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# THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Vol. 37, No. 2  
 NEW SERIES.

MONTREAL, FRIDAY, JULY 14, 1898

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Reserve Fund, 215,000

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**UNION BANK OF CANADA.**

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Reserve, \$250,000.

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Capital Paid-up, \$1,000,000  
Reserve Fund, 550,000

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Capital Paid-Up, 1,485,881  
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HEAD OFFICE, OSHAWA, ONT.  
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Capital Subscribed, 500,000  
Capital Paid-up, 380,000  
Reserve, 80,000

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Incorporated 1836.

ST. STEPHEN, N.B.

Capital, . . . . . \$200,000  
Reserve, . . . . . 25,000

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Capital Paid-Up, . . . . . \$710,100  
Reserve Fund, . . . . . 230,000

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(INCORPORATED BY ACT OF PARLIAMENT.)

CAPITAL PAID-UP . . . . . \$604,400  
RESERVE FUND . . . . . 75,000

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**HALIFAX BANKING CO.**

INCORPORATED 1872

Authorized Capital, . . . . . \$1,000,000  
Capital Paid-up, . . . . . 500,000  
Reserve Fund, . . . . . 210,000

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Capital Paid-up, . . . . . 1,000,000.00  
Reserve Fund, . . . . . 250,000.00  
Invested Funds, . . . . . 4,188,673.66

Deposits received at current rates of interest paid or compounded half yearly. Debentures issued in Currency or Sterling, payable in Canada or Great Britain. Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

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Capital Subscribed, . . . . . \$1,000,000.00  
Paid-up, . . . . . 832,474.87  
Total Assets, . . . . . 2,541,274.27

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1892. Winter Arrangement. 1892

Commencing 17th October, 1892.

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

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot . . . . .	7.55
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot . . . . .	8.00
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot . . . . .	22.30
Leave Lewis . . . . .	14.40
Arrive Riviera du Loup . . . . .	17.50
Trois Pistoles . . . . .	19.05
Kimouski . . . . .	20.40
St. Flavie . . . . .	21.15
Campbellton . . . . .	24.45
Dalhousie . . . . .	2.35
Bathurst . . . . .	2.47
Newcastle . . . . .	4.05
Moncton . . . . .	6.30 16.25
St. John . . . . .	10.25 13.30
Halifax . . . . .	13.30 23.00

The buffet sleeping car attached to express train leaving Montreal at 7.55 o'clock runs through to Halifax without change. The trains to Halifax and St. John run through to their destination on Sundays.

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

All trains are run by Eastern Standard Time. For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

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Railway Office, Moncton, N.B., 20th October.

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From Liverpool.	Steamships.	From Montreal	From Quebec
15 June	.....*Laurentian	..... 1 July	.....
22 "	..... Numidian	..... 8 "	..... 9 July
29 "	..... Sardinian	..... 15 "	..... 16 "
6 July	.....*Mongolian	..... 22 "	.....
13 "	..... Parisian	..... 29 "	..... 30 "
20 "	.....*Laurentian	..... 5 Aug.	.....
27 "	..... Numidian	..... 12 "	..... 13 Aug
3 Aug	.....Sardinian	..... 19 "	..... 20 "
10 "	.....*Mongolian	..... 26 "	.....
17 "	..... Parisian	..... 2 Sept	..... 3 Sept
24 "	.....*Laurentian	..... 9 "	.....

Steamers are despatched from Montreal at daylight on day of sailing, and sail from Quebec at 9.00 a.m. Sundays.

Steamers with a \* carry cattle and do not stop at Quebec, Rimouski or Londonderry

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Summer rates, commencing May 6th.

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

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16 June	.....*Norwegian	..... 6 July
23 "	..... State of California, 11 a.m.	..... 13 "
30 "	.....*Grecian	..... 20 "
7 July	..... State of Nebraska 1 a.m.	..... 27 "
14 "	.....*Peruvian	..... 3 Aug
21 "	.....*Norwegian	..... 10 "
28 "	..... State of California, 9.00 a.m.	..... 17 "
4 Aug	.....*Grecian	..... 24 "
11 "	..... State of Nebraska, 2.00 p.m.	..... 31 "
18 "	.....*Peruvian	..... 7 Sept
25 "	.....*Norwegian	..... 14 "
1 Sept	..... State of California, 1.00 p.m.	..... 21 "
8 "	.....*Grecian	..... 28 "
15 "	..... State of Nebraska, 2.00 p.m.	..... 5 Oct
22 "	.....*Peruvian	..... 12 "
29 "	.....*Norwegian	..... 19 "
6 Oct	..... State of California, 11.30 am.	..... 26 "
13 "	.....*Grecian	..... 2 Nov
20 "	..... State of Nebraska, 11.30 am.	..... 9 "

And weekly thereafter. Steamers with a \* will not carry passengers from New York.

**Rates of Passage from New York.**

Saloon passage to Glasgow or Londonderry, \$45 and upwards. Second Cabin (or Intermediate) and Steerage at Lowest Rates.

Passenger accommodations unsurpassed.

**London, Quebec and Montreal Service.**

From London	Steamships.	From Montreal to London or about
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28 "	..... Austrian	..... 19 "

And every ten days thereafter.

These Steamers do not carry passengers on voyage to Europe.

**Glasgow, Quebec and Montreal Service.**

From Glasgow	Steamships.	From Montreal to Glasgow on or about
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23 "	..... Manitoban	..... 12 "

And weekly thereafter. These Steamers do not carry passengers on voyage to Europe.

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June 1903

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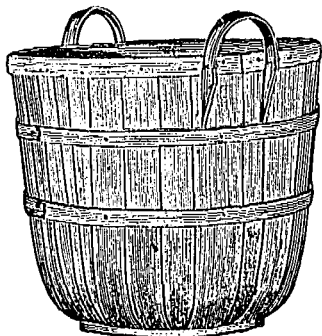
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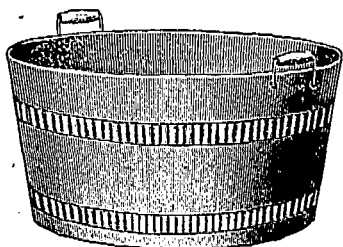
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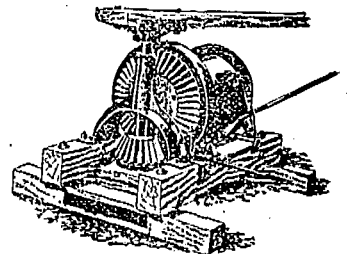
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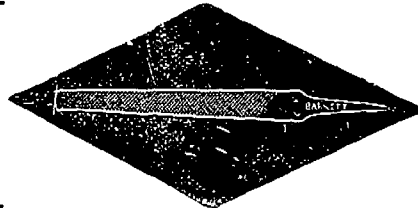
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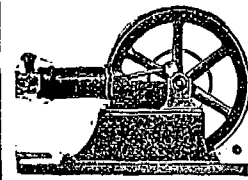
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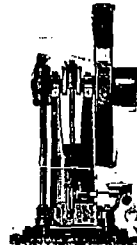
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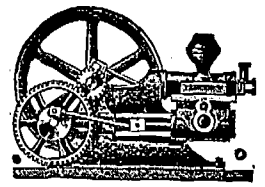
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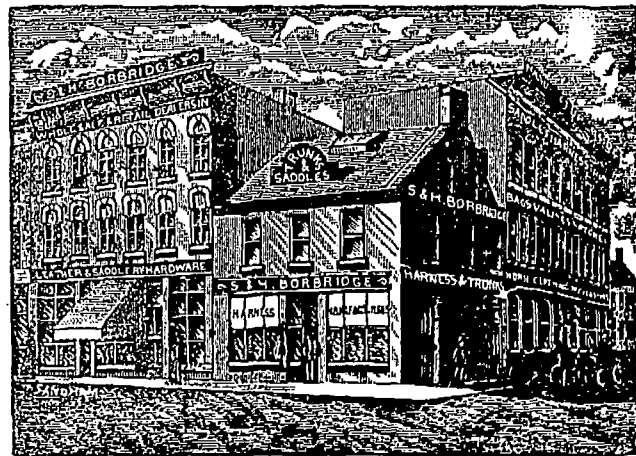


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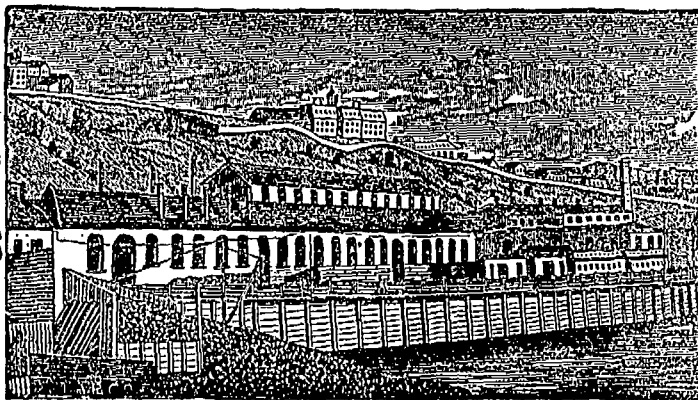
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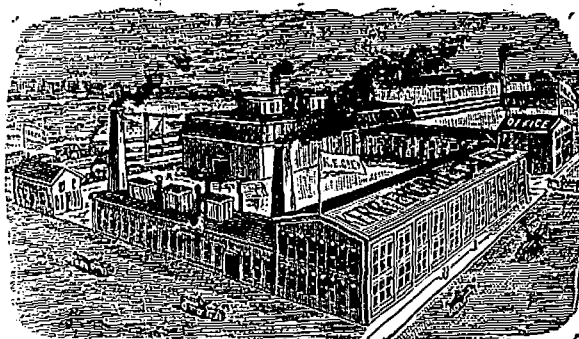
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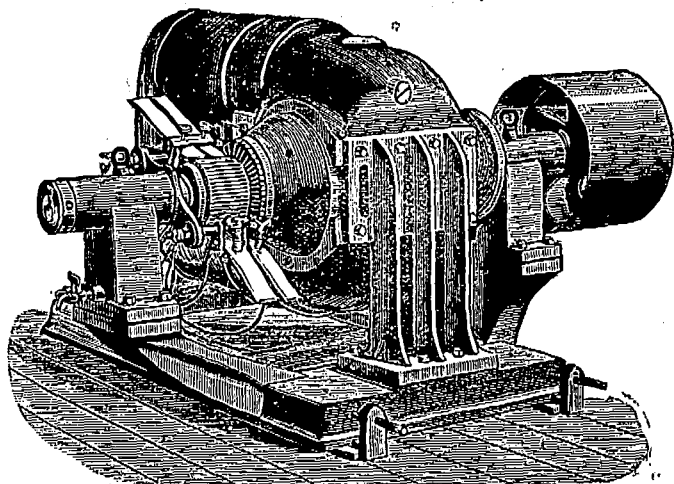
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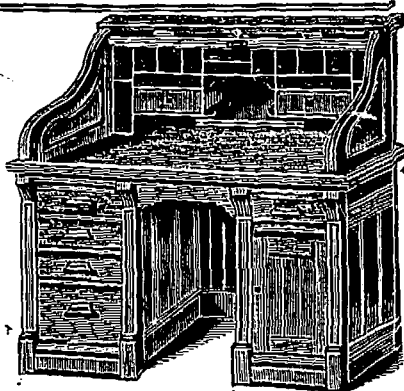
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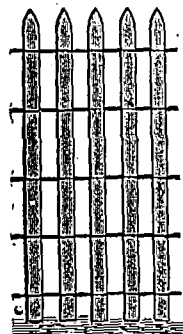
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duce. Returning will take freight and pass-  
engers for Halifax and Jamaica, touching St  
Anne's, Manchioneal, Annotta Bay. Port  
Morant, in Jamaica, has first accommodation  
for first class passengers, and will make regular  
trips every twenty-six days until further  
notice.

Also the quick steel steamship America,  
which ran to Montreal last season, will run be-  
tween Jamaica and Boston, making return  
trips in sixteen days, carrying freight and  
passengers at lowest rates.

Apply to MUSGRAVE & Co Halifax, or

T. S. VIPOND & SON,

474 St. Paul St., Montreal.

**NEW ENGLAND PAPER CO.,**

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Mills at Portneuf, P.Q.

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Correspondence Solicited,

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GENERAL MERCHANTS

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MANUFACTURERS' AGENTS,

Established 29 Years.

COTTONS: Grey Shootings, Checked Shirting-  
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Yarn, Twine, &c., &c.

TWEEDS: Fine, Medium and Low Priced  
Tweeds, Serges, Cassimers, Doeskins,  
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FLANNELS: Plain and Fancy Flannels,  
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BLANKETS White, Grey and Colored  
Blankets.

Wholesale Trade Only Supplied.

290 St. James St., MONTREAL

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Advances made on Consignments. Corres-  
pondence solicited.

**NEW PENCILS**

The CLAMP PENCIL with rubber tip don't  
need sharpening. Price 10c.

The CARDINAL with rubber tip, wedge  
shape. New! 75c. doz., 7c. each.

The HELMET, the best rubber tip pencil yet!  
has guard to keep it clear. 50c doz., 5c. ea.

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STATIONERS, BLANK BOOK MAKERS AND  
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**ENGINES**

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HIGH CLASS  
RECENT IMPROVEMENTS

BEST RESULTS

Complete power equipments for  
all purposes.

Ask for Circular.

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**DOMINION COAL COMPANY, Ltd.**

OFFER FOR SALE THE FOLLOWING  
COALS:

INTERNATIONAL, CALEDONIA, RESEVE,  
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Either Screened, Run of Mine, or Slack.

Contracts can be made for any of the above Coals  
(except Slack) for any term of years, which the con-  
sumers may desire, for delivery on the basis of cur-  
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For Prices, terms, etc., apply to

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Latour and Genevieve Streets,  
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MAGOG PRINTS.

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FAYETTA TWILLS, JAPONICA STRIPES,  
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SUMMER SUITINGS, SALISBURY  
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STAPLE AND FANCY PRINTS, SLEEVE  
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All Leading Wholesale Houses carry our  
Full Range.

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**Montreal Paper Mills Co'v.**

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Manufacturers of and Dealers in  
Book, News and Poster Papers,  
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White and Colored Writings,  
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OFFICE AND WAREHOUSE,  
586 & 588 CRAIG STREET, MONTREAL, P. Q.  
Write for Samples and Prices.

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**SOFA, CHAIR AND BED SPRINGS**

A large stock always on hand.

Roman Cement, Portland Cement,  
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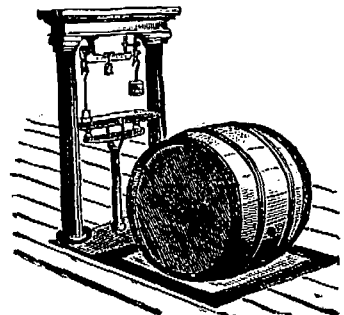
Drain Pipes, Vent Linings,  
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Whiting, Plaster of Paris,  
Brax, China Clay, Etc.

ESTABLISHED 1852

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Key, Coal, Grain, Plat-  
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601 St. Paul Street, MONTREAL,

Special Scales made to order.

**THE CANADIAN COLORED COTTON MILLS Co.**

→ SPRING 1893 ←

Ginghams, Zephyrs, Cravettes, Bedford Cords, Chevlot Sultings, Flannelettes, Dress Goods, Skirtings, Oxfords, Shirts, Cottonades, Awnings, Tickings, Etc.—NOW READY.

SEE SAMPLES IN WHOLESALE HOUSES.

**D. MORRICE, SONS & CO., AGENTS,**  
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**J. & H. TAYLOR,**  
**Steel Rails,**

56 LB. IN STOCK.

All sizes from 12 lb. upwards to order.

Grading Ploughs and Scrapers,  
Track Jacks, Gauges and Levels,  
Frogs and Switches to Suit Rails.

**731 CRAIG STREET,**  
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Wm. Angus, Vice-Pres. & Agent.  
W. S. Dresser, Sec'y & Treas.  
Jas. D. Finlay, Gen. Manager.

**ROYAL PULP & PAPER CO.**

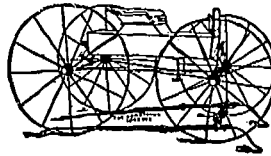
(Successors to Wm. Angus & Co.)  
Fine News, Book, Writing and Colored Papers,  
and Chemical Wood Fibre Manufacturers.  
Store, 15 Victoria Square, MONTREAL.  
Works and Head Office, EAST ANGLUS, P. Q. . .

**Bookbinding and Job Printing**

Of all kinds done at the

**Journal of Commerce.**

**THE ARMSTRONG SPEEDER**



**THE YOUNG MAN'S BUGGY.**

Weight about 200 lbs. Turns short. Rides right. Very stylish and durable.

Ask for description.

**J. B. ARMSTRONG M'F'G. CO. Ltd.,**  
GUELPH, CANADA.

**IF YOU WANT ANY KIND OF BUGGIES**

Carts, Phaetons, Express or Farm Wagons you can save from \$10 to \$30 on each, by buying from

**LATIMER**

592 St. Paul Street, MONTREAL.  
Latimer & Legare, Quebec, or  
Latimer & Bean, Sherbrooke  
Cash buyers, Dealers or Livery men get  
"special" low prices.

**THE NORTON M'F'G CO.**

Manufacturers of  
Fruit Paint, Lard & Seamless  
Lobster Cans.

Inquiries and Correspondence solicited. . . .  
**HAMILTON, ONT.**

**Commercial Summary.**

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

—Revelstoke in the Northwest is asking for a branch of the Molsons Bank.

—The railroad mileage in United States, this year is considerably below that of former years.

—On two days last week 675,000 bushels of grain arrived at Kingston for Montreal, the largest at one time on record.

—The Great Northern Railway Co. is said to be prospecting a line in opposition to the Kaslo-Slocan one.

—The Westminster slate company shipped 26 car loads of slate the two last weeks in June.

—The dividend paid by the Bank of England has averaged 10 per cent. in the last 20 years.

—It has been decided by an Ontario Court that the mains of a gas company are assessable for city taxation.

—Of the stock of Commercial Bank, Winnipeg, now in liquidation, 1208 shares were held in England, on which have been paid \$120,800.

—The State of South Carolina has assumed a monopoly of liquor selling by State agents. It expects a revenue from the trade of \$500,000 annually.

—The blockade of hay for shipment at this port is causing inconvenience. We doubt the prudence of forcing so much hay on the English market early in the season.

—We are requested to call attention to prizes being offered for a history of Canada for school use. Mr. W. Paterson, of the Royal Arthur School, Montreal, will furnish particulars.

**MACHINERY, Iron and Wood-Working,**  
**STEAM PUMPS for Every Service. ENGINES and BOILERS**

Canada Machinery Agency, 345 & 347 St. James St.,  
**W. H. NOLAN** Manager

**Consumers**  
**Cordage Co.**

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
and Russian Cordage.

**BINDER TWINE.**

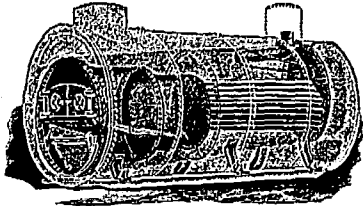
Jute and Cotton Bags.

**HEAD OFFICE:**

**New York Life Insurance Co's Bldg,**  
**MONTREAL.**

**LONSDALE, REID & CO.,**  
Wholesale Dry Goods,  
18 St. Helen Street, - MONTREAL

Our travellers are now on the road with full range of Samples for Spring, showing EXTRA VALUE IN CASHMERE, DRESS GOODS, FINEST LINENS, HOSIERY, GLOVES AND FANCY GOODS.



**MONARCH ECONOMIC BOILERS.**

More economical than Brick set Boilers, with all advantages of light portable forms.

**ROBB ENGINEERING CO. Ltd.,**  
AMHERST, N.S.

The liabilities of Jos. Petelere, dry goods, Three Rivers, formerly of Ste. Anne de la Parade, are \$10,000 and assets nominally the same. He commenced in '90 with a cash capital of \$500.

The last difficulty in the way of the new Union Station, Toronto, has been removed, so the building will be at once proceeded with. None too soon for public convenience.

Florida is the fourth state in the Union in the manufacture of cigars and in the amount of tobacco used in their manufacture, and the industry is a prosperous and growing one.

The sale of lands in the Canadian Pacific railway department keep up wonderfully, and the fine crop prospect has given an impetus to buyers, the enquiries lately being very numerous. During the past month 19,000 acres were sold.

The second Australian vessel reached Vancouver on 9th inst., with 93 saloon passengers, 300 tons cargo, and 13 sacks of mail matter. It is expected that the trip will prove that the globe can be encircled in 60 days.

The town of Merrittton has made a sale of the \$10,000 lot of school debentures to Mr. G. A. Stinson, Toronto. The debentures run twenty years, bearing 85 per cent. interest, the price paid being \$8.05 premium.

The Montreal Street Railway Company has secured a thirty years' franchise from the council of Cote St. Louis. The Company will commence immediately to lay its

G. DESOLA,

General Commission Merchant,  
CUSTOMS AND FORWARDING BROKER  
General agent in Canada for "Filature et Fileries réunies," United Thread Factories) of  
ALORT, BELGIUM.  
8 St. SACRAMENT STREET, - - MONTREAL.

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES.

310, 312, 314 & 316 ST. PAUL STREET.

-AND-

147, 149 & 151 COMMISSIONERS ST.  
MONTREAL.

CELEBRATED  
**Truro Spa Ginger Ale.**

Lemon Soda, Sarsaparilla, Champagne Cider, Club Soda and other choice flavors.

Our goods are always reliable, and retailers find them both saleable and profitable.

Highest awards wherever exhibiting.

Only the purest ingredients used

PURE FRUIT SYRUPS.

Write for quotations.

MANUFACTURED BY

**BIGELOW & HOOD,**  
TRURO, N.S.

tracks through the streets of the municipality.

The Gooderham distillery Toronto, having become overstocked is about reducing its make. The consumption however, last year was larger than usual. Messrs. Walker desire it known that they will not follow suit.

Mr. D. Coulson, general manager of the Bank of Toronto, Mrs. Coulson and their eldest son Frank, sailed on the SS. Germanic, from New York for a two months' trip to the Old Country. This is said to be Mr. Coulson's first holidays in twenty-seven years.

The town of Clifton for custom purposes is no more. Its name from and after the 1st inst. is Niagara Falls. The G. T. R. adopts the new name also. The name is ill chosen, it has already caused much confusion to travellers and correspondents.

Grand Trunk Railway return of traffic week ending July 31st, 1893. Passenger train earnings, 1893, \$191,927, 1892, \$153,270; freight train earnings, 1893, \$216,335, 1892, \$222,694; total train earnings, 1893, \$408,262, 1892, \$375,964. Increase 1893, \$32,298.

Oldham, England, is said to have a furnace for destroying the town's refuse which burns at such a high temperature that its heat, applied to raising steam, furnishes sufficient power to more than cover the cost of collecting and burning the refuse.

**CAUTION**

TO

**Machinery Users.**

Dick's Patent Gutta Percha Belting are the best driving belts made.

A1 Montreal Testimonials.  
Samples and price list.

**THOS. FORRESTER,**

Agent,

118 St. James St., MONTREAL.

C. C. CLEVELAND,

ED. F. CLEVELAND.

**J. L. GOODHUE & CO.,**

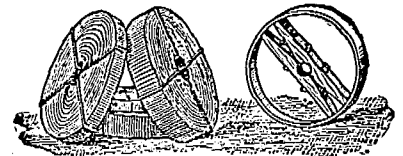
Manufacturers of

**LEATHER BELTING**

-AND-

**LACE LEATHER,**  
**DANVILLE, - - - QUE.**

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



**BALLS OF FIRE**

Hurled into the ranks of an army could not have created the excitement and dismay that our large stock of heavy Belts and Machinery have caused among the traders and agents throughout Canada. We fell direct to the consumer, barring out all middle men, giving consumers the immense profits squeezed and coaxed out of them by that class of men.

100,000 feet extra heavy new rubber belts at 50 and 20 per cent discount of list price.

200 Machines for wood and iron workers, engines and boilers 4 to 30 horse powers at prices that cannot be equalled.

1,200 Hickory bent rim split wood pulleys no glue in them, and light American metal pulleys, all balanced.

All guaranteed as represented. Come and see them, or send for catalogue.

MULLIN & CO., 37 Papineau Sq., MONTREAL.

**HENRY PORTER,**

Tanner and Manufacturer of

**LEATHER \* BELTING,**

Fire Engine Hose, Harness, Moccasin,  
Loaf, Busset, and

**OAK SOLE LEATHER**

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

The French Government will ask the Chamber of Deputies for a credit of \$1,000,000 with which to assist farmers who have suffered throughout France. The French Senate has passed a bill to suspend temporarily, in view of the damage done by the drouth, the duties on barley, oats and maize. Hay also is free.

Thompson Bros., produce, Prescott, referred to fully in our last, have assigned and a meeting of creditors has been called

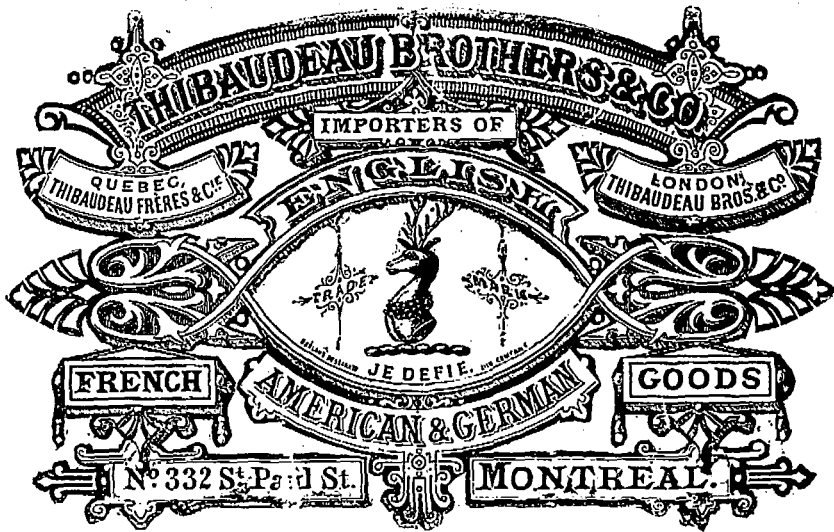
**ROYAL CARPET CO.,**

Manufacturers of

TWO AND 3 PLY **CARPETS** WOOL AND UNION

Art Squares and Carpet Fringe.

Dealers in Chenille Curtains, Rings, Poles and Trimmings.  
amples sent free. **GUELPH, Ont**



**CAMPBELL'S  
QUININE WINE**

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

**Kenneth Campbell & Co., Montreal**

ADVERTISING IN ENGLAND,  
EUROPEAN CONTINENT, ETC.  
**SHELL'S**  
ADVERTISING AGENCY, LTD.

Capital \$250,000. Henry Sell, Manager, (editor and  
founder of "Sell's World's Press.")  
Full particulars regarding British or European  
Advertising, sample papers, rates, etc., at the  
London Office, 167-168 Fleet street, or at  
NEW YORK OFFICE, 21 Park Row, Ground Floor.

**GEO. H. HEES, SON & CO.,**  
Window Shades,  
Curtain Poles, Spring Rollers, &c.  
**TORONTO, ONT.**

Send for our New Illustrated Catalogue.

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

**BEST for THE MONEY**  
ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

**"PATENT ROLL" COTTON BATS,**

As they are very attractive in appearance and superior  
in quality, and no other bat will retail as well.

ASK FOR THESE BRANDS:

**'North Star,' 'Crescent,' or 'Pearl,'**

Put up in Bales or Cases in 4, 6, 8, 12 or 16 cwt. Rolls.  
Baled Goods same quality but lower prices.

for the 18th inst. Their affairs are in a wretched condition and long faced losers are daily cropping up to spy out the nakedness of the land. The poor farmers are deeply sympathized with.

The editor of the Kingston Whig has been collecting in the Division Court several sums owing by delinquent subscribers, and was in every case successful. There is a special statute providing for the collection of newspaper accounts, and nothing but the forbearance of editors keeps delinquents out of the courts.

A meeting of the creditors of the Commercial Bank of Manitoba is called for 17th August, in Winnipeg, and of shareholders next day. Feeling is running high against the Bank going into liquidation as fears are entertained that the delay and expenses will prove very injurious to the creditors of the Bank.

The recent Convention is said to have caused the spending of \$400,000 in the city. This is hard to believe, but our visitors were seen buying in stores all over the city, even French stores being freely

patronised by them. Such gatherings are said to have ephemeral effects, so has the annual flooding of the Nile, which leaves however, the richness of harvest behind.

The losses by fire at Beeton on the 5th inst. will amount to about \$25,000 as follows:—Andrews, dry goods store, \$10,000; J. C. Richardson, household effects, \$1,000; Beeton World, \$5,000; Mrs. Patterson, millinery, \$1,000; B. Buckman, bakery, \$500; Beeton World building, \$4,500; Queen's hotel, \$500; W. C. Law & Co., \$500.

The creditors of John Lollard, grocer, Chatham, N. B. are not likely to realize much out of the estate. The unsold stock is small and the book debts are practically useless as the accounts were badly kept. There is some rent and wages due and Wm. Lollard is a preferred creditor for \$140 cash borrowed. Liabilities about \$1,350 and assets \$260.

Voting took place at Hamilton, 5th inst., upon three bonus by-laws: granting \$40,000 for smelting works, \$60,000 for steel works and \$35,000 for the site;

\$50,000 for the purchase of fair grounds and the erection of buildings, and \$25,000 to the Hamilton, Grimsby & Beamsville Electric Railway company. Hamilton seems to be in a liberal mood. We hope these bonuses will be good investments.

Hamilton is deriving a nice plum of revenue from its street railway company. These are the quarterly sums which the city has received from that source since the present arrangement began: Quarter ending June 25, 1892, \$1,188; quarter ending Sept. 25, 1892, \$3,436; quarter ending Dec. 25, 1892, \$2,839; quarter ending March 25, 1893, \$2,689; quarter ending June 25, 1893, \$3,133.

P. E. Island has seven starch factories, which each grind 50,000 bushels of potatoes yearly. They cost 14 cents for 60 pounds. The output of these factories is 1750 tons per annum, part goes to the States. The Island is the largest shipper of eggs to England. The Globe special commissioner reports that the P.E.I. farmers would do better in the English than the United States markets, if they could get the eggs landed in good condition.

**Pure  
Oak  
Belting**

**THE J. C. McLAREN BELTING CO.,**  
MONTREAL - - and - - TORONTO  
Tel. No. 363. Tel. No. 475.

**CROMPTON'S  
CORALINE  
CORSETS.**



AGENTS FOR  
EASTERN ONTARIO,  
QUEBEC  
AND THE MARITIME  
PROVINCES.

**Robert Linton  
& Co.,**  
Wholesale Dry Goods  
Corner St. Helen and  
Lemelin Sts.  
M 1117



**A. R. McKINLAY & CO.**

Successors to MACFARLANE, McKINLAY &amp; CO.,

**WINDOW SHADES,**

Brass Goods, Poles, Rollers, Fringes, Laces

TORONTO, ONT

**POTATO STARCH!  
POTATO STARCH!**The Finest, Best and Cheapest in the  
Canadian Market.

Send for a sample and prices.

Manufactured by

McKINNON &amp; McLEAN, Charlottetown, P.E.I.

**THE  
MACFARLANE**

Shade Co'y.

MANUFACTURERS  
OF **WINDOW SHADES**

Send for our new Illustrated Catalogue which is now ready.

J. F. M. MACFARLANE, President.

8, 10 &amp; 12 LIBERTY STREET, - TORONTO.

**HODGSON, SUMNER & CO'Y**

-IMPORTERS OF-

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL.

Agents for The Churchgate brand of Hosiery

-Sixteen firemen cremated at a fire in the World's Fair grounds, owing to a defective flue, is a terrible reflection on the construction managers. Underwriters who have risks there will be thankful when the show is over, as well as the exhibitors. The poor victims seem to have been as brave as the seamen on the Victoria. Such names as "Fitzpatrick" and "Murphy," explain this heroism.

-The Silver King, B.C. Mine is reported to have been floated for £300,000, of which amount the present owners secured £200,000 in paid up stock. The remaining £100,000 is to be subscribed in cash, and of this £70,000 had been subscribed when the informant left London. The original owners are to receive back from this the amount so far expended. The balance being utilized in the development of the property.

-The commercial phonograph is coming

into use in the States. Letters and memo., are dictated into it which are afterwards repeated, and written out. The instrument has two decided advantages, one can be used at the owner's house, and the records taken to his office, or he may have one when away at the seaside and send the work home, and there can be no dispute as to the exact words which were used for the record is permanent.

-Owners of the Grady mines, New Denver, are said to have refused \$175,000 for the property.-The Byron N. White Co., a mining enterprise, has been registered, capital \$500,000, head office at Nelson, B.C.-The Diplock Book and Stationery Co., Vancouver, has been organized, capital \$200,000, they assume the business of A. B. Diplock.-The Sutton Lumber and Trading Co., of Euclet, is incorporated with a capital of \$100,000.

-A bi-metallic Convention has been called to meet in Chicago on 7th August to organize opposition to the proposed movement against the Sherman Silver Bill. The delegates might as well organize a league against the four seasons. Silver is doomed to take its place, along with wheat, as a product marketable at its market price, and no longer to be made a currency balloon, as it were, filled with government wind.

-Oxford, N.S., is reported a busy, thriving place. The woollen mills are very active, and show well at the World's Fair. The local Furniture Co., is doing a good business, they have secured the contract for the Lunenburg P. O. There are two foundries, one run by Mr. A. McPherson, the other by the Oxford Foundry & Machine Co. Ross & Co., have introduced the manufacture of "Excelsior" for packing, the

**S. LENNARD & SONS,**

DUNDAS, ONT.

MANUFACTURERS OF

**PLAIN &  
FANCY HOSIERY**

AND LADIES' UNDERWEAR.

To the Wholesale Trade only

**THE North German INSURANCE COMPANY**

OF HAMBURG.

ESTABLISHED - - - 1857.

CAPITAL, 3,150,000 Marks.

ASSETS, over 7,000,000 Marks

**OTTO THORNING & CO.,**Attorney and General Agent for Canada  
32 St. Sulpice St., MONTREAL.

And Shipping and Commission Merchants, 32 St. Sulpice St., Montreal

Bell Telephone 2555.

Correspondence solicited.

**BRANDY "RICHARD"**

Just received ex SS AYLONA

405 packages brandy "P. Richard," (cases or draught.)

Write for quotations.

**LAPORTE, MARTIN & CO.,**

Sole Agents for the Dominion MONTREAL.

**LOCKERBY BROS.,**

IMPORTERS

-AND-

Wholesale Grocers.

Corner St. Peter &amp; St. Sacrament Streets,

MONTREAL.

**D. McCALL & CO.**Wholesale Millinery, Mantles and  
Fancy Dry Goods.

12 and 14 Wellington Street East, TORONTO.

1831 Notre Dame Street, - MONTREAL

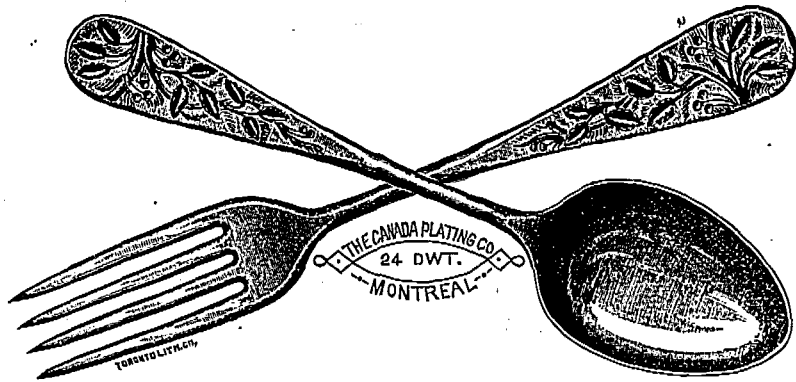
THE TRADE INVITED TO CALL.

**D. McCALL & CO.,**  
Toronto and Montreal.

# THE CANADA PLATING CO.

THE ONLY  
MANUFACTURERS  
OF

Hand Finished  
Goods  
in Canada.



DEALERS  
WILL STUDY  
THEIR  
OWN INTERESTS  
BY GIVING  
OUR GOODS THE  
PREFERENCE.

763 CRAIG STREET, - - - MONTREAL.



**The Toronto Silver Plate Co.**

Factories and Salesrooms:

570 King Street West, TORONTO, Can.

E. G. GOODERHAM, JNO. C. COPP.  
Manager, Sec.-Treasurer.

material is made from poplar, which is stripped by a machine ready for use.

Some of the Halifax merchants says the St. John Sun, are complaining because their business in Nova Scotia has been captured by Montreal and St. John houses. But Halifax is not entirely vanquished. It is announced that a Halifax provision firm is the successful tenderer for the supply of flour for the St. Vincent de Paul penitentiary, which is near Montreal. It will be a cold day for Canada if ever Halifax is "vanquished."

The following new post offices were established in the province of New Brunswick, last month:— Baker Brook, Victoria county, Mrs. D. Daigle, postmistress; Lorne, Restigouche county, David Hickie, postmaster; Lower Caverhill, York county, Mrs. B. Hallett, postmistress; Nelson Reserve, Northumberland county, Michael Whalen, postmaster; Stone Ridge, York county, Lewis Brewer, and Utiacan, Restigouche county, Patrick Utiacan, postmasters.

A Royal Commission is appointed to enquire into causes of agricultural depression in England. Their labors will be wasted in elaborate efforts to find out what all England knows already, which is that, English agriculturists are suffering from the competition of foreign producers. The only relief from them is to

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DEBRESOLES ST., MILLER & CO.  
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**ELECTRO-PLATED WARE**

AND SOLE MANUFACTURERS  
OF THE CELEBRATED

**WM. ROGERS' Knives, Forks,  
Spoons, Etc., Etc., Etc.**

**A. J. WHIMBEY, Manager.**

get cheaper land, and that involves a radical reconstruction of the English landlord system.

The C. P. R. announces that half-yearly dividend upon the Capital Stock of the Company at the rate of five per cent. per annum, will be paid on August 17th next to the Shareholders of record on that date. Of this dividend one and one-half per cent is from the annuity provided for until August 1893, by a deposit with the Canadian Government, and one per cent. is from the surplus earnings of the Company.

Property in Vancouver is fetching high prices. A lot next to the Bank of British Columbia was sold on 29th ult., for \$425 per running foot frontage.—The shingle business is reviving there. Large consignments are going East, and the C. P. R. are doing all in their power to encourage manufacturers.—A large portion of North Vancouver is to be put upon the market shortly by the North Vancouver syndicate.

J. A. Bradley, general store, Donville, Ont., has been reduced to financial straits through fire, even his books being burned. He had no insurance and his friends are raising a subscription. The liabilities will not be excessive, as the stock was chiefly paid for. The building was owned by a neighbor and neither building or stock were insured, as being near a blacksmith shop, rates were considered too high by both landlord and tenant.

The longest telephone circuit in the world is now projected by the automatic Telephone and Electric Company of Canada, which intends to lay a line of copper

**EGGS AND PRODUCE**  
**AULD BROTHERS,**  
Wholesale Grocers and Dealers,  
Grafton St., CHA LOTTE TOWN, P.E.I.

wires on the metallic circuit plan from Halifax to Vancouver. This is a distance of 3,500 miles. Copper is by far the best conductor, and electricians have so far advanced their method that they can calculate to a nicety what is required. The circuit will be, of course, in sections, and be available for communication to many intermediate points.

The recent bonus granted to a smelting works enterprise is thus defended by the Hamilton Spectator. "The bonus to be granted will cost the people about \$3,000 a year. That is the interest on \$75,000 at 4 per cent. Now, if only 100 men be employed by the company, at an average rate of \$400 a year the \$4,000 so paid will nearly all be spent here, and if the average profit to the retail dealer be only 10 per cent., that will amount to \$4,000 annually, or more than the interest on the bonus granted."

Under the seal of the province of Ontario, the following new companies have been incorporated:—The Eclipse Office Furniture Company of Ottawa, capital \$100,000, by E. Seybold, J. Gibson, Wm. O. Gotwalds, C. B. Powell, F. P. and W. G. Bronson; the Peterboro' Hardware Company, capital \$75,000, by R. B. McKee, R. S. Davidson and others; the Toronto Furnace Company, capital \$40,000, by J. J. McKittrick, G. S. Ransom, and others; the Poole Printing Company, capital \$30,000, by J. M. Poole and others.

By notarial deed Mr. Henry J. Tiffin, of this city, has donated his collection of books, valued at some six to eight thousand dollars, towards the formation of a public library. The trustees are Messrs. Hon. Judge Baby, president Numismatic and Antiquarian Society, Walter Drake, A. Demartigny, Lucien Huot and Wm. McLennan. One of the clauses of the trust is that it be for the public of the city, and placed in a central locality. We trust this will lead to steps being taken to provide Montreal with a public free library worthy of its citizens.

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(Successor to J. B. CARTWRIGHT & CO.)  
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SHERRY—Lion Brand, Palido.

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WHISKEY—Lion Brand, Lion Rye.

BRANDY—Lion Brand, Lion Eau de Vie.

Agent for

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Jarnac Cognac Brandies.

JOHN FERGUSON & SONS, Scotch Whiskey.

N. M. COUYPICNE, Bourdeaux Clarets.

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—It is now stated that the Cape Breton coal syndicate has raised in various ways the sum of \$21,000,000 on the property it has acquired. The stock issued amounts to eighteen millions, and besides this a loan of three millions secured by mortgage has been obtained. The purchases made by the syndicate represent an expenditure of \$2,500,000. What has become of the balance of eighteen and a half millions? Possibly very little of the stock is paid up, and if that is the case the promoters have obtained a vast franchise at a very slight outlay, says an exchange.

—The New Zealand Loan and Mercantile Agency Co., Limited, has failed in consequence of the reflex action of the crashes that have lately occurred in the Australian financial world. The concern was one of the most important engaged in colonial financial affairs. The manager of the company is Henry M. Paul. The capital of the company is £4,500,000, of which £1,000,000 has been called up. Three-quarters of the loss will fall on people in Great Britain. It is feared that the company has been carrying on wild speculations in Australia.

—The Hamilton Spectator referring to the Dominion Day incident at the World's Fair says: "Mr. Harrison was both unwise and discourteous to tell Canadians that in his opinion it is their duty to overthrow the government under which they live, and which is founded on their free suffrages. But he has this excuse for his action that he was led into error by journals published in Canada." We believe the Mayor of Chicago, owing to his impressions reserved from reading such papers,

## Berlin Piano & Organ Co.

LIMITED.

BERLIN, ONT.

fancied he was saying what would please Canadians when he talked of annexation coming.

—The Review of London, England, says: "Over a thousand men have been killed during the construction of the World's Fair. Most of the accidents occurred outside the grounds, in consequence of the reckless haste in which hotels and boarding houses have been built without proper attention to scaffolding and hoisting gear." We should say the accidents referred to in the Review occurred a long ways outside the grounds. The lack of mechanical knowledge amongst workmen is the main cause of such accidents. Men who can lay bricks well, or chisel stone, etc., are constantly risking their lives from trusting to supports that they ought to know are dangerous.

—A Prescott, Ont., letter, says: Our townsmen are in the blues by reason of an action by one Connell for a broken leg going against them in the Supreme Court, Ottawa. Costs \$5,000. This is looked upon as too much for one leg, but they cannot appeal further. This coupled with Wiser's distillery closing down for a year is bad enough news for one week. The last cheese board was not much depressed by the Thompson failure, as Mr. Harper Willard, a local man of means, stepped in and bought largely, though not giving quite such high prices as Thompson Bros.

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 Manager for Canada

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everything in pine and spruce coming forward to London has been placed before arrival. (The market for both descriptions is firm out in Quebec and Montreal, and freights are looking up, which gives a better tone to things generally. We understand that a large ship, 1,500 register, has been fixed on the other side at 18s. per load, all timber. We are not likely to see much waney or square pine timber in this market, the prices last obtained precluding any business in such kinds, and it is evident there is no demand for it in the London market."

—Mr. Ward, representing the new line of Australian steamers when speaking at Victoria, B.C., of commercial matters expressed the hope that the Canadian Government might see its way clear to appoint a commercial agent to go to Australia to assist in the development of the trade. The statistics now published in Australia as to the trade between the various colonies and Canada did not seem to be in accordance with the returns he had seen since coming here, the cause doubtless being that the United States was getting credit for trade which properly came from Canada, but as San Francisco was the

shipping point, had been credited to the United States.

—The Mail points out that notwithstanding the reported scarcity of gold in the United States, the Treasury Department reports that on July 1 there was gold coin in circulation to the amount of \$403,693,700. This, however, is only about one-fourth of the entire circulation and the disproportion of gold to silver is daily becoming greater. During the fiscal year just closed the gold circulation has decreased by five millions, and the gold certificates by \$48,000,000. On the other hand, the silver certificates have shown an increase of \$48,000,000. The gradual drift towards a silver basis is clearly shown by these figures. In the United States one-fourth of the currency is gold, and in England two-thirds.

—L'Electeur chuckles over what it styles the failure of Treasurer Hall to secure a loan in Paris, of which it says: "This result is deplorable from the standpoint of the credit of the province; but our adversaries have only to blame themselves for it, for it was to their noisy slanders that we owe the depreciation of our bonds



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- DELAWARE,
- OLD PORT,
- P. I. SHERRY

And our celebrated communion and invalids wine "St. Augustine," registered. Our Pelee Island Wines are the finest Canadian Wines, and being free of duty are much better value than imported Wines.

Prompt attention to Letter Orders.

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Brantford, Ont., Can.

on the European market. They are gathering in the harvest they sowed." This reminds us of what a prisoner once urged against being sentenced for a robbery of which he had been convicted. He said, "My Lord, my credit will be damaged by these proceedings." It is refreshingly cool to blame Mr. Hall for the discredit thrown on the province by the proceedings of the ex-premier.

—In two days the value of United States silver in circulation shrunk to the extent of fifty million dollars. This explains why it is that American statesmen just now feel as though they were on pins and needles. The total amount

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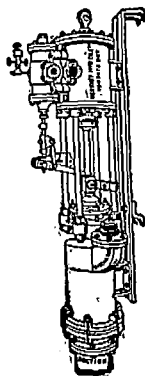
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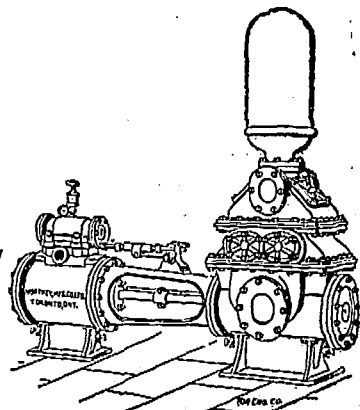
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of silver practically in circulation is \$524,000,000. Of this sixty-two millions are silver dollars, one hundred and thirty-six millions are notes issued on silver purchased, and the balance silver certificates. Though the nominal value of the currency is now \$524,000,000, the actual value is now less than \$300,000,000 with additional daily and hourly losses. The United States is giving the world a great object lesson of the impossibility of bi-metallicism.

—At one time the English press poured torrents of ridicule on Mr. Disraeli as a financier. In one matter he showed the shrewdness of his race, as the following proves: The total present estimated value of the Suez Canal shares purchased by Lord Beaconsfield in 1875 for £4,000,000 is £17,750,000. It appears that £3,805,000 of the £4,000,000 has been paid off by the operation of the sinking fund. These shares will be entitled to share the annual dividend on the 1st July next year, and the dividends paid during the past three years were, for 1890, 17 per cent.; for 1891, 21 per cent.; and for for 1892, 18 per cent. The greater portion of the total tonnage passing through the Canal is British, being no less than 75 per cent.

—The Great Northern railroad having attempted to shut the Canadian Pacific out of St. Paul by closing its line against the C. P. R., that company has now started a war in transcontinental rates by quoting the following first-class rates, which went into effect Saturday: San Francisco to New York and Philadelphia, \$52.60; to Boston, Concord, Fitchburg, Mass., and Springfield, Mass., \$54.60; Toronto, Detroit and all points on the direct line to Detroit, \$43.90; Buffalo, \$46.85; Chicago, \$48.50 first class and \$44.40 second class; St. Paul, first class, \$40, and second class, \$32. These rates include meals and berth from San Francisco to Victoria, B. C., by Pacific Coast Steamship Company, the trip being all rail from Vancouver eastward.

—The Souris Plaindealer reports that Mr. Stewart Johnson shipped a carload of hogs to the Toronto market the last week in June. Mr. Young went East to dispose of them, to form a permanent connection in the East, and thus secure a regular market for hogs. This enterprise will do much to widen the home market

and encourage the farmers to stay with this important industry. The large amount of rough grain always obtainable in this country at cheap figures and to be found on every farm is an advantage in hog raising, and experience shows that the climate is peculiarly favorable to thrifty growth of the genus porcus. It will be remembered that Sir John Carling advocated this enterprise some time ago.

—Plans have been drawn up for what, when finished, will be one of the World's greatest bridges. This new structure is to cross the River Mersey at Liverpool. It will be of arched suspension type in three spans, the roadway suspended from an arch instead of the usual chains. Each span will have a clear waterway of 1,000 feet, the centre span having a clear headway of 150 feet above high water of ordinary spring tides. The bridge will allow for a roadway 40 feet in width, sufficient for at least four lines of wheel traffic, and two outer footways, each 7 feet 6 inches wide, the roadway being laid with wood and the footpaths with granolithic pavement. In addition to the provision for ordinary wheel and passenger traffic, an overhead electric tramway is to be constructed along the centre of the road.

—Incendiarism in New South Wales, as in the United States, is fearfully prevalent, according to Australasian Insurance and Banking Record, quoted by The Chronicle. By the above authority we learn that they hold fire inquests in that far-away land; that out of forty-eight cases in which the coroner reached conclusions during 1892, there were nineteen fires which were decided to have been of accidental origin, while twenty-nine were attributed to arson. There were, however, 139 inquests held, but in ninety-one cases the evidence was so incomplete, the fire coroners could not decide whether the fires were of accidental or incendiary origin. The reports of these inquests afford us information regarding insurance involved in fire losses. Incendiarism is a natural result of such property booming as Australia has been indulging in.

—Alfred Foster, who has been pushing things in the all night restaurant line, etc., at Ottawa, has thrown up the sponge. Last summer he was in charge of the catering at the Electric Park run by Carling Bros., and after that opened up in Spen-

cer's old Queen hotel, fitting it up in good style and calling it the Silver Gridiron; A few months ago he, or his backers, took the former Ottawa Club building, which was handsomely re-decorated. In the new quarters the Silver Gridiron was run on a big and ambitious scale, but the owner failed to get a license and Ottawa was soon seen to be too small a place for the concern, considering the existing competition. Foster's wife and daughter recently left for the States and he is supposed to have followed them. There is some talk of his liabilities having been taken over and arranged by a firm supposed to be interested in his various enterprises in Ottawa.

—The Chicago Daily Inter-Ocean attributes much of the financial trouble in the States to the disturbance of credit caused by the "tariff smashers," who are shaking confidence in the future. This may be a somewhat exaggerated view, but that fears of a trade revolution that would disturb every dollar invested in manufacturing industries, are having a baneful influence is beyond doubt. Capital is timid.

—The Minneapolis Tribune states that "thirteen silver States and Territories hold in their banks only \$1,100,000 of silver, as against \$11,000,000 of gold. On the other hand ten Southern States hold in their banks \$2,400,000 of silver, against \$5,000,000 of gold. Why is this? Does the silver West distrust silver? Have the silver kings "stricken down" noble white metal? This phenomenon needs investigation." Probably the "silver States" know enough of the uncertainty of silver values to distrust silver, while the Southern States trust it, owing to their lack of knowledge.

—It is deplorable how very ignorant of this city and its people are some Canadians. We can afford to smile at the jibes and sneers of the Yankee press which caters to the hoodlum element, but for a Canadian newspaper to imitate their vulgarity is pitiable. Here is a specimen from an Ontario paper. "The changes are that the Yankee Christian Endeavorers will go home under the impression that Canada is three-quarters French, that the Canadian farmer drives one pony in front of a little cart, and that Canadians drink beer in Soamer park on Sunday, and refuse to allow their children to be vaccinated. A visit to Montreal don't teach a foreigner much about Canada!"

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PARK, BLACKWELL & CO., Ltd.  
Successors to Jas. Park & Son,  
TORONTO, - - - ONT.

A visit to Montreal would teach the writer of the above that the people respect themselves, their city, and their country too much to indulge in such false, foolish, and offensive language about their fellow country men. No French-Canadian in Montreal would demean himself by making such remarks.

—A meeting of creditors of Charles F. Gildersleeve, steamboat proprietor, was held in Kingston, on the 11th inst. It was largely attended. From statements submitted it appeared the unsecured liabilities are \$58,000, secured real estate, \$15,000; secured on vessels, \$43,500; total \$116,

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PROPRIETORS OF THE

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All goods packed under this brand being of finest quality.

500. The meeting after the appointment of inspectors adjourned till 1st August. The assets that may be realized, amount to \$2,581, against this are preferred claims as rent, etc., of \$1,143, leaving to be divided amongst unsecured creditors \$1,437. On the same day but at a late hour, the

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Widom & Warter, Jerez de la Frontera Sherry  
Warter and May, Oporto Ports.  
Haig & Co., Taragona Ports.  
A. Houtman & Co., Rotterdam, Holland Gin.  
Ind. Coops & Co., Burton-on-Trent, Ales.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of the Shannon.  
Escheneaur & Co., Bordeaux, Clarets, Sauternes, & Joseph Cusol, Fils & Co., Bordeaux, Clarets, Sauternes, etc.  
Neveu, Raphael & Co., St. Hilaire, Sparkling, Saumur  
Faye & Copie, Macon, Burgundies and White Wines  
Royal Hungarian Government Wines of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.

creditors of J. P. Gildersleeve, insurance agent, met. He submitted a statement. Direct liabilities are \$21,000; indirect being indorsements for C. F. G., \$42,000; indirect being indorsements for other people \$6,396; total \$69,396. Assets \$2,000. This meeting also adjourned until 1st August. It is barely probable that an offer will be made in both estates at the next meeting.

—Information to hand concerning the affairs of Stewart Bros., dry goods, Fort William, is meagre. They commenced in November 1891, and did well for a time but recently asked an extension. The firm is composed of D. and J. Stewart, and both brothers were apparently well up in their business. This year they received no spring goods, consequently their customers had to go elsewhere. Prior to this they appeared to be doing the dry goods trade of the town and might have continued popular if they had goods to suit the people. Unfortunately they had no capital and appear to have started with little, or none—certainly a fool hardy undertaking. They own a brick building in the town of Perth, Ont., but it is mortgaged.

—E. Mendel, mfr. of caps, city, whose assignment is announced, has been in this country 12 years and was formerly of the firm of Marlow & Mendel, which dissolved in February 1890. The trouble is partly caused by indorsements. Liabilities \$12,000.

—In New Brunswick, Baldwin, Fullerton & Co., tanners, Albert and J. W. McDougall, grocer, Woodstock, have assigned.—W. L. Sterns, general store, Souris, P.E.I., has assigned.

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Ceylon Plumbago.  
Foundry Supplies.

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Commissioners for the Canadian Provinces and the State of New York,

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OF EDINBURGH. HEAD OFFICE FOR CANADA: MONTREAL.

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Total Assurance in Canada.....	\$14,000,000
Annual Income.....	5,000,000
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Annual Revenue from Fire Premiums.....	} ..... 5,495,000
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	
Deposited with Dominion Government for the security of Canadian policy-holders.....	200,000

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THE CANADIAN

## Journal of Commerce

MONTREAL, JULY 14TH, 1893

### ENGLAND AND THE PROPOSED DECIMAL SYSTEM.

There is a movement again afoot in England for the introduction of the decimal system of currency and of weights and measures.

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use of pounds, shillings, pence, and farthings in English account keeping would be enormous, and the avoidance of those errors which arise from the present system would be an infinite advantage.

We believe that in Bank offices alone, the saving of time would be equal to the whole time of a large number of clerks.

There are no less than 12 metal coins in constant use in Great Britain, 11 of which are received over bank counters in such quantities as to take up the whole time, in the aggregate, of scores of clerks in sorting and counting, and packing for paying out, the greater part of which is wasted owing to the variety of the relative values of English coins.

The use of "dozen" as a measure of quantity causes enormous loss of time and much confusion. A "dozen" means twelve in arithmetic, but in practice means some score or more of quantities, such as 2, 6, 18, and so on up to fifty.

In rapidly casting columns of money figures, the transition from farthings to pence, pence to shillings, shillings to pounds, is very fruitful of errors and terribly wasteful of time. If English bankers and traders could have a little experience in the use of a decimal currency they would be amazed at the old system having held its ground so long.

Those here who have only been accustomed to handling Canadian money, would be driven wild at an English counter where the various denominations of money handled vary in value, by a fourth, a twelfth, and a twentieth, so that at each transition a calculation has to be made before proceedings to the next column.

In some English banks collectors for freight companies call daily at a few minutes to closing time, laden with bags of coin the total value of which is unknown to them, often as much as

forty to sixty pounds. They expect the cashier, or "teller" as we say, to count up a mixture of crown, half-crown, two-shilling, shilling, six-penny, four-penny, three-penny, penny and half-penny coins, and give them a draft on London without a moment's delay.

The operation is done with a rapidity that would amaze those who are unused to the rapid style of handling coins at an English counter, but such monies are not only very clumsy, very laborious to handle, but often so very dirty as to be disgusting to touch and smell. Such currency is only fit for savages.

Where great speed is needful—and the "pace" is a "break-neck" one in English banks and stores—these stoppages, with their risks of error are a great waste of time, a severe tax upon skill and patience, and an everlasting source of errors, and confusion. However expert long custom enables the operator to be, the traps are there which at times catch the quickest, and bring them to grief. In balancing ledgers in haste, it is maddening to discover that by a miscalculation of the pence, or shilling column, many hours have been thrown away.

It is a striking, and in this case, not a very creditable, illustration of the intense conservatism of England, that it is still without a paper currency of lower value than the five pound note.

It is almost ludicrous to read of worry being felt over lack of gold at the Bank of England, when so many millions are practically wasted in the pockets of the people and in tills the bulk of which might be set free by a rational system of paper currency.

There are doubtless conveniences in the use of so many multiples of value as exist in the three copper coins the seven silver ones, and two gold ones used in England. But the infinite variety of prices they cause to be fixed, and the intricate calculations they in-

volve in stores and offices, and the length of time they require in making entries, and adjustments of accounts, and in balancing books and drafting statements, enormously outweigh whatever advantages may be fairly claimed for so complicated a system of currency.

We believe that against the use of such a multiplicity of small coins, and the absence of paper money such as our one, two, four, five, and ten dollar notes, there is a serious objection which we have not seen stated. The average of amount of silver paid to artisans on pay day, weekly is from twelve to fifteen shillings. This is made up of a number of small coins which are very tempting to the man as they jingle in his pocket, and cause many an one to drop a few on his way home in drink and treating, who, if his wages were in bills, would hesitate before "breaking bulk".

Every person knows how much longer a five dollar note can be kept intact than a pocket full of small silver. We are assured that no little of the wasteful habits of English workmen arise from the use of so much small metallic coinage.

As to English weights and measures, their name is legion, as the standards are variable according to the custom of different localities, and trades.

The Government should make a bold move to reform these antiquated measures of value, and weight, and quantity.

The changes would involve great temporary trouble. But the agony would soon be over, and relief then experienced would be a national blessing, and greatly facilitate the operations of foreign trade, both in Great Britain itself and in the countries where her complicated system causes endless labor and very aggravating waste of time.

THE CATTLE TRADE DEPRESSION.

Apart from the adverse ruling of the British authorities against the free admission of Canadian Cattle, trade conditions have been anything but favorable and some shippers would no doubt be better off if they had not shipped a single steer this season.

A unanimous verdict has gone out all over Canada against the possibility of pleuro-pneumonia amongst our herds. This has been supported by such good arguments that no other conclusion can be arrived at than that an intentional wrong has been done, or that some one has blundered.

The basis of the whole charge is that a steer shipped from Pilot Mound, Manitoba was found to be infected. It is passing strange, however, that the animal did not infect any others, either on the long railway journey, or on the ocean voyage. Possibly the charge was made in this instance because the supposed remoteness of the locality, which would create a suspicion, not readily removed, that the disease was really virulent.

Thanks to Government action any uneasiness which might have been felt in Canada was promptly removed by an official enquiry which showed that pleuro is unknown here. The very fact that the animal did not develop bad symptoms, or spread the disease to others, during such an exceptionally long journey, proves that if a sick steer was shipped from Canada it could have suffered from nothing contagious.

It must be borne in mind that ever since the powerful agricultural interests of England have been aroused against the freedom of Canadian cattle in Britain and the Scotch stocker system, fears have been expressed on this side that substitution would be practised—that is, that, the diseased lungs of some foreign animal would be palmed off on the inspectors and veterinary surgeons, if such deceptions had not their connivance.

Despite all supposed precautions, this appears to have been successfully done on one occasion, and there can be little doubt that there are men in the trade who would stop at nothing to gain their ends. A decision has now been arrived at adverse to Canada in an instance where the suspected steer was five weeks in close connection with others, all proved to be free of the disease. But the Board of Agriculture was so hard pressed that its hand was for-

ced. The injustice must be borne although we are firmly of the opinion that there is no contagious pleuro-pneumonia existing amongst Canadian herds.

But, whilst we are in sympathy with the trade on this point, it cannot be denied that the export business is conducted with such a lack of foresight, care and system, as to invite disaster.

Cattle are bought up haphazard throughout the country at prices which cannot let shippers out at a profit, unless something very extraordinary indeed should turn up. There are incapable, uneducated men in the trade who would greatly benefit themselves and others by retiring from the field.

In the States the profit is made from the home market, and the surplus is exported for sale by the combines at current rates, whatever these may be. In Canada, the best cattle are picked up for export, frequently at too high a price, and go forward to Britain to compete with this huge surplus and with other supplies drawn from other parts of the world.

Medium and poor stock are considered good enough for our own markets and prices are enhanced by shipments on which losses have latterly been more frequent than profits. The decision of the British Board of Agriculture will teach our people to finish all their stock before sale. The system of sending a proportion across the ocean, young and lean, together with the necessary hay and feed for fattening has not been good for the country, to say the least.

It is possible that nearly as many fat cattle have been shipped this season as last, but the distillery and stall feed stock have gone forward, so from this time onward, shipments will be light. It would not be surprising if many shippers, so soon as their contracts for distillery cattle are finished, would drop out of the trade, and decline to risk more losses for the present.

British cables report receipts heavy and prices weak at 5d to 5 1-2d, the latter an exceptional figure.

Possibly no branch of trade has furnished more ups and downs in recent years. Huge profits have too often been speedily succeeded by severe losses, and many formerly rich men have had to give up the race and turn their hands to something else. One instance is that of a young man who was left a fortune

of \$200,000 by his father only two years ago, all of which has been swallowed up by losses in the cattle trade.

THE GREAT C. E. CONVENTION.

Not that a religious convention falls properly within the range of subjects germane to the policy and subjects of this Journal, but lest our ignoring it be thought discourteous to our U. S. visitors, we may be allowed to offer felicitations upon the great success which has crowned the Christian Endeavor Convention just held in this city.

The influx of some 15,000 visitors, from all parts of this continent has, however, a decided bearing upon trade.

As all our visitors are engaged in, or dependent upon trade, they will not be shocked at a trade paper regarding their gathering as a splendid advertisement of Montreal, both as a great shipping, manufacturing, distributing centre, and an attractive visiting point. They have had weather, on the whole, worth travelling from New Orleans to enjoy, and are not likely to associate Canada in the future with sleighs, and perpetual skating, or to regard us with pity as oppressed by the weight of the British Crown, or kept in awe by its Sceptre. Every city in the States will now have citizens who will speak with friendliness of this city, and of Canada with generous, as well as intelligent appreciation.

The talent for organization shown by those who have had the very arduous task of preparing a welcome for such a vast crowd of strangers, has surprised Americans, as much as the warmth of their reception by all classes has thrilled them with pleasure and gratitude.

They came to a city where racial and ecclesiastical divisions broad and deep doubtless exist, but they have seen with their own eyes, they have had personal experiences proving, that between those thus separated there exist relations of the utmost amity, and a kindness which even kinship could not exceed.

Our visitors will know now what value to attach to fanatical efforts to inflame animosities amongst Canadians who differ only in race and faith, who are one in common citizenship, and a unit in loyalty to their country.

They have felt the pulse of Canada, and know that it beats true to the Mother land, and to the Queen of this Dominion.

We leave others to philosophize and moralize over such a striking spectacle as 20,000, mostly young persons, representing, it is said, 27 "phases of faith," coming from the furthest cities of America to

fraternize with each other, and with Canadians. We leave the tempting theme, and only add our congratulations.

The theme is a tempting one, one remark only we allow ourselves, which is, that such vast conventions are an indication of the vitality of those gregarious instincts and centripetal forces which gave rise in past ages to movements that affected the history of nations, and which will affect them greatly in the future. The "Federation of the World," to-day is a poet's dream, it may not be so visionary a century hence.

The Convention has frankly given to Montreal the first place for hospitality amongst the great cities of this continent.

We congratulate those of our citizens upon whom fell the arduous duties of organizing this gathering, upon the marked ability they displayed, which won them encomiums on every hand, and reflected credit upon this city.

Canada too owes her thanks to Mayor Desjardins for the dignified loftiness of tone which made his address of welcome historic, by weaving a new strand into the web of racial and international amity, which unifies Canadians, as well as knits together the social bonds of this continent.

#### INSURANCE DECISIONS.

We cull the following digested reports of recent decisions in American and foreign Courts from Rough Notes.

Under a policy providing that "a grace of one month will be allowed in payment of premiums, at the expiration of which time, if said premium remains unpaid, this policy shall thereupon become void," and also that if any note given on account of the premium be not paid when due, this policy shall be void and all payments made upon it shall be forfeited to the company, the insurance comes to an end upon default in payment of the premium note, unless the insurer elects to keep it in force, and proceedings by the insurer to collect the note given for a premium are not sufficient evidence of such election. Nor are equivocal acts, such as carrying the policy in the books of the insurer as an existing policy and including the amount in their official returns of insurance in force, any evidence of the waiver of the forfeiture, these acts not being known to the insured or intended to influence his conduct "Month" in an insurance policy in the form here in question, with provisions for payment of semi-annual premiums on named days of specific cal-

endar months, means a calendar month.

An insurance company which, before the expiration of the period of limitation of a policy, or, afterwards, by its conduct and promises to pay, misleads the beneficiary, and causes her to expend time, labor, and money, in following up and prosecuting her claim, is estopped from setting up as a defense failure to bring suit within such period.

Clear, definite, and unambiguous, promises by an insurance company to pay a loss upon a policy, made after the time limited in the policy for the bringing of suit thereon, revives the debt and renews the contract, although no new consideration for such promise is furnished.

The policy provided that in case of loss the assured should furnish, as part of his proofs of loss, the certificate of the magistrate or notary living nearest the place of fire. The assured sent with his proofs of loss the certificate of a notary living a block and a half from the place of fire. Plaintiff testified that he could find no notary nearer the place of fire. It appeared that three notaries lived nearer the fire, but they were not housekeepers, did not have out signs at the houses where they lived, and did not transact business there, except that one of them sometimes took acknowledgements and affidavits there to accommodate his neighbors. Defendant retained the certificate twenty-three days and then returned it on the ground that it was not by the nearest notary, and demanded the certificate required by the policy, but gave no information as to the nearest notary. Held that a literal compliance with such provision was waived.

The policy provided that in case the property became vacant, then, during the time of such vacancy, the insurance should cease. The house, a rented tenement, became vacant on Friday and was burned on Sturday. The plaintiff contended that as the agent of defendant knew, when the policy issued, the character of the risk, and that it was liable to become vacant by the removal of tenants, the clause in the policy should not attach. Held, that the plaintiff can not recover.

Where a clause of an insurance policy provided that the entire policy should be void if the assured had or should procure other insurance, or encumber the property by mortgage, the existence of other prior insurance and a mortgage on the property invalidated the policy,

though the assured was not examined as to whether his property was encumbered, or verbally informed as to the effect of such prior insurance or encum-

brance, by defendant, such facts not constituting a waiver of the condition. Which implies that the insured party is cognizant of the terms of the policy as he ought to be.

The policy provided that it might be cancelled at any time, by giving notice to that effect; and that it was a part of the policy that "any person other than the assured, who may have procured the insurance to be taken by the company, shall be deemed the agent of the assured named in the policy." The policy was applied for through a firm of brokers. The affidavit of defense alleged that the policy had been cancelled by giving notice to the brokers, who were the agents and representatives of the assured. To this defense a demurrer was filed, and sustained in the court below. Held, that the demurrer should have been overruled.

A policy of insurance on certain whiskies to be shipped was made "as per form attached," and by the attached form the insurer's liability was limited to the excess in value over twenty dollars per barrel, carriers to have the right to limit their liability for loss to twenty dollars per barrel, and the insured to have the right on collecting that sum of the carrier, to give a release from all liability. The body of the policy, however, contained a provision that any claim against the carrier for loss should be assigned to the insurer. Held, that the provision of the attached form must prevail over the inconsistent provisions contained in the body of the policy, and that it was no defense to an action on the policy that the shipper, by accepting a bill of lading providing that the carrier should have the benefit of all the insurance on the goods, had destroyed the insurer's right to subrogation.

In evidence it appeared that one C. came to plaintiffs, and solicited insurance on their property, saying that he represented several companies among which he named defendant; that plaintiffs verbally authorized him to procure and place insurance on the property to the amount of several thousand dollars, leaving it to his judgment in what companies to place it; that subsequently C. delivered to plaintiffs, among other policies in other companies, the policy in suit signed by N.

R. T. & Co., of M., as agents for the defendant, and collected the premium, which was subsequently received by defendant; that in placing this insurance plaintiffs had no transactions with any one but C., that this is the only policy they ever had with defendant. There was no evidence that C. ever acted, or assumed to act, for defendant in any other transaction, nor to show that defendant knew of C. Held, that C., in this transaction, acted as a mere broker, and not as the agent of the defendant, and that defendant was not bound by the knowledge of C. of matters affecting the risk.

A certificate of membership in a co-operative accident insurance company provided that notice of any accidental injury must be given, "with full particulars of the accident and injury," within 10 days after the injury or death and that the insurance did not cover "disappearance or injury, whether fatal or nonfatal, of which there is no visible mark on the body of the insured." Held, that where a large building, in which the place of business of insured is situated, fell, and it was three days before it was learned, by the recovery of his body, that he perished in the accident, a notice of death served eight days later, but eleven days after the accident, was sufficient.

#### REAL ESTATE SALES AND LOANS.

The Real Estate Record for July 10th, gives the total sales and loans for the first half of the years 1888 to 1893. The difference in amount of loans in proportion to total sales is very marked this year.

The following shows the proportions in each of the six years, for first six months' worked out from the Record's figures:

1888	Total sales	- - -	\$3,670,381
	Loans per cent.	- - -	52.80
1889	Total sales	- - -	4,236,020
	Loans per cent.	- - -	42.40
1890	Total sales	- - -	4,119,242
	Loans per cent.	- - -	43.30
1891	Total sales	- - -	6,344,461
	Loans per cent.	- - -	27.80
1892	Total sales	- - -	6,796,882
	Loans per cent.	- - -	32.20
1893	Total sales	- - -	5,194,711
	Loans per cent.	- - -	56.20

Does the increased per centage indicate that real estate purchasing is being entered into by those less able to carry it than in previous years.

It may be taken for a rule that the more speculation enters into the buying of real estate the higher will be the amount left on mortgage. Another sound rule is, that the closer loans on real estate are kept to 50 per cent of selling

price, the better for those who hold the mortgages.

The Real Estate Record states that: "There are very few really first-class houses to let in desirable situations in the upper western part of the city, and as regards warehouse, renting progresses very slowly. The tendency seems to be to sell by sample in modern offices instead of renting a building for offices and warehouse combined." There are, however, a large number of small houses to let, houses that is from \$20 to \$30 per month, building in that line has been overdone. The warning of Toronto should be sufficient to keep down any "boom" movement in this city.

We are glad to note a tendency in our citizens to live above ground, as shown by so many new houses having basements only for furnaces and storage. Builders may rely upon it that as sanitary knowledge spreads, as it is doing, the preference will be given for residences without underground apartments.

An inspection of a large number of the newest dwellings shows that, our advice given some time ago is being acted upon by builders throwing all the space possible into the living rooms, and not sacrificing house space to ostentatious halls and stairways.

The building reform most urgently needed here is in the erection of small cottages for wage earners. There are hundreds in this city that are unfit for human habitation, to the insanitary condition of which is owing the high rate of infant mortality.

#### WHENCE CAME THE ALLEGED DISEASE IN OUR CATTLE?

A very important trade, and interesting medical question, arises out of the alleged discovery of lung disease in cattle from Canada when landed in England.

The disease, pleuro-pneumonia, is unknown in Canada, at present. The cattle when shipped from here were free from it. If then they were diseased on arrival they must have become so on the voyage. Was the air of the Atlantic to blame for infecting them, or did the infection come from the ship?

We are satisfied that from neither of those sources did the alleged mischief arise. We can understand a beast catching a cold on board a vessel, such as men cure by a few cough lozenges, or a "hot Scotch," but we are satisfied that pleuro-pneumonia of a dangerously contagious character cannot be derived from ocean breezes.

As to their quarters on board ship, they cannot have given the disease alleged to have existed when the beasts were landed, unless cattle had been stored there who

were badly diseased, of which there is not the least suspicion.

The facts seem to necessitate this conclusion, that, whatever sickness was troubling the animal from Canada, about which so much alarm was expressed, that sickness was not infectious pleuro-pneumonia.

We have a very strong conviction that, the embargo placed on our cattle is not the result of any lung disease in them, but arises from the disturbed pockets of English cattle raisers.

We note that several Scotch papers take this view, by condemning the slaughter of our cattle at the port of landing as a recrudescence of protection.

We should like to hear an authoritative decision on the question whether healthy cattle placed on ship-board can contract contagious pleuro-pneumonia while on the voyage to England?

#### U. S. JULY CROP REPORTS.

The July crop report issued by the Department of Agriculture, Washington, more than confirms the low estimates made of the yield of next harvest. Local returns bear out the official crop reports within the last few days from 2,631 reliable grain dealers and millers, covering every section of the six principal winter wheat States, producing two-thirds of the total crop, and indicate that they will furnish one hundred and fifty million bushels this year, as against 230,000,000 bushels in 1892. Ohio has the best and a very favorable prospect. It is the only one of the six States which will have as large a crop as a year ago. A few of the counties say the prospect was never better. Indiana promises an average crop, Michigan nearly an average, Missouri two-thirds and Illinois a trifle less than two-thirds. Kansas raised 71,000,000 bushels last year, but this year will have only one half of an average crop. Three-fifths of the total reports say prospect is for an average yield or better. About five per cent. report the crop almost a total failure; these came from Kansas and Illinois. The average percentage of spring wheat is given in the official return as 74, and of winter wheat 77, in 1892 the figures stood 90 and 89. The shortage up to a recent date was expected to be 75 to 100 million bushels, it will, however, go beyond the higher figure, that is, the total yield will be close upon 150 million bushels less than in 1892. There is little chance of fall wheat improving before being cut, but there may be some improvement in the condition of spring wheat before harvest. The probabilities are decidedly favorable for higher prices for wheat next season.

## LOANS BY BANKS TO DIRECTORS.

In answer to an article in one of our city papers the Toronto Globe has the following sensible remarks, to which we may add that, if all the loans made by the banks were as sound as those criticised their Reserves would serve hardly any other purpose than earning money for dividends, and might safely be reduced.

"A paper in Montreal called attention the other day to the fact that the aggregate amount of loans by banks in that province to their directors was three and a half million dollars, and questioned if it was prudent for the banks to loan funds to that extent to directors.

In times of financial panics and failures in the financial world such an imputation on the management of the Canadian banks should not be allowed to go unchallenged. The sums advanced by the banks to their directors appear in the Government statement as "Aggregate amount of loans to directors, and firms of which they are partners." The exact amount given in the last statement for the Province of Quebec was \$3,511,279, and this, compared with the total mercantile loans of \$104,451,095 advanced by the banks in the same province, cannot be considered large. The circumstances, too, under which these loans to bank directors are made must be considered. The shareholders of the banks in Canada almost invariably select as directors men known in the community for their integrity and high financial standing, who have large interests in the particular bank to the board of which they are elected members. The double liability of directors, as provided by the Banking Act, also gives additional security to all interested in the affairs of the banks, so that to say that these loans to directors are quite as safe as any the banks make is amply justified by the facts. It might be added that the total loans to directors or the firms of which they are partners by the banks of Ontario amount to \$2,366,403, while the total for the whole of Canada amounts to only \$7,448,137.

## TRADE WITH AUSTRALIA.

The Sydney Herald states that Mr. D. E. Brown, agent for the Canadian Pacific Railway Co., is making a tour of the Australian colonies, effecting arrangements by which the relations of Canada with the Australasian colonies will become much closer and lead to the development of trade between the two colonies. Mr. Brown was establishing agencies of the C. P. R. at Sydney, Melbourne, Brisbane and Adelaide.

The C. P. R. is prospecting a service to land English mails in Sydney in 25 days. In reply to questions as to the goods each

country could supply the other with, Mr. Brown said, "Giving facilities for interchange between the two countries would create a trade between them which would be very extensive. Hitherto there has been no regular direct communication between the two countries; but one is able to judge of what is possible when one reflects upon the fact that the Australian colonies at present take from Canada canned salmon, timber, sashes, doors, machinery, agricultural implements and fruits—green, dried and preserved. Our line would also open up a way of conveyance of fresh salmon and a considerable variety of other fish. Now, all the commodities I have mentioned are obtainable in Canada. We, on the other hand, could consume a larger proportion of Australian wool in our Canadian mills than we are at present using. And as I understand that Queensland produces a large quantity of sugar, our refineries at Vancouver could, no doubt, profitably draw a proportion of their supplies from Australia. They at present get their supplies from China and the sugar-producing islands south of that country. Then, with refrigerating compartments on the steamers, a trade could be worked up in fresh fruits, as the Australian summer is simultaneous with the Canadian winter, when we have no fruit. Then again a good trade could be created in frozen meats. British Columbia raises no sheep. Our mutton has all to be brought in from the States of Oregon and Washington, immediately to the south of us. At some seasons of the year a trade could also be done in the exportation of beef from the British Columbia market."

An excellent suggestion was made that a cable be laid to connect Great Britain, through Canada, with the Australian colonies.

## PROPOSED CURRENCY CHANGES.

U. S. Secretary Carlisle is credited by the Chicago Herald with a plan to pass a specie resumption act, redeeming all of the various forms of money now used and issue instead a United States Treasury note whose value shall always be fixed. There are at present nine different forms of money in circulation in the States. These are gold coin, standard silver dollars, subsidiary silver, gold certificates, silver certificates, Treasury notes from the act of July 14, 1890, United States notes, currency certificates and national bank notes. The fact of the wide difference between the values of the gold and silver coins, while they are theoretically of a parity, is one of the causes which suggested the plan proposed. It is not con-

sistent, they say, and not likely to insure confidence when the United States has two dollars, one of which is worth \$1 and the other worth 58 cents. Then, too, there is the Treasury note of 1890, which is redeemable in coin. According to the decision of Secretary Carlisle, coin in this case means gold, and the real effect of this is that gold is simply exchanged for so much silver.

As a remedy for this the plan under consideration is to redeem all the present currency just as the fractional currency was redeemed by the Sherman Act of 1875, and instead issue what shall be known as the United States Treasury note. It shall be redeemable in "coin," but in the act the definition of this word is to be plainly stated. The Bank of France has a law by which notes are redeemed partially in gold and partially in silver, and such a method has been suggested for this country. In connection with this the advisability of passing a free coinage bill, the notes issued on which shall be redeemable in silver alone, has been talked of.

## THE PRESENT VALUE OF THE SILVER IN A DOLLAR PIECE.

The market value of the silver in a silver dollar is now a fraction over 55 cents. That is, the article is a coin for 55 per cent., and only a mere token for 45 per cent. of its nominal value. If it is meant for a "coin," it is a fraud, if it is intended for a "token" it is a folly. The U. S. Government should either give the people a dollar's worth of silver in a dollar piece, or issue a metal token, made redeemable by a dollar's worth of silver, or note guaranteed by the State. To put 55 cents worth of metal into a dollar piece, is as absurd as it would be for Dominion notes to be printed on some costly material worth 55 per cent. of the face value of the notes. The ratio of silver to gold, which, until recently, was 15 to 1 is now about 27 to 1. That is, while a month ago an ounce of gold was purchasable by 15 ounces of silver, to-day it takes 27 ounces of silver to buy one of gold. A month ago a debt payable in silver at the existing ratio between that metal and gold, was worth over one half more than it is to-day. Let any one imagine a bond, or mortgage, redeemable by, say a 1000 bushels of wheat, made when wheat was selling at a dollar a bushel, and it could be paid off now by 1,000 bushels worth only 63 cents a bushel, and they will be able to realize the effect of a currency fluctuating in value as silver does. It will be helpful also in enabling some to understand the distrust which prevails as to the value of U. S. securities and obligations.



## INSURANCE AFFECTED BY BUSINESS PRESSURE.

The U. S. Review remarks: "In looking over the character of the mortuary records of American life insurance companies, a careful observer will scarcely have failed to have noted the decrease in the proportion of deaths from consumption and constitutional diseases, and the increase from the number of those from diseases of the brain and nervous system. This would indicate that constitutional troubles are warded off much oftener than formerly by improved methods of medical treatment. It also shows a faster wear and tear of brain and nerve. This may be accounted for in part by the intense life, which our business and professional men at present live. The current of life runs too fast, especially in cities. The nervous temperament predominates. More powder is used than is necessary to kill the game. The things which are needed are more conservatism, more rest and greater care in the expenditure of vital force. The sooner these truths are enforced as practical lessons the better it will be for the community." The old proverb, "More haste, worst speed," will bear varying to "More haste, most speed to the grave."

## A NEW PHASE IN BANKING.

No little surprise, and no little indignation were expressed at the announcement that the circulation of the notes of the Commercial Bank of Winnipeg had increased about 30 per cent. suddenly, prior to the suspension. The conclusion was arrived at that this indicated something wrong. The phenomenon is certainly a novelty, as the circulation of a bank in trouble invariably shrinks rapidly, usually indeed is the earliest sign of confidence being shaken. The explanation is, that, depositors who became nervous were willing to take payment of their deposits in the note issues of the bank. Under the Bank Act of 1891, claims are to be met in the following order: (1) Redemption of bills. (2) Claims of Dominion Government. (3) Provincial Government. (4) Depositors. (5) Shareholders. So that, even were the notes doubtful to any extent, it was prudent for depositors to get from the fourth place to the first, in order of payment of claims. Owing to the provision made in the Bank Act of a note guarantee fund, the notes of a suspended bank are as good as gold, they are in fact, practically, deposits bearing six per cent. interest, which are certain to be paid in full.

## GROWTH OF PROVINCIAL DEBTS.

The necessity of the warning recently given in a high quarter against increasing public expenditures is shown by the rapid enlargement which has taken place in the debts of three of the Provinces during the last few years. During the five years of the Mercier regime the debt of Quebec went up \$12,644,000. Since 1884 the debt of New Brunswick has gone from \$1,471,000 to \$2,729,000, an increase of \$1,258,000, or 85 per cent. in eight years. The liabilities of Nova Scotia since 1888 have swollen from \$1,845,000 to \$3,138,000, the addition being \$1,793,000, equal to 133

per cent. in four years. It is surely time to call a halt in this march, the more especially so when some of those responsible for the enormous increases are making the country ring with speeches of lamentation over the financial depression which, they say, exists, and enforcing the urgency of severe economy by the Federal Government. That more economy is needed at Ottawa is indisputable, but the Premiers of the Provincial Governments would do more to bring about economical habits in that quarter, if they would set a better example.

The Canadian Livestock Association has passed the following resolutions:

"That whereas the port of Boston, and other American ports, are entirely free from all fees; be it therefore resolved: That this Association protests against the action of the Government in advancing the inspection fees on cattle for export from the port of Montreal, and that a delegation composed of John Dunn, J. Eakin, A. J. Thompson, Robt. Bickerdike and H. Gilchrist be appointed to proceed to Ottawa and endeavor to have the whole inspection fees removed, as well as all harbor dues, and other obstacles to this important and much abused trade." This resolution was also carried in regard to railway rates: "That the committee appointed to wait on the Government also wait on the Minister of railways, and show the exorbitant charges made by Canadian railways in freight on cattle, as compared with rates on American railways; and that the minister be respectfully requested to have rates on Canadian roads so adjusted that our exporters and shippers may be on equal footing with those of the United States." Finally the following resolution was also carried unanimously "That the executive head of the live stock trade in consideration of the manner in which the exporters are hampered by exorbitant railway and steamship charges and excessive fees in the government, would advise the trade to abandon shipping in the meantime, as they cannot compete with their American neighbors."

## THE NEW U. S. CONSUL AT SHERBROOKE.

The appointment of a Mr. Lanthier as U. S. Consul at Sherbrooke has been strongly protested against, mainly on the ground that he is "gone" on annexation. Probably the best place for persons so afflicted is Canada, where they will have their minds restored to reason by coming into contact with facts. Mr. Lanthier is, we believe, a French Canadian, and said for that reason to be objectionable to the English population of Sherbrooke. There may be something in that, but our Sherbrooke friends will not be discourteous to the Consul on that account, if he conducts himself with the good sense which usually characterises U. S. Consuls in Canada, and does not insult his neighbours by flaunting his annexation craze in their midst.

New York importers are having an object lesson, of the Kindergarten type, on the silver question. The U. S. Treasury has issued a circular fixing the values of foreign coins for next three months for

Custom House valuations. The calculations are based on there having been a decline of one per cent. in silver, the depreciation recently having been 15 per cent. Thus the Chinese "tail" is put as worth one cent less, which has dropped in value 14 cents. Thus they have paid for their goods in silver at its higher valuation, and will have to pay duties on that standard of value, while they will lose by whatever silver has depreciated. But if a nation will have the luxury of a double standard, the cost of it should be borne cheerfully.

## A LOBSTER DISTRICT.

The Halifax Morning Chronicle gives a list of 8 lobster factories in N. S., all operating in close proximity, viz., Messrs. Burnham & Morrill, Langill & Smith, McLellan & Co., Smith & Herwin, Matheson's, John McInnis', Bills' and R. A. Seaman's. These factories employ from 170 to 180 hands, and have about 60 boats. The traps are put down from 3 to 5 miles off shore. Lobster fishing is a perilous occupation, as the traps have to be looked after in stormy weather. Herring are taken near shore and used by the lobster packers for bait.

We have to thank the Countess of Aberdeen for a copy of the magazine she edits. It will be a new feature at Government House, Ottawa, to be the home of a journalist. "Upward and Onward" contains a very interesting article on "Irish Industries," to which the Countess is enthusiastically devoted. The other magazine, "Wee Willie Winkie," is a bright, lively one cent paper for children.

--S. W. Royle & Co.'s circular, dated Manchester, July 1st, 1893, reports as follows: Chemicals--There is a fair amount of business passing in chemicals, considering that we are at end of the half year. The feature of the month is improvement in value of ammonia products. Sulphate of ammonia has advanced strongly, and looks like being still dearer, demand being good and supplies short for early delivery. Carbonate of Ammonia is 1-4d per pound higher, muriate of ammonia is also higher, and sal ammoniac has been advanced £2 per ton. The tar products in general are, however, not satisfactory; in benzoles there is very little doing, even at the low prices ruling; Creosote is rather weaker, and pitch does not improve. Solvent naphtha, however, is in fair demand at steady prices. Carbolic crystals have recently been moving better. Liquid has been receiving more attention, but there is little disposition to buy crude, even at under sellers' ideas of value. In the Alkali branch there is little change: Bleaching powder continues to sell well, particularly for export: Caustic soda is moving slowly, and soda ash, especially ammonia soda, is more plentiful, and somewhat easier in price: Bicarbonate of soda and soda crystals are steady business; chlorate of potash is weaker, and chlorate of soda is steady and in good demand. The Board of Trade returns for the five months ended May 31st last, as compared with those for corresponding period of 1892,

show in the exports of alkalis an increase in weight of 29,126 tons, and in value of £78,928, and in the exports of bleaching materials an increase in weight of 3,978 tons, and in value of £42,283. Sulphate of copper has given way again, and is pressed for sale. Green copperas is also easier, the export demand being light. Little business is doing in acetate of lime, prices however ruling steady. Acetates of lead and soda are also quiet. Nitrate of lead is moving rather better. Oxalic acid is in good demand, and slightly dearer. Carbonate and caustic potash are steady. Yellow Prussiate of potash is unchanged, and only small orders are being placed. Minerals—Some improvement may be noticed in this branch. Iron ore has been receiving more attention, and some good orders have been placed for Spanish ore, prices being firmer. The imports for the five months ended May 31st last, as compared with those for the corresponding period of last year, show an increase in weight of 222,055 tons, and in value of £69,983. In chrome ore also more business has been passing, and good quality is firm. Manganese ore of good quality is in rather short supply, and is quite firm in price. Foreign brimstone continues to lose ground, the imports in May last being considerably less than in May, 1892; and in the five months ended May 31st last, as compared with corresponding period of 1892, there is a decrease in weight of 1,953 tons, and in value of £20,984. China clay is moving rather better on export account, and the demand in the home trade is also fairly good. Metals—Prices of both Scotch and Cleveland iron have advanced during the month, and although during the last few days they have been easing again, there is still a buoyant feeling in the Middlesbrough market, and a strong expectation of further improvement. Shipments from Glasgow are scarcely up to the mark, but from Middlesbrough they are better than usual at this time of the year. In the Midlands also there is an improved tone, and higher prices asked. Copper, after advancing steadily, has given way again, but is still a little higher than at the beginning of the month. Tin also after advancing strongly has sustained a severe relapse, and is at present easy at a decline of about £2 per ton during the month. Spelter is steady, and unchanged in value. Lead is firm at a slight advance.

The following statement of the several amounts of gold and silver in leading countries has been issued by the Director of the U. S. Mint:

Great Britain, gold	-	\$550,000,000
Great Britain, silver	-	100,000,000
France, gold	-	800,000,000
France, silver	-	700,000,000
Germany, gold	-	600,000,000
Germany, silver	-	210,000,000
Russia, gold	-	100,000,000
Russia, silver	-	60,000,000
United States, gold	-	654,000,000
United States, silver	-	575,000,000
Canada, gold	-	16,000,000
Canada, silver	-	5,000,000
India, silver only	-	900,000,000
China, silver only	-	700,000,000

Some of these nations have a large amount of uncovered notes, Russia having

\$500,000,000 worth, and the United States \$405,790,000. Canada is debited with \$40,000,000 of these, while Great Britain has only \$50,000,000. France has the highest average of money per head of her population, the sum per individual being \$40.56. Britain has \$18.42; the United States \$26.15, and Canada \$18.56.

—In Ontario assignments include J. C. Richardson & Co., general store, Beeton. The firm has undergone several changes since it was started seven years ago, and for some time back has not been making money. Liabilities moderately large.—J. Dane, general store, Kaladar, is reported to be in trouble.—A. W. Hermon, meat dealer, Toronto; G. B. Schneider, shoes, Waterloo; Geo. Webster, general store, Lions Head; Irvine & Co., boots and shoes, Toronto Junction, who recently offered 50c on the dollar; Wm. Scarlett, grocer, St. Thomas and Jas. Shide, provisions, Toronto, have assigned.—D. S. Burch & Co., electro-platers, Ottawa and H. M. Rennie, stoves, Toronto, have had their premises under seizure.

—Alex. Dubrenil, general store and lumber jobber, Dubrenil, Ont., whose assignment was referred to in our last, commenced in the lumber trade many years ago and branched out into store-keeping. His liabilities are reported to be \$17,000 and assets are not fully ascertained. These consist of farm, bush lots, stock, book debts, unsettled claims in lumber, real estate, etc. The real property is heavily encumbered. He had a loose way of keeping accounts and paid too much for supplies and accommodation. He was a better lumberman than a business man, and attempted to handle more than his capital, or ability to manage, warranted. A meeting of creditors is being held at Renfrew.

—The affairs of J. F. Fairgrieve & Son, manufacturers of woollens, Innisville, Ont., are in bad shape and foreclosure proceedings have been instituted. The firm bought a woolen mill for \$3,000, giving a mortgage to cover balance of purchase money, of \$2,000. John F. Fairgrieve, the senior partner left for Montreal on the 8th of June and he was seen here on the 14th, but has since disappeared. He has not written to his wife, or son, and no explanation is forthcoming. The dam and flume by which his mill was run were broken away by a flood early in May. The estate cannot pay much. His son was only a nominal partner and has no means and little business experience.

—An interesting decision was rendered in a court at New Philadelphia, O., recently, in which it was held that the agents of an insurance company have no authority to do anything but solicit insurance and collect the premiums. If the policyholder wishes to make any alterations in the property insured, he must send his policy to headquarters to have the proper endorsement made, and in case the property burns, notice and particular sworn account must also be sent direct to the company, so the decision says, which fur-

ther states that the agent's word must be taken for nothing. The case was one brought by a German farmer against the Ohio Farmers' of Leroy.

—An Australian merchant visiting this city has expressed to us his amazement at the evidences of prosperity seen in this country all the way from the Pacific. He is quite confident of a large trade being done between the two countries, and states that, owing to the trade between Canada and Australia having passed through the port of San Francisco, until recently, the returns of it were credited to the United States. Our informant urges the desirability of a Canadian trade agency being established in Melbourne.

—The local Board of Trade has passed resolutions protesting against the refusal of the railway companies to indemnify shippers for shortage on carloads of grain. The resolution was passed owing to the complaint of a member of the board that one of the railway companies had refused to indemnify him for an enormous shortage in oats. The company signed a bill of lading for 24,000 pounds of oats, but on arrival at its destination the car was found to contain only 9,500 pounds.

—Crop reports up to 27th inst., from Northern Minnesota and North Dakota are of a discouraging character. Owing to the hot sun and continued high winds, grain is wilting in the fields. Wheat experts say that already the damage may be placed at 25 to 50 per cent. Many fields are worthless. Local showers in the James River Valley have been a blessing to some, but the general outlook is the worst in years. With the most favorable weather, half a crop is all that can be hoped for.

—The Daily Indicator, N. Y., puts the financial question very tersely. "The question is heard everywhere and all the time. What is the cause of the present trouble? It is easy enough to find the cause; it lies in the fact that some 65,000,000 people who have been doing business on a basis of about 1 per cent. cash and 99 per cent. credit, all of a sudden attempt to do business on all cash and no credit."

—The Memromcook Gold Mining Co. (Ltd.) stockholders held their first meeting at Dorchester, on 22nd. The directors held a meeting and appointed J. B. Neilly, president; J. W. Y. Smith, vice-president; W. S. Covert, secretary; Fred W. Sumner, treasurer.

—J. O. Labelle, dry goods, St. Catherine street, east are reported in difficulties. Liabilities probably \$10,000 to \$12,000.

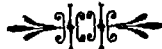
—The liabilities of Frank D. Moore, tailor, London, Ont., doing business under the style of Daugherty & Moore, are about \$4,000 and the estate has been sold. His old partner Daugherty, was a creditor to the extent of \$2,000 for money advanced. The assets advertised at auction consisted of cloths and tweeds, \$1,208; furniture, chattels, etc., \$330. Moore has been in

# Melissa Manufacturing Company.

## J. W. MACKEDIE & Co., Clothing • Manufacturers,

AND WHOLESALE AGENTS FOR Melissa Manufacturing Co.

TRAVELLERS ARE NOW ON THE ROAD  
WITH COMPLETE LINES OF



### SPRING AND SUMMER GOODS.

31 & 33 VICTORIA SQUARE.

MONTREAL, 3rd January, 1893

bad health, and his failure was not unexpected.

—R. N. Leblanc, in business at Black Cape, Que., for little over a year as store-keeper, has assigned with liabilities of \$10,000.—Guilbault & Laporte, hotel, city, have failed for \$2,000.—J. A. Chicoine, trader, St. Helene, has assigned.—The assignment is reported of Hy. Dubeau, restaurant, City; liabilities \$3,100.—C. J. Chandler, general store, Stanbridge east, announces that he is giving up business.

—Trouble has broken out between the partners in the firm of Standish & Reid, billiard table mfrs., Toronto, and an assignment is recorded. Standish says the concern has no past due debts, and the assignment was made without his knowledge. He will move to have it set aside and apply for a dissolution. He gives assets as \$4,000 and liabilities \$1,000.

—D. W. Sutherland, general store, Mount LeGauan B.C., has assigned.—Mrs. A. Bishop, wife of J. C. Bishop, carrying on business in Winnipeg, as the Bishop furniture company, has assigned, the cause given being close competition and difficulty in making collections. Liabilities are supposed to be moderately large.

—At a recent auction of California fruit in this city apricots sold at 45c to \$1.25 per crate, supply being excessive, consisting of 700 crates. Peaches realized \$1.50 to \$1.62 1-2; pears \$3.87 1-2 to \$4.25, and plums \$1.87 1-2 to \$3.25. A sale of California oranges was announced for a later date.

—Little is known here of J. M. Burke & Co., bankers, Kalso, B.C., whose suspension is announced. The concern is said to have been supported by American capital.

—Reports from Toronto state that the Johnston & Johnston company, Ltd., wholesale drugs, have assigned.

The Toronto Star has disappeared in the space of insolvency, naturally following the extinction of the Sun. Journalistic luminaries seem to have no adequate orbit in Toronto.

### Financial.

Thursday Evg., July 13, '93.

The local money market is firm at 6c to 6½ per cent. Money was loaning in New York at noon at 6 per cent. London cables quote the bank rate 2¼ and open market 1¼ per cent. Sterling 60 days' sight 8¼ to 5-16 and 8¼ to ½; demand 8 11-16 to ¼ and 8 15-16 to 9¼; cables 9¼ to ¼. New York funds 1-16 dis. to par and ½ prem. to ¼. Market heavy. Documentary sixties 8 to 8 1-16 Cattle bills, 3 days, 8 to 8¼. As usual during the summer only one session, per day, of the local Stock Exchange is being held, and business is flat. Heavy losses have been sustained by some operators in American securities, owing to the heavy and persistent shrinkage in values. It is even said that several have had to sell real estate. On the other hand it is stated that certain local stocks are considered cheap and some small lots have been bought for investment. Brokers state that money is not always going to be dear. The banks have the money, but prefer to hold it during the present uncertain state of affairs in the States and abroad, over the silver question, etc. Great confidence and more money are looked for when the crops begin to move. The hay crop now being out promises to be large and to find a profitable market. An effort was made to depress Canadian Pacific in New York at the close yesterday, but the unexpected result to-day was an advance in London Bank of Montreal was more active this week. Cable active but weak. Gas lower on reports re opposition company, more or less inspired by interested parties. Following is the record for the week, as per Clouston & Co., stock brokers:

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	299	218	214	221½
Ontario.....	5	115	115	117½
Peoples.....	6	114½	114½	108½
Molsons.....	47	162½	160	....
Merchants.....	4	154	154	152
Ville-Marie.....	33	80	80	78½
Commerce.....	42	136	135	141½

### Miscellaneous.

Cable.....	950	137½	130	157
Telegraph.....	206	142	139	143½
Rochelle.....	324	60	58½	74½
Passenger.....xd	69	168	164	224½
Gas.....	767	201	193	208½
Pacific.....	1600	74½	72	90½
Montreal Cotton xd	20	117	117	122½
Duluth Com.....	160	7½	7½	12
Duluth Pref.....	60	15	15	32½

### MONTREAL WHOLESALE MARKETS.

Thursday Evg., July 13, '93.

Trade in general has kept up to former standard and the uneasiness in the money market has been reflected chiefly on the stock exchanges. The late convention caused a freer circulation of money among city retail traders. We are pleased to welcome a long delayed improvement in the iron trade. Speculation in hay has been active and the rumor was started that the railways were blocked and could handle no more cars. It appears, however, the sole difficulty was at one point—Hochelega. Shippers are incensed at reports of high prices in Britain as it hinders them buying to advantage. Sellers would act wisely to meet buyers at a fair profit, but not to run short of supplies, as owing to the stoppage of the stocker, trade there will be more winter feeding of stock in Canada. Shippers' profits on hay have been fair, but not fabulous. The Dundee stock feeders again talk of moving to have the restrictions against Canada removed. This means, says one writer, that steamship people interested in Canada want to earn money for carrying the cattle, the Harbor Trust want to have money for the dues on the cattle; and when the cattle get landed the farmers won't buy them because they have no feeding and no grass. The upshot then will be that the stock will simply be thrown

1893

**STILL AHEAD**

1893

# SAFFORD RADIATORS

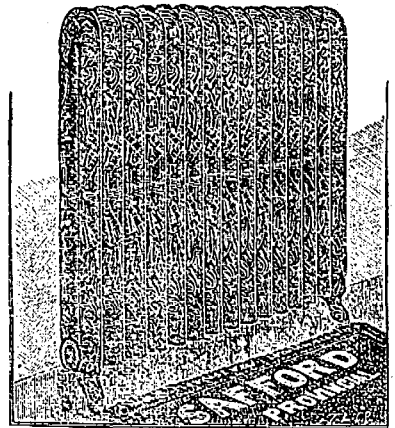
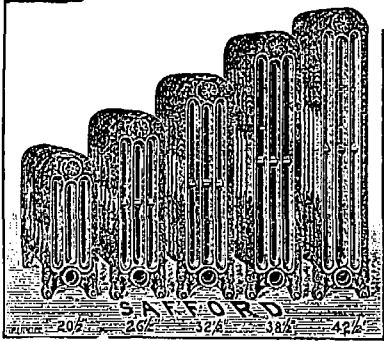
FOR HOT WATER AND STEAM HEATING.

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MOST EFFICIENT,  
NEWEST DESIGNS,  
BEST CONSTRUCTION.

TEN STYLES AND ONE HUNDRED  
SIZES.

All Radiators Patented and  
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## H. McLAREN & CO.,

706 Craig Street, (Nearly opposite St. Alexander St.) MONTREAL.

SOLE AGENTS FOR THE TORONTO RADIATOR M'F'G CO., TORONTO.

LARGEST MANUFACTURERS IN CANADA.

ST. JOHN, N.B., QUEBEC, HAMILTON, WINNIPEG AND VICTORIA, B.C.

away and the exporter (or his commission man) will have a big balance to pay. Far better to keep the cattle in Canada and make beef of them, for next year will be a year of scarcity. The total shipments from Montreal to recent date were 37,973 cattle and 382 sheep, against 41,083 cattle and 1,554 sheep last year.

Butter and Cheese.—The butter market offers little new. Prices are considered high by buyers. Creamery 20 1-2c to 21c, Townships 18c to 18 1-2c and Western 15 1-2c to 16c. In cheese, advices from the country indicate that most of the June make has gone out and July is too green to ship. There was not so much space to fill this week as fewer steamers sailed. Both buyers and sellers affect indifference. The former would like to see lower prices before buying, but the latter having done well with earlier makes can afford to wait and hold, if necessary. June cheese this year opened at 8 3-4c and sold up to 9 1-4c, and even 9 1-2c, a good 1-2c gain on last season's prices. Liverpool cables came 45s for white and 46s 6d for colored. At Belleville this week 18 factories offered 1,135 boxes white and 145 colored, but only a few sold at 9c; 8 7-8c was refused for the balance. The cheese was first four days of July made and the trade said it was too green to ship. Offerings at Ingersoll 2,180 boxes June; 163 sold at 8 1-16c, 477 at 9c and 935 at 9 1-2c. Last year supplies were 2,190 with sales at 8 13-16c, to 8 7-8c.

Dry Goods.—Our local manufacturers tell us they have plenty of orders and are being hard pressed for early deliveries. They continue, it appears, to keep their spindles going only in the execution of orders placed, not for stock. Remittances have given more satisfaction. Wholesale peo-

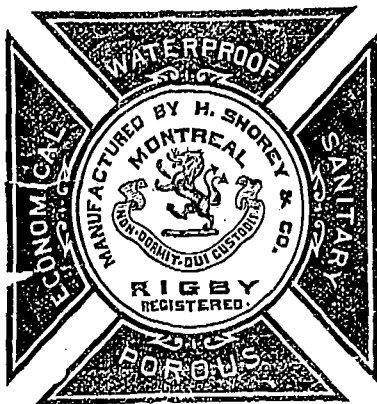
ple say orders are coming in for fall goods quite freely and that from all directions. Our retailers have had a capital week's trade both in the city and outskirts. Sales have shown an advance over the same time last year all this month. The Convention visitors and reduced fares were probably favorable factors. Liverpool cotton steady; American middlings, 47-16d. New York cotton, futures steady; July 8.05c; Aug. 8.03c, Sept. 8.11c, Oct. 8.21c. Close—Spot quiet; uplands 8 1-8c, gulf 8 3-8c; futures quiet; sales, 169,100 bales; July 7.84c, Aug. 7.89c, Sept. 7.99c, Oct. 8.09c, Nov. 8.17c, Dec. 8.25c.

Flour and Grain.—The local markets are dull especially for flour. Oats and peas are enquired for and Manitoba wheat is fairly steady. Recent offerings on the call board include 10,000 bushels No. 1 hard Manitoba wheat afloat at Fort William at 74c, bid 68c; two cars No. 2 hay on track here, at \$13.50 per ton, bid \$12.50. The Chicago estimate of the visible supply shows a decrease of 497,000 bushels of wheat, 345,000 bushels of oats and an increase of 458,000 bush. of corn. Wheat dull and irregular in Chicago. Late prices are 64 7-8c July, 66 3-8c Aug., 69 1-8c Sept., 74 7-8c Dec. Corn 40 1-8c July. A special report on the corn crop says: The week just closed has been marked by a high degree of temperature in the corn belt, in some areas storms of rain and wind, which have more or less injured the crop. But taking the corn situation as a whole, the country has held its own remarkably well, and with good general rains within a week or ten days, I think we ought to have an excellent crop of corn. Central Illinois, a very important corn area, seems to be suffering more for want of rain than any other district. Iowa has had refreshing rains this week, and Nebraska has also. The corn crop is now virtually "laid by." Only a disaster in the shape of a drouth or an early frost,

both of which are unknown quantities at the present time, can in any way interfere with the present excellent prospects. British cables: Cargoes off coast, wheat, quiet but firm; corn, nil. Cargoes on passage and for shipment, wheat, firmly held; corn quiet; Australian wheat, off coast, 29s 3d; present and following month, 30s. Chilean wheat, off coast, 28s; present and following month, 29s. Walla Walla wheat, off coast, 28s; present and following month, 29s. French country markets, mostly turn cheaper. Weather in England, showery; Liverpool wheat, spot, slow at the advance; do maize, steadily held. No. 1 standard California wheat, 5s 11 1-2d; American, red Western wheat, 5s 9d; No. 2 spring wheat, 5s 10d; No. 1 Bombay wheat, 5s 10 1-2d; mixed maize, 4s 4 1-2d. Canadian peas, 5s 7d.

Groceries.—Orders continue moderate, and prices generally unchanged. There is no life to the market. Teas are not called for in any quantity but there is no give-away in prices. Refined sugars unchanged but foreign and New York markets are reported in better shape. Peanuts are excited and likely to go higher. News from the Pacific on salmon is conflicting. Dealers are asking \$1.60 for spot and \$1.45 for August arrivals. Cables from Bordeaux offer new crop French prunes for first half September shipment at 29 francs c. and f., or say the equivalent of 7 1-4c to 7 3-8c for the four sizes laid down in New York.

Green Fruits, Etc.—There was a good trade done in basket fruits. Only a few lots of early apples have been received, but they will be plentiful soon. Gooseberries, per basket, \$1. Red currants \$1, no blacks in yet. Raspberries 90c for large and 50c for small pails; supply moderate and good demand. A few Quebec strawberries were selling at 10c to 12c per box. Cherries, per basket of 12 quarts,



## RIGBY POROUS WATERPROOF CLOTHING

THE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfaction to the public.

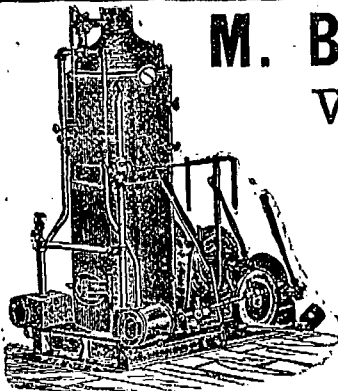
Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

NOTE: We are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

Manufactured and for sale by us and the Dry Goods and Furnishing Houses throughout Canada.

# H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.



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

DREDGES, DITCHERS,

Derricks, Steam Shovels,

HOISTING ENGINES

HORSE POWER HOISTERS,

GANG STONE SAWS,

Stone Derrick Irons, Centrifugal Pumps

And other plant for Contractors' use.

Agents: S. G. STEWART & CO., Imperial Building, MONTREAL.

large black, \$1.50; ordinary, \$1 to \$1.25. Water melons 20c to 25c each. Oranges, 1-2 boxes, 100 size, Messina or Catanias, \$2.40 to \$2.25; 180 size \$2.75 to \$3; bloods, 100 size, \$2.50. Lemons, choice, \$2.75 to \$3.25; fancy \$3.75 to \$4. Bananas \$1 to \$1.75 per bunch. Peaches, per box, \$1.75 to \$2; apricots \$2 to \$2.25. California pears \$5 per box. Onions, per crate, \$2. Dates, per lb., 5 1-2c. Nuts, filberts, 10c; walnuts 14c; almonds 17c; peanuts, raw, 9 1-2c; roasted, 12c.

Hops.—The Waterville, N. Y., Times of recent date says: Nearly all of our local dealers and several from outside have been on the market this week for hops. There have been quite a number of sales at from 19c to 21c, the majority being bought for from 20c to 20 3-4c.

Iron and Hardware.—The news in this department is more cheerful than it was. Prices keep low, but there is a fair turnover of goods. Harvesting tools and machinery have been well enquired after. A Montrealer just back from Europe reports a much better feeling there. In tin plates, Americans have become buyers again and Britain is likely to ship quite a lot to the States. Canada plates are coming forward here more freely. Owing to slow arrivals market has been stiff, as there has been a demand for a variety of purposes. Makers are now doing better with their deliveries. It is stated that less steel is likely to be imported owing to large make in Nova Scotia. Recent reports from the various centres of the British iron industry are more encouraging than they have been for a considerable time past. It may be too much to say that they reveal any general revival

in trade, but they at least indicate that a better feeling prevails and that the dark cloud of depression is at length beginning to show its silver lining. Pig Iron—There has been a better tone in the market and prices have been rather firmer. The request for makers' iron is active and for some special brands the demand is quite equal to the supply. Late quotations for warrants are: Scotch 41s 9d, Cleveland 35s 3d and Hematite 44s 10 1-2d, with stocks at 336,730, 69,570 and 63,831 tons respectively. Manufactured Iron—Makers report a better enquiry and a greater disposition on the part of buyers to cover up their requirements. Some large orders for the East for unbranded bars are in the market, while for merchant bars, hoops and sheets there is also a fair demand. Altogether the tone is fairly hopeful and the outlook more satisfactory than it has been for some time past. Steel—Consequent upon ship building orders placed on the Clyde, and elsewhere, there have been some fair contracts made for the supply of steel plates and angles. This has, for the time at least, checked the downward tendency of prices, and as recent quotations were certainly unremunerative, any increase in demand will promptly strengthen values. Copper and tin dull and lead slightly stiffer than it was.

Provisions and Eggs.—The market is dull and steady. Canada short cut pork is unchanged at \$21 to \$22 per brl., and new mess western at \$22.50 to \$23. City cured hams 12c to 13 1-4c, bacon 11 1-2c to 12 1-4c, lard in pails 11c to 12c and common refined 9 1-2c to 10c. Pork in Chicago \$19.50 July, \$20.35 Sept., and lard \$9.35 July, \$10 Aug., \$10.35 Sept. Business in eggs here quiet. Sales at 11c to 11 1-2c.

CARSLEY & CO.,  
Wholesale Dry Goods.  
113 St. Peter Street, MONTREAL, and  
18 Bartholomew Close, LONDON, England

## Our Inducements

A GOOD ARTICLE:  
AT A FAIR PRICE.

Our : Celebrated : Brands :

"OABLE,"  
"MUNGO," "EL PADRE,"  
— AND —  
"MADRE E HIJO."

Are as staple as flour, sell readily and always in demand. Millions of each brand sold annually; sales constantly increasing.

## S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

# CANADIAN PACIFIC RY.

## The World's Fair

EXCURSION TO CHICAGO

28th and 29th July.

Single Fare Round Trip

Good to return leaving Chicago until  
7th August, 1893.

NEW TICKET OFFICE, 129 St. James St.,  
MONTREAL.

Wool.—A London report says: Foreign buyers were more active. Germans, rousing from their lethargy, bid more keenly. Medium merinos showed hardening rates. Home traders were eager buyers. Crossbreds showed an occasional slight advance. Heavy New Zealand merino greasies were slow of sale. Seventeen thousand bales were withdrawn. Cape of Good Hope and Natal, scoured at 8d to 1s 2 1-2d; greasy 4 3-4d to 10 1-2d; do locks and pieces 5d. The offerings next week will comprise 77,542 bales. The imports of the week amounted to 27,644 bales.

TORONTO WHOLESALE TRADE.

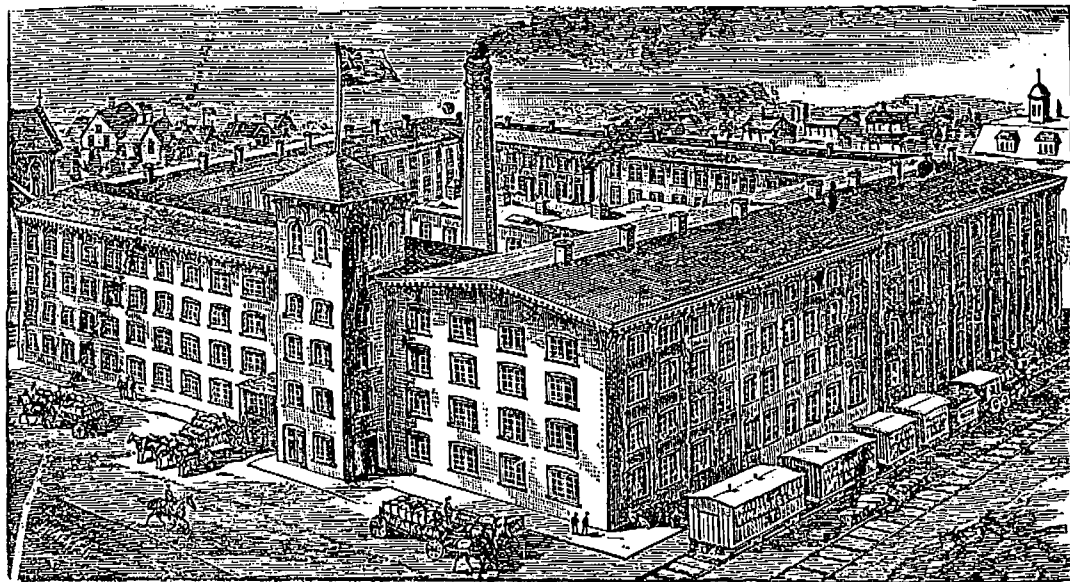
(Revised by Telegraph.)

Toronto, July 13, 1893.

There is no particular change in the business situation. Wholesale men are doing the usual sorting-up trade, and shipments of fall goods are being made. Prices generally are without change. Outlook fair, with merchants confident. The money market is firm, with no loans reported on stocks, and the nominal rates are 6 1-2c to 7 per cent. Sterling exchange is dull



**WM. PARKS & SON, Limited, ST. JOHN, New Brunswick.**



**COTTON SPINNERS, BLEACHERS, DYERS  
AND MANUFACTURERS.**

of a superior quality and Fast Colors for manufacturing purposes a Specialty.

MI. { NEW BRUNSWICK COTTON MILLS, } ST. JOHN, N.B.  
ST. JOHN COTTON MILLS.

and weaker in sympathy with New York, where rates will admit of the import of gold. Stock speculation continues very quiet, with the tendency downwards, chiefly owing to the scarcity of money. Sales of Commerce at 138 1-2, Standard at 161, Imperial at 178, and Hamilton at 156. Montreal wanted at 218, Ontario at 115, Toronto at 242, and Dominion offered at 272, without bids. Canadian Pacific lower at 72 3-4, Northwest Land at 73, Toronto Electric at 178, Telephone at 135 1-2, British America Assurance at 116, Western at 145 1-2, Gas at 188, and Dominion Telegraph at 106 1-2. Freehold Loan sold at 137, Imperial at 122, Peoples at 100, Building and Loan at 102, and London and Canadian at 180.

**Butter.**—This market is firm, with moderate receipts. The best tub is jobbing at 19c to 20c, large rolls at 15c to 17c, and medium at 12c to 13c. Creamery 21c to 22 1-2c. Eggs unchanged at 11 1-2c to 12c. Cheese dull at 9 1-2c to 10c for jobbing lots.

**Dressed Hogs.**—Very few offering, and prices firm. Sales of small lots to butchers at \$7.50 to \$8.

**Flour and Grain.**—Trade has been very quiet this week, and prices show little or no change. Straight roller quoted at \$2.90 to \$3 for ordinary brands, and extras at \$2.70 to \$2.75. Patents sold at \$3.30 to \$3.40. Wheat dull, with white and red quoted outside at 61c to 62c, and spring at 59c to 60c. Manitoba wheats steady at 80c west, lake and rail, for No.

**BEDDING!!!**  
**GET YOUR BEDDING AND BEDSTEADS FROM A FIRST-CLASS HOUSE.**

ESTABLISHED 20 YEARS' —:— RISK BOTTOM PRICES.

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

**J. E. TOWNSEND,**

**1 LITTLE ST. ANTOINE STREET, Corner St. James Street only.**  
**TELEPHONE 1906**

2 and 77c for No. 3 hard. No. 1 frosted quoted at 68c, lake and rail. Barley dull and featureless. No. 1 is quoted at 45c, and No. 2 at 40c outside. Oats very firm, with sales at 39c to 40c on track and outside at 35c to 36c. Peas firm, selling outside at 58c. Bran unchanged with cars quoted at \$11.50 on track, and shorts at \$13. Oatmeal firm at \$4.30 to \$4.40.

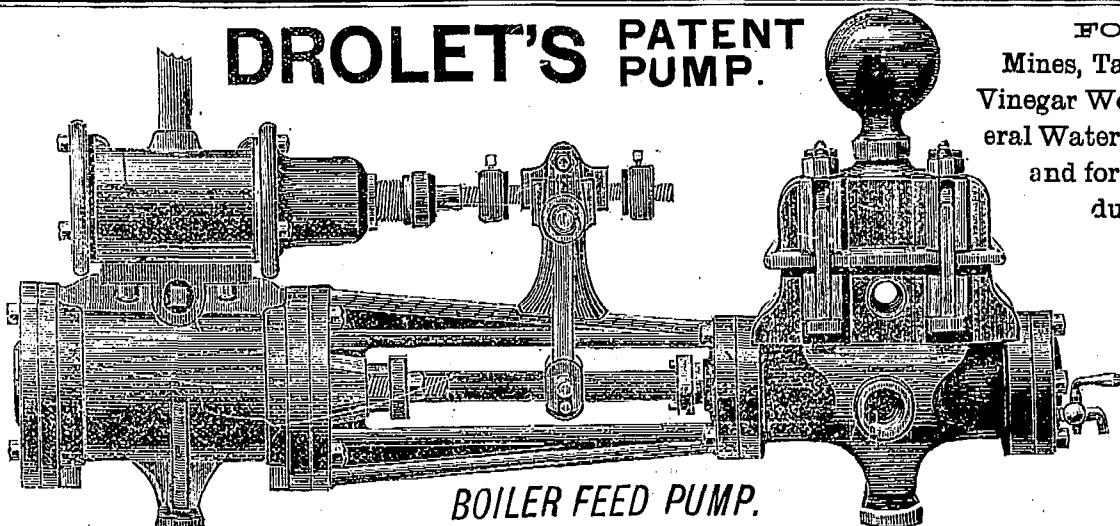
**Groceries.**—Trade quiet and prices steady. Sugars continue firm, granulated selling at 5 5-8c to 5 3-4c, and yellow at 4 5-8c to 5 1-4c. Teas are unchanged, and coffees 21c to 22c for Rio. Canned goods setady salmon offers at \$1.40. Dried fruits are steady with very little doing.

**Hardware.**—There is a fair trade with prices generally unchanged.

**Hides and Skins.**—Trade in hides dull, with cured asked at 4 5-8c to 4 3-4c Green 2c to 4c, the latter for No. 1. Lambskins firm at 40c to 45c and calfskins dull at 6c to 7c.

**Live Stock Trade.**—Trade flat, with very little demand for export cattle. Several loads sold yesterday at 4 1-4c to 4 1-2c. The demand for butchers' cattle was slow, the best selling at 3 3-4 to 3 7-8 per lb. lb. medium at 3 1-2c and inferior 3c to 3 1-4c. Milch cows sold at \$30 to \$45 each, and calves from \$4 to \$7. Sheep

**DROLET'S PATENT PUMP.**



**FOR**  
Mines, Tanneries,  
Vinegar Works, Gen-  
eral Water Supplies,  
and for all other  
duties.

**BOILER FEED PUMP.**

Cheapest and best Pump made in Canada. Send for Catalogue.

**F. X. DROLET,**  
Patentee and Manufacturer,  
75 to 79 St. Joseph St.,  
QUEBEC CITY, QUE.



**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), 324,500  
Resources 1,119,948  
Deposit with Dom. Gov't, - \$7,000

**THE BONUS SYSTEM**

This Company renders the Premiums in certain cases usually 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.

**\$962,000.00** have been paid in Claims to Employers.

President, - SIR ALEX. T. GALT, G.C.M.G.  
Vice-President and Managing Director  
**EDWARD RAWLINGS.**

Bankers, - THE BANK OF MONTREAL.

**HEAD OFFICE:**

Dominion Square corner Metcalfe St.  
**MONTREAL.**

**EDWARD RAWLINGS,**

Vice-Pres. and Managing Director.

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

ESTABLISHED 1882

**THE CANADA JUTE CO.**  
MANUFACTURERS OF BAGS,

Importers of

TWINES, HESSIAN, PADDINGS BUCKRAMS, ETC.

17, 19 & 21 ST. MARTIN STREET  
**MONTREAL.**

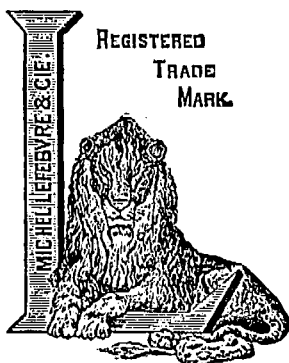
**Bookbinding and Job Printing**

OF ALL KINDS DONE AT THE

**Journal of Commerce.**

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Prices July 13	Cash value per \$	
Brit. North America.....	\$ 242 1/2	\$4,866,666	4,866,666	1,289,666	2 1/2	April	156	279 86	
Can. Bank Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	June	130	65 00	
Commercial, Manitoba.....	200	587,800	546,950	64,000	3 1/2	2 May	100	100 00	
Commercial, Ont. ....	200	806,000	806,500	165,000	4 1/2	30 June	47 1/2	890 00	
Commercial, Windsor.....	40	606,000	260,000	65,000	3 1/2	.....	135	42 00	
Dominion.....	50	1,500,000	1,500,000	1,350,000	5	1 May	1 Nov	270	135 00
Du Peuple.....	50	1,200,000	1,200,000	510,000	3	3 Mar	8 Sept	114 1/2	67 3/4
Eastern Townships.....	50	1,500,000	1,466,684	625,000	3 1/2	2 Jan	2 July	134	67 00
Federal.....	100	1,250,000	1,250,000	in Liquidation	.....	.....	.....	.....	
Hamilton.....	100	1,232,500	1,250,000	650,000	4	1 June	1 Dec	156	166 1/2
Hochelaga.....	100	710,100	710,100	230,000	3 1/2	June	Dec	122	122 50
Imperial.....	100	2,600,000	1,900,000	710,000	4	June	Dec	177	177 00
Jacques Cartier.....	25	500,000	500,000	210,000	4	2 June	2 Dec	124	21 00
Merchants' Can.....	100	6,000,000	6,000,000	2,900,000	4	2 June	1 Dec	148	148 00
Merchants, Halifax.....	100	1,000,000	1,000,000	510,000	1	1 Aug	1 Feb	140	140 00
Molson's.....	50	2,000,000	2,000,000	1,100,000	4	1 April	1 Oct	155	77 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	1 June	1 Dec	218	430 00
Nationale.....	100	1,200,000	1,200,000	.....	2	1 May	Nov	92	27 50
New Brunswick.....	100	500,000	500,000	500,000	6	1 Jan	1 July	249	249 00
Ontario.....	100	1,600,000	1,500,000	845,000	3 1/2	1 June	1 July	115	115 00
Ottawa.....	100	1,500,000	1,335,000	707,549	4	1 June	1 Dec	155	155 00
People's of N. B.....	20	180,000	180,000	190,000	4	Jan.	July	122 1/2	24 1/2
Quebec.....	100	2,500,000	2,500,000	550,000	3 1/2	June	Dec	126	126 00
St. Stephen's.....	100	200,000	200,000	45,000	2	2 April	Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	500,000	4	Jan	July	161	80 50
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	1 June	1 Dec	245	200 00
Union, (Halifax).....	50	500,000	500,000	40,000	3	.....	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	210,000	3	2 Jan	2 July	102	102 00
Ville Marie.....	100	570,500	550,000	.....	3 1/2	2 June	1 Dec	82	82 00
Western Bank of Can.....	100	500,000	860,000	80,000	3 1/2	1 April-Oct	.....	99	99 00
Agr. Sav. and Loan Co.....	50	680,000	619,132	80,000	3 1/2	1 Jan	1 July	.....	116 xd
Brit. Can. Loan & Inv. Co.....	100	1,620,000	823,412	60,000	3 1/2	1 Jan	1 July	.....	116 xd
Brit. Mortg. Loan Co.....	100	450,000	289,038	60,000	3 1/2	2 July	.....	.....	25 50
Building and Loan Assoc.....	25	750,000	750,000	100,000	3	2 Jan	2 July	102 xd	62 50
Canada Cotton Co.....	100	2,000,000	2,000,000	.....	.....	May	Aug	63 1/2	62 50
Can Landed & Nat'l Inv't Co.....	100	1,500,000	669,889	153,000	6	2 Jan	2 July	131 xd	183 00
Can. Term. Loan and Sav.....	100	5,000,000	2,600,000	1,562,252	6	1 Jan	1 July	196	196 88
Can. Sav. and Loan Co.....	50	750,000	681,079	150,000	7	June	Dec	120 xd	60 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,000,000	250,000	3	Jan.	July	122	122 00
Central Sav. and Inv. Co.....	50	1,000,000	918,250	.....	3	30 July	31 Dec	94	47 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	15 Jan-Qty	.....	107	53 50
Farmer's Loan and Sav. Co.....	50	1,057,250	611,430	212,500	3 1/2	1 May	Nov	125	62 50
Freehold Loan and Sav. Co.....	100	3,221,500	1,317,109	629,000	4	1 June	1 Dec	187	187 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	318,000	3 1/2	2 Jan	2 July	135 xd	185 00
Home Sav. and Loan Co.....	100	1,750,000	175,000	147,000	3 1/2	2 Jan	2 July	130	130 00
Hochelaga Cotton Co.....	100	2,000,000	1,000,000	.....	5	March-Qty	.....	.....	81 00
Huron & Lambton Loan Co.....	50	500,000	315,039	47,570	3 1/2	2 Jan	2 July	162	121 00
Imperial Loan and Inv. Co.....	100	629,850	625,900	105,600	3 1/2	8 Jan	8 July	121 xd	119 00
Landed Banking and Loan.....	100	700,000	493,000	80,000	3	2 Jan	2 July	119	119 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	360,000	4	15 Moh	15 Sept	130	65 00
London Loan Co.....	50	679,700	622,650	60,000	3 1/2	21 Dec	30 June	110	55 00
London and Ont. Inv. Co.....	100	2,452,700	490,540	115,000	3 1/2	2 Jan	2 July	.....	600 00
Manitoba Inv. Assoc.....	100	100,000	100,000	9,000	4	Jan	July	100	113 00
Manitoba Loan.....	100	1,250,000	312,500	111,000	3 1/2	Jan	July	118 xd	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	4	2 Jan-Qty	.....	189	77 00
Montreal City Gas Co.....	40	2,000,000	2,000,000	.....	6	15 April	15 Oct	192 1/2	82 50
Montreal Street Ry. Co.....	50	600,000	600,000	.....	4	6 May	6 Nov	165	123 50
Montreal Cotton Co.....	100	800,000	800,000	.....	3 1/2	.....	.....	123 1/2	120 00
Merchants M'g Co.....	100	.....	.....	.....	.....	.....	.....	120	120 00
Montreal Loan and Mortg.....	50	1,000,000	500,000	.....	3 1/2	15 Moh	15 Sept	125	62 50
Ont. Indus. Loan and Inv.....	100	466,800	314,291	185,000	3 1/2	30 June	31 Dec	100	100 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	415,000	3 1/2	1 Jan	1 July	130	130 00
People's Loan and Deb. Co.....	50	600,000	589,392	107,000	3 1/2	1 Jan	1 July	100	50 00
Real Est. Loan and Deb. Co.....	50	800,000	477,209	5,000	3 1/2	Jan	July	78	39 00
Richelieu and Ont. Nav. Co.....	100	1,619,000	1,350,000	.....	3	9 Feb	15 Sept	58 1/2	68 50
Royal Loan and Sav. Co.....	50	500,000	470,000	.....	3	Jan	July	130	65 00
Starr M'g Co., Halifax.....	100	200,000	200,000	.....	5	Feb.	.....	25	25 00
Toronto City Gas Co.....	50	800,000	800,000	.....	2 1/2	1 Feb-Qty	.....	188	94 00
Union Loan and Sav. Co.....	50	1,000,000	627,000	215,000	4	Jan	July	131	65 00
Western Can. Loan & Sav.....	50	8,000,000	1,400,000	700,000	5	July	.....	169 xd	84 00



THE LARGEST FACTORY OF THE KIND IN THE DOMINION.

**LION 'L' BRAND**

Pure Goods, Honest Goods

LEADING DEALERS

FROM OCEAN TO OCEAN HANDLE

THESE GOODS.

**PURE VINEGARS.** WARRANTED PURE of natural strength, and free from any added acids. Manufactured solely under the supervision of the Inland Revenue Department. Unequaled for table use and pickling purposes. Put up in wood, all sizes, and in demijohns.

**MIXED PICKLES.** EQUAL TO ANY IMPORTED SIMILAR GOODS. Put up with selected fresh vegetables, in pure vinegar, in 20 oz. round bottles, and in wood packages of 1, 3, 5 and 10 Gallon.

**JAMS, JELLIES and PRESERVES,** WARRANTED FRUIT AND SUGAR. FOR COMMERCE: Specially prepared for Bakers' and Confectioners' use. FOR THE HOUSEHOLD: For Hotels, Boarding Houses, Clubs, Colleges, Convents, Hospitals, Asylums, etc. Also, for travelling, hunting, fishing, yachting excursions, pic nics, etc. Put up in 8 oz. and 1 lb. glasses; also in tin from 1 lb. to 10 lbs., and in wooden pails of 7, 14 and 30 lbs.

**MICHEL LEFEBVRE & CO., MONTREAL, P.Q.**

Established 1849 Gold, Silver and Bronze Medals, 20 First Prizes.

clipped sold from \$4 to \$5 each, and lambs at \$4 to \$4.75. Hogs, unchanged, at 6 1-2c for the best and at 6c for rough.

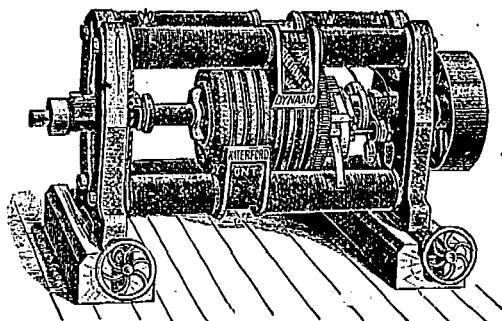
Provisions.—Business quiet and prices firm. Mess pork, \$21.50 to \$22; short cut, \$22; bacon, long clear, 18c; rolls, 10 1-2c; lard 12 1-2c to 13 1-4c; hams, 13c to 13 1-4c. Dried apples 4 1-2c, and evaporated 8 3-4c to 9c. Beans \$1.30 to \$1.35; hops 15c to 17c. Potatoes, new, \$2.75 to \$3 per barrel.

Wool.—This market dull, with receipts falling off, and prices unchanged at 17c for Canadian fleece, 19c to 20c for fine clothing and 21c for South down. Pulled wools 21 1-2c to 22c, and supers 20c to 26 1-2c.

**TRADE WITH SOUTH AFRICA.**

A large gathering of the merchants and other prominent citizens of Quebec was held on 27th inst., to hear the views of Mr. R. R. Dobell in regard to trade with South Africa. Mr. Dobell has just returned from a visit to the Cape where he made this question a special study, so that the judgment of one of such eminent business ability is exceedingly interesting and valuable. He said that a large and

# The Reliance Electric Manufacturing Co. Ltd.,



Manufacturers of  
**The Reliance System of Arc  
 and Incandescent Lighting.**  
**The Rae System of Electric  
 Railway and Power  
 Apparatus.**

Branch Offices:  
 141 KING STREET, WEST,  
 TORONTO, ONT

HEAD OFFICE & WORKS:  
**WATERFORD ONT.**

T. W. NESS, 749 Craig St., Montreal, - Agent Province of Quebec,

# ST. GEORGE CIGAR FACTORY

Manufacturers of  
**FINE CIGARS.**



Send for our Price List of Frontenac Bouquets  
 Tip Top A, etc.

LEVIS, QUE.

## S. J. BUCHANAN,

Wholesale and Retail **Biscuit Manufacturer,**  
 242 St. John Street, QUEBEC.

All kinds of Biscuits, Fancy Mixed Cheese, Hand  
 Made, etc. All will be served with greatest satis-  
 faction. Hand made wine a speciality.

# TOWN OF CHATHAM, ONTARIO.

## TENDERS FOR DEBENTURES.

Sealed Tenders, marked Tenders for Debentures will be received by the undersigned until 5 o'clock p.m. of Monday, the 31st day of July proximo, for debentures of the town of Chatham, bearing date 15th December, 1892, issued under and by virtue of the Chatham Debenture Act of 1892 amounting to \$113,085.27 of the denomination of \$2000 each, payable in 1916, 1917, 1918, 1919, 1920, 1921, 1922, 1923 and 1924 with coupons attached for payment of interest annually at the rate of four and one-half, 4½ per cent. per annum. Any further particulars will be furnished on application.

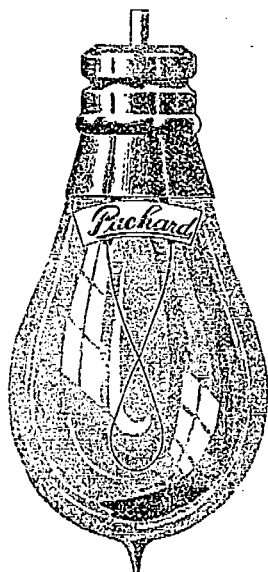
B. G. FLEMING,

Town Treasurer's Office, Town Treas.  
 Chatham, June 15, 1893

## Important to Merchants and Shippers.

Messrs L. NORMAN & CO. Limited, of 3 East India Avenue, London, E.C., invite correspondence from shippers and others interested in the development of Canadian trade with Great Britain. The Company is in a position to sell on commission considerable quantities of Wheat, Barley and other Canadian grain, and have devoted special attention to the matter.

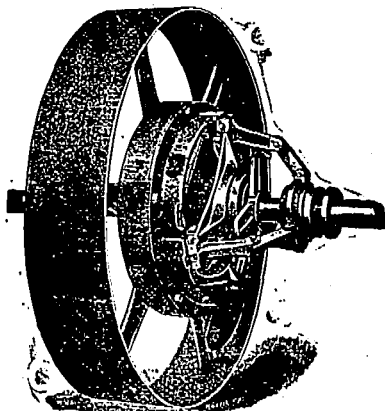
HIGH GRADE  
 INCANDESCENT LAMPS  
**PACKARD**



MANUFACTURED BY  
**PACKARD LAMP CO. LTD.**  
 CHAS. C. PAIGE, Mgr.-Dir., 96 to 100 King St.

**MONTREAL,**

## CLAUSEN CLUTCH PULLEY AND CUT-OFF COUPLING.



Simple, Durable and only one point of  
 adjustment.

Manufactured by  
**DARLING BROTHERS, MONTREAL.**  
**RELIANCE WORKS.**

IT IS NO LONGER NECESSARY TO IMPORT CARBON POINTS

# The Peterborough Carbon and Porcelain Co. LIMITED.

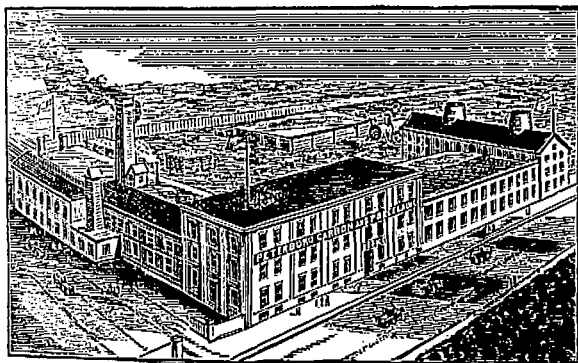
PETERBORO, Ont.

Can furnish them equal to  
 any in the world, as  
 they are

MANUFACTURERS OF

**CARBON POINTS**  
 For all systems of Arc Light.  
**BATTERY PLATES,**  
**CARBON BRUSHES.**

All kinds of Porcelain for  
 Electrical and Hardware  
 Lines.



profitable trade could be done with S. Africa in oatmeal, canned meats, cheese, butter, flour, leather, manufactured lumber and other goods of that nature, and canned fruits, wool and other articles received in exchange. South Africa produced \$5,000,000 worth of coal annually and gold to the same amount, even with primitive processes in vogue there, but with improved appliances the gold fields could, if properly worked, produce ten times the amount. In diamonds the product was about the same as gold, but was, of course, not capable of being developed to the same extent. A large quantity of wine was produced, but it was found to be too heavy for the European market, where it could not compete with the light

French wines. There was a good opening for trade if the Canadian Government would vote \$50,000 a year subsidy to a new steamship line. Being asked whether the subsidy should be given to mail or to freight boats, Mr. Dobell said there was no question of carrying mails, the subsidy should be for freight. Mr. Stevenson, General Manager of the Quebec Bank, asked what was the disposition of African colonies as to opening up trade relations with Canada. Mr. Dobell replied that they were prepared to go not only half way, but three-quarters, if the movement was started here. The matter was referred to the council of the board.

This is another illustration of the great service capable of being rendered to our

trade by foreign markets being visited by our business men, a policy we have several times urged should be adopted. Mr. Dobell has done the country such a service, and is to be congratulated on and thanked for his enterprise.

The New York "Commercial Bulletin" and the "Journal of Commerce," of that city, have been amalgamated. The change is one upon which we heartily congratulate the conductors. The paper is much improved in appearance; its size is enlarged; and is more convenient. Altogether the amalgamation has resulted in a commercial and financial daily paper which heads the list of journals of this class, for completeness of its information, the high intelligence shown in its treatment of financial questions, and, what is a very valuable feature, the independence shown in its able editorials of mere party politics. A specimen of this appears in a recent issue in which the business community are urged to drop its diverse political interests, and make a united and persistent demand that that part of the public service which affects their business should be conducted on business principles.

The Government of India has decided to stop any further minting of silver. There is no more puzzling financial problem than that of Indian silver. The effect of this restriction will be watched with intense anxiety, and it will have no small influence on the solution of the U. S. silver question.

N. CURRY, PRESIDENT:

J. M. CURRY, SEC.-TREAS.

N. A. RHODES, VICE-PRESIDENT.

J. C. ROBERTSON, CONSULTING DIRECTOR.

CABLE ADDRESS, RHODES AMHERST } A B C CODE

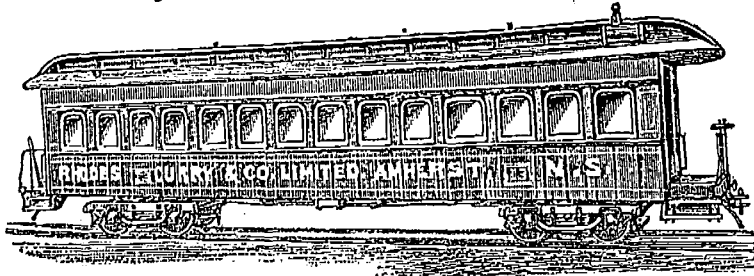
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Manufacturers of,

**RAILWAY AND STREET CARS**

OF EVERY DESCRIPTION.

CAR WHEELS AND CASTINGS.



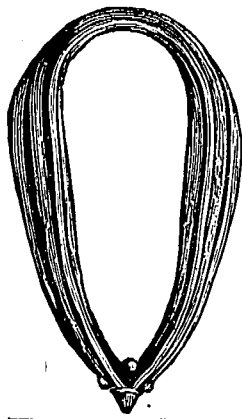
**AMHERST, NOVA SCOTIA.**

Successors to James Harris & Co., Established 1826, St. John, N.B. and Rhodes, Curry & Co., Established 1877, Amherst, N.S.

**PEAKE, BROS. & CO.,**  
Merchants and Ship Owners,  
Agents—Black Diamond S.S. Co. and Ship Chandlers  
Charlottetown, P. E. I.

**Phoenix Foundry & Locomotive Works**

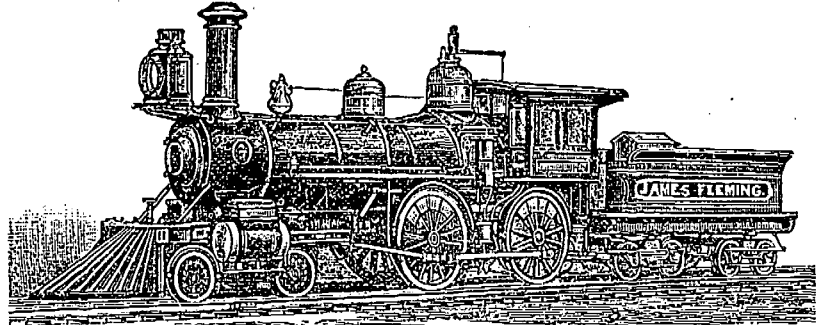
**POND STREET, ST. JOHN, N.B.**



**BLACK'S Horse Collar Works**  
PORT HOPE, ONT.

Send for Price Lists.

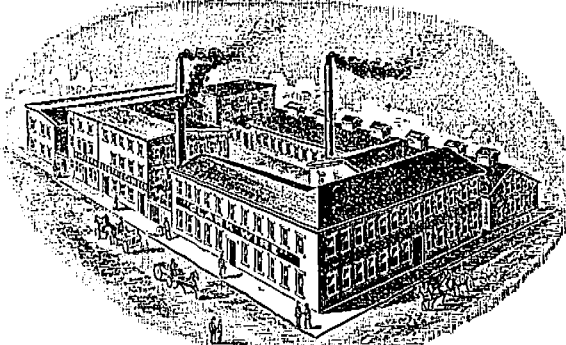
The best and cheapest collar in the market.



**JAMES FLEMING,**

Successor to GEO. FLEMING & SONS.

Manufacturer of Locomotives, Marine and Stationary Steam Engines, Steam Boilers, Ship Tanks, and Machinery of every description.



**SPECIAL NOTICES.**

The Eastern Electric Cable Co. of Boston, whose new works are shown in the accompanying illustration, started in 1885 manufacturing a high grade of insulated wire under patents of Mr. H. A. Clark, which is known as the "Clark Wire"

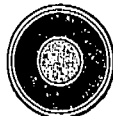
Starting with a small rented building, the company found, at the end of two years, that this was too small. Since then the demand for Clark wire has so increased that the company's premises now cover about one acre of ground with buildings of two and three stories. At present it is neces-

sary to run night and day to keep up with its orders. It has been the aim of the company since the first to make first-class goods, to keep only one standard of quality and to be prompt in shipment and attention to orders, and the result is naturally a very large business as this is the sort of business enterprise that is appreciated by customers. Hundreds of miles of the Clark wire are now in use for submarine, underground and interior wiring for electric light and power purposes. In many places these wires have replaced other brands of insulated cables that had given out under the severe conditions imposed upon them.

The most active men in the company are Mr. H. A. Clark, the general manager and treasurer, and Mr. H. H. Eustis, the president and electrician. Mr. Eustis is well-known to the electrical fraternity because of his attendance at meetings of the National Electric Light Association, but Mr. Clark will always be remembered by those who call at the company's

## THE "CLARK" WIRE.

Insulation Guaranteed when used, Aerial, Underground or Submarine.



In a letter from the Inspector of the Boston Fire Underwriters' Union, he states: "A thoroughly reliable and desirable Wire in every respect."

The rubber used in insulating our wires and cables is especially chemically prepared, and is guaranteed to be water-proof, and will not deteriorate, oxidize or crack, and will remain flexible in extreme cold weather and is not affected by heat. The insulation is protected from mechanical injury by one or more braids, and the whole is coated with Clark's Patent Compound, and special extra finish, which we have now adopted for all our solid wires as an extra weatherproof protection, and also preventing chafing and abrasion, which is water, acid, and to a very great extent fireproof. Our insulation will prove durable when all others fail. We are prepared to furnish Single Wires of all gauges and diameter of insulation for Telegraph and Electric Lights from stock. Cables made to order. We are now prepared to furnish our Clark Wire with a white finish for coiling neat work as well as our standard color.

Clark Joint Gum should be used for making waterproof joints. This is put up in half-pound boxes, in strips about one foot long and five eighths inch wide, and when wrapped about a joint and pressed firmly it makes a solid mass. For Railway and Motor use, we make all sizes of stranded and flexible with Clark insulation.

We guarantee our insulation wherever used, Aerial, Underground or Submarine, and our net prices are as low, if not lower, than any other first-class Insulated Wire. We shall be pleased to mail Catalogues with terms and discounts for quantities.



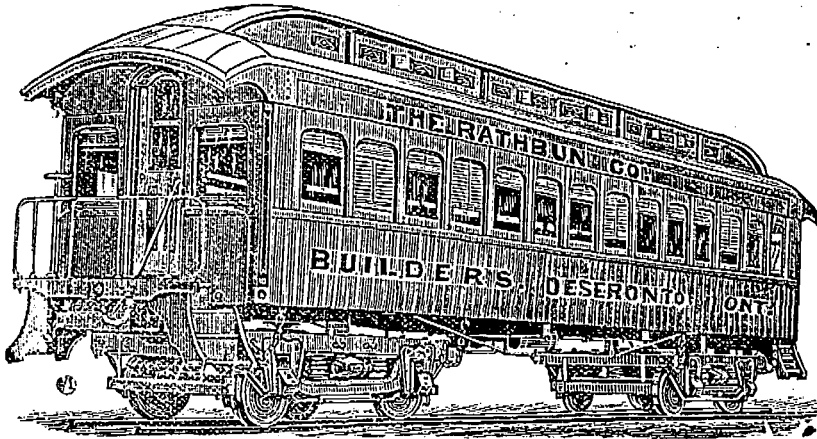
**EASTERN ELECTRIC CABLE CO.,**

61 to 65 Hampshire Street,  
**BOSTON, MASS.**

HENRY A. CLARK, Treasurer and Gen'l Manager,  
HERBERT H. EUSTIS, President and Electrician.

# THE RATHBUN CO.

Manufacturers of  
**Passenger  
 Coaches.**  
 —  
**DESERONTO  
 ONT.**



Manufacturers of  
**Flat,  
 Box  
 AND  
 Coal  
 Cars.**

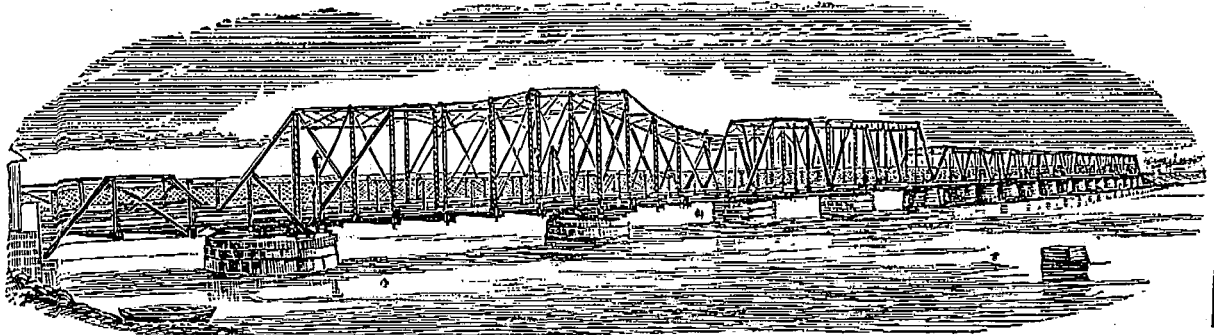
W. W. LEE, President and Manager.

ESTABLISHED 1846

W. HOPKINS, Vice-President.

**The G. & J. BROWN M'F'G CO. LIMITED.**

**BELLEVILLE,  
 ONT.**



BAY OF QUINTE BRIDGE. TOTAL LENGTH OF SUPERSTRUCTURE 1918 FEET.

ENGINEERS, BOILER MAKERS, MACHINISTS, FOUNDRYMEN, ETC.

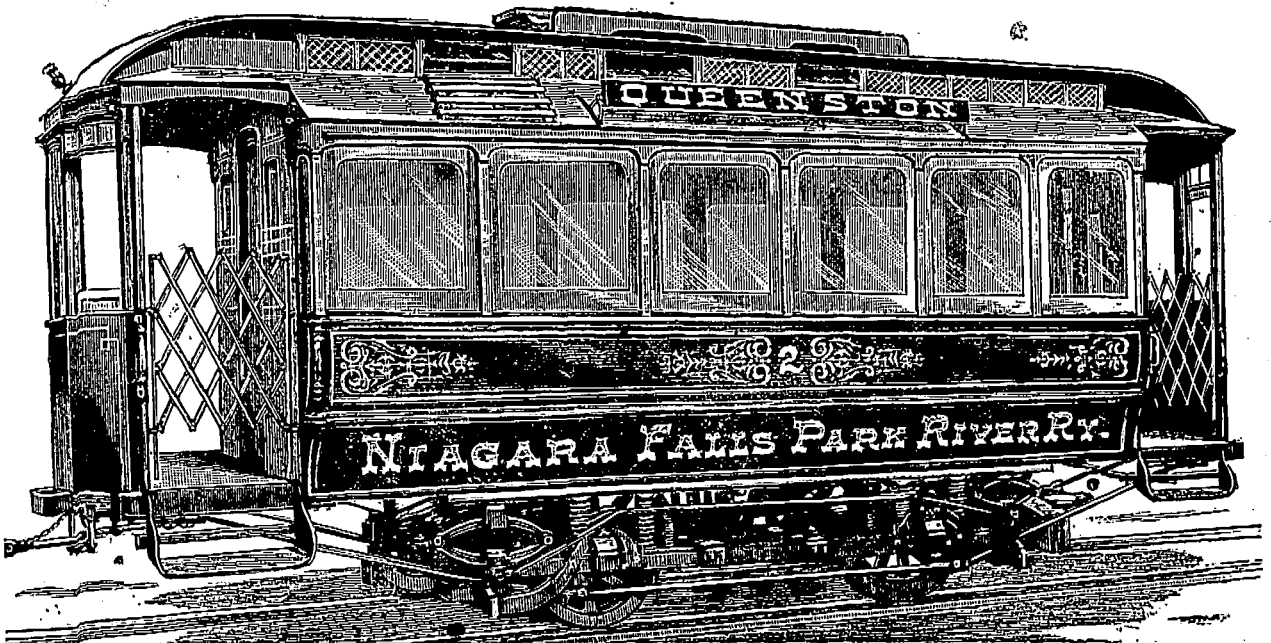
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RAILWAY AND CONTRACTORS' PLANT

GEARS AND TRUCKS FOR ELECTRIC RAILWAYS.

**FINE ELECTRIC STREET CARS.**

OUR SPECIALTY.



We also manufacture horse and trail cars of every description

**PATTERSON & CORBIN - - ST. CATHARINES, ONT.**

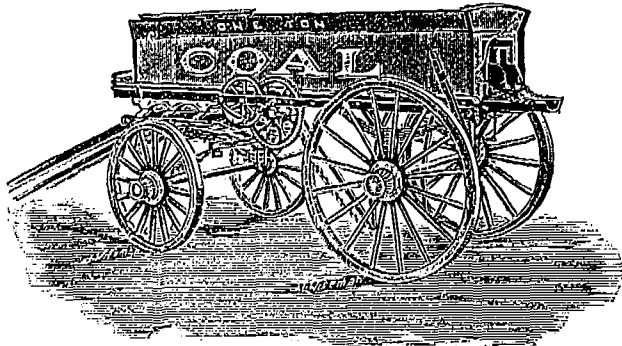
**CAST STEEL WORKS**  
 — OF —  
**FRIED. KRUPP,**  
 Essen, Germany.  
 REPRESENTATIVES  
 FOR CANADA: **JAS. W. PYKE & CO.**  
 35 ST. FRS. XAVIER ST., MONTREAL.  
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 Pins, etc., etc., etc.

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 Civil Engineers  
 AND BUILDERS OF  
**BRIDGES AND IRON BUILDINGS**  
 FOR MANUFACTURING PURPOSES.  
 Structural Iron Material kept in stock. Designs,  
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office, at 61 Hampshire street, as a genial and enterprising manager who thoroughly understands his business and does his utmost to look after the interests of his customers.

It would be difficult to exaggerate the importance to a mercantile establishment

**AMERICAN PATENT CHUTE AND DUMP SPRING WAGON.**



5 ON THE ROAD.

**SINGLE HORSE COAL CHUTE SPRING WAGON**

With 16 ft. chute, 2 inches tires to carry One Ton, bottom ironed.

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Manufactured by

**JEFFREY BROS.,**

PETITE COTE, MONTREAL.

D. R. VAN-ALLEN, Pres. & Man.

WM. BALL, Vice-Pres.

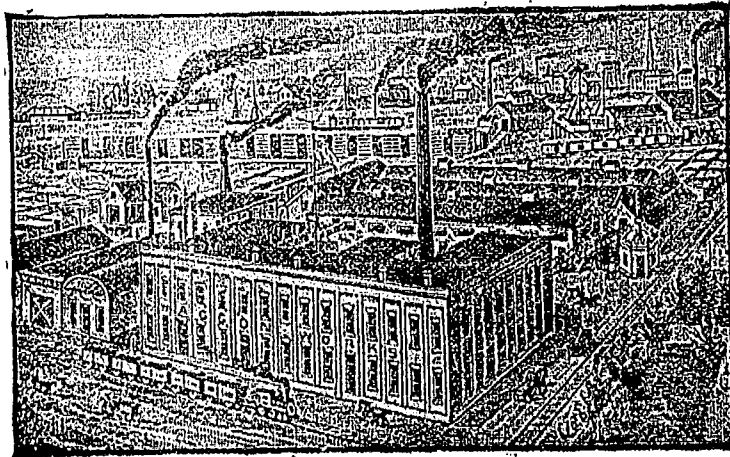
WM. S. IRELAND, Sec.-Treas.

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AUTHORIZED CAPITAL \$300,000

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*Wagons & Wagon Stock, Hardwood Lumber & Ship Plank.*



CHATHAM, ONT.

Made with Van-Allen's Patent Arm that at once does away with the old time soaking point of axles and the necessity of oiling them. For all countries what is called the Chatham or Chatham Giant Wagon.

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MANUFACTURERS OF

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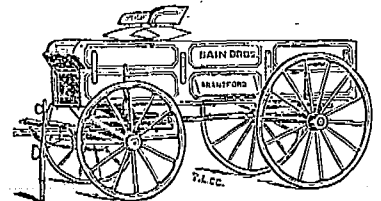
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Full Roller Process.

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**BAIN BROS. MFG. CO., LTD.**

MANUFACTURERS OF



The LEADING WAGON OF THE DOMINION.

BRANTFORD.

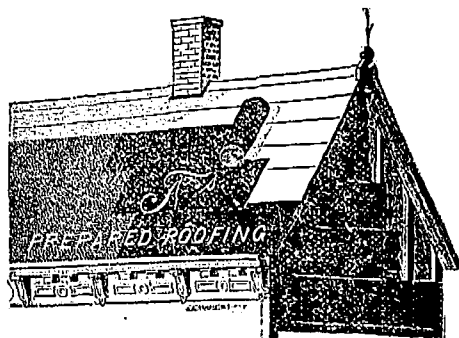
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BUILDER OF

**Electric & Horse Street CARS.**

OTTAWA, ONT.

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THE undersigned are Sole Agents for the all-wool Manhattan Felt, manufacturers of the celebrated Patent Victoria Paint, Rosin Cement, Pitch, Japan Paint for Metal Roofs, Castings, &c. All the above materials are FIRE PROOF. All kinds of Roofing and Building Felts sold. New Roofs made in all styles, and Old Roofs repaired and painted at low rates. For further information Telephone 7134, or address

**JOHN TOWLE & CO., 220 DeLorimier Avenue, MONTREAL**

of keeping active watch through the night over the premises and stock. The danger from marauders getting into empty premises, or those where only listless oversight is kept, is great, but the main necessity for a systematic watch arises from the danger of fire. Millions of dollars have been burnt up owing to night-time fires getting ahead, which would have been

saved by a careful watch being maintained. But to have this watch of service, the watchman must be kept all night to his business. To secure his attention, a Time Detector and Register is necessary that also attends to its business without failure and without risk of being tampered with. The instrument supplied by the Iona Manufacturing Co., Boston, U.S., is

guaranteed to keep an exact record of the doings of the night watchman wherever it is put on duty. Neither bribery, nor ingenuity, nor force, can make the Iona Watchman's Time Detector, fail in, or neglect, or imperfectly discharge its responsible duty. It is like a mechanical photograph which presents the proprietor every morning with an infallible picture of his watchman's movements through the night, whether he is resting or going his rounds, and tells what he was doing every moment. With a "Detector," and "Register" of this make, absolute security is certain, so far as can be assured by having a watchman on the alert.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 13, 1893

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
<b>Beets and Shoes.</b>				<b>Mens.</b>	<b>Boys.</b>	<b>Youths.</b>							
Brogans	.....	\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80			Soda Ash	.....	\$ 1 60	\$ 4 00
Colours	.....	0 85	1 20	0 85	0 90	0 75	0 80			Soda Bicarb	.....	2 80	2 50
Split Balmorals	.....	1 00	1 25	0 85	1 05	0 75	0 80			Sol Soda	.....	0 80	0 90
Kip	.....	1 15	1 40	0 96	1 15	0 85	1 00			Concentrated	.....	1 75	2 00
Buff	.....	1 25	1 50	1 10	1 50	0 90	1 15			<b>Dyestuffs.</b>			
Buff Congress	.....	2 00	2 50	0 00	0 00	0 00	0 00			Archil, con	.....	0 27	0 23
Buff	.....	1 25	1 50	1 10	1 50	0 90	1 15			Cutch	.....	0 07	0 03
Split boots	.....	1 85	2 10	1 25	1 60	0 95	1 15			Ex. Logwood	.....	0 10	0 15
Kip	.....	2 00	2 50	1 50	2 00	1 10	1 40			Chips	.....	2 90	2 10
Buff	.....	2 75	3 00	0 00	0 00	0 00	0 00			Indigo (Bengal)	.....	1 50	1 75
Yelt boots half fox	.....	1 60	2 10	0 00	0 00	0 00	0 00			" Madras	.....	0 70	1 00
" full	.....	1 80	2 50	0 00	0 00	0 00	0 00			Gambier	.....	0 95	0 15
" Sox	.....	0 35	0 75	0 00	0 00	0 00	0 00			Madder	.....	0 12	0 05
										Sumac	.....	70 00	75 00
<b>Veget.</b>				<b>Women's.</b>	<b>Misses.</b>	<b>Childs.</b>				<b>Fish.</b>			
Split Batts	.....	0 85	0 85	0 70	0 80	0 40	0 50			Labrador Herrings, No 1	.....	4 75	5 00
Split Balmorals	.....	0 80	0 90	0 70	0 85	0 50	0 60			Nfld Shore, No. 1	.....	4 00	4 25
Kip	.....	1 00	1 10	0 75	0 90	0 50	0 65			Sea Trout No. 1 split p b	.....	3 00	3 25
Buff	.....	0 90	1 15	0 80	0 90	0 50	0 65			" half brls	.....	5 00	5 75
Pebbled	.....	0 90	1 15	0 80	0 90	0 50	0 65			Cape Breton Herrings	.....	3 00	3 00
										Maquerel, No 1, halves	.....	0 00	1 00
<b>Machins Sewed.</b>										" 1 brl	.....	6 75	7 00
Peppled Button	.....	1 00	1 20	0 85	0 90	0 50	0 70			Green Cod, Large	.....	3 00	3 00
Glassed Buff Button	.....	1 00	1 20	0 85	0 90	0 50	0 70			Draft " No. 1	.....	0 00	7 00
Coat	.....	1 50	2 00	1 15	1 50	0 80	1 35			Dry " per quintal	.....	5 00	5 25
Polish Calf	.....	1 50	2 00	1 30	1 75	0 90	1 35			Salmon No. 1 brls	.....	0 00	14 00
French Kid	.....	1 85	2 50	1 90	2 50	1 40	1 75			" 2	.....	0 00	12 00
										Salmon, No. 1 (Horses)	.....	0 00	31 00
										" 2, larro	.....	0 00	18 00
										" 3	.....	0 00	15 00
										" Brit. Col brls	.....	12 00	15 00
										Boneless Fish	.....	0 04	0 05
										God Nfld	.....	0 05	0 07
										<b>Fleur.</b>			
										Winter Wheat	.....	3 90	4 10
										Manitoba patent b brands	.....	4 10	0 09
										Straight roller	.....	3 15	3 25
										Extra	.....	2 90	3 05
										Superfine	.....	2 60	2 80
										Manitoba Strong Bakers	.....	3 65	3 90
										Best rands	.....	3 80	3 90
										Standard oatmeal p b	.....	2 80	3 35
										Bran	.....	13 00	14 00
										Shorts	.....	17 00	18 00
										Moullie	.....	20 00	23 00

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

**OCT. LAURIN & CO.**

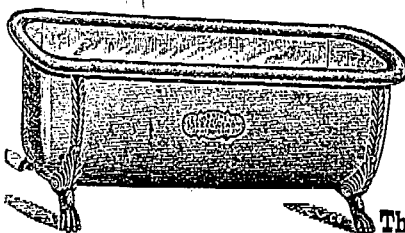
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 Elm, Ash, Oak, Walnut & Cherry Furniture, Baby Carriages,  
 Reed and Rattan Goods, etc.  
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 BEAUXHARNOIS, P.Q.  
 Telephone No. 15  
 Catalogue supplied on application.

**ASBESTOS FOR SALE.**

**CRUDE ASBESTOS'**  
 OF  
 Nos. 1, 2 AND 3 QUALITIES,  
 FROM THE WELL KNOWN  
**JEFFERY ASBESTOS MINES**  
 At DANVILLE, P.Q.  
 Is offered for sale in lots to suit purchasers.

The quality of the Asbestos produced from these mines is the best in the market; the systems of grading pursued being superior to that in vogue elsewhere. As the supply is practically unlimited contracts will be entered into for a large or small quantity as desired.

For prices and other particulars apply to  
**W. H. JEFFERY,** WINDSOR HOTEL, MONTREAL,  
 Sole Owner and Manager.



**MICA**

Lake Girard System.  
 Lake Girard Mine. Nellie and  
 Blanche Mine. Martha Mine.  
 Controlling 5000 acres choicest  
 Mica land.

The best Mica for electrical purposes  
 Quotations and samples furnished on application, to

**DON. C. WATERS,**  
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**London Machine Tool**

**COMPANY**  
**LONDON, ONTARIO,**  
 MANUFACTURERS OF  
**IRON AND BRASS WORKING**  
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**L. A. MORRISON, WITH A. R. WILLIAMS**  
 General agents Toronto.

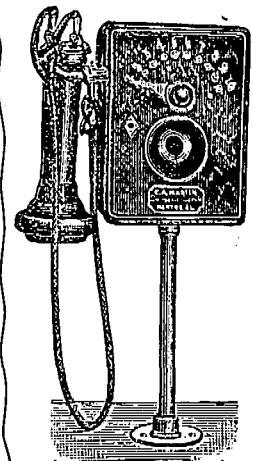
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The Toronto Steel-Clad Bath & Metal Co., Ltd.  
 123 QUEEN ST. EAST, TORONTO.

**H. McLAREN & CO.,**  
 706 CRAIG STREET - MONTREAL, QUE.  
 AGENTS FOR MONTREAL.

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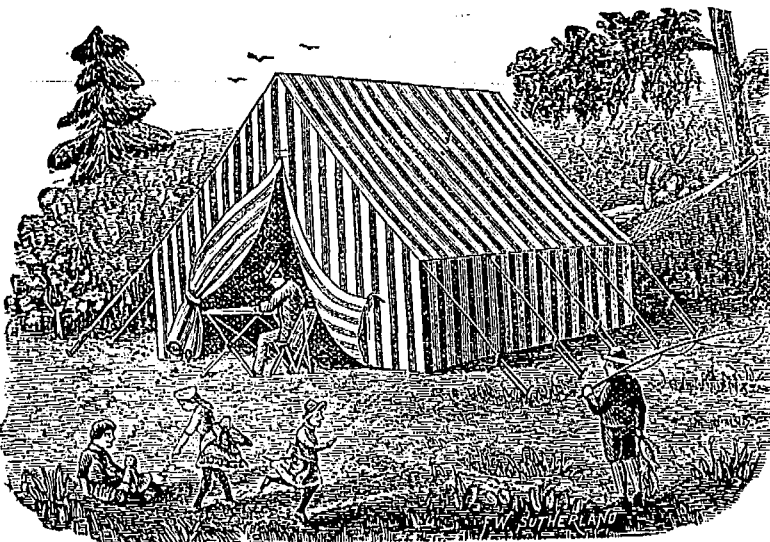


MONTREAL WHOLESALE PRICES CURRENT--THURSDAY JULY 18, 1893.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
<b>Farm Products.</b>		<b>Greceries.</b>		<b>Spices.</b>		<b>Hardware.</b>	
Butter: Creamery New	0 19 0 21	Barley, malting	0 00 0 00	Molasses, (Barbados) im's	0 83 0 83	Vermicelli: Canadian	0 06 0 07
Western dairy	0 16 0 16	Feed	0 00 0 45	Porto Rico	0 00 0 00	Macaroni	0 06 0 07
Western rolls	0 00 0 03	Peas, per 66 lbs, afloat	0 78 0 74	Antigua	0 00 0 00	Italian	0 13 0 00
Township new	0 18 0 18 1/2	Eye afloat	0 59 0 60	Onba	0 00 0 00	First-Citron	0 22 0 25
Old Dairy	0 00 0 00	Corn, in bond	0 90 0 80	Baking Powder		Orange	0 16 0 17
Cheese: finest colored	0 94 0 94	" duty paid	0 59 0 60	Case 1, 8 dr. 5 oz. tins	2 25 0 00	Lemon	0 14 0 16
Finest white	0 9 0 9 1/2			" 2, 1 1/2	2 00 0 00		
Medium	0 8 0 8 1/2			" 3, 1 1/4	2 00 0 00		
Eggs:				Fruit: Loose Muscatel	0 00 0 00		
Fresh	0 11 0 11 1/2			Layers, London	2 23 2 25		
Fresh (held)	0 00 0 00			Con. Cluster	3 50 0 00		
Finest Hmed	0 10 0 00			Imperial	6 25 2 69		
Western	0 00 0 00			Extra Dessert	4 25 0 00		
Hops: 1892 per lb.	0 16 0 19						
Yearlings	0 13 0 14						
Old	0 08 0 10						
Hog Products:							
Bacon Smk'd per lb.	0 11 0 12 1/2						
Dressed Hogs	0 00 0 00						
Hams city cured	0 12 0 12 1/2						
Canvassed	0 00 0 00						
Pork Ca. s. c. per bbl.	21 03 22 03						
Western do	00 00 00 00						
Mess New Western	22 59 23 50						
Lard per lb.	0 11 0 12						
Common Refined	0 9 0 10						
Seeds:							
Clover, red, per bushol	10 00 10 25						
Alsike, per lb.	0 14 0 16						
Timothy, (Can'n) per bsh	2 30 3 00						
Western	2 50 2 70						
Flax 56	1 20 1 25						
Potatoes, per bag 90 lbs.	0 55 0 76						
Honey, in comb	0 58 0 00						
strained	0 05 0 08						
Beeswax	0 00 0 00						
Beans--Choice	1 00 0 20						
Ordinary	0 00 0 00						
White	0 00 0 00						
Grain.							
Hard Manitoba, No. 2	0 81 0 82						
do No. 3	0 79 0 80						
Oats afloat	0 40 0 41						

Retailers will please bear in mind that above quotations apply only to large lots.  
 \*NOTE.--Refiners prices to the wholesale trade; jobbers would have to pay 1/2 additional.

31 Gold and Silver Medals, 166 First Prizes. Our exhibition record not being equalled in the world. Liberal discounts to Lumbermen, Railway Contractors, Merchants, Etc.



TENTS, FLAGS, AWNINGS, CAMP FURNITURE, HORSE COVERS, WINDOW SHADES, LACES, FRINGES, ETC., EMBROIDERED PIANO SCARFS, TABLE COVERS, BABY GARRIAGE ROBES ETON JACKETS, ETC., ETC.

Cole's National Manufacturing Co., 160 Sparks St., Ottawa.



CANOE, SKIFFS AND BOATS of all kinds kept in stock, and built to order by us.

Be sure you send for illustrated catalogue and prices before purchasing elsewhere.

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PLEASE CALL AND INSPECT.

STRUTHERS'  
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REPAIRING FURNITURE and General Jobbing  
 in Wood Work promptly neatly and  
 cheaply done.

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 AND  
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 IN ALL VARIETIES,  
 AT THE  
 JOURNAL OF COMMERCE.

MONTREAL WHOLESALE PRICES CURRENT THURSDAY JULY 13 1893

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Terms, 4 months, or 3 pc</b>		<b>Re-melted Lead.....</b>	8 00 0 00	<b>Light.....</b>	0 26 0 29
30d.....	0 15 0 00	or 30 days.....	0 00 0 00	Shot per 100 lbs.....	6 65 5 75	Grained Upper.....	0 25 0 28
20d, 16d and 12d	0 20 0 00	<b>Ass't—S.S.....</b>	7 00 7 50	Lead Pipe per 100 lbs. . . .	5 50 0 00	Scotch Grain.....	0 28 0 30
10d.....	0 25 0 00	solid S.....	9 50 10 00	Zinc Sheet.....	5 07 5 50	Kip Skins, French.....	0 60 0 75
8d and 9d.....	0 25 0 00	<b>Colic Rails—</b>	0 04 0 00	" Spolter.....	4 75 5 00	English.....	0 50 0 70
6d and 7d.....	0 40 0 00	Colic Chats—	0 05 0 00	<b>Scrap Iron—</b>		Canada Kip.....	0 30 0 40
4d to 5d.....	0 60 0 00	5-1d.....	0 05 0 00	Machinery scrap.....	0 00 16 00	Hemlock Calif.....	0 40 0 60
3d.....	1 00 0 00	7-1d.....	0 04 0 00	Wrot iron.....	0 00 18 00	Light.....	0 35 0 50
2d.....	1 50 0 00	<b>Galvanized Iron:</b>	0 04 0 00	<b>Powder: Canada Blasting</b>	3 00 3 50	French Calif.....	1 05 1 40
4d to 5d cold cut,	0 50 0 00	Morewoods Lion, No. 28.	0 06 0 06 1/2	F F to F F F.....	4 75 5 00	Spills, Light & Medium.	0 14 0 20
not pol. or bl'd.	0 90 0 00	Morewood & Heathfield.	0 06 0 06 1/2			Spills, Heavy.....	0 12 0 16
3d.....	0 90 0 00	Queen's Head, or equal.	4 75 0 05	<b>Wine:</b>		" Small.....	0 12 0 14
<b>Fine blued nails—</b>		Common.....	0 04 0 08	Bright, No. 7.....per 100 lbs	2 60 0 00	Leather Board, Canada.	0 06 0 10
2d.....	2 00 0 00	<b>Pig Iron: Siemens No. 1.</b>	18 00 18 50	Annealed, No. 7.	2 70 0 00	ENAMELED Cow, per ft.	0 15 0 17
<b>Casing and box, flooring</b>		Coltness.....	19 00 0 00	" oiled.....	3 25 0 00	Pebble Grain.....	0 10 0 14
shook, and tobacco box		Calder.....	18 25 18 50	Galv. No. 7.....	3 25 0 00	Glove Grain.....	0 09 0 13
nails.....		Lansdown.....	18 00 18 50	Barbed Wire.....		B. Calif.....	0 12 0 13
1 1/2 to 3/4.....per 100 lbs	0 50 0 00	Shots.....	18 50 0 00	2 & 4 barbs.....	4 50 0 00	Brush (Cow) Kid.....	0 10 0 13
".....	0 75 0 00	Summerlee.....	18 25 18 50	Plain Twist, 2 & 2 wvs.....	4 25 0 00	Buff.....	0 11 0 14
8d and 9d.....	0 80 0 00	Gartsherrle.....	17 80 17 50	Ribbon.....	4 75 0 00	Russetts, Light.....	0 35 0 40
6d and 7d.....	0 90 0 00	Garnbroe.....	14 07 0 00	Staples.....	4 25 0 00	Russetts, Heavy.....	0 26 0 30
4d to 5d.....	1 10 0 00	Edmonton.....	17 50 18 00	Wire Nails—75 p.c. off the		" No. 2.....	0 20 0 26
3d.....	1 50 0 00	<b>I. F. Three Rivers</b>		list.....		" Saddlers.....	8 00 9 00
<b>Finishing nails—</b>		Charcoal Iron.....	26 50 23 00	<b>Hides and Tallow.</b>		Int. Fr. Calif.....	0 65 0 76
3 inch.....per 100 lbs	0 85 0 00	Ord. Crown.....	0 00 1 95	Montreal Green Hides		English Oak.....	0 38 0 42
2 1/2 to 2 1/4.....	1 00 0 00	Best Refined.....	0 00 2 20	" No. 1 per 100 lbs	0 00 5 00	Rough.....	0 16 0 21
2 to 2 1/4.....	1 15 0 00	Swedes.....	3 25 3 40	" No. 2.....	0 00 0 00	Dongola, extra.....	0 30 0 33
1 1/2 to 1 1/4.....	1 75 0 00	Sheet Iron to No. 20.....	2 50 3 40	" No. 3.....	0 00 3 00	" No. 1.....	0 20 0 25
1 1/4 to 1 1/2.....	1 85 0 00	Boiler Plates.....	2 40 2 60	Tanners pay 50c. more		ordinary.....	0 15 0 20
1 1/2.....	1 75 0 00	Boiler.....	0 50 0 05 1/2	for sorted, cured and insp'd		Colored Pebbles.....	0 18 0 15
1.....	2 25 0 00	Hoops and Bands.....	2 25 0 00	Toronto " 1.....	4 50 0 00	" Calif.....	0 20 0 23
<b>Slatting nails—</b>		<b>Canada Plates:</b>		" 2.....	0 00 0 00	<b>Oils.</b>	
5d.....per 100 lbs	0 85 0 00	Good Brands.....	2 50 0 00	Norm.—The above are		Cod Oil, Newfoundland..	0 00 0 42 1/2
4d.....	0 85 0 00	Wrot' iron pipe, 1 to 2 n		prices in the west.		" Halifax.....	0 40 0 00
3d.....	1 25 0 00	6 1/2 p.c. over 2 in. 6 1/2 p.c	0 00 0 00	Sheepskins.....	0 00 0 00	" Gaspe.....	0 40 0 00
2d.....	1 75 0 00	Steel, cast per lb.....	11 0 12	Clips.....	0 00 0 00	S. R. Pale Seal.....	0 47 1/2 62 1/2
<b>Common barrel nails—</b>		" Spring, 100 lb.....	0 0 0 00	Lambskins.....	0 00 0 50	Straw Seal.....	0 42 1/2 47 1/2
1 inch.....per 100 lbs	1 50 0 00	" Tire " lb.....	2 0 0 00	Calfskins uninspected....	0 05 0 00	Cod Liver Oil.....	0 62 1/2 72 1/2
".....	1 75 0 00	" Sleigh Shoe, lb.....	0 6 2 30	Horse Hides western, each	2 75 0 00	" " Norwegian	0 95 1 05
".....	2 25 0 00	" Machinery.....	3 00 0 00	" City.....	2 00 2 25	Linsced, raw.....	0 70 0 00
<b>Clinch nails—</b>		<b>Tin Plate:</b>		Tallow, refined.....	0 08 0 06 1/2	" boiled.....	0 00 0 00
3 inch, pe. " 0 lbs	0 85 0 00	IC Coke.....	3 25 3 50	" rough.....	3 00 3 25	W P Salad Oil.....	1 01 1 05
2 and 2 1/2.....	1 60 0 00	IC Charcoal.....	3 75 4 25	<b>Leather.</b>		<b>[Distributing Prices]</b>	
2 and 2 1/4.....	1 15 0 00	IX.....		No. 1 B. A. Sole.....	0 20 0 22	Cod Oil, Newfoundland	42 1/2 45
1 1/2 and 1 1/4.....	1 35 0 00	IXX.....		No. 2.....	0 17 0 18	Do Halifax.....	0 00 0 00
1 1/4.....	2 00 0 00	DC.....		No. 3.....	0 15 0 16	Do Gaspe.....	0 43 0 42 1/2
1.....	2 50 0 00	DX.....		No. 1, ordinary Sole.....	0 19 0 20	S. R. Pale Seal.....	0 48 0 50
<b>Sharp and flat press'd n's.</b>		DXX.....		No. 2.....	0 16 0 17	Straw Seal.....	0 45 0 47 1/2
3 inch, pe. 100 lbs	1 25 0 00	<b>Terms Plate:</b>		No. 3.....	0 14 0 15	Cod Liver Oil, Nfld.....	0 75 0 80
2 1/2 and 2 1/4.....	1 60 0 00	IC, 20 x 28.....	7 00 7 50	Buffalo Sole, No. 1.....	0 60 0 00	Norwegian.....	0 90 1 00
2 and 2 1/4.....	1 65 0 00	Russ. Sheet Iron.....	10 50 11 00	" No. 2.....	0 00 0 00	Castor Oil.....	0 67 1/2 72
1 1/2 and 1 1/4.....	1 85 0 00	Anchor, per lb.....	4 75 5 50	" No. 3.....	0 00 0 00	Lard Oil, Extra.....	0 80 0 90
1 1/4.....	2 50 0 00	Lion & Crown, Tin'd Sht's		Zanzibar, No. 1.....	0 00 0 00	No. 1.....	0 60 0 70
1.....	3 00 0 00	24 gauge.....	6 00 6 25	" No. 2.....	0 00 0 00	Linsced, raw.....	0 60 0 61
Horse Shoes.....	3 40 3 50	Lead: Pig, per 100 lbs.....	2 80 2 80	" No. 3.....	0 00 0 00	Boiled.....	0 63 0 64
		Sheet.....	4 00 4 25	Slaughter, No. 1.....	0 20 0 24	Olive, Pure.....	1 00 1 10
				Harness.....	0 22 0 28	" Machinery.....	0 95 1 10
				Upper Heavy.....	0 23 0 28	" Extra, qt., p case.....	0 30 0 60
						" pts. do.....	2 40 2 00
						" pts., do.....	2 70 3 63
						Spirits Turpentine.....	0 47 0 48

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

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

Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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It will contract to build private lines for all Electrical purposes, on reasonable terms.

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THE COMPANY'S OFFICE.

30 St. John Street, Montreal.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>		<b>No. 1 Furnit' Vrn'h, pr gl</b>	\$ c. \$ c.	<b>Wines, Liquors, etc.</b>	\$ c. \$ c.	<b>Scotch Whiskies—</b>	\$ c. \$ c.
Crude.....	1 18 1 20	Extra.....	0 60 0 65	All-Bass's.....	2 50 2 55	MacKie's R. O. Special.....	10 00 10 5
Car Lots Store, [3 p.c. off]	0 12 0 00	Brown Japan.....	0 75 1 00	Porter—Guinness & Sons	1 62 1 67	Islay Blend.....	8 50 8 25
Broken lots.....	0 18 0 13	Black.....	0 55 1 20	Dublin Stout.....	2 40 2 45	Sheriffs.....	9 75 0 00
Am. in car lots.....	0 19 0 00	Orange Shellac, No. 1	1 80 2 00	Club, 1887 " flasks	1 57 1 62	Hay, Fairman & Co.....	0 75 0 00
" 10 bbls.....	0 20 0 0	Pure.....	2 00 2 25	Spirits Canadian—per gal	0 00 0 00	Claymore.....	0 00 0 00
" 5 bbls.....	0 20 0 0	<b>Salt.</b>		Alcohol.....	0 00 0 00	Glenfalloch, Highl'd. gal	8 40 8 25
" single bbls.....	0 20 0 00	Liverpool per bag Elev'n's	0 00 0 65	Spirits.....	0 00 0 00	" case	3 80 3 75
Benzine, car lots.....	0 12 0 13	Canadian, in small bags.....	2 20 2 75	Rye Whisky.....	0 00 0 00	<b>Gin—</b>	
broken.....	0 13 0 15	Quarters.....	0 32 0 35	Imperial, 5 yrs. old.....	0 00 0 00	Jno. De Kuyper.....	2 85 2 90
<b>Glass.</b>		Factory-filled per bag.....	1 10 1 25	" 1887 " flasks, qts	0 00 0 00	" " " " " " " "	10 50 10 90
United inches, 00 to 25.....	1 30 1 35	Quarters.....	0 22 0 35	" 1887 " " do.	0 00 0 00	A. G. A. Nolet.....	0 00 0 00
United inches 25 " 40.....	1 40 1 45	Rice's pure dairy, per bag	0 00 2 00	Club, 1887 " " do.	0 00 0 00	" " " " " " " "	0 00 0 00
" 41 " 50.....	3 00 3 25	quarters	0 00 6 50	" 1887 " flasks	0 00 0 00	Irish Whisky—	
" 51 " 60.....	3 25 3 50	Cheese salt per bag 210 lbs	1 75 0 00	" 1887 " " do.	0 00 0 00	Bushmills.....	10 00 0 00
<b>Paints, &amp;c.</b>		Turk's Island bush.....	0 00 0 30	Club rye, in brls., 1886, p.a.	0 00 0 00	Jno. Jameson & Sons, 1 star	0 00 0 00
W Lead pure, 50 to 100 lb kgs	5 00 5 50	<b>Tobacco (duty paid)</b>		McKenzie, Driscoll & Co.	2 40 6 00	" " " " " " " "	0 00 0 00
" No. 1.....	4 50 4 75	No. 1 Black Chewing, cads	0 46 0 51	T. G. Sandeman & Sons	0 00 0 00	" " " " " " " "	0 00 0 00
" No. 2.....	4 50 4 00	bxz	0 45 0 51	Glode & Baker.....	2 10 4 00	Geo. Roe & Co, one star, qts	9 25 0 00
" No. 3.....	4 00 3 75	No. 2.....	0 45 0 00	Tarragon.....	1 10 1 50	" " " " " " " "	9 25 19 25
White Lead, dry.....	5 25 5 75	No. 4.....	0 41 0 00	Serravallo—Pedro Domecq	0 00 0 00	Dunville & Co.....	7 50 7 75
Red Lead.....	4 10 4 50	Bright Chewing.....	0 54 0 58	Pemartin.....	2 00 5 50	Wisdom & Warter's Sher	2 00 6 50
Venetian Red, Eng' h.....	1 50 1 75	Smoking.....	0 54 0 67	Misa.....	2 10 6 00	Warter & May's Ports	2 10 6 50
Yel. Ochre, French.....	1 25 3 00	Navy, 3s.....	0 50 0 57	Claret.....	7 00 26 00	Geo. Sayer & Co's	4 50 6 50
Whiting, ordinary.....	0 45 0 50	Smoking, 6s.....	0 50 0 55	Calvet & Co. vintage wines	0 10 0 00	" " " " " " " "	11 50 12 00
" London, Washed	0 60 0 70	".....	0 43 0 00	Nat. Johnston & Sons.....	7 00 28 00	" " " " " " " "	26 10 17 00
" Paris.....	1 00 1 10	Myrtle Navy.....	0 55 0 80	Champagne.....		Ind Coops & Co, Rom-1 qts	12 10 0 00
Portland Cement, brl.....	2 25 2 60	Cap. Chewing.....	0 32 0 33	Pommery, Fils & Co.....	31 00 33 00	ford, Ales.....	45 0 00
Fire Brick.....	20 00 25 00	" Smoking, Plug.....	0 35 0 45	G. H. Munn & Co, ex. dry	00 00 00 00	Angostura Bitters, per	14 00 15 00
Fire Clay.....	1 50 2 00	do Cut.....	0 18 0 60	Piper Heldeck.....	28 00 30 00	case of 2 doz.....	14 00 15 00
<b>Glue—</b>		<b>Wool.</b>		Parier, Jonet & Co.....	31 00 33 00	Banagher Irish Whisky, qts	9 50 10 00
Domestic Broken Sheet.....	0 12 0 13	Fleece.....	0 17 0 20	Gold Lark.....	28 00 30 00	" " " " " " " "	8 75 4 00
French, Casks.....	0 10 0 13	Pulled, unassorted.....	0 21 0 22	Louis Duvan.....	15 00 16 50	Nerea Raphael, Spark-	14 00 15 00
" Brls.....	0 00 0 13	" Black.....	0 16 0 17	Louis Roederer.....	29 00 31 00	ling Saumur.....	11 50 12 00
American White, Brls.....	0 17 0 20	" Extra Super.....	0 00 0 00	Brands—Hennessy.....	6 50 8 00	Per case, pts.....	15 00 16 00
Copers' Glue.....	0 20 0 24	" B Super.....	0 00 0 00	V. O.....	16 00 8 00	Jas. Watson & Co, Dundee,	9 75 10 00
Golden Ochre.....	0 04 0 00	North West.....	0 15 0 17	Martell.....	6 00 0 00	3 Star Glenlivet, per case	8 75 9 00
Brunswick Green.....	0 04 0 12	Buenos Ayres.....	0 21 0 38	Cases (one star).....	11 50 0 00	1 Glenlivet.....	4 00 6 00
French Imperial Green.....	0 12 0 16	Natal.....	0 16 0 18	Barnett & Fils, one star	0 00 0 00	Watson's Old Scotch, qt, cs	7 00 8 00
Vermillion.....	0 12 0 40	Cape.....	0 17 0 16	" " " " " " " "	14 75 15 00	pts, per cs	8 00 9 00
Genuine Quicksilver.....	0 75 0 90	Australian, scoured.....	0 14 0 16	Bisquet Dubonche.....	9 50 0 00	Watson's Old Irish, qts, pr cs	7 00 8 00
				Renault & Co.....	15 00 0 00	pts, per cs	8 00 9 00

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

Established 1886.  
**CHAPUT FRERES,**  
*Commercial Agency,*  
10 Place d'Armes,  
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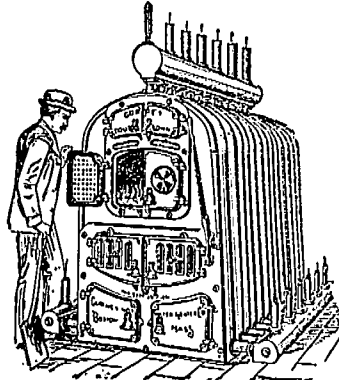
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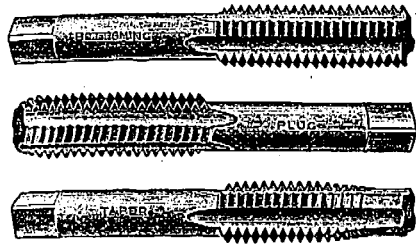
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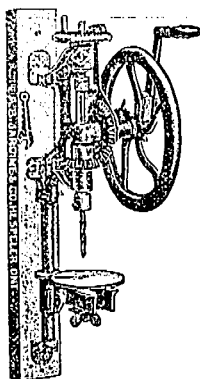
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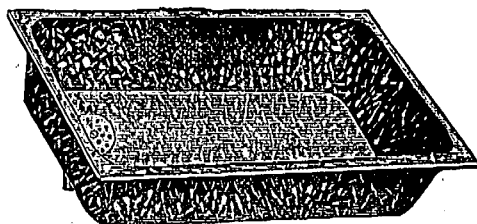
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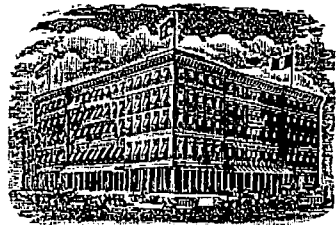
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The proprietor has found it necessary owing to the increased patronage of this popular Hotel, to increase its capacity by an addition of 75 rooms elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

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THIS HOTEL was opened on the First of May, 1899, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole house; also adding all modern improvements, which will considerably enhance the already enviable popularity of this first-class Hotel.

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This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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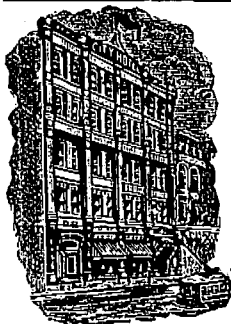
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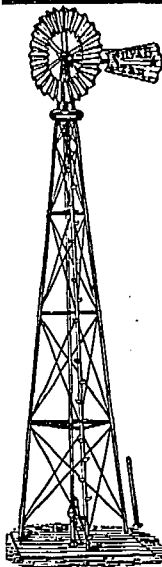
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GALT.....	The Queen's.....	C. Lowell
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LONDON....	The Tecumseh.....	C. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO... The Queen's... McGaw & Winnett		

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MONTREAL, The St. Lawrence Hall, Hy. Hogan		
" The Windsor Hotel....	O. Swift	
" .. The Balmoral....	E. V. Woodruff	
QUEBEC.....	The Russell.....	W. Russell

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CHARLOTTETOWN, Hotel Davies....	J. J. Davies

**ACCOUNTANTS, AGENTS, &c.**  
*[For Legal Cards see other pages.]*

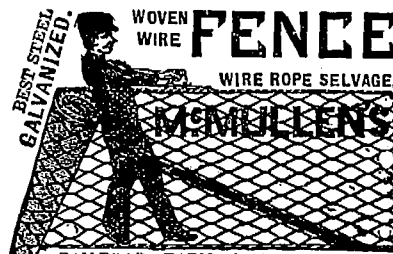
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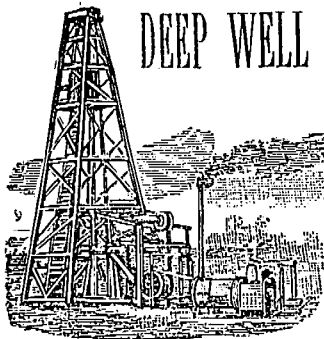
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SECURITIES.	London	June 29
British Columbia, 1877, 6 p.c. ....	125	30
1887, 4 1/2 p.c. ....	115	118
Canada, 4 p.c. loan, 1860. ....	103 1/2	1 9/4
3 p.c. loan, 1888. ....	5	97
Debs. 1884, 3 1/2 p.c. ....	102	104

Shs	Railway & other Stocks	Jun 29
	Quebec Province, 5 p.c., 1874. ....	103 105
	Do do 1876, 5 p.c. ....	104 106
	Do do 1880, 4 1/2 p.c. ....	101 103
	Do do 1883, 5 p.c. ....	107 109
	Atlantic & Nth Western 5 p.c. Gas.	
100	1st M. Bds. ....	117 119
10	Buffalo and Lake Huron £10 sh. ....	121 121 1/2
100	Do 5 1/2 p.c. 1st Mort. ....	137 139
300	Do 2nd Mort. ....	137 139
	Can. Central 5 p.c. 1st M. Bds Int.	
	guar. By Gov. ....	105 107
	Canadian Pacific \$100. ....	80 1/2 81 1/2
100	Grand Trunk, Georg Bay, &c. ....	
	1st M. ....	103 105
100	Grand Trunk of Canada Ord. stock. ....	7 1/2 7 1/2
100	2nd equir. mtg. bds, 6 p.c. ....	127 129
100	1st, pref. stock. ....	50 1/2 50 1/2
100	2nd pref. stock. ....	33 1/2 32 1/2
100	3rd pref. stock. ....	18 1/2 18 1/2
100	5 p.c. perp. deb. stock. ....	126 128
100	4 p.c. perp. deb. stock. ....	93 1/2 94 1/2
100	Great Western shares, p.c. ....	121 124
100	Hamilton and N.W. p.c. ....	105 107
100	M. of Canada Stg. 1st ort. 5 p.c. ....	109 111
100	Montreal and Cham ain 5 p.c. 1st	
100	mtg Bds. ....	104 106
	Montreal and Sorel 1st mtg. 6 p.c.	
	N. of Canada 1st M' 5 p.c. ....	106 108
	Northern Extension 6 p.c. pref. ....	99 101
00	Quebec Central, 5 p.c. 1st Inc. Bds. ....	22 24
00	T. G. & B. 4 p.c. bonds 1st Mort. ....	102 104
00	Well, Grey & Bruce, 7 p.c. Bds. ....	100 102
00	1st Mort. ....	100 102
00	St. Law. and Ott. 6 p.c. Bds 4 p.c. ....	100 102
	MUNICIPAL LOANS.	
100	City of London (Ont) 1st pref. 5 p.c. ....	100 102
100	City of Montreal stg 5 p.c. ....	104 106
	1874. ....	104 106
100	City of Ottawa, 6 p.c. stg. ....	100 103
	redeem 1878. ....	100 102
	1875. ....	111 113
	1875. ....	101 103
100	City of Quebec, 6 p.c. con. 1878. ....	101 103
	6 p.c. redeem 1875. ....	117 119
	redeem 1878. ....	117 119
100	City of Toronto, 6 p.c. stg. 1877. ....	105 110
	6 p.c. stg. con. deb. 1874. ....	105 121
	5 p.c. gen. con. deb. 1890. ....	112 114
	4 p.c. stg. bonds, 1921-23. ....	103 105
00	City of Winnipeg, deb., 1884, 5 p.c. ....	110 112
	deb. scrip. 1883, 6 p.c. ....	120 122
	MISCELLANEOUS COMPANIES.	
100	Canada Company. ....	31 34
100	Canada North-West Land Co. ....	3 1/2 3 1/2
100	Hudson Bay. ....	15 15 1/2

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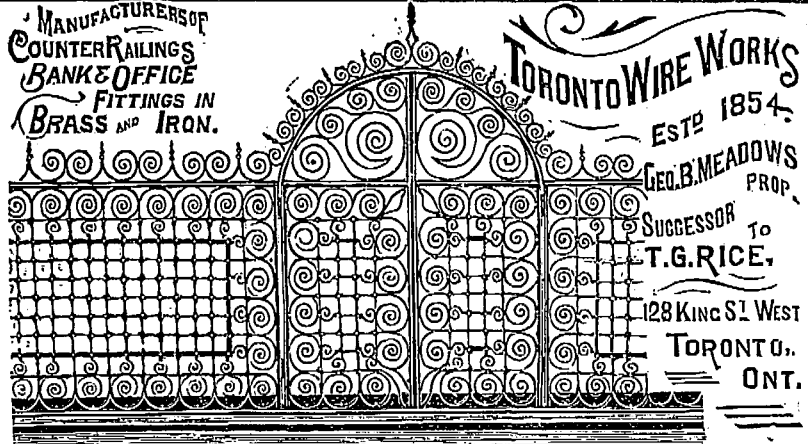
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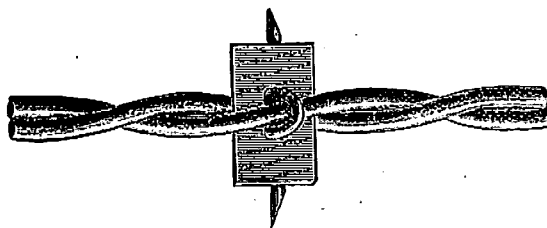
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We wish to direct special attention  
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 The perfection of barb wire.  
 Takes the lead everywhere.

Its points of superiority are greater safety to stock. Being stronger gives greater security. It is the  
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 Ask your dealer for it and take no other.

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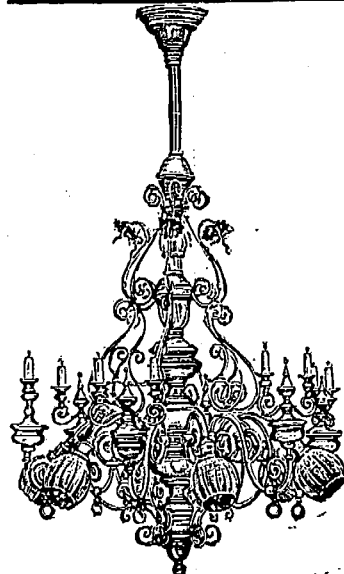
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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, July 11, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.	
British American Fire and Marine...	10,000	3-6mos.	350	\$50	123	123
Canada Life.....	2,500	7-6mos.	400	50	.....	.....
Confederation Life.....	5,000	5-6mos.	100	10	233	191
Western Assurance.....	25,000	4-6mos.	40	20	157½	157
Royal Canadian Insurance.....	20,000	6-12mos.	25	20	125	.....
Guarantee Co. of North America.....	13,372	6	50	10 50	100	110

BRITISH AND FOREIGN.—(Quotations on the London Market.) June 30, 1893. Market value p. p'd up sh

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.	
Atlas .....	24,000	50	.....	6	£23	£24
British and Foreign Marine.....	50,000	50	20	.....	£20½	£21½
Caledonian .....	50,000	30	50	5	.....	.....
Commercial U. Fire, Life and Marine	5,000	10	100	15	£29	£30
Edinburgh Life.....	100,000	5	£10	.....	.....	.....
Fire Insurance Association .....	28,000	13	100	5 1	£ 9½	9½
Guardian Fire and Life .....	12,000	£7 p. sh.	100	25	32	33
Imperial Fire .....	100,000	30	20	2	5½	6
Lancashire Fire.....	10,000	15	40	8½	.....	.....
Life Association of Scotland .....	35,802	48	25	12½	£54½	52½
London Assurance Corporation .....	10,000	10	10	1 7-20	3½	4½
London & Lancashire Life .....	£39,175	70	20	2	4 ½	4½
Liv. & Lon. & Globe Fire and Life...	40,000	25	.....	2½	.....	.....
National .....	30,000	70	100	5	62	65
Northern Fire and Life.....	40,001	55	50	6½	36	38
North Brit. & Merc. Fire and Life ..	6,722	£21 p. s.	.....	1	£250	£260
Phoenix Fire.....	200,000	38	10	1	71-16	613-16
Queen Fire and Life.....	10,000	62	20	3	48	49
Royal Insurance Fire and Life.....	50,000	6	10	1	.....	.....
Scottish Imperial Life.....	20,000	15	50	3	.....	.....
Scottish Provincial Fire and Life.....						

**North British & Mercantile**

**INSURANCE COMPANY.**

Total Funds, - \$52,053,716.00  
Total Revenue, - \$12,899,247.00

**CANADIAN INVESTMENTS:**

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**CALEDONIAN INSURANCE COMPANY**

Of EDINBURGH, SCOTLAND.

CAPITAL, - - - \$5,000,000

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Established 1824.

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Capital ..... \$30,000,000 | Invested Funds ..... \$13,500,000  
Total Assets ..... 34,472,705 | Deposit with Dom. Govt. 125,000

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ESTABLISHED 1818.

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

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Statement for the year ending December 31, 1891

ASSETS, - - - \$159,507,133.68

Reserve on Policies (American Table 4 p. c.).....	\$146,968,322 00
Liabilities other than Reserve.....	507,849 52
Surplus .....	12,030,967 16
Receipts from all sources .....	37,634,734 53
Payments to Policy-holders .....	18,765,711 86
Risks assumed and renewed, 194,470 policies .....	607,171,801 00
Risks in force, 225,507 policies, amounting to.....	695,763,461 30

Note.—The above statement shows a large increase over the business of 1890 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

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LIFE INSURANCE CO.

Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

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JUNKIN & HOLT, Managers for Quebec,

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Insurance

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000  
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HUMAN'S PLAN** and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, General Agent, Montreal. DAVID DEXTER, Managing Director.

## WORTH KNOWING

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

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

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

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

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

ROBT. MOLNAM, Esq., - - - - - }

E. SUTHERLAND, - - - - - Manager

Correspondence solicited. Agents wanted.

Insurance

# BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - - - TORONTO.

Incorporated 1855.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00

Total Assets over - - - - - \$1,265,570.70

Losses Paid since organization, - - - - - \$12,475,201.08

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

THE

# United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.

MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed ..... \$1,250,000

Capital paid up in Cash..... \$500,000

Funds in hand in addition to Capital..... \$782,500

J. N. LANE, General Manager & Secretary.

T. H. HUDSON - - - - - Manager for Canada.

Approved Risks Insured upon the most reasonable terms. Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

Job Printing and Bookbinding of all kinds done at the JOURNAL OF COMMERCE.

## The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$808,279.00

CHARLES HENDRY, Esq., President; GEORGE RAN- DALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killier, Esq., Inspector.

## MERCANTILE

FIRE INSURANCE COMP'Y.

WATERLOO, Ont.

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

Dom. Govt Deposit..... 50,079.76

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq., Secretary; T. A. GALE, Esq., Inspector.

## LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

LIFE and FIRE.

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

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STAMMS, Chairman.  
EDWARD J. BARBARD, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. O. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH: MONTREAL.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAIRD, Esq.

Vice-Presidents, - { - - - - - HON. G. W. ALLEN

{ - - - - - J. K. KERR, Esq., Q.C.

WILLIAM MCCABE, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - - - - \$ 446,474.40  
Assets - - - - - 1,421,981.80  
Reserve Fund, - - - - - 1,115,846.00  
Net Surplus, - - - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec  
Montreal Office, - 69 St. James St.

## DRUMMOND, McCALL

# Pipe Foundry Co.

(LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING

MONTREAL.

WORKS: - - - - - LACHINE, QUE.

## THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1803

SUBSCRIBED CAPITAL \$6,000,000

PAID-UP CAPITAL \$1,500,000

TOTAL INVESTED FUNDS OVER \$6,000,000

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

E. D. LACY, RESIDENT MANAGER.

# SUN FOUNDED A.D. 1710

## INSURANCE OFFICE FIRE

HEAD OFFICE,

Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,

15 Wellington Street, East.

TORONTO, ONT.

H. M. BLACKBURN, - - - - - Manager  
W. ROWLAND, - - - - - Inspector

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

ALLAN & WILLIAMS, IRA CORNWALL,  
Gen. Agts. Winnipeg. Gen. Agt. St. John, N.B.

Communications to be addressed to  
HEAD OFFICE, MONTREAL.

Cable Address, "ELEPHANT," Montreal.  
A. B. C. CODE USED.

Embracing the businesses of  
FERGUSSON, ALEXANDER & CO., THE WILLIAM JOHNSON COMPANY,  
THE A. G. PEUCHEN COMPANY.

# THE Canada Paint Co.

LIMITED.

*MONTREAL, TORONTO AND VICTORIA, B.C.*

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MONTREAL, JUNE, 1893.

**COLOR CARDS.**—We take the earliest opportunity of intimating to our constituents that the very great pressure upon us during Spring for Color Cards and advertising matter has now been met; that our printing room is level with orders; and that any of our friends who may have been overlooked, or who require a further supply, will be promptly served on communicating with us.

**SHIPMENTS.**—We must not delay to explain that partly from pressure on some of our departments, and partly from serious interruption of Railway traffic, some of our Spring orders were late in reaching their destination. We venture to ask our friends to consider the circumstances and treat the delay as exceptional.

With this month we have broadened our shipping arrangements, both for town and country, and as the Railway blockade has been raised, we venture to assure our friends that deliveries will be equal to our best record.

We desire to acknowledge the hearty support we are enjoying, and hope to merit its continuance.

THE CANADA PAINT CO., Limited.