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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 33, No. 7.
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MONTREAL, FRIDAY, AUGUST 14, 1891

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Reserve Fund, 165,000 00
Undivided Profits, 19,737 71

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Reserve Fund, \$375,000

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Capital Paid-Up, 1,744,000
Reserve, 876,000

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Authorized Capital, \$1,500,000
Capital Paid-Up, 1,485,881
Reserve Fund, 600,000

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Capital Subscribed, 500,000
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Reserve, 75,000

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Reserve Fund, 160,000

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CAPITAL, - \$1,000,000 00

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This Corporation is accepted as a Trusts Company by the High Court of Justice, under the sanction of the Ontario Government, and acts as Executor, Administrator, Receiver, Guardian of Children, Committee of Lunatics, Assignee, Liquidator, &c., also as Agent for any persons appointed to the above offices, obviating the finding of Security and all onerous duties in connection therewith. Moneys Invested, Estates Managed, Bonds Issued and Countersigned. All business entrusted to the Corporation promptly and economically managed.
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LOAN & SAVINGS CO. OF ONTARIO.

HEAD OFFICE, - King St., - TORONTO

Capital Subscribed, - - - - - \$2,000,000 00
Capital Paid-Up, - - - - - 800 000 00
Reserve Fund, - - - - - 192 000 00
Invested Funds, - - - - - 3,003,686 14

Deposits received at current rates of interest paid or compounded half yearly.
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.

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Paid-up, - - - - - 932,491.62

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Capital Subscribed, - - - - - \$1,500,000 00
Capital Paid-Up, - - - - - 1,108,000 00
Reserve and Surplus Funds, - - - - - 280 861 80
Total Assets, - - - - - 8,789 406 95

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DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
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1891—PROPOSED SAILINGS—1891

SUBJECT TO CHANGE.

Liverpool, Londonderry, Quebec and Montreal Service.

	From Montreal.	From Quebec.
Parisian	25 July.	26 July.
Circassian	1 Aug.	2 Aug.
Polynesian	8 Aug.	9 Aug.
Sardinian	15 Aug.	16 Aug.
*Mongolian	26 Aug.	.....
Parisian	29 Aug.	30 Aug.
*Numidian	9 Sept.	.....

*Steamships Mongolian and Numidian will carry cattle, and on y cabin passengers to Liverpool, and do not call at Quebec on the homeward voyage, but from Liverpool they carry all classes of passengers and call at Quebec.

All Steamers are despatched from Montreal at daylight on day of sailing. Cabin, Intermediate and Steerage passengers desiring to embark at Montreal can do so [without extra charge] after 8 o'clock the preceding evening. Steamers sail from Quebec at 9 a.m.

S.S. Parisian, Sardinian and Circassian sail from Montreal on Saturdays, S.S. Mongolian and Numidian on Wednesdays.

Rates of Passage from Montreal or Quebec.

Cabin, to Londonderry or Liverpool, by Steamship Parisian, \$60, \$70 and \$80 single; \$110, \$120 and \$130 return. S.S. Mongolian and Numidian \$45 and \$50 single, \$95 and upward return.
By other steamers, \$50 \$55 and \$60 single; \$95, \$105 and \$115 return, according to accommodation. Children, 2 to 12 years, half fare, under 2 years free.

London, Quebec and Montreal Service.

From	Steamship	From Montreal to London or about
London,		
3 July	Brazilian	24 July
10 July	Greolian	31 July
23 July	Moate Vidian	13 Aug.
4 Aug	Rossarian	25 Aug.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From	Steamship	From Montreal to Glasgow on or about
Glasgow,		
9 July	Sarmatian	28 July
16 July	Corean	4 Aug.
23 July	Buenos Ayrean	11 A. g.
30 July	Peruvian	18 Aug.
6 Aug	Norwegian	25 Aug.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)

From Glasgow.	Steamships.	From New York.
10 July	*Pomeranian	30 July 5 a. m.
17 July	State of Nevada	6 Aug. 10 a. m.
24 July	*Assyrian	18 Aug. 3 p. m.
31 July	State of Nebraska	20 Aug. 9.30 a. m.

And weekly thereafter.

Steamers with a * will not carry passengers from New York.

Rates of Passage from New York.

Cabin, to Londonderry or Glasgow, by "State of Nebraska," \$40 to \$60 single and \$75 to \$110 return.
By other steamers, \$33 and \$40 single, \$65 and \$75 return. Children between ages of a and 12 years, half fare; under 2 years, free.
No second cabin or intermediate accommodation; all saloon passengers have equal privileges.

Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service.

	Baltimore via Halifax to Liverpool.	Halifax via St. Johns, N. F., to Liverpool.
Nova Scotian	28 July	3 Aug.
*Carthaginian	11 Aug.	17 Aug.
Caspian	25 Aug.	31 Aug.
Nova Scotian	8 Sept.	14 Sept.
*Carthaginian	22 Sept.	28 Sept.

And weekly thereafter.

Glasgow, Galway and Philadelphia Service. Steamers in this service sail regularly every fortnight.

Glasgow, Londonderry, Galway and Boston Service. Steamers in this service sail regularly every fortnight.

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1891. Summer Arrangement. 1891

Commencing 22nd June, 1891.

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

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot	8.00	22.15
Leave Lewis	14.30	7.25
Arrive Riviere du Loup	17.30	11.50
Trois Pistoles	18.27	12.57
Rimouski	19.57	14.40
Little Melton	20.58	15.43
Campbellton	23.50	18.45
Dalhousie	1.10	19.45
Bathurst	1.40	
Newcastle	3.50	
Moncton	5.00	
St. John	6.30	
Halifax	11.30	

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in 27 hours and 50 minutes.

The trains to Halifax and St. John run through to their destination on Sundays.

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

The buffet sleeping cars and all other cars of the train leaving Montreal at 22.15 o'clock daily (Sunday excepted) run through to Dalhousie.

All trains are run by Eastern Standard Time Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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 94 & 99½ Harbour St., KINGSTON, Jam.
 Established 1816.

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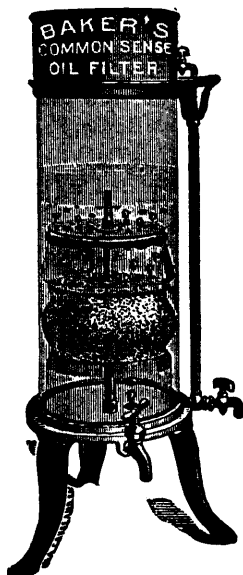
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 Wholesale Dealer in Provisions, Grain, Hay and Straw
 Consignments solicited.
 Orders for Bermuda Produce attended to promptly
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 All Canadian Manufacturers will find an open
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 Canner, Dealer and Exporter of
 Canned Lobster, Mackerel, Her-
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 Correspondence Solicited. **CHARLOTTETOWN, P.E.I.**

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It Saves Oil
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It is the only Oil Fil-
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 Operation is Visible.
 The gravities of the
 oil and dirt are re-
 versed and hence tend
 to separate. Write for
 reduced price list and
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WALTER E. CRANE
 205 Beacon St.,
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 11 West 13th St.

CAVERHILL, LEARMONT & CO.

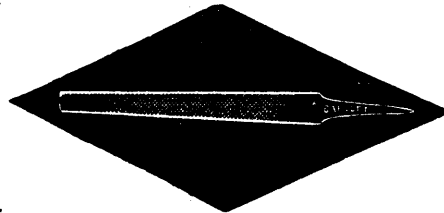
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 Caverhill's Buildings, - St. Peter Street,
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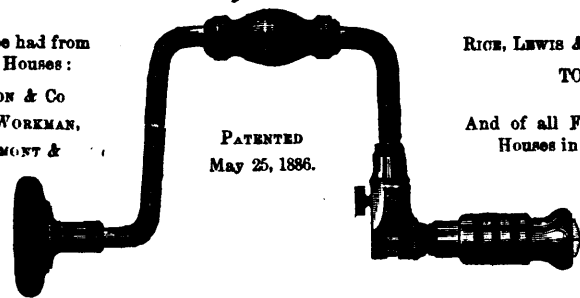
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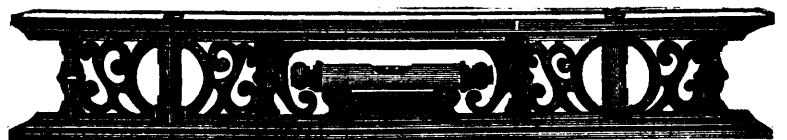
And of all First-class Jobbing
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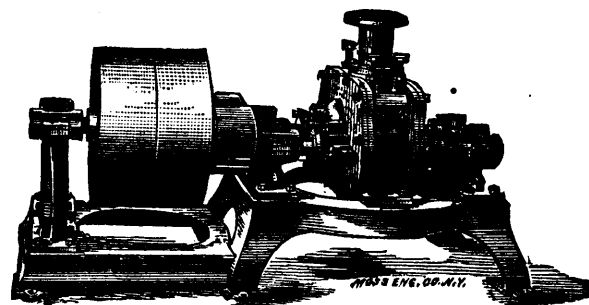
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Paper Mill Plans a specialty **PITTSFIELD, Mass.**

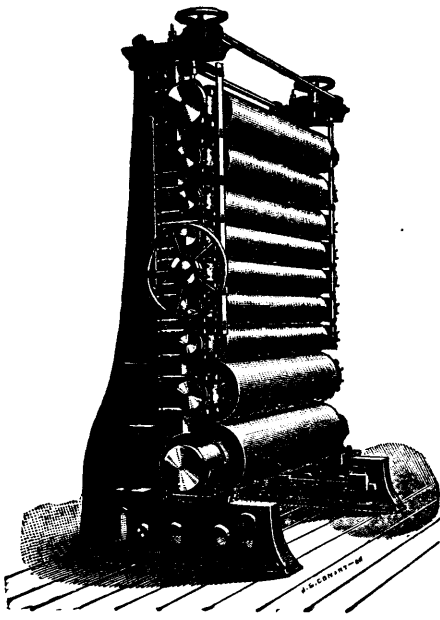
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 Cylinder Washers,
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Hydrants,
 Roll Bars,
 Bed Plates,
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SPECIALTIES:

The "Horne" Calenders,
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Perfectly Smooth and
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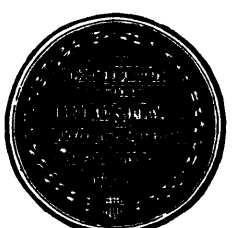
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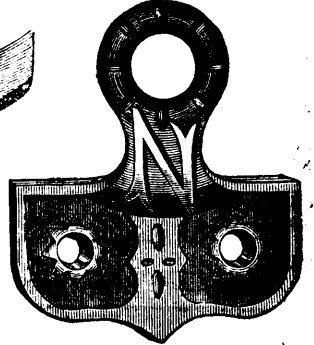
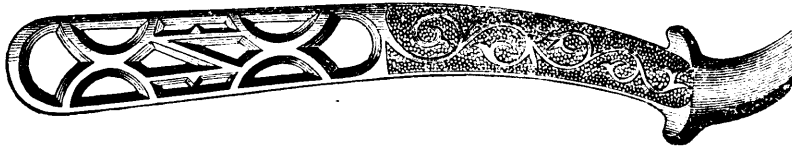
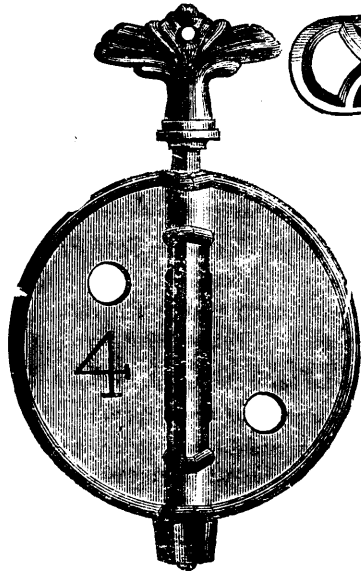
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Whiting's Wedding and Standard Linen for society uses. High plate and calender finish. Whiting's Standard and Linen Ledgers, the leading Papers for Official Records, Banks, Merchants and Manufacturers. Whiting's Linen Fabric, Argyle and other staple watermarks, together with many special Brands, made from the purest linen stock. Whiting's Superfine Flats, unequalled by any other make for Quality and Finish, for the uses of printers and lithographers. The Papers are highly recommended for their Uniform Quality, and are unequalled for the various characteristics required in each.

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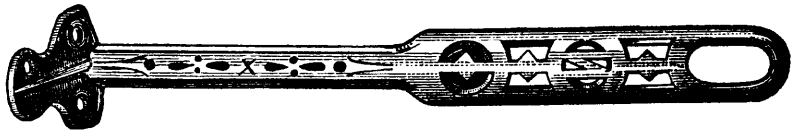
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Special Ducks for Agricultural Implement Makers.

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Superior and



Price Discounts on

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Manufacturers of all kinds of
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TO
WATER WORK CONTRACTORS

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We have in Stock

CAST IRON PIPE

From 3 to 30 Inch.

SPECIAL CASTINGS. ALL SIZES.

Can ship promptly. Correspondence solicited.

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The M. LANGMUIR MANUFACTURING CO.
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TORONTO, CANADA.

BUFFALO SEWER PIPE CO.

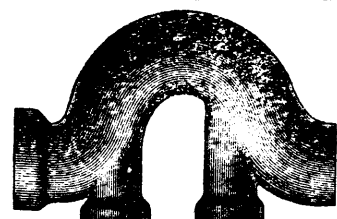
Manufacturers of

Steam Pressed, Salt Glazed

Vitrified Drain

AND

SEWER PIPE



BLACK ROCK, :-: BUFFALO, N. Y.

STEEL RAILS Track Bolts, Spikes and Washers.

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Switch, Train and Semaphore Lanterns, Engineering Appliances.

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Retailers and Large Consumers of Paint will find it to their advantage to get quotations. Correspondence solicited.

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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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IRON AND WOOD-WORKING.

STEAM PUMPS for Every Service.
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Canada Machinery Agency, 345 & 347 St. James St.,
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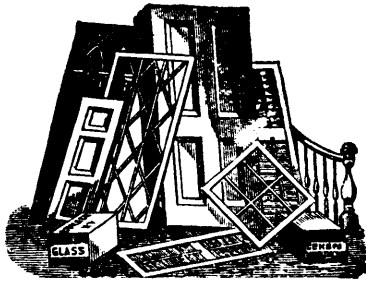
Commercial Summary.

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

The steamer Glenlevon was burned to the water's edge on Lake Winnipeg on the 8th inst.

The Manitoba harvest is being gathered by the help of 1200 farm hands from Ontario. We hope they will all decide to stay and grow up with the country.

It is proposed to utilise the course of the St. Lawrence in deepening the Cornwall canal by building one dam at the head and another at the foot of Sheik's island. This, it is said, would

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Hard-Wood Flooring and Finish a specialty.
AMHERST, N. S.

J. A. FINLAYSON,
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The Great Invigorating Tonic. Specific
for Loss of Appetite, Indigestion
and Spring Lassitude.
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DYE AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES:

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

—AND—
147, 149 & 151 COMMISSIONERS ST.
MONTREAL.

T. F. MEDAL GLUE,
GERMAN GLUE,
COIGNETS GLUE GELATINE,
FINE GELATINE,
DEXTRINE

GLYCERINE,
QUININE.

IN STORE AND TO ARRIVE

WULFF & CO.,
32 ST. SULPICE ST., MONTREAL.

STORAGE Bond
or Free
For all kinds of Merchandise.

TROTTER BROS.,
153 to 163 WATER Street,
MONTREAL.

Population

Of the Leading Canadian Cities
and Towns, compiled by the
'Journal of Commerce.'

Barrie	5,000	Montreal	250,000
Belleville ...	11,500	Ottawa	44,000
Berlin	6,000	Peterboro ...	9,000
Brantford....	13,000	Pt. Hope....	5,500
Brockville...	9,000	Quebec	75,000
Chatham....	9,000	Sherbrooke..	9,000
Cornwall....	7,500	St. Catharines	10,500
Galt.....	7,300	St. Thomas..	10,000
Guelph	11,000	Stratford....	10,000
Hamilton ...	45,000	Three Rivers.	9,500
Kingston ...	20,000	Toronto.....	200,000
Lindsay	6,000	Woodstock ..	9,000
London	32,000		

OUR TRADE

Is done with the Large Towns.

City People are more particular about
Style. They want the newest Shapes
and the Best Values. We specially cater
for this class of trade, and supply the
cities with the newest ideas.

The Merchant who wants Fashionable
Styles should buy from

MACLEAN, SHAW & Co.
WHOLESALE HATTERS,
507 St. Paul St., MONTREAL

MACFARLANE, MCKINLAY & CO.

Manufacturers of

WINDOW SHADES

Shade Cloth, Spring Rollers, &c.

TORONTO - - - ONTARIO

give a three mile course of 30 feet deep at half the cost of the canal for that section.

THOS. ASHWORTH, who has run a small saloon in the east end of this city for the past two and a half years, is reported to be missing from his usual haunts, and a meeting of his creditors has been called by authority of justice for the 18th instant.

W. H. POTTER, started a small tailoring store in Toronto last January, apparently without any capital whatever. He put in a stock of \$300 and tried to work up a business; but evidently without success, or we should not now hear of his assignment.

THE failure of N. G. Lemyre, general storekeeper, of Maskinonge, was a surprise to local merchants as well as to his creditors. He has been there several years and was credited with doing a very fair business, and yet he now assigns owing \$4,200.

GEO. BERTRAND, grocer, of this city, has been forced into an assignment. He has done a fairly prosperous grocery business in this city for the past ten or twelve years, and was apparently making money; but unfortunately he became bitten with the real estate craze and went so heavily into investments of this kind as to completely cripple himself. He now owes \$39,000, of which \$26,000 consists of mortgages. No offer has been made as yet, but considering the circumstances one may be expected.

NOTICE!

To MANUFACTURERS and AGENTS
desiring to sell *TWEEDS, COATINGS, &c., &c.*,
will find a Cash Buyer by addressing
P. O. Box 84, Montreal.

N. B.—Must be cheap.

VICTORIA STEAM CONFECTIONERY

—WORKS—

WHITE, COLWELL & CO.,
ST. JOHN, N.B.

Best shipping facilities to all points of Canada and West Indies

SAMUEL RUSSELL, general storekeeper and liquor dealer, of Millerton, N.B., is endeavoring to effect a settlement with his creditors on the basis of 25 cents in the dollar. As he gave a bill of sale for \$2,600 in April, and another for \$1,200 in May, covering his stock-in-trade and personal effects, this is probably all the estate will show.

E. D. JEWITT & Co., lumber operators and mill owners, St. John, N.B., are in financial difficulties, occasioned by the embarrassment of the Boston branch of the firm, which handled and manufactured their New Brunswick output. Jewitt & Co. cut most of their logs on the tributaries of the Upper St. John and operated a mill at Millidgeville.

A St. Louis paper says that "a steam pipe on the steamer "Idlewild" exploded last night as the boat was nearing St. Genevieve. Sam Jackson, a colored fireman, and another colored fireman, name unknown, were blown to atoms. Charles Adams and Marshall Carter, deck hands, and Daniel Gibel, a colored passenger, were seriously injured, the two former probably fatally." How is this? We have been told that pipes cannot burst so as to do injury to any one?

THE

CITY OF LONDON

Fire Insurance Co.,

OF LONDON, ENGLAND.

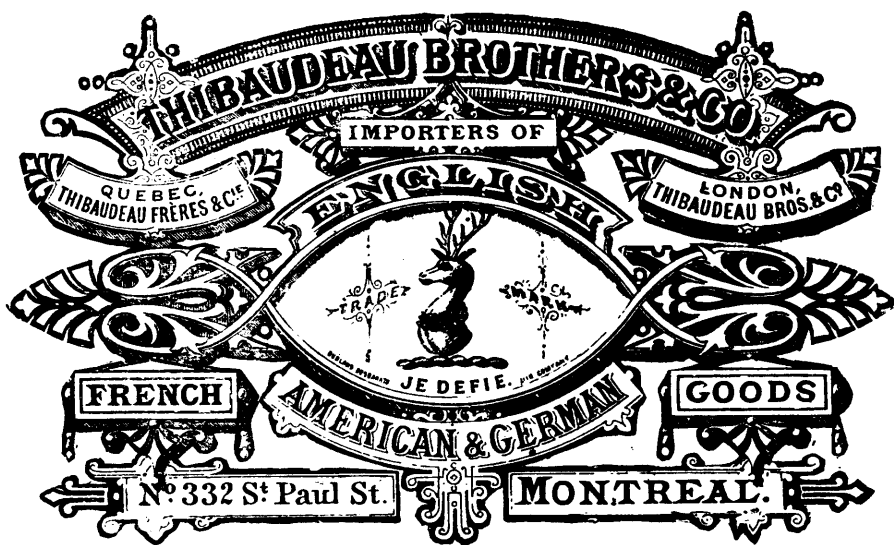
CAPITAL, - - - \$9,500,000.

Fire Risks accepted at Current Rates.

H. M. BLACKBURN, General Agent, Ontario & Quebec, Toronto

JAS. P. BAMFORD, Agent,

43 and 45 St. John Street, - - MONTREAL



1891—FALL SEASON—1891

LONSDALE, REID & CO.,
18 St. Helen Street, - MONTREAL

Full Range Samples now with our representatives. Inspection solicited.

FISH & CO.,

(Successors to FISH, HYMAN & CO)

Importers of Havana Cigars
(WHOLESALE)

33 ST. NICHOLAS STREET,
MONTREAL.

HEES, ANDERSON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

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

BEST for THE MONEY

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

W. L. BUSBY, coal dealer, of St. John, N.B., has held a meeting of his creditors at which a compromise on the basis of 20 cents in the dollar, cash, was agreed to. His liabilities are \$11,000 and he claims assets worth \$5,000. He seems to have been chronically hard up, and last July gave a bill of sale for \$3,000 covering his house and furniture.

SOME weeks ago we announced that the attorney of George Lewis, jeweller, of Bathurst, N.B., was offering 50 cents in the dollar to his creditors. This offer has been refused and he has accordingly made an assignment.—B. A. Mosher, who has kept a small general store at Rawdon, N.S., for the past two years has found it unremunerative and has assigned.

DAME SARAH ANN CARTWRIGHT, widow of the late Germain Lepage, has carried on his hardware business in this city since his death in May 1889. She did her best, and her creditors gave her all the assistance they could; but the business has gradually languished in her hands until at last she is compelled to make an assignment. She owes \$2,100 and can show assets valued nominally at \$3,300.

J. B. ALARIE, furniture dealer of this city, who has just assigned, has had hard work to make both ends meet for some years past. As early as 1884 he was compelled to ask for a settlement at 25 cents in the dollar, and this left him with so small a surplus that his ultimate success was out of the question. Of late he has been much pressed, and his present assignment, with liabilities of \$2,000 and assets of \$1,500, is therefore not unexpected.

A. M. SPAFFORD, grocer of Trenton has assigned. He began as a partner in the firm of Bullen & Spafford which was a branch of Bullen & Co., of Belleville. They dissolved in 1885, when Spafford continued in a small way on his own account. He had no capital, and was controlled by one local house, so that his ultimate success was hardly within the pale of possibilities.

MOLLEOD & STEWART, the one a ferry captain and the other a clerk, formed a partnership and started a grocery business in Charlottetown about six years ago with a capital of \$2,000 between them. They did a fair business, but never increased their means. In fact the business was not large enough to keep two and hence they have gradually drifted behind until an assignment has become necessary.

H. H. HULSE was originally in the dry goods business at Elm-vale. Thence he migrated to Schomberg. He sold out this business last fall, and finally he turned up in April last at Sud-bury, where he started again in the same line on a supposed capital of \$2,000. Four short months have sufficed to show him that Sudbury is not the spot where he is destined to accumulate a fortune, and he has accordingly assigned.

BENJAMIN BACHE, a man over seventy years of age and for some twenty years in the grocery business at Toronto, has made an assignment. He was formerly of the firm of Bache & Co., who went out of business in 1888. He resumed business alone in 1889; but as he was slow in his payments and necessarily not as sharp and shrewd as younger men, many houses did not care to handle his account and he soon ran hopelessly behind.

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

CROMPTON'S
CORALINE
CORSETS.



AGENTS FOR
EASTERN ONTARIO,
QUEBEC
AND THE MARITIME
PROVINCES.

**Robertson, Linton
& Co.,**
Wholesale Dry Goods
Corner St. Helen and
Lamotte Sts.,
Montreal

C. C. CLEVELAND,

GEO. F. CLEVELAND.

J. L. GOODHUE & CO.,

Manufacturers of

LEATHER BELTING

- AND -

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

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

HENRY PORTER,

Tanner and Manufacturer of

LEATHER * BELTING,Fire Engine Hose, Harness, Moccasin,
Lace, Busset, and**OAK SOLE LEATHER**

OFFICE AND MANUFACTORY:

436 Victoria Street, MONTREAL.

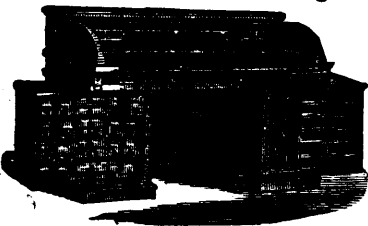
**THE
Canadian Office and School Furniture Co.**

(LIMITED)

(Successors to WILLIAM STAHLSCHMIDT & Co.)

PRESTON, ONT.**School, Office, Church and Lodge Furniture.**

Received the Highest Award given at the Toronto Industrial Fair, 1886 and 1887



ROTARY OFFICE DESK—No. 51.



THE "MARVEL" SCHOOL DESK.

Patented January 14th, 1886.

H. NIGHTINGALE, Montreal Representative, 7 & 9 St. John St.

W. H. FISHER, a Toronto grocer, has made an assignment. His stand was a remote one and poor for trade purposes. It was doubtful from the start if more than a living could be made in such a situation, and the result shows that even that was impossible.—Joseph Reid, who resides on a farm in Orangeville and speculates in cattle, has been unlucky in his deals and is compelled to make an assignment.

T. P. SOMERVILLE, general storekeeper, of Fitzroy Harbor, Ont., who has just assigned, has been unsuccessful once or twice before. He has been a long time in business, and of late has run two stores, but even between the two the business done was only of moderate dimensions and evidently not upon a profitable basis.—O. Leblanc, a manufacturer of artificial stone at St. Henri, has assigned. He owes \$790.

E. WILLIS, an old American soldier, has kept a cigar store in Woodstock for some time past. He was a bit of a book-keeper and did a little auditing of accounts, and he also acted as an insurance agent; but his main reliance was on the custom of the W. A. A. drill corps, of which he was captain. This, apparently, has not come up to his expectations, for he has just assigned with liabilities of \$900 and assets valued at \$300 only.

JOHN STRACHAN, boot and shoe dealer of Alliston, has assigned. He sold out this business six years ago to A. C. Foster, and repurchased it from him last May. The wisdom of this step was questioned at the time, as he had a salary of \$1,000 as postmaster and therefore did not need to go into business again. Shortly afterwards a fire took place on his premises which seriously involved him. What of the stock was saved was turned over to one of his creditors and now he has made an assignment.

C. W. ATTWOOD, kept a saloon at Hamilton from 1883 to 1887 when he became a partner in the jewellery firm of Attwood & Son. In March 1889 he left, withdrawing about \$1,000 from the firm, and started for himself. Last year he moved to more expensive premises and spent a good deal in fixtures, etc. This seems to have crippled him, and he has gradually gone behind until an assignment has become necessary.

HUTCHISON, DIGNUM & NISBET,

Manufacturers' Agents and Merchants,

Linens, Imported Woollens and Tailors' Trimming**SELECT CANADIAN TWEEDS,****55 Front Street West, ; ; TORONTO**

—SOLE AGENTS IN CANADA FOR—

Messrs. J. N. Richardson & Sons & Owden, Belfast, LINEN GOODS
Messrs. Currie, Lee & Gawn, Hawick, SCOTCH TWEEDS
Messrs. E. Pringle & Son, Hawick, SCOTCH UNDERWEAR
Messrs. David Moseley & Son, Manchester, RUBBER GOODS
Messrs. J. S. Manton & Co., Birmingham, BUTTONS

Stock of Linens, Tweeds and Trimmings always on hand.

R. B. HUTCHISON (late Mills & Hutchison)

Ed. J. DIGNUM

R. A. NISBET

DUMARESQ & CO.**Dry Goods Jobbers,**

Glenora Buildings, - 1886 Notre Dame Street

..... MONTREAL,

We are offering the following Job Lines to the Trade:—

Cream Seersuckers, Flannelettas, Gingham, Fancy Prints, Hosiery &c. &c.

A. S. LANGEVIN, retail dry goods merchant, of this city, is in trouble for the second time in his career, and has assigned. He failed first in October 1888, when he succeeded in effecting a settlement at 50 cents in the dollar, payable in 4, 8, 12 and 16 months. This he faithfully carried out; but his credit had been too seriously injured by his stoppage and this, coupled with the keen competition of his neighbors, forced him to run behind until an assignment has become unavoidable. His liabilities will reach \$15,000.

G. J. LENENTINE, formerly of Ridgetown, returned from the North West in 1889 with a snug little pile and bought out the stock of the branch store of Hemstreet and Price at Springfield, valued at \$5,200. He paid \$2,000 down, gave a mortgage on his property in the North West for the balance, and blossomed out as a general storekeeper. Unfortunately he does not seem to be of the stuff of which commercial giants are made, and consequently, although ostensibly making a living, if nothing more, he was in reality gradually slipping down into an assignment.

J. MADER & Co., general storekeepers of Newmarket, have assigned. Mader succeeded Danford Roche in September 1885. In August 1889 he sold out to Danford Roche & Co., (who were to assume all liabilities) after having secured an extension of fifteen months on liabilities of \$23,000. In February 1890 he made an assignment and subsequently started in his wife's name at Clarksburg. The business there did not pay, and last spring

ASK FOR

And See that You Get

"TIGER" BRAND*Chemically Pure***WHITE LEAD****THE BEST IN THE MARKET.**

MANUFACTURED BY

Montreal - Rolling - Mills - Co'y,**MONTREAL, P.Q.**

Members of the White Lead Association of Canada;

APOHAQUI

Mineral Water,

The Great *NATURAL CURE*

— FOR —

DYSPEPSIA,

INDIGESTION,

KIDNEY TROUBLES,

RHEUMATISM,

SKIN DISEASES.

Lyman, Sons & Co.

MONTREAL.

Sole Export Agents.

JAMES GUEST & CO.,
Commission Merchants

— AND —

GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France
Chas. Moran & Co., " "
Auger, Fils & Co., " "
Central Society Vineyard Proprietors.
Wisdom & Warton, Jerez de la Frontera, Sherries
Watts & May, Oporto Ports.
J. T. Wilkms, Rotterdam, Holland Gin.
Lud. Coops & Co., Burson-on-Trent, Ales.
Siegert & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sauterns, &c
Jos. Cuzol, Fils & Co., Bordeaux, Clarets, Sauterns, &c
Neveu, Raphael & Co., St. Hilaire, Sparkling Saumur.
Faye & Copie, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines, of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

K.D.C. The Greatest Cure
of the Age.

NOT A CURE FOR ALL ILLS, but

Guaranteed to Cure any Case

— OF —

DYSPEPSIA OR INDIGESTION

(The parent of nine-tenths of all diseases) or
MONEY REFUNDED.

To those who have not tested K. D. C. and doubt its GREAT CURATIVE POWER if they purchase one package and use it according to directions, if not benefited we agree to refund the dollar.

One or two packages will cure ordinary cases. Six packages GUARANTEED TO CURE the WORST CASE or MONEY REFUNDED.

Sample package with our guarantee and testimonial sent to any address on receipt of 3c stamp.

K. D. C. COMPANY,
NEW GLASGOW, N.S.; Canada

GORDON MACKAY & CO.

—IMPORTERS OF—

WOOLLENS and GENERAL DRY GOODS,
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

POROUS TERRA COTTA

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 BATHUN COMPANY,

DESERONTO, ONT.

he moved back to Newmarket. Here he has once more come to grief; but it is believed his estate will show a small surplus.

J. B. McCULLOCH came to Woodstock from Toronto in August 1885, with a few hundred dollars and started a small confectionery business. In March 1890 he removed his stock to a more central location, and in the following April he gave a chattel mortgage for \$190 which was renewed twelve months later for \$100. Last November he advertised his business for sale, in order to leave for Chicago, but without finding a purchaser, as although he did a fair business, his expenses were so heavy as to eat up all the profits. Finally he assigned, and, as the landlord has seized the store for \$500 rent which will sweep off all the assets creditors likely to receive only a very small percentage of their claims.

THOS. McLEAN, dry goods merchant of Brantford, has assigned. This is not the first time he has been in trouble. In 1879 he secured a compromise at 55 cents in the dollar on liabilities of \$54,000 which tided him on for a time. In 1888 he was compelled to ask for extra time on his spring payments. In January 1890 he asked an extension on liabilities of \$25,000. He was granted eighteen months; equal instalments to be paid each month. Twelve of these payments he met and then he defaulted. His creditors offered him a further extension of twelve months on the balance; but it was no use. He had got into too deep water to be able to keep his head above it. Only one or two houses would credit him at all, and the upshot is that he has had to make an assignment with liabilities of \$21,000.

The Metropolitan Publishing Co., of Toronto, have decided to go into liquidation and Mr. E. R. C. Clarkson has been put in to wind it up. The company was formed to do a job printing business and to publish a temperance paper called the *Canadian Nation*, which was to be the organ of the prohibition party in Canada. The capital subscribed was \$15,000, of which some \$4,000 was paid up. Unfortunately the prohibition party either

could not, or would not, support their organ. The *Canadian Nation* proved a failure, and in June 1891 it died from inanition. A meeting of stock holders was called last month and it was decided to go into liquidation at once, although the managers claimed that the job printing business would be a paying one if it could be once relieved of the incubus of the paper.

NESBITT BROS., wholesale liquors dealers of Woodstock, Ont., have been struggling hard to keep above water for some time past, and have evidently reduced their liabilities into as small a compass as they could. Up to the time of the Scott Act coming into force in Woodstock they made money, but during its continuance they lost heavily by bad debts as well as by the falling off in the volume of their business. To overcome this they invested in a stock of groceries which they only sold out a month or two ago. But they fell into the error of giving too large lines of credit to weak men, and although their business was a large one it was only carried on at a heavy expense. Still they are well liked in the town, and it was hoped that after the repeal of the Scott Act they would be able to pull through. But although they tried to do business on safer lines, it was too late to shorten sail when the storm was upon them, and consequently it has been apparent for some time past that an assignment was inevitable. They show assets valued nominally at \$50,000, and liabilities of \$41,000.

To discover the condition of the workingmen of Michigan questions were put to 8,838 men. The average wage of all was \$467, and the average wage of the married men \$525. That is no better exhibit than Canada shows.

- ROLLED FLOUR -

— BRANDS —

Beaver, Electric, Gem,

Crown, Favorite,

WATT'S FANCY.

Straight Roller for Newfoundland, a Specialty.

Ask for samples and prices.

A. WATTS,
BRANTFORD ONT.

COBBAN MANUFACTURING Co.

Mouldings, Picture Frames and Mirrors,

Hardwood Mantels and Over Mantels,
Engravings, Artotypes, Pastel Paintings, etc.

Factory & Head Office, Toronto.

148 MCGILL STREET, - - - MONTREAL

Show Card Framing a specialty.

Canada Life Assurance Company.

ESTABLISHED 1847.

HEAD OFFICE, - HAMILTON, ONT.

Managing Director and President: A. G. RAMSAY.

Secretary: R. HILLS. Superintendent: W. T. RAMSAY

PROVINCE OF QUEBEC BRANCH:

Company's Building, St. James St., - - MONTREAL

J. W. MARLING, Manager P. Q.

STANDARD LIFE ASSURANCE CO.

[ESTABLISHED 1825.]

Total Assurance in Canada, - - \$12,211,668

Funds Invested in Canada, - - \$6,200,000

W. M. RAMSAY, Manager, MONTREAL

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1890)

Capital and Accumulated Funds,	\$34,875,000
Annual Revenue from Fire Premiums	
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds.	5 240,000

Head Offices - London and Aberdeen.

Branch Office for Canada: Montreal--1724 Notre Dame St.

JAMES LOCKIE, Inspector, Manager for Canada, - ROBERT W. TYRE.

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Instituted in the Reign of Queen Anne, A.D. 1714.

Subscribed Capital.....£450,000	Total Invested funds exceed....£2,150,000
Capital Paid-up.....180,000	Annual Income.....350,000

CANADIAN BRANCH:

Office: 55 St. Francois Xavier St. Montreal, T. L. MORRISEY, Resident Manager



Established 1854.

PHOENIX INSURANCE CO.

HARTFORD.

Cash Capital, - - Two Millions.

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CHAS. E. GALAGAR,	2nd Vice-President
Geo. H. BURDICK,	Secretary

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HEAD OFFICE, 114 St. James St., - MONTREAL

A share of your Fire insurance is respectfully solicited for this leading Company, renowned for its prompt and liberal settlement of claims.

Agencies established in all the leading Cities and Towns of the Dominion. Where unrepresented address

GERALD E. HART, Gen. Manager, MONTREAL.

FIRE. LIFE. MARINE.

G. Ross Robertson & Sons

—GENERAL—

INSURANCE AGENTS & BROKERS

(ESTABLISHED 1865.)

11 Hospital Street,
MONTREAL.

Telephone 1277.

P.O. Box 2081.

Insurance.

PHOENIX

Fire Insurance Co'y.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

No. 35 St. Francois Xavier St.

PATERSON & SON,

Agents for the Dominion.

SUCKLING & CO.

Trade Auctioneers,

62 and 64 Wellington St. West
TORONTO.

We have secured the above new premises, lately occupied by Fisher & Sons; they are undoubtedly the finest Auction Warerooms in Canada, lighted and heated on the most modern approved principles.

Regular fortnightly sale of Clothing, Boots, Shoes and General Merchandise. The best opening in Canada for manufacturers and merchants disposing of surplus stocks. Liberal advances made on all kinds of merchandise consigned to them. Correspondence respectfully solicited. All transactions strictly confidential.

TELEPHONE 840.

LEAF & CO. (Ltd.)

LONDON, ENG.,

General Dry Goods Merchants

WHOLESALE.

C. J. W. DAVIES, Representative for Canada

Nordheimer's Block, MONTREAL.

FIRE INSURANCE

EASTERN ASSURANCE CO.

—OF CANADA.—

Head Office - HALIFAX, N.S.

Capital, \$1,000,000

President: - JOHN DOULL, Esq., (President Bank of Nova Scotia.)

Vice-Presidents: - H. H. FULLER, Esq., (Wholesale Merchant), Halifax.

SIMON JONES, Esq., (Brewer), St. John, N.B.

CHAS. D. CORY, Mang Director. D. C. EDWARDS, Secretary.

Agencies at all principal points in Canada.

C. R. G. JOHNSON, General Agent,
42 St. John Street, - - MONTREAL.

THE CANADIAN

Journal of Commerce.

MONTREAL, AUGUST 14TH, 1891.

THE EBB AND FLOW OF GOLD.

The recent heavy shipments of gold from the U. S. to Europe have excited great interest, no little speculation as to the causes and results of these operations, and some anxiety. The money market since the Barings' failure has been in a morbid state, like a raw wound, that shrinks from every touch. There has been nothing in these gold exports at variance with

CONNECTICUT BROWN STONE

Established 1665.

The Middlesex Quarry Company

F. W. RUSSELL, Agt., - - - PORTLAND, Conn., U.S.A.

Refer to following buildings in U. S. and Canada :

Commodore Cornelius Vanderbilt,	- - - - -	New York City
Wm. H. Vanderbilt, New York City	- - - - -	Standard Life, - Montreal, Que.
Geo. M. Pullman, - Chicago, Ill.	- - - - -	Canada Life, - Hamilton, Ont.
Geo. H. Corliss, - Providence, R. I.	- - - - -	Bank of Hamilton, - Toronto, Ont.
Jas. C. Flood, - San Francisco, Cal.	- - - - -	Western Assurance, - Toronto, Ont.
Etna Fire Ins., - Hartford, Conn.	- - - - -	Can. Bk. of Commerce
United States P.O. at Rochester, N. Y.	- - - - -	Freehold Loan & Sav. Co., " "
Middletown & Bridgeport, Conn.	- - - - -	Traders' Bank of Canada, " "

Yarmouth Woollen Mills Co. (Lim ted.)

- Manufacturers of -

— FINE WOOLLEN TWEEDS, PURE —
— HOMESPUNS, YARNS, ETC. —

Yarmouth, - - - - - Nova Scotia.

Represented by **C. J. W. DAVIES.**

Nordheimers Buildings, - MONTREAL, P.Q.

the laws by which such shipments have been regulated in the past, and must be governed so long as gold is king in the realm of currency. This monarch does not travel with his subjects and representatives, as are all other commodities that make up the imports and exports of a nation. Where the king is, his ambassador is needless, where the ambassador is, the king is absent. The general course of the metallic stream is eastward from mid-winter to harvest, and westward for the rest of the year. From January 1886 to January 1891 for the months thence to harvest, the U. S. exports of gold were \$146,000,000, while for the balance of those years they were only \$15,000,000. The imports of gold for the earlier months in those years were \$25,000,000 and for the rest of the year \$105,800,000. As this metal is the most costly of freights, it is not dispatched when a more economical and acceptable medium of exchange is on hand. The export of gold means then, that it is required by the foreign creditor to settle the obligations of the country it is sent from due to those to whom it is sent; or, that to export gold is more profitable than to retain it. If the U. S. had no debts to pay in Europe, and could use all their stores of gold to better advantage than selling it to foreign buyers, no gold would leave that country. But the Baring trouble disturbed credit all over Europe, and a general demand was created for increased metallic reserves in the foreign banks. There has for some time past been a demand that the country banks in England should be compelled to hold more gold. It would hardly be credited here were the poverty of English banks in this respect fully revealed. They are all so near to the Bank of England, that they keep their stock of gold at, what in Canada would be thought, a very dangerous minimum. The Baring panic caused a general demand for gold in these banks who absorbed a large amount sent from the U. S. The Bank of England usually has about 100 millions of gold to protect its own issues, to meet the calls of local banks, and as a reserve for those vast world wide transactions of which it is the chief centre. It is then easy to see where 60 millions could be distributed, when every bank in Europe was anxious to strengthen its position by enlarging its store of cash. The money market being so disturbed there was a curtailment of credits extended to houses on this continent. As goods were not available for export equal to the demand for the liquidation of loans on U. S. account, there was no other course but to send gold to pay off, or reduce these debts. Bonds payable in the States,

1854.

USE THE

1891.

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held largely in Europe, were remitted to New York for the proceeds of their sale to be shipped back. The effect of the McKinley bill in expanding temporarily the imports of the States had doubtless some effect in enlarging the gold exports. In ordinary times these imports would be paid for by drafts on credits, which would be covered after harvest. But when credits were shortened this usual operation had to give place to more substantial remittances. The drain of money to Europe caused by the expenditures of travellers, which some have estimated as high as annually over 50 millions, can hardly be taken as one of the serious factors of this problem, as it is a yearly phenomenon, and the great efflux of gold took place prior to the tide of travel having set in towards Europe. Still it may have had some influence owing to the cause already named, that is, the restriction of credit in the lands where the tourists draw upon American agencies. These advances, while the money market was so seriously disturbed, might be required to be promptly covered. But Europe is too alive to the enormous value of tourist traffic to place any obstacles in the way of the stream of wealth that spreads its oriferous waters over the old world.

Another element in this question will help to teach the U. S. that, while they may make silver co-ordinate with gold, as a currency basis *at home*, they thereby create distrust of that currency and of their national credit *abroad*. In the adjustment of international balances, as a medium of foreign exchange, silver will never be recognised by foreign merchants. The variability in relative values of the two metals is an insuperable barrier to a double standard being adopted. Shipments of U. S. silver, a metal in round figures, 15 times as heavy as gold for same value of each, in settlement of exchange balances would be impracticable, and if possible, an intolerable nuisance. It would be as clumsy as fixing the price of wheat at per cwt a certain proportion to the price per cwt of cotton. The movement in the States to put gold and silver on an equal basis has lowered American credit in Europe already, and it necessitates that those lending money to U. S. bankers or financiers, or sending goods to U. S. merchants, shall be guaranteed to be paid in gold. It is averred that part of the gold shipments consisted of money withdrawn from the States for use in Europe, because of this double standard difficulty.

Will this gold flow back to pay for wheat and cotton? Doubtless some will return, as there will pro-

bably be a large balance against Europe in the operations of the next half year. But it will not flow as freely as heretofore owing to the continued uneasiness in financial circles compelling bankers to keep up strong reserves. But debts must be paid. If Europe therefore cannot pay the U. S. by goods, nor secure long and large credits for what she has bought, the gold must be sent back. If the value and need of gold are as keenly felt when the demand comes as at present, this continent must reap enormous advantages from holding so strong a position. The enhanced price of gold will cheapen European goods, and the proceeds of our great crops will cheapen our money. We believe, however, that these periodic transmissions of metal to and fro across the ocean and from nation to nation, will one day give place to a system less primitive and more scientific and economical. In this respect no advance has been made for thousands of years. As the vast bulk of the metal sent here and there never comes into circulation, a system of State guaranteed gold certificates might be arranged to effect all the purposes accomplished, and save all the waste caused by the ebb and flow of gold.

There seem to be traces of this as a law, that as soon as the exports of wheat fall under 110 millions of bushels, gold must also be sent; when the wheat exports are beyond that, gold is imported in proportion. If we take a series of the heaviest years of wheat exports, and for a basis value it at \$1 per bushel, we find that 22 per cent. of the amount was returned in gold. Of course this per centage will go up or down as the wheat was sold for more or less than \$1 per bushel. But the working of the law is clear, as in those years the highest export of wheat was followed by 50 per cent. of its value coming back in gold, and the average of 22 per cent. for the whole series shows how intimate is the proportion between wheat exports and gold imports.

THE AUGUST STOCK OF WHEAT.

At the present moment, when the wheat prospects of the year are in process of crystallization into fact, it is only to be expected that speculative rumors should be unusually abundant, and that the true position of the world's supply of breadstuffs should be more or less obscured by news, ostensibly given in good faith, but still intended to bias the market in favor of either the long or short interests. The "longs" publish items to the effect that the Russian Council of Agriculture have prohibited the export of wheat from that country in the interests of the starving peasantry, that the crop of France will fall heavily under the average, that Germany shows a deficit, that India is devastated by drought, etc., etc. The "shorts" reply that Russia will certainly export at least 64,000,000 bushels, that the drought in India was confined to a small portion of a single Presidency, that the English crop is abundant, that Australia and the Argentine Republic will be large exporters, and that the exportable surplus of this continent will be unusually heavy. In fact each side views the situation through their own spectacles, and each have the support of a section of the press through which to put forward their views to the commercial world.

Under these circumstances, then, any actual and incontrovertible facts bearing upon the situation have unusual value, and none more so than the fluctuations in the available stocks of wheat in the United States

and Canada, the monthly decreases in which we give in the accompanying comparative statement:

Month.	1891	1890.	1889.	1888.
January....	5,882,737	5,986,827	6,676,956	6,777,531
February .	3,955,988	6,363,014	3,603,227	6,690,463
March.....	3,359,803	4,222,080	6,416,439	7,954,475
April.....	9,752,363	8,063,850	5,690,813	12,035,501
May.....	7,869,168	3,361,959	7,838,109	10,623,449
June.....	6,628,855	4,751,718	7,280,843	10,972,917
First 6 mos.	37,458,910	32,691,455	37,511,381	55,063,941
July (inc)	2,141,200	.....	1,010,427	.....
July (dec.)	.....	2,091,136	.....	2,860,459

The figures for July are exceptionally significant. They show that the yield of winter wheat was not only a large one this year, but that it was harvested unusually early, as in spite of the growing export demand the total available supplies of American and Canadian wheat on the 1st of August last were 25,176,963 bushels which, although 1,773,299 bushels less than at the corresponding period of 1890, is still 3,164,000 bushels in excess of the aggregate of 1889, the details being as follows:

Total Stock.	1891.	1890.	1889.
East of Rockies....	23,132,450	24,087,262	16,071,576
On Pacific Coast....	2,044,513	2,863,000	5,941,000
Total Continent....	25,176,963	26,950,262	22,012,576

If to these figures we add Beerbohm's estimate of the total quantities of wheat in store at the principal points of accumulation in the United Kingdom and on the Continent, as well as the stocks afloat for Europe from all sources, the following comparative figures of the world's available supply of wheat on the first of the present month may be arrived at:—

U.S. and Canada	Pacific Coast	U.K. and Continent	Grand total
East of Rockies.	Coast	and afloat.	in bushels.
1891 23,132,450	2,044,513	60,648,000	85,824,963
1890 24,087,262	2,863,000	41,872,000	68,822,262
1889 16,071,576	5,941,000	47,120,000	69,132,576

These figures show very distinctly the effect of higher prices in drawing out reserves, and thus maintaining the size of visible available stocks even in the face of an increased export demand. They are therefore well worthy of consideration in forecasting the future current of values. It is now practically decided that the crop shortly to be harvested will be a generous one all over this continent, and therefore, when we consider that the volume of export from Russia is still an uncertain factor, that the existing available world's supply is 20 per cent larger than it was at this time last year, and that the prospective demands of England are largely a matter of conjecture, it looks as if the farmer who gets his wheat first to market will be the man who will secure the highest prices, and as if those who intend to sit on their wheat in the hopes of a rise in values later on, run a strong chance of being disappointed.

THE HARVEST AND DEBT PAYING.

Now that the abundance of our harvest is beyond doubt, and its saleable value certain to be high, it may be well to say a firm word or two to farmers as to their disposal of crop proceeds. It by no means follows that a rich harvest adds to the wealth of the producer. He to whom this bounty comes may so misuse the godsend as to turn it into a curse. We are not without justifying evidence when we affirm that there are few farmers in Canada free from debt, free we mean from embarrassing and expensive obligations. As a general rule the books of country storekeepers are crowded with accounts with farmers that are never settled. There is a constant balance of debt kept up,

more or less, and the aggregate of these keeps the merchant constantly short of money, so that the wholesale houses and banks are to-day carrying the bulk of the retailers in country places. The farmers are not able, owing to these debts, to deal freely, to the best advantage, and as economy requires. To both parties these store debts are a heavy burthen. The retailer who is always short in his payments, who renews his notes as regularly as they mature, is at the mercy of the wholesaler, he has to take what goods they choose to press upon him, and at rates which cut into his profits. So also the farmer customer, he and his family, are drawn more and more into purchasing such goods as they do not really require or desire, because they do not feel independent in dealing with the tradesman to whom they are in debt. All these vicious and dangerous relations can only be put on a healthy and safe footing by the farmer paying his debts. This year ought to see a great clearance of these old store debts all over the country. If this occurs the harvest will do a splendid service to the whole business of the country, every interest will feel that it has been enriched and strengthened. But if the harvest simply finds money for new purchases of land with a mortgage accompaniment, or for new, and all but needless costly implements, or for barn extensions that might be dispensed with, or for gifts to children, more out of pride than prudence, or for ostentatious waggons and teams, then so far as the farmers are concerned, the abundant harvest will have only added a fresh link to his fetters of debt. The branch banks in smaller towns could do great service in pressing this policy upon their customers. Bankers with wholesaler's accounts, should give them distinctly to understand that their country credits must not be increased because of the good harvest, but that now the farmers are able, they will be expected to pay off their old debts, that the retailers will have to stop renewals, and that their own and their customers notes must be paid as they mature. It will we fear too readily be forgotten that although this year's crop is good, it does not raise the whole of the last four years up to a fair average. A bad harvest this year would have been a serious disaster. Every dollar then of the crop proceeds is mortgaged in some form. If all the obligations created by the deficient harvests of last three years were paid off, there would be no balance left for new expenditures, much less for any kind of extravagance. We strongly urge that *debt paying* must be the outcome of our bountiful harvest, if the country is to reap the full benefit of this bounty of Providence.

TREATMENT OF STEAM BOILERS.

There is no form of danger to life and limb so difficult to guard against as that which arises from injudicious, or careless treatment of steam boilers. The storage of gunpowder in the midst of dwellings is usually regulated by law, in order to reduce the risk to a minimum. Those by whom it is stored, those too who have it charge, or whose daily avocations place them in a position of risk, are so fully alive to the possibilities of a frightful death from careless handling of the explosive, that the utmost care is exercised to avoid an explosion. A steam boiler has in it the power to do damage to life and limb at even a greater range, and to fully as terrible an extent as an exploded cask of powder. To ensure absolute safety with these possible dangers near, is not possible. But the ordin-

ary causes of calamitous accidents, so-called, by boiler explosions, can be guarded against easily, without any oppressive, or costly interference with the ordinary work depending upon the activity of dependent machinery. It is then clearly a duty of the authorities to place such safeguards around this possible danger as to reduce the risk to its lowest point. The chief causes of explosion arise from incompetence on the part of engine drivers, and any man is grossly incompetent who is not careful. Allowing a boiler to accumulate scale, and its becoming mud or scale burnt, is much too common. The safety valves not being kept in good working order, is another source of risk. So with the water gauges, a careless engineer allows them to get so deranged by filling up with mud as to cause false indications, so also steam gauges from similar neglect, may become worse than useless. The gauges, blow off cocks, feed water valves, pumps, indeed every part of the boiler, and its connections, must be kept perfectly clean, and in good working order to ensure safety. Skilful and well trained engineers know the danger arising from a plate or plates collapsing. The section of a sound boiler shows a perfect ring. Now where a collapse has been caused by a vacuum formed in the boiler, generally caused from "blowing off," this ring becomes indented, or *swagged*, as an airball may be by pressure of the hand, when it is only partially filled. The effect is inequality and weakness. The placing of new plates in old boilers has no slight risk. Any person can understand that placing a new plate over the fire in an old boiler which is of a different texture, when constant expansion and contraction are going on, may well lead to fracture, and to an explosion. Indeed, to this defect, which is not as fully understood as it should be, many explosions have occurred, that have been pronounced unaccountable. Such new plates ought to be put on with "*strap joints*," allowing for expansion and making the boiler more flexible. The breakage of steam pipes from expansion and contraction is no uncommon thing. But the above, with other forms of carelessness, ignorance of mechanical principles, or a reckless and criminal preference of some small economy to safety, are the more general causes of boiler explosions.

Only recently in this city a boiler was sold to the proprietor of a factory, whose attention was accidentally drawn to a slight evidence of its having been strained. He was an expert mechanic, or this would have escaped his notice, and probably some accident would have occurred which would have been a mystery. After a boiler has been in use say for two years, it should be tested with cold water, every six months at least. We submit that failing a general Act for the whole country, it is the duty of each municipal corporation to provide by a by-law for the systematic inspection of steam boilers, with full power given to officials to compel owners to place them in a sound condition for safe working. The perils that do environ the man who meddles with cold iron, which a great satirist speaks of, are his own perils, but those created by a meddler with the hot iron of a boiler, who is incompetent, are a fearful risk to the innocent, who are entitled to protection.

The Board of Directors of the Grand Trunk Railway is announced as completely re-organised, Mr. Duncan McIntyre, Mr. Hubbard of the Gt. Western Co., and Mr. Allen have taken seats at the board. The arrangements spoken of as having been made between the G.T.R. and C.P.R., to avoid injurious competition, will be of much service to both enterprises.

THE ENGLISH PRESS ON THE SCANDALS.

While no one doubts that the revelations at Ottawa are a public scandal by which the honor of the country is tarnished, we cannot regard the scoldings given to Canada by certain English papers, as well as some of the sarcasms of the American press as anything short of impertinence. The Pall Mall Gazette is especially severe in its comments, which however, lose much of their keenness by irrelevance. The Gazette says:—"One of the most prominent arguments against the annexation of Canada to the United States has been the value of the Canadian experiment in government. It was thought by those opposed to annexation that it would be an advantage to have each country work out its own institutions and thereby teach the other." The Gazette questions that there is any ground for satisfaction in the Canadian experiments. "As just exposed," the Gazette declares, "a more sordid spectacle of corruption has never been presented by a free people. Whatever defence individual officials and politicians may make in the United States, it is abundantly clear that the cancer of corruption has eaten deep into Canadian institutions. Political life in the United States is not particularly pure, but we would be exceedingly surprised if the Canadian record could be beaten." The Gazette expresses satisfaction that it is the avowed intention of the investigating committee to probe the scandals to the bottom, and concludes with the words, "In a free country with a healthy public opinion the exposure of scandals means their cure at no distant date." That any such prominence has been given to "the value of the Canadian experiment in Government," as opposed to that of the States, is news indeed. If we have nothing better to say against annexation than that we are making an "experiment in government," and desire to see how it works, then Canada occupies a frivolous position, and there are no barriers to annexation beyond a theory, that is under trial. So far as our system is concerned, it was never claimed that it must necessarily ensure the absolute probity of public officials. No system of government ever did, for all political constitutions must be worked by men of like passions and weaknesses, so that although the schemes they control are theoretically perfect, the human instruments are fallible. Whatever view may be taken of these wretched scandals, it cannot be said that they arise out of our system of government. That "the cancer of corruption has eaten deep into Canadian institutions," is sheer and highly slanderous buncombe. Our institutions are healthy, if they were cancer poisoned, how could "a healthy public opinion" bring "the cure of scandals at no distant date," as the Pall Mall asserts will happen? The public political institutions of Canada are democratic to the core, if they are cancer eaten with corruption, then the people at large are cancer eaten with corruption and a cancerous body could not cure itself. If our institutions were corrupt there would have been no scandals, it is because they are strong with vigorous health that these scandals have been exposed, and the men who alone are responsible are being held up to public odium, and being ejected from further control over any part of our public institutions. The Pall Mall must be too innocent for this world if it does not know that it may be said freely of the public Departments of England that "the cancer of corruption has eaten deep into" these English institutions. Contractors for government works in England know only too well that bribery of officials is systematized. If the Pall Mall is so verdant as not to know this, it should abstain from contact with ruminants, lest it be mistaken for food. We have seen a salver covered with gold watches that an English government contractor placed, "where they would do the most good," that is, in the hands of officials whose good will and certificates were needed. Gifts of handsome carriages with horses, are not unknown to have passed from contractors in England to those in control of English institutions. But there are modes of corrupting public men in the old land less tangible, but more dangerous and demoralising than even gifts of this class. If the Pall Mall has never heard of the social powers wielded to buy votes or silence in connection with the greatest of English institutions, it must have been trained in a monastery. To assert that "a more sordid spectacle of corruption has never been presented by a free people," than the Ottawa scandals, is both very foolish and very false. Foolish, for the spectacle is not "presented by a free people" at all, but only by a small group of harpies who

had fastened themselves on the public treasury. False, because the scandals could be over matched in turpidity by scores of incidents in the history of the free people of England. "Every man has his price," was not said by a Canadian nor of Canadians. The honor of only two or three of our Members of Parliament has been smirched, but we have read of the majority of an old world Parliament being purchased. We would then ask our English critics to study the history of their own institutions before defaming ours. We know how to deal with those who have brought us under the lash of foreign sarcasm, without outside advice, and our institutions will automatically set right what has gone wrong.

SIR HECTOR RESIGNS.

Before presenting himself for examination before the committee of investigation re the Tarte charges, Sir Hector Langevin resigned office as Minister of Public Works. He read a long statement to the committee, which is an expansion of that which he made in the House of Commons. This statement is an elaborate plea of "not guilty." He explains his retention of office since the enquiry opened, by stating that, up to a recent date he was not directly charged or implicated. He denies point blank that he ever received any gifts, loans or value from the Larkin, Connolly & Co. firm, or any of its members, either directly or indirectly. He denies having received or been offered any such money, loan, gift or value from Mr. Thomas McGreevy. He affirms that Mr. McGreevy never tried to influence him in the discharge of his duty, and that he never obtained or sought to obtain any information in regard to contracts that he had no right to, and that it was the duty of the Department to keep secret. He declares his ignorance of the fact that Mr. R. H. McGreevy was one of the Larkin, Connolly & Co. firm. He throws all the responsibility of the contracts in their every shape upon Mr. Perley the engineer. He pleads ignorance up to a recent date of the subscription given to his testimonial by the firm of contractors implicated. He admits having been helped by Mr. McGreevy to meet the expenses of his election protest in 18767, and never re-paying the loan. He also admits that he knew of Mr. McGreevy providing funds for *Le Monde*, a paper under his control. While the enquiry is going on we abstain from comments. But we must say, that Sir Hector's sweeping plea of ignorance as to what was going on in his Department, that was so scandalous, cannot be harmonized with the equally sweeping and unqualified assertions of Mr. Dobell, that Sir Hector had a perfect knowledge of departmental business in all its details, unless by concluding that he had knowledge of those very serious matters respecting all of which he pleads ignorance. The feeling in the country, about these scandals, especially throughout Ontario and the Maritime Provinces, is straining the bonds of party allegiance so severely that if it is trifled with, a political crisis will ensue. Mr. Abbott is placed in a painful and difficult dilemma. He has a choice of two courses, if he takes the right one he will earn the gratitude of the whole country and the honor of posterity.

BOOTS AND SHOES.

It is almost grotesque to read the language used 20 years ago by Cobden's most able exponent, Professor Thorold Rogers, and compare it with the facts of to-day. That writer in his work "Cobden and political opinion," (pp. 40 and 47) declares that "a system of protection, partial or general, has been followed in countries that have adopted it by an arrest of economical progress," and but for this system "the United States could take the first place in the coal and iron industry of the world; as it is, they have no place at all in these industries." As to the arrest of economical progress some evidence has just been presented to the English public by a representative of the *Shoe and Leather Record*, of London. He has been visiting the United States, and writes home: "I now say most emphatically that there are factories in America, and not one, but many, which turn out large quantities of ladies' and gentlemen's boots and shoes of a quality and style which, taking them all around, put to shame the product of any factory in this country; and in such factories there is used even more machinery, and there is employed an even greater degree of subdivision of labor, than in the factories making a low grade shoe. I say, without fear of successful contradiction, that there is no factory in England that

can produce one-fifth of the output of either of several United States factories and show as much style, as much variety, as much workmanship, as much quality, as much fit and as much general excellence. In other words, for every dozen of really good goods in any single English factory either of the concerns I visited will show five dozens of equal or better quality. In the manufacture of medium to cheap boots and shoes the cost of labor per pair is considerably less than half the cost of similar goods in England, when the spending value of the English dollar is taken into account. That is, not only are American boots and shoes better than English, but they are actually produced at less cost! The low cost is not attained through lowering the workman's wages, however, because our authority informs us that wages are at least twice as high as in England. The saving comes through superior methods and machinery. With the three facts of superior quality, cheap production and higher wages established, only one thing remains to complete the panegyric on protection. Happily, the writer in the Record touches that point too. He says: "I have before me a pair of gentleman's whole golosh laced boots, which would retail to the public in America, at two dollars—say eight shillings a pair. They are machine sewn, and though light, they are but little inferior in value to what is known in the trade as a half guinea (\$2 56) boot." If the English writer who visited the States had come to Canada he would have had his impressions confirmed as regards style, workmanship and price of our boots and shoes. But we quote this as a somewhat remarkable display of the "arrest of economical progress," caused by protection. Again, compare the statement of Prof. Rogers that "America has no place at all in the iron industry," with the fact that this enterprise in all its forms in the States is running a race neck and neck with Great Britain, and certain ere long to far outstrip the old country. The truth is that there is a struggle going on between this continent and the old world more gigantic in proportions, involving vastly greater interests, than any contest recorded in history, and the fortune of battle is going against not only free trade England, but adverse to the protection guarded nations of Europe.

HOW EUROPE CAN PAY.

Under this head the New York Commercial Bulletin discusses the methods by which the vast exports of wheat to Europe can be paid for. In an earlier column we have shown that the coincidence of large purchases of produce from this continent with such continued stringency in the money market as will make gold not so available as usual, creates a very awkward condition for Europe. If there were no alternative but the payment for our wheat in gold, or any serious proportion of it, there would be a panic worse than that caused by the Barings, as a severe relapse is more dangerous than the original disease. The pressure for funds, or goods to send to this side of the water would bring down the prices of all such manufactures as could be exported. The position of Europe is parallel to that of a trader whose obligations are maturing, when his funds are exhausted, but his stock of materials and goods are heavy. Rather than go into bankruptcy he will have a "sacrifice sale," and force business in this costly way in order to get ready money. If however he can find a friend to lend him the needful, or get an extension, then he may postpone the crisis. Europe is about facing this dilemma, and her sacrifice sales will be on an enormous scale, at the same time she will doubtless have her credit tested in the States by asking for "extensions," or advances to pay for the wheat bought on this continent. There is here a possible source of trouble for Canada, but by no means a necessary one. The state of trade here demands a severe curtailment of credits, and this involves light imports. But if our wholesale firms are tempted by the depressed prices of foreign goods to buy heavily, they will push these goods upon the retail traders, and we shall have the depression that is being eased, aggravated. If there is any large demand on this side for credit from Europe, the effect on our finances will be serious; we cannot use funds for local purposes, and for loans to foreigners at one and the same time. The problem which will be solved by events in the next six months is of unusual interest and magnitude. There is only one safe policy for Canada, which is to sell and realise on her surplus products, to avoid over importing, and to get all her finances into as "snug" a shape as possible.

THE MAYBRICK CASE.

The decision of the Court before which this case was tried is one of much importance. Happily such cases are rare, but there is now a trial impending which illustrates, if the theory of the prosecution be correct, the necessity of preventing a murderer from benefiting by his crime. It will be remembered that Mr. Maybrick was judged to have met his death by poison given to him in small doses by his wife. For this crime she is now suffering imprisonment for life. The deceased's life was insured in the Mutual Reserve Fund Association of New York for \$10,000. This policy was left by will to the wife, who assigned it to one Cleaver, who, with the executors, brought an action against the M. R. F. Association to recover the amount claimed to be due under the policy. An extremely ingenious plea was made by plaintiff's counsel. But the court set aside his clever arguments by laying down the broad and sound principle that it was against public morals, and an established policy of law, to allow a murderer to profit by his crime. Mrs. Maybrick was debarred from prosecuting such a suit, and her representatives could not be given a status better than she herself occupied. In the case alluded to a parent is charged with killing his child in order to draw the amount of insurance on its life. That such crimes are committed renders it desirable that the fullest publicity should be given to the law on this subject. One feature in this case is no credit to the administration of law in England. Mrs. Maybrick was tried for and found guilty of poisoning her husband by doses of arsenic. For this she was condemned to death. After the trial it was found that there was no proof of the arsenic taken by the dead man having been administered by his wife. The original sentence was then commuted to, imprisonment for life. Now, she was either a murderess, or innocent. If guilty she deserved death, if not, any punishment was an outrage on justice. There is no middle course, but as a matter of fact, Mrs. Maybrick is imprisoned for life, because she is suspected of having killed her husband. Because of that suspicion, her legal status is destroyed, the plea being that having been found guilty of murder, the verdict stands, although the verdict was afterwards set aside as having been based on insufficient evidence! A great muddle.

A GOOD OPENING FOR RIGHT MAN.

In these days when the avenues to employment are crowded, and the openings for new enterprises seem to have been all closed, it is a surprise to discover a chance that no one seems to have thought of. In this city are thousands of mechanics who are using tools that need repairing, or re fixing in some way. Yet there is no place where this work can be done. In some cities there are several skillful artisans who made a good income by this work, work we may add, that is not arduous, but which calls for considerable ingenuity, an aptitude for mechanics, and appliances that are expensive. To effect repairs needed by some of the ingeniously constructed tools of a carpenter or cabinet maker, more skill is needed than such occupations usually call for, and if the owner of the tool needing repair is able to do the needful, it is a waste of his time, as he has not the facilities for doing such work with economy. We call attention to this opening as no doubt we have some one or more persons equal to the occasion, who by engaging in this business would provide a much needed convenience, and reap from it a comfortable income.

STRAINING AT GNATS AND SWALLOWING CAMELS.

For shaving a visitor at the Windsor Hotel on Sunday last, probably to "fix" him up for church, the barber who officiated was fined. While that offence was being perpetrated, there were hundreds of men in this city engaged in their usual callings as street car conductors, drivers, stablemen, etc., others in preparing for theatrical shows, others selling drinks as freely as on week days, all under the eye and protection of the very same authorities as fined a man for cleaning his customer's chin with a razor. The comments of our visitors on this scandalous discrimination against Sunday shaving by a city that runs its street cars on that day, allows amusement shows, and drinking saloons to be open, are not complimentary to us,—indeed we have been made the laughing stock of this continent.

THE U. S. TREATY WITH SPAIN.

The differential duty placed on Canadian products under the new treaty made between the U. S. and Spain, will in the judgment of some American papers throw Canada out of the Spanish West Indian markets. If this proves correct a serious blow will be struck at Nova Scotia whose contributions to our exports to the West Indies constitutes over 99 per cent of the total, which last year reached \$1,163,000, Nova Scotia sending \$1,155,000. These exports were made up as follows:

Codfish and herring.....	\$911,125
Lumber and shingles.....	110,577
Potatoes.....	94,518
Hay	11,940
Coal.....	11,994
Iron, steel and wood manufactures....	4,641
Sundries.....	8,712
	<hr/>
	\$1,163,507

The total exports last year to Foreign West Indies, including French and Dutch Guiana were as follows:

Quebec.....	\$878,342
Nova Scotia.....	694,838
Other Provinces.....	28,039
	<hr/>
	\$1,601,219

Of that total the great bulk was sugar and molasses, cigars from those ports were only valued at \$21,000, and the remainder consisted of a few thousands for salts, coffee, cocoa nuts, etc.

THE FEDERAL AND BELL.

Circulars have been issued asking all holders of Federal Telephone Co's stock to call at the office of the Bell Telephone Co. and exchange the scrip of the former for stock certificates of the latter. The Bell Co. are authorised to issue stock for \$2,000,000. They had only \$1,500,000 taken up, so that a portion of the balance will be applied by the company in providing the stock needed for Federal shareholders.

POSTAL CHANGES.

Next year will probably see great changes in postal rates. A double postal card for foreign mails to cost 4 cents will be in use, with franked part for reply. Sample packages limited to 3 x 4 x 2 will have the limits raised to 12 x 8 x 4. Other changes are proposed to reduce postage to the more distant countries, and to enlarge facilities for letter intercourse.

THE PARKS MILL CASE.

Judgment has been given against the Bank of Montreal, in re the sale by it of cotton to which we referred some time ago. The Court decided that a loss had been made by that sale for which the Bank was responsible.

R. J. McNALLY, who has been running the New York House in this city under the firm name of R. J. McNally & Co., has made an assignment on the demand of a brother, W. T. McNally with whom he was at one time a partner in a livery stable. He was formerly superintendent of a large silk factory in this city, but was compelled to sever his connection with them owing to his constantly engaging in outside ventures. He is described as speculative and visionary, and as hardly the man to make a successful hotelkeeper. His brother makes a claim for \$4,000 and the former proprietor, D. A. Melvin, claims \$2,700 which McNally says is offset by a contra-account. The other creditors are his suppliers and mostly for small amounts.

J. B. HUTCHINS & Co, dealers in white goods and underwear, on St. Catherine street, have made an assignment. The firm consisted of J. B. Hutchins as general partner and J. Hollingsworth as special partner to the extent of \$2,000. Hutchins was formerly a traveller for the Gale Manufacturing Company of Toronto, and purchased the stock of the up-town branch of F. J. Scheak & Co. in October 1889. He had only a few hundred dollars in capital and as his trade was necessarily a limited one, and his expenses disproportionately heavy, it is doubtful if he ever made any headway. He owes \$5,000 and his principal creditors are his old employers for about \$1,500.

JAMES T. MORRIS, who has for some time past represented the Canada Life Assurance Company in Coaticook has left for parts unknown. It appears the company became suspicious that they were not getting all they were entitled to, and accordingly sent out an inspector to investigate. It was then discovered that Morris had been collecting and pocketing the premiums and he was promptly dismissed.

The Bell Organ and Piano Company (Limited) have declared an interim half-yearly dividend of 4 per cent. This is a tangible evidence of the prosperity of the business.

The secretary of the Dominion Millers Association estimates the wheat crop for the Dominion at 55,160,000 bushels, of which Ontario is to contribute 29,160,000; Manitoba, 20,000,000, and the Northwest Provinces, 5,000,000. This would allow 22,180,000 for export.

A VISITOR to the North West whose opinion is of value estimates that the surplus wheat crop of that region will bring 15 millions into the country. North West and Manitoba crops are apt to shrink very heavily in handling, judging from past estimates and results, but doubtless there is a large crop, and the money is all needed by the settlers to make up for bad years and provide for contingencies.

The brig St. Joseph, owned by Hon. George Solomon of Kingston, Jamaica, has been chartered by the firm of Gillespie & Co., to take a complete cargo of Canadian produce to Jamaica, consisting of flour, fish, preserved meats, butter and cheese. The vessel on her return trip is expected to bring sugar, rum, coffee and spices. Mr. Solomon is here in response to an invitation from the Finance Minister.

CATTLE shipments this season show a slight decrease compared with last year. Several thousand head have however, been exported by way of the United States. The shipments for last week amounted to 3,074 cattle and 1,121 sheep distributed as follows:—Steamships Ontario to Bristol, 365 cattle, 221 sheep; Lake Ontario, to Liverpool, 496 cattle, 252 sheep; Dominion, to Bristol, 425 cattle, 657 sheep; Corean, to Glasgow, 516 cattle; Fermona, to Dundee, 642 cattle, and Collins, to Glasgow, 430 cattle.

The *Sentinel Review* informs us that Mr. J. C. Warrington of the great cheese importing house of Liverpool and London (represented in Oxford by Mr. J. W. Cook of Montreal) has spent about two weeks in this district, after visiting other parts of Canada. He has driven through the country, visiting many of the cheese factories and thoroughly inspecting all the details of making. He expresses himself as highly delighted with Canada, especially with this great dairy district, which he thinks is one of the finest farming areas in the world. But he declares that he has seen far more inferior cheese than he expected to find. He warns factorymen that their English customers want only the finest, and these seem so scarce that they have been able to get very few of them this season. The opinion of a dealer of Mr. Warrington's standing should be taken to heart by every maker. It may be mentioned that this great house handles half a million boxes every year.

B. LAWRENCE & Co, opticians, have asked for an extension of six to thirty-six months from their creditors, on liabilities of \$12,000. Lawrence failed in 1887.

The Churches of St. Peter on Visitation street, and St. Ann's on McCord street have been provided with new clocks from Malines, Belgium. The dials are seven feet in diameter, and are to be illuminated by electricity at night. The clock on St. Peter's will sound the hours on a 3,250 pound bell, and the quarters on bells of 1,875, 970 and 385 pounds. The clocks are to be regulated by electricity by means of a regulator placed in the sacristy, which will enable them to be guided so as to obviate the difference in time caused by the variations in the temperature.

Will the Jewellers' Review when next quoting our editorials kindly acknowledge them, as we do that two above news paragraphs in this issue appeared in its columns?

MONTEAL CLEARING HOUSE.—Clearings and balances week ending 13th August 1891:—

	Clearings.	Balance.
7th August 1891.....	\$1,971,323	\$340,648
8th " 1891.....	1,663,804	328,858
10th " 1891.....	1,442,333	249,155
11th " 1891.....	1,699,398	317,495
12th " 1891.....	1,347,924	170,854
13th " 1891.....	1,394,068	218,418
Total	\$ 9,518,660	\$1,625,428
Cor week 1890.....	\$ 8,770,292	\$1,299,761
Cor. week 1889.....	\$ 8,150,912	\$1,238,202

10%, 12%, 13%

IN :: MONTHLY :: PAYMENTS.

MAY-MAZEPPA STOCK. Price, \$1.25 PER SHARE. Regular dividend 1 1-4 per cent monthly; paid since June \$110,000 in dividends. April dividend, \$12,500.

BATES HUNTER SHARES, par \$1; price 70 cents per share. Monthly dividend equal to 1 per cent. on price. **APRIL DIVIDEND, \$7,500.**

SAN MIGUEL CONSOLIDATED GOLD MINING COMPANY, GENERAL BENJ. F. BUTLER, President; shares, par \$10.00. Price, \$6.00 per share. **DIVIDEND MONTHLY, 5 CENTS PER SHARE — 10 PER CENT. PER ANNUM ON PRICE OF STOCK.**

Send for Information.

All Dividends by Check.

GOLORADO MINING INVESTMENT CO'Y

JAMES GILFILLAN, - - Treasurer.

(Ex-Treasurer of the United States),

AMES BUILDING, - BOSTON

The traffic returns of the Grand Trunk Railway for the week ending Aug. 8th, 1891, show an increase of \$12,709 over the corresponding week of 1890.

AT THE Royal Society conversazione a great deal of interest was excited by the exhibition of sixty tools and utensils of the Roman period, found together in a pit in the Roman-British city of Chichester, Hants. These included an anvil, a pair of blacksmith's tongs, hammer, axes, gouges, chisels, axes, a large carpenter's plane, two shoemaker's anvils, two plow coulters, a standing lamp, a grid-iron, a bronze scale beam and others. Many of these articles were most remarkably like similar tools of the present day, the plane, which was evidently a "trying plane," and entirely of metal, being very suggestive of a Yankee origin. It is said to be the only Roman plane found in Britain. There is no ground for surprise at finding Roman tools so good as to be suggestive of "Yankee origin." There are thousands of existing evidences of the high degree of mechanical skill possessed in ancient times, indeed in some respects, we are not equal in constructive arts, to the men of twenty centuries ago.

A PHENOMENAL RIVER.—The St. Lawrence is a phenomenon among rivers, says T. O. Russell, in "Nature's Realm." No other river is fed by such gigantic lakes; no other river is so independent of the elements. It despises alike rain, snow and sunshine. Ice and wind may be said to be the only things that affect its mighty flow. Something almost as phenomenal as the St. Lawrence itself is the fact that among all the great rivers of the world the St. Lawrence is the only absolutely floodless one.

Such, however, is the case. The St. Lawrence despises rain and sunshine. Its greatest variation caused by drought or rain hardly ever exceeds a foot or fourteen inches. The cause of this almost everlasting sameness of volume is easily understood. The St. Lawrence is fed by the mightiest bodies of fresh water on earth. Vast as is the volume of water it pours into the ocean, anyone who has traversed all the immense lakes that feed it, and for the surplus waters of which it is the only channel to the sea, wonders that is not even more gigantic than it is. Not one drop of the waters of the five great lakes find their way to the ocean save through this gigantic, extraordinary and wondrously beautiful river.

THE TRADE IN LAMBS.—The Canadian farmer says the Brockville Times who gets lambs of the right class, who takes care of them, and feeds properly through the winter, can ship them to England so that they will stand him \$9 apiece, and there is no reason why a lucrative trade with England cannot be carried on in lambs. Let us occupy the American market, too, and make the best out of both. We can prepare one lot to ship to Boston and another in the spring for Britain. The American will take our lambs that are fat and strong, no matter of what kind; but the people of the Old Country are particular about getting lambs with black faces and with black feet, and fairly well fattened. It seems that the trade might grow to enormous dimensions. If every farmer in Ontario was to feed six lambs for the English market there would be 1,200,000 lambs that would bring nine times that amount, over \$10,000,000 of British money, more than has been obtained from the export of cheese from the whole Dominion.

DUNDAS, ONTARIO COTTON MILLS FOR SALE BY AUCTION.

By virtue of the powers given to Trustees for Debenture-holders by Indenture dated 1st June, 1885, A. D. STEWART will offer for sale by Public Auction, on the Mill Premises at Dundas, Ont., on

Tuesday, 1st September, 1891,

at three (3) o'clock p.m., all the Lands, Buildings and Machinery lately used and occupied by the Dundas Cotton Mills Company in connection with their business at Dundas, Ont.

The lands consist of about Five Acres, and all the buildings necessary for a well conducted Mill are erected thereon and in good repair. There are also a number of dwellings for the use of operatives and others. The mill is equipped with *Two Corliss Engines giving 450 H.P., capable of 650 H.P.* The machinery is all in excellent running order, and consists partly of *16,000 Spindles, 479 Looms,* and all necessary appliances for working the same.

Everything is in such excellent condition that there need be very little delay in commencing operations.

There are in connection with the Mill: Stores, Chattels, Etc., lists of which can be seen at the office of the Liquidator in Dundas, and any purchaser of the Mill can readily purchase them by private treaty at reasonable prices.

The product of the Dundas Cotton Mills has always been considered in the market second to none other.

NOTE.—The Corporation of Dundas has pledged itself to deal liberally with any purchaser respecting taxes.

TERMS OF SALE.—Ten per cent. on day of sale, the balance with interest at 6 per cent. within three months. Possession will be given on 25 per cent of purchase money being paid or satisfactorily secured.

Full particulars and Diagrams of the property may be had on application to **WILLIAM SMITH, Secy. Treas., CITIZENS' INSURANCE Co., MONTREAL; WILLIAM BIRKETT, Liquidator, DUNDAS, ONT.**

NESBITT, BICKNELL & GAULD,
Vendor's Solicitors,

Dated Aug. 12, 1891.

HAMILTON, ONT.

Financial.

MONTREAL, Thursday Evening,

Aug. 13th, 1891.

In London rates for money continued to rule low. The street rate is from $\frac{1}{2}$ @ $\frac{3}{4}$ per cent, and the rate of discount, both for short and and three months bills, is $1\frac{1}{2}$ per cent in the open market. Still there are not wanting signs of greater firmness before long, for although there is certainly a superfluity of loanable capital, the rumors of impending financial troubles and the unfavorable reception accorded by the general public to the circular of Murrietta & Co, asking for subscriptions to a new issue of a million sterling 6 per cent debentures, secured by a second mortgage on the company's assets, have made bankers cautious as to the paper they handle, and fearful of

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MONTREAL ANNEX

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tying up their funds. The increase in the demand for internal circulation during the holiday season and the certainty of shipments of gold to this side before long, are factors in the situation. A diminishing reserve is unavoidable, and this will probably involve an increase in discount rates. In this city money continues unchanged. The Stock Exchange demand is very light and we can quote the street rate at 4 per cent. Mercantile paper still rules at from 6 to 7 per cent according to name and date. The market for sterling exchange rules dull and slightly easier at 8 11-16 @13-16 between banks and 9@9½ over the counter. Demand drafts 9½@½ and 9½@½. Cables 9½@½. Posted rates in New York were 4 84½ for sixties and 4 86½ for demand. Actual rates were 4 83½@4 84 for sixties and 4 85½@4 85½ for demand. Cables were 4 86½@4 86½, commercials 4 82 and documentaries 4 81. Paris francs were 5.24½ actual for long, and 5.20½ actual for short. The local stock exchange continues dull and spiritless. Pacific and Richelieu are the only speculative stocks dealt in to any extent. In the others a limited business principally, among brokers is all that can be reported, and the investment demand seems to be confined to a few shares in the leading banks and the Bell Telephone.

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week	last year
Commerce.....	250	131½	131	129½	
Hochelaga.....	20	115	115	101	
Merchants.....	21	151	150	147	
Montreal.....	65	226	225	232½	
Ontario.....	30	114	114	.....
Peoples.....	90	99	90	100	
<i>Miscellaneous.</i>					
Bell Telephone..	57	129	127½	.....
Com Cable.....	10	103½	103½	.....
Gas.....	206	208½	207½	209½	
N W. Land.....	110	80	80	81½	
Pacific.....	1,385	82½	81½	80½	
Richelieu.....	450	8½	80	.....
Telegraph.....	27	106	105½	99½	

MONTREAL WHOLESALE MARKETS.

MONTREAL, THURSDAY EVENING,
Aug. 13th, 1891.

The intensely hot weather of the opening of the week must have been of inestimable value to farmers in ripening their crops, and thus it has had a favorable effect upon the trade situation. In all lines there is a feeling

of confidence in the future, which is now commencing to show itself in an increase in the volume of overturn. During the summer the farmer must have done well. Prices for butter, cheese, eggs and farm produce, have ruled high throughout, and are as strong and buoyant as ever, and there is every prospect of a bountiful harvest and good prices before him. Naturally then merchants look forward to a brisk fall trade. Stocks throughout the country are in narrow compass. Goods have been well sold out and cautiously replaced, and the retailer is in a position to reap every cent of the advantage of a good over-turn in the fall. In all lines prices are firm, except in iron and the heavy metals. Dry goods men speak well of the situation, and predict a marked improvement in remittances when the harvest work is over. Butter and cheese are strong and higher, and factorymen seem to hold the key of the situation. Eggs are in active demand at full values. Fruit is moving out steadily. Iron is dull and listless, and tin plates are weak and lower. Leather shows more activity, and shoe-men are now full of orders. Hides are firm and stiffer in the West. Heavy chemicals are strong, and bleaching powder is a point higher. Wool is quiet, but values are no lower. Groceries show an active distribution at full rates, with sugars still eagerly asked for and teas sold well ahead. Provisions are in small compass and firmly held, and a fair jobbing trade is reported in oils, paints and glass.

ASHES.—Receipts of pots have been light. Of pearls not a barrel during the week. Pots have been sold at \$4.25@4.30 and a few barrels to outsiders at \$4.50; second at \$3.65. Pearls 2 brls sold on p.t. about \$6 40. The stock of pearls is very light. Receipts to 12th August, 1613 pots; 113 pearls. Deliveries 1593 pots; 118 pearls. In store 2th August at 6 p.m., 99 pots; 10 pearls.

BUTTER AND CHEESE.—Butter and cheese are both strong and buoyant, and factory men seem to have things coming just as they want them. We mark creamery up another half cent to 18½@19½ cts, and highest figures have been paid for good stock. Shippers are beginning to realize that higher prices must be paid and we hear of top figures being offered for choice lots. Naturally holders of butter do not care to abate their demands, although fully half of the July make is still in first hands. They seem positive that prices must come their way. In the meantime we quote Townships dairy 16c@18c, western dairy 14c@15c and creamery 18½c@19½c. Cheese is active and holders seem confident. Stocks are in very close compass in this city and the factory men are well sold up. Values are high, certainly; but that is no guarantee that, with a strong market, they will not go higher yet. In the meantime the speculators who sold ahead for delivery at a specified date are being badly pinched. They calculated on a falling market, instead of which we mark finest Western colored up to 9½c and finest white up to 8½c, with decidedly more enquiry over the cable. Eastern stock might be shaded a fraction. The sales of the week comprise: Belleville, 40 at 8½, 120 at 8½, 815 at 9c, 765 at 9 1-16. Ruling price 9c. Ingersoll, 180 at 8 15-16c, 2, 290 at 9c, 575 at 9 1-16c. Woodstock, 700 at 8 15-16c, 2,105 at 9c, 1,232 at 9 1-16c. At Waterloo the ruling price for white was 8½c although four factories cleared at 8 5-16c. One factory consigned its own stock and lost by the transaction; as it realized only 7c. The cable is 44s. The strength of the market is easily explained by the situation. From the first of last October to the end of July the shipments of butter from this continent to Liverpool were only 90,559 packages against 153,865 for the previous season, and

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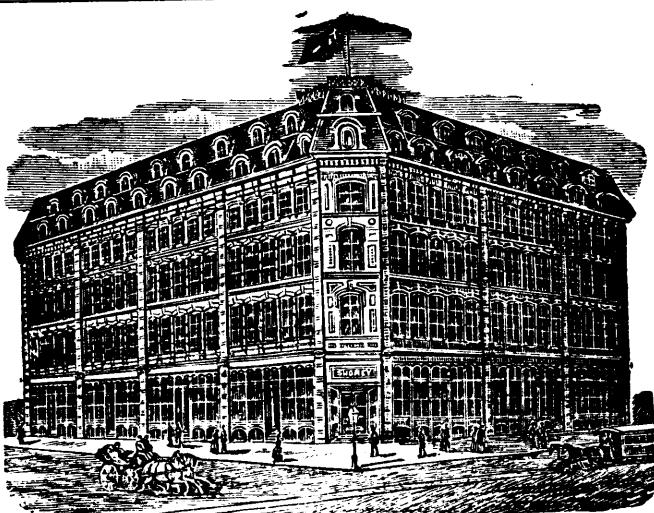
18 Bartholomew Close, London, Eng.

of cheese 1,195,182 boxes against 1,348,501 during the corresponding period of 1889.

CATTLE.—Prices in Liverpool fell again last Monday owing to the heavy offerings of English cattle. The Canadian offerings could not compete with these, and only finest steers reached 12c. We quote good to choice 11½c, poor to medium 10½c, inferior and bulls 8½c@9c. Best sheep 12½c@13c, seconds 11c@12c, merinos 10½c@11½c, rams 8c@9½c. The supply of sheep was light and prices were well maintained.

DRY GOODS.—Remittances are a shade better, but on all hands it seems agreed that there is little improvement to be expected in this direction until the crops are finally harvested and shipped. Travellers, now on their way

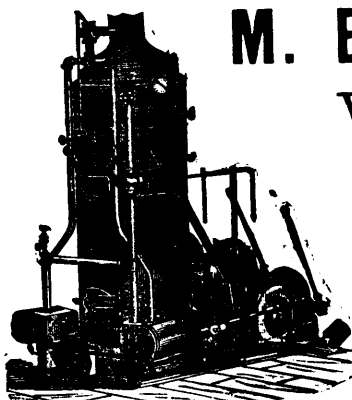
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home report a much more hopeful feeling throughout the country than existed when they first started out on their trip; but cutting is still rife. Last week a Toronto house cut the value of ordinary gray flannels 1 1/2 cents per yard in order to secure trade, and this has excited adverse comment in local dry-goods circles who hold that it is uncalled for. Fall goods are now being shipped out daily, and packing rooms are busy, while stocks are commencing to show the effects of early deliveries. The European and Continental markets are firm and it is evident that full values will have to be paid for repeat orders.

GRAIN AND FLOUR.—Buyers are holding off the local grain market awaiting the new crop and further developments before operating. The result has been a dull and uninteresting market. Values are largely nominal, but we quote No. 2 hard Manitoba at \$1.05@1.07; No. 3 do, 97c; No. 2 Northern, 96c@97c; feed do., 70c; peas, 90c per 66 pounds in store; 91c afloat; Manitoba oats, 41c; Upper Canada do., 42c per 34 pounds; corn, 75c@80c duty paid; feed, barley, 55c; good malting do., nominal. In flour only a quiet jobbing trade for immediate requirements can be chronicled; prices, however, remain steady,

and some large consignments are expected of Manitoba grades to the other side which will strengthen the market here. In the meantime we quote spring patents at \$5 35@5 50, city strong bakers at \$5 25 and bakers at \$5.00 @5 20. The *Mark Lane Express* cables its weekly review as follows: A lack of dry heat has caused the harvest to be late, but it has not been injured. The next fortnight, however, is the critical period for the failure or success of the crops. English wheat has been in slow sale at 38s@39s for red and 40s @41s for ordinary white. Many of the exchanges are almost empty, and business has been extremely limited. Foreign wheat advanced slightly. In spring grain the trade was in favor of holders for barley, oats, pulse and corn, while lentils and rye were stronger. English wheat was so scarce as to be practically unquotable. In foreign wheat there was a small advance for spot. Russian wheat was stiffly supported. Samples of American red winter wheat received by post were eagerly scanned, as a large surplus of that quality of wheat is expected and has greatly affected the markets. Good milling is usually shown. Flour was dull. The scarcity of barley prevented a decline in the prices of that cereal, but the market could not be called firm. Swedish oats were firm, and English oats

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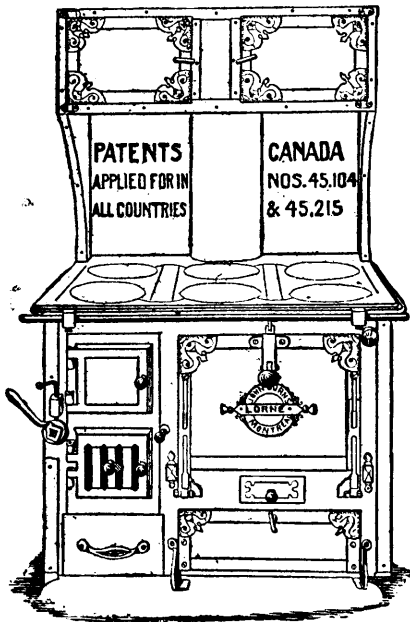
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Manager Montreal Branch.

were almost unobtainable. Beerbohm's cable reports: California wheat, off coast, 42s 9d; do. nearly due, 52s 3d. Red winter for prompt shipment 38s 6d; present and following month, 39s 9d. Liverpool wheat, spot, turn dealer. corn firm. Standard California, 8s 5d@6d; Kansas wheat, 8s 1 1/2d. White Michigan wheat, 8s 1/2d. Mixed maize, 5s 1 1/2d. Canadian peas, 6s 7d. Mark Lane English and foreign wheat, turn dealer; American and Danubian maize firmer; English and American flour, firmer. Australian wheat, off coast, 41s; present and following month, 41s 9d. Chilian wheat, off coast, 39s; present and following month, 39s 3d. Walla Walla wheat, off coast, 40s 6d; present and following month 41s.

FISH—The hot weather has worked against the fish market and business is not so brisk. We quote salmon at 14 cents. Halibut scarce and dearer at 14c. Mackerel, swordfish, bluefish, weakfish, bonito, striped bass and seabass 10c. Trout, whitefish and dore 7@8c. Haddock and cod 5c. Lobsters 15c. Black bass 8@10c. Pike 6c. Salt fish are quiet and unchanged. Some green cod are now coming in at 5@5 1/2c. B.C. salt salmon are scarce. Stocks are very light and will likely continue so until the new pack comes in next September. We quote as follows:—British Columbia salmon in barrels \$12, in half barrels \$6.25. Labrador \$15 in brls, \$8 in half barrels. Mackerel \$20 per brl, \$10 in half brl \$1.50 per kit No. 1 Labrador herring \$4.50 per brl, \$2.50 per half barrel. Halibut \$5 in half brls. Salmon trout \$4.50 in half brls. White fish \$5. Green cod \$5.50 in 200 lb barrels. Haddock \$5. No finnan haddies in the market but canned finnan haddies are selling at \$1.40 per dozen and \$5.50 per case. Smoked herrings 1 1/2@17c per box. Boneless cod 6c@6 1/2c in 14 lb boxes and

BURNS'CELEBRATED
Steel :- Range**STILL HAS THE LEAD.**A saving of 50 p.c. in Fuel by using the New
Shifting Grate.Specially Adapted for **HOTEL PURPOSES**

SAVES MONEY! SAVES TIME! And gives General Satisfaction!

CORRESPONDENCE SOLICITED.

JOHN BURNS & CO.,

— MANUFACTURERS OF —

Ranges, Broilers, Carving Stands and Cooking
Utensils of every description,**675 Craig Street, - MONTREAL, CAN.**

— THE —
Nova Scotia Cigar Manuf'g Co., (Ltd.)
Incorporated 1891.
69, 71 & 73 Buckingham Street,
HALIFAX, N.S.

Directly imported "Porto Rico"
tobacco manufactured into high grade
Cigars a specialty
Send for Samples.

6½@7c in 5 lb boxes. Boneless fish 4@5c per
lb in boxes same size.

FRUIT.—Trade is now confined to the small
fruits only, although the hot spell has rendered
lemons perceptibly scarcer. We quote Messin-
as and Palermos at \$3.5 @ \$4.50. Oranges
are neglected and dull of sale, and what stock
there is consists principally of Jamaicas which
sell at \$7.50 per barrel. Peaches are coming
in plentifully but they are of very poor quality
and badly bruised in transit. We quote 50@
75c per basket. Apples bring 40c per basket
and \$1.75@2.25 per barrel. Pears 50@75c
per basket Bartlett in barrels \$5@6.50.
Blackberries are 1c per qt basket or 80c in
pails. Pineapples 10@12c each Bananas 90c
@\$1.50 per bunch. Spanish onions \$4 per
case. Grapes 75c per basket.

FURS.—There is little to say in domestic
furs. Up to last week business in the United
States was exceptionally brisk; but last week
the bottom fell out of the market and every-
thing is now dull and depressed with the ex-
ception of sealskin which is very active in
sympathy with the brisk demand in England.

Mink is scarce and wanted, and perhaps the
high values certain to rule for seal may en-
courage the demand for the cheaper furs; but
it looks as if the sealettes and seal plushes
would reap most of the advantage, although
possibly the demand for imitations may bring
the velvets once more into vogue.

GROCERIES.—City grocers are now well sup-
plied with sugar and the demand here is slack-
ening off, but the rush from the West shows
no signs of abating, and considerable irritation
is expressed by country customers at the delay
in getting orders filled. The refineries are
turning out all the sugar possible, but it will
still be some time before they can get abreast
of the demand, let alone lay up any stock for
the future. We quote factory prices 4@4½c
for yellows and 4½c for granulated. Good low
grade yellows are scarce and asked for. In
teas everything is well bought up and most
of the tea arriving during next month is al-
ready sold. Japans are active; grades running
from 20@25 cents being most called for.
China black teas seem to be more asked for.
We quote low grade Kaisen congous at 14c@
15 cents; good Panyon 18@19c; fine to finest
Panyon 25@32½c; Pekoe Congou, low grade
24@25c; fine 30@32c; choice to choicest,
35@37½c; Morning and Ningchow Congous,
common 16@17c; good medium 20@23½c.
fine 27½@38; choice to choicest, 50@52½c;
Low grade Pakling in boxes 16@17c; medium
22½@25c; fine 25@27½c; finest 32½@35c;
choice to choicest 40@45c; low grade Canton
Capers 17½@15c; good teas 30@32½c; Foo-
chow Capers 35@45c; Orange Pekoes low
grade 20@25c; medium 30@35c; finest 45@
50c. Syrups are dull and listless. A range
of 2½c to 3½c will cover values. Molasses are
weaker. The trade sale of 500 puncheons
brought 38@37½c and in a jobbing way we
quote 41c for Barbadoes in puncheons. Antigua
37½c. Cuba 30@32½c. Sugarhouse 2@2½c.
The market is bare of currants and raisins and
it looks as if prices for the new crop would
be high, as reports from Denis agree on a poor
yield. Prunes are weak at 6½@7c for Bosnia
and 10@12c for French.

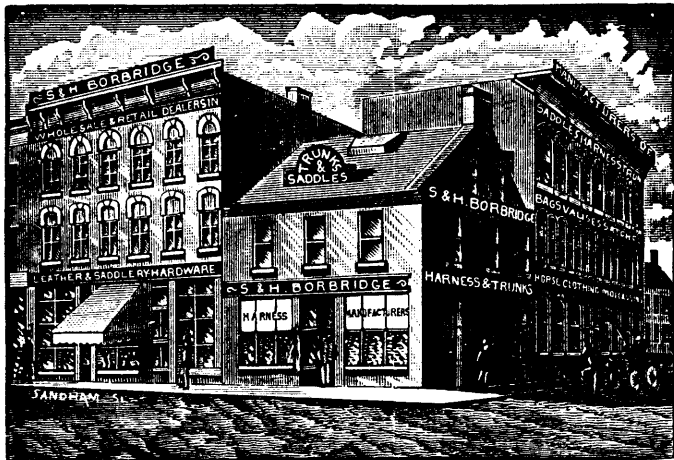
MUNN'S ^{*****} **Pure** ^{*****}
Boneless CODFISHIn 2-lb. Bricks.
Packed in Boxes, 12, 24 & 48 lbs.This Fish is Cut from the Largest Newfound-
land Codfish, and quality is unsurpassed.
Apply early.**STEWART MUNN & CO.**
22 ST. JOHN ST.,
MONTREAL.

HEAVY CHEMICALS.—The feature of the
week is the advance in bleaching powder in
England, where the Leblanc Union have
forced values up to £8 for Canada. In this
market it has risen to \$2.25@2.50 and all the
other alkalis are stiffer in sympathy. The de-
mand for bleach is brisk in this market and a
very fair volume of business is doing. Chem-
icals generally are moving fairly, with the ex-
ception of Paris green for which the season is
now over.

HIDES.—There is very little change to chron-
icle in the hide market. They are coming in
tolerable freely here, and the demand is only
a medium one, but the Toronto market seems
to be cleared out, and prices in the West are
stiffer. Tanners insist that either prices of
hides must come down or those of leather
must go up, and as there is little chance of
the former they will have to endeavor to effect
the latter. Sheepskins are selling at 50 cents
each, and clips at 40. Calf-skins sell at 7½c.
Tallow is dull and neglected. Best cake would
bring 5½ cents.

HOPS.—The hop market is quiet, brewers
having supplied themselves from New York.

S. & H. BORBRIDGE



Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins,

OTTAWA

BURNS & LEWIS

Wholesale Clothiers,

LONDON, - ONTARIO

The Largest Manufacturers of

Children's, Boys' and Youths' **CLOTHING**

IN CANADA.

We make a *SPECIALTY* of this line of **CLOTHING**, and buyers would do well to see our Sample before placing orders elsewhere, as we aim to show something **NEW** each season.

All the leading retail houses of the Dominion carry a stock of our goods.

Our Travellers are now on the road in Ontario, the Maritime Provinces and Quebec.

OSBORNE BLOIS,

Commission Merchant,

Millers' & Manufacturers' Agent

(Wholesale Only)

— REPRESENTING —

- Game, Harrison & Lerner London, Eng.
- Tea, Coffee, Spices, &c.
- Boardman Bros Manchester, "
- Railway Waste, &c.
- The Todd Milling Co. Galt, Ont.
- Flour, Mill Feed &c.
- Thos. Todd & Son " "
- Malt, Grain, &c.
- T. H. Taylor & Co. Chatham, "
- Flour.
- N. K. Fairbank & Co. Montreal
- Lard.
- Underwood & Co. Chicago
- Pork &c.

One or two large Canadian lines wanted.
Best of References.

HALIFAX - N.S.

THE CHAMPION

SEWING and TRIMMING

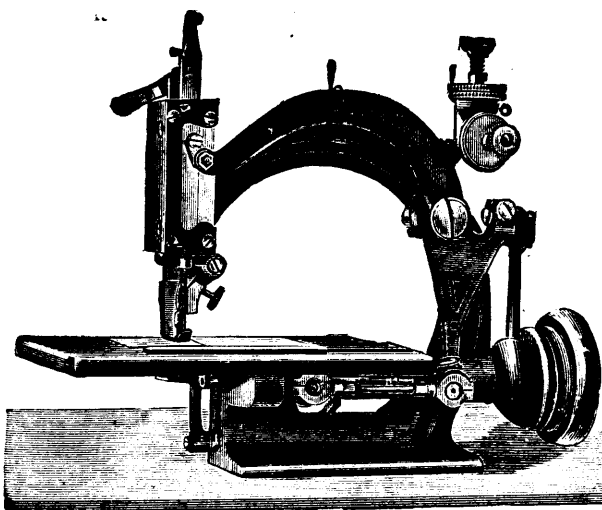
MACHINES are Durable, Economical and Efficient. We make both single and Double Thread Elastic Stitch Machines.

Our **CROCHET** Machines are simple, speedy and satisfactory. We make the plain Crochet, Automatic Braid and Sea Top Machines.

In addition to the above we are now prepared to furnish our **NEW**

Automatic Rib-Knitting Machines, which contain many important improvements over those in common use.

For full particulars address



Our new Double Thread Elastic Stitch Machine.

THE CHAMPION S. M. CO., Nos. 1708-10 & 12 GERMANTOWN AVE., PHILADELPHIA, PA.

A few lots of 1890's are offering at 20c without finding takers. The new crop seems to be fairly well forward, and we expect supplies within a few weeks. No advance sales of new are reported.

IRON AND HARDWARE.—The market for the heavy metals is dull, and prices are generally lower. No sales of Scotch pig iron are reported, but we hear of a sale of 250 tons Siemens at a figure in the neighborhood of \$20.50. Canada plates are weak and again lower. We quote \$2.75, but an offer of \$2.70 for a round lot might ensure business, as prices are a shade lower in England, and the demand is slack. There is a brisk demand for 20 by 28 terne plates, and we hear of sales at \$7.25 for the cheaper grades, and \$7.50 for the dearer. Several hundred boxes have sold at a shade under our inside figures. The bottom seems to have dropped out of the pig-lead market. We reduce prices 10 cents, and half ton lots have sold as low as \$3.50@3.75 according to brand. Antimony has also fallen two cents in sympathy with England. Spelter has dropped to 5½c for American and 6c for English. Tin plates are quiet at \$3.60 for cokes, and \$4.25 for charcoals. Cokes have sold readily at these figures, and one lot of 100 boxes brought \$3.65. There is no change in the position of wrought iron pipe. Nails, as usual, differ in price according to whether the house handling them makes them a leader or not; most houses, however, are asking a basis of \$2.15. Closing cables from London are as follows:—Spot tin £91 7s 6d; do, three months at £91 15s; market steady; G.M.B. copper, spot at £52 10s; do, futures at £53; market quiet; Scotch warrants in Glasgow 47s; No.

3 Middlesborough iron 40s 1½d; soft Spanish lead at £12 5s.

LEATHER AND SHOES.—Leather is more active and some round lots of splits have changed hands during the week within the range of our quotations. Sole is also brisker. Shoemen are beginning to cut in earnest. Orders are coming in well and the prospect is brighter all round. Stocks of leather in tanners hands are well within bounds. Not many hides are in the pits and if the demand increases materially higher prices for leather are looked for.

PAINTS, OILS AND GLASS.—A fair business is doing in oils and the prospects for the fall trade are good, as enquiries are becoming more frequent and buyers are nearly cleaned up. Cod oil is very scarce and firm, but the demand for it is light as its use has been largely discarded in favor of petroleum oils. In seal oil there seems more demand and we hear of sales at 47½ cents in fair sized lots. Castor oil is higher in sympathy with the improvement in primary markets. Linseed still jobs at 60c@63c for raw and 62c@64c for boiled. Turpentine is slightly lower and round lots command only 55 cents. Glass is quiet and unchanged. The ordinary price is \$1.40 for first break, but for 100 box lots \$1.35 would be accepted readily. Paints are steady and a moderate distributive trade is going on, but no large transactions are reported and the market can only be characterized as a moderately active one.

PETROLEUM.—The demand for coal oil is getting brisker. Crude is now \$1.34½. Can-

adian refined costs 12@12½c in Petrolia, 14c car loads here, and 15c in single barrels. American 20½c in car lots, 21½c in 10 barrel lots, and 23c for single barrels, 2 per cent. off for cash; American bensine 22 @ 26c, and Canadian 11½@15c.

PROVISIONS AND EGGS.—The supply of Western short cut pork in this market is now practically in the hands of one firm, who are asking \$17.50, although we still quote a range of \$17.25@17.50. Hogs in the West have run a very light average, and but little short cut has been packed to date. Canadian short cut is also in very compact compass, and holders have the best of the market. Smoked meats are in fair demand and firm. Eggs continue in a satisfactory position. Stocks all over this continent are under last years figures, and the market keeps firm under an active demand, and consequent free movement of receipts. Quality, however, is complained of in stock coming from points east of Toronto, while Western eggs command full figures. We quote ordinary at 12½c, and fine candled bring 13@13½c readily. In Chicago provisions are quiet but firmer, and prices are a shade higher for best hogs, the closing figures being: Light mixed \$4.45@4.75; mixed packing, \$4.40@5.50; heavy shipping, \$4.40@3.45; rough grades, \$4.40@4.85. At Liverpool provisions closed strong at the following:—Pork, 46s 3d; lard, 33s 9d; heavy bacon, old, 34s; do., new, 37s; light bacon, old, 35s 6d; do., new, 39s; tallow, 26s 9d.

WOOL.—A fair distribution of Cape wool has taken place during the week and about 300 bales have changed hands at an average price

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 304,600
Resources Over - 1,108,402
*Deposit with Dom. Gov't, - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-Half per cent. per annum is reached.

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

\$840,000 00 have been paid in Claims to Employers.

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

Bankers, - THE BANK OF MONTREAL.

HEAD OFFICE:

157 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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

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Sales of Real and Personal Property of all kinds personally attended to.
Business solicited. Returns prompt.

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Bond or Free for all kinds of Merchandise.
COLD Storage for PERISHABLE GOODS.

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Reference—Molson's Bank

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Foreign and Domestic Exchange.

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of 15 cents. In fleece nothing is doing. Millmen are still buying direct from farmers and will not be in the market for Canadian wools for two weeks to come. In the North West growers hold off for 15 cents, which is considered too high a figure for the quality of the wool off-red, and this checks business. Millmen are not in a hurry to buy, although they state they are well supplied with orders; and as neither party cares to give way too soon buyers and sellers are still apart in their ideas.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Aug. 13th, 1891.

There is a slight improvement in some departments of trade, and the feeling continues hopeful. Some damage was reported by Sunday's storm, but recent advices say that it was very slight. The yield of wheat will be larger than expected. Orders are increasing for dry goods, groceries, etc., and the prices of leading staples are firm. There is no change in the money market, with call loans ruling at

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Aug. 13.	Cash value per Sh
Brit. North America...	\$243 1/2	\$4,886,666	4,886,666	1,289,666	3 1/2	April Dec	157	382 3/4
Can. Bank Commerce...	50	5,000,000	6,000,000	900,000	3 1/2	June Dec	181 1/2	65 75
Commercial, Manitoba...	200	867,200	964,150	100,000	3 1/2	2 May 3 Nov	400	400 00
Commercial, Nfld.	200	306,000	306,000	166,000	4 1/2	30 June 31 Dec	400	400 00
Commercial, Windsor...	40	500,000	260,000	240,000	3		105	42 00
Dominion	50	1,500,000	1,500,000	1,300,000	5	1 May 1 Nov	237	118 50
Du Peuple	50	1,200,000	1,200,000	425,000	3 1/2	3 Mar 3 Sept	99	49 50
Eastern Townships	50	1,500,000	1,466,684	600,000	3 1/2	2 Jan 2 July	140	70 00
Federal	100	1,250,000	1,250,000					
Hamilton	100	1,232,500	1,217,610			1 June 1 Dec	157 1/2	157 50
Hochelaga	100	710,100	710,100			1 June 1 Dec	115	15 00
Imperial	100	1,317,000	1,771,505	885,415	4	4 June Dec	168	178 00
Jacques Cartier	25	500,000	500,000	150,000	3 1/2	2 June 2 Dec	98	24 50
Merchants' Can.	100	5,799,200	5,799,200	2,610,000	3 1/2	2 June 1 Dec	150 1/2	51 50
Merchants, Halifax	100	1,000,000	1,000,000	375,000	2	1 Aug 1 Feb	130	130 00
Molson's	50	2,000,000	2,000,000	1,100,000	4	1 April 1 Oct	160	80 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	228	432 00
Nationale	30	1,200,000	1,200,000		2	1 May Nov	80	24 00
New Brunswick	100	500,000	500,000	440,000	6	1 Jan 1 July	249	249 00
Ontario	100	1,500,000	1,500,000	280,000	3 1/2	1 June 1 Dec	114	114 00
Ottawa	100	1,000,000	1,000,000	425,000	4	1 June 1 Dec	140	140 00
People's of N. B.	30	180,000	180,000	160,000	4	1 Jan July	113	22 60
Quebec	100	2,500,000	2,500,000	560,000	3 1/2	June Dec	121	141 00
St. Stephen's	100	300,000	300,000	35,000	2	2 April Oct		
Standard	50	1,000,000	1,000,000	590,000	4	1 Jan July	157 1/2	78 75
Toronto	100	2,000,000	2,000,000	1,600,000	5	1 June 1 Dec	229	229 00
Union, (Halifax)	50	500,000	500,000	40,000	3		118	59 00
Union of Can.	100	1,200,000	1,200,000	200,000	3	2 Jan 2 July	85	85 00
Ville Marie	100	500,000	479,250	20,000	3 1/2	2 June 1 Dec	95	95 00
Western Bank of Can.	100	500,000	367,706	75,000	3 1/2	1 April—Oct	99	110 00
Agri. Sav. and Loan Co.	50	630,000	619,132	98,000	3 1/2	1 Jan 1 July		
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July	114	114 00
Brit. Mortg. Loan Co.	100	450,000	289,036	52,000	3 1/2	2 July		
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	111	27 75
Canada Cotton Co.	100	2,000,000	2,000,000		3 1/2	May Aug	31	31 30
Can. Landed & Nat'l Inv't Co	50	1,500,000	663,399	158,000	6	2 Jan 2 July	124 1/2	62 37 1/2
Can. Perm. Loan and Sav.	50	5,000,000	2,600,000	1,550,156	6	1 Jan 1 July	198	99 00
Can. Sav. and Loan Co.	50	750,000	681,077	150,000	6	7 June Dec	119	59 50
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	192,000	3	3 Jan July	122	122 00
Dominion Sav. and Inv. Co.	50	1,000,000	918,250		3	30 July 31 Dec	95	47 50
Dominion Telegraph Co.	50	1,000,000	1,000,000		1 1/2	15 Jan—Qty	88 1/2	44 50
Dundas Cotton Co.	100	500,000	500,000					
Farmer's Loan and Sav. Co.	50	1,067,250	1,611,436	112,500	3 1/2	May Nov	122	61 00
Freehold Loan and Sav. Co.	100	3,281,500	1,317,100	629,000	4	1 June 1 Dec	142 1/2	142 75
Hamilton Prov. and Loan	100	1,500,000	1,100,000	255,000	3 1/2	2 Jan 2 July	12 1/2	125 50
Home Sav. and Loan Co.	100	1,500,000	150,000	65,000	3 1/2	2 Jan 2 July		
Hochelaga Cotton Co.	100	2,000,000	1,000,000		5	March—Qty.		
Huron & Lambton Loan Co.	50	500,000	315,059	47,570	3 1/2	2 Jan 2 July	158	79 00
Imperial Loan and Inv. Co.	100	629,850	625,900	106,000	3 1/2	8 Jan 8 July	123	123 00
Landed Banking and Loan.	100	700,000	493,000	80,000	3	2 Jan 2 July	122	122 00
Lond. & Can. Loan and Ag.	50	5,000,000	700,000	360,000	4	15 Mch 15 Sept	129	64 50
London Loan Co.	50	879,700	622,650	60,000	3 1/2	31 Dec 30 June	107	53 50
Lond. and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	117	117 00
Manitoba Inv. Assoc.	100	103,000	100,000	3,000	4	1 Jan July	107	107 00
Manitoba Loan	100	1,250,000	312,500	111,000	3 1/2	1 Jan July	108	108 00
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	2 Jan—Qty	106	42 40
Montreal City Gas Co.	40	2,000,000	2,000,000		4	15 April 15 Oct	208	83 20
Montreal Street Ry. Co.	50	600,000	600,000		4	6 May 6 Nov	185	92 50
Montreal Cotton Co.	100	800,000	800,000		3 1/2		79 1/2	79 50
Montreal Loan and Mortg.	50	1,000,000	500,000		3 1/2	15 Mch 15 Sept	125 1/2	62 50
National Investment Co.	50	700,000	420,000	30,000	3	31 Dec 30 June		
Ont. Indus. Loan and Inv.	100	468,800	313,400	165,000	3 1/2	30 June 31 Dec		
Ont. Loan and Deb. Co.	100	2,000,000	1,000,000	379,000	3 1/2	1 Jan 1 July	126	126 00
People's Loan and Dep. Co.	50	600,000	589,300	107,000	3 1/2	1 Jan 1 July	114	57 00
Real Est. Loan and Deb. Co.	50	800,000	477,200	5,000	3	1 Jan July	49	24 50
Richelieu and Ont. Nav. Co.	100	1,519,000	1,350,000		3	9 Feb 15 Sept	61 1/2	61 12 1/2
Royal Loan and Sav. Co.	50	300,000	470,000	57,000	4	1 Jan July	130	65 00
Starr Mfg Co., Halifax	100	200,000	200,000		5	March	25	25 00
Toronto City Gas Co.	50	800,000	800,000		2 1/2	1 Feb—Qty	172	86 00
Union Loan and Sav. Co.	50	1,000,000	827,000	215,000	4	1 Jan 1 July	133	66 50
Western Can. Loan & Sav.	50	3,000,000	1,000,000	700,000	5	1 Jan July	175	87 50

4 1/2 @ 5 per cent, and prime commercial paper discounted at 6 1/2 per cent. Sterling exchange is weaker. Stocks are quiet and firm, and in some cases higher. Following are the closing bids as compared with last Thursday:—

Banks.	Bid Aug. 13.	Bid Aug. 6.	Loan Cos.	Bid Aug. 13.	Bid Aug. 6.
Montreal	224	222	Bldg. & Loan....	110	110
Ontario	113	111	Can. Landed....	124 1/2	124 1/2
Toronto	220	217	Can. Per.	199	199
Merchants	149	148	Dom. Savings....	95	95
Commerce	130	129 1/2	Greenough	142 1/2	143
Imperial	168	164 1/2	Huron & Erie	167	156
Dominion	237	233 1/2	Imperial Loan	123	122
Standard	157 1/2	156	Peoples	114	115
Hamilton	160	157	Union	133	133

BUTTER.—The receipts are moderate, with choice qualities somewhat firmer owing to limited supply. The best dairy tub is 14c @ 15c, and creamery 19c. Medium tub 11c @ 12c and common 9c @ 10c. Cheese is unchanged with sales at 9 1/2c. Eggs are rather easier and the demand slack; prices 12c @ 12 1/2c.

FLOUR AND GRAIN.—The flour trade is quiet, with prices generally unchanged. Ontario patents are quoted at \$4.50 @ \$6, straight rol-

lers at \$4.20 @ \$4.25 and extras at \$3.85 @ \$3.90. The feeling with regard to wheat is unsettled, and trade this year must be done on an export basis. The surplus is estimated in the neighborhood of 25,000,000 bushels. Sales of round lots of new fall at 85c @ 87c Ontario points and of old at 88c @ 90c, No. 1 Manitoba hard offers at \$1.15, \$1.11 bid, No. 2 hard at \$1.08 @ \$1.09, with sales at \$1.07 and No. 3 hard sold at 96c on C.P.R. east and at 95c west. Barley is quiet with prices nominal, some damage was done by Sunday's storm. Oats offer freely and are easier, sales of white to arrive at 38c, and mixed at 37c on track. Peas are quiet and firm with sales outside at 65c. Rye in demand at 75c. Bran quiet and prices nominal at \$14 @ \$15.

GROCERIES.—Trade is moderately active and prices generally unchanged. The supply of sugars is fair, and prices steady. Granulated 5c @ 5 1/2c, and yellows 4c @ 5c. Canned goods in fair demand with best salmon selling at \$1.55. Trinidad advices report improved demand for molasses, with stocks small. New Japan teas, low grades selling at 18c @ 20c.

HARDWARE.—There is a fair trade with prices not quotably changed.

HIDES AND SKINS.—The hide market is un-

Wholesale Grocery, Wine and Produce Houses.

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 Importers of
Teas and Coffees
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"OUR NATIONAL FOODS"
And Choice Breakfast Cereals

Desiccated Wheat.....4 lbs] 1 doz. in case.	Patent Prepared Groats...1 lb tins
Desiccated Rolled Oats.....4 lbs		Gluten Flour.....4 lbs
Snow Flake Barley.....3 lbs		Barley Meal.....4 lbs
Roller Wheat Flakes.....3 lbs		Rye Meal.....4 lbs
Buckwheat Flour, S.R.....4 lbs		White Corn Grits.....4 lbs
Prepared Pea Flour.....2 lbs		Germ Meal.....4 lbs
Baravena Milk Food.....1 lb tins		Frumenty.....2 lbs
Patent Prepared Barley...1 lb "		Pearl Barley (xxx).....2 lbs

The Ireland National Food Co., (Ltd.), Toronto, Ont.
 The trade supplied in Montreal, Quebec and Maritime Provinces by
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THE BEST GOODS IN THE MARKET

Frankfort,		Chicken,
Cambridge,		Ham
Bologna,		and Tongue
Sausages, Etc.		

THE MOFFAT PACKING CO., MONTREAL.
 Manufacturers of high-class Meats & Sausages.

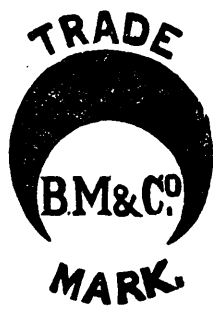
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WINDSOR LION BRAND
 Tomatoes Corn, &c., &c.
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 D. MASSON & Co., St. Paul St., Montreal Agents

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 Pure Leaf Lard for Family Use.
 Canned Corn Beef and Barrel Beef.
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First-Class SAUSAGES, Fresh or Smoked.

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Oatmeal Mills,
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 Via transit to the Maritime Provinces.
Samples and Prices on Application.
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BRUNNER, MOND & CO., Limited,
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 Manufacturers of **PURE ALKALI,** Guaranteed 58 degrees.
 The Strongest and Purest Form of SODA ASH in the market, and the most economical form of Soda for the manufacturers of
GLASS, PAPER, WOOD PULP, SOAP and STARCH,
 — ALSO FOR —
PRINTERS, BLEACHERS and COLORS.
BICARBONATE OF SODA—The Purest and Cheapest in the Market.
SODA CRYSTALS—Of the Finest Quality.



WINN & HOLLAND,
MONTREAL,
 Sole Agents for the Dominion of Canada.

changed. Cured still quoted at 8c and green at 3c@5c. Pelts are quoted at 40c and lamb-skins at 50c. Calfskins at 5c@7c.
 LIVE STOCK.—Receipts of cattle moderate, but sufficient for demand. Prime exporters bring 4 1/2c@5 1/2c and medium 4 1/2c. Butchers cattle rule from 3 1/2c@4c per lb, and inferior as low as 2 1/2c. Stockers from 3c@4c. Sheep steady

with exporters selling at \$3.50@3.75 per cwt. and butchers at \$3.75@4.25 per head. Hogs firm on light receipts; choice fat \$5.50@5.75 per cwt, and store hogs \$4.50@4.75
 PROVISIONS.—The demand for smoked meats is good. A car of long clear bacon sold at 8c and jobbing lots 8 1/2c@8 3/4c. Smoked hams sell at 12c@13c, bellies at 11c, backs at 11c@11 1/2c

and rolls 9c. Canadian Mess pork \$15. Lard firm with sales at 10 1/2c@10 3/4c. Potatoes dull and easy at \$1. Beans \$1.70. Hay more plentiful and easy at \$11@12.
 WOOL.—This market is very quiet with no changes to note. Fleece is nominal at 18c@21c. Pulled wools sell at 22 1/2c and extras at 27c@27 1/2c.

THOS. J. POTTER
AUCTIONEER.

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

Real Estate and Commercial Sales only solicited. Accurate Valuation Furnished. Twenty-three years' experience.

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Electricians,

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BRASS FINISHER.

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Spun SHEET METAL Goods

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English Varnishes

COLORS.

Also sole makers of the new and famous color,

CARMINETTE,

(A better Color than English Vermillion)

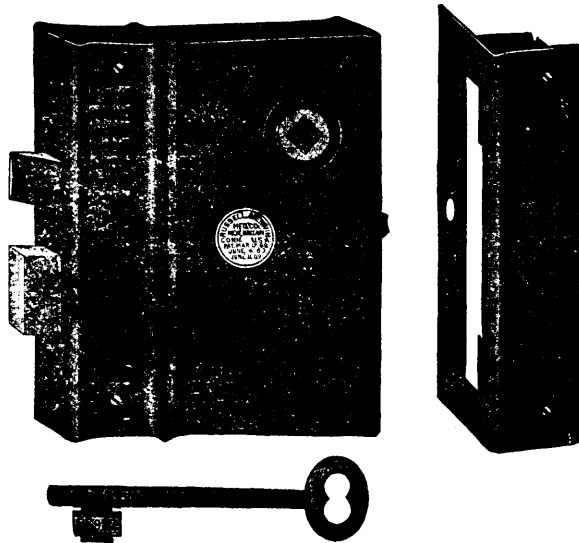
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MEMORIAL WINDOW TORONTO ONT
MEDALISTS CHURCH & SECURE STAINED-GLASS
LONDON ESTD 1866

Wrought Steel Door Locks.



No. 3820

Write for Illustrated Catalogue to your Jobber or to

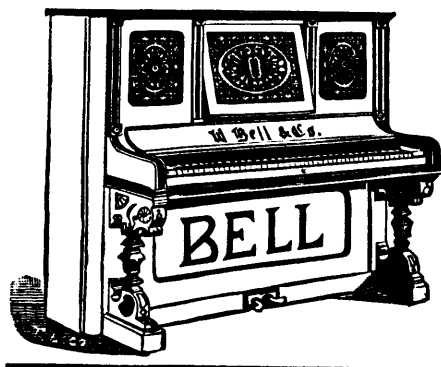
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New Britain, Conn., New York, Philadelphia, Baltimore and London.

SOLE MANUFACTURERS.

The attention of Merchants, Architects and Builders is called to this important improvement in the manufacture of Door Locks, which we now make in full variety from Wrought Steel at prices to compete with cast iron.

They excel in beauty of design and finish, lightness and strength, and are indestructible.



ESTABLISHED 1864.

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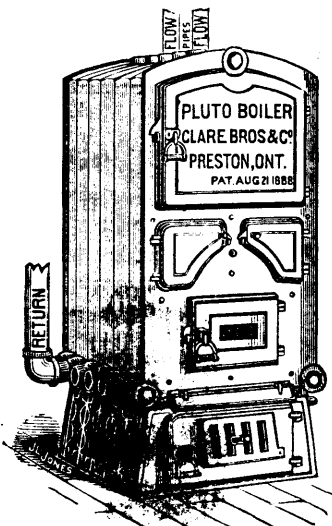
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Is giving splendid satisfaction.

Write for particulars, and ask for our "Furnace Book"—it will interest you.



CLARE BROS. & CO.
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MANUFACTURERS OF

For Paper Mills

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and Pulp Mills.

FURDINIER WIRES, DANDY ROLLS & CYLINDERS.

THE CELEBRATED "PERFECTION BRONZE."

Genuine Babbitt

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Anti-friction Metals, &c.

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ALFRED TREVITHICK & CO., Proprietors

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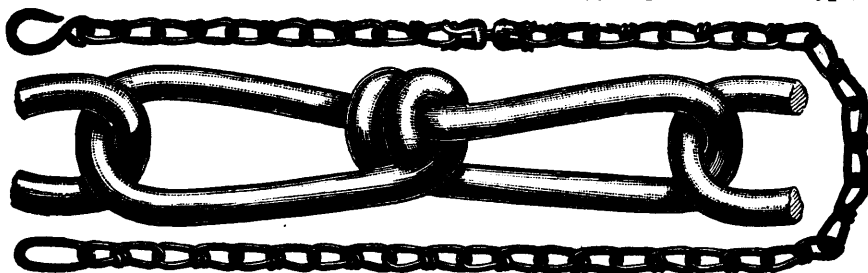
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Lightest, Strongest and Best Trace Chain in the market.

We also manufacture a full line of COW TIES, DOG CHAINS, HALTER CHAINS, Etc.

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"Otto" Gas Engine Works, PHILADELPHIA, - Pa. U.S.A.

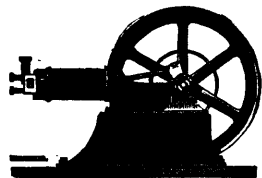
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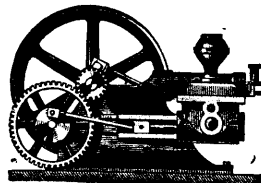
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Railway and Contractors Supplies A SPECIALTY.

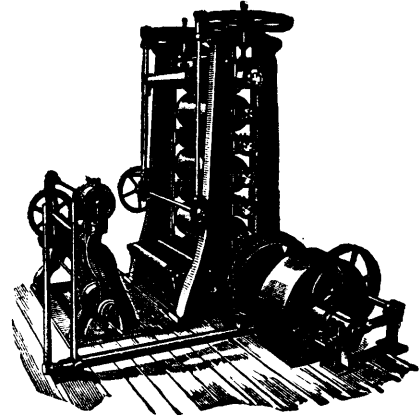
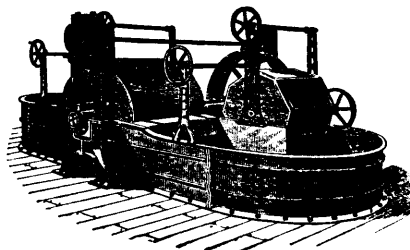
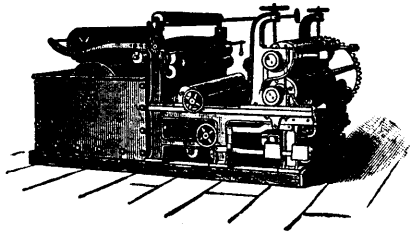
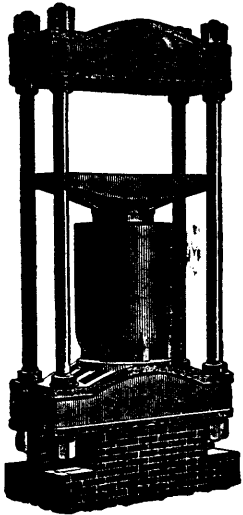
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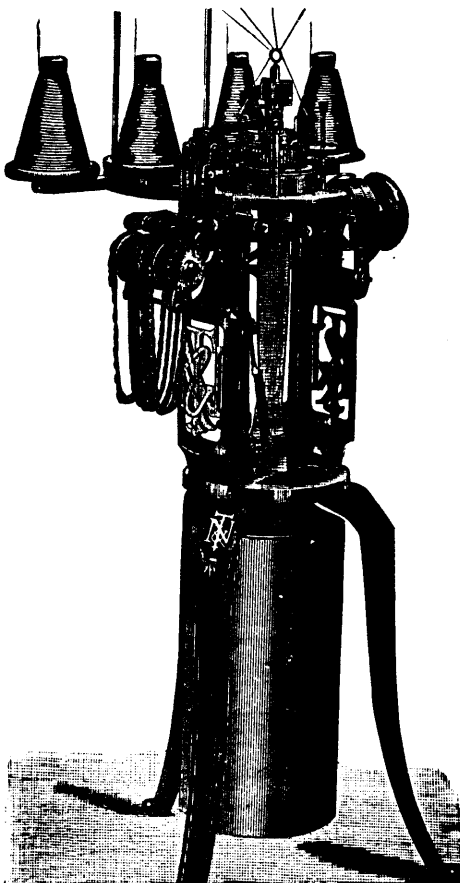
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 13, 1891.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.	\$ c.		
Boots and Shoes.													
Brogans	\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80	Roast chicken, 1-lb tins.	0 00	1 50	Soda Ash	1 75	1 85
Coburgs	0 95	1 20	0 85	0 99	0 75	0 80	Roast turkey, 1-lb tins.	0 00	2 40	Soda Bicarb.	2 30	2 50
Split Balmorals	1 00	1 25	0 85	1 00	0 75	0 80				Sal Soda	0 97	0 95
Kip	1 15	1 40	0 99	1 15	0 80	1 00				Concentrated	1 75	2 00
Buff	.....	1 25	1 50	1 10	1 50	0 90	1 15	Corn Brooms.					
Calf	.....	2 00	3 00	0 00	0 00	0 00	0 00	No. 1 Gem 4 strings, hard			Dyestuffs.		
Buff Congress	1 25	1 60	1 10	1 60	0 00	0 00	wood handle	3 25	0 00	Archil, con.	0 27	0 29
Calf	1 90	1 40	0 00	0 00	0 00	0 00	No. 2 do 3 strings	2 75	0 00	Cutch	0 08	0 09
Split boots	1 35	2 10	1 00	1 60	0 95	1 15	No. 3 do 3 strings	2 15	0 00	Ex. Logwood	0 10	0 15
Kip	2 00	3 00	1 50	1 79	1 10	1 40	No. 4 do 3 strings	1 95	0 00	Chips	1 90	2 25
Calf	2 75	3 90	0 00	0 00	0 00	0 00	No. 0 Hurl 4 strings	2 85	0 00	Indigo (Bengal)	1 50	1 75
Felt boots half fox	1 60	2 10	0 00	0 00	0 00	0 00	No. 1 do 3 strings	2 45	0 00	Madras	0 70	1 00
" full	1 80	2 60	0 08	0 00	0 00	0 00	No. 2 do 3 strings	2 10	0 00	Gambier	0 06	0 07
" Sox	0 35	0 75	0 00	0 00	0 00	0 00	No. 3 do 3 strings, bass-wood handle	1 75	0 00	Madder	0 11	0 15
								O. K. 3 strings basswood handle	1 40	0 00	Sumac	70	0 80
Peppd.													
Split Batts	.....	0 65	0 85	0 70	0 80	0 40	0 50	Drugs & Chemicals					
Split Balmorals	0 89	0 90	0 70	0 85	0 50	0 60	Acid Carbolic Cryst Medi	6 30	0 35	Labrador Herrings, No. 1	4 50	5 00
Kip	1 00	1 10	0 75	0 90	0 50	0 65	Aloes, Cape	0 12	0 15	French Shore, No. 1	4 00	4 50
Buff	0 90	1 15	0 80	0 90	0 50	0 65	Alum	1 75	2 00	Sea Trout	6 00	0 00
Pebbled	0 90	1 15	0 80	0 90	0 50	0 65	Borax, xtlis	0 09	0 11	Cape Breton Herrings	5 00	0 00
								Brom. Potass	0 45	0 48	halves	2 75	0 00
								Campher, Eng. Ref	0 67	0 79	Mackerel, No. 1, kitta	1 50	0 00
								Am. Ref	0 62	0 65	4 brl	9 00	1 00
								Citric Acid	0 60	0 65	Green Cod, Large	0 00	0 00
								Copperas, per 100 lbs.	1 60	2 00	No. 1	0 00	0 00
								Creosol Tartar	0 30	0 35	Draft	3 00	0 00
								Epsom Salts	1 50	1 75	Dry	5 00	0 00
								Glycerine	0 16	0 23	Salmon No. 1 brls	15 00	0 00
								Gum Arabic per lb	0 55	1 25	" "	0 00	0 00
								" Trag	0 49	0 85	Salmon, No. 1 (tierces)	0 00	22 00
								Morphia	1 40	1 60	" "	0 00	21 00
								Opium	3 75	4 60	" 3	0 00	18 00
								Oxalic Acid	0 10	0 12	Brit. Col brls	12 00	0 00
								Phosphorus	0 75	0 80	Boneless Fish	0 06	0 07
								Potash Bichromate	0 11	0 14	Cod	0 04	0 06
								Potass Iodide	3 50	3 75	Flour.		
								Quinine	0 30	0 45	Patent, winter	5 25	5 50
								Strychnine	0 90	1 03	Patent, spring	5 25	5 50
								Tartaric Acid	0 44	0 48	Straight roller	4 80	4 93
								Tin Crystals	0 25	0 30	Extra	4 50	4 60
								Heavy Chemicals.					
								Bleaching Powder	2 25	2 50	Superfine	4 00	4 10
								Blue Vitriol	4 50	5 50	Fine	0 00	0 00
								Brimstone	2 25	2 50	Superfine Bags	2 20	2 35
								Caustic Soda 60°	2 50	2 70	Extra	5 25	5 45
								" 70°	2 80	3 00	City Strong Bakers	5 00	5 20
											Strong Bakers	5 00	5 20
											(Seconds)	0 00	0 00
											Oatmeal, standard bag	2 85	3 00
											Oatmeal, granulated, bag	2 85	3 10
											" Rolled	2 85	3 00

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POROUS TERRA COTTA
FIRE PROOFING MATERIAL.

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Cassidy & Co., Manufacturers and Importers of		

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JAPANS,
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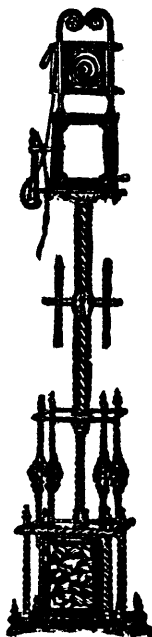
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 13, 1891.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes sections for Farm Products, Groceries, and various other goods.

Wholesale prices to the wholesale trade; jobbers would have to pay in addition.

Peat Moss, FOR STABLE BEDDING.

Superior to the German Moss. The best, cheapest and healthiest in the world; keeping the Horses clean, feet soft, and giving pure air in the Stable.

\$12.50 per Ton F.O.B. Cars or Steamer here. Wholesale Only. CHARLOTTETOWN MOSS LITTER CO., Charlottetown, P.E.I.

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We have on hand a considerable stock of New and Second-hand Machinery, consisting of Engines and Boilers of different Horse Power capacity. CARPENTERS' AND CABINET MAKERS' Machinery, consisting of Planers, a Boulé Shaper and Carver Machine, also a Boring Machine, &c., &c., Wood Lathes, Iron Lathes of different sizes, Shingle Machines and Tools in general. The whole to be sold at a great reduction from now to the FIRST MAY, being obliged to change our locality. A visit immediately is solicited.

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Advertisement for The Gem Freezer. Includes an image of the freezer and text: DOUBLE ACTION. GEARING COMPLETELY COVERED. WHITE CEDAR PAIL. SELF-ADJUSTING SCRAPER. CANS FULL SIZE. USES SMALLEST POSSIBLE QUANTITY OF ICE. THOROUGHLY WRAPPED FOR SHIPPING.

Advertisement for ARMSTRONG MAN'G. CO. Includes an image of a steam engine and text: WATER GAS AND BRIDGEPORT. CONN. STEAM TOOLS. FOR SALE BY J. & H. TAYLOR, Montreal. JAS. MORRISON, Toronto. J. H. ASHDOWN, Winnipeg, Man. THOS. ROBERTSON, McEILVEY & BIRCH, Kingston. RICE, LEWIS & Co., STEVENS & BURNS, London, Ont.

Advertisement for THE INGRES-COUTELLIER. Includes text: NATURAL METHOD SCHOOLS OF LANGUAGES. NATIVE TEACHERS. BRANCHES ALL OVER THE DOMINION.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 13, 1881.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Horse Shoes.....	3 65 3 75	Shot per 100 lbs.....	5 55 5 75	Harness.....	0 24 0 30
4dy to 5dy—Cold Cut, {	2 75 0 00	Terms, 4 months, or 3 pc	0 00 0 00	Lead Pipe per 100 lbs.....	6 25 6 50	Upper Heavy.....	0 25 0 25
3dy—3dy—{ Can. Pat. }	3 25 0 00	or 30 days.....	11 00 13 00	Zinc Sheet.....	6 50 6 60	Light.....	0 23 0 32
8dy—Ano. HotCut, Am Pat	5 55 0 00	Asses ss. & ds.—25 to 30 dia	0 04 0 00	" Spelter.....	18 40 00 00	Grained Upper.....	0 23 0 30
Steel Cut, Am. or Can. Pat		Coal Chalk—1	0 04 0 00	Scrap Iron—Chairs.....	0 00 17 00	Scotch Grain.....	0 30 0 34
16dy to 60dy.....	2 35 0 00	8-16.....	0 05 0 00	Machinery scrap.....	0 00 17 00	Kip Skins, French.....	0 60 0 75
8dy to 9dy.....	2 60 0 00	7-16.....	0 04 0 00	Wrot iron.....	3 00 3 50	English.....	0 50 0 70
6dy to 7dy.....	2 97 0 00	1.....	0 04 0 04	Canada Blasting	4 75 5 00	Canada Kip.....	0 30 0 45
4dy to 5dy.....	3 10 0 00	Galvanized Iron:		F F F.....	0 05 0 05	Hemlock Calf.....	0 50 0 65
3dy.....	3 80 0 00	Morewood Lion, No. 28	0 00 0 06	Barbed wire, per lb Gal	0 05 0 00	Light.....	0 40 0 50
3dy—Ano.....	5 40 0 00	Morewood & Heathfield.	0 00 0 00	Paint.....	0 00 2 75	French Calf.....	1 05 1 40
Casing, Flooring, Box, Shook		Queen's Head, or equal.	0 00 0 05	Fencingwire, No. 8	0 00 2 80	Splits, Light & Medium.	0 16 0 22
and Tobacco Box:		Common.....	0 04 0 05	" No. 9	0 00 3 00	Splits, Heavy.....	0 13 0 16
8dy.....	4 25 0 00	Pig Iron: Siemens No. 1.	21 00 21 50	" No. 10	0 00 3 00	Small.....	0 12 0 14
4dy to 5dy.....	3 50 0 00	Coltass.....	22 00 0 00	Buckthorn Wire.....	0 00 0 05	Leather Board, Canada.	0 06 0 10
6dy and 9dy.....	3 25 0 00	Calder.....	21 50 0 00	Hides and Tallow.		Emameled Cow, per ft.	0 15 0 17
8dy and 9dy.....	3 00 0 00	Langloan.....	22 00 0 00	Montreal Green Hides		Pebble Grain.....	0 70 0 15
10dy to 30dy.....	2 75 0 00	Shotts.....	21 50 0 00	" No. 1 per 100 lbs	0 00 5 50	Glove Grain.....	0 10 0 14
Cut Spikes: all sizes	2 50 0 00	Summerlee.....	21 00 21 50	" No. 2.....	0 00 4 50	H. Calf.....	0 12 0 14
Common Flour Barrel:		Gartherric.....	19 25 19 50	" No. 3.....	0 00 3 50	Brush (Cow) Kid.....	0 10 0 10
0 1 in.....	4 65 0 00	Carnbroe.....	19 25 19 50	fanners pay 75c to \$1 more		Buf.....	0 11 0 14
1 in.....	4 25 0 00	Eglinton.....	19 50 0 00	for sorted, cured and insp'd		Russetts, Light.....	0 35 0 40
1 1/2 in.....	5 95 0 00	Hematite.....	25 20 0 00	Hamilton, No. 1 insp.....	5 75 0 10	Russetts, Heavy.....	0 25 0 30
Finishing Nails:		Bar Iron, per 100 lbs	3 00 0 00	No. 2.....	4 75 0 00	" No. 2.....	0 25 0 30
1 in.....	6 20 0 00	Ord. Crown.....	0 00 0 25	Toronto " 1.....	5 00 5 25	" Saddlers.....	8 00 9 00
1 1/2 in.....	4 50 0 00	Best Refined.....	0 00 0 25	" 2.....	0 00 0 00	Lmt. Fr. Calf.....	0 65 0 80
2 in.....	3 75 0 00	Siemens.....	0 00 0 25	Norm.—The above are		English Oak.....	0 33 0 43
2 1/2 in.....	3 50 0 00	Swedes.....	3 50 3 75	prices in the west.		Rough.....	0 30 0 35
3 in.....	3 50 0 00	Sheet Iron to No. 20	2 60 3 75	Chicago Buf.....	7 50 0 00	Dongola, extra.....	0 30 0 32
3 1/2 in.....	3 25 0 00	Boiler Plates.....	2 40 2 60	" Steers.....	8 10 0 00	" No. 1.....	0 20 0 25
4 in.....	3 25 0 00	Boiler Lowmoor.....	0 50 0 60	" Calfskins.....	0 00 0 00	ordinary.....	0 15 0 20
4 1/2 in.....	3 10 0 00	Hops and Bands.....	2 40 0 00	" Bulls.....	0 00 0 00	Oils.	
Click and Heavy Click:		Canada Plates:		Dry No'r West.....	0 11 0 00	Cod Oil, Newfoundland.	0 38 0 40
1 in.....	6 20 0 00	Good Brands.....	2 85 2 90	Sheepskins.....	0 10 0 00	" Halifax.....	0 60 0 00
1 1/2 in.....	4 50 0 00	Iron W c: 0 to 7 p 100 lbs	2 65 0 00	Clips.....	0 40 0 00	" Gaspe.....	5 07 0 00
2 in.....	3 75 0 00	Wro' Iron pipe, 1/2 to 2 in	0 00 0 00	Lambskins.....	0 30 0 40	S. R. Pale Seal.....	0 00 0 00
2 1/2 in.....	3 50 0 00	60 p. over 2 in. 62 p.c.	0 00 0 00	Calfskins unispected.....	0 07 0 00	Straw Seal.....	0 00 0 00
3 in.....	3 25 0 00	Stee cast per lb.....	0 11 0 12	Horse Hides western, each	2 75 9 00	Cod Liver Oil.....	0 00 0 00
3 1/2 in.....	3 00 0 00	" Spring, 100 lb.....	3 00 0 00	" City.....	2 00 2 25	[Distributing Prices]	
Sheep and Plat Pres'd Nails		" Tire " lb.....	8 00 0 00	Tallow, refined.....	5 50 0 00	Cod Oil, Newfoundland.	0 40 0 45
1 in.....	6 70 0 00	" Sleigh Shoe, lb.....	0 00 2 10	rough.....	2 00 3 80	Do Halifax.....	0 00 0 00
1 1/2 in.....	5 00 0 00	" Machinery.....	3 25 3 50	Leather.		Do Gaspe.....	0 40 0 45
2 in.....	4 25 0 00	Tin Plates:		No. 1 B. A. Sole.....	0 20 0 22	S. R. Pale Seal.....	0 47 0 50
2 1/2 in.....	4 10 0 00	IX.....	Usual	No. 2.....	0 17 0 18	Straw Seal.....	0 00 0 00
3 in.....	3 75 0 00	IC Coke.....	3 60 3 75	No. 3.....	0 13 0 15	Cod Liver Oil, Nfid.....	0 00 0 00
3 1/2 in.....	3 50 0 00	IC Charcoal.....	4 25 4 50	No. 1, ordinary Sole.....	0 19 0 20	Lard Oil, Extra.....	0 75 0 80
4 in.....	3 50 0 00	DX.....		No. 2.....	0 16 0 17	" No. 1.....	0 60 0 70
4 1/2 in.....	3 50 0 00	DX.....		No. 3.....	0 13 0 14	" aw.....	0 60 0 63
5 in.....	3 50 0 00	DX.....		Buffalo Sole, No. 1.....	0 00 0 06	" Boiled.....	0 64 0 66
5 1/2 in.....	3 50 0 00	DX.....		" No. 2.....	0 00 0 06	Olive, Pure.....	1 15 1 25
6 in.....	3 50 0 00	DX.....		" No. 3.....	0 18 0 19	" Machinery.....	0 95 1 10
6 1/2 in.....	3 50 0 00	DX.....		Zansibar, No. 1.....	0 00 0 10	" Extra, qt., p case	3 00 3 60
7 in.....	3 50 0 00	DX.....		" No. 2.....	0 00 0 10	" pts do.....	2 40 2 00
7 1/2 in.....	3 90 0 00	DX.....		" No. 3.....	0 00 0 00	" pts do.....	2 70 2 63
8 in.....	4 25 0 00	DX.....		Slaughter, No. 1.....	0 21 0 24	Spirits Turpentine, bris.	0 56 0 67
8 1/2 in.....	4 50 0 00	DX.....					
9 in.....	4 75 0 00	DX.....					
(Dis. 20 per cent.)							

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

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

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

The Canada Sugar Refining Co'y
(Limited.) MONTREAL,
Offer for Sale all Grades of Refined Sugars and Syrups of
the well-known Brand



CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST,
MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Co'y, Montreal:

Gentlemen,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscope, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar Refining.

The test by the Polariscope showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTE PURE SUGAR.

JOHN BAKER EDWARDS,
P., D., D.O.L., F.C.S.,
Public Analyst for the District of Montreal,
and Professor of Chemistry.

CHEMICAL LABORATORY,

MEDICAL FACULTY, MCGILL UNIVERSITY,

MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company:

Gentlemen,—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,
G. P. GIRDWOOD,

Stellarton Foundry Machine Works

Manufacturers of
Rotary Saw Mills, Shingle, Laths and
other Machinery.

Supplies also Double Surface Plane and Matcher.
Bus. Planers. Stoves, Furnaces.

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Correspondence solicited.

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It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

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

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

THE COMPANY'S OFFICE,

30 St. John Street, Montreal

MONTHLY WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 13 1911.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Coal Oil:							
Crude.....	\$ 1.32 0 00	and'n Min'l, 5 shds, pr 100	\$ 0 65	Bright Chewing.....	0 49 0 53	Louis Duvan.....	15 00 16 50
Car Lots Store, (2 p.c. off)	0 00 0 14	No. 1 Furnit'e Vrn'h, pr gr	0 55	Smoking.....	0 82 0 00	Louis Roederer.....	29 00 31 00
Broken lots.....	0 00 0 15	Extra.....	0 75	R. & R.....	0 50 0 00	Brandies—Hennessy.....	6 50 8 00
Am. in car lots.....	0 00 0 24	Brown Japan.....	0 55	Navy, 3s.....	0 52 0 00	1 Star.....cases	12 00 0 00
" 5 bbls.....	0 00 0 24	Black.....	0 50	Smoking, 6s.....	0 50 0 50	V. O.....	16 00 0 00
" 10 bbls.....	0 00 0 22	Orange Shellac.....	1 75	Solsace, 12s.....	0 45 0 00	Martell.....	6 00 0 00
" single bbls.....	0 00 0 22			Myrtle Navy.....	0 45 0 00	Cases (one star).....	11 60 0 00
Glass:	50¢ 100¢	Salt.			0 55 0 00	Bi-quet Dubonche.....	3 95 4 10
United inches, 60 to 25.....	1 35 1 40	Liverpool per bag.....	0 46 0 50	Wines, Liquors, etc.		Renault & Co.....	3 90 5 00
United inches 26 " 40.....	1 45 1 50	Canadian, in small bags.....	2 35 3 25	Alc—Bass's..... qts	2 50 2 55	Quantin & Co.....	3 90 4 15
" 41 " 50.....	3 25 3 50	Quarters.....	0 33 0 35	Porter—Guinness & Sons		Scotch Whiskies—	
" 51 " 60.....	3 50 3 75	Factory-filled per bag.....	1 20 1 25	Dublin Stout.....	2 40 2 45	Mackie's K. O. Special.....	10 00 10 50
Paints, &c.		Quarters.....	0 85 0 40		1 62 1 67 1/2	Islay Blend.....	8 00 8 25
W Lead pure, 50 to 100 lb kgs	6 00 7 00	Rice's pure dairy, per bag	0 00 2 00	Spirits Canadian—per gal		Sheriffs.....per gal	9 75 0 00
" No. 1.....	5 00 5 50	quarters.....	0 00 0 50	Alcohol.....66 O. P.	3 35 4 00	Hay, Fairman & Co.....gal	3 75 3 95
" No. 2.....	4 50 5 00	Turk's Island.....	0 00 0 00	Spirits.....60 O. P.	1 90 0 00	Claymore.....	9 50 9 75
" No. 3.....	4 00 4 50	Lumber, &c.		Rye Whisky.....25 U.P.	1 90 0 00	Glenalloch, Highl'd.....gal	3 40 3 55
White Lead, dry.....	5 25 5 60	Ash, 1 to 4 in., M.....	20 00 25 00	Imperial, 5 yrs. old.....	2 55 0 00	A. C. A. Nolet.....per gal	2 85 2 90
Red Lead.....	4 75 5 60	Birch, 1 to 4 in., M.....	20 00 25 00	1886 in cases, qts.....	7 00 0 00	" " " " " " " " " "	10 50 10 90
Venetian Red, Eng'l.....	1 50 1 75	Baswood.....	18 00 20 00	" 1886 " " " " " " " " " "	7 50 0 00	" " " " " " " " " "	5 50 5 70
Yel. Ochre, French.....	1 25 3 00	Walnut, per M.....	60 00 100 00	" 1886 " " " " " " " " " "	8 00 0 00	A. C. A. Nolet.....per gal	2 60 2 70
Whiting, ordinary.....	0 50 0 60	Butternut, per M.....	30 00 40 00	" 1886 " " " " " " " " " "	8 50 0 00	" " " " " " " " " "	9 50 9 90
" London, Washed	0 95 0 75	Cedar, round, lineal foot.....	00 08 00 10	" 1886 " " " " " " " " " "	9 00 0 00	" " " " " " " " " "	5 00 5 20
" Paris.....	1 15 1 25	Cedar, flat, lineal foot.....	00 04 00 08	Club, 1886 " " " " " " " " " "	9 50 0 00	Irish Whiskey—	
Portland Cement, brl.....	2 20 2 40	Cherry, per M.....	70 00 100 00	" 1886 " " " " " " " " " "	9 50 0 00	Bushmills.....cs	10 00 0 00
Fire Brick.....	23 00 25 00	elm, soft, 1st.....	15 00 17 00	Club rye, in brls., 1886, p.g.	3 30 0 00	Jno. Jameson & Sons, 1 star	9 10 0 00
Fire Clay.....	1 50 2 00	elm, Rock.....	25 00 30 00			" " " " " " " " " "	10 25 10 50
Glue.		Hemlock, M.....	9 00 10 00	Mackenzie, Driscoll & Co.	2 40 6 00	" " " " " " " " " "	11 35 10 50
Domestic Broken Sheet.....	0 11 0 13	Maple, hard, M.....	25 00 35 00	T. G. Sandeman & Sons.....	2 60 6 00	Geo. Roe & Co. one star, qts	9 25 0 00
French, T.F. Casks.....	0 11 0 12	Soft, do.....	16 00 25 00	Clode & Baker.....	2 10 4 00	" " " " " " " " " "	9 25 10 25
" Brls.....	0 00 0 13	Oak, M.....	40 00 50 00	Farragosa.....	1 10 1 0	Dunville & Co.....qts	7 50 7 75
American White, Brls.....	0 17 0 20	Pine, clear, M.....	35 00 40 00	Sherries		Wool.	
Coopers' Glue.....	0 20 0 24	2nd quality, do.....	25 00 30 00	Pedro Domecq.....	2 00 6 50	Fleeco.....	0 20 0 21
A.G. Penick Co., Ltd., Toronto		Shipping Culls.....	14 00 16 00	Pemartin.....	2 00 5 50	Pulled, unsorted.....	0 24 0 22 1/2
Pure Pa's Gr'n in 250 lb kgs	0 12 1/2 pr lb	Mill do.....	8 00 10 00	Misa.....	2 10 6 00	Extra Super.....	0 00 0 00
" " " " " 100 " "	0 13 1/2 " "	Lath, M.....	1 50 1 60	Claret—		" B Super.....	0 00 0 00
" " " " " 10 " "	0 13 1/2 " "	Spruce, 1 to 2 in., M.....	10 00 13 00	Barton & Guestier.....	7 00 26 00	North West.....	0 16 0 00
" " " " " 25 " "	0 14 " "	Shingles, 1st qual.....	3 00 3 25	alvet & Co vintage wines	6 50 29 0	Buenos Ayres, pulled.....	0 50 0 28
" " " " " 1 lb bxs	0 17 1/2 " "	2nd " " " " " " " " " "	2 00 2 25	Nat. Johnston & Sons.....	7 00 28 00	Natal.....	0 17 1/2 0 18 1/2
" " " " " 1/2 " "	0 19 1/2 " "	Tobacco (duty paid)		Champagnes		Cane.....	0 14 1/2 0 16 1/2
Golden Ochre.....	0 02 1/2	No. 1 Black Chewing, cads	0 46 1/2 0 00	Pommery, Fils & Co.....	31 00 31 00	Australian.....	no one offering
Brunswick Green.....	0 04	" 2 " " " " " " " " " "	0 46 0 00	G. H. Mumm & Co, ex. dry	31 00 31 00		
French Imperial Green.....	0 08	No. 4.....	0 45 0 00	Piper Heidsieck.....	28 00 30 00		
Ordinary Vermillion.....	0 06		0 41 0 00	Perrier, Jouet & Co.....	28 00 30 00		
Medium.....	0 08			Gold Lark.....	28 00 30 00		
Genuine.....	0 11						

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

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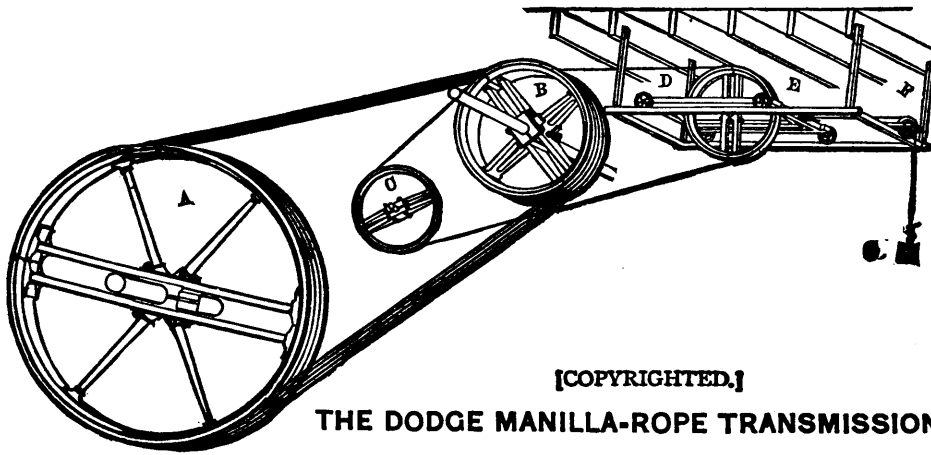
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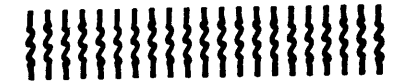
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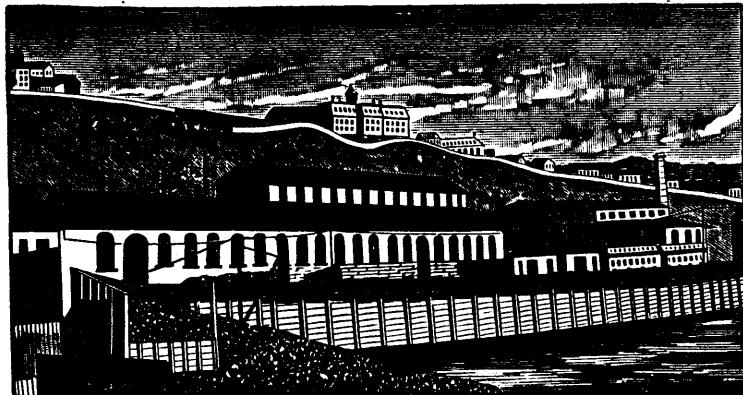
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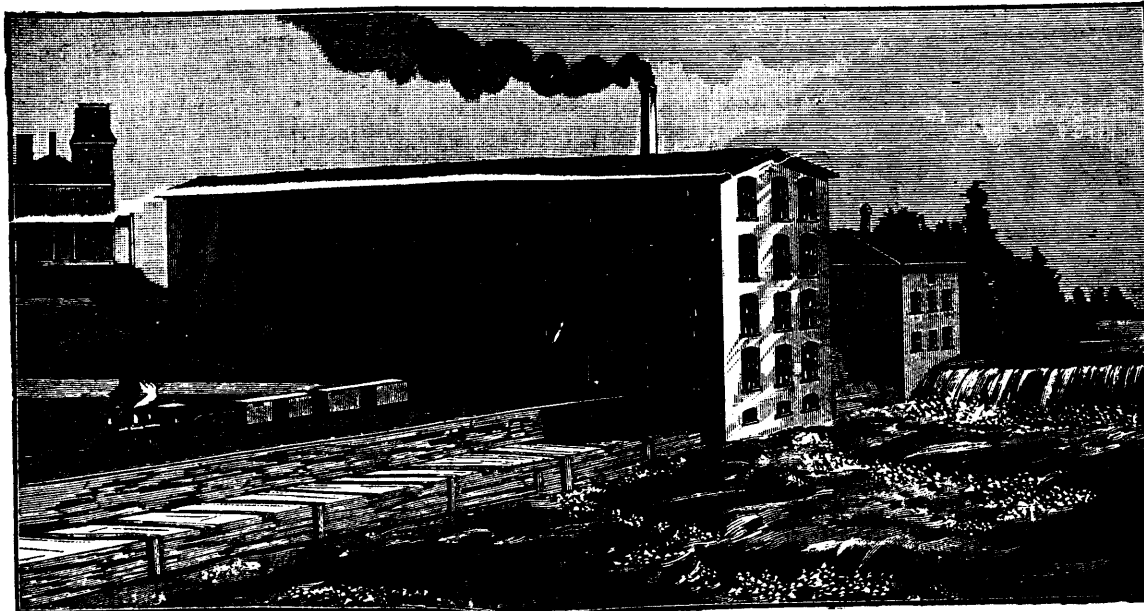
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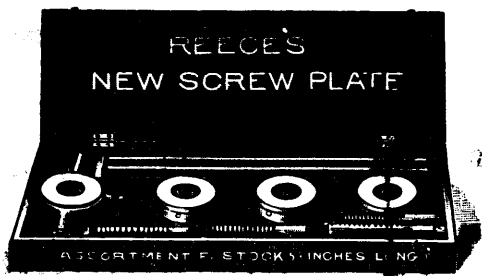
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Fall 1890.

Wire Work Nickel-
Plated if preferred.



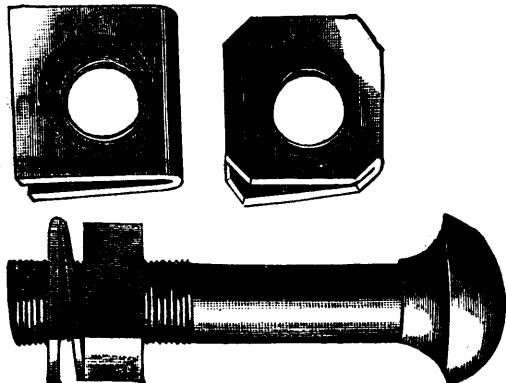
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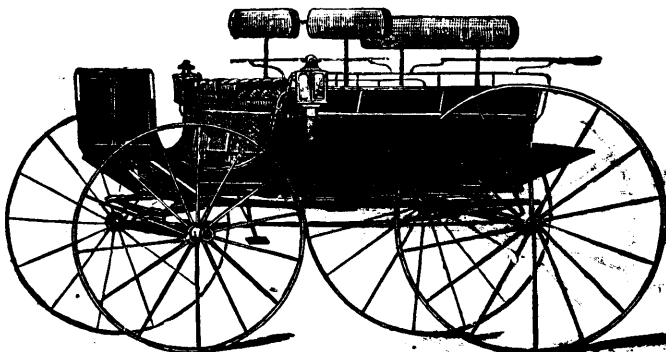


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Nuts, work loose, of any size or in any
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Three Sizes—Expand any tube
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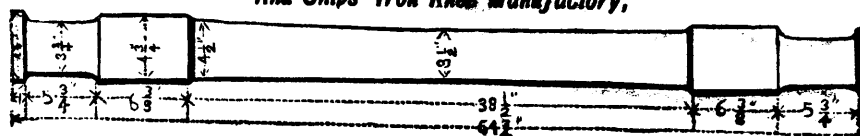
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—MANUFACTURERS OF—
Hammered Shafting for Mills and Steamboats, all sizes, Locomotive Frames, Truck, Engine and Car Axles,
Piston and Connecting Rods, Cranks and Crank Pins, Guide Bars, Cross Heads, Beam Scraps, Wheel Arms,
Gate Heads, Ships' Iron Knees, Anchor Shapes, Davits, Iron Rudders, and all kinds of Hammered Shapes.
Railway Forgings a speciality.

JOB PRINTING of every description done at the Journal
of Commerce Office.

New Brunswick Advertisements.

**THE EHRHARDT
Electrical and Plating Works,**

MONCTON, N. B.

**Electrical Apparatus
Of Every Description.**

The only House in Canada making
a speciality.

Amateur and Experimentors' Supplies.
Electric Bells, Annunciators, Telephones,
Telegraph Instruments, Dynamos,
Lamps, Batteries, Wires, etc.

The Ehrhardt Electric & Plating Works
MONCTON, N. B.

USE

"GOLDEN BRAND"

Canned Finnan Haddies

Put up in Flat and Tall Tins. Every Can
Warranted.

AGENTS,

H. W. NORTHRUP & CO.
St. JOHN, N.B., Canada.

A. C. SMITH & CO.

—WHOLESALE—

- Produce Dealers -

Hay, Oats, Heavy Feed, Potatoes, Butter
Cheese, Pork, Hams, Lard, &c.

SAINT JOHN, West New Brunswick

ST. JOHN, N.B. CANADA.

W. A. LOCKHART,

AUCTIONEER & BROKER,

Consignments of Merchandise, Manufactured
Goods, &c. for Auction Sale, Solicited.

SALES ROOM:

126 Prince William Street.

WM. PARKS & SON

(LIMITED)

ST. JOHN N.B.

*Cotton Spinners, Bleachers, Dyers
and Manufacturers.*

Cotton Yarns, Carpet Warps, Ball Knitting
Cottons, Hosiery Yarns and Yarns, for Manu-
facturers' use.

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.

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H. A. LAROCHE, Agent for the Province of
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MILLS:

New Brunswick Cotton Mills.

St. John Cotton Mills.

ST. JOHN, N. B.

MONCTON

**SOAP AND CHEMICAL
COMPANY.**

MONCTON, N. B.

Manufacturers of Brand "Rising Sun," a speci-
ality, and other favorite brands. Railway Cooling
and Lubricating Greases. Metallic Paints, &c.
Correspondence solicited.

S. R. FOSTER & SON,

Manufacturers of

WIRE NAILS

STEEL & IRON-OUT NAILS.

And SPIKES, TACKS, BRADS.

SHOE NAILS, HUNGARIAN NAILS, &c.

ST. JOHN, N. B.

NEW YORK LIFE

Insurance Co'y.

Assets, : \$115,000,000

Canadian Department:

ASSETS IN CANADA

And Investments in Canadian Securities,
(MARKET VALUE)

\$2,551,945.

Income in Canada, 1890, - \$ 745,308.85
New Insurance Issued, - 4,153,450.00
Applications for New Ins, - 4,855,450.00
Insurance in Force, - - 15,880,047.00

HEAD OFFICE,
Company's Building,
MONTREAL.

BRANCH OFFICE,
Board of Trade Bld'g
TORONTO.

DAVID BURKE, - Gen Manager.

BRITISH EMPIRE

Mutual Life
Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly 1,000,000

ACCUMULATED FUNDS.

1857	.....	\$ 565,000
1865	.....	1,185,000
1873	.....	2,810,000
1881	.....	4,210,000
1883	.....	4,780,000
1885	.....	5,304,000
1888	.....	6,386,000
1889	.....	6,854,000
1890	.....	7,303,500

F. STANCLIFFE General Manager.

General Agents, - Toronto,
J. E. & A. W. SMITH.

LONDON Guarantee AND Accident

COMPANY
(LIMITED)

OF LONDON, - ENGLAND
CAPITAL, - \$1,250,000.

Head Office for Canada:

72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP

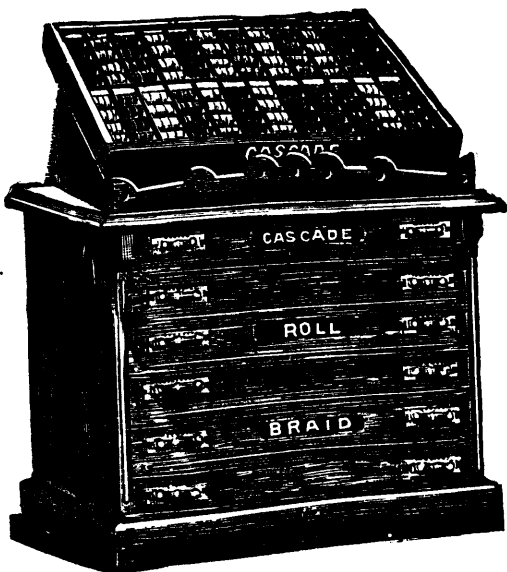
Issued for parties in position of trust where security is required.

ACCIDENT INSURANCE on the most approved plans

A. T. McCORD - - - TORONTO,
CHIEF AGENT FOR CANADA.

A. J. HUBBARD, General Agent, MONTREAL

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.



THE Cascade Narrow Fabric Com'y

COATICOOK, QUEB.

—MANUFACTURERS OF—

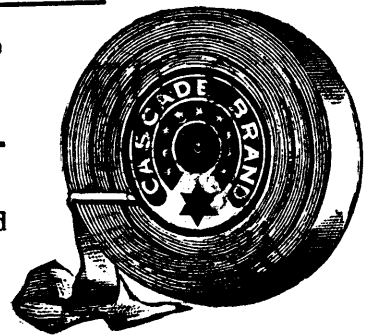
Fine Tailoring and Lama Braids.

WE now call the attention of the
RETAIL Trade to our

**NEW CABINETS OF ROLL
DRESS BRAID.**

These beautiful Cabinets presented
FREE to Retail Patrons only.

Correspondence Solicited.



WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Assets, \$1,555,665 19
Income for Year ending 31st Dec., 1890, - 1,708,854 07

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director,

A. M. SMITH, President. C. C. FOSTER, Secretary.

J. H. BOUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

THE FIRE Insurance :- Association

(LIMITED),

Of LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman
ROBERT BENNY, Esq., - - - - - } - - Directors
SANDFORD FLEMING, Esq., C.M.G. - }

Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.
J. KENNEDY, Manager.

LONDON

AND

LANCASHIRE

LIFE

CONFEDERATION LIFE.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Man. Director.

INCOME:

Three-Quarters :: of :: a :: Million :: Dollars.

BUSINESS IN FORCE:

\$ 20,000 000.00. \$

Assets and Capital, - \$4,250,000.

NEW BUSINESS Written in 1890:
\$3,100,000.\$

J. S. MAYO,

Importer and Manufacturer of

-OILS-

OF EVERY DESCRIPTION.

9 Common St., MONTREAL.

McCOLL BROS. & CO.
TORONTO,

Are the sole manufacturers of the famous

LARDINE :-: OIL

Known everywhere as the finest Oil in Canada.

McCOLL'S Renowned Cylinder OIL

Has Absolutely no Equal.
Ask for Lardine Oil.



Boot and Shoe Manufacturers.

ARCHIBALD & TURNER

Wholesale Manufacturers of

Fine Boots and Shoes

MONTREAL.

LOUIS COTE & BROS.

WHOLESALE

BOOT and SHOE

MANUFACTURERS,

ST. HYACINTHE, P. Q.

COCHRANE, CASSILS & Co.

MANUFACTURERS OF

BOOTS & SHOES

WHOLESALE

CORNER OF

Latour and Genevieve Streets,
MONTREAL.

CANADIAN RUBBER CO'Y,
OF MONTREAL.

MANUFACTURERS OF

Rubber Shoes, Felt Boots, Belting,
Packing and Fire Engine Hose.

SECURITIES.

London
Aug. 13.

British Columbia, 1865, 6 p.	108	105
1877	120	124
Canada, 4 p. c. loan, 1860.. ..	106	108
3 p. c. loan, 1888	93 1/2	94 1/2
Debs. 1884, 8 1/2 p. c.	103	105

Shs	Railway & other Stocks.	Aug. 16.	
	New Brunswick 6 p. c. 1937	100	103
	Quebec Province. 5 p. c. 1874	103	106
	Do do 1876 5 p. c.	103	106
	Do do 1880 4 1/2 p. c.	100	102
	Do do 1883 5 p. c.	105	108
100	Atlantic & Nth Western 5 p. c. Gua. 1st M. Bds	113	115
10	Buffalo and Lake Huron 2 1/2 sh.	124 1/2	13
100	Do 5 1/2 p. c. 1st Mort.	132	134
300	Do 2nd. Mort.	132	134
	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	106	108
	Canadian Pacific \$100	114 1/2	115 1/2
100	Grand Trunk, Georg Bay, & Co. 1st M.	102	104
100	Grand Trunk of Canada Ord. stock	95	98
100	2nd. squir. mtg. bds. 5 p. c.	122	128
100	1st. pref. stock	65 1/2	65 1/2
100	2nd. pref. stock	44 1/2	45
100	3rd pref. stock	33 1/2	24
100	5 p. c. perp. deb. stock	119	121
100	4 p. c. perp. deb. stock	75 1/2	95
100	Great Western shares, 5 p. c.	117	119
100	Hamilton and N. W., 6 p. c.	108	105
100	M. of Canada Stg. 1st Mort 5 p. c.	100	107
100	Montreal and Champlain 5 p. c. 1st mtg. bds	100	102
100	Montreal & Sorel, 1st mtg. 5 p. c.	114	105
	N. of Canada 1st Mtg. 5 p. c.	15	20
	Northern Extension, 6 p. c. pref.	104	106
	Quebec Central 5 p. c. 1st Int. Bds.	25	23
00	T. G. & B. Cp. c. bonds 1st Mort.	76 x	100
00	Well, Gray & Bruce, 7 p. c. Bds 1st Mort.	97	99
00	St. Law. and Ott. 5 p. c. Bds	97	99

Banks.

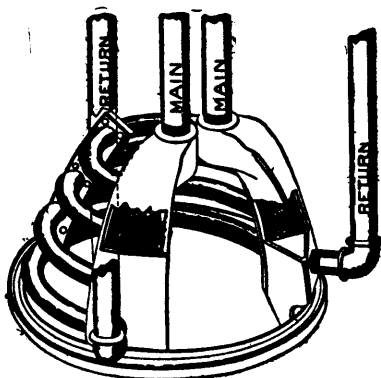
100	Bank of British Columbia	36	37
100	Bank of British North America	74	76

Municipal Loans.

100	City of London (Ont) 1st pref. 5 p. c.	100	102
100	City of Montreal stg 5 p. c.	103	105
	1874	108	108
100	City of Ottawa 6 p. c. stg.	102	105
	redeem 1878	102	105
	1875	110	112
	1876	102	104
100	City of Quebec. 6 p. c. con. 1873	99	101
	6 p. c. redeem 1873	99	101
	redeem 1878	109	111
100	City of Toronto. 6 p. c. stg. 1877	104	106
	6 p. c. stg. con. deb. 1874	105	107
	5 p. c. gen. con. deb. 1879	108	110
	4 p. c. stg. bonds, 1921-25	100	102
00	City of Winnipeg, deb., 1884 5 p. c.	106	108
	deb. scrip. 1883 6 p. c.	111	113

Miscellaneous Companies.

100	Canada Company	40	45
100	Canada North-West land Co.	3 1/2	4
100	Hudson Bay	14 1/2	15 1/2



BIGLEY'S

PATENT

HOT-WATER HEATER

Can be attached to any Hot-Air Furnace.

It sets on top of the Firepot and does not in any way interfere with the heating surface of the Furnace, and increases the heating capacity at least two-thirds with one-half the fuel usually used in Hot-Air Furnaces. Another advantage of this Hot-Water Heater in a Hot-Air Furnace, is

that you can heat exposed rooms and rooms at a distance that cannot be heated with Hot-air Pipes. Hot-Water Radiators placed in Drawing Rooms and Parlors do away with the dust from Hot-Air Registers. Those heaters are made in five sizes, to fit firepots from 18 to 30 inches in diameter.

Send for Catalogue and Price List to

R. BIGLEY, 96 and 98 Queen Street East, TORONTO

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PLATE GLASS INSURANCE CO
(INCORPORATED BY ACT OF PARLIAMENT)
CAPITAL \$50,000.
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ALEX. RAMSAY, PRES.
7 & 41 RECOLLET ST. MONTREAL.

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Head of St. John Street,
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Leading Hotels in Canada.

ERECTED 1885.

HOTEL BALMORAL

NOTRE DAME ST.,
Montreal, - Canada.

RATES: \$2 to \$3 per day.

.....

The most central, and one of the most elegantly furnished and best equipped Hotel in the city.

Accommodation for 400 guests.

Street Cars pass the door too all parts of the city every two minutes.

JAMES SMITH, - Proprietor

Formerly of Overlook Mountain House, Catskill Mountains, New York, and other first-class hotels

St. Lawrence Hall.

THIS HOTEL was opened on the First of May, 1879, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole house; also adding all modern improvements, which will considerably enhance the already enviable popularity of this first-class Hotel.

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

HOTEL AMERICA,

Irving Place and 15th Street, New York.

The Hotel America has all the modern improvements; Elevator, Cafe, Bath-rooms with cold and hot water running, and it is situated in the most central part of the city, (near Union square.)

The rates are for Rooms, from \$1.00 a day upwards; with board, from \$2.50 a day.

Hoping that we will have the pleasure of your patronage, we are, respectfully,

BERNICH & SPINETTE.

HOLYOKE, MASS.

HOTEL • HAMILTON.

GEO. H. BOWKER & CO., Props.

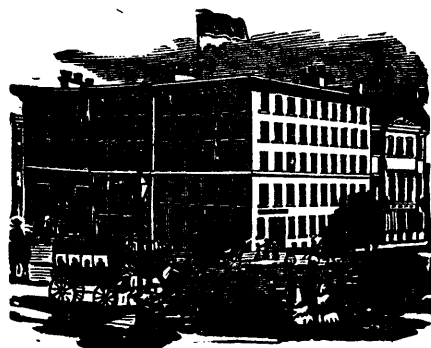
THE MELLETT HOUSE, WINTHROP :- HOTEL,
Fall River, Mass. Meriden, Conn.

THE RUSSELL, OTTAWA,

THE PALACE HOTEL OF CANADA

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

ST. JACQUES, Prop.



ST. LOUIS HOTEL, - Quebec
WILLIAM E. RUSSELL, President.

Hotel Directory.

Price of admission to this directory is \$10 per annum.

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE..	The St. Lawrence Hall	Amos Robinson
DUNDAS.....	The Elgin.....	.....
GALT.....	The Queen's.....	O. Lowell
HAMILTON.....	The Royal.....	Hood Bros.
KINGSTON, The	British America,	J. E. Danham
LONDON.....	The Tecumseh.....	C. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO...	The Queen's...	McGaw & Winnett

QUEBEC.

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

NOVA SCOTIA.

HALIFAX....	The Halifax..	L. Hesslein & Sons
BERMUDA.		
BERMUDA.....	Windsor Hotel....	W. Bradley
"	.....Waverly...Mrs. Wm.'S. Dore	
"	.....Hamilton....	Walter Aiken
"	.....American House....	A. Paschal

The Beauharnois (Steam) Cabinet Factory

Manufacturers of
Common and Medium Grades of
Drawing-Room, - - -
Dining-Room - - -
and Bedroom FURNITURE

SPECIALTIES: Bedsteads, Tables
Orbs and Cradles.
Constantly on hand a complete stock for either
City or Country trade.
Goods shipped in the white or finished.
Illustrated Catalogue and Price List furnished on
application.

J. W. KILGOUR & BRO., Proprietors
BEAUHARNOIS, P. Q.

WANTED! 5,000 YOUNG MEN

All money-making, thrifty, industrious fellows, who are determined to be thoroughly posted in Business matter - "BUSINESS TIPS" by Alec Thomson, to try. Price, \$1.50; free by mail. Invaluable! Tells you all about BANKING, and shows you how to pass Custom House Entries, quick methods of calculation. No live young man can afford to be without it. Agents Wanted.

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Accountants, Agents, &c.

[For Legal Cards see other pages.]

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Commissioner for all the Provinces.
Hamilton Chambers, 17 St. John St., MONTREAL

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Real Estate, Rental & Financial Agents,
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Stocks, Bonds, Mortgages and Cash Loans negotiated.

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Forwarding Agent,
HALIFAX, N.S.

S. A. D. BERTRAND,
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35 Portage Avenue East, WINNIPEG, MAN.

ESTABLISHED 1864

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26 Wellington St. E., - TORONTO, ONT.

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A. J. PHILLIPS

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

TORONTO, 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,

HALIFAX, N.S.

Special attention given to investments in sound dividend-paying Stocks and Debentures.
Collections made in all parts of the Maritime Provinces.
Business information afforded to customers.

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(Care Dun, Wiman & Co.)

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Plans for Mills, Surveys and Plans for Mill Sites and the development of Water Power.

HOLYOKE, MASS.

JAMES BAXTER

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MONTREAL.

Insurance.

**THE
Accident Insurance Co.
OF NORTH 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:

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The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over *seventeen thousand losses* and has *costed but eleven claims* as law in 16 years for nearly one million dollars. It has ample financial resources, and has made the *Special Deposit* with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are *solely* applicable to Accident Insurance.

Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations. Aug. 6, 1891.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	10,000	2-6mos.	\$50	\$50	101
Canada Life	2,500	7-6mos.	400	50	....
Citizens, Fire & Accident	11,280	6-12mos.	25	16	....
Confederation Life	5,000	5-6mos.	100	10	....
Western Assurance	25,000	4-6mos.	40	20	142
Royal Canadian Insurance	20,000	6-12mos.	25	20	90
Accident Ins. Co. of North America	2,510	6	100	20 100	98
Guarantee Co. of North America	13,372	6	50	10 50	100

BRITISH AND FOREIGN.—(Quotations on the London Market.) Aug. 13, 1891. Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
Atlas	24,000	50	....	6	....
British and Foreign Marine	50,000	50	20	4	£20 1/2
Caledonian . . . . .	....	....	....	....	....
Commercial U. Fire, Life & Marine	50,000	30	50	5	£32 1/2
Edinburgh Life	5,000	10	100	15	....
Fire Insurance Association	100,000	5	£10	£3	....
Guardian Fire and Life	20,000	13	100	50	£10 1/2
Imperial Fire	12,000	£7 p. sh.	100	25	£11 1/2
Lancashire Fire	100,000	30	20	2	£7
Life Association of Scotland	10,000	15	40	3 1/2	....
London Assurance Corporation	35,802	48	25	12 1/2	....
London & Lancashire Life	10,000	10	10	1 7-20	....
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	....
National	40,000	25	....	2 1/2	....
Northern Fire & Life	30,000	70	100	5	....
North Brit. & Merc. Fire & Life	40,000	70	50	6 1/2	....
Phoenix Fire	3,722	£21 p. s.	....	....	£27 1/2
Queen Fire & Life	200,000	30	10	1	£8 1/2
Royal Insurance Fire & Life	100,000	60	20	3	....
Scottish Imperial Life	50,000	6	10	1	....
Scottish Provincial Fire & Life	20,000	15	50	3	....

**THE
Mutual Life Insurance Co.
OF NEW YORK.**

RICHARD A. McCURDY, President.

ASSETS OVER \$136,000,000.00.

The Largest and Best Life Insurance Company in the World.

The New Business of the Mutual Life Insurance Company in 1889

Exceeded \$151,000,000.

Its Business shows the Greatest Comparative Gain made by any Company during the past year, including,

A gain in assets of	\$10,319,174 46
A gain in income of	4,803,067 10
A gain in new premiums of	51,894,606 90
A gain in surplus	1,717,184 81
A gain in new business of	48,388,223 05
A gain of risks in force	83,824,749 56

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, MONTREAL

**ROYAL INSURANCE CO'Y
OF LIVERPOOL AND LONDON.**

FIRE AND LIFE.

Liability of Shareholders Unlimited.

CAPITAL, \$10,000,000

RESERVE FUNDS, 10,624,436

LIFE FUNDS, 10,288,046

Investments in Canada for the sole protection of Canadian Policy-holders, over 800,000

Head Office for Canada: MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

CHIEF AGENT,

W. TATLEY.

**NATIONAL ASSURANCE CO.
OF IRELAND.**

INCORPORATED 1877.

CAPITAL, \$5,000,000

Fire Reserves, \$650,000

Fire Income, 1890, over \$1,000,000

HEAD OFFICE FOR CANADA:

79 St. Francois Xavier Street,

MATTHEW C. HINSHAW,

Branch Manager.

Active Agents Wanted.

ATLAS ASSURANCE COMPANY

(OF LONDON, ENGL.)

FOUNDED 1803.

CAPITAL, \$6,000,000

Fire Reserves, over, \$1,500,000

Fire Income, 1890, over \$1,000,000

**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 KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

**Quebec Fire Assurance
COMPANY.**

ESTABLISHED 1818.

Government Deposit, \$75,200.00

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**THE MANUFACTURERS' LIFE
INSURANCE COMPANY**

AND THE

**MANUFACTURERS' ACCIDENT
INSURANCE COMPANY.**

HEAD OFFICE: cor. Yonge and Colborne St. eets, TORONTO

Combined Authorized Capital, :- \$3,000,000.

President—GEORGE GOODERHAM, Esq. (Gooderham & Worts, Limited)

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Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

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

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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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Assets, - - - - - 745,000
Income, 1888, - - - - - 625,000

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G. H. McHENRY, Manager.

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Subscribed Capital, - - - 250,000 Paid-up Capital, - - - 62,500

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Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are three classes—Abstainers, General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Extension of Agencies in the Maritime Provinces contemplated. Correspondence solicited.

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

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NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.
Guarantee Fund, - - - - - \$300,000
Deposit with Government; 50,000

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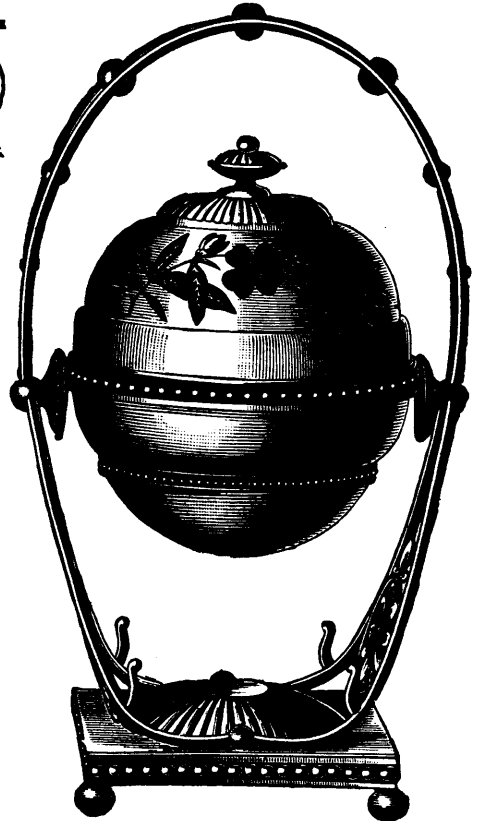
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