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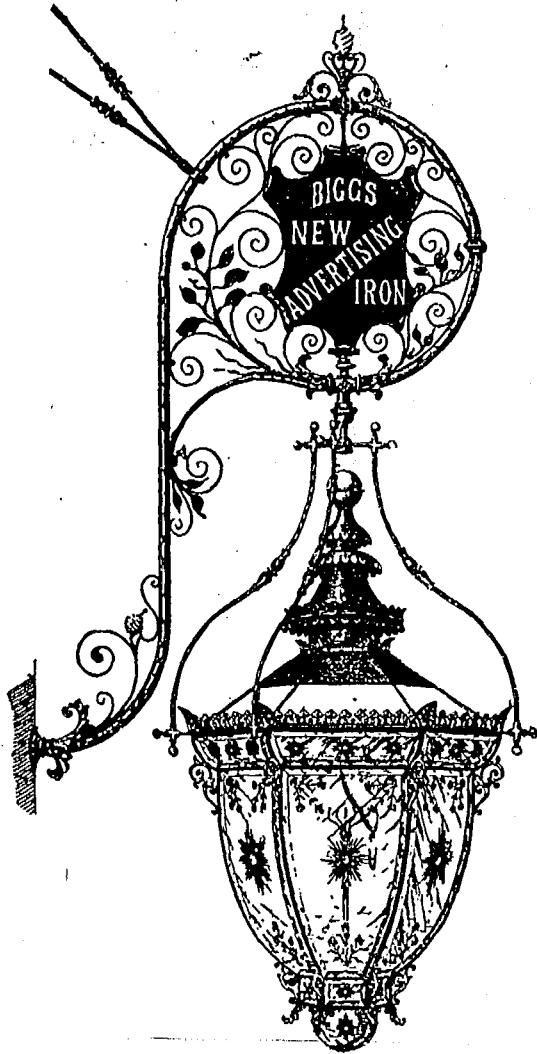
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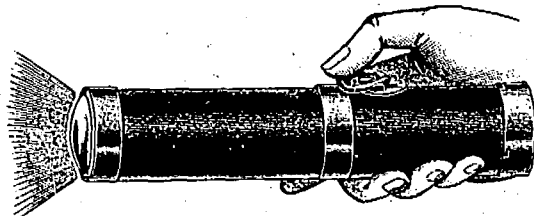
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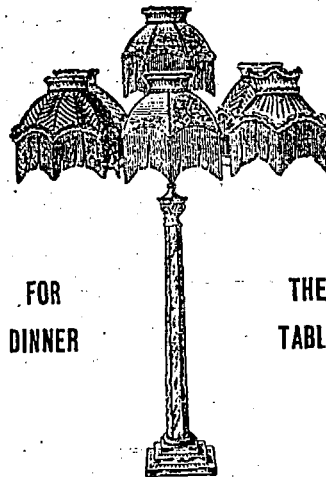
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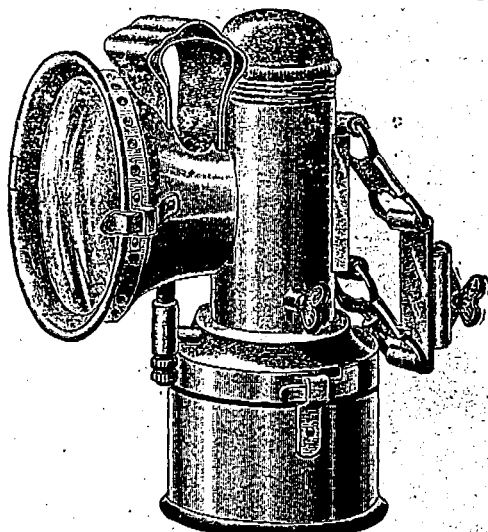
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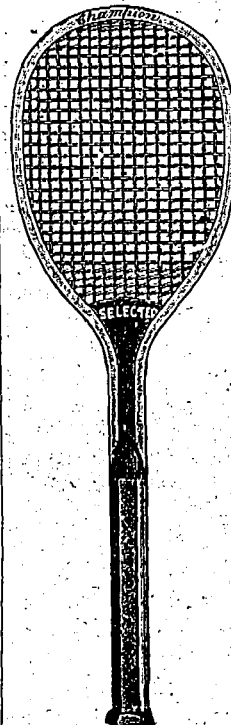
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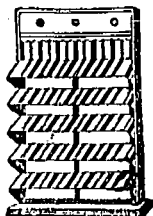
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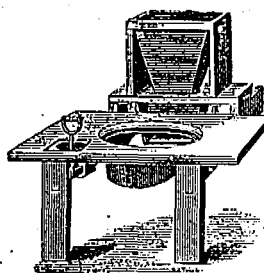
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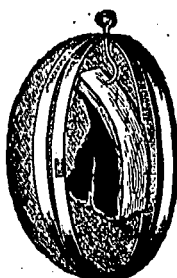
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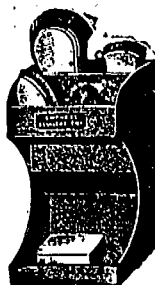
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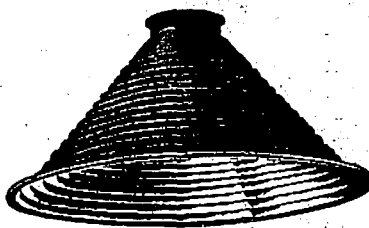


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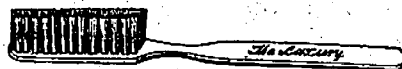
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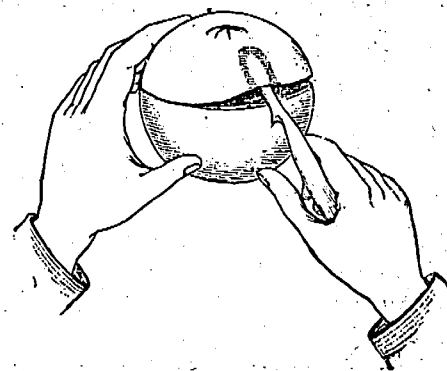
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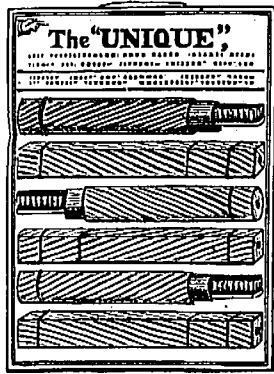
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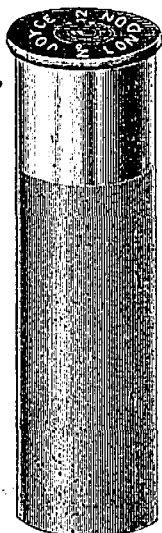
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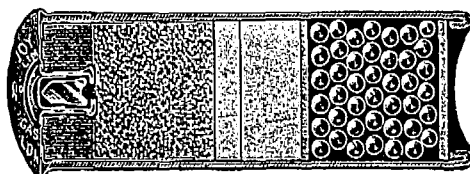
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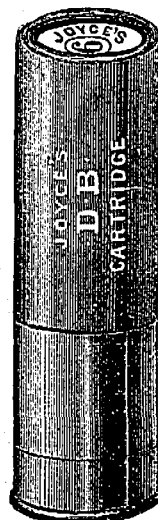


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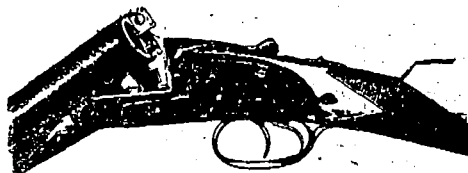
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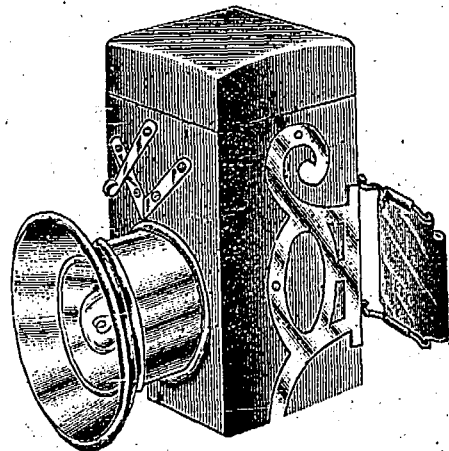
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Commercial Summary.

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

Picton, Ont., is keeping to the front. A by-law to raise \$15,000 for a new electric light plant was carried on the 21st inst., by a good majority.

The Hotel St. Joseph, on Lake Huron, Muskoka district, together with a considerable tract of land, is said to have been purchased by a Montreal hotelkeeper for \$30,000. The many natural advantages of Northern Ontario are being gradually recognized.

The Canadian liner Gaspesia, which was adrift in the Gulf of St. Lawrence throughout last winter, was sold at St. John's, Nfld., on the 21st inst. She was purchased by Captain Farquhar, of Halifax, for service between that city, New York, and St. John's, Nfld.

A meeting of the creditors in the matter of McGinnis Bros., Fredericton, N.B., recently referred to, was held on the 22nd inst., when inspectors were appointed. The statement showed liabilities of \$3,000. It is thought the estate will not realize over 15 cents in the dollar.

The Northern Navigation Company's new steamer Germanic was launched at Collingwood, Ont., on the 20th inst. During the ceremony it was officially announced that the company had increased their capital to \$1,000,000, the unexpended \$600,000 to be used in building large vessels suitable for the increasing requirements of trade. It was also announced that in conjunction with the Dry Dock Company, plans were being discussed for the establishment of a large ship-building industry that would employ 300 to 400 men.

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.
MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

Roofing and Asphalting

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs,
&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

M. L. MORRIS,

Wholesale Clothier Hardes faites en Gros

146A ST. LAWRENCE STREET,
MONTREAL.

NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,
216 St. Lawrence Street
MONTREAL, Que.

M. BERNSTEIN,

... Manufacturer of ...

WHOLESALE CLOTHING . . .

126 & 128 St. Lawrence Street, MONTREAL.

Jobs in Clothing always on hand

S. GOLD & CO.


Manufacturers of Clothing.

Suits cut, trimmed and made from \$1.60 and upwards
Overcoats from \$1.75 up. For the trade only.

1631 Notre Dame St., MONTREAL.
Send for price list.

THE SLATER SHOE

Every day a bargain day.



Buy Shoes when you need them.
No need for waiting till a "bargain" day to buy them at a fair price if you wear "Slater Shoes."
Always same price—proportion of leather, workmanship and profit, uniform year in, year out.
No premiums to pay—no cut prices to wait for, only steady, dependable money's worth, straight and aboveboard, guaranteed by the makers. Goodyear welted. Name and price, \$3.00, \$4.00 and \$5.00 per pair stamped on sole.

"The Slater Shoe."

CATALOGUE FREE.

MAKERS MONTREAL.

ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St

MONTREAL.

THE UNION CLOTHING MANUFACTURING CO.

... Wholesale only ...

Also Cloth cut, trimmed and made for the Trade, Formerly Coat Contractors for E. A. Small and Doul & Gibson.

170 St. Lawrence St., **MONTREAL.**

Send for Catalogue.

GEORGE PHILLIPS & CO.,

St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

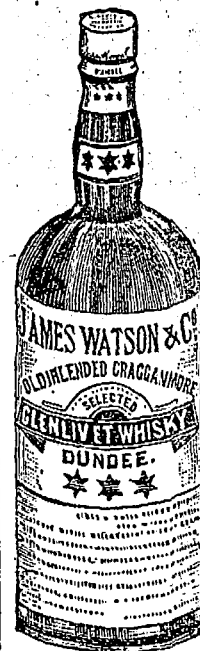
Unswd. Gin
" Old Tom "
British Brandy
Imperial "
Champagne "
Irish Whiskies
Scotch "
Jamaica Rum
Demerara "
Vatted "
Hollands
Dantzie Spruce
Ports
Sherries
Clarets
Champagnes
Lime Juice Cordial

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

Glenallan Pure Malt Whisky.
Shannbeg " Irish "
Fres Mickey " "
Maid O'the Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has never yet been brewed than

Watson's Dundee Whisky

Undoubtedly the Finest Imported.

Henry J. Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,

MONTREAL.

—The Calabogie iron mines on the line of the Kingston and Pembroke Railway are reported to have been purchased by Belgian capitalists for \$100,000.

—The stock of Moorhead Bros., operating the Californian Fruit and Cider Company, London, Ont., was badly damaged by fire on the 21st inst. The stock, which is almost a total loss, was insured for \$5,000.

—The formal opening of the new Suspension Bridge across the Niagara river connecting Lewiston on the American side with Queenston on the Canadian side of the river, took place on the 21st inst.

—Tenders are being asked for the construction of premises for the new Hoepfner Refining Company, Hamilton. The buildings are to be 200 feet long by 60 wide. Many extra hands will be given employment by this addition to Hamilton's numerous industries.

—Ottawa advices report the return of three prospecting capitalists from the Madoc gold region where they recently purchased the Diamond Gold Mine, 60 acres in extent, for \$250,000. Machinery is being rushed forward for development, as extreme richness is assured.

—Ottawa advices state that, encouraged by the \$10,000 placed in the supplementary estimates for surveying the Ottawa river, the promoters of the Ottawa and Georgian canal scheme have eabled authority to begin surveys of the route immediately. An engineer has been sent to North Bay to prepare for surveys running easterly and westerly.

—The proprietor of a prominent retail dry goods house at Hamilton, Ont., has decided to close his store in future from sundown Fridays until sundown Saturdays, his reason being the conviction that the seventh day is the Sabbath. Considerable advertising will doubtless accrue from the spread of this announcement, but as Saturday is the big market day in Hamilton, when the greatest number of farmers are in town, a heavy shortage from that source must necessarily result.

—Street-car fares in Detroit have again been raised to the original five cents except for workingmen's hours. The citizens are indignant and will seek power wherever available for the return to the three cent fare adopted some years ago through ex-Mayor Pingree's influence.

—With new Klondike-grown potatoes selling in Dawson City, as early as June 30th, it is quite safe to say we may soon be looking to that wonderful region for our early supplies of spring fruit and vegetables.

—The prosperous village of St. George, Ont., was visited by fire on the 20th inst., which destroyed the Lawrason block. The occupants were Mr. J. P. Lawrason, banker; W. Saas, baker; W. T. Hunter, livery; Hazzard's shoe store and Crozier's meat shop. The total loss will reach \$4,000. All the occupants were insured.

—The liquidation of the defunct Farmers' Loan Company, Toronto, has been requested to prepare a statement as to the amount the estate will yield the debenture-holders and depositors. It is expected that the amount of the first dividend will be between 50 and 60 cents in the dollar. Payment will be made about the first of September.

—A registering machine in use in a New York bank records in the depositor's pass book the amount deposited or withdrawn, and in addition simultaneously records the transaction on a tape which remains locked in the machine. If an automatic kodak addition could be attached which would record a picture of the bank robber in his manipulating act, the machine would be likely to receive lasting recognition.

—The Canadian brook trout will now have cause to admire his beautifully dotted sides the more as he hears of his name being brought forward in parliamentary decisions. Washington advices state the authorities have decided that brook trout should not be classified in the assessment of customs duties as fresh-water fish, because of their migrating character, and are dutiable at three-quarters of a cent per pound.

PURE OAK BELTING

The J. C. McLaren Belting Co.,

Montreal - and - Toronto

Tel. No. Main 363

Tel. No. 875

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent and Pearl Batting.

Purity, Brightness, Loftiness.

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

POST'S "C. B. Q."

THE MOST EFFECTIVE CURE
yet discovered for
GOUT and RHEUMATISM.

No Colchicum, Calomel or Mercury.

UNQUESTIONABLE TESTIMONIALS.

"TAY VILLA, GAYWOOD, KING'S LYNN,
December 12th, 1898.

Dear Sir,—About six years ago I began to suffer from severe pains in the head, and was treated for Neuralgia, but without any permanent benefit, and although many remedies were tried, I gradually got worse, until at last I was seldom free from pain. In July last I saw your "C. B. Q." remedy advertised, and decided to give it a trial. After using the Tablets a few days, I found that my general health was improving, and that I could sleep well, which I had not done for years, and after forty-five days' treatment the malady completely disappeared. It is now over three months since I stopped taking the medicine, and as during that time I have felt neither ache or pain, I think I may safely say I have been cured.

Yours sincerely,

A. M. Post, Esq.

A. WYLIE."

"FAIRFIELD, CONNAUGHT ROAD,
HARLESDEN, N.W.,
31st August, 1898.

Dear Sir,—In reply to your letter of 24th inst., I have much pleasure in recommending your "C. B. Q." Tablets for Eczema.

I have suffered during the greater part of last year from it, and after trying no end of lotions and ointments without effect, I was advised to try your tablets, and am happy to say that after taking about four bottles of them, I am quite free from this distressing disease.

You are at liberty to make use of this as a testimonial if you wish.

Yours truly,

A. M. Post, Esq.

C. F. HOCKIN."

T. H. ROBERTS, Esq., Proprietor of
"Illustrated Bits," writes:

"158 FLEET STREET, LONDON, E.C.,

September 22nd, 1898.

Dear Sir,—I did not answer your letter of some three months since, because I wanted to feel sure that the benefit I derived from "C. B. Q." was not simply temporary. I have now to say that, prior to the Autumn of 1897, I had frequent attacks of Gout, in some cases incapacitating me for six weeks at a time.

About August, 1897, I began to try your "C. B. Q.," of course being careful as to diet, &c., and for the past twelve months have taken no other medicine, having used in all ten bottles.

I have never laid up a single day since I first started your remedy. I give you my hearty thanks for what I have every reason to believe is a permanent cure from an atrociously painful ailment.

Faithfully yours,

A. M. Post, Esq.

T. H. ROBERTS."

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

POST'S LINIMENT.—No. 1 gives speedy 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. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1jd. 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.

—The earnings of the Grand Trunk Railway Company for the week ending July 21st were \$491,133, against \$419,991 for the same week in 1898, an increase of \$71,142.

—The annual output of petroleum is estimated at 5,000,000,000 gallons, of which one half is produced by the States, two-fifths by Russia, and the rest from other oil fields. Great Britain takes 12,265,563 gallons from the States, the old land being by far the largest of all its customers.

—The affairs of Matheson & Glover, general merchants, Lindhurst, Ont., are not in the most satisfactory condition. The former is reported absent and the latter has assigned. Their partnership does not date back to any remote period. It appears they were both engaged until recently as employees at Virden Hospital, where the invigorating air and careful diet caused their minds to float into the realms of merchandise. Matheson had experience and Glover had some money, so they concluded to form a partnership. A few months has brought about these results.

—Any one who regards the British deficient in ingenuity as designers and constructors of elaborate machinery should look over the special number of the "Textile Mercury," dated May 30th. The illustrations of machines used in textile industries are admirably executed, and the variety and complications of the machines, to an outsider, are bewildering. The looms, carding engines, spinning frames, roving frames, show almost human intelligence in their movements. Whatever has been accomplished in making mechanism the slave of industry and enterprise may be seen in the Manchester district.

—An exceedingly clever hoax has been perpetrated in France the victim of which is M. De Beaurepaire, who made a great sensation by resigning from the bench during the Dreyfus enquiry. A Frenchman offered to furnish him with documents which absolutely proved the guilt of Dreyfus. The ex-judge caught at the offer, advanced money to the sharper, had secret interviews with a veiled lady who was to act as intermediary, in true melodramatic style. Then, when the ex-judge had thoroughly committed himself, and had advanced a large sum of money, the story of the hoax was published in full details in "Figaro." The incident has made all Europe laugh, and covered the anti-Dreyfusites with ridicule.

—Advices from Yokohama, Japan, under date July 1st, referring to the raw silk situation state: There has been an active demand for both Europe and America at advancing prices, and many contracts have been made for forward delivery on the basis of present quotations. Japanese silk dealers report that they have received semi-official information that the export duty on raw silk will be abolished after the 17th inst.

—Mr. D. Shulte, who is visiting Montreal in the interests of a champagne house, is a typical young Belgian, or German. He speaks English without any foreign accent, and has knocked about the world until he has become a commercial cosmopolitan, ready to fish for business in any waters. Having been in Australia, for a change he is going to the Klondike. This adaptability to any conditions is the secret of German success. We have no doubt if Mr. Shulte were pitched off this planet on to Mars or Jupiter he would at once begin soliciting orders for "Dry Monopole" champagne. Mr. J. M. Douglas represents the firm which sent out our versatile visitor.

—The owner of the small bicycle factory is finding the tide again coming his way. The revolution in the bicycle industry of recent years, when prices were greatly lessened, forced many small concerns out of the business, and threw thousands of wheels in the way of the big department stores to be sacrificed. This made matters worse for the manufacturer who had no safe bank account behind his industry, consequently many who were not forced out decided to quit as the business was becoming constantly more complicated owing to many styles of parts which the buyer of course insisted on having or no sale. But the genius of man has meantime brought other wheels into play, and the call for automobiles is again starting into activity the recently abandoned bicycle factory of the smaller cities and towns. At Elgin, Ill., a deposit of \$10,000 has been paid on the purchase of the Elgin Sewing Machine and Bicycle Works, for the immediate manufacture of automobiles. The C. H. Seig Manfg. Co., at Kenosha, Wis., will also be reorganized and begin at once the manufacture of the new horseless carriage, quitting the bicycle trade which has been successfully conducted for the past five years. The man who has been perfecting the family bicycle will now find his idea surpassed.

THE
Imperial Life Assurance Company
OF CANADA.

Hon. Sir Oliver Mowat, P.C., G.C.M.G., President.

SECURITY TO POLICY-HOLDERS.

The Dominion Government, for the protection of policy-holders, requires all Life Insurance Companies to make a deposit with it of \$50,000.00. The Imperial Life has voluntarily made a deposit of five times this amount, \$250,000.00; being the largest deposit made by any Canadian Life Insurance Company.

The whole subscribed Capital of the Company—One Million Dollars (\$1,000,000.00)—forms a substantial and tangible security to policy-holders, that every guarantee and condition will be fully and minutely carried out.

PROVINCIAL OFFICE,

Bank of Toronto Buildings,
MONTREAL, Que.

—“It is difficult to understand,” says the “Review” of London, Eng., “why the Life Association of Scotland has discontinued business in Canada. The Standard is doing a splendid business there, so are the London & Lancashire Life, and the British Empire Mutual. Our big fire offices, the Royal, the North British & Mercantile, and the Liverpool & London & Globe, do not seem to take any particular interest in the life business, but no doubt their hands are full with their fire department.” If our “Review” friend could study the returns of the home companies he would discover why the Life Association of Scotland retired from Canada.

—While the present state of the thermometer does not indicate the mark at which the average plumber points with assurance of immediate profitable employment, it is generally understood that he will arrange to make living expenses meanwhile. The affairs of D. Dugas, a Montreal plumber, is in the assignee’s hands. The estate shows liabilities of some \$8,000 with assets nominally the same. He had a brief partnership experience in ’93, doing business for a few weeks under the style of Pelletier & Dugas. A dissolution followed and he has since been alone. He is credited with having obtained considerable business, but his capital has always been limited.

—The Paper Trade Journal has recently made alterations which add much to its appearance. As the recognized organ of the American paper trade it is highly appropriate that it should have a bright, clean, attractive appearance. It fills the bill well as a paper trade paper. In regard to the tariff questions this trade, especially the reported reciprocal trade concessions arranged by the Joint High Commission, the journal says: “Whatever these may be, it is probable that the paper trade is as much interested in them as any other. There is not the least likelihood that Canadian wood pulp will be placed on the free list, as the Newspaper Publishers’ Association has been demanding. Neither will there be any material reduction in the present rate of duty. But it is not improbable that the readjustment will facilitate the bringing into the United States of the products of Canadian forests in their natural state. Concessions on this line

E. BOISSEAU & CO.

Manufacturers Wholesale
Men’s, Youths’, Boys’ and Children’s

CLOTHING

Yonge & Temperance Sts.,
TORONTO, ONT.

would be to the mutual advantage of both countries, for citizens of the United States have invested immense sums in Canadian forest tracts, and the recent retaliatory policy of the Dominion government has threatened to make these investments valueless, while, as a counter irritant, the United States government has threatened to destroy Canada’s lumber traffic across the frontier. Of the raw materials of the paper-making industry Canada has immense stores, and it is our interest to obtain them with as little enhancement of cost as possible.”

—The report on shipping just issued by the Dominion Department of Marine shows that the number of vessels remaining on the register books of the Dominion on December 31, 1898, including the old and new vessels, sailing vessels, steamers and barges, was 6,643, measuring 693,782 tons register tonnage, a decrease of 41 vessels and of 37,972 tons register from 1897. The number of steamers on the registry books on the same date was 1,909, with a gross tonnage of 267,237 tons. Assuming the average value to be \$30 a ton, the value of the registered tonnage of Canada, on December 31, last, was \$20,813,460.

Following are the figures given by Provinces:—

	Sailing Ships and Steamers.	Steamers.	Gross Tonnage of Steamers.	Net Tonnage of Sailing Ships and Steamers.
New Brunswick	903	117	9,858	89,257
Nova Scotia	2,167	146	19,747	262,176
Quebec	1,378	322	75,349	144,447
Ontario	1,452	924	90,419	134,180
P. E. Island	178	21	4,043	15,970
British Columbia	444	299	52,129	40,304
Manitoba	121	80	6,602	7,439
Total	6,643	1,909	267,237	639,782

Estimating the value of the new tonnage at \$45 a ton, it gives a value of \$1,103,490 for new vessels, built in Canada in 1897 and 1898. A statement giving the net tonnage of each of the maritime states of the world, shows that Canada holds seventh place, as follows:—

British, including Canada and the Colonies	9,760,043
American	1,837,729
German	1,572,665
Norwegian	1,545,822
French	801,164
Italian	739,953
Canadian	693,782

Telegraphic Address: “MAROQUIN, LONDON.”

T. T. WOOD & CO.,

Manufacturers of

MOROCCOS, Roans and Wool Rugs,

FOR

**UPHOLSTERERS, COACH BUILDERS,
Case Makers, Bookbinders and Bag Makers.**

198-200, Bermondsey Street, Southwark,

LONDON, S. E., England.

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.

—With the general boom in prices of hardware, all dealers are not apparently profiting thereby, or able to hold for profitable sales. H. W. Benson, hardware dealer, of Bridgetown, N.S., has assigned owing well on to \$10,000. He succeeded to the business of H. R. Shaw in July, '97, with but limited capital. It is difficult for a hardware dealer to reckon on either the sale of his goods, or whether his stock is old, saleable, or reckoned as new. There are so many articles to be carried in stock which are sold in but a limited way, and at irregular intervals, that the general all round dealer would as likely pick on dry goods as on hardware were he given a choice of stocks, to take care of and retail out for a succession of seasons. It is therefore necessary for the dealer in hardware to have his full stock paid for on entering business, if he would insist on avoiding the rough, undesirable and unprofitable side of the deal.

David Dengate, a small wholesale dealer in shoes at Hamilton, Ont., trading under the style of David Dengate & Co., has assigned. He has been following this business for many years, beginning in a retail way at Brantford in '77. In March, '87, he admitted C. A. Butterworth as a partner, and withdrew in June, '90, selling out to Butterworth Bros. He then turned his attention to the wholesale line, but with insufficient capital to tide him over rough places he went down in January, '92. He compromised at 75 cents in the dollar, spread over six months. He next began operating retail and wholesale, and in August, '95, removed his wholesale department to Hamilton, continuing the retail at the original stand. This division of interests, however, did not prove profitable, for in January, '96, he suspended, on account of the general dullness in trade. He offered to settle at 60 cents, spread over 9 months, but some creditors secured 50 cents in the dollar cash. His present liabilities are about \$5,000, with assets nominally \$1,000, mostly secured by the Bank of Hamilton.

—On the second class vessels insurance formerly expired at noon of November 30, and Judge Swan, District Court of Detroit, Mich., some time ago based a decision on the fact and called that hour the close of navigation on the Great Lakes. Since that time it has held as a precedent in law suits. But since that decision the insurance syndicate have made a concession to the 2nd class boats by calling December 1, or the midnight of November 30, the hour of ending their policies. If these vessels happen to be out at that time they are given an insurance extension, but the rate is much greater than charged the A1 boats. With the 1st class vessels the insurance expires, if they are in port, on the midnight of December 11. If the vessel happens to be on the lake with a cargo contract, departure having been made prior to the expiration of the insurance, her insurance policy is extended at pro rata rate, which is the smallest the insurance syndicates have been willing to grant and which

is so small that the owners have never protested against paying it. The extension continues until her arrival at destination, even it takes ten days after the nominal time of ending. If she is held up at a way port by ice and compelled to stay there all winter, insurance ceases on her arrival at that point.—"Marine Record."

—A pleasing feature of the glove trade has been the adoption recently by some prominent importers, of the French, or obscure, figures in marking. This method will greatly obviate the difficulty so frequently experienced by the retailer in fitting a customer. The woman who will not admit that she wants a No. 7 shoe, will also avoid calling for a No. 7 or 7½ glove, but will worry the salesman for an hour in the attempt to have a 5¾ or 6 glove put over a No. 7 hand. Even if such is finally accomplished by persistent efforts and the aid of the stretcher, there is always a dread of the gloves returning in a damaged condition, which will either result in possible loss to the merchant or customer, with the additional possibility of having his stores reflected on as carrying an inferior line at high prices. Under the new idea a customer may insist on having a 5¾ glove and after having the hand measured, can be given the glove that will fit comfortably and correctly, without the least knowledge of the actual size, except that a 5¾ was asked for and the order was cheerfully filled. The wonder is that this was not adopted before. All retailers of gloves will welcome the change, which, apart from the brief time taken in readily understanding the "French" sizes as conforming to the actual sizes, has everything else in its favour. The adoption of this mode of marking sizes on the better grades of shoes has proven its worth to all who have had the experience. There was a double duty to perform, however, in the marking of shoes, because the width is often as important a consideration to a customer as the size. To be fitted comfortably and neatly is to be satisfied, the knowledge of the real size has been proven to be of little consequence, hence the success of the new idea.

GROCERY NOTES.

—A cartoon published in an American paper represents two dudes looking with disgust at a notice, "Wanted, volunteers for service in Philippine Islands, to be officered by regular army men. N.B.—'No Sons of Somebody' need apply." The cartoon is a skit at the practice of giving military rank to men not for merit but for family connection, which means in the States, connection with some politician who has a pull. The very evil said to be especially characteristic of the aristocratic system of the old country is being manifested even in a worse form in the democracy of the United States, for men have been given military commands who had had no training or experience as soldiers, not even as much as our volunteers. Troops commanded

By Special Appointment to H. R. H The Prince of Wales.

HEATON, BUTLER & BAYNE,



**ARTISTS IN STAINED
GLASS, MOSAICS
AND DECORATION,**

**14 GARRICK STREET,
LONDON, Eng.**

Estimates and References to completed Works on application

by "Sons of Somebody" are in a pitiable case and those responsible for the situation have committed a heinous crime.

—A branch of the Imperial Bank of Canada will shortly be opened in Golden, B.C., arrangements for which having already been made.

—It is announced that the leading wholesale grocers of Ontario, some eleven in number, have formed a compact with the view of economy in buying, harmony and equality in selling prices, and closer purchasing owing to one buyer controlling that department. It is stated that, owing to excessively keen competition, the expenses attached to running the business have been comparatively heavy. Particularly has this been the case regarding the buying, which is the principal feature to be changed, and from which more satisfactory results are expected to be obtained. It remains to be seen whether a corps of buyers under the supervision of a general manager will secure supplies for several distinct houses to better advantage than an equally capable buyer whose interests are confined to the wants of one wholesale house. The expense will doubtless be as great, but there is, of course, a chance of buying to slightly better advantage if no after difficulties arise.

—A factor which will tend to have some influence upon values of canned salmon this fall, which at least will take care of whatever surplus pack there is to carry over into next year, even if it does not directly affect prices for salmon for home requirements, is the permanent placing of canned salmon on the army rations of both the United States and Great Britain. In the former case, the government has just doubled the ration, namely, serving it six times in ten days instead of three times in ten days as heretofore.

—Late advices from the Pacific Coast indicate that the stock of raisins remaining in the hands of the Raisin Growers' Association is about 400 cars, the bulk of which consists of four-crowns, and the balance of threes, two-crowns and ungraded having been exhausted some time ago. According to some reports these goods are spoiling on the Association and ultimately will have to be disposed of to the wineries.

**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,**

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 56, 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.

—A Yokohama, Japan, circular, date July 1st, speaking of the tea crop says: Since last report on the 15th ult., there has been an active demand at gradually advancing prices. Second crop leaf is now coming forward freely, but the quality is poor, and there appears to be fewer good teas offering than usual. Stocks are large, and composed chiefly of low grades.

—Our comments on the spread of the recent fire at St. Rochs, Que., have evidently spurred the authorities to action. Mayor Parent has ordered a strict investigation as to the cause and spread. A strict enforcement of rules authorising suitable fire appliances to guard against any such repetitions will be hailed with satisfaction.

—Denia news to hand confirms the statement that unusual shipments of Valencia raisins will be made to France and Germany this year, and as the crop is only of comfortable size, it is likely that prices for this market will remain firm throughout the season, instead of sagging after first orders have been negotiated.

Two more cargoes of Barbadoes molasses will soon arrive in port, namely, the Avola, which at present is discharging part of her cargo at Quebec, and the Preference which will arrive here in a week or so. The former brings molasses for Chaput Fils and Quintal Fils, the latter cargo is for Gillespie & Co.

—At Grand Cascapedia, Que., on the 22nd inst., the sash and door factory, lumber warehouses, blacksmith shops, etc., belonging to J. and P. Nadeau were totally destroyed by fire. Loss about \$10,000; no insurance.

—One of the latest trusts to be formed in the United States is the Cotton Waste Trust, which is to include several concerns in Canada. The trust will mean the pooling of interests to the extent of 20 million dollars.

—A large building for the purposes of an asylum beyond the East End of the city is about to be erected.

—Cobourg, Ont., will vote on a by-law to raise \$12,000 to build a new collegiate institute.

*McLashell, Dougall & Co
Fine Yamish & Japan
Manufacturers
Montreal
Order Lists on application*

50 YEARS OLD
ESTABLISHED
1847

Assets Over Assurances Over
\$20,000,000 **\$75,000,000**

THE
CANADA LIFE
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Que

THE STANDARD ASSURANCE CO. ESTABLISHED
OF EDINBURGH. 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$44,700,00
Investments in Canada, - - - - - 14,150,00

[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 CO'Y.
INCOME AND FUND (1892).

Capital and Accumulated Funds, ..:	\$38 355,000
Annual Revenue from Fire Premiums.....	} 5,715,000
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	
Deposited with Dominion Government for the security of Canadian policy-holders	200,000

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

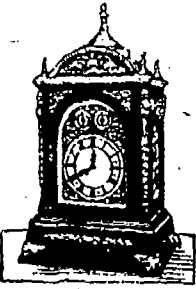
THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
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.



(FOUNDED 1825.)
LAW UNION and CROWN
INSURANCE CO. of LONDON.

Assets exceed, - \$21,000,000.
Fire risks accepted on most every description of insurable property.

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

FIRE. LIFE. MARINE.

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General Insurance Agents and Brokers

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Insurance.

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ASSURANCE CO'Y
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Established in 1719. Canadian Branch
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MONTREAL, P. Q.

PATERSON & SON
Agents for the Dominion.
City Agents:

E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
S. Mondou.

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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Financial Agents.

Standard Building, MONTREAL. Tel. Bell, "Main 1717."

R. WILSON-SMITH
FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,
151 ST. JAMES STREET, MONTREAL.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, JULY 28TH, 1899.

THE JUNE BANK STATEMENT.

Beyond the position given to it as the closing month of the half year, and of the fiscal year observed by the government, June has no claims to special prominence. It is rather a month of uncertainty than of achievement. It is the growing time, with the chances of blighted crops still present. Happily we are now past the critical time, with harvest prospects bright as the sickles and the scythes are sharpening for work.

Preliminary statements of imports and exports indicate a year of unprecedented foreign trade. The imports were \$152,021,058, and exports, \$154,083,650, making a total of \$306,104,768. Until a revised return is published an exact comparison cannot be made between the year just closed and 1897-98. But there is no doubt that the enormous expansion of imports last year so far offset the large shrinkage in exports as to yield a total for the entire foreign trade larger than any on record. The total net expansion was \$1,628,972, subject to correction when the official returns have been revised.

The circulation last month increased from \$37,012,914 to \$39,097,708, thus sending the note issues to a higher point than ever before in June. The increase over same month 1897 is \$6,731,000, showing the enlargement in last two years to have been \$1,400,000 in excess of what occurred in the ten year period 1889-1898. The usual movement in the Fall will send the circulation considerably above 40 millions; a figure it has never yet reached.

Credit balances remained much the same throughout last month. Deposits rose from \$164,117,087 to \$166,549,940, an increase of -2,432,853, which is one million

Established 1859.

Tel. Addresses: "SWIFT, COVENTRY," "CHEYLESMORE, LONDON."

THE

SWIFT CYCLE COMPANY, LTD.

With which is incorporated

The Coventry Machinists' Company, Ltd.

SWIFT CYCLES
World Renowned Machines.

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

CHEYLESMORE WORKS,
COVENTRY, - - - - - ENG.

more than the increase in June, 1898. In the last twelve months the deposits payable after notice have risen from \$144,749,443 to \$166,549,940, an addition of \$21,800,497. Since June, 1897, those deposits have expanded to extent of \$46,865,000, and in the last ten years the increase has been \$97,767,490. That is, in the last decade the deposits payable after notice in the banks of this Dominion have increased by \$28,985,040 more than the total amount accumulated in the banks since banks were established in Canada. In June, 1872, the total deposits held by the banks payable after notice was \$19,599,537, so that, in the 27 years since then the Canadian people have laid by funds on deposit to extent of \$146,950,403. In 1872, the discounts were \$99,508,900, towards which the deposits payable after notice contributed 20 per cent.

At the end of June last the discounts were \$250,974,390, towards which the deposits payable after notice contributed \$166,549,000, which equals 66 per cent. In other words, the deposits 27 years ago furnished one-fifth of the money which the banks used for discounts, to-day the deposits provide two-thirds of the funds for that class of business. The change has altered the conditions of banking very materially, and it has reduced the value of the paid-up capital of the banks, so large an amount not being now needed as it was when deposits were so much less abundant.

As we are writing the announcement is being published that the Bank Ville Marie in this city has suspended payment owing to a robbery committed by two clerks in collusion. The defalcation would not have disturbed any but a very small institution. We deal elsewhere with the question of its note issue. The Union Bank is retiring from Ottawa where far more banks are open than the local business needs. It would afford us no surprise to hear of a similar step elsewhere on the part of several banks. The Imperial is

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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, \$3,887,500.05
Total Paid Members, 1898, \$4,584,005.12

CASH AND INVESTED ASSETS.

et Surplus invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898. \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898.....Policies, 12,779 Ins., \$32,027,390
Total Business in Force Dec. 31, 1898....." 103,379 " 269,169,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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 ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.
Home Office, Mutual Reserve Building, - - NEW YORK CITY

opening a branch at Golden, B.C., which is a very promising mining centre. We append our usual comparative table, and in this issue will be found the official returns for June complete.

BANK STATEMENTS.

	June, 1899.	May, 1899.	June, 1898.	June, 1899.
Capital authorized.....	76,808,664	76,808,664	74,763,624	75,779,999
Capital subscribed.....	64,743,448	64,701,848	63,050,148	62,270,699
Capital paid up.....	63,674,085	63,617,335	62,309,137	60,316,451
Amount of rest.....	23,956,908	23,907,231	27,556,666	19,966,699

LIABILITIES.

Notes in Circulation.....	89,097,703	37,012,944	86,539,103	81,209,972
Balance due Dominion Govt..	5,201,376	3,467,372	4,644,725	9,671,589
Bal. due to Provincial Govts..	2,316,621	2,310,788	2,227,355	3,659,074
Deposits on demand.....	91,882,400	92,300,417	83,313,900	54,872,993
after notice.....	166,549,940	164,117,037	144,749,443	68,782,451
Loans from banks in Can. sec.	42,000	42,000	.....	185,459
Dep. on demand, in Can. banks	3,529,152	3,057,169	2,553,444	1,607,017
Bal. due Can. banks dly exch.	114,822	99,708	104,193	974,359
Bal. due agencies, &c., abroad	684,932	642,557	492,502	102,419
Bal. due agencies, &c., in U.K.	6,836,052	6,895,443	3,225,526	4,627,751
Other liabilities.....	485,392	366,401	497,465	1,221,269
Total Liabilities.....	310,330,478	311,052,591	277,407,621	175,662,257

ASSETS.

Specie.....	9,240,810	9,312,898	9,288,030	7,321,927
Dominion notes.....	16,959,327	16,356,293	15,214,805	9,773,984
Deposits securing circulation.	2,016,573	1,998,001	1,915,070	.....
Notes & cheques on other banks	11,015,376	10,516,935	9,693,723	6,420,418
Loans to other banks in Can. sec.	46,186	42,045	30,000	.....
Dep. on demand in Can. banks	3,106,522	3,031,359	3,015,200	3,148,253
Bal. due from banks dly exchgs.	280,073	203,521	242,051	.....
Bal. due from banks &c. in U.K.	21,074,085	22,065,017	21,279,983	16,312,372
Dominion Govt. Deb. Stocks..	10,170,065	10,030,419	8,330,112	762,044
Can. Municipal & public secs. (not Dominion)	4,398,019	6,074,746	4,911,627	2,004,071
Can., Brit. & other R.R. secs.	14,875,470	14,903,616	17,352,284	.....
Call loans on bonds & stocks.	20,639,300	20,184,396	22,006,715	12,039,488
Current Loans & Discounts...	250,974,389	249,138,171	222,411,638	149,105,97
Loans to the Govt. of Canada....	.....	.....	1,073	897,222
to Provincial Govts.....	3,150,714	3,137,122	.....	901,571
Overdue debts.....	248,083	1,542,071	2,050,867	2,456,381
R. E. besides bank premises..	1,130,350	1,515,325	2,132,903	584,807
Mortgages on real estate.....	607,876	612,849	570,820	793,595
Bank premises.....	6,012,083	5,995,027	6,740,164	3,793,795
Other assets.....	2,624,722	2,250,336	1,574,645	4,943,474
Total Assets.....	408,936,411	412,678,070	365,634,952	255,785,681
L'ns to directors & their firm	7,182,672	7,072,041	8,457,874	8,185,158
Average specie for month.....	9,308,030	9,301,630	9,277,085	7,184,073
Average Dominion notes for mo	18,838,245	15,561,179	15,996,377	9,184,890
Greatest circulation during mo..	39,313,596	35,442,938	37,416,083	.....

THE VILLE MARIE BANK SUSPENDS.

The Ville Marie bank in this city suspended payment on the 25th inst. The immediate cause of this is stated to be the robbery of the bank by the paying teller, who acted in collusion with the accountant. The defalcation amounts to \$58,000, against which there is the amount of the officials' guarantee. The following notice is over the window of the Paying Teller of the bank: "In consequence of a large defalcation on the part of the paying teller, and consequent run on the bank, the directors have decided, in the interest of all concerned, to suspend payment. Meantime, Mr. U. Garand has been placed in authority to audit and report."

The Bank has three branches in Montreal, and 12 in outside places. The directors are: W. Weir, President and General Manager; E. Lichtenheim, Vice-President; A. S. C. Wurtele, F. W. Smith, and Godfrey Weir.

This kind of fraud is the most difficult to prevent in any business office where money is handled, but especially so in a bank where trust must necessarily be imposed in some officials. Whatever checks may be placed upon the staff to prevent an official committing a fraud those checks involve responsibility somewhere, at some point in the machinery, and if the trust reposed on the fidelity of the occupant of that position, if, as it were, the watchman conspires with the thief, all precautions are in vain. Such incidents have been very rare, indeed, in Canada. So far as the circulation is concerned there is no question about the Ville Marie notes being paid in full. Under the Bank Act unless the bank advertises within sixty days of suspension, its intention to pay the notes in full, the fund of \$2,016,000, held at Ottawa to protect the circulation of the banks, will be called upon to redeem them. But there can hardly be a doubt that there are enough assets to pay all the notes at an early period; the redemption has already commenced. The circulation only amounts to about \$262,000. According to the June bank statement, the Ville Marie stood as follows on 30th ult.:

Liabilities.		Assets.	
Capital paid-up	\$ 479,620	Specie & D. Notes	\$ 77,002
Reserve	10,000	Gov't deposits	18,540
Circulation	261,870	Notes, cheques &	
Deposits	1,504,665	balances of other	
Sundries	305	banks	187,703
		Bonds, &c.	87,027
		Call loans	38,665
		Discounts	1,372,485
		Overdue debts	57,218
		R. E. & Mortgages . .	144,107
		Other assets	284,702
	\$2,256,460		\$2,267,516

In the item "Other Assets, \$284,702" is included stock of the bank held by itself to the extent of \$262,700, so that the actual amount of paid up capital on which the double liability applies is only \$216,920. We trust that will not be required to pay off the creditors.

Since Confederation sixteen Canadian banks have gone into liquidation whose aggregate paid up capital was \$10,124,000. Ten of these paid all notes and deposits in full. Thirteen paid all notes in full. In the other cases the losses to the public were small.

Lemieux, the defaulting accountant, is under arrest. Herbert, the paying teller, was apprehended, but released under circumstances which require explanation. The bank will go into liquidation. Much sympathy is felt for the President, Mr. William Weir, who took hold of the Ville Marie some years ago, and by great energy saved it from ruin when it was on the verge of collapse. Confident hopes are expressed that the assets will prove sufficient to pay the depositors in full, after the circulation is redeemed.

THE ASSETS OF THE VILLE MARIE BANK.

How the cash assets of the Ville Marie Bank stand after the robbery recently perpetrated has not been stated. The missing thief, we are informed, took \$50,000 in the notes of the bank, which constitute a liability that will have to be paid, if they are still outstanding. The deposit of \$18,540 with the Government to secure the circulation is good for the amount, the notes and cheques on other banks, which, on 30th June, stood at \$172,678 may be considered wiped out, as well as the \$6,159 due from other banks in daily exchanges. The securities, \$87,027, should be worth their face value; so also should the call loans for \$38,665. Out of the above there will probably be \$140,000 realized.

The results of the liquidation turns upon the value of the current loans for \$1,372,485. If they are collected

the depositors will be paid in full from the assets, if not, the shareholders will have to discharge their double liability, as far as they are able, in order to meet the deficiency. The shareholders will be very fortunate if they escape by sacrificing their stock. The real estate assets stand in the bank returns as, \$144,107, what the saleable value is, has yet to be proved. The last item in the return of assets is under this heading, "Other assets not included under the foregoing heads, \$284,702." This item in the Ville Marie statement has stood at about that figure for many years, and has excited some curiosity, as it is so very much out of proportion to the business of the bank, being over 10 per cent. of the total for all the banks, whereas the total assets of the Ville Marie are only half of one per cent. of the total assets of all the banks. What then does this \$284,702 of "other assets" consist of? The answer will not be satisfactory to the creditors, for it wipes out \$262,700 of assets at a stroke of the pen. The item in question represents 1,295 shares which are the property of the bank, which came into its possession during the troublous days when it was re-organized some 20 years ago, when the capital was reduced. As a matter of fact the paid up capital was practically less than what has appeared in the statements since then by the amount of these 1,295 shares owned by the bank, for it is obvious that the capital of a bank cannot be paid up by itself. It is expressly stated in the Bank Act that, "A bank shall not either directly or indirectly lend money or make advances upon the security of pledge of any share of the capital stock of the bank," but, it is allowed to take over its own stock to secure "a pre-existing and matured debt." It has also a privileged lien on its own stock, and under certain conditions may sell the stock of a delinquent debtor. The power to sell involves the power to own, consequently the circumstances under which the Ville Marie Bank acquired the shares of its own stock which it now holds, render the holding legal; it is, however, most unfortunate that so large an item on its assets is represented, has been represented for many years, by what is a mere cross entry in the books, having no value.

Besides these 1,295 shares the bank holds 1,332 more shares which stand in the names of the President and Mr. U. Garand the former manager—till some eight years ago)—in trust. These represent \$133,200 of assets, which are valueless. The proper way to treat these items would be to wipe off their total, viz., \$262,700 from the "Other Assets" account, and balance the entry by wiping off \$262,700 from the liabilities account, by reducing the paid up capital to its actual figure, which is, \$216,920. Were those cross entries made the position of the bank would be clearer, it would remove so-called "assets" which are not assets at all, and reduce capital liabilities which are only nominal. It would also show that the double liability asset is only \$216,920, not \$479,620, as it would be were the paid up capital a reality as it stands in the bank returns.

A point was raised some years ago as to the circulation whether the bank was authorized to issue notes to extent of its paid up stock when over half the stock was held in pledge, was, in fact, not actually paid up? Many years ago the circulation of the Ville Marie exceeded its actual paid up capital; in 1885, for instance, it stood about \$400,000; but it was brought down afterwards within the limits of the actually paid up capital, a change which, though required, tended to weaken the bank by limiting its already scanty resources. These conditions gave rise at times to comments which were not helpful to a weak institution. The reticence observed by those who were able to infer what it would have precipitated a run on the bank to publish, gave the bank every chance to recover its credit and grow in

strength, though a wise step years ago would have been to amalgamate with another institution, as the handicap was too heavy.

INVESTMENTS OF LIFE INSURANCE COMPANIES.

The Prussian authorities object to life insurance companies being the owners of stocks where double liability is involved. They also regard with disfavour, the investment by such companies in loans on unimproved or non-productive property, or on farms, churches, hotels, theatres, breweries, factories, or mining properties of any description. Investments in the securities of industrial enterprises they also regard as objectionable.

There can be no question as to the general soundness of these objections. A double liability, as in the case of shares in limited liability and other companies, undoubtedly detracts from the absolute security of such investments. Loans on unimproved or non-productive property no wise investor will make. But, when the Prussian authorities taboo farms, churches, hotels, theatres, breweries and factories, they draw the line needlessly strict. Granting the higher risk attending such loans owing to the properties covered being liable to destruction by fire, that danger may be obviated by insurance, and is obviated by all investors, private or corporate, who have any business experience. We can hardly conceive the manager of a life insurance company being so deficient in judgment, or so imprudent as to advance money on such properties as are enumerated above, without covering the loan by insurance. The securities of industrial enterprises, to which the Prussians also object, are certainly not such as a life insurance company ought to purchase. The contingencies of a manufacturing or mercantile business bring too much risk to render industrial securities an appropriate investment for life insurance funds. The Prussian restrictions then do not teach anything regarding investments which is novel to those who have had such experience in placing money, as managers of life insurance companies have usually enjoyed.

The only line of investment to which the Germans object that is generally adopted by life insurance companies, is, the shares of joint stock companies. Now, although, as we have admitted, the double liability is a possible weakness in such stocks, if not a danger, there are stocks which it is mere financial pedantry and theoretic squeamishness to regard as doubtful investments because they involve double liability. The question as to the proper investments to be made by a life insurance company is just now a very prominent one. It has been raised by the New York Life Insurance Company having announced in the press that all its holdings of stocks are to be sold, and in future no stocks will be accepted as collaterals for securing loans. This move has been taken in order to enable the company to resume operations in Prussia, where the authorities object to stocks being held by life insurance companies. A by-law has, therefore, been passed to the effect that this company shall not purchase, hold, or grant any mortgage loans on unimproved or non-productive property or on farms, hotels, theatres, churches, breweries, factories, or mining enterprises of any description whatsoever. Neither shall this company make any loan or investments in what are commonly known as industrial enterprises, nor shall this company, notwithstanding the permission to invest in or loan on stocks, contained in the insurance laws of the state of New York, hereafter increase its holdings in such securities, but instead it shall annually reduce its holding of stocks, until 1902, no such securities, will be included amongst its assets, or be held as collaterals.

This announcement naturally called out statements and explanations from the Equitable and Mutual Life companies, to whom it sounded very much like a challenge, and inferentially a reproach. Those gigantic concerns responded by declaring that they had no intention to change their system of investing funds. This statement was necessary to prevent misapprehension on the part of the public, as, had no explanation been published by them, the inference from the New York Life's statement would have been, that it had taken a step in prudence which its great rivals declined to follow.

Although the business of these giants has gone to such a prodigious height they seem as sensitive to a competitive movement as a young company, so they threw back the assumed and implied imputation of having made incautions investments by a bold statement, that they saw no reason to alter their methods. It seems that the stocks owned by the New York Life had only a market value of \$6,000,000 at close of 1898, while those held by the Mutual were valued at \$32,000,000 and by the Equitable at \$17,000,000. A large quantity of the stocks held by each of those companies is good value in the market for over double the amount it is registered for on their books. Were the surplus over the par value of these stock investments added to the amount of the surplus funds of the companies owning them, they could each add from two to three millions to their surplus.

The course of the New York Life in eliminating stocks from its investments has been avowedly adopted in order to meet the views of the Prussian authorities and not because the management of the New York Life considers stocks to be an improper investment for life insurance companies. There is consequently in such a course no reflection on those companies which own stocks as part of their assets. Stocks may be an imprudent, or, a perfectly sound investment. If a manager and his directors have not wisdom enough to select safe investments they are woefully out of place in a life insurance company. But experience has shown, that excellent judgment, and prudence have, with very rare and very trifling exceptions, been displayed in the investments of life insurance companies.

STANDARD LIFE ASSURANCE COMPANY.

We have the pleasure of publishing in this issue a synopsis of the last annual Report of the Standard Life Assurance Company. A life assurance company bearing such a title as "Standard" would find the name a heavy handicap were it not justified by the Company's position. The Standard sets, as it has reached, a very high standard in all that establishes a life insurance company in public confidence. Like the Standard which when flung to the breeze is a symbol of British supremacy, and power, and the wisest of all forms of government, this great Company represents strength, solidity, impregnability, and the most sagacious management.

The amount of assurances accepted during the past year, for which 4,937 policies were issued, was \$10,016,102. The subsisting assurances on 15th November, 1898, were \$119,825,256. The revenue of the Company for 1898 was, \$5,686,058. The death claims were, \$3,265,884; an amount considerably in excess of previous year; but large as these claims were they only took 57 per cent. of the income of the Company, leaving \$2,420,174 to be added to the funds reserved for meeting liabilities as they arise. The exceedingly great strength of the Standard is evidenced by this exhibit, as the death claims could be nearly doubled, and there would be current annual income enough to meet them, without touching the funds specially reserved for that purpose. Those

accumulated funds are equal to paying the aggregate death claims of fourteen years without drawing a dollar from the annual income.

The Standard holds over 13 millions of assets in Canada. This is very striking evidence of the confidence felt in the financial position and prospects of the Dominion. It also is a tribute to the sagacity and the probity of Mr. W. M. Ramsay, who, for so many years, has so honourably represented this distinguished institution, which is prominent in life insurance wherever the British Standard is flown. The business in Canada is making steady progress, the policies issued in the last year officially reported being, \$1,729,850, which was over 52 per cent. of the entire business done by the whole of the British life offices in Canada. The Secretary of the Standard, Mr. J. Hatton Balfour, who is very popular and much respected, is devoting all his energies to enlarging the business and keeping up its exceptionally high reputation.

COLONIAL MALTING BARLEY.

On the 28th October next the Brewers' Exhibition will be opened at the Royal Agricultural Hall, London, England. Everything used by the trade will be exhibited and prizes awarded. Amongst these will be the following: Class II., for malting barley from any British Colony. first prize, gold medal and diploma; second prize, silver medal and diploma; third prize, bronze medal and diploma. Special conditions to Class II.—Growers, merchants or factors can exhibit in this class, but all entries must state district in which the exhibit was grown, give particulars of manuring, date of harvesting, and conform to conditions as to submitting bulk to the judges. These awards will not be made unless 10 entries be made. The English brewers last year used 54 millions of bushels of malt, 131,000 bushels of unmalted corn, 915,400 cwt. of rice maize, and 2,690,300 cwt. of sugar, glucose, &c. The malting barley interest is a very large one in England. The beer duty alone of Great Britain last year amounted to 60 millions of dollars.

WATER AND GAS PIPES DAMAGED BY ELECTROLYSIS.

It is now established that water and gas pipes are liable to become defective by being eaten away by electrolysis. When iron pipes are laid near the tracks of an electric street railway there is apt to be an action set up by electricity being drawn into the pipes by which they are gradually eaten away. When the average consumption of water in a city or town goes over a certain quantity per head of population, it may safely be assumed that it is leaking through the street pipes. There can hardly be a doubt that the leakage in this city is enormous. We have reason to know that there is no systematic inspection to detect where waste is going on. This service is maintained in other cities to the great advantage of the water works. A tap has been known to be running in an empty house night and day for months without discovery. The service required to stop such enormous waste would quickly detect any leakage arising from electrolysis, the effect of which has been known to lower the pressure of water and hinder the adequate supply for extinguishing a fire. The loss of gas owing to the main being eaten through by electrolysis, falls on the gas company, but it has been known to cause a very disastrous explosion. Some time ago a match thrown down on a roadway fired a body of gas which had gradually accumulated owing to a leaky main, the effect of the explosion being a terrible loss of

life and injury to property. The officials in charge of the plant of water and gas companies need to keep the danger of electrolysis ever in mind, as watchfulness and precautions may prevent serious trouble and loss.

RIDEAU HALL.

No one begrudges the Governor-General of Canada such house accommodation as befits so distinguished an official. It is, however, very doubtful whether it would not, even yet, be more economical to provide a new residence at Ottawa than to go on patching, enlarging, altering, and generally tinkering the ramshackle structure known as Rideau Hall. We find in the supplementary estimates the item "Rideau Hall, additional wing and furnishing, \$14,000." In 1897 the expenditure on this house was \$30,341, in 1898, \$25,736. The old place has had enough wings added to it in recent years to enable it to fly away, a consummation of its career devoutly to be wished. In fact Government House, Ottawa, is chiefly wings and extensions. It is high time the question were considered of providing a more suitable residence for the Governor-General, one which would not require large annual outlays or wings, extensions, alterations, repairs, new heating apparatus, &c., &c., &c. Rideau Hall is now never out of the hands of workmen, and costs more than the interest would be on the outlay necessary for an appropriate residence for the Governor-General.

THE PRESS CORRESPONDENTS AT MANILLA.

The eight press correspondents representing four leading American newspapers and the three who represent the Associated Press have published a memorandum protesting against the censorship exercised over their dispatches. They affirm that owing to their letters home being altered by the military authorities an entirely erroneous idea is entertained by the public as to the situation in the Philippines. They declare that the facts have been withheld in order to avoid alarming the people at home who have been kept in ignorance of the losses in the field and by sickness, and entirely misled as to the strength and tenacity of purpose of the Filipino forces.

This protest raises the whole question as to the alleged rights of press correspondents in the sphere of war operations. No such rights exist, there is an ancient saying to effect that war suspends laws, a state of war certainly suspends the ordinary civil rights of those within the sphere of conflict. The greatest of war correspondents, Dr. Russell, in his memoirs points out how crippled he was by the necessity of suppressing news known to him, because its publication might be prejudicial to one army or the other, he, as a privileged non-combatant, being bound in honour to show no partiality to either side. The correspondents during the Crimean, the Turkish, the Franco-German wars were subject to rigid censorship, and when it was relaxed they were thrown on their honour which was as effective a restraint as an official censorship bureau. General Otis, in the Philippines, knows too well the utter recklessness of the American press reporters to give them a free hand, such as Archibald Forbes and other British correspondents had when writing from the seat of war in Europe. During the war with Spain the war correspondents ran riot in competing with each other as to who would reveal most of the secrets of the War Department, and of the movements and intentions of the commanding officers in Cuba and of the fleet off that coast. The correspondents demand the right to furnish the public with "complete reports of the situation." The claim is

preposterous, no General conducting a campaign could tolerate full reports of the situation being regularly communicated to the enemy, as those would be which appeared in American papers.

The plain truth is the daily press is pressing the so-called rights of the press to an unreasonable extreme. The privacies of life are invaded by the ubiquitous reporter with an audacity bordering on the sublime. Those who have courage enough and who retain sufficient self-respect to resist this impertinence are regarded as though they were violators of some moral, or statute law who decline to be used for spectacular advertising purposes by the daily press. Visitors from abroad or from a distance of any distinction are everywhere pounced upon by press agents by whom they are examined and cross-examined as to their private affairs and opinions, and intentions, in order, out of what is revealed under pressure, to concoct a spiey narrative called an "interview." As a rule those stories are a tissue of misrepresentation, direct falsehoods, disagreeable insinuations, and gross impertinences, the latter element being the chief attraction to those for whom many of those interviews are worked up. A distinguished British statesman said recently, "We are getting near to the system of government by newspapers." So arrogant have become the pretensions of a certain section of the press that papers of that class treat all rights and privileges, official or private, as unworthy of respect which interfere with those which the press claims to have in regard to publishing whatever will increase its circulation. We have then no sympathy with the war correspondents at Manila who wish to do just as they like regardless of the restraint demanded in the interests of the American troops, the reputation of the General in chief command, and of the object of the conflict. The American press correspondents evidently look upon war as a circus for the amusement of the populace, and regard the proprietors of the show to be a few daily newspapers. Such notions cannot be stamped out too soon, however loudly the yellow press may squeal.

EDUCATION WHICH DOES NOT EDUCATE.

The father of a youth whose bent of mind was in that direction decided to have him educated for the profession of architect. Knowing nothing himself in regard to the training required for this calling, he was induced to apprentice the youth to a contractor whose specialty was the taking down of buildings prior to removal, or alteration. The pupil learnt this art thoroughly, he knew the proper way to pull roofs, walls, interiors, windows, floors, all to pieces. After a few years devoted to learning this class of business, he applied for employment in an architect's office. His testimonials were splendid as to his knowledge of the art of separating the sections of a building into their component parts. When asked to give evidence of his ability to make the working drawings of a building, it was found that his knowledge went no further than familiarity with destructive processes; of constructive methods he knew nothing.

The above is an analogue of the educational system now in vogue. What is now called "grammar" is nothing more than the art of pulling sentences to pieces. The old idea of English grammar as "the art of speaking and writing the English language with elegance and propriety," is now wholly obsolete. Modern grammar is simply the art of analysis. It begins and ends with dividing language into its component parts. Of constructive work, of composition, according to established rules

and models, the modern grammar pupil learns nothing. He could pull the Parthenon to pieces, or disintegrate the noblest cathedral, but could not build a stable without blundering. It is cruel to waste the time of youths of both sexes as is now done in our public schools of both grades, fooling over grammar lessons, so-called, which do not teach grammar, but do muddle the minds of pupils, and give them false ideas as to their educational progress.

We have before us a letter written by the principal of a very large public school in a leading city. This epistle covers a sheet of note paper, closely written, the number of words being 316. There is not a perfect sentence in it; there is no place at which a period could be put, the words run on into all manner of complicated moods and tenses, and grammatical discords. Yet the writer of that clumsy letter, some of the words in which are incorrectly spelt, is regarded as exceptionally expert as a teacher of grammar. The principal of a High School in Ontario constantly uses "come" for "came," as, for instance, "I went to Ottawa and come back by the night train." Vulgarisms of this class are used by him, yet his reputation is very high as a grammarian. The title "grammarian" ought to be changed to "analyser." In a recent Mail are given questions taken from a High School grammar examination paper which are incomprehensible, they are stated so clumsily, and with so little regard to punctuation. The examiner is an expert analyser, but he seems not to have learnt the elements of grammar.

Another serious defect in our schools is the neglect of spelling. Mr. B. E. Walker, General Manager of the Bank of Commerce, declared some time ago, that applicants for bank positions, who had been through a High School, were most faulty in spelling. A writer in the Toronto "Mail" has recently examined the papers of High School candidates and found the following blunders in the papers of two of those who were successful:—"Ellapsed, sience, batle, already, gallent, galient, dismade, roring, seaned, expanee, watter, draned, resirvoir, reser-recieved, attak, fiveteen, watter, draned, resirvoir, reser-voy, centreal, succeeded." All those blunders were made in a spelling test of 150 words, and the pupils who made them were passed up to a higher grade! One made 15 and another 16 mistakes in 150 quite ordinary words, only 45 of which were more than one syllable, so that of the words composed of two or three syllables, these advanced High School pupils mis-spelt 33 per cent! Such an exhibit is a gross scandal to our boasted educational system.

We have had reason recently to test the education received at our public schools by girls who are desirous of earning a living by short-hand and type-writing. They had been drilled in analysis, but could not write without making grave errors in grammar, consequently were unable to detect those made by others. It is pitiable for young people to have been so deluded by their educators, so victimized indeed we say by the miserable educational methods in vogue in our public schools. Like the High School pupils of whose errors we have given specimens, the young persons we allude to were lamentably deficient in spelling, which, in a shorthand writer, is a fatal defect, except in an office where there is no one able to detect mistakes. Grammar and spelling defects arise from the same faulty system. If pupils were trained in composition, they would learn grammar practically by using it, they would become expert in detecting grammatical faults and in the art of correcting them. By practising composition they would also learn to spell correctly, by the eye becoming accustomed to the sight of words in their correct form, which teaches spelling more effectually than

any other method. We venture to say, that the greatest masters of English, men like Addison, Swift, De Quincey, Ruskin, Carlyle, never analyzed an English sentence in their lives. The grammars in use in the higher classes of schools exhaust the brains of pupils in the effort to comprehend the metaphysical definitions which such textbooks contain. The whole system of modern education in public schools is, in fact, radically unsound, it does not prepare pupils for the practical duties of life.

BANK VILLE MARIE SHAREHOLDERS.

The following is a list of the shareholders of the Ville Marie Bank, who hold 20 shares and upwards:

	No. of Shares.
Acer, C. M., Montreal	30
Archambault, P. A. O., L'Assomption	28
Casgrain, P. F., Montreal	25
Dorion, P. A. A., Montreal	51
Galarneau, Jos. Ed. (Est.), Montreal	30
Garand, U., et W. Weir, in trust, Montreal	537
Hope, John, Lachute	89
Lafontaine, Lady Jane N., Montreal	45
Laframboise, M., (Est.), Montreal	25
Lemieux, F., St. Anne de Bellevue	20
Lichtenhein, Edward, Montreal	37
Lichtenhein, Rose, Montreal	100
Morin, Vitaline, Contrecoeur	25
McDougall, John & Co., Montreal	352
Papineau, Henriette, Montreal	32
Papineau, Mercedes, Montreal	33
Prentiss, Alice Hackett, Aylmer	50
Rolland, Chs., (Est.), Marieville	50
Smith, F. W., Montreal	30
Stock, property of the Bank	1,332
Thornton, A. R., Montreal	20
Watters, A. L., Chicago, U.S.	40
Weir, Godfrey, Montreal	55
Weir, Wm., Montreal	404
Weir, Wm., in trust, Montreal	495
Withall, W. J., Montreal	299
Wurtele, A. C., Montreal	50

There are 40 who hold only 1 share, 53 who hold from 2 to 5 shares, 25 who have from 7 to 15 shares. Out of the total shares on the stock book, the bank owns 1,295 and has 1,332 in the hands of the President, and Mr. Garand, ex-manager, in trust.

TO CONTROL THE COFFEE MARKET.

That the condition of coffee growing countries under the extremely low prices which have ruled for the berry in the markets of the world for some considerable time past, was serious, has been known, and from time to time reports have emanated from various growing points that comprehensive steps were to be taken to remedy conditions so that planters would derive sufficient profit to enable them to remain solvent; but to date, every effort has been fruitless. Now, however, according to information furnished by correspondents in Caracas, the Venezuelans have put their shoulders to the wheel in earnest, spurred on to make a hard fight, under the threatening cloud which is hanging over coffee estates in that country by reason of low prices. It is estimated that the coffee-producers of the Latin-American republics under prevailing conditions are losing \$15,000,000 annually, of which about one-half falls upon the Brazilian producer. Calculating the total production of the world at 13,000,000 bags, of 132 lbs. each, and the consumption at 12,000,000 bags, the fall of price is considered due to over-production. The Government of Venezuela proposes to take the initiative in the formation of a coffee combination, the first aim of which will be to restrict the output, and to control the sales by a general export duty of \$1.00 per bag. The production of all countries is to be restricted to 10,500,000 bags per annum, of which Brazil will be permitted to export slightly more than one-half, and the remainder to be divided among all other countries.

A LONDON "TIMES" BLUNDER.

One of the worst breaks we ever remember to have been made in an editorial occurs in the London "Times" of July 3rd. In the editorial upon Canada, apropos of Dominion Day, the "Times" alludes to the celebrated historian of the early struggles and enterprises of our first settlers as, "Mr. Parker"! The historian alluded to, spelt his name "Parkman." If the world famous "Times" cannot get nearer to accuracy in regard to Canadian history than to call our historian "Parker," what can we expect of the lesser order of English journals? The blunder is made all the more conspicuous and inexcusable as it occurs in an editorial regarding Canadian history. "Mr. Parker," the historian of Canada—such is fame!

CANADIAN DEVELOPMENT COMPANY.

The above enterprise was organized and is being operated, as its title indicates, in the interests of development work in connection with the trade of the Yukon. Goods dispatched to all points in that region are carried at reasonable rates, also postal express messages. Passengers are provided with through tickets from British Columbia and Puget Sound ports to Atlin, Dawson, and Yukon points, a daily service being maintained on lakes and upper Yukon. The company carries the Canadian and United States Government mails, which is a guarantee of the service being reliable. There are seven fast and commodious steamers operated by this Company, so that transportation is effected under the best possible conditions for regularity, convenience, and reasonableness of rates. Shippers to the district served by the Canadian Development Company, and those purposing to visit the Yukon district should open correspondence with the agents whose address is published on another page of this issue.

THE STANDARD LIFE ASSURANCE COMPANY.

Annual Report, 1899.

The Seventy-Third Annual General Meeting of the Standard Life Assurance Company was held at Edinburgh, Scotland, on Tuesday, the 25th April, 1899.

A. R. C. Pitman, Esq., W.S., in the Chair.

The following results were communicated in the report.

Amount of Assurances accepted during the year	
1898 (for which 4,937 Policies were issued)	\$10,016,102
Premiums on New Policies issued	393,217
Purchase Price of 192 New Annuities	790,250
Claims by Death under 1,013 Policies during the year 1898, inclusive of Bonus Additions.	3,265,884
Claims under Endowment Assurances matured during the year 1898, 64 Policies, inclusive of Bonus Additions	183,555
Subsisting Assurances at 15th November, 1898.	119,825,256
Annual Revenue	5,686,058
Accumulated Funds	\$44,678,682

EXTRACTS FROM THE REPORT.

It will be seen from the above figures that the progress of the Company goes on uninterruptedly. The new Policies issued, and the amounts assured under them, exceed those of any previous year.

The amount received for the purchase of Annuities is also greater than ever previously reported.

The sums paid in Death Claims are considerably in excess of the corresponding amounts for the previous year, but the death rates are still well within the expectations on which the several tables of premiums are based.

Notwithstanding this greater outgo, the total funds have largely increased during the year, and now aggregate considerably more than

NINE MILLIONS STERLING (\$44,500,000).

While not neglecting the important Home connections, the consolidation of the Agencies outside the United King-

dom goes on steadily, and the Company are beginning to reap the fruits of the policy of careful extension which they have been working out steadily for many years past.

In view of the Company's expansion and of the large amount of work—both responsible and routine—now consequently falling upon the Members of the Board at the Head Office, the Directors think it desirable to increase the numbers on the Board through the addition of another Member.

The Company have now already passed the middle period towards another Investigation and Division of Profits, and although the rate of interest on the Invested Funds has necessarily fallen of late years—a circumstance which cannot be without its effect—the Board have thus far every reason to hope that the final results of the quinquennium will be satisfactory to all concerned.

The rebuilding of the Company's premises in Edinburgh is progressing satisfactorily, and the Board hope that the next Annual General Meeting of the Company may be held within the Board Room of the new Office.

In moving the adoption of the Report, the Chairman said: "I have not much to add to what you have already heard in that document itself.

"Between periods of Investigation, indeed, there is little to record in the history of a prosperous and progressive Life Office beyond the gathering up of New Business on the one side, and, on the other, the necessary payments to meet claims by death or sur vivance and for Office expenditure, balanced—while all goes favourably—by a considerable addition to the Invested Funds held in reserve towards meeting the future liabilities on existing policies.

"And, indeed, that is the history of The Standard for the period under review. Our New Business, which, for the first time on record exceeds \$10,000,000, is getting larger year by year, nor does the rate of increase show any signs of standing still. And though our business drawn from outside the United Kingdom, being of a safe and profitable kind, forms a welcome adjunct to our total figures, we are gratified also to observe that in face of the keenest competition our total Home returns keep steadily good, and equal to the full year's business of all but a very few of the largest British offices, many of whom also have foreign connections.

"But, while carefully looking after all the Company's interests both at Home and abroad, the Board of Directors are, I might say, still more deeply impressed with the responsibilities of safeguarding the Company's accumulated Funds, which, after a 'record' addition of \$1,829,030 during the year, now amount to well over \$44,500,000. Studying safety of investment as their first care and duty, the Board are anxious of course at the same time to secure as good a return as possible from all the Company's funds, and they are glad to find that in the course of the past year the interest ratio has risen from 3.91 to 3.94 per cent. overhead.

"As the Proprietors are aware, the area of investment and the classes of security in which the funds may be placed have been extended of late years under the provisions of the Company's Acts of Parliament, but the Directors see no reason to fear that the moneys entrusted to their care are any less safe to-day than they have been in past years, though no doubt more frequent revision than formerly of the individual investments is necessary, and this the Board have been careful to provide for. The Company's Colonial and Foreign connections also give the Board very favourable opportunities of securing safe investments in some countries abroad, where the conditions are favourable, and of such the Directors consider it right and proper to take advantage as occasions arise.

The Chairman concluded by moving the adoption of the Report, which was unanimously approved of.

The appointment of Mr. William Younger as an additional Director was also approved of.

By order of the Board of Directors.

SPENCER C. THOMSON,

Manager.

—A new Italian gas, said to be 50 per cent. cheaper than acetylene, is composed of 90 parts of quicklime, and five each of colophony and calcium carbide, and no heating of water or special burner is needed.

A WORD IN SEASON.

The truth of the frequent remark, that, the sum of life is in trifles, is never more apparent than when one starts on a journey in summer time. The thousand ills that flesh is heir to seem to hover in mid-air about the average railway, and it is only the wisest of travellers who is transported from place to place without dire discomfort. To begin with, if it is hot everywhere it is doubly hot at all times on the cars and as a matter of course the palm leaf fan comes into play and unwary passengers are beguiled into increasing action in the hope of getting cooler. Now, if there is one thing that it is sure to bring added discomfort in a warm place like a steam car it is to sit and fan oneself. If some one else does the fanning it is well enough, but wise heads nod soberly at the young traveller who fans, and if their owners are interested enough in the victim of this bad habit they will say to the fanner, "Don't." There is a way to keep moderately cool in the hottest of cars, and it is this: See to it before you leave home that you are dressed with entire comfort; then go leisurely to your station, walk quietly to your car, sit down in placid serenity, take a soft silk or linen handkerchief and put it about your neck, in loose folds, then take a light book or paper with which to pretend to pass the time and there rest in absolute peace until your destination is reached. Do not get up and drink iced water every half hour, do not fidget about at every station and wonder why yours is never coming and do not rasp your voice and excite your blood by useless conversation. These are the trifles that make travelling such a nuisance; their opposites will bring a sense of comfort that is more refreshing than a cool wave.

When a woman travels she must always be at a little disadvantage, as she cannot go to a smoking car and relieve the tedium of her journey; but she has compensations since a swinging chair, a footstool and a window screen are hers in a car where smoke and noise are both tabooed. The longest ride must have an end sometime, and the best traveller is always the one who adapts himself to circumstances and takes dust, delays or even hot boxes as a matter of course and the necessary accompaniments of transportation. As thousands of men and women are flitting about now in search of pleasure a word to the wise is sufficient and that word is: Keep quiet, watch upon the little worries and all the great discomforts will take care of themselves.

—In connection with the SS. Merrimac, which it is now reported will become a total wreck, the paucity of information as to this steamers' condition, and the comparative absence of newspaper notice the matter has received, is remarkable. The St. Lawrence route would apparently appear to have earned enough disrepute for one year, in the minds not only of steamship men, but of the gentlemen of the Press as well. It is a good sign. When we realize that there is some ground for the discrimination of Lloyds against Canada's great waterway, as is apparent by the general desire to say as little of the wreck of the Merrimac as possible, perhaps steps will be taken to remedy things.

—It is stated that the Laurentide Pulp Co. of Grand Mere, whose mill suffered recently by fire, will erect machinery of an improved sort when replacing that destroyed. The "modern" digesters which were installed with a great flourish of trumpets, have seemingly not come up to specification, if the report be true.

—It is whispered that a well known firm of Hull, Que., in conjunction with Montreal capitalists, will shortly seek letters of incorporation to establish a large industry, the possibilities of which are vaguely reported to be of the kind which will bring "barrels of money" to the promoters.

—The Hochelaga Bank has opened a branch on Notre Dame street, in this city. It would facilitate rapid liquidation of the Ville Marie bank were the business of some of its branches taken over by some other institution.

—The British Columbia loan for \$1,700,000, 3 per cent., was subscribed for at 96, a few bids being made for small lots at 98½.

—The Banque Nationale has opened a branch at Montmagny, P.Q.

BUSINESS CHANGES.

Ontario.—F. Murdall, photographer, Beeton, moved to Guelph; Hill Bros., general store, Conway, failed; Ford & Newcombe, dry goods, Petrolia, dissolved, W. Newcombe retires; J. A. Farr, livery, Sarnia, now Farr & Brown; Croft Acetylene Gas Co., Ltd., Toronto, incorporation granted; J. A. Rogers, general store, Everett, succeeded by John Carter; McLachlan Electric and Gasoline Motor Co., Ltd., Toronto, incorporation granted; Gibson & Hook, butchers, Rat Portage, dissolved, style now H. Hook & Co.; T. L. Stephens, picture framers, Hamilton, out of business; Roche, Danford & Co., general store, Newmarket, about opening a branch in Barrie; Kinneair & Wilson, general store, Brantford, quit business; E. H. Morlock & Co., Tavistock, succeeded by G. G. Pepler; W. J. Parker & Co., general store, Waverley, dissolved; Lederman & Co., general store, Baden, succeeded by W. Peffer; McGregor & Co., fruit, Brantford, sold out to J. B. White; A. McCabe, grist mill, Lotus, advertises business for sale; E. Newkirk & Co., general store, Port Rowan, sold out to J. L. Buck; V. Fortier, general store, St. Albert, moving to Glen Robertson; W. H. Berkinshaw & Co., dry goods, Trenton, advertises stock for sale.

Quebec.—Eclipse Acetylene Gas Co., Montreal, incorporation granted; St. Henri Land Co., Montreal, incorporation granted; Slater Shoe Co., mfrs. shoes, Montreal, incorporation granted; A. Paquette & Co., contractors, St. Henri, dissolved, Mrs. A. Paquette, continues sole owner; Buzzell & Chagnon, carriages, Montreal, dissolved; J. Allaire, mfr. shoes, Quebec, commenced business; Poirier Bros., mfrs. shoes, Quebec, commenced business; style to be Alcide Shoe; Commercial Printing Co., St. Paul, co-partnership registered; J. H. E. Davis, groceries, Montreal, assets advertised for sale on 26th inst.; Great Pacific Tea Co., teas, Montreal, co-partnership registered; A. Lagarde & Co., butchers, Montreal, dissolved; Jns. Coristine Co., Ltd., whol. furs, Montreal, incorporation granted; H. B. Lamb & Co., groceries, Montreal, Mrs. H. B. Lamb, sole owner; J. E. Houde, hotel, Three Rivers, has sold out; Montreal Dry Plate Co., Montreal, applying for incorporation; C. G. Buck & Co., mfrs., agents, Sherbrooke, dissolved; J. E. Senecal, whol. shoes, Sorel, commenced business.

British Columbia.—Nelson & Co., hotel, Cascade, dissolved, Peter Nelson continuing; Clark & Sons, tailors, Grand Forks, opening branch of Toronto; W. G. Robinson, hotel, Nelson, sold out to S. Johns; J. Haverty, hotel, Trail, giving up this business; Midway Trading Co., Ltd., general store, Midway, incorporated; Wallace & Eagleson, drugs, etc.; Vancouver, sold out to R. G. MacPherson.

Manitoba & N.W.T.—N. White, hotel, Edmonton, out of business; E. J. Brooks & Co., general store, Sinabuta, sold out hardware stock, to Magee & Thompson; Mitchell & Dobbie, hotel, Pincher Creek, succeeded by J. Henderson; Love & Drake, saw mill, Red Deer, dissolved, Love continues; McIntosh & Whitelaw, furniture, Strathcona, succeeded by Wm. McCully; Stobart Sons & Co., Ltd., whol. dry goods, Winnipeg, incorporation granted; Northern News Co., Winnipeg, succeeded by K. E. Nichols.

Nova Scotia.—H. T. Warne, general store, Acacia Valley, opened branch at Digby; A. D. Palmer, groceries, Halifax, business closed; B. F. Myles, general store, Thompson Station, sold out to W. C. Brown.

New Brunswick.—T. H. Fleming, groceries, Woodstock, dead.

—A prospectus has been issued for a new woollen factory to be started at Brantford, Ont. Capital stock will be \$95,000, a large portion of which has been subscribed by citizens. The provisional directors are Sheriff Watt, Ald. Leeming, F. Grabb, of the Massey-Harris Co.; Dr. Hart and G. W. Brohman.

—A meeting of the depositors and debenture holders of the defunct Farmers' Loan Co., Toronto, will be held the 24th August, when a dividend of 55 cents will be declared. It is further stated that another dividend of 20 cents will be declared later.

—The following were losers by fire in this city on the 26th inst.: J. F. Beckham, cabinet factory; D. Gagne, sash factory and Holmes & Arpin, box factory. Total loss about \$15,000, partially insured.

BUSINESS DIFFICULTIES.

—An offer of 35 cents in the dollar, payable in 3, 6, 9, and 12 months, unsecured, has been made by Thorne Bros., hats, etc., St. John, N.B., recently noted as in difficulties. Their liabilities are about \$16,000, with assets of \$10,000.

—H. R. Voyer, who has been conducting a small general store at Bic, Que., for about a year, has assigned. He possessed little capital and a recent legal proceeding hastened his collapse.

—The office of the Montreal Metal Roofing Company is closed; its manager, W. L. Currie, has been reported absent from the city for some time, and there are those who would be pleased at his early return. Mr. Currie came here from Oshawa, Ont., several months ago, where he had been engaged with the Pedlar Metal Roofing Co., and opened up as above. It is evident he possessed more energy than practical ability, which, overbalanced by lack of capital, left but slight chances for a different result. There is little stock of any account on the premises.

—At Petrolia, Ont., the dry goods business of Charles Pearce is held by the assignee. He owes \$5,700, with nominal assets of \$6,700. He has occupied his present stand since the spring of '96, being formerly in Seaforth for many years. He encountered difficulties in '97, and settled his debts at 75 cents in the dollar.

—Ross & Somerville began a bicycle supply store at Sarnia, Ont., last February, taking over the business of Wm. Sweet, but possessed of but little capital they have now assigned.

LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale for sums of \$350 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, &c.

WRITS ISSUED—ONTARIO.

July 20.

Galway Tp.—J. J. Lundy vs H. & L. Smith, \$454; Oakville—S. Cusack vs C. Chisholm, \$500; Osnabrock Tp.—A. A. McDonald, et al, vs J. M. & L. Hamilton et al, \$4,410; Toronto—Bank of Nova Scotia vs A. H. Dewdney & Bros., \$325; V.A.L. Greenfield vs R. Kells, \$3,064; Skillings-Whitneys and Barnes Lumber Co. vs. T. Meaney & Co., \$464; Winchester Tp.—Sanders, Souel & Casselman Co. vs J. J. Black, \$495.

July 22.

Blenheim Tp.—McKay & Bicknell vs J. & C. J. Daniels, \$756; Camden Tp.—J. Balfour vs P. Martin, \$530; Hamilton—State Line & Sullivan Ry. Co. vs J. A. McNerney, \$2,634; Hungerford—J. J. B. Flint vs J. Stokes, \$392; Manners Tp.—W. Mulock vs R. B. McGill, \$3,208; Milverton—R. L. Struthers & Co. vs E. L. Guenther and J. K. Schmidt, Morden, Man., \$2,488; Montreal—W. H. Knowlton vs J. S. and R. L. Dillon, \$843; Newmarket—Supreme Court I.O.F. vs W. W. & A. Peg, \$39,951; Niagara Falls—J. Hillier vs E. & J. V. Eitle, \$428; Toronto—J. Tate vs W. C. Slaney (dmgs), \$500; United States—W. L. P. Eager, vs C. L. Metherell, \$824.

July 25.

Madoc Tp.—J. McKnight vs C. W. Bacon (libel or slander), \$3,000; Merriton—G. Calcott vs J. Flynn, \$2,052; Newmarket—J. G. Partridge vs H. H. Partridge, exr., \$775; Niagara Falls—E. A. Durham vs W. Ker et al, \$825; Portage La Prairie—Ontario Lumber Co. vs T. Gleason, Man., \$600; Toronto—Trust and Loan Co. vs C. W. Chessar, \$2,364; Rice Lewis & Son vs P. Curtis, \$371; J. A. Watson vs London Guarantee and Accident Co., \$392; The German Bank vs G. Palmer, \$508; E. A. Scadding et al vs H. C. and C. Scadding, Chicago, \$1,573; Sener, Minn.—A. Elson vs W. H. Potter, \$460.

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WRITS ISSUED—BRITISH COLUMBIA.

July 22.

Salmo—F. Lavin, \$816;
Creston—Goat River Lumber Co., \$587.

Montreal—L. Payette agt H. W. Roy et al, \$187; Ste. Cugon-
gonde—Canadian Mutual Loan and Inv. Co. vs Jos. Taver-
nier, \$1,226.
Cote des Neiges—Delle C. Valiquette agt A. Savage, \$700;
Montreal—Royal Institution agt J. A. Rafter, esq, \$5,150.

JUDGMENTS RENDERED—ONTARIO.

CHATTEL MORTGAGES—ONTARIO.

July 20.

July 20.

Toronto Jet.—S. Strong et al agt H. Brown, \$403; Syracuse
—W. A. Wiggins et al agt L. Jones, \$470.

Bracebridge—J. D. Shier to Dominion Bank, \$59,508; God-
erich—F. B. Holmes to W. J. R. Holmes, \$3,200; F. B. Holmes
to W. J. R. Holmes, \$2,000; Hamilton—J. McCann and wife
to J. Gompf, \$1,041; Picton—J. & M. W. Collins to C. S. Wil-
son, \$750; St. Thomas—E. J. Waddell to H. L. Fuller, \$839;
Tora—Biette & Co. to W. Vandusen, \$2,100; Toronto Jet.—G.
W. Clendenan to L. Crossa, \$700.

July 22.

Downie Tp.—S. Cameron agt R. McMillan, \$2,472; Ernest-
town Tp.—D. H. A. Daly agt C. B. Booth admrx et al, \$863;
Toronto—S. Huff agt W. J. Smith et al, \$482; H. Leventon
agt G. W. Stone et al, \$567.

July 25.

Kitley Tp.—E. Campbell agt J. Burnett et ux, \$975; Lind-
say—E. Burns et al agt M. O'Leary et al, \$782; Strathroy—J.
Clark et al exrs agt J. Clark, \$716.

JUDGMENTS RENDERED—QUEBEC.

July 20.

Montreal—Dme. A. Quintal et vir agt J. A. Hudon, \$676;
Newport—L. Berg agt W. S. Sample et al, \$500; Scotstown—
M. B. McAulay agt C. H. Parker, \$616; Sherbrooke—Mer-
chants Bank of Canada agt J. Gendron, \$621; Fernie, B.C.—
Dme. M. E. Kyle, esq, agt E. Mobbs, \$456.

July 22.

Montreal—A. E. Gauthier agt I. Gelinas, et al, \$202.

July 25.

Montreal—Le Comptoir d'Escompte agt F. Thibault et al,
\$202.

JUDGMENTS RENDERED—NEW BRUNSWICK.

July 22.

McAdam—Campbell Bros., \$420, \$301, \$119, and \$69; Mon-
cton—R. C. Donald, \$1,262; Sussex—D. P. Kent, \$513.

JUDGMENTS RENDERED—NOVA SCOTIA.

Bridgetown—H. W. Benson, \$423, \$254, \$76, \$86; Mahone
Bay—G. A. and S. A. Mader, \$577, \$1,335.

EXECUTIONS—QUEBEC.

July 20.

Montreal—Royal Institution agt J. A. Rafter, esq, \$5,150.

July 25.

Lindsay—F. & I. Grandell to C. S. Blackwell, \$909; Niag-
ara Falls—J. Wilson to T. H. MacPherson et al, \$1,154; Ottawa
—M. A. Lambkin et al to G. Smith, \$1,100; Petrolia—Mrs. M.
and J. Porter to J. Kerr, \$691; Toronto—Mrs. E. Bond to
Cosgrave Brew. Co., et al, \$1,018; Weston—W. J. Lellis to G.
J. Fox, \$1,404; W. J. Lellis to O'Keefe Brewery Co., \$2,340;
Zorra W.—D. A. Braby to Sawyer and Massey & Co., \$888;
.....—Niagara Falls Printing and Advertising Co., Ltd.,
to H. C. Symmes, \$1,605.

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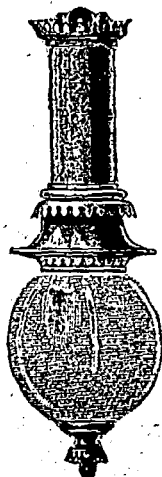
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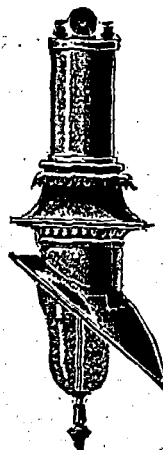
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CHattel Mortgages—BRITISH COLUMBIA.

July 22.

New Westminster—E. J. Rae, \$2,207; Sun Printing and Publishing Co., Ltd., \$4,000; Vancouver—Alhambra Theatre Co., Ltd., \$600.

CHattel Mortgage—NOVA SCOTIA.

Halifax—J. T. Walke, \$800; Windsor—J. J. Anslow, \$800.

BILL OF SALE—ONTARIO.

July 22.

Alliston—A. Frame and J. A. Pattillo to T. Meaghn, \$550.

July 25.

Elmvale—G. S. Brown to R. H. Middleton, \$780.

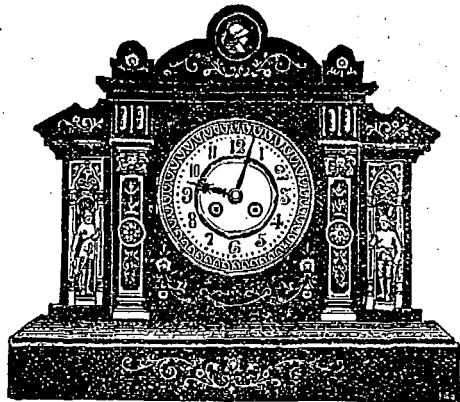
BILL OF SALE—NOVA SCOTIA.

Truro—J. W. Jack, \$620.

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FINANCIAL.

Thursday, July 27th, 1899.

The closing of the Ville Marie bank has been the event of the week. Had this occurred at any time in the past, since it was re-organized, there would have been little surprise, as it has been long manifest that the bank was struggling hard to keep its head above water. It is much to be regretted that the struggle was kept up with such determination against odds which left no

hope of any ultimate success beyond a bare existence. There have been rumours for over a year of something being wrong internally with the Ville Marie. Fear of disturbing the public kept those silent who knew enough to justify grave disquietude. The robbery which caused the bank's collapse justifies those rumours and doubts. One officer implicated talks of making unpleasant revelations. It would be better for all to come out as the air is full of very strange reports. Although a large number of persons of the artisan class, who are depositors, will probably lose money, the bank was too small, every way, for its collapse to be a financial factor of any moment. The stock exchange has had another restful week, undisturbed by the roar of bulls or the growl of bears. Bank of Montreal has been sold at 260, Commerce 150, Merchants 170, Montreal Street 325, Toronto Street, 115½, Richelieu 109½, but sales have been too trifling to have any significance. Local money rates remain as last week.

The following is a comparative table of stocks for w. e. July 27th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

BANKS.	Shares.	Highest.	Lowest.	Average.
Bank of Montreal.	24 260	260	250	
Molsons.....	20 201	201		
Bank of Toronto.	60 240	240		
Méchants.....	42 170	170	170	
Commerce.....	38 151	149½	140	

MISCELLANEOUS.

Can. Pacific.....	535 97¾	97¾	85
Dul. S.S. & At Pf.	160 11	11	5
Comm. Cable...	40 184½	184½	181
Montreal Teleg..	5 172	172	170
Rich. & Ont.....	165 110	109½	100
M. S. R.....	598 325	320	273
Montreal Gas Co.	518 202¼	201	191¼
Bell Telephone..	38 188	187	175
Royal Electric..	143 183	175	159½
Toronto Ry. Co..	637 116	115¼	97½
Dom. Coal Com.	10 53	53	22
" " Bds..	2000 111	111	107
Mont. Cotton Co.	26 160	158	147½
Twin City.....	150 68	68	....
Dom. Cotton Mills	40 108	108	92
War Eagle.....	5000 365	363	293
Dom. Coat Pfd...	56 116	116	108
Payne Mining Co.	6610 140	135	....
Mont. & Lon.....	4250 45	45	....
Republic.....	46,700 122	119	....

Brazilian exchange for the week ending the 26th. is as follows:

July 20.....	8 5 32d
" 21.....	8 5 32d
" 22.....	8 ½
" 24.....	8 5-32d
" 25.....	8 3 16.1
" 26.....	8 7-32d

MONTREAL CLEARING HOUSE.

Total for week ending July 27, 1899.	Clearings.	Balances.
	\$14,548,635	\$2,456,625
Corresponding Week of 1898....	19,686,648	2 184,327
" " 1897....	11,857,044	1,842,573
" " 1896....	9,062,795	1,843,525

MONTREAL WHOLESALE
MARKETS.

Montreal, July 27th, 1899.

For the past week business conditions in wholesale and shipping circles have not given rise to many features which might be distinctly classified as having any real bearing on values or movements of supplies. Dairy produce is attracting more attention owing to its rapidly increased value; heavy shipments have gone forward in the interval, and with plenty rain the country is favored with every chance for exhibiting good returns. In hardware further advances have taken place. The whole continent would seem to want iron, the extremely high price which it has reached being apparently no barrier to the continuous call. Leather moves steadily across the water where the demand seems perpetual; locally, the demand from manufacturers has not reached an active stage. Groceries are uneventful. Dry goods are moving freely among the trade that buy for future requirements, while the jobbing trade is being fairly well sustained by the extreme hot weather.

Butter.—There is still a large business passing in this article with prices ruling strong and inclined to have an upward tendency. Finest creamery is now readily quotable at 18 to 19 cents. Finest selected dairy is active at 14½ to 15 cents, while inferior kinds change hands at 10 to 12 cents. Plenty rain has caused pastures to greatly improve and farmers are hopeful for varied profits.

Cheese.—The market has shown a considerable advance since last report, holders now asking 9¼ to 9½ cents per lb. for finest quality Western. While the market at these prices would indicate a degree of firmness in price there is a noticeable lack of business, owing to the high figures causing orders to be held back, which must affect the market and make prices shortly move either up or down. Eastern cheese is held at 8¼ to 9 cents. At Napanee, Ont., on the 26th, 1,395 boxes offered; all sold at 9¼ cents. Picton, Ont., 26th, 1,045 offered; 745 boxes sold at 9¼ cents.

Dried Fruits.—The market is getting quite bare, and as this applies to the country as to the city, wholesalers are experiencing no difficulty in obtaining firm prices. Fine Valencias bring 6c, Currants, 5½c to 7c, as to grade.

Flour, Feed and Meal.—The week has shown no quotable changes in these lines. Flour is receiving fair local attention with no sales of a character to cause comment. Feed is in fair request, though a falling off in demand has been noticeable for the week. Prices are steady. Bran is still being sought for U. S. markets, and prices keep fairly firm. Hay is unchanged at prices as given below. Quotations are: Winter wheat patents, \$3.65 to \$3.90; straight roller, \$3.35 to \$3.45; and in bags, \$1.65 to \$1.70; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.70 to \$3.80. Bran, Manitoba, bulk, \$12.50 to \$13.00; do. Ontario, \$13.00 to \$13.50; shorts, \$14.50 to \$16; meal, \$19.00; oatmeal, \$3.75 to \$3.80, and \$1.75 to \$1.80 per bag. Baled hay—No. 1, \$7.50 to \$8.00; No. 2 extra, \$5.50 to \$6.00; clover and mixed, \$4.75 to \$5.25.

Eggs.—Arrivals are larger and the market shows an easier tendency although no actual change in prices has taken place. New laid stock brings 15 to 16 cents, although many retailers are inclined to favor the handling of straight candled, which are held at 13 to 13½ cents per dozen, and are generally above censure for the grocer who desires no after allowances. No. 2 stock sells at 10 to 11 cents, this grade becoming somewhat more plentiful with the advancing season which allows the shrewd and calculating farmer a chance to sometimes send to the distant market the nests he accidentally discovers among the weeds and garden crops.

Green Fruits, Etc.—The warm weather has aided the movement in small fruits, and prices are kept up to a good profitable standard. At the Montreal Fruit Auction Company's sale on Wednesday spirited and speedy bidding marked the proceedings. Watermelons sold at 11 to 13 cents; bananas averaged 95 cents; Bartlett pears, \$1.80 to \$2.15; Crawford peaches, \$1 to \$1.25; Tragedy prunes, \$1.10 to \$1.35; Japan plums, \$1.05 to \$1.75; red plums, \$1.40. Regular quotations are: Rodi oranges, fancy, 80 size, half boxes, \$2.00; do. 200 size, boxes, \$4.15; do. 160 size, boxes, \$3.75; do. 300 size boxes, \$4.25; grape fruit, California, 64-80-96-126 size per box, \$4.50; Messina lemons, extra fancy, 300 size or 360 size, \$3.50; do. fancy, do., \$3.00; do. choice do., \$2.60; Smyrna figs, in 10 lb. boxes, fancy, new, per lb., 16c; do. cooking, 25 lb mats, per lb., 4½c; Bermuda onions, crates, about 50 lbs., \$1.80 to \$2; coconuts, per bag, \$3 to \$3.50; cranberries, Cape Cod, fancy dark berries, in bushel crates, \$2.25 to \$2.50; watermelons, 12 to 15c each; California evaporated peaches, 25-lb. boxes, per lb., 12½c; pineapples, large Florida, 15 to 20c each; California peaches, \$1.30 box; do. plums, \$1.30 to \$1.75 box; do. Bartlett pears, \$2.50 to \$3.50 box; Fancy Montreal new potatoes, in barrels, \$2.25; do. lettuce, per doz., 15c; do. radishes, doz., 10c; do. cucumbers, doz., 25c; do. rhubarb, doz., 20c; do. young onions, doz., 15c; do. cabbage, doz., 25c; do. Mississippi tomatoes, in 4 basket crates, \$1 to \$1.10; bananas, Jumbo bunches, large Jamaica fruit, \$1.40 to \$1.60; eight hand bunches, \$1.10 to \$1.25; raspberries, 8½ box; blueberries, 80 to \$1.00 box; gooseberries, 30 to 40c basket; red currants, 45 to 50 cents basket; California apples, \$2 to \$2.25 box. Black currants, 65c basket.

Hides, Etc.—Quietness marks the midsummer features in this market, with no sign of change apparent. Arrivals are light, particularly in calfskins. It is freely predicted there may be a shortage in the latter for some time owing to the big demand for young cattle which is causing farmers to raise the young stock, sacrificing none for the market. This is sure to bring a scarcity throughout the Dominion.

Iron and Hardware.—Values of metals still continue to gain in quotations. Pig iron for future delivery is unquotable through some makers, as orders cannot be got out. Warrants at Glasgow have advanced since the 1st July 3s 5d per ton, the cable rate being now 7s 10d. Pittsburg billets during the same period have advanced 7c at \$2.50. Canada plates are getting very scarce and further advance has been made this week from \$2.35 to \$2.40. Galvanized plates have advanced 15c at \$4.25. Coke tin plates are 25c higher. I. C. 14x20 being worth now \$4; charcoal tin at \$4.25. Bright and annealed wire has been advanced to \$2.85 base.

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ESTIMATES ON APPLICATION

On account of the continued excitement in ingot tin in London, where the price from the opening of the month has scored an advance of £19 per ton, L. & F. brand is quoted locally at 35c, an improvement of 2c within the last day or so, and a total increase during seven days of a round 5c. Real significance is given to the condition of the metal market in the statement that the erection of the new offices of the Grand Trunk Railway in this city will be delayed longer than hoped by the builders, because of the difficulty in getting the necessary steel girders, etc., delivered to them from the makers, who are far behind their orders, and find it impossible to meet all demands made upon them. In contrast to this boom in iron and kindred material, it is instructive to hie back a year or so, and recall that Carnegie was then open to accept contracts for steel bridgework, riveted and painted, for 4c a pound. Something nearer 7c a pound or an increase of \$60 a ton represents what the cost would be to-day.

Leather and Shoes.—The export trade in leather is well sustained, and has the effect of showing considerable movement at a time when, locally, matters are pretty much in waiting. In No. 2 Spanish sole and lower grades there is but a light visible supply owing to the steady drain from across the water. Prices all round are firm and dealers are in expectation of a good trade in August. Trade across the border is rushing at an extent heretofore unknown, and all goods readily bring full figures. Shoe manufacturers speak hopefully of the situation for fall trade, retailers are more cautious in selections which is a sign of improved conditions. Quality is more of a feature than during past years when price seemed to command first place in purchasers' minds. Oxfords are selling with a freedom—particularly in men's goods—which bespeaks their return for an extended stay during summer seasons. The extra attention which marked their appearance on their recent introduction, has had much to do with the favorable reception extended them.

Sugar.—Refiners report an average demand for the season, with prices unchanged. Cutting between jobbers who are outside of the sugar agreement still goes on here and there, but practically this is working very little mischief to

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the sugar trade, the total sales passing being on the small side. Advices as to the situation in the raw markets show that demand is dull, but holders evince confidence and are offering present and future deliveries at fully maintained prices.

Syrups and Molasses.—The former remain quiet at from $1\frac{1}{2}$ to $2\frac{1}{4}$ c at the factory. As the season is over at the Island, not more than 1,500 puncheons remaining unsold, there, there is no new interest in this market. What business is doing is in warehousing recent arrivals rather than selling large blocks of molasses, and little else is looked for until a month hence, when buying for fall consumption is due to start in. Meantime 32c indicates price ex wharf and 35c Guild quotation for single packages.

Teas, Coffees.—Some few parcels of Japans have been sold on local account to fill present wants, but retailers generally are contenting themselves with running close to the wind, whilst they have a single half chest to work upon, will simply not be prevailed to buy

more. This feature of the situation affects the sales of all kinds, but at this time of the year, it is, as a rule, expected, and importers are confident of good business soon setting in, when it is realized that the stir in the London market arising out of the boycott by Calcutta merchants, and also the small clearances from Yokohama will be reflected sooner or later here. Coffees are quiet.

Paints and Oils.—The demand for paints in oil shows more than usual extension so late in July, a circumstance which hints at retailers expecting a more than average consumption in the fall from property owners, etc., who, feel disposed with present prosperity to spend some money in paint. Paris green is also active, which by the same deducible process is a horse of another color, however. Only the paint man can afford to smile when Paris green is selling well. There is no change in values to note, Linseed oil is steady at 57c, and 60c for raw and boiled respectively. Turpentine is unchanged at 63c to 64c. as to quantity. Glass continues to hold its own at the higher range lately established among the trade, viz., \$1.90 for first break.

Provisions.—Cured meats continue to receive the attention which marked them as first in favor some weeks ago. Prices as a result have firmly held what they recently gained, and under present conditions there is every indication of a continuance. The farmer in the interior is certainly anxious and watches the drift of the market to-day with as much earnestness as his buyer for provisions did in past decades. Prices of other meats are steady under a rather slow movement. Quotations are: Selected heavy short cut boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16.00; short cut back, \$15.50; heavy long cut mess, \$14.75 to

\$15.00 per brl.; pure Canadian lard, per pail, 7 to $7\frac{1}{4}$ c; compound refined, $5\frac{1}{4}$ to $5\frac{1}{2}$ c; hams, $11\frac{1}{2}$ to $13\frac{1}{4}$ cents lb.; as to size; bacon, $11\frac{1}{2}$ to $12\frac{1}{2}$ cents lb., as to grade.

Wool.—While the market has been somewhat relieved of its dreary quietness by a limited amount of transactions being put through during the past week, nothing in the nature of a rush for supplies has been visible. Among the trade there is a somewhat assured feeling that prices of all fine wools will stay at or near the present quotations for the remainder of the season. No North-West wool has yet arrived. Holders of samples are asking 17 cents for selected greased, which would be equivalent to from 45 to 50 cents per clean

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pound. A Boston report of recent date says: "The sales continue very large, though showing a slight falling off from last week. The American Woolen Company is buying wool in big blocks. The feature of the week has been the improved demand for washed fleeces. Ohio XX has sold freely at 31c, and 32c is now asked. No. 1 Ohio has advanced to 35c, and three-eighths unwashed Ohio has advanced to 25c, Michigan X has advanced to 25c. Western wools are being sold in bags to a considerable extent, and lines of old wool held here for a year have at last been sold at a profit."

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, July 27th, 1899.

A fair business is reported in general merchandise this week. In dry goods travellers are doing fairly well, with fall staples, but for most lines this is the quiet season. Prices are firm with tendency upwards in cottons and woolens. In metals there is a fair demand with copper and lead slightly higher. Bar iron likely to advance in sympathy with United States market. The grocery trade is quiet, with few changes to note in prices. Leather is firm, and hides unchanged. Cheese is slightly higher. Money is unchanged, with prime commercial paper discounted at 6 to 6½ per cent., and call loans negotiated at 5 per cent. Stocks quiet and steady. Latest sales: Dominion Bank 207½, Imperial 234, Bank of Commerce 150½, C.P.R., 97½, Dom. Telegraph 185, Toronto Ry. 115½, Cable 185, Hamilton Electric 80, Luxfer Prisms 111, Ont. Bank 133½, Imperial Loan 85, London & Canadian Loan 67, Can. Per. 120.

Butter, &c.—The demand continues good for choice grades of butter, and prices are firmer at 14 to 15c in tubs and 12½ to 14c in large rolls; inferior and medium qualities 9 to 11c. Choice pound rolls 15 to 17c. Creamery unchanged at 17 to 17½c for tub and at 18 to 19c in rolls. Eggs 13½ to 14c in case lots for best qualities. Cheese is firmer at 9 to 9½c for new.

Dressed Hogs.—Offerings are small and prices firm. Small lots of choice quality bring \$6.25 to \$6.40.

Flour and Grain.—The flour trade is dull, with little export demand, except with white selling at 29½ to 30c west, and at 31c on Midland. Peas are quoted at 66 to 67c west and at 67 to 68c east. Corn steady at 35 to 35½c west, and at 40 to 41c on track here for American. Barley at lower prices than holders are willing to accept. Straight rollers in wood are quoted at \$3.00 to \$3.05 west, and Ontario patents \$3.25 to \$3.30. Manitoba patents \$4.25 to \$4.35 and strong bakers, \$3.75 to \$3.85. Bran, \$11 to \$11.50 west and shorts \$14 to \$14.50 west. Wheat is quiet and steady; car lots of red winter and white are quoted at 67½ to 68c north and west and goose at 68 to 69c low freights. No. 1 Manitoba hard, 70 to 70½c. Fort William, 76 to 77c. Owen Sound and Midland, and 79 to 80c Toronto freight. No. 1 Northern, 73 to 74c Owen

Sound and Midland. Buckwheat nominal at 53 to 54c west. Oats steady, is nominal at 35c for September delivery. Rye is quoted at 48 to 50c for September. Oatmeal, \$3.80 in bags, and \$3.90 in barrels.

Groceries.—Business continues fair, and prices generally unchanged. Sugars rule at \$4.55 to \$4.60 for standard granulated, and at \$3.80 to \$4.35 for yellows. Teas in fair demand and firm. Rio coffee, green, 8 to 14c; Java, 30 to 32c. Dried fruits are firm; Valencia raisins are scarce and firm, at 4¼ to 5¼c for off-stalk, at 5¼ to 6c for selections, and at 6¼ to 6¾c for layers. Currants are firm at 4½ to 4¾c. Canned goods unchanged; tomatoes, new, 85 to 90c; peas 80 to 90c, corn, 95 to \$1.10; beans, 80 to 90c. Salmon (sock-eyes), \$1.50 to \$1.60.

Hardware.—Trade continues good for the season of the year. Metals are firm, with copper ingots a cent dearer and scrap copper ½ to 1c higher. Pig lead firmer.

Leather.—There is a good demand, and prices generally are firm.

Hides and Skins.—The hide market is quiet and steady. Cured sell at 9c. Green unchanged at 8¼c for No. 1, 7¼c for No. 2 and 6¼c for No. 3. Calfskins are steady at 7 to 9c. Lambskins and pelts are firm at 30 to 35c. Tallow rules at 4¼ to 5c for rendered.

Live Stock.—The offerings are fair, with prices of cattle a shade easier. Exporters sell at \$4.75 to \$5 per cwt., the latter for choice. Bulls bring \$3.75 to \$4.00 for heavy and at 3½ to 3¾c for light. Butchers' cattle are steady, with sales good to prime at 4¼ to 4½c, medium at 3¾ to 4c, and inferior at 3 to 3½c. Stockers are quoted at 2¾ to 3c; feeders, 3 to 3½c lb. Calves at \$5 to \$10 each. Milch cows \$30 to \$40 each. Sheep are steady, with sales of ewes at 3½ to 3¾c per lb. and bucks at 3 to 3½c. Lambs, 3¾ to 4c per lb. Hogs are unchanged, with choice bringing \$5.12½ per 100 lbs.; light bacon, \$4.25 to \$4.37; heavy, \$4.25; sows, \$3.00 to \$3.50, and stags, \$2.00 to \$2.50.

Provisions.—There is a good demand for cured meats, which are firm. Mess pork, \$14.50 to \$15; short cut, \$15.50 to \$16.00, and shoulder mess \$12.50. Bacon 7c in car lots for long clear, and 7¼ to 7½c for smaller lots. Hams, 10½ to 11½c, and breakfast bacon 11 to 11½c. Lard, 6¼ to 7½c, according to package. Hops, 15 to 18c. Beans, \$1.00 per bushel, for hand-picked, and 80 to 85c for ordinary. Dried apples, 5½ to 6c. Potatoes, 70c per bushel for new.

Wool.—Receipts of fleece are large and prices steady at 14½ to 15c; unwashed at 8½ to 9c. Pulled wools, 15½ to 17c for supers and 18½ to 20c for extras.

SPECIAL NOTICE.

LUXFER PRISMS.

To well light a store basement is only a question of cost, according to the Luxfer Prism Co. And then the use to which the building is to be placed governs the question as to whether or not the expense is warranted. The point is—it is possible to light a store floor with daylight from one end to the other and it is possible to light a basement throughout, even when the basement is entirely underground. It is only a question of the amount of Luxfer Prisms necessary and how they require to be placed. Store customers much appreciate a well lighted store and office. Men simply cannot without injury work in a dim light.

GOLD AND SILVER WATCH CASES.

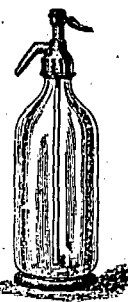


R. J. Pike, Coventry, War., England! Gold and Silver Watch Case Manufacture

The making of gold and silver watch cases seems as natural to Coventry as knives to Sheffield or buns to Banbury. The R. J. Pike firm has a high reputation for these goods, which has been won by unremitting attention to their quality which has never been allowed to deteriorate. The founder of the business was a Freeman of the Goldsmiths' Company of London. In 1870 he removed to Coventry where he developed a business of large dimensions, his goods being everywhere regarded as first-class in every respect. The trade mark, "R. J. P." is quite enough to guarantee superior quality. Knowing Coventry well and its trials some years ago, we have especial pleasure in noting the prosperity of any branch of its trade. See advt.

CABLE ADDRESS: "EUGSTER," LONDON.

THE
BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE
"Standard English Syphon."



Aerated Water Manufacturers should write for our

SAMPLES & PRICES.

Offices and Warehouse:

2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND.

ALEX. BARRIE & CO.,

Manufacturers of

Rubber Insulated Electric Wires
and **CABLES:**

Write for Prices

589 St. Paul Street, MONTREAL.

For all Trades of **Anti Friction Metals,** **Communi-cate with Syracuse Smelting Works,** **William & St. Thomas Sts., MONTREAL.**

Bank Statement to Govt. Month ending June 30, '99.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deduct adv'ns for Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,522,425	27,028	308,351	\$ 3,514,221
Commerce	8,000,000	8,000,000	1,000,000	1,000,000	7	3,498,303	61,579	25,165	8,191,349
Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,318,208	21,415	170,601	4,405,995
Ontario	1,000,000	1,000,000	1,000,000	110,000	5	977,531	16,553	1,800,705	1,583,884
Standard	2,000,000	1,000,000	1,000,000	600,000	8	815,485	21,615	11,250	1,800,705
Imperial	2,000,000	2,000,000	2,000,000	1,300,000	8	1,623,852	19,942	200,938	5,293,645
Traders	1,000,000	700,000	700,000	700,000	6	689,035	.....	46,390	1,103,622
Hamilton	1,500,000	1,499,700	1,495,830	1,000,000	8	1,331,405	19,872	40,991	2,472,335
Ottawa	2,000,000	1,500,000	1,500,000	1,170,000	8	1,324,480	22,833	28,113	1,674,174
Western	1,000,000	500,000	837,739	115,000	7	295,875	.....	.....	170,961
Total, Ontario	20,000,000	17,699,700	17,533,619	8,668,000	.....	13,393,099	210,837	912,109	30,212,804
Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,895,186	3,506,255	30,857	29,364,549
British North America	4,866,666	4,866,666	4,866,666	1,460,000	5	1,695,663	15,812	450	4,432,304
Du Peuple	1,200,000	1,200,000	1,200,000	.....	.....	15,691	.....	.....	.....
Jacques-Cartier	500,000	500,000	500,000	285,000	6	473,811	18,813	135,000	774,327
Ville-Marie	500,000	500,000	479,623	10,000	6	261,870	6,385	.....	234,186
D'Hochelaga	2,000,000	1,250,000	1,250,000	665,000	7	1,051,421	4,545	56,863	967,016
Molson	2,000,000	2,000,000	2,000,000	1,400,000	8	1,803,522	76,250	169,250	4,004,481
Merchants	6,000,000	6,000,000	6,000,000	2,600,000	7	2,873,672	208,887	8,541	4,086,825
Nationale	1,200,000	1,200,000	1,200,000	150,000	6	1,182,149	14,558	112,553	1,621,041
Quebec	3,000,000	2,500,000	2,500,000	700,000	6	1,104,833	17,964	102,339	2,438,138
Union	2,000,000	2,000,000	2,000,000	450,000	6	1,554,491	1,348	518,393	1,700,429
St. Jean	1,000,000	500,200	261,499	10,000	5	149,275	.....	65,559	16,780
St. Hyacinthe	1,000,000	504,600	314,160	75,000	6	291,985	.....	44,204	61,867
Eastern Townships	1,500,000	1,500,000	1,500,000	860,000	7	1,052,863	18,533	54,810	798,925
Total, Quebec	38,766,666	36,521,466	36,071,945	14,635,000	.....	18,843,250	3,889,349	1,236,821	49,900,868
Nova Scotia	2,000,000	1,726,900	1,629,400	1,869,980	8	1,472,446	440,499	.....	3,074,491
Merchants of Halifax	2,000,000	1,966,700	1,732,350	1,421,262	7	1,659,438	128,769	.....	1,833,085
Peoples	800,000	700,000	700,000	280,000	6	588,917	8,674	.....	851,912
Union	500,000	500,000	500,000	25,000	7	469,704	3,601	.....	429,687
Halifax B. Co.	500,000	500,000	500,000	375,000	7	468,005	81,010	.....	417,395
Yarmouth	300,000	300,000	300,000	30,000	5	87,944	20,831	.....	50,725
Exchange	280,000	280,000	258,377	30,000	5	61,617	.....	.....	47,767
Commercial, Windsor	500,000	500,000	349,712	91,000	6	149,378	10,337	.....	68,427
Total, Nova Scotia	6,860,000	6,473,600	5,969,830	4,299,242	.....	4,817,049	644,711	.....	6,372,469
New Brunswick	500,000	500,000	500,000	800,000	12	485,325	50,940	.....	551,349
People's	180,000	180,000	180,000	140,000	8	113,686	32,399	.....	65,765
St. Stephen's	200,000	200,000	200,000	45,000	5	98,915	19,432	.....	100,540
Total, N. B.	880,000	880,000	880,000	785,000	.....	695,925	91,380	.....	717,354
Brit. Col.	9,733,332	2,919,96	2,919,996	486,666	5	1,065,225	365,048	5,669	4,462,272
Summerside, P. E. I.	48,666	48,666	48,666	18,000	7	40,173	.....	.....	29,234
Merchants, P. E. I.	500,000	200,000	20,000	5,000	8	112,916	.....	19	156,653
Grand Total	76,808,631	64,743,488	63,674,935	28,959,908	.....	39,097,708	5,201,375	2,206,821	91,852,430

BANKS. Liabilities—Continued.	Deposits by the Public payable after notice or on a fixed day.	Loans from Banks in Can. secu'd	Depos. publc. on demand aft'r notice or fix'd day by other bks in Can.	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Ags. in U. K.	Other Liabilities.	Total Liabilities.
Toronto	\$7,792,478	.....	\$178,472	\$7,048	2,276	77,965	5,560	13,127,875
Commerce	19,188,395	.....	299,434	32,444	89,125	1,959,446	9,569	32,635,050
Dominion	11,006,650	.....	.....	.....	.....	.....	.....	16,774,434
Ontario	4,485,243	.....	.....	24,381	100,000	725,991	.....	8,084,487
Standard	5,270,357	.....	.....	.....	.....	529,878	.....	8,449,332
Imperial	8,226,021	.....	.....	1,082	.....	.....	.....	15,454,952
Traders	4,444,400	.....	.....	5,000	.....	621,410	.....	6,306,869
Hamilton	5,926,583	.....	8,015	.....	3,819	552,122	.....	10,355,214
Ottawa	5,282,857	.....	1,873	.....	338	191,549	.....	8,521,070
Western	1,416,692	.....	.....	151	874	27,990	.....	1,912,269
Total, Ontario	73,038,676	.....	487,744	70,109	195,932	3,585,151	15,447	122,723,072
Montreal	16,171,823	.....	792,168	41,748	.....	.....	33,366	55,935,006
British North America	6,923,560	.....	21,888	510	190,514	.....	2,110	13,282,751
Du Peuple	1,597,527	.....	.....	602	.....	4,852	.....	1,833,183
Jacques-Cartier	3,151,319	.....	.....	.....	78,900	35,457	.....	4,684,894
Ville-Marie	1,264,144	.....	.....	.....	.....	.....	305	1,766,841
D'Hochelaga	3,850,835	.....	1,273	.....	17,223	41,722	.....	6,039,441
Molson	8,400,636	.....	113,445	4,721	.....	.....	113	14,562,389
Merchants	10,619,379	.....	1,277,485	893	.....	.....	8,580	19,084,449
Nationale	2,402,780	.....	.....	10,309	.....	86,827	.....	4,830,421
Quebec	5,074,999	.....	55,233	5,650	.....	27,515	.....	9,079,911
Union	4,669,376	.....	.....	.....	49,436	469,590	.....	8,655,955
St. Jean	497,308	.....	.....	.....	.....	.....	755	429,078
St. Hyacinthe	777,196	42,000	.....	.....	.....	.....	.....	1,156,251
Eastern Townships	3,621,023	.....	.....	25,964	.....	68,181	.....	5,930,310
Total, Que.	68,626,094	42,000	2,260,219	65,711	361,273	974,617	93,218	146,345,445
Nova Scotia	8,610,069	.....	327,566	1,820	93,150	574,194	152	14,665,290
Merchants of Halifax	6,711,955	.....	108,772	.....	.....	827,573	54,800	11,818,965
Peoples	1,201,794	.....	16,738	.....	.....	.....	1,824	2,167,852
Union	1,674,194	.....	71,245	.....	.....	172,459	63,807	2,385,080
Halifax B. Co.	2,276,686	.....	.....	.....	.....	.....	18,011	3,310,558
Yarmouth	500,201	.....	.....	154	.....	1,379	.....	668,736
Exchange	111,471	.....	.....	.....	.....	.....	652	211,408
Commercial, Windsor	617,635	.....	19,587	.....	.....	.....	304	865,770
Total, Nova Scotia	21,704,755	.....	606,898	1,974	93,150	1,575,605	147,059	36,093,679
New Brunswick	1,457,383	.....	88,834	.....	.....	.....	.....	2,642,341
People's	213,242	.....	600	.....	.....	.....	101	405,794
St. Stephen's	216,558	.....	.....	.....	.....	.....	292	434,432
Total, New Brunswick	1,887,183	.....	89,434	.....	.....	.....	373	3,483,067
British Col.	1,035,690	.....	77,714	7,028	93,784	399,849	219,022	7,671,146
Summerside, P. E. I.	110,811	.....	.....	.....	.....	.....	.....	180,273
Merchants, P. E. I.	146,731	.....	7,143	.....	.....	.....	.....	433,756
Grand Total	166,549,940	42,000	3,529,152	144,822	684,932	6,536,052	495,392	316,330,478

Imperial Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.
 Molsons Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.
 Bank of Ottawa bonus of one per cent equal in all to a dividend of 9 per cent per annum.

IMPERIAL TYRE AND RUBBER CO.

The Imperial Tyre and Rubber Co., of London, England, make a specialty of fixing up old tyres. They take the old rubber tyre, put a new cover on it which is as good as new, and sell it for

one-fifth the cost of a new tyre, which is no better for practical use. They make a tyre for a small sum which is as good as the Dunlop, or any other, which costs five or six times as much as the one supplied by the Imperial Tyre and Rubber Co. They take old

outer covers and repair them so as to be equal to new. They also buy these articles, and keep a large stock and variety of second-hand covers of any size equal to new of the best workmanship and material. See advt.

BANKS. Assets.	Specie.	Domini'n Notes	Deposits with Dom. Govt. for a/c of note circ.	Notes & Cheq. on other bks.	Loans to othr' bks. in Can. secured	Dep. pay on dem'd on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ng.	Bal. due from bks. not in Can.	Due from Bk of A. in U. K.	Dom. Gov. Deb. or Stock	Provl' or Pub. Sec's not in Can.	Can., Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 623,120	\$ 955,376	\$ 31,367	\$ 409,917	5,737	5,737	33,301	\$ 817,848	237,015	593,889	1,862,092	\$1,639,977	
2 Com. Aero.	441,942	947,511	175,039	1,256,572	.....	100,332	203	2,812,651	676,937	4,965,181	1,593,745	4,247,523
3 Dominion	712,956	717,783	75,033	628,737	.....	89,434	.....	932,292	7,313	903,183	1,971,619	2,611,236
4 Ontario	85,112	249,124	50,000	320,655	.....	30,484	.....	92,807	.....	15,731	1,174,418	385,231
5 Standard	164,575	269,517	43,474	210,166	.....	189,379	.....	104,273	.....	1,340,521	163,390	1,132,866
6 Imperial	523,620	1,192,310	92,478	632,648	.....	514,123	3,896	699,618	126,715	218,334	909,719	1,829,336
7 Traders	112,001	316,361	36,059	117,638	.....	142,453	.....	34,715	.....	48,996	578,440	2,475,747
8 Hamilton	208,443	444,813	65,847	218,999	.....	151,124	.....	37,472	.....	44,469	710,179	766,894
9 Ottawa	171,488	474,361	71,000	210,455	.....	352,632	559	346,819	.....	391,702	404,151	1,227,183
10 Western	20,878	20,338	18,679	21,978	.....	335,643	21,061	.....	.....	3,721	.....	.....
Total, Ont.	3,064,194	5,603,911	713,965	3,982,445	.....	1,893,184	61,052	6,108,551	215,538	2,021,611	10,437,734	16,648,619
11 Montreal	2,178,687	3,145,374	230,000	1,449,501	.....	.....	11,761	11,287,494	8,678, 33	217,270	324,921	1,862,683
12 B. N. A.	510,813	1,101,970	433,030	.....	.....	.....	20,701	10,690	859,423	.....	.....	1,144,216
13 Du Peuple	9	80	17,883	282	.....	.....	43,619	.....	316	.....	.....	.....
14 Jacq. Cartier	321,000	271,971	21,000	221,607	3,539	.....	12,331	23,369	801	121,000	217,883	347,549
15 Ville Marie	16,309	60,133	18,549	174,673	.....	.....	1,422	6,159	6,27	1,137	87,017	34,635
16 D'Hoeholaga	153,813	417,245	48,000	333,334	.....	11,493	44,712	236,391	.....	437,219	233,059	833,110
17 Molsons	317,787	839,834	100,000	630,174	.....	158,277	1,101	441,663	2,8149	325,644	716,702	735,972
18 Merchants	403,762	743,375	160,000	1,201,761	42,649	.....	5,511	43,007	2,588	1,344,593	655,794	4,493,910
19 Nationale	67,022	149,036	55,000	244,176	.....	.....	52,371	63,040	.....	35,001	1,983,571	47,150
20 Quebec	145,330	652,877	62,000	407,452	.....	199,039	741	103,224	.....	150,833	127,953	1,137,183
21 Union	35,720	103,121	67,000	303,845	.....	42,908	.....	.....	.....	7,346	121,666	531,967
22 St. Jean	6,512	13,572	3,511	9,939	.....	41,720	.....	6,007	.....	.....	.....	.....
23 St. Hyacinthe	8,224	9,933	12,022	21,953	.....	44,329	1,974	12,765	.....	.....	.....	31,224
24 E. Townships	109,794	109,179	52,837	52,815	.....	225,013	11,032	310,346	.....	18,090	214,312	60,251
Total, Que.	3,945,761	7,457,831	972,623	5,315,244	41,851	851,933	153,111	13,821,797	9,191,113	2,646,412	2,811,687	4,919,863	
25 Nova Scotia	545,823	1,100,931	73,817	802,107	.....	3,673	31	132,623	.....	969,039	923,639	2,526,071
26 Merchants	544,641	612,318	62,100	430,139	.....	151,571	.....	232,341	.....	104,000	1,332,953	1,008,203
27 People's Bk.	32,759	141,203	29,239	81,845	.....	27,425	.....	25,144	20,016	.....	.....	106,121
28 Union	52,688	114,161	25,000	60,523	.....	91,095	.....	11,601	90,516	.....	225,462	.....
29 Halifax B. Co.	71,365	188,211	25,000	73,314	.....	30,814	2,263	53,349	7,941	.....	317,191	.....
30 Yarmouth	45,350	25,160	4,890	6,302	.....	51,339	.....	70,194	.....	19,400	20,000	.....
31 Exchange	2,831	6,400	3,570	2,177	.....	15,718	14	28,741	.....	.....	38,610	.....
32 Com'l W'dsor	21,387	25,506	7,396	20,019	.....	63,630	.....	12,006	7,319	.....	.....	15,007
Total, N.S.	1,253,893	2,423,818	231,982	1,485,711	.....	436,001	2,753	1,276,210	35,217	21,916	2,947,770	1,511,085
33 N. Brunswick	129,503	213,910	21,391	57,161	.....	62,710	.....	27,917	3,933	.....	31,610	21,395
34 Peoples	6,639	9,871	7,200	7,141	.....	31,109	.....	5,000	13,174	.....	1,500	.....
35 St. Stephen	12,001	12,516	6,770	16,544	.....	38,692	.....	46,653	139	.....	.....	.....
Total, N.B.	148,143	239,150	39,339	81,151	.....	132,712	.....	82,463	17,312	.....	33,110	24,395
36 Bank B. C.	752,074	1,028,422	52,350	131,789	.....	210,168	59,552	13,411	727,530	.....	.....	.....
37 Sam'l. P. E. I.	621	1,602	3,544	3,544	.....	24,310	.....	.....	.....	.....	.....	.....
38 Mrht., P. E. I.	6,017	4,883	5,812	15,831	.....	32,513	.....	3,351	15	.....	.....	.....
Gr. Total	9,210,810	16,939,927	2,018,573	11,015,976	46,185	3,616,522	210,673	21,671,935	10,170,065	4,993,010	16,234,391	14,875,470	

BANKS. Assets con'd	Current Loans	Loans to Dom. Govt.	Loans Prov. Govts.	Overdue Debts.	R. E. be- sides Bk. premises	M'tg's on R. E. sold by Bank.	Bank Promis's.	Other Assets.	Total Assets.	Liab'l't's of Direct'rs & their firms.	Average specie for m'th	Average of Dom. Notes dur' m'th	Greatest amount of Notes in circulat'n dur' m'th
1 Toronto	\$ 9,724,131	16,497	\$ 220	\$200,000	\$17,177,085	363,297	626,000	\$ 843,800	\$1,622,425
2 Com. Aero.	23,980,238	18,527	110,415	101,855	839,852	331,098	39,789,910	277,314	477,000	836,000	3,498,316
3 Dominion	10,750,220	26,491	59,519	9,571	321,940	10,745	20,094,234	92,900	702,000	624,000	1,345,000
4 Ontario	6,669,154	941	30,000	10,000	183,200	9,819,515	175,576	86,600	204,100	677,631
5 Standard	6,047,655	21,017	110,767	29,562	10,203,429	815,496	163,420	375,240	815,485
6 Imperial	10,476,304	51,513	40,801	42,314	119,201	338,874	41,123	14,971,603	108,420	625,091	1,221,769	1,642,143	
7 Traders	3,579,054	.....	2,917	9,425	300	159,679	18,049	7,062,994	122,770	253,810	692,340	692,340
8 Hamilton	9,489,631	.....	40,853	.....	33,759	339,110	88,713	12,993,900	293,493	200,000	280,000	1,331,405
9 Ottawa	7,464,834	.....	41,219	4,717	14,589	138,333	.....	11,390,570	285,077	174,449	427,376	1,327,240
10 Western	1,364,871	.....	25,141	43,997	4,280	4,764	10,759	2,450,873	1,099	22,580	31,435	31,435
Total, Ont.	86,023,552	51,513	407,813	300,533	298,510	2,591,375	1,089,855	149,006,481	2,237,477	3,095,618	5,150,186	13,496,187	
11 Montreal	43,584,765	1,116,607	104,016	41,384	25,000	600,000	.....	74,962,409	865,000	2,183,921	3,193,857	5,395,130
12 B. N. A.	12,566,233	431,643	97,613	48,211	3,330	300,000	500,970	18,164,581	.....	511,851	944,376	1,709,802
13 Du Peuple	27,816	.....	575,180	518,921	8,455	306,259	7,28	1,204,084	.....	47,838	10	15,841
14 Jacq. Cartier	3,834,416	.....	42,355	30,400	37,940	139,000	43,781	5,480,556	95,812	38,574	203,160	476,261
15 Ville Marie	1,312,433	.....	57,213	52,894	24,714	66,503	284,702	2,217,516	87,815	13,463	37,318	280,410
16 D'Hoeholaga	4,838,069	.....	97,014	45,917	42,057	36,842	57,141	7,884,472	146,967	155,202	490,617	1,037,240
17 Molsons	12,744,471	.....	78,317	31,904	1,531	190,000	108,026	18,471,022	352,390	324,910	774,377	1,805,522
18 Merchants	15,317,853	.....	192,018	34,424	39,400	513,119	134,057	27,743,167	988,323	401,532	674,296	2,873,732
19 Nationale	5,281,359	.....	27,493	17,867	.....	137,499	3,138	6,299,019	370,390	63,000	102,900	1,182,149
20 Quebec	8,679,166	.....	53,643	91,958	28,408	23,684	103,704	12,599,623	49,453	145,007	505,054	1,119,371
21 Union	9,724,715	.....	20,120	160,469	30,503	250,351	10,360	11,413,505	22,300	37,610	121,872	1,553,491
22 St. Jean	587,618	.....	26,842	.....	6,073	14,170	12,102	739,531	18,271	6,200	13,600	149,278
23 St. Hyacinthe	1,339,374	.....	49,216	23,737	700	19,181	23,735	1,603,255	22,950	9,238	9,833	121,868
24 E. Townships	6,786,618	.....	17,119	84,032	20,533	126,845	49,681	8,416,355	220,958	107,903	118,421	1,052,965
Total, Que.	126,754,238	1,578,150	1,216,674	1,241,015	263,168	2,949,591	1,424,381	197,245,643	3,638,544	3,997,709	7,714,693	18,878,334	
25 Nova Scotia	10,018,227	27,1175	21,791	1,118	2,000	84,541	4,717	18,315,672	80,639	503,204	1,162,660	1,485,440	
26 Merchants	8,845,202	24,496	35,760	26,611	35,000	60,000	17,351	14,611,175	340,320	619,611	1,039,817	1,659,036	
27 Halifax B. Co.	2,414,759	40,000	3,158	65,977	2,739	85,277	4,002	3,156,944	155,539	29,149	124,810	160,637	
28 Union	2,861,338	74,882	27,486	.....	.....	62,000	.....	3,033,459	118,253	55,051	177,232	469,180
29 People's Bk.	3,425,051	.....	9,635	6,122	.....	1,800	5,000	4,237,554	18,073	70,261	141,255	468,005

JOSEPH HATTON,
ENGINEER,
IRON and BRASS FOUNDER.

—Sole Maker of the—
Coventry Challenge Steam Pump
ALBION FOUNDRY,
KING ST., - COVENTRY, ENG.

THE
DODWELL CYCLE CO.



→ Hertford Works ←
COVENTRY, - - - ENG.

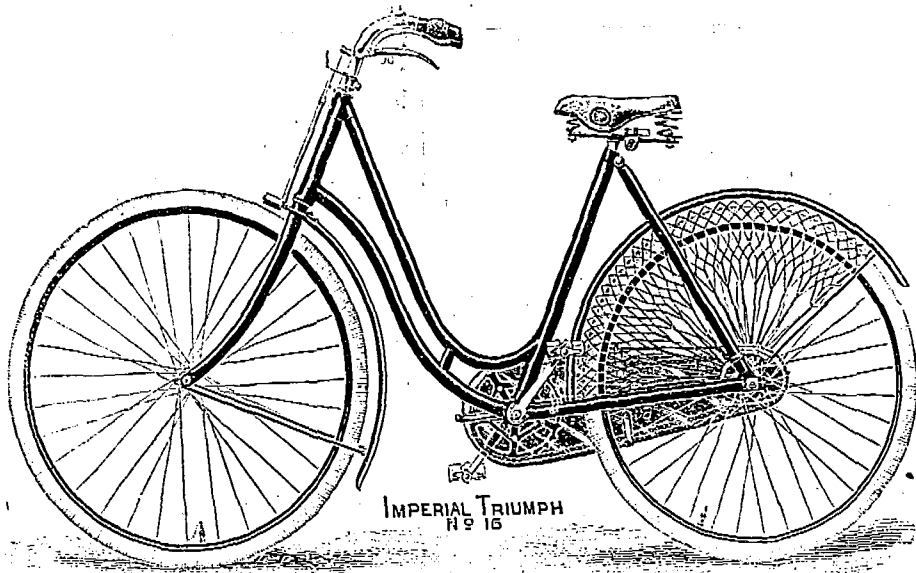
tion, and he is admitted to be the most successful switch maker in the old country. In fact everything in this line is made at his works of the best quality and design. See advt.

THE NEW COVENTRY CYCLE CO.

The New Coventry Cycle Co., like some others in the trade, makes no boast of offering machines at cut

prices, prices below what a thoroughly reliable cycle can be made. It bases its claim for a share of public support upon the machines made in the New Coventry Cycle Co.'s factory being thoroughly reliable, being made under the supervision of a machinist of fourteen years' experience in building the highest grade machines. The strictest attention is given to each machine to ensure its being built on strictly mechanical lines, and so thoroughly prepared

for the work expected of a cycle that it will bear the strictest examination. Indeed the N.C.C. Co. invites inspection of their goods, and are glad to show testimonials from those who have voluntarily testified as to the excellence of their cycles. A guarantee for one year is given with each machine, except tyres, wood rims, saddles, and small equipments, which do not affect the working or quality of a wheel. See advt.



TRIUMPH CYCLES.

The Triumph Cycle Co., of Coventry, manufactures a variety of wheels which carry the name of the firm. The list includes the Royal Triumph, the New Royal Triumph, the Champion Triumph, the Imperial Triumph, the Victoria Triumph, the Resilient Triumph, with their sub-varieties as tandems and tricycles. The name of these cycles would be a dead weight on their sale

were they not up to the standard indicated by the proud word "Triumph." But, as they are fully worthy of being so named, owing to their superior quality in design, in materials, in workmanship, in finish, these wheels have a very high reputation in the old country where there are the best riders in the world, and where first-class goods are chiefly in demand. The firm holds testimonials which testify to these machines standing two years' hard

road work and still running as well as ever. One rider states that he and his brother have ridden 120 machines of all leading makes, but not one equalled the Triumph in the rigidity of the Crank Bracket, and Front Forks. Another says, "I have banged my Triumph over 1,300 miles, and it is yet a good one." Princess Henry of Prussia tells the firm that she is much satisfied with the Triumph Tricycle. See advt.

W. R. Cuthbert & Co., 37, 39, 41 Duke St. **Brass Founders & Manufacturers of Plumbers' Supplies & Babbit Metals.**
MONTREAL. **Brass Finishers**

OLD 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.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

N.B.—We cannot Repair or put in New Wires.

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.

TRIBUNE CYCLES.

Amongst the numerous cycles made at Coventry the Tribune takes a prominent place. The firm which manufactures Tribune Cycles is Messrs. Ryley, Ward & Bradford, who in order to reduce the cost of production as much as possible, decided to eliminate popular patterns, and make only quality—the best. By concentrating the whole force of the staff on machines of one quality, they can be produced at a lower cost, and the benefit of this economy is given to the buyers. With the self-respect and absence of “blow,” which so creditably characterizes British manufacturers, Messrs. Ryley, Ward & Bradford never have claimed to be the “only pebble on the beach,” they have never professed to make the only first-class cycle on the market, but they are convinced and they wish to convince others by a practical test that they make one of the best present-day machines. One feature of their wheels is a detachable handle-bar, which renders them practically thief proof, but their distinction is perfection of material, superior workmanship, ingenuity in design and completeness in every part. See advt.

MECHANICAL FIXINGS.

The catalogue of Messrs. Ross, Courtney & Co., of London, England, gives a list of a variety of goods, with their prices, which includes Dunlop Patent Valves, Ross, Courtney's Patent Valves, Pumps for Cycles and Footballs, Nipples, Brass Fittings for Rubber Goods, Electrical Terminals, Screws, &c. The Eureka Safety Valve, patent, for pneumatic tyres seems a perfect little contrivance, it does everything that a cyclist requires for inflating his tyre with ease and safety. We should regard this as indispensable to a cyclist. All manner of pumps for tyres are supplied by the firm, some being especially adapted for the use of ladies. Others for the use of mechanics who repair wheels, or for use in filling carriage tyres. The firm supplies a puncture sealer for repairing purposes which is called Alekto! This no doubt the best article of the kind in the market. The firm offers a “Wheel-Building Machine,” for wheel makers, by which a boy can in a few minutes, get a wheel so accurate that only a touch is required by the wheel-maker get it ready for enamelling. Cast steel, Bessemer steel and brass rods to suit customers are a specialty of this eminent firm. In a word, Ross, Courtney & Co. are makers and patentees of every description of goods indicated above. See advt.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price July 27 (Bid)	Cash value per \$
British North Am.....	243	4,866,666	4,866,666	1,460,000	2 1/2	Apl. Oct	149 1/4	74 60
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/4	June Dec	105	42 00
Commercial, Windsor.	40	500,000	349,172	80,000	3	May	267	133 60
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	Jan	155	77 50
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	Feb. Aug	158	79 00
Halifax Banking Co.....	20	500,000	500,000	875,000	3 1/2	June Dec	193	193 00
Hamilton.....	100	1,499,700	1,491,520	1,000,000	4	June Dec	149	149 00
Hochelaga.....	100	1,250,000	1,250,000	585,000	3 1/4	June Dec	234	334 00
Imperial.....	100	2,000,000	2,000,000	1,300,000	4 & 1	June Dec	113	23 55
Jacques Cartier.....	25	500,000	500,000	285,000	3	June Dec	172	172 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	180	180 00
Merchants' Halifax.....	100	1,957,500	1,892,666	1,394,495	3 1/4	Feb. Aug	200	100 00
Molson's.....	50	2,000,000	2,000,000	1,500,000	4 & 1	Oct	256	512 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	90	27 00
Nationale.....	30	1,200,000	1,200,000	150,000	3	May Nov	300	300 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,697,500	1,613,700	1,850,070	4	Feb. Aug.	223	220 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	133 1/2	133 50
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1	June Dec	200	200 00
People's of N. B.....	150	180,000	180,000	140,000	4	June Dec	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	125	125 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	117	218 00
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	191	191 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	238	238 00
Traders.....	100	700,000	700,000	70,000	3	June Dec	117	117 00
Union Halifax.....	50	500,000	500,000	250,000	3	Sept	123	61 00
Union of Can.....	100	2,000,000	2,000,000	450,000	3	June Dec	120	120 00
Ville Marie.....	100	500,000	478,826	10,000	3	June Dec	90	90 00
Western.....	100	500,000	387,739	118,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	180,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,188,000	3,188,000	910,000	4 1/2	Jan	187	187 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	395,481	120,000	3 1/2	July	95	95 00
Brit. Mortg. Loan & Sav. Co.....	100	450,000	316,504	100,000	3	Jan July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	40	10 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	60	60 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,904,000	350,000	3	Jan July	100	100 00
Can. Perm. Loan and Sav. Co.....	50	5,000,000	2,600,000	1,200,000	3	Jan July	117	58 50
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	112 1/2	55 25
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	132	132 00
Dominafah Sav. and Inv. Co.....	50	1,000,000	824,200	10,000	2 1/2	Jan Dec	75	37 00
Dominafah Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	129	64 50
Dominafah Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar.	127	127 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,319,100	300,000	3	June Dec	95	95 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	111 1/2	111 50
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.....	50	8,000,000	1,400,000	750,000	4 1/2	Jan July	160	90 00
Imperial Loan and Inv. Co.....	100	840,000	720,647	160,000	3	Jan July	90	90 00
Landed Banking and Loan.....	100	700,000	688,098	160,000	3	Jan July	110	110 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch Sep	65	32 50
London Loan Co.....	50	879,700	681,850	81,000	3	Jan. July	108 1/2	54 25
London and Ont. Inv. Co.....	100	2,750,000	553,000	160,000	3 1/2	Jan July	90	90 00
Manitoba & North-W. La Co.....	100	1,500,000	375,000	51,000	.....	Jan July	37	37 20
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	5	Jan	170	68 00
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	.....	April	204	81 60
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	3 1/2	Feb.	324	182 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch.	156	156 00
Merchants M'fg Co.....	100	600,000	600,000	.....	3 1/2	Feb. Aug	120	120 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3	Mch Sep	136	132 00
Ont. Indus. Loan and Inv.....	100	468,800	314,258	160,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	120	60 00
People's Loan and Deb. Co.....	50	600,000	600,000	40,000	2	Jan July	30	15 00
Real Est. Loan Co.....	40	578,240	378,720	50,000	3	Jan July	63	31 50
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	109	109 00
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	4	Jan.	179 1/2	179 00
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Jan.	137 1/2	137 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan.	115 1/2	115 62
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	July	40	20 50
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	July	112	56 00
Western Loan & Trust Co.....	50	2,201,200	1,611,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

• Paying quarterly dividends.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1898
\$67,000,000

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N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

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Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

G. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established 1794.

Cash Assets, \$10,004,697.55.

Authorized Capital, \$3,000,000.00
Capital Subscribed & Paid-up, 1,250,000.00
Deposited with Receiver General in
Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond liabilities and
Capital Stock, 3,264,392.16

GEO. L. CHASE, President.

P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
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Good Contracts will be given to Good Agents.

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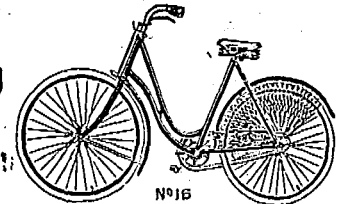
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Priority Works,
COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED
COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over 2,290,000.00

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JAMES McCRECOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

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D. W. ALEXANDER, Manager for Canada.

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1899 MODELS from . .
£4 5 0 Complete.

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complete

£7 17 6



A Sensational Offer! We Supply our
Latest Machines with Genuine Dunlop
Tyres for

£6 15 0

KINGSLAND Manufacturing Company,

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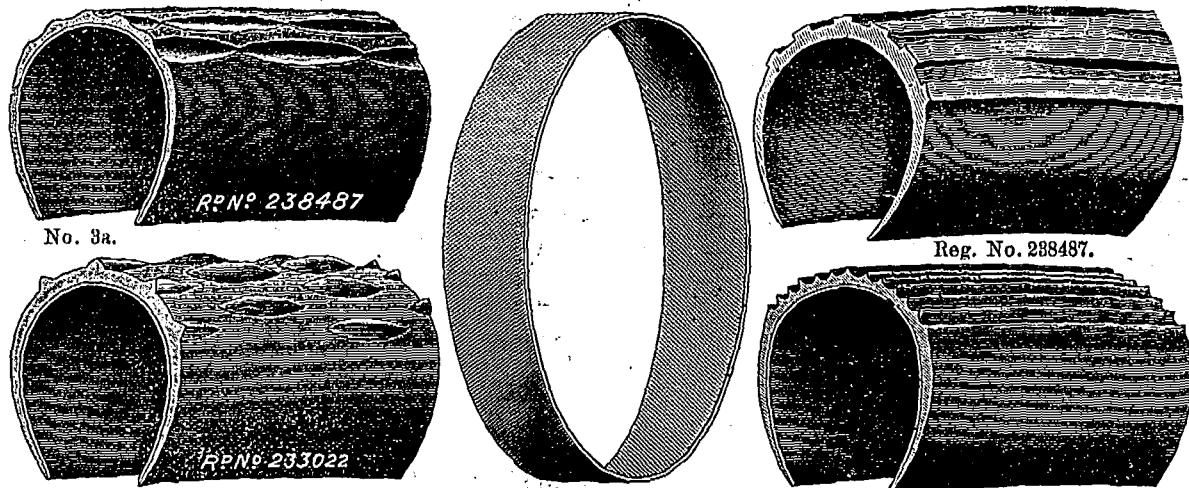
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Telegrams: "BUFONITE," London.

Inflators, Repair Outfits, Pedal Rubbers, Valves, Air Tubes, Handles, Gear Cases, Tool Bags, Cement, Nipples, Spokes, Patent-Brazed Tube, &c., &c.

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USED on the ENAMEL is a certain preventative against the firm adherence of Mud, thus PRESERVING the ENAMEL, and at the same time imparting a BRIGHT POLISH; as a means of Cleaning CORK HANDLES SADDLES, &c.; and preventing RUST and TARNISH on PLATED Parts it is unequalled.

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All Roads LEAD TO 22, LONG LANE, LONDON, E.C., ENGLAND.

GRIMES BROS., Ltd.,

Are showing a Large and Well-Assorted stock of

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MOSELEY'S TUBES
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OAT COVERS
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GARDEN HOSE, &c., &c.

Orders executed immediately on receipt. - LIST ON APPLICATION.

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Sofa, Chair and Bed Springs,

A Large Stock always on Hand.

Roman Cement, Portland Cement,
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Whiting, Plaster of Paris,

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Marble & Granite.
C. MARIOTTI
Mosaic Floors & Marble Altars.
A SPECIALTY.

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WE SUPPLY THE MATERIAL

OR CONTRACT TO COVER

STEAM PIPES and BOILERS

H. McLAREN & Co.

706 CRAIG STREET,

MONTREAL.

Tel. Main 2305.

AGENTS FOR
Eureka Mineral Wool and Asbestos Company.

Saunders's Guards' Hair Dye.

CHEAPEST AND BEST.

Has no smell, is perfectly harmless, and instantly changes red or grey hair to the most natural brown or black, 2s. 6d., or 8s. 6d.

J. TOUZEAU SAUNDERS,

312, Oxford Street, LONDON, ENGLAND.

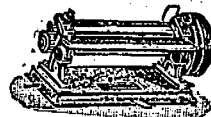
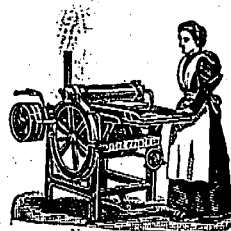
A trial proves its superiority.

THE SMOKERS' TOOTH POWDER

Prepared only by J. TOUZEAU SAUNDERS, whitens the teeth, prevents their discolouration by smoking, and imparts fragrance to the breath. 1s.

Laundry Machinery

CHARLES TOWNEND & CO.,



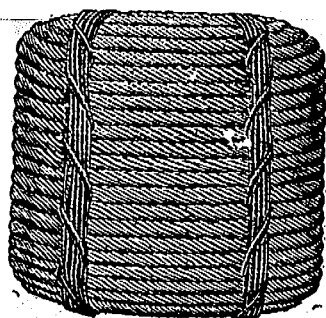
Laundry Machinery Manufacturer,

2 & 2a, Northampton Square,

LONDON, E.C., ENGLAND

Collar and Cuff Machinery

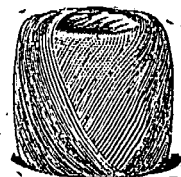
Specialty.



CONSUMERS CORDAGE COMPANY,
MANUFACTURERS OF **Limited.**
Cordage and Binder Twine
OF EVERY DESCRIPTION.

HEAD OFFICE:

283 St. Patrick Street
MONTREAL.



TELEPHONE No. 193 HOP.

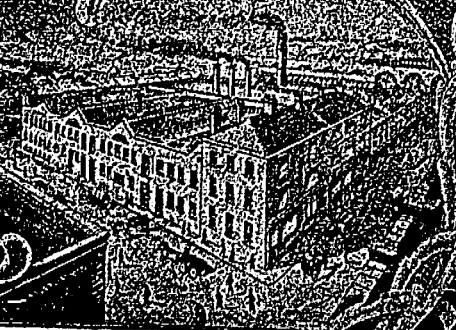
CABLE ADDRESS: HAYWARD BROTHERS, LONDON, ENG.

A B C CODE USE

Hayward Brothers & Eckstein Ltd

ENGINEERS & IRONFOUNDERS

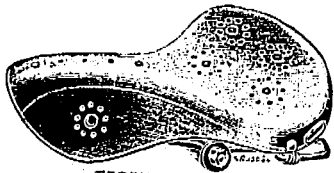
Directors: W. Eckstein
J. Hayward
D. W. Jones



- MANUFACTURERS OF**
- Hayward's Patent Lights
 - Hayward's Safety Coal Plates
 - Iron Staircases, Straight and Spiral
 - Ventilators for Rooms, Drains, &c.
 - Stable Fittings (Collins's)
 - Wrought and Cast Iron Bases
 - Ranges, Stoves, Interiors, &c.
 - Thimble Patent Metal Lathing
 - Safford Radiators, Daisy Bolders
 - Hayward Patent Prism Lights

EST'D 1783.

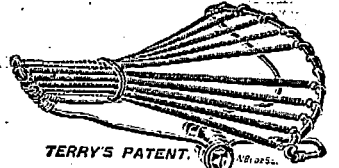
The Union Iron Works, UNION ST., BOROUGH, LONDON, Eng.
Illustrated Catalogues on Application.



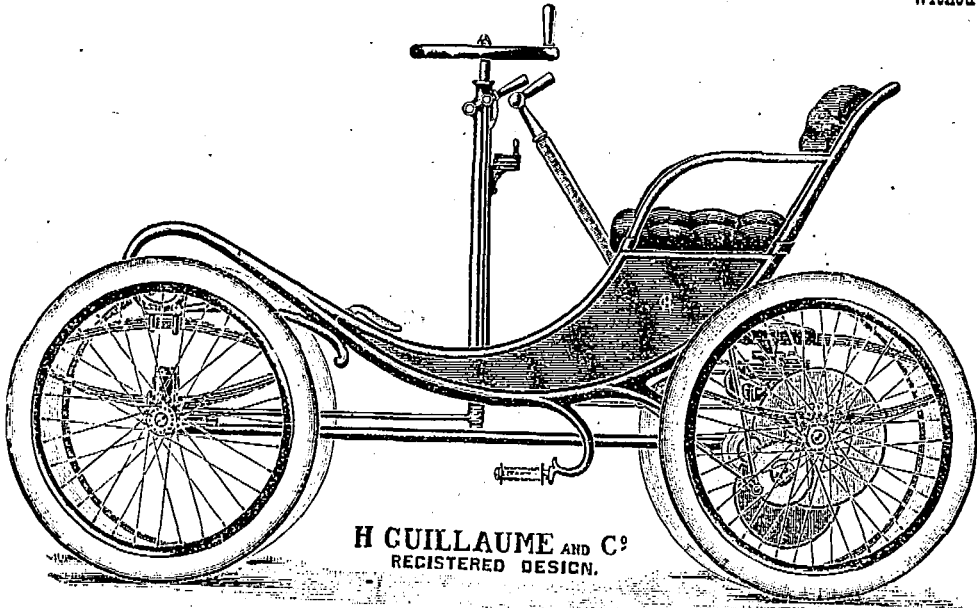
With Detachable Leather Cover.

Telegraphic Address: "GUILLAUME ALVECHURCH."

Sole Manufacturers of the "TERRY" CYCLE SADDLE.



Without Cover.



H GUILLAUME AND CO REGISTERED DESIGN.

Sole Manufacturers of the DOUBLE SPEED GEAR CYCLE.

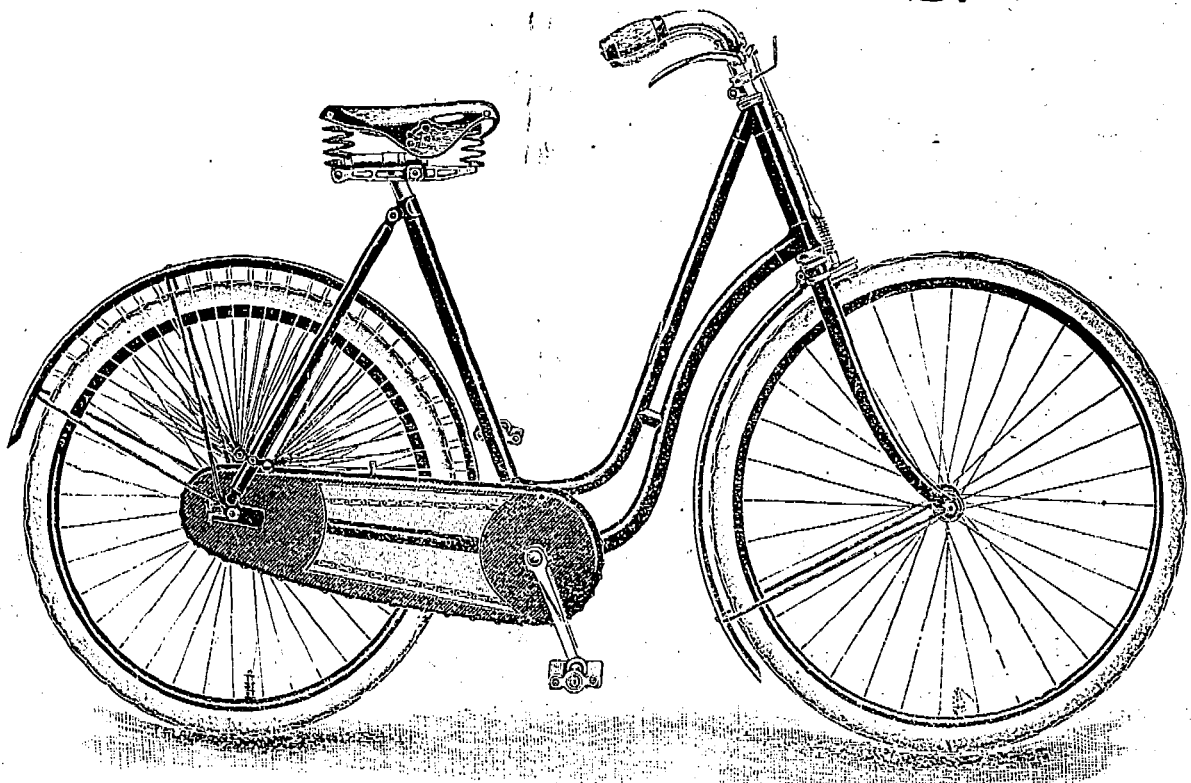
THE RECTORY ENGINEERING WORKS.

H. GUILLAUME & CO.

Cycle & Motor Car Manufacturers,

Rectory Mills, ALVECHURCH, - - Near REDDITCH, ENG.

THE ELK CYCLES.



Price and Quality not Equalled in England.

BENNETT, COTTON & CO., Ltd. - - Works: COVENTRY, ENGLAND.

Telegrams: "AEROCYST. LONDON."

CYCLE & COMPONENT FACTORS.

SOLE MAKERS OF THE

"NEW ERA CYCLES."

SPECIALITIES.

Frames. Hubs. Spokes. Nipples. Pedals. Gear Cases. Tyres, &c., &c

Agents wanted in Canada. - - - - - Send for our New List.

JAMES S. JONES & CO.,

14, HOLBORN VIADUCT, - LONDON, E.C., ENGLAND.

Telegraphic Address: "TYRES LIMITED."

TYRES, LIMITED.

Manufacturers of **CYCLE & LIGHT MOTOR CAR TYRES.**

REGISTERED OFFICES:

HILL CROSS, - - COVENTRY, ENG

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT ST. EAST TORONTO

Highest Grade Cycles
Tribune Scotsman Europa.
RYLEY, WARD & BRADFORD, Ltd.
CYCLE MANUFACTURERS.
Branches: FLEET WORKS.
10 Queen St. Glasgow
39 Gordon St. " COVENTRY,
Charing Cross " England.
Kyle Street, Ayr.
Castlegate, Larnark.
Manse Road, Dunoon and Fleet Works, Coventry.

R. J. PIKE,

Gold and Silver Watch Case Manufacturer,
CROMWELL HOUSE,
EARLSDON, COVENTRY, Eng.

W. NEAL,

OXFORD HOUSE, CHAPEL FIELDS, COVENTRY, Eng.

All kinds of Gold Watch Cases in 9ct. and 18ct.

High-Grade Machines at Popular Prices.

BUY FROM THE MAKERS AND SAVE MONEY.

THE WILDAY CYCLE CO.,
BUTTS, COVENTRY, Eng.

SEND FOR PRICE LIST—IT WILL PAY YOU.

WOOLS,

Cape, Australian, B. As.

COTTON,

Peruvian, only Canadian Importer

YARNS,

Fancy and Worsted.

GARNETTED WASTES.
TETLOW'S CARD CLOTHING.

ROBT. S. FRASER,

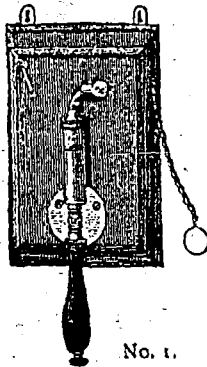
17 Lemoine St., - MONTREAL.

AS USED IN THE HOUSE OF COMMONS.

It's the Electric Switch that supplies the Flame.

50 Lights a minute.

10,000 Matches saved per week by each.



No. 1.

The Patent Instantaneous

"GLORIA" AUTOMATIC LIGHTER.

Economy.

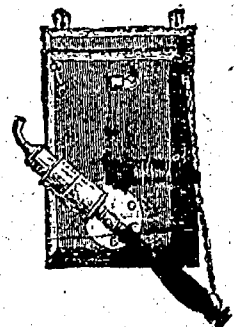
Cleanliness.

Safety.

MATCHES SUPERSEDED.

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

PERPETUAL and INSTANTANEOUS LIGHT.



No. 2.

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 Battery 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. each.
No. 2. " " Detachable Nickel-plated Lighter, £1 12s. 6d. "

Each Machine must have Address:

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

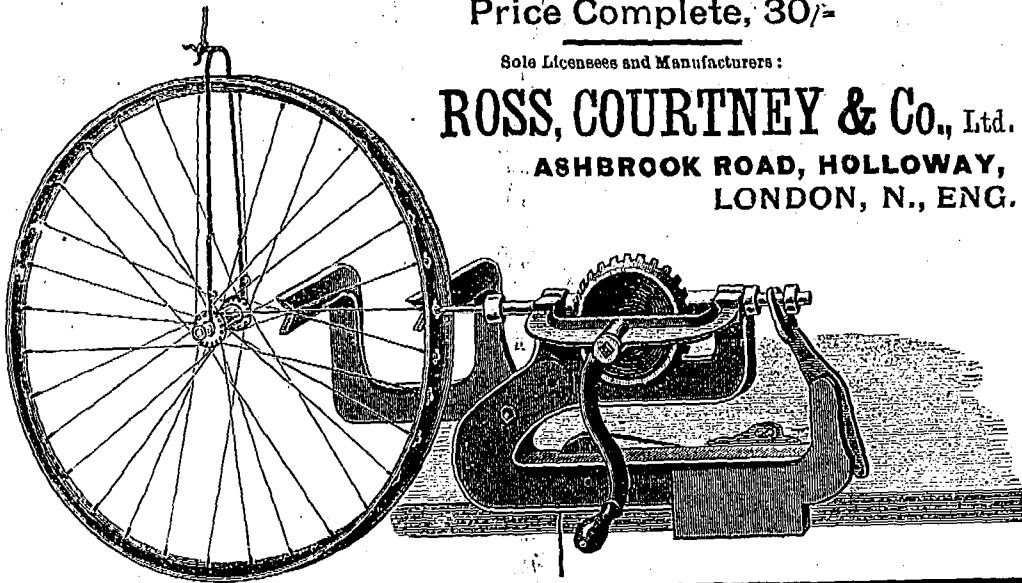
ROSS COURTNEY'S WHEEL-BUILDING MACHINE.

Price Complete, 30/-

Sole Licensees and Manufacturers:

ROSS, COURTNEY & Co., Ltd.

ASHBROOK ROAD, HOLLOWAY,
LONDON, N., ENG.



PATENT.

Simple!

Accurate!!

Automatic!!!

TRY IT.

AND YOU CANNOT DO
WITHOUT IT!

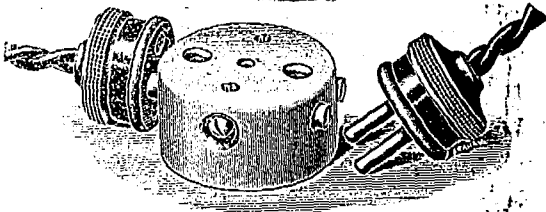
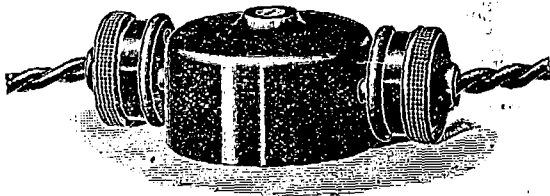
Invented by a Wheel-
Maker for Wheelmakers.

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 wheel-maker to get it ready for enamelling.

Time required to finish a wheel, about 1½ minutes.

A. P. LUNDBERG,

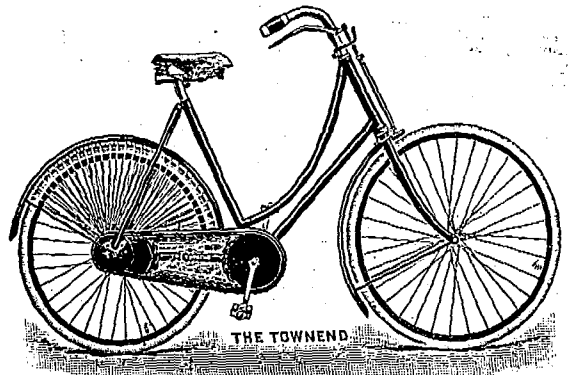
Bradbury Electrical Works,
Bradbury Street, Kingsland Road,
LONDON, N., ENGLAND.



MANUFACTURERS OF

Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

TOWNEND



CYCLES.

Send for Terms and Catalogue,

The New Townend Bros., Ltd.
COVENTRY, Eng.

Are you fitting the "LONDON" Patent + +

DISC ADJUSTING HUBS?

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. 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.
Every part guaranteed interchangeable.
Dustproof and Oil Retaining. Made with 1½-in., 1¾-in., 1¾-in., and 2-in. (for tandem) Chain Line.
And the price—14/6, less 2½% 30 days, 5% cash.
Guaranteed for three years.
Don't procrastinate! Let us hear from you at once.

The London Hub Company, Limited.

122 NEWKENT ROAD, LONDON, S.E., ENG.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake	
Cut Nail Schedule.		10 lb. box	3 65 0 00	No. 1 Wrought Iron	00 00	barrel (refined)	0 00 0 05
Base Price, per Keg.	2 23 0 00	Bright	3 65 0 00	No. 1 Machinery	00 00	Ordinary	0 04 0 04
Extras—Over and above 30d.	less 5c keg rebate.	Carvanized Iron:		Stove	10 00	Leather	
40d, 50d, 60d and 70d Nails.		Queen's Head,		Malleable iron	0 00	No. 1 B. A. Sole	0 24 0 25
Cut and Fence Nails—		or equal	gauge 28	Hard Steel	0 00	No. 2 B. A. Sole	0 22 0 23
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common	4 55 4 81	(per long ton 2240 lbs)		Buffalo Sole, No. 1	0 19 0 21
10 and 12d "	0 10 0 00	Bar Iron, per 100 lbs.	2 00 base	Lead solid	0 00	" No. 2	0 19 0 21
8 and 9d "	0 15 0 00	Car lots	1 95	tea	0 00	Slaughter, No. 1	0 26 0 23
6 and 7d "	0 30 0 00	Ord. Crown, base	0 00 0 00	Light Brass	0 00	light medium & heavy	0 26 0 23
4 and 5d "	0 40 0 00	Best Refined	0 00 0 00	Copper Bottoms	0 00	" No. 2	0 26 0 23
3d "	0 65 0 00	Norway	3 25 0 00	Heavy Copper	0 00	Harness	0 26 0 23
2d "	1 00 0 00	Am. Sheet Steel, 8 1/2 14	3 00 0 00	Red Brass	0 00	Upper, heavy	0 26 0 23
Cut spikes 10c, per Keg advance.		" " 17	2 90 0 00	Heavy Yellow Brass	0 00	Upper, light	0 84 0 85
Fine blueed nails—		" " 18 & 20	2 90 0 00	Yellow Metal Sheathing	0 00	Grained Upper	0 84 0 85
2d per 100 lbs.	1 00 0 00	" " 22 & 24	3 00 0 05	Wires		Scotch Grain	0 35 0 38
3d "	1 50 0 00	" " 26	3 10 0 00	Bright and Annealed		Kip Skins, French	0 35 0 38
Casing Box, Tobacco Box and Flooring Nails—		" " 28	3 10 0 00	Nos. 2 to 9 base	2 85 0 00	English	0 32 0 35
20 to 30d per 100 lbs.	0 55 0 00	" " 28	3 25 0 00	Net, extra for other sizes.		Canada Kip	0 30 0 30
10 to 18d "	0 60 0 00	Boiler plates, iron, 3/4 in.	0 00 1 75	Barbed Wire	3 00 f.o.b. Montreal.	Hemlock Kip	0 50 0 70
8 and 9d "	0 65 0 00	" " 3-16 in	0 00 2 50	2 and 4 barbs		" Light	0 50 0 60
6 and 7d "	0 70 0 00	Boiler Heads, steel	0 00 0 08 1/2	Plain Twist 2 and 3 wrs.		French Calf	0 50 0 60
4 and 5d "	0 95 0 00	Hoop Iron, base for 2 in. and larger.	0 00 2 45	Staples		Splits, light and medium	0 22 0 25
3d "	1 20 0 00	Band Canadian, 1 to 8 in. 30c; over base of ordinary, smaller size Extras as adopted July 7th.		Spring Wire per 100, 85c net extra.		" heavy	0 21 0 23
Finishing nails—		Canada Plates:				" small	0 20 0 22
3 inch and longer per 100 lbs	0 60 0 00	Good Brands	2 25 2 40			Leather Board, Canada	0 08 0 10
2 1/2 and 2 1/4 inch	0 85 0 00	Full Polished	3 00 3 25			Enamelled Cow, per ft.	0 16 0 18
2 and 2 1/4 inch	0 70 0 00	Galvanized	2 00 4 25			Pebble Grain, per ft.	0 11 0 13
1 1/2 and 1 1/4 inch	0 95 0 00	Wro't Iron pipe, 1/2 in 1 in	2 90 0 00			Glove Grain	0 12 0 13
1 1/4 inch	1 20 0 00	1/2 in	2 95			B. Calf	0 15 0 20
1 inch	1 50 0 00	3/4 in	3 55			Brush (Cow) Kid	0 11 0 13
Slating nails—		1 in	4 90			Buff	0 13 0 16
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 60	1 1/2 in	6 50			Russets, light	0 11 0 11
1 1/4 inch	1 20 0 00	2 in	8 25			" heavy	0 12 0 15
1 inch	1 50 0 00	per 100 ft. nett.				" No. 2	0 35 0 40
Common barrel nails—		Steel, cast per lb.	0 7 1/2 base			Saddlers'	0 26 0 30
1 1/2 inch per 100 lbs	1 00 0 00	" Spring, 100 lbs	2 65 0 00			Imt. French Calf	0 65 0 75
1 inch	1 25 0 00	" Tire	2 45 base			English Oak	8 00 9 00
3/4 inch	1 50 0 00	" Sleigh shoe, 100 lbs.	2 45 base			Rough	0 20 0 25
1/2 inch	0 60 0 00	" Toe Calk	2 81			Dongola, extra	0 38 0 42
3/4 and 2 1/4 inch	0 70 0 00	" Machinery	2 90 base			" No. 1	0 20 0 22
2 and 2 1/4 inch	0 95 0 00	Tin Plates:				" ordinary	0 12 0 15
1 1/2 and 1 1/4 inch	1 20 0 00	IC Coke, 14 x 20	4 00			Colored Pebbles	0 18 0 16
1 1/4 inch	1 50 0 00	IC Charcoal, 4 x 20	4 25			" Calf	0 16 0 22
Sharp and flat pressed nails		IX Charcoal				Oils	
3 inch and longer per 100 lbs.	1 35 0 00					Cod Oil	0 37 1/2 0 42 1/2
2 1/2 and 2 1/4 inch	0 65 0 00	IXX "				S. R. Pale Seal	0 40 0 42 1/2
2 and 2 1/4 inch	0 70 0 00	DC "				Straw Seal	0 35 0 37 1/2
1 1/2 and 1 1/4 inch	0 95 0 00	DX "				Cod Liver Oil, Nrd. Norw	
1 1/4 inch	1 20 0 00	DX "				" Process.	0 70 0 80
1 inch	1 50 0 00	DX "				" Norwegian	1 00 1 10
Sharp and flat pressed nails		DX "				Castor Oil	0 07 1/2 0 09 1/2
3 inch and longer per 100 lbs.	1 35 0 00	Terne Plate IC, 20x28	7 00			Castor Oil brls	0 07 0 08 1/2
2 1/2 and 2 1/4 inch	0 65 0 00	Russ. Sheet Iron	0 10 0 10			Lard Oil, Extra	0 55 0 65
2 and 2 1/4 inch	0 70 0 00	Lion & Crown tin'd sh'ts.				" No. 1	0 45 0 55
1 1/2 and 1 1/4 inch	0 95 0 00	22 and 24 gauge case lots	6 50 6 75			Lined, raw, nett.	0 03 0 57
1 1/4 inch	1 20 0 00	26 gauge	4 00 4 25			" boiled, nett.	0 00 0 60
1 inch	1 50 0 00	Lead, Pig, per 100 lbs;	4 25 4 00			Olive, pure	0 90 1 10
Coil Chain—No. 6	0 10 1/2 0 00	Sheet, per 100 lbs.	4 00 4 25			Extra, qt., per case.	8 00 3 70
" 5	0 08 1/2 0 00	Shot, per 100 lbs.	6 00 6 50			Turpentine, nett	0 63 0 64
" 4	0 07 1/2 0 00	Lead Pipe, per 100 lbs.	7 09 0 00			Petroleum:	
" 3	0 07 1/2 0 00	Zinc:				Gasoline 76 gravity	0 00 0 19
1/2 inch	0 60 0 00	Spelter, V.M., per 100 lbs	7 00 0 00			Stove Gasoline	0 01 0 18
5-16	4 75 0 00	" S.S.	0 00 7 00			Benzine	0 00 0 16 1/2
3/8	4 25 0 00					Car Lots Store, (2 p. c. off)	0 13 1/2 0 14 1/2
1/2	4 10 0 00					American P.W.	0 16 0 17
7-16	4 10 0 00					do W.W.	0 17 0 18
1/2	4 10 0 00					Astral	0 13 1/2 0 19 1/2

W. P. SCOTT
DECORATOR
2422 ST. CATHERINE STREET - 2422
MONTREAL

TWO REMAINING
Cottages to Let
ON
GREENE AVENUE, Westmount.
Modern Improvements.
APPLY AT THE OFFICE OF
The "Journal of Commerce,"
171 & 173 St James Street.

The Union Sign Co
251 St. James Street,
MONTREAL.
SIGNS & SHOW CARDS
of every description.
Office Door Lettering our Specialty.

The "ATLAS" Brand

SCOTCH
GLUE.
GREENBERG & SONS,
3 Manchester Avenue, - London, England.
BAYLIS MFG. CO'Y
Manufacturers of
Varnishes Japans,
White Lead,
Colored Paints
Dry Colors, Printing Ink,
Machinery Oils and Axle Grease.
And Dealers in
Painters' & Printers' Materials Generally
16 to 28 NAZARETH STREET,
MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 27, 1899

Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale	
		\$ c. \$			\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.	
Farm Products.												
BUTTER: Finest Cr. tubs.	0 18 0 19		Oats Ex-store.	0 33 0 34	Molasses (Barbados)	0 31 0 35	Vermicelli Canadian	0 05 0 06				
" " boxes	0 00 0 00		Barley, malting	0 00 0 00	Porto Rico	0 00 0 03	Macaroni	0 05 0 06				
Inferior qual.	0 16 0 17		" feed in store.	0 00 0 00	Trinidad	0 00 0 00	" Italian	0 10 0 13				
West Dairy Finest	0 14 0 15		Peas, per 60 lbs, Ex-store.	0 00 0 75	Cuba	0 00 0 00	Peel—Citron	0 14 0 16				
Townships Dairy	0 16 0 16 1/2		Rye.	0 53 0 55	Antigua	0 00 0 00	Orange	0 11 0 13				
Common	0 10 0 12		Corn, Ontario.	0 00 0 00	Raisins	0 00 0 00	Lemon	0 10 0 12				
CHEESE:												
New Western col'd.	0 09 0 09 1/2		Buckwheat	0 00 0 00	Sultanas	0 11 0 18	Chocolate					
New white	0 09 0 09 1/2		Groceries.			Loose Musc. California	0 05 0 08 1/2	Vanilla,ysl. wrap. 24 x 1/2 lb				
Quebec	0 05 0 07		Tea, (Hf.-Chest & Cad.)	0 15 0 16	Layers, London	1 50 1 75	do Chamols do do					
Eggs:												
Select new	0 15 0 16		Japan, com. to med., lb.	0 17 0 19	Con. Cluster	2 20 2 30	do Pink do do					
straight candied	0 13 0 13 1/2		" good med. to fine.	0 22 0 25	Extra Dessert	2 75 0 00	do Blue do do					
" No. 2	0 10 0 11		" choicest	0 26 0 36	Royal Bucking'm	3 50 0 00	do do White do do					
Hors:												
Old	0 14 0 18		" fancy	0 06 1/2 0 08	Valencia	0 04 0 06	Unsweet'd blue prem do					
HOG PRODUCTS:												
Bacon, smoked, per lb.	0 11 0 13		Y. Hyson, com. to good.	0 14 0 20	" Selected	0 00 0 03 1/2	Starch:					
Hams, city cured,	0 11 0 12		" fine to finest, lb	0 30 0 45	" Layers	0 00 0 00	Can. Laundry					
" Canvassed.	0 00 0 00		Gunpowder, Moyune	0 22 0 25	Currants, Provincials	0 04 0 06	Silver Gloss					
Fork Ca. s.c. per bbl.	15 00 16 50		" good	0 25 0 35	Fillatras	0 04 0 06	Benson's Prep. Corn					
do mess.	14 75 15 00		Pingauy med to good.	0 14 0 16	Patras	0 04 0 06	" Sat. Chr. label					
Lard, per lb Can pure.	0 07 0 07 1/2		" fine to finest	0 19 0 23	Vostizzas	0 06 0 07	Can. Pure Corn					
" Com. Refined	0 05 0 05 1/2		Oolong	0 28 0 42	Prunes	0 05 0 10	No. 1 Wh. blue 4 1/2 lb.					
SEEDS:												
Clover, red, per lb.	0 07 1/2 0 10		Congou, common	0 15 0 16	Flgs in bags	0 15 0 25	Vinegar: blue 10 p.c. dis.					
Alaska, per lb.	0 07 1/2 0 09		" good common	0 15 0 20	" new layers	0 05 0 05	Imp Trip					
Timothy, (Can'n) per beh.	2 00 2 50		" med. to good.	0 22 0 27 1/2	Dates	0 05 0 06	Cots D'or					
" Western	1 50 2 10		" fine to finest.	0 32 0 35	Sh. Almonds, bxs.	0 19 0 25	Crystal Pickling					
Ball 56 lbs.	0 65 1 00		Indian	0 17 0 23	S. S. Tarragons	0 09 0 10	W. W. XXX					
Ball Rye	0 75 0 90		Darjeelings	0 35 0 45	Walnuts	0 10 0 14	W. W. XX					
Millet	0 75 0 90		Ceylon	0 18 0 35	" Grenoble	0 12 0 00	W. W. X					
Hungarian	0 75 0 90		Coffees, Mocha (green)	0 25 0 38	" Filberts	0 09 0 10	Pure Malt					
SUNDRIES—												
Potatoes, old per bag	0 40 0 50		Java	0 22 0 25	Mustard, 4 lb jar, Eng.	0 15 0 20	Cider X					
Honey, Comb, 1 lb.	0 07 0 10		Maracabo	0 17 0 18	" 1 lb	0 15 0 16	" XXX					
" Extracted	0 04 0 05		Jamaica	0 17 0 18 1/2	" 4 lb jars, Cana.	0 65 0 70	Soap: Best Laundry					
Beeswax	0 20 0 25		Rio	0 10 0 15	" 1 lb	0 32 0 35	" Common					
BEANS: white ordinary bns	0 85 1 00		Plantation Ceylon	0 27 0 29	" White	0 22 0 26	Matches: Telegraph					
Maple Sugar	0 07 0 09		Chicory	0 06 0 11	Pepper, Black	0 15 0 16	" Telephone					
Maple Syrup in wood	0 06 1/2 0 07		Canadian do	0 00 0 06	" White	0 22 0 26	" Parlor					
Maple Syrup in tins	80 1 60		Sugars: Factory.			Mustard, 1 qt pk.	0 15 0 00	" Tiger				
Grain.												
Hard Man, No. 1 Ft. Will	0 00 0 71 1/2		Ex Granulated, oris	0 00 0 40	" 1 qt pks.	2 30 0 00	Soversign					
" No. 2	0 00 0 67 1/2		German gran'd	0 20 0 25	Rice, C. C.	0 00 3 25	Washboards					
No. 1 Northern	0 67 1/2 0 09		Ex Ground, in brs.	5 45 5 50	" standard B.	0 00 3 35	Royal Lily					
" 2	0 64 1/2 0 10		" in brs.	4 95 5 00	" Patna, \$ 100 lb.	4 25 4 75	do Rose					
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do 41 to 50.....	0 00 4 25	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May's Ports gal.	2 10 6 50
do 51 to 60.....	0 00 4 50	Turk's Island per bush.....	0 30 0 35	Gerth's Smoking, per lb.....	0 00 1 60	Shorries—Pen artin.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sher-	
Lead pure 50 to 100 lb. kgs.	0 00 6 00	No. 1 Black Chewing, case	0 50 0 65	Fleece, combing ord.....	0 15 0 16	ries...per gal.....	2 00 6 50
do No. 1.....	0 00 5 62	No. 2 do	0 59 0 00	do clothing.....	0 18 0 17	Charats—	
do No. 2.....	0 00 5 25	Old Chum, in pkg., 10s and	0 00 0 82	Tub Wash.....	0 16 0 17	St. Julien.....	2 50 2 65
do No. 3.....	0 00 5 00	12s	0 00 0 82	Fulled, combing.....	0 17 0 18	Barton & Grestley.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 18 0 19	Nat. Johnson & Sons.....	4 00 25 00
Red Lead.....	4 50 5 00	1/2s	0 00 0 82	do extra.....	0 20 0 20	J. Calvet & Co.....	4 50 40 00
Venetian Red Eng'h.....	1 50 3 00	Old Chum, 1-5 tins	0 00 0 95	B. A. Scoured.....	0 40 3 45	Champagnes—	
Yel. Ochre, French.....	1 25 3 00	Puritan, in pkgs., 1-11s	0 00 0 85	Natal.....	0 00 0 00	Pommery, Fils & Co.....	28 00 30 00
Whiting, ordinary.....	0 40 0 55	do 1/2 lb. tins.....	0 00 0 85	Cape.....	0 19 0 22	G. H. Mumm.....	28 00 30 00
do Gliders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 88	Australian greasy.....	0 25 0 28	Ferrier, Jonet & Co.....	28 00 30 00
English Cement, cask	0 85 1 00	Cut Cavendish, in pkz., 1-1s and	0 00 0 80	" scoured.....	0 00 0 00	Brandies—Hennessey .gal.	
Belgian Cement.....	3 40 2 10	Durham, in bags, 1-12s and	0 00 1 00	Waste.		1 Star.....	7 00 8 50
Fire Bricks per 1000.....	18 00 26 00	1-6s.....	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Scotch Whiskeys	
Fire Clay.....	1 50 1 75	Durham, 1 lb. drums.....	0 00 1 00	" 2 " ".....	0 06 0 07	Dewars Scotch extra spec.	12 25 18 00
Rosin.....	2 75 4 50	Ritchie's Navy Cut 1-5 tins.	0 00 1 05	" 3 " ".....	0 04 0 05	Spl. Liqueur.....	9 25 10 00
Glue—		do Smoking Mixture,	0 00 0 95	" 2 " ".....	0 04 0 04	Gin—	
Domestic Broken Sheet.....	0 13 0 15	1/2 tins.....	0 00 0 95	" 3 " ".....	0 03 0 04	De Kuyper red cases.....	11 30 11 50
French Casks.....	0 00 0 14	Ritchie's Smoking Mixture,	0 00 0 80	Wines, Liquors, &c.		do green do.....	5 90 6 00
do bris.....	0 00 0 14	1-10s.....	0 00 0 65	Alc—English.....qts	2 50 2 55	do hds.....	3 00 3 15
American White, bris.....	0 18 0 20	Unique, 1-15 pkgs.....	0 00 0 65	" " ".....pts	1 62 1 67	Irish Whisky—	
Coopers' Glue.....	0 20 0 25	do in pkgs., 1 lb.....	0 00 0 61	Porter—		Geo Ros & Co. 1 star, qts	9 50 0 00
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pks., 15s.	0 00 0 61	Dublin Stout...qts	2 40 2 45	do do 3 stars, qts	9 70 10 50
Brunswick Green.....	0 04 0 10	Plug Tobaccos.		do do ..pts	1 57 1 62	John Jamieson & Co.....	9 50 11 50
French Imperial Green.....	0 12 0 18	Ritchie's Derby Smoking,	0 00 0 63	Spirits Canadian—per gal.		Angostura Bitters, per	14 50 15 00
Vermillionets.....	0 12 0 40	Solace, 3s, 4s and 18s	0 00 0 63	Alcohol.....65. O. P.	4 65 0 00	case of 2 doz.....	9 75 10 25
Genuine Quicksilver.....	1 95 0 90	Ritchie's Old Virginia Smok-	0 00 0 70	Spirits.....50. O. P.	4 25 0 00	Banagher Irish Whisky,qts	4 00 4 25
No. 1 Furnit's Varn'b, prgi	0 60 0 65	ing Twist, 3 3/4s.....	0 00 0 70	do ..25 U. P.	2 25 0 00	do do per gal	6 75 7 75
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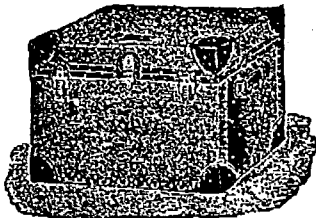


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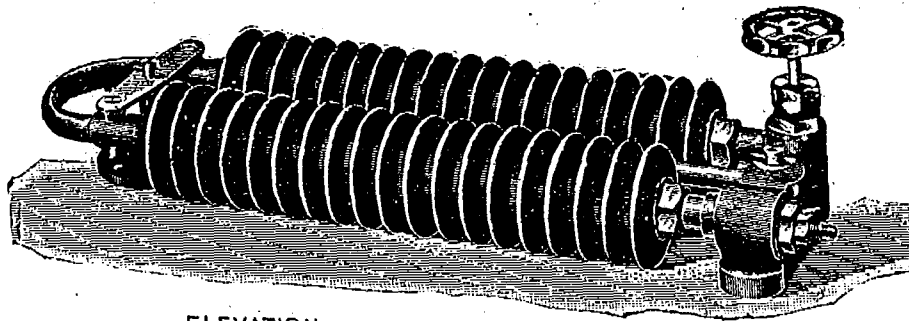
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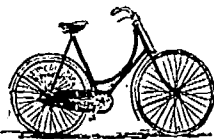
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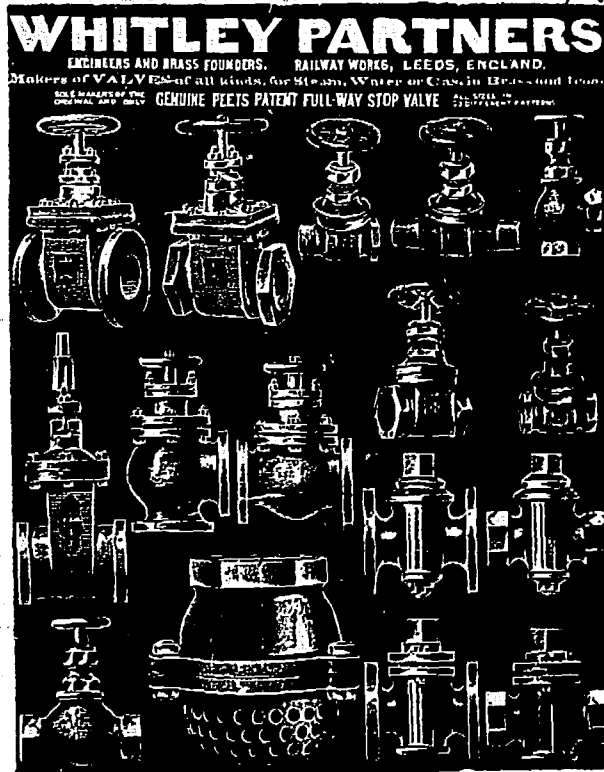
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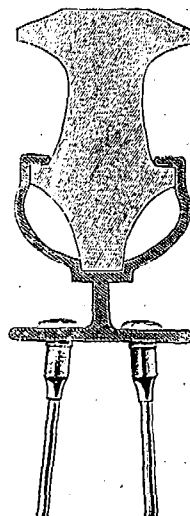
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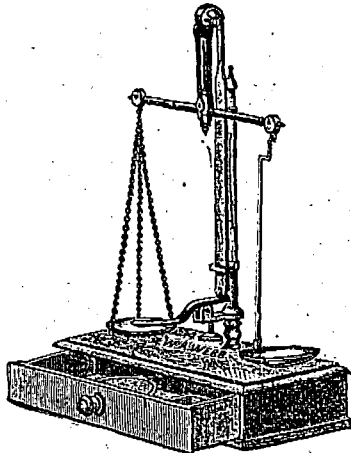
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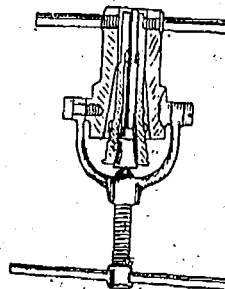
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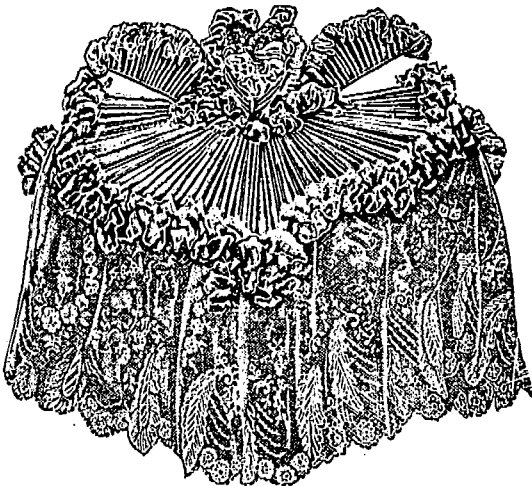
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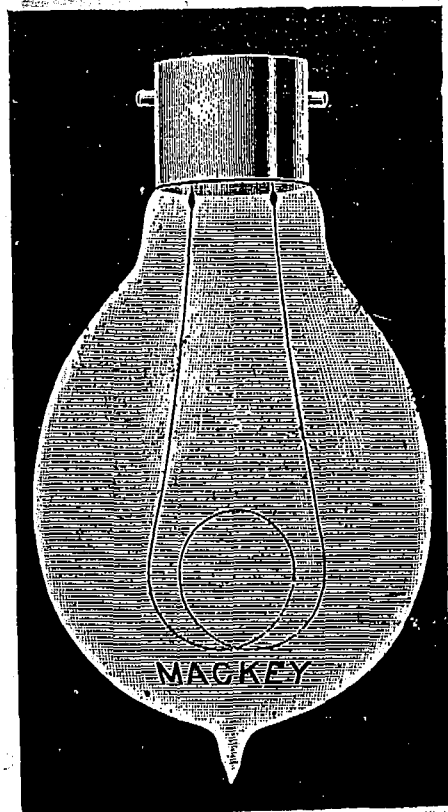
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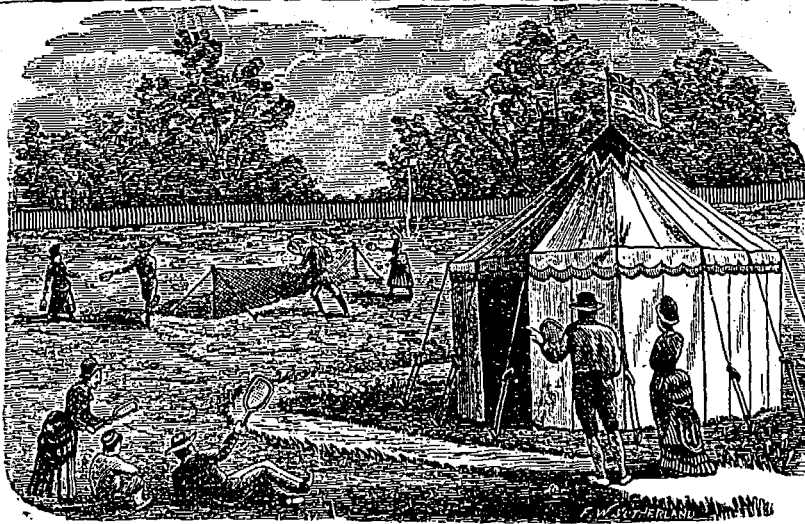
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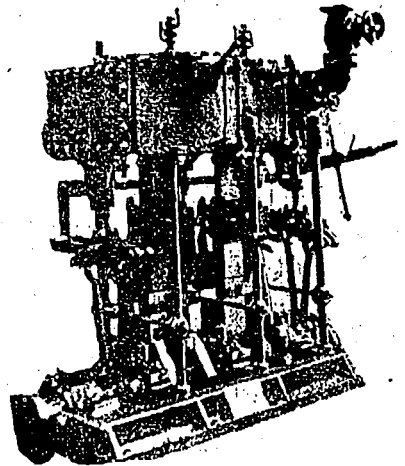
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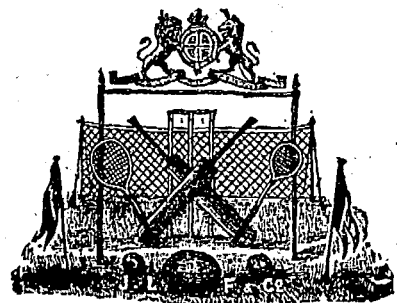
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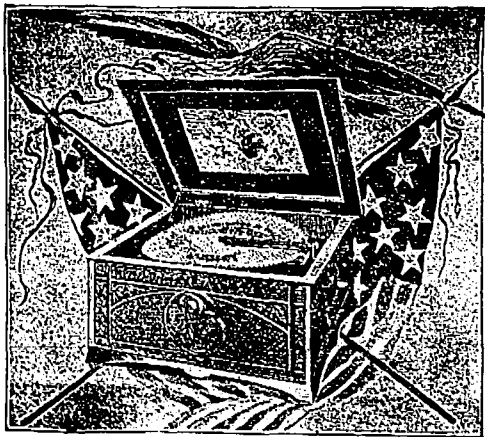
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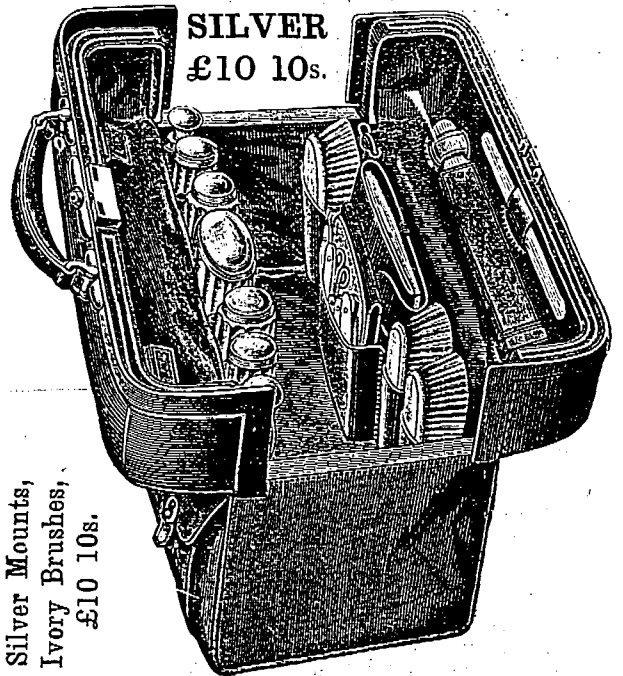
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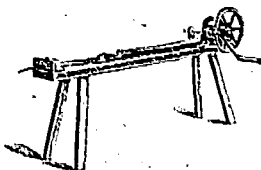
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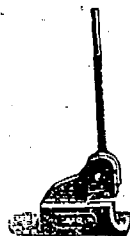
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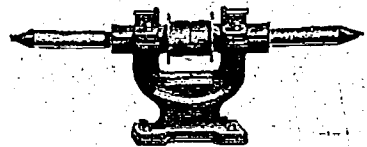


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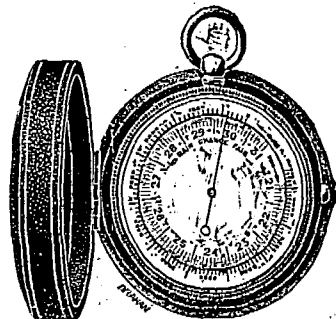
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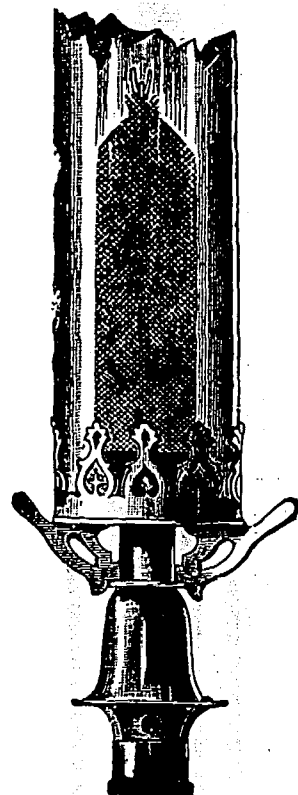
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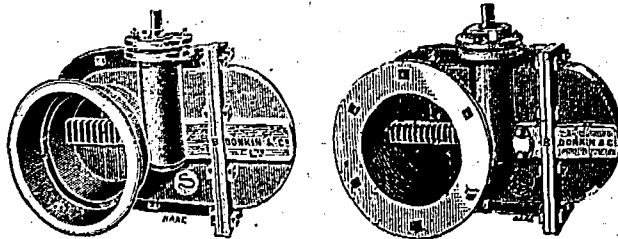
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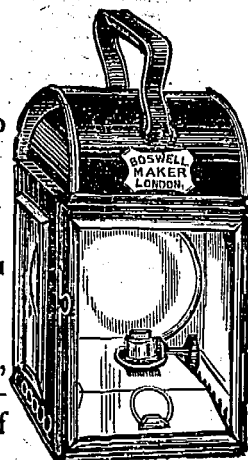
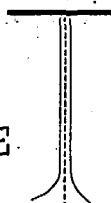
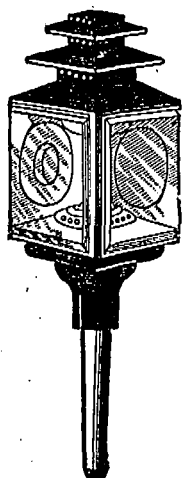
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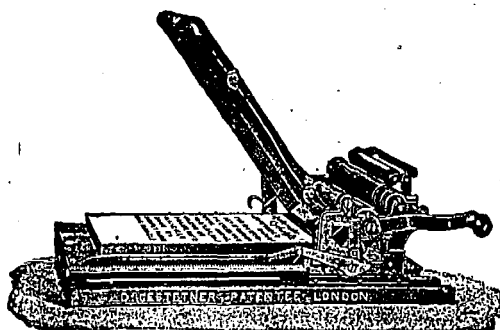
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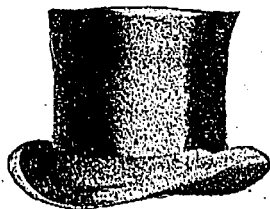
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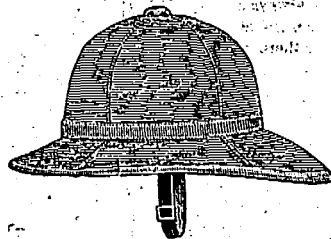
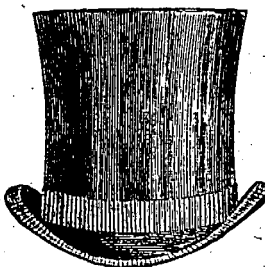
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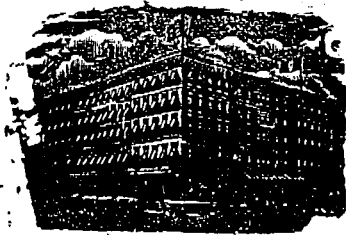
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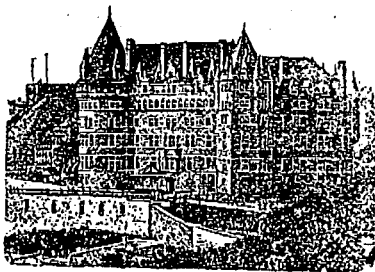


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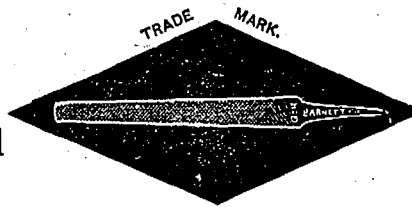
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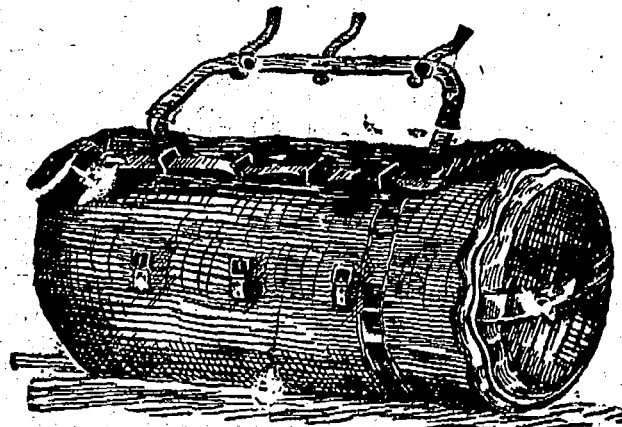
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Belleville,	Anglo-American	D. Coyle
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's,	C. Lowell
Gananoque,	Provincial,	Nell McCarnel

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Hamilton,	The Royal,	Hood Bros
do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	C. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
Markham,	Tremont House,	Jas. E. Pitts
Napánea,	Paisley House,	E. A. Douglas
Ottawa,	The Russell,	Kenly & St. Jacques
Paris,	Arlington Hotel,	John Ealand
Port Hope,	Queen's Hotel,	A. A. Adams
Sarnia,	The Belchamber,	John Buckley
Stonfville,	Queen's Hotel,	J. G. Martin
Toronto,	The Queen's,	McGaw & Winne

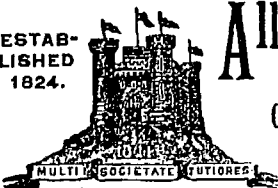
ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Uxbridge,	Mansion House,	Thos. Ber nett
QUEBEC.		
Montreal,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	A. Arch Welsh
do	Jacques Cartier,	J. B. Bureau & Co.
Quebec,	Chateau Frontenac.	

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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	2 1/2-6mos.	\$50	\$50	126 1/2
Canada Life.....	2,500	5-6mos.	400	50	67 1/2
Confederation Life.....	5,000	7 1/2-6mos.	100	10	.....
Western Assurance.....	25,000	5-6mos.	40	20	16 1/2
Guarante Co. of North America.....	13,372	0	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market. July 15, 1899 Market value p. d upsh.

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	10	10 1/2
Atlas.....	24,000	24 p. s.	50	6	£28 1/2	£29 1/2
British and Foreign Marine.....	47,000	25	20	4	23 1/2	23 1/2
Caledonian.....	21,500	12s. p. s.	25	5	.....	36 7-16
Commercial U. Fire, Life and Marine.....	50,000	2 1/2	50	5	43 1/2	44 1/2
Guardian Fire and Life.....	200,000	9	10	5	10 1/2	11 1/2
Imperial Fire.....	50,000	25	20	5	27	28
Lancashire Fire.....	136,493	5	20	2	4	4 1/2
Lion Fire.....	100,000	8	8 1/2	1 1/2	.....	7 1/2
London and Lancashire Fire.....	25,100	22	25	2 1/2	16	17
London Assurance Corporation.....	35,882	20	25	12 1/2	56	58
London & Lancashire Life.....	10,000	10	10	2	7	7 1/2
Liv. & Lon. & Globe Fire and Life.....	391,762	90	8t.	2	45 1/2	49 1/2
Northern Fire and Life.....	30,000	*22 1/2	100	10	70	71
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	6 1/2	39	40
Norwich Union Fire.....	11,000	*33 1/2	100	13	121	124
Phoenix Fire.....	58,776	35	50	5	£30 1/2	£30 1/2
Royal Insurance Fire and Life.....	125,324	58 1/2	20	5	60	51
Sun Fire.....	240,000	8s 6d p. s.	10	10	10 1/2	11 1/2
Union.....	45,000	18 p. s.	10	4	24	25

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 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 143,702.25

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 Cash Income..... 785,130.81
 Net Surplus..... 474,029.03
 Insurance in Force..... 20,595,708.00

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