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Lloyd's Plate Class ins. Co. of New York. Risks Accepted at Current Rates.

EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. Liverpol. Reliance Marine Ins. Co. Liverpol. Open Policies granted to Importers & Exporters. EDWARD L. BOND, - General Agent for Canada; MONTREAL.



ol. 42. NEW SERIES.

MONTREAL, FRIDAY, MARCH 6, 1896.

M. S. FOLEY, EDITOR AND PROPRIETOR

Leading Wholesale Houses.

MANUFACTURERS' AGENTS

AND

IMPORTERS – of --

RY \* GOODS

SPECIALTIES:

LINENS, DRESS GOODS, KID GLOVES AND SMALLWARES

VICTORIA SQUARE, MONTREAL.

GRANITE \*

ST. HYACINTHE, P.Q.,

Manufacturers of

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

Knitted Boots.

Leading Wholesale Houses.

John \* Macdonald \* & \* Co.

TO THE TRADE.

High Class Goods and **Cuaranteed** to Give Satisfaction.

New Goods in Flack, Blue and Mixtures.
Warfdale Sorges, black and blue; Nantilus Serges, black and blue; Nantilus Serges, black and blue; Mixtures.

Black and blue; Mixtures; black and blue; Kilkenny Serges, black and blue; Re'warp Serges, black and blue; Belwarp Worsteds, black and blue; Belwarp Worsted Suitings.

Filling Letter Orders a Specialty.

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

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

The following Brands Manufactured by

→THE AMERICAN TOBACCO CO.K OF CANADA, Limited,

Are sold by all the Leading Whole-. . sale Houses .

CUT TOBACCOS.

Old Chum, Seal of North Carolina, Old Gold.

GIGARETTES-

 $\overline{\mathbf{x}}$ 

Richmond Straight Cut, Sweet Caporal, Athlete. Derby.

H. Shorey & Co. JOHN FISHER,

Wholesale Manufacturers of

Fine and Medium

READY MADE . . .

Rigby Waterproof Cloth and Clothing.

Our Tavellers will shortly call upon you with our Spring Samples.

Leading Wholesale Houses.

THE

Ames, Holden Co.

[Limited]

Manufacturers of

Fine BOOTS

AND SOLE AGENTS FOR THE CELEBRATED

Granby Rubbers.

STOCKS CARRIED AT

Montreal, Que. Winnipeg, Man. Toronto, Out. Vancouver, B.C. Victoria, B.C.

Special Sale.

Having decided to consolidate our business by closing our Toronto Warehouse and removing the unsold stock to Montreal, we will offer special inducements to buyers until April 15th.

Our Stock of . .

.Fancy Goods, Druggists' and Tobacconists' Sundries, Purses, Wallets, Toy Cames, Smallwares, etc.

is very complete. Liberal terms to large buyers.

H. A. NELSON & SONS, MONTREAL & TORONTO.

Woollens and Tailors' Trimmings,

442 & 444 ST. JAMES STREET,

MONTREAL.

ALSO . . .

101 & 103 St. Peter St., QUEBEC.

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HUDDERSFIELD, ENG. LONDON,

## MONTREAL FELT HAT WORKS

1878-- PARIS EXHIBITION- 1878.

Prize Medal Awarded for our manufacture of Felt Hats.

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

FUR GOODS Of Our Own

PLUSH CLOTH AND SCOTCH CAPS, GLOVES AND MITTS of English and Domestic Manufacture.

Moccasins, Snowshoes, Fancy Sleigh Robes, Buffalo, &c. To Manufacturers.—We have a large stock of Seal Bersian I amb and other skino
Tirmminge &c., &c.

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

MONTREAL,

The Chartered Banks.

## BANK OF MONTREAL.

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00 Reserved Fund, - 6,000,000.00 Undivided Profits, - 815,152.10

#### HEAD OFFICE, MONTREAL.

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Sm D. A. Smith, K.C.M.G., President.

HON. GEO. A. DRUMMOND, Vice-President,
A. T. Paterson, Esq. W. C. McDonald, Esq.

High McLennan, Esq. R. B. Angus, Esq.

Ed. B. Greenshielde, Esq. A. F. Gault, Esq.

W. W. Oglivie, Esq.

E. S. CLOUSTON, General Manager,
A. Macnider, Chief Inspector and Supt. of Branches.

Branches in Ganda:

Branches in Ganda:

A. B. Buchanan, Asst. Supt. of Branches.

Branches in Canada:

"West End Branch, St. Catherine St. Selgneurs St. Branch.
Almonte, Ont. London, Ont. Moneton, N. B. Catherine St. Selgneurs St. Branch.

"Grantford, Brantford, Ottawa, St. John, St. Catherine St. Selgneurs St. Branch.

"Grantford, Ottawa, St. John, St. John, Catherine St. Selgneurs St. Branch.

"Grantford, Ottawa, St. John, St. John, Catherine St. St. John, St. wew Westminster, B.C. Vancouver, B.C. Vernon, "Victoria, " Kingston, Lindsay,

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

IN GREAT BRITAIN:
London, Bank of Montreal.
London, Bank of Montreal, 22 Abchurch Lane, E.C.
Alex. Lang, Man.
IN THE UNITED STATES:
New York—Walter Watson and R. Y. Hebden,
Agenta, 59 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.
BANKERS IN GREAT BRITAIN.

Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:
London—The Bank of England.

"The Union Bank of London.

"The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Botland—The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES:
New York—The Bank of New York, N.B.A.

"The Third National Bank.
Boston—The Merchants' National Bank.

"J. B. Moors & Co.
Buffalo—Bank of Commerce in Buffalo. """ I San Franclesco—The Bank of British Columbia.

"The Anglo-Californian Bank.

"The Anglo-Californian Bank.

Portland, Oregon—The Bank of British Columbia.

Montreal June, 1895.

### THE BANK OF TORONTO

#### CANADA.

Head Office,

INCORPORATED 1855.

Toronto,

Head Office,		-	-		To	ronto,
Paid-up Capital,	-	•		•	-	\$2,000,000 1,800,000
Reserve Fund,	•	-	-	-	•	1,800,000
	DIR	ECT	ors	:		
GEORGE GOO	DE	RHA	M, E	SQ.	. Pre	sident.
WM. II. BEAT	TY.	Eso.		Vic	e-Pro	sident.
Henry Cawthra, E Robt. Reford	Вη.,	W.	Ġ.	Go	oderh	ıam, Esq.,
Robt. Reford	, Ke	ŋ., G	eo.	r. C	ook, I	Ceq.,
			art, I			
римсуй сол	LSC	ON,		G	enere	l Mgr.
AUBRIN HENDE	แลดง	Γ.	•	-	เทล	nector.
Toronto King St. Rr		w.	$R.\pi$	ade	wortl	h, Manager
Montreal			Tho	B, F	'. Hov	v, "
Barrie			.M.	Atk	cineor	n, "
Brockville				r. A	Bir	a'. "

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

#### BANOUE VILLE-MARIE,

The Chartered Banks.

### THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - £1,000,000 Stg.
Reserve Fund, - . 275,000 "

Reserve Fund,

London Office, & Clement's Lane, Lombard St., E.C.
COURT OF DIRECTORS;

J. H. Brodie.

John James Cater!

Gaspard Farrer.

H. J. B. Kendall.
Gaspard Farrer.

H. J. J. Kingsford.
Henry R. Farrer.

Secretary, A. G. Wallis.
Head Office in Canada Bt. James Bt. Montreal.
H. STIKEMAN, General Manager.
E. STANGER, Inspector.

Branches in Canada:
London Kingston Fredericton, N.B.
Ottawa Halifax, N.S.
Windston Ottawa Halifax, N.S.
Brantford Montreal Victoria, B.C.
Hamilton St. John, N.B. Winnipeg, Man.
Toronto Agents in the United States:
New York, (52 Wall St.) W. Lawson and J.
C. Welsh.
SAN FRANCISCO. (124 Sangon Streat.) H. M. J.

NEW YORK, (52 Wall St.) W. Lawson and J. C. Welsh.

SAN FRANCISCO, (124 Sansom Street,) H. M. J. McMichael and J. R. Ambrose.

LONDON BANKERS—The Bank of England, and Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand. —Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China: Agra Bank Limited. West Indies—Colonial Bank. Parle—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

EN Jesus Circular Notes for Travellers, availy in all parts of the world.

#### 81st DIVIDEND.

THE SHAREHOLDERS OF

#### THE MOLSONS BANK.

Are hereby notified that a dividend of

FOUR PER CENT.

upon the capital stock has been declared for the current half-year, and that the same will be payable at the Office of the Bank, in Montreal, and at its Branches, on and after the

FIRST DAY OF APRIL NEXT.

The Transfer Books will be closed from the 25th to 31st March, both days inclusive.

By order of the Board,

#### F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 26th February, 1896.

#### THE QUEBEC BANK.

Incorporated by Royal Charter, A. D., 1818.
PAID-UP CAPITAL \$ 2,500,000
IEAD FIELD

PAID-UP CAPITAL \$2,500,000

HEAD F FICE. QUEBEC,
BOARD OF DIRECTORS;

ROBERT II. SMITH, President.
WILLIAM WITHALL, Esq., Vice-President.
THOMAS MODOUGALL, Esq., Gen. Manager.
Directors—G. R. Renfrew, R. J. Shaw, J. T.
Rose, Gaspard Lemoine, W. A. Marsh.
Branches and Agencies in Canada:
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Q.
Agents in New York: Bank of British North
America. Agents in London: The Bank of Scotland.

The Chartered Banks.

#### THE MERCHANTS BANK OF CANADA.

Capital Paid-up, Rest, - 86,000,000 - 3,000,000 Head ffice. Montreal,

Head files. — Montreal,
BOARD OF DIRECTORS:
ANDREW ALIAN, Esq., President.
HECTOR MACKENZIE, Esq., Vice-President.
Robert Anderson, Esq. J. P. Dawes, Esq.
Jonathan Hodgson, Esq. J. P. Dawes, Esq.
John Cassils, Esq. T. H. Dunn, Esq.
Sir Joseph Hickson.
General Manager,
JOHN GAULT, Asst. Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.
Belleville, Kincardine, Preston,
Berlin, Kingston, Quebec,
Brampton, London, Renfrew,
Chatham, Montreal, Sherbrooke, Quebec,
Mitchell, Stratford,
Galt, Napanee, St. Johns, Q...
Gananoque, Ottawa, St. Jerome, Quebec,
Hamilton, Owen Sound,
Hespeler, Perth, Toronto,
Ingersoll, Prescott, Walkerton, Bernin, Kingston, Quebec, Brampton, London, Renfrew, Chatham, Montreal, Sherbrooke, Que Dresden, Mitchell, Stratford, Q. Gananoque, Ottawa, St. Jerome, Que, Hamilton, Owen Sound, Bt. Thomas, Heepeler, Perth, Toronto, Ingersoll, Prescott, Walkerton, Montreal West End Branch, No. 2455 Notre Dame St. Brancal Winnipeg.

Branchers in Great Brilain.—London, Glasgow, Edinburgh and other points, The Clydesdale Bank [Limited]. Liverpool, The Bank of Liverpool Itd]. Agency in New York—52 William st., Messre. Henry Hague and John B. Harris, Jr., Agents. Bankers in United States—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago, American Exchange National Bank; Chicago, American Exchange National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-California Bank. Newtoundland—The Bank of Nova Scotia and Merchants Bank of Halifax. British Columbia—Bank of British Columbia—Bank and Ageneral banking business transacted.

Letters of Credit issued, available in China, Japan, and other foreign countries.

#### ST. STEPHEN'S BANK.

Incorporated 1886.

St. Stephen, N. B.

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

AGENTS.

London -- Messrs. Glynn, Mills, Currie & C.o. New York.—Bank of New York, N.B.A. Boston— Globe National Bank. Montreal—Bank of Mont-real, St. John, N.B.—Bank of Montreal. Drafts Issued on any Branch of the Bank of Montreal.

#### Western Bank of Canada.

#### Dividend No. 27.

NOTICE IS HEREBY GIVEN that a Dividend of Three and One-half per cent. has been declared upon the Paid-up Capital Stock of the Bank for the current six months, being at the rate of Seven per cent. per annum, and that the same will be due and payable on and after

WEDNESDAY, THE 1st DAY OF APRIL, 1896,

wednesday, the 1st day of april, 1898, at the Offices of the Bank. The Transfer Books will be closed from the 15th to the 30th of March.

Notice is also given that the Fourteenth Annual Meeting of the shareholders of the Bank will be held on Wednesday, the 8th th day of April next at the Head Office of the Bank. Ochawa. Ont. at the hour of 2 o'clock, n.m. for the Election of Directors and such other business as may legally come before the meeting.

By order of the Roard.

T. H. McMILLAN.

Cashier.

Oshawa, February 8, 1896.

Imperial Bank of Canada,
Capital Authorized \$2,000,000
Capital Paid-Up 1,954,525
Rest DIRECTORS.
H. S. HOWLAND,
T. R. MERRITT,
Wm. Ramsay,
Robert Jaffray,
Hugh Ryan,
Robert Jaffray,
Hon. John Ferguson.

H. S. HOWLAND,
T. R. MERRITT,
Wm. Ramesy,
Robert Jaffrey,
No. T. Sutherland Stayner,
Hugh Ryan,
T. Sutherland Stayner,
Hon. John Ferguson.
HEAD OFFICE, TORONTO.
D. R. WILKIE, CASHIER.
B. JENNINGS, Aset. Cashier.
B. HAX, Inspector.
BRANCHES IN ONTARIO.
ESSEX,
FORDER,
FORDER,
FORDER,
FORDER,
St. Catharines.
Woodstock.
Cor. Wellington St. Branch.
FORDER,
TORONTO Yonge and Gueen Sts. Branch.
BRANCHES IN NORTH WEST.
Brandon, Man.
Portage La Prairie, Man.
Calgary, Alba.
Prince Albert, Sask.
Edmonton, Alba.
F'AGENTS—London, Eng., Lloyd's Bank, Ld. New
York, Bank of Montreal.
A general banking business transacted.
Bonds
and debentures bought and sold.

Northwest Association

#### THE CANADIAN

### BANK OF COMMERCE

HEAD OFFICE, TORONTO.
Paid-up Capital. 88,000,000
Rest. 1,200,000

#### THE ONTARIO BANK.

#### BANK OF OTTAWA.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital (fully paid up) \$1,500,000

Rest, E 1,600,000

CHARLES MAGEE | President, GEORGE HAY, Esq. Vice-President, Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser, John Mather, David Macharen. D. Murphy.

George Hay. Charles Magee,
Branches—Anprilor, Carletten Place, Hawkes-bary, Keewatin, Kemptville, Mattawa. Pembroke, Parry Sound, Portage la Prairie. Ridean Street, Bank Street, Ottawa, Renfrew, Ont., Rat Portage, Winnipeg, Man. GEO. BURN. General Manager.

D. M. FINNIE, Local Manager.

#### Eastern Townships Bank.

Authorized Capital \$1,500,000
Capital Paid-Up 1,500,000
Reserve Fund 720,000
BOARD OF DIRECTORS:
R. W. HENEKER, President.
Hon. M. H. COURRANE, Vice-President.
larael Wood, J. N. Galer Thomas Hart,
R. W. Thomas, T. J. Tuck, G. Stevens,
John G. Foster.
HEAD OFFICE SPEED BROOKET One

HEAD OFFICE, SHERBROOKE, Que.

HEAD OFFICE, SHERBROOKE, Que.

WM. FARWELL, General Manager.

Branches—Waterloo, Richmond, Conticook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon, Magog

Correspondents:

Montreal—Bank of Montreal.

London, England, National Bank of Scotland.

Boston—National Exchange Bank.

New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

BANK OF HAMILTON.

CAFITAL (All Paid) \$1,250,000
RESERVE FUND: \$75,000
HEAD OFFICE HAMILTON,

JOHN STUART, Vice-President.

JOHN PROCTOR, Geo Rosch,
Wm. Gibson, M.P., A. T. Wood,
A. B. Lee, (Toronto.)

J. Turnbull, Cashler.
H. S. STEVENS, Assistant Cashler.

BRANCHES:

Alliston, Listowel, Owen Sound,
Chesley, Lucknow, Orangeville,
Georgetown, Milton. Port Eiglin,
Barton Street

Correspondents in United States:—New York—

Barton Street

Correspondents in United States:—New York—
Fourth National Bk, and Hanover National Bk. Buffalo—Marine Bank of Buffalo. Detroit—Detroit National Bank. Chicago—Union National Bank.

Correspondents in Great Britain—National Provincial Bank of England [Ltd].

Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made

prompt returns made

THE DOMINION BANK.

Capital, \$1,000,000 | Reserve Fund, \$1,500,000

JAS. AUSTIN. President.
SIR. FRANK SMITH 'e-President.
Wm. Ince, Edward Leadley, E. B. Oeler,
James Scott, Wilmot D. Matthews.
HEAD OFFICE, TORONTO.
Agencies—Brampton, Belleville, Cobourg, Guelph,
Lindsay, Napanee, Oehawa, Orillia, Uxbridge,
Whitby, Toronto, Queen St. W., cor. Esther: Dundas St., cor. 'Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market St., cor. King and
George Sts.
Drafts on all parts of the United States, Great
Britain and the Continent of Europe bought and

George Sts.
Drafts on all parts of the United States, Great
Britain and the Continent of Europe bought and

Britain and the Solid.

Letters of Credit issued available in all parts of Europe. China, Japan and the West Indies.

R. D. GAMBLE, Gen. Manager.

Capital Paid-Up,
Reserve Fund
Undivided Profits

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THOMAS RITCHIS, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Rauld,
Hon. H. H. Fuller, M.L.C.

David MacKeen.

M. Dwyer. Wiley Smith, Henry S. Linner, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, Halifax, N.S.
D. H. Duncan, Cashler. W.B. Torrance, Asst. Cashler Agencies in Province of Quebec:
Montreal, E. L. Pease, Manager.

"West End, Notre Dame St. West.

"Cote St. Antoine, Green Avenue.
In Maritime Provinces:
Antigonish, N. S. Moncton, N. B.
Bridgewater, N. S. Picton, N. S.
Charlottetown, P.E.I. Port Hawkesbury, C. B.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenacadie, N.S.
Guyeboro, N. S. St. John's N'fd.
Kingeton, N.B. Summerside, P.E.I.
Londonderry, N. S. Sydney, N. S.
Lunenburg, N. S. Weymouth, N. S.
Maitland, N. S. Weymouth, N. S.
Woodstock, N. B.
Correspondents:

Woodstock, N. B.

Correspondents:

Dominion of Canada, Merchants Bank of Canada, New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Bermuda, the Bank of Bermuda, Ltd.
Chicago, American Exchange National Bank.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

### La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL,
Capital Paid-up. \$500.000
Reserve Find \$25,000
" (Rebate on Discount) \$25,000
" (Rebate on Discount) \$25,000
Hon. Alph. Deslandins, M.P., President.
A. S. Hamelin, Esq., Vice-President.
DUMONT LATIOLETTE, A. L. DEMARTIGNY,
JOEL LEDUC,
A. L. DEMARTIGNY, Managing Director; Tangrede
Bienvenu, Assistant Mgr.; E. G. St. Jean, Inspector,

BIENYENU, Assistant Mgr.; E. G. St. Jean, Inspector.

Branches — St. Hyacinthe, A. Clement. Mgr.:'
Beauharnois. J. Leduc, Mgr.: Hull, P. Q., J. P. de
Martigny, Mgr.: St. Sauvenr (Quebec). N. Dion,
Mgr.: Quebec, Rue St. Jean, C. S. Powell, Mgr.:
Fraserville, J. O. Leblanc, Mgr. Valleyfield, L. de
Martigny, Mgr.: Victoriaville, A. Marchand, Mgr.;
Ste. Anne de la Pórade, J. A. Rousseau, Mgr. Edmontou, N. W. T., J. E. Laurencelle, Mgr.

Branchestin Montreal-St. Jean Baptiste, A. Boyer,
Mgr.: Ste. Cunegonde, H. Bourbeau, Mgr.; Ste.
Henri, H. Dorion, Mgr.; Rue Ontario, G. Lecler,
Jr., Mgr.

Jr. Mgr.
Savings Departments—At Head Office and Bran-

ches. Gorrespondents—London, Eng., Le Credit Lyonnais, Le Comptoir National d'escompte de Paris, Paris, France—Le Credit Lyonnais, Le Comptoir National d'escompte de Paris, Paris, France—Le Credit Lyonnais, Le Comptoir National d'escompte de Paris, New York, National Bank of the Republic, Bank of America, Boston, National Bank of the Republic, Chicago, Bank of Montreal. Canada, the Merchante Bank of Canada, Bank of British North America.

Letters of Credit and Circular Notes for travellers issued available in all parts of the world.

The Chartered Banks.

#### UNION BANK OF CANADA.

Capital Paid-up, - \$1,200,000 280,000

QUEBEC. HEAD OFFICE,

Board of Directors .

Andrew Thomson, Esq. President.
Hon. E. J. Price.
D. C. Thomson, Esq. E. J. Hale, Esq.
John Breakey, Esq. M.P.P;
John Breakey, Esq. Gen. Manager
J. G. Billett, Gen. Manager

#### Branches:

Alexandria, Ont.
Bolesevain, Man.
Carberry, Man.
Lethbridge, N.W.T.
Merrickville, Ont.
Montreal, Que.
Moosomin, N.W.T.
Morden, Man.
Neepawa, Man.
Norwood, Ont.

Ottawa, Ont.
Quebec, Que.
"St. Louis
Shelburne, Ont.
Smith's Falls, Ont.
Souris, Man.
Toronto, Ont.
Virden, Man.
Warton, Ont.
Winchester, Ont.
Winnipeg, Man.

#### Foreign Agents:

London, Parr's Banking Co. & Alliance Bank (Ltd. Liverpool, Parr's Banking Co. & Alliance Bank (Ltd New York, "National Park Bank New York, - 'National Park Bank Boston, - 'Lincoln National Bank St. Paul, - St. Paul National Bank. Buffalo, - Queen City Bank. Chicago, Ill. - Globe National Bank Detroit, - First National Bank Great Falls, Mont. First National Bank Minneapolis, - National Bank of Commerce.

#### The Standard Bank of Canada

Capital Faid-up, - \$1.000,000 Reserve Fund - 600.000

Reserve Fund - 600.000

HEAD OFFICE, TORONTO.

DIRECTORS.

W. F. COWAN, President.

JOHN BURNS, Vice-President.

W. F. Allan, Fred. Wyld.

T. R. Wood,

Jas. Scott.

AGENCIES.
Cannington,
Chatham,
Collorne,
Durham,
Forest,
Harriston,
Stouffville. Bowmanville, Bowmanville, Brantford, Bradford, Brighton, Brussels, Campbellford,

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

#### Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

Head Office, Toronto. H. S. STRATHY.
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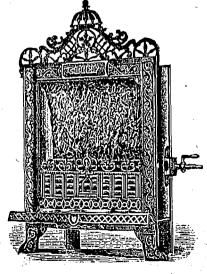
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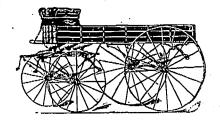
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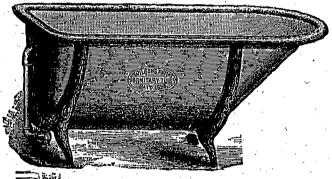
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gone into the hands of a receiver. This is one of the oldest roads in the United States and until recently believed to be one of the most prosperous.

-THE Central Counties Railway Co. at and property.

-THE Bangor Pulp and Paper Co., a large concern operating in Maine, has assigned. It has been known for some time past, that the company was in financial difficulty but it was hoped they would pull through without an assignment.

organized an association to extend their business next season, particularly in the direction of Manitoba and the territories. They believe to be able to further their interests by forming a company to ship their fruit direct to the retail dealers instead of through the jobbers.

-THE Scotch oil combine, after having

-Tue Baltimore and Ohio railroad has

present leased to the Canada Atlantic, is in the hands of a receiver. The Trust Corporation of Ontario have been appointed to receive and dispose of all moneys

-British Columbia fruit growers have

lost money for its investors from the start, has dissolved. Commenting on this an Exchange says: The dissolution is expected to lead to a large increase in the use of American oil in Great Britain, Russian oil not having gained a foothold with British consumers. Is there not an opportunity here for Canadian oil producers?

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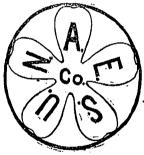
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241 to 249 CENTRE STREET,

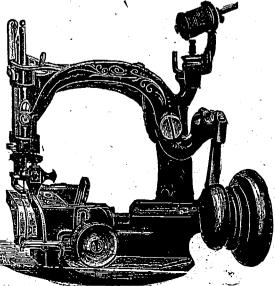
NEW YORK.

Best Method for Removing the Hair from Seal, Otter, Conies, Etc.

All Skins unhaired by electric process unless stamped with our trade mark are not genuine.

For the accommodation of European and Canadian trade, this Company has established a branch at 9 Rue de L'Epinette, St. Mande, (Seine) Frauce.

ALL'ORDERS PROMPTLY ATTENDED TO.



### JOS. A. BRAUTICAM,

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET NEW YORK.

SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufac-

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#### To the Trade

Just Purchased.

60 Barrels Cod Liver Oil,

10 Tons \* Glycerine \*

And can offer special quotations for present and forward delivery.

EVANS & SONS, [Limited] Wholesale Druggists, etc., Montreal & Toronto.

## STORAGE BATTERIES,

The AMERICAN" received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for ::::

DURABILITY and EFFICIENCY.

No other Storage Battery Made in this Country Received any Mention Whatsoever.

The "AMERICAN" BATTERY Contains no "Active Material" Artificially Applied.

We have over 1,500 Cells in Successful Train Lighting Alone

No " Paste " Used.

Send for new "LIGHT AND POWER" Catalogue.

For Further information AMERICAN BATTERY CO., 25 So. Canal St., Chicago, III.



### CARROLL BROS.

Plumbers, Heaters and → Roofers :

781 Craig Street,

... MONTREAL.

TELEPHONES: { Bell 1834. Merchants 28.

When we read or hear of-

we naturally think of

E. B. EDDY'S

-WM. R. WETMORE, plumber, Yarmouth, N. S., has assigned. Carried on business several years; was at one time of the firm of Churchill & Wetmore, but alone since 1891. Was doing fairly well, but recent losses on contracts affected him.

J. W. RAMSDELL, hair goods, St. John, N.B., has assigned to H. L. Sturdee, sheriff of the county, in trust for benefit of creditors. No particulars as to assets and liabilities, but it is not believed they will be large.

-JAMES BEER, grocer, New Westminster, B.C., has assigned to H. A. Eastman. Business has only been a small one. He compromised about a year ago. Assets will be quite small-Smith & Freeland, grocers, Vancouver, B.C., have assigned, and statement is being prepared.

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

APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power. Builder of Dryers for Grain and Mait, and Manufacturer of Elevator Buckets.

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

Send for Catalogue.







DISTINCTIVE QUALITIES

North Star, Crescent and Pearl Batting.

Purity, Brightness, Loftiness.

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

### William A. Rosenbaum,

**ELECTRICAL EXPERT** and PATENT SOLICITOR,

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NEW YORK CITY.



### JAS. B. HAMMOND,

Sole Agent for

Hammond Typewriter.

> TYPEWRITER SUPPLIES.

156 St. James St. Montreal.

-THE Montreal Club was opened to members on Monday last. The membership which is limited to 150 is complete. The readiness with which it was organized affords strong evidence of the need for a down-town club, notwithstanding the causes alleged some months ago as operating against the success of such a desideratum. Mr. G. F. C. Smith of the Liverpool & London & Globe, has been unanimously chosen president.

THE question of eastern representation on the board to select Manitoba grain standards is settled for this year at least. The government have decided to make no change this session, but will consider the advisability of hereafter making the standards, by parliamentary enactment. Montreal grain men express pleasure at the decision to leave the board as now composed.

-Errorrs are being made in Germany to have imports of Russian grain prohibited, on account of bacteria having been found therein. These are said to be the more deadly because they could not be rendered harmless even by heat. And thus the nations keep on proving that the millenium has not dawned upon the earth.

-THE Suez Canal Co.'s receipts last year were larger than ever before. The increase is explained by the special traffic caused by the China-Japanese war and the Madagascar and Abyssinian campaigns. As usual Great Britain was the principal user of the great waterway. The total vessels passing through

CHAFING DISH.



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Ranges, Stoves, House Furnishing Goods.

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

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#### "VICTORIA"

Is the Trade Mark of our Matches, have you tried them?

The VICTORIA MATCHES are warranted equal in quality to any other brand on the market.

WRITE FOR PRICES TO

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72, 74 76 & 78 St. Peter St.,

- Wholesele Grocers, MONTEFAL





Woodburn IMPROVED Pulverizer.

for Sugars, Starch, Cream of Tartar, Spices, 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 bolting. Send for Circular to

#### E. S. STEPHENSON & CO.,

Engineers and Machinists, · ST. JOHN, N.B.

#### THE "O. K." Patent Adjustable Can Opener.



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

the canal was 3,434, of which only four carried the United States flag.

PRICE OF CONSOLS.—The price of new Consols (2%) in London reached the unprecedented figure of 110 at the close of February, an evidence not only of belief in the continuation of peace, but of the great accumulation of capital the world over. This is gradually reducing the rate of interest, and, as the Spectator says, if there is no war, the regular rate must become as low as 2 per cent, for all first class securities.

-A CORRESPONDENT at Colborne, Ont., writes :- "for the first time in some years an assignment has occurred in this village. V. G. Cornwell, tailor and men's furnishings, &c., assigned on demand of a Montreal house. He began business some 20 years ago, receiving an extension shortly after the start. The liabilities are about \$5,400 and assets nominalty the same. The chief creditors are the wholesale house referred to, about \$4,400, James Leggatt estate, Montreal, \$200; McMaster & Co., \$200; S. F. McKinnon, All en & Co., and others of Toronto.

-THE Brazilian Minister of Finance has issued a circular showing that the import duties this year will be double what they were last, because of the change in the basis of valuation

from 24 to 12 pence per milreis. The surtaxes of 50 and 60 per cent. are suppressed, while those of 30 and 40 per cent, established in the budget for 1895, are retained. Among the articles affected are beer, ale, porter, wines, matches, soap, salt, tio plate, oils, bagging, medicines, cotton, yarns, lumber, fertilizers and agricultural implements.

EXPORT DUTY ON PULT---An agitation is afoot to place an export duty on Canadian pulp wood going to the United States. A deputation of pulp manufacturers waited on the Government in support of such action. They gave as a reason the keen competition of American firms with Canadian factories, and also as retaliation for the duty against the Canadian manufacture. If our neighbors are permitted to strip our forests, encouraged by the free export of pulp, the price cannot fail to appreciate against our own manufacturers who, it is notorious, are illy prepared to withstand increased competition or even any falling off in the carloads of blue-books for which they supply the raw material.

THE BELL TELEPHONE Co .- The statement read at the Bell Telephone recent annual meeting showed gross earn-\$1,087,124 and net earn-ings \$209,875.

## PURE OAK BELTING

The J. C. McLaren Belting Co., Montreal and Toronto Tel. No. 363. Tel. No. 475

### ROBERT LINTON & CO.

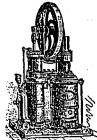
### British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty.

Canadian Woollens and Cottons from all the different mills.

No. 2 St. Helen St., MONTREAL

#### Do You Use Water Do You Want it Every Day



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

#### Rider and Ericsson Hot-Air Pumps

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



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

Steel Bridges for Rallways and Highways, Steel Piers and Treaties, Steel Water Towers and Tanks Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Jolste, Girders, Channels, Angles, Ties, Z Bars and Plates always on hand, in lengths to thirty-five feet. Tables, giving size and strength of rolled beams, on application. Post Office Address: MONTREAL.

J. H. McGREGOR, Agent, Canada Life Building,

Rider Engine Co.

86 Lake Street, CHICAGO 37 Dev Street, NEW YORK

#### FALL 1895

#### SPECIALS

Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

#### Lonsdale, Reid & Co., DRY GOODS IMPORTERS, MONTREAL.

Agents for Crompton's Corsets.

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All kinds of Building; Materials, Fittings for & Banks, Stores, etc., a Specialty.

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Importers and Dealers in

#### WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varniehes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Colorials, Dyo Sulfis. Materials. Chemicals, Dyo Sulfis.

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310, 312, 314 & 316 St. Paul Street

147, 149 & 151 Commissioners St. MONTREAL.

### **Curtain Stretchers!!**

WHOLESALE & RETAIL.

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### WM, PARKS & SON,

ST. JOHN, N.B.

Cotton . Manufacturers.

AGENTS-WM. HEWETT, 30 Colborne St., Toronto DAVID KAY, Fraser Building, Montreal. JOHN HALLAM, Toronto,

Special Agent for Beam Warps for Ontario.

Mills--New Brunswick Cotton Mills St. John Cotton Mills.

#### STORAGE

#### FINLAYSON & GRANT. CUSTOMS BROKERS.

413 to 417 St. Paul Street, Montreal Bell Telephone 9057. P. O. Box 684.

premiums on bonds issued amounted to \$10,750, making the total net earnings \$310,625. Out of this was paid in dividends, and the balance added to contingent account, which is now \$910,000, During the year 1,028 subscribers were added. The number of telephones now earning rental is 28,809. The assets of the company are shown as \$4,961,617 and liabilities \$3,974,794. The old board was re-elected. Notwithstanding our weather obstacles, the system in Montreal and probably in all Canada will favorably compare with the best in the world. This is admitted by everyone who has had occasion to use the wires in other countries, and it will doubtless account for the greater proportionate use among us.

-M. B. Boyd, mens' furnishings and tailors, Hull, Que., has assigned to the court. Liabilities will be about \$5,000. The business has started over 10 years ago; previous to that had been working for E. B. Eddy. In March 1894, compromised at 50c on the dollar, liabilities being about \$7,000; assets nominally \$10,000, but \$5,000 were in book accounts, of doubtful nature. With indulgence may come out all right—J. Daoust, baker, Isle Perrot, Que., has assigned to La\_narche & Benoit, Montreal. Business only a very small one, liabilities about \$1,000, and assets \$500-A. Daveluy, general store, Maddington Falls, Que., noted already, has compromised at 50c on the dollar, cash-Stanislas

Dionne, general store, St. Denis, Que., has assigned to Paradis & Jobin, and a meeting to appoint curator has been called. Has been in business on own account for some years; formerly as a partner of the Hon. Mr. Chapais. Was at one time in easy circumstances, but of late years has lost money, ventures not proving successful; for some time more or less tied up. His property is not in very available shape, and there is little hope that the estate will turn out well, though nothing definite is yet known-Philias Larochelle, waggons, St. Francois, Que., a waggon maker and blacksmith in a small way has been obliged to assign, P.F. Renaud was named provisional guardian, and meeting of creditors to appoint curator is fixed for to-morrow-M. Auclair, trader, St. Vincent de Paul, Que., filed consent to assign, registered Feb. 28th. Demand was made by Fabien Rocon dit Bastien, who has been named provisional guardian. Liabilities \$5,942-J. A. Pinard, general store, St. Monique, Que., who assigned in January with liabilities of \$3,411, has succeeded in compromising at 60c on the dollar, 4 and 8 months, secured. Lamarche & Benoit curators-I. G. M. Prudhomme, trader, Notre Dame de Grace, Que., assigned to the Court on 28th Feb.; liabilities \$5,934. A demand was made vs. him in March, 1895, but he contested it, and has since continued but without success. Creditors will meet shortly.



## Oakville Basket Co.

1, 2, 3, bushel, grain and root backets.

1, 2, 3, satchel lunch baskets.

1, 2, 3, clothes baskets.

1, 2, 3, 4, market baskets. Butcher and crockery baskets.

Fruit packages of all descriptions.

For Sale by all Woodenware Dealers

OAKVILLE, ONT.







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

### Driving Lamp.

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

AGENCY DEPT,

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



### MENEELY BELL CO'Y.

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

Church, Chime and Peal Bells.

#### TOWNSEND, HOSTETTER & CO.

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MANUFACTURERS SIGNS of every description.

Brass, Glass & Iron.

Samples & Designs Fur-nished Free

Write for Prices.



#### E. D. COLLERET, 5221/2 (raig St., MONTREAL. Asbestos

Lined Safes

for homes, offices, etc. etc., from \$15.00 upwards.

Catalogues and all information furnished upon application,

#### West's Hand Tire Setter.

A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts.

Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season.

Sets all light tires up to 1½ x ¾, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine.

If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty-five years' experience in the business of Setting them Cold.

If you have heavier tires to set, get one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish.

Mail address, 105 Meigs Street.

#### J. B. WEST.

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

### THE BEST IN THE MARKET.

Ask vour Wholesale Grocer . . for it



The Foam Yeast Co., Ltd.,

MITORONTO, Ont.

79 Esplanade.



## Emil Pewny & Co.,

Sun Life Building, MONTREAL.

Stock of Standard Lines on hand.

# A. T. WILEY & CO.

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Sample of Dinner Set, 97 pieces, \$7.50.

China, Glass-ware, & General Household Crockery, Lamps, etc.

Dinner Sets a Specialty.

1803 Notre Dame Street & 2341 St. Catherine Street. MONTREAL.

-EMILE BOURRET, tobacco, etc., Montreal, has assigned on demand of H. A. Bourret, named provisional guardian. Began business several years ago with a small capital; for a time did well but recently the place was raided, on account of gambling and this damaged his business-J. A. Trepannier, drygoods Montreal, previously-noted, offers a composition of -40 cents on the dollar, 3 months, secured-Nap. St. Charles, painter, Montreal, is offering 25 cents on the dollar, and creditors are considering it.-Jos. E. Bourdon, hay and grain, Montreal, has assigned to the court on the demand of La Banque d'Hochelaga. Liabilities \$4,158; principal creditors, Banque d'Hochelaga \$1,000; Banque du Peuple, \$800; Banque Jacques Cartier, \$250; H. C. Charland, \$700; F. Robertson, \$220: Evans Bros., \$920; Pierre Piche, \$383 .- J. S. Cowan & Co. hardware, Montreal, since assignment, called meeting of creditors to appoint a curator, the date being fixed for March 10th-II. Laniel, grocer, Montreal, is now compromising at 20 cents, in the dollar cash; liabilities about \$8,000-R. Penk, cattle, Montreal, assigned to the court Feb. 28th, on demand of Wm. Cuthbert. Liabilities \$11,720. A meeting of creditors to appoint curator is fixed for March 10th-The estate of B. L. & I. Vipond, coal and wood, Montreal, who

assigned some time ago, has been in hands of curators, Lamarche & Benoit. They now offer 20 cents in the dollar, part cash, but nothing definite is settled .--- Jos. Chartrand, grocer, Montreal, has assigned to the court on demand of D. Archambault, Liabilities are \$2,659; principal creditors are Wm. Withelmy, \$306; Laporte, Martin & Co., \$211; D. Archambault, \$233; Hudon, Hebert & Co., \$354...G. Bertrand, grocer, Montreal, has assigned to Kent & Turcotte, with liabilities of about \$5,000. The business was established years ago by Geo. Bertrand, who carried it on under his own name until Aug. '91, when he got into difficulties and assigned with liabilities of \$39,000. Did not succeed in effecting a settlement, and understand his stock was sold. He has since conducted business under this style, his wife Mathilda D. Bertrand being the only registered partner. Has only done a fair trade, expenses and competition being too much for him, and he now finds himself again in difficulties.

MRS. E. M. HEALEY, shoes, Amherstburg, Ont., has assigned to J. H. C. Leggatt on liabilities about \$1,000; assets nominally about same-Wm. Grant, drygoods, Brantford, Ont., is offering to compromise at 50c on the dollar. Is an old trader here, having been in business since 1856; formerly of Taylor &

### M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL AMERICAN AND CANADIAN

#### SHELF AND HEAVY HARDWARE

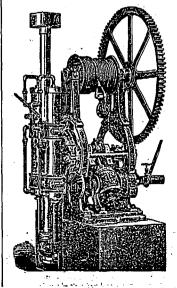
Metals, Tinplate, Tinware, Tinners' Plumbers' & Steam Fitters' Supplies Gas Fixtures,

LAMPS AND LAMP GOODS.

English House:

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

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## Diamond Pointed Core

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

A Large Stock of Machines and Supplies Eli-constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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#### LYMAN'S

FLUID

### COFFEE

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

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

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

LYMAN SONS & 00., MONTREAL.

ESTABLISHED 1886.

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10 Place d'Armes, MONTREAL.

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



**ELEVATOR : BUCKETS** 

OF ALL SIZES.

Manufactured by . .

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

Established 1819.

# Bisquit, Dubouche & Go.

->COGNAC.⊱

SHIPPERS OF THE MOST FAMOUS VIN-TAGES IN WOOD AND CASE.



### Chas. W. Murphy & Co.,

(Successore to Jas. Guest & Co.)

Commission Merchants,

27 & 29 St. Sacrament Street, MONTREAL

General Agents for Canada of the Superior and Popular Brand of

### Scotch Whiskey

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

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

Grant, but on own account about 20 years. In 1879 he compromised at 75c on the dollar, on liabilities of \$58,000. After that for some years he seemed to have been making steady progress, and on different occasions showed large balances to the good, but for same time past trade has been rather dull with him, and he has been gradually going back, and leaning to a considerable extent on his principal suppliers-Miss N. A. Vanalstine, fancy goods, Burk's Falls, Ont., has assigned to G. E. Deroche; business small; stock limited. Liabilities and assets are both quite small-Mrs. DeLeon, milliner, Hensall, Ont., assigned to J. Mc Donnell. If as been in business here only about a year; came from Detroit, succeeded Miss Sturgeon, but has only been in a small way; success from the first problematical. Liabilities limited-Denton & Co., general store, Mono Centre, Ont., has assigned to J. W. Lawrence, who will shortly have statement ready for creditors. Liabilities probably about \$2.000 or \$3,000— Frank J. Brown, harness, Simcoe, Ont., is offering to compromise at 25c on the dollar. This has not yet been accepted; creditors are considering but they will probably accept. Succeeded his father, M. C. Brown, after having been in partnership with him for some years. Is steady and practical, but has been always more or less hampered for active means and had been carrying quite a heavy load. Competition has been keen. W. E. Brown & Co., shoes, Ottawa, Ont., has now assigned to T. J. Bazin on

liabilities of about \$28,000, and assets between \$9,000 and \$10,000—W. M. Rae, grocer, Toronto, Ont., is offering his creditors a composition at 40c on the dollar, to be paid in 2, 4 and 6 months on liabilities of \$2,100, and assets nominally same amount but subject to considerable depreciation. Has been running a small store for a few years back on Grange avenue; bought the stock from Wm. Hutchinson, but only paid a small amount down.

—We note the following Ontario failures:—Mrs. M. A. Rowed, milliner, Au burn, has assigned. Only a small business, started some years ago; originally from Blyth. Has had uphill work, and made merely a living—Robt. J. Russell & Co., general store, Ospringe, has assigned. The failure is a small one, and a settlement may be made—Allan & Co., drygoods, Ottawa, previously noted, have offered 55 cents on the dollar, 50 cents cash and 5 cents in 6 months. Creditors representing about \$25,000, accepted the offer, instructing assignee to correspond with remaing creditors. If acceptance is not general in ten days, estate will be sold.—H. E. Silverthorne, baker, Ingersoll, has assigned to J. Vance. At one time of the firm of Silverthorne & Ohlman, doing a small bakery and confectionery business, but they dissolved in May 1895 each continuing alone. He has been under chattel mortgage, and has had more or. less uphill work.—Jas. Cowan & Co., hardware, London, held a meeting of their creditors in Montreal on the 27th ult. and one in Toronto on 28th,



### "Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

#### Superior to all others.

A complete tool for Soldering, Brazing, Burning Paint, Melting Metals, Heating Soldering Coppers, Frozen Pipes, Heavy Soldered Jointe, etc., etc.

Everyone Warranted and Tested to 30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co., 40-42 State St., Chicago, III. WE OFFER A LARGE LOT OF FRESHLY CUT . . . . .

### Figured Walnut Veneers

Correspondence invited.

#### WM. E. UPTEGROVE & BRO.

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

New York.

### Blickensderfer

→ No.5 1/-

#### Wonderful Typewriter.

4 Letters and Characters.

Weight, Six Pounds.

PRIOE, \$45.00. FULL KEYBOARD.

Equals any of the high-priced Machines in Capacity and Quality of work and excels them all in convenience.

OREELMAN BROS., Agents, Georgetown, Ont., Canada.

#### HENRY PORTER,

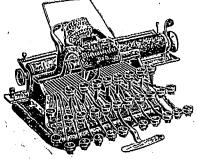
Tanner and Manufacturer of Leather Belting, Fire Engine Harness

Moccasin, Lace, Russet and

Oak Sole Leather

Office and Manufactory:

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SPECIALTY IN

### Men's Goods

Provided Research Control Research Control Research Resea

Representatives in all Provinces.

#### & Brais Glover

184 McGILL STREET,

Montreal, Canada

Established in 1877.

### Sanitary Soap Vase



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

Affords . . each userfresh, dry pure soap.

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

Agents Wanted.

SANITARY SOAP VASE CO., Aqueduct Bldg.. ROCHESTER, N.Y Joints made absolutely tight and durable by Patent Corrugated

## Copper Gaskets.

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

U.S. Mineral Wool Co.

2 Cortlandt Street.

New York.

when they made an offer of 50 cents on the dollar cash, which was accepted by the majority in amounts represented at the meeting, and it is believed the others will fall into line. The trade liabilities are some \$27,000, and liabilities in which bank will rank about \$14,000 more; making in all \$41,000. Their assets are about \$37,000. On first of present year it was understood that they had a surplus of \$13,000, but a great many of their assets were over-estimated and subject to heavy shrinkage --R. Dennis, wire-works, London, held a meeting of certain creditors on 27th inst., ane it was agreed then that the business should be transferred to his two sons, and that creditors would in meantime accept 50 cents in the dollar, on their claims, payable at the rate of \$100 per month. The bank holds a lien on their machinery, and as matters stood, creditors thought there was no occasion to force an assignment. The management has been criticised, but an improvement is looked for under the new state of things---Alex. Milne, plumber, London, has been unable to effect a settlement, and has assigned to G. W. Hayes of London, who is preparing a statement---H. A. Van Blaricom, grocer Napanee, has assigned to W. C. Garvey of Kingston. Has been pressed for some time and selling stock rather cheaply, and estate is not likely to be a very good one--David S. Skidmore, grocer, Niagara Falls, assigned on 28th February to G. S. Scott, after a run of a few months. He succeeded in October A. F. Buckley, who was closed under chattel mortgage, paying 65 cents in the dollar for stock, amounting to \$1,100. Had been a clerk-with a fair knowledge of business. He expended considerable in fixing up his premises and had an attractive store.

V. G. Cornwall, tailor, Colborne, has assigned to W. A. Campbell of Toronto, with liabilities approximating \$10,000. In business there about 20 years; had control of a fair business, but has always appeared more or less hard-up, and has been frequently sued. His energy and attention could not prevail against keen competition and recent bad debts-Taber Bros. cheese factory, Port Perry, have assigned. No particulars; do not owe much. John McGowan, general store, Princeville, has since his assignment held a meeting of creditors, and is now offering 25 cents on the dollar on liabilities of about \$2,000, and assets of about \$700-Miss Mary B. Hall, grocer, Toronto, who has assigned to E. Parsons, has been running this business a few years past. Was at different times engaged in other lines in the city; at one time in fancy goods on Queen street, afterwards removing to Dundas street, moving to her present stand in July, 1893. Business much cut up, and unable to make any money. Lost by fire last summer-F. D. Worthington, baker, Toronto, has assigned to Richard Tew. A small failure, but everything is chattel mortgaged. Assets not much over privileged claims.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Feb. 29, 1896:

1896. 1895. Passenger Train Earnings....... Freight do. do. ...... 92,571 92,666 228,161 223,952 ..... \$320,827 \$316,528 Total do. do. Increase 1896, \$4,304.

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

Metal, Bronze, Piano and Tabl Lamps, Cuttery, Plated Goods.

### JOHN L. CASSIDY & CO..

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.. . REINSURERS OF .. ..

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

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Send for Descriptive Circular,

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McCASKILL, DOUGALL & CO. (Successors to D. A. McCaskill & Co.)

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Agent for l'ickford & Black's "Canadian and Wes-Indian'! Steamship Lines, Henry Langridge & Co's 'Direct" London & Bermuda Line. Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

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#### JOURNAL OF COMMERCE,

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MANGUESTER, ENG.

Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.

R. P. TEMPLETON, Assistant-Manager. JNO. W. MOLSON, Resident Manager, MONTREAL Note.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

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

#### Authorized Guarantee Fund.

\$100,000.

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

THE CANADIAN

### Iournal of Commerce.

MONTREAL, FRIDAY, MARCH 6TH, 1896.

#### LA BANQUE DU PEUPLE.

Our attention has been directed by an esteemed c orrespondent to the slow progress being made in the settlement of the affairs of the above bank, if progress is the right word to use, when "marking time" seems to be more appropriate. The following table shows the

Ī	MAROH.							
ľ	SUN	MON	TUE	WED	THÜ	FRI	SAT	
	1	2	3	4	5	6	7	
	8	9	10	11	12	13	14	
	15	16	17	18	19	20	21	
	22	23	24	25	26	27	28	
	29	30	31	::	:	•	<u>  </u>	

changes made in the several items of liabilities and assets between the 30th November last and 31st January :--

	30th Nov.	Bist Jan.	Reductions
•	1895	1896	made
Liabilitics.	\$	- \$	\$ .
Circulation	81,468	57,045	24,423
Due Prov. Gov't	179,000	179,000	
Depts on demand	355,561		355,561
at notice	3,114,403	3,355,490	inc. 241,087
Due other banks	7,054	2,755	4,299
Due foreign banks	4,754	6,707	inc. 1,953
Other liabilities	22,383	10,354	12,029
Total Liabilities	3,764,625	3,611,353	dec. 153,272
Assets.			
Specie and Dom. notes	58,140	2,354	55,786
Dept. for note security	41,080	41,080	
Notes & cheques on other		41.55	00.000
banks	48,049	14,967	33,082
Deposits with other banks	276,041	266,702	9,339
Due by foreign banks	11,837	1,862	9,975
Call loans	17,135	17,000	135
Discounts	2,286,700	2,331,675	inc. 44,975
Overdue debts	1,919,709	1,893,147	26,562
Real Estate	161,537	160,828	709
Mortgages	105,547	81,030	
Bank premises	353,660	339,040	14,620
Other assets	109,504	109,504	• • • • • • • • • • • • • • • • • • • •
Total assets	\$5,888,940	5,259,198	dec. 129,753

The above comparisons are far from re-assuring. The anticipation of \$100,000 being cleared by notes being lost or destroyed turns out a delusive hope. The deposits on demand have been withdrawn to the last cent, being, presumably, transferred elsewhere. deposits payable after notice have actually increased since November by \$241,087. This sum is over 7 per cent, so that it is much too large to have arisen from crediting the depositors with half, or even a whole year's interest. It may have arisen from transferring a portion of the demand deposits to those payable atter notice, or from some irregularity in the books; the matter will bear explanation. Why the balances due to foreign banks should increase by \$1,953 in December and January last is also not clear. The total net decrease of liabilities from November to end of January by only \$153,272, when the assets are stated to be over five millions, is indicative we fear of either a lamentable lack of skill and energy in realising those assets, or of there being such grave difficulties in the way as bode no good for the creditors and stockholders. The stock of Specie and Dominion notes has gone down to a merely nominal figure. The amount of notes and cheques on other banks ought to have been paid off long ago. If these notes are genuine they could have been redeemed for specie any hour. Why the bank should hold "cheques on other banks" month after month we are unable to guess. It is now half a year since the bank suspended, and yet it still

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

#### Mutual Reserve Fund Life Association.

E. B. HARPER, Founder.

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 deserve amounts to less than Old System Companies charge for \$4,500 at chinary life rates—the saving in premiums being equal to a cash dividend of saviy 60, per cent. Reserve amounts to less than Old System Companies charge for \$\pi\_\*\$, but ordinary 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 Pol. in Force, over \$ Interest Income, annually,

F. A. BURNHAM, President. D. Z. BESSETTE, General Manager, Prov. Quebèc. Agents Wanted. 12 PLACE D'ARMES, MONTREAL, Que

holds \$14,967 in "notes and cheques on other banks," which in the ordinary course ought to have been redeemed without a day's delay The system must have been scandalously loose which caused \$48,049 of such assets to remain in the till until November, and to have allowed nearly \$15,000 to remain unpaid so long after they ought to have been realized.

What is meant by the bank holding \$266,072 on deposit in other banks? Why too should foreign banks be keeping \$1,862 in their hands belonging to the People's Bank? If those assets are genuine they should be collected, and used to reduce liabilities. What is the difficulty about the collection of \$17,000 out for "call loans"? In those four assets there is a total of \$300,524, which ought to be promptly secured. as the delay in collecting them suggests doubts as to their being valid claims. The worst feature in the January statement is the increase in discounts, or "current loans" by \$44,975. Every one of the promissory notes, or bills represented by the item \$2,331,675 must have matured several months ago, they are no longer. "current loans" but "overdue debts," and ought to be so classified. What wretched assets the overdue debts must be is shown by only \$26,562 having been collected on them since November last. At such a rate it would take over eleven years to collect them, and if the discounts for \$2,331,675 are, as appears to be the case, irredeemable, the date of ultimate liquidation is far on in the next century. The bank holds \$580,898 in real estate and mortgages. A strong hand is needed to turn these into cash. As to the item for \$109,504 "other assets," they also seem incapable of reduction. The net result of the operations of the directors and a staff of clerks since November last has been to actually decrease the liabilities by \$23,519 less than the amount by which the assets were decreased. What policy is being pursued, or what course has been determined upon by those in charge of the Banque du Peuple, is somewhat uncertain, this however is only too clear the affairs of the bank will have to be handled with very much more vigor if its ultimate liquidation is to be accomplished in a reasonable period. We beg to thank our correspondent for pointing out the need of a more active settlement being made of this bank's affairs. -

Another correspondent asks what has become of that \$7,000 loan made to seven Liberals in 1887, and renewed from year to year. But more anon.

<sup>-</sup>We regret to learn that the Bank of British Columbia, whose head office is in London and principal branch in Victoria. B.C., with other agencies at various points in the Pacific Province, has been obliged to wipe out a large proportion of its Reserve Fund, reducing it from £235,000 to £100,000 stg. The bank has how ever declared a dividend of 5 per cent.

#### MONTREAL EXPOSITION.

One of the latest industries characteristic of the age is the exploiting and promoting of international exnositions. The business is so vast and calls for so great an expenditure of money that the promoters, who are not always possessed of great wealth themselves, must necessarily be men of extraordinary ability, an ability-a smartness-which throws into the shade that which is proverbially attributed to the man who would successfully run "a hotel." That Mr. Stiles, who has been actively endeavoring for some time past to promote such an exhibition in Montreal is quite equal to the occasion should go without saying, but it is clear that he has not been as wise as the late General Grant was said to have been in the selection of all his material. The few mistakes-and they are not very serious-that have been made in this and in other directions, chiefly in the way of minor monopolies, are, however, not of such importance as to stand in the way of the proposed grand International Fair, or of its being made a success, should no further time be lost in setting to work on the preparations necessary for exhibiting the immense number of exhibits which are to arrive as soon as they can be properly received. It is not too late, perhaps, to mend these little lapses. The exhibits are to be from all parts of the world, and it would seem rather a deplorable circumstance that having put, as it were, our hands to the plough, that we should now turn back. We have gone-or been made to go-almost too far to retreat with credit and decency.

Feelings somewhat akin to those we have voiced above were doubtless in the minds of many of those who attended the meeting of citizens held in the City-Council Chamber last Monday, at which His Worship, the Mayor, presided. A large number of representative merchants, manufacturers and professional men were present, including a number of those whose interests were closely linked with the enterprise. object of the meeting, as explained by the Mayor, was to give the people an opportunity of expressing their views in regard to the Fair, which was to be held, according to the promoters, in May next. He referred to it as a business enterprise backed by people who were anxious to make it pay. It had been largely advertised the world over, but he was afraid it partook more of a private enterprise not emanating from the people of Montreal, judging from the foreign literature which he had seen. The delay and the uncertainty getting abroad recently in respect of the Fair were not doing the city any good. He referred to the "tightness of money" as influencing the action of the City Council, the Federal and the Provincial Governments, in deciding not to advance any pecuniary aid to the enterprise. Notwithstanding these rebuffs, a company was formed and subscriptions to stock on a large scale procured, and the matter had attained to such a condition that prompt action must be taken immediately or it be dropped for good. It was feared that the season was too far advanced; that a large exhibition as was intended was practically out of the question, and he suggested that the project had best be postponed to the following year, and meanwhile there would be ampletime for organising an international exhibition worthy of the city and of the country at large. He feared that in obtaining displays of Canadian products, sufficient, a Canadian section. If the company's scheme had to re-

efforts had not been made. Canada and her industries should have a foremost place in any exhibition of the kind. There was no doubt of the desirability of holding such an exhibition even though it should be of a local nature only, as it would attract vast numbers of people from far and near, and cause money to be expended; this at a time too, when business is not of the brightest, when an enterprise of the kind would give a strong impetus to local trade.

Mr. S. C. Stevenson, who has had long years of experience in conducting exhibitions, agreed that for the credit of the city and the enterprise itself that there should be no delay in settling the matter one way or other. A good exhibition would reflect honor upon the city, but a poor one would be sure to disgrace it. He pointed out that Mr. Stiles and his associates in the project had contracted considerable liabilities in Montreal and also in London and other cities, that the project had been well advertised and there could be no doubt that a large number of exhibits would be made. He estimated that the sum of \$35,000 had been expended in this way. He believed that a smaller exhibition could be made a success, but he doubted whether one on an international scale could be made ready and held in the time now at their disposal, and he suggested that a joint stock company, of \$50,000 at least, be formed in order to obtain a guarantee fund for the purpose.

Other speakers spoke of the interest taken in the exhibition in foreign countries, how large amounts of space have been sold, and the hope expressed that the business men would not have it go forth that they had not the enterprise to carry out the exhibition to a success. A committee appointed, consisting of Messrs. J. Cradock Simpson, Dalby, H. Laporte & Hyde, who had been requested by those in control of the Exposition Company to make an investigation into the present condition of the enterprise, and with a view of securing from the city the necessary endorsation and financial assistance believed that without large and immediate co-operation in this connection, the company was not in a position to carry out its scheme. It had incurred liabilities which it would not be in a position to liquidate, and it was necessary to deposit the sum of \$25,000 even before it could secure its lease from the local Exposition Company.

"The question, therefore, was whether it was better to form a new company under guaranteed capital. A successful international exposition in Montreal this year would unquestionably confer large benefits on the city and the Dominion. The present scheme had been excellently advertised, and the time chosen had been opportune. Public expectation abroad with regard to the exhibition had been raised to a high pitch, and the scheme could not be abandoned without exposing Montreal to some severe criticism. The committee did not feel justified in recommending an attempt to hold an exposition this year. The British Empire Exposition was not sufficiently advanced, although much hau been done. Any attempt at this date to limit the scope of the exhibition would only have the effect of lessening the number of exhibitors. The public had been led to expect an exhibition on a magnificent scale and any exhibition held this year would end in disappointment to visitors; it would be weak in all sections representing the British-Empire, conspicuously in the sult in a fiasco. Montreal was, in no sense at present, responsible for it. The scheme did not originate here, the charter was not obtained here, and there were no Canadian directors. In the opinion of the committee it would be a mistake for the city and the citizens to assume at this stage the responsibility of this doubtful enterprise; but it appeared to the committee that the good faith of Montreal might be put beyond question if a report were made by the City Council in favor of general preparations being made for the holding of an exposition during the summer of 1897."

Mr. George Hague, general manager of the Merchant's Bank wrote to the committee to the effect that if \$150,000 could not be provided immediately, the sooner the project was dropped the better. He wished it to be borne in mind that Montreal could not be held responsible for statements regarding the exhibition which had appeared in England and other countries.

A number of persons, on the other hand, were strongly in favor of going on with the work and believed that with the facilities for rapid building now common throughout the civilized world, especially since the Chicago World's Fair, there was yet plenty time to prepare an exhibition on a grand international scale. A number of proposed exhibitors were engaged to send to other cities next year, and Toronto was mentioned as one of these.

It is to be hoped that if anything is done there will be no turning back on the part of those interested or others of our citizens to whom the promoters must look for countenance in and assistance for the enterprise. Mr. Stiles, who has been absent in England for the last few weeks, is expected daily, and it is hoped that his presence will infuse new life into the matter. It is to be feared that even as good an opportunity may not be forthcoming another year in the early future.

#### THOSE P.E.I. CHEESE.

The output of the Government cheese factories in Prince Edward Island, was recently sold to Messrs. Hodgson Bros. & Co., of this city on "private terms." The number of boxes involved in the transaction was 22,644, made up as follows:-

Make.	White.	Colored.
June	1,848	1,822
July	6,301	771
August	4,858	457
September	3,101	1,536
October	1,067	805
November	36	42
Totals	17,211	5,433

Although made thus privately sufficient has transpired to show that the results could hardly be considered satisfactory to the government, or to Prof. Robertson who had charge of the transaction. The purchasers of the cheese have resold about half, or some 11,000 boxes for 1/2c to 1/2c per lb. less than the prices for which Prof. Robertson offered the whole quantity to the trade last fall, and still have made a profit, (said to be \$2,500) on the transaction. Taking into consideration, the price of Prof. Robertson anticipated last fall, and adding carrying charges to the cheese, it is estimated that by a policy of holding for a higher market, a net loss is recorded of about 11c per lb. or \$17. His success was problematical from the start.

per box. A further loss has resulted from the rejection of about 1,800 boxes which were spoiled by overkeeping. This has naturally caused unfavorable comment in the trade, and also dissatisfaction among some who claim that they had not an opportunity of purchasing. A loss of some \$23,000 on one season's operations is serious enough to call for explanation.

The government's experience contains a lesson on hoarding that may have its value. Dairymen and butter exporters have been repeatedly urged to ship only the best butter to the English market and to ship it This was with a view to the cultivation of a taste for Canadian butter; and by scrupulous attention to details on the part of shippers, the endeavor has not been altogether in vain. Last summer's butter from the dairies in Manitoba was brought to Montreal, and offered to an exporter. After examination he rejected it on account of quality. It was placed in cold storage, and a short time ago, shipped on consignment to London and Glasgow. If the butter was of too poor a quality to be exported last summer, it was hardly likely to have improved much after several months keeping. These complaints indicate that "somebody blundered." One can scarcely give a thought to the hints given in the opposition press. But ministers or commissioners cannot be everywhere at once.

In view of the complaints made we deemed it our duty to place the matter before the Commissioner. His reply is as follows :-

Dear Sir,—I have your favour of the 15th inst. I have no knowledge of "a transaction in cheese from Prince Edward Island in which some loss has been sustained." I sold the block of Prince Edward Island cheese to Messrs. Hodgson Bros. I understand that Messrs. Hodgson Bros. sold part of these cheese to Messrs. J. C. & G. D. Warrington. Messrs. Warrington may have objected to a few of the lots in the block which was tendered to them. I heard that a few lots had been objected to, and that Messrs. Hodgson Bros., had either resold or shipped those lots. I have seen a few articles in the newspapers lately, implying that there is something which I desire to conceal in the transaction of selling the Prince Edward Island cheese. Everything connected with the whole transaction will be made public in the usual course. In the meantime, if you submit to me any question or statement, which you desire to publish, I shall be very glad to give you information on it, if consistent with the agreement which I made with Messrs. Hodgson Bros. when I sold the cheese to them, namely, that the terms were to be kept private until such times as they had opportunity to dispose of those cheese in Montreal or Great Britain. The Prince Edward Island cheese have never been used as a depressing factor in the market; and, so far as I know, there is nothing in the sale of these cheese by me to Messrs. Hodgson Bros. which calls for particular comment or explanation.—I am yours very truly, J. W. Robertson, Agricultural and Dairy Commissioner.

Mr. Robertson's letter will doubtless prove a complete refutation of the charges made in a section of the press as well as of those circulated in our local markets or exchanges.

<sup>-</sup>D. Chaput, general store, Egypt, Que., particulars of whose failure were given some time ago, has compromised at 30c on the dollar cash; liabilities about \$8,000; and assets \$5,200-J. A. Dugas, general store, St. Jacques, Que., has assigned to the court, with liabilities of \$2,000. Has only been in business a few months, and in a small way, having succeeded Mrs. Jos. Mageau

#### A FACTOR IN THE VENEZUELAN QUESTION.

When future historians undertake to write concerning the events of the present age they will probably have more difficulty in sifting the wheat from the chaff—the true from the false—than had those of the middle half of the century with the generations and years of which they wrote. The incidents of the day are so colored by press despatches, especially when we are beholden to co-operative wirings from associations across the border, that it is only after the lapse of weeks or months and the real facts have come to hand, that we find how egregiously we have been deceived, and must begin to learn much of it over again.

An instance of this is found in the case of the Venezuela difficulty on which new light has been thrown by a gentleman from this city who has just returned from a visit to that country. Mr. George Caverhill, of the wholesale hardware house of Caverhill, Learmont & Co., the visitor referred to, says the trouble at bottom is largely due to the influence of German manufacturers whose goods are to be found in almost every shop in Caraccas and other Venezuelan towns, and which under the evolution going on in British manufacturing centres for some time past, bid fair to be driven out of the market. Imitations of English cutlery and kindred goods, better known to our own hardware dealers a few years ago, are to be found masquerading in the cities and towns of the newly awakened South American republic, and it was not likely the makers could witness unmoved any effort to replace them, or neglect an opportunity for dealing a blow at their rivals. Of course this is only one cause; the gold mining operations in the disputed territory mines-reputed, as usual, to be richer than they really are—are the chief cause of the new public feeling lately aroused, fanned as it has been by speculators who deserve little better than the name of fillibusterers.

Mr. Caverhill is not laudatory of Caraccas with its so-called "modern improvements." Its blinding clouds of dust are worse than those of San Francisco. The landscape is enchanting at some distance; and the foliage of the trees, especially the spiral palms and the more remarkable variety with trunks of forty feet supporting leaves of equal length, is charming to eyes that have come from the bare wintry branches of Canadian groves and forests. Caraccas, the capital is some ten miles inland from the Carribean Sea and is connected by rail with the seaport of La Guiara. The summit plains of a spur of the Andes, 300 x 60 miles, reach an elevation of 12,000 feet, the two loftiest peaks of which attain an elevation of over 15,300 feet and are covered with perpetual snow. The coast spur is only about 8,000 feet at the highest point, and it is along the table lands, slopes and valleys of this tract that the country is mostly cultivated and settled, but near the town of Merida, south of Lake Maracaibo is a spur towering over 15,000 feet.

### THE HAMILTON PROVIDENT AND LOAN SOCIETY.

It is gratifying to note the report presented by this company for the 24th year of its existence. A feeling prevails that many loan companies in Ontario suffered heavy losses by the collapse of speculation in rea estate, but the Hamilton Provident, after providing for all losses, charges, interest on debentures and shrinkages in value, shows a net gain of over 7.30 per cent on its capital of \$1,100,000 and after paying two dividendsl of 31 per cent for the year, carries \$2,827.95 to the credit of its contingent fund, which now stands at \$39,-395.15 leaving, with \$300,000 at the credit of the reserve fund, \$339,395.15 or 30.85 per cent as a reserve backing to the capital against all unforeseen eventualities. There is in the statement unmistakable evidence of that public confidence which is the life-blood of all financial institutions, the Hamilton Provident having in the form of savings bank deposits \$894,509 .-54, while the British public show their appreciation by loans on debentures of the company as investments to the amount of \$691,893.74, and locally the Canadian public are investors similarly to the extent of \$207,-454.87. There is made apparent a symptom of improvement inasmuch as against new loans to the amount of \$556,684.56, borrowers have paid \$775,696.60. evident that the new chief officer, Mr. C. Ferrie, is proving his fitness for the position vacated by the death of the Society's long time manager, the late Mr. H. D. Cameron. The old Board was re-elected with Mr. Geo. H. Gillespie as president.

#### THE HOME SAVINGS & LOAN COMPANY.

The above company reports having had a fairly successful year in 1895. After paying two half-yearly dividends at rate of seven per cent. per annum, and paying all expenses, there was a balance left of \$14,405, out of which \$5,000 was added to the Reserve Fund, and \$9,000 to the Contingent account. The company now has a Rest in those two funds amounting to \$207,000, which exceeds the amount of the paid up capital. Complaint is made in the report of the difficulty of finding satisfactory mortgage loans. This is the condition all over the country, and we venture to predict is likely to be so permanently, for the days of high interest on farm mortgages, and of farmers universally being mortgagors are over. The company last year reduced its interest rate on deposits from 4 to 32 per cent., without causing any material reduction of them. Their mortgage loans decreased \$86,496, as the redemption of these securities is going on steadily in spite of the agricultural depression. The fact is , that hard times amongst the farmers made economies necessary which enabled them to reduce their mortgage debts more than they chose to do under more prosperous conditions. While writing above we have heard of the death of Lady Smith, wife of the President of the Home Savings & Loan Company. No public man in Canada is more personally respected than Sir Frank Smith; he has no enemies, and his political opponents are all his friends. In this bereavement he has universal sympathy, in which we beg to share.

#### THE FISHERIES.

In a recent lecture, Prof. Prince, Canadian Fishery Commissioner, said that over 70,000 men are engaged in our fisheries, and the total annual value of the whole industry is about \$20,000,000. Such a valuable asset as Canada apparently possesses in this industry, cannot be too carefully conserved. The United States affords us warning, by their almost exhausted fisheries, which at one time were not less valuable than those of Canada, that reckless and unlimited

<sup>—</sup>A writ in an action for \$19,717 has been issued against Mr. Alex. Roberts, a respectable contractor of Toronto, who was one of a combination to build a town at Mimico, about 9 miles from the centre of the Queen City. The place is situated on the lake shore and the discovery of natural gas was for a time a great assistance to the town "boomers" but they were twenty years in advance of the wants of the city and all who were interested in in that venture have lost heavily. Mr. Roberts losing probably the savings of a lifetime. The issue of the writ recalls that unhappy speculation.

fishing inevitably leads to depletion. Considering this, the recent action of the government, in prohibiting seine fishing in Lake St. Louis for a period, cannot but be regarded as a wise one, and the sooner a similar prohibition is applied to Lake St. Peter, the better it will be for the fisheries. The most prolific fisheries must succumb unless judicious and common-sense restrictions are enforced. Canada employs over 600 officers, two-thirds of them permanently, at a cost of about \$150,000, in addition to a fleet of cruisers, involving an expenditure of \$100,000 per The fourteen hatcheries also confer great good on the industry, turning out every year over 150,000,000 fry of white fish, salmon, salmon trout, and lobsters, thus helping to keep it well to the front, and our waters well stocked. The Government report on Canadian fisheries just issued supplements the information given above by references to the Behring Sea question. The total amount of claims to be arbitrated on under the Paris award is given as \$542,169. A mass of material has been forwarded to St. Petersburg by the Canadian Government to be used in the assessment of damages, and the report concludes by saying that there is reason to hope that before long some definite official intimation of the settlement of these claims, may reach Canada.

#### TRADE RETURNS.

The report of the Department of Trade and Commerce for the quarter ending Dec. 31st, 1895, will go a long way towards indicating that a "turn" for the better is in sight, inasmuch as it shows a decided expansion in the volume of our trade. During the three months which the report covers, there was an increase of \$3,037,723 in exports and imports. The figures for each of the three months, totals, and comparisons follows:—

F 4444044	Exports and Imports.	Exports and Imports.
	1894.	1895.
October	\$22,961,407	\$23,659,575
November	23,316,997	23,804,496
December		17,250,810
Quarter ending Dec. 31st	61,676,658 . 127,171,527	64,714,381 129,514,87

From these figures it will be seen that trade was much. more encouraging during the second quarter of the present fiscal year than during the first, during which there was a slight shrinkage in trade as compared with the corresponding quarter of the previous year. The increase noted above was chiefly in imports, while some sharp fluctuations were noted. In October imports increased \$2,028,576 and exports fell off \$1,330,410; in November imports increased \$1,717,-338 while exports declined \$1,229,839, and in December imports increased \$292,354, and exports increased \$1,559,702 as compared with 1894. Taking the figures of the six months ending Dec. 31st, the difference in favor of imports is even more marked. Exports were \$72,416,844, as against \$72,-599,132 for the corresponding six months, a decrease of \$182,288, while the imports were \$57,098,026 against \$54,572,395 an increase of \$2,525,631. This increase in imports was pretty evenly divided. The changes during the six months ended Dec. 31st, in the imports of the articles named are shown below -:

	THOLORDO.	שטע	JIUASU,
Goods for army and navy use	00/0 09E		52,326
Coffee	39 699		· · · · · · · · · · · · · · · · · · ·
Fish and products of	133,466		
Fur skins undressed	58,208		
Hides and Skins	401.740		
Rubber and Gutta Percha, crude	246.849		
Steel Rails	192,060		
Iron and Steel	247,588		
Tin and Zinc	85,463		
Settlers Effects	•••••		253,416
Mana	*****	Ö,	438,397

Tobaçco leai

FREE GOODS.

#### DUTIABLE GOODS.

Grain of all kinds	\$222,468	
Animals	28,677	
Rice		58,464
Cars Railway and Tram	53,014	
Coal Bituminous		327,600
Cottons Bleached	229,505	
Oranges and Lemons		79,846
Glassware	*******	59,190
Iron and Steel Manufactures	618,367	
Leather and boots and shoes	120,745	
Oils and products	181,931	• • • • • • •
Silks	201,013	• • • • • • • • • • • • • • • • • • • •
Molasses	83,144	•••••
Sugar	1,911,678	• • • • • • • • • • • • • • • • • • • •
Woollens	394,162	

The decline in sugar imports under the heading of free goods was due chiefly to its removal to the dutiable list. Comparing this with the increase in the amount of sugar that paid duty, there is still a decline of about one and a half millions, as compared with the previous year. The imports for the latter part of 1894 and early in 1895, were it will be remembered, abnormally large, doubtless in anticipation of a duty being placed on the product. The other principal increases were, as will be seen, in hides and skins. woollen goods, iron and steel. Settlers effects show a disappointing decrease, reflecting a decline in immigration, to account for which many reasons have been adduced. The decline in bituminous coal imports is almost counterbalanced by an increase in anthracite, although the latter paid no duty. Altogether, from a government standpoint, the returns are fairly satisfactory, inasmuch as the amount of duty received was \$9,976,827.40 as against \$8,701,037.97 for the corresponding six months of 1894. Turning to the exports, the chan ges are as follow:-

ncrease	Decrease
628,593	•••••
	\$ 513,654
1.039.869	
456.726	• • • • • • • • • • • • •
	2,660,688
610,208	••••••
192,587	• • • • • • • • • • • • • • • • • • • •
	628,598 ,039,869 ,456,726 610,208

The most disappointing feature of these figures is the decline in agricultural products. The butter and cheese markets on the other side have been far from encouraging, and the low prices prevalent, have prevented many shipments that would otherwise have been made. The low prices have also affected the returns to some extent, but considering the prevailing conditions, the showing generally is not at all bad. Symptoms of reviving trade are becoming more marked, although we are not as yet out of the woods. These is apparently no reason when the returns for the whole fiscal year are published, that a still greater measure of improvement should not be looked for.

#### IN VANCOUVER.

A Vancouver, B.C., correspondent says :- Smith & Freeland, general merchants, have assigned. This is the first assignment noted here for some time, and it looks as if the long expected revival of business had arrived. Mining operations are attracting universal attention here. Hardly a week passes, but a new company is organised for these purposes. The LeRoi mine at Rossland will declare another dividend of \$50,000 on March 1st, and several of the mines in its immediate neighborhood, with just as good ore apparently, will likely do as well so soon as they are developed. Lumbering is quite active this season. The large lumber companies have formed a combine, so as to regulate prices. There are at present about 13 ships in one harbor, loading lumber and prospects of many more during this summer. The local wholesale men are endeavoring to get in touch with the Kootenay trade which is at present largely in the hands of American and some Winnipeg houses. To this end the Victoria and Vancouver Boards of Trade sent delegatious to that district last summer which were fairly successful.

#### THE LATE HONORABLE HENRY STARNES.

The many friends of the Hon. Henry Starnes, M.L.A., have been prepared for days past to hear that he had breathed his In the ordinary course the deceased gentlemen had long exceeded the limit of the Psalmist, having passed his 80th year-An accident which befell him some time ago had the effect of confining him to his house, and in his advanced age it was not surprising that it hastened his end. Mr. Starnes was an excellent example of what may result from a fusion of the two great races of our Dominion population. His grandfather was a U. E. Loyalist of English descent, who married a French-Canadian lady. He was for some years engaged in wholesale business in Montreal. His native courtesy and gentlemanly demeanor towards all with whom he came in contact soon led him to be chosen to fill many important positions in civic and business offices. He filled formerly the position of director of La Banque du Peuple, was a warden of Trinity House, president of the Board of Trade, manager for some years in this city of the branch of the Ontario Bank in the elegant chambers over which he resided and where he entertained in a princely fashion at a time when Montreal could boast of princely visitors from across the ocean and of men of rank commanding the troops stationed in Canada during that period. Hon. Mr. Starnes also filled the position of Mayor of Montreal; and no one who ever occupied the chair was more popular. He has filled other positions in the various legislatures of the Province, always rather a balancewheel, a man of broad views, than a follower of any particular party. He also occupied the position of president of the old Metropolitan Bank, one of the few defunct banks which returned more than a modicum of their property to the shareholders. The deceased gentleman was one of the largest of these. He has for some years past been on the local board of the Canadian directorate of the Liverpool, London & Globe Insurance Co. as chairman. Mr. Starnes married Eleanor Stuart of Quebec, who survives him, and by whom he had six children. One of his daughters recently died a nun in the Sacred Heart Convent at the Sault. Of the other daughters one married Maj. Gen. Henderson, commanding at Alexandria, Egypt; the other is the widow of Major Mitchell-Innes, of the 60th Rifles; the third is the Hon. Mrs. Tallemache. His only surviving son, Mr. Henry Leslie Starnes, occupies a position on the Civic Assessors' staff. The funeral to-day is being attended by one of the largest concourses ever witnessed in Montreal.

#### THE FEDERAL LIFE.

It is often said that people generally get what they deserve in this world also, and no doubt the truth of the saying will apply to corporations as well as to individuals. Its application to the report of the Federal Life, which will be found elsewhere in these columns, will not be denied, and this more especially in a period like that through which the country has been passing in common with the entire commercial world during the last year or two. It will be seen that nearly 1,550 applications for insurance, amounting to about \$2,130,000 were received by the company during the year under review. That some 285 of these were declined or postponed for further consideration, shows that the company is not working for the present, but has due regard for the permanence of their security to their policyhoiders. The assets of the company, it will be seen, were increased during the year by \$67,966.12 and are now very close on half a million dollars. This is all the more gratifying in view of the large amount paid to policyholders for claims and profits. Excluding the guarantee capital the security to policyholders at the close of the year was \$1,119,576.30 and the liabilities for reserves and a'l outstanding Iclaims \$415,621.88, showing a grand surplus of \$703,950.02. The surplus to policy holders, exclusive of uncalled guarantee capital is \$84,151.02. The company has experienced a reduction in the amount of insurance paid for death claims as compared with 1894; the total payments to policyholders during the year amounted to \$128,224.55. The figures of the statement speak for themselves, and in such times as we have been passing through-or at any time-are highly creditable to the management. Mr. Dexter has certainly been working up a solid, substantial business and bringing his company forward to a highly respectable position in the ranks of Canadian life insurance. The old board was re-elected with Mr. James Beatty as president.

#### THE CHISHOLM CASE.

One of the most important insurances cases before the courts for years is that of Chisholm vs. the Citizens Insurance Co., which has been argued in the Court of Reviews the last fortnight, before Hon. Judge Davidson, based upon a fire which occurred in the premises of Mr. Alexander Chisholm in this city some 4 years ago, at a time ere the Citizens Insurance Co. had been absorbed by the Guardian. Owing to the crowded state of our columns this week we are unable to review the whole case on its merits. Suffice it to say here that the action undertaken at the instance of the Merchants Bank, as having advanced on a large quantity of butter stored in the Chisholm warehouse, action was taken on policy to recover the amount of the insurance from the sevaral companies interested, the Citizens Ins. Co. being chosen to defend. Notwithstanding the able presentment of the case by Mr. J. N. Greenshields, Q.C., acting for the Merchants Bank, the case has been decided in favor of the companies. The principal point at issue was the denial on the part of the companies that the portion of the warehouse in which the butter was said to be stored was not large enough to hold 1,400 packages as claimed, and also that there was no evidence of any butter whatever having been destroyed by the fire; but this and other matters relating to the case will have attention later on. Mr. Greenshields intends applying for a new trial, but it is as yet doubtful whether this will be granted by the courts.

- .-D. V. McPhall, grocer, Aberarder, Ont., who has been reported to be in trouble for some time past has finally been obliged to assign, which he has done to R. Kerr; does not owe much, but assets are also small—A. Kaufman, lumber, Baden, Ont., has assigned to F. Halwell, who is preparing a statement. There is a chattel mortgage for \$3,400 against the estate in favor of J. M. Irwin, and it is not thought that there will be much outside—M. Quinu, tailor, Cobourg, Ont., has assigned to Henry Barber, who is taking stock, and will convene creditors to consider an offer. Has been there for years; principally custom work. At one time was credited with some means, but bad debts and keen competition are to blame here as in many other cases. Tailors should be more careful in trusting.
- —J. M. Sexsmith, shoes, Glencoe, Ont., has assigned to W. A. Campbell, of Toronto. In business there since fall of 1886; commenced in a limited way. Trade is being over done there, and he has had difficulty in keeping up his payments. Liabilities are not large—Graham & Co., grocers and liquors, Lindsay, Ont., have assigned to P. Mitchell. In existence about a year; previous to that had been clerks for John Dobson, grocer there. Succeeded Adam Doran and were supposed to have been assisted by an uncle, having only a small capital of their own—W. Spence, tins, London, Ont., has assigned to M. F. Irwin, of the McClary Mnfg. Co. Business a small one, from hand to mouth; supported mainly by one concern.
- —MR. J. LLOYD OWEN, secretary of the Alliance Assurance Co., is on a visit to the Montreal office, and comes with letters of introduction from his brother, Mr. E. Lloyd Owen, general manager of the Commercial Union Assurance Co. Mr. Lloyd Owen, though a young man, has been 20 years in the service of the company, but has until recently been attached to the office at Newcastle-upon-Tyne. We regret to learn that the manager of the Montreal office, Mr. George McHenry, is indisposed and confined to his house.
- —H. M. Penfold & Co., mfrs. paper boxes. Montreal, Que., have assigned to the court, with liabilities of about \$14,000. The business was only started in May last. The registered partners being John Henry M. Penfold, and Sylvester George Grimston. They opened out with fair prospects, but lost money steadily since the start.

ERRATA.—The communicated tribute to the late James Scott of Toronto, in last week's issue, should be read without the last two words, one of which (the name of the writer) was in the editor's absence, misunderstood by the proof-reader. In the article on the Chisholm butter case a comma was inserted in place of a "1," making the number of packages 400 instead of 1,400.—ED.

- ---Among the announcements of the week is the offer "For Sale" of the large tannery, boot and shoe, carriage leather and betting factories, for many years owned and conducted by the late Henry Porter of this city, and uninterruptedly managed by his estate. The property and business are advantageously situated within the city limits.
- —MR. W. G. BURRELL, for many years chief assistant with the late H. K. Ritchie in the Grand Trunk Railway's Stationery Department, has been appointed Acting Stationery Agent by the General Manager, Mr. Chas. M. Hays, the appointment being effective from the 2nd instant.
- —Messes. B. A. Boas & Co. have opened a private banking establishment at 95 & 97 St. Francis Xavier street. Mr. Boas, whose son is associated with him in the enterprise, is a wealthy retired merchant of many years' standing in Montreal. The premises have been handsomely fitted up for the new business.
- —Albert Ardale, general store, Fort Qu'Appelle, N.W.T., has assigned to D. H. McDonald.—Meeting of creditors is called to consider an offer for the estate.

-THE statement of the Bank of British North America, to hand, shows profits for the half year, including £2,717 17s 11d brought forward from last account amounting to £28,726 78 9d, out of which is declared a dividend of 20s a share, payable free of income tax on the 4th prox., leaving a balance of £3,726 7s 9d to be carried forward. The above figures are sterling.

### Meetings, Reports, &c.

#### THE FEDERAL LIFE ASSURANCE COMPANY.

The fourteenth annual meeting of the shareholders of the Federal Life Assurance company was held at the head office, in Hamilton, on Tuesday afternoon, the 3rd inst. The president, Mr. James H. Beatty, occupied the chair, Mr. David Dexter, managing director, acting as secretary, when the following report was submitted:

DIRECTORS' REPORT.

Your directors have the pleasure to submit herewith for your approval the fourteenth annual statement of the company, show-

approval the fourteenth annual statement of the company, showing the amount of insurance written, and the receipts and disbursements for the year 1895, together with the assets and liabilities of the company at the close of the year. Fifteen hundred and forty-seven applications for insurance, amounting to \$2,128,550, were received during the year. Of these applications, thirteen hundred and sixty-two were accepted, for \$1,880,050. The remainder were either declined or in abeyance, waiting further information, at the end of the year. The average new risk assumed on each life, and the premium obtained therefor, prove the satisfactory nature of the business

obtained therefor, prove the satisfactory nature of the business

Though the aggregate amount assured by the company was not greatly increased, more than four hundred lives were added to those insured.

to those insured.

The assets of the company were increased during the year \$67,966.12, and are now within a fraction of half a million dollars. A very satisfactory result, in view of the considerable amount paid to policy holders for claims and profits.

The security to policy holders, including guarantee capital, was at the close of the year \$1,119,576.30, and the liabilities for reserves and all outstanding claims, \$415,621.88, showing a surplus of \$703,950.02. Exclusive of uncalled guarantee capital, the surplus to policy-holders was \$84,151.02.

The death claims amounted to \$92,500 (re-insurance deducted), under 48 policies—a reduction in the amount of insurance paid by reason of death as compared with last year. Including cash

by reason of death as compared with last year. Including cash dividends and dividends applied to premium reductions (\$30,-141.59), our total payments to policy holders amounted to \$123,-

141.59), our total payments to policy holders amounted to \$123,-224.55 during the year.

The depression in nearly all branches of business felt throughout the country in the previous year was increased rather than diminished during the past year. On the whole, however, the results of the company's business have given your directors reasonable satisfaction. It is hoped that the conditions of business in general will be improved during the current year, in which event we may expect additional prosperity. Our agents are active and intelligent workers, earnest in their efforts to advance the interests of the company and the insured, and can be relied upon for such results as may fairly be expected from their respective fields. respective fields.

Your directors have now to surrender their trust into your hands, and in doing so desire to express their appreciation of the confidence reposed in them from year to year, and to acknowledge the able co-operation and efficient services of the office staff of

the company.

The accompanying certificate from the company's auditors vouches for the correctness of the statements submitted here-with, all accounts, securities and vouchers having been examined

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

AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance

GENTLEMEN: We have made a careful audit of the books of our company for the year ending Dec. 31, 1895, and have certified to their correctness.

The securities have been inspected and compared with the

ledger accounts and found to agree therewith.

The financial position of your company as on Dec. 31 is indicated by the accompanying statement.

Respectfully submitted

H. Stephens, Sherman E. Townsend, Auditors.

Hamilton, March 2, 1896.

FINANCIAL STATEMENT.

INCOME.

Insurance premiums	(net).	 	\$257,647.36
Interests and rents			19,929,10

\$277,576.45

DISBURSEMENTS.	
Death claims and endowments (less_re-insurance) Dividends to policy-holders	9,582.96
Total paid to policy-holders	\$ 83,478.48
Balance	\$97,999.62 66,352.28
ASSETS,	\$277,576.45
Loans on Mortgages and on policies	18,601.67
force (commissions deducted)	\$499,778.90
Guarantee Capital	
Security for policy holders	\$1,119,576.90
LIABILITIES.	
Reserve fund	\$408,448.76 12,178.12
Surplus security	\$415,621.88 703,955.02
	\$1,119,576.90
Amount assured	\$10,664,227.26

The adoption of the report was moved by Mr. Beatty, seconded by Mr. Kerns, and carried unanimously, after favorable comments from the mover, seconder and other shareholders.

The medical director, Dr. A. Woolverton, submitted an interesting report and analysis of the death-rate experience of the

company for the year, for which he was tendered a vote of thanks.

thanks.

The following directors were re-elected: M. H. Aikins, M.D., James H. Beatty, A. Burns, LL.D., Edwin Chown, David Dexter, Wm. Drysdale, Hon. G. E. Foster, Hon. J. M. Gibson, Thomas Holtby, Wm. Kerns, M.P.P., Hon. E. McLeod, John Potts, D.D., Rev. John G. Scott, George Scott, Rev. A. E. Russ, J. A. Van-Wart, Rev. John Wakefield, Rev. Wm. Williams, A. Woolverton,

At a subsequent meeting of the directors the officers of the board were all re-elected.

#### HOME SAVINGS AND LOAN COMPANY, LIMITED.

The seventeenth annual general meeting of the shareholders was held in the company's office. No. 78 Church street, Toronto. on Thursday, February 20th, 1896, at 3 o'clock p.m. The President, Hon. Sir Frank Smith, occupied the chair; the manager, Mr. James Mason, acted as secretary.

The secretary read the notice calling the meeting. The minutes of the last annual general meeting, held 21st February, 1895, were, upon motion to that effect, taken as read, and were confirmed.

The secretary then read the annual report and financial statement, as under :

#### REPORT.

The directors beg to submit the seventeenth annual report, with accompanying fluancial statements, showing the result of the company's business for the year ended 31st December, 1895,

After paying and providing for two half yearly dividends, at the rate of seven per cent per annum, and paying all expenses, including salaries, printing, advertising, auditors' fees, and all commissions on loans, and providing for directors' compensation, there remained a net profit of \$14,405. To this is to be added there remained a net profit of \$14,405. To this is to be added \$928.70, balance of Profit and Loss account, making in all \$15,383.70. Of this sum \$5,000 is added to the Reserve fund, \$9,000 added to the contingent account, and the balance, \$1,833.70 placed at the credit of profit and loss account.

The reserve fund has now reached the sum of \$190,000, and there stands at credit of the contingent account, \$17,000.

Mortgage loans decreased \$86,406.82. Continued difficulty has been found in obtaining satisfactory loans on this class of security, and great care requires to be exercised in dealing with them. Loans on collaterals increased \$60,488.69, Notwith them the generally depressed condition of business, and the

standing the generally depressed condition of business, and the reduction from 4 to 3½ per cent. made by the company in the

rate of interest paid for deposits which reduction took effect at the beginning of the year—no material change has taken place, the amount on hand remaining about the same.

All of which is respectfully submitted.

altteca. Frank Smith, President.

Toronto, February 13, 1896.

STATEMENT OF ASSETS AND LIABILITES, 31ST DEC., 1895.

Assets.	
Loans on collaterals of stocks, bonds and debentures	\$1,363,142.28
over	000 740 50
	829,740.59
Municipal debentures	521.22
Real estate—including office premises	28,053.20
Cash in bank       \$161,890.42         Cash on hand       2,645.28	
<del></del>	164,535.70
Office furniture	1,788.31
•	\$2, 387,781.3
Liabilities.	
Chartent stanta subscutted 60 000 000 upon subinh	
Capital stock, subscribed, \$2,000,000, upon which	e 900 000 00

has been paid ten per cent. amounting to.....

Due depositors, principal and accrued interest,
added 31st December, 1895........... 200,000.00 1,969,947.60 Dividend payable 2nd January, 1896
Directors' compensation
Reserve fund as on 31st Dec. 1894... \$185,000.00 7,000.00 2,500.00 Reserve fund added 31st Dec. 1895.... 5,000.00 190,000.00

Contingent account, as on 31st Dec. '94 Contingent account, added 31st Dec. 8,000.00 9,000.00 1895...

1,333.70 Balance profit and loss account..... \$2,387,781.30

#### PROFIT AND LOSS.

Dr.

Interest paid	and credited depositors	\$ 63,129.01
Expenses of	Management, including all commis-	-
ro store .	loans	13,754.84
Anditand Dos		750.00
	98 , , ,	
Directors' cor	npensation	2,500.00
Dividend paid	l 2ud July, 1895 \$7,000.00	•
Dividend pay	able 2nd January, 1896 7,000.00	
22 Trice Date Istely	1010 2112 0 11111112]	14,000.00
		14,000,00
Balance	a—appropriated as follows:	
Added to Res	erve fund	
	στιο γιατικοί το	

Added to Contingent account .... To credit of Profit and Loss account.....

\$109,467.55

\$108,538.85 928.70

\$109,467.55

17,000.00

15,333.70

JAMES MASON, Manager.

We hereby certify that we have carefully examined the books, receipts and vouchors of the Home Savings and Loan Company, Limited, for the year ending 31st December, 1895, also the securities and cash on hand, and found the same correct and in accordance with the above statements.

J. M. Sullivan,
J. G. Hall,

To the president and directors of the Home Savings and Loan Company, Limited.

Toronto, February 18th, 1896.

Toronto, February 13th, 1890.

The adoption of the annual report and financial statement was moved by the president and seconded by the vice-president, Mr. Eugene O'Keefe, and carried.

Moved by Mr. Thos. R. Wood, seconded by Mr. C. C. Baines, that the thanks of the shareholders be and are hereby tendered to the president, vice-president and directors, for their careful attention to the affairs of the company during the past year.

Moved by Mr. O'Keefe, seconded by Mr. Edward Stock, that the thanks of the shareholders are due and are hereby given to the manager and other officers of the company for the efficient manner in which they performed their respective duties during

Moved by Mr. John Foy, seconded by Mr. W. T. Kiely, that Messrs. John M. Sullivan and John G. Hall be the auditors of the company for the ensuing year, and that they be paid the sum of \$750 for their services. Carried.

Moved by Mr. H. C. Haimmond, seconded by Mr. T. R. Wood, that the well he new evened for the election of directors and that

that the poll be now opened for the election of directors, and that

the same be closed whenever five minutes shall have elapsed without a vote having been tendered, and that Messrs. C. C. Baines and A. Foy be the scrutineers to take the vote; and that

Baines and A. Foy be the scrutineers to take the vote; and that they report the result to this meeting. Carried.

The election was then proceeded with, the result of the ballot being the unanimous re-election of all the retiring directors as follows: Hon. Sir Frank Smith, and Messrs. Eugene O'Keefe, Wm. T. Kiely, John Foy, and Edward Stock.

On motion of Mr. E. O'Keefe, seconded by Mr. Edward Stock, the president left the chair, which was taken by Mr. Thomas R. Wood, and the following resolution was unanimously adopted:

That the president, Hon. Sir Frank Smith, be requested to sit for a portrait in oil, and that the same, when completed, be placed in the board room and that Messrs. Eugene O'Keefe and James Mason be a committee to make all necessary arrangements for carrying into effect the purpose of this resolution.

The meeting then adjourned.

The meeting then adjourned. At a meeting of the new board, held immediately after the close of the above, the Hon. Sir Frank Smith was re-elected president, and Mr. Eugene O'Keefe re-elected vice-president of the company.

#### THE HAMILTON PROVIDENT AND LOAN SOCIETY.

The twenty-fourth annual meeting of the shareholders of the Hamilton Provident and Loan Society was held at the Society's banking office at 11 o'clock on Monday, the 2nd inst. Among those present were the following: George H. Gillespie, A. T. Wood, T. H. Macpherson, George Rutherford, Alex. Turner, W. H. Glassco, P. M. Bankier, P. D. Crerar, W. A. Robinson George H. Bull, James Wilson, C. Ferrie, E. B. O'Reilly, M.D., W. F. Findlay and D. M. Cameron.

The president, George H. Gillespie, was in the chair.

C. Ferrie, acting treasurer, acted as secretary.

The secretary read the report, and annual statements as fol-

#### ANNUAL REPORT.

The directors herewith submit their twenty-fourth annual report for the information and approval of the shareholders.

The amount loaned during the year amounted to \$556,684.56 while the whole amount received from borrowers amounted to \$775,696.60.

The net profits of the year, after paying and providing for all The net profits of the year, after paying and providing for all due and accrued interest on borrowed capital, paying cost of management, providing for ascertained losses and all other charges, and writing off a large sum to meet shrinkages of value, amount to \$80,837.85, out of which two half-yearly dividends, at the rate of 7 per cent. per annum, were paid, together with the personal property tax, and the balance, \$2,827.85, carried to the contingent fund.

The reserve fund now amounts to \$300,000.00, and the contingent fund to \$30.395.15.

gent fund to \$39,395.15.

The repayments on account of principal and interest, both in Ontario and Manitoba, were on the whole satisfactory.

Sterling debentures matured during the year to the amount £51,850, the whole of those renewed being at a reduced rate of

interest.

Interest.

On the 29th May last, the society was called upon to mourn the loss of its esteemed treasurer, Mr. H. D. Cameron, who died at Winnipeg after a short illness. He was on his return home, from an inspection of the society's investments in Manitoba. He was treasurer from the organization of the society, enjoying the respect and confidence of all with whom he came in contact, and the success of the society is due very largely to his efforts, which were constant and untiring in promoting its welfare.

The books, accounts and securities have been duly audited and examined by the auditors, whose certificate is appended hereto.

hereto.

All of which is respectfully submitted,

GEO. H. GILLESPIE. President.

5th February, 1896.

FINANCIAL STATEMENT FOR THE YEAR ENDING 31ST DEC., 1895.

#### ASSETS AND LIABILITIES.

#### Liabilities to Stockholders.

Share Capital paid up	\$1,100,000.00
Contingent Fund	39,391.15
Reserve Fund	300,000.00
Dividend No. 49 (payable 2nd Jan. 1896)	88,500.00

#### Liabilities to the Public.

Savings Bank deposits	\$894,509.54
Sterling Debentures	691,898.74
Currency Debentures	207,454.87
Debenture Stock	878,383.83
Interest on Debentures	12,824.68
Sundry Accounts	20,828.87

2,205,895.03

\$1,477,895.15

\$3,683,790.18

Assets.	February 28. Lauzon—L. Noel vs Elz. Filteau, \$456; O. Lessard vs Elz. Fil-
Net Value of Investments       \$3,430,106.88         Premises in Hamilton and Brandon       96,526.00         Cash on hand and in Banks       157,157.85	teau, \$420.  Montreal—Soeurs Congregation de Notre Dame vs P. Boileau et al, \$3,115; D. Kneen vs G. Carslake, \$1,157; D. W. McLaren vs L. Lewis, \$1,000; Banque du Peuple vs Montreal
\$3,688,790.18  PROFIT AND LOSS.	Roofing Co., \$2,964; F. Dufresne vs E. Neven, \$322; E. Marchand vs C. Rivet, \$921; R. F. Metzler et al vs J. Watterson (Disputed) \$1,586; W. A. White vs. A. Sabis-
Dr.	ton, \$300.  Quebec—A Clairmont vs M. Flynn et al, \$500; T. Maloney vs J.
To Dividends Nos. 48 and 49	H. E. Lepage, \$855. St. Benoit—R. O. Basconi vs G. Preseau
"Interests on Deposits, Debentures, Debenture Stock and Expenses 85,581.12	St. Famille—P. Goulet vs L. Boucher
"Expenses (including cost of Manage- ment), Fuel, Taxes and Attendance, for Buildings, Auditors' and 'offi-	Granby—H. J. Frost vs M. H. Loranger
cers' Salaries at Head Office and Brandon Branch	Louisville—Montreal Loan & Mort, Co. vs Dme. J. E. Charbonneau, \$300.
" Directors' Compensation	Montreal—G. Dupont vs A. Lacoste, 442; D. H. Loynachan vs A. Lefebvre, \$368; Dme. A. Fortier vs A. Letang et al, (Dmgs) \$10,000; J. L. Reay vs S. Paxton, \$318; L. W.
Branch	Seavey vs E. W. Varney, Jr., \$447. Quebec—E. P. Tessier vs Jos. Barbeau
" Loss on Properties Sold       3,901.32         " Special Legislation       405.00         " Contingent Fund       2,827.85	St. Narcisse—A. Mongrain vs D. Vve. A. Heroux
\$199,497.55 Cr.	February 25.  Blenheim Tp—G. Foster vs R. Smith et al
By Interest Earned, Rents, etc	Ellice—C. Beller vs C. W. Kepper       900         Kingsville—Cathe. Brown vs J. H. Smart et al       682         London Tp—J. Rooney vs S. F. Glass       320
Acting Treasurer.  1st February, 1896.	Toronto—G. M. Rae vs Thos. Irwin, \$372; A. Smith vs G. & D. Pears, \$11,560; Coffee & Co. vs J. N. Peer, \$334.
We hereby certify that we have examined the books, accounts and vouchers of the Hamilton Provident and Loan Society, and have found the same correct. We have also examined the securities (excepting those relating to Manitoba loans), and find	Waterloo—A. Brooker vs J. E. Seagram
them in perfect order, and correct as set forth in the above statement.  W. F. FINDLAY, F.C.A.,	Chatham—H. Smyth vs W. Lambert (Libel), \$1,000; M. Wilson vs Louisa & J. S. Waugh, \$2,471.  Harwich—Julia Smyth vs G. A. Morgan
Maitland Young, Auditors. Hamilton, 6th February, 1896.	Norman—F. H. Keefer vs Henry Bulmer, Jr
On motion of the president, seconded by the vice-president, the report was adopted.	sen, \$9,504; Ann McSpirritt vs J. J. McCann, et al, \$1,508. Wellesley—W. H. Bowlby vs Thos. Welford & wife 2,914  February 27.
The following gentlemen were re-elected directors: George H. Gillespie, A. T. Wood, Alex, Turner, T. H. Macpherson, Walter R. Macdonald, W. H. Glassco, Wm. Gibson, M.P., George Rutherford.  At a meeting of the directors held after the annual meeting, George H. Gillespie was re-elected president, and A. T. Wood,	Biddulph Tp—T. Hodgins vs J. H. Hodgins       338         Brock Tp—J. Bacon vs W. G. & Jas. St. John       1,263         Dunwich—P. Dickinson vs Ann Martin       678         Hamilton—Margt. Arland vs Hy. Arland       571         Pickering Tp—W. Pallister vs Martha Medd, admrx       916         St. Albert—D. B. McLennan, exrs. vs R. R. McDonald et
vice-president.	al, \$1,124.  Toronto—S. Fox vs American Rattan Co., \$3,000; Bk. of Hamilton vs Jas. Clark, et al, \$500; J. Shupe vs Collins Mfg.
LEGAL RECORD. &c.  Week ended March 2, 1896.	Co., \$705; Bk. of Hamilton vs S. A. Dyke, \$677; Bldg. & Loan Assn. vs Wm. Mackenzie, \$5,280; M. & L. Samuel, Benjamin & Co. vs Picken & Frost, \$783.  Walpole—J. O'Hara vs Wm., Ellen, M. & Louisa Fur-
The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments	long, \$2,148. Fobruary 28.
Rendered for sums of \$300 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards:	Kenyon Tp—D. B. McLennan et al, exrs. vs L. & Annie Campbell, \$661.  Ottawa—Sarah Sparks vs Elzth. Wright et al
WRITS ISSUED, PROVINCE OF QUEBEC. February 25.	Toronto—E J. Mussen vs Jas. Bain & Son, \$1,884; J. O'Leary vs Ellen Fitzgerald et al, \$2,085; P. Smith vs W. A. Gunn et al, \$3,724; P. Smith vs Alex McGregor, \$5,310.
DunhamThibeaudeau Bros. & Co. vs Adjutor Dionne \$ 2,269 Montreal—D. Cardinal vs P. I. Boileau, \$834; Dme. A. M. Tabb vs A. Clerk et ux, \$3,000; Dme. M. Donahue et al vs. J.	March 2. Ennismore—Margaret Lundy et al vs M. & Eliza J. Mur-
W. Donahue, \$8,000; Dme. F. Cartwright et vir vs Dme. C. MacKay, esql \$1,391; Banque du Peuple vs J. L. Michaud, \$1,253; Montreal Board of Trade vs W. Osborne et	Hamilton—C. Payne vs McKay Bros. (Dmgs), \$1,000; C. Cock-shutt & Co. vs J. Patterson & Co., et al, \$587.
al, \$500; Bank of Commerce vs R. Penk, \$626; B. Tansey vs M. Rudolph et al, \$531; R. Brodie vs M. Vincent, Jr., \$5,962; D. B. MacLennan et al, esql vs Dme. O. Ward et al, \$1,244.	Louth TpB. Frith vs J. Moyer
S <sub>1</sub> , Foy—O. Matte vs Adele Doucet	St Cothoninos I. Mitcholl vo W 12 Allan agriconos 2110
Bedford—J. Farrell vs Dme Caroline Scott et vir	York Tp-J. G. Scott et al vs A. R. & L. J. McKinlay 4,883 S. B. McIntyre et al vs C.P.R. Tel. Co. (Dmgs) 1,500 R. V. Tisdall vs London Mut. Fire Ins. Co 1,200
Farnham—H. H. Grimsdale vs Alex. Picard	. Co., \$1,130.
Ritchie et al, \$9,331; J. B. R. Dufresne vs W. Watts, \$942. Stukely Tp—J. Gibault vs Dme. Marie L. Vincent 470  Rabruary 27	Dominion City—Merrick & Anderson vs D. Phillips 370
Montreal—J. Provost vs. E. Leclaire, \$300; R. O. Bascom vs G. Preseau, \$1,800; E. C. Amos vs Stadacona Water Light &	
Power Co., \$843; North British & Mercantile Ins. Co. vs M. Tessier, \$875. Portneuf—D. Roy vs. J. B. Dussault	February 28.

	JUDGMENTS RENDERED, PROVINCE OF QUEBEC.	Niagara Tp-P. A. & C. V. Johnson to Imperial Bk 5,333 Oxford N-Eleanor A. Robinson to J. Horning
M	February 25.  Ielbourne—Eastern Townships Bk agt G. B. Coram et al,	Oxford N—Eleanor A. Robinson to J. Horning
A	#481.  Montreal—A. Lecompte agt G. Brouillette, #1,825; U. Garand et al agt P. Daigle et al, #626; Dme. P. Caty agt C. Lacas, \$749; J. Baxter agt Dme Gertrude McCall, et al, #785;	Smith's Falls—C. H. Wallace to Levy Bros. Co
	Pillow-Hersey Mig Co., agt Ottawa & Gatineau Ry Co., et al. \$1.422; G. Marquis agt A. Paquette. \$345; Trust &	ronto B. & M. Co., \$5,500; T. & Amorah Baird, to J. G. Baird, \$847; D. Galloway to A. Moore, \$557; J. & A. Mac-Willie to J. D. Moore, \$25,000; R. J. Wylie to W. Wylie,
	Loan Co. of Can. agt O. Robert, \$29,087; T. S. Williamson agt T. S. Vipond, \$539; Molsons Bank agt B. L. Vipond et al, \$3,217.	\$642. February 26.
I	Quebec—E. Beland agt Alf. Martineau	Caledonia - J. Hickey & wife to Grant-Lottridge Brew. Co., \$686.
i	St. Cunegonde—R. Penk agt Julia Martineau	Colborne Tp—Peter McEwan to J. Ransford
1	Montreal—T. S. Williamson agt T. S. Vipond et al	to B. Heck, \$2,140.  Valleyfield—J. W. Low & Co. to E. C. B. Fetherstonhough, \$3,864.  Zurich—Hy. Magel to H. Cook et al
I	February 27.  Soucherville—Cie Moulins a bois Tourville agt T. B. De Gro-	February 27.  Adelaide Tp—Mrs. Ann Campbell to A. McLean
	hois, \$3,245.  Montreal—Credit Foncier agt C. Dube et al, \$3,586; E. C. Cor- Cornelis agt M. O'Diette, \$1,410; Dme. Rosalie Limoges et vir agt J. Tremblay, \$333.	Dereham—Chas. McBeth to Sawyer-Massey Co. 1,078 Hagersville—Mrs. Annie Fisher to S. W. Howard et al. 3,785 Hamllton—Annie Begg to D. McCall & Co. 2,050 Hespeler—Charles Gildner. 1,587
	St. Monique—Credit Foncier agt Jas. Cassidy 1,032 February 28. Montreal—G. Hope et al agt Wm. Clendinneng et al, \$1,014; N.	Lynden—C. A. Rouse to Israel Kelly
•	Perodeau, esql. agt C. Deault, \$455; A. D. Taylor agt Sey. du Theatre Francais, \$2,460; F. F. Deo agt Sey. du Theatre Francais, \$1,375; J. N. Groenshields et al agt N. J. Tes-	Strathroy—Jas. Sharpe to J. Barry
	sier, \$800. March 2.  Montreal—O. Marin agt J. K. Shee	February 28.
	JUDGMENTS RENDERED, PROVINCE OF ONTARIO. February 26.	Ancaster Tp.—C. H. Thompson to Rebecca A. Howell
	Garafraxa E Tp—British Can L. & I. Co. agt R. A. Pattullo, \$1,046.  Smith's Falls—J. McManus agt Mary A. Bissonette et al 626	Gore Bay—J. & Emma Connor to Can. P. L. & S. Co
	Toronto—J. Patton agt Blight Bros., \$596; J. F. Oliver agt Robt. McCausland, \$946.	Port Elgin—Sam'l. Bushlen to N. McGillivray
	Derby Tp—Emma G. Smith agt A. K. Barber	March 2.
•	February 28 Belleville—Emily V. Murrell agt Mary A. C. Croude 698 Trafalgar—H. Carrique agt W. C. Beaty et al 566	Carleton Place—D. McIntosh to Christina J. McEwan 2,756 McNab Tp—J. R. & J. Gillies to Gillies Bros. Co 22,000 Morrisburg—Allan Clarke to T. Tyrrell 2,850 Niagara Tp—P. A. Johnson & Co. to Imperial Bank 5,333
	Goderich-Wheeling & Lake Erie Ry. Conl Co. agt Jos. Kidd, \$517.	Peterboro—Geo. & G. A. Stetham to G. W. Flavelle et al 1,500 St. Thomas—W. R. Bevitt to S. Weldon
	Hamilton—Elzth. Talbot agt Can. Col. Cotton Mills Co. 1,200 Markham TpL. Guthrie agt Sam'l. Burkholder 628	Trafalgar—Mrs. Jane Williamson to S. J. Williamson 900 Chattel Mortgages, Manutoba.
	Toronto—Traders Bank agt Jas. Fairhead, \$1,496; Confed. Life Assn. agt R. M. Scott, \$848. Detroit, Mich.—T. H. Parker agt B. T. Treahy	February 26. Elkhorn—Jos. Broadley to Keewatin Lumber Co 7,816
	JUDGMENTS RENDERED, MANITOBA. February 26.	Scandinavia—Jas. Hemmington to J. f. Case
	Pilot Mound—Thompson, Codville & Co. agt E. B. Campbell, \$421. Winnipeg—Ellis Furn. Co. agt Mary Hughes 1,555	Rathwell—A. M. Kane to Waterous Eng W. Co 1,499 CHATTEL MORTGAGES, MAN. & N.W.T.
	February 28. Glenboro-Wyld, Grasset & Darling agt Livingstone &	February 28.  Prince Albert—K. Witteman to S. Witteman
	Co., \$1,594. Winnipeg—Royal Standard L. Co. agt J. & W. Flanagan. 12,056 JUDGMENTS RENDERED, NOVA SCOTIA.	CHATTEL MORTGAGES, N. S. February 27. Halifax—Gunning & Co. comn. &c., for \$595; Michael O'Connell
	February 26. Sidney—J. D. Woodill, liquors, for	victualer, \$620.
:	Torbrook—John McGuinty, lumber, for	Vancouver—Williams & Barker to J. Herman 3,842
	Westville—T. A. O'Brien, publisher	
	Westchester—R. M. Rushton, lumber, for	February 27.
	February 27.  Charlottetown—John Coombs, printer, for	London—J. W. Clarke to F. E. Sage
	JUDGMENTS RENDERED B. C. February 28.	Belleville—W. H. Daniels to Elizth. Daniels 1,800 March 2.
;	Steveston—E. Hunt agt D. G. Mackey	Windsor — Robt. & Laura F. Thwaytes to Martha J. Coombs, \$600.  Bills of Sale, N.S.  February 27.
	February 25.  Clarksburg—R. F. Rorke to A. T. Wilgress	Truro-J. H. Tremaine, hardware, for
	King Tp-A. W. Davis to J. L. Ross	5 March 2.

# El Padre Needles, 10 cents.

## Varsity,

5 cents.

The Best (-CIGARS /

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

Made and Guaranteed by

#### S. DAVIS & SONS

—Hon. Mr. Costigan, has issued an order permitting oyster fishing to begin on April 1st. This concession is the same as granted last year.

#### MONTREAL CLEARING HOUSE.

Total for Week Ending March 5, 1896. Clearings. \$8,809,208 \$1,098,360 \$\$Corresponding Week of 1895. 10,085,562 " " 1894. 10,164,765 " 1,303,093 " " 1898. 12,147,087 " 1,758,498

Financial.

Thursday Ev'g., March 5, 1896.

After a period of tight money, call loans are offering more freely, and in consequence business on 'Change shows improvement. For some weeks past, it has been difficult to obtain call money at any price, but this week it has been offered at 51/2 per cent, and some loans have been put through as low as 5 per cent. The volume of business is still small, but, more activity is now looked for. In the miscellaneous list, the chief demand was for Montreal Street Ry. which advanced from 216 to 21814, while Cable has again reached 160, and Gas 202. In bank stocks, business was very small, but prices hold firm. The dullness in the early part of the week was accentuated by reports of severe declines, approaching to panic in New York. The "Industrial" stocks were the chief sufferers, though Baltimore and Ohio in anticipation of the receivership, fell off some 20 points. Later in the week there was a decided rally, but the market is still nervous. The cause of the slump. was the action of Congress with respect to the recognition of Cuban belligerency. A feature has been a rapid rise in silver. A Chili dispatch said this was causing concern to that government as if the actual price is maintained at the present rate until the end of June, an enormous loss will result, as according to the new law, legal tenders then outstanding must be redeemed in silver. The Sterling Exchange market has been dull. Rates are :- Between banks : New York funds, 1/2 to 1-16 discount; sixties, 9 5-16 to 9 7-16; demand, 9 9-16 to 9 11-16; Cables, 934 to

9%. Counter rates are:—New York funds, par; sixtles, 95%; demand, 93% to 9%; Cables, 10. The usual comparative table compiled by C. Meredith & Co., follows:—

BANKE.	Shares.	Нігрея	Lowest	Ауегад Last Ye
Montreal	28	219	21834	2181/6
Commerce	4	1351/6	1351	$134\frac{1}{2}$
Hochelaga	10	1221/2	12212	/2
Merchants	28	1671	100	1641/4
Toronto	10		238	
Quebec	20		11934	
Miscellaneous.		7-1	/4	
Cable	200	160	1591/2	1461/2
Can. Pacific	75	55	55	42
Gas	115	202	1991/4	1911/2
Mt. St Ry	2136	2181/4	216	18814
Toronto Ry	175	761/	751/2	751%
Telegraph	20	164	164	15814
Royal Elec	26	128	126	1401/2
Mont. Cotton. Co	26	130	126	
Dom. Cot.	12	93		90
Col'd Cotton	75	55	55	40
Col'd Cot. Bd's			991/2	.10
Out a Con Das.	ψτυυ	00/2	0072	• • • •

MONTREAL WHOLESALE MARKETS.

Thursday Evg., March 5th, 1896. Dry goods and millinery houses report

an improved volume of trade. The spring openings do not attract as many visitors as in former years, as milliners are now nearly as well informed as their suppliers as to styles and fashions. But those who cater to a less fashionable class of customers still continue to throng to these "open ings," which doubtless continue to serve a good purpose in the way of educating many persons in town and country, from far and near. Payments generally are yet disappointing, and the number of renewals asked for has been larger than usual. In groceries the feature has been the scarcity of dried fruit, notably currants, and the continued strength of sugar. The statistical position of raws is more than ever favorable to higher prices. Beets have advanced 1 1/2d per lb., and centrifugals have sold within 36c of Montreal granulated. Canned goods were firm. In hides, leather and boots and shoes a more hopeful feeling is noted, and the tendency is to higher prices. The demand for fish has slackened off somewhat, while oils, paints, petroleum, etc., have been fairly active Hardware men complain still of poor business and worse collections, and in these there is room for improvement all around-

BEANS—The market is slow but generally steady. Large lots realize 95c to \$1.10, and small lots \$1.15 to \$1.25 per bush. of 60 lbs.

BOOTS AND SHOES—Manufacturers report no material change, though a firmer feeling is noted, in sympathy with the tendency of hides and leather. They are shipping spring orders, but report collections as capable of improvement.

CEMENT—Market unchanged. No activity is expected for some weeks yet. Prices are: English, \$2.05 to \$2.15; Belgian, \$1.95 to \$2.05.

DRESSED HOGS — Market holds quiet, with a few small jobbing sales. Light weights fetch \$5.40 to \$5.50 in carlots and \$5.75 in smaller quantities, while heavy weights realize \$5.30 to \$5.40.

Dry Goods—Some improvement is reported in local trade, but remittances are a source of considerable disappointment.

Prospects, however, are said to be better for the near future, and sorting orders for staples, smallwares, etc., are coming in freely. The millinery openings attracted a number of buyers, and their purchases were generally ahead of last year. Local dry goods houses benefited by the openings, customers taking advantage of a visit to town to replenish stocks.

Fish—The demand for both fresh and salt has slackened off somewhat, but prices generally show little change. Altogether, the season so far is said to have been very satisfactory. New haddock is in demand at 8½c per lb; the quotations for other lines being: Whitefish, dore and trout, 7 to 7½; smelts, 3 to 5c; new herrings to arrive, \$1.25 per 100; tommy cods, \$1.50 to \$1.60 per brl: fresh B. C. salmon, 8 to 9c per lb. Salt fish distributors are clearing out stocks at about the same or slightly easier prices. Green cod is quoted, No. 1, \$4.00 to \$4.75, No. 1 large, \$5.50 to \$6; draft, \$5.75 to \$6.25; salt herrings, \$2.26 per brl; N. S. herrings, \$3 to \$3.25; half barrels, \$1.75 to \$2.

FLOUR—The demand for both Ontario and Manitoba grades is about the average, on local account. We hear of no export business. Prices are unchanged but firm. Meal is quiet but steady, while in feed a fair amount of business is reported at steady prices.

GRAIN—Oats are firm at 80½c. Receipts have been heavy, but offerings are light, with a limited demand. Peas and other lines show little change. A feature has been sales of American wheat to local shippers for export.

GROCERIES — The sugar market continues very firm under a light movement. Refiners' quotations are unchanged. Granulated, 250 brls. and over, 45%c; 100 to 250 brls., 4 11-16; 25 to 100 brls., 4%c; yellows, 3% to 4%c, according to quality. The raw sugar market holds very firm, and sales of centrifugals have been made in New York at 4%c, or within 3%c of local prices for refined. A New York report says: "Raw sugar is assuming a stronger position, and the efforts of refiners to get considerable lines on the old basis, have not been successful. The advancing tendency of foreign markets lends strength to the situation" Beet sugars have again advanced in London 1%d. Teas are about as dull as they can be. Business this week has been confined to small lots on country account. Prices hold steady. Dried fruit is firmer. currants particularly being scarce. Receipts were nil. Canned goods meet with a good demand, and tomatoes and peas are said to be scarcer, there being few left in first hands. Molasses is unchanged. The advices of higher prices for new crop have not affected the old held here. Rice, coffee and other lines show no change.

Grain Shortages — The question of shortages in consignments of grain has for some time agitated the local grain trade, and several remedies have been suggested. A number of the trade argue that there should be some kind of compensation. A special meeting of the Corn Exchange managing committee was called, at which representatives of the railroads were present, and the matter was discussed in all its bearings. The committee suggested that the companies take immediate action to rectify the trouble, and to guarantee all weights in future. After discussion, the railway men promised to do all they could to further the best interests of the Montreal traders. They did not promise to guarantee weights, and considering that they have no means of checking the quantities of grain placed on the cars, perhaps they hardly could.

GREEN FRUIT-Oranges are the feature of the market, arrivals being fairly heavy

and the demand good. Quotations are: Bitter, \$3 to \$3.50; Valencia, \$4 to \$4.50; Messina \$2 to \$3.50, and Californias, free from frost, \$4.50. A few remaining Jamaicas sell at \$10 to \$10.50 per brl. Tangerines are coming in more freely, selling at \$5 per box, and pineapples are scarcer at 15 to 30c. Lemon receipts are fairly heavy, but a good demand keeps prices steady at \$2.25 to \$3 per box. Good apples sell well, particularly \$pys, at \$3.50 to \$4. Other lines are unchanged from last week.

HIDES AND LEATHER-This journal was probably foremost in directing attention to the evolution taking place in the hide and leather trade during the last few months, and to the probable effect of this upon the kindred trade of boots and shoes. The articles on the subject since early in December in these columns have attracted no little share of attention, and the present outlook seems to fully warrant the position taken and the forecast hazarded at the time. Increasing firmness is still noted, and further advances in prices are considered to be a question of but a short time. South American hides have during the past three weeks advanced over 2½c per past three weeks advanced over 2½c per lb., while in Chicago, packer hides have scored similar advances. The United States Leather Co. are buying hides in all the principal markets; last week their purchases included 20,000 hides from one Chicago packer. Receipts of cattle continue light. The strength of hides is naturally rally causing considerable interest to be manifested in leather, and in Boston, wagers are being made that by April leather will be 4 to 6c higher. Continued activity prevailed in that market, owing to a general resumption of work at the factories, and this is likely to have an effect on business locally, particularly as hides here are so firmly held. Mr. H. B. Endicott, one of Boston's largest hoot and shoe manufacturers, says: "I think there is no question as to the future course of leather. Desirable leather of all kinds is scarcer than I have known it for a long time. I causing considerable interest to be Desirable leather of all kinds is scarcer than I have known it for a long time. I do not believe that there is any leather being sold to-day to make money on, at the present price of hides, and prices must advance. It will be remembered that the cause of the high prices of last year was the reported scarcity of hides which statistics bore out. The result was that hides were rushed to America from all merkets were rushed to America from all markets of the world until there was a surplus, and that surplus was one cause of the drop in prices. A scarcity of hides is again apparent, and the result is bound to be higher parent, and the result is bound to be higher prices. Upper leather is also in a very desirable position, with tanners loth to contract ahead. As to the position of boots and shoes, it is only a question of price which keeps shoe people from being loaded with orders, but prices are gradually being settled and the manufacturers and jobbers are getting together. Any boots and shoes, or leather either, bought now, are well bought." Local manufacturers are very busy shipping spring orders, and report a much better feeling. The change in prices of calfskins went into effect this week. No. 1 are now 7c per lb., and No. 2, 5c per lb. An improvement in business is reported, which bids fair to become more pronounced, as American markets for both hides and leather are firm and advancing. Increased business is reported for both hides and leather are irm and auvancing. Increased business is reported in leather. The export demand for sole and black is good, and considerable quantities are going forward. Shippers report sales as very satisfactory, and presumably on this account Western black presumably on this account Western black leather tanners are sending very little to this market. Locally, stocks have not accumulated to any extent, and with a firm market for hides, and the resumption of heavy purchases by the U.S. Leather Co. the prospect is for higher prices. The Chicago hide market continues dull at 7½.

HAY—The demand continues slow but prices hold steady. Sales of No. 1 have been made at \$14, and No. 2 at \$13. Togonto advices report a better market, with

sales of No. 1 at \$14.25. Small shipments of good hay are still going to New York.

HARDWARE—No change from a week ago. Remittances are poor, and renewals are being asked for freely. No marked activity is anticipated for a few weeks.

Petroleum—Prices remain unchanged, although business is inclined to slacken off. Crude is still scarce. Canadian refined sells at 15½ to 16½c; American P.W. 19 to 20c; and W. W., 20½ to 21c.

Poulthy—Receipts are very light and

POULTRY—Receipts are very light and with a good demand for fresh killed stock, prices hold firm. Chickens are very scarce at 9 to 10c; turkeys, 9 to 10c; ducks, 8 to 10c, and geese, 6 to 7c.

Paints and Oils—Linseed oil and turpentine have an easier tendency and prices have declined in each case one cent. Quotations now are 45c for turpentine, 56 to 57c for boiled and 53 to 54c for raw linseed oil. Business rules quiet. American window glass manufacturers have advanced prices, but this has not affected the local mrrket. In paints orders are coming in freely at steady prices. Paris green is firm at 13½c in drums and 15c in 1 lb. packages. Collections are still reported to be only moderate, particularly in the Eastern Townships.

Produce and Provisions—A fair jobbing trade is being done locally in butter at steady prices. Creamery sells at 20 to 21c; Western, 18 to 15c, and townships, 15 to 17. Choice rolls continue scarce and fetch 14 to 15c, according to quality. In cheese the feature has been a steady decline in the English cable. It is now 43s as against 44s 6d last week; 48s to 49s 6d a year ago, and 57s on March 4th, 1894. Locally business is dull. Stocks here are said to be light, but in absence of business, prices are nominal. Summer cheese is quoted at 7½ to 8c, and fall makes 8½ to 9c. Receipts of eggs are light, and fresh laid stock scarcer, with a fairly good demand. New laid are quoted at 18 to 20c; Western limed, 9 to 10c; Montreal limed, 11 to 12c; and refrigerator stock 8 to 12c. In pork and smoked meats a small business is noted at about quotations. Lard is stoady. In a retail way farmers on this island are selling potatoes at 35c per bag for Chilis; family grocers are selling at 50 to 60c.

SEEDS—Business is opening up fairly well, and some good orders for Western timothy have been filled at \$2.20 to \$2.50 per bush. Red clover sells at about 9c per lb. A letter from the American Westsays: "High grades timothy are very scarce this year and coumand a liberal premium. Most of the recent offerings are low grade stuff." This would seem to indicate firmer markets here.

Wool.—The London wool sales have opened with advances of from 5 to 10 per cent. Prices here are no higher yet, but are very firm, under an improved enquiry. Some small sales of Cape were made at 14 to 16c. Reports from Boston indicate a much better feeling there, and the tendency is to higher prices.

### TORONTO WHOLESALE TRADE. (Revised by Telegraph),

TORONTO, March 5, 1896.

The wholesale trade is without special feature. In some lines a slight improvement is reported, but on the whole the volume of business is light. Country roads are still in bad condition and late storms have interfered with traffic. Payments fairly well met this month, although the usual proportion of renewals have been extended to customers. Dealers

anticipate better times in the near future. Money on call is easier at 5½ per cent. and prime commercial paper is discounted at 6 to 7 per cent. Sterling exchange is a shade firmer. Stocks dull but firm. Bank of Toronto sold at 239, Standard at 162, Hamilton at 153, Commerce at 136, Western Assurance higher at 159, British Am. at 116¾, Cable at 159½, C.P.R. at 56, Toronto Ry. at 76, and Toronto Electric at 135, Canada Permanent Loan sold at 140, Canada Landed at 107¼ and Landed Banking at 115¾.

BUTTER, &c —Market quiet and steady. The best lots of tub dairy job at 17c. Medium at 10 to 18c, creamery tub at 19 to 20c and creamery rolls at 21 to 22c. Eggs unchanged with sales of pickled at 12 to 18c in case lots, and of new-laid at 17 to 18c, Cheese steady at 9½ to 10c for autumn makes.

DRESSED HOGS—Market is steady with offerings more restricted. Choice cars bring \$5 to \$5.05 here and heavy \$4.75 to \$4.85.

FLOUR AND GRAIN — Flour dull and weaker with straight rollers quoted at \$3.60 to \$3.75, and Ontario patents at \$3.90 to \$4.00. Manitoba patents at \$4.25, and strong bakers at \$3.90. Wheat is steady, with sales of white outside at 80c and red quoted at same price. No. 1 hard quoted at 82c N. B., and No. 2. sold at 80c, N. B. No. 1 Northern at 79 to 80c. and No. 1 frosted 66 to 67c N. B. Barley is dull with sales of No. 1 outside at 40c and of No. 2 at 35c. Feed barley 29c. Oats steady, white selling outside at 23½ and mixed at 22½. Peas steady at 51c outside. Yellow corn sold at 32¾ and rye at 45c outside. Bran steady at \$11.25 to \$11.50 west; shorts \$12.50 to \$13.25.

GROCERIES — Trade quiet with little change in quotations. Granulated sugars sell at 4%c and yellows 4 to 4%. Dried fruits steady at 4 to 4%c for Filiatras in barrels. Valencia raisins; off stalk 4%c to 4%c and selected layers 6 to 6%c. Canned goods firm at 90 to 95c for peas and 85 to 90c for tomatoes. Rio coffee 19 to 21c. Teas dull and prices steady.

HARDWARE—Trade quiet and prices irregular.

HIDES AND SKINS—The market for hides is dull with cured quoted at 6 to 6½c. No.1 Green 5c and No. 2. 4c. Caliskins un changed at 6c to 7c and Sheepkins 90c to \$1. Tallow easy at 4 to 4%c.

LIVE STOCK---Receipts fair. Cattle are easy and the best butchers' sold yesterday at 3½ to 3½c per 1b, medium at 2½c and inferior at 2 to 2½c. Calves \$3.00 to \$7 each and milch cows \$22 to \$35 each. Sheep dull at 2½c to 2½c per 1b. and lambs steady, there being sales at 3½ to 4½c per 1b. Hogs unchanged, the best sold at \$4 per cwt weighed off cars, thick fats at \$3.80 to \$3.90, stores at \$2.90 to \$4.00 and sows at \$3.50 to \$8.60.

Provisions—Trade quiet and prices of cured meats steady. Moss pork is selling at \$14.00 to \$14.25 and short cut at \$14.50 Hams 10 to 10½c backs 9½ and rolls 7½. Long clear bacon 6½ to 7 and lard at 8½ to 8½. Beans steady at 85c to \$1.00. Potatoes 18c per bag in car lots. Dried apples 4 to 4½c and evaporated 6 to 6½c per lb.

WOOL-Market is very dull, with fleece nominal at 21 to 22c. Pulled supers 201/2 to 211/2c and extras 22 to 23.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

**W**holesale

Dry Goods Merchants.

ISPECIALTIES:

COLORED ANDHBLACK

SILKS

AND

DRESS

Mantles and Jackets.

Carsley, Sons & Co..

113 St. Peter Street,

MONTREAL.

SPECIAL NOTICES.

WOVEN WIRE DYNAMO BRUSHES.

The following communication from Mr. David Howe, electrician for Reed & Barton, the well-known silversmiths of Taunton, Mass., speaks well for the Dynamo Brush manufactured by W. H. Fleming, 289 Pearl street, New York, as may be

### **∄ 1824 ⊬** S & CO. Notre Dame St.

MONTREAL



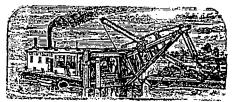
WHOLESALE AGENTS

MEDAL Bell Pianos & Organs

AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.

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Dredges, Ditchers, Derricks, and Steam Shovels

Of various styles and sizes to suit any work

Submarine Rock Drilling Machinery, Hoisting Engines, Suspen sion Cableways, Horse-Power Hoisters, Gang Stone Saws, Centrifugal Pumps,

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JAS. C. STEWART, MONTREAL,

HE SAYS: "Two years' use has convinced me that the Angle Lamp is the best lamp eyer invented. It is far better than gas or electricity."

YOU SAY :- "I want one!"

"Who are you, we'll send you our Catalogue with full description. "Think of SUCH a light for % OF A CENT AN HOUR!"



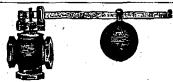
All STYLES from 1 to 12 Burners GOOD AGENTS WANTED.

THE ANGLE LAMP OF

76 Park Place N.Y.

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### JOHN SIMMONS CO.

Wrought, Cast Iron and Steel Pipe, FITTINGS AND BRASS WORK,

 ${f TOOLS} o {f SUPPLIES}$ ,

FOR STEAM, WATER, GAS, OIL AND ELECTRICAL ENGINEERING.

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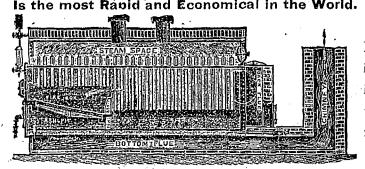


Send for Price List and Discount Sheet,

## The Kingsley Patent Water Tube Safety Steam Boiler

It economizes:-SPACE, FUEL, BRICK WORK, LABOR. It gives absolutely

DRY STEAM.



It will pay for itself in in three years in the saving of fuel as compared with any other boiler now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc. . furnished on application to . .

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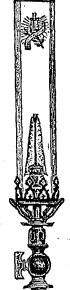
Maximum

Light

Minimum -- Cost.

ST. JOHN, N. B.

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### THE DREXEL LIGHT

6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.

3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.

THEREFORE: 1 Drexel Light gives more light than 3 ordinary burners at one half the cost of

6 times as much light at the same cost as 1 ordinary burner.

Duration of Drexel Mantle: 900 to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

### Drexel Medical Co.,

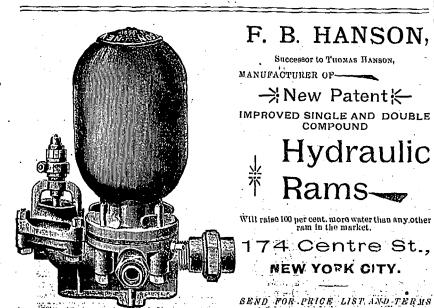
112 St. Francois Xavier Street.

Telephone No. 630.

Addition to the Contract of th

MONTREAL.

-return with anishings absence present



seen by his illustrated announcement elsewhere in our columns: Taunton, Feb. 29th, 1896.

"W. H. FLEMING, Esq.,
Dear Sir.—Yours in regard to Woven
Wire Dynamo Brush of the 6th inst., was
duly received. On investigation I find
that the wear of brush on three machines that the wear of brush on three machines in use from one to two years averages about ½ an inch yearly. As these brushes were 5 and 7 inches long when put on, I shall not need new ones, for a long time. With commutator in proper condition, brushes correctly adjusted, the wear is hardly noticeable.—Respectfully yours, (Sig.) DAVID HOWE."

#### THE ANNIHILATION OF SPACE.

By the great Northwestern and Union Pacific fast limited trains, Chicago to the Pacific coast, is one of the marvels even of this steam and electric power age. To accomplish, in three days, that which formerly required six days, and to do it with all the comfort to be found in a well regulated home, is certainly "the annihilation of space." "The Overland Limited," via C. & N. W. and the pioneer route to the coast, the "Union Pacific" and "Southern Pacific" is one of the finest trains ever the coast, the "Union Pacific," and "Soun-ern Pacific," is one of the finest trains ever placed upon the rails. Mr. E. L. Lomax, G. P. A., Union Pacific Railway, Omaha, Neb., will furnish readers with any infor-mation desired regarding their trains.

In our advertising columns will be found the announcement of three of the largest trade exhibitions and markets in the world which are annually held at the Royal Agricultural Hall, London, England, under the auspices and direct patronage of all the leading firms in the respective trades. It will be seen that the "Confectioners' and Bakers' Exhibition" takes place from September 18th to 25th; the "Grocery, Provision, Oil and Italian Warehouse Traders' Exhibition" from October 2nd to 9th; and the "Brewers', Maltsters', Mineral Water Manufacturers', &c., Exhibition and Market, from October 21st to Marchet, from October 21st to Marchet. Water Manufacturers', &c., Exhibition and Market' from October 31st to November 6th. It will be readily understood that these gatherings form the most favorable markets for all who desire to purchase to the best advantage, and it would be well for colonial and foreign firms to instruct their various European agents to visit these exhibitions in due course and place their orders accordingly. The Agricule these exhibitions in due course and place their orders accordingly. The Agricul-tural Hall is the largest building of its kind in England, and the commercial tran-sactions effected during the progress of these three important organizations is always phenomenal. always phenomenal.

े वह केंद्रवाधकांचे केंद्र स्थान का क्षेत्रकों का है।

## FOR THE SEASON 1895-96

We are placing on this market the Finest Assortment of

# RUBBER BOOTS

AND SHOES

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

### → GRANBY 는

is the leader in all Fine Rubber Footwear.

#### THE GRANBY RUBBER COMPANY.

## Royal Agricultural Hall,

LONDON, ENGLAND.

THE following established Exhibitions and Markets are held under the auspices of and with the support of all the leading members of the respective Trades. All the largest Engineers and Manufacturers from all puts of the world exhibit (under one roof) at these annual gatherings and they are the best markets for all who desire to buy to the greatest advantage and who may wish to see the latest novelties Bayers unable to attend personally should instruct their European agents to visit these markets and advise them of all novelties, etc. Catalogues of each Exhibition are published separately and a copy of any one of them will be sent post free on receipt of 1s.

Prospectuses and full particulars can be had free on application.

THE CONFECTIONERS'. BAKERS' AND ALLIED TRADERS' 4th ANNUAL INTERNATIONAL EXHIBITION AND MARKET

will be held on the 18th to 25th September, 1896.

Managing Director-w. E. AYLWIN, Esq., Canned Goods Broker.

THE GROCERY, PROVISION, OIL AND ITALIAN WAREHOUSE AND ALLIED TRADERS' ANNUAL INTERNATIONAL EXHIBITION AND MARKET

will be held on the 2nd to 9th October, 1896.

Managing Director-W. E. AYLWIN, Esq , Canned Goods Broker.

THE BREWERS', MALTSTERS', DISTILLERS' MINERAL WATER MANUFAC-TURERS', WINE AND SPIRIT MERCHANTS' AND ALLIED TRADERS' 18th ANNUAL EXHIBITION AND MARKET

will be held from October 31st to November 6th, 1896.
Managing Directors—ARTHUR T. DALE, M.J.I., and CAPT JOHN REYNOLDS.

### SHERIFF'S SALES.

- F. F.—No. 882—LA BANQUE NATION-ALE vs. MARY HALEY.
- 1º A lot situate in the city of Montreal known on the official plan and book of reference of Saint James ward, city of Montreal, as number two hundred and forty four (No. 244); bounded in front by Saint Andrew street formerly Campeau—with the buildings thereon erected.
- thereon erected.
  2º Another lot situate in the said city of Montreal, known on the said official plan and book of reference of the said Saint James ward, city of Montreal, as
- number two hundred and forty-five (No. 245); bounded in fr nt by Saint Andrew street, formerly Campeau street—with the buildings thereon erected.
- A lot situate in the parish of saint Joachim de la Pointe Claire, county of Jacques Cartier, in the Côte Sainte Marie, of irregular outline, known on the official plan and book of reference of the said parish, as number one hundred and seventy (No. 170), containing about twenty-seven arpents and three quarters in area, more or less; bounded in front by the public road of the Côte Sainte Marie and by number one hundred and seventy-one with the buildings thereon erected.

To be sold as follows, to wit: lots mentioned in paragraphs 1 and 2, at my office, in the city of Montreal, on the THIR-TEENTH day of March instant, at TEN of the clock in the forenoon; and the lot described in paragraph 3, at the church door of the parish of Saint Joachim de la Pointe Claire, on the FOURTEENTH day of MARCH instant, at ELEVEN of the clock in the forenoon.

- F.F.—No. 637—LE CREDIT FONCIER FRANCO-CANADIEN vs. THOMAS NICKELSON val. cs-quality.
- A lot of land situate in the city of Montreal, known on the official plan and in the book of reference of the incorporated village of Saint Jean Baptiste, now Saint Jean Baptiste ward, of the city of Montreal, as lot number four hundred and twenty-five (No. 425); bounded in front by Saint Lawrence street, containing forty-four feet six inches in front by one hundred and eighty feet in depth—with the buildings thereon erected.

ings thereon erected.

To be sold at my office, in the city of Montreal, on the TWELFTH day of MARCH instant, at TEN o'clock in the forenoon.

F.F.—No. 385—THE MONTREAL LOAN AND MORTGAGE COMPANY VS. JOSEPH H. POITEVIN dit MONT-PETIT.

A lot of ground situate in Saint Gabriel ward, city of Montreal, being the north half of lot number two thousand five hundred and forty-seven (N. 1% of 2547), on the official plan and in the book of reference of the municipality of the parish of Montreal, containing said have lot about forty-eight feet in front by eighty feet in depth, the whole English measure and more or less; bounded in front by Saint Patrick street, in rear by the remainder of said lot number two thousand five hundred and forty-seven (No. 2547),

#### SURETYSHIP.

The only Company in Canada confining itself to this business.

#### The GUARANTEE Co. OF NORTH AMERICA.

Capital Authorized,	-		\$1,000,000
Paid up in Cash (no notes)	-	•	304,600
Resources,	-		1,231,840
*Deposit with Dom. Gov't,	-	-	57,000

#### THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half per cent, per annum is reached.

This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

### Over \$1.213,000 have been paid in Claims to Employers.

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Vice-President. - WM. J. WITHALL
Secretary and Treasurer. - ROBERT KERR.
SELKIRK CROSS. G., Counsel.
RIDDELL & COMMON, Auditors.

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

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Manufacturers of

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JOB PRINTING OF ALL KINDS

JOURNAL OF COMMERCE.

#### STOCKS AND BONDS

		~	MAIN D	DOMD	,, 				<u></u> ·
NAME.	Par Val'e.	Capital Sub- scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates o Dividend	ta I	Per Cent Price Mch. 5	Cash value per S.
British North Am Can. Bank of Commerce Commercial, Windsor	2437 50 40	4,866,666 6,000,000 500,000	4,866,666 6,000,000 288,640	1,838,833 1,200,000 95,000	2½ 3½ 8	Apl. June	Oct Dec	240 186 105	584 40 68 00 42 00
Dominion Du Peuple	50	1,500,000	1,500,000	1,500,000	5 & 1	May	Nov	238 6	119 50 8 00
Eastern Townships Hamilton	50 100	1,500,000 1,250,000	1,499,905 1,250,000	720,000 675,000	8½ 4	Jan June	July Dec	135 153	67 50 158 00
HochelagaImperial	100	800,000 1,963,600 500,000	800,000 1,962,370	820,000 1,156,175 235,000	3 & 1	June	Dec	120 183	120 00 183 00
Jacques Cartier	25 100	6,000,000	500,000 6,000,000	a non non	4	June	Dec Dec Feb	100 . 165	25 00 165 00
Moleone	50	1,500,000 2,000,000		975,000 1,375,000	31/2 4 & 1		Oct	168 178	163 00 86 50
Montreal. Nationale New Brunswick.	1 30	12,000,000 1,200,000 500,000	1,200,000	30,000	5	June Jan	July	218 70 249	436 00 21 00 249 00
Ontario	100	1.500.000	1,500,000	40,000 925,000	3	June June	Dec Dec	77	77 00
Ottawa People's of N. B. Quebec.	150	1,500,000 180,000 2,500,000	160,000	115,000	4	Jan June	July Dec	158 <u>%</u> 117	158 75 117 00
St. Stephen's Standard	. 100	200,000	1,000,000	600,00	<b>8</b>   0	April June	Oct Dec	162	162 00
Toronto	. 100	2,000,000	2,000,000	1,800,00	0 b 0 8	June	Dec	2391/g 98	239 00 98 00
Traders Union (Halifax) Union of Can	100	700,000 500,000 1,200,000	1 1,200,00	160,00 280,00	0 3	Jan June	July	123 97	61 50 97 00
Agri. Sav. and Loan Co	. 50	630,000	626,00	8 120.00	ol s	Jan	Dec July	72½ 157	72 50
Bell Telephone Co Brit. Can. Loan & Inv. Co. Brit. Mortg. Loan Co	. 100 . 100 . 100	8,168,000 1,620,000 450,000	398,49 311,97 750 00	8 119'00	0 4°/ 0 8/4 0 3/4	Quarte Jan July		109	157 00 109 00
Building and Loan Assoc Can. Colored Cot. Mills Co.	.   25	750,000 2,700,000	2,700,00	0 124,07	5 3	Jan Oct	July	75 53	18 75 58 00
Can. Landed & Nat'l Inv't C Can. Perm. Loan and Sav	. 50	2,008,000 5,000,000	1,004,00 2,600,00 722,00	0 1,450,00	XOI 5	Jan	July July	140	107 25 70 00
Can. Sav. and Loan Co Central Can. Loan & Sav. Co Dominion Sav. and Inv. Co.	50 100 50 50	5,000,000 750,000 2,500,00	0] 1,250,00	0 195,00 0 825,00 2 10,00	00 3½ 00 8 00 3	June Jan July	Dec July Dec	120.	120 00 40 50
Dominion Telegraph Co Dominion Cotton Mills Co	50	1,000,00	n  <b>1,</b> 000,00	01	14	1	у	126 90	68 00 90 00
Farmers' Loan and Sav. Co. Freehold Loan and Sav. Co.	. 50	8,000,00 1,057,25 3,223,50	8,000,00 611,49 0 1,319,10	0 659.53	50 4	June June	Nov Dec	100 112	50 00 112 00
Hamilton Prov. and Loan. Home Sav. and Loan Co Huron & Erie Loan & Sav. C		2,000,00	0 1,100,00	0 339,89	)5  31/4	Jan Jan	July July	135	115 CO
Imperial Loan and Inv. Co	100	3,000,00 840,00	0 1,551,0	8 670,00 8 164,00	00 434 54 354	Jan Jan	July	/ 103	103 00
Landed Banking and Loan Lond. & Can. Loan and Ag.	50	5,000,00	0 700,00	405,00	00 4	Jan Mch Jan	July Sep	106	115 00 -53 00
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## Brighton Manufacturing Co.



Manufacturers of . . . . .

Dress Guard & Tire Lancing Cord P. O. BOX 1395,

THE LARGEST LINE ON THE MARKET. ROCHESTER, N.Y. on one side by part of lot number two-thousand five hundred and forty-six, of said parish of Montreai, and on the other side by part of lot number two thousand five hundred and forty-eight with the houses and dependencies thereon erected.

To be sold at my office, in the city of Montreal, the TWELFTH day of MARCH instant, at ELEVEN o'clock in the fore-

.—No. 2218 — THE MONTREAL LOAN AND MORTGAGE COM-PANY vs. JOSEPH L. BURRÉ.

Two certain lots of ground situate in the town of Longueui, district of Montreal, and known as lots number sixty-seven and sixty-eight, of the subdivision of lot number three hundred and forty-eight (348-67, 348-68), on the official plan and book of reference of the village of Longueuil (now town of Longueuil); the said lots being bounded as follows: In front by Chambly road—with a house and other buildings thereon erected. To be sold en bloc as one lot. bloc as one lot.

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

at 112. Sheriff's Office, { Montreal, 4th 1896, { J. R. THIBAUDEAU, Sheriff.

THE RESPONSIBLE EXECUTIVE OF

### THE BRITISH EMPIRE EXPOSITION

And International Display of all Nations,

Montreal, Canada, May 24th to October, 12th, 1896.

CHIEF OFFICES:

154 ST. JAMES STREET, MONTREAL.

CAPITAL, \$125,000.00.

(£25,000 Sterling) in 25,000 shares of \$5.00 each (£1).

Bankers: The Merchants Bank of Halifax, Montreal.

"It may be set down as an axiom that the chief and direct advantages of an Exposition are derived by the country which holds it."—Cole.

THE CANADIAN EXPOSITIONS, LIMITED, was incorporated August 29th, 1895, for the purpose (inter alia)—(a) To hold, in the Dominion of Canada, British Empire, Expositions and International Displays of all Nations.

(b) To hold Expositions of Arts, Science, Industries, Manufactures, and the Products of the Soil, Mine and Sea; to lease or purchase, hold and acquire, by any species of contract, real estate for the above purpose, and to build and erect thereupon all buildings and appurtenances deemed necessary for such Expositions.

(c) To establish and maintain, within the precinct of the said Exposition Buildings and Grounds, restaurants, amusements, or any species of entertainment; to lay tracks, run cars, and establish electric lighting plant upon the grounds; to allot space for exhibits, determine the plan and scope of the Expositions, appoint Judges and Examiners, award premiums, and do all things usual and appertaining to similar International Expositions in whatsoever part of the world they may have

The Certificate of Incorporation, with full text of the powers conferred on the Company by its Memorandum of Association (Charter) as also Contracts, and plan and scope of the Exposition, and other details, can be seen, and the magnitude and forward state of the Exposition realized, by a visit to the Exposition Office, 154 St. James Street, Montreal.

The holding of a great Exposition in Canada for the first time is of such importance to the Dominion as a whole, that it should company direct to the support of course true Canadian that designs the malfare of the parties.

that it should commend itself to the support of every true Canadian that desires the welfare of the nation.

It will open up new avenues of trade, old ones will be broadened, and both will bring into the Dominion millions of dollars and thousands of people That will be the result to the commercial world.

As an institution of wide educational value its effect will be quite as great.

New modes of life and action, new phases of art and triumphs in science and industry, will be brought before the people of the Dominion in a form which will leave an indelible impression.

The arrangements are so very complete that there is every feasibility of being ready on time, at the end of May Indeed, the people putting up the buildings and making the alterations will be very considerable losers if they fail in this respect, as they will forfeit heavy bonds; but many of them have accomplished, even in shorter periods, things more diffi-Many of them only repeat what they so well know how to do in a little time.

It is intended to use the present Exposition Buildings, and expend about \$30,000 in transforming them to the purposes required for the five months of the Exposition, and to erect two other buildings, at a cost of \$75,000, for Fine Art

and other purposes.

It is proposed to spend a large sum in bedding out the Grounds with Shrubs and Flowers, also in making a Venetian Waterway, Fairy Lights and Illuminations, Decorations and Public Comfort, Motor Power, Boiler Plant, etc., it being the Director's first desire to see that the Exposition is one well worthy of the Dominion.

This being of first importance, it follows that the financial side of the Exposition is more likely to be made successful and profitable. Very careful estimates have been made of the probable Receipts and Expenditure; in this and in other respects the directors are relying upon the experience, help and assistance of the Director-General and his staff of able chiefs, who have successfully filled similar duties in many previous Expositions, who are working on the lines that made the Manchester Exposition, 1887, and California, 1894, so successful—artistically, industrially and financially.

Manchester and California made considerable profit, and both were opened within seven months of their conception.

The holding of the Exposition in the City of Montreal means placing it within the Conception will be a consequently a large attendance from all large transfer and consequently a large attendance from all large transfer will be from the large transfer and consequently a large attendance from all large transfer within the large transfer and consequently a large attendance from all large transfer and the lar

millions of people, and, consequently, a large attendance from all parts, as well as from the United States, may be expected.

The admission fee will be 25 cents, not 50 cents, as in other Expositions on the American Continent.

A large revenue will be derived from Exhibitors and Concessionaires. In this respect their buildings will cost them not less than \$150,000, and they have already entered into arrangements, and paid substantial deposits, to the Expostioni authorities that aggregate upwards of \$50,000 on contracts.

All the advantages and experience gained from the working of the Paris, Chicago, California and recent Expos-

tions, will enable Canada's Exposition to have the best results at the minimum cost.

The pecuniary results to the business community will be very great. For instance, preparing the ground and constructing the buildings, and the preparation of Concessionaires' buildings, together with the installation of exhibits, etc., will, for three months prior to the opening, amount to a very large sum, which will be principally spent in the city. In estimating the admissions at four millions of visits, it is far below what it is believed will attend.

Paris had an attendance of over twenty-eight millions, Chicago over twenty-one millions, and California (far from

the centres of population) two and a quarter millions.

The attendance at Toronto Fair in a few days totals up to 250,000.

Montreal is so centrally situated, and available for all the leading railroads and steamboats, that it is more likely to have twice the number estimated, which at four millions is a very low proportion.

Railways, steamers, tram-cars, cabs, private vehicles, theatres, hotel proprietors, store-keepers, merchants, real estate agents, house agents,—will derive great benefit from the millions of dollars spent.

The best incentive of all should be the fact that the promotion and consummation of Canada's Great Exposition will do more in making known the resources of the Dominion than anything that has been done during the past twenty years,

The magnitude of the undertaking, as also the number of people engaged in making known the Exposition, and for the bringing together of the vast collective display of Exhibits, is best told in the following list of officials, domiciled in most parts of the world:

The Chief European Office, 421 Mansion House Chambers, London, E. C.

The Office of the High Commissioner for Canada, the Hon. Sir Charles Tupper, Bart., C. B., 17 Victoria Street, Westminster, London, S W.

Commissioners-General Chevalie et Saulay, 92 Rue d'Hauteville, Paris, France.

The London & Burmah Merchandise Co. (Limited), 15 Mogul Street, Rangoon; or Rangoon Times Office and Rangoon Gazette Office, Rangoon, Burmah.

Commissioner James Craig, 17 Ulster Chambers, Belfast, Ireland.
Commissioner-General Adolf Taussig, 18 Wahringer Gurtel 118-1-9, Vienna (for Austria-Hungary.)
Commissioner-General at large, J. Alf. Ellis, Secretary of the Chamber of Commerce, Cape Town, Cape Colony (for South

Commissioner-General for India, in Europe, R. Krishna, London & South Western Bank, 465 Brixton Road, London, Eng. Commissioner-General H. Prasad, Rais, Chunar (N. W. Province), or Sir Mangaldas Nathoobhey's Garden, Tardeo, Bombay, India.

General Agent H. H. Karpeles, 1609 7th Street, Washington, D. C., U. S. A. Commissioner-General Oscar Moser, 23 Union Square, New York, U. S. A. Commissioner-General at large Hugo Benedix, 253 Broadway, New York, U. S. A.

Commissioner-General at large Hugo Benedix, 253 Broadway, New York, U. S. A.
Commissioner-General at large, Thomas T. Stokes, 88 Boylston Street, Boston, Mass. (for the New England States, U.S.A.)
Commissioner General at large, Ferdinand A. Haber, 2c9 Sansome Street, San Francisco, Cal. (for California).
Commissioner John Binns, 6c7 South Fairfield Avenue, Chicago, S. W., U. S. A.
Commissioner Emil Meyer, St. Helen's Mining District, Toledo, Washington, U. S. A. (for Washington).
Commissioner-General Col. George M. Green, Hotel Iturbide, City of Mexico (for Mexico).
Commissioner-General Dato James Meldrum, D.P.M. J., F. I. Inst., Johor Bharu, Malay Peninsula, S. S.
Representative J. Pierson, fils 40 A. S. No. 29, Guatemala (for Central American Republics),
Commissioner-General J. S. Muir, of Langdon & Co., P. O. Box 8c2, Sydney, N. S. W. (for Australasia).
Commissioner-General Senator Artere Vercruyssen-Brack, 8 Rue du General Moine, Bruxelles (for Belgium.)
Commissioner F. DEBAL, 21 Rue Gaucheret, Brussels (for Belgium and Holland)

Commissioner F. DEBAL, 71 Rue Gaucheret, Brussels (for Belgium and Holland).

Commissioner F. Debal, 71 Kue Gaucherel, Brussels for Beigium and Flohand).

Deutsche Kolonial Gesellschaft, Berlin, W. Linkstrasse, 25 (for German Empire).

Commissioner General Kloth, Schuenemann & Co., Hamburg (for Germany.)

Commissioner General at large Capt. Wesley F. Orr, Calgary (for the North-West Territories),

Commissioner Alexander W. Murdoch, 28 Wellington Street East, Toronto (for the Province of Ontario, D. of C.)

The Provincial Exhibit Association of British Columbia, Vancouver, B. C., D. of C.

John Hilbert, Commissioner at large (for the District and City of Nanaimo, B. C., D. of C.)

In most other cities that have held similar Expositions, the people, knowing the great benefits that must of neces sity come to them through it, have been very liberal in donating and subscribing capital, as, indeed, they have to carnivals In the present offer of stock, it combines a more than reasonable possibility of receiving back not only the principal, but also a large bonus on the investment, and in other ways conferring great benefit on the city and Dominion.

The Incorporators and Directors of the Company in London are:-

GEORGE BUTLER HERBERT H. STILES GEORGE STADDON

JAMES LEE HENRY STADDON George Bennion

JOSEPH H. STILES (Managing Director).

Of these gentlemen, Mr. Butler and the Director-General will, in conjunction with two Directors from the Board of the Montreol Exposition Company, and such others as may be chosen by the subscribers of stock in Canada, be the Executive for carrying out all the arrangements of the Exposition, and to receive and control the funds, from whatever source derived.

The subscriptions for the shares now offered will remain intact in the Merchants Bank of Halifax until the share-

holders have selected the other members of the Executive for carrying out the project.

There is now offered for subscription \$107,000 of stock, payable as follows: Ten per cent. forthwith, 20 per cent. on the 1st of March, 20 per cent. on the 1st of May. It is not expected that any further calls will be made, as the revenue from sales of space, concessions and privileges, together with the proceeds of the sale of tickets—Season, Souvenir and otherwise—will, it is expected, bring in ample funds for all further needs prior to the opening, Friends of the Exposition have signified their intention of taking up quite a portion of this.

Applications for shares, addressed to the Merchants Bank of Halifax, Montreal, will be received up to Saturday,

February 8th, 1896, when the lists will be closed and the allotments made by the Directors.

ESTABLISHED 1889.

INCORPORATED 1891.

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# \_\_\_Ashley Engineering Co.

Manufacturers of

# Steam Specialties and Machinery,

Consulting Mechanical and Electrical ENGINEERS AND \* CONTRACTORS.

Main Office and Factory:

HAWTHORNE, N.J.

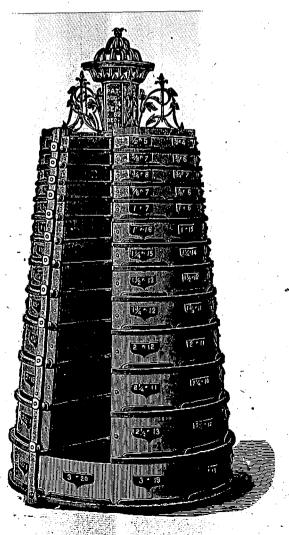
Our New York Office:

米

Electrical Exchange Building, 136 Liberty Street.

F. M. ASHLEY, General Manager.

TELEPHONE CALL: 3872 CORTLANDT



THE . . . BUTLER MF'G COMPANY,

CHICAGO, III.,

Send for our Catalogue or write to any Hardware Job bing House in the world.

The Westphal Revolving Screw Cases,

BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

#### George Blache, MERCHANT TAILOR.

141 St. James St., MONTREAL.
St. Lawrence Hall Building.
Large Stock of Spring Suitings just received.
Mail orders promptly attended to.

#### SCHOOL SAVINGS BANKS.

The cultivation of the habit of thrift should in some way be made a part of the training in every public school. School savings banks are not a novelty, but the wonder is that their use has not become more general. All the vagabondage in the world, says Victor Hugo, begins in neglected children—that is, with children whose instruction and training and habitmaking have been, in certain essential remaking have been, in certain essential respects, left uncared poor. The moneys wasted, often worse than wasted, by children in getting what they do not need would sum up into a surprisingly large amount. But the present waste of that which later is so sure to be needed is not the only thing to be considered. There is the character back of the habit. When, eight years ago, Mine. Carnot, wife of the French President, gave a Christmas entertainment to 400 of the poorer children of Paris and presented each child with a savings-bank book, with a nest-egg credit of 10 francs, her action was not only characteristically beautiful, but was full of the true 10 francs, her action was not only characteristically beautiful, but was full of the true economic wisdom. The United States Commissioner of Education, earnestly indorses and urges the school banking system. The rapidity with which extreme poverty adds to its victims is, he says, one of the startling facts in social science; and the public schools, acting upon every child, must be the great public agency for the arrest of the evil; for if every child can be trained to save, as well as begiven the knowledge and habits which assure his earning, much will be done to given the knowledge and habits which assure his earning, much will be done toward saving the poor from temptations and sufferings of poverty. The school savings bank, he adds, tends to prevent pauperism, crime, sickness, prodigality, and various vices, and to make children thrifty, orderly, frugal, economical in the use of money. Why should not our board of education take the matter up and have these school savings banks established in every school in the city? The plan and methods are simple. The incidental expense for equipment would be but slight. The cigarette, gum, and candy peddiers might object, but parents generally would be glad to co-operate. The school banking system will be in itself a fine object lesson in public education.—Chicago Inter-Ocean.

THE WILLIAM PARKS & SON CO.

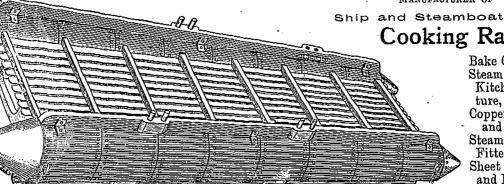
As already noted, the annual meeting of the stockholders of Wm. Parks & Son (Ltd.) was held at the office of the company in St. John, N. B., on the 18th ult. The report of the directors was presented to the meeting and was considered quite satisfactory. The following resolutions were passed unanimously:

"That the stockholders commend the desire of the directors to make a greater variety of goods and approve of their getting machinery for that purpose as soon as possible, so as to be able to manufacture any class of goods used in Canada, which they may think would be more profitable to make than the lines on which the mills have been hitherto running; that—Whereas the production of printed cottons in Canada amounts to only one-third of the quantity consumed, being two-thirds to be imported from abroad; and—Whereas an establishment for printing cotton goods requires the product of many cotton mills to supply it with material to enable it to work to advantage; and—Whereas the only print works in Canada are owned by the corporations that control nearly all the

No. 177 Christopher St., NEW YORK. Near West St.

MANUFACTURER OF

Cooking Ranges.



Bake Ovens, Steam Boiler & Kitchen Furniture, Coppersmith and Plumber, Steam and Gas Fitter, Sheet Iron, Tin and Brass Worker.

# LEHIGH VALLEY CREOSOTING COMPANY,

Works: Perth Amboy, N. J. Office: No. 1 Broadway, New York. 0

Built in 1886 by the Lehigh Valley Railroad Company, Leased and operated by the Lehigh Valley Crossoting Co., incorporated 1887.

### Lumber, Piling and Ties treated with Dead Oil of Coaltar (Creosote.) Creosoted Lumber, Piling and Ties Furnished.

Rail Connection at Perth Amboy with Lehigh Valley Railroad, Pennsylvania Railroad, and Central R.R. of N.J. Direct Water communication from New York Bay.

Creosoting is employed successfully in the protection and preservation of Timber used for:

Floating Elevators, Underground Conduits. Buildings, Breakwaters, Foundation Timbers, Coal Bins, Dry Docks, Coal Docks, Dredges, Telegraph Poles, Box Drains. Bulkheads, Paving Blocks, Bridges, Vessels, Wharves, Cross Ties, Trestles, Dykes, Scows, Culverts. Fence Posts, Cribs. Boats,

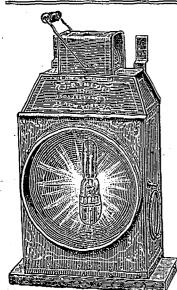
This process is the only one known to be absolute proof against the destruction of marine works by the terede, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.

Creesete Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creeseting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber; is not a new pattern process, its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of he world.

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y



Smith New York.

CHARLES G. SMITH.

MANUFACTURER OF

PATENTS CENTRE CAR-LAMPS and HEAD-LIGHTS.

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YUKK OITY.

cotton mills, and it being impossible at the present time to establish other print works with any prospect of success; therefore—Resolved, That the directors of this company make application to the government for permission to re-import the cotton cloth made in the mills of the company after having exported it for the purposes of being finished on paying duty only on the cost of finishing. This privilege to be granted only until such time as facilities for finishing the goods are available in Canada to supply the wants of the country."

The old directors were re-elected, viz. Messrs. John H. Parks, Thos. McAvity, A. C. Blair, T. B. Robinson and Hon. Wm. Pugsley. At a meeting of the directors, held afterward, John H. Parks was elected president; Thos. McAvity, vice-president; Wm. Parks, secretary; Adam P. Macintyre, accountant; John McAllister, auditor.

#### HOW NOT TO HAVE COLDS.

Never sleep in a room that fresh air is not entering .- Daily cold water bathing, dip or sponge, will prevent colds. - Calfskin shoes are worth their weight in diamonds to women in winter.-Take off wraps, or, at least, throw them open when you enter a street car .- Wear your overcoat buttoned to the throat when you go out. Never wear it in the house.-Never stay out with wet feet .- Don't take anything for wet feet on your way home .-Get home as quick as you can and change your shoes and stockings.—Never breathe through your mouth. Its function in breathing exercise is to throw off carbonic acid. It is the business of the nose to strain the air and pass oxygen along.

#### FOR SALE:

Tannery and Leather Belting Works.

Tannery and Leather Belting Works.

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

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

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

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

For further particulars, apply by letter to R. C. SMITH, Advocate.

P.O. Box \$27, Montreal, P.Q.

The SYMPHONY, A Home Orchestra.



Opera's, Waltz's, Nocturne's, Etc.

The Symphony is an instrument which will reproduce automatically any piece of music. You simply insert in the opening over the key board the roll of music you want to hear, draw the stops, which are toned like flutes, clarionets, violins, etc., and immediately the music pours forth in a manner beyond conception. The time is governed by a stop also, leaving nothing to be desired. You draw the stops according to your own taste, thereby becoming the according to your own taste, thereby becoming the conductor, so to speak of your own orchestra.

Thousands are in use giving constant pleasure to as

many happy owners.

Any piece of music can be obtained and nothing is to difficult for the Symphony to execute in the most surprising manner. You can also use the key-board.

PRICES, \$175.00 TO \$800.00.

Send for Illustrated Pamphlet, showing hundreds of names of purchasers and full description of this musical wonder of the nineteenth century.

Wilcox & White Organ Co.,

MERIDEN, CONN., U.S.A. 123 Fifth Ave. New York.

If you have not seen it you should do so.

REFERENCES:

REFERENCIS:

LAURENT, LAFORCE & BOURDEAU,
1637 Notre Dame St., Montreat,
JAMES COOPER,
164 St. James St., Montreat.
186 Queen St., Toronto.
WM. LASH, St. Johns, N.F. and thousands of others.

ESTABLISHED 1876

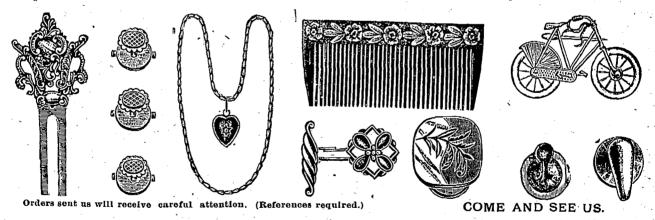
# NEWWITTER & ROSENHEIM,

Novelties in Jewelry for the Dry Goods and Gents' Furnishing a trades

Factory: PROVIDENCE, R.I.

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-- Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consists entirely of Up-to-date Sellers.





# Lehman's leaters FOR CARRIAGES & SLEIGHS.

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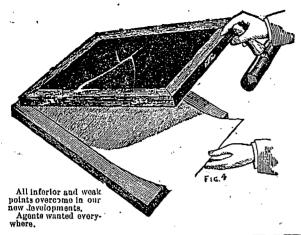
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Send for Circular with Price List.

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Money Saving, Simple, Dura ble, Rapid Machine. Copy written by hand or typewriter

2,000 Copies from originals, the last copy as plain as the first. Send for prices.

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30 Vesey St., New York.

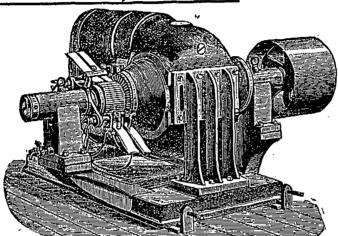
Indorsed by thousands. Once used always used. It has no superior.

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# Constant Potential Dynamos and Motors of all sizes & voltage for lighting and power

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Substantial construction: smooth
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Perfectly self regulating and so simple any man of ordinary ability can run them.

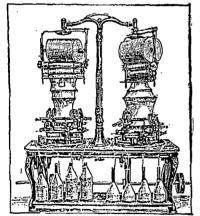


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263 James Street. North. Hamilton, Ont.

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TROY, N.Y.

Manufacturers of

# **KNIT GOODS** MACHINERY.

File Copy and Letter Together.

### **Anderson Automatic** Letter Copier.

Copies 20 letters a minute at cost 1c. for paper.
No indexing—No book.

NICKEL PLATED.

For Sale by all Stationers.

AGENTS WANTED.

Write for Circulars

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#### DESCRIPTION

# CLAY **PROPERTY**

Belonging to MR. GEORGE FURNISS situated at L'ORIGNAL, ONT., CAN.

The property consists of 95 acres and is a Point of land immediately adjoining the Village of L'Original and stretching out on the Ottawa River, with a shore line fully one mile in length on the East side and half a mile on the West. L'Original is a County Town, hav-

ing the Court House and Jail of the United Counties of Prescott and Russell, L'Original being in the County of Prescott. Its population is 1,000. It is 60 miles from Mont-

real and 60 from Ottawa. The whole Point is one solid body of clay, forming a perfectly level plateau, with a slight incline to the Eastern shore and with a height of 25 to 35 feet above the water. banks are perpendicular and the clay is clearly exposed. The shore is river sand in never failing quantities.

This saud is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

The Point has a splendid site for a wharf, which is the only possible place of shipment, by water, for any of the clay which extends some acres above the Point.

The Montreal & Ottawa R. R. is built to within 15 miles from L'Original and in a year or two at most, will be completed to L'Original and would pass within half a mile of

the property. Labor is of the cheapest. Fire-wood costs from \$1.25 per cord to \$2.00 for the best hardwood.

The Point is completely cleared and at present is all under hay. It is considered the most beautiful Point on the Ottawa River.

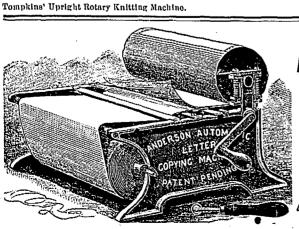
Extensive tests have been made at McGill University by Professor Bovey, with samples of vitrified brick made from this clay. It has stood a higher pressure test than any brick on record, and the build-ing brick (facing) is said by experts to surpass anything known on this continent. It will also make the finest Terra Cotta and Pottery. The vitrified brick takes a polish superior to granite and is harder than that stone.

The proprietor is willing to sell the property or form a company for the manufacture of brick, etc.

For full particulars address the proprietor.

GEO. FURNISS.

L'ORIGNAL, Ontario, Can.



#### MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, MARCH 5, 1896.

Name f Article.		Wholesale.		Name of Article.	Wholesale.	Name of Article.	Wholesale
Boots and Shoe Brogans or Cobourgs Split Balmorals Kip " or Congress Split Boots		1 00 1 50 1 00 1 25	Youths. \$0 55 \$0 \$0 0 70 0 80 0 75 1 00 0 90 1 15 0 85 1 10 1 00 1 00	Binder Twine, Good mixed Pure manilla	\$ c. \$ c. 0 00 0 061 0 071	Boda Ash Soda Bicarb Sal. Soda. Concentrated	1230 250
Buff or Congress Split Boots Kip " Grain \$2.00 to \$3.00, F Felt Boots, half fox  Split Batts or Bals Kip Pebbled or Buff Bals . Pebbled Button, Machine Se Glazed Buff Button. " Goat " Folleh Calf " French Kid " Dongola Kid "	ewed	0 70 1 00 0 70 0 80 0 80 1 10 0 80 1 00 0 90 1 25 0 85 0 90 1 00 1 25 0 85 0 90 1 25 2 00 1 15 1 50 1 25 2 00 1 00 1 75 1 85 3 50 1 90 2 50 1 00 2 00 1 00 1 50	Childe. 0 55 0 65 0 65 0 75 0 70 0 70 0 50 0 70 0 80 1 35 0 90 1 35 1 40 1 75 0 75 0 90	Rose 4 varn, hand heavy Pansy 4 " medium Thistic 4 " " medium Map Leaf A 4 stgs, " B 4 " stained Shamrock A4 " varn han " B 4 " stained " B 3 " stained " Tulip No. 18 stgs " " " " Curling 4 "	2 55 0 00 2 20 0 00 2 75 0 00 2 25 0 00 2 25 0 00	Dyestuffs.  Archil. con	0 07 0 08 0 10 0 15 2 00 2 50 1 50 1 75 0 70 1 00 0 07 0 08
Mens' Calf, Bals. Cong or I	KARMAI LAK	ear Welt y Sewn Butt, Goodyear Welt McKay ther Bals. Butt. and Cong. odyear Welt Turns Kay Sewn	a nu a nu i	Drugs & Chemicals  Acid Carbolic Cryst medi.  Aloes, Cape.  Alum  Borax, xtle  Brom. Potass  Camphor. Eng. Refoz.ck	0 30 0 35 0 13 0 15 1 50 2 00 0 07 0 08	Distributors prices, Cape Brit. Herring, Labrador Herringe Sea Trout No. 1 split p.b. " half bris. No. 1 Shore Herrings " Nova Scotia " Nova Scotia Mackerel No. 1, kitts. " ½ barrel.	0 00 4 25 7 00 7 50 4 25 4 50 2 75 8 25
Canned Coods.  Lobeters	7 00 13 00   1 75 5 00   1 50 0 00   1 10 1 75   1 90 2 00	Name of Article.  Corn Beef 1-lb	2 25 2 60 5 35 0 00 6 00 8 60 2 50 18 57 2 40 3 25 4 75 6 00 0 00 2 00 1 35 2 10	Citric Acid Copperas, per 100 lbs Cream Tartar Epsom Salts Glycerine Gum Arabic per lb. "Trag Morphia Oplum Oxalic Acid Phosporns Potash Bichromate	0 40 45 0 75 1 00 0 28 0 30 1 50 1 75 0 22 0 27 0 26 0 50 1 75 1 85 4 00 4 25 0 10 0 12 0 65 0 75	Green Cod, No. 1 Green "large Bratt No. 2 Large dry" per quintal. Salmon No. 1 brle Lab. Salmon, (tiercee) Brit. Col brle. Boneleas Fish Cod Finnan Haddlee	4 60 4 75 5 50 6 00 5 75 6 25 2 00 3 00 4 50 4 75 12 00 12 50 18 00 00 00 10 50 12 00 0 031 0 04
Tomatoes, 3s. per doz. C Peaches, 2-lb. yellow. 2 2-lb. witte. 1 Bartlett Pears, 2-lb. tins, per doz. 1 Strawberries, Pres d 2s. 2 Raspberries 2s. 1 Pineapples, 3-lb tinp, doz Gooseberries Pres. 2s. 1 Gringages, 2-lb. tins, p. d. Corn, 2 lb. tins. ( Peas, 2-lb tins. (	75 0 80 2 00 2 25 1 75 0 00 1 75 2 00 2 25 2 56 1 75 2 00 2 30 2 40 1 25 1 50 1 25 1 50 0 75 0 80	Devlied Tong's. ¼ lb."  Ham. ¼-lb. " Chicken, ¼-lb. " Turkey, ½-lb. " Ox Tongue, 1½-lb. "  " " 2-lb. "  " " 2-lb. "  " " 3-lb. "  Finnan Haddles  Roast Chicken 1-lb tins.  Roast Turkey, 1-lb tins.	1 20 0 00 1 20 0 20 2 00 2 20 7 25 0 00 8 25 0 00 11 00 0 00 12 40 0 00 0 07 0 071	Potash Iodide, Quinine. Strychnine Tartaric Acid. Tin Crystals.  Heavy Chemicals.! Bleaching Powder. Blue Vitriol. Brimstone. Caustic Soda 60. "70.	3 90 4 00 0 85 0 45 0 75 0 90 0 35 0 40 0 20 0 25 2 25 2 75 4 50 6 50 1 75 2 25	Fiour.  Winter Wheat. Manitobs patent b brands. Straight roller. Extra. Superfine Manitobs Strong Bakers. Standard oatmeal, brl. Bran. Shorts. Moultie.	4 20 4 25 4 00 4 10 0 00 0 00 0 00 0 00 4 15 0 00 3 00 3 25 14 00 15 00



#### RAPID BUILDING.

An example of rapid erection of structural iron and steelwork for skeleton fireproof buildings is the Siegel-Cooper Building, at Eighteenth and Nineteenth streets and Sixth avenue, New York City, the setting of the framework of which was completed January 29. The foundations for the building were delivered complete to Milliken Bros., New York, contractors for the ironwork, on November 1. During November the owners offered the contractors a bonus in consideration of anticipating the contract time requirements for the erection of the frame-work, including the roof tier complete. Notwithstanding the strike on the building, from November 18 to December 18, the contractors were enabled to complete the setting of the last beam, column, bolts and tie-rods on the roof tier on January 28, the time in which they were to complete the work in order to win the bonus being February 1. Excepting a portion of the columns and beams in the first tier, which were put up by hand owing to the previous incompleteness of the foundations, the work has been entirely erected by machinery, the actual working time being exactly nine weeks since the foundations were finally completed, deducting the strike period. In this time seven complete tiers of work, amounting to between 7,000 and 8,000 tons of material, have been erected.

Job Printing of all kinds done at this office

#### MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, MARCH 5, 1896.

Name of Article	Wholessle.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholessle.
Name of Article.  Farm Products.  Butren: Creamery, Townships, dairy, Western. Lower grades. Rolls.  Dirers: Finest Western. Fall made. Finest Townships'. Finest Eastern  & Gas: Montreal timed. Held. Shipped as strictly fresh. Hors: 1895, per b. Old.  Ilos Products: Bacon, smoked, per b. Hams, city cured, "Ganvassed, on the ser b. Com. Reflaed.  See B. Com. Reflaed.  See B. Clover, red, per lb. Alsike, per b. Timothy, (Can'n) per bsh. "Western Flax 56 lbs. Potatoes, per bag. Honey, strained Beeswax Beans: white ordinary bus. "hand-picked.  "Crain.  Hard Manitoba, No. 1. "No. 2. Oats No. 2.	0 15 9 17 0 14 0 15 0 07 0 13 0 14 0 15 0 08 0 09 0 08 0 09 0 00 0 00 0 11 0 12 0 18 0 20 0 18 0 20 0 18 0 20 0 06 0 08 0 03 0 06 0 09 0 10 0 09 0 10 15 0 15 50 0 6 18 0 08 0 08 0 09 0 09 0 10 15 0 15 50 0 15 0 15 50 0 00 0 00 0 00 0 00	Barley, malting  "feed Peas, per 60 lbs, afloat In store Rye Corn, in bond "duty paid  Croceries  Tea, (Hf-Chest & Cad.). Japan, com. to med b "good med. to fine "fancy y. Hyson, com. to good "fine to finest, it good "good "good "good "fine to finest "congou, common "good common "med. to good "ine to finest "fine to finest "med. to good "med. to finest "med. to good "good "goo	0 59 0 60 0 00 0 00 0 00 0 00 0 0 0 0 0 0 0	Molasses (Barbados)img. Porto Rico	\$ c.	Vermicelli, Canadian  Macaroni  "Italian  Peel—Citron  Crange  Lemon  Chocolat Menier.  Vanilla, yel. wrap. 24 x ½ lb  do Chamols do do  do Pink do do  do Blue do do  Trip. Van. Green do do  do do Lilac do do  do do Lilac do do  do do White do do  Unsweet'd blue prem do  Starch:  Can. Laundry  Silver Gloss  Benson's Prep. Corn  Cote D'or.  Crystal Pickling  W. W. XX  Soap: Best Laundry  "Comn  "Telephone  "Telephone  "Telephone  "Parlor	\$ c.

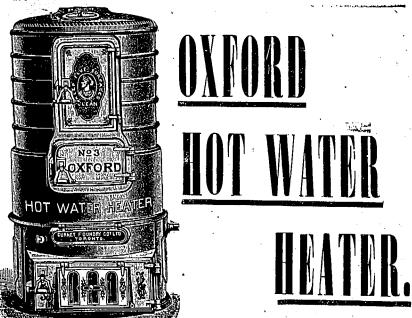
Sugars. - Refiners prices to the wholesale trade; jobbers would have to pay 1/4c additional.

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

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

NOT HOW CHEAP, BUT HOW GOOD.

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C. Cook

# Keeler & Cook.

Manufacturers of all kinds

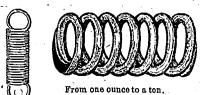
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#### WHOLESALE PRICES CURRENT-THURSDAY, MARCH 5, 1896

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholessie.
Hardware-Continued.  NEW OUT NAIL SCHEDULE.	\$ c \$ c	Sharpandflat pressed nails 3 inchextra 21/2 and 23/2 " " 2 and 23/2 " "		IX CharcoalIXX "DC "DX "	Usual	No. I, ordinary sole No. 2 " " No. 3 " "	0 22 U 23 0 20 0 21 0 17 C 18 0 00 0 00
Base-50d and 60d, f.o.b., Cut Naileper keg Steel nails	ł I	3 inch. extra extr		DXX " Terne Plate IC, 20x28. Russ. Sheet Iron. Anchors, per lb.	]]	No. 3  Buffalo Sole, No. 1  No. 2  Zanzibar  Slaughter, No. 1  No. 2	0 22 0 25
Cut nails, fence and cut spikes.—Hot cut. 40d extra 30d	0 05 · 0 00 0 10 0 00 0 15 0 00	Coll Chain—% chain Coll Chain—% chain F-16	2 50 0 00 0 00 3 50 4 50 0 00 8 00 0 00 2 85 0 00	Lion & Crown tin'd sh'ts 22 and 24 guage. 26 guage Lead: Pig, per 100 lbst Sheet, " Shot, per 100 lbs	5 55 5 75	Harness Upper, heavy Upper, light Grained Upper Scotch Grain Kip Skins, French	0 25 0 85 0 30 0 36 0 35 0 39 0 32 0 35 0 32 0 35 0 60 0 75
8d and 9d " 6d and 7d " 4d to 5d " 3d "	0 25 0 00 0 40 0 00 60 0 00 1 00 0 00 1 50 0 00	Galvanized Iron: Morewoods Lion, No. 28. Queen's Head, or equal	5 15 5 40 4 15 4 40	Lead Pipe, per 100 lbs Zinc: Sheet Spelter Scrap Iron— Machinery scrap Wrot iron	5 00 0 00 4 50 4 75 0 04 0 044	English Canada Kip Hemlock Calf Light French Calf	0 50 0 70 0 56 0 60 0 50 0 60 0 50 0 60 1 05 1 40
dd to 5d, cold cut not pol. or bl'd. " 3d """ Fine blued nalls— 8d	0 50 0 00 0 90 0 00 1 50 0 00 2 00 0 00	Common  Pig Iron: Siemens No. 1 Summerlee Gartsherrie Carnbroe	17 50 17 75 20 50 21 00 00 00 00 00	F to F F F	2 60 0 00 5 00 5 25 2 60 0 00 2 65 0 00	Splits, light and medium.  heavy.  small.  Leather Board, Canada Enameled Cow, per ft  Pebble Grain	0 16 0 20 0 16 0 20 0 06 0 10 0 15 0 17
Casing and box, flooring, shook, and tobacco box nails— 12d to 80d extra 10d	0 50 0 00 0 60 0 00 0 75 0 00	Carnbroe. C.I.F.T.Riv.Charcosl iron No. 1 Ferrons. Bar Iron, per 100 lbs. Ord. Crown. Best Refined.	17 60 17 75	Galvd. No 6,  Trade discount on above 20 per cent. Barbed Wire—	2 65 0 00 3 15 0 00	B. Calf	0 11 0 13 0 11 0 13 0 11 0 13 0 11 0 15 0 35 0 40
6d and 7d	0 90 0 00 1 10 0 00 1 50 0 00	Norway	8 00 0 00	2 and 4 barbs	del. up to	" No. 2	0 20 0 25 8 00 9 00 3 0 70 0 75 0 38 0 42
2½ to 2½ " " 2 to 2½ " " 1½ to 1½ " " 1 "	1 00 0 00 1 15 0 00 1 35 0 00 1 75 0 00 2 25 0 00	Sheet from 16 G. & heavier. " 17,18,20G " " 12,8,24 " " 26,6 " " 18 G " Boiler plates, fron, ¼ in. " 3-16 in Boiler Heads, steel.	2 15 0 00	f.o.b Montreal for Que- bec, 10 kgs & over up to 25c per tou tout. Hides and Tallow Montreal Green Hides		Dongola, extra	0 30 0 82 0 20 0 25 0 12 0 20 0 15 0 16
Slating nails— 5dextra 4d	0 85 0 00 0 85 0 00 1 25 0 00 1 75 0 00	Band Imported, Canadan	2 25 2 75	No. 1 per 100 lbs No. 2 No. 8 Tanners pay \$1 extra for sorted, cured & inspect'd Sheepskins	0 00 5 60	Cod Oil, Newfoundland Gaspe S. R. Pale Seal Straw Seal.	
Common oarrel nails— 1 inch	1 50 0 00 1 75 0 00 2 25 0 00	70 p.c., over 2 in 67% pc Imported iron pipe, 14 % 1% inch, 65 p. c. 2 to 2 in 70 p.c.	0 00 0 00	Clips Lambskins Calfekins, uninepected. Horse hides west., each.	0 00 0 00 0 70 0 75 0 06 0 00 0 00 1 50 0 00 0 00	Straw Seal Cod Liver Oil, Niid. "Norwegian Process. Castor Oil. Lard Oil, Extra. "No. 1.	i C'un i iini
Clinch natls— 3	0 85 0 00 1 00 0 00 1 15 0 00 1 85 0 00	Steel, cast per lb.  "Spring, 100 lbs "Tire, "  "Sleigh shoe, 100 lbs "Machinery "In Plates:	2 50 0 00	Leather	2 00 2 50	Linseed, raw	0 53 0 54 0 56 0 57 0 85 0 90 3 00 8 70
1	2 00 0 00	IC Coke		No. 1 B. A. Sole No. 2 " " No. 3 " "		ti pts. do	2 70 3 60 C 45 0 00

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

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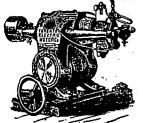
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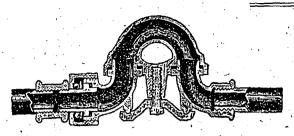
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	<b></b>	

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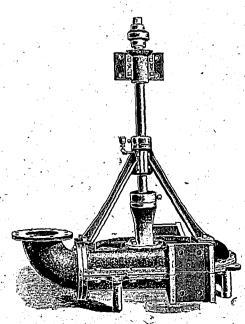
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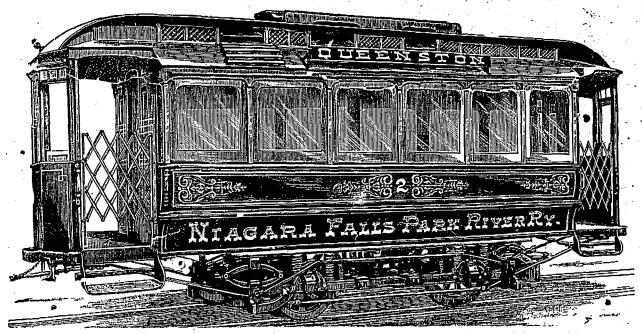
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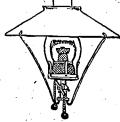
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Continued on Page 181

# Kennedy Wire-Nail Machine Co.

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# T. DRAPER.

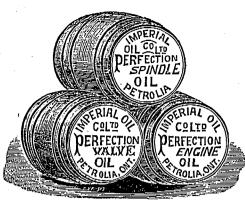
Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.





Perfection Valve Engine and Spindle

FOR FAST RUNNING MACHINERY.

Special Oils supplied for any desired purpose.

Imperial Oil Petrolia, Ont.

#### BOILER

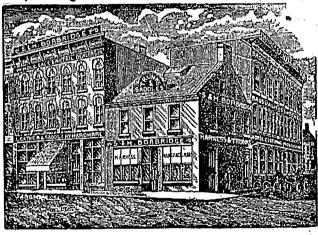
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many hoilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sturs and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron

llaving a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,

J. H. FAIRBANK, Proprietor.

# S. & H. BORBRIDGE



Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises. Bags, Satchels, Horse Blankets.

Beef and Cil Tanned Moccasins.

OTTAWA, Ont.



KNIVES for Union Leather Splitting machines, scarfing machines and Bark Mills.

Manufacturers of Machine Knives of every description. All of highest quality and fully warranted.

The L· & I. J. White Co'y, - Buffalo, N. Y.

	Lone Feb	lon 20.	
Brit	ish Columbia, 1877, 6 p.c	180	193
ŀ	1887, 41/2 per cent	114	119
Can	ada, 4 per cent. loan, 1860	110	112
	8 per cent. loan, 1888	102	103
	Debs. 1884, 8¼ per cent	106	108
SHS	Railway and other Stocks.	Fel	.20
100	Quebec Province, 5 p. c., 1874	108 108 108 115	112 112 105 117
100 100 300	do by p.c. let mort Can. Central 5 p.c. let M Bds. Int guar. by Gov	180	18 185 185 106
	Canadian Pacific \$100	. 59	591/4
100	Grand Trunk, Georgian Bay, &c	97	100
100 100 100 100 100 100 100	Grand Trunk of Canada Ord, stock 2nd equip, mtg. bds. 6p.c 1st pref. stock. 2nd pref. stock. 3rd pref. stock. 5 p.c. perp. deb. stock. 4 p.c. perp. deb. stock	.   122 .   85% 22	5% 125 36% 22% 12% 12% 126 85
100 100 100 100	Great Western shares, 5 p.c	112 99 98 t 91	114 102 96 94
100 100 100	mtg. bds.  *Montreal & Sorel, lat mtg., 5 p.c.  N. of Canada, lat mtg., 5 p.c.  Northern Extension, 6 p.c. pref.  Quebec Central, 5 p.c. lat Inc. Bds.  T. G. & B. 4 p.c. bonds, lat mort.  Well., Grey & Bruce, 7 p. c. bds  lat Mort  St. Law. & Ott., 6 p.c., Bds., 4 p.c	98 00 29 102 94 101	101 000 32 104 97 103
	MUNICIPAL LOANS.	-	
100 100 100	City of London (Ont) 1st pref 5 p.c. City of Montreal stg. 5 p.c. 1874 City of Ottawa, 6 p.c. stg. redeem 1873 redeem 1876	104 102 116	107 107 109 108 120
100	City of Quebec, p.c. redeem 1875. redeem 1878. City of Toronto, 6 p.c. 6 p.c. stg. con. deb. 1874. 5 p.c. gen. con. deb. 1880. 4 p.c. stg. bonds, 1921-23.	113 116 100 101 112 104	115 118 106 120 114 106
100	City of Winnipeg deb., 1884, 5 p.c. Deb. scrip. 1883, 6 p.c	112 116	115 118
	Miscellaneous Companies.		
100 100 100	Canada Company Canada North-West Land Co Hudson Bay	21 35 14%	24 45 14%
	*All the bonds have been sold to a Canadian Syndicate.	8	

#### HOTEL DIRECTORY .-- Continued.

TLACE.	NAME.	PROP. OR MGR
KINGSTON, LINDSAY, LONDON, do MARRHAM, NAPANEE, OTTAWA. PARIS. PETERBORO, PETERBORO, PICTON, PORT HOPE, SARNIA, STOUFFYILLE, TORONTO, TIENTON, Ont. UXBRIDGE.	The British Americ Benson House, The Tecumesh, Grigg House, Tremont House, Paisley House, The Russell, Ken Arlington Hotel, The Oriental, Grand Central Royal Hotel, Queens The Belchamber, Queen's Hotel, The Onen's More	an, E. Benson C. W. Davis B. Horsman Jas. E. Pitts E. A. Douglas ly & St. Jacques John Ealand Graham Bros. D. Lackie E. J. Healy A. A. Adams John Buckley
		and the second second second

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MONTREAL, The St. Lawrence Hall, Henry Hogan
do The Windsor Hotel, W. S. Weldon
The Balmoral, E. H. Dunham & Co
Orygro, Chaicsu Brontansc.

The Halifax, L. Hesslein & Sons Victoria Hotel, Geo. R. Dupe

#### PRINCE EDWARD ISLAND.

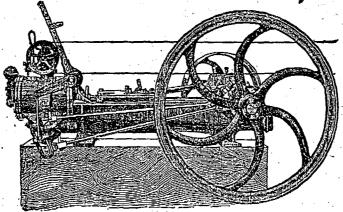
Queen's Hotel, P. Hotel Davies

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

Manufacturers of

Stationary, Marine and Locomotive BOILERS ENGINES.



IRON AND BRASS CASTINGS OF EVERY DESCRIP-TION.

OUR SPECIALTIES:

Engines and Boilers,

25,000 IN USE.

Propellor Tug and Yacht Wheels,

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Do all kinds of work in the Billiard line.

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### FOR SALE.

I Iron Cylinder Dryer, 84 in. face, 36 in. dia.

" " " 72 " 40 "

" " 36 " 36 "

5 Chilled Callender Rolle, 78 in. face, 7 in. Cla.

Iron Rull, 76 in. face, 11 in. dia.

" " 72 " 16 "

2 " " 72 " 18 "

2 " " 72 " 18 "

1 Second Hand Steam Boller, 54 in. x 14 feat.

8 Iron Rolle, 32 in. face, 10 in. dia.

" " " " " " " 11 " "

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Dominion Paper Co. Montreal Can.

Fob Printing of ali kinds done at this office.

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CANNED GOODS, FRUIT & VEGETABLE. Trenton, Ont. - Log Cabin Brand, - Miller & Co.

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

INSURANCE BROKERS AND AGENTS. Board of Trade Building. Montreal

RAW FURS AND SKINS. Hiram Johnson [496 St. Paul Street.] Montreal

SCALES.

Superior Qualities. Montreal James Fyle Corner St. Paul and St. Peter Streets.

ȘTREET CARS, OMNIBUSES & HOSE WAGGONS.

Belleville, Ont. St. Charles & Pringle

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Get vour BEDDING and BEDSTEADS from a first-class House

Established 20 years. ROCK BOTTOM PRICES.

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

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1 Little St. Antoine Street,

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MONTREAL, Que

# Nashold Self-Locking

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

For Sale by all Electrical Supply Houses.

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

TELEPHONE 1906.

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

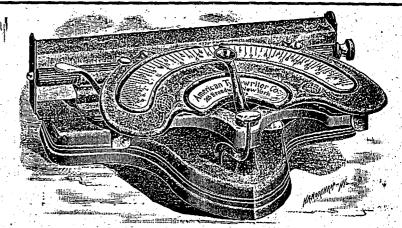
The wire can easily be put in place or removed without loosening the Cleat. It is a great saver in Time and Labor over any other Cleat in use for putting up Electric Light or other

# The Nashold Cleat Company,

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The New Model No. 2 Improved American Typewriter, \$8, IS NOW READY:

The latest model of the first success low-priced typewriter.
Improved construction and better finish. Sold by the makers at price slightly above the manfacturing. Send for catalogue and letter written with it. Agents wanted everywhere.

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Manufacturers of

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Machines,
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etc. etc.

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Electrical Apparatus and
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ALL KINDS.

STOCKS AND BONDS-INSURANCE COMPANIES-CANADIAN. - Montreal Quotations March 3, 1886

Name of Company.	No. Shares,	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.	
British American Fire and Marine Canada Life Confederation Life Western Assurance Guarante. Co. of North America	2,500 5,000 25,000	3½-6mos. 5-6mos. 7½ 6mos. 5-6mrs. 6	350 400 100 40 50	\$50 50 10 20 50	116 118 610 700 275 285 168¼ 168¼ 167¼ 167¾	

BRITISH AND FOREIGN.—(Quotations on the London Market, Feb. 22, 1896 Market value p. p'd up sh.

Atlas	24,000	22 рв.	50	6	£261/2	£271/4
British and Foreign Marine	67,000	25	20	4	£24	£25
Caledonian		20 ·	25	5	£27-10-0	
Commercial U. Fire, Life and Marin	50,000	25	50	5	£8614	£371/2
Edinburgh Life	5,000	19s	100	20	54-10-0	00
Fire Insurance Association	100,000	- 5	£10 `	£2	<b>3</b> €	%
Guardian Fire and Life	200,000	71/4	10	5	10	101/4
Imperial Fire	60.000	20 р. в.	20	5	28	.29
Lancashire Fire	136,493	5	20	2	5	51/2
Life Associati n of Scotland	10,000	17 6-7 p.c.	40	8%	44-10-0	00.
London Assurance Corporation	85,862	20	25	12%	£58	59
London & Lancashire Life	10,000	10	10	2	41/4	4%
Liv. Lon: & Globe Fire and Life	891,752	75	! St.	2	501/4	511/2
National of Ireland		£25	24 p.c.	£21/4	89-9	00
Northern Fire and Life	30,000	221/4	100	; 10	701/2	711/4
North Brit. & Merc. Fire and Life		20 р. в.	25	61/4	3914	401/2
Phœnix Fire	6,722	£13½ р. в.	50	50	£871/2	£381⁄4
Queen Fire and Life	200,000	80	10	1	7 1-16	6 18-16
Royal Insurance Fire and Life			20	3	51	. 62
Scottish Imperial Life	50,000	69£d	10	1, 1	1-13-6	
Scottish Provincial Fire and Life	20,000	15	50	` 3		
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### TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars

Tempered Copper Castings a Specialty.
All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

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... MANUFACTURERS OF .

Manilla, Sisal, Jute, and Russian Cordage

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Jute and Cotton Bags.

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Under all circumstances is afforded by the Policies of the

#### Liberal Provisions for

Incontestability; Grace in payment of Pre-

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INSURANCE COMPANY

Union Mutual

INSTALMENT POLICY
with all desirable features.

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PRINCIPAL AGENCIES IN CANADA:

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## A PENSION FOR LIFE, For MEN and WOMEN.

The Pension Bond Policy of the Manafacturers Life guarantees an income for life of from \$100 to \$10.000 a year, from any age after 45. No medical examination required. Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries. This is the easiest—cheapest—simplest—and most convenient way of providing for old age. Same rates for both men and women. No medical examination required.

# Manufacturers' Life Insurance Co. TORONTO,

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W. N. KING.
W. E. FINDLAY, District Managers.

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#### Policies World Wide

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

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COMPOUND INVESTMENT POLICIES. GUARANTEED INSURANCE BONDS.

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David Dexter.

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"It is the safest and fairest policy I have ever seen,"

was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the Ordinary Life Policy of the Temperance and General Life Assurance Co.

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

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Correspondence solicited.

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# Scottish Union and National INSURANCE

Of Edinburgh, Scotland.

ESTABLISHED 1824.

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WALTER KAYANAGH, Resident Agent, 117 St. Francois Xavier St., Montreal

Insurance.

# British \* America company.

HEAD OFFICE. . . TORONTO.

Incorporated 1833.

#### FIRE AND MARINE.

Cash Capital. ., \$750.000.00 ., \$1,464,654.84 \$750,000.00 •• •• •• Total Assets, over Losses Paid since organization, ... \$14,094,183.94

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

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# York County Loan & Savings

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

Subscribed Capital, - \$300,000.

Solicitors-Messrs. Hunter & Hunter.

# Quebec Fire Assurance Co'v.

Established 1818.

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

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

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THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING.

MONTREAL

LANSING LEWIS, Manager.

#### NORTH AMERICAN LIFE ASSURANCE COMPANY,

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

Hon. G. W. Allan.

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

Cash Income.

Exponditure including death claims, endowments, profits and all payments to policy-holders.

Assets.

282,234,23
Assets.

283,00,518,15

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

# Provident Savings

Rates per \$1.000 With profits. est Birthday,

Life Assurance Society Rates per OF NEW YORK.

With Age nearest Birthday

Charles E. Willard, . President. ESTABLISHED 1875.

# R. H. MATSON,

General Manager for Canada,

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Agents wanted in unrepresent ed districts.

# LIVERPOOL & LONDON & GLOBE

INSURANCE : COMPANY.

FIRE and LIFE.

Invested Funds, ..... \$40,833,724 Funds invested in Canada, over 1,000,000

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

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G. F. C. SMITH, Resident Secretary. Medical Referes—D. C. Maccallum, Esq., M.D. Standing Coursel—Geo. B. Cramp, Esq.

Head Office, Canada Branch: MONTREAL.

### THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1862. Head Office, Waterloo, Ont,

Total Assets, Jan. 1, '94, \$349,734.71.

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FIRE INSURANCE COMPANY WATERLOO, ONT.

 
 Subscribed Capital.
 \$200,000 00

 Dom, Govt. Deposit
 50,079 76
 Losses promptly adjusted and paid.

I. R. BOWMAN, EBQ., President; J. Lockie, EBQ., Secretary; T. A. GALB, EBQ., Inspector.

FOUNDED A.D.

#### INSURANCE OFFICE

HEAD OFFICE:

Threadneedle Street, · LONDON, ENG.

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

CANADIAN BRANCH:

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H. M. Blackburn, Manager. Inspector.

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

Allan & Williams, Genl. Agts., Winnipeg, Ira Connwall, Genl. Agt., St. John, N.B. L. J. McGhee, "Halifax, N. S.

# Shipman Engine M'f'g. Co.

ROCHESTER, N.Y., U.S.A. Sole Manufacturers under Letters Patent of the

Sprague - Schuyler Steam Pressure, Sterilizing and Disinfecting Apparatus

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

JOHN A. McCALL, President.

December 31st, 1895.

Total Assets, \$174,791,990.

Actual Surplus, \$24,038,677.

Insurance in Force, \$800,000,000.

CANADIAN BUSINESS.

Assets in Canada, - - - \* 3,630,874 Liabilities, - - - -3,283,863 Surplus Assets, - - -613,010 Insurance in Force, - - - -20,650,549

#### DAVID BURKE,

GENERAL MANAGER MONTREAL Company's Building,

LIFE ASSURANCE COMPANY. OF LONDON, ENGLAND.

ESTABLISHED 1847.

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

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

INCREASED BONUS.

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED. SERD FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

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RISKS IN FORCE

Over \$25,000,000.00.

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THE BEST SHOES IN THE WORLD TO-DAY

for the consumer and therefore for retailer and manufacturer are

Goodyear Welted SHOES.

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Incorporated 1851.

\$2,320,000.00 Income for Year ending 31st December, 1895, over - 2,400,000.00

Head Office, Toronto, Ont.

GEO. Cox, President. J. J. Kenny, Vice-President & Man.-Dir. C. C. Foster, Secretary.

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

190 ST. JAMES STREET.

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INSURANCE COMPANY LIMITED

FIRE

LONDON.

ESTABLISHED 1803.

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

Canadlan Branch: JOMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER!

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FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL EVANS & McGREGOR, Managers.

## LONDON

Guarantee and Accident Com'v. Ltd.

Of London, England. Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

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