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British \& Foreign Marineinsco? Rellance Marine Ins. Co. - $\}_{\text {Liverpol. }}$ Open Pollcies granted to Importere and Exporters. EDWARD L. BOND, - General Agent for Canada montreal.

## 

$\left.\begin{array}{l}\text { Vol. 38. No. 22. } \\ \text { NEw Snims. }\end{array}\right\} \quad$ MONTREAL, TRIDAY, JUNE 1, 1894

Lsadng Wholesalo Honses.
MCNTVPE, SON \& CO, MA NUFACTIU'RERS'AGENTS :- IMPORTERS

## Dry*Goods

SPECIALTIES:
LINEINS, DRESS GOODS, KTD
GLOVRS AND SMALIWARES

## VICTORIA SQUARE,

 montreal.THE
OANVILEE ©LATE COMPANY
DANVILLEE, P.Q.,
hanuractuners of alle kinds of
Slate gioos, poofing slate Finest Qunlity Unfading Blue
SOHOOL: SLATES, Blackboards, Mantel Stock, Steps, Window Sills, Hearths, Floor Tiles, Wash Tubs, Sinks, Etc.
Estimates Furnished to Builders, Contractors and Plumbers.
PRICES ON APPLICATION.
Moutpeal felt hat Works
1878-PARIIS ExHBITIION-1878.
Prize Medal A.warded for our manufacture of 'Felt Hats.
We are now prodicing overy description of FUTR and WOOL SOFT FELITHAIS, and can supply the trado below enrrent rates, as our raditho to
FUR GOODS Of Our own
PLƠSH OLOTH AND SCOTOR OAPS,
GLOVES AND IIITTS Of Engligh
GLO and Domestic Manufactnre.
Moccasins, Snowshoes, Fancy Slelgh Robes, Buffalo, \&c.
To'Manufacturers.-We have a larye atock of Seal, Persian Lamb and other ekine,
JAMES CORISTINE \& CO.
Warehouse: 471 to 477 st. Paul st., MONTREAL.

Leading: Wholesale Honses.
John $*$ Macdonald $* \& *$ Co.
TO THE TRADE.

## SEASONABLE GOODS.

Men's Rubber Coats, 'IMen's Parametta Coats, extra long. Capes-in Black, Brown, Fawn, Navy
Ladies' Rubber Circulars, latest shapes and styles, Men'siumbrellas, all quali-tiespand-specirl value. Rubber Travelling Rugs.
Orders solicited.
Filing letter orders a specialty. MONTREAL OFFIOE : . . 207 ST, JAMES BT. W. J. Gillan, Agent.

JOHN MACDONALD \& CO. Wellington and Front Streata Eabt, TORONTO.
John Macdonald. $\begin{gathered}\text { Jas. Fraser Macdonald. }\end{gathered}$

## ESTABLISHED 1862.

## Old Chum,

PLUG and CUT.
Old Virginia,
Derby,
Plug Smoking Tobaccos are sold by all the leading wholesale houses.
D. RITCHIE \& C0., montreal.

MaRK * FISHER, : SONS
AND COMPANY,
WOOLLENS AND TAILORS'

- TRIMMINGS.

Victoria Square, :: Montreal
Oorner Bay and Front Streets, ,TORONTO
2,4, $6 \& 8$ Astor Place, NEW YORK.

GEORGE STREET, • HUDDERSFIELD, ENGLAND.

Leading Wholosale Honess,
S. GAEEESHELELS, SOH \& CO.

General

- Dry Goods -

Merohants MONTREAL \& VANCOUVER.

## SCARCE GOODS

Just recoived shipment :
BLACK MOIRE SILKS \& RIBBONS,
Also

NEW PAT'TERN CRUM'S PRINTS Send for Sampleg.
H. A. Nelson \& Sons,

Manufactumers of
BROOMS, BRUSHES, WOODENWARE

## And matches.

Ef WE GUATANTEE GOUK CW0

To be SUPERIOR to any other brands made in Canada. . . .
H. A. NELSON \& SONS, MONTREAL and TORONTO.


Woolens and Thulons' Trimuliges, MONTREAL
442 \&T444ST. JAMES STREET Also 60 Bay St., Toronto,

Huddersfield, England.

## BANK OF MONTREAL

Notice is hereby given that a Dividend of Wive der.dent. for tho chyrent himityear (mathing atotal paid-ap Cupital Strek of this, institution has been dechared, ind that the samp will loe payablo at its Banking llonso in this city, trind at fts Branchea; on and after FildDiv, the Firsit Diay of June
'I'io 'I'ranafer Booke will he closed from the 17 th o the arat of May next, hoth days inclusive.
 of the institution on moNDAY', tho Pourti Day of $J$ une next. Tlho chatir to he takengat Ono o'clock. l3y orilor of the Board.
E. s. CLOUS'ION,

Montrent, fith April, 1891, (ionoral Manager.

## BANK OF TORONTO

 DIY:DEND No. 76.Notice is hereliy given that a Dividend of Pive per cent. for the current hall-year, being at the rate of ten per cent, jer annum, upon the phid-up) capital stock of the bank, has this diay boen declated, aind that the same will he payable at the bank and its branches on mind after liRIDAY, the its branches on and after rinID
 the 17 th to the 31st days of May, both days inclusive.
'lhe Annual Genemal Meeting of Shameloolders will be hold at the Banking 1Touse of tho institution on Wednesday, tho 20 th day of June next. The chatir to be taken at noon.

I3y order of the Board.
(Signed) D. COULSON,
Gen'l Manager.
Tho Bank of Troronto
Toronto, 25th April, 1804.

## BANQUE VILLEE MARIE.

Notico is herely given that a Dividend of Threo por Cont. for the current half year, beine nt the rato of gix por cent. per anmin upon tha paid up Capital the same will be payable at its banking House, in this city, on andafter Friday, the lst day of June next. 'Ihe Pransfer Books will be closed from the enst to the 3iat May noxt, both days inclusive.
The Annal General Meethry of Shareholders will the 1vth day of June next, holh duyy inclusive.
W. WELR, President.

Montreal, duth April, 1584.

## THE BANK OF BRITTSH NORTH AMERICA.



Lonton oflce, 3 Clement's Lane, Lombard SL., D.C. J. II. Mrodie. Coupm of Dinectons; Ed. Arthur IIoare. Catur Ed. Arthur IIoare.
II. J. Kendall.
Henry R. Farrer. JrederickiLulbo
 Head Ofice in Ganada. A. St, James st. Montreal. 11. S'TIKEMAN Agsistant Geueral Manurer E. S'WNGER, Inspector.

London Branches in Canulat $\quad$ Fingston $\quad$ Jedericton, N.B. Brantford Montral Mictaria, 13 S. Hamiton Guebec N.B. Vinuipeg, Man. Gromionto Man.
Agents in the Unttal states: Agents in the Untted States:
New Yonk, ( 52 Wiall St.) W. Latwson and F. San thancisco, (1er Saisom Sueet) If. M. J. Movichact, and J. ©. Welsh bank of England and
 Mosers. Giynce co.
 Anelutha-Union Bunk of Sust miath. New Zeuland Colonith Bunk of Nuw Zealima. India, China and Japan-Chartered Mercantile Bank of India, London
and China: Aera Bunk, Cimited. West Indes-Cóand Chink Agra Bank, Limited. West lndes-Co-
 yons-credit lyonntio
in atl parts of the worlal for Trivellers, avalable
THE MOLSONS BANK.
Incorporated by Act of parlianent, 1 Bis.



 Lenty Archbild, Sim'l linley
 1I. Lockwoun, Assishant lnspector Aylmer, Ont. Montreal, Pe, S. St Thomas, Ont. Morrishtury, Ont.
 weter, " Owensound, " Watertoo, "
 Steaford, " Sorel, Pia.
Quebec-la Banue di Penple and Eastern 'Town-
Blips lank: Ontario-Domition Thank, Imperin Bank of Canteda, and Canadian Rank of Gommerce.
Now brunsuich-Bank of Now brunswick
 Summerside lank.
British Columbita-13ank of Britisla Columbiat Llantobe-Imperial Dank of Cunada.
Nebroundim-Commercial bank of Nowfound-
Loudon-I'arrs batuking Co. tund the Allituce Thus, (fmited); Nessers. Giyn, Mills, Gurvie \& Co. Mesers. Morton, Rose \& Co.
Liverpoot-'lho Bank of Jiverpool.
Cordi-Munster anil Latinster Bank, Itd.
poris, Ireme-credit Lomanas
Mumbu'yーIcesse, Nownan © Co.
New Yow-Mechantes Sationt Bank: Nat City Bank; Messis. W. Watson, li, Y, IEebden and S. A. Shepherd, Agents Bank of Montreat; Bhessers Mank: Porthum-Caseo National Bunk. ChicagoFirst Natonat Jank. Clevelond-Commercial National Bunk. San Firanclsco-Bank of britislı Co lumbia, Detroit-Commerctal National bank.
 Butte, دlontama-lirist National link. Great Falls, Monltur -Norhi-Wostem National Bath. Minnea-polis-rinst Nationa Bathk.
Agents in Cumacta for the Money Order Depart
 press Co. of the U.S.
Collections mude in all prits of the Dominion and returns prompty remitted ut lowest rutes of exchange Inetters of Credit issued, available in ali parts of the world.
Cominercinl letters of credit and trayellers circulaz
letters issued twailable in all parts of the world

## QUEBEC BANK.

Notice is hereby given that a Dividend of Three
and One inat Per Cent. unon tho puidery Canten Stock of this institution hate been pectared for the current hatf-year [this being at the rato of seven per cont. per abmum, and that the sume will be payblo at its bumking llonee, in thiselty and at le Brunches on ath iftar Friday, the hlst day of Jun next.
The Trunsfer Rooks whli he closed from the 17th to the 3lst of Mhy next both days inclusive. The Annual General Meetlay of tho Shareholders will he leld at the IBank; on Ifonday, the dhe day of Juno next.
'lhe chair will be taken at three o'clock.
By order of the bonrd of Directors
Quebec, atth April, Js. Sterbsison, Gea'l Manager

## THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a Dividend of Four Per Cent, for; the current half-year, being at the Up Capital Stock of this institution has been declared, and that the eame will bo payable at it Banking IIonse in this city, on and after Fxiday, the First Diny of Jume noxt.
The Transfer Boolss will be closed from the 17th to the 31st May next, hoth days inclusive.
TIIE ANNUAT GENEIEAT MEDTING of Shureholders will bo held at the Banking IIouge in
 noon.
By order of the Board.
Montreal, sth April, isin.

## LA BANQUE DU PEUPLE

## Established in 1835 .

Capital Paid-up -
1,200,000 Reserve - - - - 600,000

HEAD OFFICE, MONHYEAL.
Hoard of Directors:
Jacours Chanibl, Ese. - - Vice-Pregident. Geomie Bussif, bese. - Vice-President. Mins. Lancimily, Esq. WM. Fiencis, EsQ.

J. S. Bousquet, - - - i. - Cashier

Amphur Gatino
r'tuches
Notro Dame St. West-J. A. Blenn, Minager.
St. Catherine St. Dast-A Ahert Fournier, Manager Quobec, BunsseVilie, P. B. DuNoulin, Managor. " St. Roch, Nip. Lavoie. Thace Rivers, (he, $]$ P. S. Punncton, Manager. St. Joan, (uue., II. St. Mars, Manager.
St. Jémi (Vue., ©édard,
St. Jérome, Que., J. A. Thémerge, Mante St. Iyneinthe, Que, J. Laframbolse, Munager.

Agents in Cunala:
Ontario-Molsons Bank and Branches Now Brunswick-bank of Montretl.
Prince Liward Island-Merchants Bank of Halifax.
Agents in Untect States:
Boston-The National Revere Bank,
New York-National Bank of tho Republic and
Foresgn Agents:
England-Tho Alhance Bank, Limited, London.
France-Le Crodit Ixonnais, Paris.
F $z^{\circ-1}$ Letters of Credlt and Circular Notes for Tra
vellers issued available in all parts of the world

## Impeial Bank of of Canded.

Notice is hereby given that a dividend of FOUR per cent. and a loonus of ONE por cent. upon tho capital stack of this institution has this day been declared for the current halfeyear, and that the snme
will he payable at the bank and ite branches on and will be
after

## Friday, lst Day of June Next.

The Transfer Rooks will be closed from the 17th to tho 31st May next, both days inclusive.
Tho Ammul General Mecting of the Shareholders for the election of Directors for the ensuing yoar will be held at the bunhling house in this efty, on o'clock noon.
By.order of the Board,
D. 1R. WILKIE, Cashier


## Dividend No. 64.

Notice is hereby given that a Dividend of Three and One-Fial Per Cent, upon the capital stock of this institution has been declared for the current half year, and that the same will be payable at the Bank and its branches on and after FRIDAY, the 1st day of June next.
The Transfer Books will be closed from the 10th of May to the 81st of May, both days inclusive

The Anmual General Meeting of the Shareholders of the Bank will bo held at the Banking House, in Toronto, on TUESDAY, the 10th day of June next.

The chair will be taken at 12 o'clock.
By order of the Buard.
B. E. Walken, General Manager Toronto, April 24, 1804.

## THE ONTARIO BANK DIVIDEND No. 73.

Nolice is hereby given that n Dividend of 'Three and one lalf per cent. for the curront half-year (being at the rato of seven per cent. per anmun), has been declared upon the capital stock of this inEftumion, and that the sunue will bo payblent the the First Day of June Next.
The Transfer liooks will be closed from the 1 th to the 31st May, both days inclusive.
Th Shen UAL, GENEIAL MELETING of the Shareholders will bo held, at tho Bankiug
Ionee in this city on TUESDAY, the 1sMn DAY of JUNE NEX' 't By order or anar
Toronto, 20th April, 1844 .

## BANK OF OTTAWA. <br> HEAD OFFICE, OTTAWA.

Capital Anthorizel,
$\$ 1,500,000$
$1,500,0100$
" Suliscribed
Rest and Undivided Prolits
CHARLIES MAGEFETOBS $1,178,010$

CHATLLES MAGFE - PMPSident. How. Geo. Bryson, Nlex. Friser, Geo. Hay, John

Branches-Arnprior, Carleton Piace, Itawkesbury, Keewatin, Pumbroke, Pary Sound, Jidenu Street, Otuwa, Ont. Winnipeg, Man.

GBO. BUPN, General M, Muger.
D. M. FINNIE, Assistant Mimager.

LA BANQUE NATIONALE. FEAD OFFICF, QUEBEC. Capital Pati-Up,

$$
\begin{aligned}
& \text { A. GABOURY, Egis I President. } \\
& \text { Vice-President. }
\end{aligned}
$$ E. W. Methot, Eisq., - A. MeDroit, Ded.


Branchos: Quebec, St. John Subnrh...C. C. Clontier, Accountunt " St. Saweur........ L. Drouin, Manger
Montreal..
Sherbrooke.................W. Gaboury, :
St, Francois, N. Est. Beance N. A. Boivn, "
Chicoutimi
Whmipeg, Man.
n...........

Agents-England-Tio National Rank of Scotland, London. Frunce-Credit pyonnale, Paris, and branclics, Messis. Grunebuim, Freres ic Co. Paris. United States Nationnl Bank of the Repulblit Particular attention given to collections and return made with

## BANK OF HAMILTON.

Notice is hereby given that a Dividend on the Capital Stock of the Bank, of Four Per Cent., for the half year ending 31st May, has this day been declared, and that the sume will be payable at the Bank and its Branches on and after 1st June.
The Transfer Books will be closed from the 17th to 31st May, both inclusive.
The Annual MLeetiog of Shareholders will be held at the Head Offlce of the Bank on Mronday, 18th June, at twelve o'clock.

By order of the Board.
J. Turnaule, Cashier

Hamilton, April 25̃, 1894.

## THE DOMINION BANE,

Notice is hereby given that a dividend of Tive per cent. and a Bonus of One per cent, "pon the capital
stock of this institution lias this day been declared for the current haff yenr ans that the gine wirl payable at the Banking lionse in this city on and after Tuesday, the 1mit day of May next.
The I'rusfer liooks will he closed from tho 1 itl The Trunsfer Books will be closed from tho 1ith
to the 80 th of April next, both daye inchuslve. to the soth of April next, both dayg inchasive.
The annual general meeting of the Sharehold The the election of Directorg for the ensulng year will be held at the hanking Honge in this city on Wernesday, the 30 the of Miny next, at the hour of $120^{\prime}$ clock noon.
By order of the Board.
Toronto, Rsth Mirch, ISAM.

## MERCHANTS' BANK.

## OF HALTFAX

Capital Pudd-Up,
. $31,100,000$ Reserve Fimb Bonhe of Dinectons: Thos. E. Kenny, M.P., Prebident. M. Dwer Thomas Ritchie, Vico-Presilent. IIenry G. Bunld,

IIon. II. II. Fuller, M.I.C

> HEAD OFFICE, Halifax, N.S.
D. II. Dancan,'Cashier. W. 33. Torrance, As't Cashier A Agencies in Province of Quebec: Montrat, F. L, Pease, Mnager.

In Maritime Provinces:

Antigonish, N. S. Maitland, [IInuts Co.],
Antigonisl, N.S.
Bridgewnter, N. B.
Chrlottetown, P.I.
Churlottetown, P.B.I.
Dorchester, N. B.
Fredericton, ${ }_{3} \mathbf{N}, \mathbf{T}$.
Gingston [Kent Co.], $\mathrm{N}_{\mathrm{N}} 13$.
tondonderry, N. S
Matind,
Moncton, N. B.
Newcastlo, $\mathrm{N} . \mathrm{B}$
Picton, N. S.
Port Mawkesbury, C. B.
Sackvile, N. B.
Symmerside,
Lmenburg, N.S. Wrino, Weymonth, N. S
Woodstock, N. B.
Jominion of Guada, Merchants Bank of Cumada New York, Chase National Mank \& Leather Jank. Chicayo, Anericun Exchange National Bank. Newfondind, Union Band of Newfonndand. London, England, Bank of Scotland.
Papie, Fraice, Credit IWonnatis.
mitted for
'lolegraphic tranefers and drafts issued at our rent rates.

## La Banque Jacques Cartier. DIVIDEND No. 57.

 NOTIICS is hereby given that a dividend of three apon the puidup cupital stock of this ingtitution, has been declared, mad that the game will be payablo at its banking house in this clty on and after Trifay the First. Day of June Next.The transfer books will be closed from the lith to Bist of Muy next, both days inclusive.
The A uman General Mecting of the Share holders will be held at the Batkint Ilouse of the Institution, in Montreal, on Weduesday the The cliair to bo taken at

By order of the Board One oclock P.M.
A. in MARTIGNy, Mgr. Dir.

## UNION BANK OF CANADA

## DIVIDEND:NO. 55.

NOTICE IS HEREBY GIVEN THAT A DCYI-
 Qp Capita stom of this Snstitution has been do will be puybileat its bankina llouse in this city and at ite Branches, on and after Fiflay, the First Day or June Next.
The Trinefer Booke will be closed from the ith to the 31st of Muy next, both days inelusive.
The Anmal General hreeting of the Shareholders will be held at the Banking; louse, on next.

By order of the Bourd.


The Standard Bank of Canada DIVIDEND No. 37.
Notice is hereby given that a Dividend of Four per cent. upon the capital stock of this institution has been declared for the current half-year, and that the same will be payable at the lank and its agencies on and after the First Day of Jume next.
The Transfer l3ooks will be closed from the 17th to the 31st May inclusive.
The Amual Genoral Mecting of the Shareholders will be held at the Bank on Wednesday, the 20th of June next. 'The chair to bo taken at 12 o'clock noon.
By order of the Board.
J. J. Brodie, Man'g Director

Toronto, 24 th April, 1894.

## Eastern Townships Bank.

## ANNUAL MEETING.

Notice is heroby given that tho ANNUAL GBN FIRAL MEET'ING of the Shareholders of this Ban Will ho hold in their Banking IIonse in the City o Sherbrooke, on

Wednestay, 6th day of June next,
The chair will be taken at $20^{\circ}$ clock $\mathrm{p} . \mathrm{m}$ By order of the Bonrd.

WM. FARWELL,
Sherbrooke, sth May, 183.
Gencral Manager

## THE WESTERN BANK

## OF CANADA.

HEAD OFFICE, OSEAW'A, Ont.
Capital Authorized
Capital Subseribed

## Tbamin of Jinemetoms

JOIN COWAN EEq., Prealdent.
W. REUBEN S. HAMLIN, EEq., Vice- Wrealdent. W. F. Cowan, Eer,
Robert McIntosh, M.D. F. Altan, Eeq.
Thomas latterson, S. A. Gibson, EEq.

> T. II. Mc:Mmas

Branches-Whitby, Midiand, Tilsonburg, New Ifamburg, Paisley, Penetanguifhene, Port Perry, : Drafts on New York and Sterling Dexchange bought and sold. Deposita rece ved and interest allowed Collections solicited and jromptly mado. Correspondenes at Now York and in Canadaoyal Bank of Scotland.


Cusital，
Reserve，
5200,1000 Reserve，

$$
\begin{array}{lll}
\text { F. H. TODAD, } & \text {.. } & \text { Prosident. } \\
\text { I. F. GRAN'I, } & \text {.. } & \text { Cashier. }
\end{array}
$$

Malints．
Lomiton－Mesera，Glymh，Mils，Currio d Co． Now York－Hank of New Fork，N．b．A．Boston－ Globe National bank．Montreat－Bank of Mont－ real．St．Jolan，N．L．－－bhenk of Montreal． Drafte issamed on may branch of the bank of Montreal．

## BANQUE D＇HOCHELAGA．

Notice is heroby riven that a dividend of threo per cent．For tha current hate year，anid a bontas of ond per cent．upon the capital stock of this inelith－ pryable at the hemd oflice，or at its branches，on
 Tho＇Irensfer thooks will be closed from the lith to the mat of May helunive．
Tha AnMmil Generai Meeting of Share－ holders will take phace at the heado ollco of the by order of the bourd．
M．，$\Lambda$ ．PRENDERGAS＇I，Mamager Montreal，whth April，ison．

## Traders Bank of Canada DIVIDEND No． 17.

Notico is herely given that a Dividend at the rate of six（if）per cent．per ammom on the peid－up capifal stuck of the bank has beon deedated for the entrent hatl－year， and that the same will be payable at its Bankinar JIouse，in this cily，and at its branches，on and after Priday，the Pirst Day of June next．

The Transfer 13ooks will be closed Jrom the 17 th to the 3 lst Mity，both diys inchu－ sive．
sin＇lhe Anmat General Mecting ol＇Share－ holders will ljo hedd it，the Banking KIouse of the Bimk，in＇lorome，on Juesthy，the 10th day of＇June next．＇I＇he chain＇will be taken at 12 o＇clook noon．

1I．S．STMRATIIY，Gon＇l Manager
The＇Taders Bank of Camada，
＇Toronto，April 28，1894．

## HAL̇IFAX BANKING $C 0$. <br> lacorporated 1590. <br>  leserve burd， 250， 10 <br> HEAD OLHCL，．．HALIPAX，N．S． phatcrons： <br> Romis Unacke，.$\quad$－President L．J．Monion，．．．．Vice－lreaident F，1）．Corbett，Jumes I＇homeon，C．W．Auderson <br> 11．N．Wabsace， <br> Cashier． <br> Aamones－Nova scolin：Halifar，Amherst，An－ fgonieh，Barringlob，Bridgewner，Caming，Locke burni，Springhifl，Truro，Windsor．Now Brturs wick：Sackville，St，Joln． <br> Comberonownts－Ontario and Quobec－Molsons Bank and lhanches，New York－loourth Nathomal Bank of tho City of Now York boston－surfon lug Co，and the Alliatue bank，litu． <br> Western Bank Note Co＇y

chitcago，ille．，u．s．A．
ancorporated A．D．1561．
Engravers and Printers of Bank Notes，Bonds，Share Certificates， Stamps，Drafts，Bills of Exchange，\＆c．

Firo－vroof tsuilding and every Safeguavd．

## THE CENTRAL CANADA

Loan and Savings Company．
Ifend ollee，enr．King and Vietoria Streats TORONTO．
GEORCKA．CON
Irestlemh．
Capital Sulbecribed，
Capital Paid－tjp，
leserve linnd， $52,5010,000000$ $0,00,000000$ 321,00755 Total $\lambda$ seste， $5,035,5850!$
Deposits received at corrent rates of futerest paid or componaded half yearly．
Debenturcs Issucd in Currency or Sterling，payt－ ble in Canata or Grent Britain．
Dtoney advanced on Real listato Mortgages，ant Municipal Jebentures purchased．
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路 Movchunts，Mranufneturers and othor business men should beirr in mind that the ＂Journal of Commerce＂vill not uccent ud－ vertiscments through any agents not specially in its employ．Its circulalion－artending to all parts of the Dominion－renders it the best advertising medium in Canada－equal to all other＇s combined，pohile its rates do not include hetoy commissions．
－Jones \＆Sing，furniture and fancy goods dealers of Port Hope，have dissolved partnership．Mr．Honry Sing continues the business．
－Messis．W．D．Stanliby，of Lacan，and W．T．Duff，of Loondon，have almost com－ pleted their audit of the books of ex－Trea－ surer Nichols，of London West．They have gone over the figures for the nine years ending December31，1898，and found all accounts properly balanced．There is， however，an overdrawn bank account，of which both the ex－Treasurer and the Coun－ wore aware．
－Britisil Conumba camers are mak－ ing contracts for future deliveries of can－ ned salmon．Best red has been offered at S4 per case fob．Victuria，and second quality as low as $\$ 3.60$ per case．The of－ ferings are，of coutse，accompanied with the usual stipuhation，＂subject to catch．＂
－Fnoss on Sumliy night did consider－ able damage to fruit and grain in Illinois， Wisconsin，Michigan and other Northwest－ ern States．
－Thene have been floods along the Praser civer and its tributaries in British Columbia，resulting in a heavy destruction of property，and it is foured serious loss of Life．
－Tmene are now over 100 Chinamen in this city awaiting the examination of their papers and permission to proceed to the United States．
－A min to increase the capital stock of the Bell＇lelephone Company to $\$ 00,000$ ， 000 passed its third reading in the -U ．S． House of Representatives May 25th．It －has yet to be engrossed，and then goes to the Senate．

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Company have contracted for 1,000 tons Scotch coal and the first consigmments are now ariving at Garden Island.
-In order to retain the flavor a method of gradually thawing frozen meats by means of fans, which take five days to complete the process, has been tried with marked success in Australia.
-Deruty Post-office Inspector Fisher, of London, imposed a tine of $\$ 10$ upon a Watford lady, for writing a message on the margin of a newspaper she was sending to a friend.
-R. Porres \& Co., furniture dealers of Toronto, whose suspension has already been chronicled, have succeeded in compromising with their creditors at 00 cents in the dollar.
-W. C. Sutimerland, a River John, N.S., druggist, has assigued. He succeeded J. B. Sutherland about two years ago, but has not found the business a paying one.
-R. W. McIn'rosir, hotel-koeper, New Westminster, B.C., has assigned owiug about $\$ 3,000$. Business has not been good in $h$ is locality and, as he had only a small trade, he went behind.
-G.eo.Trompson, druggist of Edmonton, N.W.T., came thit her from Canmore some three years ago. He did fairly at first, but of late his business has fallen off, owing to the depression in his locality, and he has had to assign.

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ONE OF THE MOST USEFUL ILlustrated Catalogues ever sent out to the trade is that of Geo. H. Hees, Son \& Co., the manufacturers of Window Shades, Curtain Poles, Brass Goods, etc. . If you haven't received a copy write for one to Toronto.
-D. Lamont, harness maker, Strathroy, has assigned. He has been in business some years at Delaware and Strathroy, but both his capital and his trade were too limited for success.
-J. A. Griffis, dry goods merchant of St. Catherines, Ont., who succeeded Grimis \& McDonald in 1892, is endeavoring to secure a settlement at $3 \overline{5}$ cents in the dollar on liabilities of $\$ 17,000$.
-Wm. Cautiens, furniture dealer of Creemore, Ont., has assigned. He sold out his business in the spring of last year; but started again on a slender capital in the fall.
-Tre new wool clip is coming in freely in the United States and prices are easier in every grade. Stocks of desirable grades of old wool are light and values are steady to firm.
-W. B. Mumford \& Sons, grocers, of Malifax, N.S., have assigued with liabilities of $\$ 2,000$ and their stock has been sold by auction. They compromised at 00 cents in the dollar in November 1890 , and since then have done but little.
-Tref war in immigrant rail rates which was unsettling passenger rates everywhere, has been settled, the Union Pacific withdrawing its objectionable arrangement with agents. Chairman Caldwell has made official announcement of the fact.
-Superintendint B. K. Durfee, of the Illinois Insurance Department has revoked the license of the United States Mutual Accident on the ground that its contract with the New Jersey Investment Co., is prejudicial to the interests of the policy hold ers.
-An American lawyer, representing large lumber interests, claims to have been told by a member of the Dominion Govern-

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ment that it is their intention to increase the tariff on spruce $\$ 1$ per thousand and on white pine 50 cents, as "soon as the Wilson Bill becomes law.
-Cutler \& Iasson have resigned the management of the London Guarantee and Accident Co. in the eastern states. Mr. Cutler will become manager of the western department of the -Guarantors Liability Indeminity Company, and Mr. Lassoe will be identified with the same company in the eastorn field.
-The highest price obtrined for No. 2 spring wheat at Chicago during April was $051 / 4$ cents per bushel, on the 4 th of the month. From that day it declined until 57 cents was touched on Aprll 24 , and the month closed at $571 / 2$ to $581 / 2$ cents, as compared with 88 cents in April of 1803 and $\$ 1.16$ at the corresponding date, in 1891.
-Mra. Joser Wiendme, a Bohemian glass manufacturer, has written to the Governmont asking for information as to the advisability of removing his factory to Camada. If' he does, he will bring 000 families with him, he heals of which ine employed in his works.

- $\mathrm{I}_{\mathrm{r}}$ is estimated that fully two million bushels of wheat are still held by farmers and speculators in Manituba and the territories, and no one is anxions to sell at present prices. Abunt 100,000 bushels are stored in Winnipeg and there are about 1,800,000 bushels in the Fort William elevators.
-Anotnen advance in the Paris green schedule is announced by the manufacturers association. Three cents advance on the graded quotations has been ordered which makes the minimum price of bulk, in five ton lots or over, twenty cents per pound or just twice what it was, a year ago.

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-Ir is an ill wind that blows no one good. The shut-down of factories owing to the scarcity of coal has deluged those situated in the natural gas belt with orders. Firms using this fuel are working night and day to keop pace with the demands of new customers.
-Tree London raw silk market is depressed in face of the promising outlook for the new crop of silk. The reports from Italy and France are very satisfactory, and there are indications that China and Japan will have a rich yield. In anticipation of such, and in view of oxisting stocks to be carried over, prices are naturally weak and declining.
-Thequestion of whether a title helps a doubtful proposition for insuranco to pass seems to have been decided in the afilmmative in the case of the late Marquis of Ailesbury. The marquis suffered from heart disease for years and died at the ago of thinty-one ; yot he held policies to the extent of $\$ 500,000$ on his life. In his case heart discase was no bar to life insumance.
-Tues suit of Mrs. Cumplell agrainst the Metropolitan Life Insurance Co., for $\$ 1,500$ on the life of her son, Robert, has been dismissed. Robert was a half-witted had who, when drunk attacked his brother John. The latter gave him such a thathing Whithe died from its effects. The company refused to pay ou the ground that the deconsed was killed while committing an illegal act and the courts sustained them in this plea.

- Reven the microbe has got to work for his living nowadays. A German scientist, named Wehmer has discoverod a microbo in the atmosphere, pure cultares of which will convert sugar into an acid identical with that of the lemon. 'This discovery is expected to revolutionize the citric acid industry and injure the lomon growers. Bleven puts of sugar by the new process, with yery little effort, give six parts of acid.
-I're announcement that the steanships "Alaska" and "Arigonia," which were once the record-breakers of the Guion Line, will bo sold as "tramps," shows the advance in naval architecture that has taken phace within the past fow years. Mimy of our merchants crossed the Athantic in these vessels when they were considerod veoun greyhounds, and spoken of ats thonting palaces. Now they are only good enongh to carry cargo.
-7. 1I. Connoy, wholesale licquor dealer of St. John, N.B., has 'assigned with liabilities of' $\$ 1 \bar{n}, 000$. He commenced a little over twelvo months ago; but seem to have tried to do more business


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than his capital warranted and thus to have gone beyond his depth. Perhaps too, he was not always as attentive to his business as he might have been.
-Titere has never been in the history of the American iron trade so large a number of works standing idle as there is at the moment. Anything like a normal demand wonld soon clear oft all available stocks of material, but the demand is light aud there has been no general advance in prices. Steel products are all held at higher figures, and on Bessemer pig and billets fully $\$ 2$ per ton advance can bo had. Structural material has all been marked up to correspond.
-War grows more costly every day. The new 130 ton Krupp gun costs $\$ 195,000$ at the works, and it can only be fired sixty times belore it becomes useless. As each discharge costs $\$ 4,750$, this is perhaps a negative advantage. Two shots can be fired from it each minute, so that in half an hom, the country using it would have spent $\$ 480,000-\$ 285,000$ for powder and projectiles, and $\$ 195,000$ as the cost of the ruined gun.
-A company has been organized in Portland, Oregon, to use up the two millions of half-breed wild horses now running uselessly in the five neighboring states. It is proposed to bring the horses to abattoirs and there kill them. . The flesh will be rendered for its oil, and the residue, with the bones and hoofs, will be made into a fertilizer. The hides, which have always a market value, will be salted, and the hair will be used in upholstery work. A portion of the meat will be compressed for use as chicken food.
-Ir does not say much for the speed at which German trains are run that rices between them and bicyclists are often arranged, of that the wheelman frequentiy wins. A mechanic named Garz bet that he would beat the express train from Rummelsburg to Friedrichshagen, distance $111 / 2$ miles, by ten minutes. As the truin moved from the station Gare swung himself upon his bicycle and was soon out of sight. He reached the goal ten minutes before the express, having done the distance in thirty-two minutes.
-Thene is no real foundation for the rumour current during the last fortnight that the Dominion Paper Co., lately burnt out at Kingsey Falls and Maddington, has been seeking for bonuses from one or more municipalities in the Townships. They have been seeking for facilitics adequate to the requirements of their

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proposed new and enlarged mills, and to avoid also a continuation of the petty annoyances, to which some short-sighted people have been subjecting them from time to time. Sherbrooke is mentioned as the probable site of the new mills, although Richmond, Scottstown and other places also offer favorable sites.
-Advices from the London ribbon market say that the best selling lines are moires for millinery and trimming purposes, then ordinary and fancy taffeta ribbons. Satin and gros grains, reversibles, armures, gros grain and ottoman ribbons are ready sellers, and so are velvet ribbous in black and fashionable tints, covering green, violet, magenta, light and dark brown, cardinal, ciel and crimson. Plushes of reliable make are brisker than a month ago, while prime velvets show less animation. The prospects for the latter are encouraging, especially for prevailing shades.
A comespondent at Arthur, Ont., writes:-"Messrs. McCormack Bros., from Dundas, have leased the woollen mills here
formerly operated by T. J. Phillips.-MLessrs. Fred Smith and Dr. C. B. Coughlin have lately opened a drug store; it being the third in the phece.-It is rumored that two new hardware stores are soon to be opened here and also another general store.-It has been continuously wet for the past ten days oi so, and consequently trade has been ve ry dull; but the farmers do not complain of too much rain."
-Tre 143 fire insurance companies interested in the celebrated Star elevator case at Ninueapolis have won their suits. The case was a peculiar one and carried with it a principle which the companies could not afford to overlook, even though the amount for which each company would have been called upon to pay wa small. On the evening of August 12, 1891, the rear portion of the Star elevator, which was overloaded with grain, fell from the great weight, crushing in its fall the Thompson Feed Mill ad. joining. It was proved that the olevator was overloaded and that. the break occurred where a strain lad once before taken place


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IIEAD ORFIOD, - IMPERIAL BUITDING St. James St., MLontreal, Camada. Autiorized Capital, .. .. \$1,000,000.00 The Promoters nud Directors of this Company are composed of leading Financial and Business Men ALD. N. A. ALD. N. A. HURTEAU, Esquib President (Lum-
ber Merchant, Dominion Iarbor Commissioner Chairman of the City Finance Committee). L. O. DAYDD Esq; Viee-President (City Clerk, Ex-M. 1, President of the St. Jean Baptiste Absociation).
Solicita: Mesers. Michaven, Leet, Smith \&Smitlı. Secretary-Treasurer, |

Manager,
A. W. BEL,FRY, Esq. J W H. McCARTIIEy, Esq. Deposits received and interest allowed at the highest current rates and padd hutf-yearly. Money advanced on real estate on easy terms of
repayment.

The owners of the elevator chatmed that its fall was the result of fire, while the compmies mintine that the fire took place in consequence of the eoltapse.
-" I. A. C." Lunenburg, N.S., writes as follows, under date May 19th : -Dear Sir,-On patre 968 of your issue of 11th inst., I rend, "It is hard, very hami, for Canadian manufacturers to pay 75 per cent, more money for their iron than makers in the United States pay for theirs and compote with the manufacturers of that country." Can you explain why the Gamadian manfacturer has to pay 7 per eeme more money for his iron than the manufacturer in the United States? 'he miswer to our correspondent is-that the price of bar iron and steel in the United States is $\$ 1$ per 100 polnds, ant hat the duty into Camadia is 0 per cent., to which if we add freight of abond 20 per cent., we find the tigure approachos the price we quote, that is $\$ 1.75$ per 100 lbs , or 75 per cente, ats stated in the articles referren to.
-A hamon whent shipperal Odesst, in Southern Russia, writes: "There certainly is overproduction of wheat in Russia, and, at present prices, not only wheat hat barley and probably onts also are boing suld at a loss to the producer. At Kieff, at present prices, the growers have losi on the last crop at the rate of $\$ 3.75$ on every acre of wheat. Last year's crop was the largest produced in Russia lor many years, and the granaries aud rallway stations are full up with product, of which only a very small quantity comparatively is being exported, and that chielly grinding barley. Tho stocks in hand are so large and the want of money so great I doubt any great advance of prices in Russia, unless it is ctused by the fitilure of the crops elsewhere."
 JOHN L. CASSIDY \& CO.;
China, Crockery and Glassware.

\author{

* Street Lamps, Lanterrss, Station Lamfs, Headlighths, \&o. * or tho Colubrated C. I', ham Mrg. Co., Rociester, N.Y. <br> O\#\#cos and Samplo Rooms: 339 and 341 ST, PAUL STREET, MONTREAJ Branomes: 保 Princese St. Whunfpeg, Man.
Government St., Victorla, B. <br> EIMPORT ORDERS $\triangle$ SPEOIALTY
}
-a number of compromises were effected in this province last week. I. A. Sauve, general store, Coteau du Lac, has settled at 60 cents in the dollar, secured, and payable in three, six, and nine months. R. Beauvais \& Frere, carriage makers of Laprairie, have secured a settlement at $2 \overline{5}$ cents in the dollar, cash. Sauve Bros., general storekeepers of Rock Island, have settled at. 35 cents in the dollar cash. Bowen Bros. \& Co., jowellers, of Quebeo, aro offering 20 cents in tho dullur, cash, H. \& S. Veit, fish exporters and general storekeepers of Gaspe and Douglastown are compromising at 80 cents in the dollar, spread over eighteen months and secured, on liabilities ol sis 000 , and Eerement \& Co., general storekcopers of St. Gabriel do Brandon, are offering 25 cents in the dollar, cash, on liabilities of $\$ 8,200$. This was the business established by J. A. Rerement, who died in July, 1880̄, and whose widow took over the estate at 60 cents in the dollar.
-'lue Supreme Court of Illinois hats ruied that a debtor cun pay a debt not due, even when he knows he is insolvent, and if the creditor accepts it without knowing of his contemplated assignment under the statute, the payment will not be an unlawful preference and will be sustained. The court said that while a debtor, contemplating an assignment, may not dispose of his estate to fivored croditors by creating liens or incumbrances thereon and thereby indirectly accomplish the preelerences prohibited by the statute, yet the court had never held that while the debtor retains the jus disponendi he may not pay in money such of his bona fide indebteduess as he may desire, if tho payment is received by the creditor in good faith, without knowledge of the purpose of the debtor.


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Head Office: 1740 NOTRE DAME ST., MONTREAL.
The Mitual Accident Ass'n Ltti., (belng the Accident Department of The Pahatine Insumane Co. Lta., of Manchester, Eng.)
The Citzens Insurance Company of Cumada, Accident Branci, and The Sun Life Assumance Company, Accident Branch.
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PREMIERS, ROVERS,

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wheels sold on the instalment plan. Difficult Repairs, Enamelling aud Nickeling.

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-Few of our correspondents give such a glowing account of the prosperity of their respective sections as the one at Shelburne Ont. After writing that sheriff or bailiff's sales are a rarity in his locality and that the loan companies report interest promptly met, he goes on to say :-The spring has been uneventful here save in one respect; no living man ever saw, or will likely again see such a fine April. The weather was simply perfect-not a shower to interfere with seeding-and temperature save for a fow sultry days was exactly what the farmer would have ordered; as a consequence seeding was through several weeks sooner than usual--with the seed bed in the finest of order. Business has been good with merchants and others; for farmers in this section are doing well. They have had a series of good crops. That of 1892 has a glorious one, and 1893 though not quite as good was yet a fine one. Peas and oats last year were of very superior quality. Some attention is now being paid to the hog crop and as a consequence large quantities of pork (on foot) have gone out at paying prices. As usual a large quantity of potatoes have been shipped. We had recently five days continuous rain, it fell gradually and the ground being dry no damage has resulted to crops. No business changes here ; save that Johm C. McNab. has sold out his furnituro and undertaking business.
-Partnersimps have been registered between Horace, Gustave and Hector Dufort, dry goods (Dufort Freres); Wm. J. and Patrick Coleman, restaurateurs (Patrick \& Willitum Coleman); Mrs. Chas. A. Pitcher, alone ("The Victoria Dining Rooms)"; Joseph and Yvonne Courtemanche, hotel-keepers, St. ILenri (J. Courtemanche © Oie); Ephrem Jomay and Louis Belanger, tailors (Lemay \&

Belanger); Morris Saxe and Miss Roza Saxe (New York and Now England Boot and Shoe Repairing Company); Jos. and Simeon Malo, furniture dealors (Simeon Malo © Fils); O. Lopine and J. Lamoureux, provisions, etc. (Lepine \& Lamoureux); Aurel Parent and Adjutor Gosselin, tailors (A. Pareut \& Cic); Albert and Felix Dansereaut, hotel keepers (F. Dansereau \& Freres); Simon P. Myers and Abraham W. Myers, general merchants (Myers Bros.); Samuel Coulson, alone, dry groods ("The Dumaresq Company"); L. Clement, J. Leblanc and H. Jeduc, Lachine, contractors (Leblanc, Leduc \& Cie.); Mrs. Bernard Damien, grocer, alone (B. Damien \& Cic.); Evelina Vogt, wife of John W. McKeen, alone,
grocer (J. W. McKeen). grocer (J. W. McKeen).
-A fremendy suit has been brought in the Ontario courts to .have Mr. Samuel H. Smith, formorly of Grimsby, declared "dead in law." The action is brought by William R. Nelles, of Toronto, against Beverly Robinson Nelles, of Grimsby, and W. H. Lee, of Ottawa, executors of the estate of S. B. Smith, formerly of Toronto, who died in 1882, leaving property to the value of $\$ 150$,000. Among the bequests of this will the deceased left 200 shares of Canada Permaneut stock to Samuel H. Smith, his nephew, and Sonora Smith his niece, the income from the stock to be paid to them during their lives, and after their death, sold and divided among others. Miss Smith died several years ago. Samuel H. Smith, the party supposed to be dead, left Chrimsby in 1883 and went to Dakota and has since never been heard of. The beneficiaries under the will consequently desire to have him pronounced dead in law, in order to divide the property in which the
had a life interest.

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 HIGH SPEED -rol- ENGINESElectric Lighting and General Factory Purposes. Perfect Regulation and Highieat Ecouomy.
Stea'm Pumps, Shafting, pulleys,
and general machinery. Whut Fon Proess.

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This is not Moonshine.

 rockerts and WCRIFED BU'TrON HOLES and placed in stock. One trial wili convince you that the "STARS" it
better and wear longer than any other vovalle in better and wear longer than may other overalle in
J. B. GOODHUE,'Hock Ibland, P.Q.


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Guarantees Against Excess Losses Arising by Reason of Bad Debts. $\$ 100,000.00$ Deposited with Dominion Government as Security for Canadian Policy-holders.
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# REED'S WORK LOOKS WELL AND WEARS WELL. 

GEO. W. REED, craly
GEO. W. REED, orale street, MONTREAL.

## ARTHUR EVERITT. IST. JOMN, N. J., <br> Dege to solicit agencles from mandfacturers

 who are desiroue of placing their goode in this will be given to all matters entruted to hitm.1. O. 18ox_05.
A. Everitr.
A. HURTEAU \& BRO.,

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PEAKE, BROS. \& CO.,
Morchants and Ship Ownors, Agents Black Diamond S.S. Oo. and Ship Chandlere. CHARLOTTETOWN;'P.E.I.

Mr. Jusplece ban has non-suted Rev. Dr, Rohertson in his ation against the liquidators of the Commercial Bank of Manitolnt. Dr, Robertson had a dopositio ol $\$ 1,200$ in the bank. When he left Wimipeg he gave a cheque to the president of the bank, Mr. Duncan Macathur, to denw his amont for him. Macarthine neglected to doso, until 30th .June 1893, the very day on which the bank chosed and when he knew well it was insolvent. On that clay he got the money from the toller, and sealed it up in an envelope addressed to Rev. Dr. Robertson, and plateed it in the lruk's vanlt. It was there when the liguidators took possession. Dr. Rohertson demauded the packure, but they refused to give it up and entered his name on the list of ordinary ereditors only. The learned judge sustainod them in their decision.

- A surv has arisen ont of the prosecution of an absconding bookkeoper of Thram Walker \& Sons at Santwieh. To raise money fur his defence the bookkeeper translerred certain stock he then held in the Oshawa Malleablo Lron Works to Robert Morton, a Detroit bakor. The stock was also elamed by John Cowin, vice-president of the company, under an execution on a cham agatinst the prisoner but the colits decided in favor of the American.
-'Tue following aditional tarift chamges are reported :Wrought iron or steel pipe fiting and chitled iron or steel rolls, thirty-live per cent, ad valorom. Switches, froys, erossings and intersections for railways, thirty per eent. ad valorem. Yarns composed wholly or in purt of wool, worsted, the hatir of the Alpacia goat or other like animat, costing twenty cents per pound and unter, five cents per ponnd and twenty per cent. ad walorem. Mosaic flooring ot any material, hiaty per cent, ad valorem.
-Compuants have reached us from Guelph, Wakerton, Owen Sound, St. Thomas, St. Cathiurinca, Port Colborne and elsewhere in western Ontario, fhat the Jounnal of Comimences does not roach these points until Saturday. We shall be pleased to hear from subseribers who do not receive their papers a day earlier.
-A mestina of the creditors of R. K. Jfolmud $\&$ Co., fancy goods wholesale, of this city, was held to consider the guestion of the dissolution of the firm. Il was resolved to leave the matter
in the hands of the partners and it is probable that Mr. C. 0. Harman will retire and that Mr. R. K. Holland will make an offer for the estate.
-D. Pimaboeau, wholesale"grocer and cigar manufacturer of Quebec, has assigned. He started a retail grocery at Sillery in which he was reputed to have made money. He became ambitious, and a few years ago stated a wholestle grocery in Quebec, and also began cigar-making in a small way. Jast fall he was burnt out at Sillery and lost heavily, and he has never been able to regain his position since.
-Tua action taken by the Ontario Bank against the Great Eastem Railway Company for $\$ 111,000$, based upon a promissory note for $\$ 108,583$, has been dismissed by Mr. Justice Loranger, and as a result, Mr. C. W. Armstroug has taken out a writ of revendication against the bank. He claims that he is the true owner of the note, and that the bank holds it, as well as another one for $\$ 7,200$, illegrally.
The employees of the St. John, N. B., cotton mill have accepted a reduction in wages and have gone back to work. In the St. Croix and New Brunswick cotton mills the operatives have declined the reduction and these mills may remain closed all summer unless they come to terms. Tho St. Croix has only been running 35 hours per week since last August.
-Tre effects of the coal famine are being felt in Toronto Tho Ontario Rolling Mills have been obliged to shut down after experimenting in vain with wood and crnde oil, and the Onturio Boit Works and the Macdonald Rolling Mills on the point of being compelled to close down also. This will hrow 300 men out of work.
-Tirs week the anthracite coal batons in Now York advanced tho price of broken and erge conl $1 \overline{3}$ cents a ton, ind of stove and chestant $2 \overline{2}$ cents a ton, for the castern trade. For the western trade all sizes were advanced $2 \bar{j}$ cents per ton. The production for Jume was tixed at e,700,000 tons.
-Reports liom Virdon, Mau., say prospects were never so lught for a good harvest in that part of Manitoba. Wheat, oats


## We mannfacture fine <br> Thorold Cement.

'Ihomold Cement Was used exelasively in the constrtuction of the old and new Wodanul Camals.
10,000 BARRELS
of our 'Ihomold Cemont were used in the comstruction of the great St. Clatir T'mumel. Joseph Hobson, Ben., Grama 'Trumk Raimat ehiel engineer: Wm
Gibson, BSy., il.l., contrictor:
1t is the lost Irydratio: Cement for Abutuments and Piers for Brithes, ConAbete for Foundations, Cisterns, Cemont Drain Pipe, Ploors for Celins ancl Stablos, Sewers, and all Mason Work in moisi or wef phaces.
ESTATE OF JOHN BATTLE, Thorold, Ontario.

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Imbourens and Deabens in Bumsh, Amemeds, Fobelen and Continesyala
Shelf and heay hardware Metals, Tinplate, Tinware. Tinners' Plumbers' \& Stean Fitters' Supplies Gas Fixtures.
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Marine and Stationary Machinery, (new and second hand.)
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Ind, Coope \& Co., Burton-on-Trent, Ales.
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tera.
Dublin City, Distillery Whiskey:
Banagher, Irlil Whigkey, on tie Green Banks of the Shannon.
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ternes, ©
Nevern, Rapl Sammur.
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-It is fragrant, delicions, and can be prepared in a moment.
It is Economical because there is no waste, as no more need be prepared at a time than is used and. It requires less aweetening than other coffee as the bitter part is extracted during process o manufacture. 3rd. One cupful gives moro satisfaction than two of any ordinary coffee.

Buy a lottle from your drugglet or grocer, and you will never want any other.
LYMAN, SONS \& CO., MONTREAL.

## FOR SALE-Cheap. GLADSTONE WAGGON

(By Ledoux), in good order.
ML. S. FOLET, Joumal of Commerce, 171 St. James St., MONTBEAL,
and all grains are fully two weeks in adrance of other years, and wheat measuring three and four inches can be seen in almost every part of the comntry.
-J. A. \& W. A. Cimeslex, ironfounders of St. John, N.B., have assigned. The foundry has been shut down for several months and the firm have been practically doiag very little of late. Their business had run down badly; principally owing to lack of agreement botween the partners.
-E. Camerand, genemal storekeeper of St. Monique, las assigned. He owes 82,000 . He has been in business for some years, but seems to lack ability; for this is the second time le has proved unfortunate. His last failure was in 1890 when he settled at 50 cents in the dollar.
-J. MoManus aco., general storekeepers of Sherbrooke were in-dificulties last summer, when they settled at 25 cents in the dollar. This weakened their position and thoy found themsolves uable to face stronger houses. They have now assigned owing \$10,000.
-Tres trial of Mr. Erastus Wiman on the charge of grand larceny has been posiponed until the 11th of June. Fis counsel are confident of his acquittal.
-Tme SS. "Ravensheugh" from Messina arrived this week with 10,230 boxes and 1,437 half boxes of lemous and oranges, as well as 1,800 tons of Sicilian asphalt.
-Tus vilhage of Cowansville has voted a bonus of 5 Mr. F. Vilas to indnce him to remove his factory from Gast Farnham to that place.
-Cumese sellers at London, Ont., object to the half pound concession to buyers and a joint commission has been formed to discuss the subject.
-The stemmship" Craggs" which passed through this port with a cargo of herriag from Bergen iu Norway to Chicago, via the lakes, has reached Milwanke alter a voyage of 35 days. She is the first ocean steamer that ever entered that port.
-Buodeau Lamonmage \& Ço, curriers, Quebec, have suspended payment owing to the low prices ruling for leather fo ${ }_{r}$ some time past. They owe $\$ 46,000$, but claim a nomidal surplus in real estate and plant.
-In the list of amended amendments . published in our last issue the revised duty on window shades in the piece, cut or hemmed, should read 35 per cent., but not less than five conts per square yard.
-Tme Ilochelaga's Bank's claim to be entered as a creditor of the Commercial Bank of Manitoba for a sum of $\$ 360$, the face value of a cheque drawn upon the latter by A. FI. Corelli, has been disallowed.

- R. S. Cune, general storekeeper of Comwall, Ont, has succeeded in effecting a compromise with his creditors at $6 \overline{3}$ cents in the dollar ; 50 cents secured, payable in $3,6,9$ and 12 months and 15 cents, unsecured, in 18 months.
-Madame Chmbassa, a restayrant keeper in this city, has assigued with liabilities of $\$ 2,000$, She has been an invalid for
some time past and owing to her iuability to personally superintend the business, it has rum behind.
-Stones \& Stover, general storekeepers of Sombra, Ont.; aire endeavoring to get a settlement at 7o cents in the dollar. Too great freedom in orediting and difliculty in collection are given as the causes of their tronbles.
-As application has been made for an order to wind up the International Railway Publishing Co., of this city, under the Joint Stock Compamies Act. It has been in existence about two years with very limited success.
-Subschimer-Owen Sound, Ont.-The present wholesale price of bath brick here, is 32 c per doz. We are not aware of any being manufachured in Canada or the United States. The duty from Tiverpool is 20 per cent, ad valorem.
-J. B. Nameau, saddler of this city, has assigned owing $\$ 3200$. Me has been in business albout six years but always in a smali way. The competition of stronger honses erushed him out.
-Ture directors of the Dominion Bank have decided to pay quarterly dividends of three per cent, to the shareholders in fature.


## PERSONAT INTELLIGENCE.

Mr. Charles Stewart, of Port Fope, has been appointed one of the Board of Directors of the Bank of Toronto.

The departure of Mr. Tlios. Davidson, managing director of the North British \& Mercantile Insurance Co., and for many years treasurer and more recently prosident of the Montreal Gencial Hospital, on a trip to Europe for the benefit of his heath, gave the committec of management of the latter institution apportunity to place upon record their appreciation of his energy, courtesy, and usefulness in its behalf, and to express the hope that the trip may result in his complete restoration to health.
His friends will hear with regret of the death of Mr. Joseph Jeffery, at one time manager of the branch of the Molson's Bank in London and later of the Ontario Loan and Debenture Company in this city.
Mr. George S. Waldron, of the firm of Maclean, Waldron \& Co, wholesale hatiers and firmiers of this city, will he a passengor on the SS. " Jabrator," on a business trip to European centres.

Queen's Birthday honors were awarded to four prominent Canadians. Mr. Wm. C. Van Hornc, president of the Canadian Pacific Railway, was made a K. C. M. G. Hon. Frank Smith, of Toronto, and Chiel Justice Napoleon Casault, of the Quebec Superior Court, were also given the honor of knighthood, and Hon. C. E. DeBoucherville becume a C.M. G.

Mr. David Cumberland, manager of the London branch of the Bank of British North America was the recipicut of a handsome gold watch and clain from his friends on the occasion of his departure to assume charge of the Quebec branch.

Mr. Win. Hendry, manager of the Ontario Mutual Life, was presented with it handsome clock and gold-headed cane during the course of the dimer given by the directors to the agents and oflicials of the company at Waterloo.

## Canada Life Assurance Co.

 $\rightarrow 1894$.At the close of this year the profits will be divided: Those joining NOW will share in these profits.
J. W. MARLING, Manager P. Q., MONTREAL.

other hand, gold is pouring in in immense amounts. During the week ended Wednesday night the Bank of England received $£ 1,005,000$, in the metal, and very large sums are still on the way. The exports from the United States are becoming exceedingly large. The Treasury ought to hold not less than 100 millions of dollars in gold, to insure the changeability of the greenbacks. But the reserve has now fallen to 87 million dollars, and there will be evidently a still further fall. The output is increasing in South Africa and Australia, and India has begun to export gold on a very large seale. Hitherto India has imported, on an average, nearly 4 millions sterling of gold every year, and the hoards of the metal are believed in consequence to be enormous. During the present year, however, instead of importing, it has been exporting largely. Twenty years ago the price of gold in India ranged between 15 and 16 rupees per tola; now it is 31 rupecs. The rise is tempting hoarders to sell, and the best informed bankers connected with India believe that the exports will soon be on a very great scale.

The stock markets are very. depressed. Investment is confined to the very best securitios, and there is an utter unwillinguess to deal in anything at all speculative. Partly the apprehensions existing are caused by the uncertainty respecting India. It now looks as if the rupee would fall considerably under 1 s . and if it does the Govermment will have to face this year a very serious deficit. It has to raise in London 16 millions sterling, and it estimated in the Budget that it would be able to sell its drafts at 1s 2d per rupee. But ahready it is selling at nearly $1 \frac{1}{4} \mathrm{~d}$ less. The condition of the United States is adding to the anxiety. As said above, the Treasury is losing gold at so rapid a rate that it is evident there must either be another loan to replenish the reserve, or the Government will be unable to meet its liabilities in gold. Furthermore, one-third of the whole railway mileage of the United States is insolvent, trade is utterly depressed, and credit is paralyzed. Lastly, the premium on gold at Buenos Ayres is rising alarmingly. On Weduesday it was as high as 304 per cent. In other words, 100 gold dollars exchanged for 404 paper dollars ; or, to put the matter a little differently, the paper dollar is worth less than a quarter of its nominal value. 'The depreciation of the currency is due to a multitude of canses, foremost among which are fears of political disturbances and the numerous failures brought about by the losses resulting from the long drought. Moreover, the Govermment, unwilling to increase the debt by issuing Funding Bonds to the guaranteed railway companies, is now paying a portion of the arrears in gold, and its demand for gold is sending up the price of the metal, or, in other words, is lowering the value of the currency. There is also depression upon the Continental beurses. In Paris both Italian and Spanish bonds are again being sold on a large scale. In Germany there is much disappointment because the commercial treaty with Russia has not been followed by an improvement in business. And the uncertainty of the political outlook both in Austria and in:Hungary is leading to fears that there may be a breakdown of the rather rash speculation that has been going on there for a couple of years.

Canada alone among the nations, althongh somewhat apprehensive, largely because of the general depression the world over, seems thus far free of serious troubles.

ASSESSMMNT SYSTRM. MUTUAL PRINOIPLES. Lifo Isuranco at Oost, About one-half the nsual Rates::

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NEW YORK.
E. B. HARPER - - President,

Reserve or Emergency Fund...............83, 809,32600 Amount of Claims piaid size issic...........18,687,000 00
Had the deceased nembers been inaured in Old The Compantes and pata the same preminus for ordinary life fusurance which they paid the Muthal Reserve

Their benificiaries would have received only. $\$ 9,136,03000$ Gain by Insuring in Mutual Reserve......... 9,530.570 00

## D. Z. BESSETTE, General Manager.

12 PLACE D'ARMES,
MONTREAL.
AGENTS WANTED.

The wise curtailment of business has been sufficient to make the chauge felt but, as already mentioned, people are really more frightened than hurt.

## UNPROFITABLE OCEAN CARRIAGE,

The ocean freight market has been in a depressed condition for some years, but rates now have renched such a low level, that it is quite probable, unless some improvement sets in shortly, that agents will have to reduce their sailings. Severe competition appears to have been experienced at other points, as we notice that the Guion line announces its intention of selling its vessels, and withdrawing from the New York service.
Most of the steamers recently lading at Montreal have had grain secured for some time past and only a limited business has been done at present quotations. The decline in breadstuffs abroad has caused iidividual sales to assume retail proportions. The shipments are so large from Ruissia, Argentina; and othar competing producing countries, that demand for grain tomnage at American and Canadian ports has practically ceased; and all freights have felt the effects and become demoralized. For cattle, rates have been lower than any previous jear at the opening of navigation. It is the opinion of leaders in the trade that if the restrictions on Canadian live stock are removed, rates will advance, as there is a large quantity of store cattle in Canada ready for shipment, and our exporters wonld be able to hindle them with reasonable prospects of a profit. The steamers, recently, have got from 30 s to 40 s , according to port. Transactions have been limited to regular lines, and outside boats have been entirely neglected. Several stenmers have got small numbers of sheep at 40 s per cattle space. Many contracts for exporting hay have had to be broken on account of the drop in prices. Recent shipments have been the result of contracts made in the winter, and rates have had to be reduced to enable shippers to fill their engagements. Rates have declined to 20 s to 25 s to London and Glasgow, and as low as 1.5 s has been accepted for a prompt parcel to Avonmouth. Even at these figures there is considerable risk in sending forward consignments, and a number of dealers have gone out of the market altogether.

In consequence of the depression in other heavy freights, deals have been eagerly sought after by the liners, and some steamers have had to call at Three Rivers to load deals at 30 s, as quantities required could not be supplied at Montreal. No fixtures of 'full cargoes have been reported, and there has been no recent enquiry, excepting for a couple of steamers to load timber deals at Quebec for Britain. There are
some entuiries in the market for small sailing vessels for the west coast of Phogland, but freights offering would not pay small carriers for an Atlantic voyage. In coal, transient tomage is inguired for at $\$ 1$, Sydney to Montreal. On accomat of the strike in the United States, several eargoes have been shipped from Cape Breton to northern states ports by vessels engaged on time chirter for the St. Lawrence trade.
Rocent askijng yates lave been as follows :-Grain to Liverpool 9d; Hondon, Glasgow and Avonmouth, 1s; Belfast, 2s; Hamburg and Antwerp, 1s 0d. Cheese to Jiverpool 20s; London, Glasgow and Avommouth, 205s; Belfast, 27 gil . Deals to Liverpool, London and Glasgow, 35s; Avommouth, 30s; Belfast, 45s. Plour to hiverpool, 8s; Glasgow and Avonmonth, 8s 9d; Luondon 10s; Belfast, 12s gal. Way to Liverpool and Avonmonth, 20s; Jondon and Glasgow, 2̈̈s; Belfast, Boss.

## 'IHE CLOLHTNG TRADES.

No branch of Canadian industry has made such rapid progress during the past decade, both in volume and excellonce of output, as has the wholesale clothing trule. The stigmat of "slop" work has long ceased to be applicable to their goods, and in artistic cutting, and general linish, the better class of factory-made clothing is undistinguishable from that turned ont-by custom tailors. In fact, in many instances, it is better; for the large houses now employ artist cutters far superior to the average country tailor in knowledge of cloths and fitting, and display as much care in all the minor details of the garment as if it were specially ordered by the customer who ultimately possesses it. Of course the wholesale houses do not follow the extremes of fashion to their farthest bent; but they are caretul to follow it to a greater or less extent in proportion to the market they are catering for, and its more salient fentures are always faithfally reproduced in the better lines.
For this fall their goods are already out, and many of: the houses are now buying their cloths for next spring. In overcoats all the styles are very long. In the cities, meltons and beavers are principally ran on, and much fever fricoes are called for: but in the counbry, frie\%es still hold their own, and in the North-West a frie\%e, lined with prepared paper and absolately windproof, has proved a grood seller. Prices run from $\$ 3.75$ ip to $\$ 10$; the latter being for exceptionally choice goods, fully equal in cut and finish to the best custommade. Funew overcontings are seen the much-talked of German felts, which, in spite of opposition, are stendily making their way in favor. 'They are handsome in appearance, and combine the maximum of warmbth with the minimum of weight. I'lhey shrink, of course, very much; but the houses handling them say that if the felt is sent to the woollen mills here, and properly sponged and shrunk before being made up, they make a serviceable as well as a stylish grament. Purchasers of them who have kept track of their customers say they lave received no complaints of their wear, and the belicl: is growing ground that the opposition to thent was more based on prejudice than experience. They sell in fawn, blue, and the browns, made up in box shape, at $\$ 7$ to $\$ 8$ each, and seem to take well with the tride.

All under coats are made longer this year than last; and even sacks are two to three inches longer. These are as much called tor as ever, althongh entaways and
morning coats are more in demand than in previous years. There is a perceptible tendency to cut trousers narrower at the ankle and wider at the knee, although the word "peg-top" is never whispered, and it is evident that the wholesale trade is following up the new idea closely. Serge suits are offered as low as $\$ 3.75$ for really serviceable goods, and from this figure prices run up to fine blue beavers at \$1.0. Average good tweed busiass suits, fashionably cut and finished equal to ordinary custom-made goods, are offered at $\$ 6.50$ to $\$ 8$ complete.
In children's goods the increasing excellence of the finish is especially marked. Some houses have put on the market complete Highland suits, comprising blue velvet tunies with lozenge bultons, kilts, brooches, sporraus, hose and plaids of any clan tartan desired, and in all the other lines of young boys' goods there is an amount of artistic finish that seems incompatible with the price at which they are put on the market. In fact the whole trade shows a marked advance, and the vigor of competition has had its legitimate effect in improving the output without increasing the cost to the consumer.
As to the trade outlook, complaints as to the past are rife; but all seem to be agreed that the prospects for the future are brightening. At the moment trade is decidedly dull, and prices rule from 10 to 15 per cent. below those of last year. But the belief gains ground that the retail trade are carrying only very close stocks and hence that any improvement will be at once felt by the wholesalers. When once the uncertainty of the tariff on both sides of the line is put an end to, and merchants know definitely the terms on which business is to loc done, it is felt that demand will revive. Retailers will hasten to fill up their depleted stocks, and with the restoration of public confidence in view, the trade of the second half of 1894 should show a very marked improvement over that of its commencement.

The entds of the leading wholesale houses are usually to be found in our advertising columns.

## THE COAL STRIKE.

The end of the bituminous coal strike is evidently not far off ; for neither side has any interest in prolonging it further. The operators have disposed of their hoarded stocks at gradually increasing prices, and the amount now held throughout the country is so small that they are certain to get fair prices for their future output. So long as they lad any coal to dispose of, they were unwilling to see the strike end, for they were getting prices for it that i few months before would have been deemed fiabulous. But, now thatitis all gone, they would have no further interest in resisting the men's demands, were it not that most of them have made heary contracts ahead for coal, more especially witl the railrond companies, at prices which the least advance in wages would render unprofitable. This is all that is holding them back, and probably some method of compromise with their customers can be arrived at whereby the latter conld be brought to consent to bear a portion of the adrance in the cost of mining. Steps to this end are already being taken, and the transportation companies have become so anxious to secure fuel that they are disposed to accept a moderate percentage of advance in their contract prices if this will help towards a settlement of the dispute.

As to the men, their funds are almost exhusted, and the fact that they have broken from the control of their leaders and resorted to acts of lawlessiness and rioting shows that the end is not far distant. Only the open sympathy of the community and the support of the surrounding farmers have enabled them to hold out so long. If once they forfeit this by violence and resistance to constituted authority their propects of endurance will vanish instantly, and their recent steps point in this direction. Thus all indications are that the strike has reached its culminating point. It has already caused sufficient bloodshed and suffering, besides inflicting an underserved burden upon the taxpayers of the states within whose borders it has occurred. No further advantage from it can accrue to either side. To both it now means serious loss. It is to be hoped, therefore, that the efforts now being made to arrange a compromise will prove successful, and that, before many days, the great bituminous coal strike may be only a bitter memory of the past.

## IHE BANK S'LATEMENI'.

We append the usual comparative statement of the fluctuations in the returns of the chartered banks for the month of April. They were reviewed in our last issuc :

| Capital anthorisedl...................... ${ }^{\text {S }}$ | Apl. 1594 Meh. 1594 Apl. 1893 75,455, 1855 § $75,458,655 \mathrm{SI} 7,158,685$ |  |  |
| :---: | :---: | :---: | :---: |
| Capital subseribo |  | ${ }^{63,11939}$ |  |
| Capitul puid up | 26, 12,002 | 26, 26351,036 | 20,359, |
| Amoum |  |  |  |
| habicuives. |  |  |  |
| es in Circhintion | 20,936, 4 | 30,502,605 | 32,133,073 |
| Batance due Dominion Govermment. | 2,705, 385 |  | 2,51 |
| Palance due to provincial Governments... |  | \%,4,4ssisi? | (i, 1 |
| P'illic deposits on demmand | 6, 1015 | 10, | 101,266 |
| * from other banks in Canada secired | \%,2 |  | 162, |
| Deposits paynble on demand, other Can. banks. |  | 2,713,748 | 2,500,592 |
| Balance dut to othar bunks in Canala in | 133, 6,61 | 1.10, 0 , | 19,600 |
| Butunce due to usencice |  |  |  |
| Bakne abroald ......... | 179,331 | 161,559 | 139,5\% |
| ance dhe to agencies or |  |  |  |
|  | 129,031 | 2si, | 2-3, |
| Iotal liabilities | 215,(0)3,543 | 210,235,456 | 10,203,417 |
| AsSETS |  |  |  |
| Specie. <br> Dominton notes. <br> Deposits wtill Government for security of circulation. | , 437,334 | 7,481, | 6,90,545 |
|  | 13,74, | 13, $13+1,002$ | 12,42\%,180 |
|  | 1,813,5,54 | 1,818,59 |  |
| Notes and cheques on other baiks........ | 7,110,2-4 | 0, 1210,43\% | $6,12 \pi, 137$ 150,000 |
| Deposite payable on demunt in other bunke in Cunada. |  |  |  |
|  | 2,501,655 | :3,136,303 | ,083,111 |
| Balance due from other banks in Camada in ditily exchanyes. | 4, |  | 1 |
| Balances due from other imnks or agencies in forelgn countrics.. |  |  |  |
|  | 14, 3 99, 5 ,52 | 10,732,527 | 17, 1050 , $15 \%$ |
| Bahnees due from other banka or agencies In U. $K$. |  | [2,13, 319 |  |
| Tominion Government Delenture Stocks Can. Hmmeipal nad public securties (not | 3,188,463 | 3,185,463 | 3,253,3,351 |
|  | 11,312,160 | 11,152,259 | , 5 55, 044 |
| Camadian, liritigh and other rabiswiy |  |  |  |
|  | 7,6s0,097 | 7,185, 712 | 5,601,012 |
| Call loans on bonds min sock | 20, $0.051,66$ | 20, $2,103,3,199$ | 201, 18.1141 |
|  | 202,051,6\% | 20, ${ }^{2} 33,199$ |  |
| bomne to the Goverument of Cumadn...... <br> " to Provincial Governments......... <br> a delits | 3in, | (10, |  |
|  | $2,500,4(3)$ | 3,031,521 |  |
|  |  |  |  |
| property of the bank ...io the mimis | (19, ${ }^{\text {ma }}$ | - six, | 1,010,349 |
|  |  |  |  |
| Bank premises. Other aesets. | 1 1, 6 EH | 1, 1271 | 1,296, ${ }^{\text {d }}$ |
| Total Assets. <br> Conns to drectors and to irms in whieli | 305,555,405 | 303,503,209 | 302,415,455 |
|  |  |  |  |
| thoy are martuers. |  |  |  |
| Averago Dominlon notes for monti........Grentest ctrculation duriug month....... | 13, 19T, (2)! | - 13 |  |
|  | 31,43, 090 | 31,662,55. | 35,015,0s6 |

MON'TREAL CLEARING HOUSE. 1884.

Totnl for Week Jnding May 31, 1894....
Corresponding Weck of $1803 . . .$.
Clearimgs. Balances.

## CAUSES OF FIRES.

Ihe dingrams issued by the New York Chronicle showing the relative importance of the causes of fires in the various classes of mercmatile and industrial risks give some valuable data in a concise form so far as inanimate causes are concerned. Unfortunately they do not give what may be termed the "animate "causes, "and in times like the present, morespecially in certain lines of business in this city, the moral hazard has so completely overshadowed the most "dangerous of its congeners, as a factor in inducing Tires, that the majority of insurance men now pay far more attention to the character and record of the insurer than they do to the natural hazard of the risk offered to them.

Still the Chronicle's classification is a yery useful one. It shows that heat developed by friction is the principal generator of fire in factories. Friction caused 621 per cent. of the fires arising in cotton factories last year, 53 per cent. of those in cordage and twine works, 45 per cent. in woollen mills, 51 per cent. in worsted factories, 18 per cent. in paper mills and 12 per cent. in wood working establishments. Spontaneous combustion caused $12 \frac{1}{2}$ per cent. of the fires in cotton factories, 16 per cent. in warchonses, 17 per cent. in dyeing and bleaching establishments, 25 per cent. in woollen and 26 per cent. in worsted mills, 15 per cent. in tanneries, 29 per cent. in paper mills and no less than 42 per cent. of the fires occurring in rubber goods factories.
Sparks, either from passing locomotives or other causes, are a truitful source of fires. They are responsible for 80 per cent. of the fires in cotton in transit and 18 per cent of cotton burnt in store. They burned down 10 per cent of the wood factories, and 14 per cent. of the tameries, and account for 50 per cent. of the fires in icehouses. Frully 30 per cent. of the fives in foundries and machine shops, and 8 per cent. of those in dwelling loonses are attributable to them. In fact they are among the worst enemies of the insurance man.
Matches and lighted cigar butts were a prolific source of fires last year. I'loy accounted for 6 per cent. of the fires in cotton mills and 20 per cent of those in cotton warehouses, as well as for three per cent. of those in worsted factories. Lightning is responsible for 50 per cent of the fires in oil tanks, and ice houses, and for 11 per cent. of those in cotton warehouses; while explosions cansed 22 per cent. of the fires in ontanks and 16 per cent. of those in dyeing and bleaching works. In dwelling houses 29 per cent. of the fires are due to defective chimneys, 11 per cent. to matches, 10 per cent to lamp explosions and 15 per cent. to sparks and stoves.

These are the principal natural hazards pertaining to ench separate risk, and their respective importance is clearly indicated by the figures. The moral hazard, unfortunately, it is impossible to tabulate. So cunningly does it conceal itself beneath a plausible exterior that it often does not enter into the agent's calculations at all at the very time when it constitutes tho principal element of danger, and it is therefore impossible to estimate the percentage of fires it has chused. And yet that percentage would be an appallingly large one could the exact number of fires, directly or indirently attributable to it, be ascertained even approximately. In times of debt and depression, when the shelves are loaded with unsalable stock and notes are maturing with relentless rapiitity, the temptation to sell out to
the insurance companics becomes well nigh irresistible to a weak or framdulent nature. It is such a simple wiy of extricating himself firom his difficulties and starting himself: once more upon the road to success with the millstone of debti and worry fallen from his neck, that it needs strong moral courage in it merchant hovering on the edge of insolvency to enable him to resistit. It is not an individual, or even a firm, he argues, that he robs; but only a soul-less corporation who will never feel the loss. With the money thus obtrined he can extricate himself from his difficulties, and then he will repay the company by taking out a heavier policy on his new store. With these, and other specious argaments, he salves his conscience for the crime against the commnnity he knows very woll he is committing, and, regardless of the fact that by increasing the compray's losses he is raising the premium that his honester neighbors will have to pay for protection from loss by fire, he adds one more item to the credit of the moral hazard. Against this risk the companies have no protection whatsoever. Automatic sprinklers and improved fire appliances are helpless aghiust the moral hazard. Only one method of even mitigating the evil can be suggested, and that is by florcing the dishonest insurer to bear so large a proportion of the loss as to render the burning of his stock unprofitable to him. Up to the present no method of surveillance to this end has proved successful ; but the losses of the companies from this cause are becoming so severe, that soon a more rigid and continuous inspection of: fire risks and a more close examination into the moral character and financial standing of the insurer, will become an imperative necossity.

## BICYCLES.

As the Juurnal, of Comambce is supposed to deal with all lines and forms of business, and as many of its readers handle a great variety of goods, we need offer no apology for making a brief reference to a line of trade in which almost every boy, youth, and middle aged math of the day is interested, more or less according to the time ati his disposal, we mean the bicycle business. Bren the Puglish magranes are dealing at some length with the subject. Engrland, Scotland and Ireland with their smooth rouds extending in every direction over the kinglom, certainly offer greater attractions to the bieyclists than do the highways of the United States and Camada; and the interest taken in the machine as a means of transferring select bodies of men in military operations from place to place, lats given the new fad the sanction of useffulness as well as of pleasurable exercise. There is no use crying out against the bicycle. The machine has evidently come to stay, even in a comontry like Canadia, where during several months of the year it can be but lititle used.

A great improvement has taken place within the last year or two in the mundacture of bicycles, and when it is lement that at the two great cycle exhibitions of 1803 in Dugland, tinlly 250 makers were represented with exhibits of 2,750 machines, the importance of this new industry is minifest. Indeed, it appears to be increasing from year to year by leaps and bounds. The substitution of the memmatic tyre two years ago has rendered the new "Safety" all that it claims to be as respects its unac, and the probability is that the near future will see every healthy man and boy, and even
woman and child equipped with a bicycle as much; as-a matter of course, as with a pair of boots. It is scarcely needless to inform our readers that the favorite machines are those manufactured in England, Coventry being apparently the centre of the manufactore, but excellent machines are also being made in Canada. Perhaps the best class bicycle of the day is one of the most perfect machines ever manufactured. The fact that over 90 per cent. of all the bicycles being manufnctured at the present day are rear-driven "Safeties," and that these are almost invariably built with frames of strong tubes, set in the regular diamond shape now so familiar, would warrant the belief that manufacturers have at length unanimously adopted the desigu which a competent engineer would have recommended years ago. The bicycle of a few years ago, with its very large and extremely small wheel, is no longer saleable, except perhaps, for orders from the back country. The "Safeties" have altogether taken its place.

The pneumatic tyre principle is now so well known that it scarcely calls for explavation here, and there is yet some beliel that it has not attained its greatest degree of perfection. At present it takes the shape of an inner tube of soft and fine india-rubber containing air at a considerable pressure, ank kept in place by an outer covering of rubber-faced canvas attached to the rim of the wheel. The air forms a cushion of wonderfin compressibility and resiliency, which carries the rider easily over all those minor inequalities of a road unappreciable by an ordinary observer, but which with the old style of "Bone-Shakers," as they are humorously called, used to rack and weary the bicyclist. The primciple is a scientifically correct one, for the work that is done in pressing the air cushion in front of the point of contact with the ground, is giveu back in large measure by its extreme resiliency, which makes the machine resume its normal position instantly after contact, and so helps to push the machine forward. It is not at all improbable that the latest improvements made in the manufacture of bicycles may yet be applied to that of carriage-making, especially to those of the lighter kind.
The bicycles of the day have gradually been reduced in weight from 65 down to as low as 18 or 10 pounds. The most practical, however, are those weighing from 30 to 40 pounds each, all on. A first-class bicycle costs in England from $\$ 90$ to $\$ 120$. In this country the price attains a height of $\$ 100$ and $\$ 175$, although excellent machines can be purchased for $\$ 75$ to $\$ 125$ from the best warehonses. There is no doubt that considerable reduction in price must follow within the next few yenrs, as there is no reason to believe that a large profit is not practicable from a much lower first cost figure. Those of our readers who care for further enlightenment on the subject should send for a catalogue to the firm whose engravings appear on another page.

## THE EXPORT HAY TRADE.

Messrs. Tullock if Co., hay importers of London, Eng., in their circular for May, say :-" All direct ports are haybound, and buyers refuse assistance to relieve present deadlock. Country demand is now ended. and the farmers are rushing their remaining stocks to all market towns, accepting prices fully $£ 2$ to $£ 3$ per ton less than they were holding for ondlior in the year.

From the biggest to the smallest operator it is a case all round of "snuve qui peut." Forced sales are difficult, as with big prospects on British crops, dealers find no encour-
agement to stock themselves on foreign-baled, even at $£ 315 \mathrm{~s}$ to $£ 4$ for best grades of F. A. Q. Canadian, particularly when new crop English meadow hay is being offered outright at 845 s to 447 s 6 d . for July-August delivery. The English farmers are bent on coaxing the large dealers of imported on to the English mea low, and the dealers are not loth to be persuaded, bearing in mind the many difficulties attendant on handling foreign hay.
The continuance of favorable weather for all forage is a further damper on the situation; and when we take into consideration the almost giving away prices at which other feed stuff is being offered, it is not surprising that the low prices at which all foreign hay is now being offered should prove no temptation to consumers to stock. up.
The distinct evil in this imported trade is the impossibility of decentralizing the fnreign trade. For weeks past, far too heavy supplies lave been concentrated on London and Liverpool, whereas, had it been possible to distribute same round to different U.K. ports these heavy imports would not have been so severely felt. London and Liverpool, which are the center points of the distributive hay trade, are to-day practically offering hay at prices which barely return the cost of forwarding to seaboard and ocean freight.
If this business is not to become a thing of the past, it is essential that shippers should now rigidly withhold from sending any shipmerts forward that are not actually sold to arrive.
To London, F.A.Q. Ganadian Timothy mixture is offering at $£ 3 \mathrm{15s}$. c.i.f. for May shipment, without finding buyers. For June-July, business is practically impossible, although there are sellers at $£ 315$ s, but no buyers. There are several hundreds of tons or Canadian now lying in barges in the river waiting for buyers, and meanwhile incurring heary demurrage expenses.
As regards Liverpool, the position is even worse ; 83 12s 6d. has been accepted on the quay, and to arrive thore are sollors at $£ 3$ 10s but comparatively few buyers.
-Some-operators in Canadian consider that the chances of business are not altogether dead ; and it is true that if unfavorable weather prevails when the crops are being cut this will at once diroct attention again to foreign descriptions. At the same time, the best thing that Canadian shippers can do is to forget that there is such a market as Great Britain, and hold back any further supplies.
Finland and Russian hay is again boing rushed on to the market, and two or three cargoes have changed hands at prices ranging from $£ 3$ to $£ 35 \mathrm{~s}$ ex-ship."

## IHE DUTY ON RICE.

When on the 28th of March last, Hon. Mr. Foster announced that the duty on cleaned rice would be reduced from 14 cent per pound to 1 cent per pound there was jubilation among rice importers in this city, and several thonsand bags of cleaned rice were ordered in Europe for this market. Every one thought the tariff had been finally decided ripon, and bought accordingly. Unfortumately for them, they had not reekoned upon the Governments weaknoss on the sulject of tariff reform, and consequently when the rice mills working in the Dominion brought sufficient pressure to bear on Mr. Foster to induce him to reconsider his docision and put the duty on rice back to the old figures, some three weeks later, they found themsolves face to face with a serious loss. A typical instance is the following :-
Invoice cost of 1,500 bags imported rice, 360,452
llos., costing $1 \frac{5}{8} \mathrm{c}$ per 1 lb ..........................
Duty at Montreal, 14 c per $1 \mathrm{lb} . . . . . . . . . . . \$ 4,505.65$
" on bags at 20 per' cent. ........... 60.00
Freight to NILontreal...................... 542.62
Marine insurance, etc., two per cent... 119.14
$\$ 5,857.34$

5,227.41
$\$ 11,084.75$
This makes a rice costing 15 cents per lb., in Europe cost a fraction over three cents here, and gives to the Camadian
miller a protective duty of 78 por cent. on the first cost of the rice, and nearly 90 per cent. if the froight and barges be included.
dhe marsan-brosseau failure.
Some stir was caused in produce and shipping circles by the annonncement of the suspension of the large hay oxporting firm of Marsan \& Brossean, of this city. The steady fall in values in Great Britain and the almost impossibility of disposing of Canadian hay in that market in face of the competition of now English meadow hay, alarmed the bankers of the firm, and on Nonday last they peremptorily refused all further advances. The firm had no alternative but to suspend at once, and matters were further complicated by the arrest of Mr. Marsan on a capias for $\$ 2,620$.
As to the liabilities of the firm, reports are various. Their bankers admit that there is a balance of $\$ 30,000$ at their debit ; but claim that this is fully represented by hay. To the farmers and country hay dealers their liabilitios are large. To one denler in Berthierville they are believed to owe $\$ 14,000$, to another $\$ 4,000$. and to several others sumis in the vicinity of $\$ 2,000$ or $\$ 3,000$. Whether any other banks are interested besides their own is dubious. Some claim that the total liabilities will rench $\$ 150,000$, and that half a dozon other banks are interested; while more conservative estimates place the figures at $\$ 100,000$. It is known that they had $\$ 74,000$ to pay this month and probably $\$ 30,000$ to $\$ 40$,000 during the two following ones, so that the larger estimate may not prove wide of the mark. On one point all are agreed, and that is that their cometry creditors stand a very poor chance of seeing their money.
The firm was started by Wilfred Marsan in January 1888. He was then credited with possessing $\$ 3,000$ in capital. In the following February he admitted Joseph Brossenu, and the firm assumed its present style. In Suly 1892 their warehouse on Grey Nun street was burned down with a loss of $\$ 20,000$ fully covered by insurance, as was also the hay burned in their second fire in August 1893. Last year the firm made money in the export of hay, and started out to ship it on a still larger scale this spring. Unfortumately for them the English crop turned out exceptionately well, and there was a rush of hay, not only from tho United States bulifrom Russia and Finland, into the British markets.
The consequence was that prices cane down with the run, their margin was swept away, the bink closed down on them, and they had no alternative but to suspend. In the hight of their experience the financial position of other large haty shippers is being examined, and it is possible óthor failures may be chronicled in this line bofore long.

## A bank swindier here.

Fred. W. Soymour, the notorious bank swindler, who is credited with defrauding the banks of the north western States out of $\$ 50,000$ within the last two months, hạs crossed the frontier into Canada, now that the United Statos has become too hot for him. Seymour commenced operations in Dos Moines in April, and vietimized banks there to the extent of $\$ 8,000$. He next called on the lankers of Atlantic and secured about $\$ 3,000$ thero. Kansas City banks, four in number, were victimized for about $\$ 10,000$. Omaha bankers have contributed about $\$ 5,000$ and Council Bluff banks were cänglit for as much more. He next went to Mitchell S. D, and bought drafts on Sioux Falls banks that realized $\$ 3,000$ and drafts on Sioux City banks that increased his plundor by $\$ 7,200$. Pour banks were caught there, and each on $\$ 1,800$ diafts. Cedar Rapids banks were visited next, and Seymourturned up in Nilwaukee, where he succeeded in clearing up $\$ 5,400$ in two or three days. Since that time he has not been hoard from.
His mothod is to visit a city and ascertain who the correspondents of the banks are in other places. He then buys drafts, generally for $\$ 14, \$ 15$, and $\$ 18$ against the banks ho intends to victimize and raises them to $\$ 1,400, \$ 1,500$, and
$\$ 1,800$, and so successful hats he been that as yet payment has beon refused on none of his drafts.

The dratts are all perforated, but he covers the perforated parts with a pulp, and subuits them to a pressure that fills the perforations completely. He then re-perforates them with the raised amount.

## HOW THPY COMPARE

Now that the entton schedule has been agreed upon at Washington and the sugar schedule remains as the prineipal bono of contention the Pinance Committee have issued a table showing that the average in equivalent to ad valorem rates in the MeKinley Bill was 40.68 per cent., in the Somato bill 36.75 per cent. and in the House bill 35.52 per cent. The comparison of the different schedules is as follows :-

| Schedules. | McKinley. | Senato. | Houso. |
| :---: | :---: | :---: | :---: |
| Chomicals. | 31.16 | 24.41 | 25.09 |
| Barth and glassware.. | 51.25 | 37.33 | 34.37 |
| Metals. | 48.43 | 34.26 | 35.06 |
| Wood. | 32.66 | 22.82 | 22.74 |
| Sugar | 14.55 | 30.59 | 28.43 |
| 'I'olateco. | 117.82 | 105.95 | 91.58 |
| Agricaltaral products. | 32.21 | 23.62 | 21.58 |
| Spirits. | 69.90 | 53.18 | 60.69 |
| Cotton manufactures. | 55.25 | 40.90 | 38.45 |
| Plax and hemp. | 45.00 | 32.41 | 30.51 |
| Wool. | 98.62 | 41.13 | 30.78 |
| Silk | 53.56 | 4 ¢5.90 | 45.18 |
| Piper | 23.85 | 20.38 | 19.10 |
| Sundrics. | 27.00 | 22.12 | 26.28 |

## A SECOND DLEELCULIY.

Now thatit it looks as if the tariff question in the Unitod States would bo practically sethed by the end of the present month, Americun manuffacturers are confronted by a second problom ans to what spiriti; organized liblor will display towards itho inevitiable readjustmentio of wages that must follow. If the workmen think that they can exact the old schedrle of wages, and bencit, at the same time by the lower prices brought ahont ly in reluction in the import dutios, they will simply precipitato a struggle by which tho slowly reviving industries will ho erippled and trade subjected to continued dopression, white the men themselves will have to suffer from ialloness until thay concele to the necessities growing out of Whe new situation. Untortunately, the hades mions aro showing too much disposition to pursuo this solfish policy. Bul, on the other hand, they are taking this athitude when thoir halur ean be most easity disponsed with, and it is theretore likely that, by the time when manfacturing has bogun to recover, they will recognize the saerificos that will inevilably fall upon them in common with omployors.

## THE TADE SIR PRANOLS JOHNSON.

The death of Sir Erancis Johnson, Chief Justico of the Sinprrior Court in this provinco, removes from tho judiciary one of its most promineni, figures. The hate chiof justice was croated Qneen's Counsol in 184ti. In 1854 he became Recordor of Ruport's Land and Govomor of Assiniboin. In 1865 he was olevatod to the Bonch, and in 1870 he was sent to Manitoba to organizo the judicial system of that province. In 1889) he became Cliod Justice of this province, and in the following May he received the honor of kuighthood. 'The decaased judgo was twico marriod. His first wito was a daughtor of the late Nathimiel Jones, a prominent merchant of this city. Four yours attor hor dacass ho was united to Miss Mary Mills, who survives him. His ellest son, Captain Prank Johuson, who rocently retired from the British army, is now in the city and, with the two other sons-ono of them Mr. C. R. G. Johuson the woll known insmanco manager-and the grand children, were the chief mourners at one of the largost and most improssive fumorals over seen in this city.

THE GEO. BISHOP PRINIING CO.
A neeting of the creditors and shareholders of the insolvent George Bishop Engraving and Printing Co. was hold to consider the tenders received for the assets of the estate by the liquidators. The Bishops offered a lump sum of $\$ 21,000, \mathrm{Mr}$. G. B. Burland tendered 20 conts in the dollar, equivalent to $\$ 19,160 ; \mathrm{A}$. M. Foster, representing a majority of stock in the reorganized company, $\$ 35,000$ payable $\$ 5,000$ cash, $\$ 10,000$ in notes, and $\$ 20,000$ in fully paid up stock in the reorganized company; Hauson Bros., $\$ 20,000$ cash. There was also an offer by Ald. Savignac of 32 cents in the dollar for the book debts. After a long discussion none of the offers were accepted; but a committee, composed of Messrs. David McFarlane, M. Benoit, James Elliott, the Hon. J. K. Ward, John Murphy, Dugald Graham and W. V. Dawson was formed to examine into the merits of the respective tenders and to report at the close of the present week.

## manded amendments.

The changes]in Hon. Mr. Foster's already emasculated tarif proceed apace. In the mineral schedule plumbago 10 per cent. was made to rend "plumbago crude."
The item embraciug jewel boxes, of plush,? wood, paper, etc., was aneaded 'so as to include celluloid, aluminum and fibre ware of all kinds. ${ }^{2}$ : The duty on all is $3 \overline{3}$ per cent.
In the textile schedule certain articles.not-specified were framed into the following item:
Corsets, linen, silk and cotton clothing and otherarticles made of cotton fabrics, $321 / 2$ per cent.
Damask of linen, 25 per cent., was"extended ${ }^{-10}{ }^{-a s}$ " to include napkins, d'oylies, sidebonrd covers, and diaper cloth.
Antiseptic surgical dressings, such as absorbing"cottons, cotton wools, lint, lamb's wool, tow, jute, gauzo and 'oakum, prepared and used as surgical dressings, phain or medicated, 20 per cent.
Nitro glycerine, giant powder and nitro_indother"explosives, 4 eents per lb.
Tobataceo pouches, 30 per cent. ad valorem.
Cloths not rubbered or made water proof, whether of wool, cotton, union, silks, 60 inches or over in width, and weighing not more than seven ounces to the square yard, when imported exclusively for the manufacture of mackintosh clothing, $121 / 2$ per cent ad valorem. The duty otherwise is $27 / 1 / 2$ per cent.
Brass in bats, rods and bolts, drawn, plain and fancy tubing not beut or otherwise maunfactured, in lengths of not less than six feet, was added to the free list ; likewise insurance maps and sillts of quininc.
Reeds not further manufactured than split, wero dropped from the free list. 'Other additions to the free list inchuded marble in the rough in blocks, ingots, and blast furnance slag when used for the manufacture of mineral wool.
The item, albumenized and other papers chemically prepared for photographers' use, was reduced from thirty-five to thirty per cent. ad valorem, and was made to include "films."
The marble sehedule now reads, marble, blocks'and slabs sawn on not more than two sides, ton per cent. ad valorem instend of twenty per cent. as first proposed.
Slates, slate mantels and other mamufactures of slate N. I. S., school and roofing slates, provided the duty on black and blue rooling slates do not exceed tà cents per square aud colored not oxceeding 90 cents per square, 30 per cent. Slate pencils 25 per cent.
To the item whips of all kinds $3 \overline{5}$ per cent., the committee added "including thongs and lashes." The leather item, including bolting leather, sole leather, dongola, kid, hmb and calf proposed as 15 per cent. was changed to $171 / 2$ por cont., and made to embrace kangroo and alligator.
Ferro-silicon and speigeleisen, ind ferro manganese were changed to $\overline{0}$ per cent. The last item was first proposed at 10 per cent, anul the other two at st per ton.
Plough plates, when cut to shapo from rolled sheets of steel, 5 por cent, were made to read "Plough plates, etc., from rolled plates of stecl, etc." The item." Mailleable iron castings and steel enstings n.e.s., 2 , j per cent. was changed to read " Malleable iron castings and iron or steel castiugs n.e.s., ete."
The item chains "over five-gisteenths of an incli in diameter" was amended to include all chains. The duty is 5 per cont.

Our Inducements．

## $\therefore$ A Good Article

Our Celebrated Brands：
＂Cable Extra，＂
＂Mungo，＂
＂El Padre，＂and
＂＇Varsity．＂
Are as etaple as flour，sell readily und always in demand．Millions of each brand sold an－ nually；eales conetantly increasing．

## S．DAVIS \＆SONS，

The Largest Cigar Manufacturers in the Dominion．

## Finculvial．

Thursday Evg．，May 31st 1894 The nominal rate for call loans was 4 to $41 / 2$ per cent．Cables quoted the open market rate in London $7 / 3$ to 1 per cent Bar silver was casier at $283 / 8 d$ ．Commer－ cial quotation for bars in New York 62e Recent quotutions for sterling on this market are as follows：Sixty days $00-10$ to $911-16$ and $93 / 4$ to $7 / 8$ ，demand $97 / 3$ ta 9 15－16 and $101 / \mathrm{s}$ to $1 / 4$ ．Cables $101-10$ add $101 / 2$ ．New York lunds $1-10$ dis．to $1-32$ and $\frac{1}{13}$ td $1 / 4$ ．Telegrams to－day speak of New York stocks as dull．Chicago gras opened at $731 / 2$ ，advanced to $74 / 4$ and sold off to $741 / 3$ ．Sugar was weak at oponing but improved．．Tho tariff question has been taken up at Washiogton，and Sher－ man was addressing the House to－day Whisky steady，but litule doing．＇The rest of the list was in a iffeless condition． Chicago what sold off at the opening to－ day and then improved．July opened at 65 $1 / \mathrm{c}$ ，went $u p$ to 565 and sold later at 50．Local stocks were extremely dull this week．Street railway sold at a range of $1393 / 4$ to $1411 / 2$ ，business to－day being done at the inside figure．New stock was filly active at $1323 / 4$ to 13456 ，closing at 1341／2 bid．Gas was neglected and there was little done in Cable or Telegraph？ Prices of other stocks are steady and practically unchanged．The following is the record for the week，as per Chas．Mer editlu \＆Co stock brokers：－

| banks． | 要 品 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Montreal． | 2 | 219 | 219 | 2201／2 |
| Peoples．， | 8 | 125 | 115 |  |
| Jacques Cartier．．． | 160 | 1101／2 | 1．01／2 |  |
| Commérce． | 15 | 1．371／4 | 1371／2 | 1401／2 |
| Hochelaga． | 45 | 1851／2 | 1241／2 |  |

俍merce
Hochelaga

| Pacific | 175 | 00 | 65 | 77 |
| :---: | :---: | :---: | :---: | :---: |
| Dul．Con | 125 | 5 | 5 |  |
| Pre | 100 | 13 | 13 | 17 |
| Cable． | 150 | 1391／2 | 13816 | 1361／2 |
| Telegraph | 4 i | 149 | 148 | 140 |
| Passenger | 715 | 14112 | 1391 |  |
| New Passenger．．． | 850 | 1345 | 1323 |  |
| Gas． | 35 | 107 | 107 |  |
| Bell Telephone． | 15 | 147\％ | 1471／2 | 1851 |
| Montreal Cotton． | 30 | 120 | 120 | 125 |
| Colored＂ | 25. | 50 | 65 | S71／2 |
| Col．Cot B＇ds．．．．． | \＄2，000 | 99 | 09 |  |
| Dominion Cot． | 100 | 108 | 100 | 123 |

Mir，Allan Frebedan，of San Fram－ cisco is on a visit to litis old friends in Montreal．

## MONTREAL WHOLESALE MAREETS．

 Thursday Evg．，Mas 31， 1894.Speaking generally wholesale trade has been quiet abd money is circulating slow－ ls．The heaisy rains and cold weatber have given some cause for anxiety，trale peosperity being largely dependant upon the crops．There were minor iloods in tho Toronto distriet，and advices from Whitbs，Bowmanville，etc．，spealk of the young plants being under water．In Que－ bee the rainuall was continuous for ser－ ernl lays，and some loss has been sus－ taiued．Travellers fronn Enatern On－ tario，the Ottawa district and Quebec， look upon hay erop prospects as excel－ lent，but farmers are beginning to iear there may be too much rain if the wea－ ther does not take a decided change．Do－ mestic strawberries are expected to reach the market two weeks ourlier than a ：ual and，in the monntime，owing to large crops and dull times in the United States， American berries have been offering here －sely at low prices．Money rethurns hom cheese expbrts will help the dairy distriets．Leading merchants are dispos－ ed to think that trade will piek up slow－ ly until both countries havo finally ad－ justed their tarifis．
Ashes．－Receipts continue fuir，rather heavier than for May last year．Pots are in good demand but have been sold under the nominal quotation of $\$ 4.10$ for firsts．For second sort $\$ 3.60$ to $\$ 3.65$ has been paid．Pearls are worth $\$ 0.40$ to $\$ 5.50$ ，none ampivifiga Receipts since 1st January Sõ brls．pots， 78 bris pearls． deliveries 729 brls．pots， 77 brls pearls． Yn store 31at May at 3 p．m．， 177 bris pots 30 bris．pots．
Weans．－Wuite ordimary，$\$ 1.10$ to $\$ 1 .-$ 20．handpieked ditto $\$ 1.35$ to $\$ 1.40$ ，yel－ low \＄1．35．

Cheese and Dutter．－Tarly prices ior cheese tempted Canadian makers to－iorce their product forward too soon，and，in consequence of this，prices have weaken－ ed in Britain．Goods reached England in a green，poorly cured state as compared with American stock，and the latter has obtained the preference and been placed at higher prices．It would have paid bet－ ter to hold back and properly ripen the cheese before shipment；but the high pid－ ces were too much of an，inducement．So great has been the domind for Canadian cheese that it has generally been closely sold up，perhaps too closely，and a change in this direction seems to be essential，if we are to keep in the front rank．If re－ port be truo，stock has been forwarded not more than a week old．The pastures have been in good condition and make large，the tone consequently is ensy．Col－
ored lans obtained the best price，selling at $95-\mathrm{Se}$ to $9.8-4 \mathrm{tc}$ and white has sold at $91-2 \mathrm{c}$ ．Owing to the seareity of money factories in the French districts andeas－ tern sections hare been maxions to ，fell， which is a weak point in the market． Quebec colored can be bought ation 1－2c and white at $93-8 c$ ．A Liverpool enble gram quoted cheese at 53 s ．At Ingersoll this week，offerings were 2,050 boxes of late part of May make．Most of it，which was reads to be shipped at the end of the week，sold at 9 3－Sc．Last year the of ferings were 1,978 boxes and 318 sold at $91-8 c$ to 1－4c．At Belleville， 54 factor－ ios offered 2,145 boxes white and 1,385 colored．Snles of S5 white at $91-4 \mathrm{c}, 1$ ， 310 at $98-16 \mathrm{c}$ ，aud 105 at $91-\mathrm{Sc}$ ．In colored， 310 sold at 9 1－4e，b25 at $93-16 \mathrm{c}$ and 90 at 91－8c．Total offerings last year were 3,175 boxes，agitiast $a$ total of 3，580 this scason．Snles last year were 2,350 at 9 e to $03-8 \mathrm{e}$ andl offeringe wore only up to the 20th．Sales at Camplell－ ford were 554 white and 211 colorod at 9 1－Sc．
Dry Goole．－The finn correction of the proposed new tariff is having its cffect on this branch of business．Peopie who were timid about buying，not knowing＂what the rate of duty might be，feel there is a certain amount of seenrity in placing their orders，consequently very fair or－ ders have been placed，both for immediate and antumu deliveries．The general tone of irnde，as the season advances，has impsiopat．Jur cills traders report ：a good week＇s business．As insun at this season，many families are preparing to leare the eity for the seaside，and else－ where，and this is canding a larger cus－ ＇pom．Euburbah storekecpers have－dona well this week，considering the broken weather．Money receipts continue to be extromely irregular aud，on the whole，a subject for comphint：Ma nufacturers have curtaided their output，but the settlement of the tarilf may bring about a change in the direction of inereased orders．Buying for local long account， nad for forcign account，caused improve－ ment in the Now York co＇ton market． Manchester and Liverpool allso displayed firmness．The weather South is general－ ly gool，but the nikhts are cold．Cor－ thin sections want rain．The receipts at the parts for the week are estimuted at 15,000 bules，agninst 20,800 last week nad 22，987 last year．Liverpool－Cotion stendy，American middlinge， 4 d ．New York－Cotion，Cutures stendy，June 7．00， July 7．06，Aug．7．71e，Sept．7．14c．Close， spots stendy，uplands 7 1－4c，guli $71-2 e$ ．
Flour and Grain．－The ordinary jobbing demand was experienced in flour，there focing little doing for exporit．Prices were elaimed to be steady．Grain was dull．No． 1 lard Manitobn can be bought at 75 c to 7 Ce and No． 2 at 74 c to 75 c ． Peas are quotod at $691-2 \mathrm{c}$ to 70 c ，afloat at $68 \mathrm{c}^{\prime}$ to 60 c in store．Oats quiet at 30 e to 301－2c．The＂bulls＂on wheat in the west clam that whent is heading out badly in Kansas，Missourit，Illinois and other States．It is said the berry is sman and whole fields have a blackened ap－ pearance，There has been a low tom－ perature，but rarely down to thio frost to the frost line．Insedt life has been retaried，but it is on the increase．$\Lambda$ hopefal report stevtes that the soil in the flooded parts has soaked in a greatideal of moisture，but could stand much more． Business at Chicago has been demoraliz－ ed by the fact that frost did not work the havoe expected，and holders were strij－ ing，consequently，to get ont of the＇long＇ whent，which they had acquired The predicted frost appenred fin smali sections ibn Miefligan，not extending down in Ohio and Indiann，as was at one time reported．It was down to freezing in some parts of this couptry，but．the Ontario erop has escoped serious injury． Recent rains in Kansna，though not hea．

| $\begin{gathered} 1 \\ 2 \\ 3 \\ 1 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \end{gathered}$ | Lank Statomont to Govt. <br> Month ondink $\mathrm{Apl}^{2}$ 80, '84. | Capital Authorizel. | Capital Subsoribod. | Capital <br> Paid up. | Reserve Fund. | Dividend Rate p. o. p.annam. |  | Hsl. duo to Dom. Govt. aftrded ot Creditg, ${ }^{2}$ |  | Denosita by the Publio payable on demand. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Torm | \$2,900,100 | \$2, | \$2,000,000 | $\$ 1,800000$ | 10 | \$1,140, | \$ 22,199 |  | \$5,146,064 | $\frac{1}{2}$ |
|  | Comgarce | 8,000,000 | 6.000 1.500 | $6,000,000$ $1,500,000$ | $1,100,000$ 1,500 | $10^{7}$ | $\begin{array}{r}2,529,812 \\ 90554 \\ \hline\end{array}$ | 23.051 19.013 | 424,297 | $5.161,341$ 8042732 | 3 |
|  | Ontario. | 1,500,000 | 1,500,00 | 1,600,000 | 345.000 | 7 | 862.921 | 17.593 | 321,432 | $1.428,505$ | ${ }_{8}^{4}$ |
|  | Stindard | 2,006, 0000 | 1.000,000 | 1,000,000 | 650,000 | 8 | 626,824 | 17,673 | 77,753 | 1,583,502 |  |
|  | Innorial | 2,000,000 | 1,963,600 | 1,954,525 | 1.102,252 | 8 | 1,229,250 | 23438 | 534,466 | 2.553,280 | $\begin{aligned} & 6 \\ & 7 \end{aligned}$ |
|  | Tradera |  | -607,40 |  | 75,000 <br> 650,000 | 8 | 55,840 <br> 899,823 | 21,097 | 159,775 <br> 230,70 <br> 70,00 | \% 645898 | $\begin{aligned} & 7 \\ & 8 \\ & 8 \end{aligned}$ |
|  | 0ttawa............... | 1,500,000 | 1,500,000 | 1,489.610 | 848,084 | 8 | g06,009 | 16,199 | 79,697 | 2, 746,061 | $\begin{array}{r} 9 \\ 10 \end{array}$ |
|  | Wostorn. | 1,000,000 | 500,000 | 370,3.7 | 92.600 | 7 | 241.130 |  |  | 189,651 |  |
|  | Total, | 19,750,000 | 17,821,000 | 17,671,932 | 8,062,883 |  | 9,912,549 | 163,163 | 1,827,915 | 22,961,639 |  |
| 12 | $\xrightarrow{\text { Mont }}$ | $12,000,000$ $4,866,666$ | 12. 10.0 | 12,000 | $6,000,000$ 1,3383 | ${ }^{10}$ | $\begin{aligned} & 4,637,189 \\ & 1,018.110 \end{aligned}$ | $\begin{array}{r} 1,556,897 \\ 3,978 \end{array}$ | 6,141 | 13,202,371 | 11 |
| $\begin{aligned} & 12 \\ & 13 \end{aligned}$ | Britis | 1,200, 1,000 | 1,210,000 | 1,200,000 | 2,800,000 | ${ }_{6}$ | 1,163.169 | 7,571 | $67 \%$ |  | 13 |
|  | Jnaluees Car | [690,000 | 500,000 | 500,000 | 215,000 | 7 | 407,202 | 20,403 | 50,000 | 610.278 | 14 |
| 15 | Villo-Mario | 600,000 | 800,000 | 479,50) |  | 8 | 203,210 | 4,941 | ... ...... | 145'050 | 15 |
| 16 | D'Hochelaka | 1,000,000 | 710.100 | 710,100 | 230,000 | 6 | 659,526 | 20,025 | 47,182 | 660,218 | 16 |
| 17 | Yolzon8 | 2,000,000 | 2,000,000 | 2,000,000 | 1,200,000 | 8 | 1,448,791 | 21,679 | 17.518 | 4.849,468 | 17 |
| 19 | Marobanta | 1,200, 0000 | 1,200,000 | 1,200,000 | 30,000 | 8 | - | 199,749 | $\stackrel{\text { 6,32 }}{ }$ | ${ }^{3} 1.162,522$ | 18 |
| 20 | Quebse... | 3,000,100 | 2,500,000 | 2,500,000 | 550,000 | 7 | 665,176 | 17,956 | 4,806 | 4,401.181 | 20 |
| 21 | Union | 1,200,000 | 1,230,000 | 1,200,000 | 250,000 | 6 | 943,6,3 | 7,656 | 639079 | 860.075 | $2]$ |
| $\begin{aligned} & 22 \\ & 23 \\ & 3 \end{aligned}$ | St. Joan | 1,000,000 |  | ${ }^{261,167}$ | 40,000 | 6 | 26,401 |  | 6.249 | 5 5,081 | ${ }_{29}^{22}$ |
| 24 | Satorn Town | 1,500,000 | 1,500,000 | 1,499,905 | 650,000 | 7 | 724,718 | 20.819 | $\begin{aligned} & 6.249 \\ & 8.8 B I \\ & \hline \end{aligned}$ | 58.802 | 24 |
|  | 'Tolul, Quoh | 36,966,666 | 35,181,566 | 34,728,393 | 14,003,933 |  | 15,083,883 | 1,886,664 | 976.212 | 38,127,828 |  |
| $\begin{aligned} & 25 \\ & 26 \\ & 27 \\ & 23 \\ & 29 \\ & 39 \\ & 30 \\ & 32 \\ & 32 \end{aligned}$ | Nova Soot | 1.5 | 1,5 | 1,500,000 | 1,200.000 | 8 | 1,079,825 | 232,990 |  |  |  |
|  | Merohant | 1,500,000 | 1,100,000 | 1,700,000 | 600,000 |  |  | 3,0 |  | ,031,291 | ${ }^{26}$ |
|  | Pooph | 8500000 | 500 | 700,000 | 160 | 6 | 484.649 |  |  | 359.702 | 28 |
|  | Haifax B. ${ }^{\text {co }}$ | 500,000 | $500, \pm 0$ | 600,000 | 250,000 | 6 | 471, | 18.443 |  |  | 29 |
|  | Yermouth | 300,000 | 300,000 | 8800,000 | 60,000 | 6 | 79,571 | 21,972 |  |  | ${ }^{30}$ |
|  | Exohango | 500,000 | $\begin{aligned} & 280,000 \\ & 500,000 \\ & 500 \end{aligned}$ |  | $30,000$ | $\stackrel{8}{6}$ |  | 79i* |  |  | ${ }_{32}^{31}$ |
|  | Total, | 5,880,000 | 5,380,000 | 5,109,788 | 2,53),000 |  | 3,455,366 | 445,955 | 5687 | $\frac{3,628,541}{}$ |  |
| $\begin{aligned} & 33 \\ & 34 \\ & 95 \\ & 95 \\ & 38 \\ & 37 \\ & 38 \\ & 39 \end{aligned}$ | Now Br | . 000 | 500,000 | 500000 | 525,000 | 12 |  | 3,257 | ,554 | 500.279 |  |
|  | Poople's St. Stenhon's. | $\begin{gathered} 1800,000 \\ \hline 0000 \end{gathered}$ | $\begin{aligned} & 180,000 \\ & 200,000 \\ & \hline 20 \end{aligned}$ | $\begin{aligned} & 180,000 \\ & 200,000 \\ & \hline \end{aligned}$ | $\begin{array}{r} 110,000 \\ 45,000 \end{array}$ |  |  |  |  |  | 35 |
|  | Total, N. B | 880,000 | 880,000 | 880,000 | 680,000 |  |  |  |  |  |  |
|  | Comimeroi | 2,000,000 | 74,700 | 552,650 | 0.000 |  |  | 4, 818 | 17,554 | 51 |  |
|  | Bric. Col | 9.733 | 2,920,000 | 2,920,010 | 1,938,333 | 6 | 731,8 | 221,875 | $450,520^{\circ}$ | 461,700 | 36 37 |
|  | Mammorsi |  | $\begin{array}{r} 48,6060 \\ 200,020 \\ \hline \end{array}$ |  |  | 8 |  |  |  |  | 38 |
|  |  |  |  |  | 40,00 |  | 3,076 |  |  |  | 39 |
|  | Grund Total | 75.458,685 | 63,171,952 | 62,111,49 | 28,712,012 | . | 29,996,472 | 2765.535 | 3,277,98 | 63,772004 |  |
| BANKS. <br> Liabilitics-Continuod. |  | Deposits by |  | Doplite pay |  |  |  |  |  |  |  |
|  |  | the Public, | Loant from | aft'r notice | Due other | Balances <br> Due bles. or | Eulances |  |  |  |  |
|  |  | payable aftor | Can. Beou'd | or fixd day | Banks in | agta. not in | BLEs or Agb. |  |  |  |  |
|  |  | a Bxed day. |  | lyy othor | Canads. | Canads. | in U. K. | Liabilities. |  |  |  |
| $\begin{array}{r} 1 \\ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \end{array}$ | Toronto | \$3,287,68 |  | \$73,465 | 648881 | \$ 2,313 |  |  |  |  |  |
|  | Commar | 11,627,940 |  | 300,971 | 2,496 | 14,811 | 948,338 | 1,254 | 21,084,405 |  | $\frac{1}{2}$ |
|  | Dominion | 6,617,444 |  | - ¹, $_{19} 9$ |  | ....... | 19, 3 +37 |  | 10,796,351 | ............ |  |
|  | Standard | 3,307,543 |  |  | iio |  | 42, 205 | ........ | 6,039,613 |  | 5 |
|  | Imporial | 5,452.621 | .......... | 60,144 | 202 |  |  |  | 9,815,394 |  |  |
|  | 'rradors. | $2,4310,344$ |  | \%6it |  | -5,913 | -338,360 |  | 4.131,234 | ... | ${ }_{7}$ |
|  | $\xrightarrow{\text { Onnuilton. }}$ | 3,260,095 |  |  |  |  |  |  | $7,20,916$ |  | 8 |
|  | Wostorn | 90,011 | (1)......... | ……...... | 10 |  | 282814 | 2,5 | 5,27,027 $1,333,363$ | - | ${ }^{9}$ |
|  | Total, | 44,009,942 |  | 489,917 | 0.761 | 23.097 | 2,328,796 | 8,998 | 81,769,286 | , |  |
| 11121314151518171819202122232424 | Munt | 14,8996,892 |  |  | 11701 |  |  | 86,708 | 34,450,740 |  |  |
|  | British North A | 6,633,490 | ...... | 25,669 |  |  |  |  | 9,804,380 |  |  |
|  | Du Pouno - ${ }^{\text {dan }}$ | 2, $2,144,234$ |  | ........... | 9.102 | ............ | (136,518 <br> 24.968 | 5,611 | 6,791,220 |  | 13 |
|  | Villo-Mario... | 6669,637 |  |  |  | 1,67i | 24,988 | l,123 | $3,162,029$ $1,085,694$ |  | 14 |
|  | D'Hoohol | 2,519, |  |  | 2,795 |  | 33,1 | 9,783 | 3,981,134 |  | 15 |
|  | Molanis | 3,790.933 |  | 990.671 | 2,883 | 10,613 | 179383 |  | 10,364,975 |  | 17 |
|  | Morohants | 8,544,230 $1,797,973$ |  | 725,655 1050 1050 | 5981 | 132 | 5693.885 | 1,785 | 13,696,040 |  | 析 |
|  | ( ${ }_{\text {Nationkta }}$ | 2,112,196 |  | 15,46 | 1,250 |  | ${ }_{2}^{475}$ |  | 3,914,458 |  | 19 |
|  | Unioui | 3,013,833 |  | 602 |  | 379 |  |  |  |  | 2 |
|  | St. Jonn | 51,089 |  |  |  |  | 43, | 8 | 5.1008 .103 |  | 2 |
|  | St. Hynain tho ........... | 878,313 |  |  | 2,269 |  |  |  | 1.211.926 |  | 22 |
|  | Eastorn 'Townshipa ....... | 2,316,698 |  |  | 978 |  | 58,311 |  | 3,666,262 |  |  |
|  | Tot | 51,662,705 |  | 1,410,080 | 81,50 | 37,631 | 1598 | 109,717 | 105,377,181 |  |  |
| $\begin{aligned} & 25 \\ & 26 \\ & 27 \\ & 28 \\ & 29 \\ & 29 \\ & 31 \\ & 32 \end{aligned}$ | Nova |  |  |  | 6,764 | 88,81 | ${ }^{633} 8888$ | 3.962 |  |  |  |
|  | Morohanta of İalifax.... | 3,332,857 |  | 122,287 | ........... | 4,758 | 390,013 | 209 | 5,899,289 |  |  |
|  | Poonlog . .................. | 872,477 |  | 9,864 |  | . 720 | 2i6,2iii | - $\begin{aligned} & 1,760 \\ & 5,872\end{aligned}$ | 1,732.973 |  |  |
|  | Inlifax B. co. ${ }^{\text {a }}$.......... | 1,588,269 |  |  |  |  | 88,2016 | 7,565 | 2,506,203 |  | 29 |
|  | Yarmouth .............. | 422,602 |  |  | 20 |  |  |  | 564,017 |  |  |
|  |  | - $\begin{array}{r}13,931 \\ 331,201\end{array}$ |  | 985 | ....... |  |  | $\begin{aligned} & 995 \\ & 595 \\ & \hline \end{aligned}$ | - $\begin{aligned} & 222,809 \\ & 487,586\end{aligned}$ |  | 3 |
|  | Total, Nova Sootia.... | 11,962,358 |  | 172,40 | 6,85? | 94,359 | 1,278,316 | 20,919 | - $21,070,816$ |  |  |
|  | Now Bru | 1,148,380 |  |  |  |  |  |  |  |  |  |
|  | Pooplo's... | 150,432 |  | 57.908 |  |  |  |  | ${ }^{382,017}$ |  |  |
|  | St. Stophen | 90,460 |  | $\cdots$ |  | 1,496 |  |  | 298,636 |  |  |
|  | Total, Now Brunswiok | 1,389,272 |  | 5,217 |  |  |  | 426 | 2,879,041 |  |  |
|  | Commoroinl, Manitobr... British Col | $\begin{aligned} & 962,999 \end{aligned}$ |  |  | 20 | ……2888 |  | 14,020 | - 600 |  |  |
|  |  | ${ }_{\text {S0, }}^{613}$ | 9,297 |  |  | , | . ........... |  | $9{ }^{-6,010,5}$ | I |  |
|  | Morobants, P. K. I. ....... | 55,833 |  |  |  |  |  | 132 | 2 205, |  |  |
|  | Grand Total......... | 109,583,042 | 9,297 | 2,194,830 | 189,641 | 173.831 | 5.927,216 | 162,091 | 1 228,003.543 |  |  |

[^0]Yy, thave done much good. As usum fot this reason, reports of demage ne numerons, but nre largely mude up for a purpose. Notwithatandiug the dry wenther of the fall, the decrense in tho wheat aterence, the drouth in Capifornia, the sharp changes in lemperature during the wituler, the frost in Mrreh, the dry wea-
ther west of the Missouri, cold spells, hepression of trade generadly, the uncerchinch bugs, storms and snows, iti is not tainty of business matters, the demoralimprobuble that the crop will be a large ized condition abrond under the bankrupt bonc. Some are oven chaming that the snle of the Argentine whent and tho imyield is likely to exceed per acre that of mense stocks aflont andi in sight, as yet last yenr, and perhaps come very close kounterbalance the possibilities of dam10 the normal yicld indicated by 100 per age to the American crop, und are cleeckcent, or between 14 and 10 bushels. The ing any tendency toward adyauce, As

before briofly stated, the United States is being made the dumping ground for foreign whent, purchased all over the world by Europenan merchants. As soon as they parchase a cargo naywhere, they send orders to their trgents in Chicago and New York to sell an equal quantity, and sometimes they double it. That wheat of .course is short whent, as it cannot be delivered in the United States, and it is gen-
erally sold for the most deferred deliveries so as to profit by carrying charges. The visible supiply of the crop of 1892 renched its muximum of $\$ 2,227,000$ bushcls on Jan. 21, 1803, and only July 1st, 1S03, had decreased 10,000,000 to 62,317,000 bushels, which was carried over to uew crop. The maximum of the crop of $1893,80,484,000$ bubhels, was reached on Jnnmary 20,1894 , the decrease up to

May 19, 1894, was $18,440,000$ bushels, lenving it $\mathbf{0 2 , 0 4 4 , 0 0 0}$ agninst $71,526,000$ against $71,526,000$ the snme day in 1893, and 278,000 less than was earifed over to this year's crop. In consequence of the fimnacial tronbles last year, farmers, especimlly those in the north-west, were unble to reneis their loans, nor were they able to raise money on thoir Whent, they consequentily had to market
it, and owing to the very low prices, had to sell 3 and 4 lushels where, in former yenrs, two wowh have been sufficient Consequently the wheat came into sight at the prinury markets, and appeared in the visilice supply, instend of lojing in the farmers' hands, and being gradumy disposer of, as formerly. It is chaimed that the visible supply forms two-thirds of all the stocks in the coutritry, when previously it only formeil about two-thirds This explnins light receipts in the west from farmers.
Fish Oils.-There is littje loing. Importers prices of steam refined pale seal are $371-2 \mathrm{c}$ and for straw seal 86 c . Newe: fommbnal cod is nominal at 35c to 36c and IInlifnx nud Gasje at 33c. Lower ports cod liver dil 70 e to 85 s and Norgimn 950 to $\$ 1$.
Groceries .--lusiness and payments have ben somowhat slow. Molasses quiet and ensy at 20e to 30e jn wholesale lots, retail quantities are selling at 31 1-2 to 33 1-2e. 'Car lots, cxmmarf, have been ofierel as Jow is 28 se . T'wo cargoes, comprising thout 1,400 puneheons, have reéently come to hand. On aceonnt of jarge sules of grecal fruits, figs have bene chonp, relling at foc to 7 c . In a harge way Valenein ruisins can be bought at 4 1-4e to $1-2 \mathrm{c}$, sulfanas at 4142 c to Fe , currants, in bils., 3 e to 3 J.-4e and in eases 3 1-4c to 1-2c. For small jobling lots buyers must refer to onr prices current. tmust refer to ond prices curcent.
Sugars have been onfy moderately active. Sugit matlers in the United States are stili unsetted, with stocks up one day and down the next, ats the enguiry and discussion at Whshington goes on. A Lomion cahio guotes centrifugal, 06 test, 1.4s, muscovido, fair refining, 11s, beet, Mny tis o 3-4, August tis Sicta, The Montrent market is dull aud somewhat on the ensy side. Refining quotations, to whieh huyers from joblers must aide a fraction, are ns follows: Ex. ground in hrls 47-8e, boxes 51.8 se ; powilered in hrls. 4.1-2e; Paris lumps in brls 4 ToSc,
 do. tie; ex-rramulated 4 J -Sc. Yelows
 21 -4c. Tens have not heen moving to nny extent, in expectation of arrivals of new erop. At Pokolamm a large business has been done and prices are ruling considernhy higher chan last year, but the low rate of exchange reduces the hyym-down cost in below last yenr's figrares. Quality, ws reguride leaf, is hetter than last season, hit eup hhows littele or no improvement. There is every indication of a large erop, as the high prices hoing paid wind encournge the growers to piek uII they enn. Settlements from April 190 th to $301 \mathrm{hapgregate} 7,40 \mathrm{D}$ piente, and on May 1st 2,336 pirules. Trotyl setilements of the season 1893-9t nmount to 235,925 pienls, nguinst 227,925 piculs for senson 1892-98. Sett Lementes on Mny 1st amo
 the samo date last year. Fine $\$ 20$ to $\$ 31$, finest $\$ 33$ to $\$ 33$, clonice $\$ 30$ to $\$ 38$ nma choiesst $\$ 40$ nall upwards. Recent tea shipmens from Japan are as follows: Empress of Chima $3 \mathrm{~s}, 2 \mathrm{Sa}$ lis., vj\%, $3,5 \mathrm{~m} 9$ Whs. Sor New York, 3,000 lbs for Chicago, 31,730 lhs. for Cmmeln, S. S. Vielorin, mis How. Ior Pacifie const. Stenmship City of Rio de Janeiro, $59,11 \mathrm{in}$ ths, viz. 70, St 4 lbs. for New York, 4,085 for Chi. engo nul 44,187 for Sma Frnacisco. Ten to America overland be nor lh, via Sucz mas per ton, Tokoluame ndrices on tolnceco, rice and fish oil are as follows : Fome damand for Hadano colnceo eontinues, mad hat caused in furfher ndyance in price. Enulhuo $\$ 19$, Toshu $\$ 12.50$, Nnmbu No. 1 \$10, No. 2 \$ $\$ 7.50$. Rice dull. May $\$ 8.4 \pi$, Junc $\$ 8.63$, Tuly $\$ 8.77$. With small stocks of fish oil, holders are firm at $\$ 4.10$ per picul. A hiter report from Taman says: A large buisibess lias been framsacted, purchases biniticess last roport hmonntiug to 22,750 piculs. The lower
grades are now arriving, but the qualiy shows no improvement over hast years
crop, and there appears to be a lot of poor leaf offerine appears to be a he of son. Prices have ruled hirh, and, with consinderable engerness to secure first crop tens, close very firm. Daily arrivals arerage about 3,500 pieuls and there will undoubtedy be a large crop this season. Medinum $\$ 25$ to $\$ 2 \mathrm{G}$, good to medium $\$ 27$ to $\$ 28$, fime $\$ 30$ to $\$ 31$, finest $\$ 33$ to $\$ 34$, choice $\$ 35$ to $\$ 36$, choicest $\$ 38$ to $\$ 40$. Total sefitlements of the season to date amount to 25,0 SG piculs, agninst 13,800 piculs to sume date last yenr. The Glenearn took 122,310 liss. for New York, and 76,172 for Camuln. The Gaclic had 68,421 Ibs. For Now York, 32,012 for Chicago and 5,072 for San Francisco. In coffee, Rio cables were burely stendy at 1.60 reis deeline to 15.150 reis, exchnnge unchanged at 9 3-8. Receipts for tow dnys 18,000 clearnnees for United Stntes 6,000 . Santos receipts for two days 2,000 , stock 34 , 000, market quiet at 17,000 recis for good. arerake. Cleared from Santos, the Salerno with 2,000 . New York firm. June sales $\$ 14.95$, July $\$ 14.7 \overline{5}$. Aug. $\$ 14.40$, Sept. $\$ 14.00$, Oct. $\$ 13.55$ and Dee. $\$ 18.25$. Thave closed at a net advance of $3-4$ frane. May elosed at 96.50 franes, June $06.25,5 u l y ~ 95,00$ and $\begin{gathered}\text { aug. } 95.50 \text {. }\end{gathered}$
Green Fruits, Ete--A enrgo of 12,000 bunches of bamanas was sold at the range of 6 mt to $\$ 1.35$ per buneh. Oranges have been weaker, owing to large supplies of American cheap etrawberries, while lemons have been denrer. Canadian berries shonld reach here on the 15 h June, or some two weeks earlier than usunal. Pineapples have sold as low as be for overripe, ete., and even a fraction lower. A few lots of eherries have sold at $\$ 2$ to $\$ 2.50$ per box. The Ravenshue cargo of $10,300 \mathrm{pkgs}$, oranges and lemons, will be sold enrly next. The Avlona cargo consisis of some 14,000 pligs., chiefly lemons. Bamans sold at retail up to $\$ 1.75$ Straw. berries 10 e to 16 e . Pincupples 6 e to 13 c cach. English cobnuts 22 e per Ib. Walnuts $111-2 \mathrm{c}$ to 12 c . Filberts $81-2 \mathrm{c}$ $01-2 \mathrm{c}$. $\quad$ lmonds 111 -2e to 13 c . Pea nuts 7 c to 9 e . Italian chestnuts 10 c . Hickory nuts 4e. Polished pecans 9c. Shelled whlnuts 10 c to 19 c . French prunes te to $51-2 \mathrm{c}$. Good oranges were jolbing at $\$ 3$ to $\$ 4$, as to quality. Lemons fancy, $\$ 2.50$ to $\$ 3$, gooll $\$ .1 .50$ to $\$ 2$. Coconiuts $\$ 4$ to $\$ 4.50$ per humdred.
Iron mid Hardware.-It has been a week of only moderate business in this line. Pis-iron is now coming to hand from the wharves and can be bought lower: Summerlee has been pituced at $\$ 18.70$ and other standiard grades at $\$ 18.50$ to $\$ 10$. Derlingron and Carnbroe are quotable at $\$ 17.50$ to $\$ 18$. Light wares have gone out in small quantities. The sitimetion in the Statos remains unsatiafactory, Priees are about the same, the only difforerence being slighty lower figures for deliveries after next month. Quotations are elnimid to be firm for ovorything up to that date. Aluminum, per lb, in New York, is quoted as follows in ton lots:No. 1 rolling ingots 600 , re-meltal lower. Cables from Brimin quote Scoteh warrunts at 41 s 3 d . Middlesboro No. 3 fourdry, G.M.,., 85̃s, G.M.B. copper ¢30; iutures c39 7s Gd. Soft Spanish lead c9 3s 94. Thin, spot, $£ 72$ 2s 041,3 monthes $£ 72$ 10s. G.M.I. spelter © $£ 1515 \mathrm{~s}$.
Leather and Shoes,--Boot and shoe manufncturers generally spenk of business as quitet. Iravellers have not been booking so many orders as usunl Gustomers Will not buy in these times until they want the stock, and the seasons havo bean forced too far ahend. Trade should biek up later. Shipments of sole and some black leathers are going on.
Potatocs.-Market is stendy and seeding demand has been large. We quote 60 e

$\left.\begin{array}{l}\text { Provinco of Quebec. } \\ \text { Dletrict of Montreal. }\end{array}\right\}$

## MANOFAOTURING \& TRADING LIOENSES.



## DIREOT TAXESON OERTATN PERSONS.

55.50 Vic: Onp: 15 P. $8 . \& 55$ Vic: Cap: 11 P. 2.

Notice is herely given to all persons in arrear under the allove mentioned Aets to pay their ines
without, further, delay, otherwise the Government will lee inder the disarreanble nocessity of collectine the sume by legal process.
W. B. LAMBE,

Collector of Prov. Rev.
Revenue District of JTontreal-
63 St. Gabriol St.
Montren, 30 th Muy, 189.
per bag by the ear, audl 70 c to 75 e for small lots.
Provisions and Egge,-Demand has been light this week for pork, but prices are steady at $\$ 18$ to $\$ 18.00$ for heavy Canndib short eut, and at $\$ 17$ to $\$ 17.50$ for light. Small meats have done better, City cured hams have been placed at 0 City cured hams have been placed at o
$1-2 \mathrm{c}$ to 11 c and bacon at 10 c to 12 c . Lard quiet at $91-2 \mathrm{c}$ to 10 c for domestic in pails nuld at 71 te to 71 1.2c for common refined. There was a firmer appearance in the western provision market, owing to small offerings of logs at Chicago. Heary grades were strong. Supplies of eggs keep pretty full, but demand is good. Business was done it 9 e to $91-4 \mathrm{c}$.
Sweet Stuffs.- $\Delta$ lithe trading in honey took place at 5 se to 7 c , $i \mathrm{i}$ e to quality and size of lot, and we heard of a sale of comb honey at 12c. Maple sugar dull at 6 e to 7 c , syrup 55 e to 60 e per tin.
Sceds.-Dematud is ovor, excopt for turmips, buckwhent, millet, grusses, ete. There has been a fair business at stordy priecs this season, and if the, rains are not continuously heinvy, erops of all kinds should give satisfaction.
Wool-Some Australian is about due, which importers are willing to sell at 15 c to 16 c . Cupe quiet at 134 ke to $16 \mathrm{I}-2 \mathrm{c}$. Domestics dull, the mills buying most spariagly, and a number boing shut Hown.

## TORONTO WHOLESALE TRADE.

(Revised by Telegraph)
Toronto, May 31st, 1.894.
Wholesale trale is quiet and featureless. Tho movement is rather unsatisfactory and prospects are not considered bright. Pagmente genorally are " slow. The lending staples are inclined to bo ensier in prices. Money is easy, with enll lonns on choice collaternl quoted at $4 \mathbf{1 - 2}$ per cont. Prime commercial paper is discounted at 6 to 7 por cent. Sterling exchange is unehanged. The stock market Las been dull this week. Dominion Bank stock is higher with sales at 283 1-4, clos. ing at 2S2 3-4. Ontario sold at 110, and othor bank shares unchanged. Cable inn with sales at $1301-4$, Telephone at 48 , and Consumers Gas at 1.91. Canda Landed Loan sold at 125 1-4, Canadn Permano ent at 182.
Butter.-Receipts not so henvy this week but they wore sufficient. Large rolls sell at 13 e to 15 e , pound rolls nit 1 se to 16 c , creamery 100 to 20 c , lest dairy tubs 14e to 16c and medium 11e to 18c. Eggs dull with enles in quantitios at $91-4 \mathrm{c}$ to 0

# J. W. MACKEDIE \& CO. 

WHOLESALE MANUFACTURERS OF

# LADIES' JACKETS, CAPES, ULSTERS, 

IN BEAVERS, KERSEYS BOX-CLOTHS, SERGES, TWEEDS, ETC. AIL THE STAPLE AND NET SHADES.

MELISSA RAINPROOF WRaPS in Tweeds, Worsied Mixtures, Serges, Etc., Etc.
Our Ladies Goods Are all railior-made in the Latest styles. FYOTT AND FINISH PERFECT.

| Merchants should see our Coods before placing Sorting Orders. | 䍚 | 33 VICTORIA | SQUARE, MONTREAL. |
| :---: | :---: | :---: | :---: |

## CANOES, SKIFFS,

 OARS,
## Acme Canvas Folding Boats, All Boating Requisites.

THOMAS SONNE,

[Estululshel 1siĩ]
Corr. St. Sulpice and Commlssioners streets. Write or call for Catalogne.

1-2c. Cheese easice at 101 2e to 11 c for new and at 12 c for old.
Dresed Hogs.-Recoipls are sumall und prices firm. Heavy sell at $\$ 16$ to $\$ 10.10$ and light at $\$ 6.25$ to $\$ 6.30$ to lutchers.

Flour and Grain.-Flour very dull with prices eass. Straight rollers sell at $\$ 2.000$ to $\$ 2.60$, Toronto treights. Ontario patenta $\$ 2.90$ to $\$ 3.00$. Manitoda patents $\$ 3.75$, nad bukers $\$ 3.45$ to $\$ 3.50$. Whent dull with sules of white on the Northern $n t$ bSe and west at 60 c to $5 \pi \mathrm{~s}$. Spring sold at GOe on tho Midlaid. No. 1 Manitoba hard sold at 700 west, nnd at 72 e cast. No 2 ham sold at 70 c east. Barley quiet at ale for No. 1 outsixle, and feed barloy at 39 c to 40 c . Oats are firm with enles at 38 s to 34 c ontsile. Cars on truck 3 3 1-2c. Peas dull with sales ut $531-2 \mathrm{e}$. lije nominul. Buck. Wheat sold at $40 e$ and corn 42 c outside Bran sells in ton lots at $\$ 15$ and shorts at $\$ 16$. Ontmenl $\$ 4,10$ to $\$ 4.20$.
Groceries.-There hus been a dull trute this week, with iew ehanges in prices. Gramulated sugars are selling at 43 -Sc to $41-2 \mathrm{c}$, anil jellows int $31-4 \mathrm{e}$ to 4 c . Coffees stenuly at 21 1-2e to 22e for Rios. Tens quiet abat prices slondy: Canued goods uachanged.
Leather.-Trade is inactive, and prices mehnoged.
Hides and Skius.-Trade dull, with cured quoted n.t 3 1-2e to 3 3-tt. No. 1 green quoted a't 8 c and No. 2 at 2c. Sheepskins firm at Soce to 00 e and lambskins 1 be. Tallow is quoted at $51-40$ to $51-2 \mathrm{e}$, with sales of small lots at 5 3-4c.
Livestock.-Large receipts this week. shippers solu at 4 c to $41-2 \mathrm{c}$, choice butchers at $81-2 e$ to $35-8 c$, medinm at 3 c to 3 1-4c, and inferior at $21-2 \mathrm{c}$ to $23-4 \mathrm{c}$. Export sheep sold at $\$ 5.00$ to $\$ 5.50$ per head, and yearling lambs at 4 c to 41 -4e per lb. Spring lambs $\$ 8.00$ to $\$ 3.75$. Hogs unchanged, choice bneon lots 4.7-8e

## BAYLIS MNFG. 001 T

Manufacturers of
Varnishes, Japans,
White Lead,
Colored Paints
Dry Colors, Printing Ink,
Machinery Oils and Axle Crease. And Denlers in
Painters' \& Priniters' Materials Generally.
10 to $2 s$ NARAItSTH STHENY',
MONTREAL.
to $\bar{J} \mathrm{C}$, good to choice stores $41-2 \mathrm{e}$ to 4 6-8e and rough 4-1-4c.
Provisious.-Market quict with prices casy. Mess pork is quoted at $\$ 1.5$ and short cut at $\$ 16$ to $\$ 16.50$. Long clear bacon $71-2 \mathrm{c}$ to $7 \mathrm{~B}-4 \mathrm{c}$, hnms $101-2 \mathrm{c}$ to 11c, lard $83-4 \mathrm{c}$ to 9 1-4e, the Intter for pails. Rolls $81-2 \mathrm{c}$ and bellies 11e to 11 1-2c. Beans are quoted at $\$ 1.10$ to $\$ 2.15$ and hops 1be to 17 c . Potatoes higher at 63e to 65e per bitg on track. Apples $\$ 3.50$ to $\$ 4.50$ per barrel, do. dried Ge to $61-4 \mathrm{c}$

Wool.-Faith receipts of flecee, which sell nt 1.Ge. Pulled supers sel at. nt 180 to 20 c and extras at 2 ite to 23c.

## 440 LICENSED HOTELSS.

The following is a complete list of the 430 liquor licenses granted by the commissioners this year to hotels and restunrunts, leaving under the law only one more to be granted. The list was prepared by Mr. Archambault, the commissioners' clerk, and is arranged in alphabetical order. One case, that of Mr, Lowry of the Exehange hotel, is still undecided. The list follows:
Ayolte, J: A., 174:2 St. Catherine. Arehnmbuilt, Roch, 745 Craig. Aubry, Etienue, 119 St . Laturent. Aumond, G. A., Sle Notre Dame. Auboni, Remi, 629 St. Laurent. Anderson, Wm. 125 Congregntion. Allaire, Noibert, 02 Lognn. Adnm, Eliznbeti, 794 Crair Adam, Elizaboth, 794 Craig
Areand, J. J., 84 St. James.
Areand, J. B., S4 St. James.
Askew, Edw., 1525 Notro Dnme. Aubin, J. Amedee, 680 Lngauchetiere. Paillargeon, Ediw., 271 Craig. Bnry, Edw., G, P. R. Yard. Baryy, Thomas, 864 St. Dominique. Barrette, EdTr, 274 Moutealm.

Bouenfant, ITonore, 165 St. Panl. Belivenu, Aimi, 131. Windsor. Benoit, Zenophile, 644 Notre Dame. Bougie, Victor, 231 Seigneurs. Rroussenn, Moise, 828 Charlevoix. Bayer, Clurles, 508 Craig. Rougennt, Henri, 43 St , Jamos. Boismenn, Honri, 843 St . Dominique. Hognert. Henry, 125 Commissmires. Mouggeojs, George, 1105 Mignonne. Bonin, Noel, 1283 Onterio. Bogie, Whilinm, 738 Lingachetierd. Jhoismenu, E. 575 St. Lawronce. Blache, Menri, 1.002 St . Catherine. Burean, J. B., 1802 St. Cntherinc. Benoit, Adolphe, 31. P Jacques Cartior. Bernter, Jos., 1424 Notre Dame. Roug, William, 1844 Notre Dame. Pourgault, $A l f r e d, 460$ Centre. Boulton, Wm., 583 Wellington. Boulais, Jos., 1252 Notre Dame. Pusson, Philomene, 1.907 St. Catherine. Brodeur, Christophe, O1 St. Panl.
Burtett, Thos. 127 Commissioners.
Bussierc, Fabien, 563 Dorehester.
Bradiord, Edw., 204 St. Antoine.
Bond, David, 186 Bleury.
Boindin, 'Nazaire, 3.404 St. Catherine.
Bournot, Emilien, 970 St. Catherine.
Bode, JX. W. 595 Craig.
Belec, Tos., 415 Craim.
Birnon, Anclie, 473 St . James.
Brophy, Elw., Eastern Abattoir.
Bourfenux, Louis, 5if Lagnuchetiere.
Brunell, Clcophns, 687 St. Paul.
Bure). Jos, Bonrd of Tride.
Bourtens, Amnble. 215 Graing.
Breton, Eusebo, 637 Notre Dame.
Birminghom, Mary. 247 Commissioners.
Corboin, Maric Louise. 1364 Ontnrio.
'Culliman, Jumes, 491 Craig.
Chenevert, J, D., 1207 Ontario.
Charlannh, George, 1630 Notre Dame.
Courtemanche, Nap., 166G Notre Dame.
Challer, Norbert, 121 Lagan.
Cannif, John, 1 Ej Wellington.
Carroll, Putriek, of Wellington.'
Cardinal, Angele, 29 St . Clande.
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| Oysters＂＂ | 138180 | Eng．Brawn | p－1bs ．．．．．．．．． | ${ }_{\sim}^{2} 0000205$ | Phosporus | 065005 |  |  |
| Tomatoces per doz．．．．．． |  | Soups， 2 Ibe 3 lb Baked |  | $\begin{array}{llll}0 & 00 & 1 & 70 \\ 1 & 35 & 1 \\ 185\end{array}$ | Potash Bichro | 0 10 0 12 <br> 3 60 3 75 <br> 60    |  |  |
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| Struwberries，3－lib．tins， |  | Deviled Ton | ＇s． $1 / 2 \mathrm{lb} .{ }^{\prime \prime}$ | 120000 | Tin Crystale | 020080 | Straight roller． | \％ 00000 |
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| Pinenpples， 3 －ih tin，p．doz | 200 年䢒 | Chicken， | 退－11）． | 800000 | Heavy Chemicals． |  |  | ${ }_{2}^{2} 50{ }^{10}$ |
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Retailers will phome hear in mind that the above ghotations apply only to large lots．

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C．C．JEROME，Patentee， 35 \＆ 37 S．CANAL STREET．－CHICAGO，IDL．

MONTREAL FHOLFESALE PRIOES OURRENT THURSDAY MAY 31, 1984

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|  | Atlas... | 91,000 |  | 10 | ¢ | 81 |  |
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|  | Caledonlun ${ }_{\text {coum }}$ | -91,500 | 14s. | 85 | 25 | \$27 |  |
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| Presidentiand samaging ${ }_{\text {Director: }}$ E EDWARD RAWLINGS | Fire Insuratico amsociation. ............ | 100,000 | 5 | £10 | 23 | \% | \% |
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|  | Lancashire Fire........... | 136,413 | 15 | 20 | 8 | 40 | 6\% |
|  | Life Assoclation of Scolland | 10,000 | $\xrightarrow{15}$ | $\stackrel{40}{25}$ | 8\% | 45 | \%i. |
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| lars. It hate ample financial resources, and has | North Briti © Merc. Fire tud Jite.... | 110,000 | 200\%. ${ }^{\circ}$ : | 25. | $6{ }^{6}$ | 85 | $34^{*}$ |
|  | Phenix lite, ., | 6,722 | E13\%11. | 50 | 50 | 2319 | ¢25 |
|  |  | ${ }^{2}(100,000$ | 30 | 10 | ${ }_{-3}^{1}$. | 71-16 | (13-16 |
| Gompuny whose capital and finde are sosebix ap- picable to Aceident Ingirnnce. | Royal Lusurunce lire and Sife. Scoltish Imperial Life. | $\begin{gathered} 12,2,231 \\ 50,000 \end{gathered}$ | 581\% | $\because 10$ 10 0 | - | $\because$ - |  |
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(Incresse over 1892).................................. 45,525
Assets 31at Dacember, 1893.,............................. 673,738
(Increase over 1892)................................... 137, 871
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