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RT. IIon. Loris Sthaticona and Mount Royal, Preb
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E. S. CLOU
A. Macnider, Chfof Inepector and Snpt.of Branches. W. S. Clonston, Insp. of Branch Retnrna,
F. W. Taylor, Abst. Insn.

Branches in Canaaa:
MONTREAL, H. V. Meredith, Manager ${ }_{\text {Weat Kind Branch, St. }}^{\text {Catherine St. }}$ Selgnenra St Branch,
Almonte, Ont. Perth, "Amherat K. $\mathbf{B}_{1}$ Belloville, " Peterbora, "Hallisax, N. B. Brantford, Bruativille, Shatham, "S Sarnla, "Lethbridge, Alta
 Deserunto, " Toronto, "Winnipeg, Man. Ft. Willsm, " "Yonge st. br. Nelson, B. C Goderich, " Wallacefnry, "NewDenver, B. ${ }^{\text {G }}$ Guaph, " Montreal, (ito, New Weatmine IInll, Que Quebec, Que. ter, B.C. Kingeton, " Fredericton, N. B . Yuncoaver, B.C. Lindesy, " Moncton, N.B. Vernon,

IN NEWFOUNDLAND:
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London, Bank of Montreal. 22 Abchurch Lane, E . 0 Alex. Lang, Man.

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Lond The Unton Bank of London
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Boaton-The Merchante' Nallonal Bank. B. A knto J, B. Moors \& Co.
San Francleco-Tine Bank, Bufralo "* The Bank of Britioh Columble, The Anglo-Callfornian Bank. Portland, Oregon-The Bank of Britiah Colimbla,

Montreal, Jat April, 1899.
THE BANK OF TORONTO. INCORPORATED 1855.
Hoad Offico, Toronto, Canada, Paid-up Capital 82,000,000
Reserve F'und $1,800,000$
DIRECTORS:
GRORGE GOODRRIAM, Ese., Prebldent. WM. II. BEATTY, EsQ., - Vice-President. Henry Cawthra, Eeq, | Geo.J. Cook, Eeq., Robt. Roford, Meq Gergo Clarlea Stuart, Esq
Wilinm Gooderham, Eeq.:

DUNCAN COULSON, General Mgr, JOBRPII ILENDERHON,

Ingjoctor,

## Branohes:

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| " King | St.W. Branch, Cobourg | Petrolla |
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| Barrlo | London | St.Catharine Roseland, B.C | Bankors :

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Manltobs, Britieh Columblar Bank of Britis
andNew Brunswick North Americh.

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llon. Sin FRANK SMITII Vice Presldent.


Wimot D. Matthewb.

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The Chartered Banks.

## THE BANK OF BRITISH NORTH AMERICA.

## Fistabilshed in 1836

Incorporated by Rojal Oharter in 1840. Paid-ap Oapital, \$1,000,0 300,000 .
London Ofice, s Olement's Lans, Lombard St., X. O, Count of DisEGTORE;
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John Jomes Cate
Ed. Arthur Hoare.
Gaspard Farrar.
H. J. B. Kendall.

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J. J. Eingaford.

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Ez-Issue Clrcular Notes for Travellera, avallable In all parts of the world.

## THE MOLSON'S BANK.

88th DIVIDEND.
'The Slareboldere of the Moleon's Bank are hereby nu tilied that a Dividend of YODR PER OENT and a Bonus of ONE PER CENT. opon tue capital
Btock las been declared for the current half year, and that the same will to payuble at the cllice of the bank, in Moutreal, and at the Branchee, on and alter the

SECOND DAY OF OCTOBRR NEXT.
The tranefer books will bo closed from the "5th Septomber to suth Neptomber, both daye inclusive.
the annual generada meeting
of the Shareholdurg of the b+nk will be held at its banking houne, in this city, on MONDAY, the 9th of Uctovor nest, at tireo o clock in the afternoon. A by-law will be subantited to the meeting increlsing the caplini stoek, by the sum of st,0vi,003, divided into ap, wu shares of sou ench, and providing
for the allotment of the lucreneed etuck pro-rata amonget the sharelioldera desirous of accepting fanse, and thit ehareholders will be asked to pase the ende by-law.

It lo intended al preeent to nllot only 10, , 0000 suld shates after the certilitate of the Treasury Board has been oftamed.
$3 y$ order of the Board,
F. WOLFETESTAN THOMAS, General 1 (anager.
Montreal, mith August, 1899.

## The Chartered Banks.

## THE MERCHANTS BANK OF CANADA.



## DIVIDEND No. 34

NOTICE IS HEREBY GIVEN thát a Dlvidend of Three and One-half per cent. has been declared current six monthe , helag at the the Bank for the cent. per annum, and that the gane will be due and payable on and after
MONDAY, IND DAY OF OCTORER, at the oflice of the bank. The Tranafer Bouke will be closed from the 1 th th the auth of Septembur.

By order of the Doird.

1. II. Mcmillan,

Casbler.
Oahawa, August 26th, 16 aus.
THE ONTARIO BANK.
Capttal Pald-up.............................. $\$ 1,600,000$ Reaerve Fnd ............................................... 110,1

G. R. R. Cockbarn, Esq., President.

Monsld Mackay, Kaq., Vice-Presidenh.
A. B. Irving, Eaq.
Hon. J. C. Alkin, A. B. Irving, Eaq. N, Hallam, Ron. J, Perry, E日q. MoGILL General Mansger: E. MORHIS, Inspector:
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Hzad Opptee, . . Tononto.

Paid-np Capital,
DIRECHORS:
Hox. GEO. A. COX
$88,000,000$
$1,000,000$
Prestident.

Job. Cratharn, सbs., W. B. Hamlitan, Eeq. Leggat, Eeq. + . . W, Flavelle, Eeq.
B. E. WALETRR, General Manager.

J, H. PLUMMER, ABS't General Manager.

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| Ayr | Ontar |  | Slmeos |
| :---: | :---: | :---: | :---: |
| Barrte | ndas |  |  |
| Baileville | Franville | Parie | Toronto |
| Berlin | Fort France | Peterboro | Toronio jc. |
| Brantiord | Godertch | Port Perry | Walkerto |
| Caynga | Guelph | St.Cath'rln'e | Walketylle |
| Chatham | Hamilton | Sarriza | Waterioo |
| collingwood | 析 | sitste. |  |
| Dreaden | Orangev |  |  |
| Qnebec: | Manito | Britie | Glunibla |
| Montresi, | vistrict: | Fernio | Vancotuer |
| Dawson |  |  | Atlin |

Dawson
In the United States:
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Now York New Orleane: Ekagwoy, Alagks Pankers In Great 13rltain: Correppondents: India, china and Japan-The Cbarterea $B E$ of India, Anstralls do China. Germany, The Deutache Bk; France-lazard Freros \& Cle. Parls; Belgium-J. Matthien \& Fils,
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Iolland-Dlaconte Matchappij; Avs: Rruesels; Holland-Dleconte Mastchappij; Atvs-
tralia \& New Zealand-The Crion Bk, of aus. tralia, Imited; South Africa-Bank of Africs, Lamited. Standard Bank of South Africa, Linited; South America-London and Brazilian Bank, Lta. Britien Bank of Sonth Americs Limited; SYexicoBanco de Londresy, Mexico; Reronuda-The Bk, of Bermuda, Hamiliton; West Indies-Bank of Nova Scotis, Kingeton, usmacis; Colonlal Badk mad Colnmble; San Francisco-Bank of Britieh CoCombla; New Fork-The Am. Ex. Natlonsl Bank; Chtcaoo-The North-Western Nt'l Bank.

Traders Bank of Canada
(Incorporated by Act of Parliament . .885) Anthorized Capital $\$ 1,000,000$ Anthorized Capit
Capltal Pald-Up, Reaerva Fund,

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| Aylmer, Ont., | Ingeraoll, | Sarnis, |
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| Duton, | Nowcratle, | St. Mary'b, |
| Elmira, | North Bay, | Sturgeon Fall ${ }_{\text {a }}$ |
| Glencoe, | Orillia, | Sudbjry, |
| Cuelph, | Port Rope, Ridgatown | Tllsonburg. |

ceat Britain -The NaNEEris Bank of Scotland Now York-The American Exchange Nat. Benk. ontreal-The Quebec Bank

## BANQUE D'HOCHELAGA.

## Oapital Paid-Up, Reserve Fund

 \$1,250,000.DIRECTORS 565,000.
F. X. St, Oharles,

Chb. Chapat. Hon.J. D. Rollana. M.P. Vice-Pres.

O. A. Gmoux, .. .. ". $\Delta$ ä̈itant Mandger
O.E. Dobais Uead"andee, Mrontreai.
 bec, Sorel P.Q.: Sherbrooke, P. Q. ThreeRivera, nlpes, Man, Montras.; 1898 St. Catherine St Win $175 t$ St. Catherine St. O, 2004 Notra Dame St. W,
 dustrisl et Commercial Comptoir National Escompte de Paris. Parle France National oir National d'Escompte de Parfa Sociót, Come Tala, Brasaele, Belgimm - Ordalt Lyonnais, des Prys Anetris-Hanque Imperiale-Roysle Piv, Bonk. New Yorteng, Berlin, Germany-Deateche Park Bank York-National City Bank, Nationsil Bank, Mesera Nationa and M. M. Heideelbach, Ictelhelmer \&. Co, Mer Bank of Redemption, Thid w Boaton- Natlonal cago - National Live Stock Bank, Illinole Trast and Savinge Bank
cheapeat rates. Lisade throughont Cansds at the in aff parts of the world aredt lesned avallable Allowed In Savinge Depsitno interest on Depofit

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Parmerston,
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Benk of England [Lta.] London,
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Natlonsl BE Bnd Henover. Natl ton-Interaational Truet Co. Bntralo-Marine Bank. Chicaro-Union National Bank. DetroltDetroit National Bank. Kavers Gity-National Bank of Gommerce. St. Louis-Nationsl Bank of

MERGHANTS' BANK.
Cspiltal Pald-Up,
Reaerve Fand
or habieax.

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- Bosme of Dreztons
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Thos. E.Kenit, Prealdent.
M. Dwypr. Thomas Rrrours, Vico-Preaident Hón. II, H. Fuller, M.L.C. Hon, David MacKeen EEAD OFFICD Halifax. N.S.
D. H. Duncan General Manayor; E. L., Pease Jo'nt General Kanager; W. 3 Torrance Superin tendent af Branches; D. M. Stewart, Insuf.ctor Montreal, A, E. Brock, Manaror,

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W. F. COW N, President


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$\$ 1,500,000$
$1,100,000$
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Montresi, Cue. iIn GEO. QUEN

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dnion bank of canada
Capltal Pald-up, - $\quad$ Rest: $2,000,000$
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 E. E. Wobb, Hon, John Sharples, Gen. Manager
J. G. Billett

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 Founded 1818 Incorporated 1822. CAPITAL AUTHORLSED - $\$ 3,000,000$ PEST PAID-UP - . 2,500,000 RESI. $\overline{\text { DIRECTORS: }} \mathbf{7 0 0 , 0 0 0}$ JOMN BREAKEY, President.JOHN T. ROSS, Gabpard Lemolne, W. A. Marsh, Vegey Boswell F. Billingaley,

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St. IIenry, Que:
London, Eng, A Aank of Scotland

gALIFAX BANKING $\mathbf{C O}$

## Incorporated 1872.

Capltal Paid-Up

## Bebrve Fund,

500,000
HEAD OFFICE, .. HALLEAX, N.S.
Robie Unitage, DImECTORB:
 Jomn MacNab. W. J.'G. Thomion. W:N. Wiorwine. $\begin{array}{ccccc}\text { H. N. WALLACE, } & \because & \because & \text { Cashler: } \\ \text { A. Arman, } & . & \text { O. } & \because & \text { Ingpector. }\end{array}$
AaENGEG-Nova Scotia: Hallfax, Amherst, Ane clgonigh, Barrington, Bridgewater, Canning, Lockeport, Lanenburg, Middeton New Giaggow ParraNoro, Shelburne, Bpringhil, Truro, Windedr, Now Branswick: Sackville, St. John. Comazspondenta-Dominion of Can,-Molsona Bank. Boston-Suifols National Bank London. England--Parr'e Bank; Limited.

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## IIEAD OFFICE:

155 St. James St., MONTREAL.

## Capital Bubsoribed, <br> 600,000

Capital Paid-up
Host,
470,820
10,000
Enazcroni-W, Welr, Pres, and Genl. Manager, E. Lichtenheln, Vice Pre日; A, A. C. Wartele, Fi, W'
Smith and Godray Wolr ; . F. Lemleux, Chief Smith and
accountant.
Branch at Hocholaga [city], D. P. Riopel, Manager Branch at St. Lawrence ot., [city] Ale Comte"a Branch at Bt.Lawrence st., city] Ang. Comte Branch at Lachate.... .......J. D. Stewart,
Branch at Lachine........... Theoret, Branch at Lbching.............. H. Theoret,
Branch at Nicolet, ................ Belair, Banch at Sts. Therese........... Bolsvert, Branch at St, Laurent......O. W. Legault ${ }_{1}$ Branch at Laprairle........i........ Gouriepy, Branch at Chainhly Bapln. J. I. Lefebvre, Branch at Marlevile, O. Conatantinean,
Branch at Longueuil.....L. J. Normand, Branch at Paplneatyilio........ © Lermand;
Agents at New Fort-The Natlonal Bank of th
Repahlicand Ladonluric. Thalmann pe

## The Chartered Banks.

## Eastern Townships Bank.

Anthorizad Capital.
Reserve Fund.
BOARD Or DIRECTORS:
Hon. M. W. Henzirer President.

C. M. Ksthan,
HEAD OFFICE, SHERBROOKE, Que

Wm. Farweiti, General Manager
Branches-Waterloo, Richmond, Conticook, Stanstead, St. Hyaclnthe, Cowaneville, Granby, Bedford,
Huntingdon, Magog. Correspondonts:
Montreal-Bunh of Montreal.
London, England, National Bank of Scotland
New York-Natlonal Park Bank.
Collections made at all accepal he pr inta nid
promptly remitted for.
The Dominion Savings
\& Investment Scciety

## London,

canada
Capital Subecribed,
81,000,000 00
Pald-Up 932,474 97
Total Aesets, 2,541,274 27
ROBERT REID, Collector of Cutoms President.
T. H. PURDOM, Barrister, Inepecting birector. NATHANIEL MILLS, Madgger.

## THE HAMILTON

## Provident and Loan Society

Preetdent
Vice-1'resid
G. H A. T. WOOD, Esq.M.P. Capital Snbscrlbed, .. .. ... $31,500,00000$ Capltal Pald-Up,
Reserve and Surplus F̈unde", .. $1,100,00000$
Total Absete,
349.10915
$3,610,2558 \mathrm{~J}$

Derosirs recelved and Interest allowed at the higheat current rates.
Drnentunes for 3 or 5 years. Intereat payable
half-yearly. Execators and Triste by law to invest in Debentures of thle Soclety Head Onlca-Kiog Street. Hamilton.
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 business men should bear in mind that tho "Jouival of Comuncrce" will not accept adi. vertisements through any agents not spacially in its employ. Its circulation-bxtonding to all parts of the Dominion-renders it lhe best adiertisiny medium in Oanada-aqual to all othors combined; wolule ils rates do not include leatyy commissions.
-The C.P.In. labor strike of last week at Owen Sound, Ont., was of but short duration. It was agreed that men return to work for fifteen days, when the adranee asked for would then be considered.
-A Galt, Ont., letter states thati Mr. If. I'. Dingham, who has Jeen acconntant in the Mercitats Bank in that town for the past five years, has received the appointment of manger of a new branch which is being opened ly that Bank at Athens, Ont.
-The 1the ammal session of the Association of Executive Meilth Ollicers of Ontario was opened at london, Ont, on the 13 th inst. lepresentative physicians from all sections of the Province were in attendance, and many questions arfecting the welfare of live stock and dairy interests were treated, Such meetings are calculated to be of much benelit and learning, not only to those who attend, but to the country in genernl.
-A Wimnipeg dispateln states that the delivery of new whent at the various local stations is being considerably delayed, owing to so many teams and mex being enployed in milway con: struction.: New arrivals in Manitobi from the last will be mather pleasantly surprised on finding more positions awaiting them than they can conveniently fill. Nor will this prosperous condition soon cease for many other industries are sure to follow closely wherevor Jarge improvements are being car* rica on.

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M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet 8 treet, London, E.C., England.
-The worts of the Canada Cyele and Motor Company, Iondon, Ont., are receiving large quantities of automatic machinery for their increased works from the old MasseyIfarris plant in Toronto.
-'She French budget for 1000 shows an inerease in the estimaled expenditure of $45,000,000$ franes. The war and marine ministries ask for $30,000,000$ for the supplementary force in Nlpiers, and the building of new warships. The mational deht amounts to thirty milliards.
Mr. Cyrus Miller Taylor, died at Waterloo, Ont., on the T4th inst. The deceased for many years was manager of the Waterloo Mutual Fire Tnsurance Company, in which position he enjoyed the respect and confidence of a wide circle of friends throughout western Ontario.

The acreage devoled to hops in England this year is $51,-$ S 43 acres, from which the crop has been 356,598 cwt. The avernge per acre is 7.17 cwt. Kent has 31,083 acres devoted to lops. Merefort, 7,227; Sussex, 14,949; Woreester, 3,78s; Thats, 2,319 ; Surrey, 1,3 ss The acreage is, 20,000 acres less than in 1855. There are about 244,136 cwt. imported yearly inlo Great Britain.
-A Malifax, N.S., disparch states that the steamer Delta, emplovei in enrrying coal between Jouishurg, C.B., and St. Tohn's, Nfli., is reparted wreeked at St: Mary's Bay, Nill. She formerly belonged to the Cumard Steamship Company, but was purchased several years ago by Geo. Th. Tranklyn, of Malifax, The Delta was 5.50 tons register. She was the second steamer to cross the Atlantic between England and Halifax.
-The valuable granite quarries at Mount, Johnson and Tiecle Tlains, Que., are about to be worked on an extensive scale. The Standstead Granite Quarries Company has been orgamized in 'loronto with a capital stock of $\$ 130,000$ for this pmonose. Among the directors of the company are the following: W. R. Brock, president, Toronto: M. Elder, Slanstead Junction; D. MeTntosh, Toronto; J. MeIntosh, viee-president, Toronto; T. W. Elder, Stanstead Junction; D. Taylor MeTutosh, managing director, Stanstead Tuncfion. The company has aequired the granite quarries of Mount Johnson. It is elaimed that these quarries will turu out granite said to be similar to Quincy (Mass.), granile, but has the advantage of being free of iron rust. It is of the same grain as Barre (Vt.), granite, but is darker Han the Barre stone.
-An incident which has recently occurred at Stoughton, Wisconsin, shows the system of public bank examiners not to be without its dangers. The State Bank Examiner visitcd the Stoughton State Bank and commenced its examination. He found a number of overdrafts, which he severely condemned, although it was shown that they were fully secured, they were indeed loans. He differed also with the management as to the value of certain collaterals. It is stated that while in the town he taked freely about his in spection and the unfavourable opinion he land formed of the bank. This extremely imprudent gossip naturally spread and excited the distrust of depositors, who commenced to withdraw their money. The bank has always siood in high credit so that the run did not proceed to extremities. But the incident shows how dangerous public inspection might be, if a loose-tongued official were appointed.

- The Canada Atlantic Railway Company has acquired control, through lease, of the Pembroke Southern Railway. The latter is a short line extending from Golden Lake, on the O. A. and P. S. Thailway, to the town of Pembroke, a distance of 21 miles. It was completed about a year ago, and has been operated by the contractors. The line traverses a country very thinly settled, but the land is suited for farming, and the road will assist its being opened up for settlement. The railway will be operated as a branch of the O. A. and P. S. line, thus affording a through trip from Ottawa to Pembroke by this road.
-The Maritime Provinces and Eastern coasts have lately been receiving their full share of the pet eyclones which are supposed to originate in the Western prairie States. St. Tohu's. Nfld., dispatehes report a violent hurricane as hare ing swept that seetion on the night of the 14th inst. A number of lives were lost and much ramage done to fishing fiect along the coast.
-The water works department, Toronto, shows a surplus of $\$ 385.772$ for last year. The revenue was $\$ 2,281,961$ and expenditure, including interest and sinking fund, $\$ 1,893,189$. In this city the water rates are enormonsly in excess of the cost of the water supply.
-Tetters patent have been issue incorporating La Compagnie de Conserves Alimentaries de St. Eustache, Que, capital, $\$ 15,000$.

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JOHN WALTON, 176 Shaftesbury Avenue, LONDON, w.C., England.
-The Grand Trumk Railway carnings 8th to 14th September, were $\$ 555,731$ as against $\$ 488,540$ in same period in 1895 ; increase, $\$ 69, \$ 01$.
-An Ottawa letter states that a cablegram has been received from Dundee announcing the departure of the new steamer Minto for Prince Edward Island. Her speed is over 10 miles an hour, and she is spoken of as the finest. stemmer of the Canadian line.
-'The Court of Appeal, Toronto, has rendered judgment in favour of the Bank of Toronto, in the case of its claim against the Quebee and other fire insurance companies for loss by fire at the store of John Eaton Company. The judges were manimous in dismissing the appeal for a rerersal of above judgment.
The town of Magog, Que., has completed the organization of a board of trade, the following officers being elected at a meeting last week: President, A. H. Moore, M.P.; viee-president, Dr. A. G. H. Bique; secretary, J. R. Wilson; treasurer, A. H. Garneau; directors, D. Mullins, A. L. Deseve, Dr. Goyette, R. M. Moore, A. Tomigny, Wim. Jameson, J. A. Bes~ sette, R. E. Dertrand, and L. A: Audet.
-Simeoe, County, Ont., is gaining something more than a local reputation as a fruit growing eentre. A Collingwood letter, telling of the large fruit yields in that meighborhood, cites the case of one farmer who, instead of waiting for buyers for his apple crop, invited tenders with the result that he realized some $\$ 4,000$, besides being relieved of further bother in packing, etc. The same farmer reckons he will receive $\$ 7,000$ additional from the sale of plums, pears, and small fruit.
-As far distant lands are gradually becoming nearer in the distribution of commerce, through the aid of fast-sailing vessels and extension of cable wires, it relieves the surmise which would have been manifested in past decades on hearing of such supplies as sheep and cattle fodder being sent from one country to another, perhaps a thousand miles apart. A dispateh from Melbourne, Australia, states that the Government of the colony of Victoria, at the urgent reguest of the British War Office, will ship immediately to Nital 2,000 tons of fodder.
-From the list of topies-not altogether congenialwhich it is the lot of the "Journal of Commerce" to publish from week to week, our pen willingly turns to a brief remark about the man or firm who continues on through the changing decades, with a prosperous and enlarging busimess. A visit this week from Mri. Enoch Buzzell, of Buzzell Bros., grocers, shoes, and mahnfacturers of creamery supplies, Cowansville, Que., recalls the fact that the business which was established in 18\%6, has been conducted uninterruptedly since. Mr. Buzzell has been a constant reader of the "Journal of Commerce" and claims to have many thmes found within its pages the true lessons of suceess in business.

- 'rie Canadian Fire Underwriters' Association holds its anmual mecting this year at Quebec. Twenty-five members of the Association, including several representatives from Joronto, left this city by boat on Monday evening. 'Hey are to be met upon landing by the Mayor and members of the City Council, and all are to dine together at the Hotel Irrontenac. Although there is very little to discuss beyond a question of special rates, good cannot fail to result from the meeting of so many managers and others interested in this large and very important adjunct of the business of the country.
-The Ogilvie Milling Company have contracted with sid. ler and Haworth, manufacturers of leather ljelting, of Montreal and Toronto, to supply them with a mammoth leather belt for their new mills at Winnipeg, Manitoba, the dimensions of which were given in it recent issue. It will be 72 inches wide, three ply thick, and over one hondred and thirty feet long. This belt, when finished, will be the widest and heaviest leather belt in use, or ever maile, in Canaila.
-The erection of the large factory of the Hartt boot and Shoe Company, at Eredericton, N.B., a new industry, will add much to the prosperity of that enterprising town. The factory will employ over 400 operatives.
-Note-At the end of the 13th line of the article, "Tiberty and Taw," page, 658, last issue, the omission of the word "never" was dombtless supplied by our readers.
fabrabliondaress:
British and foreicn
Patents, Designs \& Trade Marks.
advior and Foul particularg from
REGINALD W. BARKER FATENT AGENT:


## Cuningham，－ne

 Coveney \＆Co．
为 WINE 惨
SPIRIT BR＠KERS

33 SEETHING LANE，
Great Touler St．， LONDON，E．C．－．ENGLAND．

GEORGE PHILLIPS \＆C0．， St．Andrew＇s Distillery， LONDON，E，C．，ENGLAND，

\author{

| Unswd，Gin | Orange Bitters |
| :---: | :---: |
| ＂Old Tom＂ | ＂Brandy |
| Britigh Brandy | ＂Gin |
| Imperial＂ | Ginger＇＂ |
| Champagne＂ | Brandy |
| Irish Whiskies | Cherry＂： |
| Scotch＂ | Aniseed |
| Jamaica Rum | Noyau |
| Demerara＂ | Raspberry |
| Vatted＂ | Lovage |
| Hollands | Shrub |
| Dantzic Sprace | Gingerette |
| Ports | Mint |
| Sherrieg | Clover |
| Clarets | Capillaire |
| Champagnes | Coloring |
| Lime Juice Cordial | Peach Bltters | <br> Olenallan Pare Malt Whiaky． Shaunbeg＂1 Irish＂ Frae Mickey＂ <br> Madd O＇the Mist Sootch Whisky． <br> Sole Agents for <br> Rivaud Frere \＆Cie．，Cognac <br> Hyperkoff \＆Wacholders Old Schiedam．

}

－The l＇ullman people in Chicago，or elsewhere influen－ 1，ial，shonld send an occasional inspector（incog．）on a trip wherever they run their ears．We trust hat，＂word to the wise＂＇is enough．
－Application will be made to the Quebe Segishatme，at： its next session，for the incorporation of a company to be known as The Ste Myacinthe Blectrie Railway Company， for the construetion of a systen of electric railways in the eounty of St．Hyacinthe and neighboring monieipalities．
－Mr．A．K．Oswald，well and favoumbly known to our citi－ zems through a bong eareer in our midst，has acepted the position of Special Agent of the Law Union and Crown Insurance Co．of which Mr．J．F．B．Diekson is Manager for Canada．Mr．Oswald＇s experience in insurance and finam－ cial allairs eminently qualifies him for filling the position with eredit to himself and the excellent company he repre－ sents，and we bespeak for him a goodly share of prosperity in the eonmedion．
－Mr．David Metoun，for many years favommbly known in connection with the Standard Lite here，is on a visit to his relatives and to the＂old familiar faces＂and surromelings． Mr．Meciom has been the Standarl＇s Secretary for South Arica for some time past with headgumers at Jort Eliza－ beth．The Standard and its efficient officers are to be found doing grod judicionsly wherever is heard the＂drum roll＂； and Canada eontributes a goodly share of the material that owerywhere makes for prosperity：
－Mr．David Morrice，of this eity，has sutfered a severe be－ rearemont by the death of his son，Mr．George Sherriti Mor－ riee，who died on the 1 Sth inst．，at Samane lake，N．X．De－ eased succombed to an atack of phemmonia．He bad ac－ quired a prominent position，for so young a man，in con－ neelion with the entton industry，and was very highly es－ teemed by a large circle of private and business friends．
－－＇The infrequency of fires in the old comentry is evidenced hy the report of an Irish fire insurance trust，which has jolicies covering $\$ 2,050,000$ ．Last year the fire chams amounted to $\$ 30,7 \mathrm{c}$ ！
－The stemer Oceanic of the White Star line，which ar－ rived at New York last week on her first voyage，is the larg－ est vessel ever built．Her dimensions are rot feet long，ia feet beam and bs feet depth，with draught，light，of 22 feet， and loaded， $8: 12 y$ feet．She registers 17,000 tons．Her en－ gines were designed to develop ti， 000 horse－power．Jier coal capacity is about 0,000 tons．．She consumes about $\mathbf{5 0 0}$ tons of coal daily．Jhe ship has two funnels，each of 20 feet in diameter，and so feet above the fire grates．Ler passenger accommodation is for 625 cabin and 1,000 steer－ age，and she carries a crew of tan men．It was cabled when she sailed from Queenstown on the present trip that she lad on board 2,044 souls．So much larger is she than the other steamers of the line that a new dock was built on the North river to accommolate her．The Oceanic＇s displace－ ment is $: 30,000$ tons．Compared with the Great Easterm，the greatest ship ever previously buit，she is 24 feet longer，and with a horse－power over 37,000 greater．
－We are indebted to the＂Sewing Machine Advance＂for the information that the Foley \＆Williams M＇f＇g．Co．of Chicago（the president and chied owner of which is a Inother of the editor－proprietor of this journal），shipped 5.500 sewing machines in one month lately－its high water mank．The company are largely engaged also in the mann－ facture of pianos，organs，carriages，bieycies，and are whode－ sate dealers in hardware and other kindred manufactures． This is another noteworthy instance of the success of Cana－ dians abroad．The concern has bronches in Cincimationt in London（England），and agencies elsewheie．A shipuent of cycles was recently made to Rangoon，Burmah．Mr． William C．Foley＇s many friends will be plased to leara that he is again convalescent after the severe accident which befel him nearly three months ago．
－The Canada Athantic Railway has arranged for a heary increase of pay for its employees．Engineers＇time has been adjusted so they will receive equal to an additional 2 s per cent．salary．Other officials will be benefited－in a pro－ portionate manner．

## PURE OAK BELTING

The J．C．McLaren Belting Co．， Montreal－and Toronto Tel．No，Main 368 Tel．No． 875

DISTINCTIVE QUALITIES
－OF－
North Star，Crescent and Pearl Batting．
Purity，Brightness，Loftiness．

No Desd stock，olly thrésaco nor miserable yellow allings of short tappla． Not even in loweet grades．Three grade日－Three priceì and far the best for the priec，

# Office and Warehouse: 

# 12 and 14 , JAMES STREET, OXFORD STREET, LONDON, ENG. 

Works and Stores : SOUTHALL, MIDDLESEX.

# Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders. Varnishes for House Painters and Decorators. <br> Varnishes for Yacht and Boat Builders. Yarnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers; and Chair Manufacturers. Wood Stains to imitate all kinds of Wood. 


#### Abstract

- Sir Richard Thome in a lecture on "ruberculosis," at the Medienl Mall, Victoria Embankment, London, said that "English people were almost the only cirilized antion in the world who habitually consume uncooked mill." He strongly wrged that English people should be cancated to acquire the habit of cooking their milk before using it. He set asine the ordmary objections mased to this proposal, and showed that if milk were boiled for a single instant the danger of tuberculosis woild be gone. - I'rofessor Leves, a distinguished chemist, in a recent frelure in Lonton on fire and fire extinction, said: "Jhe secret of effectively playing water upon a burning building was to have an immense force behind it. The professor mext proceeded to point out scveral dersets in the 'so(abled' fire-proof building, and stated that he was distinetly opposed to stone staireases, and too much ironworl. Very little heat was reguired in order to britig ahout the downfalt of these modern staireases; while the old wooden erection wonld ensure safety in a fire for a much longer period. No huilding, he assured his hearers, could ever be made so fireproof: as to resist the fieree furance within it, and the great window space in front, through which the flames were forced right on to the buildings opposite, was responsible in a large degree for the spread of great fires. In conclusion, the professor urged that the window space should be decreased as much as possible, and that thin steel 'blinds' should be substituted for the present reflectors, in order that they might be closed up in case of fire. The flames shooting from a burning warehouse opposite would, he said, thus be prevented from smashing the glass of the windows, and coming into contact with the inflammable sul)stances inside.


#### Abstract

- Explorers from the far North are still bringing tidings of mmeasured wealth, and are securing their clams with an eagerness that bespeaks a land of valuable minenals awaiting the Northern prospector. A tract of land on the east shore of Hudson Bay, known on the maps as Bast Main, between Cape Jones and Little Whale river, has been claimed by three prospectors who have just returned from that country. They state that it abounds in minemal wealth; gold, copper, silver, and iron, the latier being foind everywhere in immense quantities. Pure anthracite coal is also abundant. It is stated that this is probably the most highly minernlized territory in the world.


-The "Ship and Turtle," Leadenhall .Street, Jondon, a house well known to many Camadians, has changed hands for $£ 00,000$, exclusive of the valuable cellar of wine, which contains magnums of Chateau Laflitte, bottled where grown, half a century ago, and prieed at sixty shillings a botile. It; will be remembered that the property wis put up for anction on the 2stle ulto., when it was withdrawn at $£ 50,0000$ On a highest bid of £6ã,000.-"Property Namket leview:"

- 'lhe death of Chas. A. Pillsbury, at his home in Minueapolis, Minn., on the $17 t_{1}$ inst., removes one of the foremost figures of recent times in the flow markets of the United States. Je retired from active business nine years ago, but retained a directorship in the company.
-The construction of the Joms-Siberian Raflway is reported to have opened the door to a new and vast whentgrowing belt, in Asiatic Russia, which, at no distant day, will be known as a contributor to the wants of consuming centres.
Mcarthur, Corneille \& Co.
Importers ana Dealera in
WHITE LEAD AND COLORS,


## and Ground in Orl

Varniches, Oils, Window Glase, Star, Dlamoid Star English Don, 21 sid Dismond Star Brands,

Rolled Rongh snd Polishea Plate Glass.
Paintera' and And Stained Enamolleă Shbet Gises Chemlcals, Dye Bifts Materisle.
Naval Storea, \&c., \&c., *c.
Oficen and Warohonecn:
810, 312, 814 \& 816 St. Paul Streat AmD
147, 149 \& 151 Commissioners St montreal.

## THE+2-0 <br> NEW COVENTRY CYCLES,

Specially made for the Trade.
$\qquad$
NO EQUAL FOR PRIOES.

THE
NEW COUENTRY GUCLE CO
MOOR ST., EARLEDORY COVENTRY, ENG.

Cable Ampress: "GUGSTER," LONDON. THE
BRITISE STPEON MANOFAGTURING COO, sole makeirs of the
"Standard Engisid Sphlon."


# Smollens \& Mitchell, 

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

...andi:-
. . . Diamond Merchants,
52 HATTON GARDEN.
LONDON, E.G., ENGLAND.

Watches, Clocks, Jewellery, Electro-Plate,
Leather Goods, Cutlery,
Opera and Field Glasses, FANOY GOODS, \&c., \&c.

Established. 1820.
James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office \& Warehouse : 266 GOSWELJ ROAD.
Works : $56,56,57,58,59,60,61$, MORELAND STREET OITY, LONDON, E.C., ENGLAND.

| Hoses, |  |
| :--- | :--- |
| Tubing, |  |
| Sheet, | Closet Covers, <br> (Urdinary and Patent), <br> Gas Bags, <br> Pouches, Tobacco, <br> Football Bladders, <br> Washers, <br> Tyres, <br> Valves, <br> Mats, <br> Packing, |
| All Surgical goods <br> and Ohemical <br> Articles. |  |

falling through as the promoters have not succecded with the New Lork purties. The Cataract lower Company may talke hold, however.-Since writing the above we learn that Mr. Mackay of the Quebec, Ontario \& Fort William Navigation Co., has left for England, where he proposes to enter into arrangements for the building of the vessels above mentioned. They are to be among the largest of the Ca madian steam fleet, and will be built with a view of taking full adrautage of the new depth of the Canadian camal system, numely, 14 feet. Their carrying capacity, it is believed, will be about 3,000 tons.
-Our Winnipeg correspondent writes:-The large number of young men who recently arrived in this Province from Ontario and Quebec have added not a little to the general activity in all towns and vilhages throughout Manitoba. All seem possessed of plenty money and the majority had friends already here. There is still a big demand for labor all through the country, notwithstapding the large amivals. Many farmers are so short-handed that the work of harvesting and threshing will be louger than usual on this account. Wheat deliveries along the C.P.B. on Saturday last totalled 267,850 bushels. The grain in store at interior elevators along the line amounted to 1 ,120,800 bushels. Threshing is now in progress in all parts of the Province, many farmers threshing direct from the stacks in the fields.
-The cool weather of the past week, while suggesting to the average individual, purehnses of coal, overcoat, or heavy underweir has also, it appeirs, given a hint to the bank burglar and sneak thief, to be up and doling. The Molsons Lank, at Yictoriavilie; Que; was entered enily on the morning of the $10 t h$ inst., by four burglars who, brawing the revolver in the hand of the night-watchman, bound that individual securely and then procecded to wreek the safe. While accomplishing the latter, the noise aroused others, whose appronch eaused the robbers to decamp with nothing more valuable than theire experience.-On the morning of the 16 th a large plate glass window in the dry goods store of T. D. Donohne, Quebee, was smashed in with a club ufter which the perpetrator seized three capees and ran. An oflicial following, overtook the capes, but the man escaped.


## Clothing buyers visiting the Market will do well to give us a call.

LARGE ASSORTMENT,
$\rightarrow$ Right Values.
H. VINEBERC \& Co.,

## A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that la, they', want the
"OALTON" STYLOGRAPHIC PEN.
It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Friller and Directions, post paid for 3/3.
"JEWEL" Fountain Pen, flited wifh 16 ot. Gold Whl Iridium Tlpped, 5s. Mounted \& Chased, 7s. 6d, All linds repaived. THE TRADE SUPPLIED.

## JEWEL PEN COMPANY,

 58 FENGHURCH STREET, LONDON, ENGLAND.

All above are size of large tea spoons.


--I'The town of Liverpool, N.S., is advertising for tenders for the purchase of debentures to the amount of $\$ 39,000$. The debentures ron 30 years bearing interest at 4 per cent. payable half-yearly. $\$ 27,000$ will be need for a water works system, and $\$ 2,000$ for an electric light system.
-The Department of Marine and Fisheries, in response to representations made by owhers of the turret type of steamers, have agreed to sanction the carrying of deck loads of deals on these vessels, provided same are securely fastemed by ehains and stamehions, and do not rise more than three fect above the main deck. This ruling will still more assist turret boats in carrying the maximum of cargo on the leastregister, a feature which commends this type of ressel to charterers anxious to employ ceonomleal tonhage.
-...We regrel to learn of the assigmment of Mr. John Watson, jeweller, silverware, and art dealer, Montreal. We has been in business for 20 years, beginning in 77, with but, limited capital. In 'se he formed a co-partnership with G. S. leelton, under the sigle of Watson \& Pelton. They contimed for ten years, dissolving in '!2. Mr. Watson shorly afterwards arranged a partnership with I. A. Dixon, as Watson \& Divon, but this was of short durition, the firm dissolving in ' 94 , when the former retived and restarted alone. The lisbilities amount to $\$ 16,000$. Among the ereditors are: Molsons Bank, indirect, \$2.000; Quehec Mamk, $\$ 2,000$; W. W. Yuile, $\$ 2,459$; and IR. Woorls, Potsdam, $\$ 1.700$.
-I'hat mal tramsportation is sometimes cheaper than water carriage, is one of those features of the transportation problem, which tends to keep the relation of rail and water conveyance never wide apart, although the latter is nowadays aided by great carrying capacity at the minimum cost in handling, and moving. Orie oause for this suceessful rivalry of the milway companies, is, in the necessity to redistribute its trucks over its systom from points of aceumulation, and in order to do this freight at any price is better than to haul empties. An instance of this is shown in the acceptance of a lot of railway iron from Charlottetown, I. E.T., which the I.C. Ry. carried at 25 per cent. under steamer-rates to Qucbec.

LLipton's Limited has been fined \& 50 for haiving in its factory a quantily of bad fruit and jam. This case has been before the English Courts for sowe mondis, and strenious efforts were made to aroid conviction because of the ingurious advertisement it would give the many relail storen of the Lipton Company in Great Britain. If, however; Sir Thomas suceceds in overcoming the jam incident that lies before himin the America Cup mees, and wins the trophy, the conviction in question will, so to speak, bear no hat fruit.
-H. Glenny, a small dealer in paints and hardware specialties, Nontreal, has made an assirnment. He began business in the fall of '97, with limited means.-Rene Leduc, grocer, St. Menri, Que., already noted as in difficulties, is now oftering a compromise.


## S. E. Breakspear,

Manufacturing Jeweller asd Silversmith,
38 St. John's Lane, - - CLERKENWELL,

## ROULETTE CYCLES



Ibsolutely as Good as Can be Bought.
As an old-established private limited Company with NO WATERFD CAPITAI, We art enabled to offer the very highest value at lowest possible prlces consistent with the woflknown quality of our goods.: Your enquirles are particularly solicited.


THE
RoUETTE cicle couphiv, Ltt.

# POST'S "C.B.Q." <br> THE MOST EFFECTIVE CURE <br> yet discovered for 

## UNQUESTIONABLE TESTIMONIALS.

qi Eastoneat, London, E.C.
Auguat, 1898.

Dean Sin,-1 think it only right to certify that your "C.B.Q." unqueationably effecta a permanont cure of Sciatica. After having used it in I845, I hive bean entirely free from that dreadful nat. ady, and, apert from its curative properties, I malntain that it improves the general phyeical condition to a marvellous extont. It is neceseary, however, to take it three times regolarly every day during the treatment in order to derive the full benefit. I have no heaitation in recommending your modicine to all thoee who are suffering from Gout, Rheumatibm, and kindred dibesses,
Yon are sheolutely free to miake use of this communicntion as you nee flt.

Yours falthfully,

Care Megbrg. Willeam' Watson \& Co.,
Waterloo Plage,
Palig Mals, S.W.,
Dear Sir.-I and in recelpt of your lettir $r$ to
our "C.B. Q." Compound. of your letter $r$ to
your "C.B. Q." Compound. trentment of Rheomatic Gout, Rheumation and sclatics.

Last vear I guffered martyrion from tism In all my sufered martyrdom from Rheumamy iecurn home from Indif, in mas say, over gince my $\quad$ ecurn home from indin, in 168 , i happened to
teurtisement in the standard, add deter. mined to try the trablets, which 1 did with most
 am in evory respect $a$ differont boiog, in fact, quite ny se 1 guain.
I do not hesitate to ssy that your "C.B.Q." Tab: lets are inyaluable in the treatment of Rheamatigm in the joints, and you are therefore at perfect ind
erty to publish thig lettar in your Ilttle book and erty to publigh inds iettrat order that Indian aufterers Ike myeelf may bsaeft by your treatment. With best tbanke,
Heileve me, Yous very eincerely,
W. A. NYGH,
A. M. Post, Esq.

IN TASTELESS TABLETS, 2s. 9d, and 48, 6d
"Chief Conatable's Ofice, Horsham.
" Jnnuary 25, 1599.
"Dear Sir,-I am in receipt of your letter of yes. terday's date, and I have very much plesenre in In. forming yon that, after taking your 'C. B. Q' tajlets regularly for the laet two monthe, I a m thankful to eas I'bm feeling quite froe from Muscular Rheumatien and Sciatica, from which I had been rufferlng more or lese for years. Like others, I albo and that it is an excesleat tonic, as I have gained In weight, and CAN EAT AND SLEERP BETTER THAN I HAVE DONE FOR YEARS., Yon are quite at liberty to make what use yon think nt of thla letter, and I blall always recommend your 'C.B.Q.' whenever I have the opportunlty.
" I am, Sir, yours gratefully,
" THOMA COOPER
"Supt. and Chief Clerk."

POST'g LINIMENT.-No. 1 gives gseady religi in cases of Iofiammatory Pheumstism or Gout, where the jolnts are Swollen, Inilsmed, and Painfal to the Touch. No. 2 will be found wonderfully enicaclous for Lame back, Stifness la the Jointe, Contraction of the Cords, \&c., \&c. Price, $4 \mathrm{~s}, \mathrm{bd}$, esch per Bottle. POST'S LIVER PILL8.-For Torpid Liver. Constipation, \&c. Price, le. 1jd. per box. Of Chemiste, or carriage paid in the United Kingdom from
A. M. PO8T, Limited, 96 and 98, LEADENHALIL STREET, LONDON, E.C., England.

## DRY GOODS NOTES.

-Crepons in raised designs, are reported very popular in Gugland where they have already had a good run. The subsiantial effect given by this odd wenve has added wonderfully to its continued populaxity. Doubtless, with some minor ehanges in design, which time and the rulers of fashion must produce in order to show they are at work, the raised black orepon will be songht for more than another season.
-Velvets are very firm in wholesale eireles owing to the extremely heavy demand. In many instances makers are behind in filling orders which causes a similar drawback with the wholesale houses. The raw material has advanced fully 2 is per cent. during the past summer and this has added to the firmness being displayed on all sides.
-Many Engish makers of wool fabries are manufacturing a cloth made of a blend of fine and coarse wool with Whe object of relieving the market of the shortage in fine wool which is likely to exist for some years, Following the success of the recontly' introdnced silk, 'cotton'and linen mixtures, new style dimity effects, raised lustres, etc., this new fabric will likely be hailed with open arms.
-The presenti season's cotton crop in the U.S., according fo the oflicial bulletin for September 1st, is shown to be the lowest in 25 years, excepting that of 1800 . Uiseasonable wather has been the cause.
-'The prevailing high price of mw sitk is diseomating manufacturers who are unable to obtain prices whieh show a profit, and are holding off with the hope that a deeline miy ocemr.

## GROCEIRY NOTES.

- lieferring to the cheese outlook a private circular from Londou, ling., dated Sth inst., says: Buring the last month prices of Canadian have risen about 6s per ewt., but "spot" values are still below e.i.f. quotations, white realizing bts to $55 s$, coloured 5 5s to 56 s , while c.i.f. quotations for August makes of both sorts are ass, and Septembers ape quoled as high as bis. 'lhe make of English has bean very much restricted by the weather, and the whole scason's output will not much exceed hat a good average make. Canadian dairymen appear to prefer to make a pound of butter for $111 / 2 d$. instead of using their milk for making cheese, which at present values would be worth 1s. 3d. This state of things c:amod long contimur."
-A Lendon, Eng., private eirenare of the sta inst., in summing up the butter situation says: It is still extremely uncertain whether the drouglit of 1890 has' broken up. 'llough showers, mostly thundery in character, have prevailed during the past fortnight all over Europe, they are far too insignificant to supply the thirsty land with the immense amount of moisture necessary to restore it to a normal condition. . It is many years since such unfavorable
conditions for dairying existed, as prevail at the present time all over the butter producing. countries of Europe. During the past fortnight two arrivals of Australian stored butter have been received and weekly shipments are due until about the middle of October, when the new sason's spring grass butter will arrive. From Canada during the past week 58,648 cwts. have been received, which is an absolute record for that country; while during August 61,000 ewts. arrived against 15,700 for August last year, and 10,800 for the year previous. This enormous influx of Canadian butter has been brought about by the high prices prevailing in British markets, which are higher than in any year since 1882. The values of "Choicest" Canadian creameries fresh made, range from 106 s to 110 s , and "Finest" 100 s to 104 s . The butter from Australia has mostly gone into cold store. Some, however, has been sold from 103s to 112s, according to brands.
"-Under the heading of "A harvest. for the Vesselmen," a Duluth correspondent writes: "There will be a lake business next year that will tax the lake facilities as great as they have been taxed this season, and there is no increase of tonnage in sight to make conditions ensier for the shipper. The new Canadian canal to Montreal will soon be opened and so many small vessels will be absorbed in that trade next year that by reason of the longer trips and greater time required than in their old runs to Buffalo or elsewhere, this new channel of trade will absorb all the slack caused by additional shipping built the coming winfer. To such a point has the prosperity of the comntry carried the transportation of the west the past few weeks that Duluth could in a day furnish foninage to the ronds to wueh an amount that they could not struggle out from under it in a month. A rate for grain that is fairly profitable for modern carriers is not to exceed $11 / 2$ cents a bushol for the 1,000 -mile haul from the head of Lake Superior to Wuffalo, and a like rate for iron ore is perhaps 55 to 60 cents a ton. To-day millions of bushels of grain are being taken at Duluth at 6 cents a bushel, and iron ore carricrs are freely offering $\$ 2$ a ton or more. Tamber, that a year ago was carried at considerably less than $\$ 2$, is now going forward at $\$ 4 . "$
-Mr. Mark Willis, of Messrs. Mark Willis \& Son, the well known manufacturers of silver and plated goods of Shefficld, England, paid a flying visit to our city last week. Always on the lookont for orders which will beneft his firm, combining business with pleasme. Mr. Willis visited the leading joweltery establishments of Montreal, and his efforts which were limited to part of a day were, we beliere, not all in vain. It is to be hoped that on his next visit Mr. Willis' tickets may be such as to euable him to make a loiger sojourn among us.
-At St. Flavie, Que., Mrs. G. Levesque, general merchandise, has assigned. A meeting of creditors is being held to-day.


## "IN THE RIBS"

The "neek" is no longer, in slang pariance, the most vulnerable part of the body mercantile or financial. $\Lambda$ dealer, whose credit for some time past has been too easy for his own good or that of his creditors, is likely to give some of them a surprise one of these days. He says they will "get it in the ribs," and those in a Western city are not likely to feel least sore thereabouts.

## MUSKOKA ADVANCING.

A syndicate of Hamilton capitalists has been formed to erect a modern up-to-date summer hotel in the Muskoka regions - which is to be equal to if not rival anything of its linid on this side of the Atlantic. The selection of an island has not yet been finally determined-although several suitable ones have been inspected. Muskoka has of late years been the Mecen of the American for a summer vacation. If the Prince of Monaco could transfer his earthly paradise to an island in one of the Muskoka lakes, the region would become the Riviera of America, if indeed it has not already a right to be so considered;

## REDUCTION IN EİECTRIC LIGHT.

'The Royal Electric Light Co. has followed up its recent office cleaning by a reduction in rates of from $a / 4 \mathrm{c}$ to $1 / 2 \mathrm{c}$ ner hour. This to many people looks like a cut bringing it down to the figure charged by the Lachine Rapids Co. which for some time has been supplying its customers at that price. When it is known that 50 watts per 16 -candlepower of the one equal 60 watts of the other it is seen that the Royal must step yet a little farther down before the rate is equal to that fixed by the Lachine Rapids Companyr. It is a subject for comment in the street that the Street Railway Co. Jave recently ordered their supply from the Tachine Company. At the above $1 / 2 \mathrm{e}$ rate electricity is much cheaper than gas.

## A TEACHER AT FAUJJ

The arrest of a school teacher at Galt, Ont, last week, on the charge of obtaining money under false joretences is a rare case in the annals of Canaidian law. School teachers of a business turn have been known to employ their summer vacation in the agricultural implement agency business, or to have even thrown off their cont and taken $a$ hand in the; harrest field, as a stimulant after long months of indoor duties. But the additional tax imposed on the mind by inrestment and security dealings seldom suggests itsolf fa-b
vorably to the painstaking master of the school vorably to the painstaking master of the school. A. W Falconer, it appears, has been acting as local agent in Galt for the Dominion Building and Loan Association, of Toronto ${ }^{\prime}$ for some rears, as well as for one or two fire insurance companies, in addition to performing the duties of principal at the school. Rumours as to his financial position have been afloat for some months and last week he made an assignment of his estate for the benefit of his creditors. Fis linbilities are said to aggregate about $\$ 7.000$. There are very little, if any, assets so far as known. Being prominent in church and Sabbith school circ'es. he had the confiflence of a large number of people in the town and vieinity where he has resided for about ten years. The particular phase of his operations that brought about his arrest consists in soliciting money for investment, ostensibly to purchase shares in the Dominion Building and Loan Associntinn. In some instances, it is alleged, these moneys so obtained,in each ease, comprising several hundred dollars. werer reached the loan company. No certificates of stock were delivered by Falconer, who simply gare his personal reveint for the money and paid 6 per cent. interest at the and of each year.
-An offier of 50 cents in the dollar, cash, is being submitted to the creditors of J. J. Turcotte, general store, Valracine, Que., already noted in our columns. The offer is
being generally accepted.

## FRIDAY, SEPTEMBER 22, 1809:

## BRI'ÍISH SUZERAIN'IY IN THE I'RANSVAAL.

A correspondent wishes to know upon what the suzerainty of Great Britain over the Transwaal is based, and how it was affected by the Conivention made with the Boers in 1884 . The Preamble of the Convention of 1851 guarantees by Great Britain, complete independence to the "Transvaal Iiepublic, "subjcet to the suzerainty of Fer Majesty upon certain terms and limitations," set forth. Those words are too explicit to admit of the fact of suzerainty being denied, as acknowledged by the Boers in 1ss1. Owing to complaints being made by the Transvat Govermments.that the terms of the Conyention were, in some details, inconvenient, there were certain artigles ngreed to in 1884 which were substituta for those complained of. By the first Convention the conduct of diplomatic intercourse by the Transval Government with forcign poweirs was agreed to be carried on by Her Mrajesty's officials abroad. That was found irksome, itwas amended so as to read, "The South African Republic," that is, the Government of the Transvaal, "will conclude no treaty or engagement with any Slate or nation, other than the Orange Free State, nor with any native tribe to the eastward or westward of the Republic, until the same has been approved by Her Majesty the Queen." Even if the Convention of 1881 was wholly abrogated by that of 1884, it is quite clear that the suzerainty of Great Britain was recognized in the 1884 agreement as the Transval Government had no authority to make any treaty or ongagement, save with a small neighbour, "until the same has been approved by Her Majesty the Queen." Surely the power to reto the foreign policy of a State implies a power superior to that State, that is, it implies suzerainty being vested in the superior power? Some time ago the Boer Government sought to make certain arrangements with the King of the Belgians, and His Majesty told Mr. Kruger in much plainer words than are usually used in diplomatic intercourse, that the Boers were a "treacherous" perple. That seems to be the secret of the whole difficulty. . The Boers have no respect to their agreements, promises, or undertakings. Physical force is the only power which they re_ cognize, and the time is approaching when this power will punish them for their treachery to Great Britain, their eruelty to the enslaved Kaffirs, their tyranny to British setthers, and their utter disregard of the obligations of nation-
al honour. al honour.

#  <br>  <br> St. Errins Hotel <br> 窝 <br> WESTMINSTER, S. W., 

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Capital and Accumulated Funds, Annusi Revenue from Fire Premiume..
Annual Revenue from Life Premiume
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Annmal Revenue from Interect upon Iuvested Finnds.
policy-holders .........................................
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c. l. G. jullnson, heeldent Agent, montreal.

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[^1]
## THE CANADIAN

Iourral of $\mathfrak{C o m m e r t e}$.

Montreal, Fbiday, September 22no, 1899.

## JIILE BANK OF BRITISH NORTH AMERICA.

We publish in this issue a full report of the amutul mecting of the Bank of British North America, held in I.cndum, on 5 th inst. The report covers a lengthy, most interesting, and valuable address on the aftairs of the hank generally, and in regard to its position in Canada. We weleome this address the more warmly as we regard as evilence of this very old and very substantial bank being fully in touch with modern methmels ant ideas. The Chairman, Mr. E. A. Hoare, affer comparing some of the figures in the statement with those of 1898 , drew attention to the fact that the cash and specie in hand mounting to $\$ 2,840,000$, were in the mation of 40 per cont. to the bank's liabilities, that is, to deposits and circulation. 'Whis, as Mr. Hoare said, "is a thoroughly somd position." The cash at enll and short notice amounts to $\$ 6,165,000$, which adds further to the somudness of the position. In regard to new branches it was pointed out that these involved expenditures if their lusiness was to be efficiently conducted, and a portion of the profits would have to be set aside for the expectel ontliy. Regarding the Reserve Fund, the Chairman thought the building of it up must take precedence of any other consideration, and in view of the constant increase in the bank's liabilities it was their duty to com--timue to add to the reserve fund. Tra a review of the conditions existing in Canada, the Chairman regarded the lomber and agricultural interests in the Maritime Provinces as prosperns. Tn Quebee geuper husiness had

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# The Swift Cycle Co. Ltd., 

 WITH WHICH IS INGORPORATED THE COVENTRY MACFINISTS' CO'Y, Ltd., CHEYLESMORE WORKS:: COVENTRY, ENGLAND.been satisfactory and good results had been realized. He then entered into an explamation of the Bank Circulation liedemption. Fund, to which we devoted some space in our last issue. Mr. Hoare put the matter very clearly when he said, "Should the assets of the Fille Marie Bank realize less than the sum required to redeem the notes in circulation, thin the loss would fall on the Redemption fund, that is. on the bauks generally." We cordially approve of the judgment of the Chairman of the Bank of British North Aneerica as thus expressed: "Such a situamon appears to call for some stricter safeguard against mismmagement and inaccuracy in the returns made to the Goverument." Mr. Hoare regarded the penalties for excess of circulation "as of no value whatever as a deterrent." The Bank Act, when amended, will make some prevision for preventing the scandal which has arisen over the circulation of the Bank Ville Marie: Turning to the grain crops of the North-West, he thought, "the harvest of Manitoba must, for a long time to come, be the mainspring of Canadian trade." In regard to the development of British Columbia mining, the Chairman seemed inclined to doult whether the numerous now branches in British Columbia would be as profitable as was at one time anticipated. In regard to Jawson City it was stated that the Bank's loss would be covered by $\$ 5,000$. In this connection it was explained that the bank's vaults would have to be built of solid masonry, as steel had proved an imperfect protection and lricks, with freight at $\$ 100$ per ton, were too costly. Yet, allhough the expenses of equipping and working an office at Dawson City and Atlin were so great, he thought, "the hank would obtain eventually an adequate return on the outlay." 'The whole address is most interesting, the comments on the various phases of the business and the situation in Canada, eridence careful study and thorongli

Mutual Reserve Fund Life Association
(ancoliforated)
frederick a. burnham, President.
srutusl Reserve Bullding, New York Olty.
EIGHTEENTH ANMUAL STATEMENT-DOE. 31.1833
arade in accorãance with Standard used in Sohedule "p".afreport by New
York Insurance Depariment of Exxamination, 1898.
Income During 1898, $\$ 6,134,32 \%, 27$

CASH AND INVESTED ASSETB.
Net Surplus Inveated and Cash over all Lablities, actinal
and contidgent. Dec. 31, 1848........................... \$1,383,176.38
BUSINESS RECEIVED AND IN FOROE,
Bualnegs written In $1898 . . . . . . . . . . . . . . . . .$. Policies, $12,7 \%$ Ins., $\$ 89,027,390$ Trotal Brelnees in Force Dec. 11 , 1848. Total Death Loeses patd by Ahtual Reberve Fuad Life Aeeoclation siace.
organization, Uver 'IHIRTY-SEVEN MLLLIUN DULLARS.
EXCELLENT POSITIONS OPEN in ita Agency Department in every Town, Oity snd State, to experrenced snd eucceasiul vuenmers men, who whi
 CAN WORI FOR. Farther information enpplied by any of the Mansgerb, General or special Agente in the U.S., Canada, Ureat Britain or Hurope.
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juformation. The Chairman of this old, cminent, and progressive institution has manilestly a practical knowjeelge of the principles of banking, and a thorough grasp of the financial and merenatile situation existing in Camada.

## IS THERE MUNIOLPAE CORRUPDION JN MONTHEAL?

During the last five yoars there have been matterings of corruption in the matter of obtaining privileges and appointments in the municipal service that were not pleasant to hear. Of late these mutterings have given place to runours more or less indelinite, until now they have taken detinite shape, and distinct charges have been made in connection with the payment and the reeciving of money in connection with prospective or actual appointments on the poliee force. Two suspeasions of oflicers of the force have lately been made, and a lormer constiable has been arrested tor perjury. Hitherto every. man appointed on the force has been obnged to make an oath that peither directly nor indirectly had he paid any one to socure him the position. The man in question took the oath and after some time he resigued from the service, as he says, in disgust, and makes a solemin declaration that the money ( $\$ 300$ ) was paid, not for the position of constable but for what was to follow after when he got the promotion promised him at the time, to be a veterinary surgeon in the force, What promotion never came and he wanted his money back.

That particular case is now before the criminal Court and we have no desire to prejudge it. The proceeding was instituted on the recommendation of the Mayor, who has stated his intention of having every constable who admits that he falsely took that oath arrested and charged with perjury.

The peculiarity of the Mayor's position arises from the fact that after much opposition and wangling the Police Committeo-a lew, days before the Mayor took his course -decided to require all the men who had been appointed within the last two years to declare afresh, under oath, whether or not they had paid money or other considerations for their positions.

The threatened action of the Mayor puts all these men in an awkward predicament. : If they did wrong and knew it and again take the onth, thicy will simply be com-
mitting a double perjury, and the meaner and more guilty ones who received the money, will consequently escape their deserts. On the other hand, it they are promised protection that if they did do wrong at first and made a clean breast of it, so that the traders in this miserable business may be "brought to book," any information they may now give will not be used against them for what wis done in the past.
If there is a regular system of trallic like that indicated it may be that remour is correct-that it pervades many of the other civic departments. All good citizens will be reluctant 'to reach such a conclusion, and this will be a proper time to have the matter cleared up, if it is possible so to do.
There are so many lionourable and upright men both in City Council and civic service, whose natural instincts. would recoil from association with men who, under the pretence of influence, sacceed in obtaining money from needy but may be otherwise honest men, by the miserable. trade of position-mongering. The new clanter provides equal punishment for the receivers and the payers of money for any municipal position. Very properly the receiver is put first and very gencrally he will be looked upon as the greatest offender of the two, as he most certainly is the meanest. The provisions of the new charter are more comprehensive and more strict than those in the oid onc. The men who framed that clarter must have olserved the need of these provisions for securing honesty in civic administration and the majority, it may fairly be expected, will not hesitate to see that right is done.
In the New York city charter there is a penal clause providing for this offence which is far more severe than in our new charter-the receiver of the money, or even ane who tried to get it and failed to do so, is liable to a fine of $\$ 5,000$ or imprisonment for ten years, or both. It is to be presumed that the full penalty is not oftein applied, but it appears that only last week oue of the city aldermen was arrested on a charge of attempting to force a poor man to pay him $\$ 200$ for the privilege of placing a sunall flower stumd in front of a vacant lot on one of the streets that the alderman claimed was within the district for which he claimed the patronage: 'The poor man says he oflered $\$ 25$ to the alderman and as that would not work he caused the arrest under the statute 'and the unfortunale alderman was admitted to bail of $\$ 1,000$ to stand his trial.
Such is the way in whieh matters of the kind are looked upon in the great city of New York. How it is to be here we may perlups know after the meeting of the city eouncil next Monday. In the meantime, it is satisfactory to learn that the police magistrate is emphatically of the opinion that the receiver of the money is the meaner and more guilty of the two parties to this miserable species of tralfic.
-Much lans been suid anent the Standard Oit Monopoly in Canada, and the certainty that the effect would be vastly dearer oils, particularly coal oil. Whether or not this contention will hold water when the Oil Trust has succeeded in beating out of the market all competition, is another matter, but so far the Standard Oil people have contented themselves with doing business at exceptionally close prices. One quotation coming under notice this week shows a difterence of 3 c a gallon between the Standard article, and an independent firm, illuminating quality and flash point being higher in the former grade, also.
-I'Toronto milk dealers have degided to form a joint stock company, with a capital of $\$ 350,000$.

THE COLLAPSE ON ST. CATHERINE STREET.
One of the worst accidents of its class occurred on Sunday night last, the 17th inst., when a large portion of the Queen's 'Theatre block at the corner of St. Catherine. and University streets, suddenly fell into ruins. The part which fell was a portion of Messrs. Scroggie's large store. The incident occurred at 7.45 p.m. Had the building fallen an hour later there would have been a serious loss of life as the debris fell over the sidevalk and roadway. The passengers in a street car had a narrow escape, as, had the car been immediately opposite the lniilding, on the north track, they would have been struck with the flying debris.: Had the collapse happened in the business hours of a week day, the loss of life would have been appalling, as the Scroggie store is served by a large number of employecs, and at all hours is occupied by numerous buyers.
The block, of which the eastern wing is in ruins, was erected some twenty years ago for Sir Hugh Allan. At the time it was thought somewhat too far west, but events马ave proved that Sir Hugh was righit in judging that the retail trade of Montreal was trending westward on St. Catherine strect. . The Queen's Theatre block may be said now to be near to the enstern end of the very best section of the retail district of this city.
In order to bring the store of Messss. Seroggie Bros. up to the times, considerable alterations hal been recently undertaken, and were unfinished. How far we work on these is responsible for the catastrophe must be a subject of enquiry. Why a building of this class, a place of public resort, which often contains several hundred persons, should be allowed to be occupied when liable to collapse from structural weakness, or from temporary conditions, must be rigidly investigated. The work of digging a cellar under a large building in daily use as a dry-goods store, which is frequented by hundreds of persons daily, involves sucl risks as to demand extraordinary precautions against a possible wholesale slaughter. The fact that the building settled slowly, it wis heard rumbling hours bofore it fell, proves that it was gradually sinking into the soft clay.
How utterly reckless builders can be ịi removing the work of a building can seen wherever alterations are lueing made which require the exposure of walls below the ground. There scems to be a notion held by some builders that there is no other pressure on walls than perpendicular, that the "Jouckling" of walls, or bursting out laterally by being overweighted never occurs. 'A few lessons in physies seem to be needed by some of those who undertake structural work:
The soil in the district where this store is situated was once marshy ground. While safe enough for ordinary dwellings, it requires preparing very carefully for heavier buildings. One large one now in course of erection further west on the opposite side of the street, and ruming towards Dominion Square, has been extensively piled down to 25 feet beneath the surface, at which depth rock was struck. In adapting old buildings to modern uses, builders have overlooked the fact, that while the original foumdations were sufficient for the original superstructure, they are far too weal for another class of building in which are placed very heavy stocks of goods. Adding one or two storeys even, which is so commonly done, endangers a building unless the foundations are proportionately strengthened.
The Building Inspector's duty is to see that adequate protection is given to hiuman life by unsafe strictures be-
ing condemned before being occupied. It is also his duty to see that alterations which are being made are so conducted as not to endanger life or limb. The Queen's Theatre block catastrophe calls for a public inquest. It is evident that some ove has blundered, from reeklessness or ignorance, or a combination of these dangerous qualities.

## FIRE UNDERWRITERS AT QUEBEC.

The members of the Canadian Fire Writers' Association are holding their annual meeting at Quebec. The custom of selecting a different city each year in which to hold the annual meeting is one which is not only a most agreeable change for the members, but it is also of service to the Association by arousing more widely extended interest in its proceedings, and giving to managers and agents such local knowledge as can only be got by direct observation. It is a good custom also as it brings the members of various parts of the country into closer touch, which is helpful in framing schedule rates, and developing the sense of mutuality of interests which is essential to the successful working of the Fire Underwriters' Assuciation. The earlier part of the proceedings consisted of the reading and consideration of inspection reparts, covering visits to 90 towns, and 5,000 manufacturing establishnents. One of the most important questions discussed was the question of electrical instalments. Though, when thonghtfully considered, the interests of the electric light and power companies, and those of the underwriters and property owners are identieal, there is not that harmony in working which such common interests call for. Without" doubting the good intentions of the clectric companies, or questioning the ability and the wishes of their cmployees to establish services so arranged as to obviate risks of fire, it is believed by the underwriters that the wiring of buildings is not always doze as carefully as is desirable. A large number of cities in the States have incorporated certain rules relating to electrical fixings, drawn up by underwriters, with the city bylaws, so that their observanee can be enforced on the elecelcertic supply companies. The Canadian underwriters wr uld like to see these examples followed by the cities of the Dominion. We need hardly say that after paying earnest attention to the business on hand the members did not neglect those social features which are always so agreeable a part of the programme of these annual meetings.

## The Western to open in england.

The Western Assurance Company has decided to open a branch for transacting a fire insurance business in London, England, where it is has had a marine agency for some years. The branch will be under the management of Mr. Tr. B. Meikle, who has been for several years manager of the eastern department of the Manchester. The opering of a Canadinn fire office in England is a new departure, and will help to familiarize the British public with the growing importance of Canada. The Western has a splendid reputation all over this continent, for the premptness and liberality of its settlements. We anticipate its acquiring a good business in England, and making satisfactory profits.

[^2]
## HALF YEAR'S FIRE INSURANCE.

The following table gives the income and expenditure of the principal fire insurance companies doing business in Canada for their business in the States, for the first half of this year. The returns are available owing to two of the States compelling fire insurance companies to make semi-annual statements of their business, which have been recently published.

|  |  |  |
| :---: | :---: | :---: |
|  |  | Excess of |
|  |  | ncome or |
| Company. Income. | Outlay. | deficiency. |
| Aetna . . . . .. . . .: .. 2,156,735 | 2,325,446 | dit 168,711. |
| Agricultural .. .. . . . 487,375 | 555,375 | d 68,000 |
| British America.. .. .. 502,544 | 578,234 | d 75,690 |
| Caledonian .. .. .. .. .. 616,444 | 696,352 | d 79,908 |
| Commercial Union .. .. 1,188,049 | 1,278,888 | d • 90,839 |
| Connecticut. ., . . . . . . 1,013,840 | 969,803 | 44,037 |
| Hartford .. .. .. .. .. 3,045,333 | 3,110,134 | 64,801 |
| Imperial .. .. .. .. .. 606,019 | 653,333 | d 46,414 |
| Ins. Co. Nor. Am. . . .. 2,491,044 | 3,202,863 | d . 801,819 |
| Lancashire . . . . . . . .. 1,009,042 | 1,232,868 | d 227,826 |
| J. \& L. \& G., N.Y... .. 30,882 | 27,124 | $\cdots 3,758$ |
| Liv. \& Lon. '\& Globe . . 2,504,910 | 2,758,508 | d 253,598 |
| London \& Lanc. . . . .. 797,712 | 897,501 | d . 99,780 |
| Iondon Assurance .. . ${ }^{\text {a }}$ 580,206 | 746,920 | d 166,720 |
| Lion .. .. .. .. .. .. 317,041 | 335,718 | d 18,677 |
| Manchester .. $\therefore$. . . 503,346 | 698,528 | d 105,182 |
| Norwich Union . . .. .. 746,492 | 809,577 | 63,085 |
| Northern ... ...: . ... .. 555,818 | 554,368 | 1,450 |
| North"Brit. \& M. . . .. 1,200,778 | 1,300,385 | 39,607 |
| National .. .. .. .. .. 1,193,358 | 1,248,786 | 55,428 |
| Phoenix, London.. .. .. 1,070,888 | 1,076,475 | 5,587 |
| Palatine .. .. .. .. .. 1,100,758 | 1,086,693 | 14,065 |
| Phenix, Brooklyn .. .. 1,593,910 | 1,706,309 | d 112,399 |
| Phoenix, Hartford .. .. 1,436,142 | 1,658,925 | d 222,7S3 |
| Queen .. .. .. .. .. .. 988,886 | 1,084,545 | 95,659 |
| Royal .. .. .. .. .. .. 1,992,531 | 2,371,115 | d 378,584 |
| Sun of England .. .. .. 729,141 | 912,173 | d 183,032 |
| Scottish U. \& N. .. .. 1,197,871 | 1,399,377 | d 201,506 |
| Union of Jondon .. .. ${ }^{-514,030}$ | 548,898 | d. 34,868 |
| Western, 'loronto .. . 793,386 | 858,847 | d 65,461 |

## CREDIT'BUREAUS FOR BANKS.

At the 'Convention, of the American Bankers' Association held at Cleveland on 5 thi inst., a paper was read by Mr. James G. Camnon, of New York, on "Uniform statement blanks and credit department methods." The -main idea of the paper is to systematize the collection and recording of information in regard to the credit of those with whom bankers do business, directly or indirectly. Mr. Cannon as Vice-President of the Fourth National Bank of New York City, has become familiar with the growing necessity for reliable information as to the financial standing of customers, and of those to whom they sell goods. The acquiring information of this kind involves often litile more trouble than a reference to the ratings in mercantile agency registers. of. a special enquiry through such mediums. - Although in a well organized office reference can be promptly made to the fyle of the replies received to such enquiries. there are offices where no record is kept so systematically as to be promptly available. Mr. Cannon believes that it is essential to bankers to have at hand definite knowledge as to the financial responsibility of the applicant for credit, which information "can be securred from no better source than the applicant himself. : A third party may give valuable impressions, ideas, and opinions; but the facts which will place the creditor in position to do justice to himself and the party to whom he loans money or sells on open account, can only be obtained from the credit seeker." This is the plan of the mercantile agencies, which make a record of the testimony of traders as to their own posi-

Lion, and consult others in verification or otherwise of: the lirst party's own judgment on his own athars. Baukers do this with their customers, but they have not the means of making such direct, personal enyuiries respecting the aceeptors, or makers of notes presented tor discomut. The members of the New York State Bankers' Association use a uniform statement blank for filling up with the details exhibiting the financial standing of a cuetomer. No banker is satisfied to accept such a document filled in by a customer without taking some steps to have it confirmed. Jhhus one statement, is as it were, the meleus around which gather a number of letters, and memoranda, and as time goos on there comes to bee fuite an accumulation of data all relating to the business of one firm. The keeping such documents in good order and so systematized as to be promptly avaibable for relerance is a work which managers have no time for. There are a variety of matiers which arise in the couree of hasimess all engmate to this class of business, such as memoranda as to dishonoured chegues, or notes, special enquiries made at the repuest of customers, answers given (o) enguiries made by other bankers, data as to the amomet of notes mader discombt, changes in the character of securities, and other items having a relation to a customers credit. Here evidently is work of a highly specialised nature which needs to be done with promptness. regularily, and systematic precision. 'Io keep up such work properly requires a department devoled to its care to which may appropriately be confituel relative dutics. To keep a close watch upon all the aeceptors or makers of notes diseounted, is most important, but managers and their stalf can hardly do this without some specially devised machinery. In a small bank a manager may rely on his memory, but officials clange, and a new one is rery awkwardly phaced if all the credit information of the oflice was in his predecessor's head. Mr. Camon made a remarkable statement to show how banks may be fleecel by one man when they do not keep track, gt his doings. A New York bankrupt failed for $\${ }^{*} 40,000$, his assets were $\$ \mathbf{N} 00$, and 17 banks were amongst his usecured eredilors! All these banks sultered from their armangements to acquire information being so defective. When we consider that the assets of the banks chiefly consist of accoptances and promissory notes made by persons residing in all parts of the comtry, upon whose fimancial soundness the value of those assets largely depend, we see how essential it is for a bank to be well informed as to the stability and eredit worthiness of those whose names aro on the paper it has discomed. A banker who relies wholly upon his customers credit for the soundness of the notes discounted is ecrtain to suffer for such laxity. Mr. Camon would have the oflicor in charge of the Credit Department of a bank watch the mpers for all notices of judgments, se.; he should have a record of every name in in the bill case; he should record all irregularities in mecting due bills or eheques; and generally have charge of all enquiries and replies relating to enstomers' and customers' enstomers. The furniture he suggests for the unse of this depmortment is ingenious, but not essential. Officers would do well to examine any plan which others have adopted, but we do not advise any hard and fast line of uniformity in office machinery, as conditions differ,and ench oficer responsibib for a certain class of work should bo given a free hand in devising his own methods. That there is room for a better organization of this department of work in many banks is beyond question; and the great value of a good system is also undoubted.

## A DIRTY CURRENCY.

One of the daily amoyances to the people of this Dominion is that of the intolerably dirty condition of the notes issued by the Dominion Government and which form the greater part of the medium for monetary circhlation for ordinary daily use. To say that these notes are dirty does not express the surprise of strangers when they are forced to accept them in change for clean money. 'lhey are not only diity to look at, but they have, in most cases, an obnoxions odor that is offensive and so suggestive of possible microbes that we have heard of recent arrivils from across the ocean-who have been accustomed to a clean currency-absohutely reluse the dirty eurrency, the print of which, in too many cases, is scareely legible from the dirt. . That such a wretehed currency is tolerated by any enlightened community is, to stran-gers-especially those from Europe-surprising.

Who is to blame for this condition of things? It is true that the Govermment as a whole has much business to attend to, but the Minister of the department or his deputy should see that-for decencys sake-these dirty bills should be replaced by clean oncs. There should no dilliculty in having this done. Most of those dirty notes find their way to the banks and are again paid out to their customers in the disreputable condition they had bills should be replaced by clean ones. There should bo instructed that when these bills have reached a certain stage of filthiness they should be sent in to be changed lor a clean issue. Our ordinary bank notes are none too Elean, but most of the small Dominion notes in circulat tion have become a positive nuisance and dangerous to the public health.

## MTERNATIONAL CONGRESS AND BNGMBITION MANNERS.

The programme of proceedings at the philadephia International Commercial Congress this month includes a List of suljegects to be discussed by the visitors. The mumBer of topics to be treated is $\tau 9$. I'o state the question at issue in tuny one of these subjects for discussion would oceupy one hour. 'Io deal with most of them fully would oceupy several hours. Io discuss any of them intelligently and profitably would take up from one to two or three days. Suppose only one hour be given to those topies and five hours daily to be devoted to discussions, it would take 16 days to get through this extraordinary programme. But, were only half a day given to each topic it would occupy nearly six weeks to get through the list. Fancy a visitor going to inspect the products of a vast international exhibition giving time to listen to or engage in discussions on such topics is "The future of Chin," "rllle commercial outlook for the coming centiny," "the application of the Monroe Doctrine," "Great 13ritain and the llyansvanl," and *5 others equally interesting to a promiscuous crowd drawn from all parts of the world.

We have before protested against the offensive tone towards Great Britain and other nations adopted in the literature of the Philadelphia Congress. The latest brochure has further cvidences of this bad taste and bad feeling. We, British subjects, are asked to attend at Pluilndelphia to hear about, "IThe dominant position of the United States in the West Indies"; "Advantages possessed by the United States indicating for the country a commanding position in foreign enterprise"; and "The
growing commercial power of the United States." The phain fact is, the Philadelphin, so-called, "International Commercial Congress" has leen organized solely to boom American trade, and to gather foreigners in crowds to hear a tremendous outburst of Spreadeagleisin. Our Philadelphia friends have allowed their patriotism to become so intensely selfish as to denden their sense of the proprieties and anemities usually observed in the conduct of in interuatioual enterprise. The literature of the Paris Exposition, so firr, has been wholly free from defects of taste in thisis respect. The French will not invite guests to hear the lost swager about himself and his doings in disparagement of those whom he is entertaining, as the Philadelphains are doing and proposing to do.

## 

Mr. E. S. Cllouston, General Miamiger of the Bunk of Mc.ultreal, is now in British Columbia. He was accourpanied on his trip by Major Drummond, nitititiry seceretary to the Covernor-Gencral, who was decply inmpessed ly the alownding evidences of there heing a great fiture liffore the north-western Provinecs, and Dritioh Columhin. Mr. Clouston had been over the ground several times before, anid was therefore in a position to make cemparisons with earlier ycars. Regarding Vancouver he was especially struck with the sulstantial character of The lmildings, the development in the last 13 years being, le: thought, "litile short of marvellons." As to the attituile of the Bank of ATomtreal, Mr. Clouston remarked, when in Vanconver, "While our policy is conservative, it will he seen that our bank is sufficiently strong in its faith in British Columbin, when I tell that we lave now in conrse of erection branches at New Westminster, Rosslond and Nelson, and in addition are bnilding a resiNence for the manager at the latter place. It is the policy of the Bank of Minntreal to.erect our own premises when we are thorouglily satisfied the permanency of the luation warmuns." He will wisit all the western hrunches lefore returning and will bring buck with him the most grailifying reports.

## The bank ville marie case.

The enfuiry going on into the alfairs of the Bank Yille Mirie has disclosed a condition of affairs which is almost increlible. There has never lefore occurred in this city an exprisure which created such painful regrets as the one is now exciting relative to the character of the assets of Whis lank. Accoriding to the liquidator's evidence, there were found in the lill case documents in the form of promissary notes to the extent of over $\$ 300,000$, monst of which were signed by the President of the lank on behalt of persons who are utterly impecunions, or insolvent, or danal, or whose names were inproperty used. : The revelation of such irregularities, to use a very mild word, has Efiven a great slock to banking officials and the public at layge. We cannot wonder that under thic circumstances there are many crying out for some radical clange in the Bank Act lonking to provision being made for the Gorernment inspection of banks.
-The Canada Atlantic Railway have purchased from a Quence shipbuilder a new grain barge, with a capacity of :0, (wh hushels. The price piail was somewhere in the neigit-

## ITHE WESTERN FAIR.

From an agricultural standpoint, the Western Fair in London, (Ont.) was an unqualified success. Horses and oiher live stock far exceeded previous years both as to mumber and quality. The managers of the fair are getting the buildinge into better and more convenient shape every year. The Dairy, Agricultural and Horticultural Halls are now combined in a mammoth letter T. The Poultry Hall was also an improvement on former years and displayed a great variety. At the close of the nine days fair, the hall was as clean and odorless as at the beginning, which marked the systematic care and attention which must have been exercised. The exhibits in the transportation and machinery buildings were of high character, fittingly manking the great industrial progress in those lines in Ontario. The erystal palace alone was a disappointment; here the exhibits fell below other years, not in quality, but in number and varicty. There was not a single soap, biscuit or confectionery exhibit, notwithstanding that the Forest City itself boasts of having as lavge soap and biscuit factories as can be found $n$ the Province. Many of the spaces left wumt were filled by candy and cheap jewellery vendors. 'Ihe main building showed too great lack of interest on the part of local manufacturers. A wing of the crystal palace was devoted to the fine arts, but there was a scarcity of anything rising above mediocrity. Patchwork quilts were too nuth fin evidence. Oil paintings, water colours and panting on chima seem to have been exhibited by a very few, but these contributed in wholesale quantities.

## ON HATS.

Fashion, which has been kept rather busy of late, prohably impelled by the easier flow of dollars and cents, hats not entirely skipped the hat in her eftorts at having man dressed as he should be for the fall season. The variety of styles being molt larger than was shown before the days of specialties in shades, bands, ete., admits of proportionately larger scope for the origimator of ideas; so the man who teday thinks of buying it hat must consider, in addition to the shape, the redeeming or objectionable features shown in the infinite variety of shades, ete., according as they present themselves to his notice.
The fall styles in stift hats are noticeably smaller, having a round arown and being well rolled on the brim. Blacks are always fashionable but a large number of brown and lans will be worn. Solt fedoras are still in demand, and judging by the sales of grey fedoras, they will continue to be worn thronghout the fall. The bands and rims of these are mostly of a seal brown. Sight brown fedoras are also shown without a rim but with the edge turned pretty well up.
Silk lats still show the bell crown, the only real clange being in those selected by young men, which are slightly smaller. Boys derby hats are always fashionable; not much change has been made in these. The soft knock-about hat is again coming in favor to, replace the tweed cap which has been so minch worn by touring wheelmen, etc.
Ladies' Eng!ish walking hats are receiving much attention and are conspicuous in fall window displays. They are shown in gray, brown, green, blue and moss colors, the shapes being very neat.
While the "Journal of Commerce" does not claim the exchusive credit for the marked change in makes of hats lately sold throughout the Dominion, the fact remains that English made hats are being looked for and sold to a much preater extent as compared with Ámerican makes since being advertised in its columns. Some cham the average American hat is typical of the American himself; it shines for a time but dies young. It grows old before its time. The table of exports of English hats for the year 1898 gives Camada first place with a record of 73,548 dozen, walued at $\$ 400,000$. In, straw hats Canarla, as a northern country, takes second place with 71,529 do\%en, valued at $\$ 175,000$.

- $\Lambda$ t Thombury, Ont.; the firm of A. S. May \& Co., reneml merebandise, has assigned. Alex. S. Hay is, the only partiner: He was formerly in the retail dry goods line in Toronto, starting in his present location about two yenrs aro. Liabilities light.


## GUSTOMS CHANGES.

The following decisions of the board of customs have been approved by the Minister of Customs:-

Woven wire fencing or other wire fencing specified in tariff item 263, shall not include woven wire or netting made from wire smaller than number 14 gauge. Tariff item, 270. Rate, 30 per cent.

F'ur skins, wholly or partially dressed, not provided for in the free list, and sewn only into plates without being fashioned, lined or otherwise adranced in manufacture. Tarif: item, 406. Rate, 15 per cent.

Boxes or usual packages for chocolate paste. Tariff item 13 (b) tariff act. Rate, 20 per cent.
Elevators or floating dredges used in mining submerged alluvial gold bearing deposits. Tariff item 555. Rate, frec.
Pruning shears. Tariff item 290. Rate, 25 per cent.
Fur tails (being fur twisted) in imitation of natural fur tails). Tariff item act. Rate, 20 per cent.

Straw cutters lnives. Tariff item 290. Rate, 25 per cent..
"Barilla soap." Tariff item 25. Rate, 35 per cent
Cocoa cola, an article used with soda water as a flavoring for summer drinks and containing not more than twentyfive per cent. of proof spirits. Tariff item, 5. Rate, 60 e per gallon.
Tithopone "Commercial zine white." Tariff item 158. Rate, 5 per cent.
"Charlton zine white." Tariff item 158. Rate, 5 per cent. Refuse stone or marble or sawn, hammered or chiseled not fit for flagstone, building stone or paving blocks. Tariff itcim 525. Rate, frec.

Antimonial lead in pigs, "Provided, howerer, in respect, dfany importation of the above article that if is established by analysis to contain over twelve per cent. of antimony the importation shall be classed as babbit metal or type metal. 'lariff' item 272. Rate, 15 per cent.

Cotton sail duck, white or grey, when to be used for boals and ship sails. Tariff item 384 . Rate, $221 / 2$ per cent.

Refrigerating plant, coils and condensers. Tariff item, 321. Rate, 30 per cent.

Tingine and compressor. Tariff item 315. Rate, 25 per cent.

Foroplastic jackels, surgical belts, Tariff: item, 152. Rate, 20 per cent.

## SCARCITY OF TEA.

I'he fact that thirty-three samples of tea were withdrawn from this market last Monday is a little difficult; to understand by the trade, at a time when there should be plenty of stock. But teas are senree, and this is shown to a greater extent in foreign markets than here. Early picked Japans are already in limited supply and are likely to be very searec. It is predicted among the trade that these teas will be 10 per cent. higher within two months. Congou teas are mot to be had under 14 to 15 cents.

- Engram is usually depicted symbolically as a ma'e lion, but an American writer in the Springfield "Republican" ralls Great liritain, "lhe tigress of the nations." He suys bhis animal "On luman blood has long drumken," that, "Xurder's mask is on her," and quite a list of other choice "epitaphs," as Mrs. Malaprop says, he applies to the old comutry. When a man froths at the month like that he needs the eare of a lunatic asylum. We commend ali. Finnk lioe Madehelder, of Washington. D.C., who is so uneonscious of his real mental state as to sign his name to such insame rant, to the aftention of the authorities. He needs intermencoic and troatment.
-Mr. Elward Leadler. hemd of the firm of Messes. Lis. Ladley \& Co., wool merchants, Toronto. died in that eity n few diys ago. Decensed was a mative of Scarbro, Korkshire. Te was president of the Standard Woollen Mills, and a director of the Dominion Bank, having also other moreantile interests. Mr. Teadey, for a milliomire, as he is reported to have been, was singularly quiet in his habits and monstentations in life and manmer. The was widely known and highly respected throughout the west.


## BUSINESS CHANGES

Ontario.-Peter McDougall, woollen mill, Blakeney, advertises business for sale; Anderson \& Campbell, grocers, \&c., Tundalk, succeeded by John Anderson; P. W. Smith, bakers Wallaceburg, advertises business for sale; Robertson '\& Co., dry goods, London, out of business; G. Shoenith, brewer, Windsor, moving to Chatham; C. Jeftries \& Son, shoes, Niagara Falls, dissolved, F. Jeffries continues; W. H. Hewlitt, butcher, Ottawa, sold out to Newman \& MeNight; W. C. Anderson, general store, Shedden, selling out; F. E. Fleury, tailor and dry goods, Toronto, sold out dry goods business; Jehn Rodgers, grocer, Hamilton, stock sold; Mrs. T. Sothern, hotel, Millbrook, advertises businefis for sale; H. E. Jenkins \& Co., furn., \&s., Bridgeburg, dissolved, J. G. Magin continnes; R. E. Box, general store, White Lake, sold out to $H$. Newham.
Quebec.-Wm. Hutcheson, musical sundries, Quebec, commencing business; Le Compagnie des Cigares, Marengo; manufacturers cigars, commencing business; Larocque \& Lefebrre, men's furnishings, \&c., Montreal, commence business; Miss A. M. Malouin, millinery, Rock Island, commenced business; L. H. Randall, furniture, Montreal, commencing business; J. B. E. Champeau, general store, Stanstead Plains, has sold out; L. Plamondon, grocer, Montreal, commencing business; Roy \& Roy, carpenter, Montreal, dissolved; J. W. Smith \& Co., butchers, Montreal, Mrs. J. W. Smith, sole owner; J. L. O. Proulx \& Co., dry goods,Quebec, partnership registered; Cloutier \& Co., butcher, Sherbrooke, have sold out.

Nova Scotia.-Dunlap. Bros. \& Co., Ltd., hardware, \&c., Amherst, incorporation granted; J. A. McNab, dry goods, business advertised for sale; A. E. Myers, grocer, \&c., Halifax, closed business; Levy \& Michaels, whol. and retail jewellery, Malifax, stock advertised for sale, by adtction 18th instant.

Manitoba.-A. S. Baker, general store, Hilton, opened branch at Ninctte; Mackenzie \& Mills, whol. teas, \&e., Winnipeg, sold out to Beatty, Mills \& Co.

Mritish Columbia.-Black Bros., hotel, Cascade, opening branch at Phoenix.
-'l'wo small assignments are announced at Hamilton this week. Wm. T. Finter has been conducting a grocery and liquor store since ' 91 . He had previously been in business with his father for some five years. His first experience alcne seemed to gain him considerable trade, but he eventwally fell behind, becoming embarrassed in November, ' $B 8$. 'Ihrough this he struggled, settling with some at 25 cents in the dollar, since which time he has not been doing much adive business.-Tarry 'l'. Tyne began a men's furnishings business in the spring of ' 97 , with little capital, and his efforts since have been more or less of a struggle at prompt payments. The assigned with light linbilities.-A. D. Spencer, grocer, Tweed, Ont., has assigned.
-The office of Messrs. B. Ledoux \& Co., carringe mantifacturers, Osborne street, Montreal, was entered by burglars on the night of the 20 th inst. The safe was blown open with nitro-glycerine, and $\$ 150$ taken from the cash drawer.-'lhe office of Messis. McLaurin Bros., Notre Dame street, was also entered and two safes damaged in an unsuccessfinl attempt to open them.
-At the insurance office: "We narowly escaped a conflagration at our house last night, as it was we only got a lamp shiade burned. \$15 will cover the loss." Mr. Smith: "What! Don't. you think $\$ 15$ is a little high for a lamp shade?" "Well, yes, I do think so, but that's the amount my wife paid Mrs. Smith for it at the bazane last winter." Adjusted immediately.
-A settlement at 35 cents in the dollar, cash, is reported ati being seemred by MI. TT. O. Budden (Budden \& Perry), shoe manufachurers, Quebec, reported in lash issue as in difficulties. Only a few minor aceounts have been withheld from this settlement so far.
-The anmual meeting of the Montreal Park \& Island Railway was held in the company's new offices at St. Louis, on the 21 st inst. 'The manager's report showed an increase in the net revenue of nearly 27 per cent. The old board was re-elected.

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## BUSINESS DIFFICULTIES

-After several years spent in a subordinate position, Aurel Parent, of Montreal, began as a tailor on his own account one year ago. His capital, though very limited, looked larger to him before he got started, than on any subsequent occasion, and in the endeavor to acquire trade and hold it against heavy odds, he was eventually compelled to give way to the assignce. His bills payable are neithar numerous nor heavy.
-An offer of 40 cents in the dollar, cash, is being considered by the creditors of Lafontaine \& Poirier, retail gencral merchandize, Drummondville, Que, whose financial shortages were already referred to.
-II. Glenny, Montreal, doing a small business in paints and hardware, whom we referred to last week as not being quite able to pay dollar for dollar, is now endeavoring to pay the half. He offers 40 per cent. cash, and the remaining 10 in nine months, unsecured.
-John Overend, hotelkeeper, Uxbridge, Ont., has assigned. He began in February, '9s, coming from Breehin. His predecessor had been unsuccessful, and lack of capital prevented him succeeding at a business that required working up to a paying basis.

TIEGAL RECORD. WRITS ISSUED-ONTARIO. September 14, Dereham Tp,-D. Symidt vs Sammel Moulton, $\$ 2,000$; Dum-mer-Mary Baxter vs Thos. Ritehie et al, \$690; Fitaroy Tp. -A. T. Macnab vs Peter Vahey et al, sse7; Guavenlurst-D. Boyd is Gravemhurst Park Association, Tid., \$370; . Famil-ton-J. Turner '\& Co. rs T. D. Jones et al, $\$ 374$; TontonE. C. Brown vs London Street Ry. Co., Jitd., $\$ 2,000$; Ottawa -Ann S. Maclaren vs Ottawa Trust and Deposit Co., Ltd., et al, $\$ 544$; St. Thomas-Bank of Hamilton vs Robertson Tindsay \& Co., \$1,306; Shallow Lake-Canaḍa Mutual L. \& I. Co.. $\$ 455$; Picton-Nancy Way vs P. J Van Pallen exr, $\$ 500$; Toronto-E. A. Stuart ys Jas. Robertson Co., Ltd., $\$ 1,500$; J. Lumbers vs Christopher Proctor, \$424; Lincoln, Nel,T. H. Lee \& Son Co. vs F. Walton, $\$ 332$; File va, London Mutual Fire Ins. Co., $\$ 600$.

September 16
Cornwall-Sarah Smith vs W. S. Wood, $\$ 3,390 ;$ Finch Tp. Greenshields Sons \& Co. vs J. Maguire, $\$ 584$; Fredericksbuggh, N. Tp.-C. E. and Armanelia File vs Daniel Singer, $\$ 1,000$; Mamilton-C. ID. Hendershot vs TI. S. Hill et al, $\$ 014$; Havelock-J. A. McLaren \& Co. vs Wm. Mathison and Wil son \& Copp, \$681; Stanley 'Tp.-Mary Westlake vs Wm. Strath et al, \$634; Toronto-W. A. Thomas vs W. F. Langlois, $\$ 309$; Wallaceburg-Waterloo Mfg. Co. vs J. S. Garrison, \$315; Euffalo, N.Y.-Trust \& Ioan Co. vs T. C. Scott et al, $\$ 882$.

WRITS ISSUED-BRITISH COLUMBIA: Scptember 14.
Nelson-Nelson Poorman Gold Mine, $\$ 3,84 \%$.

## EXECUTIONS-QUEBEC.

September 16.
Montreal-B. Shepherd agt C. Honan et al, \$228; Dme: Jouise Venne agt A. Pallascio, $\$ 316$; T. Collins agt A. II.
Wood, $\$ 306$. Wood, \$306.

CHATILEI, MORTGAGBS-ONTARIO.
September 14.
Berlin-Rolph Simpson to, II. A. Simpson, $\$ 607$; Brock Tp. -Arch. Lyons to W. T. Hogg, $\$ 1,367$; Caledonia Tp.-T. R. McLaurin to T. S. MeDongall, \$778; Nightingale Tp.Paţick and Cornelins McGuire to J. C. Whitney, $\$ 3,000$; St. Catharines-Swayze Bros. to G. Barnes, $\$ 530$; Sturgeon Falls-H. Leganle to E. Legault, $\$ 600$; Sudbury-H. Silverman to IH. T. Jackson, $\$ 1,565$; Toronto-Geo. Clatworthy to J. W. Canter, $\$ 1,132:$ Adam \& Mrs. Tessie Temnd to R. Tyud. $\$ 800$; P. B. Wallace and wife of H. S. Mama. \$1.400; Watford Tp. II. S. Moffati to W. Noffati, \$so0; Widdificla.'Tp.-Joseph and John Chadbourne to.J. Stockdale, \$625.

## September 16

Pridgeluurg-M. C. Tenkine \& Co. to Mary FI. Magin, \$650; Commanda-Julius Evers to Canada Perm. T. \&.S. Co., \$1,367; Enniskillen. Tp.--Tohn Stirritt to HD. Chapman, $\$ 588$; Galt-J.' D. Moore to Geo. Taird, $\$ 1,089$; Jondon-A. $\dot{\text { G }}$. Mawhinney to J. A Greighton, $\$ 900$; Preston-Henry Fyers et ux to C. R. Hanning, $\$ 800$; Sheffield Tip.-James Murphy Cooper to J. D. IeBel and wife, $\$ 579$; Owen Sound- W. H.

By Special Appointmeat to H. R. H the Prince of Wales.

## HEATON,

 BUTLER \& 5 BAYNE,ARTISTS IN STAINED GLASS, MOSAICS AND DECORATION.

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te al to Tomonto General Trusts Corporation, \$1,0e2; J. D. Cholwill to W. 'J. Kermahan, $\$ 8,000$; harry Gibson to 'Joronto
 cieo. Gurd and wite to R. R. C. Clartison, \$2,t 480 ; Walker-ville-W J. Doughtas to B. II. Sothwell, \$3,50; W. J. Dougtas to Walkerville brewing Co., \$3,500.

BILLS OF SALE-ONTARIO.
September 14.
1hrock Tp.-Arehibald Thyons to W. T. Mouge. \$1.:36; Cobilen Tp.—S. (a, Amy to D. I. Ritchie, wiso; Ottawa-Tohn Dannerman to A. Aralley, \$1.(30); 'Jrenton-Gilmour Bros. to Mchrthur Tros. Co., $\$ 10$, :ano; Sork Tp.-Mary Am Snider almurx to I. It. Suider, $\$ 9,333$.

## September 16.

Comwall-A. Roys \& Co. to J. 'I'. A. Gumhier, \$w, 411 ; Lom-don-I. S. Pearee to I'. J. Dareh et al, $\$ 1,1,000$; PembrokeTawellyn Roberts ef all to C. Allin, \$620; V. A. Caston el al ats tirustee, to li. liobiason et al, \$7at; Windsor-CT. W. and Salimila Mekee to B. TI. Rothwell, \$8,500; Dedroit—B. IL. Rollowell to W. S. Doughes, $\$ 8,000$.

BILLS OF SATB-BRITISII COLAMEAS.
September 14.
Nelson-Mills \& Tot, \$\$95; Vietoria-J. J. Mulhollamd, shot.

MITAS ON SALE-MLANTHOBA.
September 16.
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## Meetings, Reports, \&c.

## 'IITE BANK OE BRLTISLE NORTLI ANERICA

[Mrom the "Money Market Review," of September 9, 1809.] A general meeting of the proprietors of the bank of British North Amerien was held on Tuestay last, at the offiee of the Corporntion, No. 3, Clement's-lane, Sombard-street, London, IS.C., Thing., Mr. R. A. Hoare presiding.
The Secretary (Mr. A. G. Wiallis) read the notice calling the meeting.
The Chaiman said: Without going through the formality of reading the report whieh has been in your hands for some time past, $I$ will with your permission proceed at once to read a paper which 7 have prepared with the object of amplifying the information contained in the report and exylaning some of the figures in the accounts. The balancehhect in our opinion revẹals satisfactory progress combined
with a thoroughly sound position, ind in order to substanfate this statement I will compare our present figures with those of the corresponding period of 1508 , for in this way 1 . think we arrive at a truer comparison than by placing the figures side by side with those of the half-year immediately preceding. Dealing first with our liabilities, the deposits on the soth June, 1899 , compared with those of 30 th June, 1s08, show an increase of 8178,000 . The notes in circulat tion show an increase of 631,000 . This increase amonnts to more than 10 per cent. in the year, and is owing not only to general trade activity throughout the Dominion, but also to the opening of out new branches in the far North. The bills payable show an inerease of $£ 237,000$, and these figures appear likely to increase still further, as we find an ifucreasing demand for our acceptances in New York, due, I have no doubt, to the excellent credit which this bank has always enjoyed in that city. I'urning to our assets, the chsh and specie in hand show in increase of $£ 59,000$; and here I woald particularly draw your attention to the fact that the cash and specie, amounting to esocs,000, are in the minto of 40 per cent. to our immediate liabilities, that is to sasy, to the current and deposit accounts payable on demami and to the potes in circulation. This, you will agree with me, is a thoroughly sound position. 'The cash at call and

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short notice, amounting to $£ 1,233,000$, shows an increase of d 435,000 . As regards our investments, the Consols remain a constamb quantity, but our other inveshnents are $£ 9,000$ lower than they were a year ago. The Dills receivable show a decrease of $\$ 18,000$, whilst the Premises account has been reduced by $\$ 3,000$. 1 have on a previous occasion dawn your special attention to the Premises account, in which we have found it almost impossiblo to prevent a gradual inerease. We have opened, as you are aware, sevaral new branches, and these all involve an expenditure which cannot be avoided if our business is to be elliciently condueted; but nevertheless we have been reluctant to see the figures increase and we have on this oecasion deeided that in view of probable further expenditure which we believe to be inevitable and to which 1 shall take an opportunity of referring more in detail later on, it is imperative for us to set aside a portion of our profits to meet this expected whiliy. The result of this increase in every department of om business has resulted in increased profits. For the
 ith 13s. 10d.; while for the half-year now concluded they
 and this result has been obtained after making a very ample provision, not only for bad debts, but for every account rerifecting which we feel the least doubt or hesitation. From hast hali-year we brought into the account the sum of $\& 5$, y:a, and we are now carrying forward to next half-yem : 70,285 . These figures are somewhat larger than those to which we have been accustomed-our vojces bemg the further building up of our reserve fund at the end of our financial year, an object which we must keep steadfastly before us. After the last annual meeting, when by the appropriation of $£ 15,000$ we brought the reserve fund up to $\mathfrak{E} 300,000$, it was suggested to us by one or two ol the shareholders that, having reached that round digure, we unight. now relax our eftorts to build up out reserve and distribute in larger sum in dividends. We are most ancious ourselves for the time to come when we may take another step forward and dechare an inerease of dividend; and we trust that the lime for doing so may not be far distant, but we feel that the building up of the reserve fund must take precedence of any other consideration. I do not wish you to think that

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we are acting in this matter in an arbitrary way and with-. out substantial grounds for what we ure doing, and 1 din quite sure that if 1 can show you how incumbent upon us it is to contiune adding to our reserve, we shall in this matter receive, as we ever have done, your cordial support. In anaking his budget speed to the Dominion Pariament this year the Minister of Finance drew a comparison betiveen the trade returns of the Dominion in 1894 and in 1805 , and he showed in the course of a most interesting speceif, that the total trade of the country had inereased from $\$$ 000 in 1894 to $\$ 304,000,000$ in 1895 , thus showing an increase of 20 per cent. He gave many ouner miteresting figures, but I have not the time necessary to repeat them to you now. I, however, wish to follow the example of the binance Minister, and to compare our own firures of June 30 , 1894, with those now in your hands. On we former date our total liabilities amounted to $£ 4,500,000$, whereas now they anount to $26,053,000$, or an increase of 33 per cent. During the same period what have we been able to do for our reserve fund? We have added to it only $£ 25,000$, or an increase of less than 10 per cent. During the period under review banking has been by no means uniformily profitable; not only have we been unable to add to our reserve fund at all during some of these years, but we were even compelled to reduce our dividend, so that our reserve fund hiss not kept pace with the iacrease of our liabiiaties. It must. however, be evident to you, as it is to us, that with a constant increase in our liabilities it is manifestly our duty to continue to build up our reserve fund, and we hope that at the conclusion of the financial year, if our business continues to prosper, we may be able to take a further step in that direction. I think I have now thoroughly analyzed these accounts, and I may now pass on to tell you something of the bank's business throughout the Dominion of Canada. Begiming at the point nearest home, that is to say, the maritime provinces of Eastern Canada, it is satisfactory to learn that the lambering trude, which is theit most important industry, is enjoying a much greater degree of prosperity than at this time last year, the value of spruce in the American market showing a considerable improvement; while the crop of hay and oats has been good, and the former has realized excellent priees $\boldsymbol{\lambda}_{1}$ the United States, principally in Boston, where the growers seem to find their, best market. In the province of Quebee general business has been satisfactory, and both wholesale innd retail traters have been working, witl grood results iluring the year. It is, therefore, the more curious that we should recently have seen two bank failures respecting which you are probably expecting to hear something from me to day. The institutions which have suspended payment werc com-

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paratively unimportant, and althongh the consequences must be inconvenience and loss to their customers and depositors, which is much to be regretted, the incident will canse no disturbance anougst the community generally. The only way in which we ean ourselves suffer any loss thereby may be as contributors in eommon wath all the Camadian banks to the Banks' Cireulation Redemption Fund. Allow me briefly to explain to you how it is that we and the other bankers become responsible for the notes issued by a bank which suspends payment. Uuder the Canadian Banking Aet of 1890 all banks carrying on business in the Dominion are required to contribute to the Banks' Circulation Jedemption fund, the object of which is that in the event. of the suspension of a bank the notes then issued by such bank, with interest thereon, shall be paid in full. This is a most excellent object, because it efliciently secures the whole of the cireulation of all the Canadian banks-a manifest advantage to the community generally in a country where paper money is the ordinary medium of circulation. The contribution required from each bank is a sum equal to: per cent. of its areage note circulation. The fund is under the control of the Minister of timance, and bears interest at the rate of 3 per cent. per ammom, and it is further pro-

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vided that the payment of the notes issued and in circulation shall constitute a first charge upon the assets of a bank in case of its insolvency. Now it appears to me that this is a reasonable proviso and one that should make the position of all the contributory banks perfectly secure, for it must be a very bad case indeed where the total assets of a bank on realization fail to produce a sum sufficient to redeem its notes in circulation, seeing that it is provided by section 51 of the Act that the total amount of such notes in circulation at any time shall not exceed the amount of the "unimpaired paid-up capital of the bank;" but herein lies the danger, for it has been ascertained by independent investigation that in the case of one of une banks which have recently suspended, this section of the Act has not been complied with. The bank had issued notes in excess of its nominal capital, although it was evident at the time and for some time previously, that the capital was not "unimpaired," and consequently the sum to be redeemed as a first charge upon the assets of the bank when realized, is considerably larger than was contemplated by the framers of the Act. I do not express any opinion respecting the realization of the assets, and I trust that they may prove sufliciently valuable to meet this first charge upon them, in which case the fund will not ultimately be called upon to brar any loss; but, should the assets of the bank referred to realize less than the sum required to redeem the notes in circulation, then the loss will fall upon the fund-that is, upon the banks generally. Such a situation appears to call for some stricter safeguards against mismanagement and

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recently been actively engaged, and have invested considerable sums in the purchase and development of promising iroperties, while I need not inform you that there has also been a large expenditure of capital drawn from this country. The result has been a great growth in the population of hossland, and as the city has increased, so has the busimess increased likewise. This is not, however, at the present time entirely to our own advantage, for, whereas in early days we had only one other bank as a competitor in Rossland, there are now no less than five, and business naturally becomes subdivided; but if the complete development of the mines proves successful, and many who are gualified to form an opinion appear now to have little doubt of this, the business of this city and district should so largely increase in the next few years that there may well be enough for us all. It is, however, not to be forgotten that the prosperity of Rossland and the surrounding country depends entirely upon the mining industry. As you are aware, we have five branches established in the mining districts of British Columbia. We hope that they may all become profitable and permanent, but it is yet too early to express a decided opinion on ench of these branches. We shall give them all a fair trial, and in the event of distuppointment we shall not hesitate to withdraw before any serious expenditure has been incurred, as we have already thought it prudent to do at Slocan. Passing on to the Tacific coast, we find Vancouver and Victoria enjoying considerable activity in all departments of business, chiefly through the demand for supplies for the Klondike. Business has been prosperous in these places, and this increased activity appears likely to continue, so long as the gold fields of the north attract both capital and labour. Finally, I must refer to the branches which we have recently established in those northern gold fields. You will have noticed from the report that since our last meeting we have opened branches at Atlin, and Bennett; the former place is the centre of a' gold field which a year ago excited no little enthusiasm. I think it is doubtful whether the fuir promise of early days has been maintained; but at the same time we linve felt that the possibilities of this country are great, and although there may have been a certain measure of disappointment in the results thus far obtained, we have felt, from the errdence which has come before us, that there was, reasonable ground for opening a branch there. The principal difficulty seems to have been not so much a failure in the discovery of the gold as legal questions respecting the titie to nlnima

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which have prevented regular operations over a large part; of the country where gold is known to exist. These questions are now being dealt with by a julge who has been sent: up by the Government, and by his prompt and enepgetie action it already appears that the situation is considarably cleared. I am still mable to say that we feel eonficlent of this bmon proving protfiable; but, at ans rate, we think the prospects are sufficiently favourable to justify us in giving the opening a fair trial. Hennett is a place where considerable business is being transacted. It is a sort of half-way house to Dawson City, and has developed into quite a bosiness town. Should the railway be bllimately carried right througli to Dawson, its importance may consequently be diminished, and we have not been mminulful of this point in opening our bratheh there; but, nevertheless, the position has seomed to as to be worth a trial. Jassing through bemeth we come to our most distant point in Ibawson City. 1 need not tell yon that your directors have experienced a time of considerable anxiety respecting our branh there since we last met you, owng to the great condagration which recently took place in that city bex which our premises were entirely destroved. It wals some days lefore we received any infomation of a reliable chairacter; and we waited in suspense for details of the disaster. We had haken every possible precantion to proteet ourselves againsl loss by fire, but unfortunately the sted vant upon which we reled did not come up to our expectations, and failed to stand the test of the fieree heat of the conflagra-tion-ithe result being that several doenments and books were destroved which 1 am almaid must be the canse of considerable inconvenience to our eustomers, although not of ultimate loss. Our manager has estimated the loss to the bank as not execeding $\$ \overline{5}, 000$, but 1 am not even yet in a fosition to confirm those figures, and ithall not be surprised if we find that they are exceeded. Jet me, however, remind you that when we first opened this branch we set aside a sum of money to meet the origimal expenses of the banch, becmuse we felt that such an exeeptional step as we wore then taking should be specially provided for. 'What sum was never required after all, and consequently it, still promains to the eredit of a speeial fund; and thave no doubt that our total loss, when finally ascertained, will not exceed that sum. Th the earlier part of these remarks, when speaking of the accounts, I referred to the appropriation made in rednetion of the premises account, saying that I
should rectmen to the subject, again later on. You will see that the expenses of rebuiding in Dawson City, and of seeuring suitable premises both in Atlin and Bennett, must. be heary. We feel that we camot rely upon steel valtis or any other substitute for solicl masomy as a protection against these disastrous conflagrations.. There are no brieks in the country, which consequently have to be imported at an enormous cost, of which you will be able to form a more clear opinion when $I$ tell you that the freight on bricks to atlin was recently quoted at $\$ 100$ per ton. We have, therefore, thought it prudent to make this provision, secing that even at such a cost as this $i$ it is far cheaper to huild a substantial vault, proof against any fire or atabla, than to run the risk of loss which, without such protection, might at any time prove very serious. Jou may perhaps be inclined to think, on hearing these remarks, that in the fince of such diffienlies it was perhaps hardly prudent to venture into so remote a country; but you must remember that there is another side to the picture. The future of Atlin is, perhaps, still in the balance, but there is no doubt Whatever about Diwson; the gold is there, and it has been estimated by a high authority that this season's protuction will not be less than $\$ 40,000,000$. This is' a very large total, and we secure ont fair share of the business attaching to such an industry; so that if we have been compelled, in the first phace, to rom a risk, and thereafter to incur a heary expenditure in order to avoid sueh risk in fature, we may hope lor adequate remumeration in return. I think thave now explaned to you the prineipal points of interest in those places where the bank is established, and $I$ am afrated that $J$ have already necupied a longer time than is usual on these occasions: but even now I cannot conclude withont reference to the loss whiel the bank has recently sustained by the death of Mr. Jeffrey Penfold, who spent a lifetime in the service of the bank, and was for no less than twenty years manager of our important branch in Montreal, where he had most deservedly earned the respect and esteem of all who knew him. I desire to take this opportunity of exfressing our deep regret at his loss, and our sympathy with Mrs. Penfold and the members of his family. The chairman concluded by moving the adoption of the report and accounts.
Mr. J. T. Kingsford seconded the motion, which was carried umanimonsly.
$A$ vote of thanks to the chairman closed the proceedings.


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Montreal, 21st Sept., 1590.
bevolopments respecting the new eive lonin for $\$ 820,000$, at $31 / 2$ per cent., are not very creditable to some person or persons unlinown. The loath was intended to be what is called a "popular" one, that is, the bonds were to be distributed amongst the citizens in small lots of about 5 loonds each, or \#ia. There cun be no doubt the tenders have been manipulated by some specutator or speculators, as the names of the bidders are not all genuine, and Wearty they have been signed in batehes and not by independent citizens. The object, of course, is for some one or two persons to grab this loan and clear a nice profit, as the bonds would certainly feteh a premium of 5 or 6 per cent. It is rumoured that a New York broker has put his finger in this pie in the hope of pulling out a plum like litite lack Horner, who was the first to operate a "comer." lietter call for tenders for the whole concern and fix the minimum at a per cent. premium. The lusiness of the United States has reached unprecelented proportions. In the second week of this montla Dun's Reriew reports the clearing house payments as 20.2 per cent larger than last rear, is. 9 per cent. larger than in 1892. The railway enrnings in August exceeded last year's in same month by 13.7 per cent, and 18.5 per cent those of 1sin. The July returns show equally large increases. The money market is quite disturbed over the Transvaal imlroglio, as the war cloud is darkening. The evidence given in the Bank Ville Marie case is the most shocking reveation ever made in banking history. Over $\$ 300,000$ of so-called current lons and discounts" consisted of promissory
motes signed by the President in the names of one of his sons, and of persons who are utterly impecutons, insolvent; or dead, or whose anthority to sign is denied. Over $\$ 0,000$ of assets consisted of "bons," family cheqes held over from 1597 ant 1898, receipts, and other worthless decuments, such as no reputable banker woulil recognize for any purpose. The official revenue returns for 1s98-9 show an income of $\$ 46,-$ Fi96,368, and expenditure $\$ 41,760,342$, Jeaving $\$ \$, 036,026$ as surphas. The income was $\$ 0,520,664$ in excess of $1897-8$. Capital account. expenditure was \$0,185,771, of $\$ \$ 3,590,545$ more than in 1808. The pressure in Wall Street.continues causing extensive liguidations of stocks with consequent decline in prices and enormous losses. Call money has been felching 6 to 10 per cent. The trade nieeds of the country seem to be greater than the supplies of money. Complaints are universal that there is not enough cunreney afloat to meet the wants of the country. After the stock market has been squeved to an extremity, there will be considerable monetary trouble, if the demand for accommodiaration goes on expanding. The local stock market is very unisettled. Pacific has gone down to $013 / 8$, with sales at that figure, and a few points higher. A small lot of Merchants Bank fetched 1\%1. Consols are $1041 / 2$, nearly 7 points less than a few monthis ago. Sterling bills run, 60 's at $8 \%$, and demand at 9 3-16. Money rates remain as last week.
Since closing ahove more peaceful news has come from the Iransval:
The following is a comparative table of stocks, for w.e. ending Sept. 21, supplied by Chas Meredith \& Co., Stock Brokers, Montreal:-


| La Banque Nat... | 150 | 90 | 90 |  |  |
| :--- | :--- | ---: | ---: | ---: | ---: |
| Union.... | .. | 88 | 116 | 116 | 103 | Can. Bk, of Com, $92 \quad 151 \quad 150$ Miboeliansoub.

 Comm. Cable... $76184180 \quad 182_{7}$ $\begin{array}{llll}\text { Montreal Teleg.. } & 6173 & 172 & 177\end{array}$ Rep. Mining Com. $37700 \quad 118115$.... Rich. \& Ont...... $8781141043 / 4$ 10Z Payne Mining Co: 20800127120 M. S. R.......... 2461817 808 $1 / 2278{ }^{\circ}$ Mow new. $04 \quad 3143 / 4 \quad 3143 / 4273$ Bentreal Gas Co. $2065202155 \%$ 1941/4 $\begin{array}{lllll}\text { Bell Telephone } & . & 168 & 190 & 190\end{array} \cdot 170$ Toronto Ry. Co.. $43681101 / 2114$ 1027/8 Bell Tel. Bds.... \$2060 115 115 War Eagle......51,025 338 208 $500121 / 2$ N.Wst. Ln. pref.. $80 \quad 58 \quad 57$ ©5. $\begin{array}{lllll}\text { Montreal Cotton. } & 221 & 150 & 144 & 151 / 2 \\ \text { Can. Cul'd (o .bds. } & 2000 & 1001 / 4 & 100 & \end{array}$
 Mont. \& Lon. ....: 4, 5 , 50 54 bu N. W. Land com, 200 193/4 1934 Loan \& Mortgage 17140 140 Twin Clty $. . . . . .{ }^{5} 500 \quad 62 \quad 601 / 7$

MONTREAL WHOLJESALE

## MARKETS.

Montreal, Sept. 21st, 1800.
A record of the week's transactions reveals a healthy tone throughout. A week ago datiry prodee, which has been attracting extra attention we present season, owing to higher prices, greater production: and heavier shipments abroad, showed quite a set-back, and the trade were divided on the opinion of its future viluie. But this has happily swerved back in the right direction and trading is again brisk with insufficient stouk to meet buyers demands. Dry goods are in grod request with the retailer, who, owing to the unexpected cold spell, has had a chance to dispose of much that he hat carried from his early spring stock. The dull - weather; added to the lowering tem-

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perature, has even caused some shoe dealers to dispose of quantities of rubbers. Leather men are exercised over the light stocks on hand, while all extirn supplies of sole leather are moving atcross the water. Prices keep firm. Hardware is proving its latent strengun by moving many notches higher during the week. Manitoba wheat is being collected at central points as fast as farmers can arrange for lauling. ase prico is good ind, consequently, the movement is free. 'lea dealers report withdrawals of many samples from this market this week by London brokers, a sure indication of scarcity in many lines. That prosperity is in our midst is best evidenced by the fact that everyone seems to have ready money, or much more of it than for some time past.

Butter. - The conditions which governed the market a week ago have disappeared as lurriedly as they came, a decidedly better feeling prevailing again the demand has largely improved both for export and local reqirements. The present supply seems short of the wants of dealers and this fact igives sellers pretty much their own wayy Prices, as a result, have been put high wherever there is a probability of round sales. Choicest cream-
ery in boxes comands 22 to $221 / 2$ cents, same quality in tubs bringing $211 / 2$ to $213 / 4$ cents. There is also a demand for summer made creamery at 19 to 20 cents, This quality originally cost in the neighborhood of 15 to 16 cents, Choice dairy butter is in small supply and all arrivals meet with ready sale at 17 to $171 / 2$ cents. Townshups select quality comands 19 to 20 cents. Good common stock of the boarding house grade, is in steady demand and casily brings 14 cents. There is also a very inferior quality, commonly known as grease, which is bought at 10 cents per pound.
Coffee and Śpices.-Only a moderate trade is doing in these lines. Receipts of colfee in tirst markets are large, but the extremely large crop, it is thought, is discounted by the present low range of coffee values. Peppers, nutmegs, and cassia, according to latest quotations at points of production, still show firm conditions; ginger is, however, somewhat on the weak side.
Cheese.-Nakers have been pleased to find that the set back given the market some ten days ago did not prove of long duration. This was anticipated in our columns at the time, and has been shown by the market since. Side by side with the returning strength in the . butter market, the price of cheese has been again placed more than half way back to its liighest point, while the demand at this writing is quite liberal. Choicest Western commands $111 / 1$ to $111 / 2$ cents, and Eastern, 11 to $111 / 4$ cents. Supplies offering the past few days were smaller than requirements called for, and many are inclined to view the market as preparing for still higher figures.

Dried Fruits.- The Escalona left Denin on Monday last for this port with direct Valencin raisins, and should arrive here about 1st prox. Dhe faw lots that have already reached this market via Liverpool have practically gone into consumption, and the Escalona's frut is awaited with some eagerness, as the market is very bare. Prices are fractionally higher, than last year. Foreign advices report the almond crop disappointing. and prices fully 1 c above last year's high water mark. The California crop is also short. As regards Californian raisins, openinge prices are expected to be 10 higher than last year, which with duty added will bring ordinary grades to 8 c to 9 e , and at these prices, doubtless, few will find their way here. The output is estimated at 2,500 to 3,000 cases, against $:$ nomian $L$ yield of 5,000 cases.
Drugs.-The marlcet has been subject to more variations of late than is generally the lot of prices during the summer season. Cocaine has again advanced 75 cents an ounce, making an advance of $\$ 1.75$ within the past six weeks, and there is a probability of its being quoted still higher. owing to the
scarcity of cocoa leaves, which at latest accounts, are still advancing. There has been quite a drop in quinine and it is likely to recede further. In camphor no material change has taken place, but the Japanese Government have got entire control of the article. Castor oil is higher in the American market, and further advances are expected. Prices here are very firm as a consequence. Glycerine has advanced and higher prices are expected during the coming winter.
Hides.-The market shows no change from last weck's quotations. Lambskins are steady at 50 cents average, with arrivals light. The volume of business is restricted owing to the falling off in lkilling. A Chicago report of the 20th inst., speaks of the market for packer hides as being very firm. Packers were indifferent regarding sales as they were already sold close up to their kill and were looking for higher prices. This feature, however, tended to check business, the market closed firm at $123 / 4$ for wative steers; $123 / 4 \mathrm{e}$ to 13c for Trexns; $121 / 4 \mathrm{c}$ for butt brands, and $113 / 4$ c for native cows.
Leather and Shoes.-The market is firm in tone undex light existing stocks. So much is this the case in regard to sole leather that a leading house is reported as being compelled to turn down several export orders in its determination to take care of its regular local trade. The local suppiy as mueh lighter than it has been known for a long period. In Dongola holders scarcely know just what to ask for stock. They are receiving adranced prices now, but cannot foretell what they may be required to pay in the near future, as stocks generally are low, and Quebec tanners have been advising an advance of ten per cent. in blacks. Shoe manifacturers spenk very favourably of the coming spring trade, indications favoring it at every point.
Mcetals and Hardware--Several sharp advances have occurred in staples since last writing. Galvanized staples have advanced from $\$ 3.80$ to $\$ 3.95$, and bright $\$ 3.20$ to $\$ 3.35$. Norwny iron is 5 c up to $\$ 3.50$. Bar iron enhanced. 15 c at $\$ 2.25$ base, and $\$ 2.20$ for car loads. Queen's hend galvanized iron advanced 10 c at $\$ 4.55$. In steel, spring is 15 e per 100 lbs dearer at $\$ 2.00$; sleimh shoe sted $\$ 2.60$, toe calk $\$ 3.10$, the last showing 20e advance; whilst machinery steel base has heen increaseñ 25 c to $\$ 3.50$. Terne plate now $\$ 7.50$, formerly $\$ 7.25$, Tion and Crown tinned sheets have been advanced 20c to $\$ 7$ to $\$ 7.20$. Barbed wire is 10c higher at $\$ 3.10$, f.o.b., and wire nails have been moved up in quotations to $\$ 3.25$, a rise of 2 hec. Lead $^{2}$ shot shows a drop of 1 c to $11 / \mathrm{c}$ at $43 / \mathrm{c}$ to $61 / 2 \mathrm{c}$. In heary metals, the strongth of the market in the U.K. is shown by the demand for Ontario iron ore emanating from there, and also from Germany. An order was lately received

36 Prince Stieet
Tol. Main 814
from a Glasgow firm for 20,000 tons of Ontario iron ore.
Eggs.-Arrivals during the past week show a falling off, the sudden cool weather doubtless being in a large measure responsible. There has been an improved demand for export account, and this lenves the market in much better shape. Select stock for export is readily sold at 16 to 17 cents; fresh grades 15 to $151 / 2$ cents, while held summer stock is in limited demand at 13 to 14 cents, loss off. Under grades, $121 / 2$ to 13 conts.
Flour, Feed and Mreal.-Trade in flour las been much better during the week just closed. Local demands have shown considerable improvement, while orders on export account have reached good figures. Prices seem inclined to take a rest while watching the figures being paid for new wueat in the West. It is freely admitted that they are more than the price of flour justifies, but this is expected to soon find a natural level. Feed continues scarce and dealers agree that it is likely to remain so for some time Our quotations for Manitoba bran are for bulk shipments, $\$ 1.50$ can be added for bags. Quotations are: -Flour-Winter wheat patents, $\$ 3.65$ to $\$ 3.90$; straight roller, $\$ 3.30$ to $\$ 3.40$; and in bags, $\$ 1.60$ to $\$ 1.65$; Manitoba patents, $\$ 3.80$ to $\$ 3.90$; strong bakers, $\$ 3.50$ to $\$ 3.60$. Bran, Manitoba, bulk, $\$ 12.50$ to $\$ 13$; do. Ontario, $\$ 14$ to $\$ 14.50$; shorts, $\$ 15$ to $\$ 16$; mouille, $\$ 19$; oatmeal, $\$ 3.65$ to $\$ 3.70$ and $\$ 1.75$ per bag. Laled hay-No. 1, $\$ 8.00$ to $\$ 8.50$; No. 2, extri, $\$$ \$5.50 to $\$ 6$; clover and mixed, $\$ 4.75$ to $\$ 5.25$.
Neas.-Business during the past week has been fair, but sellers' jdeas defer seasonable briskness; still, the market is looking up a little. The sequel to the higher trend of Indian and Ceylon teas of sood common sort, which has been the feature of the last few months, is leaking out in the decided falling off in the demand for cheap pound blends. Retailers report that customers are turning to bulk teas at $35 \mathrm{c}, 40 \mathrm{c}$; the 25 c per lb. packet which some consumers in the past found good enough, having deteriorated so much in quality that they no longer want it.
sugrit:-l)emand locally is only fair, and quotations remain as last week, refiners seeing no reason to shade the advance then made. The trouble between the wholesale grocery trade and the sugar refiners in the U.S., which led to the dissolution of agreement in regard to margin of profit to be earned by the former in making sales, has been partly settled by refiners consenting to allow $1 / 8$ of a cent per pound rebate, in addition to the regular 3-16c off list prices. This new agreement shows that American refiners, like Canadian, are anxious to concede something to the grocers in order to promote mutual benefit.
Rice.-Alvices from abroad note firm conditions in all primary and secondary markets. While heavy rains have fallen in some of the central provinces in Indin, large sections are without necessary moisture to save standing crops, and the situation is still regarded as serious. In the Southern States the market is exceptionally strong under limited supplies, heavy purchases by the D.S. Govermment for the army and Porto Rican relief, further strengthens s:alues.

- Painis and Oils.-Business is a fair arrage in all lines. 'lurpentine remains at 71e to 72e, as to quantity, and the feeling is that whilst these prices represent values at the moment, the nest turn will be towards a somewhat lower range, turpentine being yet too high in qotations. Linseed oil is steady and unchanged. Leads firm, and in order to be increased in price when the Assoeiation again meets. Glass steady at $\$ 1.90$ for first break. There is an active demand for common grades of paint, suitable for extensive surfaces,

WHOLESALE AND THE TRADE:
A. JUGLA \& CO., COVENTRY STREET, 4 Princes': Buildings, ELLONDON, W., ENG. ...Kid Glove Manufacturers...

LATE OF
LONDON Regent Street, 72 \& 172a.
Bold 1869, 1865.
LIVERPOOL
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Sold 1860.
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24 Coventry St. March 1st, Sold 1888. 1891.
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## CUTI\#RY,

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## GENERAL HARDWARE. *o., \&o. arúndel stiket and TUDOR place,

 GEFFHIHID, Fing:, and at Rue de Braque. Paris.Telegraph Address, ": SWISS, SHEFFIELD."
Established 1820.
IRADF MAARKS:


and shipments to the North-West are large.
Wool.-'line fifth series of Colonial wool sales opencil in Tondon, Ting., on Tuesday, and more fhan verified the expecations of the trade, and the views expressed in our columns for many weeks past. 'Ihe opening showed an advance of 10 per cent. in Cape and 10 to 15 per cent. in Ansimalian greasies, over the closing prices at the last sales. Importers hore are not pressing sales but are satisfied, at the same time, that they will nol. get am equivalent on the above alvance. Mannfacturers will not buy fine wools at the present price, While they can get any substitute. While some lots are being sold from day to day, they are not of a size to dwell on ats proving any real movement. 'Inesday's sales were conspienous by the spirited competition shown by Sorkshire buyers. Some English mannfacharers are using a combination or blend of fine and consse wool and are. bringing on the madket anew fabric the popatarity of which nusti be the subject of the falure. But judging by the popularity of all new ideas lateIy introdnced, these goois will meet with havor and also, in some measure, medt the dilemma now apparent, in the manulacture of fine wool groods at reasonable prices.

## STIEEL SHIOVETAS.

The establishment of the business of Messis. Bell Brothers \& Co., Sheflield, dates back some difity years, when the late Mr. Lazarus Rell commenced operaations at Jead Minl Road, and Sutiolk Hoad. At these works, then known as the Albert Shovel Wuas, the founder of the business for a number of years carried on business most successfully, and on his retirement his two sons took over the concern and moved it to the premises where it is ati present carried on. 'Ilhe two brothers, however, dissolved partnership, and the business is now conducted by Mr. Willinm Bell, who continues the manufacture of every deseription of best cast steel, rivetei and
solid shovels, hammered moulders sted faced, socket, miners' and locomotise shovels, haty and paving sparles, :pits and draining tools, manuré, digrouts, and coke forks, de. The specialty of the house, however, is probably the solid steel open socket shovel, of which large fuantilies are constantly being
demanded by their numerous customers. The premises on which these vitrious implements are manafactureal comprise a large yard with ollice in front and convenient workshops aud store rooms in the rear. The catalogue issued by Mr. Bell gives particulars and illustrations of alnost innmmerable


WOOLS,
Cape, Anstralian, B. As.
COTTON,
$\Rightarrow$ Peruvian, only Canadian Innporter
YARNS,
Tancy and Worsted.
GARN WTTED WASTES. TETLO W'S OARCD CLOTHING.

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NONE EQUAL TO THEM.


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The best in the Market $t_{\text {. }}$.
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TKZCKLIN \& SON, GOSFORD ST, COVENTRY, England
spaides, slovels, forks, and other similir implements, and in these he does at very large trade, his specialty being lest cast-steel riveted and solid shovels.


Williav Bell, Esq., Managing Parin $r$, Bsll Brothers, Shaffield, Eng.
The firm's trade-mark-a kite with the word "hell's" across it-is well known in the trade as a guarantee of excellence of manufacture, a continuance of which is ensured by the fact that Mr . Jell, who has had many years' experimice, looks personally after every detail of the business and sees that nothing but, good workmnnship is turned out. They employ 100 men.
'IHE SALISBURY HODIUS.
Within the last twenty years there has been quite a revolution in the hofels of Jondon. Considering the evornous number of visitors to the Metropolis years ago, the accommodation for Thasient guests was very imperfect. The imns, were with very few exceptions, quite rural in their style and surYice, As compared with Paris or New York, London used to be very bardy equipped with hotels. To-dey, howerer the Jondon hostelries are noti sut: passed by any in the world. "Marble halls" which once were the height of splendour are now so general as to attrict litule notice. Amongst the atagnificent hotels of the Netropolis "The Salisbury" takes a prominent position. It is situated in the very heart of.! he cily, on Salishury Square, Fleet atreet, a sile of hin greatest histovic interest. tho buidding was erected on the site of

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## SHEFFIELD, - ENGLAND.

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Rider's Motel, which held a prominent position for many years. One charm of "The Salislury" is, that it combines all the advantages of a central position with the quictude of a suburiban house. The whole tone of the hotel is homelike. Those who enjoy bustle and noise can plunge into a whirlwind of rush and rattle in a few minutes, but in the hotel everything works quietly, though with all the expedition necessiry in hotel scrvice. Mr. Iunt, tithe inanager, was for a length of time licad of the Old Ship Fotel, Prighton, which is amply sufficient to prove his obility as a host. He has won golden laurels at "The Salisbury," where he is excecedingly popular.

A JeWIel, OF A PEN.

It is especially appropriate for a pen which is pronounced by all who have tised it to be a "jewel" should be the production of the Jevel Pen Company. The Calton Stylographic Pen is the cheapest and best pen of its kind now in the market, and has the largest sale of any pen of this class in Great Britain. It is made in the factory of the Tewel Pen Company in Jondon, by the most experienced workmen in the trade. It is of the best quality, solid rubber, with platinum point alloyed with irridium. It handles likeg a ledd pencil which all writers know is the easiest to use for a length of time. The Caltion is made to write 12,000 words without dipping the pen in an inkstand, thus saving an amount of-labour which writers do not think alout at the time, but which adds matermily to the exertion recuire in writing hour after hour, A Calton pen saves the hand and arm from a large amount of labour and is so pleasant; to the touch in handling as to be a most agreeable change from ordinary pens. Tt can be corricd in the pocket in nny position. It neitler lenks nor blots. Tt illustrates the Napier motto. "Ready, aye Ready," for it is alvays fixed for use. The Calton is a sure seller and wins its way wherever introduced.

## TANTP SHADES

Messrs. Dllis © Smunders, of London, England, manufacture probably the largest varicty of lamp shaides of the most artistic styles of nny firm in the old country. In their show rooms they exhibit groods of this class to satisfyr every taste, from the simplest to the most ornate. Jamp shades are very mueh in evidence in a room. Conseuently they should be in harmony with their surroundings, or they look out of mace. As fumishings differ so widely it is necessnry for a buyer of a lamp slade to have a. good stock to select from, Or, a shode is wanted which will go with any stye of furniturc. Then also a good stock is wanted to piek from. Messrs. Tllis \& Samnders make shades from designs sent them and of any spe-


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Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.
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N.B.-We cannot Repair or put in New Wires.

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Full Particulars of the

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cial size and quality of trimmings. They have shades also suitable for electric lights. All the fittings for lamps, supports, frames, shade protectors, smoketops, of every style are made by this firm, who will be glad to correspond with Canadian houses who keep or who propose to keep their class of goods.

## ARTISTIC ADVERTISING LAMPS.

From the old-fashioned lamp hung ont over a door, with a candle inside, or a wick lighted with whale oil to the splendid lamps made by Mrr. John Biggs, Southward, England, there is as much difference as between a farthing dip aud an elcetric lamp. An establishment furnished with one of Biggs' splendid lamps, hung on an arustic bracket, camot farl to attract the attention of all who pass by. The lamps of this make have ample room for decorative letters or devices showing the sign of the house, \&c. The lamp, therefore is all the sign needed by day and at night it is especially useful as it catches the eye so certainly, far more so than any ordinary sign. A better advertisement no house could have, so far as the traffie goes past the door. Mr. Biggs is the oldest established licensed victuallers' gas and clectric lamp maker in the trade, the firm having been established 71 years. These iamps are made to wear well as well as to look handsome. They include all the fittings essential to thorough gooilness in quality. Any proprictor who is ambitious of having some mark of distinction over his door should drop a line to Mr. John Biggs who will put him in the way of making his wark in this respect.

## TEWELLEERY CASES.

Tewels are enhanced in value when noperly set, and when properly set and oflered for sale they are all the more atimetive and therefore the more valuable by being exhibited in an artistic case, There are jewellers stores everyWhere in which the goods are so displayed is to depreciate their value. Goods thrown together in disorder, unassorted in a common looking case, no betier than a cucuminer frame, are hearily handicapped, they look mean, their surroundings seem to say, "these are chicap goods, not worth showing.: On the other hand, a handsome, artis. tie show ease adds much to the appearance of whatever goorls it contains. surrels are especially affected by their surroundings, they, in this respect, are something like pictures, as they are depreciated ly being placed in inapproing sef, where the or lighu is concentrated

8TOOKS AND'BUNDB.


- Payling quarterly dividend.
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on them and their eolors are enriched by contrists. Messis: T. Woooton \& Co, Jondon, England, manufacture the finest quality of "lingrasn-made" cases for jeweltery, silver goods, velvet willdow fitiongs, trays, \&c. The firm stands at the heat of this trade, and lans enjoyed a high repulation for nearly a eenitury. Jewellers, and silversmiths, would do well to consult this firm in fitting up, or re-arranging their stores so as to have their esfatitishment thornumbly up-to-date, and as attractive as possible.

1STAKES TAGII' MO'IOR CAR.
The motor ear is doubtless the carriage of the future. As street ears drawn by horses have given place to electric ears, so will all classes of private vehicles give way in time to those. propelled by oil or electricity. These motor ents are coming into very general use in England. One of the most popular is, "F, C. Blake's Light Motor Car," made to hold two people, and fitted with an extra seat in front for a chila or baggage. ... 'This vehicle runs without noise or vibuation. It is litfed with a simple lwo-speed gear which is firown in and ont, changed, and tho hake applied by a shight movement of' the foot, which renders it a very landy car for deiving in the traffic. The wheels are a special feature, being of the highest quality and shod with Conmolly's Theal solin compressed 1 I/8 inch rubber iyres. 'the wheels are so fixed as th rise and lall each independentily acoording to the inerguatities of the road, which adds very greatly to the comfort of the driver and occupants as well as to its safety. The tank holds sulficient for a rum of 160 miles. and is fitted with :t eooler. 'Ihe upholsteriner is of the best Norocso leather, and the seats are very resting. Mudgurds are provided to protect the machinery from slopging. A bettor Tighif Motor Car is not in the manket than F. C. Blake's, Whose factory is at Tammersmith, Condon, Bugland. The maker will be glad to hear from any one repuiring a firstrass motor car at a moderate price. Mr. F. O. Thake is also the matufacturMof small motors for driving cars or lamehes, vertical or horizontal. They are very compact and light for the pover developerd, and especially ivell made and fitted. Correspondence is inviled. See advt.

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Invented by a WheelMaker for Wheelmakers

By the use of this aimple and ingenlous little machine, a boy can. In a few minates, get s Wheel so accarate that only a
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Time required to finieh a wheel, about $11 / 2$ minutes.

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MONTREAL WHOLESALE PRICES CORRENT-THUREDAY, SEPT. 21, 1898




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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Farm Products. | c. 8 |  | $\begin{array}{ccc} \mathrm{C} & \$ \bar{c} . \\ 00 & 0 & 80 \mathrm{~d} \end{array}$ | Mols88es | O 31080 | Vermicell | $\begin{array}{ll} 8 & 8 \\ 0.05 & 8 \\ 0.00 \end{array}$ |
| Parm Products. |  |  | 040000 | Porto R1 | 000000 | Macaroni ${ }^{\text {a }}$, | 005008 |
| Butyeri Choice Cr, tabs.. | $0: 1 \frac{1}{2}$ 21 |  | 003000 | Trin | 000000 | " Ita | 010013 |
| ${ }^{\text {" }}$ " boxes |  | Peas, per | $0{ }_{0} 00688$ |  | 000000 | Peel-Cltron | $\begin{array}{llll}0 & 14 & 0 & 16\end{array}$ |
| Stummer made Cr | $\begin{array}{lll}610 & 0 & 9 \\ 0 & 15\end{array}$ | Rye, afloa | $\begin{array}{llll}0 & 00 & 0 & 531 \\ 0 & 00\end{array}$ | Antigus | 000000 | Orange. | 011013 |
| Dairy | O15 $\begin{array}{llll}0 & 16 & 0 & 14 \\ 0 & 10 & 0 & 14\end{array}$ | Corn, Ont | $\begin{array}{llll}000 & 0 \\ 0 & 00 \\ 0 & 0 & 00\end{array}$ |  |  | Lemo | $010 \quad 12$ |
|  | 010014 | Buckwheat | $\begin{array}{llll} 0 & 0 & 0 & 0 \\ 0 & 0 & 60 \end{array}$ | Loose Musc. COAlifornis ... | 0 11 051 <br> 0 0 188 | Oho |  |
|  |  |  |  | Lbyers, Lon | 150175 | Vanills, yel, wrap. $24 \times \mathrm{y}$ lb | 34086 |
| W Werter | 0110116 | erles. |  | Con. Cluste | 220230 | do Chamols do do | 48 |
| New white... | 0 11f $011^{\prime}$ | erles. |  | Extra De | 275000 | do Pink do do | 050058 |
| Quebec.. | $011011 f$ | Tea, (HE.-Ohest \% Osd.).. |  | Royal Buc | 350000 | do Blue do do. do | 0 0 085 080 086 |
| Egas: 8el | 016017 | Jrpan, com, to med., D.. | $\begin{array}{llll}0 & 15 & 0 & 18 \\ 0 & 17 & 0\end{array}$ |  |  | tp. Van, Groen do do io do Lilac do. do | 50 O |
| *) etra | 0 l | " goo | $\begin{array}{llll}0 & 17 & 0 & 19 \\ 0 & 221\end{array} 0$ | gelected......" | 0000006 | do do Bronze do do | $\begin{array}{llll}0 & 58 & 0 & 68 \\ 0 & 65 & 0 & 74\end{array}$ |
| - ${ }^{\text {a }}$ | 018014 | 4 fa | 026 038 | " Layers | ${ }^{0} 000000$ | do do White do do | 073 0 0 |
|  |  |  | 0081008 | Carrants, Provinciala ${ }^{\text {a }}$ - | $0044006$ | Unsweet'd blue prem do | $038 \quad 048$ |
| GOPB: 'pe | $\begin{array}{llll} 0 & 14 & 0 & 18 \\ 0 & 01 & 0 & 00 \end{array}$ | Y. Hyeon, | 014020 | Fllantras <br> Patras. | $\begin{array}{lllll}0 & 04 & 0 & 06 \\ 0 & 04 \\ 0 & 0 & 06\end{array}$ | Starch: |  |
| Goe Pronua |  |  |  | Vostizz | 0065007 | Osn. Lsundr | 0041000 |
| Bacon, smoked, | 01120121 | Gumpowder, good....." | 0 25 0 | Pranes, | $00 B^{2} 010$ | gilver Giogs | 0000001 |
| Hame, city cared | $\begin{array}{lllll}0 & 12 & 0 & 1 & 131 \\ 0 & 00 & 0 & 00\end{array}$ | Pingsuey med to | $\begin{array}{lll}0 & 14 & 0 \\ 16\end{array}$ | Figs in baga........ | 008010 | Bengon's Prop | 000.0081 |
|  |  | n fne | $\begin{array}{llll}0 & 19 & 0 & 23 \\ 0 & 98 \\ 0\end{array}$ | - | $\begin{array}{llll}0 & 15 & 0 & 25 \\ 0 & 05 & 0 & 06 \\ 0 & 1 & \end{array}$ | S | $\begin{array}{ll} 0 & 071 \\ 0 & 000 \\ 0 \end{array}$ |
| do | 15001550 |  | 0 | Sh. Almonds, bxat.." ${ }^{\text {a }}$ | 01908 | No. 1 Wh. blue | $\begin{array}{lll}0 \\ 0 & 051 \\ 0 & 0 & 00\end{array}$ |
| rd. per | $007007 t$ | ood common, | 0 0 150020 | 8. B. Tarrag | 0091010 |  |  |
| © Com. Renned...... | 0 51 0000 y |  | 02280271 | Wainute | 010014 | Vinegar: lese 10 p.c. dib. |  |
|  |  |  | 032035 | "* Grenoble... ${ }^{\text {a }}$ | 01200 |  |  |
| oper, red, |  | Indian | 017028 | berts ........... | 0 093 010 | Cote D'or |  |
| Alalke, per th................ | 0071009 | D8 | 035045 | Mices: Casela.......mste | ${ }_{0}^{0} 09810123$ | Crystal Pıckín |  |
| Timóthy, (Can'n) porboh. | 200250 |  | ${ }^{0} 1818035$ | Mloves.................... | 615 0 16 | W. W. XXX. | 023 |
| " ${ }^{\text {a Western }}$ | $110 \quad 210$ |  |  | Nutmeg | 050100 | W. W. ${ }^{\text {WX }}$ | 020000 |
| 18 C 65 | 065100 |  | $017{ }^{0} 1818$ | Jamalca ginger,bl,. " | 008015 | W. W. ${ }^{\text {Z }}$ | 017000 |
| Fall Hy | 075090 | $\frac{\text { mbr }}{J_{a m}}$ | 0172018 | 6 "publ. " | 007014 | Puremalt | 045000 |
| Millet. | 076090 | R10 | 010015 | African " .... " | 008010 | Clder X | 17.000 |
| Hangarian................. | 75090 |  | 027029 | Plmento. | 015090 | XXX | 087000 |
|  |  | Chl | 006011 | Peppor, Blac | 015016 | Soap: B | 5008 |
| 8uTDHEA: |  | Canadi | 000008 | ft. Wh | 022026 | Common. | 021004 |
| Potatoes, Now "d br | $\begin{array}{llll}0 & 76 & 0 & 90 \\ 0 & 18 & 0\end{array}$ | Oakaran do ... |  | nstard, 4 lb 4 | 072075 | Matches: Telegr | ${ }^{3} 1515385$ |
| Honey, Com | $\begin{array}{llll}0 & 78 & 0 & 12 \\ 0 & 08 & 0 & 09\end{array}$ |  |  | *. 11 b - | 023085 | " T'elephon | $2 \begin{array}{llll}2 & 3 & 3 & 15\end{array}$ |
| E | 008 009 | Sug |  | 244 lbjara , Cans. | 0 | Parlo | ${ }^{0} 10144$ |
| Besвwax.................. | ${ }_{0}^{0} 2000825$ | Ex Granul | 000465 | 411 lb " | 022.024 | Tlge | 85 |
| Brans: white ordinsty bne | 085 | German gran'd | 000000 | Rice, O. ${ }^{\text {C }}$ | 000815 | Boverelgn.... | 02 |
| Maple Sug | 007 0 061 0 009 | Ex Gronnd. In brls....... | 520585 | " etsndard B....io... | 000825 | Washboards: |  |
| Maple Syrap ia wood | 080100 | $4{ }^{1} 10$ in | 545560 | if Patas..... 810 lb . | $4{ }^{4} 25-475$ | Royal Lily...... |  |
| Maple Syrup in tina....... | 0 E0 100 | Powdered, in br | 49500 | " Barmah ..... | 400425 | R | 165 |
| ., Graln. |  |  | $\begin{array}{llll} 5 & 20 & 5 & 25 \\ 5 & 60 & 5 & 65 \end{array}$ | "Cryatal Japan " | 5 00  <br> 6 55 25 | Improved Globe......... | 180000 |
|  | 000673 |  |  | sploca, Peari........ | 00310091 | Hardware. |  |
| $"^{\text {No, }} \text { No. } 2 \text {. }$ | $00000684{ }^{0}$ | ${ }^{6}$ | 570575 | Flak | $00^{0} 80041$ | Har | $10+011$ |
| No. ${ }^{1} 1$ Northe | 000000 | 硡 | 000570 | Gelctine, 1 qt | 115000 | Tın. Block, ¢ \& F, 8 | 000085 |
| 2 | 0000 co | Branded Yellows | 3 25 440 | " ${ }_{\text {a }}$ | 1756000 230000 | " $\begin{gathered}\text { Straits.. }\end{gathered}$ | $\begin{array}{llll}0 & 00 & 0 & 00 \\ 0 & 19 & 0 & 00\end{array}$ |

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| Name of Article． | Wholesale． | Name of Article．－ | Wholesale． | Name of Article． | Wholesale． | Name of Article． | Wholemale． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Mardware－conlinued． <br> CUT NATH SOHEDULF． <br> Pege Price，per Keg．．．．．．．． | $\begin{array}{lc} \$ c & 60 \\ 225 & 000 \end{array}$ | $\begin{array}{r} \text { Galv } \\ 100 \end{array}$ | 3 8 8 | Me Metal Scrap <br> No． 1 Wrought Iron，．．．． <br> No． 1 Machlnerw．．．．．．．．． | 1680 1600 10 |  | 000 0  <br> 0 05  <br> 0 041 0 <br> 0 045  <br> 041 047  |
| Base Price，per Keg．．．．．．．．̈ä． | less bc keg | Bright．．．．．．．．．．．．．．．．．．．．．． | 835.000 | Stove． | 1050 |  |  |
| 40d，50d， 80 d gnd 70 d Nalle， | rebste． | Gavanized Iron： |  | Mallesble Iron Herd 8teal | 600 650 | $\text { No. } 1 \text { B. A. Bole............ }$ | $\begin{array}{llll} 0 & 24 & 0 & 25 \\ 0 & 28 & 0 & 04 \end{array}$ |
| Cut and Fence Nalle－ |  |  | 475485 | Hard Steel $\qquad$ （per lang ton 2440 lbs．） |  |  | $\begin{array}{lll} 0 & 2 \\ 0 & 0 \\ 0 & 24 \\ 0 & 20 & 24 \\ 2 \end{array}$ |
| 16 and 20 Hot Cut，per 1001 lbs | $\begin{array}{lll}0 & 05 & 0 \\ 0 & 10 \\ 0 & 0 & 00\end{array}$ | or eqush．．．．．．\} gange 28 | 476485 | Lead bolld．．．．．．．．．．．．．．． | 0 083／2 | Nlarghter．No．1．．．．．．．．． | $\begin{aligned} & 02000020 \\ & 0 \end{aligned}$ |
|  | 015000 | Bat lron， | 225 base | ＂tea， | 003 | Hght medium \％heavy．． | 037028 |
| 8 and yd 4 ．．．．． | 080000 | Car lota | 220205 | Light Bras | 0 0ss／z | No．2．．．．．．．．．． | 025 ，0：N6 |
|  | 040000 | Ord，Cro | 000000 | Copper Bottoms | 013 | Haraege． | 0 26：30：81 |
|  | 065000 | Best Refin | 000000 | Hesvy Copper ．．．．．．．．．． | $01.13 / 2$ | Upper，hesvy．．．．．．． | $034 \div 086$ |
| dd | 100000 | Norway | $\begin{array}{llll}8 \\ 8 & 51 \\ 8 & 10 & 0 & 00 \\ & 00\end{array}$ | Red Brase．．．． | ${ }_{0}^{0} 10103$ | ght．．．．．． | 083.0 .85 |
| Cut splkes 10c，por Keg ad－ vance． |  | is ${ }_{4}$ | 3000 co | Yellow Metal Sheathing | 00914 | Scotch Gram | 084 <br> 0 <br> 085 <br> 085 <br> 0 |
| Fina blued ratls－ |  | $" 4.018820$ | 300000 | Wr |  | Kip Skins， 8 | 060.065 |
| 2 d per 1001 bs ． | 10000 | $"$ |  |  | $300 \cdot 00$ |  | 0450055 |
|  | 150.000 | $\because \quad 4.42$ | 380000 | Net，extrs for other |  | Hemlock ${ }^{\text {as }}$ | 0 50 O 60 |
| Cablng Box，Tobacco box and Flooring Nails－ |  | Boller platea，iron，$/ 6 \mathrm{ln}$ ． | 000176 | －1ze日， |  | ＂Ingb | （ 050 |
| 20 to 30d per $100 \mathrm{lbs} . . . . . . .$. | 055000 |  | 000280 | Coppered base Net，extra | 3 CO 000 | French Calt． | 085110 |
| 10 to 16d $"$ | 060000 | Boller Heads，ateel．．． | 0000083 | for other sizes． |  | Splite，light and avediam． | 028．0．25 |
| 8 and 9d | 065000 | Hoop Iron，base for 2 in． |  | Barbed Wire－ | ilontreal | heavy | 017020 |
| 8 and 7d | 070010 |  |  |  |  | Leather Board， Ca | 8020 |
| 4 to 5d | 95 <br> 20 <br> 000 | Band Cenadian，${ }^{\text {a }}$ ，to 6 in． |  | Staplens． |  | Enameled Cow | $\begin{array}{llll}\text { ¢ } & 06 & 0 & 10 \\ 0 & 16 & 0 & 18\end{array}$ |
|  |  |  |  | Spring Wire per 100，85c |  | Pebble Grain | 0 0 16 |
|  | 060000 | as adopted July fth． |  |  |  | Glove Grain | 012.018 |
| My and 碞 Inch．．．． | 065000 |  |  |  |  | B．Cslf | 015080 |
|  | $0 \% 0000$ | Canada Plated |  |  |  | Brabh（Cow） | 011018 |
| 14 and 1需 | 095000 |  | ${ }_{3}^{265}$ | Slgal，b88e．．．．．． | 012 | Brif | 0.13016 |
| 1\％ | 20000 |  | 325 |  | 13 | Rugsetts， 11 | 0850 |
| 1 | 50000 | Wro＇t Iron pipe，in inio． | 335 | ＂ | 013 |  | 080.080 |
| Blsting nalla | 095000 | $\underline{12}$ in．．．． | 850 | ＂ 3 －16 | 014 | Sadd |  |
|  | 120000 | 3／9 in．．．． | 805 | Mratila，bses | 015 | Int．French Ga | 0.65075 |
| $1 \times 4$ | 150000 | 1 in．．．． | 580 | ，3，\％ | 015 | Knglíh Oak lb | 030035 |
|  |  |  | 735 | ＂ 716 | 016 | Roagh．． | 0 cos 0 |
| $14 \operatorname{lnch} \text { per } 100$ | 100000 |  | ${ }^{9} 85$ | 3－16 | 016 | Dongola，ext | 088042 |
| $1{ }^{4}$ | 100000 |  | 12 | \％＂9－16 | 016 | No | 020022 |
|  | 125000 | Steel |  | Lath yarn．． | 01 | ＂ordinsi | 0120.15 |
|  | 150000 |  | $\begin{array}{ccc} 0 & 08 & \text { base } \\ \cline { 1 - 2 } & 30 & 0 \end{array}$ |  |  | Colored Pebbles | $\begin{array}{llll}0 & 13 & 0 & 16 \\ 0 & 16 & 0\end{array}$ |
| Clinch nallo－ |  | ＂Mire， 4 | ${ }_{2}{ }^{2} 5080$ | as Price carloa |  | ＂Calf ．．．．．．．．．．．．．．． | 016022 |
| 8 Inchand longer per 100 lbs | $\begin{array}{llll}060 & 0 & 00 \\ 0 & 65 & 0 & 00\end{array}$ | ＂SIelgh ehoe， 100 Ïbs．＂ | $2{ }^{2} 60$ base | Lese than | 3.5 |  | P． |
|  | 065 0600 | \％Tos Cals．．．．．．．．．．．． | $810{ }^{2}$ |  |  | － |  |
| 2 sad $2 \times 4$ inch ．．．． | 0 70 0 00 <br> 0 95 0 00 <br> 1    | ＂．Machinery ．．．．．．．．．．． | 850 base | 2 d t | 100 | $\cdot$ | 0 |
| 146 and $1 \times 4$. |  | Tin Plates： |  | 3 d | 065 | Straw Se |  |
|  | $\begin{array}{ll}1 \\ 1 & 50 \\ 50 & 0 \\ 0 & 00\end{array}$ | IC Coke， $14 \times 20$ ．．．．．．．．．． | 425 | 4d and 5d 6 | 040 | Cod Liver Öli，Nïlid．${ }^{\text {Norw }}$ |  |
| Sharp and fist preesed nsily | 1.6000 | IC Charcoal， $4 \times 20 . . .$. | 450 | 6d and 7d | 080 | （ Pracess．．． | 070080 |
| Sharp and fist preesen nailis 3 lach and longer per 100 lbe． | 35000 | LX Charcosh．．．．．．．．．．．．．． |  | 8d and 9d | 015 | ＂Norweglan | 100110 |
| 3 lach and longer per | $\begin{array}{ll} 1 & 36 \\ 1 & 0 \\ 1 \end{array}$ | IXX | Usnal | 10d and 12d ${ }^{16}$ | 010 | Castor Oil．．．．．．．．．．．．．．．．． | 00770091 |
|  | 165000 |  | Trade | 18d snd 200d | 006 | Castor Oll bris．．．．．．．．．．．．．．． | 0070081 |
| ly and 1药 | 185000 |  | Izxtras | sod to 60d | Babe | Laxd Oll，Extra ．．．．．．．．．．．． | $055065{ }^{\circ}$ |
|  | 260000 |  |  |  |  | No． | 045055 |
| $\cdots{ }^{1} \times$ | $\begin{array}{llll}8 & 00 & 0 & 00 \\ 0 & 11 & 0 & 00\end{array}$ | Runge Sheet Iron． | $\begin{aligned} & 750 \\ & 01040 C 0 \end{aligned}$ | Hldeg and Tallow Montreal（qreen Hidea |  | naeed，raw，$n$ | 800.057 |
| Goll Chain－No．6， |  |  |  | ＂No |  |  | 000060 |
| $4$ |  | 22 and 24 guage case lots | 700720 | ＂No． 2 | 000008 | ． | 0 900110 |
| 4 | $007 \frac{1}{2} 000$ |  | 750800 |  | $000{ }^{-100}$ | Turpentine，nett ．．．．．． | 072.0 .78 |
| kinc | $\begin{array}{llll}0 & 06 t \\ 0 & 05 \\ 0 & 05 \\ 0 & 000\end{array}$ | She | $\begin{aligned} & 42500 \\ & 400425 \end{aligned}$ | sorted，cirred \＆Inspect＇d |  | Petroleum：${ }^{\text {Gagoline } 78 \text { gravity }}$ ．．．． |  |
| 5－1 | $0 C 4\} 000$ | Bhot，per 100 lbs ． |  | Sheepaking | 000080 | Stove Gr |  |
|  |  | Lead Pipe，per 1001 | 700000 | Clipe．at： | 000003 | Benziae． | ${ }_{0} 00001618$ |
|  | 425000 |  | less 20 p．c． | Lambsking each | 050000 | Car Lats Store，［2．p．c．oif］ | $015016{ }^{\circ}$ |
| 9.1 | 420.000 |  |  | Calfiking，No． | 011000 | Crown Acme－${ }^{\text {a }}$ ． | 017000 |
|  | 410000 |  | $\begin{array}{ll} 700 & 000 \\ 000 & 700 \end{array}$ |  | $\begin{array}{llll}0 & 09 & 0 & 00 \\ 0 & 00 & 0\end{array}$ | american P．W．．．．．．．．．．．．． | $\begin{array}{llll}0 & 17 & 0 & 18 \\ 0\end{array}$ |
|  | $\begin{array}{lll}890 & 000 \\ 880 & 000\end{array}$ |  |  | ＂ | $\begin{array}{lll}0 & 00 & 1 \\ 0\end{array}$ |  | $\begin{array}{lll} 0 & 18 & 0 \\ 0 & 19 \\ 0 & 19 & 20\} \end{array}$ |

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| Name of Article | Wholesale. | Name of Article. | Wholegsle. | Name of Article. | $B_{1}$ | Name of Article. | Wholegale |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\text { c. } \mathrm{c}$ | alt-Continued, | 8 c. \$, c. | Capstan Cigarettes, 10s. हCB. | $\begin{array}{ll} 5 c \\ 0 & \text { c. } \\ 0 & c \\ 0 \end{array}$ | Ports- | \$c. \$c. |
| Onited incher, 00 to $25 . . . .$. | 000.190 | Special Dalry, per brl. | 200280 | Gold Flake, 10a, 518. <br> Gold Flake 10aj 10 ......... | $015075$ | Tarragona.... $\cdot$..... ....... | $110180$ |
| do 26 to 40....... 0 | 000820 | Special Dairy, porarters | 045060 | Three Castles, 108, 50, ...... | $\begin{array}{llll}0 & 20 & 1 & 00 \\ 1 & 25 & 2 & 50\end{array}$ |  | 200600 |
| do 11 to $60 \ldots \ldots .$. | 000 429 | 8pl Cheete Ssitp pag 201 lb | 1 1 0 80 |  <br> Gerth's Smoking, per lb. | $\begin{array}{llll}1 & 25 & 2 & 50 \\ 0 & 00 & 1 & 60\end{array}$ | Warter \& Mss sPorte gal. Shertiel - Pers srtin ....... | 210860 |
| do 61 to 60...... 0 | 000450 | Tark's Island per bueh.... | 030035 | Gerth's smoking, per 1b.... | 000160 | Sherfies-Per artim ........ <br> Whadom \& Warter's Sher- | 200 800 |
|  |  | Tobacco-Cut Smoking. |  | Fleece, $\mathbf{c}$ | 015018 | rlea....per gal.......... | 200680 |
| Lead pure © to 100 Ib . Eg g . do No. | $\begin{array}{lll}0 & 00 & 600 \\ 0 & 00 & 6 \\ 0\end{array}$ | No. 1 Hack Chewing, (ade No | $\begin{array}{cccc}0 & 501 & 0 & 65 t \\ 0 & 54 & 0 & 00\end{array}$ | do clot | 0818017 | Ola |  |
| do No. 2. | 000525 | Old ${ }^{\text {Nod }}$ |  | Tub, Wash. | 016017 |  | 260265 |
| doNo. 3 . | 000000 | ${ }^{1} 12 \mathrm{~s}$ | 000.082 | Pulled, combing. . . . . . . . | $\begin{array}{llll}0 & 17 & 0 & 18 \\ 0 & 18 & 0 & 19\end{array}$ | Barton \& Grebtior......... | 4009500 |
| White Lemu | \$00 500 | Old Chum, in tine, ibs. and |  | do exper............... | 0 0 18000 | Nat. Johnson \& Bone. .... | 4002500 |
| Red Lead. | 460500 |  | $\begin{array}{llll}0 & 00 & 082 \\ 0 & 00 & 0 & 45\end{array}$ | B. A. Scourga. | 0 472 3 E0 |  | 4504000 |
| Venetiun Red En | 150176 | Old Chum, 1.6 tins, | 0000055 | Nstsl...... | 000.00 |  |  |
| Yel, Ochre, Fred | $\begin{array}{llll}1 & 25 & 8 & 00 \\ 0 & 40 & 0 & 85\end{array}$ | Puitan, in plgge, 1.11 c .... | $\begin{array}{llll}0 & 00 & 0 & 85 \\ 0 & 00 & 085\end{array}$ | Oape. | 0190 |  |  |
| Whlung, ordinary | 0 <br> 0 | do 1/9 lb, ting | $\begin{array}{llll}0 & 00 & 0 & 85 \\ 0 & 00 & 0 & 83\end{array}$ | Austrailian greas | 025028 | Q, H. Mumm. | 009000 |
|  | O80 080 |  | $\begin{array}{llll} 0 & 00 & 0 & 83 \\ 0 & 00 & 0 & 80 \end{array}$ | Aubita | 000000 | Perrier. Jonet ${ }^{\text {a }}$ | - 003000 |
| Engllah Cament, cast . | 940200 | Durbam, in bage, 1-123 and |  |  |  |  |  |
| Melglan Cenrent. | $195 \quad 205$ | 1.68. | 000100 |  |  |  | 700850 |
| Tlre bricke pe | 18002600 | Durham, 1 lb. drume | 0001100 | No. 1, Whit | 007008 |  | 12751400 |
| Fire Clay | 1 50  <br> 4 75 76 <br> 50   | Ritchis's Navy Cat l-b tins. | 000105 |  | 0061007 |  |  |
| Rosin.. | $475 \leq 60$ | $\begin{gathered} \text { do Smoklng } \\ \text { ting............. } \end{gathered}$ | 000095 | No.i, Colored Cotto | $\begin{array}{lllll}0 & 08 & 0 & 061 \\ 0 & M 4 & 0 & 05\end{array}$ |  | 00 |
| Domentic Broken 8heet | $\begin{array}{lllll}0 & 13 & 0 & 15\end{array}$ | Ritchle's Smoking Mixture, |  | "13, 4 | 00100041 | Spl. Liqueu | 9251000 |
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    SOUTHMKAFRK MKIRE MLORKS.
    EEDFORD, STEER, END \& OOi, Lotd.
    78 TO $9 O$ LONG LANE BOROUGH, LONDON, S.E., - ENGLAND.
    WIRE DRAWER8, WORKERS \& WEAVERS,
    Dy Stean Power (Patent)
    OF COPPER, BRASS, AND IRON WIRE-CLOTH OF ALI, KIND.
    TEA, FLOUR MACHINE WIRES, MALT KILN WORK, BISCUIT TRAYS. Ooffee and Sugar Wiro Work for \#xport.
    Manufacturars of Sleyes, Screang, Meat Snfes, Lanterns, Japanned Bird Cages, Aviarles, Wire Blinde, Mish Covers, Treilhs Work, Garden Arches, Flower stande, and every variety of Wire Work. aventors of the Garcular \& Southvark tetalice Beetie Trape

[^6]:    E. CRAY \& SON. 86 COSWELL RD., London, E.C., England.

