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THE MOLSONS BANK

Are Hereby Notified that a Dividend of

Four per Cent, and a Bonus of One per Cent.

upon the capital stock has been declared for the Current Half-Year, and that the same will be payable at the Office of the Bank, in Montreal, and at the Branches on and after the

FIRST DAY OF OCTOBER NEXT.

The Transfer Books will be closed from the

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By order of the Board.

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General Manager.

Montreal, August 31th, 1892

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| 10 Aug. | Monte Videan | 31 Aug. |
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| These | steamers do not carry passes | igers or voyage |

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| | | _ | _ | |
|----------|------------------------------|------|----|----------|
| | | | | Iontrea! |
| From | Steamships. | to | Gl | MO 22 |
| Glasgow | | | | about |
| 8 July, | Grecian | | 27 | July |
| 15 July. | Pomeranian | | 3 | Aug. |
| 22 Intv. | Buenos Avrean | | 10 | A 110. |
| 29 July. | Peruvian | | 17 | Aug |
| 5 Aug. | Sarmatian | | 24 | Aug. |
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| to | Steamships. | to Glasgow |
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| 13 July | Prussiau | 1 Aug. |
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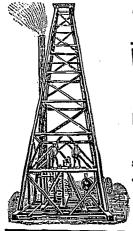
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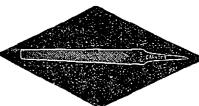
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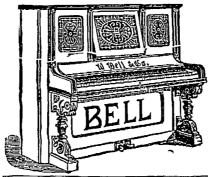
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OF SUPERIOR QUALITY,

Embracing all modern improvements in Design and Construction.

DURABILITY QUARANTEED.

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Known everywhere as the finest Oil in Canada.

McCOLL'S Renowned Gylinder OIL Has Absolutely no Equal. Ask for Lardine Oil.

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

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Latimer & Legare, Quebec, or Latimer & Bean, Sherbrooke AcCash buyers, Dealers or Livery men get "special" low prices.

Commercial Summary.

Merchants, manufacturers and other busiss 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.

H. W. Wolton, painter, Parry Sound, referred to last week as having assigned, is not likely to pay more than 30c on

-The report of the provincial secretary shows that fourteen joint stock companies were organised in this province last year, their aggregate capital being \$2,392,000.

-The fire in the St. Croix Cotton Mill, Milltown, N.B., last Monday, caused damage of nearly \$20,000. Operations however, will not be suspended.

-The "California Illustrated Magazine" of San Francisco, and the "Arena" of New York are among the welcome additions to the editorial table the present week.

-R. McD. & Co., Galt, and others will kindly remember that the receipt of money for subscription to the "Journal of Commerce" is acknowledged by change of the date on the address label. This label should always show the date to which subscription has been paid.

-The Mercantile Agency branch of Dun, Wiman & Co. in this city has given notice that it will issue a daily change-

METROPOLITAN MEAT MARKET.

GEORGE MAYHEW,

Purveyor of all Kinds of MEATS, POULTRY, FISH, FRUITS and VEGETABLES.

808 Dorchester St., Montreal.

Personal attention given to all orders.

C. C. CLEVELAND.

J. L. GOODHUE & CO.,

LEATHER BELTING

DACE LEATHER. DANVILLE.

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

LONSDALE, REID & CO., Wholesale Dry Goods,

18 St. Helen Street. - MONTREAL

Fall Samples are now in the hands of our Travellers. Inspection solicited.

Special Lines in Dress Goods, Hosiery, Gloves, Handkerchiefs and Fancy Goods.

list in future, beginning to-morrow, the The company has now 1st October. eleven offices in Canada, Ottawa and Quebee having been added during the year, as already noted.

-At Port Hope, Jabez Miller has bought the jewellery business of R. J. E. Scott, paying for it spot cash. Miller had been in Winnipeg for a number of years, and saved some three or four thousand dollars, which with some advances made by his father, a well-to-do townsman, constitutes his capital in trade.

-Mr. R. J. Tooke, the wealthy haberdasher, St. James street, has bought the property at the west corner of St. Catherine and Peel streets, and intends erecting a handsome building thereon for the purpose of his business. The price transpired is about \$9 per square foot. The Erskine church property, a large block in the vicinity, was sold a short time before for about \$6 per foot.

-Mr. W. Tatley, Canadian Manager in Montreal of the Royal Insurance Co., has returned home after nearly six months' absence in Europe where he has been recruiting his health, which we are glad to learn is much improved .- Mr. George Simpson, lately Secretary to the Caledonian Insurance Co. at Dundee, Scotland, is expected here shortly to assume the position of Assistant Manager to the Royal under Mr. Tatley.

McArthur, Corneille & Co.

Importers of and Dealers in

WHITE LEAD AND COLORS.

DRY AND GROUND IN OIL. DRY AND GROUND IN CIL.

VARBISHES, Oils, Wisdow Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, sr, and s6 os. Sheet. Rolled Rough and Polished Plate Glass. Colored Plate and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dyo Stuffs, Navai Stores, &c., &c., &c.

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

147, 149 & 151 COMMISSIONERS ST. MONTREAL.

You can increase your business, please your customers, and make more money If you keep constantly on hand

:Munn's BONELESS CODFISH

It is universally acknowledged to be the finest of the kind packed in Canada.

Send in Your Orders.

Bear in mind that we have also on hand choice

LABRADOR HERRINGS, and all kinds of Fishery Products.
.....Buy the Best!

STEWART MUNN & CO.

MONTREAL,

-The Hamilton Bridge & Tool Co. have contracted to build a large steel steamer for the Toronto & Niagara Navigation Co., to be finished by the 1st April next. She will be 311 feet long by 68 feet beam, and have a speed of about 20 miles an hour. This will be the largest pleasure steamer ever built in Canada, and is estimated to cost \$250,000. She will run from Toronto to connect with the new electric railway at Queenston on the Niagara River.

-Thos. Charette, general store, Gatineau Point, whose assignment was reported last week, commenced business 14 years ago with an estimated capital of \$2,000. A statement is now being prepared so that exact figures are unknown, but his liabilities are probably \$5,500 and his assets \$4,000. He has attended indifferently to his business of late. His real estate is mortgaged to its full value in favor of his mother and Baskerville Bros. of Ottowa.

-From Oshawa we learn that the Masson Agricultural Works, idle for some time, have been purchased by John Schofield of Paris, Ont., who is going to carry on a manufactory of knitted goods, etc. The South Oshawa Mills, owned by E. S. Edmondson, were destroyed by fire last week. Loss about \$22,000, covered by about \$16,000 insurance. The Actna,

RHODES, GURRY & CO.



All kinds of Building Materials, Fittings for Banks, Stores, etc., a specialty.

AMHERST, N.S.

FINLAYSON & GRANT, **Custom House Brokers**

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413 to 417 St. Paul Street. Montrea! Bell Telephone 9057. P. O. Box 684.

HENRY PORTER.

Tanner and Manufacturer of

LEATHER * BELTING.

Fire Engine Hose, Harness, Moccasin, Lace, Russet, and

OAK SOLE LEATHER OFFICE AND MANUFACTORY:

436 Visitation Street MONTREAL

Royal, Caledonian and Western are the principal companies interested. Mr. Butler, formerly a clerk in Mr. S. Torrens grocery there, has gone into the grocery business for himself in Oshawa. This makes between twenty-five and thirty groceries, large and small, in the town. Grain is being marketed very slowly this year; there seems to be hardly any demand for barley, the price ranging from 35 to 40 cents per bushel.

-Robert Stackhouse, jeweller, St. John, N.B., who recently assigned, is offering to compromise at 25c on the dollar, 4, 8 and 12 months. A trust deed has been executed in the name of J. A. Sharp, St. John, for the benefit of his creditors who will secure his offer by endorsement. The liabilities are \$2,000 and the nominal assets \$900. The insolvent commenced business in October '73 with a cash capital of \$300. Recently he has suffered losses by bad debts and incurred considerable expense in removing his stand. He has also devoted considerable time to winding up his father's estate and endeavoring to pay his debts. In his neighborhood he was regarded as perfectly honest, but a weak man with no force or push. He was hard working and a fair mechanic and should buy for each or on short time, and then on a limited scale. He meant well,

CITY OF LONDON

Fire Insurance Company, OF LONDON, ENGLAND.

\$9,500,000.

Fire Risks accepted at Current Rates. H.; M. BLACKRURN, General Agent, Ontario & Quebec, Toronto JAS. P BAMFORD, Agent,

51St. Francois Xavier Street. MONTREAL

LANCASHIRE

Fire Insurance Co. of England

Capital and Assets, over \$20,000,000,

JAMES P. BAMFORD, Agent, 51 St. Francois Xavier St. MONTREAL.



CAMPBELL'S

QUININE :- WINE

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

Kenneth Campbell & Co., Montreal

·H. J. DART & CO., Wholesale DRUCGISTS

AND DEALERS IN

Surgeons' and Medical Supplies, Rubber Goods
641 Craig Street, MONTREAL.
Agents for J. H. Chapman, Surgical Instruments

GEO. H. HEES, SON & CO., Window Shades,

Curtain Poles, Spring Rollers, &c. TORONTO, ONT.

Bend for our New Illustrated Catalogue. **

SELLING AGENTS;

R. HENDERSON & CO.
MONTREAL,

J. STANBURY & CO.

BEST for THE MONEY

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

SIST UPON RECEIVING

"PATENT ROLL" COTTON BATS.

As they are very attractive in appearance and superior in quality, and ne other bat will retail as well.

ASK FOR THESE BRANDS:
'North Star,' 'Crescent,' or 'Pearl,'

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

but was not always up to his good intentions which seldom pay bills.

-C. E. Hepburn, drugs, Iroquois, Ont., whose assignment has already been annonneed, commenced in 1880 with a stock in trade valued at \$11,000 and he did business for a time in Prescott and Exeter. He effected a compromise some years ago at 75c on the dollar. His present liabilities are placed at \$4,000 and his assets at \$2,500. The latter are made up of \$1,600 in stock and \$900 in book debts. These are of little value owing to contra accounts and bad debts and are probably not worth more than \$150. Hepburn offers 20e on the dollar in full settlement payable within 30 days. He attributes his trouble to lack of support from physicians and opposition from all the general stores. As his business was not paying of late he went on the road with medicines leaving his store in charge of a clerk. There appears to be no opening in Iroquois for a purely drug business, and unless the stock is bought in by some one engaging in other lines it is likely to realize but a small sum.

-J. R. House came to Beebe Plains Que., from Boston in the fall of '89 and started in business as a butcher and trader. He enjoyed good credit and did a large business, so that everybody thought he was making money until in August last it was found that he owed about \$4,000 and had no more than \$1,-000 to settle with. His troubles in the opinion of some might have been averted by stricter attention to business though he himself claims that he was heavily indebted when he began and his total liabilities have been figured up to reach the no small sum of \$36,000. He fell behind also from a want of business education and from expensive habits which the revenues of his ment route would not support. He has not made an assignment, but is under seizure and is trying to compromise, having offered 25c on the dollar, cash. He owns some real estate, but it is mortgaged to the extent of \$2,500.

—The improvements in axle skeins, for which a patent was granted in March last to Mr. Pierre Dansereau of this city, is described substantially as follows:—It

has reference to an axle skein made of wrought iron, being a piece of ordinary steam pipe, the whole arranged to the sand guard and oil reservoirs, into which any liquid lubricant can be introduced without removing the wheel; the object being to produce a lighter and more durable axle skein than those now in use. The skein is made of wrought iron which, after being turned true inside, secures a very hard-wearing surface, very important in heavier vehicles. For the light ones, he introduces a Babbit lining by running in the same around a mandril previously inserted and of the same size as the journal. All the axle skeins now in use are made of cast-iron. The drawings accompanying the patent shown us, are necessary to a clear understanding of this very important invention, and it is to be hoped that Mr. Dansereau may reap the reward of his ingenuity.

-J. McGinn, dry goods and shoes, city, who recently endeavored to compromise at 60c on the dollar has been unsuccessful and has assigned with liabilities of \$2,000.—J. W. Rivet, grocer, city, has

Pure

Oak

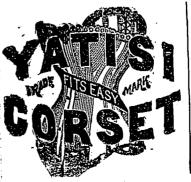
Belting

THE J. C. McLAREN BELTING CO.,

MONTREAL - - and - - TORONTO

Tel. No. 363. Tel. No. 475.

OROMPTON'S CORALINE



CORSETS.

EASTERN ONTARIO,
QUEBEC
AND THE MARITIME
PROVINCES,

Robert Linton

Wholesale Dry Occas
Corner St. Helen and
Lemoine Sts.,
Montreal

A. R. McKINLAY & CO.

Successors to MACFARLANE, McKINLAY & CO.,

WINDOW SHADES,

Brass Goods, Poles, Rollers, Fringes, Laces TORONTO. ONT.

POROUS

Is acknowledged by all Architects to be the best Material known for fire proofing buildings of all grades. It is Vermin and Sound Proof.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

THE RATHBUN COMPANY.

DESERONTO, ONT.

Buy the best Canned Goods. LION

> Tomatoes Corn, &c., &c. - PREPARED BY

JOHN WINDSOR & CO., - MONTREAL

D. MASSON & Co., St. Paul St., Montreal Agents

LOCKERBY BROS.

IMPORTERS

Wholesale Grocers,

Corner St. Peter & St. Sacrament Streets, MONTREAL.

compromised at 25c on the dollar, cash, on liabilities of \$800 .- Louis Lefebvre & Co., clothing, Quebec, referred to in a former issue as trying to compromise, have failed with limbilities of \$2,200 .- Jas. Enright, fish, etc., Port Daniel, Que., recently stated to be in difficulties, is now reported away.-R. Cuthbert & Son, brass founders, city, have assigned with liabilities of \$4,000. The business was established by the senior partner many years ago, he admitting his son in July '78. They were in trouble about that time and since then appear to have made little progress, although credited with being hard working and deserving.-Elie Audet, butcher, Coaticook, has assigned.-J. A. Lefebvre, jobbing confectioner, city, is offering 25c on the dollar, cash. He owes \$1,-000.-Louis Guay, trader, St. Isidore, has assigned, owing \$2,500.-The assignment of J. A. Mercier, trader, St. Michel, is reported with liabilities of \$7,000.

-It is easier to go to law than to get awny from it. The contestations of the St. John, N.B., Cotton Co. are not yet at an end, as we learn from the "Globe" of the 24th :- In the case of Edward C. Jones vs. Wm. Parks & Sons (Limited) et al, Mr. George F. Gregory, Q. C., appeared on behalf of the plaintiff to oppose a summons this morning taken out by Solicitor General Pugsley on behalf of the defendants to show cause why a commission should not issue to take the evidence of some parties in Montreal. This is a suit brought for the foreclosure of a mortgage from the defendants to Mr. John Ferris and assigned by him to the plaintiff. The defendants claim that the mortgage was assigned to Mr. Jones in trust for the bank contrary to the Bank Act, which provides that banks cannot buy up mortgages, but can only take them as security for debts due them, and also that the suit is champertous. Mr. Gregory, in opposing the application, contended that the application was made for the purpose of delay and that it was not necessary that a commission should issue. But after hearing affidavits and cross-affidavits and Mr. Gregory in a lengthy argument, His Honor made an order for the commission to examine officials and clerks of the bank at Montreal.

-In Ontario, S. F. Taylor, grocer, Dresden, has found things overdone in his line. He has pulled along in a small way on a limited capital for some years, but the summer trade has been slack and he has not been able to compete successfully for the business of the town with stronger and better equipped concerns and consequently assigns .- D. Currie, grocer, Duart, has assigned, and although he occupied a small stand is said to owe quite an amount. The figures are not yet forthcoming.-John Schott, wagons, etc., Lynedock, who assigned in July last, is endeavoring to settle with his creditors.

The liabilities are \$4,100 and assets \$3,-400.-Jacob S. Clemens, lumber, etc., Preston, has assigned. He has been in business under his own name little over a year, previous to which he was a member of the firm of Clemens & Co., which dissolved in May '91. He was a poor manager and success was doubtful from the first.-W. W. Lyons, stoves and tins, Otterville, has assigned after an experience of some years. He made no money and was a better mechanic than a business man .- Other assignments are H. E. Wimperly, piano agent, Belleville; H. E. McNea, furniture, Flesherton; Maggie S. Chrysler, milliner, Goderich; John S. Betzner, trader, Plattsville; Wm. Burt, hotel, Port Elgin; John Phillips, trader, Stratford; Elizabeth Clemens, Preston; Geo. Alexander, fruit, Toronto; H. J. Clancy, grocer, Toronto, and J. W. Wiley, grocer, Toronto.

-F. J. Winship & Co., mfrs. cigars, city, have assigned and their liabilities are expected to foot up \$15,000. Thos. Jefferson Winship, the senior partner, began business in this line in Peterboro. Ont., many years ago, but sold out and was for 18 years in the employ of R. Rattray & Co., being for a portion of that time in a responsible position at a good salary. He began business for himself in April '89, and admitted his son as a partner in October of the same year. They invested \$30,000 in the business

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VINTAGE OF 1,84

principally advanced by relatives. The concern did not appear to be energetically pushed and they lost money almost from the start. The junior partner is said to be confined to his room by sickness at the present time and his father is reported to be out of town.

-J. F. Shillington, general store, Hartney, Man., has effected a compromise with his creditors.

-Miss Eloise Lemieux, dry goods, Black lake, Que., has been served with a demand of assignment by a Quebec creditor. The figures are small.

-In a former issue reference was made to the fact that the surviving partner in the Halifax grocery firm of Nisbet & Drake was offering to compromise at 33%c on the dollar. This offer has not been entertained and an assignment is reported. Linbilities \$5,500 and assets \$3,-600.

In a late issue reference was made to the return to Toronto of a prominent business man, who, after an experience of some years in Chicago, discovered that there were worse places than Canada to live in, or wherein to do business. That Canada is favored in respect of climate and of freedom from endemic or zymotic diseases, and is otherwise highly desirable as a place of residence, is shown by the fact that men of wealth have settled down among us and built substantial mansions that, unlike the flimsy structures in countries not very far distant, are evidently made to last. The restlessness of the age is shown in the eagerness of young people of both sexes to avail themselves of the

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facilities of modern travel to seek opportunities for bettering their condition in life. The great majority would fain return, but pride stops the way,-they are reluctant to admit that they have not succeeded in their new ventures, and prefer remaining far from their early homes, and enduring bardships rather than confess to disappointment or failure. A case in point, which has its parallel doubtless, in many localities throughout the United States, was illustrated in this city a few days ago. Two ladies, who might still be considered young, entered a wholesale warehouse and enquired for the principal. As the firm was not accustomed to business dealings with the gentler sex, inquiry was made as to the cause of the visit. Having been ushered into the private office, one of the ladies explained that n brother, who had formerly been in business in Winnipeg and was indebted to the extent of about \$1,000 to an estate that the said wholesale firm had bought out, had been for some years past living in n town in one of the Southern States, where he had managed to save a few hundred dollars; he was, however, anxious to return to his old home and the sister said that to ease her own conscience in the matter, she had persuaded her brother to make an offer to the firm of five cents in the dollar. The proprietor and the assistant manager who had meantime referred to the old ledger, both agreed]

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that the offer was too insignificant to be treated seriously. After some little hesitation, the young woman said that she was prepared to contribute five cents more, out of her own means, as she had Interly inherited a few hundred dollars in ehr own right. The proprietor replied that he could not consider such a trifling offer, but should be glad to hear from them when they were prepared to propose a somewhat better dividend. Change of front was immediately observable, and the ladies left in high dudgeon; but there is expectation that a better offer than ten cents in the dollar will be made by the exile sooner or Inter. We forbear mentioning names or the former circumstances in the hope that the wanderer may return to the fold, turn over a new leaf, and profit by his past experience.

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FIRE.

LIFE

MARINE

THE CANADIAN

Journal of Commer

MONTREAL, SEPTEMBER 30TH, 1892.

CROP ESTIMATES AND FOOD RE-QUIREMENTS

In our issue of the 16th inst., reference was made to an estimate of crop production on this continent for the current year, and also to the probable requirements. We are asked to extend

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the estimate, and, cannot do better than quote the returns recently made by the Hungarian Minister of Finance of the crops of the world, which, of course, must be treated as a forceast warranted by an experience extending over a number of years. These estimates are based upon official returns from the several countries concerned, and are received as of much authority in all business centres; they are, furthermore borne out by the estimates of the Austrian Minister of Agriculture, published about the same time.

The total wheat production of the world is said to range between 2,111,-100,000 bushels and 2,142,312,500 bushels, which is about equal to last year's yield, and this production is said to exceed the world's requirements by about 34,000,000 bushels. The rye crop is estimated at 1,248,500,000 bushels, or nearly 200,000,000 of bushels above the out-turn of last year. these figures are nearly correct, they remove all doubt respecting the sufficiency of the supplies during the coming twelve months. They differ rather however, from those published by Dornbuseh, who estimates the wheat crops of the world this year at 1,152,000,000 bushels, against 1,060,000,000 bushels last year, an increase of about 92,000,-000 bushels. The European importing countries are estimated to have an aggregate crop of about 568,000,000 bushels, while the requirements of those countries amount to about 892,000,000 bushels, showing a deficiency of about 324,000,000 bushels. On the other hand, the exporting countries are estimated to have a surplus above their requirements of about 408,000,000 bushels, thus leaving a total surplus of nearly 35,000,000 of bushels. London journals comment on these figures substantially as follows:

Europe. Although the American crops are large, they are decidedly less than the extraordinary yield of last year, and in the other exporting countries, if there is not a falling off, there is no considerable augmentation. In France it is said the production this year excceds that of last year by about 60 million bushels, and there is also an increase in Turkey, the Danubian Provinces, and Russia. On the other hand, there is a lesser production in the United Kingdom, Austria-Hungary, Italy, and Spain; but the falling off in the four latter countries is nothing like so great as the increase in the four former. Assuming that the estimates are fairly correct, it seems probable that there will not be the rise in prices that the most careful observers have been anticipating; for not only is there an excess of supply over demand in the present year, but there is a considerable surplus from last year's harvest, at all events in the United States. Many good authorities are of opinion that the high prices which ruled in the summer and early autumn of last year induced India and the smaller exporting countries to send forward all the wheat they had to dispose of. For that reason it is generally expected that in the next twelve months there will be a considerable decrease in the exports from those countries. But, on the other hand, the yield in the United States twelve months ago was exceptionally great, and the fall in prices which began in September checked the exports, so that the final result is that a considerable proportion of last year's crop is still on hand. More important still is the marked increase in the rye crop this year. As our readers are aware, rye is a very important article of food in Russia, Germany, and some other coun-

tries, and the rye crop last year was a complete failure in Russia, and was very short in several other countries. If the estimates referred to above are correct, there is a large increase in the rye crop this year; consequently there will be a lesser demand for wheat in Germany, Scandinavia, Holland, Belgium and Russia, and it may turn out that the surplus of wheat will be found greater than the figures above represent. But all will depend upon the correctness of the reports from Russia. If there is a decided improvement in the Russian crobs of all kinds, then it may be expected that the supplies will so far exceed the demand that prices will advance very little. On the other hand, if the Russian reports exaggerate the yield, there will probably be before long a considerable improvement in prices. The Russian estimates are based upon Russian official returns, and those are so untrustworthy that they cannot at all be depended upon, especially as private reports are far more unfavorable. In any case, it seems likely that there will be no material improvement in prices for some time to come, but early next year, it is by no means improbable that prices may advance rapidly; at all events, so says "The Saturday Review."

LIFE INSURANCE AND ITS AIMS.

The "National Association of Life Underwriters" held its third annual meeting in New York last week and many interesting papers were there read and discussed. It may seem almost unnecessary to state that there is a vast difference between the rules which govern the business of Life and Fire Underwriting respectively, but while both are in a measure, like other branches of commerce and must be conducted upon the system of profit, Life Insurance is based (when soundly carried on) upon fixed mathematical calculations which must lead to certain results, and does not possess that unknown quantity inherent in Fire Insurance, nor like the latter, is it subject to violent upheavals, the result of sweeping conflagrations. Even epidemics have little or no perceptible influence upon the results of a well managed life office, because such do not upset the average duration of human existence which is the keystone of the life insurance arch.

The chief objects of Life Insurance may be briefly stated as follows:-To inculcate habits of saving and economy, and to set apart a provision for the family, which might otherwise become a charge upon its friends or country. Many have argued that a man can save and invest their savings without the assistance of the insurance company, but it must not be lost sight of that, in the first place, while the average duration of life can be calculated and does not vary materially, yet the individual life is most uncertain-it may last for years, but there is the possibility of its terminating to-morrow. Secondly, the fact of the premium being obligatory to make safe the investment, so to speak, has the effect of causing the insured to put forth more strenuous efforts to lay by the amount of that premium than he otherwise would do if no such obligation existed. It is a common saying that "habit becomes second nature" and the practise of economy for one particular end is generally followed by economy in other matters.

Some may reason that they have plenty to leave behind them without insuring their lives, but the most flourishing business nowadays is liable to sudden changes, and he who is wealtthy to-day may be bankrupt a year or five years hence, and thus we consider life insurance not only advisable from the good effect it has upon the insured's character, but an absolute duty for him who has (or may have) others depending upon him. It is the surest weapon against improvidence and the more universal it becomes in a country the less chance is there of pauperism and want.

MR. GOLDWIN SMITH ON THE PRE-SIDENTIAL ELECTION.

One of the most important contests ever engaged in by two great political parties will have been decided within the next few weeks,—a contest of great and diametrically opposite principles; one in which sixty-five millons of subjects are immediately interested, and

one also to which the whole outside world looks with expectancy not devoid of apprehension. The contestants themselves have, so far, been, as it were, looking into each others' eyes with bated breath; for neither of the rival camps has manifested particular activity and both are made conspicuous by a plentiful lack of the enthusiasm that has, heretofore, marked presidential campaigns. The President's letter, even, evoked no enthusiasmi among Republicans and it failed to arouse special feeling among the Democrats. Perhaps the general quiet along this political Potomac may be but the prelude to one of Faction's wildest storms. It is remarkable that the personal characters of the candidates has, in the present preliminaries, been hardly mentioned.

A celebrated American jurist is credited with having said that if the archangel Gabriel descended into the arena of a presidential contest, it would be at once proved by his opponents that he had stolen his trumpet. But this abuse and vilifaction, it is a relef to notice, is absent from the campaign. It is, in short, a battle of principles not of men-the elevation of Free Trade to the seat of dominion or the Caesarian reign of McKinley and his co-protectionists. It is, therefore, a contest in which trade the world over is interested to a far more than ordinary extent. For Mr. Harrison is not only committed to Protection but to Protection as voiced by the extreme McKinley wing. On the other hand Mr. Cleveland is mone the less clearly committed to the policy of the Democratic platform, if indeed he is not personally responsible for its utterance. "We call the attention of all thoughtful Americans to "the fact that after thirty years of "restrictive taxation against importa-"tions of foreign products in exchange "for our agricultural products, the "homes and farms of the country have "become burdened with a real estate "mortgage of \$2.500,000,000, exclusive "of all other forms of indebtedness; "that in one of the chief agricultural "States of the West there appears a "real estate mortgage debt averaging "\$1.65 per capita, and that similar con-"ditions are known to exist in other "agricultural exporting States. "denounce a policy which fosters no "industry so much as it does that of " the sheriff."

There is the ring of Free Trade in this; and Mr. Cleveland has gone as far, and indeed further than his manifesto in some of his recent speeches; for Mr. Cleveland unites statesmanship

of a high order with great boldness and an honest purpose, and treats with disdainful contempt the artifices of the necromantic politician and party mountebank.

Upon the subject of the Presidential contest Mr. Goldwin Smith has a word to say in the "Nineteenth Century" for September, and he says it with his usual clearness and also, we must add, with his usual bias. Mr. Smith demands a respectful hearing; and we can go with him in this article arm in arm until we come to the cross-road whither with gentle insistence, he has been drawing us. There upon lifting our eyes we see the sign-post marked "Annexation;" and in spite of Mr. Smith's most insinuating and potential smile, we feel called upon to deliver ourselves from his future company. Speaking early in his article of the American Electoral College, he takes occasion to refer to the great national commercial disturbance and loss attending Presidential elections-disturbances fraught even with the danger of a civil warand then, passing on to the probability of a "modification of the extension of "the Presidential term" and of other saving conditions, he proceeds to say: "There is nobody to introduce the re-"form. Neither of the two political par-"ties has any particular interest in it, "and that which touches only the in-"interest of the commonwealth at large "is practically without champions." We wonder if Mr. Smith himself realizes the full significance of these words. They are to us most mournful and even appalling, for they are the declaration that an iron-heeled Partyism has trampled upon the very heart of Patrotism! and killed it! If this conclusion is just, we must be excused from any wish to surrender ourselves to such a state of things, to yield our lives or future to a people who are the slaves of a party machine whose brazen voice from the rising of the sun unto the going down thereof is, "Mammon is great and the Republic is his prophet!" At the same time we think that American patriotism, while it may appear as overshadowed or in a trance, is neither dead nor dying.

To follow Mr. Goldwin Smith in the different paths he has opened up is not possible with the space at our command. He says truly that "the question" between protectionism and a revenue "tariff will be the grand issue in the "approaching contest. The silver question will come second." He then adds, "If the United States embrace Free "Trade, Canada must follow suit." We do not admit the necessity. Doubtless

a change in the United States to Free Trade would have the effect of causing changes of a reciprocal nature with us; but that we can afford as the weaker to open our markets to the surplus manufacturers of our neighbors we do not believe, and the moment we do so our political boat is swamped.

In particular respects we may, but in a general way we can not, enter into competition with a nation of seventy millions: and as long as we are so conditioned Protection, perhaps considerably modified as compared with what it is now, will be not our prosperity only, but our very life. In this connection we do not appreciate the covert sneer of Mr. Smith that our "protected manufacturers encourage "preferential trade with Great Britain "only as the means of diverting the "minds of the people from reciprocity "with the United States. Much of "our 'loyalty' springs from the same "source."

What Mr. Smith says about the Army vote in the United States is very true,-it makes craven the soul of each party, and "even the Southerners, who "are paying for their own subjugation, "have, as members of the Federal party "the fear of the Army vote before their eyes." Most of the Army interest is kept alive by fat pensions,-it is mainly a matter of money. It is unique in history to find the participants of a civil struggle organized, as in the States, for the practical perpetuation of hostile sentiments, and the extended humiliation of the vanquished; but when the interest goes so far as the combining and organizing of new encampments of Sons of Veterans, the whole affair becomes ridiculous to outsiders, and our neighbours "a spec-"tacle to the world, to angels and to "men."

Both parties, says Mr. Smith, bid for the Irish vote, and "this subserviency of American parties and of the American Republic to the Irish vote, is a "bad omen for free institutions." Continuing, he says: "There is a cause of "constant irritation in the political "position which Great Britain chooses "to retain on the American Continent." The phrase "chooses to retain" im-

The phrase "chooses to retain" implies that the burden of blame for the "constant irritation" lies with Great Britain who might, if she would, renounce her mild maternal rights and dignity—her interest in our great commercial and military route—and all for what? for the fleeting glory of a wan and wintry smile from Washington!—"Were Great Britain" says Mr. Smith,

"to withdraw politically from this "continent, Anglophobia would sub"side and the Irish vote would lose its
"power." This we do not believe to
be true; and why Great Britain should
shudder on her Island Throne or drop
the rod of imperial sovereignty, because
of Anglophobia or Irish-American votes
is not made clear even by the translucent English of the ex-Oxford professor.

To talk of England "running the risk" and that, too, for "the sake of the grandeur" appears to us nothing short of nonsensical. Equally so what is said about the Canadian government being tempted by party reasons to "pursue a spirited policy towards the "United States beneath the shield of "the imperial country and at her risk." As a matter of fact our "spirited policy" has been only a firm renunciation of American interference and bombastic jingoism, and a just appreciation of our own rights; and as evidence of a disposition to fairness, carried to the very extreme of lamb-like meekness, we need do no more than refer to the attitude taken by Canada in the face of Mr. Harrison's methods, miscalled retaliation. The fact is brother Jonathan has rejoiced in a very exalted opinion of his own loveliness, and the conceit has so grown that every time he mentions his own name, or hears it mentioned by others, he takes off his hat. To this we make no objection; but when vanity becomes aggressive and even abusive, and when we are the objects, our splcen rises, for we are not "pigeon-livered" nor, to finish Hamlet's saying, do we "lack gall." We expect generosity from the great. It is a good thing to have a giant's strength, but it is tyrannous to use it as a giant; and we conceive it to be neither fair nor dignified when a nation of seventy millions speaks to one of five millions of gunboats and armaments of war. when we in our weakness are so addressed, we find some cause for congratulation that the "imperial shield" to which Mr. Goldwin Smith alludes is that of the Britannia who "rules the

In all soberness, we do not think that Mr. Smith, however good his intentions, is working towards the interests of peace and international amity; indeed he looks for peace only at the price of our political and national absorption by the government of the United States. Now it is not an easy thing for a central government to legislate for the divers interests, racial, religious and otherwise, of a vast territory; and that the government at Washington has enough to do to keep its present house in order

is abundantly proved by this very article of Mr. Smith's.

In our opinion we are better beyond the shadow of the eagle's wings, and she is, perhaps, better off that we are not included in her brood. The glorious destiny of this Continent will not find advancement in Monro doctrines or other national ambitions of a selfish nature, but in a sincere desire on the part of Americans and Canadians to walk as brothers, exercising brotherly forbearance and manifesting something of the virtue of brotherly love.

WEIGHTS AND MEASURES AND GAS.

The annual report of the Commissioner of Inland Revenue on the inspection of weights and measures for the year ended June 30th, 1891, shows a total revenue of \$33,662, as compared with \$40,438 in the previous year. The expenses were \$72,305, as against \$69,144 in the preceding twelvemonth.

As usual, this branch of the governmental machinery for compelling an honest observance of the law, continues not to be self-supporting. This is a cause of universal regret, but the necessity for this portion of the public service is evident by the following figures:

 Articles.
 Pre.
 Ver.
 Rej.

 Weights,
 Dominion
 73,179
 72,973
 206

 Measures of capacity
 81,624
 81,111
 513

 Lineal measures
 4,919
 4,852
 67

 Balances, equal arms
 12,930
 11,923
 107

 "secelyards
 3,236
 3,197
 39

 "platform scales
 21,104
 20,716
 388

 Irregular
 weights
 4,009
 3,955
 54

 Troy weights
 45
 45
 ...

Mr. Miall again calls the attention of the Minister to the fact that many of the weights of the portable kits of the officers are out of adjustment and need repairs, adjustment and verification before re-issue to be used as standards by the inspectors and their assistants, and also recommends the employment of a mechanic competent to undertake such delicate work as the adjustment of standards, and one practically skilled in the details of scale making. This would likely add another thousand a year to the expenses of the branch, but the desire to economize may go so far as to render nugatory the large expenditure already incurred. As long as there were unused correct sets of weights in the department they were exchanged with the inspectors for condemned sets, but at present there are none in stock that can be sent out till they have been adjusted. Years of constant use and wear and tear have made them so seriously incorrect that the officers complain of them, and declare that they

are really unfit to be used as standards, and that their continued use as such must result in serious injury to the weights and weighing machines of the whole Dominion.

Of the expenditure \$53,567 is for salaries, of which \$22,139 is for employees in Ontario and \$12,494 in Quebec. The expenses of New Brunswick, Nova Scotia and Manitoba are between \$1,000 and \$5,000 each. Travelling expenses absorb \$9,420 of which the district subject to Windsor, Ont., represents \$1,042 or 9 per cent, of the whole. The table on pages 14 and 15 shows the rejections in Dominion weights to be generally greatest in 2 lbs, and 1 lbs., and next in proportion are those of 1-2 lbs, and 4 oz. weights. Of the total number of inspected and rejected weights, Kingston is credited with 116 out of the total 365. Some Kingston consciences are evidently not of the best. The yard measure in Montreal is credited with 19 rejections and Orillia holds a close second with 17. The industry of the inspectors in some cases will doubtless account for apparent disproportions. Manitoba continues to be evidently favored with industrious inspectors. In measures of capacity, the Kingston district gallon is certainly the worst, contributing 98 out of a total of 98 for the province. In connection with this we are reminded of what continues to be a crying evil in this city, the "basket" measure for vegetables and the "bundle" for hay, both of which should receive energetic attention from the local inspectors.

In equal-arm balances of 5 to 50 lbs the district of Three Rivers contributes 27 rejected, out of a total of 29, and the district of Kingston 25 out of a total of 36. Weigh-bridges (platform scales) as might be expected show a large number of defects. In Ontario, 364 were rejected, in Quebec 135, Nova Scotia 12, New Brunswick 4, and Manitoba 19.

The inspection of gas and gas meters is becoming of more importance year by year as the towns and villages are increasing in population, and feeling the want of a better system of lighting, though this is likely in turn to be superseded by electric lighting where continuous water power is obtainable. Of the 9,679 meters presented for verification during the year, 1,832 were found correct, 2,202 were fast, 5,500 slow, and 195 rejected in a total of 9,484 verified. The wet meter continues to be chiefly used in Halifax. In Toronto, 56 were rejected in a total of 8,141; in Montreal, the number was

35 in 2,796; Ingersoll 19 in 41; Charlottetown 13 in 47; Barrie 14 in 186. The total revenue from the inspection of gas and gas meters for the year, was \$7,947 as compared with \$8,485 in the previous year. The total expenses amounted to \$19,933 as against \$19,082 during the equal period preceding. As this paper has already stated, it may be doubted whether the game is worth the candle. Montreal gas has improved, but still shows the highest proportion of sulphur, being in 35 tests 5 times in excess. St. John out of 44 tests shows 6 times in excess.

It may be that the Department of Inland Revenue is doing good service for the outlay, but there would seem to be cause for a little inquiry into certain expenditures which show a tendency to increase while the revenues are far from keeping pace with them. Let the Minister take the pruning hook in hand carnestly, and he will not have far to seek for useless suckers and branches.

PROVINCIAL PUBLIC WORKS.

The condition of the finances of this province is such as to preclude the hope that much can be accomplished by the department of public works and, in fact, there may be some who would reduce its expenditure to even narrower limits and trust to luck and the Dominion government. The legislature. however, has seen the necessity of developing the resources of the province, with or without the help of the Federal power, and the Quebec authorities are certainly in a position to grapple more readily with some necessary works, local in their nature.

Apart from repairs on public buildings, visits of inspection and of exploration the Commissioner of Public Works tells us in his annual report of the progress made in the construction of railways and of metal bridges and this possesses some interest. An impetus was given to railway building by the liberal subsidies voted in 1888-89 and more especially in the last session of 1890, so that in fourteen months, or from the 1st October 1890 to the 1st December 1891, the progress made exceeded the average results obtained during the years 1889 and 1890 together. The net result was 120 miles divided between the following roads: Pontiac & Renfrew, 5; County of Drummond between Nicolet & Drummondville, 3.18; ditto between Drummondville and Ste-Rosalie, 27; Montreal & Occidental, 10; Ottawa & Gatineau, 7; Quebec & Lake St. John, terminal section, 12; Great Northern, between St. Andrew and Lachute, 6.74; Lower Laurentides, 8.84; St. Lawrence and Adirondack, 20.38; Oxford Mountain, 10; Baic des Chaleurs between Metapedia and a point ten miles below the Grand river Cascapediac 10. The length of these roads on the 1st October 1890, was 166 miles and the additions mentioned raised them to a total of 286 miles on the 1st December 1891.

A line has been projected through the counties of Levis, Dorchester, Bellechasse, Montmagny, L'Islet, Kamouraska and Temisconata, to be known as the Quebec Oriental railway. Judging from the report of the exploration tour of the engineer its prospects are not particularly brilliant and no reasons are given why its construction should be undertaken at this time. The government has already many lines in hand the construction of which proceeds at a comparatively slow pace. Whether political exigencies must be included in the calculations about the new comer we know not. The province possesses 2,829 miles of railway; of which 2,254 miles have been constructed since confederation.

The public has heard a great deal about the "iron bridge policy" of the Mercier regime, but we have looked in vain in the report for a complete list of these works and their total cost to the province. As many doubtless know this department of the service has been in charge of M. Macquet, an engineer of the Belgian government, whose leave of absence expires this year. According to a statement prepared by this official giving the details of construction of 29 bridges, a number of these have eost from \$15,000 to \$18,000 each, while the expenditure on the Gameau bridge at St. Romuald, reached \$37,-000. The two Belgian companies and the Dominion Bridge company, who have controlled most of the work, must have found the province an excellent customer. M. Macquet informs us that the most skillful engineers have often found fault with the excessive height of the girders in America, whilst admitting that there is a general tendency in an opposite direction in European structures. He has taken pains therefore, to observe a rational medium. The same official makes an important suggestion with reference to the maintenance of these bridges which devolves under the conditions of construction upon the municipalities. Experience has already shown that these duties are neglected. He is led to remark therefore that "if the government desires to preserve from rapid deterioration the numerous and important bridges with which it has furnished the country at such heavy expense, it is important that it should obtain from the legislature sufficient powers to coerce such municipalities as shall so neglect their own interests." As many new applications for bridges have been received it would save future trouble to provide that the government would annually inspect and repair them at the expense of the locality interested.

Whilst it is gratifying to note that the department has made some progress with local Public Works it is plain that the province is not in a position to spend much money on expensive bridges and railways. In fact, the latter instead of developing traffic sometimes defeat the object of promoters and divert it to distant points. The repair and extension of country roads, with some regard to interior water communications, etc., appear to be more within the scope of the resources of the local government.

THE PROPOSED TRADE LEAGUE.

The proposed Imperial Trade League and its benefits to the Canadian farmer is the subject of a recent article in the "Mamilton Spectator." The editor of that paper advocates the adoption of the league, which would, of course, discriminate in favor of the Canadian farmer, enabling him to supply a much larger percentage of the food needed by the mother country without increase of cost to the consumers. Notwithstanding that Great Britain imported \$49,000,000 worth of pork, bacon and hams last year, taking that article of food as an example, Canada supplied only \$626,000 worth of these goods, and Canadian hams and bacon are more palatable and wholesome than those made from pork raised in the United States, the climate of that country being too warm for the attainment of the best results, and a eorn diet does not produce good pork. Besides, various epidemic hog diseases are continually prevalent in the neighboring republic. British imports of mutton in the same year were \$16,000,-000, of which Canada contributed only \$8,000, and Canadian mutton is far ahead of the Australian mutton, and has the advantage of a shorter voyage. Imports of butter were \$56,000,000, only \$440,000 worth having come from Canada. It is gratifying to know, in the face of these figures, that we have mo goods rotting in Canada for the want of a market. But there is the question of how far England could de-

pend upon her colonies for supplies in case of any discrimination such as we find recommended in magazine articles lately.

THE NIAGARA TUNNEL.

One of the greatest engineering triumphs of the age is now about completed at Niagara Falls where, after five years work, a tunnel has been driven under the cliff to supply the city of Buffalo and local establishments by the Falls, with manufacturing and electrical power. The Niagara Falis tunnel will give 120,000 horse-power, day and night and, it is estimated, at 50 to 75 per cent. cheaper than any other power now in use. Steam in Buffalo costs \$35 a power per year and in some towns as high as \$125 a year. Minneapolis with all its greatness has only 18,000 horsepower, while 24,000 can be had to turn the spindles of Holyoke. This great waterway will be twenty-nine feet in diameter and 8,000 feet long, and no dams or reservoirs are required. Buffalo expects to become the manufacturing centre of the United States as the result of this enterprise. The streets of the city will soon be lighted by the new power, and it will not be long before the houses of every class will blaze with incandescent lights, for that light will be cheaper than oil. Already the city is well supplied with rapid transit by means of belt railroads and numerous electric lines, but with the cheaper power and growth of business the system will be greatly extended. A city is likely to grow up along the Niagara River between the Fulls and Buffalo, and farms are subdivided between these points all the way on the American side, where the new city is expected to rise. When the present tunnel cannot furnish all the power required, as many more can be built as ever can be required. A company has already been organized to build a similar tunnel on the Canadian side of the river and it is proposed to supply the intervening country between the Falls and Hamilton with power for numerous electric railroads and electric lighting, thus "carrying coal to Newcastle," as it were, respecting St. Catharines, Thorold and Merritton. The National Real Estate Association will meet at Buffalo on October 4th, 5th, 6th and 7th, and every State, as well as Canada. will be represented. Among many others who will present addresses to this congress, will be Mr. J. Cradock Simpson, of the real estate firm that bears his name in Montreal, and

proprietor, with his partner, Mr. Putnam, of the "Real Estate Record." The subject of Mr. Simpson's address is "Titles and Transfers."

VANCOUVER, B. C.

The Annual Report of the Vancouver Board of Trade (1892) contains much that is interesting-much to make us open our eyes with wonder as we look at this city which "as at the stroke of an enchanter's wand" has spring suddenly from the sea. Nor has her sudden rise any of those peculiar features that have marked the "boom" cities of the West, and which have made us justly suspicious of the reported progress of such cities generally. Vancouver is no paper city-it exists in fact; and as one looks at her magnificent harbour, her various industries, busy streets and ports-her lumberings and fisheries, one is constrained to use the words of the Asian Queen to Solomon: "The half was not told me." Geographically situated as this city is, the terminus of the great Pacific steamship line with China and Japan (and she will soon include Australia) and of the Pacific railroad, the fast short route to the Eastern States and Eastern Canada and England, one can comprehend the apprehension of American cities on the Pacific, at her growth, and may readily prophesy that within two deendes she will stand second not even to San Francisco. In 1886 the population of Vancouver was 600. In 1891 it was 15,-000. At the close of the year 1891 the steamers owned in Vancouver were valued at \$616,900, of which new vessels to the value of \$386,000 were added in 1891. The improvement in the state of the city in 1891 over 1890-(year ending June 30) may be seen by the following:-

Increase in duties collected, 70 per cent. Increase in total revenue, 57 per cent. Increase in sales of postage stamps, 26 per cent.

The city's exports (excluding through freight) show an increase of 17 per cent. and the imports an increase 66 per cent. over the figures of the proceeding year. The city assessment shows an increase of 26 per cent over that of 1890.

An extract from the "California Banker's Journal" for June 1891, says :- "Our San Francisco Chamber of Commerce circular says that 40 per cent. of San Francisco trade is already gone, and the other 60 per cent. will follow. * * Financially San Francisco, Scattle and Tacoma are beaten out of the race. If California goes on as she is doing for twenty years, San Francisco will be a quiet village compared with Vancouver." The Report also says :- " Present traffic with Australia is generally by sailing vessels, and the advent of a line of steamers running to the Australian ports, will go far towards giving Vancouver the commercial supremacy of the Pacific."

THE THREATENED INVASION.

The threatened invasion of these shores by the scourge of Asiatic cholera has been received by the press of the country either with extreme alarm or a smiling assurance of 'No danger.' But it is always good policy not to undervalue the strength of an enemy; and in the present instance the enemy threatens, if he

does no more, all that we hold most dear. Already much good has been done by a vigilant and improved sanitation; so that, should the cholera germs not appear amongst us, much good tending towards the general improvement of health will have been effected. It is of incalculable importance that one lesson, if not more, has been emphasized, namely, the necessity of cleanliness, municipal, domestic, personal. Moreover to all those who have advised us not to be alarmed, there is one crushing and invincible reply: "The cholera has appeared in New York!" There seems no renson to doubt, notwithstanding the wild protests of an interested press, that the cases reported were of the deadly Asiatic type. By all means, then, let us be afraid. There is such a thing as a healthy fear, as there is also a brutal and erayen cowardice. The one will shew itself in a careful preparation, the other in such savage and barbaric demonstrations as were recently made on Fire Island. We may safely say that, had there been no alarming outery, no honest fear, the few cases, so quickly and efficiently treated in New York, might by this time have swelled to thousands.

Complaints are made as to the delay of goods at quarantine and in some instances with cause; but it would not appear that the delay has been avoidable when we consider the paramount importance of life and health. On the other hand Government is bound, in the interests of commercial men, to see that quarantine stations be well and efficiently equipped, and to do all in its power in order that delay may be minimised, and that our merchants be not losers through official neglect or incompetency. That all merchandise be disinfeeted must be insisted upon; but packages from uninfected ports need not be opened for disinfection-only the wrappings need be treated; and as the more delicate fabrics are well wrapped or enensed in tin or wood, there need be no risk of their commercial depreciation by the act.

A great number of persons are of the opinion that the approaching winter makes us safe; that, even should germs be imported, our keen frosts would inevitably destroy them. It is of vital importance to insist that no natural cold will kill the cholern germ. Still further,-the germ may live on in the soil, or fasten itself to clothing, to boxes or to vessels of glass or iron. Our real danger is therefore to be apprehended in the carelessness likely to be shewn as winter appronches; for, we repent, the intensest cold will not destroy, but only temporarily suspend, the vitality of the germ, and with next summer's warmth we may have to pay the penalty of present indifference by confronting the scourage. In this, as in all cases of disease or evil, "an ounce of prevention is better than a pound of cure."

A book has recently been published on this subject with experiments down to August in this year, by Dr. G. Daremberg, an eminent authority. This work contains the last word of scientific Europe on the subject, and is especially valuable as embodying not theories of medicine, but the results of widely extended experiments. On Dr. Daremberg's authority the use of alcoholic beverages is a direct invitation to t hecholera germ. The use of opium also does harm and no good, and after the first diarrhoea quickens death. Boiled water must be drunk soon after it is boiled and cooled, for with exposure it may become impugnated with germs. Only porcelain filters may be used, and these should be cleansed with much frequency. Other filters are of no value whatever. It is very comforting to be told by Dr. Daremberg that acidulated drinks will certainly kill the comma bacillus. He says: "The habitual use of about six grains of citric acid to a pint of water not only destroys stray bacilli, but fortifies the stomach against attacks in that direction. Wherever groups of people live together the management should supply them with this cheap and pleasant bevernge."

It must be borne in mind that cholera is not spread by personal transportation only. It is not conveyed by the atmosphere, but by the excreta or articles of clothing, etc., brought in contact. There is danger in sewage-irrigation farms; the germs may be planted in the earth, and there dwell for years, when, on a fresh turning of the soil they become active and adhere to vegetables. The present cholera in France, so says Dr. Daremberg, was not directly transported from India or Russia, the germs not being identical. The learned doctor insists throughout his book on the paramount value of cleanliness, and his constant cry is "Be clean! be clean!"

ADULTERATION OF FOOD.

The report on the Adulteration of Food, being supplement number 3 to that of the Department of Inland Revenue for the fiscal year ended June 30th, 1891, furnishes the usual interesting information on this important branch of the public service. Regarding the quality of milk supplied to towns, in former reports reference was had chiefly to the cities and larger towns of the Dominion, in several of whichsuch as Montreal, Toronto, Hamilton and London-the examination of milk is now carried on either by special food inspectors or medical health officers. A number of other towns have been visited, however, among which Toronto is included and shows, out of 12 samples furnished to the analyst, 10 were adulterated or inferior. Cardinal, Ont., shows the worst proportion, both of the 2 samples taken being found adulterated or inferior. The samples supplied by R. J. Coburn, A. Alexander and Downey Bros., of Toronto, were found to be adulterated by the addition of water; those of W. Find-Iny, F. Forsyth, A. Hopkins and Frederick Sole were "below the average." Wm. McColl is reported to have skimmed his milk. Wm. McFarlane and N. J. Harrison showed samples partly skimmed.

As in past years coffee and spices continue to furnish the largest percentages of adulteration. Of the 6 samples of coffee examined in Montreal 5 were found to be adulterated; 22 samples of pepper were adulterated and 2 doubtful out of the total of 30. The other articles examined in this city show a better average of genuine samples than usual. The sugars are very good, some very pure,

but some of the prepared syrups are adulterated with dextrine, which gives a higher polarizing value than pure syrup. Drugs evince on unexpected irregularity in quality, and in some cases great deterjoration, the two articles examined, however, being of a perishable nature, and some may have been long imported or kept in stock too long; the result nevertheless shows the necessity on the part of vendors of constant vigilance in testing the quality of their stock of drugs and especially those of a potent and poisonous character. The inquiry on this class of goods might be extended to the advantage of the public.

Mustard as sold in Canadian markets, it may be seen by the reports of the publie analysts of the Dominion during the past ten years, is largely subject to adulteration-in fact, it may be said that it is hardly ever sold pure. Among the samples of mustard examined by the Toronto analyst, that supplied by Wm. Dyson and J. Cook contained about 45 per cent. of flour, Wm. McMurchy 41 per cent. do., T. Guay 39 per cent. do., Empire Mills 35 per cent. do., E. Blaine & Co. 12 per cent. of gypsum and about 37 per cent. of flour, Phil. Hire 16 per cent. of gypsum and about 33 per cent. of flour, Mrs. S. Sim ground mustard mixed with 22 per cent. of flour, S. Timonsky mustard eake mixed with 9 per cent. of flour.

Cream of tartar continues to furnish unusual facilities for adulteration. One sample was found to consist of pure bi-tartrate of potassium. Out of 123 samples analyzed at intervals during four years the following substances were met with as components or adulterants: Potassium bi-tartrate, calcium sulphate, alum (ammonia alum in most cases), calcium superphosphate, tri-calcium phosphate, potassium bi-sulphate, starch, including wheat flour.

THE ROSS WILL CASE.

The effect of the judgment just rendered in this famous case becomes more intelligble when it is explained that two cases are simultaneously adjudicated, these being (1) the main case on validity of the will and (2) the intervention case, arising out of application made by certain parties to intervene in the main case, to uphold the validity of the will and its charitable devises. In the first case Annie Ross, niece of the testator, (later joined by her brother John T. Ross) brought suit to annul the will and have division of estate made amongst the heirs-at-law. Frank Ross appeared in this suit as defendant, upholding the validity of the will as to form and also the trust devise to charities and poor relatives, but later amended his plea and attacked the charitable devises as "void for vagueness and not susceptible of being enforced," at the same time claiming that he was sole beneficiary under the will. To this main action intervened Morrin College and Finlay Asylum, Quebec, as representatives of Public Protestant Charities, and William Russell Ross, cousin of the testator, claiming to be a poor relation within the meaning of the will-these advancing as ground for intervention the fact that their interests were icopardized in the action, not only by plaintiffs impugning the validity of the will, but also by Frank Ross, defendant, who merely upheld the validity of the will as to form while attacking the charitable devises. This intervention was opposed both by plaintiffs and defendant, Frank Ross, but upheld by Judge Routhier on first hearing. Later the original or main case on validity of the will and this intervention case were consolidated and argued together before Judge Andrews, and the Court delivered judgment to this effect:-The will is valid and legal as to form and is operative except as to real estate outside Quebec Province, which alone is vested in the heirsat-law. The circumstances of the case warrant the intervention of the Morrin College, Finlay Asylum and Mr. W. R. Ross, and to these is reserved right of recourse in event of the defendant, Frank Ross, failing rightly to execute the said trust. The estate is therefore vested in Frank Ross as a trustee and must be divided as follows:-

Wm. Ross of London, brother of the testator, receives one-third of the realty situated outside of the Province of Quebec. John T., Annie and Ella Ross, children of a deceased brother (John Ross), receive one-ninth each of the realty situated outside the Province of Quebec.

Frank Ross, brother of the testator, receives one-third of the realty situated outside the Province of Quebec and one-half of all Quebec Province realty and onehalf of the personalty of the testator, less £2,000 bequeathed to Miss Mary Frame. Mrs. Hamilton (nee Mary Frame) receives £2,000 specific bequest payable out of Frank's portion. The Public Protestant Charities of Quebec and Carluke (Scotland), W. R. Ross and other poor relations receive half the realty situated in Quebec Province and half the personalty of the testator. Mr. Frank Ross is condemned to render due and lawful accounts within 30 days of service of this judgment.

THE WHOLESALE DRUGGISTS IN COUNCIL.

The members of the National Wholesale Druggists' Association, who convened in Montreal last week to hold their accustomed annual parliament, appeared to be all highly pleased with their visit. The weather was all that could be desired; the city wore its best September aspect, and the Provincial Exhibition, which was in progress at the time, with its fine agricultural exhibits, possessed no little interest for many of the visitors, some of them doubtless acquainted in early years with such products, and which elicited the remarks that they had never witnessed a finer lot of farm products, horses and cattle anywhere in the United States. As already mentioned in our columns many members of the Association were accompanied by their wives and daughters; the latter to the number of about 100, the number of gentlemen being somewhat over 200, which with those from our own country, constituted quite a large gathering, and tried the managerial ability of Mr. Charles Lyman of Lyman, Knox & Co.. to whom were intrusted the duties of receiving the visitors and providing for them suitable accommodation.

It is almost needless to say that with such visitors, representing the oldest, largest and wealthiest trade organization in America, everything was on a magnificent scale. The banquet was one of the best ever furnished by our largest uptown hotel, and the concert would not discredit some of the best professional efforts ever made in Montreal. To Mr. Henry Miles, of Lyman, Sons & Co., is due in a great measure the success of the entertainments and who personally assisted at the concert in what may be considered the best numbers on the programme, the pieces sung by the new male quartette. At the banquet choice addresses were made by Mr. J. N. Greenshields and Mr. Seargent Stearns.

The business subjects under discussion by the members during their visit here call for special treatment, and will receive due editorial attention in our columns at an early date. All praise is due to the gentlemen, members of our wholesale drug firms in this city, who organized and conducted the proceedings throughout the week, which closed one of the most important trade congresses ever held in Canada. The members have all returned to their homes with a better idea of the position and importance of Canada than the majority had ever conceived. Letters have already been received by Mr. Lyman and others from a number of the visitors, expressing their great satisfaction at the manner in which they and their friends had been received and entertained while in Montreal. The next annual convention will be held in Detroit, Mr. Davis of that city being the new president of the Association. It may truly be said of the early promoters of this important widespread organizationaccording to the legend on the face of the concert programme-that "They builded better than they knew."

THE SOUTHAMPTON ROUTE.

The tender of the International Steamship Co. for the conveyance of the American Transatlantic mails from New York to Southampton by the Inman Line, and by the Red Star Line, of which the same company are the owners, from New York to Antwerp, has been accepted by Mr. Wanamaker, Postmaster-General of the United States, the consideration being 4 dollars for every mile sailed for both services. Southampton will be a port of call for the Red Star Line. This port has a land-locked harbor, and the largest ships afloat, it is claimed, can enter and leave at all states of the tide. The London and South-Western Railway which connects the port with London, making a land journey much shorter than the present route for the transatlantic mails between Liverpool and London, have determined to spend £250,000 in dock improvements. This company, with the Southampton Corporation and the Harbor Board, will dredge the channel also. A uniform depth of 30 feet at low water neap tides will be obtained. On the strength of this new line of steamers from Southampton to America, a French company have already arranged to run a line between Southampton and Bordeaux. Two new Americanbuilt steamers "to be without rival on the seas" for speed will be added to the fleet on the removal of the Imman port to Southampton. The first sailings under the new arrangement will take place on the 4th or 5th of next March, and the Imman Company will, from that date, make the town their English home.

—Our Orangeville correspondent writes: The harvest in the vicinity of Orangeville is almost entirely gathered. There is not much fall wheat grown here, and since the McKiuley Bill there has not been much barley. The principal crops are spring wheat, peas, oats and roots. The spring wheat is a decided failure; peas are but half a crop; the oat crop is above the average, as is also the root. There is some complaint of rot among the potatoes, but not as much as last year. Very little grain of any kind has been sold as yet, the farmers holding on for higher prices. A considerable business which, until the McKinley Bill, was done in eggs in this section, has largely disappeared. The merchants report that the price of eggs has not been so low for a number of years as it has been during the current season. One large dealer here closed down about a year ago and his store-house and vats are idle.

—At a meeting of creditors of Alex. Fraser & Co., Quebec, the following statement of affairs was presented: Liabilities \$196,000, of which \$76,000 are secured; assets \$150,000, showing a deficit of \$46,000. An offer of twenty cents on the dollar, unsecured, fifteen cents payable in August, 1893, and five cents in December, 1893, was refused. The majority of creditors present suggested twenty-five cents, secured, and gave the firm a few days to settle the matter.

The troubles of Jackson and Thompson, grocers, Orillia, Ont., are said to be due to lack of strict business methods. They bought out an old stock at too high a figure and were freer than was prudent in giving credit. When they commenced in September '91 they had a cash capital of \$1,500. Their liabilities now are \$3,001 and assets \$2,970. The latter are in good shape, excepting about \$700 worth of boots and shoes which have been culled out and comprise some old fashioned stock.

The liabilities of Alex. Ross, tailor, Winnipeg, are shown to be \$3,900, and the assets comprise stock, \$2,152, fixtures \$357 and book accounts \$744, a total of \$3,254. The assets were sold at auction this week. Ross assigned some 7 years ago and made a settlement.

Correspondence.

RE. BLAIR & ROGERS ESTATE.

It is needless to say that the letter referred to was not written by the firm of R. J. Whitla & Co.—Editor J'l of Com.

T IS CERTAINLY

A GREAT TRIBUTE TO MELISSA

THAT SUCH PERSISTENT ATTEMPTS ARE MADE TO PRODUCE IMITATIONS.

Counterfeit money to pass current even among the most ignorant must be made to resemble genuinecoin.

In like manner it is found necessary to even copy Melissa patterns and styles in the frantic effort to place imitation goods on the market.

ALL IN VAIN.—The public are not so easily humbugged, and regard with undisguised contempt such an underhand and paltry manner of doing business.

Our Melissa Cloths are manufactured by the largest and best mills in the country. All our patterns are made specially for us and the mills guarantee they will neither reproduce them in any other cloth, nor sell them to any other firm.

WE NEITHER DEAL IN COUNTERFEITS NOR PLAY SECOND FIDDLE.

Copies of Melissa patterns must therefore be obtained from some of the smaller inferior mills in lower grades of cloth.

NOTHING EQUAL TO MELISSA HAS EVER HERETOFORE BEEN PRODUCED either for Ladies' Cloakings or Men's Ulsterings. There is a large range of the most fashionable colorings and patterns to choose from. The Cloth being thoroughly Rainproof you get, in a Melissa Cloak or Overcoat, a beautiful fine soft Woollen Garment having all the advantages of a Waterproof without any of the disagreeable or unhealthy qualities.

WE HAVE PLACED IN THE HANDS OF

Leading Wholesale Dry Goods, Millinery and Woollen Houses

A Beautiful Range of Melissa Cloths, suitable for Ladies' Cloakings and Men's Wraps, which are now being shown by their Travellers.

FUTURE GENUINE MELISSA CLOTHS CAN ONLY BE OBTAINED THROUGH THE ABOVE MENTIONED CHANNELS.

All Genuine Porous Rainproof Cloths are stamped in wax with the Melissa trade mark seal, and Melissa Garments have the trade mark label attached. None other genuine.

Men's Rainproof Garments will, as heretofore, be sold through J. W. MACKEDIE & Co., Montreal

THE MELISSA MANUFACTURING CO.

8 설 :

—Jas. H. Whitman, general store, Salmon river, N.S., is financially embarrassed and will call a meeting of his creditors. This is a comparatively old business, but had trade, failure of local fisheries and the investment of a portion of his capital in unproductive property has brought about a crisis. The liabilities are about \$10,000.

Financial.

Thursday Evg., Sept., 29, '92. The money market has ruled easy at 8% to 4 per cent, on call. Cables from London quote the street rate 1 per cent, and the bank rate 2 per cent. Closing rates for sterling on this market were 60 days sight, 93-16 to 5-16 and 9% to %; demand 9% to 91-16 and 9% to %; cables 9% to 10. New York funds par to 1-32 and 14 to 14. Documentary sixtles S% to 9. Cattle bills 9 to 914. Posted sterling in New York 4.861 and 4.88. On the Stock Exchange there was a general 'bull' turn throughout the miscellaneous list, Banks were firm in sympathy and Montreal advanced about 4 points. Commerce improved slightly and Merchants advanced to 160. Industrial stocks were all well patronized and the accompanying table will show the fluctuations which have occurred. Cable, Telegraph, Gas and Cottons were specially active. A leading broker remarked that a 'bull' fever had seized the market, chiefly on account of the good

fall trade prospects. The following is our usual record compiled by Clouston & Co., stock brokers:—

| Banks. | No. Sbares. | Highest price. | Lowest price. | this wee |
|------------------|----------------|-------------------|------------------|------------------|
| Montreal | 227 | 2281 | 2241 | 227 |
| Peoples | 75 | 107 1 | 107 | 97] |
| Molsons | 115 | 170° | 170 | 158} |
| Jacques-Cartier | 12 | 118 | 118 | 1001 |
| Merchants | 3 | 160 | 158 | 151 4 |
| Quebec | 1 | 125 | 125 | •••• |
| Commerce | 150 | 144 | 1431 | 1313 |
| Ville-Marie | 7 | 77 | 77 | |
| Hochelaga | 13 | 126 | 126 | 115 |
| Miscellaneous. | | | | |
| Oable | 2450 | 161 1 | 159 | 122 |
| Inter Coal Co | 50 | 25 | 25 | |
| Telegraph | 1863 | 1494 | 1471 | 1111 |
| Richelien | 350 | 69∄ | 68 | 54 |
| Passenger | 845 | 250 | 2434 | 1924 |
| Gas | 4209 | 223 | 210 | 207 |
| Pacific | 300 | 87 | 87 | 89 j |
| Colored Cotton | 997 | 113 | 110 | |
| Colored Cot Bds | | 103} | 1031 | |
| Montreal Cotton | 485 | 142 | 139 | 90 |
| Mchts Mfg. Co | 7 | 126 | 126 | |
| Dominion Cotton. | 1230 | 135 | 124 | |
| " " Bonds | | 104 | 104 | |
| Telephone | 349 | 165 | 1621 | 1401 |
| Electric | 313 6.1 | | 205 | 125 |
| Duluth Com | | 13] | | |
| Duluth Pref | 775 | 313 | 31 } | |

Afternoon sales to-day not included in above statement: 75 cable, 161%; 25 do 161%; 200 do, 162; 200 Duluth, common 13%; 85 Gas, 224; 60 do, 223%; 340 do, 223%; 10 Montreal, 228%; 1 do, 229; 193 Electric, 125; 25 Street Railway, 248; 13 Merchants, 162; 150 Colored Cotton, 111; 100 Land, 83%; 25 Montreal Cotton, 142%; 75 Dom., Cotton, 138%.

MONTREAL WHOLESALE MARKETS Thursday Evg., Sept., 29, '92.

The disturbance to trade caused by the fall fairs and exhibitions, is not yet at an end, still travellers have reported more favorably this week and there is a steadier run of custom. The weather has been seasonable with just enough fall in the temperature of late to cause a quickened demand for warmer clothing, dress goods, fuel, etc. Farmers are now busy with their threshing and other fall work, and until they have sold more of their crops, money is likely to be scarce. The complaint about slow collections is heard in some lines more than in others, and the complaining ones are generally those who sell goods were long credits are the rule of that particular branch of trade. Prompt sales by producers and speedy settlement of bills would effect a great reform if it could be carried out. The cholera scare is being forgotten and there is an increasing feeling of confidence in the business outlook.

Ashes—Receipts continue light, Lots are firm, first pots have been sold at \$4.50; second at \$3.90. Pearls in one hand nominal \$5.25 to \$5.50. Receipts since 1st Jany., 14.14 bbis. pot, 261 bbis pearl; Deliveries, 1427 bbis. pot, 284 bbis. pearl; In store 29th Sept., at 6 p.m., 108 bbis. pot, 46 bbis. pearl.

Butter and Cheese.—In dairy produce, business has shown little change from a week ago. Butter is steady and there is a good demand. Buyers complain that choice goods are held above the market. Finest late make creamery is held higher but is saleable around 22c, to 23c, and second quality may be quoted at 21c to 21½c. Townships dairy 19c Morrisburg and Brockville 17c to 17½c and western 16c to 16½c. Best cheese is also held firmly at extreme limits. The movement is small and chiefly in

THE GRAYBILL M'F'G CO. Ltd.,

W. Grayout Price

W. Grayout P

No. 126-Oak or Walnut.

DIFFERENT WOODS AND ELEGANT FINISH.

WATERLOO, ONTARIO,

MANUFACTURERS OF

FINE * OFFICE * DESKS

BANK FITTINGS,

SCHOOL DESKS.

Managers of Banks see our new Desk before purchasing elsewhere.

FOR SALE AND KEPT BY

J.F. WILDMAN

1744 Notre Dame St., MONTREAL.

Standing Desks in Stock.
Send for Price List and Catalogues.

O. J. McCuaig, Toronto. R. A. MAINWARING Montresi.

McCuaig & Mainwaring

Of Montreal and Toronto,

Real Estate

AND

Investment Brokers.

Debentures for Sale.

Money to Loan.

MONTREAL ANNEX

Bell Telephone 2433. 147 St. James St., MONTREAL

stock below finest. From 10% to 10% may be quoted as a nominal range. The Liverpool market has been firm and the cable quotation is steady at 48s. A recent letter says: There has been a much better enquiry for the best of the July makes at about 2s to 3s under finest. Medium cheese have participated in the advance, but without much business being transacted. Quotations are:—Fancy Augusts, 49s to 50s; mediums, 38s to 44s; skims, 18s to 25s.

Cod Oil.—The market has been unsettled by the action of an outside speculator who let go between 200 and 300 bbls, which he had been holding on private terms. The figures were slightly under regular quotations and furnish no criterion of the actual market which is about 35c to 36c for round lots. Other cases might be cited where outsiders were glad to get clear of oil at a loss instead of a profit.

Drugs and Chemicals.—The general volume of orders has been fair. In drugs the convention of the National Association has naturally occupied the attention of the trade up to quite recently. A comparison of price changes shows that ten articles have advanced and two declined. Camphor and Bromides are higher and cream tartar is firm at the recent advance. Carbolic acid, copperas and bleaching powder, have

J. E. R. RENAULT Commission Merchant

and General Agent,

96 Bridge Street, QUEBEC.

Consignments solicited.
Collections made in all parts of the Province of Quebec.

Collections made in all parts of the Province of Quebec.

Collections made in all parts of the Province of Quebec.

Collections made in all parts of the Province of Quebec.



CANADIAN BRANCH:

TEMPLE BUILDING, MONTREAL.

been in lessened demand. Disinfectants weaken as requirements grow smaller.

Dry-Goods.—The sudden tempestuous break in the weather has had a beneficial effect so far as the city and suburban trade is concerned; the cool wave which followed having made people feel that warmer dressing will be wanted ere long. Purchases have been made more freely and both large and small retailers are well satisfied with their week's trade. The suburban storekeepers report a satisfactory month's trade, some a decided improvement on last year or year's previously. Travellers are mostly out again on the regular sorting trip, and up to our writing the orders received equal expectations. They say that traders in the country are more willing to buy than last year, but go on to state that the business being done there is limited and will be until the farmers get through with their farming and fall work. There is a feeling that better times are ahead As to remittances the remarks quoted last week apply, and we are told not to look for any improvement until the crops are being more largely marketed. Manufacturers in cottons and woolens are kept busy and we hear of no cutting in prices. The knitted good's market is firm owing to the destruction of one or more mills of late. Liverpool—Cotton easier. American middlings, 4½d.

Our Inducements

A GOOD ARTICLE: AT A FAIR PRICE.

Our :. Celebrated :. Brands :

" CABLE,"

",OĐNUM

" HL PADRE,"

- AND -" MADRE E HIJO."

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

S. DAVIS & SONS

The Largest Oigar Manufacturers in the Dominion.

New York—Cotton, spots steady. Oct., 7.83; Nov., 7.47; Dec., 7.62; Jan., 7.75. Close, steady; uplands, 7%c; gulf, Se; futures, firm; sales, 249,000 bales; Sept. nominal; Oct., 7.55; Nov., 7.65; Dec., 7.75; Jan., 7.91; Feb., 9.03.

Fish and Oils. Importers state that Newfoundland herrings are in fair supply, but Labradors are scarce and there are few to come forward. Oils are steady but unchanged.

Flour and Grain—Business has been flat and our quotations have been reduced to some extent on the week. Local buyers only take flour in a retail sort of fashion. A little low grade flour was placed for export. There is a modest call for peas and oats but wheat is dull. Meal and feed also quiet. There is a better feeling in Chicago on account of cooler weather and lessened danger from cholera. The western markets have, however, been neither active nor firm. There is a free movement of wheat from first hands in the northwest. As there is only a moderate export demand, the visible supply is piling up at a rather rapid rate, the increase of the last week being about equal to the greatest ever reported, but every day it is becoming more evident that the yield in the Northwest was

| bito on | sposits by c Public. The Public on the Publi | due to ovincial devises 46,438 | Govt. 16d'et Professor 15,895 15,895 15,895 165,177 | 2,705,524 22 950,697 991,562 22 666,461 14 1,270,351 4- 564,180 892,487 14 750,037 1- 245,779 10,691,638 1 | 10 7 10 7 8 8 8 8 7 | Reserve Fund. \$1,700 000 1,000 000 1,400 000 315 000 525 000 | Capital Paid up. \$2,000,000 6,000,000 | Capital Subscribed. | Capital Authorized. | Bank Statement to Govt. | |
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| 16.818 2 83.77 919 4 4 5 7 7 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 | 5 906.818 2,903.016 1 :587 919 1 :693 802 2 : 866,646 9 : 6 592 1 :274 844 976 406 2 : 584 100 1 : 488 677 295 563 1 82 076 1 : 488 677 295 563 1 82 076 1 : 440 4 : 465 979 1 : 248 300 5 : 474 1 : 488 300 5 : 4 | 46,438 5 80 773 2,996 64,287 1:56 5 125 1,66 220,862 9 454,812 22,56 100,000 11 454,812 22,56 1,006,343 13,4 14,000 2,33 169,818 14 50,000 2,33 2,534 3,56 5,973 4,4 457,533 1,2 | 25,318 455 455 22,951 15,635 13,785 | 2,705,524 22 950,697 991,562 22 666,461 14 1,270,351 4- 564,180 892,487 14 750,037 1- 245,779 10,691,638 1 | 10 7 8 8 8 8 8 | 1,000 000 1,400 000 315 000 | \$2,000,000 6,000,000 | | rausinou. | Month ending Aug 31, '92. | |
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| 73.691 11 133.410 12 135.691 14 145.2076 15 15.771 18 14.400 17 15.5236 18 133.210 19 165.979 20 183.210 19 1965.979 20 183.200 21 15.474 23 172.953 24 15.524 24 | 13,478,691 2,393,410 1,488,677 295,563 182,076 715,771 5,341,440 3,585,236 883,210 4,465,979 1,248,300 5,474 103,784 4,72,953 | 1,006,343 13,4* 14,000 2,3* 169,818 1 4* 50,000 2; 27,739 9,285 5,3* 2,534 3,5* 21,725 8 5,973 4,4* | 46,533 4,799 12,707 14,437 16,667 11,432 36,525 | 5 005 197 01 | | 1 023,910 55 000 650,000 604,146 80 000 | 1,947,840 607,400 1,250, 00 1,245, 50 362,845 | 1,963,670 67,491 1,25 a 00 1,510,900 570,990 | 2,000,000 1,000,000 1,250,000 1,5 0,000 1,000,000 | Imperial | 6 7 |
| 16,771 16 41 400 17 853,236 18 853 210 19 65 979 20 48 300 21 5,474 23 72,953 24 55,524 30 31 31 25 04 102 26 61 472 23 31 099 23 | 715,771 5 341 400 8,585,236 883 210 4,465 979 1,248 300 5,474 103 784 472,953 | 27,739 77 9,285 53 2,534 3,5 21,725 8 5,973 4,4 457,533 1,2 | 11,432 36,525 | 402,791 1 | 10 7½ 6 7 | 7,353,056 6,000,000 1,289,666 480,000 175,000 | 17,413,135 12,000,000 4,866,666 1,230,000 579,000 | 17,821,900 12,000,000 4,866,666 1,210,000 5 10,000 | 19,759,006 12,000,000 4,866,666 1,20,000 5,0000 | Total, Ontario Montreal | 11 12 13 14 15 |
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| 30 311 25 04 102 26 61 472 27 31 099 28 | 04,000,024 | 8,014 1 27 432 4 | 9,743 6,442 20,074 | 926,166 42,488 275,772 805,063 | 6 7 | 225,000 225,000 15 000 625 000 13,362,166 | 1,200,000 254,792 306,320 1,487,880 31,524,958 | 1,200,000 5 10,200 504,600 1,500,000 | 3,000,000 1,290,000 1,000,000 1,000,000 1,590,000 | Quebec Union St. Jean St. Hyacinthe Eastern Townships | 20 21 22 23 24 |
| | 1 230 311 1,104 102 261 472 331 099 | | 172,934 100,571 4,425 5,030 | 1,193,004 17 994,624 16 4 8,832 225,332 | 8 6 6 | 1 000 000 450 000 115 000 110 000 | 1,540,000 1,100,000 700,000 500,000 | 1,5 10,000 1,100,000 770,000 570,000 | 1,590,000 1,5 0,000 890,000 590,000 | Total, Quebec Nova Scotia Merchants of Halifax Peoples Union Halifax B. Co | 25 26 27 28 |
| 77 616 30 63.666 31 57.158 | 338,270 77 616 63.666 57,158 3,463,694 | | 20,312 | 100,047 49,961 100,467 | 6 6 6 | 210,000 60 000 30 000 71.000 2,046,000 | 570,000 300,000 249,788 261,000 5,109,788 | 570,000 390,000 280,000 5 x0,000 5,381,000 | 1,900,000 370,060 287,000 590,030 6 387,000 | Halifax B. Co | 29 80 31 82 |
| 54 ±46 87,318 720,120 | 577 856 54 #46 87,318 720,120 | | 11,245 14,814 | 104,911 113,791 666,211 | 12 8 6 | 500 000 1, 5,000 45,000 650 000 | 500,000 180,000 200,000 880,000 | 570,000 18),000 230,000 857,000 | 500,000 180,00 2 00,000 880,000 | Now Brunswick | 33 34 35 |
| 174.958 20,356 87 681 | 758 255 2,474.958 20,356 87 681 64,764,748 | | 204,184 058.470 | 935,906 2 34,662 108,574 | 6 6 8 | 1,266,229 5,113 40,000 21,772,564 | 2,92,0-0 48,666 191,393 61,640,390 | 2,021,000 48,666 195,899 62,987,331 | 9 733,343 48 006 200, 2 75,958,085 | Brit. Col | 37 38 37 |
| | | Total Liabilities | Other abilities. L | Dire on A ne | Balances Due bks. or agts. not in Canada. | Balancos Due other Banks in Canada | on domand aft'r notice or fixed day by other bks in Can | Louns from | Denosits by the Public, payable after notice or on a fixed day. | BANKS. Linbilities—Continued. | |
| | | 20 299,530 9,933,793 6,140,500 5,297,815 | 2,570 | 960,234 | \$3,916 12,913 | \$12 538 7,743 | \$204.457 | | · | l | |
| | · · · · · · · · · · · · · · · · · · · | | ********* | 42,304 143,423 | *********** | 25,021 | 369,176 51,079 | | \$2,981 396 10,862,793 5,951 427 3,380,404 2,838,323 | Toronto Commerce Dominion Ontario. Standard | 1 2 3 4 5 |
| | • | 5,841,003 4,468,855 1,437,934 | 17.485 | 42,304 143,423 288,971 252,242 69,722 | | 25,021 5,360 698 67 | 369,176 51,079 9,168 | | 10,862,793 5,951 427 3,380,404 2,838,323 5,093,307 1,977,964 3,400,007 2,519,625 1,034,963 | Commerce Dominion Ontario. Standard Imperial Tradors Itamitton Ottawa Western | 1 2 3 4 5 6 7 8 9 |
| | ••••••• | 5,841,003 4,468,855 1,437,934 76,578,075 32,004,630 10,780,942 5 828,919 2,777,120 | 17.485 20,600 98,852 38 6,947 2,107 | 143,423 288,971 252,242 69,722 1.884,920 78,169 13,805 | 16,829 | 51,427 648 701 6,201 52,021 | 369,176 51,079 5,168 | | 10,802,703 5,931,427 3,389,401 2,838,323 5,093,307 1,977,904 3,400,407 2,519,625 1,031,063 40,070,711 7,107,719 3,231,740 1,998,033 | Commerce Dominion Ontario. Standard Imperial Tradors Itamitton Ottawa Western Total. Ontario Montroal British North America Jungues-Cartier | 3 4 5 6 7 8 9 10 11 12 13 |
| | *************************************** | 5,841,003 4,468,855 1,437,934 76,673,076 32,904,639 10,780,942 5 828,919 2,777,120 1,129,701 3,115,709 11,187,047 14,430,612 3,289,923 | 17.485 20,600 98.852 38 6,947 2,107 4,435 24,715 143 3,258 | 283,971 288,971 252,242 69,722 1.884,320 78,169 13,895 47,238 46,993 | 16,829 29,891 1,284 6,634 | 25,021 5,360 698 67 51,427 648 701 6,291 380 2,623 9,763 4,390 43,580 | 369,176 51,079 | | 10,862,793 5,931,427 3,389,404 3,389,404 2,838,323 5,003,307 1,977,964 3,400,407 2,519,625 1,634,663 40,070,209 11,420,771 7,107,719 3,251,749 1,998,033 602,413 1,726,457 3,822,256 6,636,637 | Commerce Dominion Ontario. Standard Imperial Tradors Itamitton Ottawa Western Total. Ontario Montreal British North America Du Peuple Jacques-Cartior Villo-Marie D'Hocholaga Molsons Morchants Nationale | 3 4 5 6 7 8 9 10 112 123 14 15 16 17 18 19 |
| | | 5,841,003 4,468,855 1,437,934 76,573,075 32,904,630 10,780,942 5 828,919 2,777,120 1,129,761 3 115,709 11,187,047 14,430,612 3,289,923 7,075,085 5,481,542 107,927 1,002,263 3,474,192 | 17.485 20,600 98,852 6,947 2,107 4,435 24,715 143 3,258 1,549 | 78,169 13,805 288,971 252,242 69,722 1,884,320 78,169 13,805 47,238 46,993 170,604 96,571 | 16,829 29,891 1,284 6,634 1,943 | 25,021 5,360 698 67 51,427 648 7,01 880 2,623 9,763 4,390 43,580 1,597 684 800 | 9,168 9,168 633,880 842 302 56.836 208,070 1,101,725 22,115 151 269 101,912 | | 10,862,793 5,931,427 3,389,404 3,389,404 3,589,307 1,977,904 3,400,407 2,519,625 1,031,633 40,070,209 11,420,771 7,107,719 3,251,749 1,998,033 1,726,457 3,822,256 6,636,067 1,462,276 1,597,293 2,644,031 36,772 614,692 2,116,211 | Commerce Dominion Ontario Ontario Standard Imperial Tradors Itamitton Ottawa Western Total. Ontario Montreal British North America Du Peuple Jacques-Cartior Ville-Marie D'Hochelaga Molsons Morchants Nationale Quobec Union St. Jean St. Jean St. Jean St. Jean Eastern Townships | 3 4 5 6 7 8 9 10 11 12 13 14 15 6 17 18 |
| | | 5,841,003 4,468,855 4,437,034 76,573,075 32,904,630 10,780,912 5 828,919 2,777,120 1,129,761 3,115,709 11,187,047 14,430,612 3,239,923 7,075,035 5,481,542 100,2263 3,474,192 100,255,672 7,618,857 5,962,112 1,511,798 1,238,775 | 17.485 20,600 98,852 98,852 38 6,947 21,07 4,435 24,715 143 3,258 1,549 666 142,710 6,994 2,399 1,124 26,134 | 283,971 288,971 252,242 69,722 1.884,520 78,169 13,805 47,238 46,993 170,604 96,671 25,791 479,171 519,560 221,521 | 16,829 29,891 1,284 6,634 1,943 39,752 30,316 2,825 | 25,021 5,360 698 677 51,427 648 701 6,291 880 2,623 9,763 4,380 43,580 1,597 584 800 | 369,176 51,079 9,168 | | 10,802,703 5,951,427 3,389,404 2,838,323 5,003,307 1,977,904 3,400,407 2,519,625 1,031,963 40,070,209 11,420,771 7,107,719 3,231,749 1,998,033 602,413 1,726,457 3,822,256 6,636,637 1,462,276 1,597,293 2,614,031 614,692 2,116,211 45,039,740 4,460,856 2,721,013 813,230 481,339 | Commerce Dominion Ontario. Standard Imperial Tradors Itamitton Ottawa Western Total. Ontario Montreal British North America. Du Pouple Jacques-Cartier Ville-Marie D'Hochelaga Molsons Morchants Nationale Quobec Union St. Jean St. Ilyacinthe Eastern Townships Total, Que Nova Sootia Morchants of Halifax Peoples Union | 3 4 4 5 6 7 7 8 9 9 10 11 22 13 14 15 16 17 7 18 19 9 20 22 23 24 25 26 27 28 |
| | | 5,841,003 4,468,855 1,437,934 76,578,075 32,904,630 10,780,942 5 828,919 2,777,120 1,129,761 3 115,709 111,87,047 14,430,612 3,239,923 7,075,085 5,481,542 107,927 1,002 263 3,474,192 102,685,672 7,618,857 5,362,112 1,511,798 1,238,775 2,394,484 668,202 232,231 385,156 19,411,615 | 17.485 20,600 98,852 38 6,947 2,107 4,435 24,715 143 3,258 1,549 666 142,710 6,994 2,399 1,124 | 78,169 13,805 13,805 13,805 147,238 46,993 170,604 96,671 25,791 479,171 519,560 221,521 | 16,829 29,891 1,284 6,634 1,943 39,752 30,816 2,825 | 25,021 5,360 698 67 51,427 648 701 6,291 380 2,623 9,763 4,390 43,580 1,590 584 800 | 369,176 51,079 9,168 | | 10,862,793 5,931,427 3,389,404 2,838,362 5,093,397 1,977,964 3,400,407 2,519,625 1,634,963 40,070,209 11,420,771 7,107,719 3,254,749 1,998,033 602,413 1,726,457 3,822,256 6,636,037 1,462,276 1,597,293 2,644,031 36,772 36,772 2,116,211 45,039,740 4,460,856 2,724,013 813,230 484,333 1,554,553 1,554,553 1,551,553 | Commerce Dominion Ontario. Standard Imperial Tradors Itamitton Ottawa Western Total. Ontario Montreal British North America. Du Pouple Jacques-Cartior Ville-Marie D'Hochelaga Molsons Morchants Nationale Quobec Union St. Jean St. Ilyacinthe Eastern Townships Total, Que Nova Soctia Morchants of Halifax Peoples Union Italifax B. Co Yarmouth Exchange | 3 4 4 5 6 7 7 8 9 10 11 12 13 14 15 6 17 18 12 20 21 22 22 24 25 27 27 |
| | | 5,841,003 4,468,855 1,437,934 76,578,075 32,904,630 10,780,942 5,828,919 2,777,120 1,129,701 3,115,709 11,187,047 14,430,612 3,239,923 7,075,085 5,481,542 1002,263 3,474,192 102,685,672 7,618,857 5,362,112 1,511,798 1,238,775 2,394,484 668,202 232,231 385,156 19,411,615 2,188,930 335,583 346,053 | 17.485 20,600 98.852 38 6,947 2,107 4,435 24,715 143 3,258 1,549 666 142,710 6,994 2,399 1,124 26,134 20,021 1,497 1,410 | 283,071 288,071 252,242 69,722 1.884,320 13.805 47,238 46,993 170.604 96,671 25,761 479,171 519,560 221,521 | 16,829 29,891 1,284 6,634 1,943 39,752 30,816 2,825 3,574 | 25,021 5,360 698 67 51,427 648 701 6,201 880 9,763 4,390 1,597 584 800 71,362 1,420 | 369,176 51,079 9,168 633,880 842,302 56,836 208,070 1,191,725 22,115 151,269 101,912 2,951 22,574,229 2,951 22,663 22,663 | 30,000 | 10,862,793 5,931,427 3,389,404 3,389,404 3,389,404 3,400,407 2,519,625 1,031,633 40,070,209 11,420,771 7,107,719 3,251,749 3,251,749 1,998,033 602,413 1,720,457 3,822,256 6,636,607 1,462,276 1,597,293 2,644,031 36,772 614,69,256 2,724,013 813,290 4,460,856 2,724,013 813,290 10,833,310 1,087,248 117,106 215,099 10,839,310 1,087,248 149,504 99,311 1,336,093 145,525 | Commerce Dominion Ontario. Standard Imperial Tradors Itamitton Ottawa Western Total. Ontario Montreal British North America Du Pouple Jacques-Cartier Ville-Marie D'Hochelaga Molsons Morchants Nationale Quobee Union St. Jean St. Hyacinthe Eastern Townships Total, Que Nova Scotia Morchants of Halifax Pooples Union Halifax B. Co Yarmouth Exchange Commercial, Windsor Total, Nova Scotia. New Brunswick Poople's St. Stephen's Total, Now Brunswick St. Stephen's | 3 4 4 5 6 6 7 7 8 9 9 10 11 12 13 14 15 16 17 18 12 20 21 22 23 24 25 87 28 89 91 |
| 774 | 2,4 | 115,465 861,366 2, 567 3,350,832 64, Total Liabilities \$9,898,212 20,299,539 6,140,509 5,297,815 9,496,155 | 44,288 11,245 14,814 70,347 204,184 058,470 — Other abilities. L | 447,509 104,911 113,791 666,211 229,740 335,906 34,662 108,574 32,646,187 2 0 Ealances Due other Bks or Ags, in U. K. 960,234 | 12 8 6 6 8 8 Balances Due bks. or agts. not in Canada. | 500 000 1· 5,000 45,000 50 000 50 000 1,266,229 5,113 40,000 21,772,564 Balances Due other Banks in Canada | 570,000 181,000 290,000 881,000 552,459 2,92,0-0 48,666 191,393 61,640,399 Depilis pay on domand aft'r notice or fixd day by other | 570,000 181,000 2,0,000 887,000 74 ',570 2,02 1,000 48,666 195,866 62,987,331 Louns from Banks in Can. securd | 590,000 183,00 2 90,000 887,000 2 900,030 9 733,333 48 935 200, 2 - 75,955,985 Denosits by the Public, payable after | Now Brunswick Poople's St. Stophen's Total, N. B Commercial, Man Brit. Col. Summerside, P. E. I Morolants, P. E. I. Grand Total. BANKS. | 36 37 38 |

Return of Bank British North America includes Cauadian business only. Imperial Bank bonus 1 per cent. equal in all to a dividend of 9 p. c. per annum Bank of British Columbia bonus of 1 per cent. equal in all to a dividend of 7 per cent. per annum.

Dominion Bank bonus of 1 per cent. equal in all to a dividend of 11 per cent. per annum.

badly overestimated, both in the Government returns and by private operators. The wet season favored the growth of straw, and this was so vigorous as to deceive many close observers right up to the time of harvest. Word omes this week from Southwestern Minnesota, that several fields of wheat in that section had been fired after cutiug because it was only then found that the ears were too poor to pay he cost of threshing. This is an ex-

treme fact, but an index to the much greater poverty of the yield for some areas than had been counted on, and the result will have an important reduction from the recent estimates of the whole crop. This is not only measured bushels, but for light weight there being a general report of low grades predominating, and that the very moderate prices now being paid for No. 2 are only for a small percentage of the total yield of spring wheat. Thus it

becomes evident that farmers cannot afford to sell at much, if anything, below present figures. The poverty of foreign producers has led to an early marketing of the crop, but when European buyers later on find that they want a great deal of wheat and flour from the States and Chanda before next harvest, they will be willing to pay more than now for flour made from the poorer sorts of wheat. The trade across the Atlantic will become convinced that

| | | | | | | | | _== | | | | | | | = |
|--|---|---|---|--|--|---|--|---|---|---|--|--|--|---|--|
| | BANKS. Assets. | Specie. | Domini'n Notes | Deposits with Dom doyt. for s'c'r'ty of note cir. | Notes & Cheq. on other bks | Loans to oth'r bks. in Can. secured | on fixed day with bks. | Bal. due from bks. in Can. in daily exch'ngs. | Bal. due from bks not in Canada. | Due from Bks or Ag in U. K. | מן בט ימסת | Pub.Seo's | and other | Call Loans on Bonds and Stocks | 4 |
| 2 C 3 I 4 C 5 S | oronto ommerce ominion intario tandard | \$ 848 326 420 981 213 504 158 026 140 658 | \$ 985.722 788 541 465.214 336 454 379,932 | \$82,000 143,391 75,440 50 676 38,706 | \$ 283,271 749 655 281,966 261 565 133,397 | | \$34.483 112 197 194 994 104 308 134,981 | 30,793 | \$1,107,240 3,006,059 1,213 547 190 698 162,171 | 3 | \$ 155,516 106 545 148 666 | \$84,755 1,683,026 330,207 217,106 1,009,658 | 1,571 796 93,188 | 1,779 261 2 066 128 188,347 905,984 | 12345 |
| 7 7 8 1 9 0 | mperial Traders Lamilton Ottawa Vestern | 299 560 80 650 160 102 114 264 36,768 | 670 815 142.582 277.793 140,499 25,450 | 70.500 27,505 52,330 45,800 15 657 | 214 136 129 048 98 348 76 199 9,084 | | 135 178 120 968 265,655 814,741 473,191 | 643 254 28,601 | 678,146 48,813 464,326 493,650 55,693 | 32,505 | 172 783 302 560 321 270 172 300 25,000 | 995,846 303,337 89,000 | 185 266 90 074 | 493 289 424 446 50,000 | 6 7 8 9 |
| 12 I 13 I | Total, Ont. Montreal N. A Du Peuple Laga Cartier | 1,973,039 2 139 509 334,794 77,344 38,030 14,906 | 4,213,016 2,044,035 819,972 479,310 203,185 | 601,565 260,000 59,888 38,570 22,187 | 2,236,669 1,152,364 139,025 268,931 205,957 | 30,000 | | 0.500 | 7,421,33 12.060,800 809,43 117,65 36 96 | 511,307 | 1,404,640 540,000 | 4,743,935 1,238,661 | 1,940 324 3,378,790 | 7,961;256 155 583 189, 50 702 314 327,447 | 12 |
| 16 I 17 I 18 2 19 I | acq. Cartier Villa Marie. Villo Marie. Villoche laga Molsons Merchants Vationale | | 187 743 583 173 752 590 115 898 | 21,000 29,644 90,000 153,699 35,332 32,786 | 78.964 165 240 464,638 585 692 185,730 324 419 | 126,581 | 1,607 8 146 67 691 55 076 390 35- 2 99 | 6 716 84 812 3 10 431 1 11,022 | 811 10 | 5,325 78,091 30,869 | 104 375 1,047 773 35,000 148,433 | 323 428 278,623 799,207 | 703 200 287 987 72,398 | 11,047 559,600 194,882 1,945,227 681,295 2,502,211 | |
| 21 U 22 S 23 S | Quebec Inion St. Jean St Hyacinthe E. Townships | 37,456 2,735 15,143 107,232 | 433 507 4 246 18 772 89 604 | 52 000 2 647 13.100 40,819 | 212,193 487 33 265 26,263 | | 25 46: 27 85 142 19 399,68 | 1 762 3 3,682 | 37.84 11 10 117 09 296,52 | 2 9 8 | 13,000 | 500 | | 100`400 82,500 | 24 22 23 |
| 26 27 28 | Total, Que. Nova Scotia. Merchants People's Bk. Union HalifaxB.Co. | 3,527,840 269,260 169,898 37,475 23,578 28,569 | 845 960 415 303 126 344 90 461 144 922 | 851.672 61.379 49.083 24.768 20.000 23.944 | 4 023,168 331,111 132 403 44 303 26 487 59 763 | Į | 214,85 55,00 22,21 107,65 | 2 161 6 | 1,299 90 199 57 104,66 28 62 | 5 | 1,000 | 2,640,419 613,477 383,265 232,000 | 4,442,875 976 457 132,0 ₀ 0 | 7,452 456 1,287 012 616,509 40,000 | 24 25 26 27 28 29 |
| 30 31 32 | Yarmouth Exchange Com'l W'dsor Total, N. S | 24 670 6 052 13,105 563 607 | 21 833 5 974 13 150 1,163 947 | 4 800 3 000 4 803 191,777 | 11 31 4 26 3,23 612,88 | 6 | 1 21.00 | | 3,47 | 4 14,879 14 2,867 11 84,467 | 19,200 35,200 | 71,000 85,000 1,334,742 | 1,108 457 | 1 943 521 | 20 31 32 |
| 34 53 36 | N.Brunswick reoples St. Stephen's Total, N.B Com.B. Man | 8 568 8,750 197 410 12 048 | 18 101 8,305 207 816 20 004 | 6,730 5 383 35 418 19 75 0 | 45 38 60 99 | 95 | 74 02 39 12 303 27 | 4 | 20,31 442 15 | 17, 357 12 1,265 28 65 443 26 4,713 | | 26.562 1.500 28.062 | 311,092 38 259 349,351 | 129 810 300 130,110 | 34 35 36 |
| 37 38 39 | Bank B. C sum'o.P.E.I. Mrht.,P.E.I. | 416 93 410 12 53 | 2 239 | 55,424 1,761 3,892 | 2 30 6 84 | 4 | 23.71 | 9 | .]6 | 26] | | 243,200 | | | 37 38 |
| 1 | Gr. Total. | | 12 457 887 | · | | - | - | - | | | - | | 7,840 507 | 17 487,343 | 39 |
| V. | | Curren Loans | t Loans to Dor Govt. | Loans Prov. Govts. | 7,031,48 | - | 1 4,163,41 1'tg's on 1.E. sold I | 1 240 450 Bank | Other Assets. | 7 1 323,559 Total Assets. | - | 8,995 858 Average | 7,840 507 Average of Dom.Notes dur. month | Greatest amount of Notes in | Ī |
| 123346 | BANKS. Assets con'c Commerce. Dominion Ontario | Curren Loans 1 \$ 9 690 17 556 6 296 6 049 3,6 2 | t Loans to Dor Govt. | Loans Prov. Govts. | 7,031,48 Overdue Debts. a \$ 3.741 144,920 72,654 54,193 13,404 | R.E. be-lides Bk. Foremises. b \$6 225 13,090 16,551 100,781 | 1 4,163,41 I'tg's on L.E. sold H y Bank. 183,840 35,800 16,000 | Bank Premis's. \$120 000 - 664 416 255 421 164 993 90 000 | Other Assets. 76 237 5 603 1 501 30 246 | Total Assets. \$13 877 861 27.482 882 13 053 762 8 113 419 6 948 466 | 3,328,421 Liabi't's of Direct're & their firms. 216 239 273,978 425,000 461,369 149,375 | 8,995 858 Average specie for m'nth 346 931 417 000 221 000 155 700 143 359 | Average of Dom.Notes dur. month 1,201 027 779 000 434 000 303 000 303 455 435 | Greatest amount of Notes in oircuist'n dur'g mth. \$1.723 800 2.887 000 950 697 1,002 100 671,011 | 12345 |
| 112234667789 | BANKS. Assets con'e Commerce. Ontario Standard Traders Hamilton Ottawa Wostern | 6 703 822 Curren Loaus 1 17 556 6 296 6 049 3 3,6 2 7 434 3 1039 4 785 1 1,151 | t Loans to Dor Govt. 194 890 171 1906 820 141 897 218 227 486 | 1.761,259 Loans Prov. Govts. 45,240 | 7,031,48 Overdue Debts. a 1 144,920 72.654 51 193 13 404 33 610 3,177 03 022 23,199 | 7 156.58 R.E. be Mides Bk. Foremises. b \$0 225 13,090 16,551 100,784 55 214 67 755 22,457 | 1 4,163,41 L'tg's on LE. sold I y Bank. 183,840 35,800 16,000 96,387 1,013 10,553 2,945 | Bank Premis's. \$120 000 664 416 255 421 114 993 90 000 225 962 14 412 223 178 51 582 | Other Assets. 76 237 5 603 1 501 30 246 12 488 18 040 52 346 6 315 | Total Assets. Total Assets. \$13 877 861 27.482 882 13 58 862 21 13 419 6 948 446 12 693 558 4 467 956 7 862 331 6 516 518 1 882 963 | 13,328.421 Liabi't's of Direct'rs & their firms. 216 239 273.978 425.000 461.369 149.375 346.1369 267.729 36.525 27.729 19.030 | 8,995 858 Average specie for m'nth 346 931 417 000 221 000 143 357 298 246 81 000 159 175 115 280 36 548 | Average of Dom.Notes dur. month 1,201 027 779 000 433 000 303 000 345 432 579,708 197,000 227 322 134 344 25 600 | Greatest amount of Notes in olroulst'n dur'g mth. \$1.723 300 2 887 000 950 697 1,002 100 671,011 1,331,900 565,400 892,487 8 5,734 257 720 | 12345 6789 |
| 122346 67789910 | BANKS. Assets con's Commerce. Commerce. Commerce. Contario. Standard. Traders. Hamilton Ottawa. Wostern. Total, Oni Montreal. B. N. A. Du Peuple Jacq. Cartie | G1774 G1774 G1774 G1774 G1774 G1774 | t Loans to Dor Govt. | 1.761,259 Loans Prov. Govts. 45,240 45,240 400,000 431,180 | 7,031,48 Overdue Bebts. 8 144,920 72,654 53,741 34,920 72,654 53,177 73,022 23,199 533,645 435,455 208,924 616,796 61,67 | 7 156.58 R.E. be Mides Bk. Foremises. b \$6 225 13.090 16.551 100:106 10.784 55 214 6 755 22.457 231.182 18.87 | 1 4,163,41 1'tg's on LE sold I y Bank 183,840 35,800 16,000 96,387 1,013 10,553 2,945 346,538 43,780 86,801 65,048 18,430 | Bank Premis's. \$120 000. 664 416. 625 421 164 993 90 000 225 962 14 412 223 178 51 582. | 76 237 76 237 5 603 1 501 30 246 12 488 18 040 52 346 6 315 2 2 770 412 683 18 419 6 733 10 764 196.852 | Total Assets. \$13 877 861 27.482 882 13 635 762 13 133.419 6 948 4.66 12 693 558 4 467 956 7 862 331 6 516 518 1 882 963 102 904 656 52 113 190 13 466 982 7 566 670 3 491 845 1 495 636 | 216 239 273 978 425,000 461,369 149,376 346,15 257,722 27,722 27,022 27,222,477 710,000 | 8,995 858 Average specie for m'nth 346 931 417 000 221 000 155 700 143 359 298 246 81 000 159 175 115 280 36 518 | Average of Dom.Notes dur. month 1,201 027 779 000 434 000 303 000 335 325 579,765 197,000 227 322 134 342 25 600 4 227 392 2,197 000 731 622 571 800 5 571 800 5 578 | Greatest amount of Notes in diroulat'n dur'g mth. \$1.723 800 2 887 000 671,011 1,334.990 565 400 892,457 726 | 1 2 3 4 5 6 7 8 9 10 |
| 1223346 67788910 | BANKS. Assets con'o Commerce. Dominion Ontario Standard Traders Hamilton Ottawa Wostern Total, On Montreal Jacq. Cartie O'llo Marie D'llochelag Morchants Nationale Quebec. | Curren Loans 1 S 9 690 17 536 6 226 6 226 6 226 6 226 1 1.151 2 2 7 443 1 2 2 706 1 1.192 1 2 2 647 1 1.098 1 | t Loans to Dor Govt. 194 880 171 171 171 171 171 171 171 171 171 17 | 1.761,259 Loans Prov. Govts. 45,240 45,240 40,000 431,180 | 7,031,48 Dverdue Debts. a F \$ 3,741 144,92 72,654 54 193 13 404 33 610 8,177 93 (925) 91 722 23,199 533 645 423 435 151 167 63 907 128 955 150 955 150 958 142 890 65 213 | 7 156.58 R.E. be Mides Bk. Foremises. b \$6 225 13.090 16.551 100:106 10.784 55 214 6755 22.457 231.182 18.87 17.515 85 612 103.548 48 190 48.614 48.614 48.604 203 029 56 881 41.391 | 1 4,163,41 1 4,163,41 1 4,163,41 1 4,163,41 1 4,163,41 1 4,163,41 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 8,161 1 1,162 1 1,163 1 1 | Bank Premis's. \$120 000 664 416 255 421 164 993 90 000 225 962 14 412 223 178 51 582 1 809 964 600 000 200 000 66 760 82 415 22 000 100 000 500 373 141.105 102 173 | Other Assets. 76 237 5 603 1 501 30 246 12 488 18 040 52 346 6 315 | Total Assets. **Total Assets.** **Total Assets.** **13 877 861 27.482 882 13 058 762 8113 419 6 948 446 956 6 962 964 656 6 962 966 6 966 966 966 966 966 966 96 | 216 230 273 774 275 276 276 276 276 276 276 276 276 276 276 | 8,995 858 Average specie for m'nth 346 931 447 000 155 700 148 359 298 246 81 000 81 000 21 155 250 30 518 0 1,974 292 38 491 3 15 720 3 8 191 17 99 116 2 98 900 76 5.54 2 36 06 | Average of Dom.Notes dur. month 1,201 027 779 000 434 000 434 000 434 000 434 000 437 322 137 | Greatest amount of Notes in oirquist'n mth. \$1,723 800 950 697 1,002 100 671,011 1,331,900 100 892,487 8 5,734 257 720 11,090 433 5,006,203 11,193 944 12,633 317,58 565,43 1,771,43 11,77 | 123345 67 89 10 1123 145 16 17 18 12 12 12 12 12 12 12 12 12 12 12 12 12 |
| 11 22 3 3 4 6 6 6 7 7 8 8 9 10 11 12 13 11 11 12 12 12 12 12 12 12 12 12 12 12 | BANKS. Assets con's Commerce. Commerce. Standard. Traders. Hamilton Ottawa. Western. Total, On Montreal. B. N. A. Du Peuplo Jacq. Cartie Villo Marie IVillo Marie IVillo Marie Molsons. Merchants Marchants | Curren Loans 1 | t Loans to Dor Govt. 194 | 1.761,259 Loans Prov. Govts. 45,240 45,240 400,000 431,180 | 7,031,48 Overdue Bobts. 8 \$ 3,741 144,920 72,654 13 404 33 610 38,177 93 025 71,722 22,199 533 645 433 645 433 645 65 167 62,967 63,967 63,967 64,968 49,788 49,788 49,788 49,788 49,788 49,788 | 7 156.58 R.E. be Mides Bk. Foremises. b \$6 225 13.990 16.551 10.106 10.784 55 214 67.55 22.457 231.182 18 87 17.515 85 612 103.518 48 100 48.611 62.600 203 039) 56 881 | 14,163,41 14;163,41 14;163,41 15;163,41 16;163,41 17;163,61 183,810 183,810 183,810 183,810 183,915 184,915 184,915 184,915 184,917 185,16 | Bank Premis's. \$120 000 664 416 255 421 114 993 90 000 225 962 14 412 223 178 51 582 1 809 964 600 000 66 760 20 000 66 760 1 22 000 509 373 141,165 | 76 237 5 603 1 501 30 246 12.488 18 049 52 346 6 315 2 2.776 412 683 18 491 6 733 107 641 196.852 24 618 76 808 71,107 46.197 31,5.5 115 520 5 8957 28,694 1,151,611 | Total Assets. **Total Assets.** **S13 677 861 27.482 882 13 63 762 813 446 12 693 553 446 518 1.882 963 102 904 650 13 456 032 7 566 679 3 491 845 636 4 672 593 14 658 393 14 628 393 14 | 216 239 273 978 2425,000 461,369 149,376 346,15 257,725 27,725 27,725 27,727 21,030 2,222,477 710,000 210,685 163,522 89,98 13,788 10,780 10,900 168,000 | 8,995 858 Average specie for m'nth 346 931 417 000 155 700 143 354 298 240 81 000 36 548 1 1,974 233 2,165 000 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,022 3 8,141 7 0,023 8 0,000 9 0,0 | Average of Dom.Notes dur. month 1,201 027 779 000 434 000 303 000 345 435 579.768 197.000 287 322 25 600 4 287 398 2,197 000 4 287 398 2,197 308 | Greatest amount of Notes in diroulst'n dur'g mth. \$1.723 800 2.887 000 671,011 1,334.990 505 207 2.57 722 11,090 433 5,096,203 1,198 944 63 442 633 347.58 644 263 655.433 655.433 67 696,33 68 935 82 69 696,33 60 935 82 61 16,774,71 | 12345 67 89 10 11234 15 17 18 19 20 21 22 22 22 22 22 22 22 22 22 22 22 22 |
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it has reckoned on a much greater volume of supply from us than can possibly be obtained. They have more home rye than last year, hardly more wheat, and it is from consumers of the latter that we must look for our demand. In corn the delay of extensive damage by frost, has formed a reason for the little confident selling, and caused some falling off in the demand for shipment. Montreal shippers state that the demand for flour from Newfoundland has im-

proved of late, and they have been doing a fair export business.

Green Fruits, Etc.—There has been a good business and large supplies under offer. Recently the daily receipts of domestic grapes have been 4 to 6 car loads but they have been well taken. Many buyers convert them into wine. On spot, fall apples are quoted at \$1.50 to \$2, and winter at \$2 to \$2.75. Canadian blue grapes 2½c to 3c and better

varieties 3c to 5c. Lemons \$5 to \$6.50 per box. Tomatoes 25c to 30c per bushel basket. Jamaica oranges have been selling at \$8 to \$10 per bbl.; boxes \$4.50. Bananas, yellow, \$1 to \$2; red, \$1.25 to \$1.50. Canadian peaches, clings, 70c to \$1. California peaches in boxes, \$2.25 to \$2.50; grapes \$2.75 to \$3. Egyptian onlons 2c per lb. Canadian pears in baskets, 50c to 60c; in bbls. Bartletts, \$4.50 to \$5; favorites, \$4 to \$4.50. Almonds, 14½c to 15c;

PROVINCE . OF . QUEBEC

REVENUE DISTRICT OF MONTREAL.

Schedule of Taxes, License Duties and Duties on Successions. Payable Under 55-56 Vic., Caps. 10, 15 and 17

TAXES ON PROFESSIONS.

Payable on 1st October Annually.

All members of the different liberal pro-fessions, namely: Advocates, notaries, physicians, dentists, land surveyors, civil engineers and architects, practising their respective professions, shall pay:

LICENSE DUTIES ON MANUFACTURERS AND TRADERS NOT INCORPORAT-ED COMPANIES.

Payable 1st October Annually.

Capital employed in the Province.

Over \$5,000 to \$50,000, License duty\$ 50 Over \$50,000 to \$100,000, " 100 Over \$100,000, " 150

Tobacco and Cigar manufacturers, manufacturing 200 or more pounds of tobacco, and not for their own use:

Annual Rental or Value per Certificate of Municipal Council.

Every shopkeeper, trader, person or firm, other than an incorporated company, who keeps a shop, earries on trade or business, or who sells or desires to sell within this Province, by wholesale or retail, any timber, lumber, cont, tobacco, eigars, goods, wares or merchandise of any kind, and who is not liable to the tax payable by manufacturers, or who has not already taken out a license, under the Quebec License Law, for the sale of intoxicating liquirs, if his stock-in-trade exceeds in value the sum of \$500:

If Wholesale or by Wholesale and Retail:

If by Retail Only:

In the City of Montreal:

If the annual value or rental of the premises occupied by such shop, trade or business is per certificate of the Municipal Council:

onse Duty
Over \$1,00, License Duty
In other cities and towns where the
population exceeds 5,000 persons,
License Duty
In all other places, License Duty

DUTIES ON SUCCESSIONS.

All transmitions, owing to death, of the property in, usufruct or enjoyment of, moveable and immoveable property in the province, are liable to the following taxes, enleulated on the net value of the property transmitted:
In the direct line, ascending or descending, and between consorts. . I p.c. Excepting in estates the total value of which, after payment of all debts and expenses, does not exceed \$10,000.

In the collateral line:

n the collateral line:

(a) If the succession devolves to the brother or sister, or descendant of the brother or sister of the deceased 3 p.c.

(b) If the succession devolves to the brother or sister, or descendant of the brother or sister of the grand-parents of the deceased 6 p.c.

(c) If the succession devolves to any other collateral 8 p.c.

If the succession devolves to a stranger 10 p.c.

These dues are payable (without accounts being sent) on and after the 1st October next, in bankable funds or accepted cheques, at my office, 68 St. Gabriel Street, between 10 a.m. and 3 p.m (Saturdays to 1 p.m.) Cheques should be made payable to the order of Collector of Provincial Revenue.

MONTREAL, 24th September, 1892.

WM. B LAMBE,

Collector of Provincial Revenue. District of Montreal

grenoble walnuts, 14½e; peanuts, Se to 10e; peanus, 14½e to 15e; coconnuts \$4.50 per 100. Dates, 5e.

Groceries.-Trade between the wholesale houses and the interior has been moderate in volume. Most of the grocery houses which had ten on the Empress of Japan, compromised with the insurance companies, but there were a few exceptions. Consequently some 600 packages were sold at auction and they realized fair prices. There will be a trade sale in this city before long of trade sale in this city before long of 5,707 packages tea comprising 3,645 Japan, 203 Young Hyson, 643 Gunpowder, 16 Imperial, 8 Hyson, 948 Congou, 122 Indian and Ceylons and 122 scented orange Pekoe. There is a good demand for syrups which are somewhat scarce. Business is reported at 25c. to 30c. per gallon or 13c to 2c per lb. Barbadoes molasses are being sold at 31½ to 32. In refined sugars there is a fair demand at steady lint mechanical a fair demand at steady but unchanged prices. New raisins have been going out well, and recent remarks will apply until the first direct vessel arrives from the Mediferranean, A recent English fruit letter speaks of the condition of Vostizza currants as unsatisfactory, as vostizza cutrants as unsatisfactory, as little care seems to have been taken in sifting out the small and the large seedy berries. The Patras fruit is good and in splendid condition, but here again the presence of coarse, rough and seedy berries is far too frequent. Buyers have operated with much caution, apparently supplying themselves with only a moderate assortment from which to sample the trade and await the response moderate assortment from which to sample the trade and await the response from the country before going heavily into stock. Provincial, cases, have sold at from 22s to 22s 6d; half cases, 22s 6d to 24s; Patras, 25s to 30s; Vostizza, 30s to 45s. In old fruit very little doing. Raisins — Valencia — Further moderate arrivals have taken place, all of which show the same excellence in of which show the same excellence in of which show the same excellence in quality and condition previously reported. The demand has been fairly good, and prices are certainly very reasonable. Ordinary off-stalk, 23s 6d to 24s; fine do., 25s to 26s; selected, small, 27s; good to fine, 28s to 34s; choice, 35s to 40s. Sultana— A rather better trade

Our : Specialties

TABLE WINES.

"MARGAUX" CLARET, our bottling, \$3.50 per doz.

"CLUB" CLARET, our bottling and our brand.

"CLUB" CLARET. Quarts, \$6.00 per doz.

"CLUB" CLARET.

Pints, \$3.50 per doz.

FRASER, VIGER & CO.

THE "SCHLITZ" MILWAUKEE LAGER.

SCHLITZ "EXPORT" Pilsener Beer, Quarts, \$2.50 per doz.

SCHLITZ "EXPORT" Pilsener Beer. Pints, \$150 per doz.

THE "JOURNU" CLARET WINES,

THE "BRUNINGHAUS" BURGUNDY WINES.

FRASER, VIGER & CO.,

Italian Warehouse,

199 St. James St. Montreal.

SOLE AGENTS FOR THE JOSEPH SCHLITZ BREWING Co., MILW . UKER,

MESSES. JOURNU FRERES, KAPPELHOFF & CO., BORDHAUX.

AND

MR. ROBERT BRUNINGHAUS NINTS, COTE D'OB, FRANCE

doing at about the same prices; common to fine, 28s to 35s.

Iron and Metals,-These markets have been particularly quiet although there are not wanting indications of improvare not wanting indications of improved demand for some goods. Prices are nominally unchanged. Lack of railroad patronage has contributed to keep the American iron and steel trades dull. the American iron and steel trades duff. The London copper market is cabled firmer with merchant bars quoted at £44 for prompt and £44 10s for future delivery. Pig tin has improved. Last London cables were £91 17s 6d for prompt and £92 2s 6d for future delivery. There is only a moderate demand for tin plates. The Iron Age sees a larger trade in progress than last year at the same time, but it is mainly attributed to the accumulation of business during the long stoppage of the western rolling mills and steel works. Prices are considerably lower than for the preceding three years. the preceding three years.

Live Stock-The British markets have been irregular and Canadians have made little money. It was thought that the shorter supplies going forward would have helped to raise prices, but such was not the case, and even allowing for the rougher quality of the stock the averages exhibit a low range. Bad results have been obtained at Dundee, and the Scotch shipments have been overdone. The colder weather may possibly help prices for the balance of the

Provisions and Eggs .- The colder weather is causing a fair demand for pork, lard and meats and prices all round are steady. Canada short cut is un-



POROUS WATERPROOF CLOTHING

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

to the public.

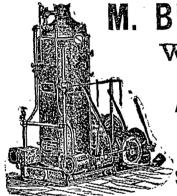
Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

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

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

H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.



M. BEATTY & SONS,

WELLAND, ONT.

DREDGES, DITCHERS,

Derricks, Steam Shovels,

HOISTING ENGINES
HORSE POWER HOISTERS,
GANG STONE SAWS,

Stone Derrick Irons, Centrifugal Pumps

changed at \$16.50 to \$17, and new western mess at \$14.50 to \$16. Hams, efty cured, 11e to 11½e and bacon 10½e to 11e. Canadian lard in pails, 8½e to 9e., and common refined, 7e to 7½. In the west, provisions have been unsettled by a manipulated deal in short ribs, but the demand for consumption of products is so good as to lead up to the idea that a continuance would result in a higher range of prices. At least one might think quotations will not go much lower on important intures without a decided giving way in those paid for live hogs. Eggs have been in good demand both locally and for export, and stocks are lighter. Prices are higher at 13e to 14e.

Wool—Local trade has been fair and prices are steady. A London despatch says, that at the wool auctions on the 24th 14,315 bales of average quality were offered. The attendance was large and the sale was brisk. Prices showed a hardening tendency. Scoured sold well at extreme currencies. Greasy new clip attracted much attention. Good greasy super Oucensland combings were in great request. A fair share (1,600 bales) has been taken by American buyers. French buyers made most of the purchases for the continent. Cape of Good Hope and Natal—Sales, 1,400 bales; scoured at 7%d to 1s 1½d; greasy at 3%d to 7%d.

TORONTO WHOLESALE TRADE.

(Revised by telegraph.)

Toronto, Sept. 29th, 1892. There has been a good trade in wholesale circles during the week, and but few changes in prices. The leading staples are steady, with cotton and silk firm. The movement in grain is fair, while prices

are somewhat easier. There is little or no enquiry for export. Trade in greeeries and hardware is fairly active, but remittances are somewhat backward. The money market is easy, with call loans quoted at 4 per cent. Time loans dull at 5 per cent. Sterling exchange remains easy in sympathy with New York market. Speculation is a little more active this week, with the general tone firm. Montreal is higher at 227 bid, Toronto wanted at 252, Dominion at 268, Standard at 167, Ontario sold at 121 1-2, Merchants at 159, Commerce at 143 3-4, Imperial at 189 and Hamilton at 176. Commercial cable is higher with sales at 159 to 161, and Western Assurance rose from 147 to 149. Incandescent Light sold at 126 1-2, Bell Telephone at 164, Northwest Land at 82 1-2 to 83 3-8, C.P.R. at 87 1-2. Candar Permanent Loan changed hands at 203, Building and Loan at 111, Dominion Savings at 98 1-2, London and Canadian at 131 1-2, Huron and Erie at 163, Peoples at 118, Western Canada at 175, and Manitoba at 112 1-2.

Butter.—The demand is good and prices

Butter.—The demand is good and prices continue to rule firm. liest qualities sell at 18 to 19e, meduim at 13 to 15e and creamery at 20 to 23c. Eggs scarce and firm at 14c to 15c per dozen in case lots. Cheese is quoted at 10 1-2c in a jobbing way.

Dressed Hogs.—Receipts are moderate and prices steady. Small lots bring \$6.50 to \$6.75.

Flour and Grain.—A small trade is reported and prices rather easier. Straight rollers sold at \$3.45 to \$3,50, Toronto freights and Ontarlo patents at \$3.75 to \$4.10. Extras nominal at \$3.15. Brau steady at \$11 to \$11.50 on track, and shorts \$13. Small lots of bran bring \$13. Outment dull at \$3.60 to \$3.65. Wheat is easier, with a moderate trade; white and red sold outside at 66c for standard, and spring is quoted at 64c to 65c. Manitoba wheats easier, No. 1 hard nominal at 90c, and No. 2 at 80c to \$2c lake and rail; No. 3 hard sold at 71c lake and rail, No. 2 regular nominal at 50c. Barley dull; heavy feeding qualities are worth

Leading Wholesale Trade of Montre

CARSLEY CO.

WHOLESALE DRY GOODS

MONTREAL.

NEW MANTLES NEW MANTLES NEW MANTLES NEW MANTLES NEW MANTLES

NEW MANTLES NEW MANTLES NEW MANTLES NEW MANTLES NEW MANTLES

NEW JACKETS NEW JACKETS NEW JACKETS NEW JACKETS NEW JACKETS

NEW JACKETS NEW JACKETS NEW JACKETS NEW JACKETS NEW JACKETS

Our new Mantles and Jackets for the incoming Autumn and Winter Trade, are particularly attractive this year, and excellent value.

Mantle Dealers and Dry Goods Firms throughout the Dominion will do well to examine our stock before the 15th of this month.

Carsley & Co.

Wholesale Dry Goods, 113 St. Peter Street, Montreal

18 Bartholomew Close, London, Eng.

30c to 35c. Outs are dull, with cars of new quoted at 30c to 31c on track, and at 28c outside. Peas sold at 58c outside, and rye is nominal at 57c to 58c outside.

Groceries.—Trade is fair. Sales of sugars at unchanged prices; granulated 4 3-4 to 4 7-8e, and yellows at 3 3-4c to 4 1-4c. Valencia raisins in good supply; off-stalk sell at 7 1-2c and good layers at 8 1-2c. Carrants scarce and firm; new will arrive to-morrow they are held at 6 3-4c. Teas firm, with good demand; Coffee quiet; Rio is quoted at 18 1-2c to 19c.

Hardware.—Business is satisfactory, and the outlook bright. Prices are steady.

Hides and Skins.—Hides duil and unchanged, with cured still quoted at 5c. Green unchanged at 41-2 for No. 1, at 31-2c for No. 2, and at 21-2 for No. 3. Lambskins and pelts firm, at 55c to 60c for the best. Caliskins 5c to 7c. Tallow sells in small lots at 51-4c to 51-2c.

Live Stock.—Receipts of cattle small and prices easier, on account of low prices in Britain. Exporters 4 to 4 1-8c. The best butchers bring 3 5-8c, medium 8c to

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO.

OF RORTH AMERICA.

Capital Authorized, - \$1,000,000 Paid up in Cash (no noise), 304,600 Resources - 1,119,946 Deposit with Dom. Govit, - 57,000

THE BONUS SYSTEM

of this Company renders the Promiums in cortain cases annually reducible until the rate of

One-Half per cent, per annum is regehed.

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

\$962,000.00 have been paid in Olaims to Employers. President. - SIR ALEX. T. GALT, G.C.M.G. Vice-President and Managing Director EDWARD RAWLINGS.

THE BANK OF MONTREAL.

HEAD OFFICE:

Dominion Square corner Metcalfe St. MONTREAL

EDWARD RAWLINGS.

Vice-Pres. and Kanageng Direct s.

*N.H.—This Company's Deposit is the largoes made for Guarantes business by any Company, and is not liable for the responsibilities of any other risks.

Bell Telephone 723.

AUSTIN & HUOT.

WAREHOUSFMEN,

STORAGE, Bond and Free

Customs and Commission Agents.

\$18. 320, 322 St. Paul Street. 53, 155, 157 Commissioners St. | MONTREAL.

8 1-2e, common 2 1-2e to 2 3-4e and stockers 3 1-4e to 3 3-4e. Sheep dull at \$3.50 to \$4.50 per head and lambs \$2.50 to \$3.50. Hogs steady and best bringing be to 5 1-8e., medium 4 1-2e to 4 3-4e, and inferior 4e.

Provisions.—There is a fair trade at steady prices. Long clear bacon sells at 8c, backs 12c, and bellies 12 1-2c. Hams 8c, oness 12c, and polles 12.1-2c. 11ams 11.1-2c to 12c, and rolls 9c to 9.1-2c. Mess pork \$15 to \$16. Lard 9.1-2c to 10c. Beans \$1.20 to \$1.25. Dried apples firm 5c and evaporated 7.1-2c. Hops 18c to 20c. Apples \$1 to \$1.25 per bbl. Potalocs 50c per bag, on track.

Wool.—Trade dull and prices unchanged. Selected fleece 16c to 17c, and fine cloth-ing 20c. Pulled wools dull at 211-2c to 22c for supers and at 271-2c for extras.

AMERICAN MARKETS.

Boston.-Butter-Steady. Western extra ereamery, 24e to 25e; firsts and extra
firsts, 20e to 23 1-2e; extra imitation
ereamery, 18e to 19e; factory choice,
16e to 17e; Northern ereamery, choice:
26e; New York and Vermont dairy, good
to choice, 22e to 24e; East creamery,
good to choice, 23e to 25e.

Eggs-Steady, Eastern extras, 22e to
23e; Vermont and N.H. extras, 22e to
23e; Michigan extras, 21e to 22e; Westorn firsts, 20e to 21e; seconds, 18e to
19e; Nova Scotlas, 20e to 21e; held
stock, 18e to 19e. ereamery, 24e to 25e; firsts and extra

Poultry-Moderate demand. frosh killed spring chickens, choice, 18c; fowls, 14c to 15c; Western feed fowls, 14c; chickens, 13c to 14c; live fowls, 11c to 12c; chickens, 11c to 12c.

Peas-Quiett and steady. Canada choice, \$1 to \$1.05; common, 80c to 90c; Westorn green, \$1.00.

Potatoes—Stendy, with a fair demand. Chice native barrel stock, \$2; N.H. rose and hebrons, 60c to 62c per bushel; Aroostook hebrons, 60c to 63c; Houlton hebrons, 62c to 63c; York state white stars andhebrons, 60c to 66c.

| STOCKS | AND | RONDS | |
|--------|-----|-------|--|

| NAMH- | Par | Capital Sub- soribed. | Capital paid-up | Rost. | Div. last 6 Ms. | Dates of Dividends. | Per Cent Prices Sept 29. | Cash value per Sh |
|--|---|---|---|--|--|--|--|---|
| Brit. North America. Can. Bank Commerce. Can. Bank Commerce. Commercial, Manitoba. Commercial, Mind. Commercial, Windsor. Dominion. Du Peuple. Bastorn Townships. Federal. Hamilton. Hochelaga. Limperial. Jacques Cartier. Merchants' Can. Morchants, Hallian. Moleone. Montreal. Nationale. New Brunswick. Cntario Cottava. People's of N. B. Quebes. St. Stophon's. Standard. Toronto. Union, (Halifax). Union of Can. Western Bank of Can. | \$ 2234 50 50 50 50 50 50 100 100 100 100 100 1 | \$4,886,686 6,000,000 587,200 306,000 1,200,000 1,200,000 1,252,500 710,100 2,000,000 1,000,000 | 1,231,970 180,000 2,500,000 2,000,000 2,000,000 500,000 1,200,000 | 691,237 100,000 559,000 45,000 500,000 1,700,000 40,000 225,900 | 24 3 5 3 5 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 | April Oct June Dec 2May 1 Nov 30 June 1 Dec 2 June 1 Dec 2 June 1 Dec 2 June 2 Dec 2 June 1 Dec 1 June 1 Dec 2 June 1 June 1 Dec 2 June | 144 140 100 400 105 125 228 107 185 176 125 189 118 110 182 169 1228 169 122 165 182 112 167 252 118 | 372 55 72 60 400 00 42 20 134 00 67 50 176 00 125 00 169 00 160 00 84 75 249 00 152 00 22 20 245 50 252 00 123 00 123 00 125 00 |
| Agri. Sav. and Long Co Brit. Can. Lonn & Inv. Co. Brit. Morts. Loan Co Building and Loan Assoc Can. Bandod & Nat'l Inv't Co. Can Landed & Nat'l Inv't Co. Can. Handed & Nat'l Inv't Co. Can. Bar. and Loan and Sav. Co. Central Can. Loan & Sav. Co. Contral Can. Loan & Sav. Co. Contral Can. Loan & Sav. Co. Cominion Telegraph Co Farmer's Loan and Sav. Co. Farmer's Loan and Sav. Co. Hamilton Prov. and Loan Co. Hoohsings Cotton Co. Huron & Lambton Loan Co. Huron & Lambton Loan Co. Huron & Lambton Loan Co. Luda and Ont. Loan Co. Lied. and Ont. Inv. Co. Manitoba Loan Co. Manitoba Inv. Assoc Blantoba Loan Montreal City Cas Co. Montreal City Gas Co. Montreal City Gas Co. Montreal Cotton Co. Rominer Loan and Bob. Co. Royal Loan and Bav. Co. Royal Loan and Bav. Co. Star M'g Co., Halifax. Toronte City Gas Co. Union Loan and Sav. Co. Western Can. Loan & Sav. Western Can. Loan & Sav. Western Can. Loan & Sav. Toronte City Gas Co. Union Loan and Bav. Co. Vestern Can. Loan & Sav. Western Can. Loan & Sav. Toronte City Gas Co. Union Loan and Sav. Co. Vestern Can. Loan & Sav. Western Can. Loan & Sav. Western Can. Loan & Sav. Western Can. Loan & Sav. | 100 25 100 100 100 100 100 100 100 100 100 10 | 1,057.256 3,221.500 1,750.000 1,750.000 2,000.000 629.355 700.000 5,000.000 679.700 1,250.000 1,250.000 800.000 800.000 466.800 2,000.000 600.000 800.000 1,500.000 1,500.000 1,500.000 1,500.000 1,500.000 1,500.000 1,500.000 1,500.000 1,500.000 1,500.000 | \$2,412 289,033 760,000 2,600,600 663,973 800,600 661,973 801,600 1,000,000 1,1317,100 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,100,000 1,000,000 | 66,000 65,000 100,000 1159,000 1159,235 616,050 629,000 629,000 630,00 | | 15 Moli 15 Sep 30 June 31 De 1 Jan 1 Jul 1 Jan 1 Jul Jan Jul 9 Feb 15 Sep Jan July March | 1106 1106 1106 1106 1207 1208 1208 1208 1208 1208 1208 1208 1208 | 49 00 51 00 65 00 143 60 138 00 130 00 128 00 122 00 |

Chleago .- Cash quotations were :- No. 2 Chlengo.—Cash quotations were:—No. 2 spring wheat, 73 1-2e; No. 3 do., 63c to 68 1-2e; No. 2 red, 73 1-2e; No. 2 corn, 45 3-4c; No. 2 red, 73 1-2e; No. 2 corn, 45 3-4c; No. 2 white, 34 1-4c to 34 1-2e; No. 3 do., 34 1-4c to 34 1-2e; No. 2 rye, 57 1-2e; No. 2 barley, 63c. Pork. \$10.95 to \$11. Lard, \$3. Short ribs, sides, \$7.60; dry salted shoulders, \$6.80 to \$6.90. Short clear sides, \$7.90 to \$7.95. No. 3 corn, 45c.

New York .- Flour easy. Wheat, spot, weaker; No. 2 red, 79c to 79 1-4c store and elevator; No. 3 red, 73 1-2c to 73 3-4c; ungraded red, 63c to 78 1-2c; No. 1 nothern, 84 1-2c to 84 3-4c; No. 2 northern, 76 1-4c to 76 1-2c; No. 2 Chicago 84 1-4e to 84 1-2e; No. 2 Milwaukee, 78 1-2e; No. 3 spring, 80 1-4e to 80 1-2e. Rye, dull; Western, 04e to 60 1-2e. Corn, spot, dull; No. 2, 52 7-8e to 63 1-4e elevator; ungraded mixed, 53 1-2e to 56c. Onts, spot, stendy; No. 3 35 1-4e to 35 1-2e; do. white, 37c to 37 1-4e; No. 2, 36 3-4e to 37e; No. 1 white, 38 3-4e to 39e; mixed western, 36e to 38 1-2e; white do., 38c to 47e; white state, 38e to 47e. Sugar, stendy; standard "A," 5 1-4e to 5 3-16e; confectioners "A," 4 15-16e to 5 1-5e; cut lonf and crushed, 5 3-8e to 5 1-2e; powdered, 5 1-8e to 5 3-16e; granulated, 5 1-16e to 5 5-16e. Egges, stendy; State and Pennsylvania, 22 1-2e to 23 1-2e; lee house, 18 1-2e to 19 1-2e; western prime, 21 1-2e to 22e. ago 84 1-4c to 84 1-2c; No. 2 Milwaukee,

WM. PARKS & SON, Limited,

ST. JOHN N.B.

Cotton Spinners, Bleachers, Dyers and Manufacturers.

Cotton Yarns, Carpet Warps, Ball Knitting Cottons' Hosiery Yarus and Yarns, for Manufacturers,

Beam Warps for Woollen Mills, Grey Cottons Sheetings, Drills and Ducks. Sheetings, Shirtings and Stripes.

Eight oz. Cottonades in Plain and Fancy Mixed Patterns.

The only "Water Twist" Yarn made in Canada.

ACENTS:

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WILLS:

NEW BRUNSWICK COTTON MILLS .--ST. JOHN COTTON MILLS.

ST. JOHN, N.B.

MONTEHAL WHOLESALE PRICES OURRENT.—THURSDAY, SEPTEMBER 29, 1892.

| Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
|---|--|--|---|---|--|
| Cobourgs | \$0.80 1.05 \$0.75 \$9.85 \$9.70 0.05 1.90 0.85 0.90 0.75 | 0.80 [| \$ c. \$ c. 2 30 2 40 2 30 2 40 | Soda Ash | 8 90 1 08 |
| Kip " Calf " Calf " Split boots Kip " Calf " Feit boots half fox full " Sox | 1 25 1 90 1 10 1 80 0 90 1 20 2 3 00 8 00 0 00 0 0 0 0 0 0 0 0 0 0 1 25 1 60 1 10 1 50 0 0 0 1 1 90 7 40 0 00 6 00 6 00 6 00 1 25 1 60 1 25 1 25 1 25 1 25 1 25 1 25 1 25 1 2 | 1 15 | 2 40 0 00 2 15 0 00 3 00 0 00 2 60 0 06 | Dyestuffs. Archil, con | 0 08 0 09 0 10 0 15 1 90 2 25 1 50 1 75 0 70 1 00 |
| Pegged. Split Batts | Womens. Misses. Cl. 0 65 0 85 0 70 0 82 0 64 0 80 9 90 0 70 0 85 0 56 1 00 1 10 0 75 0 90 0 56 0 90 1 15 0 80 0 90 0 5 | hilds. No. 3 do 3 strings, bass- wood handle | | Madder | 0 12 0 15 70 00 75 90 5 50 0 00 4 50 0 00 |
| Mackine Sewed. Peopled Button Glased Buff Button Goat Polish Calf. French Kid | 1 00 1 20 0 85 0 90 0 5 1 50 2 00 1 15 1 50 0 8 1 50 2 00 1 30 1 75 0 9 1 85 8 50 1 90 2 50 1 4 | 0 0 70 Aloes, Cape | 0 18 0 15 1 50 2 00 0 09 0 11 0 88 0 42 0 67 0 70 0 621 0 65 | Sea Trout No. 1 split p b. half bris Cape Breton Herrings halve Mackerel, No. 1, kitts Green Cod, Large No. 1 | 575 0 00 8 35 9 00 0 00 1 95 0 00 7 00 |
| Name of Article. Wholesale. | Peas, Mar., 2-lb tins | Sc. Sc. Gitric Acid | 0 0 65 1 15 1 15 1 15 1 15 1 15 1 15 1 15 1 | Draft per quintal. Salmon No. 1 (tierces). Salmon, No. 1 (tierces). 3 large Brit. Col bris. Cod. Figur. | 6 00 0 00 5 00 5 50 0 00 14 00 0 00 12 00 0 00 18 00 0 00 15 00 0 00 12 00 0 00 12 00 0 00 12 00 |
| Bartlett pears, 2-lb tins, per dox | Soups, 2-los Soups, 2-los Soups, 2-los Soups Soups | Quinine Quin | 0 80 0 45 0 90 1 90 0 40 0 45 0 20 0 25 3 00 8 50 4 56 5 50 0 00 2 50 | Patent, winter Patent, spring. Straight roller Extra Superfine Gity Strong Bakers Strong Bakers Oatmeal Bran Shorts Moullie | 4 50 0 00 3 85 4 00 3 20 8 25 8 00 3 15 4 40 0 00 1 97 2 00 13 00 13 50 14 00 15 00 |

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



INVESTMENT, NOT SPECULATION.

Insurance Principle Embodied-No Risks in-volved-Exceptional Prospect of Profits.

Two new Mines added.

Values confirmed by Expert Investigation-Prices to be again advanced-Better than Ordinary Dividends.

Since our stock was first placed on the market it has made a strong advance in value. Our first investors paid only \$100 for what to-day cannot be bought for less than \$131. This is how they profited by not walting. In the same way you will profit by buying now. To-day \$100 buys \$950 of paid-up-stock. Another advance will take place shortly, after which \$100 will buy only about \$850 paid-up-value. In other words, what costs only \$100 to buy to-day, will in a few weeks cost at least \$115. This advance, like all advances in our stock, will be based on intrinsic values.

The coming advance is due to the addition of two valuable properties to one of our Companies, of which our present investors get the full benefit.

We could have formed a new company with these properties, but we preferred giving our friends the full benefit of the additions, it being in line with our settled policy to make all investments with us profitable.

All investments made with us shall be profitable ones We take care of our invest rs, and see to it, if there is anything good in sight, that they get the first birefit.

that they get the first b neft.

Remember ours is investment not speculation, and that we have incorporated the insurance principle in our mining op-

erations. In our four companies we have no less than sixteen mining properties. Before all these are developed our stock will be above par, and paying dividends on par value.

Our President on his recent visit to the mines in Kootenay, availed himself of the services of an English Mining Engineer of the highest standing, (Mr. Thos. Ed. Candler), who has heartily endorsed our position before our investors, in the following letter:—

Nelson, Kootenay, B.C., Aug. 22,'92. W. H. Lynch, Esq., Pres. Kootenay Min. Inv. Co.'y, Montreal.

Dear Sir,—After careful consideration, I desire to say that with the additions you have made to your various companies, your position appears to me to be a very strong one, and you now only require careful work judiciously planned, to reap the reward, which you have so long worked for, under many discouraging and disheartening circumstances.

My advice to you has been guided always by a belief that you and your stockholders really desire to engage in bona fide mining, and not in that gambling phase (with which no honest mining engineer would have anything to do), which looks at remote possibilities and not at realities.

My observations show that meet of the

My observations show that most of the Eastern capitalists have gone into mining on this gambling basis, and, as every well-

informed man knows, this method of mining, as a rule, can have but one ending. Your properties are so situated that you can at any time begin development with every prospect of soon producing ore for sale or treatment.

Of course I would wish to have you mine on an economical basis, which does not permit of undiscriminating extraction of mineral (as often seen in this country) before the workings are systematically laid out.

Working on these lines, as you are doing, I am confident that you will soon distance in results any attempts to mine in this Kootenay country, so far as I have observed.

As I understand from you that most of your stockholders average their holdings in the various companies with which you are identified, there is only one other suggestion which I would like to make. It is that you add to your other companies one engaged in gold mining. But whether you do this or not. I do not hesitate to say that you are in a position to show that mining is not necessarily either of a gambling character, or exceptionally riskful, while you may soon be able to prive Int, while you may soon be able to prive that in mining is the possibility of rapid rises in value, and exceptional profits.

I am, dear sir, yours faithfully,

I am, dear sir, yours faithfully,

Thos. Ed. Candler, A.M.I.C.E, F.G.S.M,I.M.E.

AGENCIES, Quebec-6. B. HALL

Montrenl-A. W. STEVENSON, St. John Street. " THOMPSON & CO., Temple Building.

J. M. M. DUFF, Imperial Building.

GUIMOND & BROSSEAU, 1562 Notre Dame St.

St. Hyacinthe, Que.-F. BARTELS.

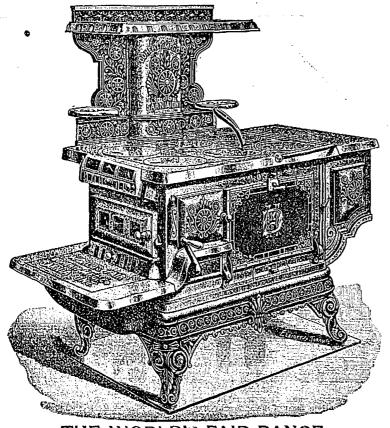
St. Peter Street. E. H. DUVAL, St. Peter Street.

Toronto-J, R. SILLIMAN, Board of Trade Building. F. C. IRELAND, . Board of Trade Building.

MONTREAL WHOLESALE PRICHS OURRENT,-THURSDAY SEPTEMBER 29, 1892.

| Name of Article | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale | Name of Article. | Wholesale |
|--------------------------------------|--|--|---|--|---|---|---|
| POTE US. S. C. DOT DDL | 0 16 0 16 0 16 0 16 0 17 0 17 0 17 0 17 | inest. if anoy Y. Hyson, com. to gd fine to finest, lb. Gunpd. com. good Pinhead Pingsuy med. to gd. fine to finest. Twankay, com. to gd Congou, common med, to good. fine to finest. Ningchow common med, to good. fine to finest. Ningchow common and grinding Java Maracaibo Jamaica Rio. Plantation Ceylon Chicory Ex Ground, in bris. Powdered, in bris. Paris Lumps, in bris. Powdered, in bris. | 0 12 1 1 2 5 5 5 2 8 1 3 1 2 5 5 5 8 1 2 5 5 5 1 2 5 5 5 1 2 5 5 5 1 2 5 5 5 1 2 5 5 5 1 2 5 5 5 1 2 5 5 5 1 2 5 5 5 5 | Mustard, 41b. per jar, Eng 1 lb. 4 lb. jars, Cana. 1 lb. | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Condensed Coffee—Jamaica, per os, 2 dos. 1-lb. cs. Starca; Can. Laundry. Silver Gloss. Benson's Prep. Corn. Can. Prep. Corn. Corn. Prep. Corn. Crystal Pickling. W. W. XXX W. W. XX W. W. X Pure Melt. Cider X. Soag: Best Laundry. Common. Bistel: Telephone. Parlor. Telegraph Star. Nelson's Matches: Stamhoat Railroad Washbards: Nelson's Kavorite Wardware. Antimony. | 0 00 0 00 0 00 0 00 0 0 0 0 0 0 0 0 0 |
| Grain, Hard Manitoba, No. 2 do No. 3 | 0 00 0 00 0 81 0 83 0 75 0 76 0 33 0 34 0 75 0 79 0 86 0 81 0 00 0 00 0 00 0 00 | Ex Granulated, bris. Branded Yellows. Syrmé, per lb. 14 lbs. to the gallon. Molasses, (Barbados) im's New Orleans. Antigua. Cuba. Baking Pesuder. Case 1, 3 ds. 5 os. tins. Z 1 14 Syrutt: Loose Muscatel. Layors, London Black Basket | 0 031 0 041 0 031 0 041 0 031 0 021 0 00 0 00 0 00 0 00 0 00 0 00 2 00 0 0 00 2 00 0 0 00 2 00 0 0 0 | Dalley's Extracts: Fine Gold, No. 8, per dos. " 1, 14 Os. " 2, 2 os. " 3, 3 os. Silver Star Steve Pasts: † gross casses: per gross Siacking: Spanish, No. 3. | 0 221 0 25 0 16 0 17 0 14 0 16 0 75 0 00 1 25 0 00 1 75 0 00 2 00 0 00 3 9 00 9 00 | Strip | 0 224 0 22 0 224 0 22 0 28 0 22 0 124 121 0 14 0 30 |

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



THE WORLD'S FAIR RANGE.

This new Range just out has more points of merit than any other. It has the deepest fire box and will hold fire longer and heat up sooner than any other. It has the largest ash pan, and best style of daplex grate. It has steel oven door swing down hinges, light and durable. It has the quickest operating oven, the largest flues, and most controllable check draughts, burns 24" wood and all kinds of coal. Write for prices.

OHERTY MANUFACTURING CO., - SARNIA, Ont.

WILLIAM EVANS,

Seedsman to the Council of Agriculture for the Province of Quebec. Importer and grewer of

Field, Garden and Flower Seeds,

AGRICULTURAL IMPLEMENTS,

Guano, Superprosphate and other Fertilizers, Warercoms: 89, 91 & 93 McGILL STREET, MONTREAL.

104, 106 & 108 Foundling St., and 42 Norman St. Nurseries and Seed Farm: COTE ST. PAUL. Fruit and Ornamental Trees, Shrubs, Roses, Groon-house and Bodding Plants, Vegetable Plants, Small Fruits, etc.



EVENING CLASSES AT

The Montreal Business College,

Cor. Victoria Square and Craig St COMMENCE ON MONDAY, OCT. SRD.

Bookkeening in all its forms, Penmanship, Arithmetic, Business Correspondence, Commercial Law, Civil Service, English and Fronch Shorthand and Typowriting in both Languages including Grammar Composition. Letter Writing, business forms, and details of office work.

Eight teachers devoted their time and ability entirely to the students of this institution. The ladies' department is under the superintendence of experienced lady teachers.

Individual instruction. Inspection solicited. A new prospectus containing fees, terms, etc. now ready.

DAVIS & BUIE. Business College, Montreal.

DAVIS & BUIE, Business College, Montreal.

MONTREAL WHOLESALE PRICES OURBENT, THURSDAY, SEPTEMBER 29, 1892

| _ | Name of Article. | Wholesale. | Name of Articla. | Wholesale. | Name of Article. | Wnolesale. | | Wholesale. |
|-----|---|---|--|---|---|---|--|--|
| 200 | incoware—Continued. 0d. 16d and 12d 0d. 16d and 12d 0d. 16d and 7d d and 7d | \$ c. \$ c 0 10 0 00 0 15 0 00 0 20 0 00 0 26 0 00 0 40 0 00 0 60 0 00 1 50 0 00 | Asse-8.8 | 0 00 0 00 7 00 7 50 9 50 10 00 0 041 0 00 0 051 0 051 0 05 0 00 0 041 0 00 0 04 0 00 | Shot per 100 lbs Lead Pipe per 100 lbs Zinc: Sheet Spoler Machinery sorap. Wrot iron Prouder: Canada Blasting Ffto Ff | 5 55 5 75 5 50 0 00 6 00 6 50 5 50 6 00 0 00 16 00 3 00 3 50 4 75 500 | Upper Heavy Light Grained Upper Scotch Grain Kip Skins, French English Canada Kip Hemlook Caif French Caif | 0 28 0 29 0 25 0 28 0 28 0 80 0 60 0 75 0 50 0 70 0 30 0 40 0 40 0 60 0 35 0 50 |
| F | id to 5d cold cut, not pol. or blid. id ine bluid Laik— id | 1 50 0 00 2 00 0 00 | Morewood & Heathfield Queen's Read, or equal- common Pig Iron: Siemens No. 1. | 0 061 0 00 6 00 0 05 0 041 0 05 18 50 0 00 | Fftofff Wins: Bright, No. 7per 10(lbs Annealed, No. 7, Solid Galvd, No. 7 Barbed Wire— 2 & 4 barbs Plain Twist, 2 & 2 wrs Kibbon | 2 60 0 00 2 65 0 00 2 70 0 00 3 25 0 00 4 50 0 00 | Splits, Light & Medium. Splits, Heavy. Small. Leather Board, Canada. Enameled Cow, per ft. Pebble Grain Glove Grain. B. Calf | 0 14 0 20 0 12 0 16 0 12 0 14 0 06 0 10 0 15 0 17 0 10 0 14 9 091 0 141 |
| | seing and oor, flooring shock, and tobecoo bor nails— 12, to 30dper 100 lb. 11, to 30dper 100 lb. 11, to 30d | K | Gartsherie Carnbroe Eglinton Hematite | . 19 00 19 50 . 00 00 18 50 . 18 50 0 00 . 23 50 0 00 | Wire Nails—75 p.c. off the list. Hides and Tallow. | 4 75 0 00 4 25 0 00 | Brush (Cow) Kid | 0 10 0 18 0 11 0 14 0 35 0 40 0 26 0 30 0 20 0 26 8 00 9 00 0 65 0 75 |
| I | Sd | 1 | Bar iron,—per 100 lbs Ord. Crown Best Refuned Swedes Sheet Iron to No. 28 Boiler Plates Boiler Lowmool | 1 90 2 00 0 00 2 25 3 50 8 75 2 50 3 60 2 40 2 60 | " No. 1 per 100 lb " No. 2 " No. 3 " Tanners pay £0c. mor for sorted, cured and insp' Toronto 1 | 0 00 4 00 0 00 8 00 d 4 50 0 00 0 00 0 00 | Rough Dongola, extra No. 1 ordinary Cod Oil, Newfoundland. | 0 16 0 21 0 30 0 82 0 20 0 25 0 15 0 20 |
| E | Stating nails— 5dpor 100 lb 4d 3d | 0 85 0 00 0 85 0 00 1 25 0 00 1 75 0 00 | Good Brands | 0 00 2 60 in 0 00 0 00 0 11 0 12 0 3 00 0 00 | prices in the west. Sheenskins | 0 00 0 00 0 00 0 00 0 00 0 50 0 05 0 00 h 2 75 9 00 2 20 2 25 | Gaspe. S. R. Pale Seal. Straw Seal Cod Liver Oil Norwegia Linseed, raw boiled [Distributor Prices] | 9 35 0 86 0 37 0 40 0 38 0 38 0 80 0 85 0 95 1 00 0 00 0 00 |
| , | Dinch nells— 3 inch per 100 lk 2 and 2 2 and 2 3 and 3 4 4 4 5 6 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 | 1 75 0 00 2 25 0 00 | * Sleigh Shoë. Ib. ** Machinery ** Tsn Plats: IC Coke IC Charcoal IX IX IX IX IX IX IX IX | . 800 000 | Tough | 0 20 0 22 0 17 0 18 0 14 0 15 | Cod Oil, Newfoundland Do Halifax Do Gaspo S. R. Pale Seal. Straw Seal. Cod Liver Oil, Nfid Castor Oil. Lard Oil, Extra | 0 00 0 00 0 44 0 00 0 42 0 45 0 00 0 00 0 90 0 00 2 1 10 0 00 |
| | 1 Sharp and flat press of a riss 3 inch. per 100 ll 2 and 2 2 ind 2 in and 1 in and | 1 25 0 0 1 50 0 0 1 65 0 0 1 85 0 0 2 50 0 0 | Terne Plate: 1 (C, 20 x 28 Russ. Sheet Iron Anchors, per lb Lion & Crown, Tin'd She | 7 00 7 50 10 50 11 00 | Buffalo Sole, No. 1 | 0 13 0 14 0 60 0 00 0 00 0 00 0 0 00 0 00 0 0 0 0 | Linseed, raw Bolled Olive, Pure Machinery Rxtra, qt., p cs. | 0 54 0 55 0 57 0 60 1 15 1 25 0 95 1 16 8 00 2 40 2 00 2 70 3 63 |

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

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

*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 8 per cent, off for each within 30 days. Discount on Boltss: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for each in 30 days. Nails and horse shoes, three per cent. off within 30 days, Horse nails and spikes four months or 5 per cent. off in 30 days.

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tract to supply Oities and Towns with the same.

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MONTREAL WHOLESALE PRICES OURRENT.-THURSDAY, SEPTEMBER 29 1891.

| Cred Oil : | Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesaic | Name of Article. | Wholesale, |
|--|--|---|--|--|--|--|---|--|
| Paints, &c. | " 10 bbis | 0 201 0 00 0 201 0 00 0 201 0 00 0 131 0 15 0 00 0 15 | Sait. Liverpool per has Elev'ns Canadian, in small bags. Quarters Factory-filed per hag Quarters Rice's pure dairy, per hag | 2 00 2 25, 0 471 0 55 2 25 3 00 0 321 0 35 1 00 1 25 0 00 2 00 0 00 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Dulin State, que Dulin State | 3 57 1 62 3 85 4 60 8 50 0 00 1 90 0 00 1 90 0 00 2 60 0 0 7 25 7 60 7 75 8 00 8 25 8 50 9 25 | Mackie's R. O. Special Sheriffs | 10 00 10 505 8 20 8 25 8 20 8 25 9 7 6 0 00 9 75 0 00 9 75 0 8 75 3 40 8 55 8 50 8 75 2 85 2 90 5 50 5 70 2 75 2 85 5 60 5 70 2 75 2 85 |
| R tailers will please bear in mind that the above quotations apply only to large lots. | W Load pure, 50 to 100 ib kgs "No. 1 "No. 2 "No. 3 "No. 3 "White Load, dry Red Load ory Red Load Eng'h Yel. Ochre, French Whiting, ordinary "London, Washed Yortland Cement, bri Fire Brick Fire Clay "Lic., Domestic Broken Sheet French, Casks American White, Bris Coopers' Glue Golden Ochre Brunswick Green French Imperial Green Vermillion | 6 CO 7 CO 5 5 CO 7 CO 7 | Tebacce (duty paid) No. 1 Black Chewing, cads No. 2 No. 4 Bright Chewing Smoking Navy, 38 Smoking, 58 Solace. 128 Myrtle Navy Can. Chewing " Smoking, Plug do Cut. Weel. Fleece Pulled, unassorted Black Extra Super. " B Super. North West. | 0 46‡ 6 51‡ 0 46 0 50 0 45 0 50 0 41 0 00 0 64 0 67 0 52 0 67 0 50 0 55 0 50 0 55 0 50 0 55 0 45 0 00 0 64 0 50 0 50 0 55 0 50 0 50 0 50 0 50 | Clubrye, in brls., 1886, p.g. Perts.— McKenzie, Driscoll & Co. T. G. Sandeman & Sons. Clode & Baker Tarragona Sherries—Pedro Domeoq Pemartin. Miss. Clarets— Barton & Guestler—Calvet & Co. vintage wines Nat. Johnston & Sons. Champagnes— Pommery, Fils & Co. G. H. Mumm & Co. ex. dry Piper Heidscok Perrier, Jouet & Co. Gold Lack Louis Duvan Louis Roederer Byzasdes—Hennessy 1 Star Cases (one star) | 330 0 00 2 40 6 00 2 10 4 00 1 10 1 50 2 10 6 00 2 2 10 6 00 2 2 10 6 00 3 2 00 5 50 7 00 28 00 7 00 28 00 10 00 16 50 20 00 16 50 20 00 16 50 20 00 16 50 20 00 00 16 50 20 00 00 00 12 00 0 00 12 00 0 00 14 75 15 00 14 75 15 00 | Jno. Jameson&Sons, 1 star """ two stars Geo. Roe &Co. one stars, qts Dunville & Co | 9 50 0 00 0 0 11 25 0 0 00 11 25 0 0 00 11 25 0 0 00 9 25 0 0 00 25 7 50 7475 2 00 6 50 2 10 6 50 17 00 16 50 17 00 14 00 15 0 00 14 00 16 |

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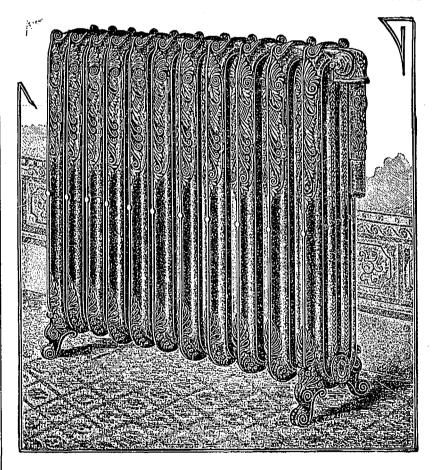
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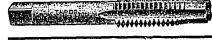
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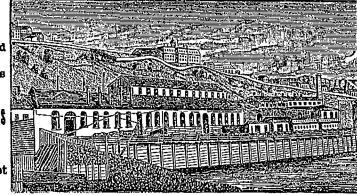
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\$1,555.665 19 Assets, Income for Year ending 31st Dec., 1891, 1,797,995 03

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LIFE

ONFEDERATION

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J. K. MACDONALD. Man. Director.

INCOME 1891:

8872,547,47 Premlums and Interest,

BUSINESS IN FORCE:

TWENTY AND A HALF MILLIONS

> Assets and Capital, -\$4,588,186.

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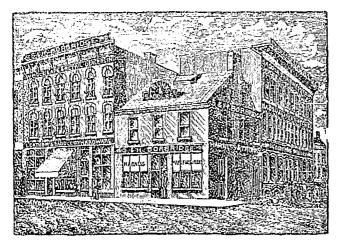
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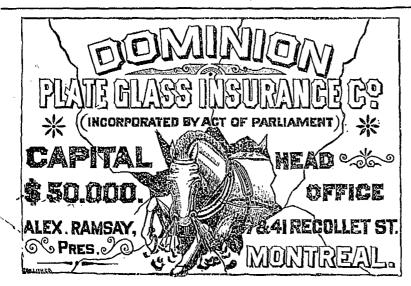
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AWATTO



| | Lond | | |
|--|--|---|--|
| Briti | ish Columbia, 1877, 6 p o | 121 | 128 |
| | 1887, 41 p.c | 109 | 111 |
| Cana | rda, 4 p.c. loan, 1860 | 105 | 107 |
| | 3 p.c. Ioan, 1888 | 92 | 93 |
| | Debs. 1884, 31 p.c | 103 | 105 |
| Shs | Railway & other Stocks | | Sep22 |
| 10) 10 10) 300 | Queboc Province, 5 p.c., 1874 Do do 1876, 5 pc Do do 1880, 4 pc Do do 1883, 5 pc Atlantic & Nth Western 5 p.c. Gua- Buffalo and Lake Il uron £10 sh Do 5 p.c. 1st Mort Can. Central 5 p.e lst M Bds Int guar. By Gov | 116 12] 134 134 134 | 106 107 102 106 118 134 136 136 |
| 1 1 1 | Canadian Pacific \$100 | 907 | 914 |
| 10 | Grand Trunk, Georg Bay, &c | 103 | 105 |
| 100 1 0 1 0 100 100 1 0 | Grand Trunk of Canada Ord. stock 2nd equir. mtg. bds. 6 p. 1st. pref. stock 2nd pref. stock 3rd pref. stock 5 p.c. perp. dob. stock. 4 p.c. perp. dob. stock. | 124 611 401 221 126 97 | 126 641 101 23 128 98 |
| 100 100 100 1:0 1:0 | Great Western shares, 5 p.c | u | 124 107 109 106 20 106 |
| CO. | mtg Bds | 100 21 99 | 102 26 101 |
| 00 | Well, Grey & Bruce, 7 p.c. Bds 1st Mort. St. Law. and Ott. 6 p c. Bds | | 99 100 |
| | Municipal Loans. | İ | |
| 100 100 | City of London (Ont) 1st pref. 5 p.c. City of Montreal stg 5 p.c. | . 101 . 103 | 103 105 |
| 1:0 | redcem 1-73 | 103 102 102 110 104 | 105 105 104 112 106 |
| 100 | 6 p.c. redcem 1875 | • -1300 | 103 107 108 |
| 1:0 | City of Toronto, 6 p.c. sig. 1877 6 p.c. sig. con. deb. 1874 5 p.c. gen. con. deb. 1890 4 p.c. sig. bonds, 1921-28 | . 106 104 . 112 | 108 113 114 104 |
| 60 | deb. scrip. 1883, 6 p.a | 105 112 | 107 114 |
| | MISCELLANEOUS COMPANIES. | |] |
| 100 100 100 | Canada Company Canada North-West Land Co Hudson Bay | 37 31 14 | 41 37 142 |
| 1= | <u> </u> | | |



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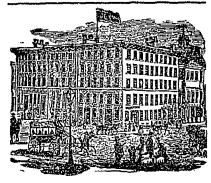
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Offices, Salesroom and Storage Warehouse:

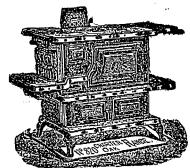
1747 Notre Dame St., Montreal. Sole Agent for Montreal and District for The Automatic Refrigerator Co. of Ottawa Oct.

THOS. J. POTTER AUCTIONEER.

SPECIALTIES: Roal Estate Sales, Trade Sales of Teas, Groceries, &c. Cargo Sales of Lemons and Oranges, &c.

Real Estate and Commercial Sales ynly solicited. Accurate Valuation Furnished. Twenty-three

MONTREAL.



STOVES and RANGES,

With Wonderful Wire Gauze Oven Doors.

This celebrated line of Cock Stoves and Ranges is now made in 21 sizes and a great variety of styles, for burning all kinds of fuel, viz.: Hard Coal, Soft Coal and Wood.

The Wire Gauze Oren Doors are used on this line of goods, and their use results in a saving from loss by shrinkage in meat and bread, while baking or reasting, of quite 20 per cent., as shrinkage in an old style tight oven amounts to quite 30 per cent., and in "Charter Oak." Ovens to about 10 per cent.; and food is better cooked, and meats, etc., remain Juicy and tender as result of circulation of air in ovens.

Full lines of printed matter mailed on application, and all information sent on receipt of letter or post card.

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Price of addression to their exercitery of \$10 per

ONT'ABIO.

FROP, OR MOR. BROOKVILLE. . The St. Lawrence Hall . Amos Robinson

QUEERO.....The RussellW. Russell NOVA SUOTIA.
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Under the recommendation of the Board of Trade of the City of Winnipez. Insolvent and Trust Estates carefully managed with promptness and sconomy. Special attention to confidential business enquiries.

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R. C. CLARKSON, F.C.A.,

TONONTO, ONT.

Chartered Accountant, Trustee,

ESTABLISHED 1864] Receiver, Financial Agent.

Agencies at Montreal, Que and Winnipeg, Man.

Correspondence at London, Glasgow, Huddersfield

Bradford, Birmingham.

Foreign Messrs. A. & S. Henry & Co., Bradford

References | The City Bank, London.

JAMES C. MACKINTOSH, Banker & Broker,

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Special attention given to investments in sound divi-end-paying Stocks and Debentures. Collections made in all parts of the Maritime Proy-

Business information afforded to customers. 166 Hollis Street.

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insurance

THE

Accident insurance Co. OF MORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST. MONTREAL.

President, - - - - SIR A. T. GALT

Vice-President and Managing Director:

EDWARD RAWLINGS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both roliability and liberality, one proof of which is that ithus paid over innerteen thousand losses and has confessed but eleven claims at Law in 16 yrans for nearly one million polialis. It has ample financial resources, and has made the Sprcial Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose applied and funds are solely applicable to Accident Insurance.

| STOCKS AND BONDS-INSURANCE COMPANIES-CANADIAN Montreal Q | uotations, Sep | t 22, 1892 |
|--|----------------|------------|
|--|----------------|------------|

| Name of Company. | No. Shares. | Last Dividend per year. | Share per value. | Amount paid per Share. | Canada quotations per et. |
|---|------------------|---|-------------------------------------|------------------------------------|---------------------------------|
| British American Fire and Marine, Canada Life Confederation Life, Western Assurance, Royal Canadian Insurance Guarantee Co. of North America | 25,000 20,000 | 3-6mos. 71-6mos. 5-6mos. 4-6mos 6-12mos. 6 | 350 400 100 40 25 50 | \$50 50 10 20 20 10 | 101 98 |

BRITISH AND FOREIGN.-(Quotations on the London Market.) Sept. 14, 1892. Market value p. p'd up sh.

| Atlas British and Forojgn Marine Caledonian Caledonian Caledonian Commercial U. Fire, Life and Marine Edinburgh Life Fire Insurance Association Guardian Fire and Life Imporial Fire Lancashire Fire Life Association of Scotland London Assurance Corporation London Assurance Corporation London & Lancashire Life Liv. & Lon. & Globe Fire and Life. Northern Fire and Life. Northern Fire and Life Phoenix Fire Queen Fire and Life Royal Insurance Fire and Life. Scottish Imporial Life Scottish Provincial Fire and Life. | 50,000 5,000 100,603 20,000 12,030 10,000 35,802 11,000 £39,175 40,000 6,722 210,000 10,000 | 50 50 10 10 13 13 47 70 15 48 10 70 70 25 70 £21 p. s. 80 6 | 20 50 100 £10 100 20 40 25 10 20 100 50 10 50 | 64 · 552 · 552 · 831 · 7 · 20 · 152 · 152 · 152 · 153 | £234 £214 £294 £100 £100 £55 | £231 £211 £211 £211 £301 |
|--|---|--|--|---|---|--------------------------|
|--|---|--|--|---|---|--------------------------|

British & Mercantile ROYAL

INSURANCE COMPANY.

\$50,807,727.07 Total Funds. -Total Revenue, - \$12,107,481.83

CANADIAN INVESTMENTS: **\$4,432,752.00**

Founded

THE

1805.

CALEDONIA

INSURANCE COMPANY

Of EDINBURGH, SCOTLAND.

CAPITAL.

\$5.000.000

PROMPI SETTLEMENTS.

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Toronto Agents: MESSES. MUNTE & BEATTY, 1 Victoria Street.

The oldest Scotch Office and one of the Strongest Companies represented in Canada. Continuance of all business connections solicited, and new connections invited.

Scottish Union and National

INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn. Capital\$30,000,000 | Invested Funds\$13,500,000 Total Assets 34,472,705 | Deposit with Dom. Govt. 125,000 WALTER KAVANAGE, Resident Agent, 117 St. Francois XavierSt., MONTREAL

Quebec Fire Assurance

COMPANY.

ESTABLISHED 1818.

BY IABLISHED [8]5.

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

Agencies.—Nova Scotla—J. T. Twiney & Son Halifax, P. E. I.—Urquhart & Brow, Charlottetown. New Brunewick—T. A. Temple. St. John. Monreal—J. H. Routh & Co. Ontario—Geo. J. Pyke. Toronto. Manitoba—A. Holloway, Winnipeg. British Columbia—W. S. Graveley, Vancouver.

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

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LIABILITY OF SHAREHOLDERS UNLIMITED

\$10,000,000 CAPITAL 35.000,000 8,000,000

Investments in Canada for protection of Canadian Pelicy-holders (chiefly with Government) exceed \$1,000,000.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms. Head Office for Canada, Royal Insurance Bldg., Montreal

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Special Agents English Department.

INSURANCE COMPANY. PORTLAND, MAINE. 1848 JOHN E. DeWITT, President

Incorporated 1848

The Business of the Union Mutual Life Insurance Company, for the half year ending June 30th, 1892, was of a highly successful character Compared with the corresponding periods of preceding years, the half year in question was one of the best in the Company's history.

Substantial increases were made in new Insurance Written; New Premiums Written and Settled; Premium Income and Interest Earnings; and in Policies and Insurance in force. The Notices of Death Claims showed a Decrease.

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The

Manufacturers'

Life

Insurance

Company

Authorized Capital, \$2,000,000.00

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SELBY, ROLLAND & LYMAN.

Managers for Province of Quebec,

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LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Buarantee Capital, Government Deposit, 51.000

Writes Liberal Policies without Burdensoms Conditions.

On the Ordinary Level Premium Plans, the POPULAR HOMARS' PLAM and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

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

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KNOWING WORTH

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

and General Life Assurance Co.

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

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HON. S. H. BLAKE, Q. O., - ROBT. Molham, Esq., - - - -Vice-Presidents.

H. SUTHERLAND, - - Manager Agents wanted. Correspondence solicited.

THE DOMINION LIFE ASSURANCE CO.

Waterloo, Ont.

\$252,600 63,150 Subscribed Capital -Paid up in Cash Covt. Deposit 50,000

James Trow, M.P., President. P. H. SIME, Esq., Vice-President. THOMAS HILLIARD, Esq., Managing Director.

Insurance

BRITISH **AMERICA**

ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1822.

HEAD OFFICE, - -TORONTO.

Cash Capital and Assets, \$1,133,666.52.

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JOHN LEYS, Deputy Governor.

John Y. Reid. G. M. Kinghern (Montreal). A. Myere.

Thus. Long. Dr. H. Robertson,

Ros. Wm. Cayley. George E. Smith.

HHT

United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER. MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed\$1.250,000 Capital paid up in Cash..... \$500,000 Funds in hand in addition to Capital...... \$782,500

J. N. LANE, General Manager & Secretary.

Hudson & Lane, - - Managers for Canada.

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

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

INSURANCE COMPANY

'Paid \$549,462.00 for losses by the conflagration at St. John's Nfld., 8th July, 1892, without a single difficulty or dispute.

H. J. MUDGE, Resident Manager, MONTREAL.

HUGH W. WONHAM, Special City Agent,

1759 NOTRE DAME STREET.

The WATERLOO MUTUAL

FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Tatal Assets, Jan. 81, '92, \$308,279.00

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MERCANTILE

FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President : J. Lockie, Esq. Secretary ; J. B. Cook, Esq., Inspector.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. LIFE and FIRE.

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

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

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Hon. Henry Starmes, Chrirman. Edward J. Barrabu, Esq. Wentworth J. Buohanan, Esq. Audrew Frederick Gault, Esq.

G. F. C. SMITH, Resident Secretary. Medical Referee—D. C. Maccallum, Esq., M.D. Standing Counsel—Gro. B. Cramp, Esq.

HEAD OFFICE, CANADA BRANCH: .
MONTREAL.

NORTH AMERICAN LIFE

ASSURANCE COMPANY.

Head Office, - - - - TORONTO. President, - - - John L. Blaikin, Esq.

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

The operations of the Company for the year ending 31st December, 1891, were the most suc-cessful in its history, as shown by the following figures:

 Cash Income
 \$ 401,046 56

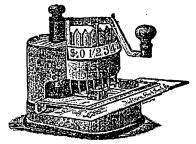
 Assets
 1,215,560 41

 Reserve Fund
 954,548 00

 Net Surplus
 183,012 41

CHARLES AULT, M.D., Manager Prov. Quebec Montreal Office, - 62 St. James St.

THE LIGHTNING CHECK PUNCH



Prevents Raising of Checks.

SPACKMAN & Co., 164 St. James St. MONTREAL.

IMPERIAL

Insurance Company, Limited

FIRE.

Established at London in 1803. Subscribed Capital, - - - £1,200,000 Cash Assets, more than - - £1,600,000

107 St. James Street.

E. D. LACY, Resident Manager for Canada.

DRUMMOND, MCCALL Pipe Foundry Co.

MAN, UFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING MONTREAL.

works: - - Lachine, que.

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AND

JOB PRINTING

IN ALL VARIETIES,

AT THE

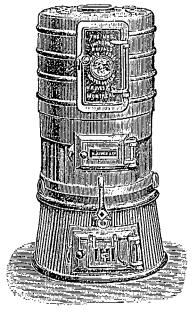
JOURNAL OF COMMERCE.

EVOLUTION &

8 8

evolution:

THE BUFFALO HOT WATER BOILER.



LATEST AND BEST OF ALL.

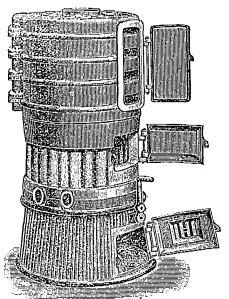
HAS FEWER PARTS,

Less Number of Joints.

(None of which are exposed to fire)

More Efficient,
More Economical
and Cheaper

Than any Boiler of same capacity yet produced,



SEND FOR "BROWNIE" CATALOGUE AND PRICE LIST TO

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Sole Manufacturers, Montreal,



- CORRUGATED SOIL PIPE AND FITTINGS.

This Improvement marks an era in sanitary reform.

Universal Certificates in its favor from Architects, Plumbing Inspectors, Master Plumbers' Associations, and others generally Interested.

Costs no more, more economical to use, money and life saved by using them.

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