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Over 3,200 Machines Sold. Special Machines for DAIRIES, BUTCHERS, Etc.



Vol. 49. No. 12

MONTREAL, FRIDAY, SEPTEMBER 22, 1899.

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Montreal, let April, 1899.

Montreal, 1st April, 1899.

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Issue Circular Notes for Travellers, available in all parts of the world.

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88th DIVIDEND.

The Shareholders of the Molson's Bank are hereby netflied that a Dividend of FOUR PER CENT. and a Bonus of ONE PER CENT. upon the capital stock has been declared for the current half year, and that the same will be physble at the cflice of the bank, in Montreal, and at the Branches, on and after the

SECOND DAY OF OCTOBER NEXT.

The transfer books will be closed from the 25th September to 30th September, both days inclusive.

THE ANNUAL GENERAL MEETING

of the Shareholders of the Bank will be held at its banking house, in this city, on MONDAY, the 9th of October next, at three o'clock in the afternoon. A by-law will be submitted to the meeting increasing the Capinil Stock, by the sum of \$5,00,000, divided into 23,000 shares of \$50 each, and providing for the allotment of the lucreased stock pro-rata amongst the shareholders desirous of accepting same, and the shareholders will be asked to pass the sald by-law.

It is intended at present to allot only 10,000 o said shares after the certificate of the Treasury Board has been obtained.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager,

Montreal, 25th August, 1899.

The Chartered Banks,

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Head Office, Montreal,
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General Manager. General Manager,
E. F. Hebden, Supt. of Branches.

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Western Bank of Canada,

DIVIDEND No. 34.

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

MONDAY, 2ND DAY OF OCTOBER, 199,

at the office of the bank. The Transfer Books will be closed from the 18th to the 30th of September.

By order of the Board.

T. H. McMILLAN,

Oshawa, August 26th, 1899.

THE ONTARIO BANK.

Capital Paid-up. \$1,000,000
Reserve Fund. \$10,000
Profit and Loss Account. \$0,380
ILEAD OFFICE, TORONTO.
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Berlin

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British Bank of South America, Limited; MexicoBanco de Londresy, Mexico; Bernuda—The Bk.
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D.C. Thomson, Esq. James King, Esq., M.P.P;
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Commercial National Bank.
Commercial National Bank.
First National Bank.
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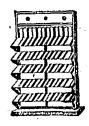
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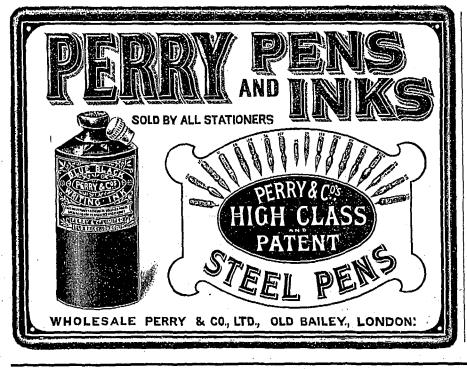


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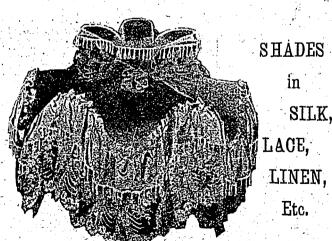
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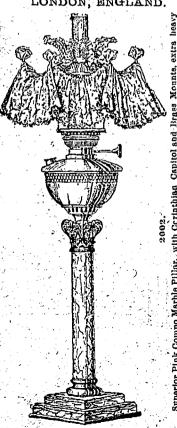
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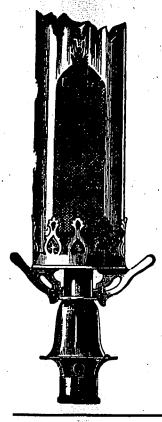
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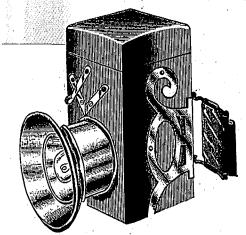
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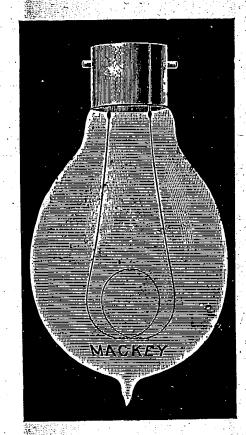
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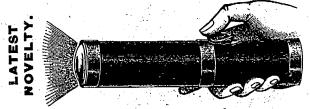
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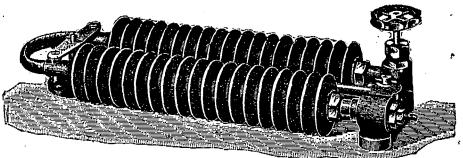
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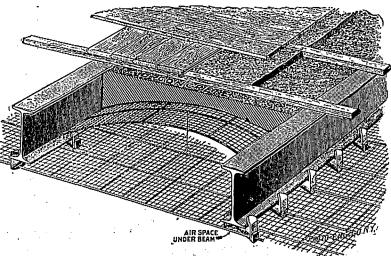
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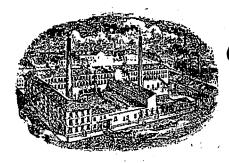


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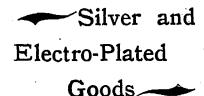
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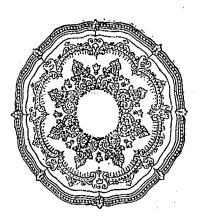
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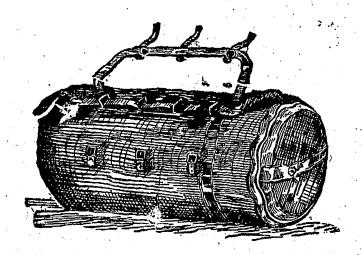
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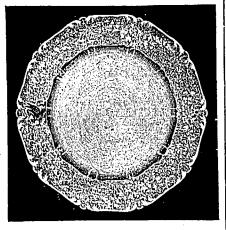
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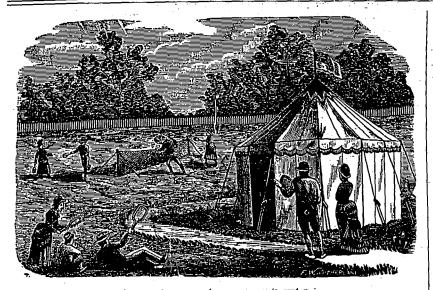
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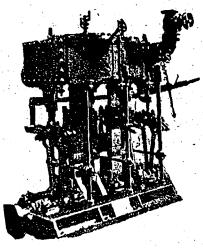
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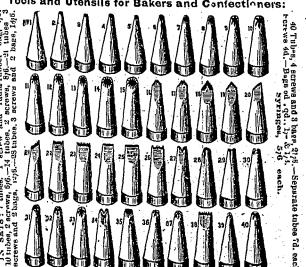
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Commercial Summary.

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

-The C.P.R. 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 advance asked for would then be considered.

-A Galt, Ont., letter states that Mr. H. P. Bingham, who has been accountant in the Merchants Bank in that town for the past five years, has received the appointment of manager of a new branch which is being opened by that Bank at Athens, Ont.

The 14th annual session of the Association of Executive Health Officers of Ontario was opened at London, Ont., on the 13th inst. Representative physicians from all sections of the Province were in attendance, and many questions affeeting the welfare of live stock and dairy interests were treated. Such meetings are calculated to be of much benefit and learning, not only to those who attend, but to the country in gen-

-A Winnipeg dispatch states that the delivery of new wheat at the various local stations is being considerably delayed, owing to so many teams and men being employed in railway construction. New arrivals in Manitoba from the East will be rather 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 wherever large improvements are being carried on,

Fountain Pens.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on mooth or rough writing paper with equal case and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 51-, 5/6, 8/6, 10/6 and 13/6 each. The "FLUX" Stylographic Pen embraces all the good points necessary in a good pen, which is as near perfection as skill and long experience can make it. It is practically indestructible, being made exclusively of non-corrosive substances, viz., gold and vulcanite.

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) Price 3s. each. Each Pen supplied in Box with Filler and full Directions for Use By Imperial Parcels Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort, Free!

M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.

-The works of the Canada Cycle and Motor Company, London, Ont., are receiving large quantities of automatic machinery for their increased works from the old Massey-Harris plant in Toronto.

-The French budget for 1900 shows an increase in the estimated expenditure of 45,000,000 francs. The war and marine ministries ask for 36,000,000 for the supplementary force in Algiers, and the building of new warships. national debt amounts to thirty milliards.

Mr. Cyrus Miller Taylor, died at Waterloo, Ont., on the 14th inst. The deceased for many years was manager of the Waterloo Mutual Fire Insurance Company, in which position he enjoyed the respect and confidence of a wide circle of friends throughout western Ontario.

The acreage devoted to hops in England this year is 51,-843 acres, from which the crop has been 356,598 cwt. average per acre is 7.17 cwt. Kent has 31,983 acres devoted to hops, Hereford, 7,227; Sussex, 14,949; Worcester, 3,788; Hants, 2,319; Surrey, 1.388 The acreage is, 20,000 acres less There are about 244,136 cwt. imported yearthan in 1885. ly into Great Britain.

-A Halifax, N.S., dispatch states that the steamer Delta, employed in carrying coal between Louisburg, C.B., and St. John's, Nfld., is reported wrecked at St. Mary's Bay, She formerly belonged to the Cunard Steamship Company, but was purchased several years ago by Geo. E. Franklyn, of Halifax. The Delta was 550 tons register. She was the second steamer to cross the Atlantic between England and Halifax.

-The valuable granite quarries at Mount Johnson and Beebe Plains, Que., are about to be worked on an extensive scale. The Standstead Granite Quarries Company has been organized in Toronto with a capital stock of \$130,000 for Among the directors of the company are this purpose. the following: W. R. Brock, president, Toronto; H. Elder, Stanstead Junction; D. McIntosh, Toronto; J. McIntosh, vice-president, Toronto; J. W. Elder, Stanstead Junction; D. Taylor McIntosh, managing director, Stanstead Junc-The company has acquired the granite quarries of Mount Johnson. It is claimed that these quarries will turn out granite said to be similar to Quincy (Mass.), granite, but has the advantage of being free of iron rust. of the same grain as Barre (Vt.), granite, but is darker than 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 visited 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 talked freely about his inspection and the unfavourable opinion he had formed of This extremely imprudent gossip naturally the bank. spread and excited the distrust of depositors, who commenced to withdraw their money. The bank has always stood 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. Railway, 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 cyclones which are supposed to originate in the Western prairie States. John's, Nfld., dispatches report a violent hurricane as having swept that section on the night of the 14th inst. number of lives were lost and much damage done to fishing fleet along the coast.

The water works department, Toronto, shows a surplus of \$388,772 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 enormously in excess of the cost of the water supply.

-Letters patent have been issue incorporating La Compagnie de Conserves Alimentaries de St. Eustache, Que., capital, \$15,000.

A BEAUTIFUL COMPLEXION

OBTAINED BY USING

SAUNDERS'S

FACE

Or Bloom of Ninon.

This admirable preparation, of world-wide reputation, is free from anything which can injure the skin; of delicate roseate hue, it preserves the Beauty and Freehness of Youth to extrame are.

Also prepared white, and jaune for Brunettes. Prices, 6d., 1s., 2s. 6d.; free for 7, 13, or 33 stamps.

J. TOUZEAU SAUNDERS. 312 OXFORD STREET, LONDON, ENGLAND.

FRANCIS BAGLEY.

....MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

TORONTO & MONTREAL, COVENTRY, Eng.

F. A. TURNER.

AS USED IN THE HOUSE OF COMMONS.

That's the Electric Switch that supplies the Flame.

60 Lights a minuté.

60,000 Match es saved per week by each



The Patent Instantaneous

MATCHES SUPERSEDED

Every Private House, Club. Hotel, Restaurant. Saloon, Bar, Cigar Store, Smoking or Billiard Room requires one or more.

PERPETUAL and INSTANTANEOUS LIGHT.



ADVANTAGES: The advantages of this apparatus may be enumerated as follows:

It does away with the use of Matches, and by avoiding the dropping of burnt portions of matches into lamps, on billiard tables, carpets, etc., insures safety and cleanliness. It also effects a very great economy over the usual mode of obtaining a light, and saves a great amount of trouble.

Figure 1 shows apparatus hanging. Figure 2 shows instantaneous flame in moving handle to the right.

The Buttery of apparatus is guaranteed to last, with reasonable usage, for one year for public places, such as Hotels, Restaurants, Cafés, Cigar Stores, Smoking Rooms, etc., and a longer period for private Houses. The cost of maintenance of burner is under one penny per week.

INSTRUCTIONS: The detachable nickelled Burner of apparatus requires refilling about once a week in accordance as it may have been used, and will burn continuously for about three hours: it can be carried about and replaced on apparatus in position as required.

PRICES: No. 1. Walnut Case, Nickel-plated Lighter, - £1 10s. Od. No. 2. "Detachable Nickel-plated Lighter, £1 12s. 6d. £1 10s. Od. each.

Each Machine must have Address:

WALTON, 176 Shaftesbury Avenue, LONDON, W.C., England.

-The Grand Trunk Railway carnings 8th to 14th September, were \$558,731 as against \$488,840 in same period in 1898; increase, \$69,891.

-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 19 miles an hour, and she is spoken of as the finest steamer 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 Quebec and other fire insurance companies for loss by fire at the store of John Eaton Company. The judges were unanimous in dismissing the appeal for a reversal 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.; vice-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. Tourigny, Wm. Jameson, J. A. Bessette, R. E. Bertrand, and L. A. Audet.

-Simcoe, County, Ont., is gaining something more than a local reputation as a fruit growing centre. A Collingwood letter, telling of the large fruit yields in that neighborhood, 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 surprise 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 dispatch from Melbourne, Australia, states that the Government of the colony of Victoria, at the urgent request of the British War Office, will ship immediately to Natal 2,000 tons of fodder.

-From the list of topics-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 business. A visit this week from Mr. Enoch Buzzell, of Buzzell Bros., grocers, shoes, and maunfacturers of creamery supplies, Cowansville, Que., recalls the fact that the business which was established in 1876, has been conducted uninterruptedly since. Mr. Buzzell has been a constant reader of the "Journal of Commerce" and claims to have many times found within its pages the true lessons of success in busi-

-The Canadian Fire Underwriters' Association holds its annual meeting this year at Quebec. Twenty-five members of the Association, including several representatives from Toronto, left this city by boat on Monday evening. They are to be met upon landing by the Mayor and members of the City Council, and all are to dine together at the Hotel Frontenac. 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 Sadler and Haworth, manufacturers of leather belting, of Montreal and Toronto, to supply them with a maramoth leather belt for their new mills at Winnipeg, Manitoba, the dimensions of which were given in a recent issue. It will be 72 inches wide, three ply thick, and over one hundred and thirty feet long. This belt, when finished, will be the widest and heaviest leather belt in use, or ever made, in Canada.

The erection of the large factory of the Hartt Boot and Shoe Company, at Fredericton, 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, "Liberty and Law," page, 658, last issue, the omission of the word "never" was doubtless supplied by our readers.



Should drop a line to...

THE COVENTRY WHEEL CO., LTD.

COVENTRY, ENG. (Only address).

Makers of the celebrated "Coventry Wheel" and "Maxim" Cycles. Cable Address: FABBRIQUE," LON DON.

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33 SEETHING LANE,

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GEORGE PHILLIPS & CO., St. Andrew's Distillery,

LONDON, E.C., ENGLAND.

Unswd. Gin
"Old Tom"
British Brandy
Imperial
"Champagne"
Irish Whiskies Scotch " Jamaica Rum Demerara " Vatted " Hollands Dantzic Spruce Ports Sherries Clarets Champagnes Lime Juice Cordial

Orange Bitters Brandy Gin Ginger Brandy Cherry Aniseed Noyau Raspberry Lovage Shrub Gingerette Mint Cloves Capillaire Coloring Peach Bitters

Glenallan Pure Malt Whisky. Shaunbeg "Irish" Free Mickey" Maid O'the Mist Scotch Whisky. Sole Agents for Rivaud Frere & Cie., Cognac

LONDON, E.C. - - ENGLAND. Hyperkoff & Wacholders Old Schiedam



A Safer Drink has never yet been brewed than . .

Watson's **Dundee**

Undoubtedly the Finest Imported.

Henry J. Chard & Co.

Agents for Canada,

28

HOSPITAL ST., MONTREAL.

-The Pullman people in Chicago, or elsewhere influential, should send an occasional inspector (incog.) on a trip wherever they run their ears. We trust that "word to the wise" is enough.

-Application will be made to the Quebec Legislature, at its next session, for the incorporation of a company to be known as The Ste. Hyacinthe Electric Railway Company, for the construction of a system of electric railways in the county of St. Hyacinthe and neighboring municipalities.

-Mr. J. K. Oswald, well and favourably known to our citizens through a long career in our midst, has accepted the position of Special Agent of the Law Union and Crown Insurance Co. of which Mr. J. E. E. Dickson is Manager for Canada. Mr. Oswald's experience in insurance and financial affairs eminently qualifies him for filling the position with credit to himself and the excellent company he represents, and we bespeak for him a goodly share of prosperity in the connection.

-Mr. David McGoun, for many years favourably known in connection with the Standard Life here, is on a visit to his relatives and to the "old familiar faces" and surroundings. Mr. McGoun has been the Standard's Secretary for South Africa for some time past with headquarters at Port Elizabeth. The Standard and its efficient officers are to be found doing good judiciously wherever is heard the "drum roll"; and Canada contributes a goodly share of the material that everywhere makes for prosperity.

-Mr. David Morrice, of this city, has suffered a severe bereavement by the death of his son, Mr. George Sherriff Morrice, who died on the 18th inst., at Saranac Lake, N.Y. Decensed succumbed to an attack of pneumonia. He had acquired a prominent position, for so young a man, in connection with the cotton industry, and was very highly esteemed by a large circle of private and business friends.

-The infrequency of fires in the old country is evidenced by the report of an Irish fire insurance trust, which has policies covering \$2,650,000. Last year the fire claims amounted to \$30,75!

-The steamer Oceanic of the White Star line, which arrived at New York last week on her first voyage, is the largest vessel ever built. Her dimensions are 704 feet long, 72 feet beam and 68 feet depth, with draught, light, of 22 feet, and loaded, 321/2 feet. She registers 17,000 tons. Her engines were designed to develop 45,000 horse-power. Her coal capacity is about 6,000 tons. She consumes about 500 tons of coal daily. The ship has two funnels, each of 20 feet in diameter, and 80 feet above the fire grates. passenger accommodation is for 625 cabin and 1,000 steerage, and she carries a crew of 450 men. It was cabled when she sailed from Queenstown on the present trip that she had 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 accommodate her. The Oceanic's displacement is 30,000 tons. Compared with the Great Eastern, the greatest ship ever previously built, 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 chief owner of which is a brother of the editor-proprietor of this journal), shipped 5.200 sewing machines in one month lately-its high water mark. The company are largely engaged also in the manufacture of pianos, organs, carriages, bicycles, and are wholesale dealers in hardware and other kindred manufactures. This is another noteworthy instance of the success of Canadians abroad. The concern has branches in Cincinnati and in London (England), and agencies elsewhere. A shipment of cycles was recently made to Rangoon, Burmah. William C. Foley's many friends will be pleased to learn that he is again convalescent after the severe accident which befel him nearly three months ago.

-The Canada Atlantic Railway has arranged for a heavy increase of pay for its employees. Engineers' time has been adjusted so they will receive equal to an additional 25 per cent. salary. Other officials will be benefited in a proportionate manner.

PURE OAK BELTING

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

DISTINCTIVE QUALITIES

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

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

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CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



Contractors to H.M. Government and the Principal Railways.

NAYLOR BROTHERS

Varnish Manufacturers,

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.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—Sir Richard Thorne in a lecture on "Tuberculosis," at the Medical Hall, Victoria Embankment, London, said that "English people were almost the only civilized nation in the world who habitually consume uncooked milk." He strongly urged that English people should be caucated to acquire the habit of cooking their milk before using it. He set aside the ordinary objections raised to this proposal, and showed that if milk were boiled for a single instant the danger of tuberculosis would be gone.

-Professor Lewes, a distinguished chemist, in a recent lecture in London on fire and fire extinction, said: "The secret of effectively playing water upon a burning building was to have an immense force behind it. The professor next proceeded to point out several defects in the 'socalled' fire-proof building, and stated that he was distinctly opposed to stone staircases, and too much ironwork. Very little heat was required in order to bring about the downfall' of these modern staircases; while the old wooden erection would ensure safety in a fire for a much longer period. No building, he assured his hearers, could ever be made so fireproof, as to resist the fierce furnace 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 substances Explorers from the far North are still bringing tidings of unmeasured wealth, and are securing their claims with an eagerness that bespeaks a land of valuable minerals awaiting the Northern prospector. A tract of land on the east shore of Hudson Bay, known on the maps as East 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 mineral wealth; gold, copper, silver, and iron, the latter being found everywhere in immense quantities. Pure anthracite coal is also abundant. It is stated that this is probably the most highly mineralized territory in the world.

—The "Ship and Turtle," Leadenhall Street, London, a house well known to many Canadians, has changed hands for £60,000, exclusive of the valuable cellar of wine, which contains magnums of Chatcau Lafitte, bottled where grown, half a century ago, and priced at sixty shillings a bottle. It will be remembered that the property was put up for auction on the 28th ulto., when it was withdrawn at £80,0000 on a highest bid of £65,000.—"Property Market Review."

—The death of Chas. A. Pillsbury, at his home in Minneapolis, Minn., on the 17th inst., removes one of the foremost figures of recent times in the flour markets of the United States. He retired from active business nine years ago, but retained a directorship in the company.

The construction of the Trans-Siberian Railway is reported to have opened the door to a new and vast wheat-growing 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 and Dealers in

WHITE LEAD AND COLORS.

AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 25 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Colored Plain and Stained Enamelled Sheet Glass. Colored Plain and Stained Enamelled Sheet Glass. Chemicals, Dye Stoffs. Naval Stores, &c., &c., &c.

Offices and Warehouses:

810, 312, 814 & 816 St. Paul Street

147, 149 & 151 Commissioners St MONTREAL.

THE+

NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

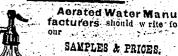
Send for lists.

THE

NEW COVENTRY CYCLE CO, MOOR ST., EARLSDON; CABLE ADDRESS: "BUGSTER," LONDON.
THE

BRITISH SYPHON MANUFACTURING CO.,

'Standard English Syphon."



Offices and Warehouse: 2 GRESHAM BUILDINGS, GUILDHALL,

ENGLAND

Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

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... Diamond Merchants,

52 HATTON CARDON.

LONDON, B.C., BNGLAND.

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Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c.

Our Hamilton correspondent writes:-General business is brisk in this city. The only failures recently recorded have been brought about by circumstances rather than those conditions usually responsible for loss. All our factories are running full and many overtime. Farmers in the surrounding district are steadily increasing their purchases in the city, a sign that they are finally appreciating the difference between credit and cash. While they are a rather difficult class of customers to serve-being inclined to haggle-their money is good, and their purchases larger than those of the city shopper.-The Canadian Hardware Association held its first meeting here last week. It was well represented, and the visitors were welcomed as hospitably as Hamilton can welcome when she invites her friends. The following officers were elected: Messrs. T. H. Newman of Montreal, president; Peleg Howland, Howland, Sons & Co., of Toronto, vice-president; R. T. Jenkins, of Toronto, Excentive committee-Thomas B. Lee, of Rice Lewis & Son, Toronto; R. Angers, of Frothingham & Workman, Montreal; E. Jeannotte of L. II. Hebert & Co., Montreal; William Vallance, of Wood, Vallance & Co., Hamilton, and John Bowman, of the Bowman Hardware Company, of London.-Mr. A. B. Mackay, representing the Quebec, Hamilton & Fort William Navigation Company, has been in Ottawa, seeking information about the Welland Canal prior to his trip to the old country to place the order for the company's freight ships. It is understood that an old country firm has offered to build the steamers for \$130,000 each, this being \$30,000 less than the lowest offer on this side of the water.—The contracts for the Hoepfner Refining Company's building have been let, and the factory will be built without delay. It will be 54 feet by 236 feet, and will cost, when completed, about \$30,000. The present contracts are for \$24,000.—The deal for the transfer of the Hamilton and Dundas Railway to the Cataract Power Company has been closed. The company paid \$110,000 cash, besides assuming bonds of \$90,000 Some shareholders in the Radial Railway who declined to accept Cataract Power stock in return for their Radial stock have not yet been paid off, but this is expected to occur shortly.-There is a possibility of the proposed Hamilton, Ancaster and Brantford Electric road

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,

LONDON, E.C., ENGLAND.

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent).

Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical

Articles.

falling through as the promoters have not succeeded with the New York parties. The Cataract Power Company may take 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 Canadian steam fleet, and will be built with a view of taking full advantage of the new depth of the Canadian canal system, namely, 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 villages 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, notwithstanding the large arrivals. Many farmers are so short-handed that the work of harvesting and threshing will be longer than usual on this account. Wheat deliveries along the C.P.R. on Saturday last totalled 267,850 bushels. The grain in store at interior elevators along the line amounted to 1,-129,800 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, purchases of coal, overcoat, or heavy underwear has also, it appears, given a hint to the bank burglar and sneak thief, to be up and doing. The Molsons Bank, at Victoriaville, Que., was entered early on the morning of the 16th inst., by four burglars who, braving the revolver in the hand of the night-watchman, bound that individual securely and then proceeded to wreck the safe. While accomplishing the latter, the noise aroused others, whose approach caused the robbers to decamp with nothing more valuable than their experience.—On the morning of the 16th a large plate glass window in the dry goods store of T. D. Donohue, Quebee, was smashed in with a club after which the perpetrator seized three capes and ran. An official following, overtook the capes, but the man escaped.



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

LARGE ASSORTMENT,

→ Right Values.

H. VINEBERG & Co.,

25 St. Helen St., MONTREAL

A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that is, they want the

"CALTON" 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 Filler and Directions, post paid for 8/3.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

THE TRADE SUPPLIED.

JEWEL PEN COMPANY, 58 РЕМСНИЯСН ВТЯВЕТ, БОМООМ, ЕМСБАМО.

-The town of Liverpool, N.S., is advertising for tenders for the purchase of debentures to the amount of \$39,000. The debentures run 30 years bearing interest at 4 per cent. payable half-yearly. \$27,000 will be used for a water works system, and \$12,000 for an electric light system.

-The Department of Marine and Fisheries, in response to representations made by owners of the turret type of steamers, have agreed to sanction the carrying of deck loads of deals on these vessels, provided same are securely fastened by chains and stanchions, and do not rise more than three feet above the main deck. This ruling will still more assist turret boats in carrying the maximum of cargo on the least_register, a feature which commends this type of vessel to charterers anxious to employ economical ton-

-We regret to learn of the assignment of Mr. John Watson, jeweller, silverware, and art dealer, Montreal. He has been in business for 22 years, beginning in '77, with but limited capital. In '82 he formed a co-partnership with G. S. Pelton, under the style of Watson & Pelton. continued for ten years, dissolving in '92. Mr. Watson shortly afterwards arranged a partnership with R. A. Dixon, as Watson & Dixon, but this was of short duration, the firm dissolving in '94, when the former retired and restarted alone. The liabilities amount to \$16,000. Among the creditors are: Molsons Bank, indirect, \$2,000; Quebec Bank, \$2,000; W. W. Yuile, \$2,459; and R. Woods, Potsdam, \$1.769.



The "STRAINETTE' Begistered TEA STRAINER.

Fits Cups or Glasses.

No. 1. N'k'l Silv'r. .8s. p. dos.

Bright, Gilt in.,12s, 6d, 40, 80, 2. Biectro-Plate on N'k'18'v'r, Gilt in.,2s each No. 2. Hail-M'k'd S'v'r, Gilt inside....,7s 5d. 80, 8. Electro-Plate on N'k'18'v'r, Gilt in.,2s.9d. 80, 8. Hail-M'k'd S'v'r, Gilt inside....,8s, 9d.

All above are size of large tea spoons.

TEA INFUSER

The "SAIFTEE"

(II. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.

The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

Electro-Plate on N'k'l Silver ls. d each Hall-Marked Silver, Gilt inside............8s.6d.

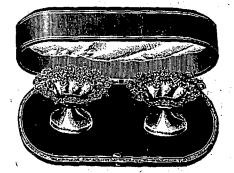
Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., tree.

H. J. COOPER & Co., Ltd., 22 & 23, Thavies Inn., Holborn Circus, LONDON, E. C., Eng.

-That rail transportation 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. One cause for this successful rivalry of the railway companies, is, in the necessity to redistribute its trucks over its system from points of accumulation, 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, P.E.I., which the I.C. Ry. carried at 25 per cent. under steamer-rates to Quebec.

-Lipton's Limited has been fined £50 for having in its factory a quantity of bad fruit and jam. This case has been before the English Courts for some months, and strennous efforts were made to avoid conviction because of the injurious advertisement it would give the many retail stores of the Lipton Company in Great Britain. If, however, Sir Thomas succeeds in overcoming the jam incident that lies before him in the America Cup races, and wins the trophy, the conviction in question will, so to speak, bear no bad fruit.

-H. Glenny, a small dealer in paints and hardware specialties, Montreal, has made an assignment. He began business in the fall of '97, with limited means.-Rene Leduc, grocer, St. Henri, Que., already noted as in difficulties, is now offering a compromise.



S. E. Breakspear,

Manufacturing Jeweller AND Silversmith.

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OVER TWENTY KODELS TO CHOOSE PROM. INDEPENDENT TESTIMONIALS IF REQUIRED.

THE ROULETTE CYCLE COMPANY, Ltd. COVENTRY. ENG

POST'S "C.B.Q.

THE MOST EFFECTIVE CURE yet discovered for

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES

" Chief Constable's Office, Horsham,

" Dear Sir,-I am in receipt of your letter of yesterday's date, and I have very much pleasure in informing you that, after taking your 'C. B.Q.' tab-

lets regularly for the last two months, I a m thankful to say I'am feeling quite free from Muscular Rheumatism and Sciatica, from which I had been

suffering more or less for years. Like others, I also

find that it is an excellent tonic, as I have gained in weight, and CAN EAT AND SHEEP BETTER

THAN I HAVE DONE FOR YEARS. You are

quite at liberty to make what use you think fit of

UNQUESTIONABLE TESTIMONIALS.

41 EASTONEAP, LONDOD, E.C., August, 1898.

-I think it only right to certify that your "C.B.Q." unquestionably effects a permanent cure of Sciatica. After having used it in 1885, I have been entirely free from that dreadful malady, and, apart from its curative properties, I maintain that it improves the general physical condition to a marvellous extent. It is necessary, however, to take it three times regularly every day during the treatment in order to derive the full benefit. I have no hesitation in recommending your medicine to all those who are suffering from Gout, Rheumstism, and kindred diseases

You are absolutely free to make use of this communication as you see fit.

Yours faithfully,

W. A. NYGH.

Care Messrs. WILLIAM WATSON & Co.,

7 WATERLOO PLACE,
PAIL MALL, S.W.,
Cotober 10th, 1898.

Dear Sir.—I am in receipt of your letter re to
our "C. B. Q." Compound.

I consider your medicine a perfect specific in the
reatment of Rheomatic Gout, Rheumatism and
clatica.

Sciatica.

Last year I suffered martyrdom from Rheumatism in all my joints—in fact, I may say, ever since my return home from India, in 1888. I happened to see your advertisement in the standard, and determined to try the Tablete, which I did with most satisfactory resul s. After taking four bottles, I am in overy respect a different being, in fact, quite myse I again.

am in every respect a different being, in ance, quantum set again.

I do not hesitate to say that your "C.B.Q." Tablets are invaluable in the treatment of Rhenmatism in the joints, and you are therefore at perfect lie erby to publish this letter in your little book and newspapers, in order that other Indian sufferers like myself may benefit by your treatment.

With best thanks,

Believe me, Yours very sincerely,

S.W. B. SHERMAN,

Major-General M.C.S.,

A. M. Post, Esq. (Retired List.)

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

this letter, and I shall always recommend your 'C.B.Q.' whenever I have the opportunity.
"I am, Sir, yours gratefully,

"THOMAS COOPER "Supt. and Chief Clerk."

No Colchicum, Calomel or Mercury

POST'S LINIMENT.—No. 1 gives speady relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s.6d. each per Bottle. POST'S LIVER PILLS.—For Torpid Liver. Constipation, &c. Price, 1s. 11d. per box. Of Chemists, or carriage paid in the United Kingdom from A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

DRY GOODS NOTES.

-Crepons in raised designs, are reported very popular in England where they have already had a good run. substantial effect given by this odd weave has added wonderfully to its continued popularity. Doubtless, with some minor changes in design, which time and the rulers of fashion must produce in order to show they are at work, the raised black crepon will be sought for more than another season.

-Velvets are very firm in wholesale circles 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 25 per cent. during the past summer and this has added to the firmness being displayed on all sides.

-Many English makers of wool fabrics are manufacturing a cloth made of a blend of fine and coarse wool with the object of relieving the market of the shortage in fine wool which is likely to exist for some years. Following the success of the recently introduced silk, cotton and linen mixtures, new style dimity effects, raised lustres, etc., this new fabric will likely be hailed with open arms.

-The present season's cotton crop in the U.S., according to the official bulletin for September 1st, is shown to be the lowest in 25 years, excepting that of 1896. Unseasonable weather has been the cause.

-The prevailing high price of raw silk is discouraging manufacturers who are unable to obtain prices which show a profit, and are holding off with the hope that a decline may occur.

GROCERY NOTES.

-Referring to the cheese outlook a private circular from London, Eng., dated 8th inst., says: During the last month prices of Canadian have risen about 6s per ewt., but "spot" values are still below c.i.f. quotations, white realizing 54s to 55s, coloured 55s to 56s, while c.i.f. quotations for August makes of both sorts are 58s, and Septembers are quoted as high as 62s. The make of English has been very much restricted by the weather, and the whole season's output will not much exceed half a good average make. Canadian dairymen appear to prefer to make a pound of butter for 111/2d. instead of using their milk for making cheese, which at present values would be worth is. 3d. This state of things cannot long continue."

-A London, Eng., private circular of the 5th inst., in summing up the butter situation says: It is still extremely uncertain whether the drought of 1899 has broken up. Though 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 cwts. 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 106s to 110s, and "Finest" 100s to 104s. 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 easier for the ship-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 win-To such a point has the prosperity of the country carried the transportation of the west the past few weeks that Duluth could in a day furnish tonnage to the roads to such 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 bushel for the 1,000-mile haul from the head of Lake Superior to Buffalo, 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 carriers are freely offering \$2 a ton or more. Lumber, that a year ago was carried at considerably less than \$2, is now going

-Mr. Mark Willis, of Messrs. Mark Willis & Son, the well known manufacturers of silver and plated goods of Sheffield, England, paid a flying visit to our city last week. Always on the lookout for orders which will benefit his firm, combining business with pleasure, Mr. Willis visited the leading jewellery establishments of Montreal, and his efforts which were limited to part of a day were, we believe, not all in vain. It is to be hoped that on his next visit Mr. Willis' tickets may be such as to enable him to make a longer sojourn among us.

-At St. Flavie, Que., Mrs. G. Levesque, general merchandisc, has assigned. A meeting of creditors is being held to-day.

"IN THE RIBS."

The "neck" is no longer, in slang parlance, the most vulnerable part of the body mercantile or financial. A 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 kind on this side of the Atlantic. The selection of an island has not in the yet been finally determined-although several suitable ones have been inspected. Muskoka has of late years been the Mecca of the American for a summer vacation. 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 ELECTRIC LIGHT.

The Royal Electric Light Co. has followed up its recent office cleaning by a reduction in rates of from %c to ½c This to many people looks like a cut bringing it per hour. 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 Company. It is a subject for comment in the street that the Street Railway Co. have recently ordered their supply from the Lachine Company. At the above 1/2c rate electricity is much cheaper than gas.

A TEACHER AT FAULT

The arrest of a school teacher at Galt, Ont, last week, on the charge of obtaining money under false pretences is a rare case in the annals of Canadian 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 coat and taken a hand in the harvest field, as a stimulant after long months of indoor duties. But the additional tax imposed on the mind by investment and security dealings seldom suggests itself favorably to the painstaking master of the school. A. W Falconer, it appears, has been acting as local agent in Galti Falconer, it appears, has been acting as local agent in for the Dominion Building and Loan Association, of Toronto 接触 经超级数据 companies, in addition to performing the duties of principal at the school. Rumours as to his financial position have been affoat for some months and last week he made an assignment of his estate for the benefit of his creditors. His liabilities are said to aggregate about \$7.000. There are very little, if any, assets so far as known. Being prominent in church and Sabbath school circ'es, he had the confidence of a large number of people in the town and vicinity 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 Association. In some instances, it is alleged, these moneys so obtained,in each case, comprising several hundred dollars, never reached the loan company. No certificates of stock were delivered by Falconer, who simply gave his personal receipt for the money and paid 6 per cent. interest at the end 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. being generally accepted. The offer is

FRIDAY, SEPTEMBER 22, 1899.

BRITISH SUZERAINTY IN THE TRANSVAAL.

A correspondent wishes to know upon what the suzerainty of Great Britain over the Transvaal is based, and how it was affected by the Convention made with the Boers in 1884? The Preamble of the Convention of 1881 guarantees by Great Britain, complete independence to the "Transvaal Republic, "subject to the suzerainty of Her 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 1881. Owing to complaints being made by the Transvaal Government that the terms of the Convention were, in some details, inconvenient, there were certain articles agreed to in 1884 which were substitute for those complained of. By the first Convention the conduct of diplomatic intercourse by the Transvaal Government with foreign powers was agreed to be carried on by Her Majesty'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 State 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 Transvaal Government had no authority to make any treaty or engagement, save with a small neighbour, "until the same has been approved by Her Majesty the Queen." Surely the power to veto 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" people. That seems to be the secret of the whole difficulty. The Boers have no respect to their agreements, promises, or under-Physical force is the only power which they retakines. cognize, and the time is approaching when this power will punish them for their treachery to Great Britain, their cruelty to the enslaved Kaffirs, their tyranny to British settlers, and their utter disregard of the obligations of national honour.

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Midway between Victoria and Charing Cross Stations . .

THE LARGEST and FINEST IN LONDON,

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50 YEARS OLD ESTABLISHED 1847 Assurances Over Assets Over \$75,000,000 \$20,000,000 THE CANADA LIFE Assurance Company. A. G. RAMSAY, President. J. W. MARLING, Mgr. for Quebec Prov.

ESTABLISHED THE STANDARD ASSURANCE CO. 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, MONTREAL.

Invested Funds, Investments in Canada,

[WORLD WIDE POLICIES.] Thirteen months for revival of lapsed policies without medical certificate of five years' existence.

Loans advanced on mortgages and Debentures purchased.

Agents wanted.

J. HUTTON BALFOUR, Secretary.

W. M. RAMSAY, Manager.

NORTHERN ASSURANCE INCOME AND FUND (1892)

Capital and Accumulated Funds,

\$38 355,000

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Head Offices:—London and Aberdeen. Branch Office for Canada, Montreal, 1730 Notre Dame St. Manager for Canada,~ROBERT W. TYRE.

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ASSURANCE

OF LONDON. ENG.

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MONTREAL, P. Q.

PATERSON & SON Agents for the Domini o

City Agents:

E. A. Whitehead & Co. G. A. Raymond & Co. S. Mondou.

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WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms. (Send full particulars.)

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JAS. BOOMER, Manager. R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL. CANADA LIFE BUILDING.

J. JENNENS,

Manufacturer of Every Description of

English Clocks.

4 & 5 Skinner Street, CLERKENWELL,

LONDON, ENG.



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Oanadian Head Office: 67 Beaver Hall, Montreal. J. E. E. DICKSON, Manager Agents Wanted throughout Canada,

Oswald Bros. (J. K. OSWALD), SPECIAL AGENTS, 30 HOSPITAL ST., Room 4, Montreal. THE CANADIAN

Iournal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 22ND, 1899.

THE BANK OF BRITISH NORTH AMERICA.

We publish in this issue a full report of the annual meeting of the Bank of British North America, held in London, on 5th inst. The report covers a lengthy, most interesting, and valuable address on the affairs of the bank generally, and in regard to its position in Canada. We welcome this address the more warmly as we regard as evidence of this very old and very substantial in touch with modern methbank being fully The Chairman, Mr. E. A. Hoare, ods and ideas. after comparing some of the figures in the statement with those of 1898, drew attention to the fact that the cash and specie in hand amounting to \$2,840,000, were in the ration of 40 per cent. to the bank's liabilities, that is, to deposits and circulation. This, as Mr. Hoare said, "is a thoroughly sound position." The cash at call and short notice amounts to \$6,165,000, which adds further to the soundness of the position. In regard to new branches it was pointed out that these involved expenditures if their business was to be efficiently conducted, and a portion of the profits would have to be set aside for the expected 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 continue to add to the reserve fund. In a review of the conditions existing in Canada, the Chairman regarded the lumber and agricultural interests in the Maritime Provinces as prosperous. In Quebec general business had

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THE COVENTRY MACHINISTS' CO'Y, Ltd., CHEYLESMORE WORKS,:

COVENTRY, ENGLAND.

been satisfactory and good results had been realized. He then entered into an explanation of the Bank Circulation Redemption 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 Ville Marie Bank realize less than the sum required to redeem the notes in circulation, thu the loss would fall on the Redemption Fund, that is, on the banks generally." We cordially approve of the judgment of the Chairman of the Bank of British North America as thus expressed: "Such a situamon appears to call for some stricter safeguard against mismanagement and inaccuracy in the returns made to the Government." 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 provision 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 developof British Columbia mining, the Chairseemed inclined doubt whether the numerous new branches in British Columbia would be as profitable as was at one time anticipated. In regard to Dawson 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 bricks, with freight at \$100 per ton, were too costly. Yet, although the expenses of equipping and working an office at Dawson City and Atlin were so great, he thought, "the bank would obtain eventually an adequate return on the The whole address is most interesting, the comments on the various phases of the business and the situation in Canada, evidence careful study and thorough

Mutual Reserve Fund Life Association

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FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT-Dec. 31, 1893

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327,27 Death Losses Paid, 1898, \$3,887,500.95 Total Paid Members, 1898, \$4,584,095,12

CASH AND INVESTED ASSETS.

Net Surplus invested and Cash over all Liabilities, actual and contingent. Dec. 31, 1898.....

#1 000 1WA 00

BUSINESS RECEIVED AND IN FORCE.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the MUTUAL RESERVE THE VERY BEST ASSUCIATION THEY CAN WORK FOR. Forther information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Creat Britain or Europe.

Home Office, Mutual Reserve Building, - - NEW YORK CITY

information. The Chairman of this old, eminent, and progressive institution has manifestly a practical knowledge of the principles of banking, and a thorough grasp of the financial and mercantile situation existing in Canada.

IS THERE MUNICIPAL CORRUPTION IN MONTREAL?

During the last five years there have been mutterings 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 rumours more or less indefinite, until now they have taken definite shape, and distinct charges have been made in connection with the payment and the receiving of money in connection with prospective or actual appointments on the police force. Two suspensions of officers of the force have lately been made, and a former constable has been arrested for perjury. Hitherto every man appointed on the force has been obliged to make an oath that neither directly nor indirectly had he paid any one to secure him the position. The man in question took the oath and after some time he resigned from the service, as he says, in disgust, and makes a solemn 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, That 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 wrangling the Police Committee—a few 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 oath, they will simply be com-

tanan kalendarian di Kabupatèn Balandarian di Kabupatèn Balandarian di Kabupatèn Balandarian di Kabupatèn Bala Kabupatèn Balandarian di Kabupatèn Balandarian di Kabupatèn Balandarian di Kabupatèn Balandarian di Kabupatèn mitting a double perjury, and the meaner and more guilty ones who received the money, will consequently escape their deserts. On the other hand, if 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 was done in the past.

If there is a regular system of traffic 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 honourable 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, succeed in obtaining money from needy but may be otherwise honest men, by the miserable. The new charter provides trade of position-mongering. equal punishment for the receivers and the payers of money for any municipal position. Very properly the receiver is put first and very generally 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 The men who framed that charter must have observed 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 one 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 often applied, but it appears that only last week one 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 small flower stand 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 offered \$25 to the alderman and as that would not work he caused the arrest under the statute and the unfortunate alderman was admitted to bail of \$1,000 to stand his trial.

Such is the way in which matters of the kind are looked upon in the great city of New York. How it is to be here we may perhaps know after the meeting of the city council 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 traffic.

—Much has been said anent the Standard Oil 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 difference of 3c a gallon between the Standard article, and an independent firm, illuminating quality and flash point being higher in the former grade, also.

-Toronto milk dealers have decided 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. part which fell was a portion of Messrs. Scroggie's large The incident occurred at 7.45 p.m. Had the store. building fallen an hour later there would have been a serious loss of life as the debris fell over the sidewalk and roadway. The passengers in a street car had a narrow escape, as, had the car been immediately opposite the building, 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 employees, 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 have proved that Sir Hugh was right in judging that the retail trade of Montreal was trending westward on St. Catherine street. The Queen's Theatre block may be said now to be near to the eastern end of the very best section of the retail district of this city.

In order to bring the store of Messrs. Scroggie Bros. up to the times, considerable alterations had been recently undertaken, and were unfinished. How far me 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. 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 such risks as to demand extraordinary precautions against a possible wholesale slaugh-The fact that the building settled slowly, it was heard rumbling hours before it fell, proves that it was gradually sinking into the soft clay.

How utterly reckless builders can be in removing the work of a building can seen wherever alterations are being made which require the exposure of walls below the ground. There seems to be a notion held by some builders that there is no other pressure on walls than perpendicular, that the "buckling" of walls, or bursting out laterally by being overweighted never occurs. A few lessons in physics 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 running 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 foundations were sufficient for the original superstructure, they are far too weak 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 human life by unsafe structures 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 one has blundered, from recklessness 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. 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' As-The earlier part of the proceedings consisted of the reading and consideration of inspection reports, covering visits to 90 towns, and 5,000 manufacturing establishments. One of the most important questions discussed was the question of electrical instalments. Though, when thoughtfully considered, the interests of the electric light and power companies, and those of the underwriters and property owners are identical, there is not that harmony in working which such common interests Without doubting the good intentions of the electric companies, or questioning the ability and the wishes of their employees 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 done 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 observance can be enforced on the elecelectric supply companies. The Canadian underwriters would 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. W. B. Meikle, who has been for several years manager of the eastern department of the Manchester. The opening of a Canadian 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.

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.

•			Ex	cess of
		:	income or	
Company.	Income.	Outlay.	def	iciency.
Aetna	. 2,156,735	2,325,446	\mathbf{d}_{BB}	168,711
Agricultural	487,375	555,375	ď	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	ď	90,839
Connecticut	1,013,840	969,803	е	44,037
Hartford	3,045,333	3,110,134	d	64,801
Imperial	606,919	653,333	d	46,414
Ins. Co. Nor. Am	2,491,044	3,292,863	d	801,819
Lancashire	1,009,042	1,232,868	ď	227,826
L. & L. & G., N.Y	30,882	27,124	е .	3,758
Liv. & Lon. & Globe	2,504,910	2,758,508	d	253,598
London & Lanc	797,712	897,501	d	99,789
London Assurance	580,206	746,926	d	166,720
Lion	317,041	335,718	d	18,677
Manchester	593,346	698,528	ď	105,182
Norwich Union	746,492	809,577	,d	63,085
	555,818	554,368	e	1,450
North Brit. & M	1,200,778	1,300,385	d	99,607
National	1,193,358	1,248,786	d	55,428
Phoenix, London	1,070,888	1,076,475	d	5,587
Palatine	1,100,758	1,086,693	e	14,065
Phenix, Brooklyn	1,593,910	1,706,309	d	112,399
Phoenix, Hartford	1,436,142	1,658,925	đ	222,783
Queen	988,886	1,084,545	d	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 London	514,030	548,898	d.	34,868
Western, Toronto	793,386	858,847	d	65,461

CREDIT BUREAUS FOR BANKS.

At the Convention of the American Bankers' Association held at Cleveland on 5th inst., a paper was read by Mr. James G. Cannon, 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 indi-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 little more trouble than a reference to the ratings in mercantile agency registers. or. 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 secured 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 arecord of the testimony of traders as to their own posi-

⁻Cables from Dundee report jute selling at £14 5s. per ton.

tion, and consult others in verification or otherwise of the first party's own judgment on his own affairs. Bankers do this with their customers, but they have not the means of making such direct, personal enquiries respecting the acceptors, or makers of notes presented for dis-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 No banker is satisfied to accept such a document filled in by a customer without taking some steps to have it confirmed. Thus one statement, is as it were, the nucleus around which gather a number of letters, and memoranda, and as time goes on there comes to be quite an accumulation of data all relating to the business of The keeping such documents in good order and so systematized as to be promptly available for reference is a work which managers have no time for. are a variety of matters which arise in the course of business all cognate to this class of business, such as memoranda as to dishonoured cheques, or notes, special enquiries made at the request of customers, answers given to enquiries made by other bankers, data as to the amount of notes under discount, 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, regularity, and systematic precision. To keep up such work properly requires a department devoted to its care to which may appropriately be confided relative duties. To keep a close watch upon all the acceptors or makers of notes discounted, is most important, but managers and their staff can hardly do this without some specially devised machinery. In a small bank a manager may rely on his memory, but officials change, and a new one is very awkwardly placed if all the credit information of the office was in his predecessor's head. Mr. Cannon made a remarkable statement to show how banks may be fleeced by one man when they do not keep track of his doings. A New York bankrupt failed for \$740,000, his assets were \$200, and 17 banks were amongst his unsecured credi-All these banks suffered from their arrangements to acquire information being so defective. When we consider that the assets of the banks chiefly consist of acceptances and promissory notes made by persons residing in all parts of the country, upon whose financial 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 credit worthiness of those whose names are A banker who relies on the paper it has discounted. wholly upon his customers credit for the soundness of the notes discounted is certain to suffer for such laxity. Mr. Cannon would have the officer in charge of the Credit Department of a bank watch the papers for all notices of judgments, &c.; he should have a record of every name in in the bill case; he should record all irregularities in meeting due bills or cheques; and generally have charge of all enquiries and replies relating to customers' and customers' customers. The furniture he suggests for the use of this department 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 each officer responsible for a certain class of work should he 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.

Same in the second

A DIRTY CURRENCY.

One of the daily annoyances 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 circu-To say that these notes lation for ordinary daily use. are dirty does not express the surprise of strangers when they are forced to accept them in change for clean money. They are not only dirty to look at, but they have, in most cases, an obnoxious odor that is offensive and so suggestive of possible microbes that we have heard of recent arrivals from across the ocean-who have been accustomed to a clean currency—absolutely refuse the dirty currency, the print of which, in too many cases, is scarcely legible from the dirt. That such a wretched currency is tolerated by any enlightened community is, to strangers-especially those from Europe-surprising.

Who is to blame for this condition of things? true that the Government as a whole has much business to attend to, but the Minister of the department or his deputy should see that—for decency's sake—these dirty bills should be replaced by clean ones. There should no difficulty 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 be instructed that when these bills have reached a certain stage of filthiness they should be sent in to be changed for a clean issue. Our ordinary bank notes are none too clean, but most of the small Dominion notes in circulation have become a positive nuisance and dangerous to the public health.

INTERNATIONAL CONGRESS AND EXHIBITION MANNERS.

The programme of proceedings at the Philadephia International Commercial Congress this month includes a list of subjects to be discussed by the visitors. The number of topics to be treated is 79. To state the question at issue in any one of these subjects for discussion would occupy one hour. To deal with most of them fully would occupy several hours. To 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 topics 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 as "The future of Cuba," "The commercial outlook for the coming century," "The application of the Monroe Doctrine," "Great Britain and the Transvaal," and 75 others equally interesting to a promiseuous crowd drawn from all parts of the

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 evidences of this bad taste and bad feeling. We, British subjects, are asked to attend at Philadelphia to hear about, "The 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 plain fact is, the Philadelphia, so-called, "International Commercial Congress" has been organized solely to boom foreigners in gather American trade, and to tremendous outburst hear crowds Philadelphia friends Spreadeagleism. Our have allowed their patriotism to become so intensely selfish as to deaden their sense of the proprieties and amenities usually observed in the conduct of an international The literature of the Paris Exposition, so far, has been wholly free from defects of taste in this re-The French will not invite guests to hear the host swagger about himself and his doings in disparagement of those whom he is entertaining, as the Philadelphians are doing and proposing to do.

MR. CLOUSTON IN BRITISH COLUMBIA.

Mr. E. S. Clouston, General Manager of the Bank of Mentreal, is now in British Columbia. He was accompanied on his trip by Major Drummond, military secretary to the Governor-General, who was deeply impressed by the abounding evidences of there being a great future before the north-western Provinces, and British Colum-Mr. Clouston had been over the ground several times before, and was therefore in a position to make Regarding Vancouver comparisons with earlier years. he was especially struck with the substantial character of the buildings, the development in the last 13 years being, he thought, "little short of marvellous." As to the attitude of the Bank of Montreal, Mr. Clouston remarked, when in Vancouver, "While our policy is conservative, it will be seen that our bank is sufficiently strong in its faith in British Columbia, when I tell that we have now in course of erection branches at New Westminster, Rossland and Nelson, and in addition are building a residence for the manager at the latter place. policy of the Bank of Montreal to erect our own premises when we are thoroughly satisfied the permanency of the location warrants." He will visit all the western branches before returning and will bring back with him the most gratifying reports.

THE BANK VILLE MARIE CASE.

The enquiry going on into the affairs of the Bank Ville Marie has disclosed a condition of affairs which is almost incredible. There has never before occurred in this city an exposure which created such painful regrets as the one is now exciting relative to the character of the assets of this bank. According to the liquidator's evidence, there were found in the bill case documents in the form of promissory notes to the extent of over \$300,000, most of which were signed by the President of the bank on behalf of persons who are utterly impecunious, or insolvent, or dead, or whose names were improperly used. The revelation of such irregularities, to use a very mild word, has given a great shock to banking officials and the public at We cannot wonder that under the circumstances there are many crying out for some radical change in the Bank Act looking to provision being made for the Government inspection of banks.

THE WESTERN FAIR.

From an agricultural standpoint, the Western Fair in London, (Ont.) was an unqualified success. other live stock far exceeded previous years both as to number and quality. The managers of the fair are getting the buildings into better and more convenient shape every 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 At the close of the nine days' fair, the hall great variety. 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 marking the great industrial progress in those lines in Ontario. crystal palace alone was a disappointment; here the exhibits fell below other years, not in quality, but in number and variety. There was not a single soap, biscuit or confectionery exhibit, notwithstanding that the Forest City itself boasts of having as large soap and biscuit factories as can be found n the Province. Many of the spaces left vacant were filled by candy and cheap jewellery vendors. The 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 much in evidence. Oil paintings, water colours and panting on china 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, probably impelled by the easier flow of dollars and cents, has not entirely skipped the hat in her efforts at having man dressed as he should be for the fall season. The variety of styles being much larger than was shown before the days of specialties in shades, bands, etc., admits of proportionately larger scope for the originator of ideas; so the man who to-day thinks of buying a hat must consider, in addition to the shape, the redeeming or objectionable features shown in the infinite variety of shades, etc., according as they present themselves to his notice.

The fall styles in stiff hats are noticeably smaller, having a round crown and being well rolled on the brim. Blacks are always fashionable but a large number of brown and tans will be worn. Soft fedoras are still in demand, and judging by the sales of grey fedoras, they will continue to be worn throughout the fall. The bands and rims of these are mostly of a seal brown. Light brown fedoras are also shown without a rim but with the edge turned pretty well up.

Silk hats still show the bell crown, the only real change 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 much worn by touring wheelmen, etc.

Ladies' English 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 exclusive 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 greater extent as compared with American makes since being advertised in its columns. Some claim 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 Canada first place with a record of 73,548 dozen, valued at \$459,000. In straw hats Canada, as a northern country, takes second place with 71,529 dozen, valued at \$175,000.

The Canada Atlantic Railway have purchased from a Quebec shipbuilder a new grain barge, with a capacity of 50,000 bushels. The price paid was somewhere in the neighborhood of \$20,000.

[—]At Thornbury, Ont., the firm of A. S. Hay & Co., general merchandise, has assigned. Alex. S. Hay is the only partner. He was formerly in the retail dry goods line in Toronto, starting in his present location about two years ago. Liabilities light.

CUSTOMS 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.

Fur skins, wholly or partially dressed, not provided for in the free list, and sewn only into plates without being fashioned, lined or otherwise advanced in manufacture. Tariff item, 406. Rate, 15 per cent.

Boxes or usual packages for chocolate paste. Turiff 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, free. 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 knives. 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 twenty-five per cent. of proof spirits. Tariff item, 5. Rate, 60c per gallon.

Lithopone "Commercial zinc 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 item 525. Rate, free.

Antimonial lead in pigs, "Provided, however, in respect of any 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. Tariff item 272. Rate, 15 per cent.

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

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

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

Poroplastic jackets, surgical belts, Tariff item, 152. Rate, 20 per cent.

SCARCITY OF TEA.

The 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 scarce, 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 scarce. It is predicted among the trade that these teas will be 10 per cent. higher within two months. Congou teas are not to be had under 14 to 15 cents.

—England is usually depicted symbolically as a ma'e lion, but an American writer in the Springfield "Republican" calls Great Britain, "The tigress of the nations." He says this animal "On human blood has long drunken," that, "Murder's mask is on her," and quite a list of other choice "epitaphs," as Mrs. Malaprop says, he applies to the old country. When a man froths at the mouth like that he needs the care of a lunatic asylum. We commend Mr. Frank Roe Batchelder, of Washington, D.C., who is so unconscious of his real mental state as to sign his name to such insane rant, to the attention of the authorities. He needs internment and treatment.

--Mr. Edward Leadley, head of the firm of Messrs. E. Leadley & Co., wool merchants, Toronto, died in that city a few days ago. Deceased was a native of Scarbro, Yorkshire. He was president of the Standard Woollen Mills, and a director of the Dominion Bank, having also other mercantile interests. Mr. Leadley, for a millionaire, as he is reported to have been, was singularly quiet in his habits and unostentations in life and manner. He 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., Dundalk, succeeded by John Anderson; P. W. Smith, baker, Wallaceburg, advertises business for sale; Robertson & Co., dry goods, London, out of business; G. Shoenith, brewer, Windsor, moving to Chatham; C. Jeffries & Son, shoes, Niagara Falls, dissolved, F. Jeffries continues; W. H. Hewlitt, butcher, Ottawa, sold out to Newman & McNight; W. C. Anderson, general store, Shedden, selling out; F. E. Fleury, tailor and dry goods, Toronto, sold out dry goods business; John Rodgers, grocer, Hamilton, stock sold; Mrs. T. Sothern, hotel, Millbrook, advertises business for sale; H. E. Jenkins & Co., furn., &c., Bridgeburg, dissolved, J. G. Magin continues; 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; & Lefebvre, men's furnishings, &c., Montreal, rocque 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, Halifax, stock advertised for sale, by addition 18th instant.

Manitoba.—A. S. Baker, general store, Hilton, opened branch at Ninette; Mackenzie & Mills, whol. teas, &c., Winnipeg, sold out to Beatty, Mills & Co.

British Columbia.—Black Bros., hotel, Cascade, opening branch at Phoenix.

—Two small assignments are announced at Hamilton this week. Wm. T. Hunter 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 alone seemed to gain him considerable trade, but he eventually fell behind, becoming embarrassed in November, '98. Through this he struggled, settling with some at 25 cents in the dollar, since which time he has not been doing much active business.—Harry T. Lyne 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. He assigned with light liabilities.—A. D. Spencer, grocer, Tweed, Ont., has assigned.

—The office of Messrs. B. Ledoux & Co., carringe manufacturers, Osborne street, Montreal, was entered by burglars on the night of the 20th inst. The safe was blown open with nitro-glycerine, and \$150 taken from the cash drawer.—The office of Messrs. McLaurin Bros., Notre Dame street, was also entered and two safes damaged in an unsuccessful 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 shade 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 bazaar last winter." Adjusted immediately.

—A settlement at 35 cents in the dollar, cash, is reported as being secured by Mr. II. O. Budden (Budden & Perry), show manufacturers, Quebec, reported in last issue as in difficulties. Only a few minor accounts have been withheld from this settlement so far.

—The annual meeting of the Montreal Park & Island Railway was held in the company's new offices at St. Louis, on the 21st inst. The manager's report showed an increase in the net revenue of nearly 27 per cent. The old board was re-elected.

Ice-Making and Refrigerating Machinery

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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 assignee. His bills payable are neither numerous nor heavy.

-An offer of 40 cents in the dollar, cash, is being considered by the creditors of Lafontaine & Poirier, retail general merchandize, Drummondville, Que., whose financial shortages were already referred to.

-H. 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 assign-He began in February, '98, coming from Brechin. His predecessor had been unsuccessful, and lack of capital prevented him succeeding at a business that required working up to a paying basis.

LEGAL RECORD.

WRITS ISSUED-ONTARIO.

September 14,

Dereham Tp.-E. Symidt vs Samuel Moulton, \$2,000; Dummer-Mary Baxter vs Thos. Ritchie et al, \$699; Fitzroy Tp. -A. J. Macnab vs Peter Vahey et al, \$827; Gravenhurst-D. Boyd vs Gravenhurst Park Association, Ltd., \$370; Hamilton-J. Turner & Co. vs L. D. Jones et al, \$374; London-E. C. Brown vs London Street Ry. Co., Ltd., \$2,000; Ottawa --Ann S. Maclaren vs Ottawa Trust and Deposit Co., Ltd., et al, \$544; St. Thomas—Bank of Hamilton vs Robertson Lindsay & Co., \$1,306; Shallow Lake—Canada Mutual L. & I. Co.,\$455; Picton—Nancy Way vs P. J Van Pallen exr,\$500; Toronto-E. A. Stuart vs Jas. Robertson Co., Ltd., \$1,500; J. Lumbers vs Christopher Proctor, \$424; Lincoln, Neb .-File vs London Mutual Fire Ins. Co., \$600.

Cornwall-Sarah Smith vs W. S. Wood, \$3,396; Finch Tp. Greenshields Sons & Co. vs J. Maguire, \$584; Fredericksburgh, N. Tp.-C. E. and Armanelia File vs Daniel Singer, \$1,000; Hamilton-C. E. Hendershot vs T. S. Hill et al, \$614; Havelock-J. A. McLaren & Co. vs Wm. Mathison and Wilson & 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; Buffalo, N.Y.—Trust & Loan Co. vs F. C. Scott et al, \$882.

WRITS ISSUED-BRITISH COLUMBIA.

September 14.

Nelson-Nelson Poorman Gold Mine, \$3,847.

EXECUTIONS-QUEBEC.

September 16.

Montreal-B. Shepherd agt C. Honan et al, \$228; Dme. Louise Venne agt A. Pallascio, \$316; T. Collins agt A. H. Wood, \$396.

CHATTEL MORTGAGES-ONTARIO.

Berlin-Rolph Simpson to H. A. Simpson, \$607; Brock Tp. -Arch. Lyons to W. T. Hogg, \$1,367; Caledonia Tp.—J. R. McLaurin to J. S. McDougall, \$778; Nightingale Tp.-Patrick and Cornelius McGuire to E. C. Whitney, \$3,000; St. Catharines-Swayze Bros. to G. Barnes, \$530; Sturgeon Falls-H. Legault to E. Legault, \$600; Sudbury-H. Silverman to H. H. Jackson, \$1,565; Toronto-Geo. Clatworthy to J. W. Carter, \$1,132; Adam & Mrs. Jessie Lynd to R. Lynd, \$800; E. B. Wallace and wife to H. S. Mara, \$1,409; Watford Tp .-H. S. Moffatt to W. Moffatt, \$800; Widdifield, Tp.-Joseph and John Chadbourne to J. Stockdale, \$625.

September 16.

Bridgeburg-H. C. Jenkine & Co. to Mary H. Magin, \$650; Commanda-Julius Evers to Canada Perm. L. & S. Co., \$1,-367; Enniskillen Tp.--John Stirritt to H D. Chapman, \$588; Galt-J. D. Moore to Geo. Laird, \$1,089; London-A. E. Mawhinney to J. A Creighton, \$900; Preston-Henry Evers et ux to C. R. Hanning, \$800; Sheffield Tp.-James Murphy Cooper to J. D. LeBel and wife, \$579; Owen Sound-W. H.

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te al to Toronto General Trusts Corporation, \$4,022; J. D. Cholwill to W. T. Kernahan,\$8,000; Harry Gibson to Toronto B. & M. Co., \$4,490; Harry Gibson to L. Reinhardt, \$2,270; Geo. Gurd and wife to E. R. C. Glarkson, \$2,480; Walkerville—W J. Douglas to B. H. Rothwell, \$3,500; W. J. Douglas to Walkerville Brewing Co., \$3,500.

BILLS OF SALE-ONTARIO.

September 14.

Brock Tp.—Archibald Lyons to W. T. Hogg. \$1,367; Cobden Tp.—E. G. Amy to D. J. Ritchie, \$650; Ottawa—John Bannerman to A. Ardley, \$1,600; Trenton—Gilmour Bros. to McArthur Bros. Co., \$10,350; York Tp.—Mary Ann Snider admrx to J. H. Snider, \$9,333.

September 16.

Cornwall—A. Roys & Co. to J. T. A. Gauthier, \$5,411; London—J. S. Pearce to F. J. Darch et al, \$11,000; Pembroke—Lewellyn Roberts et al to C. Allin, \$620; F. A. Caston et al as trustee, to F. Robinson et al, \$757; Windsor—T. W. and Salinda McKee to B. H. Rothwell, \$8,500; Detroit—B. H. Rothwell to W. J. Douglas, \$8,000.

BILLS OF SALE—BRITISH COLUMBIA.

September 14.

Nelson-Mills & Lot, \$825; Victoria-J. J. Mulholland, \$750.

BILLS OF SALE—MANIFORA.

September 16.

Lethbridge-Robt. Dunlop, \$1,312.

Meetings, Reports, &c.

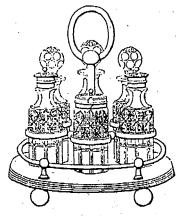
THE BANK OF BRITISH NORTH AMERICA

[From the "Money Market Review," of September 9, 1899.]
A general meeting of the proprietors of the Bank of British North America was held on Tuesday last, at the office of the Corporation, No. 3, Clement's-lane, Lombard-street, London, E.C., Eng., Mr. E. A. Hoare presiding.

The Secretary (Mr. A. G. Wallis) read the notice calling the meeting.

The Chairman said: Without going through the formality of reading the report which has been in your hands for some time past I will with your permission proceed at once to read a paper which I have prepared with the object of amplifying the information contained in the report and explaining some of the figures in the accounts. The balance-sheet in our opinion reveals satisfactory progress combined

with a thoroughly sound position, and in order to substantiate this statement I will compare our present figures with those of the corresponding period of 1898, for in this way I 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 30th June, 1899, compared with those of 30th June, 1898, show an increase of £178,000. The notes in circulation show an increase of £31,000. This increase amounts 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 our new branches in the far North. The bills payable show an increase of £237,000, and these figures appear likely to increase still further, as we find an increasing 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. Turning to our assets, the eash and specie in hand show an increase of £59,000; and here I would particularly draw your attention to the fact that the cash and specie, amounting to £568,000, are in the ratio of 40 per cent, to our immediate liabilities, that is to say, to the current and deposit accounts payable on demand and to the notes 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 £435,000. As regards our investments, the Consols remain a constant quantity, but our other investments are £9,000 The Bills receivable lower than they were a year ago. show a decrease of £18,000, whilst the Premises account has been reduced by £3,000. I have on a previous occasion drawn your special attention to the Premises account, in which we have found it almost impossible to prevent a gradual increase. We have opened, as you are aware, several new branches, and these all involve an expenditure which cannot be avoided if our business is to be efficiently conducted; but nevertheless we have been reluctant to see the figures increase and we have on this occasion decided that in view of probable further expenditure which we believe to be inevitable and to which I 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 outlay. The result of this increase in every department of our business has resulted in increased profits. half-year ended June 30, 1898, the profits amounted to £29,-519 13s. 10d.; while for the half-year now concluded they amount to £33,550 4s. 3d., an increase of £4,030 10s. 5d., and this result has been obtained after making a very ample provision, not only for bad debts, but for every account respecting which we feel the least doubt or hesitation. From last half-year we brought into the account the sum of £5,-036, and we are now carrying forward to next half-year These figures are somewhat larger than those to which we have been accustomed-our object being 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 £300,000, it was suggested to us by one or two of the shareholders that, having reached that round figure, we might now relax our efforts to build up our reserve and distribute a larger sum in dividends. We are most anxious ourselves for the time to come when we may take another step forward and declare an increase of dividend; and we trust that the time 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 are doing, and I am' quite sure that if I can show you how incumbent upon us it is to continue adding to our reserve, we shall in this matter receive, as we ever have done, your cordial support. In making his budget speech to the Dominion Parliament this year the Minister of Finance drew a comparison between the trade returns of the Dominion in 1894 and in 1898, and he showed in the course of a most interesting speech, that the total trade of the country had increased from \$240,000,-000 in 1894 to \$304,000,000 in 1898, thus showing an increase of 26 per cent. He gave many other interesting figures, but I have not the time necessary to repeat them to you now. I, however, wish to follow the example of the Finance Minister, and to compare our own figures of June 30, 1894, with those now in your hands. On the former date our total liabilities amounted to £4,560,000, whereas now they amount to £6,053,000, 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 uniformly 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 has not kept pace with the increase of our liabilities. 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 Beginning at the point nearest home, that is to say, the maritime provinces of Eastern Canada, it is satisfactory to learn that the lumbering trade, which is their 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 prices & the United States, principally in Boston, where the growers seem to find their best market. In the province of Quebec general business has been satisfactory, and both wholesale and retail traders have been working with good results during 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 were com-

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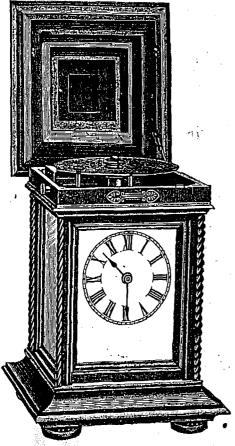
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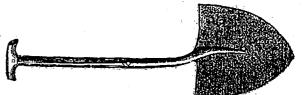
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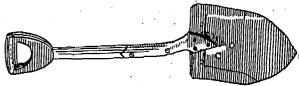
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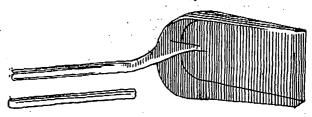
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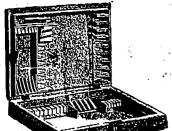
PATTERN No. 51



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paratively unimportant, and although the consequences must be inconvenience and loss to their customers and depositors, which is much to be regretted, the incident will cause no disturbance amongst the community generally. The only way in which we can ourselves suffer any loss thereby may be as contributors in common with all the Canadian banks to the Banks' Circulation 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. Under the Canadian Banking Act of 1890 all banks carrying on business in the Dominion are required to contribute to the Banks' Circulation Redemption 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 efficiently secures the whole of the circulation 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 5 per cent. of its average note circulation. The fund is under the control of the Minister of Finance, and bears interest at the rate of 3 per cent. per annum, and it is further provided 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 the 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 sufficiently valuable to meet this first charge upon them, in which case the fund will not ultimately be called upon to bear 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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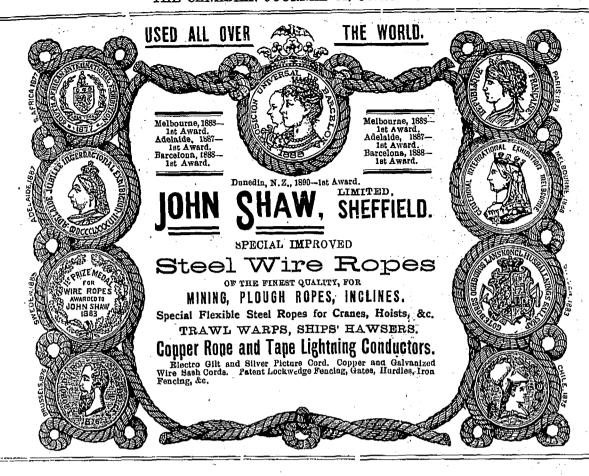
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is true that the Act provides for heavy penalties for excess of circulation; but, inasmuch as it is further provided that the amount of any penalties for which the bank is liable shall not form-a-charge-upon the assets of such bank in case of its insolvency until all other liabilities are paid, they really are of no value whatever as a deterrent. The situation thus created is, therefore, one that appears to call for careful consideration by the Government of Canada, and I am glad to learn that a representative of the Government has already been in communication with members of the Baukers' Association with the object of thoroughly inquiring into the matter, and listening to any suggestions which may be put forward by the association. The result of such conferences, can hardly fail to have a good result. Again, moving westward, the next point of special interest is the harvest in the North-West. A bountiful harvest in this region, if garnered in good condition, means prosperity to Canada, for although we watch with inceres; the steady growth of subsidiary industries, the harvest in Manitoba must, for a long time to come, be the main-spring of Canada's trade. I see from a return prepared by the Government of Manitoba, that the estimated yield of wheat is 33,-000,000 bushels, and of oats 23,000,000 bushels, and unofficial estimates prepared at a later date have even placed the wheat crop as high as 40,000,000 bushels. The weather has been favourable for the harvest, and the crop which may by this time be regarded as secure, has been got in without damage by early frost, which constitutes the most serious danger from year to year. At the same time it has been stated that, encouraged by these excellent returns immigration into the province both from the old country and from the United States has been upon a larger scale than for many years past. The result of this bountiful harvest in stimulating trade both wholesale and retail throughout the entire country cannot be over-estimated. I must next speak of an industry of a very different character-that is, the development of the mineral wealth of British Columbia, and of Rossland as its principal centre. The produce of the Rossland Mines during 1898 amounted to 116,000 tons of ore valued at \$2,800,000, as compared with 68.000 tons in 1897, from which \$2,100,000 was obtained; thus showing an increase of \$700,000, or 33 per cent. in the year. As in every other field, there are good and bad mines in the Kootenays; but it is interesting to notice that whereas in the first instance our friends from across the border line were the pioneers of this district, the Canadians themselves have

inaccuracy in the returns made to the Government.

recently been actively engaged, and have invested considerable sums in the purchase and development of promising properties, 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 Rossland, and as the city has increased, so has the business 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 qualified 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 each of these branches. We shall give them all a fair trial, and in the event of disappointment 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 Pacific 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 fair promise of early days has been maintained; but at the same time have felt that possibilities the of country are great, and although have been a certain measure of disappointment in the results thus far obtained, we have felt, from the evidence 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 title to claims

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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 judge who has been sent up by the Government, and by his prompt and energetic action it already appears that the situation is considerably cleared. I am still unable to say that we feel confident of this branch proving protfiable; but, at any rate, we think the prospects are sufficiently favourable to justify us in giving the opening a fair trial. Bennett 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 business town. Should the railway be ultimately carried right through to Dawson, its importance may consequently be diminished, and we have not been unmindful of this point in opening our branch there; but, nevertheless, the position has seemed to us to be worth a trial. Passing through Bennett we come to our most distant point in Dawson City. I need not tell you that your directors have experienced a time of considerable auxiety respecting our branch there since we last met you, owing to the great conflagration which recently took place in that city by which our premises were entirely destroyed. It was some days before we received any information of a reliable character; and we waited in suspense for details of the disaster. We had taken every possible precaution to protect ourselves against loss by fire, but unfortunately the steel vault upon which we relied did not come up to our expectations, and failed to stand the test of the fierce heat of the conflagration-the result being that several documents and books were destroyed which I am afraid must be the cause of considerable inconvenience to our customers, although not of ultimate loss. Our manager has estimated the loss to the bank as not exceeding \$5,000, but I am not even yet in a position to confirm those figures, and I shall not be surprised if we find that they are exceeded. Let me, however, remind you that when we first opened this branch we set aside a sum of money to meet the original expenses of the branch, because we felt that such an exceptional step as we were then taking should be specially provided for. sum was never required after all, and consequently it still remains to the credit of a special fund; and I have no doubt that our total loss, when finally ascertained, will not exceed that sum. In the earlier part of these remarks, when speaking of the accounts, I referred to the appropriation made in reduction of the premises account, saying that I

should return to the subject again later on. You will see that the expenses of rebuilding in Dawson City, and of securing suitable premises both in Atlin and Bennett, must be heavy. We feel that we cannot rely upon steel vaults or any other substitute for solid masoury as a protection against these disastrous conflagrations. There are no bricks 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. seeing that even at such a cost as this it is far cheaper to build a substantial vault, proof against any fire or attack, than to run the risk of loss which, without such protection, might at any time prove very serious. You may perhaps be inclined to think, on hearing these remarks, that in the face of such difficulties 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 Dawson; the gold is there, and it has been estimated by a high authority that this season's production will not be less than \$40,000,000. This is a very large total, and we secure our fair share of the business attaching to such an industry; so that if we have been compelled, in the first place, to run a risk, and thereafter to incur a heavy expenditure in order to avoid such risk in future, we may hope for adequate remuneration in return. I think I have now explained to you the principal points of interest in those places where the bank is established, and I am afraid that I have already occupied a longer time than is usual on these occasions; but even now I cannot conclude without reference to the loss which 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 expressing 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. J. Kingsford seconded the motion, which was carried unanimously.

A vote of thanks to the chairman closed the proceedings.

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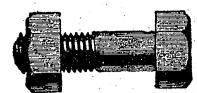
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Railway Spikes, SET SCREWS, WASHERS, &c.

90

Agents: -- Messrs. G EO 3GE BERKLEY& Co. Victoria St., Westminster, London, Eng.

Padre Needles El 10 cents.

Varsity, 5 cents.

The Best⊱ ⇒CIGARS⊱

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

Made and Guaranteed by

S. DAVIS & SONS.

FINANCIAL.

Montreal, 21st Sept., 1899.

Developments respecting the new civic loan for \$220,000, at 3½ per cent., are not very creditable to some person or persons unknown. The loan was intended to be what is called a "popudistributed amongst the citizens in small lots of about 5 bonds each, or \$250. There can be no doubt the tenders have been manipulated by some speculator or speculators, as the names of the bidders are not all genuine, and clearly they have been signed in batches 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 cer-tainly fetch 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 little Jack Horner, who was the first to operate a "corner." Better call for tenders for the whole concern and fix the minimum at 5 per cent. premium. The business of the United States has reached unprecedented proportions. In the second week of this month Dun's Review reports the clearing house payments as 29.2 per cent larger than last ments as 29.2 per cent larger than last year, 58.9 per cent, larger than in 1892. The railway earnings in August exceed-ed last year's in same month by 13.7 per cent, and 18.5 per cent those of 1892. The July returns show equally large increases. The money market is quite disturbed over the Transvaal im-broglio, as the way along its deplement. quite disturbed over the Transvaai imbroglio, 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 loans and discounts" consisted of promissory

notes signed by the President in the names of one of his sons, and of persons who are utterly impecuious, insolvent, or dead, or whose authority to sign is denied. Over \$6,600 of assets consisted of "bons," family cheqes held over from 1897 and 1898, receipts, and other worthless decuments, such as no reputable banker would recognize for any purpose. The official revenue re-turns for 1898-9 show an income of \$46,-796,368, and expenditure \$ leaving \$5,036,026 as surplus. expenditure \$41,760,342, ,026 as surplus. The income was \$6,520,664 in excess of 1897-S. Capital account expenditure was \$9,-188,771, or \$3,590,548 more than in 1898. The pressure in Wall Street continues causing extensive liquidations of stocks with consequent decline in prices and enormous losses. Call money has been fetching 6 to 10 per cent. The trade needs of the country seem to be greater than the supplies of money. plaints are universal that there is not enough currency afloat to meet the wants of the country. After the stock market has been squeezed to an extremity, there will be considerable monetary trouble, if the demand for accommoda-dation goes on expanding. The local stock market is very unsettled. Pacific has gone down to 91%, with sales at that figure, and a few points higher. A small lot of Merchants Bank fetched 171. Consols are 1041/2, nearly 7 points less than a few months ago. Sterling bills run, 60's at 8%, and demand at 9 3-16. Money rates remain as last week.

Since closing above more peaceful news has come from the Transvall.

The following is a comparative table of stocks, for w.e. ending Sept. 21, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Sold.	Highest.	Lowest.	Ауегаде вато date Last Year
Montreal	12	260	260	240
Bank of B. N. A	. 1	124	124	
Merchants	81	171	169	178

Union 38 116 115	105
Can. Bk. of Com. 92 151 150	143
MISCELLANEOUS.	. ,
Can. Pacific 12931 945 8914	863
Comm. Cable 76 183 180	182
Montreal Teleg. 6 173 172	177
Rep. Mining Com. 37700 119 115	
Rich. & Ont 378 114 10934	102
Payne Mining Co. 26850 127 120	•••
M. S. R 2461 317 3081/2	278
" new stock. 64 31434 31434	273
Montreal Gas Co.2505 202 195%	1914
Bell Telephone 168 190 190	170
Royal Electric 1362 19134 185%	159 ½
Toronto Ry. Co., 4868 1161/6 114	1027
Bell Tel. Bds \$2000 115 115	
War Eagle51,025 338 298	21117
Corp. 4 p.c. Bds. 500 105 . 105	
N. Wst. Ln. pref. 80 58 57	55.
Montreal Cotton 221 150 144	1513
Can. Col'd Co.bds. 2000 100 1/2 100	
Dom. Cotton Mills 81 105 103	991
Mont. & Lon 4,800 54 50	
N. W. Land com. 200 193/ 193/	• • •
from 6 35 men and 10 days was	

MONTREAL WHOLESALE MARKETS.

550

Loan & Mortgage

Twin City ...

Montreal, Sept. 21st, 1899.

A record of the week's transactions reveals a healthy tone · throughout. week ago dairy prodee, which has been attracting extra attention the 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 value. But this has hap-pily swerved back in the right direction and trading is again brisk with insufficient stock to meet buyers' demands. Dry goods are in good request with the retailer, who, owing to the unexpected cold spell, has had a chance to dispress of many that he had a to dispose of much that he had carried from his early spring stock. The dull from his early spring stock. The dull weather, added to the lowering tem-

ESTABLISHED 1792.

(LATE CHARLES HILL).

BURGESS STREET HORN WORKS. . .

Sheffield, England.

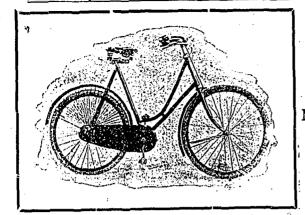
MANUFACTURERS OF EVERY DESCRIPTION OF

Umbrella and Walking-Stick Handles,

Stag Hooks for Sticks and Whips.

Dealers' Knobs, Machinery Handles, Bicycle Handles, Tap Handles, Cork screw Handles, Sewing Machine Handles, &c.

The Syracuse Smelting Works, are the largest manufacturers of White Metals in Canada.



specialite Clyburn Spanners.

The Largest Makers in the Country.

Joseph Evans & Sons,

Manufacturers of Engineers' Tools, Hammers, Files, &c. ALSO ALL KINDS OF

Malleable Castings of the Finest Quality.

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Works: St. Helen's Mills, Hunslet, Whitehouse Street, . HUNSLET,

LEEDS, ENGLAND.

Reg. Telegraphic Address: "CUMPSTON, LEEDS."

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Railway Carriage Roofing Canvas D.S. & D.D. Cover Canvas, Brattice Cloth & Wagon Covers,

Contractors to the following British R s way Cos .: Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

perature, has even caused some shoe dealers to dispose of quantities of rub-bers. Leather men are exercised over the light stocks on hand, while all extra supplies of sole leather are moving across the water. Prices keep firm. Hardware is proving its latent strength by moving many notches higher during the week. Munitoha wheat is being collected at central points as fast as farmers can arrange for hauling. price is good and, consequently, the movement is free. Ten 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 govdecidedly better feeling prevailing agains. The demand has largely improved both for export and local requirements. The present supply seems short of the wants of dealers and this fact regives sellers meetry much their fact gives sellers pretty much their own way. Prices, as a result, have been put high wherever there is a pro-bability of round sales. Choicest cream-

ery in boxes comands 22 to 22½ cents, same quality in tubs bringing 21½ to 21¾ cents. There is also a demand for 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 17½ cents. Townships select quality comands 19 to 20 cents. Good common stock of the boarding house grade, is in steady demand and easily brings 14 cents. There is also a very inferior quality, commonly known as grease, which is bought at 10 cents per pound.

Coffee and Spices.—Only a moderate trade is doing in these lines. Receipts of coffee in first markets are large, but of coffee in first 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, some-what on the weak side. Cheese.—Makers have been pleased to find that the set back given the market

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 11% to Choicest Western commands 11½ to 11½ cents, and Eastern, 11 to 11½ 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 Denia on Monday lest for this port, with

nia on Monday last for this port with direct Valencia raisins, and should arrive here about 1st prox. The few lots that have already reached this market that have already reached this market via Liverpool have practically gone into consumption, and the Escalona's fruut 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 to above last year's high water mark. The California crop is also short. As recorded, fornia crop is also short. As regards Californian raisins, opening prices are expected to be 1c higher than last year, which with duty added will bring ordinary grades to 8c to 9c, and at these prices, doubtless, few will find their way here. The output is estimated at 2,500 to 3,000 cases, against a nominal yield of 5,000 cases.

Drugs.—The market 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.

and higher prices are expected during the coming winter.

Hides.—The market shows no change from last week's quotations. Lambskins are steady at 50 cents average, with arrivals light. The volume of business is restricted owing to the falling off in killing. 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 12%c for native steers; 12%c to 13c for Texas; 12%c for butt brands, and 11%c for native cows.

Leather and Shoes.—The market is

Leather and Shoes.—The market is firm in tone under light existing stocks. So much is this the case in regard to 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 supply is much lighter than it has been known for a long period. In Dongola holders scarcely know just what to ask for stock. They have regeiving advanced prices now but are receiving advanced prices now, but cannot foretell what they may be re-quired 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 manufacturers speak very favourably of the coming spring trade, indications favorable and the coming spring trade, indications favorable. ing it at every point.

Metals 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. Norway iron is 5c up to \$3.50. Bar iron enhanced 15c at \$2.25 base, and \$2.20 for car loads. \$2.25 base, and \$2.20 for car loads. Queen's head galvanized iron advanced 10c at \$4.55. In steel, spring is 15c per 100 lbs. dearer at \$2.90; sleigh shoe steel \$2.00, toe calk \$3.10, the last showing 20c advance; whilst machinery steel base has been increased 25c to \$3.50. Terne plate now \$7.50, formerly \$7.25, Lion and Crown tinned sheets have been advanced 20c to \$7 to \$7.20 Barbed. 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 25c. Lead shot shows a drop of 1c to 11/4c at 4% to 61/2c. In heavy metals, the strength 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

For best Coal and Dry Kindling L. Cohen & Son

36 Prince Street Tel. Main 814 MONTREAL.

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 imresponsible. responsible. There has been an improved demand for export account, and this leaves the market in much better shape. Select stock for export is readily sold at 16 to 17 cents; fresh grades 15 to 15½ cents, while held summer stock is in limited demand at 13 to 14 cents, loss off. Under grades, 12½ to 13 cents

Flour, Feed and Meal.—Trade in flour has 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 wheat 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:—
Plour—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. Baled hay—No. 1, \$8.00 to \$8.50; No. 2, extra, \$5.50 to \$6; clover and mixed, \$4.75 to \$5.25. that it is likely to remain so for some

Teas.—Business during the past week has been fair, but sellers' ideas defer scasonable briskness; still, the market is looking up a little. The sequel to the higher trend of Indian and Ceylon teas of good 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 twenty to be 15 to 25 to 20 to 15 to 25 turning to bulk tens at 35c, 40c; the 25c per lb. packet which some consumers in the past found good enough, having deteriorated so much in quality that they

no longer want it.
Sugar.—Demand 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 discourting of greenwent in 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 V_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.-Rice.—Advices from abroad note firm conditions in all primary and secondary markets. While heavy rains have fallen in some of the central provinces in India, large sections are without necesand the situation is still regarded as serious. In the Southern States the market is exceptionally strong under limited supplies, heavy purchases by the U.S. Government for the army and Porto Bican relief further attenuations. Porto Rican relief, further strengthens

Paints and Oils.—Business is a fair average in all lines. Turpentine remains at 71c to 72c, as to quantity, and the feeling is that whilst these prices represent values at the moment, the next turn will be towards a somewhat next turn will be towards a somewhat lower range, turpentine being yet too high in qutations. Linseed oil is steady and unchanged. Leads firm, and in order to be increased in price when the Association 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. JUCLA & CO..

COVENTRY STREET,

4 Princes' Buildings,

LONDON, W., ENG.

...Kid Glove Manufacturers...

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GENERAL HARDWARE.

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Established 1820.

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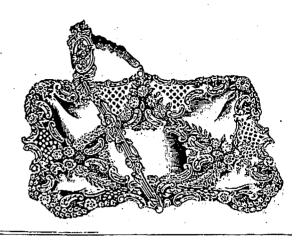
STERLING SILVER AND ALL KINDS OF

Electro-Plated Goods.

..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

28 Cambridge Street, Sheffield, England.



and shipments to the North-West are

Wool.—The fifth series of wool sales opened in London, Eng., on Tuesday, and more than verified the expectations of the trade, and the views expectations of the trade, and the views expressed in our columns for many weeks past. The opening showed an advance of 10 per cent. in Cape and 10 to 15 per cent. in Australian greasies, over the closing prices at the last sales. Importers here are not pressing sales but are satisfied, at the same time, that but are satisfied, at the same time, that they will not get an equivalent on the above advance. Manufacturers 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 as proving any real movement. Tuesday's sales were conspictions by the spirited competition shown by Yorkshire buyers, Some English manufacturers are using a combination or blend of fine and coarse wool and are bringing on the market a new fabric the popularity of which must be the subject of the future. But judging by the popularity of all new ideas lately introduced, these goods will meet with favor and also, in some measure, meet the dilemma now apparent in the manufacture of fine wool goods at reasonable prices.

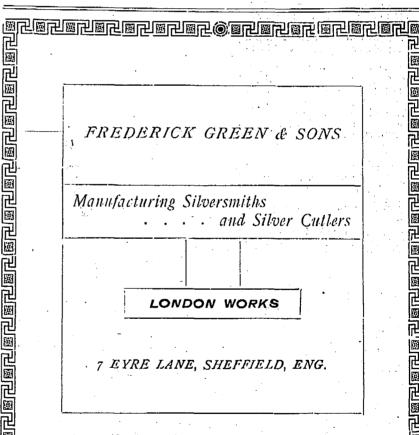
STEEL SHOVELS.

The establishment of the business of Messrs. Bell Brothers & Co., Sheffield, dates back some thirty years, when the late Mr. Lazarus Bell commenced operaations at Lead Mill Road, and Suffolk Road. At these works, then known as the Albert Shovel Works, 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 at present carried on. The two brothers, however, dissolved partnership, and the business is now conducted by Mr. William Bell, who continues the manufacture of every description of best cast steel, riveted and

solid shovels, hammered moulders steel faced, socket, miners' and locomotive shovels, hay and paving spades, spits and draining tools, manure, digging, and coke forks, &c. The specialty of the house, however, is probably the solid steel open socket shovel, of which large quantities are constantly being

demanded by their numerous customers. The premises on which these various implements are manufactured comprise a large yard with office in front and convenient workshops and store rooms in the rear. The catalogue issued by Mr. Bell gives particulars and illustrations of almost innumerable

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wools,

Cape, Australian, B. As.

COTTON,

Peruvian,

only Canadian Importer

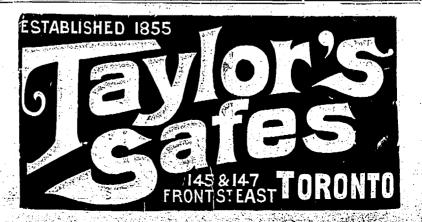
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Fancy and Worsted.

GARNETTED WASTES. GARNETTED WASTES.
TETLOW'S CARD CLOTHING.

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17 Lemoine St., - MONTREAL



The Foleshill Cycles

NONE EQUAL TO THEM.



FOLESHILL CYCLE Co., Ltd

MACKLIN CYCLES.



MANUFACTURED BY

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spades, shovels, forks, and other similar implements, and in these he does a very large trade, his specialty being best cast-steel riveted and solid shovels.



WILLIAM BELL, Esq., Managing Parin r, Bell Brothers, Sheffield, Eng.

The firm's trade-mark—a kite with the word "Bell'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. Bell, who has had many years' experience, looks personally after every detail of the business and sees that nothing but good workmanship is turned out. They employ 100 men.

THE SALISBURY HOTEL.

Within the last twenty years there has been quite a revolution in the hotels of London. Considering the enormous number of visitors to the Metropolis years ago, the accommodation for transient guests was very imperfect. The inns, were with very few exceptions, quite rural in their style and service. As compared with Paris or New York, London used to be very badly equipped with hotels. To-day, however the London hostelries are not surpassed by any in the world. "Marble halls" which once were the height of splendour are now so general as to attract little notice. Amongst the magnificent hotels of the Metropolis "The Salisbury" takes a prominent position. It is situated in the very heart of the city, on Salisbury Square, Fleet street, a site of the greatest historic interest. The building was creeted on the site of

Telegraphic Address:-"ASKHAM, SHEFFIELD."

Askham Bros. & Wilson

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MENUNUM MENUNU

Crucible Steel Castings.

Patent Centrifugal Pulverisors,
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Stone Breakers, W Mumford & Moodie's Patent Separator. 図書記載図記録図書図記録図書図書 SHEFFIELD, - ENGLAND.

RUSSELL, HORSFIELD, & WHITE.



38 CHARLES STREET, Sheffield, Eng.

Rider's Hotel, which held a prominent position for many years. One charm position for many years. One charm of "The Salisbury" is, that it combines of "The Salisbury" is, that it combines all the advantages of a central position with the quietude of a suburban 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 necessary in hotel service. Mr. Hunt, the manager, was for a length of time head of the Old Ship Hotel, Brighton, which is amply sufficient to prove his ability as a host. He has won golden laurels at "The Salisbury," where he is exceedingly popular. ingly popular.

A JEWEL OF A PEN.

A JEWEL OF A PEN.

It is especially appropriate for a pen which is pronounced by all who have used it to be a "jewel" should be the production of the Jewel 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 Jewel Pen Company in London, by the most experienced workmen in the trade. It is of the best quality, solid rubber, with platinum point alloyed with irridium. It handles like a lead pencil which all writers know is the easiest to use for a length of time. The Calton 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 about at the time. writers do not think about at the time, but which adds materially to the exer-tion require 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 ordi-pary pens. It can be carried in the pocket in any position. It neither leaks nor blots. It illustrates the Na-pier motto, "Ready, aye Ready," for it is always fixed for use. The Calton is a sure seller and wins its way wherever introduced.

LAMP SHADES.

Messrs. Ellis & Saunders, of London, England, manufacture probably the largest variety of lamp shades of the most artistic styles of any firm in the old country. In their show rooms they exhibit goods of this class to satisfy every taste, from the simplest to the most ornate. Lamp shades are very much in evidence in a room. Conseuently they should be in harmony with their surroundings, or they look out of their surroundings, or they look out of place. As furnishings differ so widely it is necessary for a buyer of a lamp shade to have a good stock to select from, Or, a shade is wanted which will go with any stye of furniture. Then also a good stock is wanted to pick from. Messrs. Ellis & Saunders make shade from designs sent them and of any spectrum designs sent them and of any spectrum designs sent them and of any spectrum. from designs sent them and of any spe-



Jardine"

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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.

It Pays to Sell the Best Tools.

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- SOLID SILVER GOODS

Every Description;

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Reproductions of Old English Silver a Speciality.

B. SKINNER, BRISBANE, QUEENSLAND.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Categories, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED SOUP. Special Prices 1 to Hotels and Trade

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READY FOR USE. Half-Pint 2s 3d. Pint 3s 6d. RETAIL PRICE

To the Recipe used by him in London for the CORPORATION BANQUETS.

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicions flavour described by Mr. Gordon Stables, M.D., R.N. in his travels.

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G. H. ADAMS & CO., 101 Leadenhall St., London, E.C., Eng.

01d Outer Covers

Repaired Equal to New or Bought for Cash.

Re-Lining with Canvas, - - 3s. Od. each. New Rubber (any pattern) - 6s. 6d. to 5s. 6d. (According to quality and weight.)

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PROMPT DELIVERY.

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A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.

[Of the Best Workmanship and Material.]

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

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 out over a door, with a candle inside, or a wick lighted with whale oil to the splendid lamps made by Mr. John Biggs, Southward, England, there is as much difference as between a farthing dip and an electric lamp. An establishment furnished with one of Biggs' splendid lamps, hung on an artistic bracket, cannot fail 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 traffic goes past the door. Mr. Biggs is the oldest established licensed victuallers' gas and electric lamp maker in the trade, the firm having been established II years. These lamps are made to wear well as well as to look handsome. They include all the fittings essential to thorough goodness in quality. Any proprietor 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 mark in this respect.

JEWELLERY CASES.

Jewels are enhanced in value when properly set, and when properly set and offered for sale they are all the more attractive and therefore the more valuable by being exhibited in an artistic case. There are jewellers stores everywhere in which the goods are so displayed as to depreciate their value. Goods thrown together in disorder, unassorted in a common looking case, no better than a cucumber frame, are heavily handicapped, they look mean, their surroundings seem to say, "these are cheap goods, not worth showing." On the other hand, a handsome, artistic show case adds much to the appearance of whatever goods it contains. Jewels are especially affected by their surroundings, they, in this respect, are something like pictures, as they are depreciated by being placed in inappropriate positions, or appreciated by being set where the light is concentrated

STOCKS AND BONDS.

•	NAME.	Par Val'e.	Capital Sub- scribed.	Capital paid-up,	Rest.	Div. last 6 Ms	Dates Divide		Per Cent. Price Sept. 21 (Bid)	Cash value per S
									<u> </u>	<u> </u>
	British North Am Can. Bank of Commerce	248 50	4,865,656	4,866,666	1,460,000	21 8%	∆pl.	Oct		
1	Commercial, Windsor	40	6,000,000 500,000	6,000,000 849,172	1,000,000	8 %	June	Dec	152 10	152 00 42 00
	Dominion	50	1,500,000	1,500,000 1,500,000	I 1 500.000	. 8	May		267	188 00
	Halifax Banking Co	50 20	1,000,000	1,500,000 500,000	000,476	81/4 81/4	Jan Feb	July Aug	155 158	77 50 79 00
-	Hamilton	100	500,000 1,499,700	1,494,520	1,000,000	4	June	Dec	192	19% 00
	Hochelaga	100 100	1,250,000 2,000,000 500,000 6,000,000	1,250,000 2,000,000	565,000 1,800,000 265,000	814 4 de 1	June June	Dec Dec	152 21434	152 00 214 75
	Jacques Cartier	25	500,000	1 600,000	1 265,0001	3	June	Dec		
	Merchants' Can Merchants' Halifax	100 100	1,957,500	6,000,000 1,692,660	2,600,000 1,394,495	31/4 81/4	Feb	Dec Aug Aprii	169 180	169 00 180 00
	Molsons Montreal	50 200	1,957,500 2,000,000 12,000,000 1,200,000 500,000	2,000,000 12,000,000	1,394,495 1,500,000 6,000,000	480	Oct June	Aprii	205 260	104 50 520 00
	Nationale New Brunswick	ì 80 i	1,200,000	1.200.000	1 150.000	8	May	Nov	90	27 00
	Nova Scotia	100 100	500,000 1,697,500	500,000 1,613,700	1,850,070	6	Jan Feb.	July Aug.	210	800 00 210 00
	Ontario.,	100	1,000,000	1,000,000	110,000	214	June	Dec	181	131 00
	Ottawa	100 150	1,500,000	1,500,000 180,000	1,170,000 140,000	4 & 1	June	Dec	190 250	190 0 0 375 00
,	A Quebec	100	2,500,000	2,500,000	700,000	8	June	Dec	12514	12512
٠.	St. Stephen's Standard	100 50	200,000 1,000,000	200,000 1,000,000	700,000 45,000 600,000	214	April April	Oct Oct	91	::::::
ŀ	Toronto	100	2,000,000	2.000,000	1.800.000	5	June	Dec	240	191 00 240 00
	Traders Union Halifax)	100	700,000 500,000	700,000 500,000	70,000 250,000	8	June Mch	Dec Sept	118½ 128	118 EO
	UNION JL CAN	100	2,000,000	1 2,000,000	450,0001	8	June	Dec	120	61 00
	Ville Marie Western	100 100	2,000,000 500,000 500,000	479,620 887,789	10,000 118,000	8 314	June Apl	Dec Oct	• • • • • • • • • • • • • • • • • • • •	
A	gri. Sav. and Loan Co	50	630,000	629,544	160,000	•	Jan	July	190;	190 25
В	ell Telephone Co	100 100	3,168,000 1,937,900	I RITKK (BA)	i umatemi	49/A	Jan * Jan	July	95	
B	rit. Can, Loan & Inv. Co rit. Mortg. Loan Co	100	450 000	398,481 816,504 750 000	100,000	8	July			95 00
В	nilding and Loan Assoc an. Colored Cot. Mills Co	25 100	750,000	1 2.700.000		2	Jan Oct	July	40 70	10 00 70 00
Q.	an. Landed & Nat'l Inv'tCo.	100	2,008,000	1,004,000	I 950 0001	3 8	Jan Jan	July	100	100 00
č	an. Perm. Loan and Sav an. Sav. & Loan Co	50	2,008,000 5,000,000 750,000 2,500,000 1,000,000	1,004,000 2,600,000 750,000	1,200,000 220,000 860,000 10,000	8%	June	July Dec	1204 112%	60 25 56 25
O	entral Can. Loan & Sav. Co	100	2,500,000	1,250,000 984,200	860,000	8	Jan July	July Dec	188 7514	135 (0
D	ominion Say, and Inv. Co.	50	1,000,000	1.000.000			Jan •	200	130	87 75 65 00
Ď	ominion Telegraph Co ominion Cotton Mills Co	100	8,000,000 8,221,500	2,000,000 1,819,100	800,000		Mar * June	Dec	101	101 00
H	reshold Loan and Sav. Co amilton Prov. and Loan	100	1,500,000	1,100,000	349,109	8	Jan	July	75 111	75 00 · 111 00
H	ome Sav. and Loan Co	10	2,000,000	200,000 1,400,000		81/4	Jan Jan	July	140	14 00
L	uron & Erie Loan & Sav.Co nperial Loan and Inv. Co	100	8,000,000 840,000	720,647 688,098	750,000 160,000	⊹ 8′ ૈ	Jan	July July	180 80	90 00 80 00
Ļ	anded Banking and Loan ond. & Can, Loan and Ag.	100 50	840,000 700,000 5,000,000	688,098 700,000	160,000 160,000 210,000	8	Jan Mch	July Sep	111½ 68	111 50
· L	ondon Loan Co	50	679,700	681,860 559,000	81,000	8	Jan.	July	108	84 00 . 54 00
L	ond. and Ont. Inv. Co anitoba & North-W. Ln Co lontreal Telegraph Co	100 100	679,700 2,750,000 1,500,000 2,000,000	559,000 875,000	81,000 160,000 51,000	81/6	Jan Jan	July	85	85 00
N	Contreal Telegraph Co	40	2,000,000	2,000,000		" <u>2</u>	Jan	July	50 170	50 00 68 00
N	Contreal Gas Co	40	2,500,000	2,997,916 1,800,000		5 21/4	April	Oct	200	80 00
M	ontreal Street Ry. Co ontreal Cotton Co	100	1,800,000 1,400,000	i 1.400.00 0	600,000	4	Fêb. * Mcb. *	•	810 142½	155 00 142 50
<u> </u>	lerchants M'f'g Co	100	I 600.000	600,000 500,000	800,000	31/4	Feb Mch	Aug Sep	180	180 00
i O	nt. Indus. Loso and Inv	100	500,000 486,800 2,000,000	814,886	150,000	3 8¾	Jan	July		
P	nt. Loan and Deb. Co eople's Loan and Dep. Co.	50	2,000,000 600,000	1,200,000	490,000 40,000		Jan Jan	July July	120	60 00 10 00
R	eal Est. Loan Coichelien and Ont. Nav.Co.	40	578,840	010,120	50,000	2	Jan	July	20 64	86 40
	he Royal Electric Co	100	1,850,000 1,500,000			4	Jan. *	******	11014	110 25 186 75
. Т	oronto Electric Light Co.	100	500,000 6,000,000		20,000	2	Jan. •		186]	186 75
·	nion Loan and Sav. Co	100 50	1,095,400	6,000,000 699,020	200,000	1 8	Jan, ◆	July	115 <u>1</u> 30	115 25 15 00
. И	Vestern Can. Loan and Say. estern Loan & Trust Co	50 50	1,095,400 8,000,000	1,500,000	200,000 770,000 52,000	8,,	June	July Dec	1131/4	55 75 49 00
À	indsor motel		2,201,200	661,721	02,000	81/4		oc	105	105 00
=		<u> </u>	<u> </u>		<u> </u>	<u> </u>	<u>'</u>		<u> </u>	<u> </u>
			Davida	o chartarly		. –				

. Paying quarterly dividends.

Por all Trades of Anti Friction Metals, cate with Syracuse Smelting Works,

William & St. Thomas St.

on them and their colors are enriched by contrasts. Messrs: L. Woooton & Co., London, England, manufacture the finest quality of "Engusn-made" cases for jewellery, silver goods, velvet window fittings, trays, &c. The firm stands at the head of this trade, and has enjoyed a high reputation for nearly a century. Jewellers, and silversmiths, would do well to consult this firm in fitting up, or re-arranging their stores so as to have their establishment thoroughly up-to-date, and as attractive as possible.

BLAKE'S LIGHT MOTOR CAR.

The motor car is doubtless the carriage of the future. As street carsdrawn 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 cars 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 child or baggage. This vehicle runs without noise or vibration. It is fitted with a simple two-speed gear which is thrown in and out, changed, and the brake applied by a slight movement of the foot, which renders it a very handy car for driving in the traffic. The wheels are a special feature, being of the highest quality and shod with Connolly's Ideal solid compressed 1% inchrubber tyres. The wheels are so fixed as to rise and fall each independently according to the inequalities of the road, which adds very greatly to the comfort of the driver and occupants as well as to its safety. The tank holds sufficient for a run of 160 miles, and is fitted with a cooler. The upholstering is of the best Morocco leather, and the seats are very restful. Mudguards are provided to protect the machinery from clogging. A better Light Motor Car is not in the market than F. C. Blake's, whose factory is at Hammersmith, London, England. The maker will be glad to hear from any one requiring a first-class motor car at a moderate price. Mr. F. C. Blake is also the manufacturer of small motors for driving cars or lamehes, vertical or horizontal. They are very compact and light for the power developed, and especially well made and fitted. Correspondence is invited. See advt.

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"Silico" Enamel will protect your bright parts, and make them rainproof and rustproof. Vaseline superseded.

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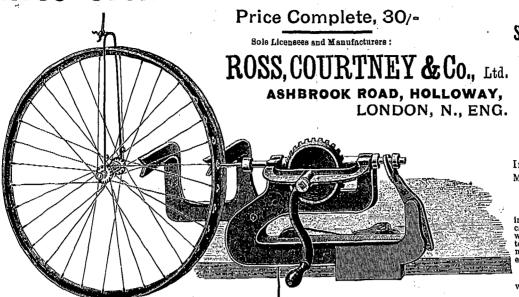
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Bulk or Bottle. Ask for "CLUB BLACK,"

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Simple!

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Automatic !!!

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Invented by a Wheel-Maker for Wheelmakers

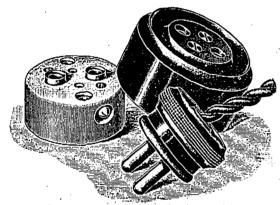
By the use of this simple and ingenious little machine, a boy can. In a few minutes, get a wheel so accurate that only a touch is required by the wheelmaker to get it rendy for enamelling.

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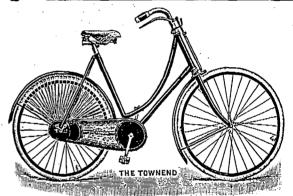
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If not, you must examine the locking device and the quality of material and workmanship to appreciate their Don't assume you are already using the best you can buy, but send us an order and see what we offer We will return your money within seven days if not approved of.

Can be adjusted to the 1,440th part of an inch.

The bearing is absolutely and effectively locked, and cannot possibly work loose.

Any child can adjust them, and the locking arrangement consists of two pieces only.

Every Hub is guaranteed turned from bar steel.

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Dustproof and Oil Retaining. Made with 1½-in., 15-in, 13-in., and 2-in. (for tandem) Chain Line.

And the price—14/6, less $2\frac{1}{3}$ %, 30 days, 5% cash.

Guaranteed for three years.

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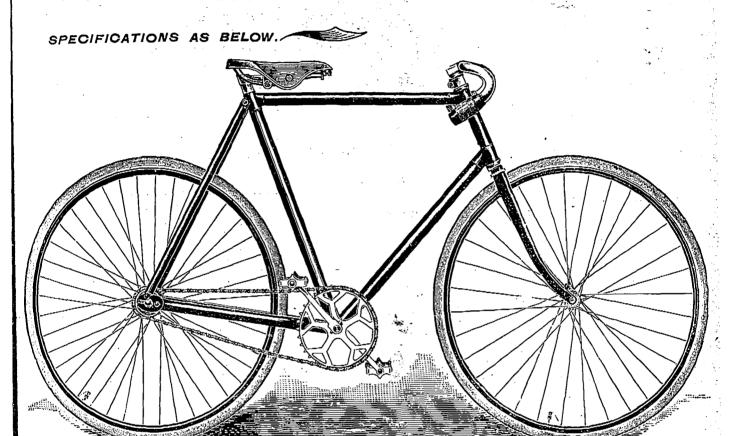
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TRY a SAMPLE of our CYCLE with Warwick DOUBLE TUBE TYRE

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Made with genuine set B.S.A. Fittings, and DUNLOP
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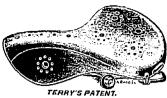
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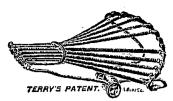


th Detachable Leather Cover.

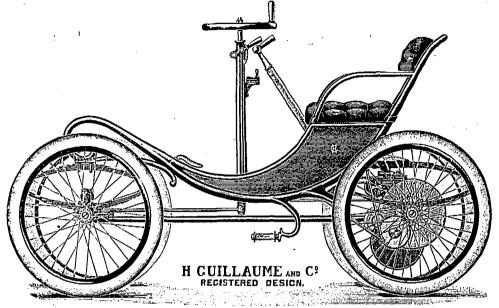
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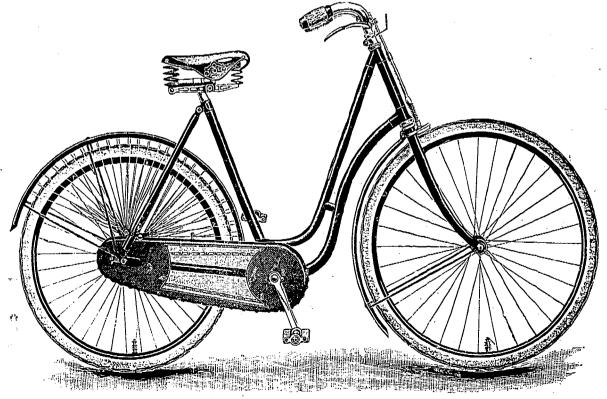
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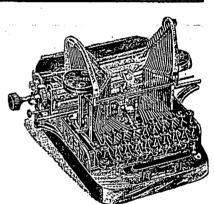


Price and Quality not Equalled in England.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 21, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of A rticle.	Wholesal
Tan Russia Calf, Bals. Cong or	0 90 1 10 0 80 0 90 0 70 0 75 1 10 1 20 0 95 1 00 0 80 0 85 1 20 1 50 1 00 1 20 0 90 1 00 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 5 5 6 0 75 0 4 75 1 10 1 30 3 1 75, \$2 00 fnll 2 42 2 50 Womens. Misses. Childs. 0 75 80 0 65 0 70 0 474 0 50 0 90 1 00 0 80 0 90 0 60 0 70 1 00 1 10 0 90 1 00 0 70 0 75 1 00 1 10 0 90 1 00 0 70 0 75 1 00 1 10 0 90 1 10 0 75 0 80 1 15 1 25 1 60 1 15 1 25 0 90 1 10 1 00 1 10 0 90 1 10 0 75 0 80 1 15 1 35 1 00 1 15 0 85 0 95 1 15 2 00 1 20 1 50 1 00 1 10 year Welt	Curling 4 " Warehouse 4 heavy Letter A 2 plain Drugs & Chemicals Acid Carbolic Uryst medi. Aloes, Cape Alum Borax, xtls Brom. Potass Camphor. Eng. Ref Rings " Refoz.ck Citric Acid Citrate Magnesia lb. Cocaine Hyd. (oz) Copperas, per lw lbs	3 25 0 00 2 95 0 00 2 60 0 00 3 15 0 00 2 80 0 00 2 80 0 00 2 80 0 00 2 80 0 00 1 85 0 00 1 85 0 00 1 25 0 00 0 1 80 1 80 0 1 80 1 80 0 1 80 0 70 0 70 0 75 0 60 0 65 0 65 0 70 0 32 0 45 0 0 6 8 8	Heavy Chemicals. Bleaching Powder Blue Vitriol Brimstone. Caustic Soda 50. " 70. Soda Seh. Soda Blearb Sal. Soda. " Concentrated Dyestuffs. Archil. con. Cutch. Cutch. Cutch. Chip Indigo (Bengal) Indigo Madras. Gambler. Madder. Sumac. Fish. Distributors prices. Cape Bret, Herring, Labrador Herrings No. 1 Shore Herrings Mackerel No. 1, patis. " Nova Scotia Mackerel No. 1, patis. " 1 Sarel.	7 (U 8 00 2 00 2 50 1 60 1 80 1 80 2 60 1 23 1 60 2 26 3 35 0 60 0 70 1 50 2 00 0 27 0 29 0 08 0 09 0 10 0 15 2 00 2 50 1 50 0 0 50 0 70 1 00 0 70 1 00 0 70 0 15 0 10 0 10 0 15 0 10 0 10 0 15 0 10 0 10 0 15
Name of Article.	Name of Article. Corn Beef 1-lb 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 45 1 27 1 47 1 27 1	Cream Tartar Epsom Salts Glycerine Gum Arabic per lb. " Trag. Insect Powder lb. do per keg, lb. Morphis Oil Poppermint lb. Oil Lemon Oplum Oxalic Acid. Phosporus Potash Bichriomate Potash Identomate Strychnine Tartaric Acid. Tin Grystals Licorice.— Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes, Acme Licorice Pellets, cans. Licorice Lozenges, lb. 5 lb. cans.	1 50 1 75 0 16 0 25 0 25 0 50 0 50 1 00 0 25 0 40 0 25 0 40 0 25 0 40 1 75 1 85 2 00 2 25 1 60 1 80 0 10 0 12 3 40 0 3 75 0 00 0 12 3 40 3 75 0 75 0 90 0 75 0 90	N. S. Salt Herrings, in half-barrels. Salt Lake Trout, half-bris Flour. Winter Wheat patents Manitobs patents Straight roller do bage Strong Bakers Superine Oatmeal. brl.	0 00 0 00 0 00 0 00 4 00 0 00 14 00 15 0 14 00 15 0 0 00 18 00 0 04 1 0 00 0 04 1 0 00 0 05 0 05 4 25 0 00 2 50 0 00 3 65 3 80 3 80 3 40 3 160 165 3 50 0 00 3 85 0 00 3 85 0 00 3 85 0 00 0 00 18 00 0 00 18 00 0 00 00 18 00





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MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, SEPT. 14, 1899

Name of Article.	Wholesale	ll	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
Farm Products.	\$ C. \$	Barley, maiting	\$ c. \$ c. 00 0 801	Molasses (Barbados) Porto Rico	\$ c. \$ c. 0 84 0 85 0 00 0 00	Vermicelli, Canadian Macaroni, "	\$ c. \$ 0.05 0.06 0.05 0.06
BUTTER; Choice Cr. tubs	0 111 211 0 22 0 221	Peas, per 60 lbs, afloat	0 00 0 00 00 00 00 00 00 00 00 00 00 00	Trinidad	0 00 0 00	Peel-Citron	0 10 0 13
Dairy	0 15 0 16 i	Rye, afloat	000 000	Antigua		Crange	0 11 0 18
Common	0 10 0 14	Buckwheat		Sultanas Loose Musc. California Layers, London	0 11 0 18	Uhocolate Vanilla, yel. wrap. 24 x 1/4 lb	0 34 0 86
New Western col'd	0 114 0 11	Groceries.	1	Con. Cluster Extra Dessert	2 20 2 30	do Chamois do do do do Pink do do	0 48 0 48
Quebec	0 11 0 11}	Tea, (HfChest & Cad.) Japan, com. to med., D	0 15 0 16	Royal Bucking'm	3 50 0 00	do Bine do do	0 58 0 66 0 50 0 58
EGGS: Select new	(0 15 / 0 154)	good med. to fine] 0 17 0 19]	Valencia"	0 00 0 061	o do Lilac do do do do do do do do Bronze do do	0 58 0 66
" No.2		fancydust	0 081 0 08	Currants, Provincials		do do White do do Unsweet'd blue prem do	0 73 0 83 0 38 0 49
Old	0 01 0 03	Y. Hyson, com. to good ine to finest, h	0 14 0 20 0 30 0 45	Filiatras	0 041 0 06 0 041 0 06 0 061 0 07	Starch: Can. Laundry	0 041 0 00
Bacon, smoked, per b	0 114 0 174 0 124 0 184	Gunpowder, Moyune " good" Pingsuey med to good. "		Prunes,	0 05 0 10	Silver Gloss Benson's Prep. Corn	0 00 0 07
Pork Ca. s.c. per bbl	15 00 16 50	Oolong	0 19 0 23	Oates	0 15 0 25	Can, Pure Corn	0 073 0 00
do mess Lard. per D Can pure	[0 07 0 074	Congou, common "	0 15 0 16	Sh. Almonds, bxs S. S. Tarragona	0 19 0 25	No. 1 Wh. blue 48 lb Vinegar: less 10 p.c. dis.	0 051 0 00
Com. Refined	0 24 00 023	med. to good it fine to finest Indian	0 22 0 271 0 52 0 35	Walnuts	0 10 0 14 0 12 0 00 0 094 0 10	Imp Trip	0 38 0 00
Clover, red, per lb		Darjeelings		Filberts	0 09 0 12	Crystal Pickling	U28 000 023 000
Timothy, (Can'n) per bah.	1 10 2 10	Coffees, Mocha (green)-	0 25 0 26	Cloves	C 15 0 16 G 50 1 00	W. W. XXX	0 25 0 00
Flax 55 lbs	0 75 0 90	Coffees, Mocha (green)— Java	0 17 0 18	Jamaica ginger,bl "	0 08 0 15	W. W. X Pure Malt	1045 000
Millet Hungarian	1 0 10 0 30	R10	0 10 0 10	Pimento	0 08 0 10 0 15 0 20	Cider X "XXX Soap: Best Laundry	0 27 0 00
SUNDIMES:— Potatoes, New " brl	0 75 0 90	Chicory	0 06 0 11	Pepper, Black "White "	0 15 0 16 0 22 0 26 0 72 0 75	Matches: Telegraph	0 02± 0 04 3 15 3 35
Honey, Comb, I lb	0 08 0 09	Sugars: Factory.		Mustard, 4 lb 9 jar, Eng.		Telephone	2 95 3 15
Beans: white ordinary but	0 85 1 00	Ex Granulated, orls	1000 000	Rice, C. C.	. 0 22 0 24	Sovereign	2 85 3 (5
Maple Sugar	0 064 0 07	Ex Ground, in bris	5 45 5 50	" standard B Patna 19 100 lb	0 00 8 25 4 25 4 75	Royal Lily	1 60 0 00
Maple Syrup in tine	0 50 1 00	Powdered, in bris	620 525	" Burmah " " Crystal Japan " " Carolina # 100 1	4 00 4 25 5 00 5 25 b 6 75 7 75	Globe	1 65 0 00
Hard Man. No. 1 Ft. Will	0 00 0 673	Paris Lumps, in bris the temps, in bris	570 575	Tapioca, Pearl	0 031 0 04	Hardware.]
No 1 Northern	0 00 0 00	III AVU AU DAG.	1000 570	Geletine, 1 qt pk "	1 1 15 0 00	Tin. Block L& F. W D	10 00 0 35
				l u 2 qt pks u	2 30 0 00	Gopper: Ingot	0 19 0 00

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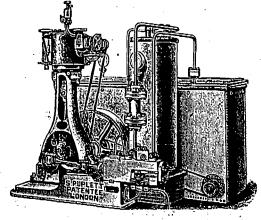
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MONTREAL	WHOLESALE PRICES	CURRENT-THURSDAY, SEPT. 21, 1899
WOTITION	MITOTING TIMES	OUTHER AMOUNT TO THE TO AND INCOME.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Uontinued. CUT NAIL SONEDULE. Base Price, per Keg. Extrae—Over and above 30d 40d, 50d, 60d and 70d Nails Cut and Fence Nails— 16 and 20d Hot Cut, per 100 lb. 10 and 12d " 5 and 7d " 4 and 5d " Cut spikes 10c, per Keg ad vance. Tine bined nails— 2d per 100 lbs. 2d Sand 9d " Casing Box, Tobacco Box and Flooring Nails— 20 to 30d per 100 lbs. 10 to 16d " 5 and 9d " 5 and 9d " 6 and 7d " 7 to 5 and 7d " 7 to 5 and 7d " 7 to 5 and 7d " 8 and 9d " 8 and 12d " 8 and 12	2 25 0 00 1 1 25 0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 1 2 0 0 0 0	22 and 24 guage case lote 25 guage. Lead. Pig, per 100 lbs; Sheet, Shot, per 100 lbs. Lead Pipe, per 100 lbs. Zinc: Spelter, V. M., per 100 lbs	4 75 4 85 2 25 bnase 2 20 2 05 0 00 0 00 0 00 3 50 0 00	Coppered base Net, extra for other sizes. Barbed Wire— 2 and 4 barbs. Plain Twist 2 and 3 wrs. Staples. Spring Wire per 100, 85c net extra. Rope. Sisal, base. "7-16 and up. "7-16 and up. "3-16 and 5d "3-	6 50 0 034 0 034 0 034 0 034 0 134 0 14 0 194 0 194 0 194 3 00 0 00 3 00 0 00 3 00 1 0 0 0 10 15 0 16 0 16 0 16 0 16 0 16 0 16 0 16 0 16	Tallow, cake. "barrel (refined) "Ordinary. Leather No. 1 B. A. Sole. No. 2 B. A. Sole. No. 3 B. A. Spanish Sole Slanghter. No. 1. light medium & heavy. "No. 2. Harness. "Upper, heavy. Upper, light. Grained Upper. Scotch Grain. Kip Skins, French. Rugilsh. Canada Kip. Hemlock Calf. "Light. French Calf. "Light. French Calf. "heavy. "small. Leather Board, Canada. Enameled Cow, per ft. Febble Grain. Glove Grain. B. Calf. "heavy. "Saddlers' doz. Imt. French Calf. "heavy. "Saddlers' doz. Imt. French Calf. "No. 2. "Calf. "No. 1. "Colored Pebbles. "Calf. "Colored Pebbles. "Calf. "No. 1. "Castor Oil bels. Lard Oil, Etra. "No. 1. "horwegian Castor Oil bels. Lard Oil, per case. Turpentine, nett Petroleum: Gasoline. Benzine. Car Lote Store, (2. p.c. off Crown Acme American P.W. do W.W. Astral	041 025 048 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholeesle	Name of Article.	Wholesale
Class. United inches,00 to 25 do 26 to 40 do 41 to 50 do 51 to 50	0 00 2 00 1	Salt—Continued. Special Dairy, per brl. quarters Spl Cheese Salt p bag 2001b Turk's Island per bush	2 00 2 50 0 45 0 50 1 25 1 50	Capstan Cigarettes, 10s. 50s. Gold Flake, 10s, 50s. Three Castles, 10s, 50s. Gold Tip, 50s, 100s. Gerth's Smoking, per lb	0 15 0 75 0 20 1 00 1 25 2 50	Ports— Tarragona Sandeman Warter & May sPorts gal. Sherries—Pen artin Wisdom & Warter's Sher-	2 00 6 00 2 10 6 50 2 00 5 50
Paints, &c. Lead pure by to 100 lb. kgs. do No. 1	0 00 5 625 0 00 5 25 0 00 0 00 5 00 5 50 4 50 5 00 1 50 1 75	Tobacco—Cut Smoking, No. 1 Black Chewing, (ads No. 2 do Old Chum, in pkg., 10s and 12s. Old Chum, in tins, lbs. and 78.	0 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Fleece, combing orddo clothing Tub Wash. Pulled, combing. do super. do extra. B. A. Scoured.	0 16 0 17 0 16 0 17 0 17 0 18 0 18 0 19 0 20 0 00 0 474 3 E0	riesper gal	4 00 25 00
Yel. Ochre, French Whiting, ordinary do Gilders do Paris, do English Cament. cask	1 25 8 00 0 40 0 55 0 60 0 70 0 85 1 00 2 40 2 10	Puritan, in pkgs, 1-11s do ½ lb, tins do 1b tins Gut Cavendish, in pkg, 1-10 Durham, in bags, 1-12s and	0 00 0 85 0 00 0 83 0 00 0 80	Natal Cape Australian greasy scoured	. 0 19 0 22	Champagnes— Pommery, Fils & Co G. H. Mumm Perrier. Jonet & Co	28 00 30 00 28 00 30 00
Fire Bricks per 1000 Fire Clay	18 00 25 00 1 50 1 75 2 75 4 50	Durham, 1 lb, drums	000 100	No. 1. Colored Cotton	0 061 0 07 0 06 0 061	IIDOMBIS OCCICII extra spec.	12 75 14 00 12 25 13 00
do bris	0 111 0 13 0 00 0 14 0 16 0 20 0 20 0 25	IRitchie's Smoking Mixture 1-10s Unique, 1-15 pkgs do in pkgs., 1 lb do in pkgs., 2 lb OK Mixture in pks. 15s	0 00 0 80 0 00 0 66 0 00 0 61	Wines, Liquors, &c	0 01 0 04	De Kuyper red cases do green do	11 30 11 50
French Imperial Green Vermillionette Genuine Quickeliver No. 1 Furnit'e Varn'h, pr.g	0 12 0 16 0 12 0 40 0 75 0 90	Ritchie's Derby Smoking Solace, 3s, 8s and 16s. Ritchie's Old Virginia Smo ing Twist. 34s	0 00 0 63 k- 0 00 0 70	Spirits Canadian—per ge	ts 1 57; 1 62; 1.	do do 8 stars, que John Jamieson & Co	9 70 10 60
Brown Japan Black Japan Orange Shellac, No. 1 do do Pure White do Putty Bulk per Cask	0 55 1 20 0 50 1 00 1 90 2 00 2 00 2 20 2 25 2 40 1 65 1 70	Ritchie's Old Chum Chewir Solace, Thick and Thin 9 (6 lb, cads) Standard, 3 1 3s, 6 lb, cads do Thin, 9s W. D. & H. O. Wills,	ng B, 0 00 0 67 0 00 0 67	Spirits50. O. do25 U. Club Whisky U.P. Corby's IXL Rye, qrts.	P. 425 000 P. 225 000 360 000 800 850	Case of 2 doz Banagher Irish Whisky,qt	8 9 75 10 25 1 4 00 4 25 8 6 75 7 75
Canadian, in small bags Canadian, Quarters Factory Filled per bag	0 35 0 45 2 10 8 00 0 25 0 50	Westward Ho, 1/2 lb. tins. Meridian (Cavendish 1/2 lb. Traveller	0 00 0 50	Golden Diana, qts	Cases gal 6 00 0 0 5 00 1 2 5 00 1 2 5 00 1 2 4 50 1 0 4 50 1 0 4 50 1 0		

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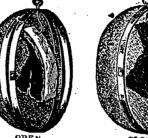
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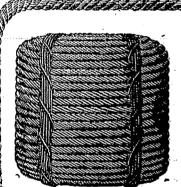
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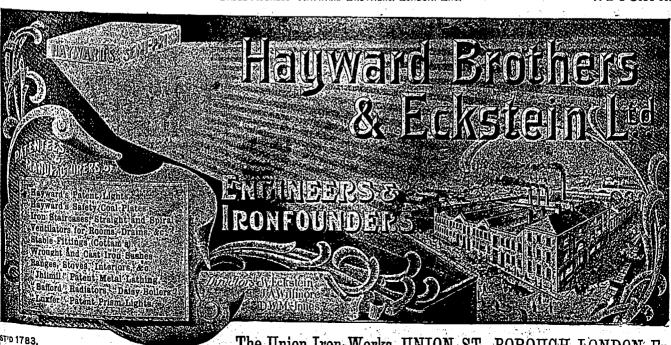
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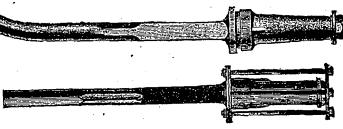
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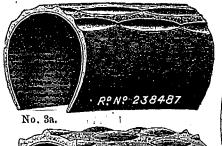
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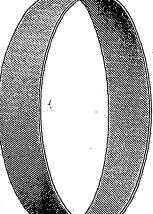
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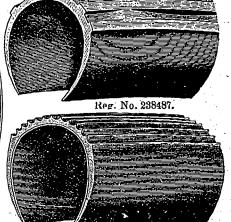
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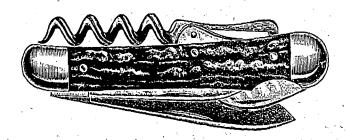


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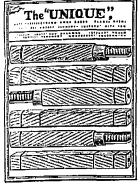


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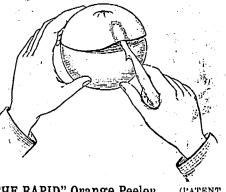
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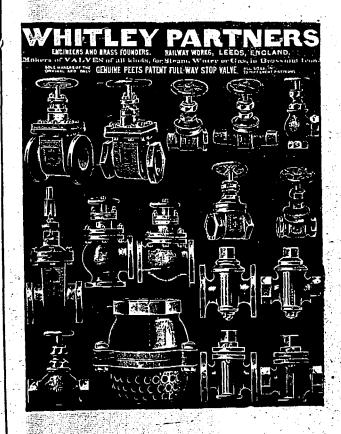


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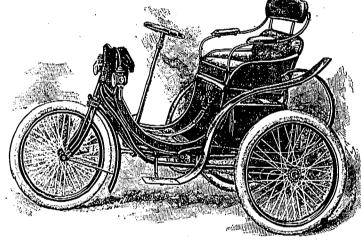
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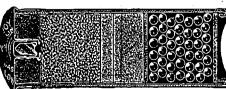


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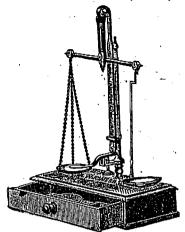
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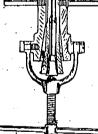
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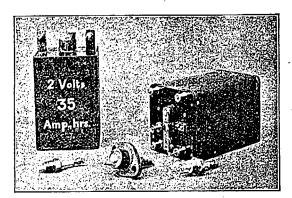
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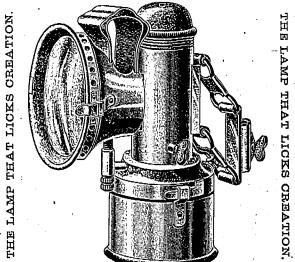
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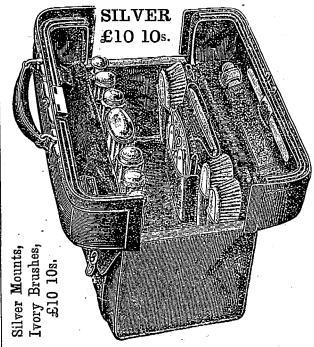
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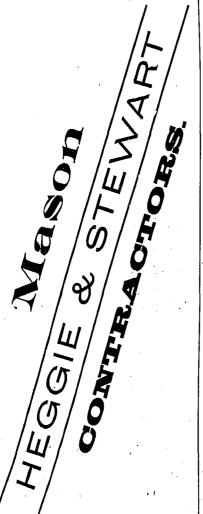
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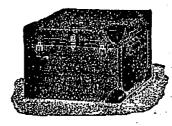


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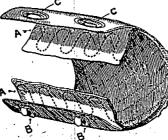
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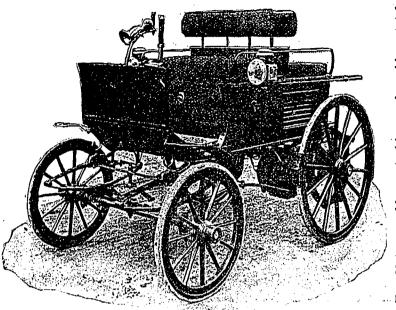
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ent Process solenes, Lubricating Oils, Greases,	8H8	Railway and other Stocks.	Sept	110	
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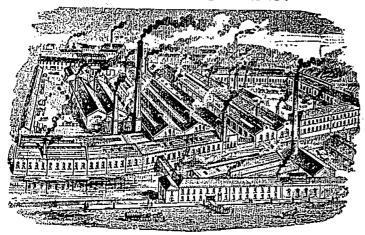
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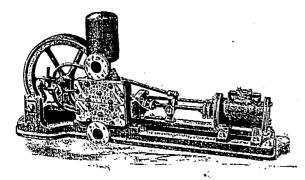
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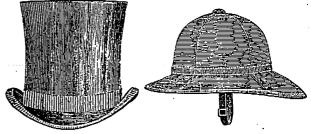
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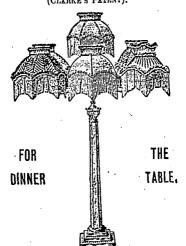
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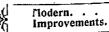
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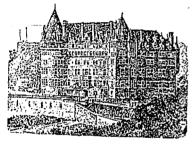
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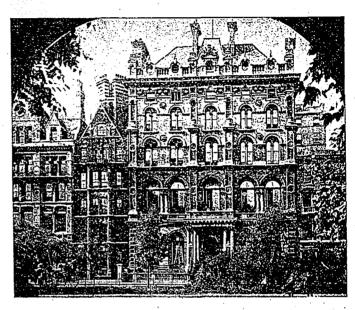
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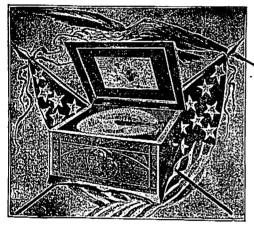
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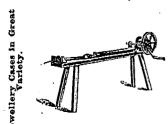
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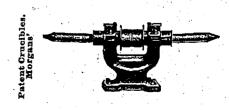
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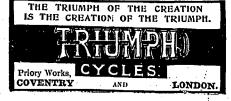
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