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THE CANADIAN
TRADE REVIEW
FINANCE AND INSURANCE RECORD

DEVOTED TO THE MANUFACTURING INTERESTS OF THE DOMINION.

Vol. XVII.—No. 11.

MONTREAL, FRIDAY, JULY 20, 1894.

HENRY HARVEY & CO.
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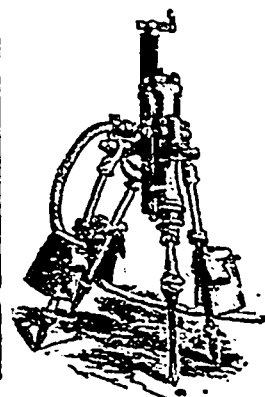
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Total Assets.....5,035,688.00

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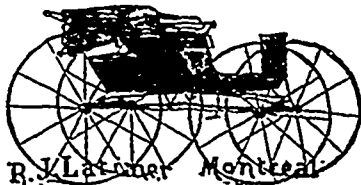
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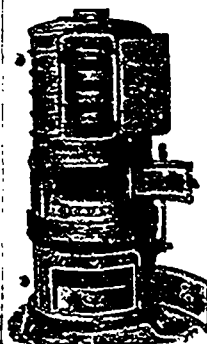
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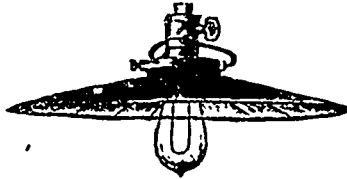
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**Practical
Electricians
Contractors.**



Manufacturers of
Telephones,
Annunciators,
Electric Bells,

Batteries, Push Buttons, Call Bells, Burglar Alarms

Estimates Given on Complete Installation of Electric Light
Plants, Electric Light Wiring and Fixtures of Every Description.

STEAM GAUGES.

Sensitive Accurate, Reliable.

Made with Non-Corrosive Movements.

FOR SALE BY

S. FISHER,

Engineers' & Steamfitters' Supplies,

57 ST. SULPICE ST.,
MONTREAL.

Steam & Water Packings.

Oils, Cotton Waste, Blocks, Canvas, Cotton, and Rubber Hose, Covering for Steam Pipes and Boilers Done by Contract, Magnesia Covering, Asbestos Covering in Removeable and Plastic, Cotton and Leather Belting, Mill, Steamboat, Railway and Engineers' Supplies.

WM. SCLATER & CO. Ltd. ASBESTOS WAREHOUSE,
42, 44, 46 FOUNDLING ST., MONTREAL.

DRUMMOND, McCALL

PIPE FOUNDRY CO. LIMITED,

MANUFACTURERS

**CAST-IRON * WATER * AND * GAS
PIPES, &**

*New York Life Insurance Building,
Montreal.*

WORKS :- Lachine, Que.

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 with 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 to-day as when laid and have had no repairs. For further information and testimonials apply at head office, 509 St. James Street, Montreal.

O. L. MALTBY, Sec.-Treas.

Agents appointed throughout the Dominion and the United States

ESTABLISHED 1870.

THE ROYAL STEAM DYE WORKS



OFFICES: 710 Craig St. and 1672 St. Catherine St.,
WORKS: Corner of Shaw and Logan Streets, Montreal

Is the place to have your SUITS, DRESSES, TABLE AND PIANO
COVERS CLEANED OR DYED. LACE CURTAINS
CLEANED OR COLORED IN ALL THE NEW-
EST SHADIES, AND FINISHED PERFECT.

TELEPHONES: { Head Office, 731 | Special Rates to the
Branch, - 727 | Trade.
Works, - 732

JOHN L. JENSEN, Proprietor.

Tel. 1180.

VICTORIA LAUNDRY

HENRY T. SPAWN, Prop.
(FORMERLY WITH TOOKER BROS.)

We are prepared to take work from any part of the city and province, and return the same during the week. Special arrangements made for hotel linen.

771 CRAIG STREET - Montreal.

THE CANADIAN AND EUROPEAN

Export Credit System Co.,

Head Office, NEWARK, N. J., U. S.

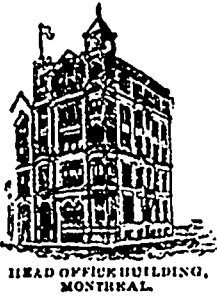
Guarantees Against Excess Losses Arising by Reason of Bad Debts.

\$100,000.00 Deposited with Dominion Government as Security for Canadian Policy-holders.

G. E. SEYMOUR,

IMPERIAL BUILDING, 107 ST. JAMES STREET, MONTREAL.

General Agent for Eastern Ontario and Province of Quebec.



—THE—
SUN LIFE ASSURANCE CO.,
 OF CANADA,
 Issues Policies on all Approved Forms.
 UNCONDITIONAL POLICIES,
 LIBERAL PROFITS and
 PROMPT SETTLEMENT OF CLAIMS.
R. MACAULAY,
 PRESIDENT.

ALLIANCE Assurance Company,
 HEAD OFFICE:
BARTHOLOMEW LANE, LONDON, ENG.
 CAPITAL AND FUNDS **\$42,000,000**
 Canadian Branch:
157 St. James Street, MONTREAL.
G. H. McHENRY,
 Manager.

STANDARD LIFE ASSURANCE CO.
 At the sixty eighth annual general meeting of the Standard Life Assurance Company, held at Edinburgh on Tuesday, March 27, 1893, the following results of the year ended Nov. 15, 1892, were reported:—
4634 New Proposals for Life Assurance were received during the year for..... \$ 11,787.00
3980 Policies were issued, assuring..... \$ 8,500,645
The Total Existing Assurances in force at 15th November, 1892, amounted to..... \$111,102,750
The Claims by Death or Matured Endowments which arose during the Year amounted, including Bonus additions, to..... \$ 2,979,753
The Annual Revenue amounted at 15th November 1892, to..... \$ 5,045,657
The Accumulated Funds at same date amounted to. \$ 5,511,577 Being an increase so ending the year of \$ 835,710.
Investments in Canada:
 Government and Municipal Bonds..... \$4,201,200
 Sundry..... 24,250
 1st Mortgages..... 2,938,500
 Real Estate..... 305,000
 \$9,800,000
W. M. RAMSAY, Manager for Canada.
 MONTREAL, April 12, 1894.

THE IMPERIAL INSURANCE COMPANY, LIMITED.
 ESTABLISHED AT LONDON, 1803,
 —FIRE.—

SUBSCRIBED CAPITAL.....\$6,000,000.
 CASH ASSETS OVER.....\$8,000,000.
 Insures against loss by fire only. Entire assets available for fire losses.
 Canadian Branch Office in the Company's Building.
107 ST. JAMES STREET.
E. D. LACY, Resident Manager for Canada, Montreal.

THE BRITISH & FOREIGN MARINE INSURANCE CO
 Capital.....\$5,000,000
 Surplus Assets over all Liabilities..... 2,937,774
 Total Security to Policy-Holders..... \$7,937,774
 One of the strongest Marine Companies in the World.
 Has \$10,000 deposited with the Dominion Government.
 The only purely Marine Company with such a deposit.
 Losses settled in Canada.
 The Company is prepared to issue
OPEN POLICIES
 covering goods from any part of the world, on exceptionally favorable conditions and rates.
 Send for particulars.
EDWARD L. BOND, Chief Agent for Canada.
30 ST FRANCOIS XAVIER STREET.

1843.....1893

JUBILEE YEAR
 OF
The Mutual Life Insurance Co.
 Of NEW YORK.

Richard A. McCurdy, President.
 Is commemorated by the issuance of two forms of "Semi-Centennial Policies"
The Five Per Cent. Debenture
 —AND—
The Continuous Instalment.

AGENTS FIND THESE POLICIES EASY TO PLACE BECAUSE THEY AFFORD THE BEST INSURANCE EVER OFFERED BY ANY COMPANY. FOR DETAILS ADDRESS THE COMPANY AT ITS HEAD OFFICE, NASSAU, CEDAR AND LIBERTY STREETS, NEW YORK, OR THE NEAREST GENERAL AGENT.

FAYETTE BROWN,
 General Manager,
IMPERIAL BUILDING ::: Montreal.

WESTERN ASSURANCE COMPANY,
 FIRE AND MARINE.
 INCORPORATED 1851.
 Assets, over \$2,400,000 00
 Income for year ending 31st Dec., 1893, over 2,350,000 00
Head Office, Toronto, Ont.
J. J. KENNY, Managing Director.
A. M. SMITH, President. C. C. FOSTER, Secretary
J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

The
Canada Accident Assurance Company.
 HEAD OFFICE:
1740 NOTRE DAME ST, 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
LYNN T. LEET,
 Manager for Canada.

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.

EDWARD T. TAYLOR & SON,

GENERAL INSURANCE,

FIRE, : LIFE : AND : MARINE,

43 St. Francois Xavier Street,
 MONTREAL.

Money * to + Loan * on + Mortgage.

EDWARD T. TAYLOR. JAS. D. TAYLOR.

Telephone 2205.

GUARDIAN

Fire and Life Assurance Company
 LIMITED.

With which is amalgamated the
 Citizens Insurance Co. of Canada.

Branch Office in Canada

Guardian Assurance Building, - Montreal.

Capital Subscribed, - - \$10,000,000
 Funds in hand exceed - - \$22,500,000

TRUSTEES IN CANADA:

W. M. Ramsay, Esq., H. Montagu Allan, Esq. Hon. Alph. Desjardins.
 Andrew Allan, Esq. J. O. Gravel, Esq.

E. P. HEATON, Manager. G. A. ROBERTS, Sub. Manager.

Scottish Union & National

INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

Capital.....\$30,000,000	Assets in United States...\$1,777,927
Total Assets.....40,506,907	Invested assets in Canada...1,415,466
Deposited with Dominion Govern- ment.....125,000	Total invested assets in U.S. and Canada.....3,193,393

M. BENNETT, - H. BREWSTER
 Manager North American Department,
 Assistant Manager, Hartford, Conn.

WAITER KAVANAC Resident Agent, 117 St. Francois
 Xavier Street, Montreal.

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, \$704,141.26

ACCUMULATION POLICIES.

COMPOUND INVESTMENT POLICIES.

GUARANTEED INSURANCE BONDS.

JAMES H. BEATTY, President.

DAVID DEXTER, Managing Director.

ESTABLISHED 1720.

THE LONDON ASSURANCE.

Total Funds nearly \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,

WADDELL BUILDING, MONTREAL.

THE UNITED FIRE INSURANCE COMPANY Limited

Of Manchester, England.

This Company, in addition to its own Funds, has the security
 of those of THE PALATINE INSURANCE COMPANY
 OF ENGLAND, the Combined Assets
 being as follows:—

Capital Subscribed.....\$5,550,000
 Capital Paid Up in Cash.....1,250,000
 Funds in Hand Exceed....2,750,000
 Deposit with Dominion Government for
 Protection of Canadian Policy-holders 204,100

Head Office for Canada, 1740 Noire Dame Street,
 MONTREAL.

J. A. ROBERTSON, T. H. HUDSON,
 Supt. of Agencies. Resident Manager.

NOVA SCOTIA BRANCH—Head Office, Halifax, ALFRED SHORTT,
 General Manager.

NEW BRUNSWICK BRANCH—Head Office, St. John, H. CHUBB & Co.,
 General Agents.

MANITOBA BRANCH—Head Office, Winnipeg, G. W. GIRDLESTONE,
 General Agent.

The "United" having acquired by purchase the business and good
 will of the "City of London Insurance Company," and assumed all the
 liabilities of that Company, is a one entitled to the benefit of the con-
 nection thus formed, the continuance of which it respectfully solicits.

NEW YORK LIFE INSURANCE COMPANY.

JOHN A. McCALL, President.

Assets, over \$148,000,000

Of which \$17,000,000 is surplus assets.

Insurance in force, \$780,000,000

GOOD AGENTS WANTED.

Apply to

DAVID BURKE,

GENERAL MANAGER MONTREAL.

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 1.08.

J. J. DUFFY & CO.

*Canada Coffee and Spice
Steam Mills*

(WHOLESALE ONLY.)

624 & 626 Craig Street,
MONTREAL,

MANUFACTURERS OF THE

*Cook's Favourite
Baking Powder*

Wm. Dow & Co.

BREWERS AND MALTSTERS,
Chabollez Square, - Montreal,

India Pale, Pale, XXX and XX Ales, Crown
Extra Double and Single Stout, in
Wood and Bottle.

FAMILIES SUPPLIED
Bell Telephone 329.

The public are cautioned against dealers who
re-use our labels on bottles filled with other
Ales.

The following City Bottlers are alone author-
ized to use our trade mark Labels, viz:—
WM. BISHOP, 23 Dorchester street,
FERGUSON & HEMPHILL 124, 35 Adeline St.,
THE H. J. HOWARD BOTTLING CO., 68
Dorchester street.

TH. M. KINSELLA, 21 St. Antoine street,
JAS. VIRTUE & SON, 19 Aylmer street.

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

CANOES, SKIFFS,
OARS, SAILS.

Acme Canvas Folding Boats,
All Boating Requisites.

THOMAS SONNE,

(Established 1867)

Cor. St. Sulpice and Commissioners Sts.
Write or call for Catalogue.

DOMINION LIFE INSURANCE CO.

INCORPORATED 1859.

Head Office:
Cor. Adelaide & Victoria sts. Toronto, Can.
Total Assets, - - \$400,000 00.

Most attractive plans of insurance in exist-
ence. Coupon Annuity Bonds on life and endow-
ment plans. Endowment Policies at Life
Rate. Half premium Policies. Policies also
issued on all other approved plans. Write for
particulars before insuring elsewhere.
Reliable Agents Wanted.

M. MARSHALL,
Secretary.

F. F. CLARKE,
Managing Director.

F. P. Buck, W. S. Drexler,
President & Gen. Manager. Secretary & T. Cas.
Wm. Angus, Vice-Pres. & Agent

ROYAL PULP & PAPER CO.

(SUCCESSORS TO Wm. ANGUS & Co.)

Fine News, Book, Writing and Colored
Lithograph Papers, and Chemical
Wood Fibre Manufacturers.

Store, 15 Victoria Square.
MONTREAL.

Works and Head Office, EAST ANGUS, P. Q.

C. H. MARTIN,
MANUFACTURERS AGENT,

---AND---
COMMISSION MERCHANT,

(NOR BELGERS BUILDING)

207 St. James Street, Montreal.
CORRESPONDENCE SOLICITED.

A. HURTEAU & BRO.,

WHOLESALE DEALERS IN

Lumber,

Office: 92 SANQUINET STREET,
MONTREAL.

DOMINION MATCH

MANUFACTURED BY

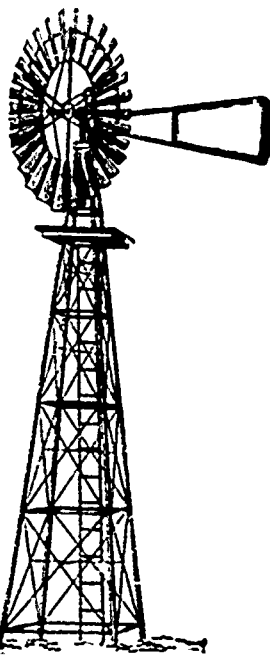
HARDY & DUBORD,

BEAUPORT, QUE.

275 ST. PAUL STREET, - - MONTREAL.

Price Lists Furnished on Application.

BUY A
Steel
Wind
Mill



AND
Keep up with
the times.

Call and see
the mill in
operation at

20
McGill St.

Write for cir-
culars

**R. Donaldson & Sons,
MONTREAL.**

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

INSURANCE NOTES.

Hotel fires, says an expert are nearly all caused by the boiling over of fat on the stove, left there over night.

A Toronto jury has found a verdict that the house of a Mr. Prittie was set on fire by some person unknown. Some one not interested in the insurance probably!

The absence of the Liverpool and London and Globe from the Woodruff's Stores loss list has aroused some curiosity in New York. The fact is that the company stopped writing fibre stores there some time ago. A burnt child dreads the fire.

The June fire losses in U.S. and Canada were:

Total.....	\$7,202,000
Add 15 per cent for small and unreported fires.....	1,080,300
Grand total for June.....	\$8,282,300

It is becoming known in Fire Department circles that electric light companies are making it a point to secure early information as to fires caused by electricity, and cases have been discovered where a fire has occurred during the night, and electric light companies have sent to the premises and removed a part of their equipment and repaired the damage before daylight. This may have been done in order to accommodate customers, or to elude subsequent investigation by the underwrite s.

In London a new life insurance company has been registered under the title of "The Absolute Life Insurance Company, limited," with a capital of \$100,000 in

shares of £1 each. The company essayed to assume the risks of life in its various ramifications, such as life insurance, accident insurance, accident and life combined, birth insurance, and sickness insurance; also insurance against fraud, infidelity of servants, employers liability, and household insurance, a programme, so expensive as to suggest, in order to convey a fuller appreciation of the magnitude of its usefulness, the substitution of the word "comprehensive" for that assumed as the initial word of its title.

Mr. Arthur Grundy, formerly of the Liverpool and London and Globe Insurance Company, is organizing in New York something quite new in the fire insurance line. It will be called "The Insurance Trust," and Mr. Grundy will issue a policy of insurance as an individual underwriter. He is backed up by six or eight men, who give him a bond that they will put up in the aggregate \$25,000 when needed. Three trustees are to hold 75 per cent of the premium receipts for the security of the policyholders. These trustees are James H. Burnside, of the Liverpool pool and London and Globe Insurance Company; F. Foehrenbach, of F. Foehrenbach & Co., and George L. Hunt, of the Foote Commercial Phosphate Company.

Representatives of companies interested in the recent lumber losses at Dubuque, Iowa, held a meeting in Chicago to hear the reports regarding the origin of the fire and to take action on the same. The attendance was good, the result being the appointment of a General Committee, with power to bring suit against the Chicago & Western Railroad Company on account of the companies interested and the assured, for what will aggregate damages of \$500,000. The insurance companies lost about \$100,000 in the fire and the loss above insurance will probably exceed \$100,000. The reports received regarding the origin of the fire were concurrent inasmuch as all agreed that the railroad company was responsible for the loss.

For several weeks prior to the fire the engines had been using a mixture of coal with wood and but a few minutes before the fire started a heavy freight train, belching sparks, passed through the yards. Soon after the fire was discovered in the middle of a pile of lumber by the employes of the firm. All of the evidence produced went to prove that the railroad company was responsible for the loss, and it was therefore decided to bring action to recover. The committee appointed consisted of W. S. Warren, Liverpool and London and Globe, chairman; George F. Bissell, Hartford; H. C. Edcý, Commercial Union; Fug. N. Cay, German-American; D. Ostrander, Phenix of Brooklyn.

The Mutual Benefit Company an assessment concern said by the Insurance Journal to have been honestly conducted, and which has endured for twenty years, having been organized in 1871, has yielded to the inevitable, from its inability to meet the claims of advancing age. The auditor appointed by the court pronounces it an honest undertaking, but finds that in May 1893 its liabilities are \$1,500,000 and the value of its assets \$1,060,000. The managers of the company finding its incompetency to meet engagement sought to re-insure, and the New York Life has agreed

to receive all their risks from May 1893, and the auditor recommended that these should be so transferred together with the balance in hand of \$416,991.91. The auditor reports as follows.

As soon as this state of affairs was discovered, the officers sought to protect its members by practically reinsuring the risks. Negotiation were entered into which resulted in the New York Life Insurance Company agreeing to reinsure all the risks and take over the whole business of the mutual company as of May 1, 1893, the only difference being that the amount to be paid by the New York company to the beneficiaries of members is somewhat less than that for which the mutual was responsible.

The auditor finds that all taxes and debts due by Mutual company have been fully paid. He recommends that the company be dissolved and the balance of \$416,991.91 be transferred to the New York company.

The U. S. Senate has agreed to the following amendment offered by the Finance Committee to the Tariff bill:

Section 2,981.—The Secretary of the Treasury is hereby authorized, except as otherwise specially provided in this Act, upon production of satisfactory proof to him of the actual injury or destruction, in whole or in part, of any merchandise from any cause whatsoever, while the same remained in the custody of the officers of the customs in any public or private warehouse under bond, or in the Appraiser's stores undergoing appraisal, in pursuance of law or regulations of the Treasury Department or while in transportation under bond from the port of entry to any other port in the United States, or while in the custody of officers of the customs and not in bond, or while within the limits of any port of entry, and before the same have been landed under the supervision of the officers of the customs, to abate as refund, as the case may be, out of any moneys in the Treasury not otherwise appropriated, the amount of import duties paid accruing thereupon, and likewise to cancel any warehouse bond or bonds, or enter satisfaction thereon, in whole or in part, as the case may be.

The Hamilton new building by-law contains the following excellent clauses:

Every mansard roof shall for the purposes of this by-law be considered as a storey, and such storey must be divided by brick or stone partition walls as hereinafter provided when such partition walls are extended to the storey next below it.

Every building within such fire limits which is to be divided into one or more stores, tenements or dwellings, and whether the same is being newly constructed or is being altered or rebuilt, shall be so divided by brick or stone partition walls running from the front to the rear of such building and extending from the foundation to the full height of each partition, such partition walls to be not less than eight and one-half inches in thickness, if not extending more than three storeys in height but if extending beyond that height, such partition walls up to and inclusive of the third storey shall be not less than twelve inches in thickness and the partition of walls above the third storey shall not be less than eight and one half inches in thickness, and all such partition walls where they divide the top storey of a building shall be continued and built up to a height of twelve inches above the roof.

No timber shall be placed within one

CONSUMERS CORDAGE COMPANY

LIMITED,

. . . . Manufacturers of

MANILLA, SISAL, JUTE & RUSSIAN
CORDAGE.

— BINDER TWINE, —

JUTE AND COTTON BAGS.

HEAD OFFICE: NEW YORK LIFE INSURANCE COMPANY'S BLDG.
MONTREAL

GRANBY RUBBER COMPANY.

MANUFACTURERS OF

Rubber Boots and Shoes and
Rubber Clothing.

Our product for 1893 is of the Best Quality made, the designs being selected from the Finest STANDARD SELLING lines of the American Market, which were produced in Canada, fully equal in finish and every other respect to the best imported.

S. H. C. MINER, President. J. H. McKECHNIE, General Manager

Sole Agents: AMES, HOLDEN & CO.

MONTREAL, 45 VICTORIA SQUARE.

TORONTO, 53 FRONT STREET.

* **B** | **A** | **G** | **S**

All
kinds carried
in stock.

JUTE and COTTON.
TWINES and HESSIANS.

WRITE FOR SAMPLES AND PRICES BEFORE PURCHASING
ELSEWHERE.

CANADA JUTE CO., Ltd., - - MONTREAL

Dominion Bag Company, Ltd.,

MANUFACTURERS OF

JUTE and COTTON BAGS,
FOR ALL PURPOSES.

JOHN L. GALLETTI, Managing Director,
MONTREAL.

MERRICK ANDERSON & CO., Agents
WINNIPEG.

foot of the inside of an oven, copper still, boiler or furnace, nor within four and a half inches of the inside of any flue.

No person shall hereafter place any furnace or stove in any house or building in the city without leaving twelve inches clear from any wood-work immediately above such furnace or stove, and nine inches from any wood-work opposite the sides of the same, and no person shall place, or maintain or use any furnace upon or over a wooden floor unless there is immediately underneath the furnace and extending a distance of four inches on each side beyond the outer walls of such furnace a bed of concrete not less six inches laid in mortar, and there is also an air space of at least three inches between the furnace and such bed.

All open fireplaces or grates shall have the hearth laid upon trimmer arches of brick or upon iron girders.

"Compulsory insurance," says the N. Y. Insurance Journal, "is only the enforcement of youthful prudence, and frequently the most revolting contributor to a fund formed on this basis lives to acknowledge the benign character of the system. A Scottish Miners' Accident bill is now in the British parliament the object of which is to furnish relief against death or disablement to the coal miners of Scotland through their own self help and a specified charge upon the output of the mines. To obtain a fund for this object, the following rates would be assessed:—On lessors or owners of mines, one-fourth of a penny (half a cent) per ton on the output, on underground workers of full age 2d. per week, surface workers of full age 1d. per week,

and workers under 16 years of age half this weekly sum. The benefits to be derived for disablement are 5s. for the first week and 10s. for each subsequent; boys 2s. 6d. and 5s. In case of death, the relatives of an unmarried man of full age would receive a funeral allowance of £20, while those of a married member would receive, in addition to a £5 funeral allowance, the following benefits: The widow, until re-marriage, 7s. 6d. per week, one issue, 2s. 6d., for one child, 4s. 6d., for two, 6s. for three, 1s. 6d., each for more than three. Each board of management for the collection and distribution of this fund is to consist of three lessors, three employees, and the queen's inspector of mines for the district. "Thus the objectionable feature of compulsion is qualified by the lustre of the object obtained." As a matter of fact compulsory insurance is in force in England, only those who pay the premiums are those who reap no benefit therefrom. The Poor Rates are premiums paid to ensure annuities in old age for the benefit of the laboring classes.

The Investment Annuity Policy of the North American Life Assurance Company, Toronto, Ont., provides, that at death, or if on the endowment plan at the maturity of the endowment period, the Company will pay the amount of the insurance in twenty or twenty-five equal annual instalments, the first of such to be paid on the occurrence of the event, or at the end of the endowment period. A much lower rate of premium is chargeable on this than on the other plans of insurance, on account of the payment of the face of the policy being extended over a period of years.

For full particulars as to this and the other excellent plans of the Company,

apply to Dr. Ault, the Company's Manager for Quebec, 62 St. James St. Montreal, or to Head Office, North American Life Assurance Company, 22 to 28 King street West, Toronto, Ontario.

The Union Bank has just opened a branch at Norwood, Ont., in charge of Mr. S. L. Forrest, formerly manager at Winchester, Ont.

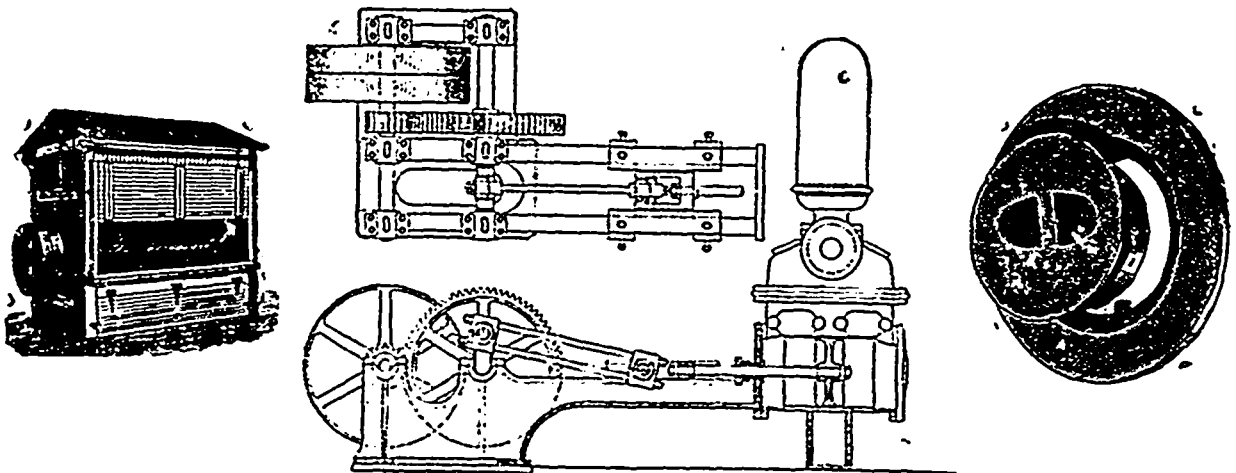
The number of furnaces in blast in the United States at the commencement of May, 1891 was 127, their aggregate weekly productive capacity being 110,210. The corresponding number of furnaces in blast at the commencement of November, 1893, was 117, their aggregate weekly productive capacity being 80,070 tons. The corresponding number of furnaces in blast at the commencement of May, 1893, was 251, their aggregate weekly productive capacity being 181,551 tons. The corresponding number of furnaces in blast at the commencement of November, 1892, was 244, their aggregate weekly productive capacity being 171,082 tons. Production would appear to have again sustained a serious check in April. The weekly productive capacity of the furnaces in blast has moved on as follows month by month during the last seven months: November, 1893, 80,070 tons; December, 99,379 tons; January, 1894, 99,057 tons; February, 98,242 tons; March, 110,166 tons; April, 126,732 tons; and May, 110,210 tons. The experience of April shows that financial and commercial troubles are by no means at an end in the United States.

J. & W. Jolly,

Holyoke, Mass.

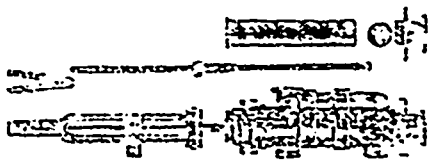
Builders of all Kinds of

PAPER AND Machinery PULP MILL



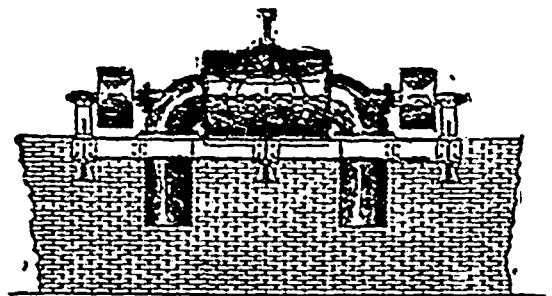
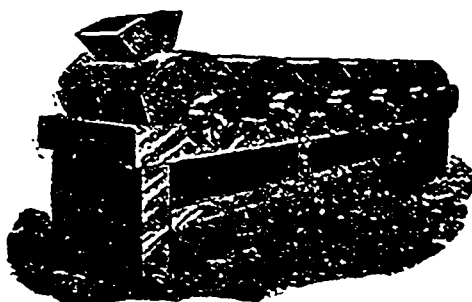
RAG ENGINES AND JORDAN ENGINES MADE AND REFILLED.

Bleach Boilers, Fan Dusters, Ferry's Patent Star Dusters; Paper Calender Rolls made and repaired. Chilled Rolls, Sheet, Super and Webb Calenders. Power Suction Pumps Stuff Pumps, Power Boiler Pumps, Suction Boxes and Plates, Pulleys, Shafting, Gearing, etc.



HOLYOKE,

MASS



THE DAIRY.

The report of the Ontario Experimental Farm gives details of two trials used to ascertain what effect certain kinds of food given to cows had upon their milk. Eight cows were fed for a month on pasture and one pound of bran each given simply to induce them to come into their stalls; for a second month on pasture and one pound each of bran, peas and wheat during the first week, double quantities in the second, and treble in the third and fourth weeks, and lastly, for a fortnight on pasture and all the peas and oats they liked to eat. Our I bridge contemporary points out that, "the cows had been in their winter quarters, in sheds to the end of May, when they were first turned out on to the pasture getting one pound of bran each day. Before they were turned out the average percentage of butter fat in their milk was 3.51, whereas for the first week on the pasture, it was 4.22, with a considerable increase in the volume of milk."

Here we have a clear demonstration of food making a difference to the richness of milk. This surprised the manager of the experiments, who was prepared for the increased flow of milk, but not for the increase in butter fat. But this is not the first trial in which it has been shown that good pasture produces richer milk than corn. As to the lack of appreciable difference in the quality of the milk in the next two months, it is clearly explained by statements made, though the explanation is not recognized. It is stated that dry weather and consequent poor pasturage caused the quantity of milk to shrink during the second monthly period, when the cows had a gradually increasing supply of corn. No doubt the most nutritious grass were eaten bare before the second month began, and the corn barely made up for the loss. Yet, in spite of the pasture getting worse and worse, the richness of the milk increased slightly with the increase of corn, the average percentage of fat being 3.82 for the last week of the second period, as compared with 3.62 for the first.

Again, in the last fortnight of the trial, when the cows had all the green peas and oats they liked to eat, still running on the pasture, the average percentage of butter fat increased from 3.82 to 4.01. Comparing the results in the last period with those of the first week of the second period (when the cows had poor pasturage and little corn), the increase is from 3.62 to 4.01. But the most striking difference is that first mentioned. The cows before being turned out had been getting one bushel of roots, twenty pounds of hay, four pounds of wheat and four pounds of bran each per day, and the average percentage of fat in their milk during the last week as stated above, was 3.51; but they did so much better on the fresh herbage of the pasture, probably not touched before since the winter, that, while getting only a pound of bran each in addition, their milk became richer as well as more abundant, the percentage of fat being 4.22. Seeing that the trials made in a previous year at the Ontario College were held on to a great extent as having indicated that food made no difference to the richness of milk, it is important to notice the latest evidences from that source. The best butter and cheese in England is from the milk of pasture fed cattle.

Though only about one twelfth the size of the Province of Ontario, the little European Republic of Switzerland has exported in a single year as much as over 1,800,000 lbs. of butter, over 25,500,000 lbs. of condensed milk and over 57,000,000 lbs. of cheese, some 17 different kinds of the latter, exported to most of the civilized countries of the world, being manufactured. Besides this large numbers of cattle for breeding and other purposes are exported.

At the recent show of the Royal Agricultural Society, at Cambridge, the exhibit of dairy appliances was very large, and interesting. The separators of new design attracted much notice, one has a capacity of 400 gallons per hour. Another small enough to stand on a table separates 32 gallons per hour. A new invention the "Standard Butter Fat Finder" provides a quick and accurate method of determining the proportion of butter fat, and the other constituents of milk by automatic processes without depending in any degree on the skill of the operator. That excellent monthly, the "The Hardware Trade Journal," gives details, and drawings of separators, and a large variety of information and cuts of machines of all kinds which the trade would find valuable.

Mr. Frank T. Shutt, chief chemist of the Experimental farm, has issued the following analysis of the mammoth cheese — "A representative sample of the Canadian mammoth cheese, taken from the block of 70 lbs as returned from England, was found on careful analysis to have the following composition:—

	Percentage.
Water.....	32.06
Butter fat.....	35.43
Curd (casein and albumen).....	28.00
Ash, salt, milk sugar, etc.....	5.51
	100.00

The cheese was perfectly sound. The two most important constituents in cheese are butter fat and curd. The amounts and relative proportion of these substances assign to cheese its nutritious value, and upon them also depend largely its palatability and digestibility. I should judge from the analysis that this cheese was eminently satisfactory in all these particulars. English Stilton cheese (made from whole milk to which some cream has been added) that has been kept over year, contains about 29.5 per cent. fat and 24.5 per cent curd. It is, therefore, evident that the mammoth cheese compares most favorably, both as regards heat and flesh producing constituents, with this well known and high priced brand of English cheese."

Farmers in Minnesota having decided to go into co-operative dairying hold a meeting and ascertain the value of the creamery plant or what it will cost to erect and equip a new one, and a joint note signed by each patron is given for the amount wanted. Such paper is eagerly cashed by a bank, and the old creamery is purchased or a new one erected as may seem advisable. A butter maker is hired and work begins. No one is required to advance a cent, but at the end of each month five cents is withheld for each hundred pounds of milk furnished by each patron, which forms a sinking fund, and in this way enough accumulates in the course of a couple years to pay for the plant. When the creamery is paid for, each patron receives as much stock as he has contributed towards the payment of the plant. After the distribution of the

stock the holders thereafter receive the total amount due them, but the patrons who are not stockholders continue to contribute five cents for each hundred pounds of milk taken to the creamery. The moneys in the sinking fund are then used — first for paying dividends on the stock; second, for the purchase of new apparatus and such other supplies as the amount of money in the fund will warrant. In many of our creameries this fund is sufficient to supply all new apparatus needed and also to pay a handsome dividend to the stockholders. Some creamery stock readily brings double its face value. Stock, however, can only be held by persons who bring milk to the creamery. The total cost of manufacturing butter in these concerns is about two cents per pound when the supply of milk is up to the full capacity of the creamery.—T. L. Halckor in "Breeder's Gazette."

A meeting of the Executive of the Quebec Press Association was held in the editorial room of this paper on 18th inst., when the Secretary reported there being 56 members, the largest roll for some years. Several new members were elected. The dinner Committee reported a small surplus. A vote of thanks was passed to Alderman R. Wilson Smith, for a handsome donation to the dinner fund.

The Britannia has won seven "straight games," as lacrosse men say, defeating in each the famous yacht, Vigilant. Yankees are pretty wide awake, but not "vigilant enough to get ahead of "ye meers of England." We allow the races were hardly fair, for, there is good ground for suspicion that Neptune and Britannia are in partnership and the gentleman with the three pronged fork naturally puts all the goods things he can in the way of his mate.

The banquets given to the Colonial Delegates at the Russell House, Ottawa, and the Windsor, in this city, were the most sumptuous ever seen in Canada. A guest at both, who has seen entertainments at the Mansion House, London, and other places, where royalty has been present, assures us that the floral decorations at the Canadian banquets surpassed any he had seen, and the cuisine and service were of the highest type. Mine hosts of the Russell and Windsor have every reason to feel great pride in having given our visitors such a favorable impression of Canada as an entertainer of guests.

There is a great deal of excitement in Westmoreland, N.B., over the collapse of the Memramcook gold mine, of which \$400,000 of stock was issued and more than half sold at 17 1/2 per cent. on the faith of four separate assays giving \$2 to \$4 per ton. As 1,000 tons of material had been crushed without yielding anything, the stockholders are now demanding to know who salted the mine. An investigation will be held as soon as the parties who made the previous analysis became stockholders, and who now say that they were deceived. The original promoters have not been heard from. Sir William Van Horne is said by a local paper, to have been caught in this trap. Sir William will have a laugh over this; he is not built that way.

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113 ST. PETER STREET,
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Ginghams, Zephyrs,
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Flannelettes, Dress Goods,
-Shirtings, Oxfordis,
Shirtings. Cottonades,
Awnings, Tickings, Etc.

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D. McCALL & CO.

**Wholesale Millinery, Mantles & Fancy
Dry Goods.**

12 and 14 Wellington Street East, TORONTO,
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RIGBY WATERPROOF Coats and Trousers

We can confidently recommend Rigby Proofed
Garments as superior to all others, being thoroughly
Water-proof, and at the same time porous and not in-
jurious to health. These garments are not different
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to wearers of Rubber Coats.

Rigby has come to stay and has only to be
tried to be appreciated.

Manufactured and for sale to the trade only by

H. SHOREY & CO.,
1886 Notre Dame St., MONTREAL.

Samples are now on the road with our travellers.



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Hand Cars, Velocipede Cars, Lorries, Jim Crows, Track Drills, Rail Cars, Sema-
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A full line of all kind of Papers for Printers and Novelties for Stationers.

LINEN BONDS a specialty.

Typewriters' Paper at prices to suit the time.

Quotations given and all correspondence cheerfully answered.

BUSINESS TROUBLES.

Chabot & Co., Ottawa, have been burnt out.

Smith Bros. woollen mill, is to be sold out on the 24th inst.

A. Genest Gentilly, Que., is offering creditors 50c on the dollar.

Gordon & Reynolds, cigars, Windsor, Ont., have dissolved.

Stock of W. B. Copeland, grocer, Brockville, will be sold out on the 21st.

Thomas Empey, Nanawac, liquors, stock is advertised to be sold by tender.

Charles Lamar, commission agent, Montreal, is reported to have left the city.

Anderson Bros., grocers, Toronto, assigned on the 13th inst. to R. Tew.

Trouble has overtaken Susan Robinson, hotelkeeper, Toronto, and bailiff in charge.

The stock of Erement & Co., general store, St. Gabriel de Brandon, has been sold out.

Robert Frere & Co., tinware, Lachine, stock will be sold by auction in a few days.

A meeting of creditors of Mr. Lessier & Co., men's furnishings, was held on the 13th inst.

J. D. Mills & Co., manufacturers of paper boxes, Hamilton, sold out by auction on 14th inst.

The hotel business belonging to Margaret Hall, Toronto, is in possession of the bailiff.

S. M. Percival, general store, Smith's Falls is to be sold out by auction on the 25th inst.

Isabella J. Thomas, who conducted a grocery business at Toronto, has assigned to John Ferguson.

The assets of Frechon & Co., church ornament dealers, Notre Dame st., Montreal, will be sold out and the business wound up.

A demand of assignment has been made upon W. H. Merrill & Co., dry goods merchant, Montreal.

B. M. Walker & Co., dry goods, St. Catharines are endeavoring to compromise with their creditors.

J. M. French & Co., paint and varnish manufacturers, Toronto, were sold out by auction on the 19th inst.

The Lincoln Paper Mills Co., of Merriton, had their mill seriously damaged on the 13th inst.

B. Brennan, general store, Aurora, finding the branch unnecessary have sold out Brennan continues on at Oullia.

King & Co., Kingston, an old established drug house has gone out of business and has been succeeded by H. H. Roche.

E. H. Lepage for some time in the dry goods business in Montreal, has been asked to assign, but Mr. Lepage is contesting this.

Roy & Fils, tailors, Montreal, hold a meeting of creditors on the 23rd. A meeting of creditors of P. Rivard, hotel, will also be held same day.

E. R. Deming, clothing, Sarnia, finding business unprofitable and competition keen, have been obliged to assign to H. Lament.

Mowitt & Johnson, boots and shoes, Brockville, are in financial trouble, and J. H. Johnson individually is trying to settle with creditors at 65c on the dollar.

The Parry Sound Lumber Co., Parry Sound, who ran a general store business also, have decided to drop the latter, and now advertise the store for sale.

A meeting of the creditors of W. R. Fee & Co., furniture, Montreal, the demand of assignment on whom we noted last week will be held on the 23rd.

Stock of L. H. Dupuis, dry goods, Montreal, has been sold out. Beauchamp U. Co., saddlers, are in trouble, and assets will be sold out shortly; others in same position are S. I. Desrosiers, grocer, and Senecal & Frere, dry goods.

W. F. Penrice, grocer, Toronto, who at one time was a grocery traveller, but who has been in business for himself for some years, has now assigned to D. M. Gardner, and a meeting of creditors was held on the 19th inst.

Charles Swift, boots and shoes, Toronto, has assigned to W. A. G. Campbell. Mr. Swift has had a military as well as a commercial career, having been for some time Bugle Major of the Queen's Own, but it appears that business and military interests did not work harmoniously.

The wall paper and painting firm of S. Hughes & Co., Toronto, have assigned to Charles W. Henderson. This business was established in April '88, when the present proprietor's father is understood to have furnished the capital. It is said that Mr. Hughes, junior has never had the full confidence of the trade.

The following business changes are noted: D. Halliday, general store, Almonte, sold out to John Beeton. D. Boyd, general store, Kemptville, has sold out to T. W. Barnes. The dry goods and clothing house of Wilson Bros., Barrie, has made an assignment to J. W. Robinson, Toronto. Rathbun & Blaikie, Deseronto, have dissolved partnership. W. C. D. Rathbun continuing. Baddeley Bros., blacksmiths,

Kincardine, are retiring from business, and advertise business for sale.

Vanier & Lezage have made a demand of assignment on Emmanuel Aueair, St. Vincent de Paul.

W. H. Merrill & Co., have assigned on demand of Gault Bros & Co., with liabilities of nearly \$100,000. Principal creditors Gault Bros & Co., \$120; John MacDonalda & Co., Toronto, \$100.

The proprietors of the Royal Exchange hotel, Toronto, Mr. John Deacon, has assigned, assets and liabilities are about equal.

T. W. Ness & Co., electrical supply dealers, have assigned on demand of B. & S. H. Thompson, liabilities about \$1000. Principal creditors, Interior Conduit and Ins. Co., New York, \$50; B. & S. H. Thompson, \$100; E. F. Phillips Electric Works, \$150; Bishop Gutta Percha Company New York \$200; Consolidated Electric Storage Co., Boston \$200; Burdy Manufacturing Co., Birmingham, N. Y., \$100; R. B. Angus, \$200; Wellanco Electric Manufacturing Co., Waterford, Ont., \$150; Canadian General Electric Company, Toronto, \$60; Holtzer Cabot Electric Co., Boston, \$30; W. T. Ness, Inc., \$150; James Ness, King, Ont., \$250; David Spence, Bradford, Ont., \$30; Merchants Bank of Canada, (indirect—partly secured), \$13,000.

Thomas Hoskin, boot and shoe dealer, Toronto, held a meeting of his creditors on the 16th inst. Hoskin was formerly a grocery traveller in Ottawa. He failed in '76, and afterwards engaged as above, subsequently he removed to Toronto where he entered the dry goods house of Simpson & Co., afterward he branched off into the boot and shoe line, and with limited capital opened up a store. Hoskins commercial trouble is apparently due to shifting his labors into so many lines, and failing to win success in any.

The following is a list of articles on which the tariff increased duties. The "Mail" gives the whole schedule in well arranged form, but we have room only for the items below in this issue:

Aluminized paper.....	25 pc	20 pc
Estimated increase.....	\$483	
Ginger and spices, underground	10 pc	12 1/2 pc
Estimated increase.....	\$7,200	
Morocco leather.....	20 pc	21 pc
Leather, Morocco.....	35 pc	35 pc
Estimated increase.....	\$4,750	
Jewellery.....	20 pc	25 pc
Estimated increase.....	\$16,000	
Silver tableware.....	20 pc	20 pc
Clock springs and movements.....	10 pc	22 pc
Estimated increase.....	\$11,250	
Cotton, velvets, velvetines,		
plush.....	20 pc	30 pc
Estimated increase.....	\$21,271	
Rice (unmilled).....	17 pc	3-10 lb
Estimated increase.....	\$10,000	
Handkerchiefs.....	25 pc	29 pc
Estimated increase.....	\$12,000	
Sewing cotton thread, n. e. &	20 pc	22 pc
Estimated increase.....	\$685	
All other cotton thread, n. e. &	20 pc	25 pc
Estimated increase.....	\$30	
Liquorice paste.....	2c lb	20 pc
Estimated increase.....	\$2,400	
Pigs.....	1c lb	25 pc
Estimated increase.....	\$5,500	
Dried fruits, n. e. &	1c lb	25 pc
Estimated increase.....	\$8,500	
Cranberries.....	3c bush	25 pc
Estimated increase.....	\$3,960	
Manufacturers of hair.....	20 pc	30 pc
Estimated increase.....	\$631	
Railway rails and bars.....	\$8 ton	20 pc
Estimated increase.....	\$13,500	
Steel (unannealed).....	\$2 ton	\$1 ton
Estimated increase.....	\$20,157	
Lime Juice, unsweetened.....	10c per gal	20 pc
Estimated increase.....	\$1,100	
Olive or salad oil.....	20 pc	30 pc
Estimated increase.....	\$7,140	
Palm oil, n. e. &	20 pc	25 pc
Estimated increase.....	\$707	
Pork.....	1 1/2c lb	2c lb
Estimated increase.....	\$20,225	
Silk hosiery.....	20 pc	10c doz and 25 pc
Silk clothing, n. e. &	31 pc	32 1/2 pc
Estimated increase.....	\$7,519	
Flaxtoned, dressed.....	\$2 ton	20 pc
Estimated increase.....	\$80	
Woolen and worsted fabrics.....	23 1/2 pc	30 pc
Estimated increase.....	\$14,321	
Brussels carpet.....	25 pc	30 pc
Estimated increase.....	\$14,136	
Tannery.....	25 pc	30 pc
Estimated increase.....	\$9,700	
Vinegar-overproof.....	1c deg.	2c deg.
Estimated increase.....	\$7,531	
The total increase from above is estimated to be \$137,000. This will be more than offset by reductions.		

CANADA SHIPPIING CO.
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SPRING AND SUMMER SAILINGS
—SEASON 1904—

From Liverpool	Steamer	From Montreal
Apr. 28	*Lake Neblong	Wed., May 10
May 5	Lake Sun Flor.	May 24
May 12	Lake Winipeg	May 31
May 19	Lake Huron	June 6
May 26	Lake Ontario	June 13
June 2	*Lake Neblong	June 20
June 9	Lake Superior	June 27
June 16	Lake Winipeg	July 4
June 23	Lake Huron	July 11
June 30	Lake Ontario	July 18
July 7	Lake Neblong	July 25
July 14	Lake Superior	Aug. 1
July 21	Lake Winipeg	Aug. 8
July 28	Lake Huron	Aug. 15
Aug. 4	Lake Ontario	Aug. 22

And weekly thereafter.
The Saloon accommodation is fitted throughout with all the most modern improvements for the comfort of passengers. There are bath and smoke rooms, also a saloon. The staterooms are very large, and outside, and have the best of ventilation.

Excellent accommodation for second cabin and steerage passengers.
The SS. Lake Neblong does not carry any saloon passengers; only second cabin and steerage.

Steerage passengers are now supplied with bedding and the necessary eating and drinking utensils for use on the voyage free of charge.

Rates of Passage—Cabin, \$20, \$20 and \$20 single, \$20 and \$20 return. Second Cabin, \$9 single and \$9 return. Steerage, \$24. *\$20 single and \$24 return cabin rates by Lake Winipeg only.

Through tickets can be obtained by the Beaver Line to and from all points in Canada, United States and Great Britain and Ireland.

Through bills of lading are granted for freight to and from all points by most direct routes.

For freight and other particulars apply: In Montreal, to A. A. WATTS, Custom House Square; In Quebec, to N. G. SYMOND & Co.; In Liverpool, to R. W. BONDERS, 21 Water Street; In Quebec, to H. H. SEWELL, 125 Peter Street; or E. A. ADAMS, 115 Stone Street, Boston Mass.

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General Manager.

Board of Trade Building, Montreal.



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N. J. POWER **L. I. SEARGEANT,**

Gen. Pass. Agent

Gen. Manager

GRAND TRUNK RAILWAY CO.

CHANGE OF TIME.

Commencing Sunday, May 6th, 1894, trains will run as follows:

(Note * signifies runs daily, all other trains run daily except Sunday.)

9.00 a.m., 7. 0 p.m.—For Ottawa and all points on the C.A. & O.A. & P.S.R.'s.

9.10 a.m., *7.55 p.m., 10.55 p.m.—For Toronto, Niagara Falls, Detroit, Chicago, etc.

12.3 p.m. (Mixed).—For Brockville.

3.50 p.m.—For Cornwall.

7.00 a.m.—For Hemmingford, Valleyfield and Massena Springs, also for points on the N.A. & R.W. & O.R.

4.30 p.m.—For Hemmingford, Valleyfield and Fort Covington.

8.10 a.m. (Mixed).—For Island Pond.

7.50 a.m.—For Sherbrooke, Island Pond, Portland, Quebec and the Maritime Provinces, (trains to Quebec daily).

10.0 p.m.—For Sherbrooke, Portland, Quebec and points on the I.C.R.'y to Campbellton, N.B. Sunday night train remains at Island Pond over Sunday.

1.15 a.m.—For St. Johns, on Saturdays, this train leaves at 1.25 p.m.

4.00 p.m.—For Sherbrooke and Island Pond.

4.10 p.m.—For St. Johns, House Point, also Waterloo via St. Lambert and M.P. & R.R.'y.

5.15 p.m.—For St. Hyacinthe and points on the D.C.R.'y, also St. Cesaire via St. Lambert.

5.18 p.m.—For Sorel via St. Lambert.

8.0 a.m., *7.30 p.m., *8.25 p.m.—For Boston and New York via C.V.R.

9.00 a.m., *7.50 p.m.—For New York via D&H.

7.00 a.m., *3.15 p.m.—For the Adirondacks and New York via Coteau Jet. and N.Y.C.

The shoe man that invests his money in a stock of the old black shoes this year, said a prominent shoe dealer, "will be a bankrupt before the season is over. The tan and yellow craze has taken the country by storm, and nine persons out of ten will ask for the colored shoes. There are several reasons for this large demand. One is that the tan shoe is much dressier looking, and then again it looks cooler. Then the tan shoes, that is, those of best quality, are much easier on the foot. The operations which are gone through in blacking leather make it stiff and hard, and therefore uncomfortable on the feet. No, I do not think the tan shoe is a fad, but I believe it has come to stay."—*"Louisville Commercial."*

The "Shoe and Leather Record," of London, England, claims that the English boot and shoe manufacturers have passed their American competitors in machinery. It says: "we have practically overhauled the Americans in the organization of our factories and in the employment of most kinds of machinery, and it is the opinion of many people well qualified to speak that in respect to lasting machinery in particular the next 12 months will show such an advance in England as will make it worth the while of the American boot manufacturer to come over and take lessons from his former pupils. The fact is that Englishmen insist upon a much higher standard of excellence in lasting than suffices for the American, and in striving for that standard we are achieving results in quality, if not in speed, which have not yet been attained in the United States." This being so it looks as though the complaints about American boxes and

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Office: Commercial Chambers,
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ADVOCATE,
11 Rue du Porche,
Quebec.

marks being imitated in England, were mere bluff.

Baden, Ont., is about having a new hotel.

The Richelieu line reports steamboat business better than usual, although American traffic is less than last year.

The Dominion Coal Company, (Ltd.) Sydney, C.B., have ordered from the Babcock & Wilcox Co., a tubular steam boiler of 416 horse power.

The Aberdeen Hotel, New York city, is centrally located, at the corner of Broadway and 21st street. It is a quiet, home-like and well-kept hotel. The proprietor, Mr. Geo. P. Atherton gives his personal attention to every detail of the management and is really one of the most industrious bonifacoes in Gotham. Like many famous hotel-keepers he is a native of New England, and although but thirty-three, his experience in the hotel business has been long and successful. The Aberdeen has one hundred large, well ventilated rooms, conveniently arranged, singly or in suite, and every appurtenance of a first class modern hotel. It is located in the heart of the shopping district, convenient to all surface and elevated railways and to all the leading places of amusement in town or near by. The hotel is conducted on the European plan. The restaurant is located on the top floor, there is always a breeze in summer. The cuisine and service leave nothing to be desired.

The following is the schedule of expenditures by the Montreal Council for which the new loan of 2 million dollars will partly provide:

Chateau de Ramezay.....	\$90,000
Half the cost of expropriations.....	75,000
Works already sanctioned.....	111,000
Grading streets.....	37,000
Firmite sidewalks.....	26,000
Paving Notre Dame West.....	130,000
Oxerdale Avenue extension.....	25,000
Work shops.....	19,000
Slate property.....	19,500
Mortau ramp.....	8,000
Waterworks, (pipe laying).....	50,000
Incinerator.....	39,000
Main sewers.....	30,000
Cote St. Louis.....	300,000
	\$960,000
Half cost of streets.....	750,000
Maturing bonds.....	277,000
Logan's Park.....	94,000
St. Jean Baptiste property.....	25,000
Patrol stables.....	22,000
East End station.....	750,000

Grand Total..... **\$2,831,000**

This confirms Alderman Wilson Smith's statement that "the obligations that had been entered into by the city was no more than \$3,000,000 than \$2,000,000."

OUR INDUCEMENTS!

A GOOD ARTICLE

AT A FAIR PRICE.

Our Celebrated Brands:

"GABLE EXTRA," "MUNGO,"

"EL PADRE,"

— AND —

"MADRE E HIJO,"

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

S. DAVIS & SONS,

—THE LARGEST—

Cigar Manufacturers in the Dominion.

CASSIDY, BONNER & CO.

MANUFACTURERS OF

LEATHER BELTING & LACE LEATHER,

Loom Strapping & Mill Supplies,

DEALERS IN

COTTON & RUBBER BELTING,

BELL TELEPHONE 2006.

Queen Street, - Montreal.



ROWE'S

CELEBRATED

Starch Gloss,

For producing an Ivory and Brilliant Polish to all Starched Goods. . . .

F. W. ROWE,

MANUFACTURER.

639 Lagachetiere Street, - - - Montreal.

The supplementary estimates for the year ending June 30, 1895 have been presented. The total amount of money provided in them is \$1,801,478. The following are the items, \$2,000 salary and \$200 travelling allowance each for new county court judge, in Ontario and Manitoba. For Kingston Penitentiary \$33,000 for the purchase of manilla fibre for the newly established twine manufactory in that institution. A grant of \$1,000 towards the monument to be erected in Toronto to the volunteers who took part in the rebellion of the Northwest in 1855. \$26,500 is provided for Rideau canal, and \$12,100 for for work on the Trent Valley canal, for dredging the south of the Kamistiquia river and approaches to Fort-William \$15,000, for Rideau Hall \$13,000 is provided heating apparatus, electric lighting, new dairy, etc., and for the Dominion Reformatory \$10,000. \$120,533 is provided to pay the Allan Steamship Company for ocean mail service. For the Prohibition Commission a further amount \$10,000 is provided, which with \$2,000 extra for printing, etc., makes a total extra vote of \$30,000. \$50,000 for the enlargement of

Lachine Canal, \$14,500 for Beauharnois canal \$2,000 for Chambly canal, \$1,200 for St. Ann's Lock, \$4,700 for Carillon and Grenville canal, and \$1,900 to pay for land damage in connection with Lachine canal. For repairs to Montreal post-office \$2,000 and \$1,000 for the Dominion public buildings in Montreal. The Quebec post-office is \$6,400 and \$3,500 for immigrant buildings at Quebec. A vote of 7,500 is provided for a post-office and custom house at Rimouski and \$5,000 for the Grosse Isle quarantine station. For the extension of the wharf at Rimouski, \$1,000, and for work at River Ste. Anne de la Perade, \$10,000.

The shipments of crude and refined oil, reduced to crude equivalent, from Petrolia over the lines of the Grand Trunk and Michigan Central Railways for the month ending June 30th, 1894 are as follows:

Grand Trunk Railway.					
Crude.	Refined.	Crude.	Refined.	Crude.	Refined.
10,750	10,991	2,575	32,65	10,057	10,057
4,921	6,851	2,235	2,335	76,182	76,182
15,671	16,842	16,335	17,491	60,629	60,629
15,671	16,842	15,125	19,335	63,463	63,463
15,671	16,842	15,125	19,445	67,329	67,329
15,671	16,842	15,125	19,445	67,329	67,329

In answer to the charge that the workmen at Pullman are charged exorbitant rents by the Pullman Co., the President states that the rental is \$3.00 per month for each room. So, for a cottage rentable in Montreal at \$9.00 or \$10.00 per month, the men in Pullman pay \$12.00 to \$14, per year. The houses represent an investment of about \$800 to \$1,000 for each set of 4 rooms, so the rental is from 14 to 15 per cent on the investment. Property rented so highly has usually to be so because of

frequent vacancies, cost of collecting, losses, and so on. But the Pullman houses are let to the workmen of the landlord company, so they are not subject to those charges, hence a rental based on 14 to 15 per cent on cost is very exorbitant. The men have to take these homes, or be subject to well known disabilities in the factory, so the heavy rental amounts to a heavy tax on the men.

Many large companies in England rent cottages to their work people, but they invariably have the rental on terms to secure a return of not more than 4 per cent, and the cottages are more commodious and attractive than private landlords are willing to build for work people tenants.

Regarding the subject of "Cash Reserves," the Manager of the Canadian Bank of Commerce said to a "Herald" reporter:—"It is not our practice to send communications to the press in reply to mis-statements of fact regarding the Bank. A year ago the "Trade Bulletin" accused us of calling in loans, and in connection therewith stated that we had made large losses by an elevator company in the North-western States. The statement was absolutely untrue, the Bank not having suffered the loss of a dollar of principal or interest, but we did not think it worth while to deny it. I have read the article in the same paper headed "Cash Reserves" and have simply to say that statements regarding this Bank are not only absolutely untrue but that there is no vestige of foundation for any of them, the Bank did not do any of the things which it is charged with doing." Under these circumstances says the "Herald" it is regrettable that statements of this character, wholly unfounded, should be made by journals laying some claim to respectability.

GURNEY MASSEY CO. LTD.,

385 & 3-7 ST. PAUL STREET, MONTREAL.

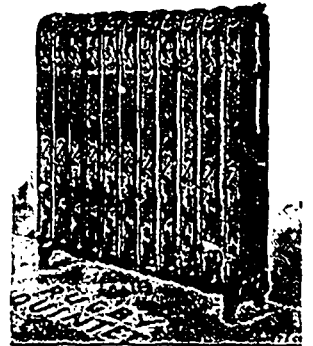
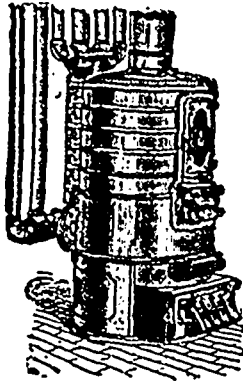
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AND WHOLESALE MANUFACTURERS OF
DOUBLE CROWN
HOT WATER HEATERS

Capacity 2,000 to 20,000 feet of 1 inch Pipe.

OXFORD + HOT + WATER + HEATERS,
Capacity 5,000 to 12,000 feet.

DEFIANCE HOT WATER HEATERS.

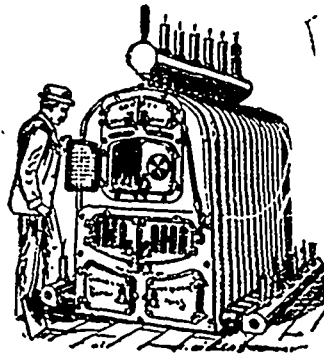


Oxford, Gurney, **RADIATORS** Quintet and Bundy.

WE INVITE INSPECTION of the above goods, comprising the largest and best variety made by any one Foundry in the world. These Heaters are guaranteed quicker circulation and more economical than any others made. NO REPAIRS NECESSARY Made any size to cover all requirements, and on the shortest notice.

JOHN BULL STEEL
COOKING RANGES

For Hotels and Private Houses.



HOT AIR FURNACES
FOR COAL AND WOOD

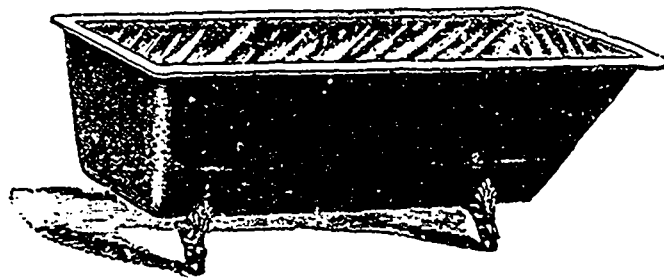
From 8,900 to 50,000 cubic feet capacity.

Agents:-

Canada Screw Company,
HAMILTON

Ontario Lead & Barb Wire Co.,
TORONTO.

Cast Iron Baths



French Pattern, 4 Ft. 6 In. Long. Canadian Pattern 5 Ft. 6 In. Long
English Pattern 6 Ft. Long.

Chimney Caps, Sinks, Cast Iron Steamfittings

ARCHITECTURAL AND GENERAL IRON WORK.

IRON CASTINGS at shortest notice. Sound, strong and true to pattern.

W.M. RODDEN & CO'Y, 110 to 120 Ann St.,
MONTREAL.

TELEPHONE 123.

Glendinneng's Foundry. *

TO THE TRADE:

We make all kinds of Castings, Light, Medium and Heavy, Wrought and Cast Iron Railings, Window Guards, Elevator Enclosures in Grille and Wire, Stable Fixtures, Soil Pipe and Fittings, the "Etna" Hot Water Heater, Leader and Universal Stoves and Ranges. Get our estimate on all lines we make.

Yours truly

The Wm. Glendinneng & Son Co. Ltd.

MONTREAL & ST. HENRY, QUE.

The Harbor Commissioners have suspended Pilot Brant for 2 months as they find that the grounding of "S.S. Amarrynthia," was caused by his want of skill and attention.

The wages paid at the Montreal Cotton company's factory at Valleyfield amount to \$5,000 per week. It contains 2,500 looms, which turn out a great variety of cotton goods of such quality as to have secured a gold medal at the World's Fair.

The railway carriers on the Canadian and American side do not view the progress of our canal systems with the satisfaction that the country, anxious for the greatest good of the greatest number, does. The canals take away the traffic from the railways, for water rates are such that no railway can compete with them. In this respect our thoughts are principally with the Grand Trunk. The Grand Trunk has been rescued out of the robbery, fraud and incompetence, which years ago ruined its chances of profit, only to fall upon days remarkable for a phenomenal rise of navigation upon the Great Lakes and canals. This it is that keeps the road in its present unsatisfactory financial condition, and magnificently administered, as it is on this side, keeps it in bad odour on the other side of the ocean. If the canals had not been built, if navigation had not flourished on the lakes the 50,000,000 tons of freight carried by water would be carried by rail, and the Grand Trunk and other roads would have something like \$80,000,000 to divide annually. As matters stand at this time about \$60,000,000 are annually saved by the transportation of

freight by water in preference to rail, and it is because the railway companies are so seriously affected by this that they do not view the improvement and completion of the St. Lawrence canals with enthusiasm. —"Colliery Guardian."

Codfish are more plentiful this season than ever before known.

The London County Council report gives the following statistics. London already contains 14 per cent. of all the population of England and Wales. If the city grows at the rate of the last three decades, in 1941 it will have a population of 17,500,000. If there be no additions from the outside, as there have been in the past, but merely the natural increase is added which comes from the excess of births over deaths, it will contain nearly 11,000,000. London contains about one-quarter of all the paupers of England and Wales, and it furnishes a larger percentage of the criminals. The women sentenced to penal servitude from there constitute 25.86 per cent. of the whole number from the two countries, and the men 29.75 per cent. The metropolitan poor law debt is nearly one-half of all owed for that purpose in England, and the police force costs 41.97 per cent. of the total cost of the police in the country. The fire brigade costs 53.24 per cent. Twenty-two persons in a thousand died in London in 1892. Bronchitis carried off 10,000, consumption 8,000, pneumonia 6,000 and influenza and cancer 3,000 each. London contributes to the exchequer about one-quarter of its total receipts. The local government costs about 55 millions, of which the rate payers pay about 45 millions.

The "Petrolia Advertiser" relieves its mind on the flash test for oil question as follows:

"The flash test has been lowered from 90 to 85°, and should make difference of a few per cents per barrel in the price of crude. The market is in such an apathetic state, however, that little or no change has resulted. We are of opinion, that the change in the flash test should increase the price of the crude article, and if it does not it is due the fact that the Producer has given over all his rights to the Refiner by submitting quietly to the direct delivery system. How the producer has fallen! Why his insane direct delivery? Has the owner of the mine become a nonentity that he should submit to the will of the manufacturer and receive just what is tendered? It is beyond our comprehension. True, the Refiner could, had he so chosen, have placed crude at 75c., for verily the producer has shown so little desire to protect his own interests that he will submit to anything; but the Refiner can, in our opinion, pay \$1.10, and still be in as good a position as the Producer. The Producer has far greater risks than the refiner, and should at least reap as much profit. We have given warning after warning; our predictions have come true, and yet no move is taken to avert the still greater calamity that will overtake the Producer if he is ass enough to let all go. We don't blame the Refiner; indeed he has been very generous in view of what he might have done. The Producer has proved himself a nullity without the power to think or act. He has not even stretched out his hand to grasp the straw in the current of his downfall. It makes us weary.

T. E. & A. MARTIN,

Manufacturers and Dealers in

Furniture, Spring Beds, Bedding,

CARPETS, Etc.

1924 Notre Dame St. - - - - MONTREAL.

Office Desk Removal Sale.

A SNAP FOR SPOT CASH BUYERS.

NEXT SIXTY DAYS. FINEST STOCK IN MONTREAL.

Previous to removing to our new premises, 1782 Notre Dame St. opposite Carsley's, will offer at Special Reduced Prices, the whole of our Large Stock of:

Standing Desks, single or double (all sizes), High Grade Roll Top, Curtain Rotary and Swing Desks, Bankers, Flat Top and Library Desks, Office and Opera Chairs, Church, Lodge, and Church Furniture, Bank and Drug Store Fitting.

Sole Agents for A. Cutler & Son's celebrated American Roll Top Curtain Desks, and for the Canadian Office and School Furniture Co., Ltd., the largest manufacturers in Canada of High Grade Office Furniture. Factory list prices quoted direct to buyers, and shipment made to any station in Canada.

**Canadian Office and School Desk Agency,
7, 9 and 11 ST. JOHN STREET, Montreal, P.Q.**

THOMAS :: LIGGET,

A Very Choice Stock

-IN-

ALL THE NEWEST EFFECTS

-OF-

-RICH CARPETING-

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

Lenora Building,

1884 Notre Dame St., Montreal.

It is difficult for the Dominion Government which has to deal with the tariff as a whole, to put an export duty on saw logs without subjecting the country to reprisal in articles of commerce equally vital to some other portion of the people. The Provincial Government, however, is in a different position. The whole matter could be solved in the interest of the Georgian Bay saw mills by making it a condition of the sale of timber limits that

G. W. WILLSON,

Manufacturer of

Mouldings and Frames

688 Craig Street,

MONTREAL.

Special Prices for Show
Card Framing.

the logs should be cut in Ontario."—Brockville Times "

Le Caisse d'Economie of Quebec report shows the institution to have had a very prosperous year. The deposits increased by over \$300,000, and the reserve fund of \$100,000 which is 40 per cent on the capital is supplemented by a balance to credit of profit and loss of \$:8000.

No wonder Canada maintains her prosperity when other countries are depressed. Her best customer, Great Britain, has bought \$3,500,000 more goods in the past six months than in the same period of 1893—that is an increase of 40 per cent. The farmers will note that the increased exports include cheese, bacon and butter.—"The Empire."

Three-fourths of the damage done to property by the Chicago disturbances will be recoverable from the city by the sufferers, according to law, which is a highly sensible one; if a city will not protect property from rioters it is only just that it recoups the owners who lose by its neglect to keep the peace within its



Renaud, King & Patterson

Manufacturers of

Fine Parlor, Bedroom, Dining
Room & Library Furniture.

Importers of

English Wrought Iron & Brass
Bedsteads.

WAREROOMS, 652 CRAIG ST.

MONTREAL.

Send for an Illustrated Sheet, and name this paper.

borders. The law is old; the city of London, England, had to pay a heavy sum for wreckage in the Gordon riots, many years ago.

The total trade done by Great Britain with the Colonies is about \$900,000,000 yearly total, and with the rest of the world about \$2,500,000,000. That is, the colonial trade is only about 26 per cent of the total trade done by Great Britain with the world outside the borders of the three Kingdoms.

One advantage which electric arc lights have been pointed out to possess over all other means of illumination is, that they give off a very large proportion of chemical rays, and, accordingly, closely simulate the effects of sunlight. Dark rooms, cellars and other places into which sunlight does not come, and which are usually unhealthy, may, therefore, be expected to become quite as desirable from a purely sanitary point of view, and to be as easily protected from foulness when arc lights are used in them, as rooms to which sunlight has free access. In dark stores and other establish-

DOMINION TOBACCO

Cigarette and Snuff Works,

ESTABLISHED 1862.

OLD CHUM, Plug and cut

OLD VIRGINIA,
DERBYPlug Smoking Tobaccos are sold by all the
wholesale houses.

D. RITCHIE & CO., Montreal.

ments, the introduction of arc lights ought consequently, to have a decidedly beneficial effect upon the health of employes, and should relieve them, to a considerable extent, from the attacks of diseases produced by want of sunlight. A practical demonstration of this power of the arc light can readily be obtained by remaining for a short time in close proximity to a large light, when it will be found that all the effects of sunburn will be produced.—“Cassier's Magazine.”

The “Canadian Architect and Builder” says: “It is to be feared that the business contractors of Canada are dropping behind the business men in nearly every other line of equal importance, in their lack of organization for the advancement and protection of their common interests.” The paper adds: “There is work to be done on behalf of the contractors that none but themselves can do, and we would urge them to greater activity in this direction. Wherever union labor is found there should united contractors be found also. By this means alone can all interests be properly counterbalanced.”

That the lawlessness which has disgraced the States in the last few years is no new feature in that country is shown by the following passage from a letter written in 1837 by the eminent Dr. Channing, who wrote to Mr. Clay; “Among us a spirit of lawlessness prevades the community, which, if not repressed, threatens the dissolution of our present forms of society. It is an undeniable fact that, in consequence of these and other symptoms, the confidence of many reflecting men in our free institutions is very much impaired. That main pillar of public liberty—mutual trust among citizens—is shaken.”

Thousands of men in Buffalo are begging for help to get out of the States.

An English syndicate has bought the Tadoussac white mica property for \$25,000. It is understood they are after Gatineau lots and others where mica is found.

The St. Louis hotel, Quebec, has been re-opened under the proprietorship of Mr. de Bell, after being thoroughly re-fitted and re-furnished.

Justice Barrett has decided to grant a certificate of reasonable doubt, that the conviction of Erastus Wiman before Judge Ingraham last month on the indictment, charging him with forgery, will stand on appeal. This will be used to secure Mr. Wiman's liberation on bail, as it practically puts him in the position of a person awaiting trial. Mr. Wiman is out on bail for \$30,000.

A Californian is urging the U.S. Government to pay half the cost of grain freight to Europe. He argues that if this were done it would raise the net value of the grain crop about 10 cents a bushel, and the extra receipts by farmers would set an immense volume of trade in motion. Why the Government should assume half the cost of grain freights and not grant a similar favor to shippers of other goods, is not explained. Such a payment would simply be a bounty of about 10 cents a bushel to grain growers to be paid out of the general body of taxpayers.

John P. Murphy, vice-president of the Milwaukee National bank, is quoted as saying: “The custom of allowing three day's grace on commercial paper is a relic of the old days, and it is a good thing that it is going to be wiped out in this state. The change will not affect the banks or their customers one way or the other.

—THE—
Western Loan & Trust Co.
Limited,

ASSETS OVER \$650,000.00

94 St. Francois Xavier st,
MONTREAL, P.Q.

The Company acts as Agents for Financial and Commercial Negotiations.

The Company acts as agents for the collection of rents, interest and dividends.

The Company acts as agents for the investment of money in every class of securities, either in the name of the investor or in the name of the company, at the risk of the investor, or guaranteed by the Company, both as to principal and interest.

For Particulars apply to

THE MANAGER.

The man who took advantage of the three days' grace had to pay interest for those three days, and its doubtful if the custom was of any real benefit to the borrower. Its effect was probably pernicious, as it made men more careless in planning to meet their obligations. It would be advantageous to bankers if all the states had uniform laws on this matter. Some states have abolished the grace giving custom and others have not.”



ABERDEEN HOTEL,
21st STREET and BROADWAY
NEW YORK.
EUROPEAN PLAN. GEO. F. ATHERTON.

THE ABERDEEN HOTEL
Is situated in the Centre of the shopping district: convenient to all car lines, surface and elevated; is patronized by the best of people from all parts of the United States and Canada, and affords a safe and quiet abode for sojourners in the great Metropolis.

ROOMS \$1.00 to \$3.00 PER DAY.

Commercial Union

ASSURANCE COMPANY,
Limited, of London, England.
FIRE, LIFE AND MARINE.

Capital and Assets.....	\$27,000,000
Life Fund, (in special trust for life policy-holders)	6,444,000
Total Net Annual Income	7,000,000
Deposited with Dominion Government	374,246

Agencies in all the principal Cities and Towns of the Dominion.

HEAD OFFICE,

Canadian Branch, MONTREAL.

EVANS & MCGREGOR, Managers.

F. M. COLE, N. PICARD,
Special Life Agent. City Agent.

JAS. A. CANTLIE & CO.

General Merchants

-AND-

Manufacturers - Agents.

ESTABLISHED 22 YEARS.

COTTONS:—Grey Sheetings, Checked Shirts, Denims, Cottonades, Tickings, Bags, Yarn, Twine, &c., &c.

TWEEDS:—Fine, Medium and Low Priced Tweeds, Serges, Cassimers, Dooskins, Etottes, Kerseys, &c., &c.

FLANNELS:—Plain and Fancy Flannels, Over-Coat Linings, Plain and Fancy Dress Goods, &c., &c.

KNITTED GOODS:—Shirts, Drawers, Hosiery, &c., &c.

BLANKETS:—White, Grey and Colored Blankets

Wholesale Trade Only Supplied.

13 & 15 ST. HELEN STREET, MONTREAL.
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Advances made on Consignments. Correspondence solicited.

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Bonds suitable for deposit with the Government always on hand.

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(Member Toronto Stock Exchange)

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Raymond Prefontaine, B.C.L., M.P.
E. N. St. Jean, B.C.L.
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PREFONTAINE, ST. JEAN & ARCHER
BARRISTERS,

Rooms 303, 304, 305 & 306 Royal Insurance Building, 1709 Notre Dame St., Montreal.

"STONEWALL JACKSON" CIGAR

LARGEST SALE! STEADILY INCREASING!
ENTIRELY ON MERITS!
BEST VALUE! ALWAYS RELIABLE!
H. JACOBS & CO., Montreal, Manufacturers.
ESTABLISHED NEARLY HALF A CENTURY.

Hanson Bros.

Investment Brokers

Bonds Bought and Sold,

TEMPLE BUILDING,
MONTREAL.

THE Canadian Trade Review

JOHN HAGUE, Editor.

MONTREAL, FRIDAY, JULY 3, 1894.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

The report read at the 24th annual meeting of the above prosperous company will be found in this issue. It is somewhat anomalous that during a year so trying as was 1893, when the general income of the country was lowered by slackness of trade and low prices for cereals, a company doing life assurance business made such progress as the Ontario Life records. Probably a spirit of thoughtfulness, a desire to provide for contingencies otherwise than by direct business accumulations, is engendered by hard times, as men riding a high wave of prosperity are tempted to become so absorbed by the present as to pay little attention to the future.

Whatever was the more remote cause,

the above company did a splendid business last year, doubtless, the main, the direct cause being, the rapidly extending confidence of the public in the management and in the stability, both so well justified, of the Ontario Mutual Life. During 1893, 2022 new policies were issued for \$3,004,700, which beats the company's record. The premium income was \$512,517, and from investments \$113,690. This income gave the company \$6.14 for every \$1 it was called to pay out for death claims. On matured endowments the total payments were \$13,496, covering assurance for \$17,751,107. Since 1890 the assets have increased from \$1,711,686 to \$2,593,424; in the former year they were 12.50 per cent of the policies, last year they had increased to 14.60 per cent, a very notable enlargement, indicative of prudent and most successful management.

We are glad to see that men like Mr. Alfred Hoskin, Q.C., of Toronto, and Mr. B. M. Brittain, Q.C., of Kingston, took an active part in the meeting, as they are both well known to us as shrewd and highly honorable business men, as well as being lawyers of good reputation. We note also with pleasure the remarks of the President, who in regard to the difficulty of obtaining suitable investments, stated that this had not induced the Board to lower their standard of value in mortgage loans, which they declined to make unless perfectly sound and secured by good margins. This is becoming more and more a difficulty with life assurance companies, and we are satisfied that as time goes on they will have to content themselves with a lower average of interest on their investments.

This restriction of the investment field points to the necessity for increased caution on accepting new business and strengthening the reserves, a policy which the Ontario Mutual Life has evidently very wisely entered upon. We congratulate Mr. Bowman, M.P., the President, and Mr. Hendry, the Manager, upon the gratifying results of their labors in 1893, and the policyholders upon their selection of so well managed a company.

THE CURRAN BRIDGE CONSPIRACY.

It will never do for the Government to allow the Curran Bridge affair to pass over without some action being taken to bring those who have robbed the country to account, beyond a mere exposure of the crime they have committed. The honor of the Government is at stake. The Treasury will be menaced perpetually if such frauds involve no penalty. Fortunately for the interests of justice there is no shadow of a doubt that one of the worst cases of deliberate theft of public money ever recorded has been exposed by the Curran Bridge enquiry.

Men like Mr. Hannaford, Chief Engineer of the Grand Trunk Railway, have testified that, they could have built the bridge for one-third of what it has cost. Mr.

Hannaford's reputation as an engineer needs no eulogy. He is known throughout the railway world, and the engineering profession, as one of the ablest, most practical civil engineers on this continent. He has had very extensive experience for a long life's time in building bridges from the great one, the International over the Niagara river, to a large number of others of all classes throughout Canada. The estimate of Mr. Hannaford as to the cost of building a bridge would pass without question in a Court of experts. Yet, he declares the Curran Bridge cost three times as much as it ought to have done! We have also private information from another practical builder of bridges, who assures us that Mr. Hannaford's figures are very liberal, indeed that authority stated that if he had been paid \$70,000 for the bridge he would have made a net profit of \$10,000. The enquiry into the spending of money by some of the contractors, for election purposes, is altogether outside the question. It only confuses the issue by introducing a political element which tends to make one party indifferent about the very grave question involved, and to incite the other to attacks, not so much upon the culprits, and the system that opens so wide a door to fraud, as upon officials against whom party attacks are so commonly made, as to have no influence except among partisans. The question of political contractors is, at present, another story. The points now demanding attention are these, were the pay sheets of the Curran Bridge fraudulent? Was material charged for which was not supplied? These points being established, as they can be, then the next point is, by whom were those pay sheets, and the returns of materials used, falsified? Knowing something of the system adopted on works of that class for checking and verifying expenditures, we have no hesitation in saying that the evidence adduced at the Curran Bridge enquiry demonstrates that a conspiracy existed to rob the public Treasury. Who were implicated in that conspiracy it is the duty of the Government to discover, and their duty also is, to make such an example of the culprits as will protect the country from future frauds of this class. In this policy the Government will have the earnest support of every honest man in Canada, and their condemnation if this revolting scandal is allowed to drop.

WHERE DO STRIKE FUNDS COME FROM.

Every strike suggests the question, where do the funds come from to maintain those who have abandoned wage-earning and their families? It is stated that those put out of work by a strike are kept from a fund accumulated for such an occasion. This again suggests another thought. It is urged that wages have been cut down below a living figure, that no margin is left for saving. But here we have evidence of the wages earned having left a surplus of money being saved out

of wages, not to be applied for the direct benefit of the saver, but to maintain some men who have chosen to abandon work. Clearly then if money can be laid aside for strikers, it could have been laid aside for other emergencies, as sickness, being out of work, or to provide furniture and so on. So long as very large funds are accumulated for maintaining those who go out on strike, the plea that wages are too low is "too thin." But, supposing no such help is given to those on strike, supposing the bread bill and all other domestic calls, are left unpaid, or met by credit at a store, on the part of those not earning wages, those debts will have to be paid eventually. Now, if it is correct that wages only suffice to meet the expenses of a man and his family week by week, then there can be nothing left to pay those back debts, and the storekeeper has been robbed of his goods. That strikers do hit small traders very hard, often ruin them, is well known. They, in fact, by extending credit to strikers, enable strikes to be prolonged, and their reward is a pile of bad debts and insolvency! But suppose the men honestly pay those back debts, they can only do so from their current wages, so that again the plea of "starvation wages" is proved to be unfounded. Without affirming strikes in general, or any particular ones to be imprudent, it is manifest that a strike is a proof that the wages earned allow of a sum being laid aside to meet the claims of future ones, or, to pay the costs of those that are past. How far it is wise to expose this condition of the wage question by a strike, is not for us to decide. It will bear thinking over by those contemplating such action.

THE COLOR AND FLAVOR OF BUTTER.

A discussion has been carried on by the Rural New Yorker about the color and flavor of butter. It is an unfortunate feature of such discussions that the words "color" and "flavor" are wholly meaningless without, in one case, colored illustrations, and in the other, without readers having specimens of different flavored butters to taste. As a matter of fact butter made from pasture fed cows is more or less cream colored. That is white, with a faint, very faint, tinge of yellow. Cream from different breeds differs in color to a very slight degree. Yellow turnips will deepen the tinge, and give a turnipy flavor also. In that respect color and flavor arise from the same cause, but how little color is dependent on the color of food, and how little flavor either, is shown by the green grass of a pasture yielding white and sweet milk. Butter in its natural state is always so nearly white as to suggest lard, which, as an article of diet, is repulsive, hence the custom of adding a coloring matter to butter to make it look distinctively butter, and not lard. Butter in Canada is always

much overdone in this respect, and is damaged in the English market by being much too yellow, and the yellow is often a coarse tint of that color. The most attractive looking butter is that which seems just to have had on it the smile of a buttercup, the yellow of which is especially pure in tone. If butter makers would take an orange lily and look at it steadily until they fully realized its tint they would see in that a color to be shunned; and if then they would take a buttercup and compare the two flowers, they will see in the latter a tone of color to be imitated in a paler shade, if they wish to make their butter as grateful to the eye as the finest grades made in England. As to salt, it may be necessary to use more when butter has to be transported a great distance, but they should remember this, that the faintest flavor of salt to English butter connoisseurs suggests cheapness because of poor quality, and suggests the probability of adulteration. Over coloring, and oversalting are the faults of Canadian butter. As to scientific discussions about flavor and color, butter makers need not worry. Let them keep good cattle, feed them well, keep them clean, and in good condition; let their dairies, and utensils, and those who handle the milk and cream be scrupulously clean, and those products be used while perfectly fresh and sweet, the main points for success will have been observed. But, out of poor, ill-fed cattle, and dirty dairies, good butter cannot come. Butter, like men, takes the tone of the company it keeps. We have seen dairies in which apples, onions, meat, and even harness were stored. No wonder such a combination of odors defies chemical analysis!

THE TURCOTTE CASE AND ITS LESSON.

This case is one in which a Member of Parliament was charged with violating the Independence of Parliament Act, of which charge a majority of the House have found him to be innocent. The facts cleared from an amazing amount of political underbrush that has grown up around the matter are few and clear. Mr. Turcotte had dealings with the Government. When elected a Member of Parliament he handed over that part of his trade to a friend by whom it was carried on. This person bought goods from Mr. Turcotte which he sold to the Government, and paid for them by the cheques he got from the Government. Had those cheques been deposited to his credit in his bank account, and had Mr. Turcotte then been paid by his friend's personal cheques, there would have been no evidence to connect Mr. Turcotte with the transactions complained of.

The only way, in the opinion of some, to stop such a form of business, would be, to declare it an offence against the Act for a member to sell anything to a customer which was to be resold by him to

the Government. But it would be easy to evade that provision by introducing a third or fourth party into the transaction.

Government contracts have been given on the understanding that some relative of a Senator or a Member of the House of Commons, be allowed to share in the business as a partner or paid official, some benefit of such an arrangement accruing to such legislator. No Act to guard the Independence of Parliament that could be drawn would be able to prevent a Government rewarding or bribing a member by its business transactions if so disposed. The present Act is supposed to be made equal to this task by the use of one very indefinite word.

The Act provides that, a member shall forfeit his seat who profits "indirectly" from the sale of goods to the Government. But the meshes of that net are too fine to be of any practical value. The great bulk of the members of the House of Commons profit *directly*, to some extent, by Government business, so that provision of the Act must ever be a dead letter. Parliament is the worst possible Court for trying cases of the Turcotte class, as the jury is certain to decide, not on the merits of the case, but according to party sympathies. All offences against the law of the land should be passed upon in a Court of Justice, whose where the investigation can be conducted in a regular manner, and a verdict rendered apart from political prejudices.

WRECKS IN THE ST. LAWRENCE.

When steamers are being proposed to run up and down the St. Lawrence at 20 miles per hour it is significant that public attention has been just drawn to the numerous disasters this season in the river. The "Colliery Guardian," of Halifax, N.S.—a very interesting paper let us say, has the following remarks on this subject in its issue of 13th inst.:

"One casualty succeeds another in the St. Lawrence. In the lower waters of the river there are wrecks at Anticosti, in the upper waters the Dominion Coal Co.'s collier, "Louisburg," has injured herself by grounding at Montreal, and the Tyne-built steamer "Haverton" is reported a wreck. Opposite Montreal a Dominion Lamer is aground, and other mishaps are recorded. In fact shipping disasters are epidemic. As reported the Hartlepool steamer "Bellington" has come to grief on our own coast, so that it may be said that since the opening of navigation the chain of shipping disaster is complete from the Atlantic to the end of the St. Lawrence navigation. It is significant that our coast and the river have an odious reputation among European shipping men, and especially among British Marine underwriters. No country so dependent upon shipping traffic as our own can afford to have such a poor reputation for the safety of foreign craft as we have. Added to this known record of accidents that have occurred our navigation laws are known to be burdensome, so much so in fact, that all things considered, many owners hesitate to consider Canadian charters. The navigation laws may and will doubtless be relieved of their more extravagant features, but the promotion of European shipping interests in the St. Lawrence depends much more on our re-

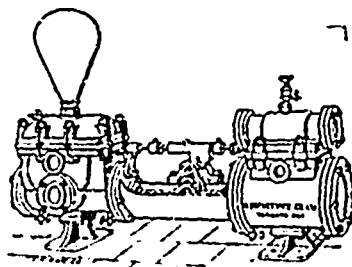
lieving owners and underwriters of the apprehension of disaster that they appear to entertain when sailing and insuring vessels in our waters. In the case of all the vessels named it is quite impossible to suppose that neglect on the part of the crews entirely caused the disasters. Our charts do not lay down with sufficient precision the shoals and waters thereon, and the localities and strength of the currents; the channels of the river are not efficiently superintended, our St. Lawrence pilots are not kept drilled in the state of our channels as they should be, and last but not least the Harbor Commissioners are not insufficiently watchful. In the loading of vessels, too, proper care is not exercised, and, considering the tortuous character of our coasts, river, gulf and ocean, concise, plain and rigid sailing regulations might, with great advantage, be adopted. Reform is bound to come, not late, but soon, and we suggest that the Department of Marine and Fisheries, and the Harbor and Pilot Boards institute it immediately. The Department of Marine, especially, should and the matters of secondary interest with which it is now occupied and turn attention to the safe-guarding of our shipping traffic."

NOTES.

The U.S. railway disturbances have led to a movement to have what mail matter for England comes via San Francisco sent over the C.P.R. by Vancouver. This is timely, as we fear the era of railway strikes in the States is only commencing. The bloodshed in the present trouble, and the terrible distress occasioned, are sure to engender a desire for revenge, and if the men are beaten, as they will be, the irritation of defeat will rankle in their minds, and inspire a desire to renew the conflict under what will be regarded as more favorable conditions of success. Against any future interference with mails, etc., for England, provision should be at once made by utilising the Canadian route.

The new succession duties to be levied in England have greatly excited the aristocracy. The Duke of Westminster is very wrath because his heirs will have to pay 6 million dollars to the Treasury. The Duke's property was neither earned nor is enormous value created by any enterprise of himself or his ancestors. It was originally granted on condition that the owner should discharge certain duties to the State, such as the maintenance of a part of a standing army. The duties have been shirked for centuries, and no equivalent ones discharged, or any payment made to the State as compensation. The Duke and his class should keep quiet, as their vast wealth in land is held under very doubtful titles. Instead of the Duke's plaintive cry exciting sympathy in England, it is likely to raise a question which will make the land-owners think it is well to let sleeping dogs lie still. For generations they have not paid anything near their fair share of taxation.

The "Trade Press," an American paper, is making a dead set against what it terms "House Organs." These are not, as might be supposed, musical instruments, of either the Jew's harp or melodeon variety, but such papers as on the surface appear to be trade journals, when they are merely the



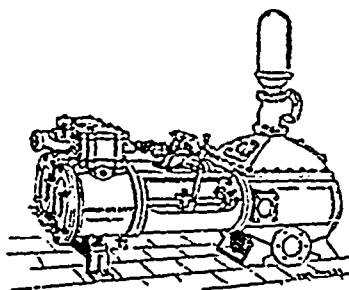
Boiler Feed Pump.

STEAM and POWER PUMPS

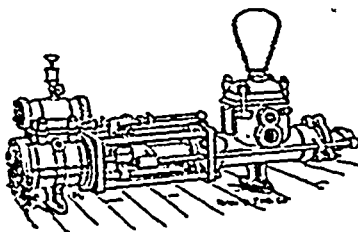
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advertising circulars of certain business houses, who put their prize lists, etc., in this form. This is done in order to place the expense, and trouble of carrying, and delivering their private advertising circulars on the Government. This expense being saved the house issuing such matter can very well afford to distribute the sheets by thousands gratis, and to give a few outsiders advertising space at a nominal figure. If the real character of such imitations of a trade paper were made generally known by the title of such publications, there would be no ground for complaint, or criticism. But everything is done to conceal their true character, and to create the impression that the "House Organs" are trade papers. Thus, we and our contemporaries are most unjustly treated by comparisons being made between our subscription prices and advertising rates, and those charged by a bogus trade paper, which is really the advertising sheet of one firm, that thus secures postal privileges discriminating heavily against its rivals.

Three-fourths of the damage done to property by the Chicago disturbances are recoverable from the city under the state law. Had that city been in charge of men of pluck and decision, not a dollar's worth of damage would have been done by the rioters. Such disturbances are like fires, the great point is to stop them in the initial stage. Somewhere about 1855 a strike in the "Black Country," S. Staffordshire, England, threatened to lead to violence. The authorities at once marched a body of Hussars through the district, whose presence over-awed the mob, and the strike ended without a cent of damage being done to property, or the least injury to any person. In 1816 a terrible demonstration, with threats of violence, was made near Sheffield, England, by English navvies, who vowed they would kill all Irishmen engaged in railway work. The first hour they gathered saw a troop of Lancers drawn up at the edge of the crowd, and the rioters dispersed like a lot of frightened sheep. The Chicago authorities were highly culpable for not instantly, by a demonstration of force, preventing the strikers and the toughs committing a breach of the peace. The absolutists of Europe may well say, "See what democracy leads to!"

THE ONTARIO LIFE.

The 24th annual meeting of the Ontario Mutual Life Assurance Company was held in the Town Hall in Waterloo on Thursday, May 24, when, notwithstanding the unpleasant weather, quite a large number of representative policyholders and agents throughout the Dominion attended.

The President, Mr. I. E. Bowman, M. P. for North Waterloo, occupied the chair, supported by the Manager, Mr. Wm. Hendry.

On motion of Mr. Alfred Hoskin, Q. C., Toronto, Mr. W. H. Riddell, the Secretary of the company, acted as Secretary of the meeting. The minutes of the last annual meeting were formally taken as read and adopted.

The President then read the report of the directors which read as follows:—

Your directors, in submitting the following as their twenty-fourth annual report desire to congratulate the policyholders upon the very satisfactory progress which the company made during the year 1893, notwithstanding the general depression which has prevailed in almost every branch of business.

During the past year 2,062 new policies were issued for assurance, amounting to \$3,004,700, this being the largest amount of new assurance issued in any one year since the organization of the company. The Manager also received 69 applications for \$107,500, from persons whose health was not up to our standard, which were therefore declined.

The net premium income for the year is \$512,517.50, and we received for interest on our investments the sum of \$113,690.87, which makes our total income \$626,208.37.

The total assets of the company as at the close of the year are \$2,593,424.67, and the surplus on hand after providing for the full reserve required to be held under the regulations of the Dominion Insurance Department, is \$225,120.21, but of which a liberal sum will be divided among the policyholders during the year 1894.

The total number of policies in force at the close of the year is 3,496, covering assurance amounting to \$17,751,107 on 12,190 lives.

The amount paid for claims on deaths which occurred during the year is \$101,932 on 82 lives, which is only \$5,932 in excess of the very low death rate of the previous year, and we paid on account of matured endowments the sum of \$21,890.

The Executive Committee has again carefully examined the securities held by the company, and found them correct as reported by your auditors.

Owing to the increasing difficulty in getting first-class investments on real estate, we have found it necessary to invest more largely in municipal debentures at a lower rate of interest than that which is current on mortgages.

You will be called on to elect four directors in the place of Robert Melvin, C. M. Taylor, Robert Baird and Stuart Henderson, all of whom are eligible for re-election.

The detailed statements prepared and certified to by your auditors are herewith submitted for your consideration.

THE PRESIDENT'S ADDRESS.

In commenting upon the report Mr. Bowman said that it would doubtless commend itself to the meeting for its brevity, inasmuch as it contained all the material facts, and in such form as business men could readily understand, without first finding their way through a labyrinth of words, which might be mystifying and unsatisfactory. The President referred to the depression which had prevailed in the business world throughout the past year, and the difficulty on that account of inducing people to insure their lives, notwithstanding which new assurance had been taken during the year to the extent of over \$3,000,000, an increase of \$328,000 over the amount of new assurance written during the previous year. During the past two or three years the company had, owing to the increasing difficulty in most sections of the country of finding suitable investments in real estate, because of the large decline in the value of mortgage security, been obliged to invest its funds to a greater extent in municipal debentures. The mortgages on real estate have not, however, become in any way impaired by the decline in real estate values, the very easy terms of repayment enabling borrowers to gradually reduce the amount of their indebtedness. To show the careful manner of investment the President pointed out that during the past year applica-

tions from borrowers were received for no less a sum than \$1,127,200. The amount accepted was \$313,650, or just about one-quarter of the amount offered, these only being held to be up to the company's standard of value. The remainder, \$813,550, was declined. Of the \$313,650 accepted by the board, investments to the amount of \$116,600 only were actually placed. As for the balance, the borrowers could not accept the terms offered by the company. The increase in the amount of new assurances written for 1893, continued the President, was due largely to the opening up of new districts and the appointment of agents to cover the field thus extended. The death rate and cost of obtaining business being low the surplus had accordingly been considerably increased. In conclusion, the President congratulated the agents upon the fact that the business they had secured up to the present this year was about the same as for the same period last year, although the difficulty of obtaining it was probably somewhat increased. The President then moved the adoption of the report. Mr. Bowman returned his hearty applause on the part of the numerous policyholders present.

Mr. Robert Melvin of Guelph, the second Vice-President, seconded the adoption of the report. In doing so he remarked that the report showed the affairs of the company to be in a very satisfactory condition. It was true the company had been unable during the year to secure as high a rate of interest on new investments taken as it had done in some former years, but it had thus secured a much better class of investments than would have been the case if it had obtained a higher rate of interest on an inferior quality of security. The company had confined its operations to investments on mortgages on improved farm property, to choice town and city loans, and to loans on its own policies, avoiding all doubtful securities, such as railway and other stocks, the wisdom of which course was amply justified when the recent depreciation in railway stock and similar securities on the other side of the line was taken into account. Municipal debenture security was undoubtedly good and safe, and the same might be said of all securities held by this company. He held it was the duty of every insurance company to so select its securities that there could be no possible doubt of their absolute and entire ability to meet their obligations as guaranteed under their policies when the same became a claim, whether by maturity, as in the case of endowments, or at death, as in the case of life policies. He regarded the report as eminently satisfactory. Proper care had been exercised in the selection of investments, and it was to the credit of the company that no losses of any importance whatever had accrued under mortgage or any other securities held by it. The management of the company had been conducted on the usual lines of economy as well as enterprise. The directors did not believe in locking up its funds in the erection of costly buildings, such as have been found a poor investment by such companies as have seen fit to indulge in that class of luxury. It had frequently been found that the returns in this class of expenditure were doubtful and unsatisfactory. He closed by congratulating the policyholders on the satisfactory nature of the report presented.

The report was then unanimously adopted.

THANKS TO THE DIRECTORS.

Rev. G. F. Salton, Ph.D., of Stratford, then moved the following resolution, which was seconded by Mr. Daniel Buckingham:—"That the hearty thanks of this meeting are duo and are hereby tendered to the President, Vice-President and directors for the year with which they

have conserved the interests of the company during the year.

Mr. Salton, referred in eloquent terms to the gratifying progress made by the company since it first pioneered its way into existence in 1870. He was glad to see that the President, First Vice-President, Second Vice-President and Manager were just as they were when the company started out with the humble assets of \$6,000, and insurance of some \$500,000, as compared with the present assets of over \$2,500,000, and assurance of over \$17,500,000. The company had been founded on correct principles, and its success was certain from the first. Its growth, though slow, was solid and sure, as might be seen from the following figures, indicating the assets and assurances at different periods from its foundation to the close of the last financial year:—

	Assets.	Assurance.
1875.....	\$53,681	\$ 1,177,085
1880.....	227,424	3,061,881
1885.....	753,661	8,259,361
1890.....	1,711,686	13,977,721
1893.....	2,591,424	17,751,107

Continuing, Mr. Salton pointed out that since its organization the company had paid to its policyholders in death and endowment claims nearly \$1,000,000, in exact figures \$982,253; and in dividends and surrender values no less than \$768,838; in addition to which it held at the present time for the security of its present policyholders the handsome sum of \$2,593,424. Mr. Salton concluded with a graceful compliment to the President on the careful and courteous attention which he had devoted to the affairs of the company, the effect of which was evident in the successful record of the company, and in the admirable report now before the meeting. Mr. Salton's remarks were heartily applauded by those present.

THANKS TO MEDICAL REFEREE.

Mr. J. A. Halstead, banker of Mount Forest, moved the following resolution:—

"That as a company's success much depends on a prudent selection of risks, and inasmuch as the mortality experience of this company has always been of the most favorable character, the thanks of the policyholders be offered to Dr. J. H. Webb, the Medical Referee, and to the company's examiners throughout the Dominion for their care in and attention to this important matter."

In speaking to the resolution Mr. Halstead said that as a policyholder he was pleased to notice the satisfactory progress made by the company. As an essentially Canadian and a purely Mutual company, it had been a notable success. This he attributed largely to the prudent men selected from time to time as directors. In the course of his remarks, Mr. Halstead mentioned that a member of his family had taken out an endowment policy in the company and at its maturity the actual results achieved showed that, apart from the protection afforded during the life of the policy, the money paid on account of premiums constituted also a profitable and absolutely sure investment.

Mr. Alex. Miller, Q.C., of Berlin, seconded the resolution, which was put to the meeting and carried with hearty applause.

Dr. Webb, on behalf of himself and the Medical Examiners for the company, throughout the Dominion, made a brief and appropriate reply in response to the resolution.

THE MANAGER AND STAFF.

Mr. B. M. Britton, Q.C., of Kingston, seconded by Mr. F. C. Bruce, wholesale seed merchant of Hamilton, moved the following resolution:—

"That the thanks of the directors and of this meeting are hereby tendered to the Manager, Secretary, officers and agents of

the company, for their unremitting attention to the company's interests during the last year and for the very satisfactory state of its business which the efficient and faithful discharge of their respective duties has enabled the directors to submit on this occasion."

Mr. Britton, in moving the resolution, referred to the great amount of work involved in the care of the constantly increasing volume of business of the company. He thought there was cause for great congratulation on the part of the policyholders that the officers of the company had done their work so well. He paid a high tribute to the efficiency of the general staff, especially eulogizing the Manager, Secretary, Actuary and Superintendent for the faithfulness with which they had discharged their duties. Mr. Britton said he thought the agents also deserved a word of thanks. They were men of substantial business integrity and sincerity, and had exceptional claims to consideration for their fair and perfectly candid statement of facts in presenting the claims of the company to public patronage. These two points, a good staff and good agents, were, after all, what the success of an insurance company really depended upon. He congratulated the company on being in possession of these essential features of success.

The resolution was carried with much applause.

Suitable responses were made by the Manager Mr. Wm. Hendry, on behalf of himself and the office staff, by Mr. E. M. Sipprell, manager of the company's agencies in the Maritime Provinces, and by Mr. W. S. Hodgins, the company's superintendent.

Mr. Sipprell's remarks were of especial interest, referring, as they did, to the estimation in which the company is held among business men down by the sea. He spoke of the success which had crowned the operations of the company in these Provinces, and of the low death rate prevailing there. It afforded him much pleasure and satisfaction, he said, to meet the agents and policyholders of the company on the occasion of their annual meeting, and to listen to a report containing so many evidences of the continued success and prosperity of the institution.

On motion, Messrs. Geo. Wegeust, actuary of the company, and Geo. Diebel, merchant, of Waterloo, were appointed scrutineers for the election of four Directors in place of those retiring. The balloting resulted in the re-election of Messrs. C. M. Taylor, Robert Melvin and Robert Baird, and in the election of W. J. Kidd, barrister, of Ottawa.

AUDITORS RE-APPOINTED.

Messrs. Henry F. J. Jackson of Brockville and J. M. Scully of Waterloo were appointed Auditors of the Company for the year 1894.

PRESIDENT AND VICE-PRESIDENTS.

This brought to a close the twenty-fourth annual meeting of the company. The Directors met subsequently and re-elected Mr. I. E. Bowman, M.P., President; Mr. C. M. Taylor, First Vice-President, and Mr. Robert Melvin, Second Vice-President of the company for the ensuing year.

Montreal Wholesale Markets.

THURSDAY, July 12, 1894.

GRAIN.—Owing to movement of new crop wheat, Chicago has been on the down grade, values declining equal 1c, July being quoted at 57½c, September 60½c. Beerholm cables, cargoes of coast wheat steady, quiet Nil. Liverpool spot wheat

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and maize steadily held. Locally the chief business done in cereals has been in oats, several cuts of No 3 having changed hands at 37c, and a large lot of off grade at 36c. This is 1c less than previously accepted. Peas are firmly held, at prices too high for any great amount of business the result. Barley is without feature at the moment. We quote:—

No. 1 hard Manitoba.....	0.75 @	0.76
No. 2 hard Manitoba.....	0.74 @	0.75
No. 3 hard Manitoba.....	0.00 @	0.00
Corn, per bush, duty paid.....	56 @	57
Peas, per 66 lbs.....	73 @	73½
Oats, per 34 lb.....	41 @	43
Rye, No. 2 per bush.....	52 @	53
Barley feed.....	46 @	47
Barley malting.....	50 @	53

Flour.—The demand for Manitoba Strong Bakers locally continues active, and prices remain firm. Export enquiry has been better during the week for Manitobas freights have jumped 6d to 1s with space difficult to procure. The "New York Produce Exchange Reporter" says of the position.—Holders have remained firm and in most instances have refused to make concessions because they anticipate high receipts in the near future, as millers do not seem willing to sell at current prices, which they claim are too low to enable grinding at a profit in view of the scarcity and comparatively high cost of wheat at interior points. Besides the strike has, of course, served to greatly hinder business particularly shipments eastward and naturally millers have rarely ventured to make contracts for forward delivery, and therefore the prospect is poor for an increased movement for several weeks. We quote:—

Spring patents.....	3.40 @	3.50
Straight Roller.....	2.25 @	3.10
Extra.....	2.75 @	2.90
Superfine.....	2.50 @	2.60
Fine.....	0.00 @	2.25
Man. Strong Bakers.....	0.00 @	3.50
Man. Bakers, best brands.....	3.45 @	3.50

OATMEAL.—Demand continues good under small supplies coming to hand, due to moderate Western production, prices firm. We quote without change from last week.

Granulated, bbls.....	4.25 @	4.50
Rolled Oats, bbls.....	4.25 @	4.50
Standard, bbls.....	3.90 @	4.00

FREED.—The market has eased off considerably, with receipts more than equal to wants; prices show an inclination to waver, from the quotations hitherto existing, particularly for bran and shorts, the former being obtainable in carlots at \$15. Mouille is fairly strong and active.

Bran.....	\$15.00 @	\$15.50
Shorts.....	16.00 @	17.50
Mouille.....	20.00 @	21.00

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VICE-PRESIDENTS, H. H. FULLER, Esq., (Wholesale Merchant) Halifax.
SIMEON JONES, Esq., (Brewer), St. John, N. B.

CHAS. D. CORY, Mang. Director.

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PROVISIONS.—The market for Canadian pork is dragging, deliveries of Western mess being daily pending. Cut meats in fair request locally. Lard fails to secure any continued interest from the trade. Liverpool cable advices report bacon weaker and 6d lower at 37s to 38s 6d, pork closing at 68s 9d, lard 35s 9d. Chicago notes an advance of fully 10c in the hog market, with an active business. Our quotations are:

Canada's cut mess, per brl. 18.50 @ 20.00
West mess pork, new per brl. 18.00 @ 18.50
Hams, city cured, per lb. 0.09 @ 0.11
Bacon, per lb. 0.10 @ 0.12
Lard, pure Canadian, per lb. 0.08 @ 0.09
Lard com. refined, per lb. 0.07 @ 0.08

BUTTER.—Offerings of creamery have been fewer during the last few days, but business has not been correspondingly so, no trading of any account passing. Dealers obtain full prices, however, for what there is. The N.Y. "Commercial" says: "Some holders are not inclined to urge sales of fancy fresh creamery below 17c, but others are freely offering at 17c, and not attracting any attention at that. Under grades of creamery are almost entirely neglected, and prices little more than nominal at the moment. State dairy butter is in moderate supply, but the feeling weaker in sympathy with the general depression." Exports in the week were only 153 packages to Glasgow. Montreal values are:

Fine new creamery.....19c @ 19c
Creamery seconds.....18c @ 18c
Fine new Townships.....16c @ 17c
Fine new Western.....15c @ 16c

CHEESE.—The market is without change. Buyers and sellers continue to hold different views as to values, hence stagnation. The situation in New York is thus referred to by the "Commercial Bulletin": "The continued strong country advices have stiffened holders in their views, and 19c is the general asking price for strictly perfect quality large cheese, either colored or white, which, in fact, some of special combination talked even higher, but exporters' advices, as a rule, do not warrant their following the advance, and while promptly offering 19c, will seldom bid any higher, and the bulk of the limited business sold up to noon had been on that basis." Dealers report the quality of cheese now coming forward much improved. Liverpool advices report a stronger market, and in some cases 1s to 2s over cable quotation obtainable. We quote values nominally as follows:

Finest Western colored..... 9 1/2 @ 9 1/2
Finest Western white..... 9 1/2 @ 9 1/2
Finest Eastern colored..... 9 1/2 @ 9 1/2
Finest Eastern white..... 9 1/2 @ 9 1/2
Under grades..... 8 1/2 @ 8 1/2
Cable..... 4 5/8

EGGS.—Market easier, receipts heavy sales made on basis of 10c, a drop of 4c.

GROCERIES.—The market for granulated remains unchanged at 4 1/2 for granulated round lots, and 4 1/2 for 50 barrel lots, yellows 3 1/2 to 3 3/4 as to quality. Total stock of raw sugars in all principal countries stands 1,301,559 tons as against 951,693 same date last year. Messrs. Willett & Gray, New York, say of refined. There has been a fair demand during the week, but it has been restricted somewhat by a feeling of uncertainty respecting the tariff outcome and of uneasiness regarding the impending railroad strikes. At the close, however, a large business is doing, and buyers are no doubt accumulating a considerable surplus stock over their present requirements. Some refineries are oversold two weeks or more, and an improvement in prices must soon follow.

German Granulated is quoted by cable at 13s. 6d. f.o.b. Hamburg, which is equivalent to 3c per lb. Centrifugals, 96° test, are selling at 3c per lb. f.o.b. Cuba. This is an abnormal condition, owing to the desire to buy raw sugars for early import and the possibility of the new Tariff taking effect before German Granulated could arrive here.

Since the above the improvement in values foreshadowed has come about, granulated having advanced in New York 4c, and it is likely in view of this that local refineries will soon follow suit.

The tea market shows no signs of activity, new japons sell slowly, 17c being the basis of the majority of transactions, some inferior leaf japons are selling at 10c. China blacks little or nothing doing at former rate of values. Coffee continues firm and with a fair amount of business doing. Maracabo 21 to 22c jobbing, Rio 19 to 21c; Java 24 to 30c. Mocha 25 to 28c. Spices moderately active black Singapore pepper 7 to 7 1/2; white ditto 10 to 12c. Jamaica ginger 16 to 16 1/2. Rice unchanged or following: Standard Japan \$3.75; standard B. \$3.45; English style \$3.75; Crystal Japan \$4.25; Patna \$4.25 to \$4.75; Carolina 7c. Advices from Louisiana report that planting is practically completed. Harvest will be generally late, but some arrivals may be expected from upper and lower coast in first half of August. Area planted, 147,500 acres, total area present season, 197,500 acres, which under ordinary conditions should produce 7,900,000 bush of rough, equal to 625,000 barrels cleaned rice. Canned salmon has been moving during the week to the extent of 1500 cases, comprising two different brands at approximately \$3.00 f.o.b. coast. In view of the strengthening tone of salmon, prices are higher for jobbing lots at \$1.20. Tomatoes and corn unchanged 50 to 50c. Peas 1/2c. Dried fruits firm, demand light. Next month will

probably see offerings for new crop. We quote values now Valencia off stalk 4 1/2 to 5c; fine off stalk 5 1/2 to 5 3/4; Valencia large 6c to 6 1/2c, currants 3c per lb. in bris, 3 1/2c for halves 3 1/2 to 4c in cases. Dried apricots have been placed during the week at 7c f.o.b. for August delivery. Syrups and molasses fairly steady but with much doing, at 29 to 30c for Barbadoes.

LEATHER.—The manufacturing trade only lay in a very indifferent manner. There is a good export doing. Quotations are:

No. 1 B. A. Sole..... \$0.18 @ \$0.19 1/2
" 2 " "..... 0.16 @ 0.17
" 3 Ordinary..... 0.08 @ 0.17
" 2 " "..... 0.14 @ 0.15
" 2 " "..... 0.12 @ 0.15
" 1 Slaughter Sole..... 0.19 @ 0.23
Harness..... 0.18 @ 0.26
Upper Wax..... 0.20 @ 0.26
Upper grained..... 0.25 @ 0.30
French Calf..... 1.10 @ 1.25
Splits..... 0.17 @ 0.18
" Small..... 0.11 @ 0.14
Pebble..... 0.09 @ 0.13
Glove Grain..... 0.09 @ 0.11
Russets Heavy..... 0.26 @ 0.30
" No. 2..... 0.20 @ 0.26
" Saddlers..... 8.00 @ 9.20

IRON AND HARDWARE.—Big iron rules more active, sales of Summerlee having been made the last day or so to quite a considerable extent. In hardware business is only moderate, collections indifferent. We quote:

Eglinton..... \$18.00 @ \$18.00
Carbro..... 18.00 @ 18.00
Summerlee..... 19.00 @ 19.50
Laughlan..... 19.00 @ 20.00
Ordinary crown bar..... 1.70 @ 1.75
Tank plates..... 1.50 @ 1.75
Lowmoor..... 7.00 @ 7.25
Sleigh shoe steel..... 2.15 @ 2.25
Tinplates, I.C. coke..... 3.00 @ 3.10
I.C. charcoal..... 3.50 @ 4.00
Canada plate..... 2.25 @ 2.40
Block sheet iron (18 to 24 gauge)..... 0.00 @ 2.10
" " (26 gauge)..... 0.00 @ 2.21
" " (28 gauge)..... 0.00 @ 2.30
Sheet zinc, Nos. 8-10..... 4.50 @ 5.00
Block zinc..... 0.04 @ 0.04 1/2
Ingot tin (L. & F.)..... 0.18 @ 0.19
Strip tin..... 0.19 @ 0.20

NAVAL STORES.—The market has been dull during the week. It is not improbable considering the firmness of Turpentine, that holders will shortly advance their views. Petroleum is dull. We quote:—Turpentine, 47c to 49c; resin, \$2.40 to \$4.50; coal tar, standard barrels, \$3.50, pine pitch, \$2.50; pine tar, \$3.50 to \$3.75; cotton waste, colored, 6 to 6 1/2; cotton, white, 8c to 10c; okum, 5 1/2 to 7 1/2; cotton okum, 10 to 12c. Refined petroleum f.o.b. Petrolia, bulk, 6 1/2 to 7 1/2; refined, f.o.b. Petrolia, barrels, 9 1/2; crude, f.o.b. Petrolia, bulk, 99c; crude, f.o.b. Petrolia,

barrels, \$1.10; refined, Montreal, carloads, 11c; Canadian benzine, f.o.b. Petroleum cars, 10½c; Canadian benzine, f.o.b. Montreal cars, 12½ to 12¾c; American oil, car lots, at sheds, 15½ to 16c.

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For Prices see Prices Current.

CANADIAN SPECIALTY CO.
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TORONTO, ONT.

Dominion Agents.

TORONTO MARKETS.

(Revised by Telegraph.)

July 19, 1894.

GROCERIES.—London cables cane sugar, dull; little doing; beet quiet; quotations unchanged. The movement in sugars is reported by local jobbers to be increasing. Refiners report an enlarging business, and there is some tendency towards an advance in prices. Granulated is quoted at \$4.40 to 4½c and yellows at 3½ to 4½c. A shipment of 500 boxes of Valencia rasins from London has been received by Eby Blain.

GRAIN.—Local business moderate. A cargo of white wheat lot sold at Lake Ontario port sold at 59c. White wheat in store here offered at 60c, storage paid till August; 59c, and one car sold, C.P.R. west, at 60c. Manitobas are easy. A round lot sold, Montreal freights, this week at 72½c. Single cars are held from 1 to 1½ higher. A bid of 72c was made, for 10,000 bush No. 1 hard, Montreal freights, but no business resulted. There were offerings of No. 1 hard west at a shade under 72c and No. 2 hard sold west at 70c.

BUTTER.—Supplies of dairy butter in crocks continual and fair, and creamery tubs and pounds are also in fair supply. Demand, however, is brisk, and prices are fully maintained. A few round rolls sold at 18 to 19c. Creamery pounds sell quickly at full prices. Quotations are: Dairy tubs, choice to extra choice, 16½ to 17½c; good to choice, 15 to 16½c; store-packed tubs, choice, 15c; inferior to medium, 12½ to 13½c. Crocks, 17 to 17½c, large dairy rolls, 17c; pound rolls, 18 to 19c; creamery pounds, 22 to 23c; creamery tubs, 20 to 21c.

CHEESE.—Demand moderate and prices unchanged. Quotations are: Factory-made full cream, September and October, 11 to 11½c; April make 9½ to 10c; private dairy full cream, 9½c, choice small Sultons, 12½ to 13c. Last Liverpool quotations for new cheese, 4½c.

EGGS.—Supplies keep about equal to demand and prices rule about steady. Good sound candled stocks sell readily 10½c for round lots and 10½ to 11c for single cases. Strictly new laid, in case lots, bring 11½c.

FEAS.—Unchanged. Offerings very light. Quoted nominally at 55 to 58c west.

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OATS.—Quite. White oats west offer at 35c, but buyers are scarce. Car lots on track here are quoted at 35 to 38½.

BARLEY.—One lot of choice No. 2 in store here sold at 45c. Three cars of feed sold, high freights west, this week at 38c.

FLOUR.—Quiet and unchanged. Straight rollers, Toronto freights, are quoted at \$2.65 to \$2.85.

FEED.—Demand for bran is quiet, but shorts are in fair request at \$16.00, Toronto freights. Bran is quoted at \$13.00, Toronto freights.

GENERAL NOTLS.—Potatoes—The market is well supplied and prices are easing. Ten-bbl lots of new Southern sold to-day at \$2.35 per 2½ bush, and single bbls sold at \$2.50. New domestics quoted at the same figures.

Baled Hay.—Light street receipts results in a moderate jobbing trade. Prices are about steady. Car lots of good to choice timothy on track are quoted at \$8.50 to \$8.75, and of prime, at \$9 to \$9.25. Ten lots of prime, off car and delivered, are quoted at \$9.75 to \$10.

Onions.—Commission houses are quoting 1½ to 2c per lb for choice yellow Danvers and silver skin.

Honey, etc.—Extracted 7½ to 8c, according to quantity; sections, \$1.50 to \$1.75 per doz. Maple syrup, gallon tins, 75 to 80c. five-gallon tins, 70 to 75; bbls, 60 to 65c.

REAL ESTATE TRANSFERS.

ST. ANTOINE WARD.

Bishop st., A. A. Phillips sold to D. F. Gurd, lot 1703-13, measuring 25x129.5, 32, 32.5 ft., vacant, for \$5,654.69, \$1.75 per foot.

ST. ANN'S WARD.

Centre st., Thomas Brassard has sold to Jos. Brassard, part of lot 2522, parish of Montreal, 45 ft. by 80, front on Centre st., with D'Argenson st. on north side, with three story brick encased house (590 Centre), etc., for \$1600.

ST. JAMES WARD.

Wolfe st., Azarie and Alcide Fontaine sold to Francisco Mancini and Maria Vendette, his wife, part of lot 597, measuring 52.5x80.6, 4231.5 ft., with houses Nos. 184 to 188 Wolfe st., for \$800.

Berri st., James Bailey sold to Bouché and Mercier, part of lot 465, measuring 229 ft. in superficies, with stone and brick houses Nos. 189 and 191 Berri st., for \$6,750.

Beaudry st., Francois Lamoureux sold to Charles Beauchamp, lot 1049, measuring 43x76.6, 3293.5 ft., with wooden and brick houses Nos. 369 to 375 Beaudry st., for \$3,000.

Sherbrooke st., the sheriff of Montreal sold to the Royal Institution for the advancement of Learning, part of lot 1210 measuring 80x61, 5020 ft., with brick and stone houses Nos. 217 to 223 Sherbrooke st., for \$6,000.

Cherrier st., Mde. Chas. H. St. Louis sold to Trefle Bastien, lot 1207-11 and part of lot 12, measuring 47x100, 4700 ft., with stone and brick house No. 45 Cherrier st., for \$5,000.

St. Andre Lane, Joseph Lacroix sold to Joseph F. Gravel, lot 850-28, measuring 27 x75, 2025 ft., with wooden and brick houses Nos. 25 and 27 St. Andre Lane for \$200.

St. Mary st., M. J. P. A. Desjardins has

sold to the Can. Pac. Ry. Co. lot 4, St. James Ward with buildings, vicinity St. Mary and Lacroix streets, for \$15,000.

ST. LAWRENCE WARD.

St. Famille st., Eliza Byrson has sold to F. Dupre lots 84-C and 85-A St. Lawrence Ward, front on St. Famille st., with buildings, for \$4750.

Prince Arthur st., Thomas Vipond sold to Arthur Henry Graham, part of lot 110-4, measuring 2014 ft., with house, etc., for \$5000.

ST. MARY'S WARD.

Gain st., Raymond Prefontaine has sold to Narcisse Picotto lot 444-9 St. Mary's Ward, vacant, front on Gain st., for \$2114.40.

Dufresne st., W. G. Cruickshank has sold to Arthur Allan Phillips lot 388, St. Mary's Ward, with buildings corner of Dufresne and St. Catherine sts., for \$5590.

Shaw st., Raymond Prefontaine has sold to Alf. Pelletier lots 445-1 and 2, 446-1 and 2, and 444.-10, St. Mary's Ward vacant, front on Shaw and Gain sts., below St. Catherine, for \$5795.00.

Sherbrooke st., Alex. Walker sold to Wilfred Lamoureux, lot 1136-131, measuring 58 ft. front, 19.6 ft. rear by 100, 3875 ft. in superficies, vacant, for \$1743.75, 44 1/2 per ft.

Panet st., Joseph Ste. Marie sold to Joseph A. Labelle, lot 1101-114, measuring 35x101, 3505 ft., with wooden and brick house No. 425 Panet st., for \$2500.

Champlain st., Adolphe Inglea or Anglea esquel sold to Augustin St. Germain, 1-10 part of lot 400, measuring 43x101.6, 4368.5 ft., with houses Nos. 105 to 112 Champlain st., for \$390.

Gain st., Raymond Prefontaine has sold to T. Lescandre lot 444-7, St. Mary's Ward, front on Gain st., for \$1831.

Papineau Road, F. Dansereau and Nap. Senecal have sold to J. L. Belair and N. Pruze lot 633-3 and 4, St. Mary's Ward, front on Papineau Road, with buildings, for \$9000.

ST. JEAN BAPTISTE WARD.

Berri st. Louis A. St. Amour sold to J. B. Vital Daoust, rights in lot 15-198, measuring 20x70, 1400 ft., vacant, for \$307.25.

Drolet st., Patrick Grace et al sold to Edward Roche, lots 15 674, 689 and 690, measuring 20x72, 1440 ft., with wooden and brick houses Nos. 491, 493, 549 to 553 Drolet st., for \$6250.

Seaton st. Mrs. Pierre Martineau has sold to Pacifique Bertrand, lot 1-263, St. Jean Baptiste ward 25 feet by 163, front on Seaton st., with house, for \$1500.

Mount Royal ave., C. Charron has sold to M. Lemieux, part of lot 4, St. Jean Baptiste Ward, 394 feet by 894, front on Mount Royal ave., with house, etc., for \$3,250.

Berri st., F. N. Trudeau has sold to Marcel Lemieux lot 15-191 and 192, St. Jean Baptiste ward, 30 ft., by 70, front on Berri st., with houses for \$2900.

ST. DENIS WARD.

Rivard st., the Montreal Loan and Mortgage Co. sold to Henri Mathieu, lots 162-145 to 147 Rivard st., for \$3600.

Pierre Alexandre Lariviere has sold to Wm. G. Reid, Robert M. Paterson, George McDougall and Thomas Watson, a block

of land in St. Denis ward (part lot 33, Cote St. Louis), bounded on the north-west by the Canadian Pacific Ry., area about 600,000 ft., intersected by Champlain st., on north side, for \$60,000, 10c per ft.

ST. HENRI.

St. Antoine st., Alex. Walker has sold to H. Choquette part lot 385, parish of Montreal, about 79 feet by 100, front on St. Antoine street, St. Henri, vacant; for \$2774.

St. James st., Oliver Decarie has sold to St. James St. Henri a lot of land of irregular form in St. Henri, front on St. James st., area 669 ft., for \$550, 86c per ft.

St. James st., Alex. Walker has sold to H. Girard lot 385-72 and 73, parish of Montreal, front (N.W.) on St. James st., St. Henri, with Walker avenue on N. E. side vacant, 50 ft., by 100, for \$3500, 70c per ft.

Cote St. Paul Road, William B. Davidson has sold to the Citizens' Light and Power Co. an irregular shaped piece of land on the Lachine canal, in St. Henri, 125 1/2 ft., wide on Cote St. Paul Road area 45,413 ft., for \$8669.89, or 19c per ft.

MILE END.

Cadiieux st., Arminie Chevalier sold to Gedeon Germain, lot 38-109, measuring 42.6x57.6, 3731.76 ft., vacant, for \$650, 17c per ft.

MONTREAL JUNCTION.

Public Road, John F. Cook sold to Rev. William Howitt, lot 140-138, measuring 50x88, 4400 ft., vacant, for \$328, 12c per ft.

Herald ave., John F. Cook sold to Mary Ann Corcoran, wife of James O. Barnford, lot 140-46, measuring 50x88, 4400 ft., with house, etc., for \$2250.

SUBURBAN MUNICIPALITIES.

The Prothonotary has sold to Charles Garth, lot 220-92 and 93, Parish of Notre Dame de Grace, 100 ft., by 1281, with house, etc., for \$4450 (public auction).

J. B. Peloquin has sold Miss Aliena Robin, five lots in Back River Park, Sault au Recollet, total width, 125 ft., by 100, vacant, for \$1100, \$4.5c per ft.

R. Brien, dit Desrochers, has sold to M. Lemay, dit Delorme, lot 445, St. Leonard de Port Maurice, one acre and a half by sixteen acres, front on Cote St. Leonard Road, for \$1000.

James Baxter has sold to the Catholic Deaf and Dumb Institution, part of lot 10, St. Louis du Mile End, area 30,762 ft., for \$4076, 13 1/2c per ft.

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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.

The Alexandria, Ont., Baptist congregation will erect a new church.

Vancouver, B.C., has defeated the by-law to spend \$6,000 for improvements.

New workshops to cost about \$20,000 are to be erected at Cobourg, Ont., for Mr. Crosson.

The Renfrew, Ont., Creamery Co., contemplate erecting during the summer a new brick structure.

The Nanaimo, B.C., Gas Company, contemplate increasing their plant and putting in a new gas meter.

Berlin, Ont., will increase its stone pavements. Work of this kind is now going on several streets.

Messrs. Barrister & Dade will erect an hotel building near the C.P.R. depot, Portage la Prairie, Man., at an early date.

The Chatham, Ont., Fire Underwriters Association are urging the authorities to introduce an electric fire alarm service.

Plans for the proposed hospital at Woodstock, Ont., have been submitted to the Government architect at Toronto for approval.

The construction of the Collingwood Meat Company's buildings, on which contracts have been annulled, is now going on by day's work.

Brantford, Ont., property owners have approved of a by-law authorizing the construction of improvements along the bank of the Grand River for the resistance of floods.

The House of Refuge to be built by the Brockville county council, will be of brick and will cost \$16,000. The building to be completed by the 1st of October next year.

Plans have been forwarded to Ottawa for a mining laboratory to be built on Queen's College grounds to cost \$2,500 and also for a dairy building to be erected on the collegiate grounds.

Until the 25th inst., the general manager of the Cumberland Railway Coal Co., invites tenders for the various stores required by the company for the year commencing August 1st.

Building permits have been granted at Toronto as follows: Thos. Foster, pr. att. one story and mansard bk. dwellings, 3 and 5 Foster place, cost \$2000; S. B. Chandler, 2 story bk. coach house and stable, rear 79 Spencer ave., cost \$1,500; Union bank additional story to building on Wellington st., cost \$2,100; R. W.

HARDWARE—Wholesale Prices Current.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
CUTS NAILS, Fence and Cut Spikes:		1 inch	2 00	Hoop and bands	0 00 2 40	Galvd. Steel, plain, 2 & 3 wires	0 01 0 04
4x1. per 100 lbs. Hot cut	05	Sharp and Flat Pinned Nails:	2 50	Canada Plates:		Galvd. Steel, Thorn and Ribbon	0 21 0 05
3x1. " " " "	10	2 1/2 and 2 1/4	1 35	Good Brands	2 50 2 60	Galvd. Steel, Staples	0 04 0 04
2x1. " " " "	15	2 and 2 1/4	1 50	Iron Wire: 0 to 7 p. 100 lbs	2 65 0 00	60 days, or 2 p.c. 30 days	
1 1/2 and 1 1/4	21	1 1/2 and 1 1/4	1 65	Wire: from 1/16 to 2 1/2		Screws:	
1 1/4 and 1 1/2	23	1 1/4 and 1 1/2	1 85	62 p.c. over 2 1/2 in 65 p.c.	0 00 0 00	Wood, flat head, iron & steel	77 1/2 p.c. dis
6d and 7d	40	1 1/2 and 1 1/4	2 50	Steel, cast per lb.	9 11 0 12	Wood, round head, iron and steel	72 1/2 p.c. dis
4d to 5d	60	1 1/2 and 1 1/4	3 00	Spring, 100 lbs.	3 00 0 00	Wood, flat head, brass	75 p.c. dis
5d.	1 00	Horse Nails: 9 lbs	0 22 0 00	Tire, 100 lbs.	3 00 0 00	Wood, round head, brass, 70 p.c. dis.	70 p.c. dis
2d.	1 50	" " 8 lbs	0 23 0 00	Minchery	2 15 2 25	Diamond Point Screw Nails	77 1/2 & 30 p.c. dis
4d to 5d cold cut, not polished or blued	50	" " 8 lbs	0 27 0 00	Tin Plate:		4 mths. or 3 p.c. 30 days	
3d cold cut, not polished or blued	90	" " 5 lbs	0 30 0 00	1C Goko	3 15 3 20	Wire Nails:	
Wire Blued Nails:		Discount 65 p.c.		1C Charcoal	3 75 4 25	Ordinary, ano, smooth box, cigar box, oil inch, 3/16 x 1/8, finishing, slating, casing, tobacco, hinge, fence, car. flooring, barbed, roofing and barrel, 75 p.c. disct. and extra as per list.	
3d.	1 50	Horse Shoes	3 65 3 75	IX		4 mths. or 3 p.c. 30 days	
2d.	2 00	Arms, & dr. - 25 to 30 dis	11 00 13 00	IXX		Wire	
Cutting, Hor. Flooring, Shook and Tobacco Ho:		Coll Chain		DC		Brass and Copper, net 30 days	25 to 20 dis.
12d to 3d.	50	" "	0 04 0 00	DX		Iron and Steel, Bright, Bright Spring, Cop per ed.	15 p.c. dis.
10d	75	" "	0 05 0 00	DXX		Annealed, Jiled, Galvanized	20 p.c. dis
8d and 9d.	60	" "	0 05 0 00	Terne Plate:		plus 10c delv. } Toronto f.o.b. London, plus 14c for delivering.	
6d and 7d.	90	" "	0 04 0 00	Russ. Sheet Iron	0 66 8 00	Tinned, for brown and 12 1/2 p.c. dis	
4d to 5d.	1 10	Galvanized Iron:		Anchor, per lb.	7 25 7 75		
3d.	1 50	Morowoods Iron, No. 28	0 00 0 07	Lion & Crown, tinned sheets, 24 gauge	7 50 0 00		
Finishing Nails:		D. McC. & Co.	0 00 0 05	Lead: Pig, per 100 lbs	2 50 3 75		
3 inch	85	Queen's Head, or equal	0 05 0 05	Shot	4 75 0 00		
2 1/2 to 2 1/4	1 00	Common	0 00 0 05	Shot	0 00 5 75		
2 to 2 1/4	1 15	Pip Iron: Siemens No. 1.	18 00 18 00	Lead Pipe	5 50 5 75		
1 1/2 to 1 1/4	1 35	Coltness	0 00 0 00	Zinc: Sheet	6 50 6 50		
1 1/4 to 1 1/2	1 75	Calder	0 00 0 00	Spelter	4 75 5 00		
1 1/2	2 25	Langdon	18 50 18 50	Scrap Iron: Chairs	16 00 16 00		
Blating Nails:		Shotts	0 00 0 00	Machinery scrap	15 00 15 00		
3 1/2	85	Sumnerico	18 50 19 00	Wrot Iron	15 00 16 00		
4 1/2	85	Gartshere	00 00 0 00	Powder, Canada blast's	3 00 3 50		
5 1/2	1 25	Carabron	18 75 17 00	P to F F F	4 75 5 00		
6 1/2	1 75	Eglinton	17 00 17 25	Antimony	0 13 0 00		
Common Barrel Nails:		Hemattio	00 00 0 00	TIN: Block, L & F per lb	0 23 0 00		
1 1/2	1 50	Bar Iron - per 100 lbs.		Strata	0 23 0 00		
" "	1 75	Ord. crown	1 85 2 00	Strip	0 19 0 20		
" "	2 25	Siemens	2 00 0 20	Spalte	0 03 0 06		
Clinch Nails:		Sweden	2 50 0 00	COPPER: Ingot	0 11 0 11		
3 inch	85	Sheet Iron	2 20 2 80	Sheathing	0 00 0 00		
2 1/2 and 2 1/4	1 00	Boiler plates	2 00 2 25	Heavy Sheets	0 00		
2 and 2 1/4	1 15	" Lowmoor	1 75 1 75	Galvd. Steel, 2 barbs, 2 1/2 and 5 inches apart.	0 01 0 01		
1 1/2 and 1 1/4	1 35			Galvd. Steel, 2 barbs, 4 and 6 inches apart.	0 04 0 04		

Gouinlock, architect, pr. s. d. 2 story and attic bk. dwellings, 92 Spadina rd., cost \$6,000.

Alderman Morris, Ottawa, who has bought the property at the corner of Marion and O'Connor sts., in the capital city, and which have been vacant for some years, will "modernize" the block.

The Ottawa city council has given notice that they intend to construct an artificial stone sidewalk on the west side of Kent st., and on the south side of Wellington st., at a cost of \$2,016, and on Wallington st., north, at a cost of 1,537.

Building permits have been granted at Montreal as follows: A. Richer, two 2 story brick tenement buildings on Auberet st. Cost \$2,000; H. Charbonneau, two 2 story brick tenement buildings, corner Malborough and Harbor sts., cost \$2,000; C. A. Provost, two three storey brick tenement buildings on St. Christophe st., cost 3,600; H. Vincent Merodith one three storey pressed brick residence cor. Pine avenue and Peel st., cost \$25,000; M. McGarr, one two storey bk. cottage on Vallee st., cost \$1,200; D. I. Lachance, two three story stone front stores and dwellings on Notre Dame st. west, cost \$9,000; J. N. Boucher one two storey brick tenement building on Bonaparte st., cost \$2,000; J. Findeau two three story stone front stores and dwellings on Notre Dame st. west, cost \$6,000; Geo. Wilkins, M.D., three two and a half-story brick tenement buildings on Delorimier avenue, cost \$5,000; J. Collins, one two story brick tenement building on Ash avenue, cost \$2,000.

A few nights ago the new electric search light at Sandy Hook was tested. Signals by the Morse Code were flashed to New

HEATING OUR SPECIALTY.

BY WARM AIR, OR COMBINATION (HOT WATER AND HOT AIR).

We have letters from all parts of Canada saying

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Let us send you a Catalogue and full particulars, and you can JUDGE FOR YOURSELF.



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Preston, Ont.



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

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

York, and read off easily, as the light issuing 20 miles away was as intense as that cast by the moon on a clear night. The light is of 2 million candle power. We shall have the streets of a city illuminated from one light in the future.

The greatest sufferers from strikes are laboring men themselves. We do not mean the strikers, who may be left to

decide for themselves whether it is best for them to strike, but to workingmen who do not want to strike. The spinners in a cotton mill strike and all the weavers are thrown out of employment. Occasionally a strike of thirty or forty men will throw five hundred out of employment. The Pullman strikers have induced a good many thousand railway employes to give up their employment, and the interruption of business resulting therefrom has thrown out of employment other thousands who did not want to stop work. Strikes have thrown more men out of employment than lockouts have, and if this year is to be one of disaster to the wage-earners the fault will be their own. During the past spring business has been slowly rallying. It was getting a fair start

GROCERIES—Wholesale Prices Current.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
TEAS—	\$ c. \$ c.	MOLASSES—	\$ c. \$ c.	Pepper, black.....	\$ c. \$ c.	ROOT BEER EXTRACT	\$ c. \$ c.
Yokohama & Hogo Jap	0 00 0 00	Sugar house...barrel	0 01 0 01	" white.....	0 14 0 15	Adams' Root Beer Ex-	0 00 0 00
Choice to choicest...	0 30 0 35	Cuba.....punit	0 27 0 27	Mustard...4-lb. jars	0 75 0 90	tract 16 size, per doz.	0 00 0 00
Fine to finest.....	0 20 0 22	Trinidad.....	0 27 0 29	" 1-lb. "	0 23 0 25	Adams' Root Beer Ex-	0 10 0 10
Medium to good med.	0 11 0 12	Barbadoes.....	0 28 0 32	" D.S.F. 1-lb. tins	0 40 0 00	tract 16 size, per gro.	0 00 0 17
Common to good com	0 11 0 12	Porto Rico.....	0 26 0 27	" 1-lb. "	0 40 0 00	Adams' Root Beer Ex-	0 00 0 21
NAGASAKI JAPANS—				" 1-lb. "	0 45 0 00	tract 25 size, per doz.	
Thin Gunpowder Leaf	0 19 0 22	SYRUPS per lb.—		RICE—Bassell & Arcau.		Adams' Root Beer Ex-	
Coarse do.....	0 18 0 21	Extra bright.....	0 00 0 02	" Crystal " Rice per 25	1 35 1 35	tract 25 size, per gro.	
Low grades.....	0 16 0 17	Bright.....	0 02 0 02	" Crystal " Rice per 50		MATCHES—	
Y. HAYSON, Moyunokinds		Medium.....	0 11 0 02	lb. bag.....	2 61 2 60	Nabob's Matches.....	3 50 0 00
Goose Leaf.....	0 00 0 00	Dark.....	0 00 0 00	Patna.....per lb	0 01 0 05	Stoniboot.....	3 70 0 00
Extra firsts.....	0 40 0 45	FRUITS—		Carolina.....	0 08 0 05	Eddy No. 1.....	1 20 0 00
Firsts.....	0 35 0 40	London.....	2 65 2 75	Small Sago.....	7 04 0 01	Telephone.....	4 00 0 00
Seconds.....	0 20 0 30	Imperial Cabinets.....	0 00 0 20	Large.....	0 01 0 05	Parlor.....	75 0 00
Thirds.....	0 15 0 18	Black Baskets.....	0 00 0 50	Flake Tapioca.....	0 07 0 08	SALT—	
INDIANIS & GUNPOWERS		Dechas.....	6 30 0 60	Med Pearl.....	0 07 0 08	Liverpl, per bag, eleven	0 46 0 50
Pea leaf.....	0 28 0 32	Saltanas.....	0 09 0 11	Seed.....	0 07 0 07	Canadan, in small bags	0 00 0 00
Firsts.....	0 30 0 35	Eleme.....	0 00 0 02	European do. do.	0 07 0 07	Factory-filled, per bag	2 50 3 25
Seconds.....	0 20 0 25	Valencia.....	0 04 0 06	VERMILION domestic	0 07 0 15	BAKING POWDER.	
Lower grades.....	0 16 0 18	" Layers.....	0 00 0 06	Maccaroni.....	0 00 0 05	" COOK'S FRIEND."	1 20 1 25
CONGOU TEAS, China—		Curranis.....barrels	0 01 0 01	Italian.....	0 13 0 0	(In Paper Packages.)	
Choice to choicest...	0 35 0 37	" Vostrian, case	0 05 0 07	CANNED GOODS—		Size No. 1 in 2 1/2 doz boxes	Per Doz
Fine to finest.....	0 24 0 35	Prunes.....cask	0 11 0 11	Tomatoes No. 3 tins	0 80 0 85	" 10 " 4 doz boxes	2 10
Medium to good med	0 22 0 30	" Bosnia	0 00 0 00	Corn.....	0 85 0 90	" 12 " 6 do "	0 80
Lower grades.....	0 16 0 18	DATES—New...	0 05 0 05	No. 2 Corn, Sterling	0 00 0 00	" 12 " 6 do "	0 70
Ceylon and Assam.....	0 16 0 18	Old.....	0 06 0 06	" 2 Corn, Yarmouth	1 49 1 49	" 3 " 4 do "	0 45
Choice Pekoe Indiau.	0 31 0 40	Mats.....	0 00 0 00	Salmon, B.C.....	1 25 1 27	"COOK'S FAVORITE."	
Pekoe Java.....	0 30 0 35	NUTS—		Lobsters.....	1 75 1 75	1 lb. tins, 4 doz. ca-o	0 95
B.oken Leaf.....	0 25 0 30	Almonds, Taragona.	0 13 0 14	4 tins Sardines.....	0 09 0 11	" 3 " "	1 40
FANCY TEAS—		Walnuts, Bordeaux.	0 09 0 11	1 tin "	0 16 0 20	" 4 " " round.	2 30
Scented Orange Pekoe.	0 35 0 50	Greenble.....	0 12 0 14	Hackerel per case.....	4 00 4 25	" 5 " " square.	2 40
Scented Capers.....	0 20 0 31	Marlot.....	0 10 0 10	STARBUCK'S		" 1 " " round.	7 00
COFFEES—		Filberts.....	0 09 0 13	Heuson's No. 1 white	0 05 0 06	" 2 " "	11 00
Mocha.....	0 23 0 27	Braxils.....	0 17 0 18	" 2 "	0 00 0 04	" 3 " "	23 00
O. G. Java.....	0 25 0 35	Peanuts (roasted).	0 08 0 10	" 1 Corn	0 00 0 07	" 4 " "	11 00
Java.....	0 20 0 25	Pecans.....	0 00 0 00	" 2 "	0 06 0 06	2 1/2 lb. pails or boxes, 15c lb.	0 15
Maraacibo.....	0 19 0 21	SPICES—		Ontario.....	0 03 0 09	Imperial 100 cans.....	1 40
Jamaica.....	0 19 0 21	Cassia, in bales.....	0 07 0 10	Braunford No. 1 white	0 04 0 05	" 4 oz. "	1 35
Santos.....	0 20 0 20	Macis.....	1 00 1 10	" 2 Corn	0 00 0 07	" 6 oz. "	1 85
Plantation Ceylon.....	0 00 0 00	Cloves.....	0 15 0 17	SAPOLIO in 1 or 1/2 gross	0 00 0 00	" 8 oz. "	2 45
Rio.....	0 20 0 21	Nutmegs.....	0 50 1 00	boxes.....	0 00 11 20	" 12 oz. "	3 70
SUGARS—Yolo's refined		Jain. Ginger, bleached	0 26 0 21	VINEGAR.....	0 41 0 00	" 16 oz. "	4 70
Low grade.....	0 31 0 35	umb'ch'd	0 16 0 18	Cote d'or.....	0 35 0 00	" 2 1/2 oz. "	11 20
Medium.....	0 31 0 35	Cochin " "	0 15 0 18	Crystal pinking.....	0 28 0 00	" 4 lb. "	13 00
Bright.....	0 41 0 44	African " root	0 07 0 08	W. W. XXX.....	0 39 0 00	" 5 lb. "	17 50
Granulated.....	0 31 0 04	Allspice.....	0 07 0 08	W. W. XX.....	0 25 0 00	Empire	
Paris lumps.....barrel	0 00 0 00			W. W. X.....	0 20 0 00	3 doz. 8oz. cans	1 25
Extraground.....boxes	0 00 0 00					2 and 3 " 16oz. cans	2 40
						1 and 1 " 5lb. cans	12 00

when the coal and coke strike occurred and stopped the iron business and checked almost every everything else. That has been settled without credit or advantage to the strikers, and the men involuntarily thrown out of work get nothing. Now the Pullman boycott throws out of employment a great number of men, and not only interrupts industries, but deters men from extending their business and giving employment to labor. The strikers may throw vast numbers of industrious men out of work, and may put the inhabitants of cities on a short allowance of food, but they cannot compel capitalists to employ workmen at loss, and the capitalists can survive idleness much longer than the workmen can. If the workmen will take their share of the burdens of the bad times there will be a general improvement, but if they refuse we shall have last winter over again.—N.Y. Commercial Bulletin.

Messrs. D. McCall & Co., have issued a circular to the trade announcing that their travellers are leaving with samples for the fall season. This firm is so thoroughly well established, and so favorably known throughout Canada—Mr. Blackley being a very popular personage with buyers—we need only say that, an inspection of their goods will convince any one that their avowed aim to, "lead and not follow," has been highly successful, as they stand prominently in the van of the millinery business.

FINANCIAL.

Considerable satisfaction is felt in the States that the great strike there has not had the adverse effect on business or on securities, which was feared. That serious

injury has been done to some of the railways, and that more is probable, is undoubted. But, as there is a more hopeful outlook generally for business, manufacturers reporting a return to normal conditions, and a large harvest being reaped, the strike disturbances will not check this improvement to any appreciable extent. The Government has decided to extend its note issues by 5 millions, it will, however, not decrease the ratio of gold to be held, the stocks of which indeed were amply sufficient to justify one-half this increase under this Act. It looks as though this were being done to help in providing funds for an increase of railway subsidies by \$3,124,000. With Consols over par and call loans in London for 1/2 to 1/4 per cent, we should judge this to be a good time to float civic loans in that market, as there is a plethora of money seeking an outlet. Some trouble has arisen between Mr. Alton F. Clerk, the well known broker, and one of his clients. Such disputes occasionally arise out of dealings on "Change, especially when persons not familiar with such business risk their money and lose it, the blame for which they are apt to place on the broker. We have every confidence in Mr. Clerk clearing himself from blame in the matter alleged against him.

The bank statement for June reaches us as we are going to press, a singularly common occurrence which the almanac does not explain. The receipt of this document by a morning paper some many hours ahead of others, is not explained either by ordinary postal arrangements.

MONTREAL CLEARING HOUSE.

Total for week ending	Clearings.	Balances.
July 19, 1894.....	\$12,252,665	\$2731,789
Cor. week 1893.....	11,497,921	1,758,925
" 1892.....	12,830,573	1,973,346
" 1891.....	9,765,688	1,315,078

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

Atchafson, Top. & Santa Fe Ry.....	41	41
Can. Pacific.....		
Canada Southern.....		
C. E. & Quincy.....	75 1/2	75 1/2
C. C. C. & St. L.....		
Commercial Cable.....		
Delaware & Hudson.....	104 1/2	104 1/2
Delaware Lack. & West.....		
Erle.....	14	13 1/2
Ill. Central.....		
Lou. & Nash.....	45 1/2	45 1/2
Lake Shore.....	122 1/2	130 1/2
Manhattan Consolidated.....	116 1/2	113 1/2
Missouri Pacific.....	26 1/2	26
North American.....		
North Pacific.....		
Do. Pref.....	14 1/2	13 1/2
New Jersey Central.....	104 1/2	106 1/2
Northwest.....	105 1/2	105
N.Y. & N. Eng.....		
N. Y. Central.....	97 1/2	97 1/2
Omaha Com.....	36 1/2	36 1/2
Pacific Mail.....		
Reading, Philadelphia.....	17 1/2	17 1/2
Rich. Term.....	12 1/2	12 1/2
Rock Island, Chicago & Pac.....	67 1/2	67 1/2
St. Paul, Chicgo, Minn.....	59 1/2	59
St. P., Minn. & Man.....		
Tex. Pac.....		
Union Pac.....	10	10
Wabash.....		
Do. pref.....	14 1/2	14

Drugs and Chemicals, Paints, Oils, Glass, &c

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
DRUGS & CHEMICALS				PAINTS, Etc.			
Acid carbolic cryst, med	0 45 0 55	White lead, pure, 25 to 100 lbs.	0 00 0 00	Plagnol	3 75 4 00	Dry bones per ton	10 00 18 00
Alum, Cape	0 15 0 18	White lead, kegs	5 25 6 25	Barrett, } plus, 4 doz	4 20 4 50	Horse hair	0 20 0 25
Alum	1 35 1 40	No. 1	4 75 4 75	Barrett, } plus, 2 doz	1 75 2 00	Cattle hair	0 12 0 15
Borax, xils	0 10 0 11	No. 2	4 50 4 50	Spirits turpentine	2 50 3 00	Upholstering flax	0 03 0 04
Bleaching powder	2 25 2 50	No. 3	0 00 1 25		0 50 0 51	Flax waste	9 01 9 02
Blue Vitriol	0 00 0 00	dry	5 00 5 00	COAL OIL			
Brimstone	2 20 2 50	Red lead	0 04 0 10	Car lots in store	0 11 0 11	Cements, Fire Bricks, Etc	
Brom. potass	0 54 0 55	Venetian red, English	1 50 1 75	Broken lots	0 12 0 12	Quotations furnished by W. McVALLY & Co.	
Camphor, Eng. ref	0 70 0 75	Yellow ochre, French	1 25 3 00	American in car lots	0 00 0 16	PORTLAND CEMENTS	
Castor oil	0 09 0 09	Whiting, London, wash'd Paris	1 15 1 25	5 bbls	0 00 0 17	Belgian Bricks	
Caustic soda	2 20 2 50	Portland cement, bri	2 10 2 25	10 bbls	0 00 0 17	English "	
Citric acid	0 75 0 80	Roman cement, bri	1 30 2 05	single bbls	0 00 0 17	Newcastle "	
Copperas, per 100 lbs	0 28 0 45	Fire bricks, per M	15 30 20 00	Prime white, car lots	0 00 0 00	FIRE BRICKS	
Croton tartar	1 25 1 45	OILS		5 to 10 bbls	0 00 0 00	Scotch Bricks	
Epsom salts	2 00 2 25	Cod oil, Newfoundland	4 36 0 37	1 bri	0 00 0 00	English	
Ext. logwood, best	1 50 1 75	Hullfax	0 31 0 31	GLASS			
ordinary	0 20 0 20	Gaspé	0 35 0 35	United inches, 00 to 25	1 35 1 35	Caledonia Plaster	
Glycerine	0 45 1 25	S. R. pale seal	0 43 1 40	25 to 40	1 45 1 45	Scotch Sewer Pipes 4, 6 in	
Gum Arabic, per lb	0 55 1 00	Cod liver oil	0 60 1 75	41 to 50	3 25 3 25	" " " 9, 12, 15, 18	
Gun Trag	0 60 0 80	(Distributing prices)	0 28 0 40	51 to 60	0 00 0 01	Discount 10 p.c. to 25 p.c.	
Indigo, Madras	1 05 1 75	Cod oil, Newfoundland	0 35 0 37	60 to 60	0 00 0 00	Roman Cement per cask	
Morphia	0 12 0 13	Hullfax	0 37 0 37	60 to 60	0 00 0 00	Pressed Red Bricks per m	
Madder, best	0 08 0 09	Gaspé	0 37 0 47	60 to 60	0 00 0 00	Vitrified Stables & Coach	
ordinary	0 08 0 09	S. R. pale seal	0 45 0 47	60 to 60	0 00 0 00	House Bricks per m	
Oplum	4 50 0 00	Cod liver oil	0 00 0 00	60 to 60	0 00 0 00	COTTON WASTE	
Oxalic Acid	0 10 0 12	extra	1 49 1 50	60 to 60	0 00 0 00	Furniture Polishing	
Phosphorus	0 50 0 90	No. 1	0 90 0 95	Tarred felt, per 100 lbs	1 75 2 00	White No. 1	
Potash bichromate	0 8 0 10	Linseed, raw	0 30 0 60	Do. sheathing	1 45 1 45	" " 2	
Potash iodide	3 75 4 00	boiled	0 63 0 60	Roof pitch, per bri	2 60 2 75	Colored No. 1	
Quinine	0 35 0 45	Olive, pure	1 10 1 15	Coal tar, per bri	2 30 3 25	" " 3	
Soda ash	1 50 2 00	machinery	0 05 1 05	Mixed country rags	0 01 0 01	Car Box Wn-10	
Soda bicarb	1 04 1 04	extra, qt. per case	0 60 3 25	Old rubber shoes	0 01 0 02	Electric Longstock per lb	
Sul soda	1 04 1 04	fls	2 50 2 60				
Strychnine	1 10 1 10	" plus	3 75 3 10				
Tartaric acid	0 45 0 50	Lucca, disks	6 50 7 00				

Western Union	84	85 1/2
Sugar Heilbery	102	102 1/2
Lead	33	33 1/2
Gas, Chicago	74 1/2	75
Gen. Electric	56 1/2	56 1/2
Toledo, Ann Arbor & Nor. Mich		
Rubber		

MONTREAL STOCK EXCHANGE.

Messrs. Meredith and O'Brien, stock brokers, 10 St. Sacramento street, report the closing prices on the local stock exchanges as follows:

Stock	Sellers	Buyers
Can. Pacific Railway	65	65 1/2
Duluth Com	6	5
Duluth pd	16	15
Grand Trunk 1st Pref.	37 1/2	
Wab. pd	15	13
Commercial Cable	140	139 1/2
Montreal Telegraph Co.	139	145 1/2
Richelleu & Ontario Co.	75	72
Street Railway Co.	149 1/2	149 1/2
New Stock	14 1/2	14 1/2
City Gas Co.	17 1/2	19 1/2
Bell Telephone	115	112
Bell Tel, new	142	142 1/2
Royal Electric Co.	135	125
Int. Coal	60	
North West Lund C. pr. f.	5 1/2	
Montreal Cotton Co.	125	117
Dom. Cotton Co.	110	105
Colored Cotton Co.	55	45
Merch. Mfg. Co.	125	
Loan & Mortgage Co.	142	130
Montreal 4 p. c. stock	100	97

BANKS.

Montreal	222	219
Ontario	115	
Peoples	125	123
Molson	168 1/2	
Toronto	225	
Jacques Cartier	120	
Merchants		162
Eastern Townships	140	
Quebec		125
Union	103	
Commerce	14 1/2	137 1/2
Merchants of Hullfax	154	157
Ville Marie	90	
Hochelex	150	125
Nationale		69

BONDS.

C. P. R. Land Grant 5s.		1 1/2
Canada Central 6s.	110	110
Champlain & St. Law. 6s.	110	
Domination Cotton 6s.		100
Canada Colored Cotton 6s.	98 1/2	97 1/2
Bell Tel.		100

*Ex-div.

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BELL TEL. 2996.

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Nickel, Brass or Copper Plating.

BRASS CHANDELIERS & HANGING LAMPS
REFINISHED AND LACQUERED.

COPPER OXIDIZING, COPPER BRONZING.

"To discontinue an advertisement," says ex-Postmaster General J. J. Wainwright, one of the largest advertisers in the world—and naturally enough, one of the most successful business men—is like taking down our sign. If you want to do business, you must let the people know it. I would as soon think of doing business without clerks as without advertising."

The Bank of Montreal has taken up the city of Belleville bonds for \$75,000, at 4 1/2 per cent. The transaction retires debentures paying 7 per cent, so the city saves largely, and proposes devoting the saving towards a sinking fund. Mayor Wainwright and Ald. Diamond have been very deservedly complimented on the arrangement.

ALWAYS ASK FOR
ROWE'S
Ginger Ale,
Soda Water
and Cider,
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MONTREAL.
Telephone 2367

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Dominion Cotton Mills Co.
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MAGOG PRINTS.

A full range of PURE INDIGO PRINTS is now being shown to the trade.

ASK WHOLESALE HOUSES FOR SAMPLES.

All Goods Guaranteed and stamped "WARRANTED PURE INDIGO."

D. MORRICE SONS & CO.,
Montreal and Toronto,
Selling Agents.

Boots and Shoes, Leather and Hides.

BOOTS AND SHOES.				Name of Article	W ^h olesale.	Name of Article.	W ^h olesale
				LEATHER (at Ganontho)		HIDES AND SKINS	
				No 1 B. A. solo.	\$ 0 18	Bealf.	\$ 1 14
				" 2	0 13	Brush (cow) kid	0 15 0 13
				" ordinary solo.	0 15 0 17	Buff.	0 19 0 11
				Buffalo solo, No. 1.	0 11 0 15	Russets, light	0 35 0 40
				" 2	0 03 0 10	" heavy	0 25 0 30
				China " 1.	0 08 0 00	" No. 2	0 20 0 25
				" 2	0 18 0 19	Saddlery	8 00 9 20
				Zanzibar, No. 1.	0 16 0 17	Imitation French calf.	0 65 0 75
				" 2	0 00 0 00		
				Slaughter, " 1.	0 22 0 24		
				Harness, " 1.	0 20 0 21		
				Upper, heavy	0 22 0 24	Montreal Green Hides—	
				Upper, light	0 25 0 26	No. 1, per 100 lbs.	0 00 0 04
				Grained upper	0 25 0 26	" 2	0 00 0 03
				Scotch grain	0 25 0 26	" 3	0 00 0 02
				Kip skins, French	0 60 0 75	(Tanners paying 53 1/2 c)	
				" English	0 50 0 70	for sorted cured & ins'd	
				Canada Kip	0 30 0 40	Hamilton, No. 1, ins'd	0 00 0 00
				Hemlock calf	0 50 0 60	" 2	0 00 0 00
				" light	0 40 0 50	" 3	0 00 0 00
				French calf	0 15 0 16	Toronto, " 1	0 00 0 00
				Splits, light and medium	0 17 0 18	" 2	0 00 0 00
				" heavy	0 00 0 01	" 3	0 00 0 00
				" small	0 11 0 11	Chicago buff.	0 00 0 00
				Leather board, Canada	0 06 0 10	" steers	0 00 0 00
				Emmeled cow, per foot	0 15 0 17	" calfskins	0 00 0 00
				Pebble grain	0 09 0 14	" bulks	0 00 0 00
						Dry North west	0 00 0 00
						CMPS	1 00 1 15
						" sheepskins	1 00 1 25
						" calfskins	0 65 0 60
						" hantskins, per lb.	0 07 0 00
						Im. horse hides, each.	0 00 0 00

Flour, Grain, Provisions, Fish and Dairy Produce.

Name of Article.	W ^h olesale.	Name of Article.	W ^h olesale.	Name of Article.	W ^h olesale.	Name of Article.	W ^h olesale.
FLOUR		LARD—		MACKEREL, No. 3.	\$ 0 00	Tubs, No. 1	Per Doz 5 00
Pat & Winter	0 00 0 00	Lard Canadian	0 00 0 10	Green cod, large	0 00 0 00	" No. 2	7 00
Patent Spring	3 24 3 30	Eggs	0 18 0 18	" No. 1	0 00 0 00	" No. 3	
Straight Roller	2 70 3 05	Tallow, refined	0 15 0 15	Draft Fish	0 00 0 00	Washboards, Binnel	1 75
Extra	2 40 2 50	" rough	0 00 0 00	Dry cod	4 20 4 75	Nelson's Favorite	1 20
Superfine	2 45 2 50	JOHNSTON'S FLUID BEEF		Salmon, No. 1, barrels	14 00 15 00	Washboards, Waverley	1 60
Canada strong bakers	3 35 3 40	No. 1, 2 oz. tins	0 00 2 70	" No. 2	0 00 0 00	" XX	1 50
City strong bakers, 140		No. 2, 4 "	0 00 4 50	" No. 3	0 00 0 00	" X	1 30
lb. suets, per 150 lbs	3 40 3 60	No. 3, 8 "	0 00 12 33	" No. 1, tierces	20 00 21 00	Clothes Plus, full count	0 75
Oatmeal, Standard, Ung	1 10 2 00	No. 4, 1 lb tins	0 00 24 30	" No. 2	20 00 21 00	Mops & handles, Com'b	1 50
" Granulated	2 10 2 25	No. 5, 2 "	0 00 24 30	" No. 3	20 00 21 00	" Williams	2 00
Roll'd Meal	2 10 2 10	STAMINAL		" B. C. barrels	12 00 13 00	Butter Ladles	0 70 1 50
GRAIN—		2 oz. Bottles Staminal	0 00 2 50	Hubbut	0 00 0 00	" Bowls	0 20 0 21
Canada winter wheat	0 60 0 00	4 oz. "	0 00 5 00	BUTTER—		Scrab Brakes, French W	0 75 3 00
" white winter	0 00 0 00	8 oz. "	0 00 7 50	Creamery	0 18 0 19	Fibre	0 75 3 00
" spring No. 2	0 10 0 00	16 oz. "	0 00 12 75	" good	0 10 0 10	Stove Brushes	1 50 5 00
Hard Manitoba, No. 1	0 20 0 25	FLUID BEEF CORDIAL		Townships	0 15 0 17	Shoe	1 40 5 50
" No. 2	0 20 0 25	2 oz. Bottles	0 00 10 00	Brookville	0 14 0 16	BROOMS—	
Manitoba No. 3	0 10 0 10	MILK GRANULES		Morrisburg, new	0 14 0 16	Ex Carpet, 4 strings, fan-	4 40
Northern No. 2	0 00 0 00	In cases, 4 dozen	0 00 5 10	Western dairy, new	0 15 0 17	cy handles	
Oats	0 41 0 42	MILK GRANULES WITH		CHEESE— Finest color'd	0 00 0 00	Hard wood handles	
Barley	0 42 0 41	CREAS.		Finest white	0 01 0 01	Ex Carpet, 4 strings	3 45
Pears, per 60 lbs	0 07 0 08	In cases, 4 dozen	0 00 4 25	Medium grades	0 00 0 00	No. X Parlor, 3 strings	3 30
Hay	0 52 0 53	FISH—		WOODENWARE—		Louise, 3 strings	3 20
Corn	0 55 0 56	Labrad'r herrings No. 1	0 00 0 00	Pails, 2 hoop, painted	1 50	Extra Dairy, 3 strings	3 00
PROVISIONS—		Halves No. 2	2 00 2 00	" clear	1 80	No. 1 Gem, 4 strings	3 85
Mess pork, short cut	15 50 19 00	Cape Breton herrings	5 50 5 50	" 3	1 70	No. 2 Gem, 3 strings	3 15
" Western	0 00 0 00	Halves	0 30 0 00	" 4	1 70	No. 3 Gem, 2 strings	2 60
Hams, city cured	0 10 0 11	Mackerel, No. 1	0 30 0 00	" 5	1 70	No. 4 Gem, 2 strings	2 30
		No. 2	0 00 0 00	Tubs, No. 0	9 00		



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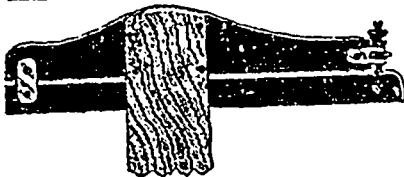
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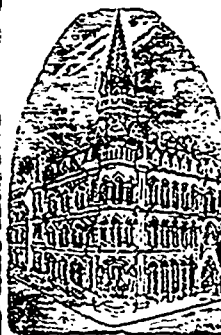
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SECURITIES.		LONDON
British Columbia, 1865, 4 1/2 p. c.		113 116
1877, 3 p. c.		93 96
Canada, 1 p. c. loan, 1885		109 109
3 p. c. loan, 1883		95 95
Debs 1884, 3 1/2 p. c.		103 000
Railway and other stocks.		
New Brunswick 4 p. c. 1889-91		105 000
Quebec Province, 5 p. c. 1901		166
do do 1865 p. c.		107 107
do do 1919 4 1/2 p. c.		104
do do 1912 4 1/2 p. c.		160
Atlantic & North Western 5 p. c.		115
Can. 1st M. Bds.		121
Buffalo and Lake Huron 2 1/2 p. c.		100
do 5 1/2 p. c. 1st Mort.		133 137
2nd Mort.		
Can. Central 5 p. c. 1st M. Bds.		104 105
Int. guar. by Gov.		
Canadian Pacific \$100		741 741
Grand Trunk, Georg Bay, & Co 1st M.		103 106
Grand Trunk of Canada Ord stock		61 6
2nd. equit. mtg. bds. 6 p. c.		125 127
1st. prof. stock		391 391
2nd. prof. stock		27 27
3rd. prof. stock		15 15
5 p. c. perp. d. b. stock		117 000
4 p. c. perp. d. b. stock		85 000
Great Western sh. r. 5 p. c.		115 000
6 p. c. bds.		102 000
Hamilton and N. W.		102 000
M. of Canada Stg. 1st. ord. 5 p. c.		105 105
Montreal and Cham. r. 5 p. c.		
1st mtg. bds.		99 000
Montreal & Sorel, 1st mtg. 6 p. c.		15 20
N. of Canada, 1st mtg. 9 p. c.		194 100
Northern Extension, 5 p. c. pref.		
Quebec Central, 5 p. c. 1st Inc. Bds.		21 23
R. G. & B. 4 p. c. bonds, 1st Mort.		00 000
W. H. Grey & Bruce, 7 p. c. Bds.		10 000
1st Mort.		
St. L. & S. and Ont. 6 p. c. Bds.		100 102
Municipal Loans.		
City of London (Ont) 1st prof 5 p. c.		99 101
City of Montreal stg. 4 p. c.		00 102
1874		000 000
City of Ottawa 6 p. c. stg.		102 104
redeem 1891.		106 106
1901.		114 118
1885.		103 105
1895.		113 115
City of Quebec, 6 p. c. con.		104 102
4 1/2 p. c. redem. 1893		113 115
1874, redem. 1888		113 115
City of Toronto, 6 p. c. stg. 1897.		100 100
6 p. c. stg. con. deb., 1899-00.		1 4 117
5 p. c. gen. con. deb., 1919.		112 114
4 p. c. stg. bonds, 1921-23.		101
City of Winnipeg, deb., 1914 5 p. c.		11
deb. scrip, 1907 6 p. c.		119 119
Miscellaneous Companies		
Canada Company		321 321
Imperial North-West Land Co.		24 24
Hudson Bay		131 131

*Ex-div.

The rubber business in common with all other lines feels the paralyzing effects of the anarchist strikes and rioting in connection with the railroad troubles. Of course these troubles cannot long continue but no one can tell to what extent the destruction will go before the common sense of the people asserts itself and the rule of law is restored. Every strike and interruption of wage earnings means just so much taken from the purchasing power of the people and so much loss of general business. While the troubles continue dealers are more cautious than ever about buying. In spite of this drawback, however, the detailed orders are coming for rubbers in good volume and the companies are all working full time with a view to getting as much of product as possible delivered before the time limit for the extra discount. At the present rate

Timber, Wool, Raw Furs, Wines and Liquors.

Name of Article.	W/lesale.	Name of Article.	W/lesale.	Name of Article.	W/lesale.	Name of Article.	W/lesale.
TIMBER, LUMBER, &c.	\$ c. \$ c.	Pulled, C Super.....	\$ c. \$ c.	Glenmore.....	\$ c. \$ c.	CLARET & BURGUNDIES	\$ c. \$ c.
Ash, 1 to 4 inch, M.....	13 00 18 00	Chillan merino.....	0 00 0 00	Glenfalloch High'd gal.....	3 40 3 40	J. Calvet & Co. Vintage	7 00 30 00
Birch, 1 to 4 inch, M.....	15 00 25 00	" mestaysa.....	0 00 0 00	London GIN—	8 50 8 50	Wines.....	7 00 20 00
Basswood.....	12 00 20 00	Cape.....	0 14 0 16	Vaughan, Jones D. G pt.....	7 50 0 00	Nath. Johnson & Sons,	7 00 25 00
Walnut, per M.....	20 00 00 00	Australian.....	0 00 0 10	Nicholson's Old Tom pts.....	8 75 0 00	Barlon & Gueatier	7 00 20 00
Butternut, per M.....	22 00 00 00	WINES and LIQUORS.		Sir Robert Burnett pts.....	7 50 0 00	Spruits—Canadian,	
Cedar round, 1 1/2 in. ft.....	00 00 00 00	ALES—English qts.....	2 50 2 55	HOLLAND GIN—		Club 1850 5 year old qts. ca.	8 75 0 00
Cedar flat.....	00 00 00 00	Base's "Bull Dog" pts.....	1 65 1 67	Jno. De Kay per case red.....	10 50 10 50	" 1880 " " flusks.	9 25 0 00
Cherry per M.....	00 00 50 00	Brand.....	1 40 1 65	A. C. A. Nolets, per gal.....	2 70 2 75	" 1880 " " "	9 25 0 00
Elm, soft, 1st.....	15 00 17 00	Domestic pts.....	0 85 1 35	" Monogram" case red.....	9 50 9 99	Imperial 1850 Qts. cases	7 75 0 00
" rock.....	25 00 30 00	Stout—Dublin qts.....	1 50 1 62	" green.....	5 00 5 25	" 1881 1881 Wines cases	8 25 0 00
Hemlock, M.....	9 00 17 00	Guinness "Pelleau" qts.....	2 40 2 50	CHAMPAGNE—		Club Rye 8 1/2 in. blk. per gal	3 31 0 00
Tamarac.....	9 00 12 00	Brand.....	1 50 1 50	G. H. Munam, E. Dry pts.....	33 00 0 00	Imperial '86.....	2 65 0 00
Maple, hard, 2.....	20 00 21 00	Domestic pts.....	0 70 0 10	" D. Ve'nny qts & pts.....	28 00 20 00	Gooderham Rye '87 qts. ca.	7 25 0 01
" soft, M.....	16 00 18 00	Brandy—Heny gal.....	12 00 12 50	Pommery, q s & pts.....	31 00 33 00	J. P. Wiber & Co. 45 o. p.	3 41 0 00
Oak M.....	40 00 00 00	Barnett & Pils. gall.....	4 00 7 00	Piper Heidsieck, qts & pts.....	28 00 30 00	" " 50 o. p.	3 49 0 00
7 1/2 in. select, M.....	22 30 25 00	V. S. O.....	14 00 15 00	Perrier-Jouet.....	31 00 33 00	" Rye 25 u. p.	1 89 0 00
2nd quality, M.....	35 00 40 00	V. S. O. P.....	15 00 16 00	Gold Luck Sec.....	31 00 32 00	" Rye 25 u. d.	3 49 0 00
Shipping culls.....	13 00 16 00	Bisquit, Dubouché, gal.....	4 00 4 25	Louis Roederer.....	29 00 31 00	Corby, 50 o. p.	3 49 0 00
Mite culls.....	8 00 10 00	Renault & Co.....	3 95 4 15	Louis Duvay, E. D. pt & gal.....	13 50 14 50	Rye, 25 u. p.....	1 88 0 00
Laly, M.....	1 50 1 90	Quanth & Cie.....	3 95 4 15	Vin de Princes.....	21 00 25 00	BITTERS—	
Spruce, 1 to 2 inch, M.....	10 00 12 00	Doctors' special Brandy.....	11 00 0 00	Vin d'Elite.....	18 00 19 00	Bernard's Orange.....	5 50 0 00
" culls.....	4 50 6 00	IRISH WHISKIES—		SHERRY—		Angostura, case 2 doz.....	14 00 15 00
Shingles, 1st quality.....	1 50 3 00	J. Jameson & Son, qts.....	9 50 10 00	Pedro Domecq, per gal.....	1 90 7 00	MINKAL WATERS—	
" 2nd.....	1 25 1 50	" " ".....	10 25 10 50	Isivsons.....	2 10 5 75	Natural-Apollinaris, qts.	
RAW FURS—		Geo. Roe & Co.....	9 25 10 00	Sluckenzle.....	2 30 6 50	50 bottles.....	7 50 0 00
Beaver per lb.....	5 00 5 00	Dunville & Co.....	9 25 10 25	POIRS—		Natural-Apollinaris, pts.	10 50 0 00
Beaver per skin.....	12 00 18 00	Rush Mills.....	10 00 10 50	Mackenzie, Driscoll & Co.	2 40 6 00	Huyard James, qts. 5 bot.	3 40 0 00
" Medium.....	7 00 12 00	Ranacher.....	9 50 10 00	Thos. G. Sandeman &		" " 50 " 12 00 0 00	
Beaver cub, per skin.....	3 00 4 00	Kitty Scotch.....	9 75 0 00	Sons, per gal.....	2 60 6 00	Fredrichhall, qts. 25.....	8 00 0 00
Fisher.....	3 00 4 50	Aberdeen.....	10 00 0 00	to te & Baker.....	2 10 4 00	" pts. 50.....	12 00 0 00
Fox, red, per skin.....	1 50 1 40	SCOTCH WHISKIES—		Graham's.....	2 30 6 00	Manufactured—	
" cross per skin.....	1 50 3 00	Hay, Fairman & Co., per	3 75 3 85	TARRAGONA—		Soda (Schwepps) pts. doz.	1 30 0 00
Lynx per skin.....	2 00 3 50	gallon, 11 op.....	7 25 8 25	Yaguire & Co. (Rens)	1 10 1 75	qts. doz.....	1 85 0 00
Marion per skin.....	1 90 1 00	Royal Eagle.....	3 90 4 00	Ormeau (Rens).....	1 15 1 50	Seltzer (English).....	2 60 0 00
Mink per skin.....	1 50 2 00	Sheriffs.....	9 75 10 00	MADEIRAS—		ard's Ginger Ale, doz.	0 00 0 45
Muskrat, winter.....	0 12 0 15	Mackie's R. O. Special.....	10 00 10 50	Cosart, Gordon & Co's per	3 50 10 00	ard's Super-Carbonat	0 00 0 30
Otter per skin.....	8 00 12 50	Islay Brand.....	8 00 8 25	gal.....		ard's Hop & Malt Nerve	0 00 0 00
Stacoon per skin.....	0 25 0 75					Tonic, pts.....	0 00 0 00
Stunk per skin.....	0 20 0 80						
WOOL—							
B. A Scoured.....	0 29 0 39						
Scotch Washed.....	0 00 0 00						
" greasy.....	0 00 0 19						
Northwest.....	0 12 0 11						
Pulled, B super.....	1 00 0 00						

of progress it looks as though fully two-thirds and possibly three-fourths of the season's supply would be delivered before the expiration of the time limit. The late ones will have no reason to complain when called upon to pay the extra price.—"Boot and Shoe Recorder."

British imports from Canada have increased \$3,473,300, or 40 per cent., in the past six months, as compared with the same period of 1893. The chief increases are: Sheep, \$90,000; bacon, \$285,000; hams, \$25,000; butter, \$15,000; cheese, \$190,000; eggs, \$7,500; fish, \$1,390,000 wood, \$1,300,000. Exports from Great Britain to Canada during the same period decreased 28 per cent. For June alone the imports increased 25 per cent., and the exports decreased 37 per cent.

The twenty-fifth annual meeting of the Dominion Telegraph Co., was held at Toronto st., on 11th inst., Mr. Swinyard, president, occupying the chair. The report of the directors was adopted, when the following gentlemen were elected directors for the ensuing year: Thomas Swinyard, Esq., Sir Frank Smith, General Thomas T. Eckert, Charles A. Tinker, Esq., A. G. Ramsay, Esq., Henry Pellatt, Esq., Hector Mackenzie, Esq., Thomas F. Clark, Esq., and Thomas R. Wood Esq. At a subsequent meeting Mr. Swinyard was re-appointed president and Sir Frank Smith, vice-president.

The Outlook, Dr. Lyman Abbott's organ, has the following pithy remarks on the railway strike: "The issue is not whether the Pullman Car company ought to have submitted to arbitration the question what wages it should pay its employees. It is whether the A. R. U. shall determine when, and under what con-

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ditions, on what railroads and in what sort of cars the people of the United States may travel. The Pullman Car company decided that they could not afford to pay the former rate of wages to their employees. Their employees decided that they could not work for less. Thereupon the Pullman Car company decided that it would cease work for the present. For this avowed reason and for no other, the A. R. U., an organization of switchmen, brakemen, firemen and a few engineers and conductors, has decided that no railroad shall carry any Pullman car on its train until the Pullman Car company re-opens its works and re-employs its workmen. We repeat that the issue now is not between the Pullman Car company and its employees; it is not even between the great railroads and their employees; it is between the A. R. U. and the American people. The issue has only to be stated in another form to be perfectly clear. Suppose the railroad employees had asked congress to pass a law prohibiting all use of Pullman cars on Interstate commerce lines until the Pullman company re-opened

its works and re-employed its workmen; with what decision would the proposition have been received! But what they would have then attempted to do by lawful means they are now attempting to do by unlawful means, that is the whole difference.

Owen Sound was connected on 11th inst., with the Grand Trunk system by a branch line, towards which the town gave a subsidy of \$75,000. The town has now both the C. P. R., and G. T. R., at its service. On the first train to enter there were a large number of leading citizens.

An American paper thus ridicules the red tape system of calling out troops to protect the peace, and guard property: The President must wait for the Governor, the Governor must wait for the Sheriff, and the Sheriff must wait for the Mayor, and until the Mayor invokes aid to supplement the police the destruction of property much of which belongs to non-residents, and the interruption of mails and of inter-State commerce must continue. This is nonsense."

[Agate Measurement.]

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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	118 1/2
Canada Life.....	2,500	Feb..... Aug.	400	50	.....
Citizens' Fire, Life and Accident.....	11,820	10 Sept. by-yrly	85	15	.....
Confederation Life.....	5,000	Jan..... July	100	10	201 2/3
Western Assurance.....	25,000	Jan..... July	40	20	153 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 Company of North America	13,372	15 July 15 Jan	50	10 50	109 1/2
Sun Life Assurance Company.....	5,000	Jan. July	100	12 1/2	240
Federal Life Assurance Company.....
Manufacturers' Life.....
La Canadienne Life.....

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				Market value per paid-up share.
Atlas Assurance Co.....	24,000	£50	6	£23 7s 6d.
British and Foreign Marine.....	67,000	20	4	£214 £224
Caledonian.....	.....	.....	.....	£22 2s 6d.
Commercial Union Fire, Life & Marine.....	50,000	50	5	£231 £231
Edinburgh Life.....	5,000	100	15	.....
Fire Insurance Association.....	100,000	£ 8	12 1/2	£1 £1
Guardian Fire and Life.....	20,000	100	50	£81 £ 91
Imperial Fire.....	91,000	20	5	£24 £24
Lancashire Fire & Life.....	124,408	20	2	£41 £41
Life Association of Scotland.....	10,000	40	8 1/2	.....
London Assurance Corporation.....	35,562	25	12 1/2	£18 £50
London and Lancashire Fire.....	10,000	10	1 7-20	£14 £15 1/2
Liverpool and London & Globe Fire & Life	215,610	10	2	.....
National Assurance Co. of Ireland.....	40,000	25	2 1/2	£58 £60
Northern Fire and Life.....	30,000	100	10	£27 £24 1/2
North British & Mercantile Fire & Life.	110,000	25	6 1/2	.....
Phoenix Fire.....	6,722	.....	.....	£27 £24 1/2
Queen Fire and Life.....	180,035	10	1	.....
Royal Insurance Fire and Life.....	95,515	20	3	£43 £41 1/2
Scottish Imperial Fire and Life.....	50,000	10	1	.....
Scottish Provincial Fire and Life.....	20,000	50	3
Standard Life.....	10,000	50	12	£34
Star Life.....	4,000	25	1 1/2	£35

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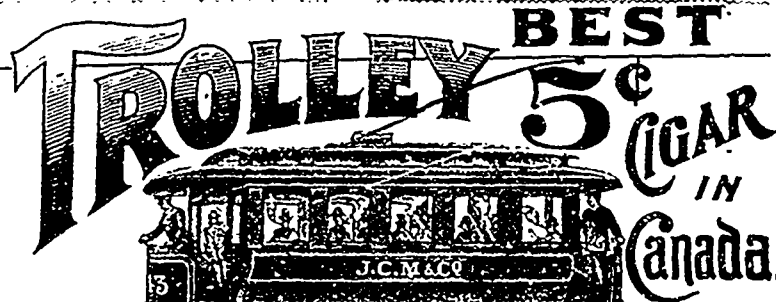
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Commercial House.

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St. Lawrence Hall. J. J. McGannan & Bro.

NAPANEE,

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Pacific Hotel.

Queen's Hotel. E. D. Lynch.

ORILLIA,

Orillia House.

Grand Central Hotel. E. C. Mcoro.

OSHAWA,

Queen's Hotel. Joel W. Ray.

OTTAWA,

Grand Union Hotel, Hugh Alexander and
Freeman I. Daniels. Rates \$2 to \$2.50.

Russell House. F. X. St. Jacques.

Windsor House. S. Daniels, prop.

OWEN SOUND,

Coulson House. W. H. Thuresson.

PAISLEY,

Hanna House.

PALMERSTON,

Royal Hotel. W. M. Leopard.

PEMBROKE,

Copeland House. T. & W. Murray.

PENETANGUISHENE,

Canada House. Jos. Cloutier.

PORT HOPE,

Queen's Hotel. A. A. Adams.

PORT ARTHUR,

Northern Hotel.

Bojega Hotel.

PORT COLBOURNE,

Commercial Hotel. A. Simpson.

PRESCOTT,

Daniels' Hotel. L. H. Daniels.

PRESTON.

Hotel Del Monte.

RENFREW,

Dominion House.

Ottawa House. Jas. Young.

SAULT STE. MARIE,

Algonquin House.

SMITH'S FALLS.

Union Hotel. John Gilroy.

ST. MARY'S

Kennedy's Hotel. Moir & Fleming.

ST. CATHARINES,

Grand Central Hotel.

Welland House. B. D. Voisard & Sons.

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Hutchinson House. Wm. Bromell & Co.

SIMCOE,

Battersby House. Wm. D. Battersby.

STAYNER,

Commercial Hotel. John D. McMillan.

STRATFORD.

Albion Hotel.

STRATHROY.

Queen's Hotel. Bishop & McPherson.

THOROLD.

Welland House. Mrs. Wm. Winslow.

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WINDSOR,

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BRITISH COLUMBIA.

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CLINTON.

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OFFICE BOARD OF TRADE,
MONTREAL.

I certify that MR. DUNCAN CAMERON has been duly appointed Weigher, Measurer and Gauger for the City of Montreal, and his certificate are receivable as prima facie evidence in all courts of Justice in this Province. I further certify that no other Weigher, Measurer or Gauger has been appointed by this Board.

GEO. HADRIEL, Secretary,
Montreal Board of Trade.

D. CAMERON,
City Weigher, Gauger and Measurer
14 St. Sacrament St., Montreal.
TELEPHONE No. 577.

STOCK & BOND REPORT.

NAME	Par Value	Capital Subscribed	Capital Paid-up	Rest.	Dy. last 6 mos.	Dates of Dividends.
BANKS						
Bank of British Columbia	243 1/2	\$2,920,000	\$2,920,000	\$1,333,333	31	April Oct
British North America	50	4,400,000	4,366,000	1,338,333	31	June Dec
Can. Bank of Commerce	200	6,000,000	6,000,000	1,900,000	31	June Dec
Commercial, Newfoundland	40	200,000	200,000	165,000	31	June Dec
Commercial, Windsor, N.S.	50	500,000	500,000	250,000	31	June Dec
Dominion	50	1,500,000	1,500,000	1,500,000	31	May Nov
Du Peuple	50	1,200,000	1,200,000	600,000	31	Mar Sept
Eastern Townships	50	1,200,000	1,199,000	500,000	31	Jan July
Hamilton	100	120,000	129,000	60,000	31	June Dec
Hochelaga	100	710,100	710,100	270,000	31	June Dec
Imperial	25	500,000	499,700	1,102,152	31	June Dec
Inques-Couche	25	500,000	500,000	250,000	31	June Dec
Merchants Bank of Canada	100	6,000,000	6,000,000	3,100,000	31	June Dec
Merchants Bank of Halifax	100	1,100,000	1,100,000	400,000	31	Aug Feb
Mobsons	50	2,000,000	2,000,000	1,200,000	31	April Oct
Montreal	200	12,000,000	12,000,000	6,000,000	31	June Dec
Nationale	50	1,200,000	1,200,000	300,000	31	May Nov
New Brunswick	100	500,000	500,000	250,000	31	Jan July
Ontario	100	1,500,000	1,500,000	315,000	31	June Dec
Ottawa	100	1,200,000	1,200,000	577,273	31	June Dec
People's Bank of N. B.	20	400,000	400,000	110,000	31	Jan July
Quebec	100	2,500,000	2,500,000	500,000	31	June Dec
St. Stephen's	100	200,000	200,000	45,000	31	April Oct
Standard	50	1,000,000	1,000,000	500,000	31	Jan July
Toronto	100	2,000,000	2,000,000	1,200,000	31	June Dec
Union Bank, Halifax	50	500,000	500,000	140,000	31	Jan July
Union Bank of Canada	50	1,200,000	1,200,000	280,000	31	Jan July
Ville Marie	100	500,000	470,500	100,000	31	June Dec
Western	10	50,000	50,000	5,000	31	April Oct
LOAN COMPANIES						
Agricultural Sav. & Loan Co.	50	60,000	67,132	92,000	31	Jan July
Brit. Can. Loan & Invest. Co.	100	1,620,000	322,412	60,000	31	Jan July
British Mortgage Loan Co.	100	400,000	400,000	42,000	31	Jan July
Building & Loan Assn.	25	250,000	250,000	100,000	31	Jan July
Canada Landed Nat. Inv. Co.	100	1,500,000	670,900	158,000	31	Jan July
Can. Per. Loan & Sav. Co.	100	5,000,000	2,600,000	1,502,252	31	Jan July
Canadian Savg. & Loan Co.	50	500,000	681,629	150,000	31	June Dec
Can. Can. Loan & Sav. Co.	100	2,000,000	1,900,000	250,000	31	Jan July
Dominion Sav. & Inv. Co.	50	1,000,000	918,241	112,500	31	15 Jan-Qtly
Farmers' Loan & Sav. Co.	50	1,000,000	611,439	112,500	31	May Nov
Freehold Loan & Sav. Co.	100	3,200,000	1,715,100	628,000	31	June Dec
Hamilton Provident & Loan	100	1,200,000	1,100,000	318,000	31	Jan July
Home Savings & Loan Co.	100	1,200,000	1,175,000	170,000	31	Jan July
Huron & Lambton L. & S. Co.	50	500,000	315,000	47,500	31	Jan July
Imperial Loan & Inv. Co.	100	628,550	628,550	105,000	31	Jan July
Landed Banking & Loan Co.	100	700,000	400,000	80,000	31	Jan July
Lon. & Can. L. & Agency Co.	50	5,000,000	2,000,000	500,000	31	15 Mar 15 Sep
London Loan Company	50	600,000	622,650	60,000	31	31 Dec 30 June
London & Ont. Invest. Co.	100	2,100,000	550,000	115,000	31	Jan July
Manitoba Invest. Assn.	100	100,000	100,000	3,000	31	Jan July
Manitoba Loan Company	100	500,000	500,000	111,000	31	Jan July
Montreal Building Assn.	50	500,000	500,000	111,000	0	Jan July
Montreal Loan & Mort. Co.	100	1,000,000	500,000	111,000	31	Mar and Qtr
Ont. Indus. Loan & Inv. Co.	100	400,000	314,221	155,000	31	15 Mar 15 Sep
Ontario Loan & Debit. Co.	50	2,000,000	1,200,000	415,000	31	Jan July
People's Loan & Deposit Co.	50	600,000	600,000	107,000	31	Jan July
Real Estate Loan & Deb. Co.	50	800,000	300,000	3,000	31	Jan July
Royal Loan & Savings Co.	50	200,000	170,000	57,000	4	Jan July
Union Loan & Savings Co.	50	1,000,000	670,500	215,000	4	Jan July
West. Can. Loan & Sav. Co.	50	3,000,000	1,700,000	200,000	4	8 July
MISCELLANEOUS.						
Canada Colored Cotton Mills Co.	50	1,000,000	1,000,000	.....	3	30 July 31 Dec
Dominion Telegraph Co.	40	2,000,000	2,000,000	.....	4	2 Jan and Qtr
Montreal City Gas Company	40	2,000,000	2,000,000	.....	6	15 Apr 15 Oct
Montreal City Pass. Ry. Co.	50	1,500,000	1,500,000	.....	4	5 May 5 Nov
Montreal Cotton Company	100	500,000	500,000	.....	4th	.....
Hochelaga & Ont. Nav. Co.	100	1,000,000	1,000,000	.....	3	9 Feb 15 Sept
Starr Mole Co. Halifax	100	200,000	200,000	3	March
Toronto City Gas Company	50	1,500,000	1,500,000	2 1/2	1 Feb and Qtr.

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

Stanley Hotel, Cor. Windsor and Osborne Streets.

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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 commercial travellers, \$2.00 per day.

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

Balmoral Hotel, 184 Notre Dame street

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

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SHERBROOKE
Magog House, Henry H. Ingram, Prop.

ST. HERMAS
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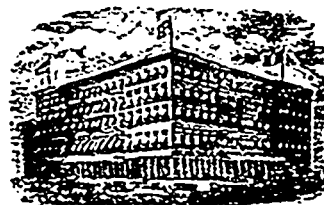
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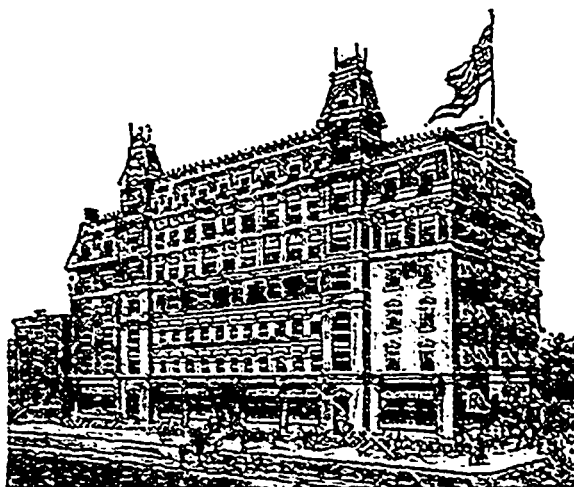
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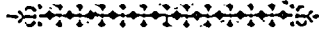
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