk is the direct route to Niagara Falls and points on Lake Ontario. It connects with all steamers reaching

the fishing waters farther north, and the summer tourist of this line finds himself in the midst of the most interesting resorts on the continent. Toronto, Ottawa, Montreal and Quebec, large cities, not only of historical interest, but all reached by water, are veritable summer cities, cool and delightful during the heated months of July and August. All these cities have the best of hotel accommodations.

The new folder gotten out by the passenger department sent free on application to that department at Montreal contains detail information of a vast number of routes, giving distances, fare, time required, etc., by which thousands of these resorts are reached. It is really one of the most complete and comprehensive guides ever issued for reaching eastern summer resorts. A glimpse at its map and reading contents will quickly convince the reader that the Grand Trunk is unsurpassed as a line by which to reach the resorts of the lakes, of the St. Lawrence River, the White Mountains, and the Atlantic coast of Maine and the British provinces.

THE BIRKBECK BUILDING SOCIETY.

The 44th annual meeting of the Birkbeck Building Society was held July 4th at the offices, 29 and 30 Southampton buildings, Chancery Lane, London, England.

The report adopted states that the receipts during the year which ended 31st March last reached £12,457,517, making a total from the commencement of the society of more than one hundred and eighty-five millions (£185,748,734).

The deposits received were £10,585,470, and the subscriptions £201,383. The balance increase, after allowing for withdrawals, is £843,815. The gross profits amounted to £222,076.

The surplus funds have been augmented by £663,319, and now stand at £6,755,446, of which £15,645,8 is invested in Consols and other securities guaranteed by the British Government, and the cash in the hands of the bankers is £435,461.

The sum invested in the books of the Governor and company of the Bank of England is upwards of two millions sterling (£2,131,535).

The permanent guarantee fund amounts to £175,000, and the balance £174,496, making together £349,496 in excess of the liabilities. The whole amount being invested in Consols.

The subscriptions and deposits withdrawal on demand are £6,952,256, and the total assets amount to more than seven millions and a quarter, the figures being £7,251,752.

The new accounts opened during the year were 10,539, and there are altogether 71,461 shareholders and depositors on the books, and the number of shares in existence is 56,299.

Since its establishment the society has returned to the shareholders and depositors more than one hundred and fifty millions (£154,369,499) the whole amount having been repaid upon demand. The amount advanced to borrowers has been £2,654,071, and the amount of interest and bonus paid to investors and depositors is upwards of two and a half millions sterling, the exact figures being £2,632,314.

The directors are glad to be able to congratulate the members on the result of the action of the Board in reference to the Building Societies Act recently passed

by the Legislature. As originally introduced, one of the Bills contained provisions seriously affecting the Birkbeck Societies, which, if passed, would have compelled them to have registered under the Act of 1874, and they then would have been subject to its objectionable clauses. The claims of these societies for exemption from the operation of the Act were strongly urged by the directors and the manager upon the Government, and also upon the Parliamentary Select Committee to which the several Bills were referred; and, notwithstanding considerable opposition, these claims were allowed. The Right Hon. Herbert Gladstone, M.P., stated in the House of Commons, on the 8th of August last, that "The Government have considered this question very carefully, and having regard to recent events in connection with the Birkbeck Societies, the Government have come to the conclusion that it would not be right to force them to come under the Building Societies Acts, and therefore they have inserted into the Bill this provision which exempts such societies from the action of the Bill." By this exemption the constitution and privileges of the societies so long enjoyed under the Act of 1874 are left undisturbed.

Montreal Wholesale Markets.

THURSDAY, July 18, 1895.

A large quantity of hay has been harvested throughout the province, in fine condition, and it is likely this important crop will yield good returns. The season has been an unusually dry one, but other parts appear to have suffered much more than Quebec province. It is safe to say that the remaining crops, all over the country would be much benefitted by copious rains. Prices of merchandise are in the main steady to firm, and there is a feeling current that when the summer months are over there will be an era of greater activity and of enhanced value as well.

GRAIN.—This is a quiet season with both jobbers and importers, the movement being restricted to actual requirements. Sugars quiet and steady. The first crop of Japan tea has been sold, according to foreign advices, and the second crop is coming in. This consists principally of the better grades, selling at \$1 to \$2 per picul over last year. The lower grade offerings as in the first crop are expected to be in short supply and \$1 to \$5 per picul higher than last year. One correspondent writes that the quality all in all will be up to the average and the crop a little more. Others speak of inferior quality and a shorter yield than usual. In the local market there is no demand for Japanese buyers are holding off and we note the same thing in New York. Buyers at the moment cannot be tempted except at a reduction, chiefly because the custom appears to be to buy later on. So far as China sorts are concerned, operators are waiting for new season teas. There is a demand for Ceylons, but it is scarcely worth mentioning. A London cable quotes sugar, centrifugal, 96 test 11s 3d; Muscovado, fair refining, 8s 4d to 10s; beet, July, 10s 2d; Oct. and Dec. 10s 5d. A synopsis of the New York market reports rice firm, 4½c to 6c. Mol. sec. firm, unchanged, coffee dull, unchanged; sales, 500 bags, including September, \$14.55; spot, steady, 15½c. sugar, firm; standard A, 47 16; to 4½c; confectioners' A, 45-16 to 4½c; cut loaf and crushed, 5-16c to 6c; powdered, 4½c to 4 15 16c; granulated, 5 11-16c to 5½c.

GRAIN.—Trading on spot continues limited. Oats are weaker at 40c to 41c. Peas are nominally quoted at 71c, all-out. No local business is mentioned in wheat, and it is impossible to give quotations, buyers operating at country points. Cash quotations at Chicago for wheat, 66½c; corn, 45½c; oats, 23½c. London cable advices are uninteresting and read as follows: Cargoes on passage and for shipment, wheat slightly better; maize, dull. Liverpool spot wheat, quiet, spot maize, firm. Liverpool futures—Wheat, steady, maize, quiet. Minneapolis first bakers' flour, 18s 9d. Weather in England, raining. Russian shipments—Wheat, 410,000; maize, 30,000. The amount of wheat on passage to the continent shows a decrease of 480,000 bushels compared with a week ago, and an increase of 1,504,000 with a year ago. The total amount of wheat in sight shows a decrease of 2,202,000 bushels compared with a week ago, and a decrease of 5,294,000 with a year ago. The visible supply of wheat in the United States and Canada shows a decrease of 2,122,000 bushels compared with a week ago, and a decrease of 11,918,000 with a year ago. The amount on passage to the United Kingdom shows an increase of 400,000 bushels compared with a week ago, and an increase of 5,120,000 with a year ago. We quote:—

No. 1 hard Manitoba.....	0.00 @ 0.00
No. 2 hard Manitoba.....	0.00 @ 0.00
No. 3 hard Manitoba.....	0.00 @ 0.00
Peas, per 66 lbs., all-out.....	71 @ 0.00
No. 2 oats, per 34 lbs.....	40½ @ 41
Corn, duty paid.....	00 @ 00
Barley feed.....	00 @ 00
Barley malting.....	00 @ 00
Rye.....	00 @ 00
Buckwheat, per 48 lbs.....	00 @ 00

BUTTER AND CHEESE.—The butter market is well supplied but prices are fairly steady, especially for fine, fresh stock. The best creamery can be bought at 17c. Townships dairy at 15c and Western at 12½ to 13½ as to quality. There is a stand off in cheese at the moment and we have little of importance to report. Finest Ontario may be quoted at 8c to 8½c and finest Quebec and Eastern Townships at 7½ to 8c. June cheese this year opened at 8c in this city and sold as high as 8½c and as low as 8c. Last year it opened at 9½c and sold as high as 9½c and as low as 9c. This lower range must have made a considerable difference to cheese producers. Published figures show a large increase in British imports of New Zealand and Australian cheese. At Ingers all this week, offerings were 6,350 boxes June make. Sales of 415 at 8c and 300 at 8½c. At Belleville, 36 factories offered 2,650 white and 540 colored. Sales of 150 white at 7½c and 210 at 7 13-16c, sales of 10 colored at 7½c. Factorymen are holding for higher prices. At Campbellford, 1,515 boxes white and 200 colored were boarded, 500 sold at 7½c. There were no sales at Peterboro, offerings 5,980 boxes.

Finest Ontario makes.....	8c @ 8½c
Medium to good ditto.....	7c @ 8c
Townships' makes.....	7c @ 8c
Other Quebec makes.....	7c @ 7½c
Undergrades ditto.....	7c @ 7½c

GREEN FRUITS.—The auction company had a large sale of California fruit, consisting of two cars of peaches, pears, plums and green figs. Peaches sold at \$1.15 to \$1.80, plums at \$1.55 to \$2, pears, half boxes at \$2.50, green figs at 25c to 37½c. There were also four cars of tomatoes sold at 23c to 25c per box, and 50c to 65c per crate, one car of fancy apples at \$2.65 to \$4.70 per barrel, one car of wat melons at 21c to 22c each, one car of bananas at 97½ to 92½c per bunch, a lot of lemons at \$2.20 to \$3.50 per box, and a lot of oranges at \$1.15 to \$1.50 per half box.

FLOUR.—The local demand is fair and prices are steady. There is no speculative inquiry. The chief call continues to be for Manitoba grades.

Winter wheat.....	\$4.75 @ \$4.90
Spring wheat patents.....	4.65 @ 0.00
Straight Roller.....	4.50 @ 0.00
Straight roller bags.....	0.00 @ 0.00
Extra.....	4.00 @ 4.10
Extra bags.....	0.00 @ 0.00
Superfine.....	0.00 @ 0.00
Man. Strong Bakers.....	4.50 @ 0.00

MEAL. Market steady and only the average run of business is reported.

Standard, bbls.....	4.05 @ 4.15
Granulated, bbls.....	4.10 @ 4.20
Rolled Oats, bbls.....	4.10 @ 4.20

FEED.—There is a good demand and supplies are light; prices firm.

Bran.....	\$00.00 @ \$17.00
Shorts.....	00.00 @ 1.900
Mouille.....	22.00 @ 23.00

PROVISIONS.—A moderate business is being done day by day at steady prices. Cash pork, in Chicago, \$10.75; lard \$6.22½. Canadian short cut, clear, 0 00 @ 16 00. Canadian short cut, mess., 0 00 @ 18 00. Short cut, Western, per brl. 0 00 @ 0 00. Hams, city cured, per lb., 0 09 @ 0 11. Lard, Canadian, in pails, 0 09½ @ 0 10½. Bacon, per lb., 0 09 @ 0 11. Lard, com. refined, per lb., 0 07½ @ 0 07½.

EGGS.—The market has had a slight upward turn. Large lots are selling at 10½ to 11c and single cases at 11½c.

HIDES AND TALLOW.—Market steady to firm. The price is \$8.50 for No. 1 green hides to butchers, and tanners pay about \$1 more for sorted, cured and inspected. Lambskins, 30c. Tallow dull at 2½c to 3½ for rough and 5 to 6c for rendered.

WOOL.—The foreign wool sales continue to show strength and activity. The scarcity of suitable parcels at London has alone lessened the demand from Americans whose purchases at this series aggregate 40,000 bal-s. At the Antwerp sales which opened this week offerings were 2,300 bales. Competition was active at an advance of 10 to 15 centimes per kil gram for cross-breds and 5 to 10 for lambs' wool.

LEATHER AND SHOES.—There is a little sorting up inquiry, as it were, for leathers, but market must be called quiet; prices are firm and quoted as before. A good many orders are in for fall boots and shoes, and some few lar. houses have recalled their travellers. The Quebec factories are also busy. The Peoples Bank trouble is not expected to have more than a slight adverse effect on the tanning trade.

DRY GOODS.—The usual number of cheap bankrupt's sales, also handled and in some instances fire damaged stock, have helped to lighten the city retail trade. Prices appear to be well maintained by the wholesale houses for all lines. The raw market, both for wool and cotton, keeps firm. New York cotton futures, steady; 8, 400 bales; July, 6.78c; Aug., 6.78c; Sept., 6.88c; Oct., 6.88c; Nov., 6.92c; Dec., 6.97c.

TORONTO MARKETS.

(Revised by Telegraph.)

July 18, 1885.

GRAIN.—Wheat—Cables were steady to firm, and United States markets were strong. In Chicago September wheat closed from 1 to 1 over yesterday's closing, after having sold up to 68½. Locally trade is flat. Holders of Ontario wheat ask 8c at outside points, but buyers are unwilling to pay that figure. Car lots of

Manitoba No. 1 hard were reported sold west at 96c and 94c. Peas.—Easy. Car lots were reported bought west at 57c and 58c. Oats—Firm. Purchases of white oats, middle freights west, cannot be made under 34c, and some holders ask 35c. Buyers bid 33c. Barley—Car-lots of feed barley are quoted outside at 49 to 50c.

PROVISIONS.—Barrel pork declined 40c per bbl. in Chicago but closed firmer, with about 20c recovered. Dealers here say that the weakness in the West will not affect prices in Canada, as stocks are not heavy and price in British markets such as to admit of exports of all kinds of product at a profit. A fair export trade is reported. The local demand is good and prices are steady. Dressed hogs are quoted on the street at \$6 to \$6.25.

Following are the quotations:—Barrelled Pork—Shoulder mess, \$13.50 to \$13.75; clear shoulder mess, \$13.50 to \$13.75; heavy mess, \$13.50 to \$16.00; short cut, \$15.75 to \$16.00. Dry salted meats.—Long clear bacon, car-lots, 7½c; ton-lots, 8c; case-lots, 8½c; backs, 9 to 9½c. Smoked meats—Hams, heavy 10 to 10½c; medium, 11½ to 11½c; light, 12c. Breakfast bacon, 11 11½c; backs, 10½c; rolls, 8c; picnic hams, 7½ to 8c. All meats out of pickle 1c less than prices quoted. Lard—Tierces, 8½ to 8½c; tubs, 8½ to 9c; and pails, 9 to 9½c; compound, 7 to 7½c.

BUTTER.—The feeling continues firm. The late showers will increase production, but this will not be felt for some time. Creamery tubs sold at 17 to 17½c, and pounds at 18 to 18½c. Choice dairy in tubs, crocks, or pails is in good demand. Following are present quotations:

Dairy tubs, fresh and choice, 14c to 15c; creamery pounds, 18 to 18½; creamery tubs, fresh made, 17 to 17½c; new dairy, large rolls, in baskets, 13 to 14c; new dairy, small rolls, in baskets, 15 to 17c.

CHEESE.—There is no change in the local market. Prices are steady and demand fair. The present quotations are: Round lots of full cream September, delivered here, 9c; and small lots to the trade here, 10c. Small lots of new May grass cheese job at 8 to 8½c, and June at 8½ to 8½c.

BEANS.—Local dealers are paying \$1.40 to \$1.42 for round lots of medium hand-picked beans, at country points, and are selling in small quantities here at \$1.55 to \$1.60.

APPLES.—Exporters are paying 4½c for round lots at country points. Choice evaporated are quoted outside at 6c. Small lots of dried sent in on commission sell at 5c, and evaporated at 6½ to 7c.

BALED HAY.—On the street old tin. other was easier, at \$14.50 to \$17, and new firmer at \$13 to \$15. Quebec hay is higher and in good demand, sales being made on track, here at \$13.50 to \$14 for strictly No. 1 samples.

EGGS.—The market keeps at a dead level. Demand is fair, supplies moderate, and prices steady at 10½ to 11c for choice candled stock.

POTATOES.—New domestics are becoming more plentiful, and prices are easier at \$1.15 per bushel. Old domestics are steady at 70c, offerings being very light.

POULTRY.—Quiet and unchanged. Turkeys are quoted at 8 to 9c per pound, and chickens at 45 to 55c per pair.

HONEY AND SYRUP.—Jobbing prices of honey here are:—Ten lb tins, 8c, and 60 lb tins, 7c. Sections are quoted at \$1.50 to \$1.80, according to size. Maple syrup, in large tins, 60 to 65, and in small tins at 70 to 75c.

OATMEAL.—Unchanged. Car-lots of roll ed oats in bags, on track, are quoted at \$4 10 per bbl.

MILFEED.—Demand active, offerings light, and prices firm. Bran is quoted at \$15, Toronto freights, and shorts at \$18.

FLOUR.—Dull and nominal. Buying is very poor, and to press stuff for sale low prices would be accepted. A sale of straight roller was reported made at less than \$4, Toronto freights.

FINANCIAL.

The Banque du Peuple affair keeps in the front of financial topics this week, speculation being rife as to the outcome of its suspension. The work of breaking up is going on by the prospect of several of the branches being transferred, that at St. Hyacinthe, will be taken over by the Nationale and those of St. Jerome and There Rivers will probably be handed over to Jacques Cartier, or Hochelaga banks. Its business accounts have been largely removed to other offices, so there is great probability of the Banque du Peuple disappearing from the list of Canadian banks. Happily the note issues are certain to be paid, indeed they are now a 6 per cent gilt edge investment, the only one available, and there is every confidence in the depositors being paid in full. The transfer of its active accounts, and the withdrawal of its circulation will add to the business and enlarge the note issues of other banks, and so concentrate banking interests in fewer institutions, if, as is anticipated, the Banque du Peuple is concluded to be closed up after doing business sixty years. That no little confidence exists in the assets being enough to meet all liabilities is shown by some shares being sold, or bid for. Naturally the effect of the excitement has been to make stock dealings somewhat flat. A sale of 132 Nationale shares at 70 is recorded. Money for call loans is dearer, 5 per cent being asked by several banks, the disposition being to keep resources well in hand while any excitement exists. As a matter of fact, however, the banks have seen no sign of the trouble inside beyond the receipt of new deposits and accounts transferred from the suspended bank.

MONTREAL STOCK.

Stock.	Sellers.	Buyers
Can. Pacific Railway.....	57 1/2	56 1/2
Duluth Com.....	61	61
Duluth pd.....	16	17
Grand Trunk 1st Pref.....	.....	.....
Toronto St. Ry.....	82	81 1/2
Wab. pd.....	.....	.....
Commercial Cable.....	156	155 1/2
Montreal Telegraph Co.....	170	168
Richelleu & Ontario Co.....	191	188
Street Railway Co.....	197 1/2	197
" New Stock.....	194 1/2	194
City Gas Co.....	201	199 1/2
Bell Telephone.....	158 1/2	155
Bell Tel., new.....	.....	.....
Royal Electric Co.....	152	150
Int. Coal.....	.....	.....
North West Land Co pref.....	.....	.....
Merch. Mfg. Co.....	.....	.....
Loan & Mortgage Co.....	.....	.....
Montreal 4 p. c. stock.....	.....	.....
Montreal Cotton Co.....	12 1/2	11 7/8
Colored Cotton Co.....	65	64
Dominion Cotton Co.....	100	92

BANKS.

Montreal.....	23	21 1/2
Ontario.....	.....	.....
Peoples.....	30	25
Molson.....	180	175
Toronto.....	.....	240
Jacques Cartier.....	.....	.....
Merchants.....	168	161
Eastern Townships.....	.....	.....
Quebec.....	.....	.....
Union.....	.....	.....
Commerce.....	17	13 1/2
Merchants of Halifax.....	.....	.....
Ville Marie.....	.....	.....
Hochelaga.....	.....	.....
Nationale.....	.....	.....

BONDS.

C. P. R. Land Grant 5s.....	.....	.....
Canada Central 6s.....	.....	.....
Champlain & St. Law. 6s.....	.....	.....
Dominion Cotton 6s.....	.....	.....
Canada Colored Cotton 6s.....	.....	.....
Bell Tel.....	.....	.....

J. R. Meeker, stockbroker, reports the opening and closing prices on the New York Stock Exchange as follows:

Atchison, Top. & Santa Fe Ry.....	16 1/2	16
Can. Pacific.....	.....	.....
Canada Southern.....	53 1/2	52
C. E. & Quincy.....	84 1/2	84
C. C. & St. L.....	.....	.....
Commercial Cable.....	.....	.....
Delaware & Hudson.....	130 1/2	128 1/2
Delaware Lack. & West.....	.....	.....
Erie.....	10	9 1/2
Ill. Central.....	.....	.....
Lou. & Nash.....	59 1/2	59
Lake Shore.....	15 1/2	15 1/8
Manhattan Consolidated.....	112	112
Missouri Pacific.....	32 1/2	32

North American.....	.....	.....
North Pacific.....	.....	.....
Do, Pref.....	15 1/2	14 1/2
New Jersey Central.....	101	101 1/2
Northwest.....	9 1/2	9 1/8
N. Y. & N. Eng.....	.....	.....
N. Y. Central.....	101	101
Omaha Com.....	41	40 1/2
Pacific Mail.....	18 1/2	18 1/2
Reading, Philadelphia.....	18	18 1/2
Rich. Term.....	.....	.....
Rock Island, Chicago & Pac.....	71 1/2	72
St. Paul, Chicgo., Minn.....	64 1/2	64 1/2
St. P., Minn. & Man.....	.....	.....
Tex. Pac.....	.....	.....
Union Pac.....	.....	.....
Wabash.....	.....	.....
Do, pref.....	19 1/2	19 1/2
Western Union.....	91	91
Sugar Refinery.....	110 1/2	108
Lead.....	34 1/2	34 1/2
Gas, Chicago.....	57 1/2	55
Gen. Electric.....	26 1/2	26 1/2
Toledo, Ann Arbor & Nor. Mich.....	.....	.....
Tam.....	.....	.....
Rubber.....	49 1/2	4 1/2

MONTREAL CLEARING HOUSE.

Total for week ending	Clearings.	Balance.
July 18, 1895.....	\$11,922,366	\$2,124,344
Cor. week 1894.....	12,252,665	2,731,789
" 1893.....	11,497,221	1,758,925
" 1892.....	12,630,573	1,973,346

The U. S. census report states the entire value of all church properties used for worship in the States to be \$679,630,139.

Oak is the wood put to the greatest variety of uses. It combines the essential elements of strength and durability, hardness and elasticity in a way no other wood can boast. It is used in architecture, cabinet making, ship building, carving, mill work, coopering and a thousand other ways, while the bark is of great value in tanning, and yielding a bitter extract used in medicine. Pine, however, is the wood most used. It yields turpentine, tar, resin, and lamp black. Even bread is made of the bark by Laplanders, and pine oil is the panacea for all complaints in Hungary. For sounding boards of pianos and toys this wood is largely used, also lucifer matches and paper pulp. Pine forests are cut down every year and the timber constitutes the chief building material, more than all other woods put together.—Timber.

DOMINION SUSPENDER CO.
 UNITED STATES. NIAGARA FALLS. CANADA.
 MONTREAL. TORONTO. CHICAGO. ST. JOHN S. SIDNEY, N.S.W.
 OUR STYLES ARE EXCELLENT AND EXCLUSIVE: EVERY MAKE DURABLE & PERFECT AND FOR VALUE TO RETAIL FROM 25¢ TO \$1.00, WE HAVE NO SUPERIOR ON THE CONTINENT.
 SAMPLES IN APPLICATION FREE OF CHARGE PAID.

REAL ESTATE TRANSFERS.

ST. ANTOINE WARD.

St. James st., Catherine Bow sold to James Scullion, lot 677, measuring to 5022 ft. in superficies, with brick house Nos. 669 and 671 St. James st., for \$5,250.

St. James st., Mde. Fen'on Bow, widow, sold to Catherine Bow, lot 677, measuring 5022 ft. in superficies, with brick house No. 669 and 671 St. James st., for \$5,700.

ST. MARY'S WARD.

Allard st., Mde. Joseph A. Ferrault sold to Judith Moirin, wife of Frs. Xavier Dusseau, lot 728, measuring 1923 ft. in superficies, with wooden and brick house No. 7 Allard st., for \$1471.

ST. JAMES WARD.

Amherst st., Mde. Thomas W. Grose and others sold to Narcisse Paquette and Mde. Octave Germain, lot 582, measuring 42.6 x 80 ft., with wooden and brick houses Nos. 201, 203 and 205 Amherst st., for \$2,500.

St. Hubert st., The Hon. A. C. Papineau sold to Arlina Paquette, wife of Theophile Bourdeau, lot 1203-181, measuring 25x109.9 ft., with stone and brick house No. 670 St. Hubert st., for \$4,000.

ST. LOUIS WARD.

Cadioux st., Alfred and Henri Lionais sold to Elic F. Goyer, Jr., part of lot 924, measuring 16x36 ft. and 20x36 ft., with wooden and brick house No. 789 Cadioux st., for \$1900.

Lugachetiere st., Mde. George Perry sold to William E. Chester, lot 212-A, measuring 2x65 ft. in superficies, with brick house Nos. 461 and 463 Lugachetiere st., for \$3,400.

Cadioux st., the Sheriff of Montreal sold to Alfred and Henri Lionais, part of lot 924, measuring 16x36 ft. and 20x36 ft., with wooden and brick house No. 789 Cadioux st., for \$1,000.

ST. JEAN BAPTISTE WARD.

Seaton st., Pierre Houle sold to Charles Beauchamp, half of lots 1-406 and 407, measuring 23x118 ft. each, with brick houses Nos. 35 to 41 Seaton st., for \$1,737.50.

Dufferin st., George Reinhardt sold to Alfred Baignet, lot 7-180, measuring 25x80, 2000 ft., with house, etc., for \$850.

St. Lawrence st., Carolina and Exilda David sold to Louis David, 1/4 of lot 416, measuring 47.3x190 ft., with houses Nos. 1112 to 1118 St. Lawrence st. and No. 177 Clark st., for \$2,000 and other considerations.

ST. DENIS WARD.

St. Hubert st., Henry V. Meredith sold to James Lewis Patterson, lot 7-427, measuring 25x57 ft., vacant, for \$141.37.

Rivard st., L. Louis Jette and Ferd. D'arcy sold to Henri Bazinet, lots 162-110 and 111, measuring 22x70, 1540 ft. each, vacant, for \$1200.

MONTREAL ANSEX.

Clarke st., the Montreal Freehold Co. sold to Frs. Xavier Laplante, n. w. half of lot 11348, measuring 25x54, 2100 ft., vacant, for \$357.

DELMONIER.

Papineau ave., the executors of the late George Smart sold to Catherine Perrez, wife of Jules Groboillot, lot 159 E-26, measuring 40x155 ft., with house, etc., for \$1000.

Papineau ave., Michael Laforce sold to Frs. Xavier Tessier, lot 159 A-2, measuring 50x155 ft., with house, etc., for \$1000.

ST. CUNEGONDE.

Delisle st., Amedee Lapointe sold to Aurelina Lanthier, wife of Heedras Lapointe, lot 655, measuring 30x78 ft., with brick house, for \$3800.

HOUCHELAGA WARD.

Iberville st., Joseph Gravel sold to Olivier Racine, lots 166-528 and 529, measuring 22x80, 1760 ft. each, with brick houses Nos. 245 to 249 Iberville st., for \$1,900.

Philias Bourgie and Jos. Sauve have sold to F. and J. A. Richard, lots 31-165, 166, 167 and 168, Hochelaga, with house, etc., for \$7000.

SUBURBAN MUNICIPALITIES.

G. W. Lundie has sold to Mrs. Samuel Read lots 17, 18, 19 and 20, town ofachine, 200 feet by 150, vacant, for \$1350.

ST. HENRI.

St. Margaret st., Jules Andre st. Julien sold to Louis Couillard, n. w. half of lot 1724, measuring 47.6x90 ft., with wooden and brick houses Nos. 22, 24 and 26 St. Margaret st., for \$1,800.

Greene avenue Joseph D. Major sold to the Town of S. Henri, s. w. part of lot 941-16, and part of lot 941-15, vacant, for \$500.

St. Ferdinand st., Parfait Beaupre sold to Donald R. Morrison, lot 1849, measuring 40x90 ft. vacant, for \$900.

Marin avenue, Alexander Walker sold to Koch Beauchamp, lot 385-60, measuring 22.6x95 ft., vacant, for \$1068.75.

The brick dwelling No. 1876 St. James st., St. Henri, belonging to the estate of the late T. J. Bedford, was sold by Messrs. Fraser Bros., at auction on the premises for \$3,400. Chief Masse, of St. Henri, was the purchaser.

WESTMOUNT.

Dorchester st., Samuel Thomas Spindlo sold to James Innes, lot 941 and 288 measuring 25 x 139 ft. one side and 132 ft. the other, vacant, for \$1,950.

HOTEL ITEMS.

The Globe hotel, Winnipeg, was destroyed by fire on Saturday.

The Commissioner of Internal Revenue reports a great increase in the number of illicit stills since the tax has been raised to \$1.10. Many of them can produce whiskey at 20 cents and 500 per cent profit has lured a good many people into taking the risks.

The following figures from a recent publication by the U. S. Department of Agriculture show the total wine production of Germany for the four years named. In 1890, 75,579,823 gallons; 1891, 19,772,121 gallons; 1892, 44,212,178 gallons; 1893, 100,922,239 gallons.—Ex.

The enforcement of the Sunday closing law in New York is creating a great excitement amongst the saloons, and their patrons. The worst feature of the activity of the Police is that they don't see a saloon is open which those citizens patronize who have plenty of money. When Nelson did not want to see a certain signal at Copenhagen he held a guinea over his one eye, and said, "I don't see it." That's exactly the way with the New York police, only it is a \$10 or \$20 note they cannot see through.

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\$5,000. St. Andre Street—Good Block, 5 Tenements and store. Rent, \$621. Cash, \$1,000.
\$2,500. St. Catherine Street—Store and dwellings, in good place.
\$10,500. St. Dominique St., near Craig—3 houses, roll-up brick. He t. \$1,110.
\$9,200. St. Antoine Street—Good stone house, 4 tenements. Easy terms.
\$4,000. Corner Laval Avenue and Daluth—Store and dwellings. Good place for Pharmacy.
For Sale or Exchange, good Farm near Montreal.

Properties for Sale in all parts of the City.

The Waldorf hotel, New York, pays \$16,000 a month in wages simply to those who have to do with securing, preparing, and serving the food and wines that are ordered from its rooms and restaurant. There are 40 cooks, and over 200 waiters. Such a kitchen as that of the Waldorf must needs prepare an enormous amount of food daily. Some idea of its accomplishments in this direction may be got from the fact that the Waldorf meat bills average \$3,000 weekly. This does not include poultry,

which costs \$2,000 a week more. Vegetables average \$1,000 a week, fish as much more, milk \$400, and so on. Coal costs the hotel \$700 a week, and the ice machines, which now make from eighteen to twenty-five tons of ice a day, are to be increased in size.

The Chamber of Deputies of France on the 9th inst., passed a bill absolutely prohibiting the manufacture and sale of Absinthe in France on account of the injurious effect it is supposed to have on the health. The bill which has not yet passed the Senate is likely to become a law.

The French Revue des Revues says that Raoul Pictet, the eminent French chemist, has discovered a method of imparting to liquors the peculiar properties acquired by age. The process consists in gradually cooling the liquor, brandy for example, to a temperature of 200 degrees Centigrade, and gradually restoring it to a normal temperature. A frigorific laboratory is to be established in Paris for the purpose of experimenting further.

Now that the summer is upon us many of our people are considering where to go with their families during the hot season. The city of St. John, New Brunswick, offers numberless attractions for the summer visitors. The climate is delightfully cool and pleasant. Short excursion trips can be taken by rail or steamer from the city to charming country resorts. St. John, too is now well provided with hotel accommodation. One of the latest additions in this respect is The Aberdeen, which is first class in every particular.

The month of July opens under very favorable conditions for business. The latter part of June is generally a period of enforced economy so as to accumulate funds to pay July dividends on numerous securities. The result is a tight money market in June, July getting the benefit, when the payments are made and this flood of money liberated. It is always a satisfaction when we have passed the mid-year period, but especially so this time because confidence has been lacking so long that the need of actual cash is more urgent than in the times that preceded the era of doubt. The next two months should show steady business development and push as there will not come another hoarding period for the purpose of interest payments until latter part of September, as October is the next period of quarterly payments. That, however, will not be so heavy as the semi-annual demands of July. Activity in all productive lines continues strong and all its features very favorable. The rapidity of the industrial recovery has caused general surprise. It is developing that the pressure of hard times had caused dealers and users of all kinds of merchandise to clear up all classes of stores to their utmost, thus intensifying the depression in trade during the panicky period, lessening their material expenses during that time, but making it immediately necessary to replenish working stocks so soon as business improved and orders began to come in.

This condition applies to every phase of life, business and manufacture. From the great mills, which use vast quantities of specialties which they do not manufacture, down to the smallest distributing grocery, all had hunted out stock supplies to an unusual extent and disposed of them before buying other supplies. Even the housekeepers had run their pantry supplies down to very low water mark in the effort at enforced economy.

The return of activity therefore comes on a depleted market, and every move towards activity increases the momentum.—
Ex.

The number of new enterprises seeking incorporation, or established private ones changing into joint stock Companies indicates not only a good supply of money, but abundant confidence in trade prospects being sufficiently promising to attract capitalists into investing. The following notices of new companies, and extensions all appear in one issue of the Manufacturer.

The Alexandra Mining and Dredging Co., Vancouver, B. C., are applying for incorporation with a capital stock of \$3,000,000 to dredge for metals and to smelt and refine gold, silver, copper, etc.

The Dominion Carriage & Wheel Mfg. Co., St. Theresa de Blainville, Que., have been incorporated with a capital stock of \$150,000 to manufacture carriages, wheels, sewing machines, etc.

The DeBlanc Mfg. Co., (Ltd.), West Pubnico, N. S., are applying for incorporation with a capital stock of \$3,000 to acquire the business heretofore carried on by The Lellane Mfg. Co., and to manufacture doors, sashs, etc.

The Barrie & Allandale Electric Street Ry. Co., Barrie, Ont., are applying for incorporation with a capital stock of \$50,000 to construct lines of street railway by electricity etc., through Barrie, Allandale, Oro, Vespra and Innisfield, Ont., with the right to operate works for the production of electricity, etc.

The Chaudiere Machine & Foundry Co., Ottawa, are applying for incorporation with a capital stock of \$15,000 to carry on the business of foundries, machinists, etc.

The Ontario Steam Logger Co., Toronto, has been incorporated with a capital stock of \$250,000 to manufacture snow traction engines for hauling sawlogs, timber, etc.

The Canadian Fibre Chamiois Co., Montreal, applying for incorporation with a capital stock of \$100,000 to acquire the business heretofore carried on by Messrs. John C. McLaughlin, Franklin M. Copperthwaite, Chas. C. Gray and Fred. H. Gray, and to manufacture fabrics, interlinings, etc.

The McCrac-Hanes Co., Toronto, are applying for incorporation with a capital stock of \$24,000 to manufacture inks, mucilage, shoe dressings, stove polishes, etc.

The Shipley Manufacturing Co., Benton Harbour, Mich., are arranging to establish a branch factory at St. Thomas, Ont., for the manufacture of odourless glue.

The White Pine Lumber Co., Toronto, are applying for incorporation with a capi-

tal stock of \$500,000 to manufacture logs, lumber, shingles, etc.

The Heerson Rocking Grate-Bar Co., Toronto, has been incorporated with a capital stock of \$100,000 to manufacture rocking grate bars, etc.

The George Gillies Co., Gananoque, O. t., has been incorporated with a capital stock of \$125,000 to manufacture drawn wire, wares of brass, iron, steel, etc.

The American Tobacco Co., of Canada, Montreal, are applying for incorporation with a capital stock of \$1,000,000 to manufacture tobacco, smokers' supplies, etc.

The Swansea Forging Co., Swansea, Ont., are applying for incorporation with a capital stock of \$100,000 to manufacture iron and steel, drop and carriage forgings, bolts, etc.

The Fulton Jewell Mfg. Co., Toronto, has been incorporated with a capital stock of \$5,000 to manufacture silverware, jewelry, etc.

The J. C. McLaren Belting Co., Montreal, has been incorporated with a capital stock of \$99,000 to manufacture belting and general mill supplies.

Messrs. Pontbriand and Frere, Sorel, Q. c., have been incorporated to manufacture engines, boilers, machinery, etc.

The Hamilton Change-Maker Co., Hamilton Ont., has been incorporated with a capital stock of \$20,000 to manufacture change making machines, cash registers, etc.

Preparations are being made in the factory of the Ottawa Shaw Manufacturing Company, Ottawa, Ont., for the making of band saws. This necessitates the acquisition of considerable new machinery especially for this purpose.

Wm. Irving, Merrickville, Ont., will run a woollen mill at Sundridge, Ont.

Messrs. F. C. Colwell & Co., wholesale confectionery manufacturers, have established a factory at St. John, N. B.

James Randall, Meaford, Ont., will start another woollen mill at Manitowaning, Ont., but will continue to run the mill at Meaford.

The Opposition offered very slight objection to the proposition to bonus the silver-lead industry, which it is hoped to develop in British Columbia. As Mr. Foster explained the scheme it provides for the expenditure of \$150,000 in five years to encourage the smelting of these ores. At present they are shipped from British Columbia to the United States, which profits accordingly for Canada's mineral resources. It is proposed to pay not more than \$30,000 a year for the next five years, to be divided at so much per ton on the ore smelted. Not more than fifty cents a ton will be paid. In order to ensure that the offer will have an early effect in developing the smelting industry, it is provided that those who would take advantage of it must begin operations by July 1st, 1896. It is not intended to continue the bonus beyond the period named. When the proposal was made originally to the House, Sir Richard Cartwright asked, "For what particular robbers is this?" Mr. Laurier intimated that the Opposition had nothing to offer against the proposal of the Government.

Large shipments of coal are being made from the G.M.A. piers. The average daily shipment is 1,500 tons. In three days recently 4,500 tons were shipped. The company expects to greatly increase the shipments this season over any previous year. Never were there so many men employed in and about the mine as at the present time.—North Sidney Herald.

The statement of revenue and expenditure for the month of June, which has appeared in the Canada Gazette, will show that the revenue continues to increase. The receipts for the month were \$2,612,645, an increase of \$141,290. The expenditure for the month was \$1,926,041, a small increase of \$10,928 over last June. For the eleven months of the fiscal year the receipts and expenditure have been as follows:—

	1894.	1895.
Customs.....	\$19,119,629	\$17,469,518
Excise.....	8,223,923	7,742,543
Post office.....	2,812,781	2,818,189
Public Works including railways...	3,661,951	3,351,000
Miscellaneous.....	1,563,677	1,788,133
Total.....	\$35,382,899	\$33,119,485
Expenditure.....	30,755,359	31,228,872
Surplus.....	\$ 4,628,540	1,890,613

The statement of the public debt on 31st June is as follows:—

	1894.	1895.
Gross debt.....	\$305,071,802	\$315,867,015
Assets.....	64,542,896	69,046,141
Total net debt.....	\$240,528,906	\$246,820,873
Total net debt 31st		
May.....	240,844,596	247,394,176

Decrease of debt.....\$ 315,690 \$ 573,303
The expenditure on capital account for the month was \$197,722, as compared with \$329,062 for June last year. For the twelve months the expenditure has been \$3,613,314, a reduction of \$1,124,842 during the year.

The provisions put on an ocean liner are given the Star as follows: Besides the beef, there was everything one could think of. Of mutton there were 1600 pounds and of pork 600 pounds. Veal was represented by just one-quarter of a ton. There were 120 pounds of ham, 155 pounds of sausages and 16 whole lambs. This finished the list of staple meats. Next came such delicacies as sheep's heads and calves heads. Of the former there were twenty and the latter fourteen. Then followed 20 ox tongues, 50 ox tails, 50 kidneys, 6 hearts and 4 livers, followed up with 6 sucking pigs. That sweet-breads are a favorite dish with the travelling public was shown by the item of 400 pairs. Next in rotation was a fair sprinkling of "barn-yarders." These included 320 spring chickens, 48 ducks, 150 ducklings, 30 geese, 70 turkeys and 20 pigeons. Of fish the bill of fare was: Spanish halibut 48 pounds; fresh cod, 250 pounds; mackerel 100 pounds; haddock, 150 pounds; dore, 75 pounds, and salmon, 250 pounds. Besides these, there were several odd lots which amounted to a little over 400 pounds



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more. Of such trifles as eggs there were 600 dozen. The item of butter was represented by just 950 pounds—700 dairy and 250 creamery. In the vegetable line was enumerated 150 bushels of potatoes, 300 pounds of rhubarb, 28 dozen cauliflowers, 90 dozen lettuce and 20 dozen cabbages. Besides these was an endless variety of other vegetables, fruits, etc. To take care of such supplies fifteen tons of ice was taken along.

Bradstreet's reports: General trade has slackened up a little at Montreal, where a new departure is being made in arranging to export butter in cold storage. At Quebec City there is a check to business also, but crop prospects in the eastern portion of the province are good. Toronto reports large receipts of hay from Quebec. Eastern Nova Scotia crop prospects are disappointing, owing to drought. Crop prospects and the outlook for codfishing in Newfoundland are both excellent. Bank clearings at Winnipeg, Toronto, Montreal, Quebec and Nova Scotia amount to \$487,553,357 for six months of 1895. In the first half of 1894 the total was \$457,747,657; the gain is about 7 per cent. The total for this week is \$19,244,000, against \$19,660,000 last week \$16,983,000 in the week last year, and \$21,751,000 in the first of July, 1892. Total business failures in the Dominion of Canada number twenty-five this week, against twenty-eight last week, thirty-nine in the week

one year ago, and twenty-six two years ago. For the Dominion of Canada the bank clearings were: Montreal, \$9,941,703, increase 4.5; Toronto, \$6,366,722, increase 32.2; Halifax, \$1,268,359, increase 12.5; Hamilton, \$692,918, increase 2.8; Winnipeg, \$975,946, increase 12.1. Totals, \$19,244,658, increase, 13.6.

The Canadian Rubber Company, Montreal are receiving large orders for their goods from Australia. Some three months ago the company received orders for some 30,000 pairs of rubber shoes. Since then orders have been received for 10,000 additional pairs. The goods are shipped over the C.P.R. via Vancouver and are landed at Sydney. From there they are distributed throughout the country. Orders are also being received from the same source for belting, hose, and packing. This is the first venture of this company in this direction. Heretofore England has received the lion's share of this trade, little or none of it coming to Canada.—Ex.

The Globe complained that the butter industry was injured by the duty on "separators," on which the Manufacturer remarks: "Our esteemed contemporary has scratched its head and sat up of nights to discover wherein the butter makers of Canada are hard hit by the tariff, and the only thing it can point to is cream separators. If it were not for the heavy duty on this article the butter industry would be

Boots and Shoes, Leather and Hides.

BOOTS AND SHOES.				Name of Article	Wholesale.	Name of Article.	Wholesale.
				LEATHER (at 6 months)		Bealif.....	\$ c. \$ c.
						Brush (cow) kid	0 12 0 14
						Buff.....	0 3 0 15
						Russelta, light.....	0 35 0 10
						" heavy	0 25 0 27
						" No. 2.....	0 20 0 24
						" saddle.....	8 10 9 21
						Imitation French calf.....	0 70 0 73
						HIDES AND SKINS.	
						Montreal Green Hides—	
						No. 1, per 100 lbs	4 51 8 51
						" 2, "	1 51 7 51
						" 3, "	8 61 6 51
						(Tanners paying \$ more	
						for sorted cured & lard	0 00 0 00
						Hamilton, No. 1, lard	0 01 0 10
						" 2, "	0 10 0 00
						Toronto, " 2, "	0 00 0 00
						Chicago buff, " 2, "	0 00 0 07
						" steers	0 00 0 00
						" calfskins.....	0 00 0 00
						" bulls.....	0 00 0 00
						Dry North-west.....	0 00 0 00
						City.....	0 10 0 15
						" sheepskins.....	1 01 1 0
						" lambskins.....	0 25 0 25
						" calfskins, per lb ..	0 18 0 08
						West horse hides, each.	1 51 1 51
						City " " "	0 75 1 00

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JOHN HALLAM, Agent for Beam Warps, 83 Front St. East, Toronto.

in a most flourishing condition. Perhaps The Globe lost its copy of the tariff in the fire that recently destroyed its library, and therefore we beg to assure it of the fact that in the tariff of 1890 and also that of 1894, cream separators are enumerated in the free list. No duty whatever is imposed upon the article."

Success seems to attend the production of continuous rails for railway tracks, with the simple use of a portable foundry cupola, mounted on wheels, so as to enable it to be drawn easily by a pair of horses. In St. Louis, says an exchange, the method is pursued of uniting the rail ends by merely running a casting of iron around the joint by means of a special kind of mould, and the moulds are heaped up near the line of the track, and a fire built around them, so that by the time they are to be put around the joints, they are a dull red; there is also a lining in each pair of moulds which requires renewal after each twenty joints, but its composition has not yet been made public, nor the exact mixture of metals used for the cupola. The iron is poured into the moulds from a ladle, as in ordinary foundry practice, and the union between the iron and steel of the rails is represented as similar to that which takes place in a good

weld. After the iron has been poured, the moulds are allowed to remain about ten minutes before being taken off and used at a second joint; every other section of a track is cast in the morning, and in the afternoon the remaining joints are made, this being done to prevent as far as possible the severe strain of contraction and expansion, for when the joint is hot it heats the rail for some distance on each side and consequently there is considerable expansion.

Manitoba is expecting a crop of 25 millions of bushels of wheat, and the N. W. T. 1½ millions. We hope this will be realized.

A terrible accident occurred last week near Toronto, on the suburban electric line to Victoria Park, by which two boys were killed, and numbers of adults and children injured. The line is a single track one, and two cars collided at a corner when running 10 miles per hour. The possibility of such an accident arises only from criminal negligence. It is an interesting illustration of the value of the bicycle that medical help was quickly secured from a considerable distance at a very lonely spot by young men on "bikes," who were passing rushing to adjacent villages for help.

St. John, N.B. is making extensive preparation for the provincial exhibition this fall, and by press reports we learn that it is likely to outshine all its predecessors.

With fewer natural advantages than are the possession of Halifax, to our discredit be it said St. John people always do anything of this kind superior to us, to a certainty. It isn't that they have a superiority of the where-with-all—meaning cash—but the citizens individually and unitedly are not afraid to step up to the front and help, things along. In fact, they pull together; and as long as St. John does and Halifax doesn't, the inference is plain as to the result.—Maritime Grocer.

It is evidently the intention of the Chambre de Commerce of this city to go ahead with the building of a suitable edifice for themselves, and that without delay. A bill authorizing the issue of \$500,000 debenture stock has already passed the Commons, and it is confidently expected will also pass the Upper House. The board expect to experience no trouble in the floating of the debentures. The negotiations that were going on some time ago for the purchase of the property at the corners of St. Lambert hill and St. James street fell through owing to a flaw in the origin of the title. The new building will, however, occupy a corner site in the eastern portion of the city, and it is said will be one of the finest buildings of its kind in the city.

HARDWARE—Wholesale Prices Current.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
CUTS NAILS, Fence and Cut Spikes: per 100 lbs.		1 1/2 inch	\$ 2 00	Baler plates, 3-16	\$ 2 25	Fencing:	\$ c. \$ c.
40d.....Hot cut	05	Sharp and Flat Pressed Nails: 3 inch	1 35	" " 1 & thicker	2 50	Galvd. Steel, 2 bars, 2 1/2 and 5 inches apart...	0 03 0 08
3rd.....	10	2 1/2 and 2 1/4	1 50	" " Canada	1 80	Galvd. Steel, 2 bars, 4 and 6 inches apart...	0 13 0 03
20d 16d and 12d.....	15	2 and 2 1/4	1 65	Hoops (Imported)	2 15	Galvd. Steel, plate, 2 & 3 wires	0 03 0 03
10d.....	21	1 1/2 and 1 1/4	1 85	Canada Plates:- 52, 6 & 75 sheets—Good Brands	2 00	Galvd. Steel, Staples...	0 03 0 03 1/2
8d and 9d.....	25	1 1/4	2 50	Iron Wire: bright, 1/16 to 2 1/2 p.c. 0 to 7 p 100 lbs	2 60	60 days, or 2 p.c. 30 days.	
6d and 7d.....	40		3 00	Wro't Iron Pipe, 1/2 to 1 inch list & 65 p.c. dia.		Screws:	
4d to 5d.....	60	Horse Nails: 9 lbs	0 22	1 1/2 to 1 1/4 in. list & 50 p.c. dia.		Wood, flat head, iron & steel	80 p.c. dia
3d.....	1 00	" 8 lbs	0 23	2 to 1 1/2 in. list & 70 & 50 p.c. dia.		Wood, round head, iron and steel	75 p.c. dia
2d.....	1 50	" 7 lbs	0 24	" " "		Wood, flat head, brass	7 1/2 p.c. dia
4d to 5d cold cut, not polished or blued.....	50	" 6 lbs	0 27	Steel, cast per lb	0 07 1/2 0 10	Wood, round head, brass	7 1/2 p.c. dia
8d cold cut, not polished or blued.....	90	" 5 lbs	0 30	Spring, 100 lbs	2 50	Wire Nails:	
Fine Blued Nails:		Discount 15 p.c.	8 50	Tire, 100 lbs	1 93	Ordinary, fine, smooth box, cigar box, oil inch, 5/16 x 1/8, finishing, slating, casing, tobacco, haxe, fence, car, flooring, barrel, roofing, and barrel, 75 and 10 p.c. dia. and extras as per list.	
3d.....	1 50	Horse Shoes	3 50	Sleigh Shoe, lb	1 80	4 mths. or 3 p.c. 30 days.	
2d.....	2 00	Terms, 4 mos or 3 per cent, or 30 days.)		Machinery	2 21	Wire:	
Casting, Hor. Flooring, Shook and Tobacco Box:		Arms, & da	5 50	Tin Plate:		Brass and Copper, net 30 days	15 p.c. dia
12d to 30d.....	50	Coil Chain—1 inch	0 04	1C (coke)	2 50	Iron and Steel, Bright, Bright Spring, top-pressed	25 p.c. dia
10d.....	75	" 3/16	0 04	1C Charcoal	3 25	Annealed, Oiled, Galvanized	20 p.c. dia
8d and 7d.....	90	" 1/16	2 85	1XX		f.o.b. Mil. Hamilton and Toronto f.o.b. London, plus 10c for delivering.	
6d and 5d.....	1 10	" 1/8	2 50	1XC		Tinned, for broom and mattress makers use.	1 1/2 p.c. dia
3d.....	1 50	Galvanized Iron:		1XC		4 months or 3 p.c. 30 days	
Finishing Nails:		Morewoods Iron, No. 28	0 05 1/2 0 01	DX			
3 inch	45	D. McC. & Co	0 00 0 00	DXX			
2 1/2 to 2 1/4	1 00	Queen's Head, or equal Common	0 00 0 01	Terne Plate: 1C, 2 1/2 x 3 1/2	5 75		
2 to 2 1/4	1 15	Pig Iron: Siemen No. 1	16 50	Russ. Sheet Iron	0 04 1/2 0 10		
1 1/2 to 1 1/4	1 35	Coltness	0 04 0 00	Anchors, per lb	0 04 1/2 0 05		
1 1/4	1 75	Caldor	0 00 0 00	Lion & Crown, tinned sheets, 2 1/2 gauge	0 05 1/2 0 04 1/2		
1	2 25	Lan'gan	0 00 0 00	Lead: Pig, per 100 lbs	3 00		
Slating Nails:		Shott	0 00 0 00	Shot	4 00		
5d	85	Summerlee	0 00 0 00	Shot	5 50		
4d	85	Gartsherr o	0 00 0 00	Lead Pipe	5 25		
3d	1 25	Carnbr	18 00	Zinc: Sheet	4 75		
2d	1 75	Eglington	18 00	" Spelter	3 75		
Common Barrel Nails:		Hematite	00 00	Scrap Iron:			
1 inch	1 50	Bar Iron—per 100 lbs.		Machinery scrap	15 00		
"	1 75	Ord crown	1 60	Wro't Iron	15 00		
"	2 25	Siemens	0 00	Powder: Canada blast g F to F F F	4 75		
Clinch Nails:		Sweden or Norway	3 00	Tin: Block, L & F per lb	0 02		
2 1/2 and 2 1/4 inch	85	Sheet Iron 8 1/4	2 15	" Straits	0 17		
2 and 2 1/4	1 00	"	1 50	Strip	0 17		
1 1/2 and 1 1/4	1 15	"	1 95	Copper: Ingot	0 10		
1 1/4 and 1 1/2	1 35	"	2 00	Sheets	0 11		

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GROCERIES—Wholesale Prices Current.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
TEAS—	\$ c. \$ c.	MOLASSES—	\$ c. \$ c.	Pepper, black	\$ c. \$ c.	ROOT BEER EXTRACT	\$ c. \$ c.
Yokohama & Higo Jap	0 00 0 00	Trinidad	0 01 0 00	" white	0 13 0 07 1/2	Adams' Root Beer Ex-	0 00 0 00
O. C. to choice	0 30 0 35	La Plata	0 24 0 37 1/2	Mustard	0 23 0 25	" 10 1/2 oz. per doz.	0 00 10 00
Fine to finest	0 20 0 22	Peru Rico	0 33 0 35	" 1 lb.	0 40 0 00	Adams' Root Beer Ex-	0 00 10 00
Medium to good med.	0 11 0 12			" D.S.F. 1 lb. tins	0 40 0 00	Adams' Root Beer Ex-	0 00 1 75
Common to good com.	0 11 0 12			" " " " " " " "	0 45 0 00	" 2 1/2 doz. per doz.	0 00 20 00
NAGASAKI JAPANESE—		SYRUPS per lb.—		RICE—Basselin & Aracan		Adams' Root Beer Ex-	0 00 20 00
" Gunpowder Leaf	0 19 0 22	Extra bright	0 00 0 02	" " " " " " " "		MATCHES—	
" Coarse do	0 18 0 20	Bright	0 02 0 02 1/2	" " " " " " " "		Nelson's Matches	3 50 0 00
" Low grade	0 16 0 17	Medium	0 11 0 02	" " " " " " " "		" Steamboat	3 71 0 00
Y. HYSON, HOYUNEKIND		Dark	0 00 0 00	" " " " " " " "		" Railroad	4 20 0 00
" Green Leaf	0 00 0 00			" " " " " " " "		" Eddy No. 1	4 00 0 00
" Firsts	0 35 0 40	FRUITS—		" " " " " " " "		" Telephone	1 75 0 00
" Seconds	0 20 0 25	London	2 85 2 75	" " " " " " " "		" Parlor	2 25 0 00
" Cargo grades to thirds	0 13 0 18	Imperial Cabinets	0 00 2 50	" " " " " " " "		SALT—Table salt in bris	1 75 0 00
IMPERIALS & GUNPOWDER		Black Baskets	0 00 3 90	" " " " " " " "		" Liverpl. per box, coarse	0 41 0 45
" Pea leaf	0 28 0 32 1/2	Bullanas	6 00 0 12	" " " " " " " "		" Turk. 1's and bushel	0 23 0 30
" Firsts	0 30 0 35	Dolmas	0 01 0 03	" " " " " " " "		" English metric 11 1/2 2 1/2 1/2	0 35 1 00
" Seconds	0 20 0 25	Eleme	0 01 0 01	" " " " " " " "		" do. quarter bags	0 25 0 30
" Lower grades	0 16 0 18	Valencia	0 05 0 06	VERMICELLI Domestic		BAKING POWDER	
CONGO TEAS, CHINA—		" Layers	0 01 0 01	" " " " " " " "		" Cook's Favorite	
" Choice to choicest	0 35 0 37	" Currants	0 06 0 07	CANNED GOODS—		" " " " " " " "	
" Fine to finest	0 30 0 35	" " " " " " " "	0 11 0 11 1/2	" " " " " " " "		" " " " " " " "	
" Medium to good med.	0 22 0 30	" " " " " " " "	0 00 0 00	" " " " " " " "		" " " " " " " "	
" Lower grades	0 16 0 18	" " " " " " " "	0 00 0 00	" " " " " " " "		" " " " " " " "	
" Ceylon and Assam	0 00 0 00	PRUNES—		" " " " " " " "		" " " " " " " "	
" Choice Pekoe Indian	0 35 0 40	" " " " " " " "	0 11 0 11 1/2	" " " " " " " "		" " " " " " " "	
" Pekoe Java	0 30 0 35	" " " " " " " "	0 00 0 00	" " " " " " " "		" " " " " " " "	
" Broken Leaf	0 25 0 30	DATES—New		" " " " " " " "		" " " " " " " "	
FANCY TEAS—		" Old	0 04 0 04 1/2	" " " " " " " "		" " " " " " " "	
" Scented Orange Pekoe	0 35 0 50	" Mats	0 00 0 00	" " " " " " " "		" " " " " " " "	
" Scented Capers	0 20 0 35	" " " " " " " "	0 00 0 00	" " " " " " " "		" " " " " " " "	
COFFEE—		NUTS		" " " " " " " "		" " " " " " " "	
" Mocha	0 25 0 29	" Almonds, Tar igona	0 23 0 23	" " " " " " " "		" " " " " " " "	
" O. G. Java	0 26 0 29	" Walnuts, Bordeaux	0 00 0 00	" " " " " " " "		" " " " " " " "	
" Java	0 23 0 23	" " " " " " " "	0 23 0 25	" " " " " " " "		" " " " " " " "	
" Maracaibo	0 20 0 22	" " " " " " " "	0 06 0 00	" " " " " " " "		" " " " " " " "	
" Jamaica	0 19 0 20	" " " " " " " "	0 17 0 18	" " " " " " " "		" " " " " " " "	
" Santos	0 20 0 22	" " " " " " " "	0 08 0 10	" " " " " " " "		" " " " " " " "	
" Plantation Ceylon	0 00 0 00	SPICES—		" " " " " " " "		" " " " " " " "	
" Rio	0 16 0 20	" Cassia, in bales	0 07 0 10	" " " " " " " "		" " " " " " " "	
SUGARS—Yell'w refin'd		" Mace	0 00 1 10	" " " " " " " "		" " " " " " " "	
" Bright	0 03 0 03 1/2	" Cloves	0 15 0 17	" " " " " " " "		" " " " " " " "	
" Granulated	0 14 0 04	" Nutmegs	0 50 1 00	" " " " " " " "		" " " " " " " "	
" Paris lumpa	0 14 0 04	" " " " " " " "	0 25 0 24	" " " " " " " "		" " " " " " " "	
" Extra ground	0 05 0 15	" " " " " " " "	0 15 0 22	" " " " " " " "		" " " " " " " "	

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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
TIMBER, LUMBER, &c.	\$ c. \$ c.	DeLage.....	\$ c. \$ c.	A. C. A. Nollet, { per gal.	\$ c. \$ c.	Sauternes—Graves.....	\$ c. \$ c.
Ash, 1 to 4 inch, M.....	13 00 18 00	BRANPY—Hen'ry {gal.	9 00 11 00	" Monogram" { caso red.	2 75 2 75	Sauterac, oyster wine.....	4 00 0 00
Birch, 1 to 4 inch, M.....	12 00 25 00	" " " " " " " "	12 50 12 75	" " " " " " " "	5 00 5 25	Hunt Sauternes, delicate.	7 00 0 00
Basswood.....	12 00 20 00	Maitel.....	12 50 12 75	CHAMPAGNE—		Chateau Yquem, vintage '83.	10 00 0 00
Walnut, per M.....	2 00 00 00	Barnett & Fils, gal.....	4 00 7 00	G. H. Mumm, E. D. y.....	31 00 0 00	J. Calvet & Co. Vintage	7 00 30 00
Butternut, per M.....	2 00 40 00	" " " " " " " "	9 25 10 00	" " " " " " " "	28 00 0 00	Wines.....	7 00 30 00
Cedar round, lineal ft.....	4 00 00 10	V. S. O.....	14 00 15 00	" " " " " " " "	31 00 33 00	Nath. Johnsons & Sons.	7 00 28 00
Cedar flat.....	00 01 00 06	V. S. O. P.....	15 00 16 00	Pommery, qts & pts.....	28 00 30 00	Horton & Guestler.....	7 00 28 00
Cherry per M.....	00 00 80 00	Bisquit, Dubouché, gal.....	4 00 4 25	Piper Heidsieck, qts & pts.....	28 00 30 00	" " " " " " " "	7 00 28 00
Elm, soft, 1st.....	15 00 17 00	Renault & Co.....	3 35 4 15	Perrier-Jouet.....	31 00 35 00	Spirits—Canadian,	
" " " " " " " "	25 00 30 00	Quonin & Cie.....	3 35 4 15	Gold Lock Sec.....	39 00 32 00	Alcohol, 65 o, p.....	4 25 4 40
Hemlock, M.....	00 00 12 00	Doctors' special Brandy.....	11 00 00 00	Louis Roderer " " " "	29 00 31 00	Spirits, 50 o, p.....	3 71 3 40
Tamarac.....	0 00 12 00	Irish Whiskies—		Louis Duvaux E. D. pt & qt.....	13 50 14 00	Rye Whiskey, 25 u, p.....	2 01 2 10
Maple, hard, M.....	16 00 18 00	J. J. Jameson & Son, qts.....	9 50 10 00	Vin de France.....	24 00 25 00	Corby's I.X.I.....	8 25 8 50
" " " " " " " "	16 00 18 00	" " " " " " " "	10 25 10 50	Vin d'Alsace.....	18 00 19 00	Corby's X.T.C.....	6 25 6 50
Oak M.....	40 00 00 00	Geo. Roe & Co. " " " " " "	11 25 11 50	Gratten.....	12 00 13 00	Club 1885 5 year old qts es.	8 75 0 00
Fine select, M.....	35 00 40 00	" " " " " " " "	9 25 10 00	E. Boyer.....	15 10 10 00	" " " " " " " "	8 25 0 00
2nd quality, M.....	22 00 25 00	Dunville & Co.....	7 50 7 75	SHERRY—		" " " " " " " "	8 25 0 00
Shipping culls.....	13 00 16 00	Bushmills.....	10 00 10 50	Pedro Domecq, per gal.....	1 00 7 00	Imperial 1886 Qts. cases.....	7 25 0 00
Mile culls.....	8 00 10 00	Bannagher.....	9 75 0 00	Reynolds.....	2 10 5 75	" " " " " " " "	7 75 0 00
Laly, M.....	10 00 12 00	Killy Scotch.....	10 00 10 00	Mackenzie.....	2 30 6 50	" " " " " " " "	8 25 0 00
Spruce.....	4 50 6 00	Scottish Whiskies.....	10 00 10 00	Mackenzie, Driscoll & Co	2 40 6 00	Club Rye '84 in bla, per gal	3 40 3 50
Shingles, 1st quality.....	1 50 3 00	Huy, Fairman & Co., per	3 75 3 85	per gal.....	2 40 6 00	Imperial '86.....	2 80 2 90
2nd " " " " " "	1 25 1 50	gallon, 11 op.....	7 25 8 25	Thos. G. Sandeman &	2 60 6 00	Gooderham Rye '87 qts, cu	7 25 0 00
WOOL—		Huy, Fairman & Co case	9 00 9 25	Sons, per gal.....	2 10 4 00	J. P. Wiser & Co. 65 o, p.....	4 25 4 40
B. A Scoured.....	0 25 0 30	Royal Eagle.....	3 50 4 00	Barnetres.....	2 30 6 00	" " " " " " " "	3 70 3 80
Northwest.....	0 40 0 60	Sheriffs.....	3 50 4 00	Graham's.....	2 30 6 00	" " " " " " " "	2 00 2 10
Pulled, Banper.....	0 00 0 00	Mackie's R. O. special.....	10 00 10 50	LAGRAGONA—		Reagram, J. E. 50 o, p.....	3 70 3 80
Pulled, C S u r.....	0 00 0 00	Claymors.....	9 50 9 25	Fragre & Co. (Reus).....	1 10 1 75	Corby, 50 o, p.....	2 60 2 80
Chilian merino.....	0 00 0 00	Genalooch Highland case	3 40 3 75	Urnosa (Reus).....	1 15 1 60	Rye, 25 u, p.....	3 70 3 80
Natal.....	0 15 0 10	Mountain Dew.....	8 50 8 75	MADEIRA—		Empire Rye.....	2 00 2 10
Cape.....	0 13 0 15	LONDON GIN—	8 75 9 00	Cosart, Gordon & Co's per	3 50 10 00	MINERAL WATERS—	
Australian.....	0 14 0 15	Vaughan, Jones D. G { pt	7 50 0 00	CLARET & BOURGONDS		Natura-Apollinaris, pts	10 50 0 00
WINE AND LIQUORS.		qt.....	2 25 0 00	Clarets—Bon Bourgeois.....	3 00 0 00	Hunyadi Janos, qts, 5 bot	8 00 0 00
Alky—English {qts.....	2 50 2 55	Nicholson's Old Tom {qt	2 25 0 00	St. Julien.....	3 25 0 00	" " " " " " " "	8 00 0 00
" " " " " " " " {pts.....	1 63 1 67	Nich-son's London Dry {gal.	7 50 0 00	Montreuil.....	4 00 0 00	Fredrichshall, qts, 25	12 00 0 00
Base's "Bull Dog" {qts.....	2 45 2 50	Str Robert Burnett {pts.	8 50 0 00	Wheche, selected vintage.....	4 50 0 00	" " " " " " " "	8 00 0 00
Brand.....	1 61 1 65	HOLLAND GIN—		Chateau Brule, 1st growth.....	5 00 0 00	Soda (Schwepps) pts, doz.	1 30 0 00
Domestic {qts.....	0 85 1 25	Jno. De Kuyper {per gal.	2 85 2 90	Nos Cases.....	6 0 0 00	" " " " " " " "	1 85 0 00
" " " " " " " " {pts.....	0 60 0 75	case red.....	11 09 11 25	Chateau Pontet-Cane.....	7 00 0 00	Seltzer (English).....	2 60 0 00
Strout—Dublin {qts.....	1 57 1 62	" " " " " " " " {case red	5 75 5 85	Latite vintage.....	16 00 0 00	Gurd's Ginger Ale, doz	0 00 0 45
Gulness "Pilsener" {qts.....	2 41 2 4	" " " " " " " " {case red	2 85 2 90	Burgundes—Macon.....	4 00 0 00	Gurd's Super-Carbonat-	0 00 0 30
Brand.....	1 55 1 57	" " " " " " " " {case red	5 75 5 85	Reunne, se cel vintage.....	4 50 0 00	ed Soda, doz.....	0 00 0 30
Domestic {qts.....	0 06 0 15	" " " " " " " " {case red	5 75 5 85	Pommard, dinner wine.....	6 00 0 00	Gurd's Hop & Malt Nerve	0 00 0 00
" " " " " " " " {pts.....	0 70 0 00			Chamberlain, vintage '84	10 00 0 00	Tonic, pts.....	0 00 0 00

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Many inquiries are afloat regarding the hay crop and alleged shortage. The Hay Journal says that there is hay in the States of Wisconsin, Minnesota, Nebraska, Northern Iowa, Dakotas. There is, however, not enough there to make abundance of feeding hay for the market. Tame hay will be a luxury for the next year or more. Prices for good hay have been lower during the last year than for thirty years before. Many engaged and just starting in hay agriculture were inclined to reduce the acreage of hay during the spring of 1895. It does not look now as though there would be an over production of hay for years to come. The hay crop in Illinois last year was valued at \$23,000,000, grown on 2,500,000 acres. Iowa had nearly 5,000,000 acres in hay, valued at \$25,000,000; Indiana had 2,000,000 acres in hay; Iowa had 2,500,000

acres of hay; Michigan 1,750,000 acres; Wisconsin 2,000,000 acres; Nebraska 1,000,000 acres; Kansas 3,500,000 acres. The average last year was about one ton per acre. From the reports and information we have the crop in all of these States will not be more than one-fifth of a crop. The total number of tons produced in the States named amounted to nearly 20,000,000 tons. The shortage will amount to 16,000,000 tons. Missouri and parts of other States where the drought prevails are not included in the above estimate. The value of the hay crop in the States named amounted to \$152,000,000. If there was a half crop the value might be kept up by the increased price caused by scarcity. Where the percentage of scarcity is so great the value of the hay crop to the commercial world is almost extinguished.

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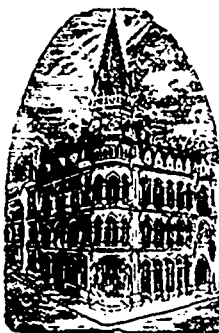
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British Columbia, 1865, 4 1/2 p.c.	114	115	
1877, 3 p.c.	92 1/2	..	
Canada, 4 p.c. loan, 1885	110 1/2	111 1/2	
3 p.c. loan, 1887	98	99	
Debs 1884, 4 1/2 p.c.	165	106	
Railway and other stocks.			
New Brunswick 4 p.c. 1889-91	107	108	
Quebec Province, 5 p.c. 1904.....	104	107	
do do 1905 p.c.	107	107	
do do 1919 4 1/2 p.c.	104	104	
do do 1912 4 1/2 p.c.	100	100	
Atlantic & North Western 5 p.c.	115	115	
Que. 1st M. Bds.	121	121	
Buffalo and Lake Huron 2 1/2 sh.	121	121	
do 5 1/2 p.c. 1st Mort.	135	137	
2nd Mort.	104	106	
Can. Central 5 p.c. 1st M. Bds.	104	106	
Int. guar. By Gov.	67	67 1/2	
Canadian Pacific \$100	95	98	
Grand Trunk, Georg Bay, &c	61	61	
1st M.	119	121	
Grand Trunk of Canada Ord stock	4 1/2	4 1/2	
2nd. equir. mtg. bds. 6 p.c.	26 1/2	27 1/2	
1st. pref. stock	15	15	
2nd. pref. stock	110	108	
3rd. pref. stock	81	83	
5 p.c. perp. d.b. stock	109	100	
4 p.c. perp. deb. stock	102	100	
6 p.c. bds., 190	100	100	
Hamilton and N. W. p.c.	100	100	
M. of Canada Stg. 1st. ori. 5 p.c.	100	100	
Montreal and Charp. air 5 p.c.	99	100	
1st mtg. bds.	15	20	
Montreal & Sorel, 1st mtg. 6 p.c.	194	108	
N. of Canada, 1st mtg. 9 p.c.	20	23	
Northern Extension, 6 p.c. pref.	98	100	
Quebec Central, 5 p.c. 1st Inc. Bds.	100	102	
T. G. & B. 4 p.c. bonds 1st Mort.			
St. Law. and Ott. 6 p.c. Bds.			
Municipal Loans.			
City of London (Ont) 1st pref 5 p.c.	99	101	
City of Montreal stg. 4 p.c.	00	102 1/2	
1874	000	000	
City of Ottawa 6 p.c. stg.	102	104	
redeem 1890	105	106	
1894	114	119	
1895	103	105	
City of Quebec, 6 p.c. con.	118	115	
4 1/2 p.c. redeem 1893	100	102	
1878, redeem 1908	113	115	
City of Toronto, 6 p.c. stg. 1897 ..	100	100	
6 p.c. stg. con. deb., 1898-20 ..	1 4	117	
5 p.c. con. con. deb., 1919 ..	112	114	
4 p.c. stg. bonds, 1921-28	101		
City of Winnipeg, deb., 1914 5 p.c.	119	119	
deb. scrip, 1907 6 p.c.			
Miscellaneous Companies			
Canada Company	28	30	
Canada North-West Land Co.	3	5	
Hudon Bay	131	131	

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NAMES OF COMPANY.	No. Shares.	Date of Dividends.	Share par value.	Amount paid per Share	Canada quotation per cent.
British America Fire and Marine.....	10,000	Jan. July	\$50	\$50	112 111
Canada Life.....	2,500	Feb. Aug.	400	50	610 700
Citizens' Fire, Life and Accident.....	11,880	10 Sept. bi-nyly	85	18	170 275
Confederation Life.....	5,000	Jan. July	100	10	148 145
Western Assurance.....	25,000	Jan. July	40	20	125
Royal Canadian Insurance.....	20,000	24 Dec. yearly	100	20	125
Accident Ins. Co. of North America...	2,610	15 July 15 Jan	100	20 100	90
Guaranteed Company of North America	13,372	15 July 15 Jan	50	10 50	109 110
Sun Life Assurance Company.....	5,000	Jan. July	100	12 1/2	320 350
Federal Life Assurance Company.....					
Manufacturers' Life.....					
La Canadienne Life.....					

BRITISH AND FOREIGN—QUOTATIONS ON THE LONDON MARKET.

				Market value per paid-up share.
Atlas Assurance Co.....	21,000	£50	6	£23 7s 6d.
British and Foreign Marine.....	67,000	20	4	£21 1/2
Caledonian.....				£2 2s 6d.
Commercial Union Fire, Life & Marine.....	50,000	50	5	£24 1/2
Edinburgh Life.....	5,000	100	15	£24 1/2
Fire Insurance Association.....	100,000	£ 8	10 1/2	£1 1/2
Guardian Fire and Life.....	20,000	100	5 1/2	£21 1/2
Imperial Fire.....	9,000	20	5	£24 1/2
Lancashire Fire & Life.....	136,493	20	2	£41 1/2
Life Association of Scotland.....	10,000	40	8	£24 1/2
London Assurance Corporation.....	35,862	25	12 1/2	£14 1/2
London and Lancashire Fire.....	10,000	10	1 7-20	£14 1/2
Liverpool & London & Globe Fire & Life.....	245,610	10	2	£42 1/2
National Assurance Co. of Ireland.....	40,000	25	2 1/2	£27 1/2
Northern Fire and Life.....	30,000	100	10	£34 1/2
North British & Mercantile Fire & Life.....	110,000	25	6 1/2	£27 1/2
Phoenix Fire.....	6,722			£27 1/2
Queen Fire and Life.....	180,035	10	1	£7 1/2
Royal Insurance Fire and Life.....	96,515	10	3	£43 1/2
Scottish Imperial Fire and Life.....	50,000	10	1	
Scottish Provincial Fire and Life.....	20,000	50	3	
Standard Life.....	10,000	50	12 1/2	£24 1/2
Star Life.....	4,000	25	1 1/2	£35 1/2

(Agate Measurement.)

THE CANADIAN

TRADE REVIEW,

FINANCE AND INSURANCE RECORD,

—DEVOTED TO—

Commerce, Finance, Insurance, Railway, Manufacturing, Mining, etc.

Issued Every Friday.

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- CHAMPY PERE & CO., Beaune.
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- MARIANI & CO., Coca Wine, Paris.
- BORDEAUX CLARET CO'Y, Bordeaux.
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BARRIE,
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BERLIN,
Grand Central Hotel, Joseph Zuber, Prop. Special Rates to Commercial Travellers.

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Dominion Hotel. A. Foster.

BRAMPTON,
Graham House. Thos. Beamish.

BRANTFORD,
Kerby House, Rcht. Sibbett, Prop., Rates, \$2 to \$2.50 per day.

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Grand Central Hotel, S. Connor, Proprietor. Rates, \$1.00 to \$1.50 per day.
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BRUSSELS,
Queen's Hotel. Strettan Bros.

BELLEVILLE,
Anglo-America Hotel, D. Coyle, prop. Rates \$1.00 to \$1.50 per day.

Kyle House, C. H. Kyle, Proprietor.
Rates:
\$1.00 and \$1.50 per day.

CALEDONIA,
Union Hotel. E. T. Hinds.

CAMPBELLFORD,
Windsor Hotel. Thos. Blute.

CARLETON PLACE,
Mississippi. W. McLaughlin.

CAYUGA,
Campbell House.

COBURG,
Arlington Hotel.

CORNWALL,
Rossmore House.

COLLINGWOOD,
Grand Central. Thos. Collins.

DESERONTO,
Empress Hotel. Wm. Jamieson.

DRAYTON,
Royal Hotel. M. Schneider.

GALT,
Queen's Hotel.

GANANOQUE,
Provincial Hotel.
International Hotel.

GRAVENHURST,
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GRAND VALLEY
Commercial Hotel, A. Martin, Prop. Centrally located. Good simple rooms. Livery. See Arthur.

GUELPH,
Royal Hotel. Thomas Watta.

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Queen's Hotel. E. D. Lynch.

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Grand Central Hotel. E. C. Moore.

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Queen's Hotel. Joel W. Ray.

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Canada House. Jos. Cloutier.

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PORT ARTHUR,
Northern Hotel.

Bodega Hotel.

PORT COLBORNE,
Commercial Hotel. A. Simpson.

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Revere House. Mrs. J. S. Huntingdon, Proprietress. Rates, \$1.00 per day.

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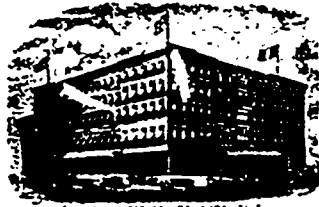
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STOCK & BOND REPORT.

NAME.	Par Value	Capital Subscribed.	Capital Paid-up.	Rest.	Rate per cent of last dividend.	Dates of Dividends.
BANKS						
	\$					
Montreal.....	200	\$12,000,000	\$12,000,000	\$5,000,000	10	1 June Dec
Merchants' Bank of Canada.....	100	6,000,000	6,000,000	3,000,000	8	1 June Dec
Can. Bank of Commerce.....	50	6,000,000	6,000,000	1,200,000	7	1 June Dec
British North America.....	243 1/2	4,866,248	4,866,248	1,234,333	7 1/2	6 April Oct
Bank of British Columbia.....	100	2,000,000	2,000,000	1,234,333	7 1/2	.....
Tacbec.....	50	2,500,000	2,500,000	500,000	7	1 June Dec
Quebec.....	50	2,500,000	2,500,000	1,300,000	9	1 April Oct
Toronto.....	100	2,500,000	2,500,000	1,400,000	10	2 June 11-o
Imperial.....	100	1,937,000	1,937,000	1,155,560	8	June Dec
Dominion.....	50	1,500,000	1,500,000	1,200,000	12	1 May 1 Nov
Eastern Townships.....	50	1,500,000	1,100,000	600,000	7	2 Jan 2 July
Quebec.....	100	1,500,000	1,100,000	818,221	8	1 June 1 Dec
Ontario.....	100	1,500,000	1,500,000	345,000	7	1 June 1 Dec
Hamilton.....	100	1,200,000	1,200,000	675,000	8	1 June 1 Dec
Union Bank of Canada.....	50	1,200,000	1,200,000	240,000	8	1 June 1 Dec
Nationale.....	50	1,200,000	1,200,000	300,000	6	1 May Nov
du Peuple.....	50	1,200,000	1,200,000	600,000	7	1 Mar 3 Sept
Merchants Bank of Halifax.....	100	1,100,000	1,100,000	600,000	7	1 Aug 1 Feb
Standard.....	50	1,000,000	1,000,000	300,000	8	June Dec
Lochielgas.....	100	712,000	712,000	270,000	6	June Dec
Union Bank, Halifax.....	50	500,000	500,000	140,000	6	.....
People's Bank of N. B.....	25	100,000	100,000	110,000	7	Jan July
Traders' Bank.....	25	50,000	50,000	25,000	7	1 June 2 Dec
New Brunswick.....	100	500,000	500,000	325,000	12	1 Jan 1 July
Western.....	100	500,000	500,000	325,000	12	1 April 1 Oct
St. Stephen's.....	100	200,000	200,000	45,000	6	April Oct
Commercial Windsor, N. S.....	40	500,000	216,500	9,000	6	.....
Commercial Newfoundland.....	50	300,000	200,000	100,000	9	.....
Ville Marie.....	100	500,000	479,500	.....	6	1 June 1 Dec
LOAN COMPANIES						
Agricultural Sav. & Loan Co.....	50	630,000	614,122	94,000	3 1/2	1 Jan 1 July
Brit. Can. Loan & Invest Co.....	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July
British Mortgage Loan Co.....	100	450,000	39,000	52,000	3 1/2	2 July
Building & Loan Assn.....	100	750,000	750,000	100,000	2	2 Jan 2 July
Canada Land & Inv. Co.....	100	1,500,000	750,000	150,000	2	2 Jan 2 July
Can. Loan & Sav. Co.....	100	5,000,000	2,000,000	500,000	5	1 Jan 1 July
Canadian Sav. & Loan Co.....	50	750,000	681,000	150,000	5	1 Dec
Can. Can. Loan & Sav. Co.....	100	2,500,000	1,000,000	250,000	3	Jan. July
Dominion Sav. & Inv. Co.....	50	1,000,000	918,250	.....	3	July Dec
Farmers' Loan & Sav. Co.....	50	1,000,000	611,430	112,500	3	May Nov
Freehold Loan & Sav. Co.....	100	3,221,500	1,317,100	629,000	4	1 June 1 Dec
Hamilton Provident & Loan.....	100	1,500,000	1,100,000	318,000	3 1/2	2 Jan 2 July
Home Savings & Loan Co.....	100	1,500,000	1,500,000	147,000	3 1/2	2 Jan 2 July
Huron & Lambton L. & S. Co.....	50	500,000	315,000	47,500	3 1/2	2 Jan 2 July
Imperial Loan & Inv. Co.....	100	625,500	625,500	107,000	3 1/2	1 Jan 1 July
Landed Banking & Loan Co.....	100	700,000	483,000	80,000	3 1/2	2 Jan 2 July
Lon. & Can. L. & Agency Co.....	50	500,000	700,000	36,000	4	15 Mar 15 Sep
London Loan Company.....	50	600,000	622,500	60,000	3 1/2	Jan July
London & Ont. Invest. Co.....	100	2,450,000	550,000	115,000	3 1/2	2 Jan 2 July
Manitoba Invest. Assn.....	100	100,000	100,000	3,000	4	Jan July
Manitoba Loan Company.....	100	1,500,000	250,000	111,000	3 1/2	Jan July
Montreal Building Assn.....	50	300,000	200,000	.....	0	Mar an '01
Montreal Loan & Mort. Co.....	100	1,000,000	500,000	.....	3 1/2	15 Mar 15 Sep
Ont. Indus. Loan & Inv. Co.....	100	800,000	314,251	185,000	3 1/2	Jan July
Ontario Loan & Invest. Co.....	50	2,000,000	1,200,000	415,000	3 1/2	1 Jan 1 July
People's Loan & Deposit Co.....	50	600,000	600,000	107,000	3 1/2	1 Jan 1 July
Real Estate Loan & Deb. Co.....	50	800,000	3,300,000	.....	3	Jan July
Royal Loan & Savings Co.....	50	300,000	470,000	57,000	4	Jan July
Union Loan & Savings Co.....	50	1,000,000	679,500	215,000	4	1 Jan 1 July
West. Can. Loan & Sav. Co.....	50	2,000,000	1,000,000	700,000	4	Jan July
Western Loan & Trust Co., Ltd.....	50	1,000,000	253,000	15,000	7	1 June Dec.
MISCELLANEOUS.						
Canada Colored Cotton Mills Co.....	.....	.....	.....	.....	.....	..... Oct
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	4	Jan and Q1
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	3	2 Jan and Q1
Montreal City Gas Company.....	40	2,000,000	2,000,000	.....	6	15 Apr 15 Oct
Montreal City Gas Co.....	50	1,000,000	1,000,000	.....	4	5 May 6 Nov
Montreal Cotton Company.....	100	800,000	800,000	.....	nil.	Mar and Q1
Richelle & Ont. Sav. Co.....	100	1,500,000	1,500,000	.....	3	9 Feb 15 Sept
Star Note Co., Halifax.....	100	200,000	200,000	3	March
Toronto City Gas Company.....	50	1,000,000	1,000,000	2 1/2	1 Feb and Q1.

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Leland House.

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Quebec Hotel.

WINNIPEG

Queen's Hotel.

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Hotel Manitoba.

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Leland House.

QUEBEC.

AYLMER

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ACTONVALE

Windsor Hotel.

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GRANBY

Windsor Hotel.

LACHUTE

Curry's Hotel.

LAKE ST. JOHN

Reberval Hotel.

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MONTREAL

Hotel Cadillac, rates, \$1.50 to \$2.50 per day. J. W. Lewis, proprietor. Notre Dame St.

Queen's Hotel, Rates, \$2.00 to \$3.00. B. Frasier-Cricier, Manager.

Turkish Bath Hotel, St. Monique St., temperance house. Rates, \$1.50 to \$2.00 per day. F. E. McKays, manager.

Avenue House, terms, \$1.50 to \$2.00 per day, E.S. Reynolds, prop. McGill College Av.

Stanley Hotel, Cor. Windsor and Osborne Streets.

St. Lawrence Hall, St. James street.

Windsor Hotel, Dominion Square.

Richelieu Hotel, 47 St. Vincent street. J. B. Durocher & Co., Props. Rates \$2.50 to \$3.50 per day. Special rates for commercial travellers, \$2.00 per day.

Riendeau Hotel, rates, \$2.00 to \$3.00. Jos. Riendeau. Jacques Cartier Square.

Balmoral Hotel, 104 Notre Dame street.

QUEBEC

Chateau Frontenac.

Florence Hotel, Benj. Trudel, Prop. and Manager, Rates \$2.00 to \$3.00 per day.

Hotel Victoria

Mountain Hill House, 94 & 96 Mountain Hill, E. Dion & Co., Proprietors, Joseph Cloutier, Manager. Rates, \$1.25 to \$1.50 per day.

SOMERSET

Commercial Hotel.

ST. HYACINTHE

Yamaska Hotel.

ST. JOHNS, QUE.

Windsor Hotel, Mr. E. M. Mathews, Manager, (late of Queen's Hotel, Montreal). Rates, moderate for family and for one, two, three months or the entire season. Bright sample rooms free to commercial travellers.

SHERBROOKE

Sherbrooke House, W. A. Richardson & Co., Proprietors.

Magog House, Henry H. Ingram, Prop.

ST. HERMAS

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THREE RIVERS

Dufresne's Hotel.

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Terrace Hotel, Wm. G. Calhoun, Prop. \$1.50 to \$2 per day. Hot and cold water baths. Electric light, electric bells, etc. Commodious sample rooms in centre of town.

ANNAPOLIS, N. S.

Queen Hotel, C. A. Perkins, Prop. Rates, \$1.50 per day. First-class in all its appointments. Unobstructed view of Harbor. Carriages to all steamers & trains free.

DIGBY, N. S.

New Royal Hotel, E. Stalling, Proprietor. Rates \$1.50 to \$1.75 per day. Special rates to parties. New management. Newly furnished. Best advantages for comm. travel. Trains at every boat and train, free for guests and baggage.

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Queen Hotel, Hollis Street. A. B. Sheraton, Manager.

Royal Hotel, 119 & 121 Argyle St., Mrs. A. J. Muleahy, Proprietress. Rates, \$1.00 to \$1.50. Meals served to suit arrival and departure of guests.

Albion Hotel, Grant Bros., Props. Terms, \$1.50 per day. The most central Hotel in the city. Near Custom House, Post Office and principal banks.

Halifax Hotel, Halifax, N.S., H. Hoeslein & Sons, Proprietors. Rates, from \$2.50 to \$4.00 per Day.

Queen's Hotel.

KENTVILLE, N. S.

Porter House, W. H. Townshend, Prop. This commodious & comfortable hotel is located in business centre of the town. Good sample rooms. Rates moderate.

"Lyons Hotel." Centrally located. Opp. R. R. Station & Post Office. Newly furnished throughout. Lighted by electricity. Commodious sample room. Rates moderate. H. Wipper, Proprietor.

LUNENBURG, N. S.

Russell House, J. B. Russell, Prop., Rates, \$1.50. Good sample rooms. All modern conveniences. Free carriage to and from trains & steamers. First-class stable in connection.

King's Hotel, J. W. King, Prop. Rates, \$1.50 to \$2. Centrally located. Lighted by electricity. Rooms heated by hot water. Row boats & sail boats placed at disposal of visitors. Hot & cold baths.

PICTOU, N. S.

Revere Hotel, Natl. Doherty, Proprietor. Rates, \$1.50 to \$2.00 per day. Sample Rooms free. Near railways & ferries.

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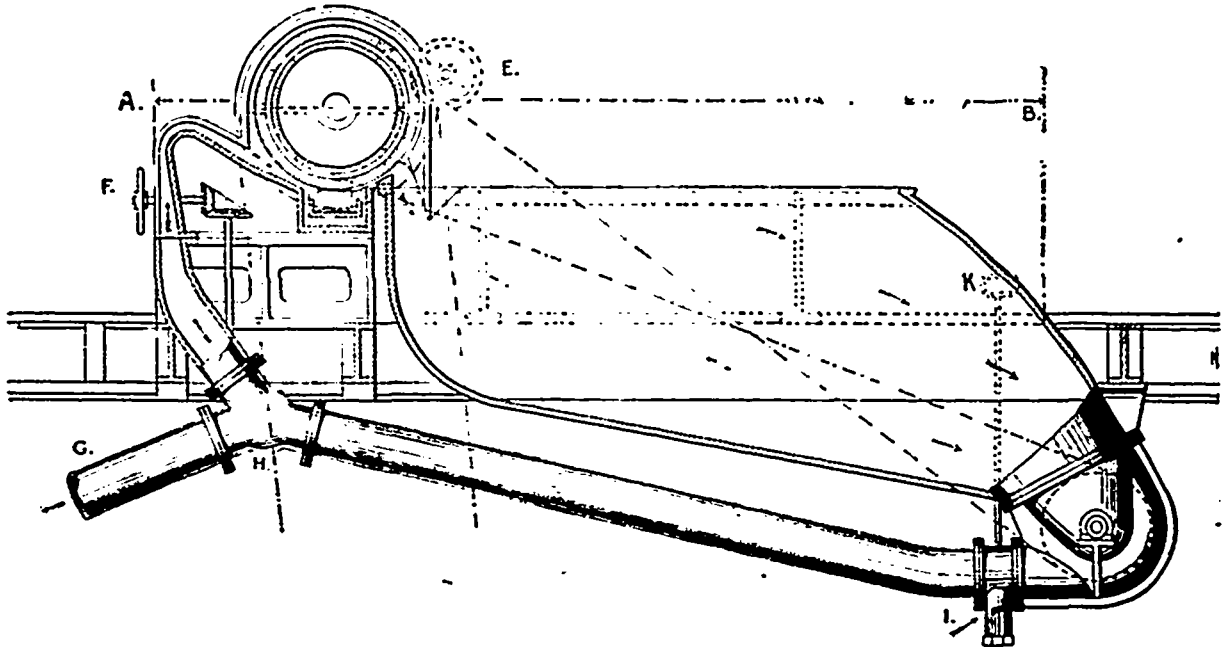
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