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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 28, No. 22.
 NEW SERIES.

MONTREAL, FRIDAY, MAY 31, 1889.

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 WHOLESALE
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 British and Foreign Woollens.
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 Prize Medal awarded for our manufacture of
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We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

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Flush, Cloth and Scotch Caps,
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 Of English and Domestic manufacture.
MOCCASINS, SNOW SHOES, FANCY
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NOTICE IS HEREBY GIVEN that a dividend of Five Per Cent. for the current half year (making a total distribution for the year of Ten per cent.) upon the paid-up capital stock of this institution has been declared, and that the same will be payable at its Banking House in this city, and at its branches, on and after SATURDAY, the First day of June next.

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

The Annual General Meeting of the Shareholders will be held at the Banking House of the institution, on MONDAY, the Third day of June next. The chair to be taken at One o'clock.

By order of the Board,
W. J. BUCHANAN,
General Manager.

Montreal, 24th April, 1889.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
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Reserve 1,000,000

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Nova Scotia—Halifax Banking Company.
Prince Edward Island—Bank of Nova Scotia, Charlottetown and Summerside.
British Columbia—Bank of British Columbia.
Newfoundland—Commercial Bank of Newfoundland, St. John's.

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OF NEWFOUNDLAND.

ST. JOHNS, - - - - - NFL'D.
Established 1857. Incorporated 1858.

Capital, - - - - - \$306,000
Reserve, - - - - - 125,000

HENRY COOKE, Manager.

H. D. CARTER, Chief Accountant.

Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic, Boston—The Atlas National Bank, Montreal—The Merchants Bank of Canada, Halifax; The Union Bank of Halifax. Quebec: The Merchants Bank of Canada.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend of Three and one-half per cent. for the current half-year, being at the rate of 7 per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

Saturday, the 1st June next.

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

The Annual General Meeting of the shareholders of the Bank will be held at the Bank on Wednesday, the 19th June next, the chair to be taken at twelve o'clock noon.

By order of the Board,

G. HAGUE,
General Manager.

Montreal, 23rd April, 1889.

The Bank of Toronto.

Dividend No. 66.

Notice is hereby given that a Dividend of Four Per Cent. for the current half year, being at the rate of Eight per cent. per annum, and a bonus of Two per cent. upon the paid up capital of the Bank has this day been declared, and that the same will be payable at the Bank and its branches, on and after SATURDAY, THE 1ST DAY OF JUNE NEXT.

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

The Annual General Meeting of Shareholders will be held at the Banking House of the Institution on Wednesday, the 19th Day of June Next. The chair will be taken at noon

By order of the Board.

D. COULSON, Cashier.

THE QUEBEC BANK.

Notice is hereby given that a Dividend of Three and a Half Per Cent. upon the paid up Capital Stock of this Institution, has been declared for the current half year, and that the same will be payable at its Banking House in this City and at its Branches, on and after SATURDAY, the 1st Day of June Next.

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

The Annual General Meeting of the Shareholders will be held at the Bank on Monday, the Third day of June Next.

The chair will be taken at Three o'clock p.m.

By order of the Board,
JAMES STEVENSON, C. cashier.

Quebec, 26th April 1889

BANQUE VILLE MARIE

NOTICE is hereby given that a dividend of Three and One-Half per cent. upon the paid-up stock of this institution has been declared for the current half year, and that the same will be payable at its Head Office in Montreal, on and after SATURDAY, the first day of June next. The Transfer Books will be closed from the 20th to the 31st of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on WEDNESDAY, the 19th day of June next.

The chair will be taken at noon.

By order of the Board,
U. GARAND, Cashier.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1836.

Capital Paid-Up, - - - \$1,200,000

Reserve, - - - - - 350,000

HEAD OFFICE, - - - MONTREAL.

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GEORGE BRUSH, Esq., - - - - - Vice-President
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J. S. BOUQUET, - - - - - Cashier.

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St. Jérôme, Que., J. A. Théberge, Manager.

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NOTICE is hereby given that a Dividend of Three and One-Half per cent. on the Paid-up Capital of this Institution has been declared for the current half year, and will be payable at the office of the Bank, in Montreal, on and after SATURDAY, the 1st of JUNE next.

Transfer Books will be closed from the 18th to the 31st May, these two days inclusive.

The Annual General Meeting of Shareholders will be held at the office of the Bank WEDNESDAY, the 19th day of JUNE next, at One p.m.

A. DE MARTIGNY, Cashier.

Montreal, 24th April, 1889.

Legal Directory.

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

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AYLMER.....Miller & Backhouse
BARRIE.....Lount, Dickinson & McWatt
BELLEVILLE.....Falkiner & Masson
BELLEVILLE.....Bell & Biggar
BOWMANVILLE.....R. Russell Loscombe
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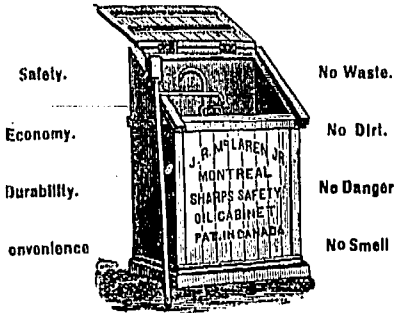


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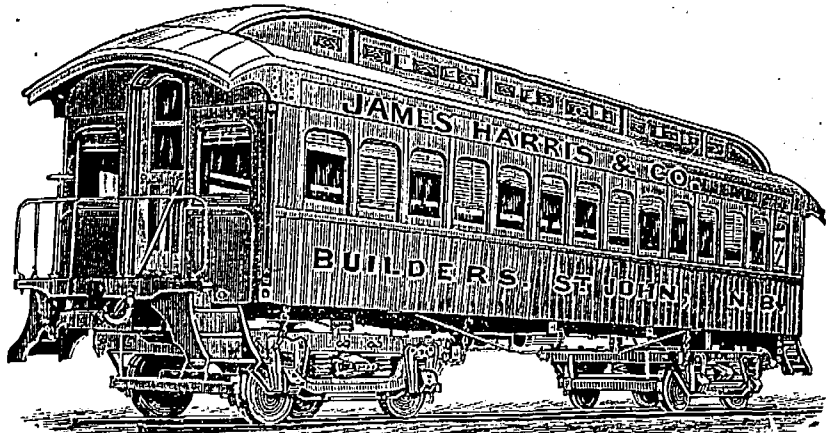
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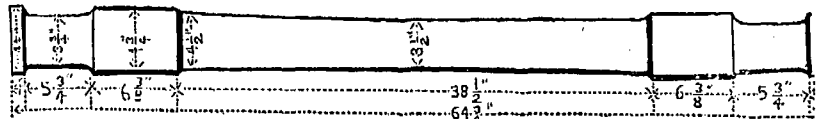
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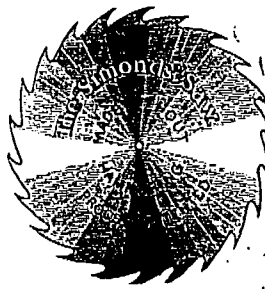


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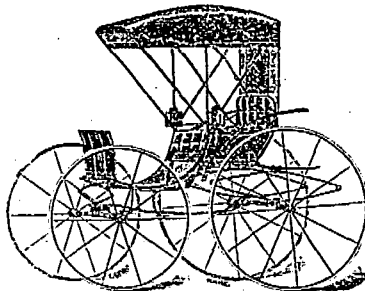
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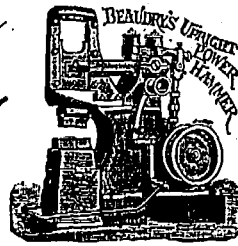
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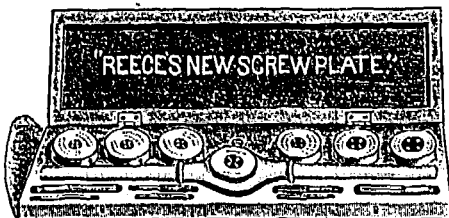
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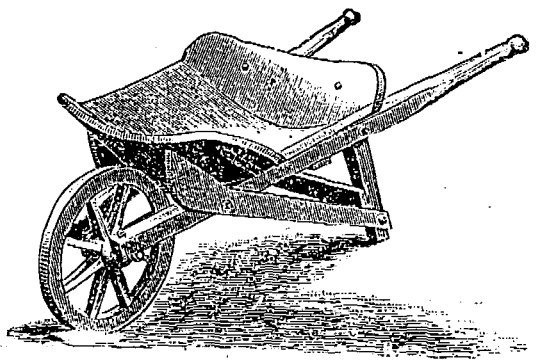


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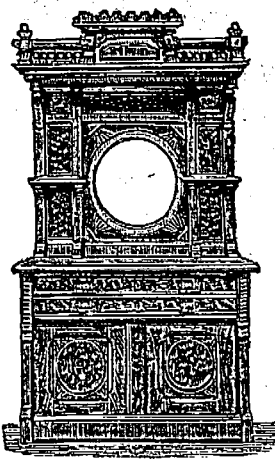
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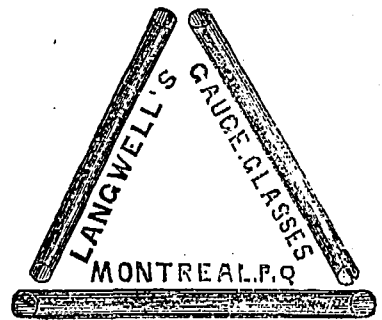
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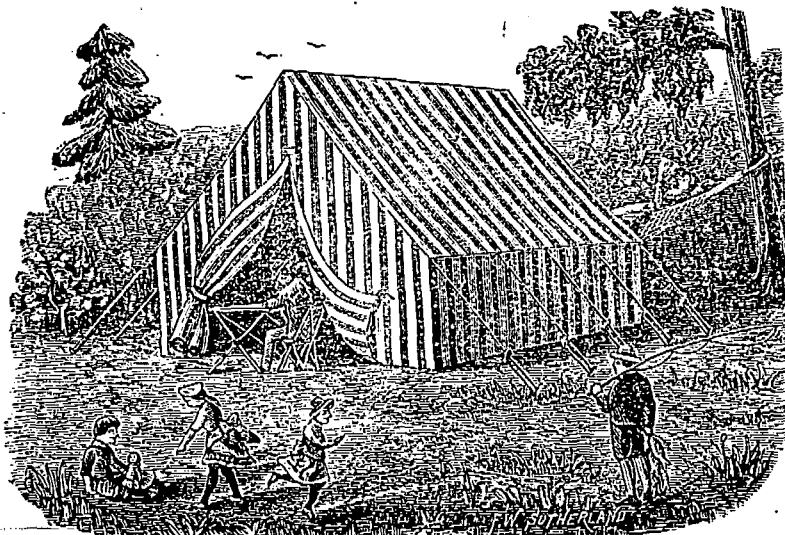
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:- ARE :-

Standard :- for :- Quality.

The Largest Variety Manufactured.
Write for Prices and Catalogue.

CHAS. S. WALKER, MANAGER,
Guelph, Ont.

Commercial Summary.

THE JOURNAL has again to crave the indulgence of its readers the present week for any shortcomings that may appear. The trouble of moving so large an establishment is not slight. By next week we trust to be in better shape than heretofore, and shall endeavor to make ample amends.

SUMACH crushed or ground, as well as in a crude state, has been placed upon the free list at the request of the tanners.

AMERICAN potato dealers are in Prince Edward Island making large purchases for the United States market. They are to be shipped by steam from Halifax and Charlottetown.

The receipts this spring from United States fishermen for licenses granted under the *modus vivendi* amount to over \$6,000, which is double the amount received during the whole of last year.

Mr. PHILIP MASSON, late of the Manufacturers, has accepted, the Quebec district agency of the Mutual Reserve, and Mr. D. L. Frigon the agency of the Three Rivers district for the same company.

The Temiscouata Railway Company soon intend putting on daily trains between Edmonton, N. B., and River du Loup, Quebec, where close connection will be made with the Intercolonial railway system.

The town of Truro, N.S., is taking tenders for \$75,000 to refund its debt and extend its water system, and the ancient town of Annapolis, N.S., is asking for \$25,000 with which to supply its citizens with water.

Mr. J. B. CARLIE, late organizer and manager of the Manufacturers' Life and Accident Insurance Co., has entered into negotiations with President Harper of the Mutual Reserve Fund Life Association with

Leading Wholesale Trade of Montreal.

STEWART MUNN & COM'Y,

General * Commission * Merchants.

Fish Oils, &c.

Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.

Receivers and Shippers of

Flour, Provisions & General Produce

22 ST. JOHN ST.,
MONTREAL.

JOHN KIMBLE & SON,

Wool Pullers and Tanners,
MANUFACTURERS OF

Glazed and Dull Dongola Sheep,
Colored and Russet Linings.

DEALERS IN
Wool, Sheepskins, Hides and Calfskins.

Office and Factory—CITY ROAD.
Near Haymarket Square, St. John, N.B.

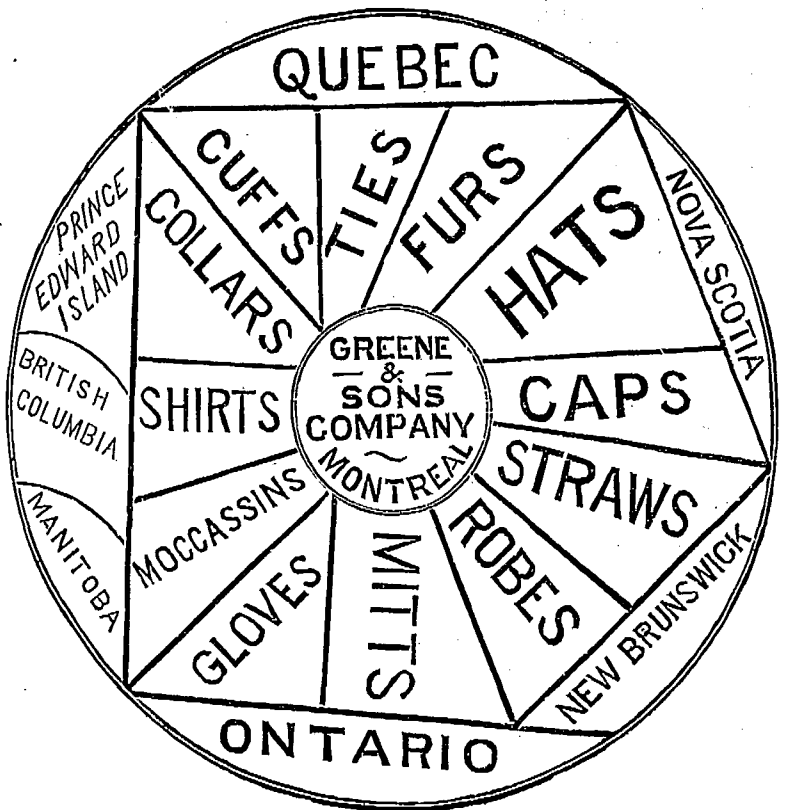
TROTTER BROS.,

Custom House Agents,

STORAGE Bond or Free

30 & 32 St. Nicholas St.,
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



the view of opening up business for the company in Australia. "No pent-up Utica," &c.

NEWFOUNDLAND Railway laborers are swarming into the Maritime Provinces in search of work. No less than 37 stowaways came last week in the Beta from St. John to Halifax, besides hundreds who paid their passage.

R. G. LECKIE, the late manager of the Cumberland and Spring Hill coal mines, has offered \$200,000 for the Joggins coal mines, \$140,000 for the railway from Maccan to Joggins' mines and \$35,000 for the Prospect Coal Company. At a meeting of the Joggins shareholders held a day or so ago Mr. Leckie's offer for the properties was accepted.

HER MAJESTY'S Birthday appears to have been celebrated all over the Dominion with more than usual eclat this season. Never, even in the days of the Imperial troops, has Montreal witnessed so grand a military display. The visit of the Queen's Own from Toronto added no little to the magnificence of the parade. It was Queen's weather throughout.

UNDER an Order-in-Council passed a few days ago it is provided that the fee to be exacted from all vessels navigating the inland waters of Canada when entering or clearing at any port above Montreal, shall be fifty cents for each such report inwards or clearance outwards. These fees are to be exacted from all vessels except those holding coasting licenses.

A MERCHANTS' week is being arranged for by the Halifax Board of Trade and the Chamber of Commerce. It is to take place from 23rd to 27th September, when all the railways and steamers will grant low rates of travel to and from the city. The Halifax Carnival takes place from the 6th to 12th August. The St. John carnival comes on the week beginning 22nd July.

A Nova Scotia ship, the "Morning Light," which arrived at Boston a few days ago from Calcutta in 108 days with a cargo of jute, made a

remarkable run of 2,000 miles in eight days while in the north-east trade winds. The days of quick sailing are not over yet and our blue-nose captains have taken the places of the Yankee skippers, who used to make such famous runs before their merchant navy had been wiped out by the war and bad laws.

MR. GEO. E. HENSHY, of Prescott, Ont., furniture dealer, has made an assignment to J. B. Henderson, also of that town. The cause is directly due to pressure by all his creditors, by way of executions, and could not meet them.—Farmers in Grenville and neighboring counties report everything in the way of crops as having a very early start and never having such a fruitful appearance. The evenings have been very chilly but no frosts have appeared.

At a recent meeting of the shareholders of the Bay of Fundy Steamship Company, the executive committee reported that they had secured a charter under the Dominion Joint Stock Companies Act. The by-laws for the government of the company were adopted, and the following gentlemen were chosen for directors: H. D. Troop, president and manager; W. H. Thorne, vice-president; J. E. Irvine, secretary-treasurer; W. Vassie, D. Patton, J. Manchester, of St. John; H. B. Short, Digby, and S. Pickup, of Granville Ferry, NS.

AGENT MEUNIER of the Citizens Insurance Co., at Quebec, has fallen into disgrace and left the precincts. He was instructed some time since to cancel certain risks in St. Saviour, and great was the surprise of the manager to learn after the late fire that they were still on those risks. A balance of somewhat over \$2,000 due the company is also unaccounted for. On looking into his guarantee bond it is ascertained that some or all of the signatures were affixed in other handwriting than that of the owners of the names. The notary who completed the document is likely to be called upon to answer some ugly questions

LAWRENCE A. WILSON,

Office, 17 St. John Street, MONTREAL

AGENTS FOR

- | | | |
|------------------------------|--------------------|-------------|
| CORBY'S | I X L RYE WHISKEY, | Belleville, |
| SEVIL HERMANOS & CO., | PORTS, | Tarragona, |
| CLUDE & BAKER, | PORTS, | Oporto. |
| FLUGEL & CO., | SHERRIES, | Jerez, |
| QUANTIN & CO., | BRANDIES, | Cognac, |
| COMANDON & CO., | BRANDIES, | Cognac, |
| A. BILLET, | BURGUNDIES, | Beaune, |
| HANAPPIER & CO., | CLARETS, | Bordeaux, |
| E. VITALI, | ITALIAN WINES, | Rome, |
| BUSHMILLS OLD DISTILLERY CO. | IRISH WHISKEY, | Belfast, |
| PETER F. HEERING, | CORDIALS, | Copenhagen, |
| ALFRED POMMERY, | CHAMPAGNE, | Epernay, |
| BOONKAMP M.A.G. BITTERS, | | Antwerp, |
| CLAUSENS CHAMPAGNE LAGER, | | New York, |
| GREENLEES BROTHERS, | | Glasgow. |

GEO. BARRINGTON & SONS

GEO. BARRINGTON. | MANUFACTURERS OF | FINLAY D. BARRINGTON.

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Blacksmiths' Bellows and Portable Forges,

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Leading Wholesale Trade of Montreal.

McArthur, Corneille & Co.
Importers of and Dealers in

WHITE LEAD AND COLORS,
DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES:
310, 312, 314 & 316 ST. PAUL STREET.
—AND—
147, 149 & 151 COMMISSIONERS' ST.
MONTREAL.

Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.,
Wholesale Druggists

OFFER FOR SALE:
Cod Liver Oil, Nfd.; Cod Liver Oil, Norwegian; Coriander Seeds, Cream of Tartar.

603 Craig Street, Montreal.

COMMERCIAL PAPER
negotiated, money to loan on first-class mortgages and other securities.

ALBERT TAYLOR,
General, Financial, Real Estate and Commission.

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Leading Wholesale Trade of Montreal.

LOCKERBY BROS.
IMPORTERS

—AND—

WHOLESALE GROCERS,
CORNER
St. Peter & St. Sacramento Sts.
MONTREAL.

in the matter. Other evidences of crooked ways are daily coming to the surface.

An Order-in-Council is proclaimed exempting from Canadian rules and regulations for twelve months all marine boilers constructed in the United Kingdom, according to the rules of the Imperial Board of Trade or through Lloyds, upon the productions of satisfactory evidence that they have been so constructed. Steamships which have been in Canada for twelve months, with boilers constructed in the United Kingdom according to the rules above referred to, are to be inspected by a Canadian inspector of machinery and boilers, according to the rules and regulations in Great Britain, and if necessary shall be inspected by a Canadian inspector of hulls, according to the Canadian rules and regulations pertaining to such inspection.

In the Maritime Provinces the failures for the week are very few. Geo. R. Strong, dealer in agricultural implements at Charlottetown, has assigned after an endeavor of several years to make both ends meet. He has been struggling for some time past against the influences of bills of sale—Wm. Bannister, of Halifax, probably regrets that he ever left his late employers to start in the jewelry business for himself. His career from the start some four years ago has been slowly but steadily downward. He has been supplied chiefly by a local house. He is now offering to settle at 40 cents in the dollar spread over 12 months without security, on liabilities of \$6,000, an evidence of the confidence reposed in him when it is remembered that his capital at starting was only about \$1,000.

A CORRESPONDENT writes:—"The crops in Bruce County, Ont., look fairly well considering the dryness of the spring, there having been no rain of any account here since the snow went away. The late frosts have done considerable damage to small fruits and early vegetables. Potatoes are selling at 10 to 15 cents per bushel. The Port Elgin Button Company (limited) has just obtained its charter from Ottawa. The capital stock is \$15,000, divided into 30 shares of \$500 each. The factory is in full operation and is turning out large quantities of vegetable ivory buttons.—Building operations are very brisk this year in Port Elgin; a handsome six-roomed public school is being erected and will be ready for use by September next, and there is also quite a number of really fine private residences in course of construction. All

the masons, bricklayers, &c., are very busy. It is understood that the Government dredge will soon be at work in the harbor here, not only to clear away the sand which washed in during the winter, but also to deepen the channel on account of Lake Huron having fallen at least two and one-half feet lower since last summer.

The casualties in Ontario for the current week are as follow:—E. E. Lyne of Clarksburg succeeded his father in general storekeeping, at that point some 3 years ago, the latter having got into difficulties at that time. The business has been controlled by one Toronto house. The young man, while well-meaning, has had too little financial strength.—Chas. Cook, a tobacconist in a very small way at Toronto, has been battling with chattel mortgage for sometime past, and has at length assigned.—David Gilletly of Sudbury, builder, &c., has assigned and it is believed the estate will pay but the merest trifle.—W. H. Garrod of North Pelham, Welland Co, general storekeeper, has assigned after a career in that locality extending over 18 months. He began with borrowed capital, and as everything was mortgaged he was unable to survive the fire in his premise on the 15th instant.—Thos Arthur, carrying on a small grocery business at Hamilton since the spring of '88 now regrets that he ever left his trade as a builder in that city. Some of his possessions, chattel mortgaged, were recently sold by the mortgagee.—C. W. King of Madoc, late King & McCoy, dealer in cigars, biscuits and confectionary, in a small way, has also been struggling against chattel mortgages for some little time. His assignment is gazetted.—John A. Scott, brickmaker, of Meaford, has also assigned.

The business changes in the Province of Quebec during the current week, apart from the suspension of R. Smardon, noted elsewhere, are as follow:—L. M. Perreault carrying on a retail dry-goods business in this city, has assigned with liabilities of \$21,000. Henri Perreault, the son of the above, is the only member of the firm, and is acting as a cover for his father, formerly of Beauvais & Perreault, who dissolved in 1884. Perreault failed in September '85, and settled at 70 cents in the dollar; in December '88 he assigned. The estate was then wound up and has since been carried on by the son as above, a few houses in the city trusting them with sufficient goods to keep the stock assorted.—L. Deneau, crockery dealer, also of this city, is asking an extension

(ASSESSMENT SYSTEM.)

Mutual Reserve Fund Life Association.

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit	\$350,000	Death Claims PAID.....	\$4,500,000
Reserve Fund	\$1,500,000	Insurance Written	\$200,000,000

The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

Agents Wanted in Every Locality. Address for Circulars:

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217 St. James St., MONTREAL.

J. D. WELLS,
Genl. Manager, TORONTO.

DAWES & CO.,
Brewers & Malsters

INDIA PALE AND XX MILD ALE.
EXTRA AND XXX STOUT PORTER.
In Wood and Bottle. Families Supplied.
SAND PORTER, Quarts and Pints.

Office: - - 521 St. James Street West
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Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.
ESTABLISHED 1841.

W. H. SCHWARTZ & SONS,
WHOLESALE

COFFEES and SPICES
Of every description, put up in all kinds of packages.
Halifax, Nova Scotia.

CANADIAN RUBBER CO'Y,
OF MONTREAL,
MANUFACTURERS OF

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

EDWARD ADAMS & Co.
 WHOLESALE
GROCHERS
 And Importers of
Teas, Sugars, Tobaccos, Wines & Spirits
 Dundas St., LONDON, Ontario.

LONDON BRUSH FACTORY
 Awarded Gold and Silver Medals 1887-8.
THOS. BRYAN
 Manufacturer of
BRUSHES,
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 Illustrated Price List sent on application.


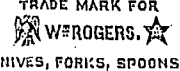
JOHN S. PEAROE & CO.,
— SEED —
 MERCHANTS,
 IMPORTERS and GROWERS.
 Dealers in all kinds of **Dairy Supplies**
 Office & Warehouse, 119 Dundas St. & Market Sq.
 Send for Catalogue. **LONDON, Ont.**

SUGARS
 Teas, Coffees,
 Spices, Syrups,
 And a complete stock of
GENERAL GROCERIES,
 Salt and Fresh Water Herrings and an assortment
 of other Fish for sale by
BROWN, BALFOUR & CO.
 HAMILTON.

FOR SALE
 Large Empty
Glycerine Drums
 SUITABLE FOR HOLDING
OILS, ACIDS, ETC.
WULFF & CO.,
 32 St. Sulpice Street, Montreal.

CHAS H. HARVEY
 HALIFAX, Nova Scotia,
 IMPORTER OF
COFFEE
GINGER, COCOA, LIME JUICE, FRUITS.
 &c. &c., &c.,
 — AND —
GENERAL COMMISSION MERCHANT

GLENBOIG
GARTCOSH
GARTCRAIG
DRAIN PIPES
 STANDARD DRAIN PIPE CO'S PIPES.
 Francis, Union and Chateau Portland Cement,
 Fire Brick, Clay, Etc.
McRAE & CO., Ottawa, Ont.
 Branch—56 and 58 Esplanade, East Toronto.

TRADE MARK FOR

SIMPSON, HALL, MILLER & CO.,
 16 & 18 DeBrosales St.,
MONTREAL
 TRADE MARK FOR

 MANUFACTURERS OF THE FINEST QUALITY

GILLESPIE, ROACH & CO.,
 (Successors to Beall, Ross & Co) Importers of
Staple and Fancy Dry Goods,
 SMALL WARES - - AND - - ART NEEDLE WORK.
186 McGill St., MONTREAL.

ELECTRO-PLATED WARE
 And Sole Manufacturers of the Celebrated
WM. ROGERS Knives, Forks, Spoons, &c
 A. J. WILLIAMS, Manager.

spread over 6, 12 and 18 months without interest or security. His liabilities amount to \$7,500, and he shows a surplus of between \$6,000 and \$7,000. Mr Doneau had the misfortune to get overstocked in his line, and furthermore to meet with a few heavy losses of late. The creditors have agreed to grant him the necessary indulgence. The principal creditor is a Toronto firm.—J. B Day, a tailor, also of Montreal, has assigned with liabilities of \$2,500. Day dined on the community last June in company with one Dugas, but they dissolved after a short reign together. He is a son of Mr. Day of the firm of Day & Deblois, the well known foundry firm, and will probably be a better business man as he matures in years, especially with his experience coming so promptly upon him.—Jos Fortin of St. Henri, has assigned with liabilities of \$2,500, the result of 5 years' trading in boots and shoes.—Pierre Coutu, general storekeeper of St. Felix de Valois, Joliette Co. is asking an extension. Coutu has had some experience as a hotel keeper in a small way in Montreal, and had done a fair little business in his present line until he was seized with the "land hunger," to appease which he bought in a farm, paying a small part of purchase money down. Pressure for balance of payment and dullness in trade have brought about the present condition of affairs.—Jos. Dube, trader of St. Sauveur, Que., has assigned, and so has M.

Gallagher, a general storekeeper in a very small way at Vinton, the latter on the demand of Lindsay, Gilmour & Co. of this city.

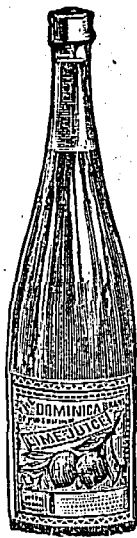
A FAILURE AND A MORAL.—Obscure places occasionally give birth to remarkable men. The majority of our wealthy or prominent people first saw the light in places seldom or never heard of outside their immediate vicinity. Salmon River, in Digby County, N.S., (for there are two places of that name in the Province) furnishes a case in point. Messrs. Foley & Deveau, two young men of that place, began business about three years ago with no capital, no business experience, little or no education and very little native ability. They do not appear to have made any substantial headway from the start. A short time ago they contracted to build a large vessel, and in their simplicity agreed to do so at a figure a long way below actual cost. The result may easily be imagined. Having got themselves into difficulty, like the goat in the well, the problem was to devise some means of getting out. Messrs. Parker, Eakins & Co., a leading firm of Yarmouth, were creditors for upwards of \$8,000; John G. Hall & Co., of Boston, claimed upwards of \$5,000; Charles Burrill & Co., of Weymouth \$550; E. K. Spinney, \$1,500 and others, besides a large amount due mechanics and workmen on the vessel. The total liabilities are probably over \$20,000 and the assets are very small. Parker, Eakins & Co., and John G. Hall & Co. were neck-and-neck in the race for security, which resulted in the former's getting a confession of judgment, and the latter a chattel mortgage and bill of sale of the stock. Both firms have consequently entered into a combination to carry on the business in the store, employing Foley as clerk until the concern is

COMMERCIAL UNION ASSURANCE COMPANY,
 (LIMITED),
FIRE, LIFE AND MARINE. \$25,000,000
 Capital and Assots,
 Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE [Canadian Branch], MONTREAL.
EVANS & MCGREGOR, Managers.

THE MANUFACTURERS

Life and Accident Insurance Companies.
HEAD OFFICE, - TORONTO.
 Authorized Capital, - \$2,000,000 and \$1,000,000 respectively
 Steady, Solid and Satisfactory Progress is being made this year. Absolute security offered in a live, prosperous and progressive Canadian Company.
 President: Right Honble, Sir John A. Macdonald, P.O., G.O.B.
 VICE-PRESIDENTS: } Geo. Gooderham, Esq., Pres. Bank of Toronto.
 } Wm. Bell, Esq., Vice-Pres. Traders' Bk. & Manufacturer
J. L. KERR, - - - Secretary-Treasurer
 Hon. J. A. QUINCY, - - - - - } Local Directors.
 A. F. GADLT, - - - - - }
R. CROFT HULME, - - - - - Manager Prov. of Quebec.
 Agents wanted in every unrepresented district.

GEO. MAY **MAY & FOSTER**
AND SONS
 Wholesale Leather and Shoe Findings.
 English and American Saddlery-Hardware, Horse Clothing, Carriage Trimmings and Leathers. Manufacturers of Beef Moccasins. Agents or Boston Rubber Belting Company.
OTTAWA.
 Tanners and Curriers,
 UPPER HARNESS AND MOCCASIN **LEATHER.**
 Harness Leather a specialty.
 Office: 74 Rideau Street, Ottawa.
 Tannery: Mount Sherwood.



Dominica Lime Juice

PURE, FRUITY AND
WHOLESAME.

Free from Alcohol

CLEAR AS CRYSTAL,

SOLE AGENTS,

LYMAN, SONS & CO.,
MONTREAL.

A Liberal Discount to the Trade.

Also Filtered West
India Lime Juice, in Jars,
Kegs or Barrels.

JAMES GUEST & CO., Commission Merchants

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GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal

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Geo. Sayer & Co., Cognac, France.
Chas. Coran & Co., " "
Auger, Fils & Co., " "
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Wisdom & Warter, Jerez de la Frontera, Sherrics.
Warter & May, Oporto Ports.
J. T. Wilkens, Rotterdam, Holland Gin.
Ind Coope & Co., Burton-on-Trent, Ales.
Siegert & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the
Shannon.
Eschenauer & Co., Bordeaux Clarets, Sauterns, &c.
J. Briol & Co., Bordeaux, Clarets and White Wines,
&c.

C. C. CLEVELAND. GEO. F. CLEVELAND.
J. L. GOODHUE & CO.,
Manufacturers of
LEATHER BELTING

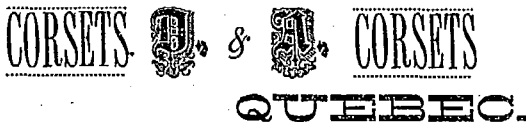
— AND —
LACE LEATHER,
DANVILLE, - - - QUE.
W. B. CHAPMAN & CO., Montreal Agents.

HENRY PORTER,

Successor to PORTER & SAVAGE,
Tanner & Manufacturer of
LEATHER * BELTING,
FIRE ENGINE HOSE, HARNESS,
MOCCASIN, LACE, RUSSET, AND
OAK SOLE LEATHER
OFFICE AND MANUFACTORY:
436 Visitation St. MONTREAL.

Dominion Corset Mfg. Co.

Manufacturers of



wound up. E. K. Spinney for his \$1,500 has a builder's certificate of the vessel on the stocks, and a bill of sale of a schooner, and will probably save himself, as he was part owner in the vessel under contract. The two former firms above alluded to will probably get a portion of their damage, but other creditors will not be likely to get a cent. Altogether it is one of the rottenest failures that have occurred in that part of the country for some time, and shows pretty conclusively the necessity for some legislative provision for the equitable distribution of insolvent estates. Thos. Foley, brother of Wm. Foley, gave his note to the Bank of Nova Scotia Agency at Yarmouth sometime after the failure in order to retire two drafts of \$300 each, drawn by Foley & Deveau and discounted by the bank, and which the agent accused somebody of obtaining under false pretences. The threatened criminal proceedings were stayed through the interference of his brother, who gave his note for the amount. The parties concerned are all well-known in the county, and one of them has been the recipient of municipal honors. It is evident that recklessness has prevailed on both sides concerned, but the "enemy" which was the curse of Cassio in the play, doubtless also played no unimportant part.

The principal creditors of L. M. Perrault, referred to elsewhere, are as follows:—T. Archambault, \$19,000; Thibaudeau Bros. & Co., \$387; Thouret, Fitzgibbons & Co., \$259; Mills & Hutchison, \$227; Leger & Co., \$200; Gault Bros & Co., \$281. Mr. Archambault was appointed guardian.

ALTHOUGH the weather turned much cooler at the close of last week and continued so to the present writing, we have heard of no frost in any part of the country. The foliage and herbage were never more beautiful and bright in their verdure. Hay promises to be an abundant crop.

THE DOMINION SAFETY BOILER COM'Y

MANUFACTURERS OF

The "Field-Stirling" Patent

High Pressure Boiler

The Safest and Cheapest Steam-Generator Now in Use.

This Boiler is unusually durable, being made of the best steel and wrought iron exclusively. No cast-iron is employed. All parts of the Boiler are readily accessible for the closest inspection.

SOME OF OUR LEADING CUSTOMERS—The Rathbun Co. of Deseronto; A. W. Morris & Bro., Montreal; Canada Sugar Ref'g Co., Montreal; Pillow & Hershey Mfg. Co., Montreal; Borthier Beet Root Sugar Co.; Imperial Ins. Co., Montreal; Acadia Coal Co., Stellarton, N.S.; Canada Paper Co., Montreal; Dodge Wood Split Pulley Co., Toronto.

WE GUARANTEE DRY STEAM AND GREAT ECONOMY OF FUEL.
P. O. Box 1707, Montreal. J. F. TORRANCE, Manager.

Sash, - Doors, - Blinds

And all descriptions of

Wooden Building Material,

Address,

THE RATHBUN COMPANY,

DESERONTO, ONT.

Advices from the "Soo" say: The mill of Moiles Bros., which they removed to Spanish River, Canada, from Detour, has been seized by the Canadian officials for duty, which amounts to about \$5500. The mill will be sold. The Moiles Bros. are attempting to raise the money.

The irrepresible ex Ald. W. E. Brown of Ottawa, boot and shoe merchant, whose name has figured conspicuously in the public press for some time past, was arrested a few days ago at Messina Springs, N. Y., chiefly at the instance of Mr. Jas. Leggat of this city. The history of the case has already been given in detail in our columns.

LA BANQUE NATIONALE.—The report of La Banque Nationale, as presented at the annual general meeting of the shareholders held on the 22nd instant at the head office in Quebec, will be found elsewhere. The net earnings for the year, after deducting the cost of administration and providing for accrued interest on deposits, amount to \$124,771, or somewhat over 10 per cent. on the capital. Out of this two dividends of 3 per cent. each were paid, absorbing \$72,000, while \$50,640 was set aside to offset possible bad and doubtful debts, leaving at the credit of profit and loss a balance of \$38,241. Mr. Lafrance, the cashier, is ably seconded by the board and the managers of the branches, especially in Montreal, in his endeavors to educe order out of the somewhat chaotic state of things existing for some years past, and to all appearances a new era is beginning to dawn upon the institution.

MONTREAL CLEARING HOUSE.—Clearings and balances for week ending 30th May, 1889:—

	Clearings.	Balances.
May 25.....	\$1,444,539	\$ 200,449
May 27.....	1,060,787	156,533
May 28.....	1,322,499	255,898
May 29.....	1,444,873	158,183
May 30.....	944,692	210,038
Total.....	\$6,217,390	\$ 981,101
Last week.....	\$7,977,486	\$1,301,864
W. E. 2nd May, 1889.....	\$8,723,667	\$1,280,036
The holidays intervened this week.		

Pure Oak Belting

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO

Tel. No. 383.

Tel. No. 475.

Canada Life Assurance Company.

EXAMPLES OF PROFITS

Applied to Reduction of Premiums at the Division in 1885.

The following are taken from the Company's Books at Montreal, on Policies Five years in force:-

Age of Entry.	Amount.	Original Prem.	Reduced to.
27	\$2000	\$140.60	\$ 23.80
35	4000	102.80	61.60
39	3000	88.50	54.15
41	2000	63.00	38.80
42	4000	130.00	80.20
46	3000	111.00	69.30
52	2000	93.40	60.40

Reductions in the same proportion were made on Policies running less than five years. Profits will be declared and divided next year—1890.

J. W. MARLING, Manager, P. Q.

N.B.—Those joining now will participate in two years' profits at this division. MONTREAL, 1889.

STANDARD LIFE ASSURANCE CO.

[ESTABLISHED 1825.]

Subsisting Assurances	\$100,000,000
Invested Funds	33,000,000
Bonuses Distributed	22,000,000
Annual Income	4,450,000
Deposited with the Government at Ottawa	1,180,000

A. I. HUBBARD,
City Agent.

W. M. RAMSAY,
Manager.

NORTHERN ASSURANCE CO'Y



INCOME AND FUNDS (1887)

Subscribed Capital, \$15,000,000, of which paid up	\$ 1,500,000
Accumulated Funds	18,084,090
Annual Revenue from Fire Premiums	4,734,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds	

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Manager for Canada, — **ROBERT W. TYRE.**

JAMES LOCKIE, Inspector,

A. BROWNING, City Agent.

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Insurance.

PHOENIX FIRE ASSURANCE CO.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

Losses Paid, since the establishment of the Company, have exceeded.....\$80,000,000
Balance held in hand, for payment of Fire Losses only, exceeds... 2,000,000

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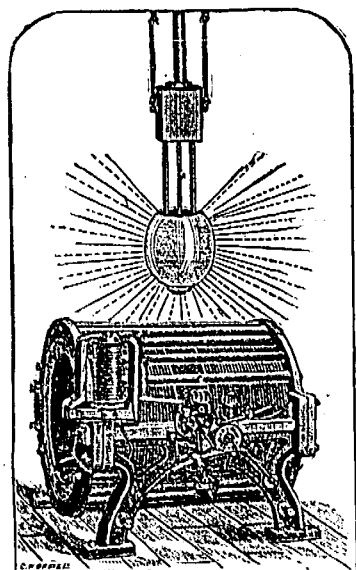
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THE CANADIAN

Journal of Commerce.

MONTREAL, MAY 31, 1889.

AGRICULTURE AS A PROFESSION.

The interest which the condition of the growing crops possesses for most business men at this season, naturally diverts more attention to the subject of agriculture generally as a pursuit in life. The country at this period of the year is more attractive and makes the cooped-up city man turn his thoughts to green fields and shady groves or forest preserves till he longs to possess a few acres of his own in addition to his city house in a terraced row, with its area in the rear sufficient to hold his winter's heap of ashes and the accumulation of rubbish which the meeting of the snow reveals in all its hideousness and vulgarity. His thoughts may next take a turn to the picture of the farmer and his family as he may have seen them in a trip through the country, or as he caught a glimpse of them from his comfortable railway seat as he whirled by on a dreary day in February and contrasted their ways of living with the comparative luxuries of his own city home. In June he wants the fresh air, the green fields, the shady pathway along the country roads, but these would not suffice without the many city comforts to which he is so accustomed, and which seem impossible of attainment in the house of the farmer.

But *revertens a nos moultos*. It is the economical aspect of agricultural life and not its amenities with which we are now concerned. One might expect from the influences of our model and experimental farms and the general knowledge spread all over the land by means of the abundant literature devoted to agriculture, to find greater improvement than is witnessed in farming operations. The rapid introduction during the last twenty-five years of labor-saving machinery should enable the

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farmer to give more attention to the teachings of modern agricultural chemistry. Instead of this being the case, he usually follows the old rotation, and if in a few instances he is led to attempt some modern improvement, he is easily discouraged and abandons it after a perfunctory trial. But it is in farming as in other pursuits: some men will succeed at anything they undertake; the majority make a mere living at it, or fail entirely.

Much of the want of success in agricultural pursuits is due to the endeavor to cultivate too large an area. The "land hunger" which so many people feel, leads them to the purchase of more land than they can cultivate. Superficial cultivation is the consequence, and the result is that we resemble our American neighbors rather than those in similar pursuits in Great Britain, in being what a writer in *Harper's* recently termed—"a nation of poor farmers." With lands comparatively new—we do not here refer to the virgin lands of the Northwest—with energy and pluck—with all modern farm appliances, the yield per acre of wheat in the older Provinces is little over half what it is in England. The question with us is, not what a farm yields per acre but how many acres the man has sown. Grain growing and stock-raising are the principal pursuits of the farming community; but these branches have largely been driven west, far from the populous centres and away from markets.—It probably has not occurred to many eastern farmers that as profitable results could be attained in the immediate vicinity of their market by an expenditure of the difference in the cost of transportation. All the old land cannot be employed in the production of fruits, vegetables, milk, &c., which necessitate a close market. The one or the other, however, especially dairying and egg and poultry raising, call for more minute attention to details. Profitable farming is not satisfied with what is called "tickling with the hoe," plowing four inches deep and scratching with a harrow. A maximum of labor with a minimum of land will win against the converse any day; methods of cultivation must be intensified and must be accompanied by the aid of science. To be successful in agriculture we must have a class of men who will combine theory and practice and take into the field the method and intelligence which make for success in mercantile affairs, manufacturing and other walks of life. The number of young men from our towns and cities who are being trained in our agricultural colleges should effect much good in after life by setting an example of what may be accomplished in this way. These agriculturists of the future are the men who are destined to recover to our so called "worn out fields" the productiveness of former years, and make for example the fine expanse of country to the south of this city, the Chambly valley, produce something more profitable than continual crops of hay.

The question kept before the student at the experimental farm is "how to feed the land while the land shall feed him." The advice of the sage of Chatauqua has been too literally followed and the Canadian like the American farmer of the day has found it a simpler matter to "go west" and take up new lands than to attempt the fertilization of the old. This is where the higher intelligence and broader culture of our agricultural colleges must come into play. Any person who takes up a bill-of-fare at a respectable hotel in city or town cannot fail to remark on the long list of vegetables and fruits served up. The rapid accumulation of wealth and the liberal habits of expenditure which we are acquiring from our neighbors are supplying a gradually growing market for the finest food supplies. The difficulties and expenses of transportation are directing the attention of northern horticulturists to the experiment of raising strawberries and other small fruit during the winter under glass

on a scale large enough to make it pay. Fresh small fruits are now in demand at all seasons of the year in the cities and towns all over Canada and the United States. Florida strawberries and Bermuda potatoes, &c., reach Montréal and Toronto in March, and the demand is yearly increasing.

The writer in *Harper* says: "The larger profit usually results from the manufacture of the most valuable goods. The art of the goldsmith leads more rapidly to the accumulation of wealth than does the blacksmith's forge; and the cultivation of the soil offers no exception to the rule." A young man preparing for any of the liberal professions, knowing that several years must be spent in accumulating the necessary intellectual capital, naturally asks himself what prizes he may hope eventually to gain. Agricultural statistics are not likely to tempt him. The lawyer who has reached the height where Daniel Webster said "there always is plenty of room," the young physician who reaches the goal of his ambition by marrying the heiress of Croesus, the popular clergyman who weekly reminds us of "those things we ought not to have done" at the rate of ten thousand dollars a year, is each of them more tempting to the ambitious youth than the recent agricultural returns which show that the farmers of New York State, differing but little in soil and climate from Ontario,—though there is a great difference in the farmers—realize only about 3½ per cent. profit on the capital invested.

Let us see, on the other hand, what has been done in a few known cases of agricultural development. An acre of ground contains 43,560 square feet. It is quite practicable to grow upon an individual foot of that ground a product of flowers, plants, vegetables or small fruits that is worth five cents. At that rate the whole acre would yield a value of \$2,178. It has been done—although the ordinary cultivator will be slow to believe the statement. A prize strawberry grower realized \$1,700 from the single crop of two acres; and \$2,000 has been realized from the same amount of land. Early cabbage has yielded \$435 per acre; early tomatoes \$585; asparagus \$900 from four acres; and in some cases the yield has brought as high as \$300 per acre. An instance of departing from old methods is given of a farmer near Rochester who five or six years ago experimented with half an acre of his fifty acres in growing cabbages for the city market. The venture was so satisfactory that he gradually extended the area. He now cultivates 30 acres—and realized last year a net profit of \$6,500, and "it was not a very good year for cabbages at that."

The low and gradually falling average yield of wheat has directed considerable attention to that cereal at some of the experimental farms. The Central Experimental Farm at Ottawa reports an average equal to 45 to 50 bushels per acre from Ledoga wheat sown in small quantities in various parts of the Dominion on the 17th May, 1888. This wheat ripened by the 6th August, or eleven days before the Red Pife wheat. Some experiments made by Prof. Blount at the Colorado Agricultural College show remarkable results. On an exact square acre he planted 7½ lbs of hand picked wheat in rows 18 inches apart, and at harvest they threshed out 67 bushels; on a quarter acre, two pounds of selected seed were planted, and the yield was 18 bushels; and again upon 76 square feet he planted 76 grains of extra-fine seed, and the product was 10½ lbs, or at the rate of 100 bushels per acre. Here is something for even our economists to ponder over. Farmers will say that it is not possible to attain the above results on any extended scale. Probably not to the average farmer who has too much land to till. He must still sow his six or eight acres a day, with 2½ bushels to the acre. It might occur to one of unusual intelligence that it would be economy to attempt to produce his 100 bushels (what 8 acres usually yield) by the thorough cultivation of two acres only.

It would consequently seem, says our essayist, that the pursuit of agriculture can offer inducements to the business man who would exert his talents in it as a financial enterprise, to the scientist who would combine a profitable avocation with the investigation of the laws of nature, and to the economist who from his observations would add to the general knowledge of how best to conserve the forces of production.

CANNED GOODS.

The opening of the summer season finds the market for fruits and vegetables dull and overstocked in spite of the large and increasing consumption of this class of prepared food. Canadian trade in this respect is in the same condition as that of the United States, with few exceptions. A feature recently has been

the importation into this country of Lima beans and pumpkin, the latter an article which could be packed in any quantity in Canada and the use of which has been markedly on the increase here.

The domestic packing has not given cause for complaint and the tendency has been towards improvement, both as to quality and "get up" but we notice that a note of warning has been sounded in the United States by some of the large meat packers whose business has suffered from the reprehensible practices of small jobbers and speculators in putting up stuff in cans not fit for human food. The facilities for practising fraud were one of the earliest objections to the use of canned goods, and it is in the interest of the trade to insist upon honesty and strict integrity in the packing of every tin placed upon the market. The increase in fruit and vegetable canning houses in Montreal and throughout the Dominion, and the establishment of large meat packing establishments in this city makes this matter one of vital importance at the present time. The pack of 1888 was the largest on record and this is particularly true of corn and tomatoes. The wholesale and retail trade is alike well supplied and packers are unable to sell as their stocks are practically a surplus. Prices are depressed and about as low on most of the staples as they ever were. The outlook is not encouraging as prices are not likely to go higher, and in some cases the tendency is lower; holders, therefore, will do well to get rid of their stocks. The outcome of a continuance of this dull trade, as is well said by an American exchange, will be the carrying over into this year's pack of the largest surplus stock ever known.

The pack of corn and tomatoes last year was probably fifty per cent. larger than the previous year, which was an average season. To-day tomatoes are selling at 80 cents to \$1 per dozen cans, which is eighteen to twenty per cent. lower than last year. Corn is also selling at an extremely low price. As very few tomatoes or corn are exported, the trade being confined to this country, no relief can be looked for from that quarter. These low prices are not only accounted for by the tremendous pack, but the frozen and poor stock which was put on the market could not be sold but at very low figures. We notice that more complaints of this nature have been made in the United States than on this side. Peaches, which are more largely packed than any other fruit, had an average pack and are quiet. The range, \$2@ \$2.25, is about an average price and much lower than the previous pack, which was exceptionally light and high. No excessive stocks are liable to be carried over to next season. There is a surplus quantity of blueberries and prices are very low, but the prices prevailing are principally owing to the depressed market in general. A large quantity of this fruit is now put up in the Lower provinces. The California fruit business the past eight or ten months has been unprecedentedly large in the States and we note a growing consumption in Canada. The sale, however, was not at all equal to the common goods and stocks are larger than last year. Canned peaches and apricots are the most popular and were in much better favor this year than any previous one. A reference to other fruits and vegetables is scarcely necessary—they are in plentiful supply and lower priced than they were twelve months ago.

The market for canned fish presents a decided contrast; there is no over supply and some varieties are scarce and wanted. Mackerel, which is more of a favorite in the United States than in Canada, cannot be had, a thing not known for years. Very little was obtainable for packing purposes during the season, and what was put on the market brought exorbitant prices, which were fully 100 per cent. higher than the previous season. Since the New Year the trade in sardines has dropped off and they have ruled dull. The pack was hardly an average one, and as stocks are light prices are not expected to go lower. In this market lobsters are quoted steady at \$5.50 per case. They are in light supply in Boston and New York, and prices are about 20 cents per dozen higher. Standards are worth \$1.05@ \$1.70 in Boston and Nova Scotia \$1.55. Dealers expect to get some lobsters from the Maine coast this year, but last season they obtained next to none from that quarter. The poultry pack will this year be a large one in the States and prices range 10c@15c lower per dozen tins, which is chiefly due to the comparative cheapness of fowl and the dull state of the trade in general. Canned roast turkey, chicken and duck is gradually growing into favor in Canada and this business offers an opening for the enterprising, as standard goods of this kind could probably be profitably exported.

The past year has been a dull one for pickles. Manufacturers

account for it by the quietness in general trade, pickles being luxury and not a necessity like staple canned goods. The exceptionally dull winter has caused a decline in prices of about ten per cent.

THE NORTH BRITISH AND MERCANTILE.

The annual statement of this staunch old company, to be found elsewhere, gives further evidence of the remarkable growth and prosperity attending its operations for several years past. The business of the year 1888 shows an increase, as compared with the year preceding, of half a million dollars, the net premiums for last year being over \$3,400,000. A table which we find in the *Review* shows that the revenue has increased in the last eight years by nearly \$1,650,000, while the losses have increased in the same period only \$555,000. After setting aside, as usual, one-third of the net premiums of the year to provide for liabilities and current risks, the balance at the credit of profit and loss amounts to \$1,200,000. Out of this a dividend was declared at the rate of £1 15s per share, which absorbed the sum of \$875,000, leaving a balance to be carried forward of \$325,000. After thus providing for the dividend, the paid-up capital and reserves including the dividend reserve with the undivided profits of the company, amount to nearly 12½ millions of dollars, and this exclusive of the accumulated life assurance and annuity funds. These figures will afford some idea of the magnitude and success of the company's operations. The dividend and bonus paid for some time past are at the rate of 28 per cent per annum on the paid-up capital of the company. The value of the shares have practically doubled during the last six or seven years. The life assurance branch is also in a highly prosperous condition, but as we have to do chiefly with the fire business of the company in Canada, it calls for no comment beyond the statement that the funds have increased by half a million dollars during the year, and now reach nearly 20 million dollars while the total assets at the close of 1888 amount to 37½ millions of dollars. The arrangement perfected some months ago for the transfer to the company of the business of the Scottish Provincial Insurance Co., will be now to some of its policy-holders in Canada, who, as well as the general management and officers, are to be congratulated on the magnificent exhibit made by the company in the condensed report which we reproduce on another page of this issue.

THE SMARDON FAILURE.

The suspension of R. Smardon of Three Rivers, Que., is another feature in the checkered career of that manufacturer. Mr. Smardon began in the wholesale boot and shoe business in this city in 1872, under the style of R. Smardon & Co., which dissolved at the close of that year. The concern immediately blossomed out as Smardon & Young, under which style it was conducted until 1877, when Mr. Young withdrew. In March 1878 Mr. Smardon failed, owing about \$100,000, but recovered the estate on the basis of 40 cents in the dollar. This was accomplished through the assistance of his brother who bought in the assets, and the business was conducted in his name until R. got his discharge in 1880. It is understood that sometime afterwards he again had recourse to his brother, who furnished him with \$5,000. Some three years ago Mr. Smardon gradually recovered his standing and was able to begin reducing the debt to his brother, but the pressure from this source evidently became so great in course of time, that he was again obliged to suspend—in November, 1886. Negotiations were shortly afterwards entered into with the corporation of Three Rivers to remove the business to that city, and an agreement was entered into by which the city agreed to give the firm a bonus of \$35,000, spread over some years. Mr. Smardon accordingly removed his business to Three Rivers somewhat over two and one-half years ago, taking with him a number of his skilled employes from this city. These becoming discontented with their new surroundings, abandoned their considerate and generous employer and returned to Montreal. He was obliged in consequence to get local assistance, and these taking some time to become educated to the business, the work was carried on temporarily at a disadvantage. This, with the enormous expense attached to the removal of plant, machinery, &c., and the construction of the factory, interfered considerably with his profits. The death of his brother also caused the estate to press for the balance due, and so persistent has this been meantime, that only some \$7,000 now remains of the original sum of over \$100,000. When Mr. Smardon moved to Three Rivers he was supposed to have been possessed

of a fair working surplus, nominally amounting to about \$25,000. This, with the proportion of the bonus paid him, some \$20,000, was supposed to have left him in good shape, and he would, doubtless, have been able to work through and prosper had it not been for the pressure from his brother's estate, and the other disadvantages above recited. To those of his creditors and intimate friends acquainted with the circumstances, the suspension towards the close of last week was no surprise. The present direct liabilities are about \$50,000. In view, however of the straightforward character of Mr. Smardon, notwithstanding his checkered career, and the forthcoming balance (\$15,000) of bonus still unpaid, which he is to receive at the rate of \$3,000 a year, the creditors have agreed to the extension required, viz: that they be paid in full in 12 monthly instalments, beginning 1st of August next, with interest, but without any other security than that furnished by the firm's own paper. Much sympathy is expressed for Mr. Smardon in his present circumstances, and especially as in all his difficulties there has been no indication whatever of anything partaking of the nature of fraudulent accommodation, or other means occasionally resorted to by men forced into difficulties.

ACCOMMODATION FOR SMALL TRADERS.

A city man writes us as follows: The manner adopted by some of the banks presses severely on needy borrowers. One or two instances have come under my notice. A banker discounts a lot of bills, charging six to eight per cent., according to the necessities of his client. He retains twenty per cent. of the proceeds as a margin and perhaps pays a part in sterling exchange or silver, which the borrower has to dispose of at a loss. How long can a business firm stand this? Banks have been known to discount a sixty-day bill, charge seven per cent. interest per annum and one-half per cent. commission, drawee has remitted, and when drawer has paid draft, in say, less than a week, the bank has refused to allow any rebate. It is a fact that a discounter of paper in this city could not get cash on a \$600 note for a client, but when it was changed to \$6,000, he procured the money easily. The drawers afterwards paid about ten cents on the dollar on a quarter of a million of liabilities. These instances (and others might be cited) indicate that respectable small firms often suffer hardships even in a banking centre like Montreal when, in fact, they should be dealt with at reasonable rates. Some one remarked the other day that "the judicious manipulator of champagne and cigars, or the swell who spends more money than he can afford stands a much better chance of a good bank account than the honest, quiet living merchant who is trying to make both ends meet and keep up a small life insurance policy." Whilst we cannot agree altogether with such an extreme view, the past experience of small but solvent traders gives ground for dissatisfaction in certain quarters.

BUYING TO ADVANTAGE.

To manage in all cases so as to get the lowest prices possible or full value for your money is an art, and, as a correspondent in "Mixed Stocks" says, he who can get the bottom figures on the merchandise he orders is an artist. To the ordinary buyer, the one who simply orders but does not buy, this article is particularly addressed.

There is a limited class of storekeepers who put such implicit faith in a travelling salesman that few questions are asked concerning the quality of the goods to be billed; and still another class who prefer to deal with the house direct, in the erroneous belief that the traveller's expenses are added to each particular bill the latter sends in. To the former class of buyer we would say, "test the agent in every way you can. Do not hesitate to compare other prices with his even though he has a strong hold on your friendship. There is no friendship in business in these times, when every one has to fight, and fight hard, too, to make a living. To the latter class we can only say that no wholesale house can do business long if either higher or lower prices are charged on mail orders than on orders sent in by their travelling men. Good buyers may properly be divided into two distinct classes, the quiet buyer and the bulldozer. It is far more necessary for the latter to be thoroughly posted on the quality of goods to be bought and the ruling prices than the former, yet to be a first class buyer of either class, one should know what he needs and can sell and have a fair knowledge of values. It is a difficult matter to tell which is the best buyer of the two, although we are inclined to the belief that bulldozing does not pay in the long run. It is more than likely that if a very low price is obtained by this method it will create ill-feeling on the part of the salesman and cause him to "get even" with the buyer at the first opportunity. Thus, we say, that unless the buyer's position is impregnable, unless he is so fortified in his knowledge of goods and prices that no one can take advantage of him, he had better let bulldozing alone. The fundamental principle of good buying is keeping inviolate the figures quoted by different houses or their travelling salesmen. Every buyer has his preferences, and all things being equal he will give his order to the travelling man or house he is best acquainted with, and very often this friendship extends into giving away others' quotations. We cannot too strongly condemn the policy of telling a favored travelling man the price quoted by a competitor, or of showing him an invoice from a

house other than the one he represents. Very often, in arguing the question of price with a salesman, a storekeeper will bring out an invoice of some competing firm to convince the former that his price is high. Just what a salesman wants; he not only looks at that one particular item, but takes notes in his mind of others, and after an hour or so until the fact of having shown the bill is forgotten, he will casually ask the merchant if some article which appeared on the invoice is not wanted. Naturally, the storekeeper wishes to keep posted and asks the price, and one is given much below that billed by the competing house. This is not done in the hope of receiving an order for the article in question, but for the sole purpose of creating prejudice against the other firm and inspiring confidence in himself. Unless the storekeeper is on his guard he is apt to think he has been swindled, and sees in the salesman present and the house he represents the only honest merchants in business. Of course, all travelling salesmen are not up to such tricks as these, but any number of them are, and it is poor policy and not strictly honorable to 'give away' prices or show invoices under any circumstances."

"In conclusion," says our contemporary, "keep all quotations to yourself, and let yourself be known as the man who gives his orders to the lowest bidder, and very soon no man or house will quote anything to you but 'way-down' prices."

DEATH has removed two prominent men from amongst our citizens since our last issue, the Hon. Thos. Ryan, senator, and Mr. James McDougall, the well known flour manufacturer and miller. Mr. Ryan began business as commission merchant and insurance agent in Montreal about half a century ago and succeeded in amassing considerable wealth. He afterwards became member of the Legislative Council for Victoria, and was for many years a director of the Bank of Montreal. He had reached the unusual age of 85 years, and his handsome military figure was conspicuous on our streets until within a few weeks of his death. He is succeeded by Mr. Edward Murphy in the Senate. Mr. McDougall, who was also for years highly successful in his business, has a large number of connections in this and Three Rivers. He exceeded the years allotted by the Palmist.

Meetings, Reports, &c.

NORTH BRITISH AND MERCANTILE INS. CO.

The following report was presented by the directors at the seventy-ninth annual general meeting of the company, held at Edinburgh, on April 26th, 1889:—

FIRE BUSINESS.—In 1888 the premiums received amounted to..... £1,552,640 18 6
Deduct re-insurance 270,385 18 9

Net premiums £1,282,254 19 9
During 1887 the premiums received amounted to £1,454,590 8 8
Deduct re-insurances 264,664 0 3
Net premiums £1,189,926 8 5

The net losses by fire have amounted to the sum of £736,272 1s 10d, which includes a full estimate of all claims that had arisen prior to December 31, 1888. After setting aside, as usual, one-third of the net premiums of the year, to provide for liabilities on current policies, the balance at the credit of profit and loss account for 1888 amounts to £240,125 17s 9d. This includes the unappropriated balance, brought forward from 1887, of £41,470 14s 7d.

LIFE BUSINESS.—During the year 1888 there were issued 1,146 policies, assuring £1,134,941, the new premiums on which amount to £43,389 9s. 11d. In 1887 the number of policies was 1,057, the sums assured were £740,429, and the new premiums were £28,074 7s. 5d. The net amount insured in 1888, after deducting sums re-insured, was £814,041. The new premiums, after deducting those paid to the re-insuring offices, were £35,808 6s. 7d. The net amount insured in 1887 was £701,129, and the new net premiums were £26,482 14s. 7d. The income of the life branch, from premiums and interest, amounted in the year 1888 to £512,383 1s. 5d. During the year 301 deaths, by which 368 policies emerged, were proved, and 18 endowments matured. The sums which thus became payable amount, with bonus additions, to the sum of £340,347 2s. 1d., after deducting re-assurances. It will be seen from the balance sheet annexed that the life assurance fund now amounts to £3,873,085, 17s. 8d. At December 31, 1887, the amount of the life assurance fund was £3,772,579 2s. 11d. There was thus an increase during the year of £100,506 14s. 9d.

ANNUITY BUSINESS.—In the annuity branch 271 bonds were issued, securing the sum of £16,223 1s. 11d. yearly of immediate annuities, £800 yearly of survivorship annuities, and £467 4s. 2d. of deferred annuities for which the Company received the sum of £164,615 12s. 2d. by single payment, and £166 2s. 3d. by annual premium. In 1887 the number of bonds was 210, securing the sum of £11,770 3s. 11d. of immediate annuities and £2,123 2s. 6d. of survivorship annuities, for which the Company received the sum of £125,024 6s. 2d. by single payment, and £788 18s. by annual premium. During the year 86 annuities have fallen in, relieving the Company of the sum of £4,013 4s. 6d. yearly. The accumulated funds of the Life Department, including those of the annuity branch, are separately invested, and, by Act of Parliament, are set aside to meet the claims under this department of the Company's business.

DISPOSAL OF PROFITS.—At December 31, 1888, there stood at the credit of profit and loss a sum of..... £240,125 17 9
Out of this sum:—

1. The directors recommend that a dividend shall be declared of £1 per share, free of income-tax, the one-half of which dividend shall be

payable on May 1 and the other half on Nov. 1, 1889; making the sum of... £100,000 0 0

2. The directors further recommend that a bonus of 15s. per share shall be declared payable on May 1..... 75,000 0 0

175,000 0 0

Leaving to be carried forward..... £65,125 17 9

After providing for the dividend and bonus payable in 1889, the paid-up capital, reserves, including the dividend reserve of £100,000, and undivided profits of the Company will amount to £2,467,544 4s. 4d.

In the circular issued by the directors on February 12 last, they informed the shareholders that they had entered into an agreement for the amalgamation of the Scottish Provincial Assurance Company with the North British and Mercantile. The arrangements for carrying out this amalgamation are progressing satisfactorily—it will be necessary to obtain the sanction of Parliament before they can be finally completed—and in due course the matter will be submitted to the shareholders in full detail for their consideration and approval. The directors are satisfied that the arrangement is one which will be conducive to the interests of the Company.

It is with the deepest regret that the directors have to report the death of Mr. John White Cater, the venerable chairman of the London board. For nearly twenty-eight years he devoted himself with untiring energy to the affairs of the Company; and while not only his immediate colleagues of the London board, but also his co-directors of the Edinburgh board, gratefully acknowledged the successful results of his efforts and the high-minded principles by which these were actuated, the shareholders from time to time listened with gratification to the reports of the vast increase of business which he was able to give. It was to Mr. Cater that was mainly due the amalgamation of the old North British with the Mercantile Insurance Company, and following on it the vast increase of business and prosperity which has attended the amalgamated company. The directors therefore take this opportunity of placing on permanent record their sense of the great obligations under which the Company lies to him, and of the respect due to his memory—a feeling in which they do not doubt that the shareholders will sincerely join. The directors have to report the death of the Right Hon. Henry Richard, Lord Wolverton, one of the extraordinary directors, which followed soon after the death of his uncle, the Right Hon. George Grenfell, Lord Wolverton, who was also an extraordinary director of the Company. The directors have further to report with much regret the retirement from the London board of Mr. Brandt; and from the Edinburgh board of the Hon. Henry J. Moncreiff, now Lord Wellwood, who retired on receiving the appointment of a judge in the Supreme Court of Scotland. Mr. George E. Scaramanga was appointed an ordinary director on the London board to supply the vacancy thus caused by Mr. Brandt's retirement.

Fire and General Account for the year ending Dec. 31, 1888.

	£	s.	d.	£	s.	d.
Fire insurance fund at Dec. 31, 1887.				1,863,112	17	4
Reserve.....	1,250,000	0	0			
Premium reserve.....	396,642	2	9			
Profit and loss.....	316,470	14	7			
	£1,963,112	17	4			
Revenue of 1888.....				1,377,682	10	4
Premiums, less re-insurances.....	£1,282,254	19	9			
Interest and dividends.....	94,334	4	3			
Transfer fees.....	102	8	0			
Balance of debts recovered.....	990	18	4			
	£1,377,682	10	4	£3,340,795	7	8
				£	s.	d.
Div and bonus paid out of balance at Dec. 31, 1887:						
Div and bonus on shares, due May and Nov., 1888..				175,000	0	0
Charges against revenue of 1888.....				1,148,251	3	4
Fire losses, less recovered under re-insurances.....	£736,272	1	10			
Commission.....	£224,274	8	1			
Ex. of management.....	181,204	13	5			
Superannuation fund.....	1,000	0	0			
Income tax.....	5,500	0	0			
				411,979	1	6
	£1,148,251	3	4			
Balance of fire fund at Dec. 31, 1888.....				2,017,544	4	4
Reserve.....	£1,250,000	0	0			
Premium reserve.....	427,418	6	7			
Dividend reserve.....	100,000	0	0			
Profit and loss.....	240,125	17	9			
	£2,017,544	4	4	£3,340,795	7	8
				£	s.	d.
*Salaries and directors' fees at home and abroad..				116,522	9	10
Rents, taxes, and sundry office expenses.....				37,483	19	7
Agents' charges and travelling expenses.....				19,440	19	10
Books, advertising, postages, telegrams, etc.....				24,826	3	3
Law expenses.....				1,631	11	3
Expenses of special deputation to Canada in connection with the business of the Company....				801	14	7
Salvage corps, etc.....				5,541	12	8
				206,248	11	0
Deduct—Applicable to the Life Department for salaries, etc.....				25,043	17	7
				£181,204	13	5

LA BANQUE NATIONALE
ANNUAL STATEMENT, 1889.

The twenty-ninth annual general meeting of the shareholders of this institution was held at the office of the bank in Quebec on the 22nd of May, 1889, at 3 o'clock p.m. There were present Sir N. F. Belleau, Hon. I. Thibault, P. J. O. Chauveau, Chevaliers Ol. Robitaille, F. Kirouac, Ph. Landry, Messrs. A. Gaboury, T. Ledroit, Ls. Bilodeau, E. W. Melhot, Ant. Poinchaud, P. Valliere, B. Verret, J. W. Henry, Jas. Carrel, Ed. Giroux, E. C. Barrow, L. J. Demers, J. L. Tarte, P. V. Vallin, Jules Tessier, A. Matte, C. A. Valle, Chas. Brochu, J. E. Fortier, G. W. A. Fortier, A. B. Dupuis, P. G. Bussieres, F. X. Dussault, J. Champleau, T. H. Beaulieu, L. M. Lapointe, N. S. Hardy, P. DeLille, E. Bouffard, F. Tessier, Frs. Gourdeau, P. B. Dumoulin, N. Lavoie, J. A. Kirouac, G. Amyot, A. H. Verret, W. Lemieux, V. W. LaRue, Jos. Garneau, C. N. Hamel, R. Tourgeon, G. DeLery, Wm. DeLery, Cyr. Tessier, J. N. Bureau, J. D. Brosseau, A. C. Joseph, M. Joseph, P. Bidgare, S. Bussieres, Dr. Ant. LaRue, Hon. C. A. P. Peltier, O. Picard, L. Nool, M. Maheux, J. Archer, jr., A. Robitaille, F. X. Lepege, O. Montminy, L. O. Ratte, On. Carrier, A. Rancour, S. Gamacho, Z. Vandry, S. J. Bennett, L. G. Lepine, A. Byron, Ls. Lepine, Ls. Dumas, L. Vezina, J. Vezina, Ed. Lacroix, Thomas Pampalon, P. Lyneet, F. Simard, Ant. Roussel, D. Rattray, Cyp. Labreque, O. Frechette, A. J. Colston, L. J. C. Fiset, R. Turner, E. N. Chincic Rev. C. E. Carrier, etc.

Mr. Aug. Gaboury was called to the chair, and Mr. P. Lafrance was requested to act as secretary.

Before proceeding to the reading of the annual report, the following gentlemen were elected scrutineers, viz, Messrs. V. W. LaRue, Am. Robitaille, L. J. Demers.

Mr. Aug. Gaboury, president, read the following report and statement of the affairs of the Bank:—

TWENTY-NINTH ANNUAL REPORT OF THE DIRECTORS TO THE SHAREHOLDERS OF LA BANQUE NATIONALE.

GENTLEMEN,—Last year, at a similar date, was submitted to you a statement of the business of the bank for the year ended on 30th April, 1888; we further submitted to you a separate statement showing the position of the bank, after the reduction of the capital to \$1,200,000.

After making the reductions and appropriations, there remained a Reserve fund of \$100,000, and a balance of \$36,110.96 at the credit of Profit and Loss Account to cover all additional losses which might occur.

This year, although we had to strike off some losses arising from the settlement of old accounts, we have been able to strike them off as well as some new losses, and pay two dividends of 3 per cent. each without drawing upon the balance at the credit of Profit and Loss Account.

The Profit and Loss Account for the year 1888-89 stands as follows, viz:—

1888.

May 1—Balance at credit after reduction of the capital.....\$ 36,110 96

1889.

April 30—Net profits of the year after deducting the cost of management and providing for accrued interest on deposits..... 124,770 99

Forming a total of.....\$160,881 95

From this amount we have deducted for dividend paid in November last.....\$36,000 00

For dividend payable 1st May, instant.... 36,000 00

For bad and doubtful debts..... 50,640 74

122,640 74

Leaving at credit of that account a balance of.....\$ 38,241 21

To begin the new year with.

The affairs at the Head Office and at the Branches have been examined during the year by some of your Directors and by the inspector.

The whole respectfully submitted for the Board of Directors.

A. GABOURY,
President.

Quebec, 22nd May, 1889.

ASSETS AND LIABILITIES OF LA BANQUE NATIONALE ON THE 30TH APRIL, 1889.

Liabilities,	
Capital paid up.....	\$1,200,000 00
Notes in circulation.....	506,940 00
Deposits bearing interest.....	1,406,032 08
Deposits not bearing interest..	379,495 18
Due to other banks in Canada..	22,335 04
Due to agencies of the Bank in foreign countries.....	1,623 34
Due to agencies of the Bank in the United Kingdom.....	58,708 59
Dividend payable 1st May, 1889	36,000 00
Rebate on discounts.....	27,000 00
Rest.....\$100,000 00	
Profit & Loss Ac't.	38,241 21
	138,241 21
Assets.	
Specie.....	\$ 136,245 20
Dominion notes.....	193,114 00
Notes of and cheques on other Banks.....	122,944 66
Balances due from other Banks in Canada.....	163,804 32
Balances due from agencies of the Bank, in foreign Countries	20,125 08
Balances due from agencies of the Bank in the United Kingdom.....	56 73
Current loans, discounts and advances to the public.....	2,723,380 12
Notes and bills discounted, overdue and not specially secured (losses provided for).....	14,279 35
Notes and bills discounted, overdue, and other debts secured.	271,223 59

Real estate, the property of the Bank (other than the Bank premises)	44,243 40
Mortgages on real estate, sold by the Bank	9,652 00
Bank premises	\$65,000 00
Furniture	9,132 00
	74,132 00
Other assets not included under the foregoing heads	3,175 00
	\$3,776,375 44

M. A. LABREQUE, Inspector. P. LAFRANCE, Cashier.

Moved by A. Gaboury, Esq, seconded by John W. Henry, Esq, that the report and statement of the directors now read be adopted, printed and published for distribution amongst the shareholders. Adopted

The election being proceeded with, the following gentlemen obtained the largest number of votes and were duly elected directors for the ensuing year, viz: Hon. I. Thibaudeau, Messrs, E. W. Methot, A. Gaboury, Ant. Painchaud, Th. LeDroit, F. Kirouac and Ls. Bilodeau.

The President left the chair and V. W. Larue, Esq, being called thereto, it was then moved by Ph Valliere, Esq, seconded by J. Penuee, Esq, that the thanks of this meeting are due to Mr. Aug. Gaboury for his services in the chair, as also to the scrutineers and secretary for the fulfillment of their respective duties.

P. LAFRANCE, Secretary.

RESULT OF THE VOTE.

Messrs. E. W. Methot	24,368
Ls. Bilodeau	23,118
A. Gaboury	23,036
Hon. Is. Thibaudeau	22,657
Ant. Painchaud	21,974
Th. LeDroit	21,575
Frs. Kirouac	21,249
B. Verret	12,702
Ph Valliere	12,674
Hon. P. J. O. Chauveau	10,628

At a subsequent meeting of the Directors, held this day, A. Gaboury, Esq, was elected President, and F. Kirouac, Esq, Vice-President.

The traffic returns of the Grand Trunk Railway for the week ending May 25th, 1889, show an increase of \$14,497 over the corresponding period of 1888.

Financial.

MONTREAL, Thursday Evening, May 30th, 1889. }

The stock market was not quite so strong this week; some holders were disposed to take their profits, and there was talk of money being scarcer. Merchants and Commerce were in good demand but Ontario and Montreal were easier. Merchants deserves the strong character it has born for some time. A large sale of \$45,000 land grant Canadian Pacific bonds was made at 109½, and more were wanted at the same price. A feature of the week has been the tender by the lessees of the Montreal Telegraph Company of a six per cent. dividend, but it was not taken into consideration. Richelieu has been in good demand at 59½, sellers offering pretty freely around 60. Gas was weaker on attempts to realize, and the 'bulls' will evidently have to buy more or let it sag. Canadian Pacific has been fairly active and is well thought of on the Paris bourse, where it has recently been listed. The reported traffic receipts of late have been large and the winter expenses unusually light. There has been no recent advance of any account, the favorable conditions noted having, probably, been discounted by the rise which occurred some weeks ago. To-day being a holiday there

W. & J. KNOX,



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Tailors' Linen Threads,

Sole Sewing and Wax Machine Threads.

Gilling & Salmon Twines,

Gilling and Salmon Nets

Sole Agents for Canada,

GEO. D. ROSS & CO.,

648 Craig Street, MONTREAL.

Toronto Office. 122 Front Street West.

was no session of the board. Our quotations below include those of last Thursday, owing to the removal of the JOURNAL to new offices on that date. Money rules at 3@3½ on call, the latter rate being, perhaps, more general than before. The following is our weekly record of stocks revised by L. J. Forget & Co., brokers:—

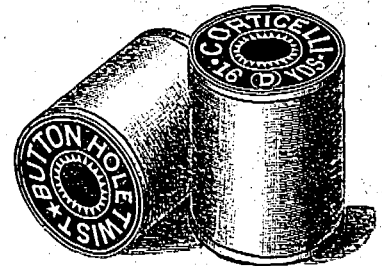
Banks	No. Shares.	Highest price.	Lowest price.	Average same week 1888.
Commerce	177	121	120½	115½
Merchants	90	141½	141	129½
Montreal	120	226	225½	211½
Peoples	145	104	104	103½
Toronto	1	212½	212½	202½
Ontario	31	132½	132½	120
Molson's .....	.....	.....	.....	143
Hochelega	2	93½	93½	.....
Miscellaneous.				
Can. Pacific	650	56½	56	58½
Can. Shipping Co. ....	.....	.....	.....	.....
Gas	105	202	201½	206½
Hoch. Cot. Co. ....	.....	.....	.....	.....
N. W. Land	575	81	80½	55½
Richelieu	125	60	59½	51½
Telegraph	100	90	90	91
Street Railway .....	.....	.....	.....	207½

MONTREAL WHOLESALE MARKETS.

MONTREAL, Thursday Evg., May 30, 1889.

Business has been fair for the season in most lines of staple goods and in fact favorable comparisons have been drawn between May this year and last both as regards volume of trade and cash remittances. This is doubtless due, in part, to the earlier and more promising season this year. Some districts of the country are still bad with little likelihood of improvement until the fall. The weather has been decidedly cooler with rains and has been beneficial to the principal growerops, except at some points where frost has struck in and injured fruit and vegetables. No great damage has been done either in this Province or Ontario. Wheat and flour is again lower on the week and the loss of profits to holders during the past few months must have been heavy. Considerable profits have also been wiped out on cheese, which, after selling at 11½c in November last, declined to 10½c in

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CORTICELLI

Spool Silk.

Corticelli, - - - 100 Yards
Corticelli, - - - 50 Yards

Full Length and Full Strength.

CORTICELLI

Spool Embroidery.

CORTICELLI

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CORTICELLI

Wash Silks.

CORTICELLI

Rope Silk.

CORTICELLI

Ribbon Chenille.

CORTICELLI

Button-Hole Twist.

Florence Knitting

SILK

ASK FOR THEM.

USE NO OTHER.

GET THE BEST.

Every enterprising Storekeeper has CORTICELLI SILKS.

JOHN A. PATERSON & Co.

Have the pleasure to announce their

**Special Opening
of Summer**

PARIS PATTERN

Bonnets and Hats

WITH LATEST NOVELTIES IN TRIMMINGS,

Wednesday, Thursday & Friday

MAY 1st, 2nd and 3rd.

12 and 14 St. Helen St.,
MONTRÉAL.

early spring, with carrying-over expenses and high spring freights to be taken into calculation. The condition of British and European trade continues good, and this will tend to keep up the prices of imported merchandise of all kinds. Goods of domestic manufacture are steady, and the chief point to note in prices is the downward tendency in the produce markets.

ASHERS.—Receipts continue moderate. The demand for export is disappointing, and prices are easier, only choice first pots would now bring \$4.00, seconds \$3.50. Pearls nominal at about \$5 10 for first sort and no demand. Receipts since 1st January 1,200 brls. pots, 215 brls. pearls. Deliveries, 998 brls. pots, 109 brls. pearls. Stock 29th May, at 6 p.m., 507 brls. pots, 164 brls. pearls.

DAIRY PRODUCE AND PROVISIONS.—The make of fodder cheese this spring has been small, and grass cheese was on the market ten days to a fortnight earlier than usual. Opening prices are fairly low and the demand is light. There is said to be every probability of a lower range of values. We notice that our exporters, with possibly one or two exceptions, have returned from England. On looking back we find that the English market is down 6s from the opening. Now cheese started at 50s/52s and has declined to 45s 6d. At Ingersoll, Ont., on the 28th inst., 4,100 boxes were offered; 700 sold at 8c and 500 at 8½c. In Canton, N.Y., sales were made at 7½c. There were sales during the week in the Montreal market at 8c/8½c for finest, and we now quote 8c/8½c as extreme as it is a gradually drooping market. Butter has been easy in tone, and there has been a good local demand. Offerings are increasing, but prices are not low enough for exporters. Eggs have met the usual demand, and at the close are only selling in small lots, buyers being supplied. Receipts were ample. In provisions jobbing lots have been selling at quotations, and there have been no large transactions and no developments of importance. Pork and lard were chiefly in demand, smoked meats being dull. At Liverpool, tallow advanced to 26s. Chicago provisions were active but weaker. Pork sold at \$1.70 June, \$1.80 July, \$1.87½ Sept. Lard, \$6.67½ June, \$6.72½ July, \$6.82½ Sept.

DRY-GOODS.—The complaints of a falling off in cash receipts seem to have abated as the month nears its end, and we hear that the average receipts for May were fully up to the standard, in fact some tell us that they were considerably in excess of the same month last year. The outlying districts of the city have furnished a good many orders, and dealers there are satisfied with the business done;

down town trade has also been a full average. Travellers on the road have been taking orders freely for winter goods, which the retailers throughout the country appear to be willing to place exceptionally early this year. This is no doubt due to the prospect of an advance in prices owing to the enhanced cost of the raw material. Domestic manufactures keep steady and in demand, and we hear of no changes since the recent advances noted in staple lines. Foreign goods are not arriving to any large extent, but the steamers are bringing enough to keep up a good assortment. In dress goods at New York mohairs in black, grey and cream secure the best patronage, with colored cashmeres and all-wool Henrietta cloths in second choice. Printed challies and fancies generally were quiet to the verge of stagnation. Prices, save in the case of broken "fancy" lots, now marketed at reduced figures, remain firm and unchanged. There was a light supplementary demand advanced through the mails for fancy cassimere suitings and summer-weight worsteds, in which classes, however, desirable goods are practically out of the market.

FLOUR AND GRAIN.—The flour market has again been dull and in buyers favor. Supplies are large and there is scarcely any demand, even if concessions are offered. Little has been exported to date. Prices are a shade off on several grades, and we also reduce the price of oatmeal. Grain in this market is lower and still tending downwards. Manitoba wheat is being offered more freely for future delivery. The revised quotations will be found elsewhere. The loss of profits on wheat and flour during the past few months has been very disappointing to holders. Grain freights from this port are 2s. 3d. Liverpool and 3s. London and Glasgow: flour 11s. 6d. to Liverpool and 14s. to Glasgow. During the past few days the Chicago market has been fairly active and prices recovered slightly. June wheat sold at 79c, July at 77c and September at 74½c. The market was dull at New York with but slight variations. In the States of the wheat and corn belt, the weather has improved the condition of the principal crops, although frost has caused some damage to corn and vegetables in Minnesota. Excessive rains and cool weather over the Middle Atlantic States has generally improved grain. Wheat in sight on this Continent and afloat is 36,796,000 bushels, a decrease of 1,522,000 with a week ago and of 15,089,000 with a year ago.

GROCERIES.—One of the cargoes of Barbadoes molasses, sold to arrive, has come to hand and the owners having faith in the market are not offering but prefer to store. Other reported sales are lots of 200 and 100 puncheons at 45c. A lot was bought last week at 44c and re-sold almost immediately at 45c. Local dealers are asking 46c for moderate sized quantities. Other molasses are nominal with little doing in them. Some common St. Kitts has been selling at 38c. Sugars have ruled slightly higher in New York and the position looks firm. One of the local refineries which shaded prices last week has restored them. The cut was about ½c on granulated, and 3-16c/4c on yellows. Our quotations represent the market for jobbing lots. Customers stocks appear to be running down and buyers are looking around more than they were but are not inclined to buy much at present. The season has not sufficiently advanced yet for new Japan teas to be under offer. The market in Japan is reported steady. There is nothing to report in blacks and the market is steady but not active. General trade is reported fair and payments are not so poor. Several wholesale jobbers state that their April trade was ahead of last year and expect May to round up equally as well. Trade in rice has been fairly active and the market firm. The new crops has been milled and showed good quality, and sales of ordinary have been made at an advance of 10c at \$3 70 for car loads. Patna is at 4½c/4¾c, and Japan at 4c/4¼c. Two more steamers with rice are due here in July, one being from Bassin and another from Akyab, both for Messrs. Ross, Hall & Co.

HIDES AND TALLOW.—In hides, only an indifferent market can be reported, neither

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CARSLEY & CO.

WHOLESALE

DRY GOODS

Buyers when in the City will find it to their advantage to call at our Warehouse and make their purchases from our well assorted Stock.

NUNS' VEILING,

CROISE FOULE,

JERSEY CLOTH,

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In the newest shades and designs.

BLACK CASHMERES,

BLACK CASHMERES.

We have now on hand a full assortment of the above.

LADIES' JERSEYS,

LADIES' JERSEYS

Plain,	Black,	Fancy.
Plain,	Colored,	Fancy.

LADIES' WATERPROOFS.

LADIES' WATERPROOFS

Plain and Striped.

SATINS.

SATINS.

Colored Satins in all the fashionable shades.

SMALLWARES.

A full line of smallwares always on hand

CARSLEY & CO.,

113 St. Peter Street,

MONTRÉAL

AND

18 Bartholomew Close,

LONDON, ENGLAND.

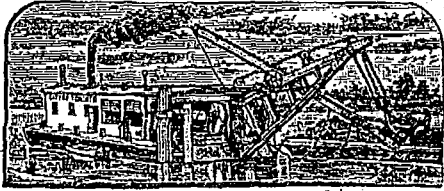
sellers or buyers showing much interest. An attempt has been made to secure an advance of 50c on local stock, and we quote \$5.00/\$5.50 for No. 1. Sheepskins are dearer at 90c/\$1.25 and lambskins at 20c. Refined tallow has been bought at 5c and sold at 6c, but there is not much doing.

IRON AND HARDWARE.—A fair movement is taking place, but there is no change in prices. A good deal of No. 1 and 3 English pig-iron is arriving, but little or no No. 1 Scotch, as buyers don't seem inclined to pay the present values for it and importers do not want to bring it out on speculation. In tin or copper we have nothing of importance to note; ingot copper has been sold at 12c. Lead is easier, considerable stocks being now here, and it can

M. BEATTY & SONS,

WELLAND, ONT.

Dredges, Derricks, Steam Shovels,



Hoisting Engines,

Horse Power Hoisters,

Stone Derrick Irons,

Centrifugal Pumps

And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

MANUFACTURING DEPARTMENT

OF

THE LONGFORD LUMBER CO.

ORILLIA ONTARIO.

TRADE **T** MARK.

M'jrs. of Pails, Tubs, Gandy Pails, Lard Pails, Butter Tubs and all kinds of Woodenware
GOOD GOODS AT LOWEST PRICES.

EASTERN AGENT: Mr. A. Wills, 13½ St. Nicholas Street, - - - MONTREAL
TORONTO AGENT: Mr. R. S. McIndos, 20½ Front St. East.

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The Cheque Bank issues cheques, either singly or put up in Books, for the special use of visitors to the Paris Exposition, who can cash the same at upwards of seventy Banking Houses, situated in different parts of the city, without charge.

Visitors' mail matter can be addressed to them, care of the Societe Generale, 4 Place de l'Opera, opposite the Grand Hotel, where English is spoken.

Every Cheque that is issued by the Cheque Bank is equal to cash, as Bank Notes are, for the Bank's Capital, Guarantee Fund and Customers' Balances are invested in British Government Securities, or held in Cash in the Bank of England.

A Book of Cheque Bank cheques are cheaper than Letters of Credit and much more convenient. Travellers holding a book containing Cheque Bank cheques can cash them without charge in any town in England, 200 towns in Ireland, 400 towns in Scotland, and at upwards of 2,000 towns on the Continent of Europe.

Travellers can cash cheques at upwards of 250 of the Principal Hotels in Europe, before and after Banking hours, on Fete Days and Holidays, and even on Sundays, if necessary, thus being saved time, trouble and expense.

Handbook containing list of 2,500 Banking Houses and list of Hotels who cash the cheques free of charge, will be furnished, together with other information. Apply, **E. J. MATHEWS & Co., Bankers.**

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UNITED BANK BUILDING,
No. 2 Wall Street, New York.

CAPITAL, £100,000 GUARANTEE FUND, £27,000.

TRUSTEES:

THE RIGHT HONORABLE JOHN BRIGHT, M.P. THE RIGHT HON. EARL BEAUCHAMP

REFERENCES BY PERMISSION:

THE UNION BANK OF SCOTLAND, London.
JNO. W. MACKAY, ESQ., President Commercial Cable Company, Mackay-Bennett Cables, New York.
F. O. FRENCH, ESQ., President Manhattan Trust Company, New York, and others

HOEGG'S

Boston Baked Beans,
Dominion Sugar Corn,
Sterling Lobster and
Spiced Salmon

Are the old reliable and favorite brands of Canned Goods, and are to-day without a rival.
Every can guaranteed.

D. W. HOEGG & Co., Fredericton, N. B.

JNO. A. MOIR, 22 St. John St.
Montreal Agent.

be bought in quantity at \$3.70. As a general thing the local prices for metals are steady and there is a fair but not a brisk demand. In hardware and shof goods a very encouraging season's business is reported by the big houses. The foreign markets keep firm and active, the only weak spot in the situation being the depressed state of the United States iron and steel trade. British foreign trade in iron and steel, as exemplified in the Board of Trade Returns for April, is at the present time eminently satisfactory. The total exports for the month have been 371,611 tons, an increase of 44,396 tons over April of last year. In the four months of the year already run the exports have been 1,279,487 tons, an increase over last year of 86,267 tons, and the

Notice to Consignees.

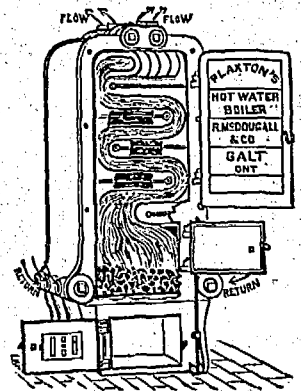
The Bossiere Line S.S. "Henri IV," from Havre, P. Charles, master, is entered inwards at Customs. Consignees will please pass their entries without delay

value was £9,005,720, an increase of £688,245. The augmented values for the month are returned as: Pig and puddled iron, 14 per cent; bar and angle iron, 13 per cent; railroad, 13 per cent; cast and wrought, 30 per cent; hoops and sheets, 5 per cent; steel (wrought) nearly 7 per cent; and tin-plates, 12 per cent. American demand for all but machinery and mill work, hardware and cutlery, wrought steel and tin-plates continues to show a falling off. Those four items, however, are increasing.

LEATHER AND SHOES—The demand for leather has continued light, manufacturers having no inducements before them such as an advancing market, to anticipate their wants. Prices are without doubt low and irregular, but there is probably less cutting than before the late failures and fires in the Quebec district and elsewhere. Considerable leather is said to have been exported from Quebec last week. Travellers for the boot

R. McDOUGALL & Co.

Galt, Ont.,



Sole Manufacturers of the

Plaxton Sectional Hot-Water BOILER.

The special features of this boiler are apparent.

They Comprise } The greatest fire travel
Most direct heating surface.
Best proportion of grate to heating surface.

Making the most economical boiler known to the trade.
Easily Cleaned and Managed.

Prices and testimonials furnished on application,

R. McDOUGALL & CO., Galt, Ont.

BOSSIERE LINE

Under contract with the Dominion Government.

HAVRE - MONTREAL

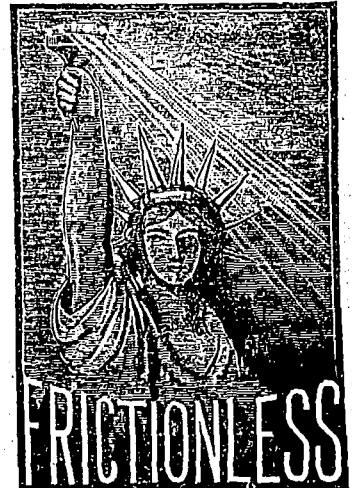
CHEAPEST ROUTE

To the Continent.

Geographical	Tonnage.
Nautique	2,800
Henri IV	2,600
	2,000

For Freight and Passage apply to

BOSSIERE (Havre, 47 Quai d'Orleans.
Paris, 24 Rue Lepoitier.
FRERES & Co. Montreal, 209 Commissioners St.



Frictionless Engine Packing.

Needs no Oil or Tallow. Will not melt, burn or go hard. Good for Steam, Hydraulic, Hot or Cold Water. Saves 50 per cent. Packing and 75 per cent. Lubricants. Send for Circular.

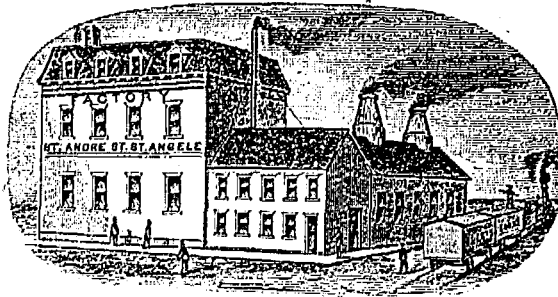
THOS. J. PARKES,

92 Temple Building, - - - MONTREAL.

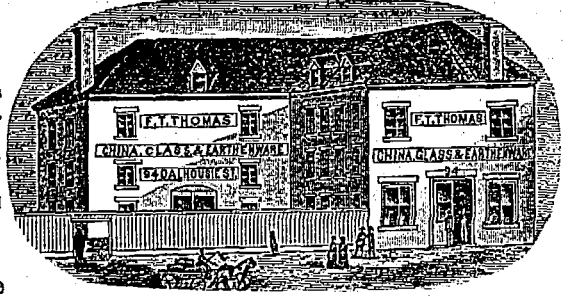
and shoe factories have piled up a good many orders, but the works will not be actively cutting before next month. At New York a rather weakish tone still prevails in the market for hemlock sole. Liberal supplies come in from the tanneries, keeping a large and well assorted stock there, but the home trade wants seem to be satisfied by moderate purchases from day to day, and export wants show little if any increase. The demand for union tanned also continues rather slow, and values are weakish on that class of stock as well as on hemlock sole.

OILS, SALT, ETC.—There have been arrivals of new seal oil and the market is weaker

F. T. THOMAS, QUEBEC.



Importer of
China,
Glass and
Earthenware,
Coal Oil Lamps
and Chandeliers,
Globes and
Chimney.
—
Manufacturer of
Rockingham
and
Brown Ware



ACME WHITE :: LEAD

— AND —

COLOR WORKS, Ingersoll, - Ontario

Manufacturers of
NEAL'S CARRIAGE PAINTS,
GRANITE FLOOR PAINTS,
ACME DECORATIVE PAINTS
ACME SASH PAINTS,
INTERIOR FRESCO PAINTS,
ACME WAGGON AND IMPLEMENT
PAINTS,
NEAL'S CARRIAGE TOP DRESSING.

In addition to the above, we have other popular
specialties, and also manufacture a
FULL GENERAL LINE of PAINTS
INCLUDING DRY COLORS.

VARNISHES.

For Sale by all First-Class Dealers.

For Sale.

(To make way for greater power)

- 1 STEAM ENGINE, WESTINGHOUSE, 16 h. p., almost new, and in prime order.
- 1 STEAM ENGINE, HORIZONTAL, ABOUT 12 h. p., in first-class order.
- 1 PORTABLE STEAM BOILER, GEORGE BRUSH, manufacturer, about 20 h. p., in first-class condition.

These are now in use and may be seen on the premises of the

JOURNAL OF COMMERCE,
803 St. James Street, Montreal.
M. S. FOLKY, Proprietor.

FRUITS. HART & TUCKWELL McGill Street, Montreal. WHOLESALE FRUITS FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c.
Apples a Specialty.
Consignments solicited.

Other oils dull and nominal. Cod oil in Boston is at 37c@38c for Newfoundland and 36c@37c for Labrador. Salt is steadier than usual at this season chiefly owing to the control of works in England. The combination is a strong one and connected with the chemical manufacturers. It may extend its operations to this side. Our quotations are

NEW HAMBURG Roller Flour Mills

NEW HAMBURG, ONT.
(New Management)

LAIRD & HAMILTON MANUFACTURERS HIGH GRADE PATENTS. IVORY BRAND A Specialty.

PRICES ON APPLICATION

ROBIN & SADLER MANUFACTURERS OF LEATHER BELTING.

Montreal and Toronto.

STORAGE.

Cash advances on Goods.
Consignments Solicited.
W. WATSON,
724 to 728 Craig St., Montreal



The best Brand of American PORK, LARD, HAMS, Etc.

In the Market, ask for it and take no other.
For Sale by Hudson, Hebert & Co.; N. Quintal & Pils; Laporte, Martin & Co.; A. Robitaille & Co.; J. O. Villeneuve; D. C. Brosseau; Guichor & Tolmosse; J. P. Label & Co.; J. E. Beaudry, Ward, Carter, Bell, Simpson & Co; and other wholesale grocers.

A full assortment of all grades of Pork and Lard in barrels and tins always kept in stock.

J. & R. McLEA, Agents,
8 Common Street, - Montreal

slightly revised. Chemicals, drugs, dyestuffs, etc., are unchanged.

Wool.—A steady business and at full prices is reported here. At the Antwerp sales business has been brisk. Desirable wools brought fair prices. There were offered 2,800 bales. The advance made at the beginning of the week has been maintained throughout, and there has been a brisk demand, especially for better grades. The daily attendance has been large. The sales one day recently were as

BONUSES To Manufacturers

The CITY OF BELLEVILLE offers special inducements to Manufacturers seeking a location. Beside its situation on the Bay of Quinte, in the centre of one of the wealthiest Agricultural districts in Ontario, possessing superior facilities for shipping by water, it is the principal terminus of the Midland Railway System, which extends its branches to several points on the Georgian Bay, and through the lumber country in and beyond the Muskoka District. It is also the most important station between Montreal and Toronto, on the main line of the Grand Trunk. Besides the natural advantages for Manufacturing Operations the city offers inducements to parties seeking location, Exemption from Taxes, Free Site for building, and money aid on certain conditions. Communications received by the undersigned.

D. B. ROBERTSON, City Clerk.

BUSINESS MEN!

Before deciding where to
SEND YOUR SONS

For a Shorthand or Business Course,
write for a Free Catalogue TO

Brockville Business College

Thorough Teaching by Practical Accountants at moderate rates. Good influences and pleasant surroundings. Address

AUSTIN & BRESEE,
BROCKVILLE, Ont.

ST. LEON SPRINGS

Sanitarium, St. Leon, Que.

This celebrated establishment, one of the most delightful and agreeable summer resorts on the Continent, will be open to the public on the 1st of June.

The numerous tourists who visit this beautiful spot annually will find it this year under the new management more at active than ever. The proprietors will spare no effort in catering to the comfort and enjoyment of the guests.

The cuisine will be under the immediate management of one of Montreal's leading professional cooks. Special facilities will be given for all kinds of recreation such as billiards, bowling, croquet, lawn tennis, boating, etc., etc., etc.

To sufferers from Rheumatism, Neuralgia, Indigestion, General Debility, &c. &c. the Saline Springs in connection with this hotel offer a sure cure.

Coaches will be in waiting for guests at Louiseville on the arrival of all trains from Montreal and Quebec. For terms apply to THE ST. LEON MINERAL WATER CO., 54 Victoria Square, sole proprietors of the famous St. Leon Mineral Water for sale throughout the entire Dominion.

C. E. A. LANGLOIS, Manager.

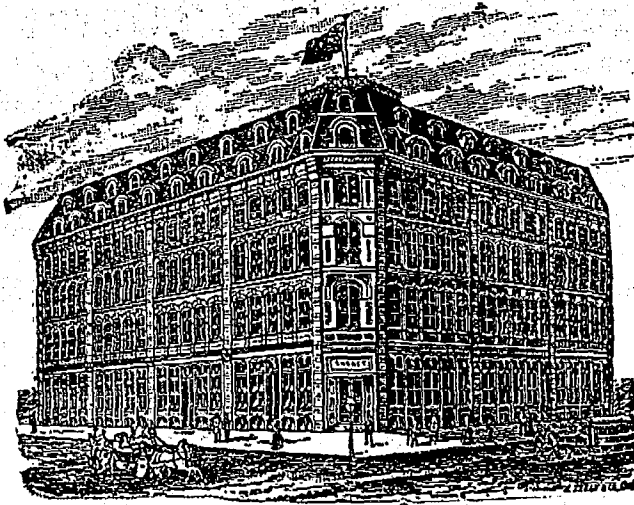
TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any person who applies to Nicholson, 177 McDougall Street, New York.

follows: Buenos Ayres, 1,162 bales at 95@210 francs per 100 kilos; Montevideo, 1,189 bales at 110@220 francs.

SPECIAL NOTICES.

The American Steam Boiler Insurance Co., of New York, have opened a branch office in Montreal and purpose doing a general boiler insurance business throughout Canada. The improved form (copyrighted) under which they issue policies covers loss of life, injury to

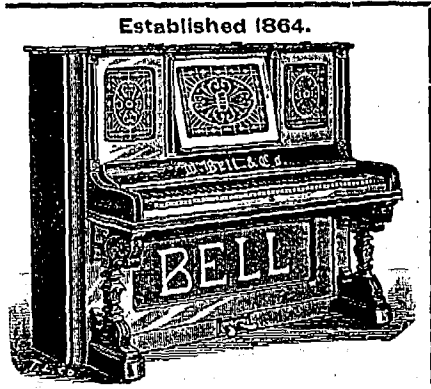
MEN'S BOYS and YOUTH'S CLOTHING
CHILDREN'S CLOTHING a specialty.



Our Travellers for the Autumn and Winter
Season 1898-90 are now on the road.

H. SHOREY & CO., CLOTHIERS, WHOLESALE
1866, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

BELL PIANOS



Established 1864.

ARE NOW THE CHOICE OF
THE MUSICAL PROFESSION.

New and Improved Scale,
Giving them a Richness of Tone and Dura-
bility unequalled by others, while the
general construction is of the best,
and on modern principles.

Finished in Rosewood, Blistered
Walnut, Mahogany, Antique
Oak, &c., &c.

Catalogues Free on Application to

W. BELL & CO., PIANO AND ORGAN
MANUFACTURERS, GUELPH, ONT.

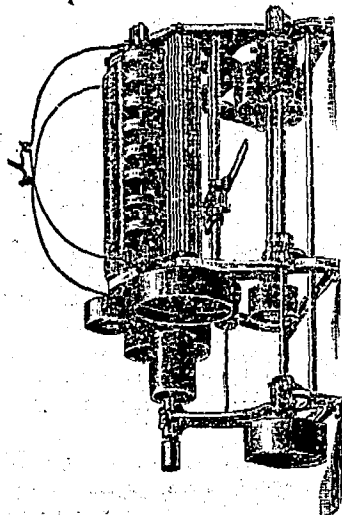
J. M. FORTIER,
WHOLESALE
Cigar Manufacturer,
141 to 151 St. Maurice St.,
MONTREAL.
P.S.—Private Brands for the Jobbing
Trade a Specialty.

**TISDALE'S BRANTFORD
IRON STABLE FITTINGS**
We lose no job we can figure upon. Send for Cata-
logue. The B. G. TISDALE CO., Brantford, Canada.

person, damage to property and "chomage,"
i. e., loss of time and business through ac-
cident. The company, which is one of the
largest in the world of the kind, has formed a
Canadian Advisory Board, consisting of Sir
D. A. Smith and R. B. Angus, of Montreal;
J. K. Kerr, of Toronto; with Hon. A. G. Jones,
C. W. Weldon and J. H. Parks, of St. John,
N.B. Mr. Robert Flaherty, formerly of New
York, is the company's Canadian representa-
tive.

PENETANG FOUNDRY
— AND —
MACHINE SHOP.

Penetanguishene, - - - Ontario



Payette's Patent Edger.

—SAW MILL MACHINERY—
CRAIG & PAYETTE, - Proprietors.

MOTT'S Breakfast Cocoa

HIGHLY NUTRITIOUS.
ABSOLUTELY PURE.
EXTRA STRENGTH.
FREE FROM OIL.
EASILY DIGESTED.
The Most **ECONOMICAL COCOA** in the Market

TRY IT.
JOHN P. MOTT & CO.,
HALIFAX, N.S.
See Price List.

GAS CONSUMERS
OWN YOUR
GAS METER
And Save Money.

We are now supplying the public with Meters of
our own manufacture, equal to any made, bearing
the Government Inspector's seal and guaranteed
for four years. Money saved by buying your
meter instead of paying rent.

Robert Mitchell & Co.,
Cor. CRAIG and ST. PETER STS.,
MONTREAL

Montreal Flour Mills

IRA GOULD & SON,
City Rolling Mills,
MONTREAL
Millers of Highest Grades Patent and Strong
Bakers' Flour, from carefully selected
MANITOBA WHEAT.
Correspondence Solicited.

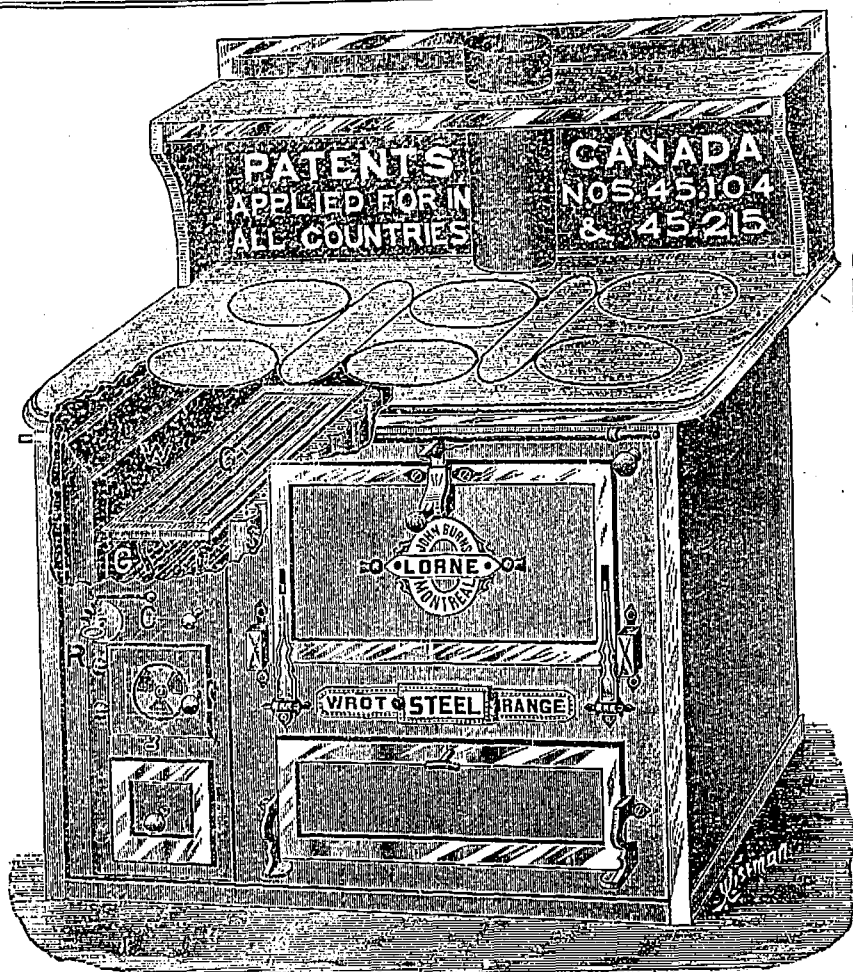


GALT
Axle & Machine Screw
WORKS
Manufacturers of all kinds
WAGON AND CARRIAGE AXLES
Iron and Steel Set and Cap Screws,
Studs for Cylinder Heads, Steam
Chests, Pumps, &c.
Prices quoted for special work on re-
ceipt of Sketch or Sample.
Price List on application.
DETWILER & SONS

BARBOUR'S



LINEN THREAD.
THOMAS SAMUEL & SON
AGENTS FOR CANADA,
8 St. Helen Street, MONTREAL.
3 Wellington St., East. - - - - - TORONTO
299 St. Valler St., - - - - - QUEBEC



BURNS' CELEBRATED Steel Range

STILL HAS THE LEAD!

A Saving of 50 p.c. in Fuel by using The New Shifting Grate.

SPECIALLY ADAPTED FOR

Hotel Purposes.

Saves Money. Saves Times. And Gives General Satisfaction.

✽CORRESPONDENCE SOLICITED✽

JOHN BURNS,
675 CRAIG ST.
MONTREAL, CANADA.

TENDERS

— FOR —

Debentures of the Town of Collingwood.

Tenders will be received up to the

15th of May Next,

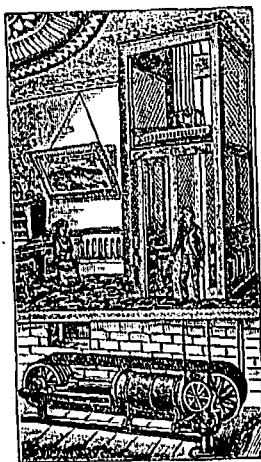
by the Clerk of the Town of Collingwood, for the purchase of \$65,000, Thirty-Year Debentures, and \$20,000, Twenty-Year Debentures, each bearing Five per cent. interest. Interest payable half-yearly.

JOHN HOGG,
Town Clerk.

Collingwood, April 16, 1889.

LEITCH & TURNBULL

Manufacturers of
HYDRAULIC, POWER AND HAND



ELEVATORS

For Hotels, Offices, Buildings, Warehouses, &c.

Latest Improvements and Safety Appliances. Highest Testimonials. Send for Cuts and Estimates.

CANADA ELEVATOR WORKS
Corner Queen and Peter Streets,
HAMILTON, ONT.

BIRD CAGES.

We offer a large quantity of Fancy Brass and Japanned Wire, Parrot and Breeding Cages, Rochester and Harvey Lamps, from Burn, Robinson & Co. Estate.

CHEAP.

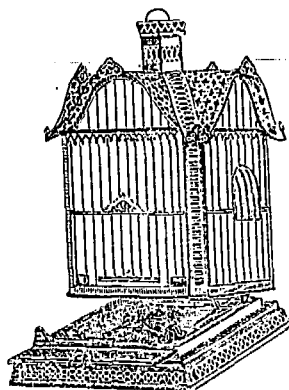
WE HAVE IN STOCK

Refrigerators, Ice Cream Freezers
Oil, Gas and Vapor Stoves.

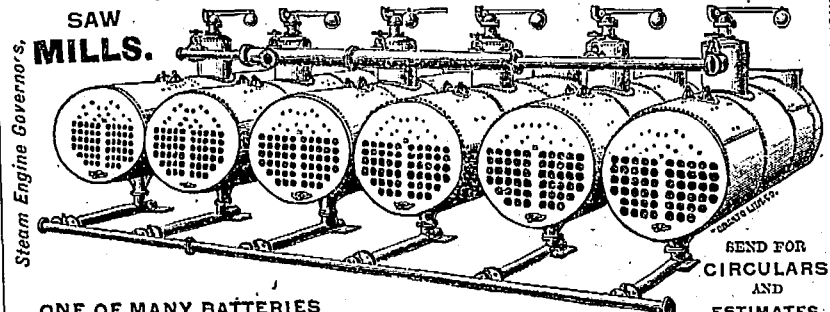
Write for prices and discounts.

THE McCLARY MFG. CO.

LONDON, TORONTO, MONTREAL & WINNIPEG.



ENGINES, BOILERS, | WATEROUS ENGINE WORKS CO., BRANTFORD AND WINNIPEG.



ONE OF MANY BATTERIES OF BOILERS FURNISHED LUMBREMEN.

— Special Features for British Columbia Work and Foreign Mills: —
ENGINES—All sizes, from 6 to 500 horse-power, of the most improved description.
SAW-MILLS, Portable or Stationary Circular Mills, Gang Mills, Band Mills, Wood-working Machinery, Saw-Mill Furnishings.

STEAM FIRE ENGINES—The best and cheapest in America. Low in price very effective.

Cheese-Box or Vaneer Machines. Patent Link Chain for Refuse or Log Conveyors.

SEND FOR CIRCULAR

Agency:
A. A. BENSON,
305 St. James street,
MONTREAL.

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BRANTFORD.

Agency:
W. A. ROSS,
30 St. Paul street,
QUEBEC.

WESTERN
Assurance Company,
 FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, \$2,359,054 40
 Income for Year ending 31st Dec., 1886, 1,422,239 28

Head Office: Toronto, Ont.

J. J. KENNY, Managing Director,
 A. M. SMITH, President, JAS. BOOMER, Secretary.
 J. H. ROUTH & Co., Managers Montreal Branch,
 190 ST. JAMES STREET.

SIR DONALD A. SMITH, M.P., | JOHN OGILVY, } Directors.
 Chairman, | ROBERT BENNY, }

THE FIRE
INSURANCE ASSOCIATION
 (LIMITED),
OF LONDON, ENGLAND.

Capital \$4,500,000
 Funds in Hand, 31st Dec., 1887 1,242,915
 Dominion Deposit 100,000

Chief Office for Canada: - - MONTREAL
 No. 47 St. Francois Xavier Street.

J. KENNEDY, Manager.

John L.
Cassidy & Co.
 Manufacturers and Importers of
China, Crockery & Glassware
 Offices and Sample Rooms: 339 and 341 St. Paul Street,
MONTREAL.
 BRANCHES:—52 Princess St., Winnipeg, Man.,
 and Government St., Victoria, B. C.
 Import Orders a
 specialty.

China, Copiers, Dinner Sets, Lamp Glass, Metal, Brasses, Piano and Table, China, Crockery and Plated Goods.
Tea Sets, Dinner Sets, Caps and Saucers, Toilet Wares, China, Crockery and Plated Goods.
Lanterns, Pyramids, Globes, Oil Lamps, Fresh Jars, Biscuit Ornaments, Brics-a-Brac, Stationery, Gasoliers, Eastin Ware.

PETER BERTRAM,

MANUFACTURER OF

AXES AND EDGE TOOLS,

Dundas Edge Tool Works,

Dundas, - Ontario.

E. F. R. ZOELLNER

WHOLESALE

Furniture Manufacturer

Bed Room Suites, Sideboards, Dining Room, Parlor and Kitchen Tables, Office Desks, Hat Racks, Whatnots, Etc., Etc. For Walnut, Cherry, Birch, Elm, Etc., sample order solicited.

Mail Orders receive prompt and careful attention.
 C. P. R. and G. T. R. shipping facilities.

FACTORY AND OFFICE AT

MOUNT FOREST - ONT.

LONDON

AND

LANCASHIRE

LIFE

Confederation
 ORGANIZED 1871. **Life.** HEAD OFFICE: TORONTO.

OVER **\$3,500,000** ASSETS
 AND CAPITAL.
 BUSINESS IN FORCE,
\$17,000,000.00.

PRESIDENT, SIR W. P. HOWLAND, C.B., K.C.M.G.
 VICE-PRESIDENTS: WILLIAM ELLIOT, EDWARD HOOPER.
 W. O. MACDONALD, J. K. MACDONALD,
 Actuary, Managing Director.
 H. J. JOHNSTON, - - - - - Montreal
 Manager for the Province of Quebec

J. E. MCGARVIN & CO.,

Manufacturers of

TRUNKS

Valises, Bags, Etc.

BERLIN, - - ONT.

VICTORIA - FOUNDRY

NEAR N. & N. W. R. R. STATION.

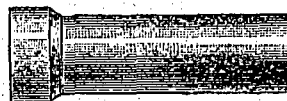
ORILLIA,

ROBERT BRAMMER, - - - Proprietor

All kinds of Iron and Wood-working Machinery
 ON HAND AND MADE TO ORDER.

Steam Engines, Boilers, Grist and Saw Mills, Planing Mills, Shingle and Sewing Machines. All orders receive prompt attention.
 Name this paper. Prices on application.

THE STANDARD DRAIN PIPE COM'Y



St. Johns, P. Q. (Lim.)
 Manufacturers of

VITRIFIED DRAIN PIPE AND CONNECTIONS,

AND ALL KINDS OF FIRE CLAY GOODS

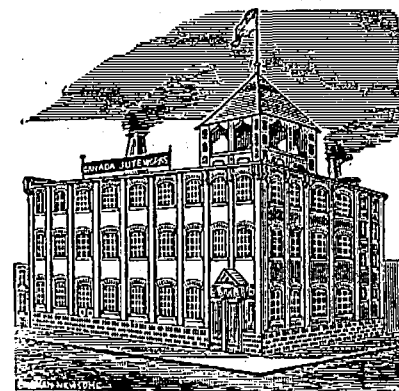
Straight Pipes, Single and Double Junctions, Bends, Elbows, Syphons, Cess-pools, Flue Linings, Stove Bricks, and Fire Clay Blocks, all sizes.
 THE GARDEN VASES AND PEDESTALS.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 30, 1889.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale. Categories include Boots and Shoes, Canned Goods, Corn Brooms, Drugs & Chemicals, Fish, Flour, and various oils and salts.

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

HISLOP, MELDRUM & CO., 235, 237 and 239 Commissioners St., MONTREAL, Commission Merchants and Wholesale Dealers in Eggs, Butter, Cheese and General Country Produce.



BAGS, JUTE OR COTTON ALL QUALITIES AND SIZES. LOWEST POSSIBLE PRICES. Also Hessians, Twines, Buckrams, Paddings, &c. Send for Samples and Quotations. THE CANADA JUTE CO. (LIMITED) 17, 19 and 21 St. Martin Street, MONTREAL.

HEATING.

HOT WATER HEATING IN ALL ITS BRANCHES. Having the most improved Machinery we are prepared to furnish first-class work at low prices. Send for Circulars of our Improved Boilers and Radiators. Our Hot Air Furnaces have given the best satisfaction of any Furnace ever introduced. Estimates given for Heating any kind of building by most ECONOMICAL and PERFECT SYSTEMS. In every case SATISFACTION is GUARANTEED.

WM. CLENDINNENG & SON, MONTREAL.

Job Printing of every description done at the "Journal of Commerce" Office.

Debentures.

Corporation of the Town Salaberry, of Valleyfield.

The Corporation of the Town Salaberry, of Valleyfield, is by these present asking offers for \$22,000.00 of Debentures. These Debentures, to the amount of \$500.00 each, are made payable at the Bank of Montreal, at Montreal, in 25 years, at bear interest, payable at the same place, at the rate of five per cent. (5) per annum, and interest payable semi-annually on the first days of May and November in each year. Coupons for the semi-annual interest are annexed to each Debenture.

The Corporation of the said town specially reserves the privilege of redeeming, each year, two per cent. of the amount of such debentures. Tenders will be received by the undersigned.

R. S. JORON, Sec.-Treas. Corporation of the Town Salaberry, of Valleyfield, 25th April, 1889.

GRATEFUL—COMFORTING. EPPS'S COCOA. BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus: JAMES EPPS & CO., Homoeopathic Chemists, London, England. Sole Agent for Canada, C. E. COLSON, Montreal.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 30, 1889.

Table with 6 columns: Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price. Categories include Farm Products, Grain, Groceries, and various oils and beans.

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

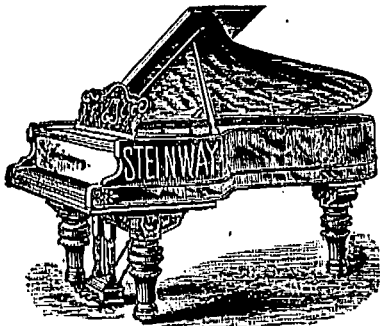
Established in 1857. GEORGE WAIT & CO., Established in 1857.

PRODUCE AND COMMISSION MERCHANTS

Butter, Cheese, Eggs, Etc., also Butter and Cheese Exporters,

9 and 11 William Street, - - - MONTREAL

Liberal advances made on Consignments shipped to Great Britain, or to be sold on this market. Correspondence solicited. Marking Plates furnished on application. Cold storage whenever required.



PIANOS

We invite inspection of our large assortment of Pianos of the following world-renowned makers :

CHICKERING, STEINWAY, HAINES.

Special attention is also directed to our varied stock of SECOND-HAND PIANOS, amongst which are some instruments of the standard makers, and that have been in use but a short time.

A. & S. NORDHEIMER,

MONTREAL—1833 Notre Dame Street.

TORONTO—15 King, St. East. Branches—Ottawa, London, Hamilton

Get your Bookbinding and Job Printing done at the Office of the Journal of Commerce.

TIFFIN BROS.,

MONTREAL, GENERAL MERCHANTS and IMPORTERS of

TEAS

MEDITERRANEAN GOODS

W. I. SUGAR - - and - - MOLASSES.

Ex stock and to import. Samples furnished to the trade on application

GEO. JACKSON, ENGRAVER, SILVER, STEEL AND BRASS.

Jewellers' Work a Speciality. Balmoral Building, Notre Dame Street, MONTREAL. Outside orders will receive prompt attention.

London Machine Tool COMPANY,

LONDON, - - ONTARIO, MANUFACTURERS OF

IRON AND BRASS WORKING MACHINERY.

L. A. MORRISON, with A. R. WILLIAMS General Agents, Toronto.

F. J. BROWN, Sign and Show Card Painter

GOLD LETTERING DONE ON GLASS. SHOW CARDS A SPECIALTY IN EVERY DESCRIPTION.

Send for specifications. Notre Dame Street, Corner St. Helen MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 30, 1889.

Table with 8 columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Categories include Hardware, Casing, Flour, Nails, Iron, Hides and Tallow, Leather, and various oils.

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

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

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

THE REMINGTON TYPE WRITER

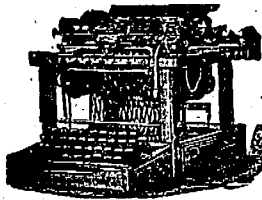
IS THE ONLY DURABLE MACHINE, SAVES

TIME, — MONEY, EYESIGHT, — POSTAGE, &c., &c. —

THE BEST IS CHEAPEST.

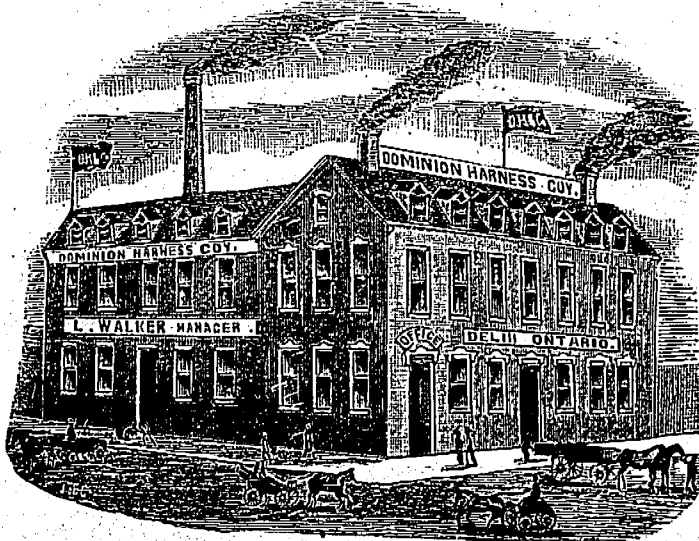
To Circulars Apply,

JOHN O'FLAHERTY, 248 St. James St., MONTREAL.



THE DOMINION HARNESS COMPANY

L. WALKER, Manager, DELHI, Ont.



Send for Price List.

Agents Wanted Everywhere.

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Manufacturers of

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For Coachmakers, House Painters, Decorators, &c.

Sole proprietors and manufacturers of the new and beautiful color

CARMINETTE, for Coachpainters, Signwriter, &c.

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THE BELL

Art. Stained Glass Works;

Manufacturers of

-Ecclesiastical and Domestic ART GLASS—of every Description. Lead Glazing and Sand Cut a Specialty.

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Elmwood Saw Mill.

DOOR AND SASH FACTORY. Senkpril & Hawser, - Elmwood, Ont

FOR SALE CHEAP.

ONE

Universal Job Press

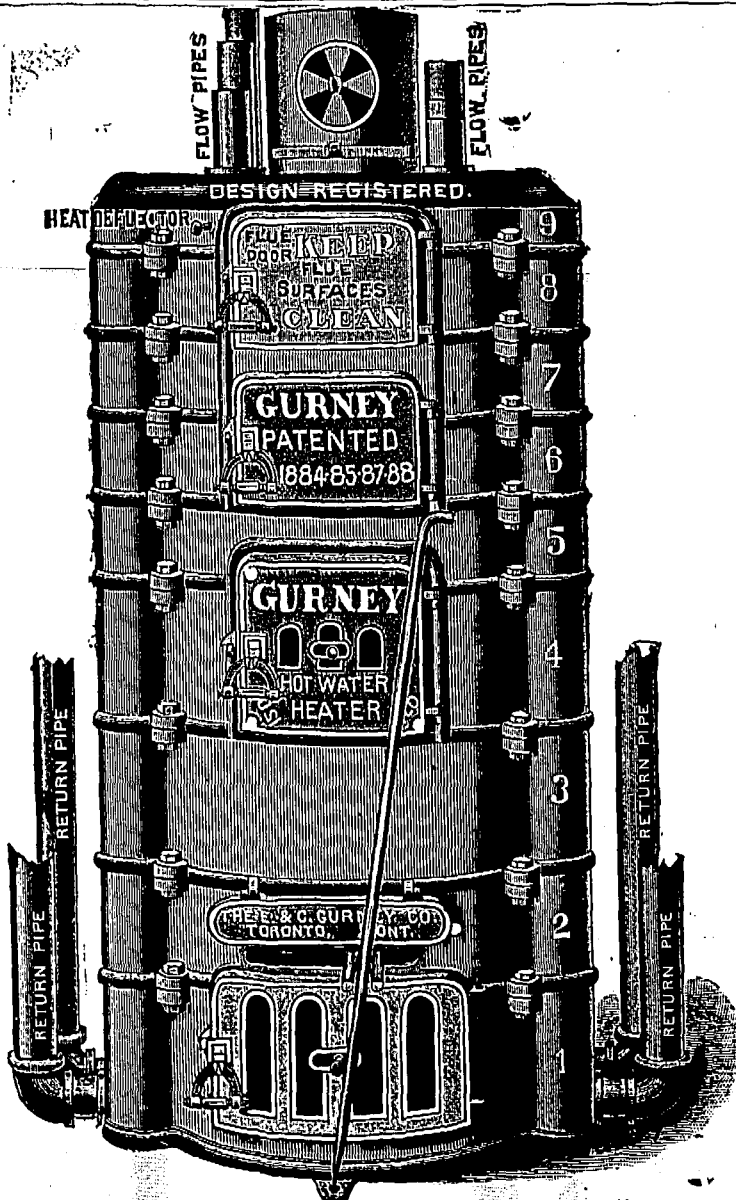
JOURNAL OF COMMERCE,

303 St. James Street.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 30, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Class.	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
United inches, 14 to 25...	1 35 0 00	Timbor, Lumber, &c		Wines, Liquors, etc.		Claret cases	\$ c. \$ c.
United inches 26 " 40...	1 45 0 00	Ash, 1 to 4 in., M.....	20 00 25 00	Alc. English qts.	2 40 2 45	Glass Claret of gd. brands	3 00 3 00
" " 41 " 50...	0 00 3 30	Birch, 1 to 4 in., M.....	20 00 25 00	Domestic qts.	0 85 1 25	Tarragona Ports, imp ga	1 15 1 30
" " 51 " 60...	0 00 3 55	Baswood.....	18 00 20 00	Porter: Dublin qts.	2 40 2 45	Burgundy	
Paints, &c.		Walnut, per M.....	60 00 100 00	Domestic qts.	0 60 0 75	Still, Case	10 00 23 00
W Lead pure, 50 to 100lb kgs	0 00 6 25	Butternut, per M.....	30 00 40 00	Porter: Domestic qts.	0 00 1 15	" Sparkling	16 00 17 50
" No. 1.....	5 00 5 50	Cedar, round, lineal foot.	00 06 00 10	Brandy: Henossey's gal.	6 00 6 25	Can. Spirits, Imp. gallon.	<i>Bond. Paid.</i>
" No. 2.....	4 60 4 50	Cedar, flat, lineal foot.....	00 04 00 06	Jules Duret & Co... gal.	4 00 5 25	Pure Spirits..... 65 O.P.	1 05 3 21
" No. 3.....	4 00 4 50	Cherry, per M.....	70 00 100 00	Cheaper shippers gal.	3 75 4 25	" " " " " " " "	0 95 2 92
White Lead, dry.....	5 25 5 75	Elm, soft, lat.....	15 00 17 00	Case qts.	7 00 9 50	" " " " " " " "	0 53 1 52
Red Lead.....	4 50 5 10	Elm, Rook.....	25 00 30 00	Irish Whiskey:—Roe's co.	9 00 9 50	Family Proof..... 20 "	0 58 1 63
Venetian Red, Eng'h.....	1 50 1 75	Hemlock, M.....	9 00 10 00	Scotch..... 6 00 8 00		Old Bourbon..... 20 "	0 58 1 63
Yel. Ochre, French.....	1 25 3 00	Maple, hard, M.....	25 00 35 00	Jamaica Rum, 16 O.P., per	4 00 4 50	" Rye..... 25 "	0 55 1 54
Whiting, ordinary.....	0 50 0 60	Soft, do.....	16 00 25 00	imp. gal	3 50 4 00	" Toddy..... 25 "	0 55 1 54
" London, Washed	0 60 0 70	Oak, M'.....	40 00 60 00	Case qts.	7 00 9 50	" Malt..... 25 "	0 55 1 54
" Paris.....	1 15 1 25	Pine, clear, M.....	35 00 40 00	Irish Whiskey:—Roe's co.	9 00 9 50	Rye Whiskey, 4 years old	0 78 1 84
Portland Cement, brl.....	2 75 3 00	2nd. quality, do.....	25 00 30 00	Scotch..... 6 00 8 00		" " " " " " " "	0 88 1 94
Glue.....		Shipping Culls.....	14 00 16 00	Jamaica Rum, 16 O.P., per	4 00 4 50	" " " " " " " "	0 98 2 04
Domestic Broken Sheet.....	0 124 0 14	Mill do.....	8 00 10 00	imp. gal	3 50 4 00	" " " " " " " "	1 08 2 14
French, T.F. Casks.....	0 111 0 121	Lath, M.....	1 50 1 60	Case qts.	7 00 9 50	20 to 100 cases, net cash	
" Brls.....	0 124 0 134	Spruce, 1 to 2 in., M.....	10 00 13 00	Holland Gin:..... imp gal	2 50 2 60	100 to 200 " 2 1/2 p c off.	
American White, Brls.....	0 17 0 20	Shingles, 1st qual.....	3 00 3 25	" Green cases	4 55 4 65	200 cases and over 5 p c off.	
Salt.		2nd.....	2 00 2 25	" Red cases	8 60 8 70	And add 3c for job's lots	
Liverpool per bag Elev'n's	0 524 0 55	Tobacco (duty paid)		Champagne		Mackie's R. O. S.....	8 00 9 00
Canadian, in small bags.....	2 35 3 25	No. 1 Black Chewing, cads	0 46 0 00	Dry.....	26 00 28 00	Islay Blend.....	8 00 8 25
" Half bags.....	0 674 0 70	bxs	0 45 0 00	Sherries, Ivisons	1 95 6 00	Cheaper Whiskies.....	5 00 7 00
" Quarters.....	0 35 0 37	No. 2.....	0 45 0 00	Ports, T. G. Sandeman	2 25 7 00	Wool.	
Factory-filled per bag.....	1 25 1 40	No. 4.....	0 41 0 00	Graham's ditto.....	2 30 6 50	Fleece.....	0 21 0 23
Quarters.....	0 35 0 37	Bright Chewing.....	0 49 0 53			Pulled, unsorted.....	0 22 0 24
Rice's pure dairy, per bag	0 00 2 00	Smoking.....	0 62 0 60			" Extra Super.....	0 26 0 27
quarters	0 00 6 50	R. & R.....	0 59 0 50			" B Super.....	0 22 0 23
Turk's Island.....	0 00 0 00	Navy, 3s.....	0 52 0 50			" G.....	0 00 0 00
		Smoking, 6s.....	0 45 0 50			Black.....	0 21 0 00
		Solnoo, 12s.....	0 50 0 00			Natal.....	0 17 0 19
		".....	0 48 0 00			Cape.....	0 16 0 17 1/2
		".....	0 45 0 00			Australian.....	0 15 0 19
		Myrtle Navy.....	0 55 0 00				

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



GURNEY'S hot-water Heaters have proved themselves the most perfect, economical and easiest managed in the market.
E. & C. GURNEY & Co., 385 & 387 St. Paul St., MONTREAL

JOHN RITCHIE,
Wholesale
BOOT AND SHOE
MANUFACTURER,
109 St. Helene St., St. Rochs, Quebec

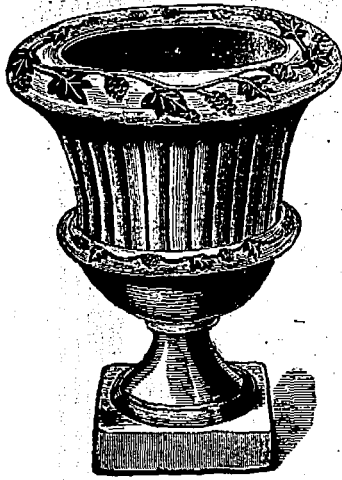
COCHRANE, CASSILS & Co.
MANUFACTURERS OF
BOOTS & SHOES
WHOLESALE
CORNER OF
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FINE BOOTS & SHOES,
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Manufacturers of all kinds of Felt Boots, also special lines of
LEATHER GOODS.
Correspondence solicited.
D. KNECHTEL, - Proprietor
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Especially adapted for the preservation of

FRESH MEATS

cooked and uncooked, Fish, Milk, Butter,
and all other perishable goods. Having a
thorough circulation of dry, cold air, it is
impossible for one article, no matter how
sensitive, to receive odor from the other.
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THE FENSOM : ELEVATOR : WORKS

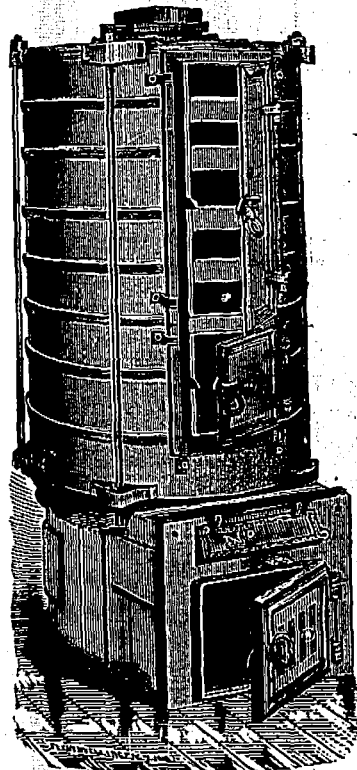
Manufacturers of the most approved Hydraulic, Steam and Hand-Power

ELEVATORS

FOR FACTORIES, HOTELS, WAREHOUSES, &c., &c.,
ALSO MANUFACTURERS OF THE

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34 to 38 Duke Street, - - - - TORONTO



Fraser's New Hot Water Heating Boiler.

[Patented January 12, 1888]

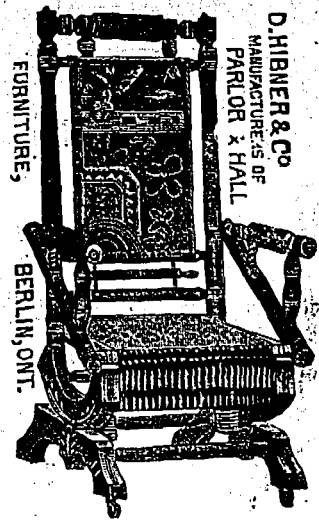
For Heating Private Dwellings,
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Offices.

*An Entire New Principle!
The Greatest Heating Surface!
The Most Efficient Fire Chamber!*

Every Boiler Tested Before
Leaving Works.

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Inspection invited. Correspondence solicited.



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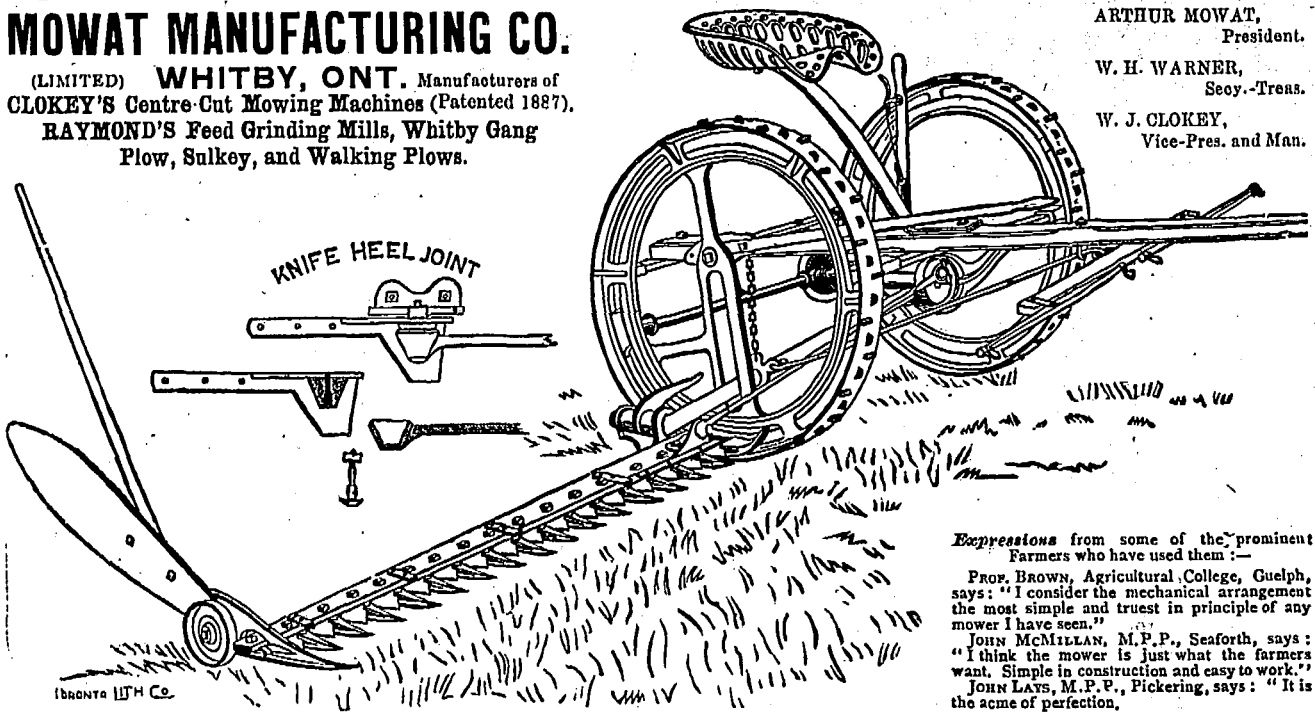
THE TOWN of COLLINGWOOD is now pre-
pared to give exemption of taxes for a
term of years, also the use of water and light
free to any or all manufacturers who will
locate in the Town and carry on manufacturing
industries. Collingwood is well situated for
manufactures, having both railway and water
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the most simple and truest in principle of any
mower I have seen."
JOHN McMILLAN, M.P.P., Seaforth, says :
"I think the mower is just what the farmers
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JOHN LAYS, M.P.P., Pickering, says: "It is
the acme of perfection."

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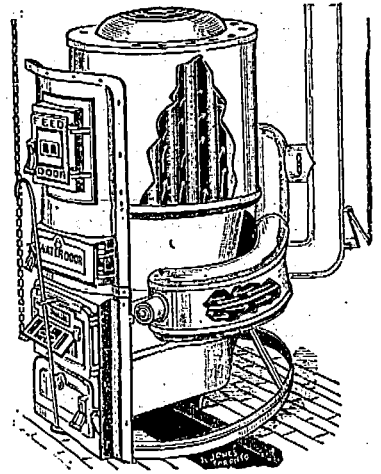
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I invite inspection of my Sofa and Chair Springs, for which I claim merits over all other makes.

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Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels.
TIGHT - or - SLACK.
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Offer for sale all grades of REFINED SUGARS and SYRUPS of the well-known brand of

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CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST,
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To the Canada Sugar Refining Company, Montreal:

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

The test by the Polariscope showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR. JOHN BAKER EDWARDS, P.H.D., D.C.L., F.C.S.,
Public Analyst for the District of Montreal, and Professor of Chemistry.

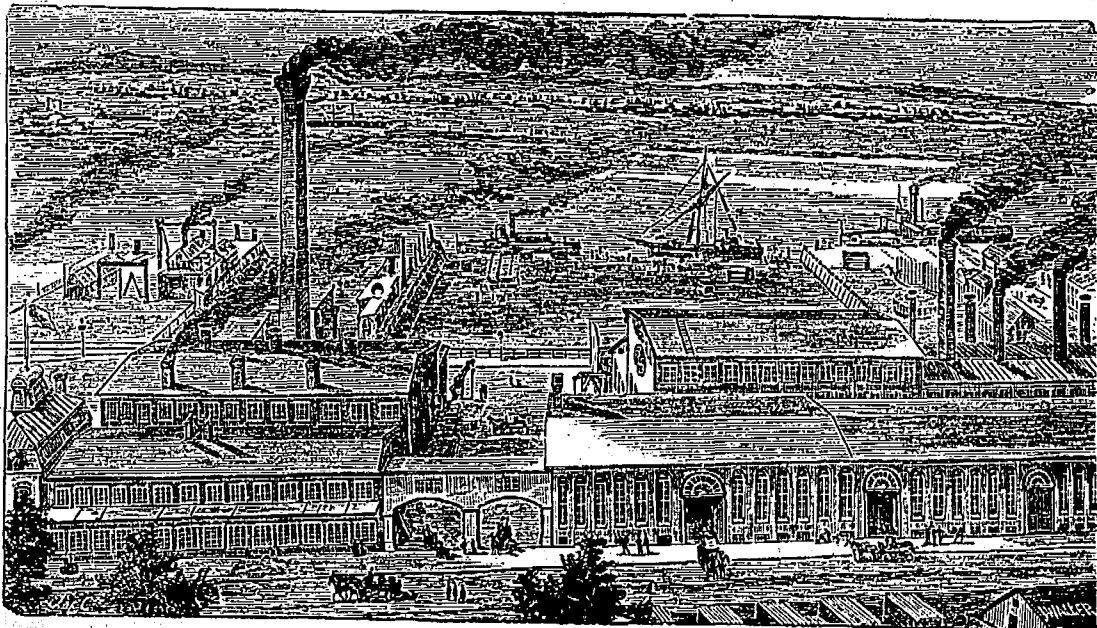
CHEMICAL LABORATORY,
MEDICAL FACULTY, MCGILL UNIVERSITY,
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To the Canada Sugar Refining Company:

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

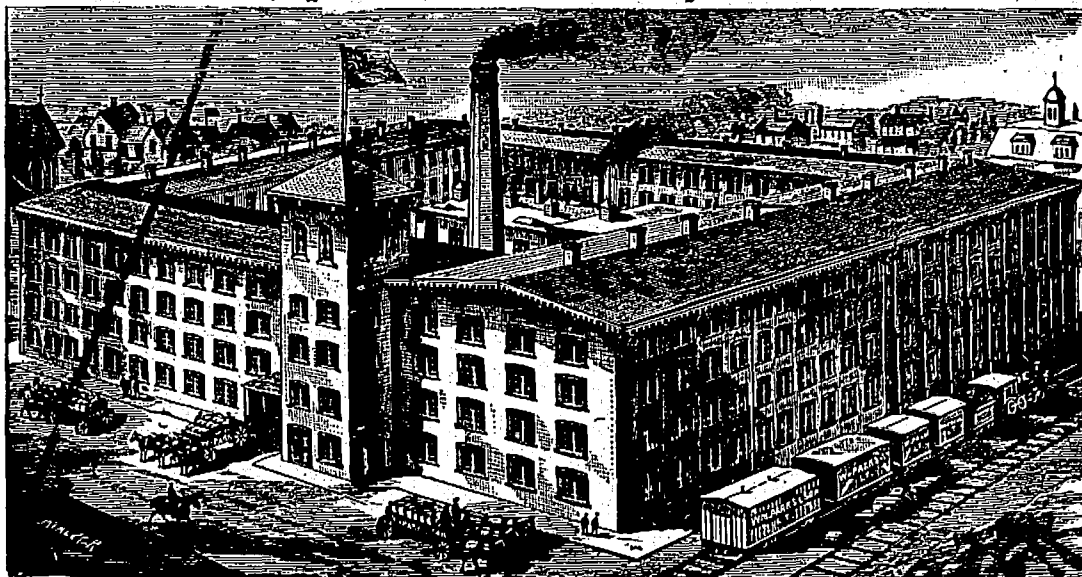
Yours truly,

G. P. GIRDWOOD.



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WM. PARKS & SON (Limited), - ST. JOHN, N. B.
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- Cotton Yarns.
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- Grey Cottons.
- Sheetings.
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- Shirtings, Skirtings and Stripes.
- 8-oz. Cottonades in plain and fancy mixed patterns.
- The only "Water Twist" Yarn made in Canada.

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Our Extra 600 Five Test CYLINDER OIL is unexcelled.



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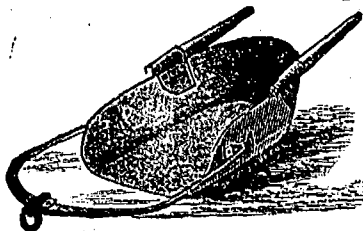
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Drain Pipes, Vent Linings,
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Wilkinson's Patent Solid Steel Scraper



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WHEELED AND DRAG SCRAPERS,
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Accommodation for 400 guests.

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Leading Hotels in Canada.		SECURITIES.	
GALE FARM PROPERTY		London. May 9.	
FOR SALE. 1,600 Building Lots in the Hochelaga Ward, plentifully supplied with water, and in close proximity to all the factories and railway depot at Hochelaga, within the city limits; also Two Blocks of Land, consisting principally of sand and clay, suitable for brickmaking, sufficient for two large brickyards. One Quarry of Bano Rouge Stone for Macadamizing, One Quarry of Masonry and Lime Stone, and about Ninety Acres of Land in the municipality of Cote Vertu; City Passenger Railway passes this property. Plans on view at the St. Lawrence Hall.		British Columbia, 1877.....	109
HENRY HOGAN, Proprietor.		1887.....	128
THE RUSSELL, OTTAWA,		Canada, 4 p. c. loan, 1860.....	112 114
THE PALACE HOTEL OF CANADA		3 1/2 p. c. loan, 1881.....	106 1/2 107 1/2
This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.		Debs. 1909-34.....	194 1/2
KENLY & ST. JACQUES, Prop'rs.		Railway & other Stocks.	
ATLANTIC GLUE WORKS		Shs	May 9.
Manufacturers of		New Brunswick 6 p. c. 1886-91.....	100 105
Opaque, Emery and Transparent Glues		Quebec Province, 1874 5 p. c.....	111 113
High-Class EMERY GLUE		Do do 1876 5 p. c.....	111 113
A SPECIALTY.		Do do 1880 4 1/2 p. c.....	106 108
Upholsterers' and Mattress Stock, Wool Batting, Cotton Batting, Flock, Nails, Wool Stock, &c. Correspondence solicited.		Do do 1883.....	114 116
J. T. HUBER & CO., BERLIN, ONT.		Atlantic & Nth Western 5 p. c. Gua. 1st M. Bds.....	109 111
ONTARIO & QUEBEC RAILWAY COMPANY.		Buffalo and Lake Huron.....	122 124
The half-yearly interest due on the first of June next on the 5 per cent. Debenture Stock of this Company, will be paid at the offices of Messrs. Morton Rose & Co., Bartholomew House, London, England, on and after that date, to holders on the register on the 29th instant.		Do 5 1/2 p. c. 1st Mort.....	131 133
Interest for the same period on the common stock of the company, at the rate of 6 per cent. per annum, will be paid on end after the same date at the Bank of Montreal, or at the office of Messrs. Morton Rose & Co., London, England, at the option of the holder, to shareholders on the register on the 29th instant.		Do 2nd. Mort.....	139 132
Warrants for these payments will be remitted to the registered holders.		Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.....	106 108
The Debenture Stock transfer books will close in London and in Montreal on the 29th instant, and the Common Stock transfer book will close in Montreal on the same day.		Canadian Pacific \$100.....	362 364
The books at both places will be reopened on the 3rd June next.		Chi. & G. T. R. 6 p. c. 1st M. Coup. 1st.....	111 118
By order of the Board, CHARLES DRINKWATER, Montreal, April 18th, 1889. Secretary.		Grand Trunk, Georg Bay, &c. 1st M.....	105 107
		Grand Trunk of Canada Con stock.....	100 111
		2nd. equir. mtg. bds.....	130 132
		1st. prof. stock.....	68 68 1/2
		2nd. prof. stock.....	48 48 1/2
		3rd. prof. stock.....	26 26 1/2
		5 p. c. corp. deb. stock.....	124 126
		4 p. c. corp. deb. stock.....	95 96 1/2
		Great Western shares.....	119 121
		6 p. c. bds. 1890.....	104 106
		Hamilton and N. W.....	111 113
		M. of Canada Stg. 1st Mort 5 p. c.....	110 112
		do. con. mtg. do.....	108 110
		Montreal and Champlain 5 p. c. 1st mtg. bds.....	105 107
		Montreal & Sorol, 6 p. c. 1st mtg. at \$97 sor.....	110 115
		N. of Canada 5 p. c. 1st Prof Bonds.....	108 108
		Do 6 p. c. 2nd. do.....	100 103
		Northern Extension, 6 p. c. prof. do do 6 p. c. Imp.....	95 97
		Quebec Central 5 p. c. 1st mtg. crts. T. G. & B. 6 p. c. bonds 1st Mort.....	95 91
		Well, Grey & Bruce, 7 p. c. Bds..... 1st Mort.....	101 103
		St. Law. and Ott. 6 p. c. Bds.....	89
		Telegraphs.	
		00 Anglo-American stock.....	48
		preferred.....	72
		deferred.....	16 1/2
		30 Direct U. S. Cable Co. shares.....	10
		Banks.	
		100 Bank of British Columbia.....	87 88
		100 Bank of British North America.....	32 30 1/2
		Municipal Loans.	
		100 City of London (Ont) 1st pref. 5 p. c.....	103 105
		100 City of Montreal stg 1874.....	107 109
		100 City of Ottawa, 5 p. c. stg.....	105 107
		redeem 1893.....	105 107
		1894.....	116 117
		1895.....	108 110
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		100 Hudson Bay.....	21 1/2
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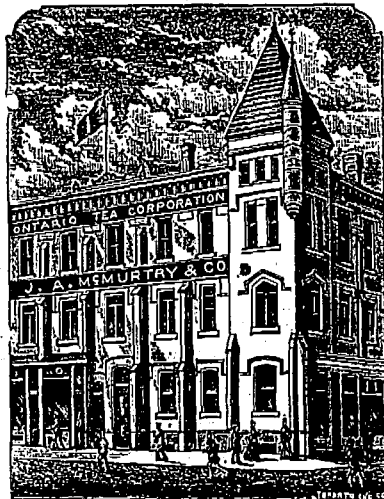
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NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine ..	10,000	3-6mos.	Jan...July	\$50	\$50	97
Canada Life	2,500	7-6mos.	Feb... Aug	40	50	500
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar... July	15	16	250
Confederation Life	5,000	5-6mos.	Jan... July	100	10	147 147½
Western Assurance	25,000	4-6mos.	Jan... July	40	20	95
Royal Canadian Insurance	20,000	6-12mos.	15 Feb... July	25	20	90
Accident Ins. Co. of North America	2,510	6	15 J 15Jan	100	20 100	90 100
Guarantee Co. of North America	13,372	6	15 J 15Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market, May 8, 1889.

					Market value p. d up share.
British and Foreign Marine	50,000	50	20	4	£23½
Calendonian	50,000	..	..	..	£29½
Commercial U. Fire, Life & Marine	50,000	30	50	5	£30
Edinburgh Life	5,000	10	100	15	£45
Fire Insurance Association	100,000	5	£10	£2	18s
Glasgow & London .....	..	..	..	..	20s 30s
Guardian Fire and Life	20,000	13	100	50	£33½
Imperial Fire	12,000	£7 p. sh.	100	25	£167
Lancashire Fire	100,000	30	20	2	£71
Life Association of Scotland	10,000	15	40	8½	£38½
London Assurance Corporation	35,802	48	25	12½	£53
London & Lancashire Life	10,000	10	10	1 7-20	80s
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£41½
Northern Fire & Life	30,000	70	100	5	£60½
North Brit. & Merc. Fire & Life	40,000	56	50	6½	£47½
Phoenix Fire	5,722	£21 p. s.	..	..	£268xd
Queen Fire & Life	200,000	30	10	1	£5
Royal Insurance Fire & Life	100,000	60	20	3	£48
Scottish Imperial Fire & Life	50,000	6	10	1	3½s
Scottish Provincial Fire & Life	20,000	15	50	3	£20½
Standard Life	10,000	68½	50	12	£55
Star Life	4,000	5	25	1½	£100

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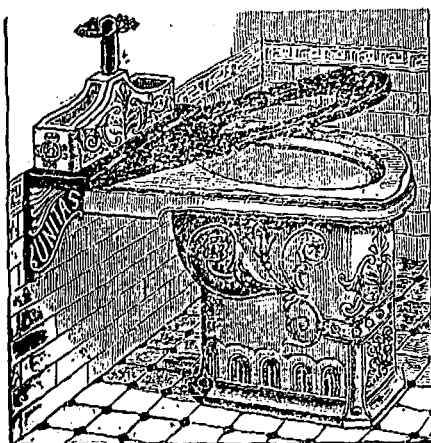
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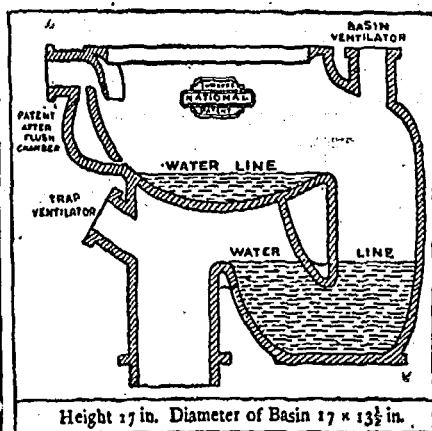
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" " ".....	40 5,137 40	9,760 00
" " ".....	50 7,963 90	12,150 00
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 - Standing Counsel--Geo. B. CRAMP, Esq.
- HEAD OFFICE, CANADA BRANCH:
MONTREAL.