

THE CANADIAN

# TRADE REVIEW

## FINANCE AND INSURANCE RECORD

DEVOTED TO THE MANUFACTURING INTERESTS OF THE DOMINION.

Vol. XXI.—No. 6.

MONTREAL, FRIDAY, JUNE 12, 1896.

HENRY HARVEY & CO  
Publishers and Proprietors.

Lancashire Fire Ins Co

Leading Wholesale Houses.

### THIBAudeau BROS. & CO.

IMPORTERS OF  
ENGLISH, FRENCH,  
GERMAN & AMERICAN

### Dry Goods,

.....  
QUEBEC, Thibaudeau Freres & Cie.  
LONDON, Thibaudeau Bros. & Co.

THIBAudeau BROS. & CO.,  
32 St. Paul St., - Montreal.

### Distinctive Qualities

—OF—

North Star, : Crescent,  
Pearl Cotton Bats.

PURITY, BRIGHTNESS  
LOFTINESS.

No dead stock, oily threads, nor miserable  
yellow fillings of short staple. Not even  
in lowest grades. Three grades, three  
prices, and far the best at price.

Leading Wholesale Houses.

### H. SHOREY & CO.,

MONTREAL,

Wholesale Manufacturers of

FINE and MEDIUM  
READY MADE

### CLOTHING,

—ALSO—

RIGBY WATERPROOF  
CLOTH & CLOTHING.

Our Travellers will shortly call upon you  
with Spring Samples.

Leading Wholesale Houses.

### GEO. D. ROSS & CO.

643 Craig Street,

MONTREAL

—AND—

19 Front Street West,

TORONTO,

SOLE AGENTS for

"Dewhurst's Cotton Threads,

"Knox's Linen Threads,

"Ward's Hardash,

"Paton's Boot & Shoe Laces,

"Milward's Sewing Needles,

Etc., Etc., Etc.

### E. A. SMALL & CO.,

MONTREAL,

### Manufacturers of CLOTHING

WHOLESALE.

SPRING TRADE 1896.

OUR TRAVELLERS WILL BE SHORTLY ON THE ROAD.

When you want  
Radiators for = =

### HOT WATER OR STEAM HEATING,

Buy the

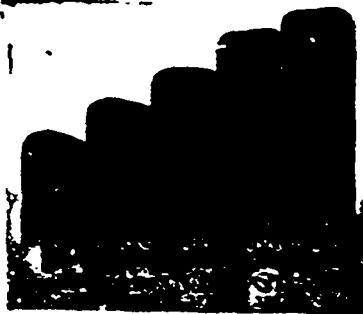
# SAFFORD \*

No - -

" Bolts

" Packing

" Leaky Joints



They are -

Best Constructed

Screwed Joints

Well Defined

Effective.

H. McLAREN & CO.,

706 CRAIG STREET, (NEARLY OPPOSITE ST. ALEXANDER STREET) MONTREAL.

Sole Agents For

The Toronto Radiator Manufacturing Co., Toronto.  
LARGEST MANUFACTURERS IN CANADA.



St. John, N.B., Quebec,  
Hamilton, Winnipeg, &  
Victoria, B.C.

BANK OF MONTREAL.

ESTABLISHED IN 1817.

INCORPORATED BY ACT OF PARLIAMENT.

Capital (all paid up).....\$12,000,000.00
Reserve Fund..... 6,000,000.00
Undivided Profits..... 823,302.17

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

BIR DONALD A. SMITH, K.C.M.G. ... President.
HON G. A. DRUMMOND.....Vice-President.
A. T. Patterson, Esq. Hugh McLennan, Esq.
Edward H. Greenhields, Esq. R. B. Angus, Esq.
W. C. McDonald, Esq. A. P. Gault, Esq.
W. W. Ogilvie, Esq.

E. S. CLOUSTON, General Manager.

A. MACNIDER, Chief Inspector, and Superintendent of Branches.
A. B. Buchanan, Asst. Supt. of Branches.
W. S. Clouston, Assistant Inspector.

BRANCHES IN CANADA.

MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Belcours Street Branch.

Table listing branches in various provinces including Ontario, Manitoba & Northwest Territories, and British Columbia.

IN NEWFOUNDLAND.

St. John's Nfld.—Bank of Montreal.
IN GREAT BRITAIN.
London, Bank of Montreal, 22 Abchurch Lane, E.C.

ALEXANDER LANG, Manager.

IN THE UNITED STATES.

New York—Walter Watson and R. Y. Hedden, Agents, 26 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN.

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of Eng.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES.

New York—The Bank of New York, N.B.A.
The Third National Bank.
Boston—The Merchants' National Bank.
J. R. Moore & Co.
Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 15th April, 1896.

BANQUE D'HOCHELAGA.

HEAD OFFICE, MONTREAL.

Capital Paid up.....\$500,000
Reserve Fund..... 320,000

F. X. St. CHARLES, President.
R. BICKERDIK, Vice-President.
Chas. Chaput, J. D. Molland, J. A. Vallancourt,
M. J. A. BRENDERGART,
C. A. Giroux, Assistant Manager.
A. W. Clouin, Inspector.

SAVINGS DEPARTMENT at head office and branches.

City Branches—123 St. Catherine Street and 204 Notre Dame Street, 1254 St. Catherine St.

BRANCHES:

Three Rivers, Joliette, Sorel, Valleyfield, Vanketock Hill, Winnipeg, Man., Louisville, P.Q.

CORRESPONDENTS:

London Eng.—The Clydesdale Bank (Limited), Paris, France—Credit Lyonnais, Comptoir National d'Escompte de Paris, Credit Industriel et Commercial, Societe Generale, Berlin, Germany—Deutsche Bank, Brussels, Belgium—Credit Lyonnais, Antwerp, Belgium—Banque Centrale Anversoise, New York—Importers and Traders National Bank, Messrs. Ladenburg, Thalmann & Co., The National Park Bank, Boston—The Third National Bank, Boston—National Bank of Redemption, Chicago, National Live Stock Bank, Illinois Trust and Savings Bank.

Collections made throughout Canada at the lowest rates. Letters of credit issued available in all parts of the world. Interest deposits allowed in Savings Bank Department.

THE MERCHANTS BANK OF CANADA.

Capital Paid-up, \$6,000,000
Reserve Fund, \$3,000,000

Head Office, Montreal.

BOARD OF DIRECTORS:

ANDREW ALLAN, Esq., President.
HECTOR MACKENZIE, Esq., Vice-President.
Robert Anderson Esq., H. Montagu Allan Esq.
Jonathan Hodgson Esq., J. P. Dawes, Esq.
John Canale, Esq., T. H. Dunn, Esq.
John Joseph Hickson.

GEORGE HAGUE, General Manager.
JOHN GAULT, Asst. Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Bellefleur, Kincardine, Preston,
Berlin, Kingston, Quebec,
Brampton, London, Renfrew,
Chatham, Montreal, Sherbrooke, Q.,
Dresden, Mitchell, Stratford,
G. H., Napanee, St. John, Q.,
Gannanogue, Ottawa, St. Thomas,
Hamilton, Owen Sound, Toronto,
Ingersoll, Perth, Walkerton,
Prescott, Windsor.

BRANCHES IN MANITOBA.

Winnipeg, Brandon.
Bankers in Great Britain.—London, Glasgow, Edinburgh and other points. The Clydesdale Bank (Limited), Liverpool, The Bank of Liverpool, (Ltd).

Agency in New York—62 William St., Messrs. Henry Hague and John R. Harris, Jr., Agents.
Bankers in United States.—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago, American Exchange National Bank, St. Paul, Minn., First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-California Bank.
Newfoundland.—The Bank of Nova Scotia, Nova Scotia and New Brunswick—Bank of Nova Scotia and Merchants Bank of Halifax.
British Columbia.—Bank of British Columbia.
A general banking business transacted. Letters of Credit issued, available in China, Japan, and other foreign countries.

Union Bank of Canada

DIVIDEND NO. 59.

NOTICE IS HEREBY GIVEN THAT A Dividend of Three Per Cent upon the Paid-up Capital Stock of this Institution, has been declared for the current half-year, and that the same will be payable at the Bank and its Branches, on and after MONDAY, the FIRST day of JUNE next.

The Transfer Books will be closed from the 17th to 31st of May, both days inclusive.

The Annual General Meeting of the Shareholders will take place at the Banking-House, in this city, on SATURDAY, the 13th day of June next, at noon.

By order of the Board, E. E. WEBB, General Manager.

LA BANQUE NATIONALE HEAD OFFICE, QUEBEC.

Capital Paid up.....\$1,300,000

DIRECTORS:

R. Audette, Esq., President.
A. B. Dupuis, Esq., Vice-President.
Hon. Judge Chaveau, N. Honz, Esq.
V. Chateaufort, Esq., M.P.P.
N. Fortier, Esq., J. B. Laliberté, Esq.
P. Lafrance, Esq., Manr. Quebec Office.

BRANCHES:

Quebec, (St. Roch), St. Francois, P.Q.
Do. (St. John's St.) Ste-Marie, P.Q.
Montreal, Chicoutimi, P.Q.
Ottawa, Ont., Roberval, P.Q.
Sherbrooke, P.Q. St. Hyacinthe, P.Q.

AGENTS:

England—The National Bank of Scotland, London.
France—Credit Lyonnais, Paris and Branches, Messrs. Grunelbaum Freres & Co., Paris.
United States—The National Bank of the Republic, New York.—The National Heveer Bank, Boston, Mass.
Prompt attention given to collections. Correspondence respectfully solicited.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000
Reserve Fund, 1,375,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President.
S. H. EWING, Vice-President.
W. M. Ramsay, Henry Archibald, Esq.
Sam'l Finlay, W. M. Macpherson.
Jas. P. Cleghorn.

F. WOLFEHSTAN THOMAS, Gen. Manager
A. D. DURNFORD, Inspector.
H. LOCKWOOD, Assistant Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont.
St. Catherine St. Branch.
Brookville, " Morrisburg, Ont. Toronto, "
Calgary, " Norwich, " Toronto Jc. "
Clinton, " Ottawa, " Trenton, "
Exeter, " Owen Sound, " Waterloo, "
Hamilton, " Hildesheim, " Winnipeg, Man.
London, " Smiths Falls, " Woodstock, Ont.
Meaford, " Sorel, " P.Q.

AGENTS IN CANADA:

Quebec—La Banque du Peuple and Eastern Townships Bank
Ontario—Dominion Bank, Imperial Bank of Canada, and Canadian Bank of Commerce.
New Brunswick—Bank of New Brunswick.
Nova Scotia—Halifax Banking Company.
Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.
British Columbia—Bank of British Columbia.
Manitoba—Imperial Bank of Canada.
Newfoundland—Bank of Nova Scotia, St. John's.

IN EUROPE.

London—Paris Banking Co. and the Alliance Bank. (Limited); Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Ross & Co.
Liverpool—The Bank of Liverpool.
Cork—Munster and Limerick Bank, Ltd.
Paris, France—Credit Lyonnais.
Berlin—Deutsche Bank
Antwerp, Belgium—La Banque d'Anvers.
Hamburg—Hesse Newman & Co.

UNITED STATES.

New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hedden, Agents Bank of Montreal; Messrs. Morton, Ross & Co., Boston—The State National Bank; Portland—Cape National Bank; Chicago—First National Bank; Cleveland—Commercial National Bank; San Francisco—Bank of British Columbia; Detroit—Commercial National Bank; Buffalo—The City Bank; Milwaukee—Wisconsin National Bank; Toledo—Second National Bank; Butte, Montana—First National Bank; Great Falls, Montana—North-Western National Bank; Minneapolis—First National Bank.

Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U.S.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.

Capital Subscribed.....\$500,000

DIRECTORS:

W. WEIR, President and General Manager.
E. LICHTENHEIM, Vice-President.

A. C. Wurtele, F. W. Smith and Godf. Weir.
F. LEMIX, Accountant.

Branches—Berthier, Hochelaga, Lachute, L'Chine, Laprairie, L'Epiphanic, Nicolet, Portneuf, Point St. Charles, St. Laurent, Ste. Therese.

Agents at New York, The National Bank of the Republic; Ladenburg, Thalmann & Co.; London, Bank of Montreal; Paris, La Societe Generale.

GARAND, TERROUX & CIE.,

Bankers and Brokers,

No. 3 Place d'Armes, Montreal.

Commercial Paper Bought, Drafts Drawn on all Parts of Europe and America, Drafts from Foreign Countries Cashied at Lowest Rates, Business Transacted by Correspondence.

**THE ONTARIO BANK.**  
 Capital Paid up.....\$1,500,000  
 Reserve Fund..... 40,000  
**HEAD OFFICE, - TORONTO.**

**DIRECTORS**  
 G. R. R. COCKBURN, Esq., M.P., President.  
 DONALD MACKAY, Esq., Vice-President.  
 G. M. Rose, Esq. Hon. J. C. ALVING.  
 A. S. Irving, Esq. H. D. PERRY, Esq.  
 D. Hillvol, Esq.  
**CHARLES MCGILL**.....General Manager  
**E. MORRIS**.....Inspector

**BRANCHES.**  
 Aurora Lindsay Peterboro'  
 Bowmanville Montreal Port Arthur  
 Buckingham, Q. Mount Forest Sudbury  
 Cornwall Newmarket Toronto  
 Kingston Ottawa  
 500 Queen St. West, Toronto.

**AGENTS.**  
 London, Eng.—Parr's Banking Company and the Alliance Bank (limited).  
 France and Europe—Credit Lyonnais.  
 New York—Fourth National Bank, and the Agents Bank of Montreal.  
 Boston—Tremont National Bank.

**HALIFAX BANKING Co.**

Incorporated 1872  
 Capital Paid-up.....\$2,000,000  
 Reserve Fund..... 200,000  
**HEAD OFFICE HALIFAX, N.S.**

**DIRECTORS:**  
 ROBE USTACKE..... President.  
 C. W. ANDERSON..... Vice-President.  
 F. D. Corbett, John MacNab, W. J. G. Thomson, H. N. Wallace..... Cashier.  
 A. Allen..... Inspector.

**AGENCIES.**—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canimog, Lockeport, Lunenburg, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

**CORRESPONDENTS.**—On afo and Quebec—Molsons Bank and Branches, New York—Fourth National Bank, Boston—Sutcliffe National Bank, London, England—Parr's Banking Co., and the Alliance Bank, Ltd.

**ST. STEPHEN'S BANK.**

Incorporated 1854.  
**St. Stephen, N. B.**  
 Capital.....\$2,000,000  
 Reserve..... 45,000  
**FRANK TODD, - President.**  
**J. F. GIANT, - Cashier.**

**AGENTS.**  
 London—Messrs. Glyn, Mills, Currie & Co.  
 New York—Bank of New York N.Y.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.  
 Drafts issued on any Branch of the Bank of Montreal.

**LABANQUE JACQUES CARTIER**

1862—HEAD OFFICE, MONTREAL—1896.

Capital Paid up.....\$500,000  
 Reserve Fund..... 235,000

**DIRECTORS:**  
 Hon. ALPH. DESJARDINS, President.  
 A. S. HAMELIN, Esq., Vice-President.  
 A. L. de Martigny, Esq., Dumont Lavolette, Esq., G. N. Ducharme.

**TAKREDE BIENVENU**..... Manager.  
**E. G. ST. JEAN**..... Inspector

**BRANCHES:**  
 Montreal—St. Jean Bte. Quebec—St. Sauveur  
 " St. Henry. " St. John St.  
 " Ste. Cuneonde. " Victoriaville.  
 " Ontario Street. " Valleyfield.  
 Beauharnois, P.Q. " Fraserville.  
 Ste. Anne de la Parade. " Hull, P.Q.  
 Edmonton, N.W.T. " St. Hyacinthe.

Savings Department at head office & branches.

**FOREIGN AGENTS.**  
 LONDON, ENGLAND—Credit Lyonnais—Comptoir National d'Escompte de Paris.  
 PARIS, FRANCE—Credit Lyonnais—Comptoir National d'Escompte de Paris.  
 NEW YORK—The Bank of America.—The National Bank of the Republic.  
 BOSTON.—The Merchants National Bank.—The National Bank of the Commonwealth.—The National Bank of the Republic.  
 CHICAGO—Bank of Montreal.  
 Letters of Credit and Circular Notes for travellers issued & available in all parts of the world.  
 Collections made in all parts of the Dominion.

**THE SUN SAVINGS & LOAN COMPANY**

OF ONTARIO

Head Office, - TORONTO,  
 Confederation Life Buildings.

**JOHN T. GILMOUR, M.D., Ex-M.P.P.,**  
*Registrar County of York,*  
 President  
**W. PEMBERTON PAGE,**  
 Manager and Secretary.

The object of this Company is to furnish a means of investing small sums from time to time, and realizing better rates of interest than in Savings Banks.

**CENTRAL CANADA LOAN AND SAVINGS COMPANY OF ONTARIO, TORONTO.**

NOTICE IS HEREBY GIVEN that a quarterly dividend for the three (3) months ending 31st June 1896, at the rate of SIX PER CENT (6 p.c.) PER ANNUM, has this day been declared upon the Capital Stock of this Institution, and that the same will be payable at the offices of the Company in this City on and after

THURSDAY THE SECOND DAY OF JULY NEXT  
 The transfer books will be closed from the 24th to the 5th of June 1896, both days inclusive.  
 By order of the Board,  
 E. R. WOOD,  
 Secretary.

**Municipal Debentures, Government & Railway Bonds, Investment Securities, BOUGHT AND SOLD**

Insurance Companies requiring Securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

**R. + WILSON + SMITH,**  
 British Empire Building,  
**MONTREAL.**

Patents procured in all countries in the Commercial World.  
**D. D. WILSON,**  
 PATENT BROKER and Organizer of STOCK COMPANIES, 19 Young St. Arcado, TORONTO, ONT.

**J. H. CHEWETT, B.A. Sc.**  
 (Honor Grad. In Applied Science, Toronto Univ. Assoc. Mem. Can. Soc. C.E.)  
**MINING ENGINEER**  
 SPECIALTIES: Examination of Mineral Lands, Treatment of Ores, Metallurgical Process  
 83 York Street, Rossin Block, TORONTO.

**LEWIS A. HART, M.A., B.C.L.,**  
 Notary Public & Conveyancer,  
 Commissioner for Quebec and Ontario,  
 Rooms 616 and 617, N.Y. Life Building,  
 11 Place d'Armes Square,  
 TELEPHONE No. 638. MONTREAL

**RITCHIE & DAVIS,**  
 Barristers, Solicitors, Notaries, &c.  
 Medl: Council Chs.  
 GEORGE RITCHIE. TORONTO, CAN.  
 H. N. DAVIS.

**EASTERN TOWNSHIPS BANK. DIVIDEND No. 73.**

Notice is hereby given that a Dividend of **THREE AND ONE-HALF PER CENT.** upon the paid up capital stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

Thursday, 2nd day of July next.  
 The transfer Books will be closed from the 15th to 31st June, both days inclusive.  
 By order of the Board,  
 WM. FARWELL,  
 General Manager.  
 Sherbrooke, 2nd June, 1896.

**IMPERIAL BANK OF CANADA.**

Capital Authorized.....\$2,000,000  
 Capital Paid up.....\$1,963,600  
 Reserve Fund..... 1,156,800

**DIRECTORS.**  
 H. S. HOWLAND, President.  
 T. R. MERRITT, Vice-Pres. St. Catharines.  
 William Ramsay Hugh Ryan.  
 Robert Jaffray T. Sutherland Staynor.  
 Honble. John Ferguson.

**HEAD OFFICE, TORONTO.**  
 D. R. WILKIE, General Manager.

**BRANCHES IN ONTARIO.**  
 Essex, Niagara Falls, St. Catharines,  
 Fergus, Port Colborne, St. Thomas,  
 Galt, Hst. Portage, Welland,  
 Ingersoll, Sault Ste. Marie, Woodstock.  
 TORONTO {Cor. Wellington St. and Tender Lane.  
 { Yonge and Queen Sts. Branch.  
 { Yonge and Bloor Sts. Branch.

**BRANCHES IN NORTH-WEST & BRITISH COLUMBIA**  
 Grand n. Man. Portage La Prairie, Man.  
 Calgary, Alta. Prince Albert Sask.  
 Edmonton, Alta. Winnipeg, Man.  
 Vancouver, B.C.

Drafts and Letters of Credit issued available in any part of the world.  
 Bonds and Debentures purchased.  
 A general banking business transacted.  
 N.B.—This bank sells cheques of The Cheque Bank, Ltd., of London, England, which are payable anywhere in Europe, without expense or the usual trouble or identification.

**THE Western Loan & Trust Co. Limited,**

Incorporated by Special Act of the Legislature.

Authorized Capital, - \$2,000,000  
 Assets, - 1,500,000  
 Office, No. 13 St. Sacramento St., MONTREAL, P.Q.

Hon. A. W. Ogilvie, - President.  
 W. Barclay Stephens, Esq., - Manager.  
 J. W. Michaud, Esq., - Accountant.

**SOLICITORS:**  
 Messrs. Greenfield & Greenfield.  
**BANKERS:**  
 The Merchants Bank of Canada.  
 This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.  
 Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge. For further particulars address the Manager.

**EDOUARD BOUFFARD**  
 ADVOCATE,  
 11 Rue du Porche,  
 Quebec.

**APOLLINAIRE CORRIVEAU, L. L. B.**  
 Advocate, &c., &c.  
 Commissioner for Quebec & Ontario,  
 Office: Commercial Chambers,  
 92 PETER STREET, - QUEBEC

# ROYAL INSURANCE CO.

LARGEST FIRE OFFICE IN THE WORLD.  
**Unlimited Liability.  
 Absolute Security.**

*Every description of property insured at moderate rates of premium.*  
 Represented throughout the Dominion.  
 Head Office for Canada, Royal Insurance Building, MONTREAL.  
 GEO. SIMPSON, Manager for Canada.

# The Mutual Life Insurance Co.

*of NEW YORK.*

Richard A. McCurdy, President.  
 Statement for the year ending December 31st, 1895.

Assets.....	\$221,213,725 33
Liabilities.....	194,847,157 58
Surplus.....	\$26,866,563 75
Total Income.....	\$48,597,430 51
Total Paid Policy-holders in 1895.....	\$23,126,728 45
Insurance and Annuities in force.....	\$899,074,453 78
Net gain in 1895.....	\$61,647,645 38

NOTE—Insurance merely written is discarded from this Statement as wholly unloading, and only insurance actually issued and paid for in cash is included.

Paid to Policy-holders since organization.....\$411,567,625 79  
 ROBERT A. GRANNISS, Vice-President.  
 WALTER R. GILLETTE, ... General Manager  
 ISAAC F. LLOYD, ... 2nd Vice-President  
 FREDERIC CROWWELL, ... Treasurer  
 EMORY McCLINTOCK, ... Actuary

# STANDARD LIFE ASSURANCE COMPANY

ESTABLISHED 1825.

Invested Funds.....\$40,000,000  
 Investments in Canada..... 12,000,000

Deposited with Canadian Government, over \$3,000,000.

W. M. RAMSAY, Manager for Canada.  
 J. HUTTON BALFOUR, Superintendent.

MONTREAL, Nov. 22, 1895.

# GUARDIAN

Fire and Life Assurance Company LIMITED.  
 Head Office for Canada  
 Guardian Assurance Building, 181 St. James St., MONTREAL.

Capital Subscribed, - - \$10,000,000  
 Funds in hand exceed - - \$22,500,000  
**TRUSTEES IN CANADA:**  
 W. M. Ramsay, Esq., J. O. Gravel, Esq. Hon. Alois Desjardins.  
 Sir Joseph Hickson.  
 E. F. HEATON, Manager. G. A. ROBERTS, Sub Manager.

# The Canada Accident Assurance Company,

HEAD OFFICE:  
 1740 NOTRE DAME STREET, MONTREAL,  
 Re-insurers of  
 THE MUTUAL ACCIDENT ASSOCIATION Ltd. (being the Accident Department of THE PALATINE INSURANCE CO., Limited, of Manchester England).  
 THE CITIZENS INSURANCE COMPANY OF CANADA Accident Branch, and  
 THE SUN LIFE ASSURANCE COMPANY. Accident Branch.  
 ACCIDENT, EMPLOYERS' LIABILITY, PLATE GLASS.  
 T. H. HUDSON, Manager for Canada.

# The Federal Life Assurance Company

Head Office, HAMILTON, ONT.  
 POLICIES WORLD WIDE After One Year From Issue.  
 Capital and Assets, - \$1,000,000  
 Surplus to Policyholders, \$701,141.26  
 ACCUMULATION POLICIES.  
 COMPOUND INVESTMENT POLICIES.  
 GUARANTEED INSURANCE BONDS.  
 JAMES H. BEATTY, President.  
 DAVID DEXTER, Managing Director.

# WESTERN ASSURANCE COMPANY

FIRE AND MARINE.  
 INCORPORATED 1851.  
 Assets, over . . . . . \$2,350,000 00  
 Income for year ending 31st Dec., 1895, over . . . . . 2,400,000 00  
 Head Office, Toronto, Ont.  
 J. J. KENNY, Vice-President & Man. Director.  
 GEO. A. COX, President. C. C. FOSTER, Secretary.  
 J. H. ROUTH & SON, Managers Montreal Branch.  
 190 ST. JAMES STREET.

# National Assurance Co

OF IRELAND.  
 INCORPORATED 1822

CAPITAL.....\$5,000,000.  
 FIRE RESERVE..... 1,500,000.  
 FIRE INCOME..... 1,000,000.  
 Head Office for Canada - - - -  
 MATTHEW C. HINSHAW, Branch Manager.

# Atlas Assurance Co.

OF LONDON, ENG.  
 FOUNDED 1808.

CAPITAL.....\$6,000,000.  
 FIRE RESERVE..... 1,500,000.  
 FIRE INCOME..... 1,000,000.  
 - - - - 1735 Notre Dame Street, MONTREAL  
 Active Agents Wanted.

**Union Mutual Life**  
INSURANCE COMPANY,  
Portland, — Maine.

FRED. E. RICHARDS, President.  
ARTHUR L. BATES, Vice-President.  
J. FRANK LANG, Secretary.

The Union Mutual Life Insurance Company has had a business experience of over 40 years. Its policies are generally conceded to be of the most liberal character. It is the ONLY Company issuing policies under the Maine Non-Forfeiture Law. It has 3 millions of dollars of insurance in force upon its books. It has an Annual Income of One and a Quarter Million Dollars. It has already paid to its policy holders 2 millions of dollars.

**WALTER I. JOSEPH,**  
Manager, MONTREAL.

OFFICE—162 ST. JAMES STREET.

**ECONOMY** **The Ontario Mutual Life** **EQUITY**  
ASSURANCE COMPANY.

Established 1850

Established 1874

Assurance in Force, January 1, 1895.....	\$18,767,098
New Assurances written in 1894.....	2,881,854
Cash Income for 1894.....	659,939
Reserve for Security of Policy-holders, Dec. 31, '94...	2,566,560
Assets, December 31, 1894.....	2,865,560
Surplus over all other Liabilities, December 31, 1895	277,747

The 20 Year SURVIVORSHIP DISTRIBUTION POLICY now offered embraces all the newest features and is the best form of Protection and Investment money can buy. It has no equal, guaranteed values, attractive options and liberal conditions.

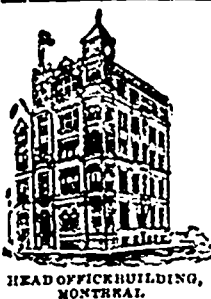
**SPECIAL FEATURES**

1. Cash and Paid-up Values guaranteed on all Policies.
2. All dividends belong to and are paid to Policy-holders only.
3. No restriction on travel, residence or occupation.
4. Death claims paid at once on completion of claim papers.

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114 Board of Trade Building, Montreal.

**PROGRESS**



HEAD OFFICE BUILDING, MONTREAL.

—THE—  
**SUN LIFE ASSURANCE CO.,**  
OF CANADA,

Issues Policies on all Approved Forms.

UNCONDITIONAL POLICIES,  
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PROMPT SETTLEMENT OF CLAIMS.

**R. MACAULAY,**  
PRESIDENT.

**FIRE.** Incorporated 1853. **MARINE.**  
**BRITISH AMERICA**  
ASSURANCE COMPANY.

Head Office: — Toronto, Ont.

Cash Capital, - - - - -	\$750,000.00
Total Assets, over - - - - -	\$1,464,654.81
Losses Paid Since Organization - - - - -	\$14,094,183.94

**GEO. A. COX,** PRESIDENT. **J. J. KENNY,** VICE-PRESIDENT.  
**P. H. SIMS,** SECRETARY.

**G. R. B. JOHNSON,** Resident Agent.  
42 St. John Street, MONTREAL.

ESTABLISHED 1720.  
**THE LONDON ASSURANCE.**

Total Funds, upwards of \$12,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

**E. A. LILLY,** Manager Canada Branch,  
1762 Notre Dame Street, MONTREAL.

All Work Guaranteed. Charges Moderate.

**CARROLL BROS.,**

Practical Sanitarians,

**PLUMBERS, GAS and STEAM FITTERS**

Heating by Hot Water a Specialty.  
**TIN and SHEET IRON WORKERS,**  
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Bell Telephone 1834. Mer. Telephone 28.

**PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.**

ESTABLISHED 1875.

**CHARLES E. WILLARD,** President.

Income in 1894.....	\$2,249,398.12
Assets, Dec. 31, 1894.....	1,787,181.85
Liabilities, Actuaries, 4 p.c.	
Vacation.....	980,930.53
Surplus, Actuaries' 4 p.c.....	826,251.32
Policies issued in 1894.....	\$22,114,526.00

Active Agents wanted in every City or County in the Dominion of Canada. Apply to R. H. MATSON, General Manager for Canada, 35 Yonge Street, Toronto.

**ADAM KAAS,**

MANUFACTURER OF

**FINE HARNESS ORNAMENTS,**

Rosettes, Letters and Monograms of Every Description.

No. 54 LAWRENCE STREET,  
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All Orders Promptly Executed on the Lowest Terms.



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•• THE ••

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MANUFACTURED BY THE  
**Dominion Sanitary Pottery Co.,**

See that the closets you buy are stamped with the name "Richelieu" and the name and trade mark of the company. If your plumber has not got them, write to the agent of the pottery.

**E. PLANT,**

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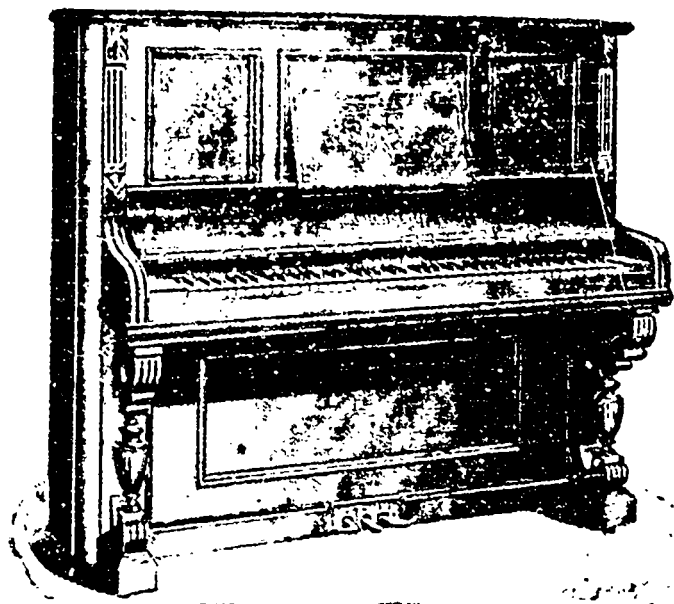
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**Electro Plating**

- Silver, Nickel, Copper,
- Bronze, Blue Nickel and
- Brass Plating.

Cabinet Hardware. Art Brass and Metal Work.

**THE DENNIS WIRE & IRON WORKS, London, Ont.**



# BAUMEISTER PIANOS

Are *UNEXCELLED* for

**Quality,  
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Beauty.**

**A THOROUGHLY RELIABLE PIANO  
AT A VERY LOW PRICE.**

Correspondence Solicited.

FACTORY AND WAREROOMS:

534-536-538 West 58th Street,  
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## MORITZ KONIG,

Formerly with Heiman  
Kohn.

## Violin Maker

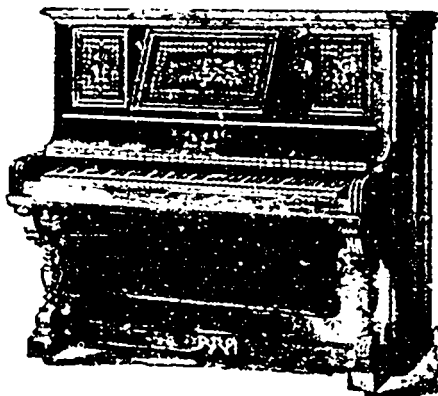
Dealer in all kinds of  
Musical Instruments  
and Strings.

1671 Third Ave.,  
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Between 14th and 15th  
Streets.

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# LUDWIG PIANO



Has a remarkable re-  
cord, is a great seller,  
and gives complete  
satisfaction.

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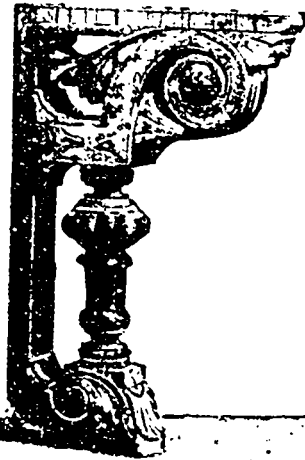
**LUDWIG & CO.**  
908-972 Southern Blvd.,  
NEW YORK.



Trade Mark.

Charles Pierner  
GRAND  
HAMMER  
COVERER  
UPRIGHT SQUARE  
OFFICE  
FACTORY  
229 East  
22<sup>d</sup> Street  
New York

G. O'CONNOR,  
Manufacturer and Carver of  
**PIANO LEGS, Lyres and  
Pilasters, in a Variety of Styles.**  
Orders from dealers promptly attended to.  
Factory, 510 & 512 West 35th St., NEW YORK.



# WESER BROS.,

Manufacturers of

With Mandolin **PIANOS** Attachment.

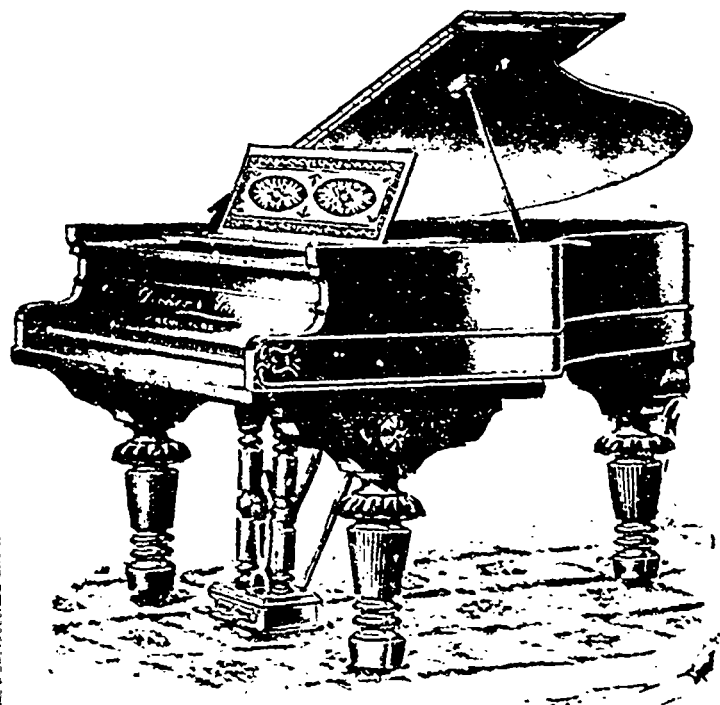
524 to 528 West 43rd Street,  
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## DECKER & SON, PIANOS.

ESTABLISHED 1856.



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**THIS STYLE CASE IN  
ROSEWOOD FINISH,  
FIGURED WALNUT,  
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Correspondence Solicited.  
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Factory and Warerooms:

**971-973-975 E. 135th St**  
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STYLE G. BABY GRAND.

Bead mouldings around body of case, handsome design legs and lyre, beautifully hand-engraved music desk, continuous hinges, grand repeating action with nickel-plated supports, ivory keys, overstrung bass, 3 strings,  $7\frac{3}{4}$  octaves, 3 pedals. Length, 5 feet 8 inches; width, 4 feet 10 inches.

# PRINCE & SON

Manufacturers of a Strictly

**HIGH GRADE PIANO**

—AT A—  
**VERY LOW PRICE.**

*Factory & Warerooms:*

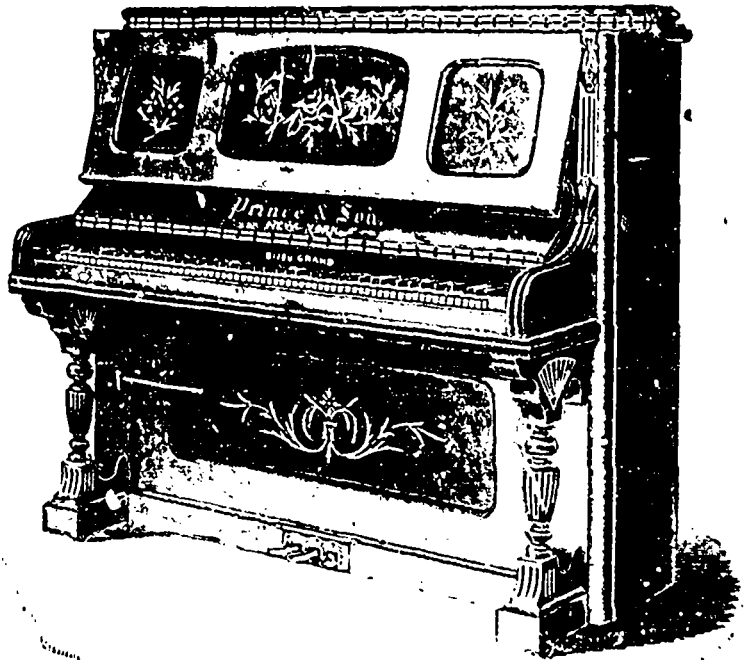
**1881-1883 Park Avenue,**

**CORNER 128th STREET,**

*New York, U. S. A.*

It will pay every Piano Dealer in the Dominion of Canada to send to us for Catalogues and Prices.

They are the **RECORD BREAKERS** of the Piano Trade.



There is **ONLY ONE GRADE** of  
**WESSELL, NICKEL & GROSS**  
**ACTION**—the **HIGHEST GRADE.**

No medium or second or third  
grade. Trade Mark on each.

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**OFFICE:** 457 West Forty-Fifth Street, **NEW YORK CITY.**



## Piano Materials

and Tools.

**HAMMACHER, SCHLEMMER & Co.,**

209 Bowery, New York.

CATALOGUES UPON APPLICATION.

## Chas. Reinwarth,

Manufacturer of High Grade  
**PIANOFORTE**

**COVERED : STRINGS,**

Inventor and Patentee of the Duplex String  
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336 & 338 Second Avenue,  
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C. PAGLIUCCI, Pres. S. CELLA, Treas.  
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**NEW YORK CO-OPERATIVE  
PIANO STRING CO.,**

Established 1892

Manufacturers of **GRAND SQUARE** and  
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**PIANO STRINGS,**

312-316 East 95th Street,  
Bet. First & Second Aves., **NEW YORK.**



# SEBASTIAN SOMMER PIANO CO.

211 to 239 East 33rd Street,

**NEW YORK.**



We want cash for it. We will give you the best value in the world at the price.

We make more Pianos than any firm in existence, consequently can give better value. Write for territory.

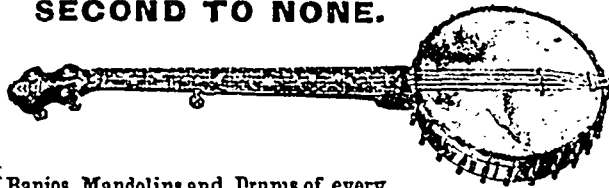
**SEBASTIAN SOMMER PIANO CO.,**

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## THE BUCKBEE BANJO.

SECOND TO NONE.

The "BUCKBEE" Banjos are made in six styles, and are warranted perfect in every detail.



Manufacturer also of Banjos, Mandolins and Drums of every variety.  
**J. H. BUCKBEE, 1963-1965 Webster Ave., NEW YORK.**

## GEO. C CRANE,

Manufacturer and Importer of

**Piano Covers & Piano Scarfs,**

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Samples Sent on Memorandum for Inspection.

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## FALL & PARKER,

The Most Celebrated Designers and Manufacturers

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ARTISTIC BENT GLASS AND WIRE,  
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 NOVELTIES of Every Description,

Hall and Ceiling Lights, Pendants, Globes, Chandelier Novelties, Wire and Glass Screens, Frieze and Panels, Artistic Transoms, Etc.,

TRANSOMS, WALL POCKETS, Etc.

88 and 90 Walker Street, NEW YORK CITY.

THE MAKING OF THE

### ROTH & ENGELHARDT

Actions under the direct supervision of F. Engelhardt, many years Action foreman for

Steinway & Sons,

### ROTH & ENGELHARDT,

Office: 114 5th Ave., New York.  
 Factory: St. Johnsville, N.Y.

## LOUIS KÖNIG,

SUCCESSOR TO

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## Violin Maker

Importer of German and Italian Strings.

All kinds of Stringed Instruments Repaired.

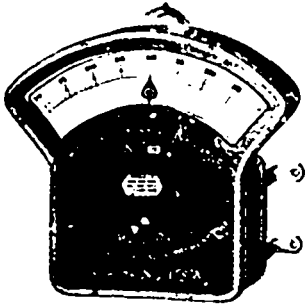
No. 387 BOWERY, NEW YORK,

Between 5th and 6th Streets

# Weston Electrical Instrument Co.

114-120 William St. NEWARK, N.J., U.S.A.

## Illuminated Dial Station Instruments.



Weston Standard Illuminated Dial Potential Indicator, Style B.

These instruments are based upon the same general principle, and are just as accurate as our regular standard portable Direct Current Volt meters and Ammeters and are in many respects, and the working parts are enclosed in a non-ally designed, dust-proof, cast iron case, which effectively shields the instruments from disturbing influences of external magnetic fields.

WESTON STANDARD Portable Direct Reading Voltmeters and Millivoltmeters, Ammeters and Milliammeters, WATTMETERS and VOLT-AMMETERS, for ALTERNATING and Direct Current Circuits.

Our portable instruments are recognized as standards throughout the civilized world.

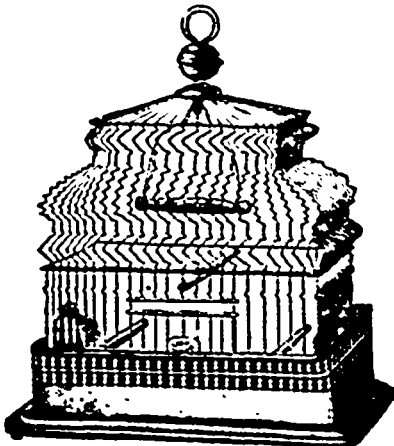
Our SEMI-PORTABLE LABORATORY STANDARD Voltmeters and Ammeters are still better.

They are the most reliable, absolute standards for laboratory use.

## OSBORN MFG CO.,

The Original Inventors and Manufacturers of

### "OSBORN"



### Bright Metal Cages

In Brass, Bronze and Silver Plate.

New and Beautiful Designs Just Out

We also manufacture Brass and Bronze Show Stands for Fancy Goods. Catalogue mailed free.

79 Bleecker Street, New York.

## Gordon Primary Battery.

EXCELS IN

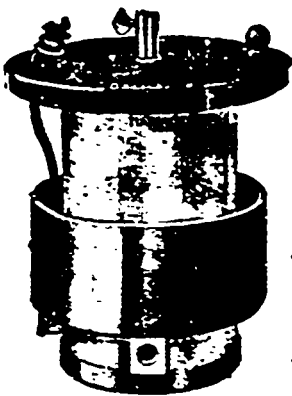
1. Long Life.
2. Efficiency.
3. Economy.
4. Adaptability.
5. It is Absolutely Non-Freezing.
6. Labor Saving.
7. Free from Local Action.
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These Batteries are in use by the most prominent Telephone, Fire Alarm and Railway Companies of America. Send for descriptive Circular and Price-List. We guarantee all our Cells.

MANUFACTURED BY

**THE GORDON-BURNHAM BATTERY CO.**

82 West Broadway, NEW YORK.



## Your Buildings Need Protection Against

# FIRE

The cheapest and most efficient method is that of using

**FIRE RESISTING PAINT AND KALSOMINE**

10 Years' Use Has Demonstrated This.

Drop us a line for full particulars.

The Jamieson Fire-Resisting Paint Co., 62 and 64 William Street, New York

All communications, advertisements, etc., intended for insertion in "The Trade Review" should reach this office by Wednesday morning.

There were more quotations from the **TRADE REVIEW** last year in Canadian, American and English papers than from all the other journals of its class combined, that are issued in the Dominion.

C. R. Dunsford, of Morden, will act as manager of the Union Bank, Winnipeg, during the absence of Mr. Paton, who has been appointed one of the delegates from the Winnipeg board of trade to the conference in London, England of the associated chambers of commerce.

From San Francisco advices by mail have just been received to the effect that holders of loose raisins are unwilling to entertain bids of less than 2½c for two-crowns and 3c for three-crowns. Sales were reported of one car of twos and two cars of threes at these figures.

It is expected that His Worship the Mayor, Mr. Robert Bickerdike, President of the Board of Trade, and Mr. H. Laporte of the firm of Laporte Martin & Co., will shortly be appointed by the Governor-General-in-Council in connection with the proposed International Exhibition of 1897.

A new pattern of a sleeping coach has been brought out in England. The car is 72 feet long and 9 feet wide, with single berthed and double berthed compartments alternating, a corridor running the full length. Each passenger has room to undress comfortably and finds hooks in abundance upon which to hang his clothes, and by bolting his door can be assured of privacy.

Mr. Edward D. Lacy, resident manager for Canada of the Imperial Insurance Company, of London, England, died suddenly in this city 1st Friday. Mr. Lacy came to Canada in 1883, and entered the service of the company shortly afterwards. He became a most able and successful underwriter, and was advanced step by step to the high position which he held at the time of his death.

The latest proposition to curtail competition comes from the managers of American savings banks. It appears that crokers have got into the way of combining to bid for the entire issues of those municipal bonds in which savings banks are permitted to invest; they then mark up the price and sell them to the savings banks which must buy because other forms of investment are illegal. Two presidents of savings banks advised at the meeting on Wednesday last that the savings bank should agree on a price above which they would not go, and should, through a common agent, bid for the whole issue, to be subsequently divided up among the individual banks.

A deputation of gentlemen interested in the shipment of horses to Great Britain have had an interview with Major Gourdeau, Deputy Minister of Marine. The deputation urged that the shipments of horses should be supervised in the same manner as the shipment of cattle, which has proved most satisfactory, is now done. They pointed out several changes in the accommodation of horses on ship board, the inspection of fodder, etc., which would tend to keep the animals in good condition during the voyage and render them more saleable on landing, and urged that more care should be taken to foster this trade, which was a growing one and capable of great expansion when Canadian horses got better known on the other side.

**THE CANADIAN RUBBER CO.**

OF MONTREAL.

Rubber Shoes, Felt Boots, Bolting  
Rubber and Cotton Hose,  
Packing, Etc.

833 St. Paul St. BRANCHES:  
MONTREAL TORONTO & WINNIPEG

We believe the circulation of the **TRADE REVIEW** exceeds that of any other paper of its class published in Montreal. Should any of our competitors take exception to this statement, we would suggest that the matter be left to two chartered accountants of the Province of Quebec.

**BUSINESS TROUBLES.**

H. A. Pare, grocer, Quebec, has suspended for a small amount.

John E. T. Dixon, caterer, city, has assigned to S. C. Fatt.

Max. Davidson, general store, Stratton, Que., has assigned for \$2,000.

Harvey Brownel, victualler, Amherst, N. S., has assigned to F. C. Page for about \$1,000.

C. Mair, general store, Kelowna, B. C., has assigned to H. B. Picken, city, with liabilities of \$12,000.

Robt. E. Brougham, tinsmith, Forester's Falls, Ont., has assigned to J. S. Reeves. He owes \$1,500.

C. C. Mills & Co., general store, Wood-Jawn, Ont., have assigned to W. A. Cole, Ottawa; liabilities \$1,000.

L. A. Saure, Coteau du Lac, trading under protection of his wife's name, has assigned and owes about \$8,000.

F. J. Dolman, groceries and liquors, Hamilton, has assigned to C. S. Scott. Liabilities, \$3,000; assets, \$1,500.

M. D. Maffette, dry goods, Ste. Cene-gonde, has assigned with liabilities of about \$200. He offers 20c on the dollar.

It is rumored that an excellent literary journal, published in the French language, and which deserved a better fate, will be suspended.

Chas. R. S. Mason, boots and shoes, Digby, N. S., has assigned to F. C. Schreder, and the liabilities probably reach \$10,000. A judgment was recently taken for \$7,000.

Hurtubise & Co., hardware, city, have assigned at the instance of A. Woods. The principal creditors are A. Woods, city, \$218, and Frothingham & Workman \$138.

J. C. Purkis, trader, Cowansville, is offering 25 per cent. cash. Francis Men-de's, clothing, Mattawa, offers 20 per cent. cash, and F. H. Roy, furniture, city, 50 per cent. cash.

Moise Ste. Marie, men's furnishings, city, has assigned at the instance of A. O. Chalifoux. The chief creditors are: P. Tremblay, St. Michel de Napierville, for \$400 and A. O. Chalifoux, \$250.

J. J. Anderson, books and stationery, London, has called a meeting of creditors. It is understood that the liabilities are \$10,000 and assets about the same. The firm has been in existence since '79 but latterly has been hard up.

J. & R. Craig, tailors, Ottawa, have assigned to P. Larnough and a meeting will be held this week. Robert N. Craig was the nominal proprietor; the business which has been in existence over 20 years, but it was actually controlled by a leading Montreal house. The liabilities are understood to be \$10,000.

**THE BABCOCK AND WILCOX  
WATER TUBE STEAM BOILER**

IS NOW BUILT IN CANADA

Suitable for all Purposes—Mills,  
Electric Lighting and Rail-  
ways, Heating, Etc.

Over 1,500,000 Horse  
Power in Use.

Send for our book, **STEAM**—  
Free on application.

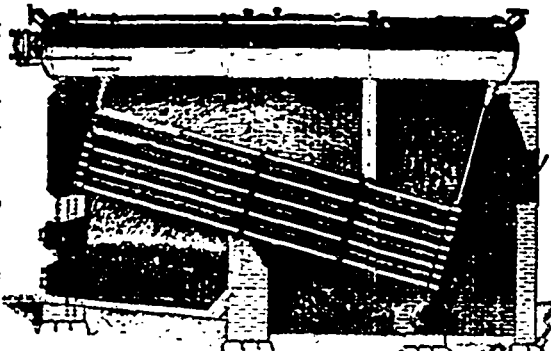
Head Office,

415 Board of Trade Building,  
MONTREAL.

**WILLIAM T. BONNER**

General Agent for Canada.

Workshops:—Belleville,  
Ontario.



Mercier & Villeneuve, grocers, city, have assigned to Chas. Desmarieau with liabilities of \$8,000. They were recently in trouble owing to the failure of their principal creditor but they effected a settlement by which they agreed to pay in full. They have probably not been able to carry out this arrangement.

Geo. Beaucage, store keeper and contractor, St. Alberts, Putnam county, had been served with a demand of assignment at the instance of J. B. Auld & Fil-Quebec. The liabilities are \$20,000 and assets nominally \$12,000. He lost money on a government contract and was unable to carry through an extension obtained a year ago.

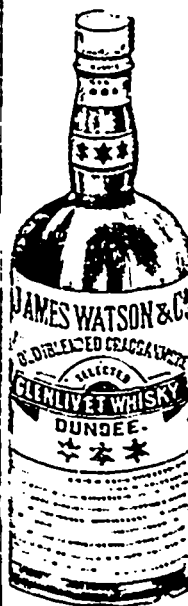
The Pharmacie National, city, has assigned and a meeting is called for the 16th. The following are the principal creditors.—Sedbury & Johnson, New York, \$302; J. B. Mantin, Montreal, \$373; Lyman, Sons & Co., Montreal, \$77; G. Boulanger, St. Johns, \$500; N. F. & G. Guertin, Montreal, \$500; Drapart & Savinac, Montreal, \$450; Lyman Knox & Co., Montreal, \$705; N. C. M. Graham, Montreal, \$355. Liabilities about \$1,600. Chas. Lyman, of Lyman, Knox & Co., appointed provisional guardian. The owners were El. Groux, jr., who was a general partner and F. N. Langeher, who was a special partner for \$3,000. The business was established in '94 by Langeher who fitted up attractive premises in the Monument Nationale building, and the present firm was supposed to be doing well. Langeher the capitalist of the concern is said to have lost money in other ventures. Arrangements are likely to be made to continue and in the meantime the doors are open as usual.

The insurance scheme among the employees of the Grand Trunk Railway, is about to be altered. Citizens have been issued calling a special session of the society, to be held in Montreal on Wednesday, June 17th. Among the most important changes is one to the effect that any member who, having left the company's service, and continued his subscription to the fund, shall, if certified by the chief medical officer to be unfit for work of any description, be allowed to receive an immediate payment of one-half, or such lesser proportion of the amount insured for as shall be agreed upon by the committee of management. It is also proposed that amounts payable to members shall be raised by a levy upon the insurance classes of the society, and that in no case shall the society be responsible for providing medical attendance and medi-

**Chas. W.  
Murphy & Co.**

(Successor to  
Jas. Guest & Co.)  
Commission  
Merchants,  
27 & 29  
St. Sacramento Street,  
MONTREAL.

General Agents for Canada  
of the Superior and Popu-  
lar Brand of



**Scotch  
Whiskey**

Indicated in the engrav-  
ing herewith, and of other  
first-class brands of Li-  
quors.

Wines, Ales, Beer,  
Bitters, Mineral  
Waters, etc.

chine for any member residing more than two miles from the track, unless with special permission from the committee.

The bill which was passed by the U.S. Senate on Friday last including pears, pineapples, oranges, apricots, berries and pomes in the list of fruits from which brandy may be distilled under existing regulations is said by some to be of considerable importance to growers of California fruits, as they can now convert their surplus crop, which has been heavy, into brandy. Others, however, urge that with the exception of that made from grapes fruit brandy is too costly of production to permit the new bill, if enacted, to have any effect.

It is apparent that incendiarism in this and other cities has greatly decreased during the past year, and it may be safely stated that this is due to the vigorous prosecutions of the organized gangs of fire-bugs who had been detouring the fire insurance companies. It is more than probable that the newspaper exposures of their methods have had a moral effect of great strength upon many dishonest or weak insurers, who if not deterred by fear of discovery and public disgrace might this year have destroyed life and property in the endeavor to swindle the fire underwriters by contrived fires.

# UNION Assurance Society,

Head Office:

81 CORNHILL, LONDON.

One of the Oldest Fire Offices in the World.

Subscribed Capital.....\$2,250,000  
Capital Paid Up..... 900,000  
Total Funds, including Capital,  
nearly.....15,000,000  
Annual Income.....1,500,000

## FIRE RISKS

Accepted on every description of insurable property.

### CANADA BRANCH OFFICE:

Bank of Toronto Chambers, First Floor,

Cor. St. James and McGill Sts.  
MONTREAL.

T. L. MORRISEY, Resident Manager.

## CONTRACTS OPEN.

This column is to furnish Advance Reports of Building Projects, before the Closing of Contracts, for the special use of Material Men, Supply Men, Manufacturers, Builders, Architects, Roofers, Plumbers, Gas Fitters, Bridge Builders, Foundrymen, Hardware Men, etc.

Any of our subscribers who write to parties referred to in our Contract Column, will oblige us by naming the **TRADE REVIEW** as the source of their information.

### Schools, Churches & Public Buildings.

It is expected that the new Demill Ladies College will be located in Coburg, Ont.

It is proposed to erect a new town hall and fire hall at an estimated cost of \$8,000 in Tilsonburg, Ont.

The new buildings at the Winnipeg Industrial Exhibition grounds are now in course of erection.

Sealed tenders are asked by the public school board of Prescott for the enlargement, re-modelling, heating and drainage of their school building. The date for receiving tenders is June 15th, and August 29th is the date for the completion of the work.

Plans are being prepared by Wm. & Walter Stewart, architects, for a new Y. W. C. A. building in Hamlet which will also be used for domestic science purposes. The present building will be torn down, and the new one will be four stories in height, 70x140 feet, and built of Credit Valley brown stone.

### Railways, Canals, Bridges, etc.

It is stated that the Manitoulin Railway will be immediately pushed to completion.

An order-in-council has been passed authorizing the expenditure of \$30,000 for water works improvements at Chatham, Ont.

The Township Council of Winchester has instructed C. L. Brown, engineer, to prepare plans and estimates for the construction of municipal drains.

A miniature cyclone struck Toronto and vicinity last Monday. No damage was done in Toronto, but five bridges were destroyed at New Market by the rising of the river. The abutment of the Grand Trunk bridge was also injured.

James A. Bell, county engineer of Egin, and Chairman Donaldson, were at Weststock, and awarded the contract for the new Catfish dam bridge. The masonry contract was awarded to Isaac Coe at \$200, and the steel work to the Central Bridge Company, Peterborough, at \$200.

ASHLEY B. TOWER.

# ASHLEY B. TOWER & CO.,

HOLYOKE, MASS.

## Engineers & Architects.

### SPECIALTIES:

Complete Plans for all kinds of **PAPER and FIBRE MILLS.**  
Surveys and Estimates for **WATER POWER DEVELOPMENT.**



The Springbank Railway Co. asked permission of the London Water Commissioners to build a double track at Springbank Park from the pump house westerly to the loop.

The Public School Board of Prescott, Ont., invite tenders until the 15th inst. for the enlargement, heating and draining of their school building, the work to be completed before the 29th of August.

Tenders have been invited for the grading of the first hundred miles of the Lake Manitoba Railway & Canal Co's line, from Portage la Prairie. Particulars may be obtained from Mackenzie, Mann & Co., Manitoba Hotel Winnipeg.

The annual meeting of the Sussex, Stuhlholm & Havlock Ry. Company took place recently. In addition to the ordinary routine business, an arrangement was entered into which may lead to the consideration of the building of the line by New York capitalists.

It is understood that the contract for supplying ten thousand barrels of cement for the construction of the Trent canal has been awarded by the Railway and Canals Department to the Rathbun Company, of Deseronto. There was a large number of tenderers.

A project is on foot for the construction of an electric railway from the town of Richmond to the boundaries of Ottawa, the project being to transport garden produce and other freight from the surrounding districts to Ottawa. The Messrs. Conroy, of Conroy's Mills, are said to be interested in the project.

William Mackenzie, manager of the Toronto Street Railway, and James Ross, managing director of the Montreal Street Railway, have made an offer of \$2,500,000 for the Birmingham, England, Tramway Company's franchise and plant. The directors of the Birmingham company have reported in favor of the acceptance of the offer.

The Toronto, Hamilton & Buffalo Railway Company gives notice of its intention to apply to the Governor-in-Council for an order extending for 30 years the agreement made by this road with the Michigan Central, the Canada Southern, New York Central and the C. P. R. in reference to the interchange of traffic and also in connection with the lease by the C. P. R. of running powers over the tracks of the T. H. & B. R. to and from Garth street, Hamilton, to a junction with the G. T. R. near Desjardins Canal.

### Railway and Municipal Bonds.

At Mount Forest a by-law to authorize the expenditure of \$1,300 on waterworks improvements has been voted down.

At the last meeting of the Enniskellen Township Council a resolution was passed sanctioning a by-law authorizing the township to contribute \$2,100 as its proportion of the cost of improvements to the Black creek.

Debentures of the city of London, Ont., to the amount of \$270,000, bearing interest at 3 1/2 and four per cent, have been purchased by the Bank of British North America. The amount paid was \$268,072.00 and accrued interest.

GEORGE F. HARDY.

SEALED TENDERS are asked to the under- signed, and also seal "Tender for Hot Water Heating Apparatus, Victoria, B.C." will be received until Friday, 14th July, for the construction of a Hot Water Heating Apparatus at the Victoria, B.C., Public Hospital.

Plans and specifications can be seen and form of tender and all necessary information obtained at this Department, and at the office of E. C. Campbell, C.E., Victoria, on and after Wednesday, 14th June next.

Persons are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to five per cent of the amount of the tender, which will be forfeited if the party declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for.

If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,

E. F. E. ROY,

Secretary.

Department of Public Works,  
Ottawa, 17th May, 1887.



## ST. LAWRENCE CANALS.

### IROQUOIS DIVISION.

## NOTICE TO CONTRACTORS.

The time for receiving tenders for the Iroquois Division of the St. Lawrence Canals has been postponed to Friday 24th June, 1887, and the time for the exhibition of plans till Monday, 1st June, 1887.

By order,

J. H. BALFORD,

Secretary.

Department of Railways and Canals,  
Ottawa, 2nd May, 1887.

The construction of about 3 miles of drainage work will be let by tender at lot 14, 15th concession of Marijasa. G. Smith, O. L. S., T. P. Engineer.

The By-Law for raising \$50,000 for sundry purposes in Sherbrooke was passed on Monday. The real estate represented was \$150,645 against \$100.

The By-Law granting exemption from taxes on Messrs. W. Blue & Co's new factory in Sherbrooke was passed by vote representing in real estate valuation, \$127,445 against \$2,650.

The unanimity with which the \$7,000, was voted by the rate payers for water works improvements, shows that the public opinion of Truro, N. S. citizens is to have the best water system obtainable for the town.

The Vienna Ont. Council object to Judge Ernsatnger handing over the bonds of the Truroburg, Lake Erie, and Pacific railway, on the ground that it is unsatisfactorily built. The road was carried out by Toronto parties.

The tenders for the Petrolia debentures, amounting to \$172,000, were opened and Messrs. O'Hara & Co., brokers, of Toronto, secured them. The debentures sold at a handsome premium, and Mayor Edward deserves credit for the sale.



**IRON FENCING,**  
Bank & Office Railings  
And all kinds of Iron  
Work, address

Toronto Fence & Ornamental Iron  
Works, 73 Adelaide St. West, TORONTO.

The Hull Council met on Tuesday to consider the offers obtained by Mayor Champagne and City Treasurer Thibault for the \$108,000 worth of five per cent debentures recently put on the market. It was decided to accept that of Mr. Wilson-Smith, Mayor of Montreal, for the purchase of \$65,000 worth of the debentures par, and of Mr. Bazin, of Ottawa, for \$10,000 worth, also at par. This amount meets the immediate requirements of the city, and it was agreed to defer the sale of the balance of the debentures, \$33,000, for a year.

**Houses.**

In Toronto building permits have been granted as follows: G. R. R. Cockburn, 1 storey brick add. to warehouse, 60 Bay St., cost \$1,500; Dr. J. L. Davidson, 2 storey and attic bk. dwelling, 22 Charles st., cost \$4,500; J. L. Ramsay, two det. 2 storey and attic bk. dwellings, Macpherson ave., near Castle Frank, cost \$8,000; Allen Mfg. Co., 4 storey bk. add. to factory, Simcoe st., cost \$1,500; Miss Corty, 2 storey bk. add. to dwellings, 168 George st., cost \$3,000; Mr. Worthy, Berryman st., 2 storey bk. dwelling 91 Cumberland st., cost \$1,200; John Carson, 655 Ontario st., 2 storey bk. faced dwelling and store, 395 Sackville st., cost \$800; Thos. Wilkins, St. Lawrence Market, 3 storey bk. add. to building, No. 34 West Market st., cost \$1,000.

In Hamilton, Ont. W. A. Edwards, architect, has prepared plans for the following: Residence for R. E. Gallagher on Hughson and Maria st., to cost \$5,000; residence and stable on John street south, for James Dunlop, cost \$4,000; residence on Robins street for Sam McKay, cost \$4,000; residence on East ave. south; residence on Ellen street for E. K. Pars; alterations to three stores on King street, and residence on Herkimer street for Major Riley, also residence in the south east portion of the city—E. B. Patterson has prepared plans for the following buildings: E. W. Gaze, East ave., residence, to cost \$2,100; H. B. Vaughan, Emerald st., residence, cost \$1,300; alterations to A. Rutherford's two houses, cost \$800—A. W. Peene, architect, is preparing plans for alterations to the store of James Scott, also for the hot air and hot water heating of the Hamilton club.

(Continued on page 16.)



**PRICE LIST--January, 1896.**

**PRICES FOR BENDING.**

*Regular Bends, not over one third Circle.*

To 2 1/2 x 60	.....	1 1/2 cts. per square foot
" 4 x 70	.....	" " " "
" 4 x 90	.....	" " " "
" 4 x 100	.....	" " " "
" 4 x 110	.....	" " " "
" 4 x 120	.....	" " " "

Above—Special.

**DOUBLE THICK GLASS.**

To 2 1/2 x 60	.....	2 1/2 cts. per square foot
" 3 x 70	.....	" " " "
" 4 x 80	.....	" " " "

Larger Sizes—Plate Glass Prices  
Over 24 inches wide—10 per cent extra.

**SPECIAL.**

Irregular Bends,  
Rough, Ribbed and  
Ornamental Glass.

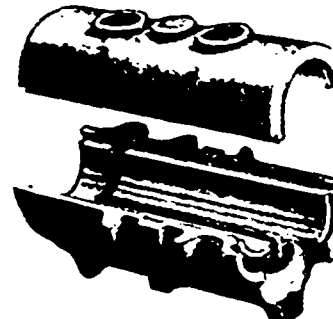
Sold in less, or fractional parts of inches, will be charged as even inches of the next larger regular size.  
Sizes making the same or less, united inches, but containing more square feet than extreme sizes specified in a bracket will be charged in the next higher bracket.  
Sizes over 10 inches long and less than 18 inches wide will be charged in the bracket showing the same length as sizes used. (For instance—12x70 will be charged in the 10x70 bracket.)  
Bends on the length 2 1/2 per cent additional—here the length exceeds the width more than six inches.  
Sizes containing less than a square foot will be charged as a full foot, and in figuring narrow widths, no size will be figured as less than 12 inches wide.  
NOTE—Above prices do not include cost of glass.

**BOXING EXTRA.**

**P. PRYIBIL, 512 to 524 WEST 41st STREET, NEW YORK.**

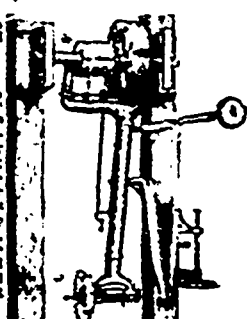
**ASimple, Positive and Reliable System HERE ARE TWO GOOD THINGS.**

Of Lubrication. See our latest improved hanger bearings. We ream them by a special process, which leaves them exceedingly smooth and accurate. Our hangers are noted for neat designs, correct proportions and accurate workmanship. Send for special HANGER CIRCULAR. Our Catalogue "C" is devoted to Pulleys, Shafting, Hangers, etc. Valuable Information, Tables, etc. Sent Free.



**WOOD WORKING MACHINERY.**

Latest improvements, many novelties not made by any other firm. Keep your old tools played out methods. In war the best guns do the work and our guns are machines and machines are guns. The best machines are those that do the most and the best work. Our illustrated catalogue "A" contains cuts and full particulars. We shall be very happy to send it to you free.



Parallel Swing Saw. It swings in a perfectly straight line. Can be used for a very wide range of work. JUST THINK A MINUTE!

**ADJUSTABLE GROOVING HEAD.**

Only two plain cutters instead of a whole circumference to keep in order. No variation in grooves. Very smooth work, even across the grain.



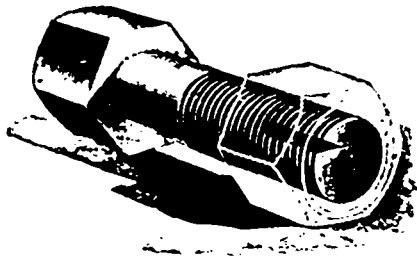
**ABSOLUTELY SAFE.**

Use A.B.C. Cable and Telegraph Code. "PRYIBIL, NEW YORK"

**P. PRYIBIL, New York. Mention this Paper. P. PRYIBIL, New York.**

# Canadian Patent For Sale.

The Proprietors of this Nut offer the Canadian Patent on very Favorable Terms.



**This Bolt holds its own Nut firmly. Cannot work off, even when an imperfect fit.**

**The tendency is to work on, not off. Costs little more than ordinary Bolt No outside pieces.**

SEND FOR A SAMPLE OF THE NUT. IT HAS BEEN ADOPTED BY THE UNITED STATES GOVERNMENT.

For Shop Rights to Make and Use, APPLY TO

**VIBRATION PROOF NUT CO.,**

Special Nut Locking Bolts Made to Order.

55 West Twenty-Ninth Street, NEW YORK.

C. H. McIntire, —TRK— J. H. Wesler.

## McIntire M'g Co.,

Electrical Manufacturers, CONTRACTORS, And Dealers in EVERYTHING ELECTRICAL

13 and 15 Franklin St., NEWARK, N. J.

Light Plants, Motors, Fans, Lamps, Batteries, Bells, Annunciators, Burglar Alarms, Heat Regulators, Testing Instruments, House Wiring, Repairing.

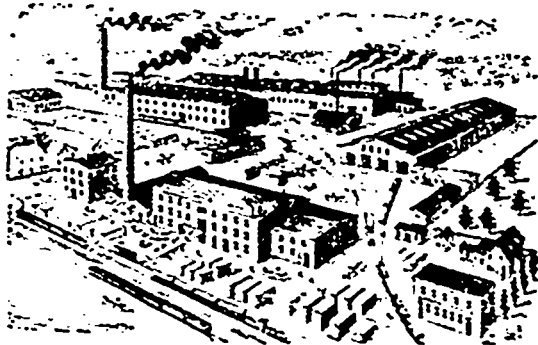
## L. I. DARBY,

Manufacturer of Special Machinery, Moulds, Tools, Dyes, &c.

WIRE BENDING MACHINERY OF ALL KINDS, 355 Mulberry Street, NEWARK, N. J

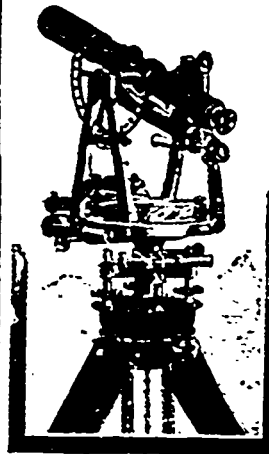


THE CELEBRATED **BOSS WASHBOARD** MADE ONLY BY **ANDREW BELL**, 375 Market St., Newark, N. J. Samples Sent by Mail



Car Works, Machine Works, Foundry, Planing Mills, saw Mills.

**RHODES, CURRY & Co., Limited,** AMHERST, N. S.



**F. E. BRANDIS, SONS & Co.** Surveying & Engineering Instruments. 754-756 Lexington Avenue, - BROOKLYN, N. Y. Catalogues on Application

WRITE FOR

**NEW YORK ELECTRICAL WORKS,** 161 WASHINGTON ST. N.Y. DESIGNERS, ORIGINATORS AND MANUFACTURERS OF SUPERIOR TROLLEY FITTINGS.

BOTTOM PRICES.

**W. H. WALSH,**  
*Merchant*  
*Tailor.*  
40 VICTORIA SQUARE.  
Telephone 2804.

**PERRIN, FRERES & CIE.,** Manufacturers of KID GLOVES of every kind and quality.  
**GRENOBLE, FRANCE.**

—BRANCHES:—  
**PARIS, LONDON, NEW YORK, MONTREAL, MELBOURNE, SYDNEY.**

A large stock always on hand  Samples sent on application  
**KID GLOVES**

**H. LAURENCELLE,** - Manager.  
*Montreal Branch.* - 7 VICTORIA SQUARE

**THE Canadian Colored Cotton Mills Co.**  
**FALL, 1896.**  
Ginghams, Zephyrs,  
Cheviot Suitings,  
Flannelettes, Dress Goods,  
Skirtings, Oxfords,  
Shirtings, Cottonades,  
Awnings, Tickings, Etc.  
**NOW READY.**  
See samples in wholesale houses,  
**D. MORRICE SONS & CO.**  
Agents,  
Montreal and Toronto.

**CARSLEY, SONS & CO.,**  
Importers and Wholesale Dry Goods Merchants.  
**SPECIALTIES:**  
**COLORED AND BLACK CASHMEREES.**  
Silks and Dress Goods.  
**MANTLES and JACKETS**  
**CARSLEY, SONS & CO.,**  
113 St. Peter Street,  
Montreal.

**JAS. A. CANTLIE & CO**  
Montreal and Toronto,  
General Merchants and Manufacturers' Agents,  
Canadian Tweeds  
Flannels,  
Dress Goods,  
Knitted Underwear,  
Blankets, Etc., Etc.  
REPRESENTING IN CANADA:  
**F. P. SAVERY & CO.,**  
Huddersfield and Bradford, Eng.  
—ALSO—  
**ALOYS KNOPS,**  
Aachen, Germany.  
**J. CÜPPER SOHN,**  
Burtscheid, Germany.

The Best Flux known for Welding  
  
IRON TO IRON,  
NEW YORK  
AWARDED MEDAL AND DIPLOMA AT WORLD'S FAIR, CHICAGO.  
One Pound Tin mailed on receipt of 30c.  
Send for Circular and Price List.  
Manufactured Only By  
**CORNELIUS S. MITCHILL,**  
OFFICE AND FACTORY:— 545-549 W. 22nd Street, NEW YORK, N. Y.

**CHARLES GURD & CO.**  
Montreal,  
Were Awarded  
2 GOLD MEDALS,  
2 SILVER "  
4 BRONZE "  
12 DIPLOMAS  
For Superior Excellence of  
**SINGER ALE, SODA WATER, &c.**  
USE NO OTHER.  
IT PAYS TO USE THE BEST.

**JULIUS JONSON,** President. **ARCHIBALD WATT,** Treasurer.

# Jonson Engineering & Foundry Co.

Foot East 118th Street, NEW YORK,

*Manufacturers of the Celebrated*

**FLAGG'S PATENT RAILWAY CROSSING GATES.**

**Drain Pipes  
Cement  
Firebricks  
Paving Bricks  
Building Bricks**

Our Prices are Low. and  
Deliveries Prompt.

**F. HYDE & CO.,**  
29 Wellington Street,  
MONTREAL.



CONTRACTS OPEN (Continued).

Wm. Syer will erect an \$1,800 residence at Barton, Ont. from plans by E. B. Patterson, Hamilton.

Mr. Head, architect, has prepared plans for a residence for Mr. Longford to be erected on Tunnel Island. Prospects are good for building in Rat Portage during the coming season.

Eric Mann, architect, St. John street, has awarded contracts as follows: One tenement building on Cadieux street for R. Keough—Masonry, Barbeau & Fournier; carpenter and joiner's work, R. Neville, jr.; roofing, Montreal Roofing Co.; plumbing, John Watson; brick, R. Dubie & Co.; plastering, Knott & Gardner; painting and glazing, O. Cauchon.—Building contracts have been granted in this city as follows: House, 4 stories 31x45 ft. on St. Denis st., Viger Square, for Alphonse Brazeau—Masonry, Martineau & Prouveau, carpenter and joiner's work, L. Follitt. House on Laval avenue, 2 1/2 stories, stone and brick, for Madame Joseph Levy—Masonry, Barbeau & Fournier; carpenter and joiner's work, G. Roberts. Estimated cost, \$12,000.—Wm. McLean Walkank, architect, has awarded contracts as follows: Repairs of a house on Berni street for J. G. Kennedy—Masonry, G. Frappier; carpenter's and joiner's work, R. Neville, brick, D. Marsan & Co.; plumbing and heating, Drapeau & Savignac; roofing, Campbell & Co.

**Miscellaneous.**

A new brick furnace is being put in Patterson's new mill at Hetherington's Point, N. B.

The British Columbia Iron Works Co. propose to expend \$100,000 in new machinery.

Plans have been prepared for a new hotel building for Mr. Dickson at Brucefield, Ont.

The McLaren Company have been granted a bonus towards rebuilding their saw mill at McLeod, N. W. T.

The Toronto City Engineer has reported that the pavements on about 100 streets are worn out and need renewing. Of this number it is proposed to renew 17 with cedar blocks and 11 with macadam.

**ROOFING!**

**Sparham Fire-Proof Roofing Cement Company,**

The only roof that has stood the test of the Canadian climate, for twelve years it has given nothing but the most perfect satisfaction. All other cement roofs have been utter failures.

All roofs laid by Campbell & Co. have the guarantee of the Sparham Company, which has \$50,000 capital paid up—a substantial guarantee—not on paper.

Roofs laid in Montreal with our cement TEN YEARS ago are as good today as when laid and have had no repairs.

For further information and testimonials apply at head office, 309 St. James Street, Montreal.

**C. L. MALTBY, Soc.-Treas.**

Agents appointed throughout the Dominion and the United States

**WARREN'S NATURAL ASPHALT READY ROOFING**

REMAINS PERMANENTLY PLIABLE.

Send for Sample-In Use 13 Years.

**WARREN CHEMICAL & MANUFACTURING CO. NEW YORK, U.S.A.**  
47 FULTON STREET,

DURABLE, FIREPROOF & IMPERVIOUS

**FLOORS of  
Rock Asphalt**

Roadways, Yards, Sidewalks & Roofs.

The pavement can be laid on a wood floor.

For estimates and lists of works apply to

**MONTREAL ROOFING CO'Y  
General Roofers,**

Cor. Latour St. and Busby Lane

Mr. O. Stock will erect a new brick block adjoining his store, at Tavistock, Ont., and Mr. F. King will build an addition to his store.

It is the intention of the Parrsboro Amateur Athletic Association to build this fall a large rink and club room on the grounds they have lately leased.

The Bushnell Oil Company has sent for experts from Cleveland and London to examine the cylinder of the pumping house at Burlington Beach.

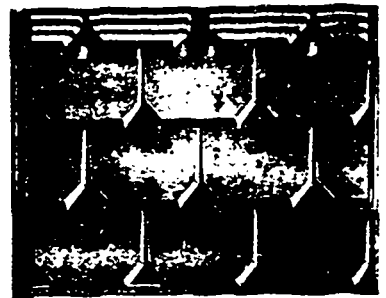
It is learned that the sale has been just closed of the plant and water privileges of the Niagara Falls Hydraulic Power and Manufacturing Company to the firm of Morton, Bliss & Co., bankers, of New York, for \$1,000,000.

The Bell Telephone Co. have applied to the Sherbrooke municipal council for permission to place their wires under ground. The Sherbrooke Gas & Water Co. have made a similar application in regard to the electric light wires.

Mayor Tuckett, of Hamilton, has received a letter from Mr. E. A. C. Pew, asking him to meet the representatives of the Lozier Bicycle Company. The company proposes to manufacture motor-cycles if they can make suitable terms with the city.

Engineer Keating of Toronto has written a letter to the Board of Control in reference to the salaries of officials in his department, opposing any reduction in the staff or the salary of his subordinates. He also makes special reference to the arrangement under which he entered the service of the city at a salary of \$5000.

**"EASTLAKE"**



**STEEL SHINGLES  
Are Fire, Lightning and  
Storm Proof.**

**METALLIC ROOFING CO., LTD.,  
TORONTO, ONT.**

Send this Advertisement for Catalogue.

Mr. McCarthy has purchased the large brick building on John street, Port Hope formerly owned by John Lydon, for a factory. He will build an addition behind and put in a large engine and boiler to drive the machinery.

Mr. J. D. Webster of Repton has commenced excavating for a new store building on his property on King street. The building will be of brick, 40 x 22 feet, 15 stories high. Mr. Webster also proposes to erect for himself a new residence.

W. F. Whiteway, architect of Halifax, N. S. has completed plans for Gordon Keith's new building, and tenders will be called for in a few days. Mr. Whiteway has been engaged by W. E. Taylor, Robert Taylor & Co., to prepare plans for a residence to be built on Spring Garden Road this summer.

**BANQUE D'HOCHELAGA.**

Notice is hereby given that a dividend of 12 and one half per cent, (12 1/2) for the current year, equal to seven per cent. per annum, on the paid up capital stock of this institution, has been declared, and that the same will be payable at the head office or at its branches on after Monday, the 1st day of June next.

The transfer books will be closed from 11th to the 21st of May, both days inclusive.

The annual general meeting of the shareholders will take place at the head office on Monday, the 15th day of June next, at noon.

By order of the Board  
M. J. A. BERNDGAST  
General Manager.



# "SWELL SPECIAL" Cleveland Cycles.

Cleveland Cycles are sold in all parts of the world, and their high reputation has been gained by careful and conscientious workmanship and American inventive genius. The Canadian Cleveland now being made at Toronto Junction, Ont., is the exact counterpart of the American Cleveland made at Toledo, O. The high testimonials received from experts and cycle riders show that it holds the front place in the estimation of the cycling public of Canada.

*FOR AGENCY, TERMS, ETC., ADDRESS,*

**H. A. LOZIER & CO., Toronto Junction, Ont.**

*Sole Agents for Montreal and District:*

**R. & W. KERR, 2230 St. Catherine Street.**

El Padre NEEDLES, - 10c.  
 VARSITY, - - - 5c.

**THE TWO STANDARD  
BRANDS OF CIGARS.**

**S. DAVIS & SONS,  
MONTREAL**

**PRIZE MEDALS IN COMPETITION WITH THE WORLD.**

## BEDDING!!!

Get - Your - BEDDING - and - BEDSTEADS

*From a First-Class House.*

ESTABLISHED 20 YEARS. \*.\* ROCK BOTTOM PRICES.

OLD BED FEATHERS and MATTRESSES PURIFIED and RE-MADE at the Shortest Notice.

**J. E. TOWNSEND,**

1 LITTLE ST. ANTOINE ST., Corner of St. James St. only.  
 Telephone 1906.

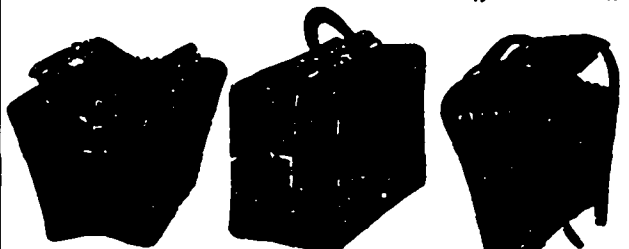
**C. H. G. LOSERE,**

MANUFACTURER OF

Photograph Portfolios and Portfolio Bags

FOR THE USE OF

Furniture Traveling Salesmen.



Any kind, style or quality made to order within two days. Also wholesale manufacturer of Trunks and Tracing Bags, Trunk and Shawl Straps. Any desired article in the line made to order. Sample Trunks, Satchels and PORTFOLIOS neatly repaired at reasonable rates.

Factory: 164 MULBERRY STREET,  
 Office and Salesroom: 188 Grand St., NEW YORK. Upstairs, two flights.

# OLD CHUM



They won't smoke any other while they can get Old CHUM even if they have to beg or borrow it, for there is no other tobacco which assures that cool, mild, sweet smoke. D. Ritchie & Co., Manufacturers, Montreal.

Cut Smoking Tobacco is sold by all the  
wholesale houses.

**D. RITCHIE & CO., - MONTREAL.**

*The American Tobacco Company of Canada, Limited,*  
**SUCCESSOR.**

**IF TRADE DOESN'T COME TO YOU,  
You Must go after the Trade.**

Go after it, not in person, but by means of the superior quality of your stock. Put yourself in the place of the customer. You know good molasses—so do they. That's the kind to sell—that's the kind we sell. That's the kind your customers will buy. Enough said. Here is the article—the best molasses. It needs no word of recommendation to prove the merit of

## Barbadoes Molasses.

It is the best on the market, and our stock is just received. We are ready to give quotations.

RE DURING JULY AND AUGUST WE CLOSE AT 1 O'CLOCK ON SATURDAY.

**Sole Agents for Canada:**

**LAPORTE, MARTIN & CO.,**

WHOLESALE GROCERS,

72 to 78 St. Peter Street, MONTREAL.

# THE ROYAL ELECTRIC CO.

MONTREAL, Que. Western Office, TORONTO, Ont.

MANUFACTURERS OF

ELECTRICAL MACHINERY & APPARATUS,

SOLE MAKERS FOR CANADA OF

## THE S. K. C. TWO-PHASE SYSTEM

OF

Alternating Current Generators, Motors & Transformers,

By means of which incandescent lights, arc lights and power can be served from the same dynamo and circuit.

Direct Current Dynamos.

Arc Light Dynamos.

Direct Current Motors.

Arc Lamps, Series or Multiple.

Street Railway Generators.

Wire of all kinds.

Street Railway Equipments.

Electrical Supplies.

Canadian Agents For

THE ROYAL BEACON Incandescent Lamp,

THE HELIOS ARC LAMPS—Alternating or Direct.

CORRESPONDENCE For Central Stations, Street Railways, Power Transmission, Isolated Plants, Mining and Mill Work.

SOLICITED,

At Ogdensburg, on Saturday last, about 1,500 white cheese were offered for sale and the bulk of them went to Brockville buyers. Derbyshire got probably about 600, the rest being divided up. The prices paid were 6½, 6 7-16 and 6¼ cents.

The Hamilton Powder Company gives notice that it will apply to parliament for authority to change the head office of the company to Montreal, to increase its capital, and to increase the amount for which the company can issue bonds.

A prominent strawberry grower in the Lyn district is feeling much elated over the late rains, without which, he says, the crops this year would have proved an almost total failure. As it now stands the chances for a good crop are excellent.

Forty years ago raw silk was produced only in Italy, France, Spain, Greece and Syria, but the production of these countries now only amounts to one-fifth of the production of the world, China and Japan are the great producers of silk, and the regulators of prices.

In connection with the growth of the Japanese cotton industry it may be stated that a Japanese gentleman has just sailed from England after having left orders with local firms for the equipment of six mills in Japan, ranging from 15,000 to 40,000 spindles each. In addition to this an order has been placed for 1,000 looms with a Lancashire firm.

The enquiry into the charges of uncommercial conduct against Messrs. Armour & Co. by the Chicago Board of Trade, for issuing short warehouse receipts, resulted in the dismissal of the charges against Armour & Co., the whole force of the blame and punishment falling upon Mr. A. I. Valentine, the manager of the elevator department of Armour & Co.

The rapid increase in business done by Laporte Martin & Co. has necessitated more room for their general offices. Alterations are now being made to meet this want.

The Royal Mutual Insurance Company, of Philadelphia, has filed a deed of assignment for the benefit of creditors. Robert Finletter was named assignee. The deed was signed by John W. Martin, President, and Henry F. Robenc, Secretary.

A cable from Barbadoes has been received quoting molasses down another cent to 10c first cost, equal to about 26½c to 27c laid down here. A small lot of new Barbadoes was sold on this market to arrive at 28½c, but more was offered without getting buyers.

Advices from Eastport, Me., are to the effect that 92 per cent of all the sardine packers have joined the combination. The next meeting will be held on June 19th and in the meantime efforts will be made to bring the scheme into accord with the laws of Maine regulating trusts, &c.

A cablegram from Ambassador Bayard informed Secretary Olney that ratifications of the Behring Sea Claims treaty had been exchanged. The treaty will not be made public here until its promulgation in London, as it is desired to have it appear simultaneously in Great Britain and the United States.

Onions commence to arrive from Bermuda in January, but not until April do the receipts foot up to any material quantity. During April and May arrivals are very large, and early in June the season closes. The arrivals this year to June 1st have been 241,236 crates, against 219,345 crates to June 1st last year and 158,521 crates same period the previous year.

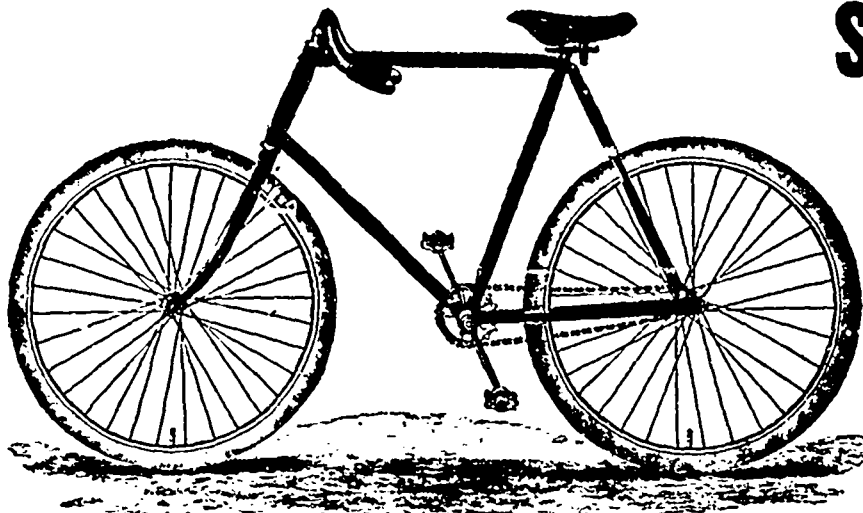
Laporte Martin & Co. wish to state that during the months of July and August, they will close on Saturdays at 1 o'clock.

Advices from Portugal state that the catch of small sardine fish has been very light and that large fish have not been plentiful. It is impossible to pack any quarters. Higher prices, the report said, are expected soon.

Lake freight rates on wheat have taken quite a tumble, owing to the competition of American vessels, and instead of the three-cent rate of the early part of the season, the shippers are offering only 2½ cents. Several charters at that figure have been accepted for carriage between Fort William and Buffalo.

President Cleveland has approved the act releasing distillers of fruit brandy from "any provision relating to the manufacture of spirits except as to the tax thereon," when the Commissioner of Internal Revenue may deem it expedient to do so. The act repealing the section of the Wilson tariff law making free of tax alcohol used in manufactures and the arts has also been approved by the President.

Insurance companies doing business in the Southern States complain that there has been considerable falling off in receipts since the first of the year, and that unless there is a marked change after the opening of the cotton season, 1896 will show a decided retrograde movement in this respect. While losses have held up a trifle the fires in Texas, Kentucky and Georgia have made the question of profit in these States extremely doubtful. One of the causes to which is attributed the decline in premiums is that it is a Presidential year, and most of the agents in the rural districts are making free silver speeches instead of trying to earn a sound dollar.



# STANDARD

The Nation's Pride.

It's a "Daisy," that's what they all say; and do you wonder? Not if you ever experienced one of our high grade, light-running "Standards."

The best is always the cheapest. No money wasted on repairs, etc. This wheel weighs only 22 lbs., and will carry over 200 lbs. Write for catalogue and testimonials, free.

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 Agents Wanted in Unoccupied Districts.



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**IT COSTS**

less than one cent a day to keep a 200 Horse Power Boiler clean. One pint of kerosene to 500 gallons of water fed in by the Hercules will save coal, save cylinder oil, save repairs, laboratory.

Send for price, testimonials, partial list of users and discounts.

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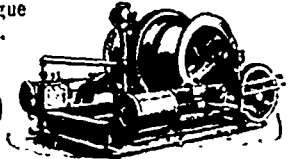


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Send for Illustrated Catalogue giving full description, etc. Correspondence Solicited.

**W. A. Crook & Bro's Co**

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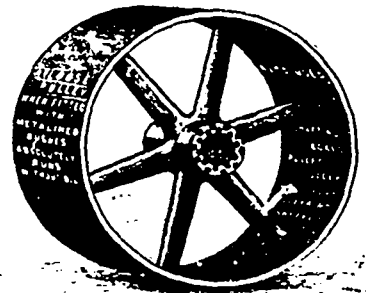


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Coal Hoisting Engine

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Invaluable for places where cleanliness is desired: and, as a relief from the usual care and anxiety in connection with the fire risk incident to the running of Loose Pulleys, etc., with oil.

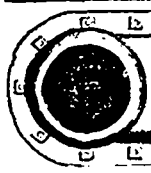


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1. It Lubricates and Will Not Gum.
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Sample sent in all cases for five two-cent stamps. A trial will convince the most skeptical.  
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- 6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.
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THEREFORE:

- 1 Drexel Light gives more light than 3 ordinary burners at one-half the cost of gas or
- 6 times as much light at the same cost as 1 ordinary burner.

At Montreal the Drexel Light costs only 12 cents per week to run, or less than a coal oil lamp.

Duration of Drexel Mantle: 900 to 1,000 hours.  
 The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light.

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

Maximum  
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**LUXURIOUS BUFFET DRAWING-ROOM**  
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 For information and tickets at Windsor and  
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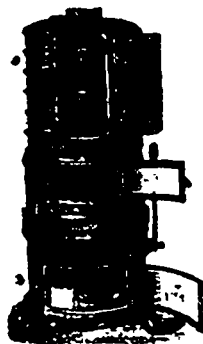
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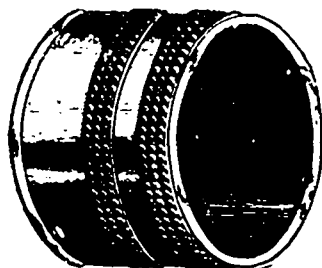
This Company will sell its instruments at  
 prices ranging from \$10 to \$25 per set. These  
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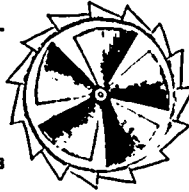
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**Æolian Ventilator,**

(PATENTED MAY 26th, 1894.)

WE guarantee our Ventilator to give perfect sat-  
 isfaction wherever used. Manufactured and  
 especially suitable for

- Public Build-  
ings,
- Hotels.
- Churches,
- School Houses
- Banks.
- Factories,
- Offices,
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dences,
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Cut showing the inside of Ventilator.

THIS Ventilator has proved itself to be superior  
 to any that has been placed before the public.  
 It has proved by the tests which have been made  
 its adaptability for ventilating large buildings,  
 cloister vaults of churches, ball club boxes,  
 schools, factories, stables, etc.

It is fitted with a screw on the inside, by means  
 of which a constant current of air is established.  
 The chief feature of this ventilator is that its  
 motive power is derived not only from the slight-  
 est current of air, but the difference of temperature  
 within and outside the building.  
 Every ventilator is guaranteed to give entire  
 satisfaction.

Testimonials obtained on application.  
 This ventilator is very ornamental in appear-  
 ance and substantial in make.  
 Estimates for copper ventilators given on appli-  
 cation.

This base cut shows a  
 part of the interior  
 of the Ventilator.

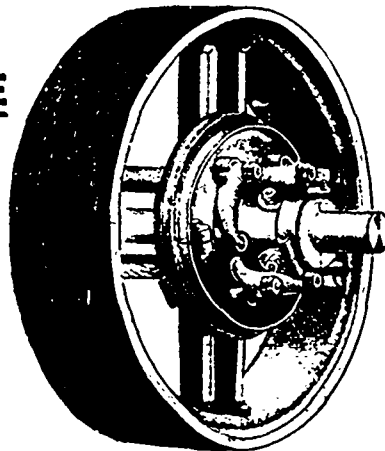
SOME PLACES WHERE THE ÆOLIAN VENTILATOR IS USED IN MONTREAL.  
 T. VIAU 6 assorted | LA BANQUE DU PEUPLE, 4 of 24 in. | SISTERS OF MERCY, 1 of 12 in.  
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**SPECIALY**  
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**ALL KINDS OF**  
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Greatest Economy of Space on the Shaft is Secured.

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ESTABLISHED  
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**The New York Boat Oar Co.**

“EZEKIEL PAGE BRAND” OARS

60 WEST ST.

ESTABLISHED 1843

**THE NEW YORK BOAT OAR CO.,**  
 “EZEKIEL PAGE BRAND” OARS.

69 West Street, NEW YORK CITY.

Manufacturers of BOAT OARS, Ash and Spruce.

The past week has been the busiest during the spring trade season for Laporte Martin & Co. The bulk of the business was done in the grocery department.

At a meeting of the directors of the Chatham Loan and Savings Company a dividend was declared at the rate of 6 per cent per annum for the current half-year, ending June 30th.

At a meeting of the shareholders of the Hamilton Iron & Steel Company it was agreed to sell to the Hamilton Blast Furnace Company the property of the Hamilton Iron & Steel Company.

The revenue for the eleven months of the fiscal year shows an increase of two millions and a half. The expenditure is three-quarters of a million less, making the net gain three and a quarter millions.

The quotation of \$1.17 1/2 less 1/2 per cent given on canned Columbia River salmon was for Up-river fish of irregular quality. It is said that the packer has declined a telegraphed bid of more than that for a large quantity.

### La Banque Jacques Cartier.

#### DIVIDEND NO. 16.

Notice is hereby given that a dividend of THREE PER CENT, (3 per cent), for the current half year, equal to six and a half per cent per annum, on the paid-up capital stock of this institution, has been declared, and that the same will be payable at its Banking House, in this city, on and after Monday, the first day of June next.

The transfer books will be closed from the 17th to the 31st of May next, both days inclusive.

The ANNUAL MEETING of the shareholders will be held at the Banking House of the institution, in Montreal, on Wednesday, the 17th of June next, at noon.

By order of the Board,

TANCREDE BIENVENU,  
Manager.

### THE ONTARIO BANK.

The Annual General Meeting of the Shareholders will be held at the Banking House, in this city, on

Tuesday, the Sixteenth Day of June Next.

At this meeting the Shareholders will, amongst other matters, be asked to pass a By-law providing that the Capital shall be reduced from \$1,500,000 to \$1,000,000. The chair will be taken at 12 o'clock noon.

By order of the Board,

HARLES MCGILL,  
General Manager.

Toronto, 15th May, 1896.

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(-)-

Applications rejected in other hands successfully solicited.

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17 years' experience.

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**Medal and : : :  
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Awarded on this Continent at the **WORLD'S FAIR, CHICAGO, 1893.**

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**TORONTO:—J. Good & Co., Yonge Street.**  
**ST. JOHN. N.B.:—F. Smith, 24 Water Street.**

Laporte Martin & Co. have recently received their cargo of Barbadoes molasses and have shipped 200 puncheons during the past week.

The first Cape Shore mackerel have arrived at Boston and are offered there at \$13.50 net, which is considered to be a high price. The lot amounts to about 200 bbls. of 140 count.

The proceeds of the Newfoundland seal fishery this season were \$276,813.96, which is about \$100,000 short of the amount last year. The number of men employed was 4,506, being fewer by 174 than in 1895.

Letters patent have been issued incorporating the Beaver Bag Company, of Montreal, capital one hundred thousand dollars, and the Economic Gas Company, of Montreal, capital one hundred thousand dollars.

The Lake of the Woods Milling Company, Winnipeg, are shipping 2,000 sacks of their best patent flour to Australia by the SS. Warrimoo. This is the largest consignment of Canadian flour ever made to that place.

The report that the Columbia and Williamette rivers are rapidly rising has been without influence on the salmon market, although if the flood continues it is believed that the catching of fish on the upper river will be stopped.

The advance of twenty-five cents per keg on blasting powder, which was put in effect on Monday of last week by the Hazard, the Laffin & Rand and the Dupont & Nemours powder companies was followed on Monday last by an advance of seventy five cents per keg on black sporting powders by the same companies.

During the ten days allowed by the Government for exportation of tobacco from Cuba heavy shipments have been realized. The time allowance ended May 25th and the total exports were 26,845 bales, 1,104 small do, 184 boxes, 86 barrels and 124 packages, which came mostly from Vuelta-Abajo; 75 per cent, however, of the bales were from the Remedios and Caibarien districts.

**Holden's  
Oil  
And  
Garlock  
Packings  
Are the  
Best.**

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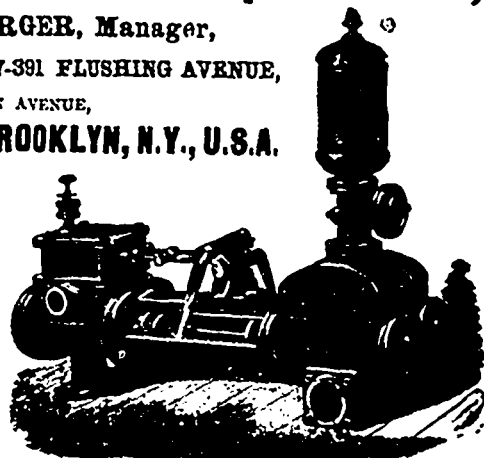
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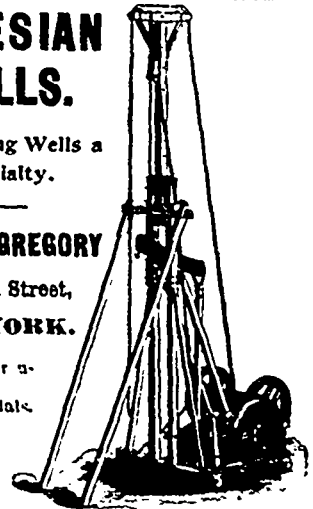
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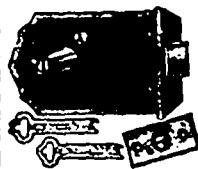
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Sample and interesting pamphlet sent free of charge.

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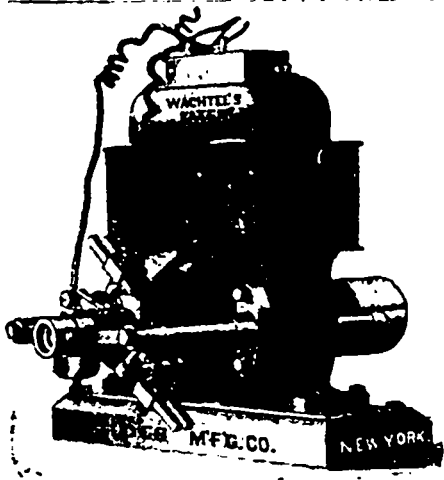


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CEILING FANS,

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Corner N. J. R. R. Avenue and Hamilton St.,  
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### Parret's Lightning Eradicator

For Removing Stains, Oil, Pitch, Grease,  
Dirt, Paint and Spots from - licks, Carpets,  
Woollen Goods, etc., without injury.

When brought in contact with Grease converts it  
into a Soap, which, being sponged out leaves the goods  
like new. It never leaves a ring on clothing after  
removing spots like Benzine, Alcohol, Ammonia,  
Ether, etc. It is splendid for Cleaning Kid Gloves, it  
cleans them on the hand without taking them off and  
leaves them soft, dry and Pliable.

IT WORKS LIKE A CHARM.

Sample box sent postpaid on receipt of 10cts. Large  
size, 25cts. For Sale by all druggists.

PARRET & CO., 130 PEARL STREET,  
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Beware of Counterfeits. None other Genuine.

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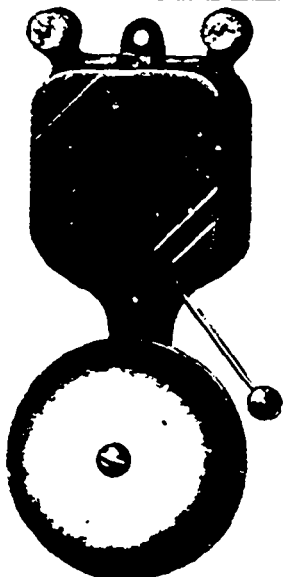
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I am prepared to manufacture Canadian  
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in Iron, Steel and Brass.

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FIRE CLAY  
SPECIALTIES  
OF ALL KINDS

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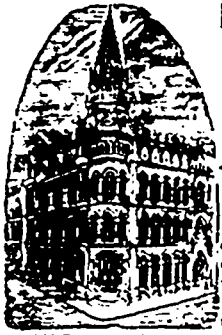
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**CAMPBELL'S QUININE WINE**  
CURES—Dyspepsia, Low Spirits, Loss of Appetite, Painful Digestion, Malaria, and gives tone and vigour to the whole system.

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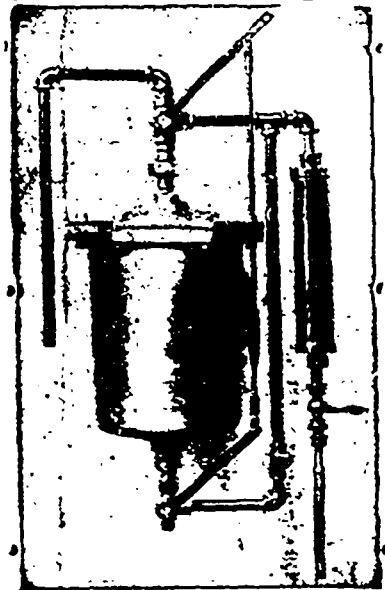
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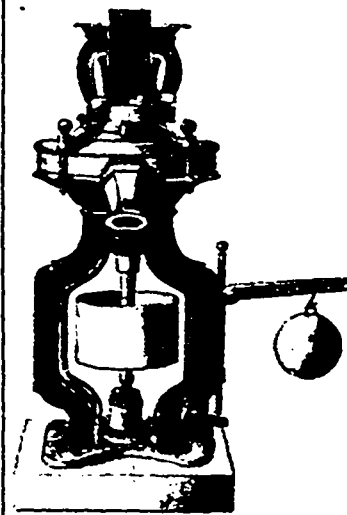
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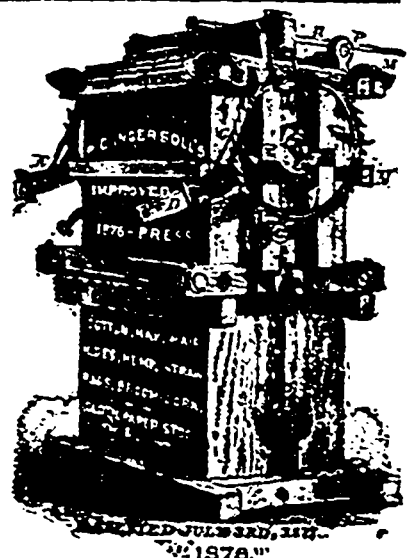
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**GUIDE**

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# THE Canadian Trade Review

MONTREAL, FRIDAY, JUNE 12, 1896.

## AMERICAN SILVER.

There are probably but few of our merchants who have not noticed and commented on the manner in which American silver is replacing the Canadian coinage in all our leading cities. It is hardly possible in any of our business centres to secure a dollar's worth of change without finding among it a number of American coins—usually well-worn, and often defaced—and, as it is an open secret that these "plugged" coins are deliberately imported by railway conductors, baggage men and other employes, who purchase them at rates varying

from 65 cents to 80 cents in the dollar in the United States, and then put them into circulation in this country at par, the loss to Canada can readily be imagined. Plugged coins are resolutely refused in every city in the United States. In fact, in some States it is an offence against the law to even attempt to pass them. Yet they are imported in quantities into this Dominion, and although the larger corporations refuse to receive them in settlement of accounts, they seem to have no hesitation in paying them out to the public.

Now this circulation of debased foreign coinage naturally prevents, or, at the very least, diminishes the coinage of Canadian silver to supply the demands of trade, besides involving the loss of the seignorage, which, at the present value of silver, is very large. It has also caused apprehension, owing to the rapidity and amount of its importation, of a repetition of the "silver nuisance" which existed in this Province for the seven years preceding 1870. It must be remembered that this money is not received in the legitimate course of trade. It is deliberately purchased in large quantities for the purpose of foisting it upon our citizens, and much of it is not a lawful tender in the country whose imprint it bears. To have, therefore, \$3,000,000 in American silver and \$3,000,000 in American bills current in the Dominion, simply involves the loss of that amount of circulation to the Canadian Government and the banks.

To meet this evil two courses are suggested. The first is that adopted by the British Government at the time when the French two-sous pieces were being imported into England for a similar reason. The moment they discovered that the importation of French coppers had become a regular and lucrative business, they promptly made the payment of wages in foreign coinage illegal. This put an instant stop upon the practice, and the French sou, which had almost displaced the English penny, at once disappeared from circulation. This course was suggested by the late Sir Francis Hincks in this country in 1870, and would doubtless have proved equally effective, had it been put into force.

The second suggestion is to follow the policy of the United States in protecting its currency by imposing a tax of 10 per cent on all banks, corporations, firms or individuals issuing notes intended for circulation other than notes of the United States, or of the National banks. This act is inter-

preted to cover the notes of the Dominion Government and of the Canadian banks, which cannot, in consequence, be used there in large amounts, but must be sent home for redemption. Either of these suggestions would at least abate an evil, which is no less marked in the case of the American silver certificates, now received without question in this country at par, than in that of silver coin. A large number of these notes are current in Canada, and, as they are only payable in silver, which is to-day at a parity of 31 to 1, they may depreciate in value at any moment without in any way involving a breach of faith on the part of the United States government, which expressly stipulates that they are not to be paid in gold.

The Canadian Government are as much interested in this question as the bankers; for it is a well-known currency law that an inferior coinage will always drive a superior one out of circulation. Up to the present the banks have received it at par and sent it out of the country. But this course, so far from decreasing the amount in circulation, has absolutely increased it; for it has established its credit with the public and thus has added to the volume imported. At present it is simply pouring in, and unless Mr. Foster makes up his mind to take some active steps in the matter, our Canadian currency will be gradually forced out of circulation and its place taken by the discredited coinage of a foreign country.

### THE IRON INDUSTRY.

One of the most striking features of the industrial situation during the past year was what may fairly be termed the iron "boom" in the United States and its subsequent collapse. At its inception we witnessed the unrestricted force of competition reducing the price of raw materials, while at the same time the power of a strong trade combination was sending up the value of the finished products. As a result the output of iron, steel and anthracite coal was the largest the country ever experienced. The shipments of Connellsville coke were nearly two million tons in excess of those of 1892, and the shipments of anthracite coal from the Pennsylvania mines were more than five million tons in excess of 1891. The percentages of increase over the previous year in the production of ore and metal were as follows: Shipments of Lake Superior ore, 34.7; production of pig iron, 41.8; spiege-

leisen and ferro-manganese, 42.8; Bessemer steel ingots, 37.4; open-hearth steel, 44.8; all steel, 38.5; structural shapes, 43.7; plates and sheets, 45.1; steel rails, 27.9; wire rods, 17.4; all rolled iron and steel, 33.3. Previous iron and steel booms have been caused by the increased demand for steel rails, but last year the demand for steel rails, though better than the year before, was a minor item.

That some enormous profits must have been made in pig iron is evident from the fact that even the rapid growth of production did not prevent prices from advancing at the rate of \$1 per ton per week, and that this production continued a couple of months after prices began to decline sharply. The price of ore was fixed before the boom began, and on account of the depression of trade in the latter part of 1893 and all of 1894 the price was a very low one. The furnace men increased wages pretty generally, but rarely more than 10 per cent, and their ore remained at bottom figures, while their product was advancing from \$10.06 in January to \$17.19 in September; it declined to \$11.91 in December, but on account of the prospective advance in ore it got back to \$13.32 in April. The production of pig iron was larger than in any previous year and most of it occurred while the prices were high.

Bessemer pig iron rose more than 70 per cent during the year, losing the greater part of this before the year closed. Steel billets rose about 66 per cent and lost more than half, but like Bessemer pig they have recovered something this past spring, and steel rails rose 27 per cent nominally, but really more, because when the list price was \$22 cutting was general, and they have lost nothing of the increase. In January, 1895, there was only a difference of \$1.73 between the price of Bessemer pig and steel billets. In September this had widened to \$7.16. As the price of billets rose faster than that of pig, so it declined more slowly, and in December the difference between the two was \$5.19. Since then again it has risen faster than pig, and the difference between the two in April was \$6.48.

This year the mine owners are determined to have a larger share of any advance in prices than they were able to secure last year. In fact prices have generally been marked up more than a dollar. Messaba No. 1 Bessemer, which sold in 1891 for \$2.65 and in 1895 for five cents

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above that, is now \$3.75. Republic and Champion No. 1 were \$3.25 in 1891, five cents more last year and now \$1.50. Chandler No. 1 Bessemer was \$2.95 in 1891, ten cents more last year and is now \$1.25. These are the prices of the best quality in each grade; there are lower prices for second qualities. The pig iron production is beginning to increase and the very light buying has generally been attributed to doubts about the steel billet combine's ability to maintain the higher prices lately agreed on.

Coke has been selling for some time past at a price just double the average price of 1891, and a price only reached before in 1890. Twelve years ago the price of coke averaged through the year \$1.13; in 1887 it was \$1.79, and in 1890 it averaged \$2. But in 1891 the average was only \$1, and in 1895 it was \$1.20. In the middle of that year it reached \$1.35, in September \$1.60, and in December \$2. If we assume that the average price for a year covers the cost of production, and we would be justified in assuming that it afforded some profit, the immense profits when the price was doubled, even with allowances for increases in cost of production, may be guessed at.

### THE MAYOR MAKES A STRONG POINT.

The two questions being so hotly debated all over Canada have been discussed so long, so ably, and by such a variety of speakers, that it is quite hopeless to expect anything new or even interesting to be said about them.

On a collateral question the only original point made during the present contest must be credited to Mayor Wilson Smith. There is a strong party in this country of men of the same class as are found everywhere,



# LANCASHIRE

## INSURANCE COMPANY OF ENGLAND.

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Canada Branch, Head Office, Toronto  
J. C. THOMPSON, Manager.

who are pessimists by nature. If the sky is very bright, they say it is a sure sign of a storm, and all the indications of a country being prosperous they either deny or interpret as omens of evil days at hand.

For many years the deposits in the banks have increased enormously. The increase began to set in when the policy of protection was established in 1879, when they were about 69 millions in the chartered banks, since when they have gone up by over 100 millions. During the revenue tariff period the deposits shrank considerably. In 1875 they dropped 7 millions. Then a small increase took place. But in the whole period of the revenue tariff they fell off, while in the first five years of the present policy they increased 30 millions.

The assertion has been made, and it is one of the stock sayings of those who believe in free trade, that the deposits are so large because there is no employment for the savings of the people or for surplus capital. Of course there is this reply, that, if money accumulates so fast, it must first be made and saved, which is proof of profitable trade. But the Mayor takes another line. He pointed out on Saturday night last in the Monument Nationale that the money on deposit in the banks is now all actively occupied in the business enterprises of the country. The process is this. One part of the community saves its income, and "pots" it away in the banks; and the other class, who are engaged in trade, as merchants or manufacturers, need money, as their private capital is limited. These persons apply to the banks for accommodation, and the banks grant them loans out of the funds provided by depositors. The banks are thus simply the intermediaries between the savers of capital and the users of capital.

The Montreal Witness some time ago had an article on this question in which it was implied, if not almost, indeed, directly asserted, that the deposits were stored away like so much useless lumber, because it was not required, owing to stagnation of trade, which again was owing to

trade being protected. The Mayor's remark struck a fatal blow at this theory of the Witness and its friends, who have sprung it on every platform. He touched the bubble and it burst. Let us hear no more about deposits being large because there is no opening here for capital, for the whole of the deposits in the banks are used as capital by our traders, and are doing the country an estimably valuable service.

### THE FINANCE MINISTER ON HIS METTLE.

The Hon. George E. Foster, Finance Minister, has had his fur rubbed considerably the wrong way by the Prohibition Alliance, and has shown them his teeth in consequence. Mr. Foster is probably one of the best known temperance men in this Dominion. To ask his opinions about temperance is akin to asking a Cardinal's views on the Church. Yet recently the Prohibition Alliance sent him a letter asking a number of questions in that blunt, discourteous style which this body considers itself entitled to adopt in its correspondence—a style it would reform if there were a little more manly self-respect and independence in those it presumes to question.

Mr. Foster was asked if he totally abstained from the use of any alcoholic beverage, and for how long he had abstained. To this impertinent question he replied that it was put very rudely, that he was not a teetotaler, that the Alliance had no more business to enquire about his habits than they had to ask the size of his hat, and that the person in whose interest the question was put had turned teetotaler solely in order to catch votes.

This is the only answer any self-respecting man could possibly give to a circular which must be cited as in extremely bad taste and which many men would consider grossly impertinent. It is to be hoped that the Prohibition Alliance will take the rebuff to heart and refrain from attempting to advertise their views at the expense of the self-respect of their victims.

### THE LONDON & LANCASHIRE.

One of the staunchest and strongest of the British life assurance offices doing business in this country is the London & Lancashire Life, of which Mr. B. Hal Brown is General Manager. It has insurance in force, in this country alone, amounting to \$6,870,461, and its Canadian premium income last year had risen to \$207,509, or nearly 22 per cent of the total net income of the company. The new business during the past year amounted to \$1,059,775, of which \$882,500 is credited to its Canadian branch, and the care with which these risks were selected is shown by the fact that the death claims have again fallen considerably under expectations. The total income of the company is now \$1,173,395, and the fact that twenty per cent of the total insurance carried by British companies in Canada must be credited to the London & Lancashire shows the energy of its Canadian managers in a very favorable light.

The company and Mr. Hal Brown are to be congratulated upon securing Mr. J. L. Kerr as Assistant Manager, as this is an additional guarantee that its onward march of progress towards prosperity will continue unchecked. Mr. Kerr was formerly connected with both the Confederation and Manufacturers' Life, and is thoroughly conversant with the business of life insurance in Canada.

### THE POSITION OF COPPER.

The past month opened with a comparatively dull market for American copper. Prices of Lake ranged from 10½ to 11c, spot copper commanding a premium on account of the supply available for prompt delivery being limited. Before the first half of the month expired an improvement occurred and values showed a hardening tendency. At this time the Calumet and Hecla Co. entered the market and succeeded in selling 20,000,000 lbs. of their product at 11c per pound for the successive months up to October. Of this amount 16,000,000 to 17,000,000 pounds were taken by home manufacturers, the balance being for export to Europe. Since this sale the market developed decided firmness with a marked tendency to advance. Aside from this sale, and in addition thereto, other Lake copper was sold in considerable quantities from 11c up to 11½c, mostly at the latter figure, with some at 11½c. Domestic consumers having allowed their stock of copper to run pretty low before making recent new contracts, and with consumption said to be on the mind, it is probable manufacturers may require to make further additions to their stock between now and the fall. There have likewise been extensive purchases of elec-

trolytic brands recently from 11c to 11½c. Copper, both in America and abroad, gives evidence of being in a most healthy condition, and with notable indications of awakened activity on this side of the Atlantic, a readjustment and a decided movement in prices may be confidently expected. European consumption shows a marvellous increase, amounting during the first quarter of this year, per reliable estimates, to 50 per cent in England, and 75 per cent in Germany, compared with same period last year. Consumption in England, Germany and France the first three to four months of 1896 has been at the unprecedented rate of over 175,000 tons per annum, or equal to more than the entire American production for the year 1895. Stocks of G. M. B. copper in Europe are now down, on June 1, to the low ebb of 26,680 tons, the balance of stocks consisting of about 5,000 tons matte and other stuff. In January, 1888, the foreign stocks amounted to 104,000 tons, with Chili bars at £65 per ton, and Lake copper in New York selling as high as 17c. Notwithstanding the heavy shipments from this country, Europe has demonstrated its ability to absorb the supplies which have poured into the foreign market, and advices from the best sources are of a very sanguine character regarding the future course of the market, and continued good European demand.

#### A NEW MARINE ENGINE.

Remarkable results were obtained with the engines of a new steamer, the *Inchmoss*, recently built at West Hartlepool, England. The object to be attained was to limit the consumption of fuel to 1.15 pounds of coal to one horse power an hour, and, if possible, to get still nearer to the ideal of one pound to one horse power. In trials extending over two days, with the vessel at the dock, the consumption was 1.07 pounds per hour, one run being actually a shade under a pound. The engines worked at eighty revolutions per minute, steam being easily maintained at a pressure of 225 pounds. To keep the steam dry, not only in the boilers, but in the engine, unusual precautions were taken, an "initial receiver" being added to the superheater, and the system of steam jacketing for the cylinders, the exhaust control, and the steam feeding arrangement were extraordinarily complete. In regard to the engines, the most interesting feature is their arrangement on five cranks, there being two low-pressure cylinders, and the cranks being set at equal angles round the crank path. The engines, therefore, work on the quintuple principle, each of the five cranks being driven by one of the five cylinders. The cylinders are all in a straight line on the centre line of the ship, and all the valves are on the same line, immediately over the crank shaft, and driven by the ordinary link-motion type of valve gear. The crank shaft is in five equal and interchangeable sections, each made on the "built" principle, the several parts being of the finest ingot steel. The five cranks being set at equal angles around the crank circle cause the propeller to receive no

less than ten impulses per revolution, and the angles being equal, the impulses are delivered at equal and regular intervals of time—a matter of great importance. This arrangement also gives so even a balance of forces, such relatively light reciprocating parts, and such rapid reversals of the up-and-down initial stresses, as to enable the engines to run almost noiselessly, and entirely to obviate vibration of the ship, even when light. All the valves are on the centre line of the ship, and are driven by ordinary link motion, the work on the valve gear being unusually light owing to the smallness of the valves, and the power passing through each crank being only one-fifth of the total instead of one-third, as in the three-crank engine. The smallness of the low-pressure cylinders enables the centres of the engines to be closer than usual, and the engines altogether go into an engine room only one frame space longer than is usual with the three crank engine.

#### DRIED FRUIT.

While there has been of late no large demand for any of the different varieties of California dried fruits, with the exception of loose muscatel raisins, stocks have been worked down to narrow limits by the steady movement into consumption during the past few weeks. The season started with a short supply of apricots, but the comparatively high prices checked consumption. There has, however, been a sufficiently good demand to absorb supplies, and at the present time there is very little stock left. The late frost in California was particularly severe on apricots, and from present indications the crop will be even lighter than that of last year. California loose muscatel raisins have been more active recently than any of the other fruits, owing to the very strong reports that have come from the Coast regarding the destruction of the vines by the frosts. Chicago and Philadelphia have been large buyers there within a few weeks, and their purchases, together with those of the local trade, have taken up about all of the stock of two-crowns in first hands and caused an advance in the price. Three and four crowns have been scarce for some time, the stock being mostly in second hands, who, it is believed, hold less than usual at this season. The Coast market is also reported to be closely cleaned up, and what remains there is held at prices above a parity with present New York quotations. As to the coming crop nothing definite can as yet be stated, except that it will be several weeks later than usual and that it will be shorter than that of last year. Dried peaches are also in limited supply—that is stock which is at all desirable—and according to the latest reports from California there will be a light crop this year. The cutting, it is said, will probably be smaller in proportion to the supply of fresh fruit than in normal crop years, owing to the higher prices the latter will bring green. The recent demand for the large size prunes has cleared the market so far as first hands are concerned, and left nothing larger than 50s to 60s. Of the small sizes there is still a fairly good

stock, but recently they have been moving rather more freely on account of their relative low cost and the scarcity of large fruit. Crop prospects appear to be more uncertain than are those of other California fruits. Reports from the Coast are conflicting, but there seems to be reason to believe that there will be plenty of prunes. Besides France will, it is understood, have a large crop this year, and competition from that quarter promises to be brisk.

#### A WELDING COMPOUND.

We ask the attention of our readers who have to do with the working of iron and steel to the advertisement of "Cherry Heat Welding Compound," to be found on page 15 of this number. Introduced in 1874 it was awarded a medal by the American Institute in the same year, and in 1893 (19 years later) it received the only medal and diploma awarded for a welding compound at the Chicago Exposition. During those 19 years it has found its way to almost every part of the civilized world, and is to-day recognized as the "Standard Compound." We are informed that it is kept for sale in the Dominion by the following well known houses:—Frothingham & Workman, E. N. Heney & Co., Howden, Starke & Co. and P. P. Mailoux, Montreal; A. K. Melbourne, Winslow & Webber and Wood, Vallance & Co., Hamilton; Wm. Brown and A. Jeffrey & Son, Toronto; John Lewis and J. W. Walker, Belleville; A. Chown & Co., Kingston; Christian Klaepper, Guelph; A. S. Mitchell & Co., St. Catharines, Ont.; J. H. Ashdown and Jos. Robertson & Co. (limited), Winnipeg, and Jas. S. Neill, Fredericton, N.B.; Robb Engineering Co., Amherst, N.S.; Geo. E. Smith & Co., Halifax, N.S. Samples, circulars and price lists can be obtained by addressing the manufacturers.

#### THE TRUE ISSUE.

Behind all the agitation in the Transvaal the real question at issue is whether South Africa is to be British or German. If South Africa is to be British it means that that vast territory is to sustain self-governed communities on the pattern of the United States; if South Africa is to be German it means that the autocracy and bureaucracy of Berlin is to be imposed on the country. The momentary heat into which the sudden crisis in the Venezuela matter had thrown the American papers and people, principally the former, at the beginning of the year, led many Americans to assume that England was an interloper in all South Africa, and to deprecate the extension of her power. Men of sober minds, however, have come to see that, though Jameson's raid was wholly indefensible, the best interests of South Africa are involved in the dominance of the Anglo-Saxon rather than of the Teutonic type of government. American prejudices against an extension of English power should be balanced by their prejudices in favor of free institutions. Undoubtedly President Kruger just now inclines to Germany; but President Kruger is a wily

politician. In 1883 he was willing "to give favorable consideration to any scheme of confederation between the Colonies and States of South Africa emanating from Her Majesty's Government, and wherein the interests of the Imperial Government are duly recognized, even in so far as a British Protectorate might hereafter be required against any attempt of transmarine Powers to take possession of South Africa by force of arms." It was the man who used these words in 1883 in order to cajole the Gladstone Government who, in 1895, before there was any plot by the English people of the Cape, said: "I shall ever promote the interests of Germany, though it be but with the resources of a child, such as my land is considered. The time has come to knit ties of the closest friendship between Germany and the South African Republic—ties such as are natural between father and child."

#### THE REPORT OF LA BANQUE NATIONALE.

The thirty-sixth annual meeting of the above bank was held in Quebec on the 20th of May. The report gives the profits of the year, after providing for accrued interest on deposits, as \$126,991. This is over 6 per cent on the capital, which is regarded as "satisfactory." The sum was distributed as follows: \$48,000 was taken to pay two semi-annual dividends of 2 per cent; \$50,935 was absorbed by bad and doubtful debts, leaving \$28,096 to be carried to the credit of profit and loss, the balance of which is \$42,260. This bank tells us what has been written off for bad debts—a policy we favor as a rule. These losses are explained to have been "the result of operations made previous to the administration" of the present Board. We trust such explanations will not be called for in any future report. The resources of the Nationale are amply sufficient to bring its condition into a far more prosperous state than that which at present exists. What the bank needs is a decided policy, pushed for all it could be made worth by the manager, with a single eye to the one object of restoring the prestige of the Nationale. The report announces the retirement of Mr. Crobessa, the general manager, owing to failing health. Mr. P. Lafrance has assumed the position, and will, we trust, do good work in making the bank once again strong and prosperous, as it could be by sound and vigorous management.

#### THE SILK SALES.

At the large trade sales of silks in New York last week, the figured Indias were the first to be brought under the notice of the buyers, and the reception accorded to them showed at once an unexpectedly good spirit of competition, promising well for the success of the fall offering. Later developments disclosed further that in the great majority of the black goods the tendency of prices was to improve as the sale advanced, and frequent instances were noted where the prices paid were higher than those paid last October on like lines sold at auction then. Black gros grains,

Indias, satin duchesse, luxors and the like were, in fact, actively competed for and many lots were exhausted before buyers were nearly satisfied. On black goods the average prices realized were fully 15 per cent below regular quotations, but the silk goods market has been in such a bad condition lately that regular quotations have had but nominal value. In comparison with business done recently in an ordinary way the average would probably fall short by from 7½ to 10 per cent and would work out somewhat better on the whole offering of blacks than last October. In colored and fancy silks results were not so good. These were naturally affected by the lateness of the sale and by the variations of colors, patterns, etc. The decline in prices of these from regular quotations would run from 20 to 25 per cent average and 10 to 15 per cent under recent sales in the open market, while in all instances where comparisons were available they showed a material decline from last October. First choice in fancies is a great consideration and there were instances of fully 20 per cent more being paid for first pick over than what the last lot of the same line sold at. Thus there was much greater irregularity in fancies than in black goods.

#### THE LOT OF THE FARMER.

The report of the United States Secretary of Agriculture contains some facts and figures which present the lot of the farmer in a very encouraging light. So much has been said in recent years about the alleged burdens and distresses of the crop-raising class that it is refreshing to read something of the opposite character, and to learn from the official statistics that the most of this wailing has been nothing but lying. This report shows, to begin with, that the farms of the United States have an average value, including implements, of \$4000 for a family averaging six persons. These farms have fed the owners and their families and 40,000,000 dwellers in towns and cities, besides supplying \$500,000,000 worth of products for foreign consumers annually. The mortgages on farm values aggregate only 16 per cent—that is to say there is an incumbrance of but \$1600 on each \$10,000 of rural real estate—which is less than in any line of industry or on any other form of property; and the value of farm lands is steadily increasing and must continue to do so as the population increases, which is not true of manufacturing plants and other kinds of mortgaged property. "How can any one dare to assert," the Secretary says, in view of such facts, "that farming is generally unremunerative and unsatisfactory to those who intelligently follow it?" It is true that agriculture has suffered in common with other kinds of business by reason of the prevailing depression, and prices have gone down in some instances almost, if not quite, to the point of the cost of production; but, all things considered, the farmers have probably fared better than any other element of the population. They have been sure of a living in any event, and their profits have not been lessened in an equal ratio, on the whole,

with those of merchants, manufacturers and general traders.

#### A SIGNIFICANT STATEMENT.

The address of Mr. John P. Townsend, President of the Bowery Savings Bank, delivered before the Manhattan Club of New York, is one of those statements of actual conditions which deserves the attention of wage-earners. Mr. Townsend points out that there is now on deposit in the savings banks of the United States, \$1,800,000,000. This huge sum represents the savings of five millions of depositors. The average share of each depositor, to be sure, is not great, only \$371.36, but to thousands upon thousands of these depositors, their deposits represent their security from want, and their outlook upon life. Furthermore, these small depositors compose the most valuable element in our national life. So long as the gold standard is retained, every dollar of this colossal sum, affecting the prosperity and happiness of tens of thousands of homes, will be paid in money worth 100 cents to the dollar. If the nation decides to make 80 cents worth of silver, or 50 cents' worth, or 30 cents' worth equal to a gold dollar in debt-paying power, this vast creditor class will be paid in that kind of money. It does not take 5,000,000 voters to determine the result of a national election, and though each depositor may not be a voter, there are comparatively few of them that do not influence a vote. When we come to analyze the "debtor" and "creditor" classes, it will be found that the creditor class is by no means limited to the persons whom those interested in silver mines are fond of denominating "gold bugs," "Wall Street Shylocks," and "Eastern money lenders."

#### BRAZIL COFFEE.

Transactions in Brazil coffees in New York have been on a moderate scale and at decidedly lower prices on both contracts, spot coffee and cost-and-freight business. In fact, the market shows a very unsettled range of values, as there has been considerable pressure on the part of Brazilian holders to sell coffee. They have been trying to find a selling basis, and they started to do so by making firm offers of Rio No. 7 at 13½c, which they reduced to 13½c and then to 13½c and then to 13½c and 13½c. This, however, did not result in any important business and they came down to 12½c, at which price Rio No. 7 sold on the cost and freight basis. Buyers, however, were slow to take hold even on that basis and they held off in the expectation of a further decline. Last week a large number of firm offers were received on the basis of 12c, and some of them were accepted. This resulted in a sharp break in the quoted value of spot coffee, which was brought down to a nominal quotation of 13½c for Rio No. 7 spot and 12½c for No. 8; these prices, of course, being uncertain. Buyers held off owing to the unsettled condition of the market. Holders were also uncertain as to the proper course to pursue, and business was therefore restricted. The heavy receipts at Rio and Santor

have been largely responsible for the break in prices. The movement, in fact, is much earlier and heavier than usual. Two weeks ago the receipts at Rio and Santos were about 48,000 bales and last week they were 72,000 bales, Santos getting by far the larger portion. This early movement is quite uncertain, the movement as a rule not being well under way until July or August.

THE BANK OF COMMERCE.

The following is the general statement of the position of the Canadian Bank of Commerce to be presented at the 29th Annual meeting to be held on the 16th June next:—

LIABILITIES.	
Notes of the Bank in circulation.....	\$ 2,358,038 00
Deposits not bearing interest.....	\$ 9,313,741 20
Deposits bearing interest, including interest accrued to date .....	14,568,674 08
	18,240,453 28
Balances due to other Banks in Canada.....	11,456 02
Balances due to Agents in Great Britain .....	785,033 64
Dividends unpaid.....	915 27
Dividends No. 58, payable 1st June .....	210,000 00
Capital paid up.....	\$ 6,000,000 00
Reserve.....	1,000,000 00
Balance of Profit and Loss Account carried forward .....	18,248 96
	7,019,248 96
	\$ 8,556,169 27
ASSETS.	
Specie .....	\$419,815 63
Dominion Notes .....	511,755 00
	\$1,261,533 63
Deposit with Dominion Government for security of Note circulation .....	155,500 00
Notes of and Cheques on other Banks.....	745,062 91
Balances due by other Banks in Canada.....	89,796 45
Balances due by Agents of the Bank in the United States.....	2,857,032 66
Balances due by Foreign Correspondents .....	11,431 20
Canadian Government Securities, Municipal and other Bonds.....	3,229,605 56
Call Loans on Stocks and Bonds.....	2,267,339 87
	\$10,617,572 64
Time Loans on Stocks and Bonds.....	921,421 97
Other current Loans and Discounts.....	15,803,183 89
Overdue debts (loss fully provided for).....	191,605 08
Real Estate (other than Bank premises).....	46,869 08
Mortgages.....	142,837 23
Bank Premises and Furniture.....	747,312 55
Other Assets.....	95,333 31
	\$29,296,169 27

B. E. WALKER,  
General Manager.

THE MANHATTAN INVESTORS AND SECURITIES CO.

The attention of our readers is called to the advertisement of the Manhattan Investors and Securities Co., Ltd., of 17 (and 10 Broadway, New York. The firm engage that business entrusted to their hands will

receive prompt attention and will devote especial efforts to the interests of their Canadian customers.

BINDER TWINE.

Very nearly all the manufacturers of binder twine have made less twine this season than they have usually made with conditions as they are. With practically no carried over stock to meet the difference in the amount manufactured, it would seem that the present visible supply is not sufficient to satisfy the requirements of an ordinary harvest of small grain. There is one difficulty about speaking exactly on this branch of the subject. That is this: Many twine manufacturers are short sighted enough to refuse to allow any person, no matter how disinterested he may be, to ascertain what the amount of their production is.

Conditions have gradually improved in the binder twine market during the last six months, and now the situation is such that with a fair crop the present season has a very good prospect of ending satisfactorily and profitably for manufacturers and merchants. This situation has been brought about by a combination of circumstances which many persons in the trade have considered most untoward. Perhaps the foundation of the improvement now noted was the backwardness of smaller jobbers in placing their orders. This resulted in some manufacturers curtailing their production so that they have had their business well in hand during the whole season. Then the course of sisal hemp prices made manufacturers very conservative about running their mills beyond the limits of the orders on hand and thus they find themselves with the market practically in their own hands.

VULCANIZING TIMBER.

A lumber order has recently been placed by the Northwestern Elevated Railroad, of Chicago, which is of interest to engineers as well as lumbermen. It is for 9,500,000 feet of long-leaf yellow pine heart wood. This will be sent by water from Texas to New York, and there treated by the vulcanite preservative process. The order must be filled by November 1st, and the timber must be shipped to Chicago at the rate of 1,400,000 feet per month. As the company carrying on the vulcanizing process has orders of 4,000,000 feet for the Manhattan Elevated Railroad and other companies, it will be obliged to work day and night to carry out the contracts. The process of vulcanizing consists in exposing the woods to heat under pressure in large cylinders about 8 feet in diameter and 105 feet long. Wood decays by the fermentation of sap, and to prevent this the vulcanizing process coagulates the albumen in the sap and forms a crude pyroligenous acid, which is an antiseptic preservative. Owing to the pressure to which the timber is exposed in the process the acid is prevented from leaving the pores of the wood. Vulcanized timber has been shown by the numerous tests to be stronger than untreated wood, and to be much more dur-

able. Its first severe test was on the elevated road in New York. One million feet of treated cross-ties were laid after a preliminary experiment, and six years later were free from any decay and as sound and sweet as when first laid. The average life of unvulcanized ties was about five or six years. Since the adoption of vulcanized timber the painting force has been reduced over one-half, as it is no longer necessary to paint the woodwork.

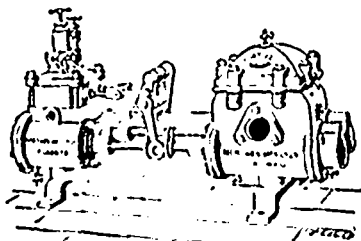
TWO SERIOUS FIRES.

Two serious fires took place in the Dominion this week. The first was in the large wholesale crockery establishment of J. L. Cassidy & Co., in this city, and the second in the dry goods store of McKendry & Co., in Toronto. The amount of insurance carried by Messrs. J. L. Cassidy & Co. on their stock was \$146,500, distributed as follows:—Aetna, \$5,000; Atlas, \$5,000; Caledonia, \$3,500; Commercial Union, \$20,000; Hartford, \$7,500; Lancashire, \$2,500; Liverpool, London & Globe, \$10,000; London Assurance, \$10,000; North British & Mercantile, \$9,000; Northern, \$10,000; Norwich Union, \$5,000; North America, \$10,000; National of Ireland, \$2,500; Phoenix of Hartford, \$5,000; Phoenix of London, \$5,000; Quebec, \$5,000; Queen, \$5,000; Alliance, \$5,000; Royal, \$10,000; Union, \$2,500; Sun, \$5,000. The firm also carried \$4,000 on the furniture and fixtures, which was placed in the Caledonia Company. The loss on the building will amount to about 50 per cent on the policies carried in the following companies: North British, \$6,000; Imperial, \$6,000; Liverpool, London & Globe, \$4,000. In the McKendry fire the damage is put at \$200,000. The insurance companies affected by the fire are the following: London Assurance, \$5,000; North British & Mercantile, \$10,000; Queen, \$5,000; Mercantile, \$5,000; Lancashire, \$10,000; Union, \$10,000; Royal, \$15,000; Liverpool, London & Globe, \$5,000; Aetna, of Hartford, \$5,000; North American, \$5,000; National of Ireland, \$5,000; Norwich Union, \$5,000; Commercial Union, \$5,000; Phoenix of Hartford, \$5,000; Connecticut, \$5,000; Scottish Union & National, \$2,000; Sun, \$15,000; Alliance, \$10,000; Northern, \$7,500. Total insurance, \$176,500.

ADVANCE IN ART.

Within the past few weeks the Pratto Piano Co. have received from their factory at Huntingdon, Que., several pianos of a new style which bids fair to eclipse anything ever attempted before, judging from the many tributes paid it by some of our prominent musicians. This Pratto upright Piano partakes of the character of a grand piano. It has marvelous singing power and great sympathetic resonance, with remarkable purity of tone and delicacy of touch. Several improvements not contained in any other make of pianos have been added in this new style, a description of which would be too long to give here. That is why we would impress on all the necessity of examining this instrument at the Company's warehouses, No. 1676 Notre Dame street. It would serve as an educator in the science of "Modern" piano construction. The Pratto Piano Co. deserve credit for their steady march upwards and their efforts in trying to excel in the art of piano making instead of following the general tendency of the trade of making cheaper and inferior qualities.

# DUPLEX AND SINGLE STEAM AND POWER PUMPS.



Regular Duplex Pump.

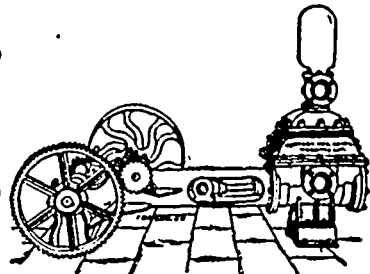
## Hydraulic Presses

FOR ALL PURPOSES.

## Northey Mfg. Co., Ltd.

TORONTO.

LAURIE ENGINE CO., Montreal, Sole Agents Quebec Province.



Single Power Pump.

### R. A. MAINWARING

Real Estate & Investment Broker

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### WE DO THE HUNTING.

**IF** you wish to purchase anything at any time in the line of Real Estate, write, call or telephone us, stating the nature of investment desired, the location preferred, and amount you wish to expend, which shall have our prompt attention.

**JOHN JAMES BROWNE & SON**  
REAL ESTATE BROKERS,  
207 ST. JAMES STREET.

### BUILDING LOTS FOR SALE

On **ELM AVENUE**  
**GREEN AVENUE** and  
**QUIBLIER STREET**  
At Moderate Prices.

LOANS MADE TO BUILDERS.

### A. G. ROSS & CO.,

Standard Building, MONTREAL

### FOR SALE

—BY—

**C. E. L. DESAULNIERS,**  
REAL ESTATE AGENT,  
62 St. James Street.

\$5,600, St. Andre Street—Good Block, 5 Tenements and store. Rent, \$827. Cash, \$1,000.  
\$9,500, St. Catherine Street—Store and dwellings, in good place.  
\$10,500, St. Dominique St., near Craig—3 houses, sold by lot. Re. 1, \$1,100.  
\$9,200, St. Anne Street—Good stone house, 4 Tenements. Easy terms.  
\$4,000, Corneil Laval Avenue and Duluth—Store and dwellings. Good place for Pharmacy.  
For Sale or Exchange, good Farm near Montreal.  
Properties for Sale in all parts of the City.

### REAL ESTATE TRANSFERS.

#### ST. ANTOINE WARD.

St. James st., Hon. J. R. Thibodeau sold to G. N. Ducharme lot 386, measuring 38x50, ft., in superficies 517 ft., with wooden house, No 9 3 St. James st., for \$300.

Coursol st., The Montreal Loan and Mortgage Co. sold to E. M. Mathews, lot 57-58-59, measuring 20x50 ft., with brick house No. 15 Coursol st., for \$250.

St. Antoine st., Achille Dumont sold to Charles Chappell, lot 351, and 353, measuring in superficies 221 ft., with brick houses Nos. 323 and 330 St. Antoine st., for \$1,000.

St. Catherine st., Alexander Scott sold to Robert Hall, lot 1313, in superficies 611 ft., with brick and stone house No. 273 St. Catherine st., for \$250.

#### ST. GABRIEL WARD.

Charron st., W. Price sold to James W. Marks, lot 3167-16 and part of 3167-17, in superficies 2,84 ft., with house Nos. 139 and 141 Charron st., for \$270.

Joseph Hermas Charette sold to Alphonse Demers and C. Brunet, of Drapau, Savignac & Co., lots 323-153, 346 and 353, vacant, for \$300.

Horm. Meunier and Geo. Vandelaie sold to Joseph Guenette, lot 21, measuring 50x100 ft., vacant, for \$175.

#### ST. JAMES WARD.

Cherrier st., Narcisse Nolin sold to Ananie S. Hamelin, south-east part of lot 1233-123 and south-west part of 1233-121, measuring 22,5x120 ft., in superficies 1,700 ft., with house No. 76 Cherrier st., for \$500.

Montana st., A. S. Hamelin sold to Narcisse Nolin, lot 121-123, 69 and 70, measuring 2x100 ft., each, vacant, for \$300.

Sherbrooke st., the testamentary executors of the estate of S. St. Onge sold to A. Rene L. Roy lot 334, in superficies 1534 ft., with stone houses No. 37 Sherbrooke st., for \$16,000.

#### ST. LAWRENCE WARD.

Hutchinson st., Richard A. Kerry sold to John Kerry, lot 478 and 474, measuring in superficies 317 ft., vacant, for \$384.50.

#### ST. DENIS WARD.

Lasalle st., Jos. Hermas Charette sold to Alphonse Demers and C. Brunet, Drapau, Savignac & Co., lot 339-11, in superficies 236 ft., vacant, for \$200.

Carriere st., James Smith sold to Gaudias Moreaux, lot 162-221, 221 and 222, the first 21x55 ft., and the second and third 22x22 ft., vacant, for \$175.

Brebois st., the sheriff of Montreal sold to Pelage Caty, widow of Alexis Janson, lot 329-129, measuring 23x81 ft., in superficies 2,071 ft., with brick house Nos. 231 and 223 Brebois st., for \$200.

#### HOCHELAGE WARD.

Ontario st., Maurice Nolan Bellisle et al. sold to B. J. Pegulre part of lot 39-172 measuring 20x100 ft., in superficies 312 ft., vacant, for \$450.

Frobenne st., John D. Nolan et al. sold to J. W. Emard lot 161-91, and 92, in superficies 242 ft., each, vacant, for \$90.

Desery st., Cellina Gougeon widow of Grégoire Belanger, sold to Gougeon Belanger, her son with brick house No. 21 and 23 Desery st., for \$200.

#### ST. JEAN BAPTISTE.

Montana st., Elzear Turcotte, sold to Arthur Poirier lot 10-11, measuring in superficies 276 ft., with brick house Nos. 236 and 233 Montana st., for \$1100.

#### MILE END.

Robin st., Sheriff of Montreal sold to Selkirk Cross, south-east half of lot 171, measuring 31,9x152.6 ft., with wooden house, for \$80.

#### WESTMOUNT.

Hallowell st., C. T. R. A. Poverly sold to James Athan Laughlin lot 91-318, for \$104.  
Colin ave. Prince Albert and Cote St. Antoine Road, Mary Egan widow of Hugh F. Kerrin sold to F. W. Hibbard, lot 24-20, for \$375.

### MONTREAL ANNEX.

Mance st. W. J. Bailley and F. G. Wooster sold to Rose M. W. Celer, wife of W. A. Williams, south-east half of lot 12-13 3, measuring 21x105 ft., with brick house for \$350.

Montreal Investment & Freehold Co. sold to J. O. Martineau, lot 12-26-1; for \$200.

Clark st., Montreal Investment & Freehold Co. sold to J. O. Martineau lot 12-6-6, for \$200.

Clark st., Montreal Investment & Freehold Co. sold to A. Leonard, south half of lot 11-331, in superficies 2100 ft., for \$315.

Waverly st., Montreal Investment and Freehold Co. sold to P. E. Richard, north half of lot 11-82, measuring in superficies 1493 ft., for \$275.

Mance st., Montreal Investment & Freehold Co. sold to J. J. Costigan, north half of lot 12-12-3, measuring 21x35 ft., for \$400.

### ST. LAURENT.

H. Meunier and Geo. Vandelaie sold to Theodore Grothe, lot 73-60 to 63, for \$600.  
Chas. Gullbault sold to J. L. Rodolphe Mercler, et al lot 45-128, 139 and 230, measuring 21x120 ft. each, vacant, for \$250.

Tramway ave., Amadeo Aude dit Lapointe sold to Th. O. Miguereon, lots 454-145 and 146, measuring 15x120 ft. each, vacant, for \$850.

Amable Montpeller dit Beaubien sold to J. J. Lecavaller, lot "Isle Rainbault" for \$12.

COTE DES NEIGES AND NOTRE DAME DE GRACE.  
Jeremie Bonraris sold to P. Israel C'ener, lot 93 and 75, for \$270.

### ST. ANNE DE BELLEVUE.

Wilfrid Vinet dit Larento et al sold to Joseph L. Daoust, part of lot 1761, for \$275.  
Regis Crevier sold to Bruno Raymond, part of lot 20, for \$300.

Ovilla Jean Ross wife of A. C. Mathews sold to Adelaide S. Jane wife of J. T. Dwyer, lots 211, 215, 216, and part of 207A, with house etc., in superficies 11600 ft., for \$2300.

### MAISONNEUVE.

Plus IX and Desjardins ave., Hon. A. Desjardins et al sold to Hugh Watson, et al lot 14 273 to 272, 271, 270, 269 to 268 414 to 412, 413A, 413B and south east half of 44-373, in superficies 31,070 ft., vacant, for \$ 2,400.

### SAULT AUX RECOLLETS.

Joseph Hermas Charette sold to Alphonse Demers & C. Brunet of Drapau Savignac & Co., lots 323-153, 346 and 353, vacant, for \$200.

Horm. Meunier & Geo. Vandelaie sold to Jos. Guenette, lot 31, measuring 50x100 ft., vacant, for \$175.

### LONGUE POINTE.

Lomer Gonin et al sold to Edwidge Laurencelle and C. Seguin, lot 537-538, for \$250.  
LACHINE.  
Hermeneville Legault dit Desjardins sold to Albert Legault dit Desjardins, part of lot 517 and 518, with house etc., for \$1400.

A meeting of the Canadian Ironfounders Association which was organized some months ago was to have been held on May 26th, but it was decided—because of the difficulty in getting a large attendance—not to meet until the summer carnival time at Halifax. A meeting will then be held in that city as it is expected many members will attend the carnival.

The new Baltimore pack of pineapples is being offered at \$1.10 for standard eyeless and coreless, whole slices, \$1.60 for extra whole slices and extra 2-lb grated; 25c to \$1 for standard sliced; \$6.75 for gallon extra grated, and \$7.00 for gallon extra sliced, eyeless and coreless. Three-pound pie grated are quoted at 60c, and gallon pie at \$1.50. These are the first quotations of the season.



FINANCIAL.

The stock market continues dull, and there is a tendency towards lower prices visible in most of the leading lines. The traffic returns from both railways showed satisfactory increase, and money closed more plentiful at 5 per cent on call. But borrowers were few, and there seems to be a general agreement to let stocks alone until the turmoil of the elections is over.

In New York the political situation caused considerable disturbance in stocks. The outlook at the St. Louis convention caused an unexpected liquidation, with the result that the market broke badly. It is evident that the 16 to 1 delusion is still a factor in the Presidential election, and until the platform of both parties is made public, Wall street will continue to be nervous and unsettled.

In New York money on call runs from 1 1/2 to 2 per cent, and prime mercantile paper discounts at from 4 1/2 to 5 per cent. In London call money still ranges round 3/4 per cent, and the rate of discount in the open market has fallen to 3/4 per cent. Sterling exchange is firm both in New York and here. In New York posted rates are 4.88 for sixties and 4.89 for demand. Actual rates are 4.87 1/2 for sixties and 4.88 1/2 for demand. Commercial bills, 4.86 to 4.86 1/2. In this market sterling exchange was firm. Between banks sterling sixties were 9 3/4 to 9 7/16; demand, 9 5/8 to 9 3/4, and cables 9 1/2. Over the counter sixties were 9 3/4 to 9 3/4; demand drafts, 9 3/4 to 10, and cables, 10 1/2. New York funds were 1/2 to 1-10 discount between banks, and par over the counter.

Bar silver continues to maintain its value, in view of the possible endorsement of the white metal by the two political bodies across the border. In London it closed higher, at 31 5/16d per ounce. The New York prices for commercial bars is unchanged at 68 3/4c to 69 1/2c per ounce, Government assay bars, 68 3/4c to 69 3/4c.

J. R. Meeker, stockbroker, reports the opening and closing prices on the New York Stock Exchange as follows:

Achison Top. & Santa Fe Ry.....	13 1/2	14 1/2
Can. Pacific.....	49	49 1/2
Canada Southern.....	7 1/2	7 3/4
C. B. & Quincy.....	125	124 1/2
C. C. C. & St. L.....	152 1/2	152
Commercial Cable.....	125	124 1/2
Delaware & Hudson.....	152 1/2	152
Delaware Lack. & West.....	152 1/2	152
Erie.....	45 1/2	45 1/2
Ill. Central.....	10 1/2	10 1/2
Lou. & Nash.....	2 1/2	2 1/2
Lake Shore.....	10 1/2	10 1/2
Manhattan Consolidated.....	2 1/2	2 1/2
Missouri Pacific.....	2 1/2	2 1/2
North American.....	19	19 1/2
North Pacific.....	10 1/2	10 1/2

Do. Prof.....	14 1/2	14 1/2
New Jersey Central.....	103 1/2	101 1/2
*Northwest.....	101 1/2	102 1/2
N. Y. & N. Eng.....	47	47
N. Y. Central.....	47	47
Omaha Com.....	20 1/2	21
Pacific Mail.....	84	84
Reading, Philadelphia.....	69	68 1/2
Rich. Term.....	74 1/2	76 1/2
Rock Island, Chicago & Pac.....	74 1/2	76 1/2
St. Paul, Chicgo., Minn.....	61	61
St. P., Minn. & Man.....	101	101
Tox. Pac.....	122	123 1/2
Union Pac.....	24	24 1/2
Wabash.....	66 1/2	67 1/2
Do. prof.....	31 1/2	32
Western Union.....	19	19 1/2
Sugar Refinery.....	101	101
Lead.....	41 1/2	41 1/2
Gas, Chicago.....	41 1/2	41 1/2
Gen. Electric.....	19	19 1/2
Rubber.....	19	19 1/2

MONTREAL STOCKS.

Mr. A. W. Morris, stock broker, 79 St. Francois Xavier street, reports the closing prices on the local stock exchange as follows:—

Stock.	Sellers.	Buyers.
Can. Pacific Railway.....	62	61 1/2
Duluth Com.....	6	4 1/2
Duluth pfd.....	13	10
Grand Trunk 1st Pref.....	57 1/2	57
Toronto St. Ry.....	154 1/2	157 1/2
Wab. pfd.....	157	165
Commercial Cable.....	91	80
Montreal Telegraph Co.....	210	208 1/2
Richelleu & Ontario Co.....	186	185
Street Railway Co.....	155	151
" New Stock.....	120	108
City Gas Co.....	75	75
Bell Telephone.....	140	140
Bell Tel., bonds.....	140	140
Royal Electric Co.....	120	118
Int. Coal.....	100 1/2	100
Do. Pref Stock.....	125	125
North West Land Co.....	101	100
Merch. Mfg. Co.....	101	100
Loan & Mortgage Co.....	101	100
Montreal 4 p. c. stock.....	101	100
Montreal Cotton Co.....	60	50
Colored Cotton Co.....	97	93
Dominion Cotton Co.....	58	55 1/2
Postal.....	221	220

BANKS.	
Montreal.....	221
Ontario.....	220
Bank of B. N. A.....	56 1/2
Peoples.....	170
Molsons.....	170
Toronto.....	231
Jacques Cartier.....	101
Merchants.....	166
Eastern Townships.....	120
Quebec.....	100 1/2
Union.....	125
Commerce.....	161
Merchants of Halifax.....	160
Ville Marie.....	113
Hochelaza.....	65
Nationale.....	65

BONDS.

C. P. R. Land Grant 5s.....	105
Canada Central 6s.....	105
Cham. & St. Law. Bonds.....	99 1/2
Dominion Cotton 6s.....	99 1/2
Can. Colored Cot. Bonds.....	99 1/2
Bell Tel.....	99 1/2

MONTREAL CLEARING HOUSE.

Total for week ending	Clearings.	Balances.
June 11, 1896.....	\$10,623,976	\$1,442,766
Cor. week 1895.....	13,199,823	1,719,711
" 1894.....	11,344,544	1,529,074
" 1893.....	11,845,829	1,592,110

It is reported that one of the New York State packers of peas has already placed his entire pack of 50,000 cases. Another is said to have sold 15,000 cases in one lot. Altogether, it is said, that so far about 100,000 cases of State early June peas have been placed with buyers.

Montreal Wholesale Markets.

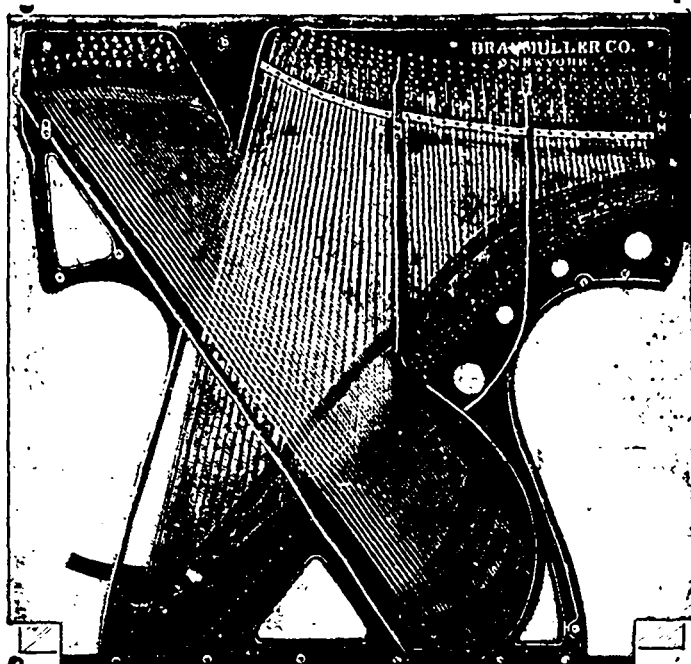
THURSDAY, June 11, 1896.

The volume of business has been fair although a slackening in orders is noted in some departments where spring shipments have been heavy. Among our imports that of pig-iron has been noticeably light. This is due to the fact that United States iron is monopolizing the western market whilst in lower Canada our own makers and those of the lower provinces, supply a large proportion of what is required. One large house has not imported one ton from Britain this spring, contenting itself with working off its old stock. The price of pig-iron in the United States is abnormally low. There are few changes to mention this week in the prices of staple commodities.

IRON AND HARDWARE.—Possibly business is slightly quieter than a week ago. The implement trade is about over and rural customers are dividing their time between labor in the fields and the elections. There are but few changes in the price lists. Sheet zinc \$4.85 by the cask, up to \$5 in a small way. Spelter is higher with B. M. at \$4.65 and American at \$4.40. Reports from England and the continent speak of business as favorable in many leading lines of manufacture. The American markets are irregular and are adversely affected by the electoral contest.

CHEESE.—The shipments for the week were 42,360 boxes, against 57,079 the same week last year. Total since the opening of navigation 122,712, against 147,753 in 1895. Recent transactions in cheese are said to be largely speculative to cover short sales. Some 3,000 boxes French country cheese sold at 6 1/2c to 6 3/4c, and 1,600 Cowansville was re-sold here at 6 1/2c on spot. At Little Falls, N. Y., there were sales at 5 1/2c to 6 1/2c, and it was practically the same range at Utica. Higher prices have been paid than last week at Belleville and Ingersoll, but this is looked on by many as a speculative movement to block buyers who cannot operate beyond certain limits. The public cable was 1s lower, at 36s for colored, at 40s for white. There were small offerings at Ingersoll, only 1,852 boxes, several transactions having been closed during the week. Sixty boxes sold at 6 9-16c, 108 at 6 11-16, 695 at 6 1/2c, 229 at 6 13-16 and 117 at 6 1/2c. At Belleville 40 factories offered 2,050 white and 135 colored. Business at 6 1/2c to 6 3/4c. At Peterboro there was business at 6 1/2c, and in Campbellford at 7 1/2c and 6 13-16c. Over 700 boxes sold at Madoc at 6 1/2c to 6 15-16c.

GROCERIES.—The jobbing trade has been about an average but there is a quiet tone apparent with the large operators and brokers. China blacks are now said to be 1c to 1c lower than last year. The London market continues firm for most growths of black. The chief difference in the price of Japans this year is on the higher grades, which appear to be more plentiful than usual, but which do not have the call, especially in Canada, which the low, cheap teas enjoy. One experienced broker stated that prices of Japan are no lower than they dropped to last season, but the opening prices this year were lower. He said that the low priced goods show little change but that the better teas opened 5c below the prices they could be obtained at the opening a year ago. Molasses quiet and cables quote 10c as first cost at the Islands. Since our last the market for raw sugar stiffened up a little but a slight relapse has occurred. After the forced liquidation of beet options already mentioned in this column, the market improved 6d. In Montreal not much is doing, but we have heard of some shading on prices of large lots and the tone favors buyers. Granulated stands at 4 1/2c first



# THE Braumuller PIANO.

Absolutely First-Class.

Manufactured by

THE BRAUMULLER COMPANY,

Factory and Warerooms:

402 to 410 West 14th Street,  
NEW YORK.

cost with 3½c to 3¾c for yellows. Refiners agents are expecting an improvement in the demand every day. Canadian strawberries are now fairly on the market and there is a large crop. They are selling around Hamilton at 6c by the box and a large quantity will go into canners hands. A London cable says:—sugar, Centrifugal, 96 test, 12s 9d; Muscovado, fair refining, 10s to 10s 6d; best, June, 10s 9d; Aug, 11s 9d.

**DRY GOODS.**—While the leading firms are not quite so busy as they have been, still the distribution keeps fair. The schools will soon be closing, and families are busy with summer outfits. Liverpool.—Cotton, in demand, fair, American middlings, 5 15-16d. New York.—Cotton, spots, lower; Uplands, 7½; Gulf, 7½. Futures, steady; June and July, 7.30; Aug., 7.25; Sept., 6.70; Oct., 6.71, Nov., 6.88.

**OILS, GLASS, ETC.**—A moderate degree of activity is noted, demand having slackened somewhat. Linseed raw 52c to 53c; boiled 5½c to 56c. Spirits of turpentine 40c to 42c. In prepared paints and leads spring trade is about over. Seal oil quiet with business late this year in new oil from below. Glass is easier with first break, at \$1.20. Other quotations in their order are \$1.30; \$2.70; \$2.90; \$3.10; \$3.60 and \$4.

**LIVE STOCK.**—Stall fed cattle are now being forwarded freely, as raisers doubtless think they can do nothing by further delay. Recent engagements of freight space have been made: 45s without insurance. A steamer will sail this week from Montreal with 400 horses. Choice export stock sold at 3½c to 3¾c, good 3c to 3½c and fair 2½c to 3c. Sheep 3c per lb. Lambs, \$2.25 to \$3.50. Live hogs were weaker and sales were made at \$1.10 to \$1.25 per 100 lbs. Total shipments last week 2,536 cattle, 528 sheep and 460 horses; total to date 17,665 cattle, 6,446 sheep and 2,662 horses. Exports from Boston last week 3,579 cattle, 4,251 sheep and 12,326 quarters of beef. A cablegram says:—the tone of the market was steady at the advance noted last week, notwithstanding the warm weather. This market was bare of Canadian cattle, but choice States sold at 10½c, and sheep at 12c to 12½c. At London choice Canadian cattle brought 10c, and Argentine sheep 11½c. A private cable from Liverpool reported the market easier for cattle and quoted tops at 9½c to 10c.

**BUTTER.**—No. 1 continues to be held at about 16, which is sold in a jobbing way, shippers doing very little. Creamery in boxes is becoming a favorite style of packing. Receipts of butter are moderately large. Exports last week 913 pkgs., against \$2 a year ago. Shipments since opening of navigation, 1,955; last year, 1,241. We quote:—

Finest creamery..... 15½c @ 16c  
Finest Townships dairy..... 15c @ 15c  
Finest Western dairy..... 00c @ 00c

**OATMEAL.**—Dull and easier. We quote.  
Standard, bbls..... 2.90 @ 3.00  
Granulated, bbls..... 3.00 @ 3.10  
Rolled Oats, bbls..... 2.70 @ 2.75  
Rolled wheat per 100 lbs..... 2.40 @ 2.50

**FEED.**—Market active at lower prices. We quote:—  
Bran..... \$11.00 @ \$12.00  
Shorts..... 12.00 @ 13.00  
Meal..... 16.00 @ 18.00

**LEATHER, HIDES, TALLOW.**—The large leather warehousemen report a quiet demand, with prices nominally unchanged. Hides are slightly firmer, and are quoted at 6c, 5c and 4c, as to grade. Calfskins steady, at 6c for No. 1 and 4c for No. 2. Lambskins 30c, clips 25c, and sheepskins 30c. Tallow unchanged, and nothing doing.

**FLOUR.**—Market has been steady, and about the usual turnover, chiefly for local buyers, is reported. We quote:  
Winter wheat..... \$3.90 @ \$4.10  
Spring wheat, patents..... 3.80 @ 4.00  
Straight roller..... 3.65 @ 3.75  
Straight roller, bags..... 1.70 @ 1.80  
Extra..... 0.00 @ 0.00  
Extra bags..... 1.40 @ 1.55  
Man. Strong Bakers..... 3.30 @ 3.75

**GRAIN.**—The visible supply of wheat in the United States and Canada shows a decrease of 193,000 bushels with a year ago. In this market few sales of any account have come to light. A lot of 10,000 bushels No. 2 mixed Manitoba oats sold at 24½c aboard, and 3 cars of No. 2 (o) vari) at 25½c store, export freight. Braistret's estimates of the visible shows a decrease east of the Rockies of 1,834,000 bushels. On the other hand, receipts in the Northwest show a slight increase. Argentine exports of wheat and corn for the week were about the same as for the last week last year. The Chicago wheat market has been erratic, selling down to

58c June, 58½c July, 59 Sept. It is stated that the U.S. government crop report will show condition of winter wheat 76.5, against \$27 May 1, and 71.7 June 1 last year; area, 22,600,000 harvested last year, and estimated yield 267,000,000 bushels, against 300,000,000 bushels last year. The area is a sharp reduction from estimates of crop experts. British cable advice:—Cargoes off coast, wheat, easy; maize, quiet and steady. English country markets, wheat, firm. Liverpool spot wheat and maize, quiet. Minneapolis first bakers' flour, 17s. Futures—Wheat, firm; 5s 1½d June, July, August, September, October, maize, quiet; 3s 0½d June.

The following table shows the amount of wheat in sight on the dates mentioned:

Visible June 6, supply 1896.	June 1, 1896.	June 8, 1895.
U.S. & Canada 50,147,000	50,340,000	49,739,000
On passage to U.K.....20,000,000	19,360,000	31,000,000
On passage to continent.....10,720,000	11,040,000	14,080,000
Total in sight.....80,867,000	80,740,000	94,819,000

We quote:—  
Peas, per 60 lbs..... 56 @ 56½  
No. 2 oats, per 34 lbs..... 27 @ 27½  
Corn, duty paid..... 37 @ 37½  
Barley feed..... 34 @ 35  
Barley malting..... 40 @ 40  
Rye..... 41 @ 42  
Buckwheat, per 48 lbs..... 37½ @ 37½

**PROVISIONS.**—A moderate trade has been done. Cash pork in Chicago \$7 to \$7.65, and lard \$4.12½ to \$4.15. We quote:  
Canadian short cut, clear...12 00 @ 12 50  
Canadian short cut, mess...12 50 @ 13 00  
Hams, city cured, per lb... 0 07½ @ 0 08  
Lard, Canadian, in pails... 0 08 @ 0 09  
Bacon, per lb..... 0 08½ @ 0 09  
Lard, com. refined, per lb... 0 06½ @ 0 07

**PETROLEUM.**—Business quiet. Canadian refined in car lots 15½c, small quantities 16½c; Acme prime white 18c and 2c, water white 20½c and 21c; Astral 22½c and 23½c; Benzine 14c and 15c.

**MAPLE PRODUCTS.**—Syrup in wood sold at 5 to 5½c per lb., and in tins at 55c to 60c per tin. Sugar, 8c to 8½c per lb for bright, and 7c to 7½c for dark.

**POTATOES.**—Quiet, at 25c per bag in car lots and 30c to 35c in small quantities.  
**BEANS.**—Hand-picked, by the car, 70c to 75c; small lots, 85 to 90c.  
**Eggs.**—Steady. Sales of choice were made at 9c to 9½c and culls at 7½c to 8c per dozen. Single cases of fresh 10c.

**TORONTO MARKETS.**  
 (Revised by Telegraph.)

June 11, 1896

**BUTTER.**—The market is unsettled. Dealers are receiving heavy supplies daily, and jobbing out lots of both dairy and creamery at irregular prices. The quality of stock has to be strictly choice to bring the top quotations. Dairy, tub, choice, 11 to 12c; do., low grade to medium, 7 to 9½c; large rolls, 11 to 12c; pound prints, 12 to 13c; creamery tubs, 15c; pounds, 16c.

**POTATOES.**—Steadier. On the track one car lot sold at 20c, and three more were offered around this figure. Quotations hold around 18 to 20c. Farmers' loads would bring about 25c per bag.

**BALED HAY.**—Very little strictly choice hay is being offered. Car lots of No. 1 Quebec, on track, would bring about \$12 to \$15.

**CHEESE.**—Local demand fair, but the export enquiry is nil at present. Prices seem to be going easier. Now cheese sold at 7½ to 7½c, and old at 8 to 9c.

**WHEAT.**—Locally the feeling was easier. Ontario white wheat offered at 70c, west and red at 68c. Manitobas were easier. No. 1 hard, about, Fort William, was offered freely at 63c, and Midland or Owen Sound at 62c. No. 3 hard, Owen Sound, offered at 59½c.

**FLOUR.**—Millers offered straight rollers in bbls at \$3.40, middle freights west, and in bags at \$3.30. Demand is practically nil.

**MILLFEED.**—No change. Bran and coarse shorts are held, west, a \$9.50. There is little or no demand for either.

**PEAS.**—Rather better. Car lots of common, north and west freights, are held at 47c, and 46c is bid. A bid of 49c for same east was made.

**OATS.**—Plenty for sale, and prices unchanged. White are quoted at 20, to 20½c, G. T. R. and C. P. R., west, and mixed at 19 to 19½c.

**CORN.**—Continues heavy, ye'low offering at 29c, and mixed at 28c, Chatham freights.

The Canadian Pacific Railroad reports gross earnings for April of \$1,455,806, an increase of \$210,285 as compared with the same month of last year, and net \$491,230, an increase of \$39,584. For the four months ending April 30 the gross earnings were \$5,759,763, an increase of \$1,156,313 as compared with the corresponding period of last year, and net \$1,797,313, an increase of \$400,000.

The advices from Eastport by mail are to the effect that the sardine packers of Maine have concluded to form an alliance against low prices. Nearly all of the packers have gone into the combination, having been induced to take this step by the very unprofitable prices which have been realized on their product in distributing markets for several years past in consequence of over production and the large quantity of trash packed. The object of the combination is to insure a better average quality of fish packed, and more remunerative prices to the packer. If the scheme proposed is successful it is said that prices can be held up to profitable figures, because the plan contemplates the packing of a better grade, and will prevent the sharp competition which has demoralized the market in the past.



**SHERIFF'S SALES.**

**A. F. F.—No. 127.—THE TRUST AND LOAN COMPANY OF CANADA vs. JOSEPH ROBERT et al** *ex quality*, ROSE DELIMA ROY, *ex quality* HENRI A. ROBERT, MARIE A. ROBERT, MARIE E. E. LABELLE et al. Seized as belonging to the said defendant personally Dame Marie Eudoxie Evelina Labelle, the following immovable properties, to wit:

Four lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers seventy-six, one hundred and fifty-eight, one hundred and seventy and one hundred and seventy-six, of the official subdivision of the original lot of land number eighty; all said lots being bounded in front by Moreau street—without any buildings.

Seized 1° One undivided third belonging to Dame Marie Eudoxie Evelina Labelle, in her quality of tutrix to her minor child Anita Robert; 2° One undivided third belonging to each of the defendants Henri Auguste Robert and Marie Augustine Robert; 3° As belonging also to the defendants Joseph Robert, Joseph Onésime Labrecque and Joseph Moïse Dufresne, in their quality of testamentary executors and administrators of the estate of the late Augustin Robert, the immovable properties herein after mentioned, to wit:

Fifteen lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga county of Hochelaga, as numbers, forty, fifty-two, fifty-five, eighty-one, eighty-four, one hundred and forty-three, one hundred and forty-nine, one hundred fifty-two, one hundred and fifty-five, one hundred and sixty-one, one hundred and sixty-four, one hundred and sixty-seven, one hundred and seventy-three, one hundred and seventy-nine, and one hundred and eighty-two, of the subdivision of the original lot of land number eighty; all said lots bounded in front by Moreau street—without any buildings.

3° Seized as belonging for three undivided ninths to Dame Marie Eudoxie Evelina Labelle personally; 2° As belonging for two undivided ninths to the said defendant Dame Marie Eudoxie Evelina Labelle, in her said quality of tutrix to her minor child Anita Robert; 3° As belonging for two undivided ninths to each of the defendants Henri Auguste Robert and Dame Marie Augustine Robert; 4° As belonging also to the defendants Joseph Onésime Labrecque, Joseph Robert and Joseph Moïse Dufresne, in their said quality of testamentary executors and administrators of the estate of the late Augustin Robert, the immovable properties of the said defendants hereinafter mentioned, to wit:

1° Three lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers three, sixteen, twenty-nine, of the official subdivision of the lot of land original number eighty; all the said lots being bounded in front by Moreau street—with the buildings thereon erected; reserving from lots numbers three and sixteen, the ground taken for a lane; 2° The south-west half of another lot situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga as number one, of the official subdivision of the lot of land original number eighty, said lot forming the corner of Notre Dame and Moreau streets—with the buildings thereon erected; reserving from the said lot the ground taken for the lane; 3°

Three other lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers seventeen, nineteen, and forty-three, of the lot of land original number eighty; all the said lots bounded in front by Moreau street—without buildings; reserving from lot number seventeen the ground taken for the lane.

Seized as belonging to the defendant Oliver Robert:

1° Five lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers four, five, six, fourteen and fifteen, of the official subdivision of the lot of land original number eighty; all the said lots bounded in front by Moreau street—with the buildings thereon erected; reserving from the said lots the ground taken for the lane; 2° Twenty-three lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers forty-one, forty-nine, fifty-three, fifty-six, seventy-seven, eighty-two, eighty-five eighty-eight, one hundred and forty-one, one hundred and forty-four, one hundred and forty-seven, one hundred and fifty, one hundred and fifty-three, one hundred and fifty-six, one hundred and fifty-nine, one hundred and sixty-two, one hundred and sixty-five, one hundred and sixty-eight, one hundred and seventy-one, one hundred and seventy-four, one hundred and seventy-seven, one hundred and eighty, and one hundred and eighty-three, of the official subdivision of the lot of land original number eighty; all the said lots bounded in front by Moreau street—without any buildings; reserving from the lot number seventy-seven the ground taken for the lane.

To be sold at my office, in the city of Montreal, on the TWENTY-SECOND DAY OF JUNE instant, at TEN of the clock in the forenoon.

**A. F. F.—No. 132.—THE MONTREAL LOAN & MORTGAGE COMPANY vs. ALFRED BENN** *ex-quality*.

A piece of ground situate in the village of Saint-Jean Baptiste, now in the city of Montreal, and forming part of the lot of ground known under the number twenty (20), on the official plan and book of reference of the said village, and measuring ninety-five feet and forty one-hundredth in width in front by ninety-five feet and seventeen one hundredths in width, in rear by seventy-two feet and twenty one-hundredths in depth on the south east side line and seventy-two feet and twenty one-hundredths on the north west side line, the whole English measure and more or less; bounded in front by Pantaleon street, in rear by a lane sixteen feet in width, being another portion of said lot number twenty, on one side to the north west by a lane eight feet in width, communicating with the said Pantaleon street, and being another portion of said official lot number twenty, on the other side to the south east by lot official number twenty-one with the right of passage in common in said lanes with the proprietors of that portion of said lot number twenty (20), immediately in rear of the said piece of land—with the buildings and dependencies erected thereon.

To be sold at my office, in the city of Montreal, on the NINETEENTH DAY OF JUNE instant, at ELEVEN of the clock in the forenoon.

J. ARTHUR FRANCHERE,  
 Deputy Sheriff.

SHERIFF'S OFFICE,  
 Montreal, 11th June, 1896.

An exchange says that a mortgage is the best thing to make a man hustle and keep him poor. It is a strong incentive to action, and a wholesome reminder of the fleeting months and years. It is fully as symbolical in its meaning as the hourglass and scythe that mean death. A mortgage represents industry, because it is never idle, night or day. It is like a boomerang, the greater the diversity the closer it sticks to a fellow. It is like a soldier, for it never hesitates at the charges, nor fears to close in. It is like a sand bag—silent in application, but deadly in effect. It is like the hand of Providence—it spreads all over creation, and its influence is everywhere visible. It is like the grasp of the devilish—the longer it holds the greater its strength. It will exercise feeble energies and restore activity to a sluggish brain, but, no matter how debtors work, the mortgage works harder still. A mortgage is a good thing to have in a family—provided, always, it is in somebody else's family.

# PHOENIX INTERIOR TELEPHONE Co.

(INCORPORATED),

Manufacturers of High-Grade

## Battery Telephones,

BLAKE AND GRANULAR CARBON TRANSMITTERS.

The Latest UP-TO-DATE Exchange Telephone.

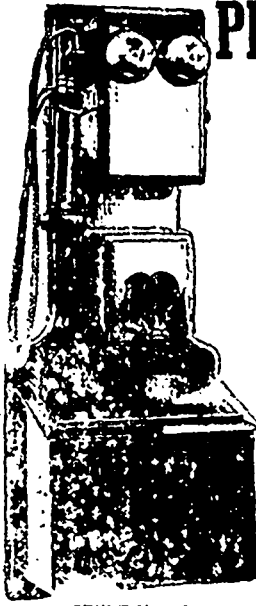
This telephone is the ideal instrument for Exchanges. It is superior in efficiency, quality and workmanship to any Long Distance Phone on the market. It is adapted to the most exacting service, and is guaranteed to give satisfaction. Notwithstanding the high grade of this instrument, it is sold at a price within reach of all, and generally lower than other companies are asking for their antiquated, out-of-date styles of ten years ago.

Any Exchange can have a Pair of these Magnificent Instruments on Ten Days' Trial.

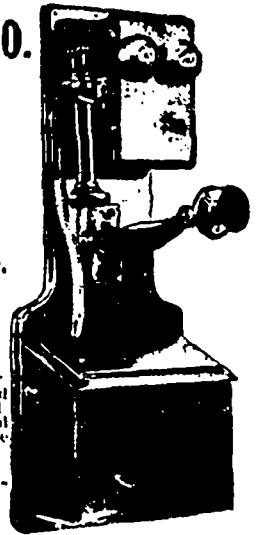
Telephone Complete or in Parts.

Write for Catalogue and Trade Discounts.

Standard Long Distance Telephone—STYLE No. 9.



STYLE No. 10.



## PHOENIX INTERIOR TELEPHONE CO.

Salesroom and Factory, 157 Greenwich Street, NEW YORK.

All of the Baltimore pea packers, with possibly one or two exception, have at last been induced to make prices on the new pack. Their quotations range from 90c to \$1 for standard, \$1.20 to \$1.35 for sifted, \$1.50 to \$1.75 for extra sifted and \$1.75 to \$2 for extra fine sifted. Some of the packers who at first named 90c on standards have since advanced their quotations 5 a 10c per case.

The General Superintendent of the Canadian Pacific Railway speaking about the acreage of wheat under crop in Manitoba and the territories, said that the area was surprisingly large considering the backward season. "Our agents were instructed to get as full and correct reports of the acreage under crop as it was possible to secure, and from what was received, the last being sent in Saturday night, I believe there is not more than ten per cent less under crop this year than last. When seeding is completed there will not be any more than these figures. The increase in the acreage in the Territories will go a very long way to make up whatever deficit there is at some of the wheat-producing centres in Manitoba. What wheat has been sown is coming along nicely."

In London dealers report ammonia sulphate dearer at 28 5s 6d f. o. b. for 25 per cent good gray. Camplior steader, with sales of China on spot at 95s to 100s, but for arrival 500 piculs May-July have been sold at 95s to 97s 6d c. i. f., closing at the lower price. Cochineal—Small sales of fair rosy blacks at 1s 2d. Galls—China are quiet on spot at 55s for arrival there are probably sellers of parcels all-out at 53s c. i. f.; 35 bags blues sold at 54s, and 92 bags green at 45s to 47s 6d. Shellac has been dull, Calcutta shipments for the first half of the month were 2000 cwt. to United Kingdom, 500 cwt. to United States and 800 cwt. to Continent. T. agacanth—Large sales of Syrian at full prices; including 2nds £12 16s to £13 10s, 3ds £10 16s to £12, 4ths £9 15s to £10. Indigo continues firm, but only a small business done in Kurpah at about previous rates. Latest telegrams from Calcutta report that crop prospects have not improved, rain being badly wanted. Citronella oil dearer, spot held for 1s 5d in drums; for arrival 10 tons sold at 1s 3d c. i. f. and there are no sellers now under 1s 4d c. i. f. Opium—The small sales here this week have been confined to the 'soft shipping' descriptions at previous rates, 'druggists' and 'manufacturing kinds' quiet and neglected though

values nominally unchanged. Smyrna easier with only trifling transactions, closing quiet at 2s 3d f. o. b., with but few sellers, however. The coming crop in all Turkey now promises to be about 4,000 couffes. Quicksilver quiet; second hand holders of Spanish ask £6 14s. Quinine steader, with buyers of best German this on spot at 12 1/2d, sellers at 12 1/2d. Seeds: Canary—Further sales of Turkish for autumn shipment at 2s 6d c. i. f.

A receiver has been appointed in the person of Mr J. Atkinson for the firm of Holmes, Moore & Cartwright of Inwood. This firm did a large general business, and were manufacturers of cheese and also of lumber and staves. In June, 1894, they owned about 1800 acres of land in the vicinity, valued by them at \$82,000, but subject to an encumbrance of \$32,000. In July, 1895, the firm claimed a surplus of over \$90,000. Recently the dullness in the lumber trade and in business generally caused the company considerable trouble, and in January of the present year Mr. Cartwright retired from the business, Sebastian D. Holmes and Charles H. Moore continuing. The statement of the firm at the time of dissolution showed a surplus of \$70,000 to \$80,000. The company is considered solvent, and the several Toronto houses interested in the estate expect to get 100 cents on the dollar.

In the absence of business manufacturers refuse to support the wool market, and low prices fail to stimulate speculation. Quarter blood wools are lower than ever before in the history of the trade, sales having been made as low as 13 1/2 cents in New York Territories are weak at 27 to 30; and there is very little interest shown in fleeces. Pulled wools are in large supply, and weaker in sympathy, with decreased demand. New wools are coming forward in Eastern markets slowly, owing to the firmness with which growers and local dealers are holding. Fleece wools and the best Territories are held at 1c to 3c above prices Eastern dealers are willing to pay. Some small sales are being made by growers to local manufacturers on this basis, but few will pay such rates even for speculation. Territories are not held by growers at such extreme figures, but they are above dealers' ideas. Australian wools are slow of sale and are in large supply. Owners are holding these wools firmly, and consider them a good investment. There is little moving in Capes or South American, and carpet wools remain unchanged in price, with a small demand.

SHAVING shorn of its difficulties, being reduced to a science, by use of a



"CURLEY" SAFETY RAZOR

Sent by Registered Package, Post Paid.

CURLEY BROTHERS,  
No. 6 Warren Street, New York City

The imports of dry goods into the United States continue to show a remarkable decline. In the first five months of the calendar year the total entries at New York were valued at \$53,300,000, against \$66,200,000 the same time last year, a decrease of almost \$13,000,000, or about 20 per cent. The heaviest declines were in woollens and silks. Nearly half of the shrinkage was in woollens alone. Three causes can be given for this sudden fluctuation. First, the unsatisfactory condition of business in the home market which checks importations, second the better state of foreign markets which lessened the inducements to export; and, third, a spirit of caution in importing circles caused by the over-importations of 1895. As a result domestic manufacturers complain less of foreign competition, and less gold has gone abroad in payment for imports, but the national revenue has suffered considerably. If a further advance in the tariff is to be expected we may look for another spasmodic rush of imports beforehand and a fresh derangement in certain textile markets, to say nothing of a possible fresh stimulus of gold shipments. The desirability of a stable tariff was never more apparent than to-day

# The White Manufacturing Co.

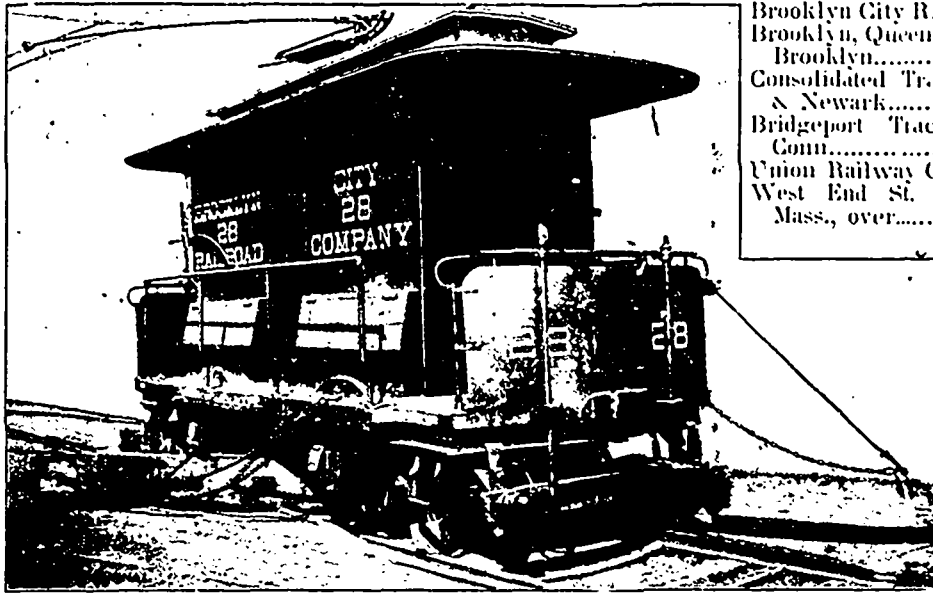
556 West 34th St., New York City.

## STEEL SNOW PLOWS,

NOW USED AS FOLLOWS:

Brooklyn City R. R.....	30
Brooklyn, Queens Co. & Suburban R. R., Brooklyn.....	6
Consolidated Traction Co., Jersey City & Newark.....	30
Bridgeport Traction Co., Bridgeport, Conn.....	
Union Railway Co., New York City.....	
West End St. Railway Co., Boston, Mass., over.....	100

AND MANY OTHERS.



These plows are constructed entirely of steel, no wood being used except in the cab. The snow plow is made with a platform enabling a man to walk entirely around the outside of the cab. The motor is hung in an independent cradle beside the cab. This cradle is so constructed that the sprocket chains, which connect the motor to the axle, can be adjusted on the road while running, thus avoiding the breakage of connection and the hot boxes so common with wooden plows. Two men can operate the plow, all manipulation of the snow shears being within the reach of one man, and the other man operating the motors.

### COLD FACTS about

# "The Largest Refrigerating Machine Ever Built."

In the December issue of a journal devoted to the interests of the refrigerating business there appeared an article describing a cold storage plant. The frontispiece to this article was an elaborate picture, under which was printed the words, "THE LARGEST REFRIGERATING MACHINE EVER BUILT," and this assertion is repeated in various forms in the article proper.

Everyone interested, either directly or indirectly, in ice and refrigerating machines knows that the "LARGEST REFRIGERATING MACHINE EVER BUILT" was the 500 ton machine built and erected by us three years ago. We are, therefore, surprised to find that there is another "LARGEST REFRIGERATING MACHINE," and the only reason we can assign for it is an intention to deceive prospective customers and the public at large.

The bogus "LARGEST REFRIGERATING MACHINE EVER BUILT," as a matter of fact, according to dimensions given with the picture published, is, at the very best, at 40 revolutions per minute, a 300 ton machine, and was actually sold as a 300 ton machine by the builders. Accepting their own statement, therefore, there can be no question that what they call "THE LARGEST REFRIGERATING MACHINE EVER BUILT" is a 300 ton machine, whereas the one built by us three years ago is almost twice as large.

For the benefit of those interested in this subject, and particularly prospective customers who might be misled by statements such as have appeared in the article referred to, we wish to say that the only correct way in which an honest comparison can be made between two machines, provided they are run at the same speed, is to compare their gas pumping capacity. To do this, multi-

ply the square of the diameter of the compressor by length of stroke, by number of discharges per revolution and by number of compressors on machine. A double-acting compressor has two discharges per revolution, while a single-acting compressor has but one discharge for each revolution. Do this with all the machines you want to compare, and the resultant figures will be in the same proportions to each other as the capacities of the machines.

300 ton machines were built by us as far back as 1890, so there is nothing so very startling at this late date in the building of a 300 ton machine.

That we are not only builders of **THE ONLY "LARGEST REFRIGERATING MACHINE EVER BUILT,"** but that the demand for OUR MACHINES, in spite of the cheap and poorly constructed ones in the market, is constantly increasing, is demonstrated by the following number of machines sold by us since July 1st, 1895. —

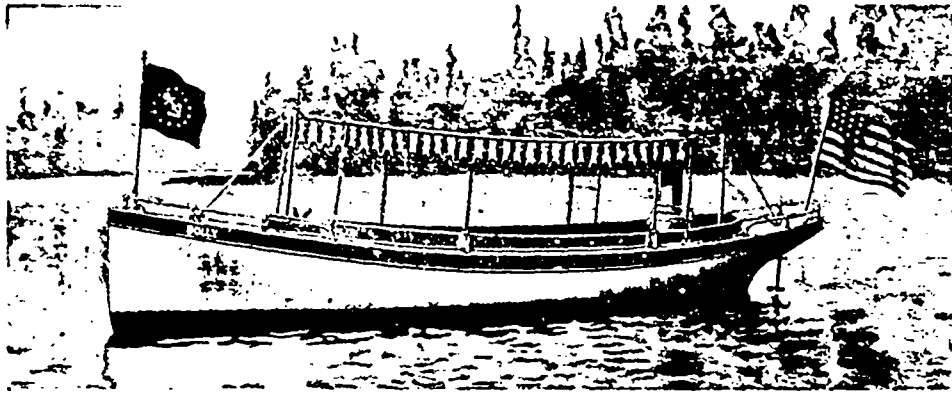
3 Machines of 220 tons capacity each.....	660 tons
1 do. " 150 " " " .....	150 "
7 do. " 100 " " " .....	700 "
2 do. " 75 " " " .....	150 "
17 do. " 50 " " " .....	850 "
4 do. " 35 " " " .....	140 "
5 do. " 25 " " " .....	125 "
1 do. " 18 " " " .....	18 "
3 do. " 10 " " " .....	30 "
2 do. " 2 " " " .....	4 "
2 do. " 1 " " " .....	1 "
47	2828 "

47 Refrigerating Machines, equal to the melting of 2828 TONS OF ICE every twenty-four hours.

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Pleasure Boat Built.

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and RELIABLE.**

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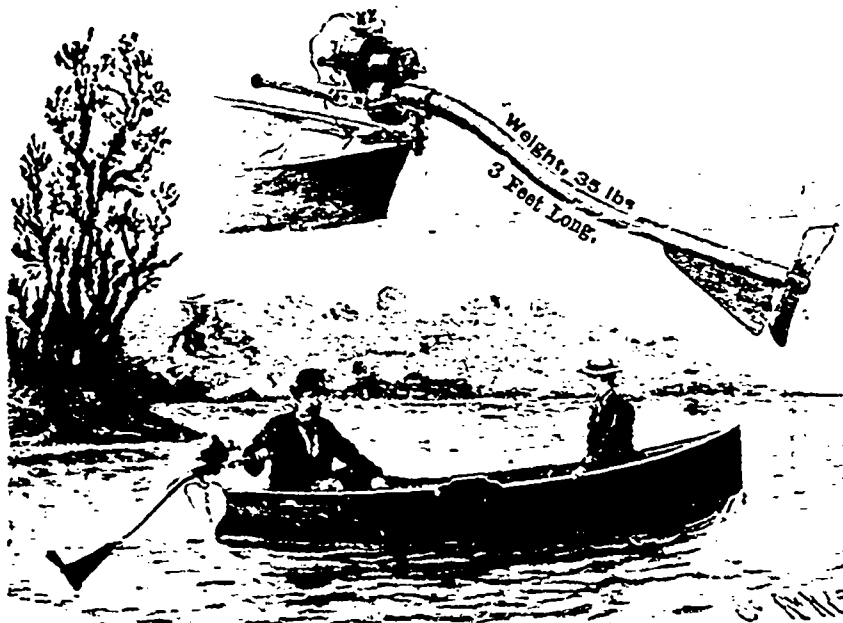
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The Women and that considerable portion of the men who have a nervous horror of motors with explosive possibilities and machinery incomprehensible, can, with this new device, have all fears of explosion set at rest and do all the necessary engineering on the simple "press the button" principle.

*N. B.—We have facilities in New York, so you can try and test our Propellers at no expense to you before ordering.*

Send presents in stamps for large illustration and full particulars.

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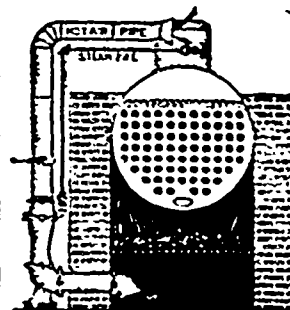
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**STEAM AND AIR  
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EXHAUSTERS, &c**

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Jacks for Pressing on Car Wheels or Crank Pins.

Communications by letter will receive prompt attention.

# 25 PER CENT DISCOUNT.

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These are all first-class goods, being the samples our travellers had on the road and which are consequently more or less soiled.

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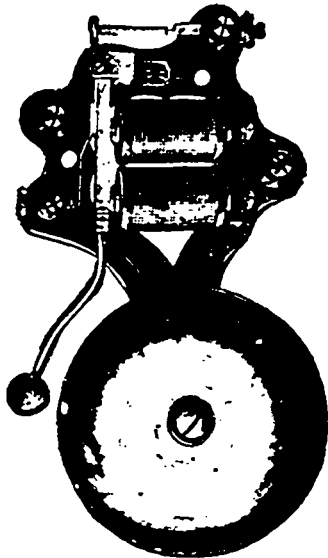
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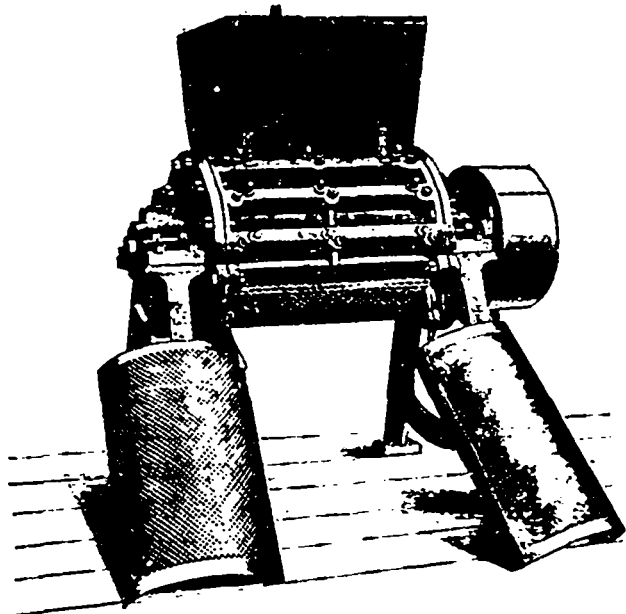
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which it reduces to the exact size before they can be discharged from the cutter.  
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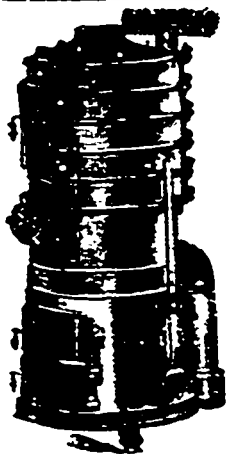
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The "STAR" Hot Water Heater

Is now the most perfect one on the market, being the only Heater provided  
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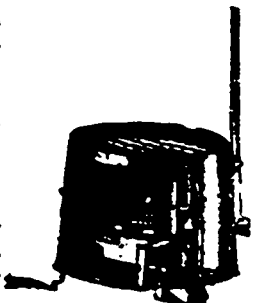
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which enables it to heat on its own level, and a double base with a.....

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No more ashes spread on the floor and soiling the sections of the Heater.  
The same handle shaking the grate and sifting the ashes at the same time  
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A child can do the work. Please call and see it or write for further  
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*Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.*

LUMP SUGAR, in 50 and 100 lb. boxes.  
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 YELLOW SUGARS of all Grades and Standards.  
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 SOLE MAKERS of high class Syrups in tins, 2 lb, and 8 lb. each.

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IN constant use by leading Physicians and Dentists throughout the country. Unequaled as a tooth preservative or as a mouth wash, and in cases of Pulpitis, Pericementitis, Alveolar Abscess, Necrosis, Pyorrhea Alveolaris, Putrescent Pulpis, Inflammatory Condition of the Mucous Membrane after Extraction, etc., etc.

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**By HOSPITALS and LEADING PHYSICIANS and SURGEONS**

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HIGHEST AWARD WORLD'S FAIR

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Fur & Glove Sewing Machine Co.

INCORPORATED 1893.

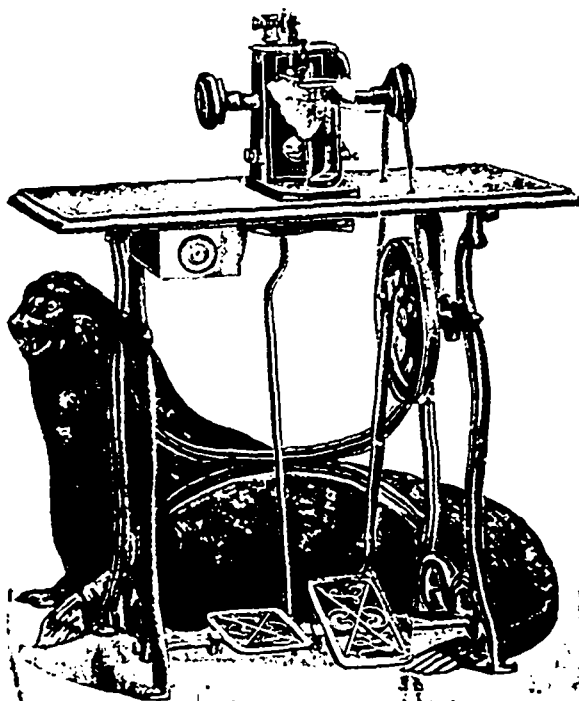
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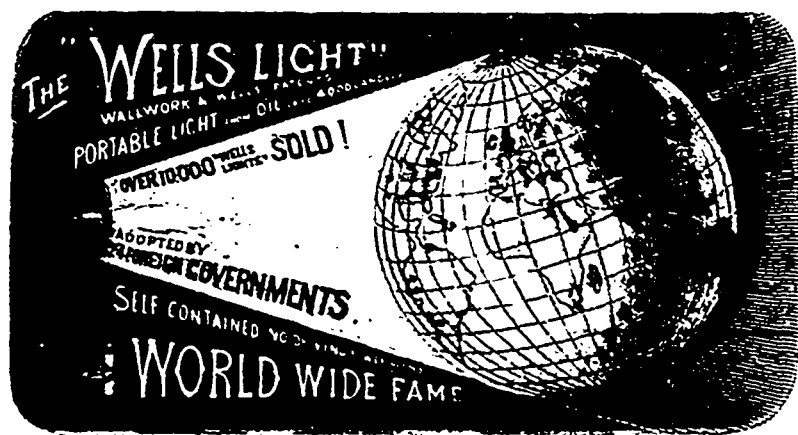
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143 and 145 Elm St., near Grand St., NEW YORK.

*The Trade is warned against Infringements on our Patents.*



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Wallwork & Wells' Patents.  
(REGISTERED TITLE).

800 to 2,000 Candle Power  
from Kerosene Oil.

**PORTABLE, SELF-CONTAINED  
AUTOMATIC.**

*Unaffected by Weather.*

Specialy adapted for Contractors, Quarries, Shovelers, Railroad Construction, Dredges, Barge and Dock Builders, Water-Works, Brick Yards and Coal Docks.

100 Railroads and over 300 Contractors now use the Wells Light.

PENNSYLVANIA RAILROAD CO.  
Huntingdon, Pa., May 1st, 1894.

The Wells Light Mfg. Co.,  
No. 44 & 46 Washington St.,  
New York City.

Gentlemen:—I have your letter of April 25th and in reply beg to say we have had in use on this Division two Wells Lights for a period of over three years and it gives me pleasure to state that they have at all times, and all conditions of weather, given entire satisfaction, and we consider them a valuable addition to our wrecking equipment.

Yours very truly,  
R. S. MURKIN,  
Supervisor P. R. R. Co.

J. W. KAUFFMAN,  
Asst. Yard Master in charge  
of Wreck Force.

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CANADIAN-MONTREAL QUOTATIONS.

NAMES OF COMPANY.	No. Shares.	Date of Dividends.	Share par value.	Amount paid per Share	Canada quotation per cent.
British America Fire and Marine.....	10,000	Jan..... July	\$50	\$50	112 111
Canada Life.....	2,500	Feb..... Aug	400	50	610 700
Citizens' Fire, Life and Accident.....	11,880	10 Sept. bi-yrly	85	18	.....
Confederation Life.....	5,000	Jan..... July	100	10	270 275
Western Assurance.....	25,000	Jan..... July	40	20	148 145 1/2
Royal Canadian Insurance.....	20,000	24 Dec yearly	100	20	.....125
Accident Ins. Co. of North America...	2,610	15 July 15 Jan	100	20 100	30 ....
Guarantee Comp'ny of North America	13,372	15 July 15 Jan	50	10 50	100 110
Sun Life Assurance Company.....	5,000	Jan. July	100	12 1/2	320 350
Federal Life Assurance Company.....					
Manufacturers' Life.....					
La Canadienne Life.....					

BRITISH AND FOREIGN-QUOTATIONS ON THE LONDON MARKET.

				Market value per paid-up share.
Atlas Assurance Co.....	24,000	£50	6	£21 7s 6d.
British and Foreign Marine.....	67,000	20	4	£21 1/2
Caledonian.....				£2 2s 6d.
Commercial Union Fire, Life & Marine.....	50,000	50	5	£23 1/2
Edinburgh Life.....	5,000	100	15	£23 1/2
Fire Insurance Association.....	100,000	£ 8	1 1/2	£1 1/2
Guardian Fire and Life.....	20,000	100	50	£31 6s 9d.
Imperial Fire.....	60,000	20	5	£24 1/2
Lancashire Fire & Life.....	136,483	20	2	£4 1/2
Life Association of Scotland.....	10,000	40	8 1/2	£11 1/2
London Assurance Corporation.....	35,882	25	12 1/2	£18 1/2
London and Lancashire Fire.....	10,000	10	1 7/20	£14 1/2
Liverpool & London & Globe Fire & Life.....	245,640	10	2	£41 1/2
National Assurance Co. of Ireland.....	40,000	25	2 1/2	£11 1/2
Northern Fire and Life.....	30,000	100	10	£28 1/2
North British & Mercantile Fire & Life.....	110,000	25	6 1/2	£27 1/2
Phoenix Fire.....	6,722			£21 1/2
Queen Fire and Life.....	180,035	10	1	£7 1/2
Royal Insurance Fire and Life.....	96,515	20	3	£43 1/2
Scottish Imperial Fire and Life.....	50,000	10	1	£11 1/2
Scottish Provincial Fire and Life.....	20,000	50	3	£14 1/2
Standard Life.....	10,000	25	12	£54 1/2
Star Life.....	4,000	25	1 1/2	£35 1/2

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GAS and BURNER PLIERS.

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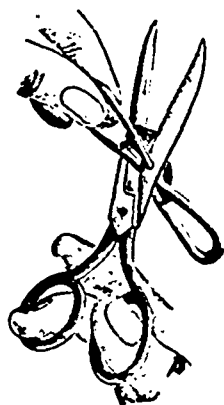
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Welland House. Mrs. Wm. Winslow.

**TORONTO.**  
THE GRAND UNION, Chas. A. Campbell, prop. Opposite to Union Station, corner Front and Simcoe. Most modern hotel in the city. Rates, \$1.50 and \$2.00.

Brown's Hotel, Cor. Simcoe and Wellington Sts. Rates, \$1.50 to \$2.00 per day. Brown Bros., Proprietors.

Palmer House, J. C. Palmer, Prop. Rates \$2.00 per day.

The Arlington, W. G. Havill, Manager, Cor. King and John Streets. Rates: \$2.00 to \$3.00 per day. Porters and Busses at all Trains and Boats.

Tremant House, 163 to 165 Yonge Street, Toronto, James Shinnell, Prop. \$1.00 and \$1.50 per day. Thoroughly renovated and refurnished. Free bus to and from the hotel.

Rossin House. A. & A. Nelson.  
Queen's Hotel. McGaw & Winnett.

**WATERLOO**  
Zimmermann House, Henry Zimmermann Proprietor. Rates, \$1.00 to \$1.50 per Day. First-Class Sample Rooms.

**WOODSTOCK.**  
Hotel Oxford, Woodstock, Chas. A. Pyne.

**WINDSOR,**  
Crawford House.

**BRITISH COLUMBIA.**

**AINSWORTH.**  
Windsor Hotel

**CLINTON.**  
Clinton Hotel.

**DONALD.**  
Woodbine Hotel.

**NELSON.**  
Phair House.

**VICTORIA.**  
Driard House.

**VANCOUVER.**  
Pacific Hotel.  
Hotel Vancouver.

**WESTMINSTER.**  
Colonial Hotel.

**MANITOBA & N. W. T**

**BIRTLE**  
Rossin House.

**BRANDON**  
Langham Hotel.

**DELORAINÉ**  
Revero Hotel.

**EDMONTON**  
Hotel du Canada.

**MORDEN**  
Commercial Hotel.  
Queen's Hotel.

**PORTAGE LA PRAIRIE**  
Grand Pacific Hotel. Wm. Lyons, Prop.



**ROSSIN HOUSE,**  
TORONTO CANADA,  
A. NELSON, PROPRIETOR.

The proprietor has found it necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed, and most liberally managed hotel in the Province, having accommodation for 500 guests.

**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. HOCAN, Proprietor.**  
**S. MONTGOMERY, Manager.**

(Established 1857)

**THOMAS SONNE,**  
**SAILMAKER.**

**TARPAULINS. TENTS. AWINGS.**

At his old stand, Commissioners Street, Cor. St. Sulpice, (HAS NO BRANCH STORE.) All kinds of Canvas Goods. Tents holding from two persons to 10,000. All kinds of Tackle Blocks, Rope, Pitch, Tar and Oakum. Canvas folding Boats, Skiffs, Canopy Hammocks, etc. Everything made to order promptly.



THE  
**WOODBURN**  
**IMPROVED**  
**PULVERIZER.**

for Sugar, Starch, Cream of Tartar, etc., etc. is used by many of the leading bakers and confectioners in England, the United States and Canada.

Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to

**E. S. STEPHENSON & CO.,**  
Engineers and Machinists, - ST. JOHN, N.B.

**THOMAS :: LIGGET,**  
A Very Choice Stock  
-IN-  
**ALL THE NEWEST EFFECTS**  
-OF-  
**-RICH CARPETING--**

Wilton,  
Axminster,  
Brussels,  
Broderies,  
Tapestry,  
Balmorals and  
Kidlers.

Glenora Building,  
1884 Notre Dame St., Montreal

**STOCK & BOND REPORT.**

NAME.	Par Value	Capital Subscribed.	Capital Paid-up.	Ret.	Rate per cent of last dividend	Dates of Dividends.
<b>BANKS</b>						
Montreal	200	\$12,000,000	\$12,000,000	\$5,000,000	10	1 June Dec
Merchants' Bank of Canada	100	6,000,000	6,000,000	3,000,000	8	1 June Dec
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	7	1 June Dec
British North America	24 1/2	4,866,666	4,866,666	1,338,333	7 1/2	6 April Oct
Bank of British Columbia	100	2,920,000	2,920,000	1,331,333	8	.....
Quebec	100	2,500,000	2,500,000	534,000	7	1 June Dec
Molson's	50	2,000,000	2,000,000	1,375,000	10	1 April Oct
Toronto	100	2,000,000	2,000,000	1,800,000	10	2 June 1 Dec
Imperial	100	1,953,824	1,917,740	1,155,350	8	1 June Dec
Dominion	50	1,500,000	1,500,000	1,500,000	12	1 May 1 Nov
Eastern Townships	50	1,500,000	1,199,905	690,000	7	2 Jan 2 July
Ottawa	100	1,500,000	1,189,410	918,221	7	1 June 1 Dec
Ontario	100	1,500,000	1,500,000	40,000	8	1 June 1 Dec
Hamilton	100	1,200,000	1,250,000	675,000	8	1 June 1 Dec
Union Bank of Canada	50	1,200,000	1,200,000	240,000	6	2 Jan 2 July
Nationale	50	1,200,000	1,200,000	30,000	6	1 May Nov
Du Peuple	100	1,100,000	1,100,000	600,000	7	1 Aug 1 Feb
Merchants Bank of Halifax	50	1,000,000	1,000,000	600,000	8	1 June Dec
Standard	100	712,000	740,580	270,000	6	1 June Dec
Hochelaga	100	500,000	500,000	140,000	6	.....
Union Bank, Halifax	50	180,000	180,000	110,000	8	Jan July
People's Bank of N. B.	25	500,000	500,000	225,000	7	1 June 2 Dec
Jacques Cartier	100	500,000	500,000	525,000	12	1 Jan 1 July
New Brunswick	100	500,000	500,000	92,500	7	1 April 1 Oct
Western	100	200,000	200,000	45,000	6	1 April Oct
St. Stephen's	40	500,000	248,688	90,000	6	.....
Commercial, Newfoundland	200	305,000	305,500	165,000	9	.....
Ville Marie	100	600,000	479,500	.....	4	1 June 1 Dec
<b>LOAN COMPANIES</b>						
Agricultural Sav. & Loan Co.	50	630,000	613,182	93,000	3 1/2	1 Jan 1 July
Brit. Can. Loan & Invest Co.	100	1,630,000	322,412	60,000	3 1/2	1 Jan 1 July
British Mortgage Loan Co.	100	450,000	189,036	52,000	3 1/2	2 July
Building & Loan Assn.	25	750,000	750,000	100,000	3	2 Jan 2 July
Canada Landed Nat. Inv. Co.	100	1,500,000	663,990	158,000	3	2 Jan 2 July
Can. Per. Loan & Svc. Co.	100	5,000,000	2,800,000	1,562,252	5 1/2	1 Jan 1 July
Canadian Svcs. & Loan Co.	50	750,000	681,079	150,000	7	1 June Dec
Can. Can. Loan & Sav. Co.	50	2,500,000	1,940,000	250,000	3	Jan July
Dominion Sav. & Inv. Co.	50	1,000,000	918,250	.....	3	July Dec
Farmers' Loan & Sav. Co.	100	1,077,250	611,430	112,500	3 1/2	1 May Nov
Freehold Loan & Sav. Co.	100	3,221,500	1,315,100	628,000	4	1 June 1 Dec
Hamilton Provident & L'n Co.	100	1,500,000	1,100,000	318,000	3 1/2	2 Jan 2 July
Home Savings & Loan Co.	100	2,000,000	200,000	150,000	3	2 Jan 2 July
Huron & Lambton L. & S. Co.	50	500,000	315,022	47,570	3 1/2	2 Jan 2 July
Imperial Loan & Inv. Co.	100	629,850	625,900	106,000	8 1/2	2 Jan 8 July
Landed Banking & Loan Co.	100	700,000	493,000	80,000	3	2 Jan 2 July
Lon. & Can. L. & Agency Co.	50	5,000,000	700,000	364,000	4	15 Mar 15 Sep
London Loan Company	50	678,700	622,850	60,000	8 1/2	Jan July
London & Ont. Invest. Co.	100	2,452,700	550,000	115,000	3 1/2	2 Jan 2 July
Manitoba Invest. Assn.	100	100,000	100,000	3,000	4	Jan July
Manitoba Loan Company	100	1,500,000	375,000	111,000	4	Jan July
Montreal Building Assn.	50	300,000	300,000	.....	3	Mar and Oct
Montreal Loan & Mort. Co.	100	1,000,000	500,000	.....	3 1/2	15 Mar 15 Sep
Ont. Indus. Loan & Inv. Co.	100	494,800	314,281	185,000	3 1/2	Jan July
Ontario Loan & Invest. Co.	50	2,000,000	1,200,000	415,000	3 1/2	1 Jan 1 July
People's Loan & Deposit Co.	50	600,000	600,000	107,000	3 1/2	1 Jan 1 July
Real Estate Loan & Deb. Co.	50	800,000	373,000	.....	3	Jan July
Royal Loan & Savings Co.	50	500,000	470,000	57,000	4	Jan July
Union Loan & Savings Co.	50	1,000,000	679,550	215,000	4	1 Jan 1 July
West. Can. Loan & Sav. Co.	50	3,000,000	1,440,000	700,000	4	Jan July
Western Loan & Trust Co., Ltd.	50	1,000,000	275,000	18,000	7	1 June Dec
<b>MISCELLANEOUS.</b>						
Canada Colored Cotton Mills Co.	.....	700,000	27,000	.....	.....	Oct
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	3	Jan and Qtr
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	2 Jan and Qtr
Montreal City Gas Company	40	3,000,000	3,000,000	.....	6	15 Apr 15 Oct
Montreal Street Ry. Co.	50	4,000,000	4,000,000	.....	4	15 May 9 Nov
Montreal Cotton Company	100	1,000,000	1,000,000	.....	4 1/2	Mar and Qtr
Ritchell & Co., Nav. Co.	100	1,619,000	1,350,000	.....	4 1/2	9 Feb 15 Sept
Starr Ntz. Co., Halifax	100	200,000	200,000	February	5	Mar
Toronto City Gas Company	50	1,700,000	1,700,000	.....	2 1/2	1 Feb and Qtr.

**SUPERIOR BOX NAILER.**

Built in the Most Substantial Manner.

SIMPLE AND DURABLE.

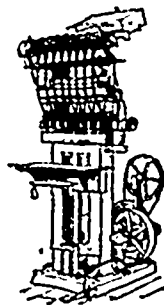
CAN BE USED FOR

Framing, Bottoming,

Or Any Other kind of Work.

NO WEIGHT OR SPRING TO TREADLE TO TIRE THE OPERATOR.

Cigar and other Small Boxes. Bottoms can be Nailed On in Two Revolutions.



Machine No. 0 weighs 350 lbs. Price, \$250. Occupies only a space of 1 x 2 feet.  
Machine No. 4 weighs 1800 lbs. Price, \$525.  
We have received orders from most reliable firms.

**WM. S. DOIG, Manufacturer,**  
54 & 56 Franklin Street, BROOKLYN, N.Y., U.S.A.

**RAPID CITY**  
Queen's Hotel.

**SELKIRK**  
Canadian Pacific Hotel.

**BANFF**  
National Park Hotel.

**BROADVIEW**  
Canadian Pacific Hotel.

**CALGARY**  
Royal Hotel.

**QU'APPELLE**  
Qu'Appelle Hotel.

Leland House.

**ST BONIFACE**  
Quebec Hotel.

**WINNIPEG**  
Queen's Hotel.

Clarendon Hotel.

Grand Union Hotel.  
Leland House.

**QUEBEC.**

**AYLMER**  
British Hotel.

Ottawa Hotel.

**ACTONVALE**  
Windsor Hotel.

**COATICOOK**  
Costicook House, M. Knight, Prop

**COOKSHIRE**  
American Hotel.

**GRANBY**  
Windsor Hotel.

**LACHUTE**  
Curry's Hotel.

**LAKE ST. JOHN**  
Rcberval Hotel.

**MONTREAL**

Hotel Cadillac, rates, \$1.50 to \$2.50 per day.  
J. W. Lewis, proprietor. Notre Dame St.

Queen's Hotel, Rates, \$2.00 to \$3.00. B.  
Fraser-Crierie, Manager.

Turkish Bath Hotel, St. Monique St., tem-  
perance house. Rates, \$1.50 to \$2.00 per  
day. F. E. McKyes, manager.

Avenue House, terms, \$1.50 to \$2.00 per  
day, E.S. Reynolds, prop. McGill College Av.

Stanley Hotel, Cor. Windsor and Osborne  
Streets.

St. Lawrence Hall, St. James street.

Windsor Hotel, Dominion Square.

Richelieu Hotel, 47 St. Vincent street. J.  
B. Durocher & Co., Props. Rates \$2.50 to  
\$3.50 per day. Special rates for com-  
mercial travellers, \$2.00 per day.

Riendeau Hotel, rates, \$2.00 to \$3.00.  
Jos. Riendeau. Jacques Cartier Square.

Balmoral Hotel, 1694 Notre Dame street.

**QUEBEC**

Chateau Frontenac.

Florence Hotel, Benj. Trudel, Prop, and  
Manager, Rates \$2.00 to \$3.00 per day.

Hotel Victoria

Mountain Hill House, 94 & 96 Mountain  
Hill, E. Dion & Co., Proprietors, Jos-  
eph Cloutier, Manager. Rates,  
\$1.25 to \$1.50 per day.

**SOMERSET**  
Commercial Hotel.

**ST. ILYACINTHE**  
Yamaska Hotel.

**ST. JOHNS, QUE.**

Windsor Hotel, Mr. E. M. Mathews, Man-  
ger, (late of Queen's Hotel, Montreal).  
Reasonable rates for families and others for one,  
two, three months or the entire season.  
Bright sample rooms free to commercial travel-  
lers.

**SHERBROOKE**  
Sherbrooke House, W. A. Richardson &  
Co., Proprietors.

Magog House, Henry H. Ingram, Prop.

**ST. HERMAS**  
Desjardin's Hotel.

**THREE RIVERS**  
Dufresne's Hotel.

**WATERVILLE**  
Jubilee House.

**WATERLOO**  
Brooks' Hotel.

**N. S. & N. B.**

**AMHERST, N. S.**

Terrace Hotel, Wm. G. Calhoun, Prop. \$1.50  
to \$2 per day. Hot and cold water baths.  
Electric light, electric bells, etc. Commo-  
dious sample rooms in centre of town.

**ANNAPOLIS, N. S.**

Queen Hotel, C. A. Perkins, Prop. Rates,  
\$1.50 per day. First-class in all its appoint-  
ments. Unobstructed view of Harbor.  
Carriages to all steamers & trains free.

**DIGBY, N. S.**

New Royal Hotel, E. Stalling, Proprietor. Rates  
\$1.00 to \$1.50 per day. Special rates to parties.  
New management. Newly furnished. Best  
advantages for commercial men. Teams  
at every boat and train, free for  
guests and baggage.

**HALIFAX**

Royal Hotel, 119 & 121 Argyle St., Mrs. A.  
J. Mulcahy, Proprietress. Rates, \$1.00  
to \$1.50. Meals served to suit ar-  
rival and departure of guests.

Albion Hotel, Grant Bros., Props. Terms,  
\$1.50 per day. The most central Hotel  
in the city. Near Custom House,  
Post Office and principal banks.

Halifax Hotel, Halifax, N.S., H. Hesslein  
& Sons, Proprietors. Rates, from  
\$2.50 to \$3.00 per  
Day.

**KENTVILLE, N. S.**

Porter House, W. H. Townshend, Prop.  
This commodious & comfortable hotel is  
located in business centre of the town.  
Good sample rooms. Rates moderate.

"Lyons Hotel." Centrally located. Opp. R.  
R. Station & Post Office. Newly furnished  
throughout. Lighted by electricity.  
Commodious sample room. Rates  
moderate. H. Wipper, Proprietor.

**LUNENBURG, N. S.**

Russell House, J. B. Russell, Prop., Rates,  
\$1.50. Good sample rooms. All modern con-  
veniences. Free carriage to and from trains  
& steamers. First-class stable in connection.

King's Hotel, J. W. King, Prop. Rates, \$1.50  
to \$2. Centrally located. Lighted by elec-  
tricity. Rooms heated by hot water.  
Row boats & sail boats placed at dis-  
posal of visitors. Hot & cold baths.

**PICTOU, N. S.**

Revere Hotel, Natl. Doherty, Proprietor.  
Rates, \$1.50 to \$2.00 per day. Sample  
Rooms free. Near railways & ferries.

**TRURO, N.S.**

Victoria Hotel, (Opposite I. C. R. Sta-  
tion), G. R. Dupe, Proprie-  
tor. Terms, \$1.50 per  
Day.

**NEW GLASGOW**  
Hotel Vendome, D. McDermid, Proprie-  
tor. Rates, \$1.50 per day.

**WEYMOUTH BRIDGE, N.S.**  
Weymouth House, R. L. Black, Prop. A  
first-class and well appointed hotel, newly  
improved & refurnished. Sample rooms.

**WINDSOR, N. S.**  
Hotel Dufferin, Schultz & Jordan, Props.  
Rates, \$1.50 per day. Convenient to  
Railroad and Steamboats. Free  
Sample Rooms.

**WOLFVILLE, N. S.**  
American House, R. O. Chisholm, manager.  
Transient & permanent boarders accom-  
modated at most reasonable rates. Car-  
riages to and from depot & hotel free.

**YARMOUTH, N. S.**  
Hotel Lorne, J. H. Hurlbert, prop. Rates,  
\$1.50 per day. Most central hotel in Yar-  
mouth. 60 rooms. 9 sample rooms.

Queen Hotel, E. M. Nichols, Prop., \$1.50 to  
\$2.00 per day. Sample rooms, bath rooms,  
Special inducements to com. travellers.

**FREDERICTON, N.B.**  
Queen Hotel, Queen Street, Frederic on,  
N. B. J. A. Edwards, Proprietor.  
First-Class Livery in Con-  
nection.

**MONCTON, N. B.**  
Queen Hotel, A. Hebert & Co., Props., 294  
Main St. Rates \$1.25 to \$1.50. Most cen-  
trally situated hotel in the city. Free  
Coach to and from all Trains

Hotel American (formerly the Royal), Cas-  
son & Chisholm, Props. Terms, \$1.50 &  
\$2.00 per day. 60 large, airy, well fur-  
nished bedrooms. All modern  
improvements.

**ST JOHN**  
Hotel Stanley, J. M. Fowler, Prop. Com.  
Rate \$1.50 per Day.

Royal Hotel, Raymond & Doherty, Props.

Victoria Hotel, D. W. McCormick, Prop.

Belmont Hotel, Opposite Union Depot. J.  
Sime, Prop. Terms, \$1 to \$2. Bag-  
gage to and from station free.

**ST. STEPHEN, N.B.**  
The Windsor. A. L. Drake, Prop. Rates,  
\$2.00. A First-Class Hotel.

The Queen Hotel, F. S. Richardson, Prop  
Rates, \$1.50 per day. Centrally located.  
Opposite the P.O. Near R. R. Depot.

**SUSSEX, N.B.**  
Queen Hotel, P. Doherty, Prop. Opposite  
R.R. Depot. Rates reasonable. Good liv-  
ery in connection. Good sample rooms.

**SACKVILLE**  
Brunswick House.

**WOODSTOCK**  
Wilbur House.

**CHARLOTTETOWN, P.E.I.**  
Queen Hotel, P. P. Archibald, Proprietor. This  
House is First-Class, Central. Convenient  
to Railway, Steamers, Banks and Post  
Office. Carriages always in waiting.

**UNITED STATES.**

**NEW YORK**  
Aberdeen Hotel, 21 St. and Broadway.

**HOLYOKE MASS**  
Hotel Hamilton.

# LONDON AND LANCASHIRE

## Life Assurance Company,

### Report of the Directors.

Presented to the Shareholders at the Thirty-third Annual Meeting, held at the Offices of the Company, 66 and 67 Cornhill, London, on Friday, the 24th April, 1896.

The Directors have the pleasure to submit the Report and Accounts for the year to 31st December, 1895.

#### NEW BUSINESS.

The Proposals made to the Company were 2,833 for \$1,897,645.00; of these 514 Proposals for \$1,059,775.00 were either declined or not completed, whilst 2,319 Policies were issued for \$3,827,850.00, yielding a new Premium Income of \$148,485.00, which exceeds that of 1894 by \$29,870.00, and is larger than in any Previous year. The average age of the Lives so placed on the Books is 35 years.

#### PREMIUM INCOME.

The total Premium Income is now \$1,006,345.00, and after deducting Re-assurance Premiums \$36,000.00, the net amount is \$970,255.00 being \$51,775.00 in excess of the previous year.

#### CLAIMS.

The amount of Death Claims \$380,870.00 is again considerably less than the expectation shown by the Tables. The endowments that have matured during the year amount to \$72,515.00, which, added to the Death Claims, are together \$459,390.00.

#### TOTAL INCOME.

The Audited Accounts show that the total Income is \$1,173,395.00, including \$202,840.00 from Interest and Dividends. After all payments, including Dividend and Bonus, the Invested Funds have been increased by \$420,050.00, and now stand at \$5,298,995.00.

In congratulating the Shareholders on the satisfactory results of the past year, the Directors feel the occasion to be opportune to refer specially to the progress of the Company, during the last ten years, as evidenced by the following Table:—

Year.	New Business.		Net Premium Income.	Invested Funds.
	Sums Assured.	New Premiums.		
1885	\$2,913,375	\$109,265	\$585,380	\$2,112,695
1890	3,417,900	128,560	800,835	3,608,250
1895	3,838,850	148,485	970,255	5,298,995

The above figures show that the Business is securely established on a wide basis, and that the Company possesses a large and valuable organization.

16th April, 1896.

W. P. CLIREHUGH,

Manager and Actuary.

66 and 67 CORNHILL, E. C.

## SPECIAL FEATURES.

FULLY EXPLAINED IN THE PROSPECTUS.

### 1. POLICIES.

- Unconditional. Allowing free travel and residence in any part of the World.
- Indisputable from commencement.
- Non-Forfeitable.

### 2. LOW RATES of Premiums.

### 3. CLAIMS PAID IMMEDIATELY on proof of death and title.

### 4. ARMY AND NAVY POLICIES issued free of Extra Premiums.

### 5. A NEW SCHEME of Tontine Investment Assurance, which offers special advantages to those who are desirous of creating a fund available in later years, and is an adaptation of the popular Tontine system. Full particulars of this new plan on application.

B. HAL BROWN,

Manager for Canada,

New-York-Life-Building, MONTREAL.

SIR DONALD A. SMITH, G.C.M.C.,

Chairman Canadian Branch,