

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /
Couverture de couleur
- Covers damaged /
Couverture endommagée
- Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée
- Cover title missing /
Le titre de couverture manque
- Coloured maps /
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur
- Bound with other material /
Relié avec d'autres documents
- Only edition available /
Seule édition disponible
- Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure.
- Additional comments /
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /
Qualité inégale de l'impression
- Includes supplementary materials /
Comprend du matériel supplémentaire
- Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées.

The Linde British Refrigerator Co., Ltd
 301 ST. JAMES ST., MONTREAL.
 Sole Manufacturers
 Cold-Air-Circulation System.

Over 3,200 Machines Sold.
 Special Machines for DAIRIES, BUTCHERS, Etc.
 WRITE FOR INFORMATION.

THE CANADIAN
JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 3
 New Series.

MONTREAL, FRIDAY, JULY 21, 1899.

M. S. FOLEY-
 EDITOR AND PROPRIETOR

Leading Wholesale Houses.

McINTYRE SON & CO.,

Importers of Dry Goods,
 MONTREAL,

Begin to announce that their warehouse at
 13 VICTORIA SQUARE,
 having been enlarged and thoroughly re-
 novated, they expect to reoccupy it by
15 JULY,
 and will show a large stock of

FALL GOODS

An inspection is invited.

**Swan
 ELECTRIC ENGRAVING
 COMPANY,**

Engravers and Reproducers
 of the Finest Work in
 England.

Send for Specimen and Terms.

Northumbria House,
 116 Charing Cross Road,
 LONDON, W. C., England.

MONTREAL FELT HAT WORKS

1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manu-
 facture of Felt Hats.

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.

FUR GOODS Of Our Own
 Manufacture

PLUSH CLOTH AND SCOTCH CAPS,
 GLOVES AND MITTS of English
 and Domestic Manufacture.

Moccasins, Snowshoes, Fancy
 Sleigh Robes, Buffalo, &c.

To Manufacturers.—We have a large stock of
 Seal, Persian Lamb and other skins
 Trimmings &c., &c.

JAMES CORISTINE & CO.
 Warehouse: 471 to 477 St. Paul St.,
 MONTREAL

Leading Wholesale Houses

**High-Class...
 ... Bedding**

SPRING BEDS,
 FEATHER PILLOWS,
 MATTRESSES,
 COMFORTABLES.

ALSO

The Patent Elastic Felt Mattress.

Write for Illustrated Catalogue and Discount—

**The Alaska Feather & Down Co.,
 LIMITED,**

298 Guy St., MONTREAL.

X The following Brands
 Manufactured by . . . X

→ **THE AMERICAN TOBACCO CO.,** ←
 OF CANADA, Limited,

Are sold by all the Leading Whole-
 . . sale Houses . . .

CUT TOBACCOS.

Old Chum,
 Seal of North Carolina,
 Old Gold.

CIGARETTES—
 Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

X X

**MARK FISHER SONS
 AND COMPANY,**

Merchant Tailors and
 Woollen Buyers

will find our Stock replete with all the
 Latest Novelties selected in the Home
 and Foreign Markets.

We have never shown a more extensive
 line of . . .

STAPLE WOOLLENS

than we are doing at present,

Our Tailors' Trimming Dep't
 is also more than usually complete.

Mark Fisher, Sons & Co.,
 VICTORIA SQ., MONTREAL.

Leading Wholesale Houses.

THE
Ames, Holden Co.
 Of Montreal (Limited.)

Manufacturers of

**Fine BOOTS
 AND SHOES,**

AND SOLE AGENTS FOR THE CELEBRATED
Granby Rubbers.

STOCKS CARRIED AT

St. John, N. B.
 Montreal, Que.
 Toronto, Ont.

Winnipeg, Man.
 Vancouver, B.C.
 Victoria, B.C.



THE
**H. A. Nelson
 & Sons Co.,**
 (Limited)

MONTREAL, Que.

Headquarters
 for

all lines of
 WINTER AND SUMMER

Sporting Goods.

JOHN FISHER, SON & CO.

Cor. Victoria Square and St. James St.,
MONTREAL.

**WOOLLENS AND
 TAILORS'
 TRIMMINGS**

Letter orders receive
 prompt attention.

101 & 103 St. Peter Street,
 QUEBEC.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)
Incorporated by Act of Parliament.
Capital all paid up, \$12,000,000.00
Reserved Fund, - 6,000,000.00
Undivided Profits, - 1,102,792.72

HEAD OFFICE, MONTREAL.
BOARD OF DIRECTORS:
Rt. Hon. Lord Strathcona and Mount Royal, Pres.
Hon. Geo. A. Drummond, Vice-President.

Branches in Canada:
MONTREAL, H. V. Meredith, Manager
West End Branch, St. Catherine St.
St. John's, Nfld., Bank of Montreal.

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

IN THE UNITED STATES:
New York—R. Y. Hebden and J. M. Greata,
Agents, 59 Wall Street.

BANKERS IN GREAT BRITAIN:
London—The Bank of England.
The National Provincial Bank of England.
The Bank of Liverpool, Ltd.

BANKERS IN THE UNITED STATES:
New York—The National City Bank.
Boston—The Merchants' National Bank.
Buffalo—The Marine Bank, Buffalo.

THE BANK OF TORONTO.

INCORPORATED 1855.
Head Office, Toronto, Canada.
Paid-up Capital - \$2,000,000
Reserve Fund - 1,800,000

DIRECTORS:
GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., Vice-President.

Branches:
Toronto Brockville Peterboro
King St. W. Branch, Cobourg Petrolia
Montreal Collingwood Port Hope
Barrie Point St. Charles Gananogue Stayner
London St. Catharines Roesland, B.C.

Bankers:
London, Eng., The London City and Midland Bank, Ltd.
New York, The National Bank of Commerce.
Chicago, First National Bank.

THE DOMINION BANK

Capital, \$1,500,000 Reserve Fund, \$1,500,000
Hon. Sir FRANK SMITH, President.
E. B. OSIER, Vice-President.

HEAD OFFICE, TORONTO.
Agencies—Brampton, Belleville, Cobourg, Guelph
Huntsville, Lindsay, Napanea, Oshawa, Orillia, Seaforth.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
Incorporated by Royal Charter in 1840.
Paid-up Capital, - £1,000,000 Stg.
Reserve Fund, - 300,000 "

COURT OF DIRECTORS:
J. H. Brodie, Ed. Arthur Hoare.
John James Cater, E. J. B. Kendall.
Gaspard Farrer, J. J. Kingsford.
Henry R. Farrer, Frederic Lubbock.
Richard H. Glyn, George D. Whatman.

Head Office in Canada - St. James St. Montreal
H. STIKEMAN, General Manager.
J. ELMSLEY, Inspector.

Branches in Canada:
London, Ont. Halifax, N.S. Ashcroft, B.C.
Brantford St. John, N.B. Atlin
Hamilton Fredericton Bennett,
Toronto Greenwood,
Kingston Yukon District Victoria
Midland Dawson City Vancouver
Ottawa Winnipeg, Man. Rossland
Montreal, Que Brandon Kaslo
Quebec Trill, Sub-Ag'cy

Drafts on Dawson City, Klondike, can now be obtained at any of the Bank's Branches.

Agents in the United States:
New York, (52 Wall St.) W. Lawson and J. C. Welsh, Agents.
SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose, Agents.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.
HEAD OFFICE: MONTREAL.
Paid-up Capital, - \$2,000,000
Reserve Fund, - 1,500,000

BOARD OF DIRECTORS:
WM. MOLSON MACKERSON, President.
S. H. EWING, Vice-President.
W. M. Ramsey, Sam'l Finley.
Henry Archibald, J. P. Cleghorn.

F. WOLFERSTAN THOMAS, Gen. Manager
A. D. DURNFORD, Inspector.
H. LOCKWOOD, W. W. L. CHURMAN, Asst. Inspectors.

BRANCHES:
Alvinston, Ont. Montreal, P.Q. Smiths Falls Ont
Aylmer, " Morrisburg, Ont St. Thomas, "
Brockville, " Norwich, " Sorel, P.Q.
Calgary, " Ottawa, " Toronto, Ont.
Chesterville, " Owen Sound, " Toronto, Jc.
Clinton, " Port Arthur, " Trenton
Exeter, " Quebec P.Q. Vancouver, B.C.
Hamilton, " Revelstoke Victoria, B.C.
Hensall, " Station, B.C. Victoriaville, Q.
Knowlton, Que. Ridgetown, Ont Waterloo, Ont.
London, Ont. Simcoe, " Winnipeg, Man.
Meaford, " "

AGENTS IN CANADA:
British Columbia—Bank of British Columbia.
Manitoba and North West—Imperial Bank of Canada.
New Brunswick—Bank of New Brunswick.
Nova Scotia—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of Yarmouth.

IN EUROPE
London—Parr's Bank Limited; Messrs. Morton, Chaplin & Co.
Liverpool—The Bank of Liverpool, Limited.
Cork—Munster and Leitner Bank, Ltd.
France, Paris—Societe Generale, Credit Lyonnais
Germany, Berlin.—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers

IN UNITED STATES.
New York—Mechanics' National Bank; National City Bank; Hanover National Bank; Messrs. Morton, Biles & Co. Boston—State National Bank; Suffolk National Bank; Kidder, Peabody & Co. Philadelphia—Corn Exchange National Bank; First National Bank; Philadelphia National Bank; Fourth Street National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—State Savings Bank. Buffalo—City National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco and Pacific Coast—Bank of British Columbia.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Capital Paid-up, - \$6,000,000
Reserve, - 2,600,000
Head Office, - Montreal,

BOARD OF DIRECTORS:
ANDREW ALLAN, Esq., President.
HECTOR MACKENZIE, Esq., Vice-President.
H. Montagu Allan, Esq. Jonathan Hodgson, Esq.
J. P. Dawes, Esq. John Cassels, Esq.
Thos. Long, Esq. Robert Mackay, Esq.
C. R. Hosmer.
THOS. FRASER.
General Manager, Joint General Manager.
E. F. Hebden, Supt. of Branches.

BRANCHES IN ONTARIO AND QUEBEC.
Alvinston, Leamington, Preston,
Belleville, London, Quebec,
Berlin, Markdale, Renfrew,
Brampton, Midway,
Chatham, Sub Agency to Walkerton.
Chesley, Mitchell, Shawville, Que.
Galt, Montreal, Sherbrooke, Que
Gananogue, Napanea, Stratford,
Hamilton, Oakville, St. Johns, Q.
Hanover, Ottawa, St. Jerome, Que
Hespeier, Owen Sound, St. Thomas.
Ingersoll, Parkdale, Tilbury,
Kincardine, Perth, Toronto,
Kingston, Prescott, Walkerton,
Lansdowne, Watford,
Sub-Agency to Gananogue. Windsor.

BRANCHES IN MANITOBA AND NORTH WEST:
Brandon, Edmonton, Alta. Medicine Hat, Assin.
Neepawa, Portage la Prairie, Souris, Winnipeg.
Bankers in Great Britain.—London, Glasgow, Edinburgh and other points, The Clydesdale Bank [Limited], Liverpool, The Bank of Liverpool [Ltd.], Agency in New York—43 and 65 Wall st., T. E. Merrer, Acting Agent.
Bankers in United States—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago, Northern Trust Co's Bank; St. Paul, Min., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo.
San Francisco, Anglo-California Bank.
Newfoundland—The Merchants Bank of Halifax.
Nova Scotia and New Brunswick—Bank of Nova Scotia and Merchants Bank of Halifax.
British Columbia—Bank of British Columbia.
A general banking business transacted.
Letters of Credit issued, available in China, Japan, and other foreign countries.

ST. STEPHEN'S BANK.

Incorporated 1836.
St. Stephen, N. B.
Capital, - \$200,000
Reserve, - 45,000
F. H. TODD, President.
J. F. GRANT, Cashier.

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.
Capital Authorized - \$1,000,000
Capital Subscribed - 500,000
Capital Paid-Up - 385,000
Reserve - 118,000

BOARD OF DIRECTORS:
JOHN COWAN, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allan, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Patterson, Esq.
T. H. McMillan, Cashier.
Branches—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed Collections solicited and promptly made.
Correspondence at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland

THE ONTARIO BANK.

Capital Paid-up.....\$1,000,000
Reserve Fund..... 110,160
Profit and Loss Account..... 40,380

HEAD OFFICE, TORONTO.
DIRECTORS:
G. R. R. Cockburn, Esq., President.
Donald Mackay, Esq., Vice-President.
A. S. Irving, Esq. Hon. J. C. Aikins,
D. Uilyot, Esq. J. Hallam, R. D. Perry, Esq.
C. McGILL, General Manager.
E. MORRIS, Inspector.
BRANCHES:
Alliston, Kingon, Peterboro',
Anora, Lindsay, Port Arthur.
Bowmanville, Montreal, Sudbury,
Buckingham, Q. Mount Forest, Toronto,
Cornwall, Newmarket, 500 Queen St. W.,
Fort William Ottawa, Tweed.
AGENTS:
London, Eng.—Parr's Bank [Ltd.]
France and Europe—Credit Lyonnais.
New York—The Fourth National Bank and the Agents of the Bank of Montreal.
Boston—Elliot National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - TORONTO.
Paid-up Capital, - - \$6,000,000
Reserve Fund, - - 1,000,000

DIRECTORS:
HON. GEO. A. COX, President.
ROBERT KILGOUR, Esq., Vice-President.
Jas. Crathern, Esq., W. B. Hamilton, Esq.,
John Hoskin, Esq., Q.C., LL.D., Matthew
Leggat, Esq., J. W. Flavelle, Esq.,
B. E. WALKER, General Manager.
J. H. PLUMMER, Asst General Manager.
A. H. Ireland, Inspector.
M. Morris Asst. Insp.

Branches of the Bank in Canada:

Ontario: Ayr, Dresden, Ottawa, Simcoe
Belleville, Dundas, Paris, Stratford
Berlin, Galt, Peterboro, Toronto
Blenheim, Goderich, Port Perry, Walkerton
Brantford, Guelph, St. Catharines, Walkerville
Cayuga, Hamilton, Saris, Waterloo
Chatham, London, St. Ste. Marie, Windsor
Collingwood, Orangeville, Seaforth, Woodstock

Quebec: Montreal, Winnipeg, Cranbrook, Greenwood
Yukon District: Fernie, Vancouver
Dawson City, Atlin City

In the United States: New York, New Orleans, Skagway, Alaska
Bankers in Great Britain: The Bank of Scotland, London.

Correspondents:

India, China and Japan—The Chartered Bk of India, Australia & China. Germany, The Deutsche Bk
France—Lazard Freres & Cie., Paris.
Belgium—J. Matthieu & Fils, Brussels.
Holland—Disconto Maatschappij.
Australia & New Zealand—The Union Bk. of Australia, Limited.
South Africa—Bank of Africa, Limited, Standard Bank of South Africa, Limited.
South America—London and Brazilian Bank, Ltd. British Bank of South America, Limited.
Mexico—Banco de Londres, Mexico.
Bermuda—The Bk. of Bermuda, Hamilton.
West Indies—Bank of Nova Scotia, Kingston, Jamaica.
Colonial Bank and Branches
British Columbia—Bank of British Columbia.
San Francisco—Bank of British Columbia.
New York—The Am. Ex. National Bank.
Chicago—The North-Western Nat'l Bank.

Traders Bank of Canada

(Incorporated by Act of Parliament 1855).
Authorized Capital, - - - - - \$1,000,000
Capital Paid-Up, - - - - - 700,000
Reserve Fund, - - - - - 70,000

Board of Directors:

C. D. Warren, Esq., President.
John Dryan, Esq., Vice-President.
W. J. THOMAS, Esq., C. KROEPPER, Esq., M.P.
J. H. BEATTY, Esq., Guelph.
Geo E. TUCKERT, Esq., Hamilton.

Head Office, Toronto.
H. S. STRATHY, General Manager.
J. A. M. ALLEY, Inspector.

BRANCHES:

Aylmer, Ont., Ingersoll, Sarnia
Drayton, Leamington, Stratroy,
Dutton, Newcastle, St. Mary's,
Elmira, North Bay, Sturgeon Falls,
Orillia, Sudbury,
Glencoe, Port Hope, Tilsonburg,
Guelph, Ridgeway, Windsor,
Hamilton, Woodstock.

BANKERS

Great Britain—The National Bank of Scotland.
New York—The American Exchange Nat. Bank.
Montreal—The Quebec Bank.

BANQUE D'HOCHELAGA.

Capital Paid-Up, - - - - - \$1,250,000.
Reserve Fund, - - - - - 565,000.

DIRECTORS.

F. X. ST. CHARLES, President.
R. BICKERDIKE, M.P.P. Vice-Pres.
Chs. Chaput, Hon. J. D. Rolland, J. A. Vaillancourt
M. J. A. PRENDERGAST, Manager
C. A. GIBOUX, Assistant Manager
O. E. DORAIS, Inspector

Head Office, Montreal.

BRANCHES—Joliette, P.Q.; Louiseville, P.Q.; Quebec, Sorel, P.Q.; Sherbrooke, P.Q.; Three Rivers, P.Q.; Valleyfield, P.Q.; Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, 1893 St. Catherine St. E.; 1756 St. Catherine St. C., 2304 Notre Dame St. W.

CORRESPONDENTS—London, Eng.—The Clydesdale Bank (Limited). Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris. Paris, France—Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Société Générale. Brussels, Belgium—Credit Lyonnais. Vienna, Austria—Banque Imperiale-Royale Priv. des Pays Autrichiens. Berlin, Germany—Deutsche Bank. New York—National City Bank, National Park Bank, Importers and Traders National Bank, Messrs. Ladenburg, Thalmann & Co., and M. M. Heidebach, Ickelheimer & Co, Merchants National Bk of N. Y., Boston—National Bank of Redemption, Third National Bank, Chicago—National Live Stock Bank, Illinois Trust and Savings Bank.

Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

The Chartered Banks

BANK OF HAMILTON.

CAPITAL paid up.....\$1,500,000
RESERVE FUND.....1,000,000
HEAD OFFICE.....HAMILTON,

Directors:

JOHN STUART, President
A. G. RAMSAY, Vice-President
John Proctor, Geo Roach
Wm. Gibson, M.P., A. T. Wood, M.P.
A. B. Lee, (Toronto.)

J. TURNBULL, Cashier.
H. S. STEVEN, Assistant Cashier.

AGENCIES:

Berlin, Hamota, Man. Palmerston,
Blyth, Jarvis, Plum Coulee, M.
Brandon, Man. Listowel, Port Elgin,
Carman, Man. Lucknow, Simcoe,
Chesley, Manito, Man Southampton,
Delhi, Milton, Toronto,
Georgetown, Morden, Man. Vancouver, B.C.
Grimsby, Niagara Falls, Wingham,
Hamilton, E. End Orangeville, Inker, Man.
Barton St. Owen Sound, Winnipeg, Man.
British Correspondents:—National Provincial Bank of England [Ltd.] London.
America Correspondents:—New York—Fourth National Bk. and Hanover National Bk. Boston—International Trust Co. Buffalo—Marine Bank. Chicago—Union National Bank, Detroit—Detroit National Bank. Kansas City—National Bank of Commerce. St. Louis—National Bank of Commerce.

MERCHANTS' BANK.

OF HALIFAX.

Capital Paid-Up, - - - - - \$1,682,661
Reserve Fund, - - - - - 1,394,495

BOARD OF DIRECTORS:

THOS. E. KENNY, President.
THOMAS RITCHIE, Vice-President
M. Dwyer, Wley Smith, Henry G. Bauld
Hon. H. H. Fuller, M.L.C. Hon. David MacKeen.

HEAD OFFICE, Halifax, N.S.

D. H. Duncan, General Manager; E. L. Pease, Joint General Manager; W. B. Torrance, Superintendent of Branches; D. M. Stewart, Inspector.

Branches in Province of Quebec: Montreal, A. E. Brock, Manager.
West End, Cor. Notre Dame & Selgneurs Sts.
Westmount, St. Catherine St. & Green Ave.

In Maritime Provinces:

Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Pictou, N. S.
Charlottetown, P.E.I. Port Hawkesbury, N. S.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenacadie, N. S.
Guysboro, N. S. St. John's Nfld.
Kingston, N.B. Summerside, P.E.I.
Londonderry, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Mattland, N. S. Weymouth, N. S.
Woodstock, N. B.

Branches in British Columbia: Atlin, Bennett, Grand Forks, Nanaimo, Nelson, Roseland, Vancouver, Vancouver East End, Victoria and Ymir.

Agency in Cuba, Havana.

Correspondents:

Dominion of Canada, Merchants Bank of Canada, New York, Chase National Bank, Boston, National Hide & Leather Bank, San Francisco, First National Bank, Chicago, America National Bank, Bermuda, Bank of Bermuda, Ltd, China and Japan, Hong Kong and Shanghai Banking Corporation, London, England, Bank of Scotland, Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

The Standard Bank of Canada

Capital Paid-up, - - - - - \$1,000,000
Reserve Fund - - - - - 600,000

HEAD OFFICE, TORONTO.

W. F. COWAN, President.
JOHN BURNS, Vice-President.
W. F. Allan, Fred. Wyld.
T. R. Wood, A. J. Somerville

AGENCIES:

Allea Craig, Campbellford, Harriston,
Bowmansville, Cannington, Kingston,
Brantford, Chatham, Markham,
Bradford, Colborne, Parkdale, Toronto
Brighton, Durham, Picton,
Brussels, Forest, Stouffville,

BANKERS.

New York—Importers and Traders National Bank, Montreal—Can. Bank of Commerce, London, England—National Bank of Scotland, All banking business promptly attended to. Cor response solicited.
GEO. F. REID, General Manager.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital authorized - - - - - \$200,000
Capital (fully paid up) - - - - - \$1,500,000
Rest, - - - - - 1,170,000

DIRECTORS:

CHARLES MAGEE, President.
GEORGE HAY, Esq., Vice-President
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy,
George Hay, Charles Magee.

Branches.—Alexandria, Annprior, Bracebridge, Carleton Place, Dauphin, M., Hawkesbury, Keewatin, Kemptville, Laclute, Lanark, Mattawa, Parry Sound, Pembroke, Port, La Prairie, Man., Rideau St., Bank St., Ottawa; Rat Portage, Renfrew, Toronto, Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, Que., GEO. BURN, General Manager, P. M. FINNIE, Local Manager,

The Chartered Banks.

UNION BANK OF CANADA

Capital Paid-up, - - - - - \$2,000,000
Rest, - - - - - 450,000

HEAD OFFICE, QUEBEC

Board of Directors.

ANDREW THOMSON, Esq., President.
Hon. E. J. PRICE, Vice-President.
D. C. Thomson, Esq., E. J. Hale, Esq.
Ed. Giroux, Esq., James King, Esq., M.P.P.;
Hon. John Sharples.
E. E. Webb, Gen. Manager.
J. G. Billett, Inspector.

Branches:

Alexandria, Ont. Indian Hd., n.w.t. Ottawa, Ont.
Botevalia, Man. Killarney, Man. Quebec, Que.
Calgary, n.w.t. Lethbridge, n.w.t. do St. Louis St.
Carberry, Man. Macleod, n.w.t. Regina, n.w.t.
Carleton Place, O. Manito, Man. Shelburne, Ont.
Carman, Man. Merrickville, Ont. Smith's Falls, O.
Crest City, M. Melita, Man. Souris, Man.
Deloraine, Man. Minnedosa, Man. Toronto, Ont.
Glenboro, Man. Montreal, Que. Virden, Man.
Greta, Man. Moosomin, n.w.t. Wawanesa, Man.
Hamota, Man. Moose Jaw, n.w.t. Warton, Ont.
Hartney, Man. Morden, Man. Winchester, Ont.
Hastings, Ont. Neepawa, Man. Winnipeg, Man.
Holland, Man. Newpaw, Ont. Yorkton, N.W.T.

Foreign Agents:

London, Parr's Bank, Limited.
Liverpool, " "
New York, National Park Bank.
New York, Hanover National Bank.
Minneapolis, National Bank of Commerce.
St. Paul, St. Paul National Bank.
Great Falls, Mont. First National Bank.
Chicago, Ill. Commercial National Bank.
Buffalo, N. Y. The City National Bank.
Detroit, Mich. First National Bank.

THE QUEBEC BANK.

Founded 1818.

Incorporated by Royal Charter, A. D., 1822.

PAID-UP CAPITAL - - - - - \$2,500,000
REST - - - - - \$700,000

HEAD OFFICE, - - - - - QUEBEC

BOARD OF DIRECTORS:

JOHN BREAKEY, Esq., President.
JOHN T. ROSS, Esq., Vice-President.
Gaspard Lemoine, Esq., W. A. Marsh
Vevey Boswell, Esq., F. Billingsley, Esq. C. R. Whitehead, Esq.

THOMAS McDUGALL, Gen. Manager.
John Walker, Inspector.

Branches.

Quebec, Que. Pembroke, Ont. St. George's Beauce, Q.
Montreal, Que. Thorold, Ont. Victoria, Que.
Ottawa, Ont. Upper Town, Quebec, Que.
Toronto, Ont. St. Roch's, do
Three Rivers, Q. St. Catherine St. Montreal.

Agents.

New York, U.S.A. Bank of British North America.
London, Eng. The Bank of Scotland.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, - - - - - \$500,000
Reserve Fund, - - - - - 375,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROSE UNLACK, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAE, W. J. G. THOMSON, W. N. WICKWILL
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

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

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank London, England—Parr's Bank, Limited.

BANQUE VILLE-MARIE,

HEAD OFFICE:

155 St. James St., MONTREAL.

Capital Subscribed, - - - - - \$500,000
Capital Paid-up, - - - - - 479,820
Rest, - - - - - 10,000

Directors—W. Weil, Pres. and Genl. Manager, E. Lichtenheln, Vice-Pres.; A. B. C. Wurtele, F. W. Smith and Godfrey Weir; F. Lemaux, Chief Accountant.

Branch at Hochelaga [city].. D.P. Riepel, Manager
Branch at Ft. St. Charles [city].. W.J.E. Wall, "
Branch at St. Lawrence [city].. Ang Comte, "
Branch at Berthelville..... J. H. Du Sant, "
Branch at Lacbute..... J. D. Stewart, "
Branch at Lacbe..... J. H. Theoret, "
Branch at Nicolet..... L. Belair, "
Branch at Ste. Therese..... M. Botavert, "
Branch at St. Laurent..... O. W. Legault, "
Branch at L'Epiphanie..... A. Griepuy, "
Branch at Laprairie..... T. J. Bonrdeau, "
Branch at Chambly Basin, J. H. Lefebvre, "
Branch at Marieville..... O. Constantineau, "
Branch at Longueuil..... L. J. Normand, "
Branch at Papineauville..... C. C. Lessard, "

Agents at New York—The National Bank of the Republic and Ladenburg, Thalmann & Co. London—Bank of Montreal. Paris—La Société Générale.

The Chartered Banks.

Eastern Townships Bank.

Authorized Capital \$1,500,000
Capital Paid-Up 1,500,000
Reserve Fund \$70,000

BOARD OF DIRECTORS:
R. W. HENKERT, President.
Hon. M. H. COCHRAN, Vice-President.

HEAD OFFICE, SHELBURKE, Que
Wm. FARWELL, General Manager.

Branches—Waterloo, Richmond, Coaticook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon, Magog.

Correspondents:
Montreal—Bank of Montreal
London, England, National Bank of Scotland
Boston—National Exchange Bank.

La Banque Jacques-Cartier.

1882—HEAD OFFICE, MONTREAL—1898
Capital Paid-up \$500,000
Surplus 291,000

Directors:
Hon. ALPH. DESJARDINS, President.
A. S. HAMELIN, Esq., Vice-President.

BRANCHES:
Montreal, Pt. St. Charles, Quebec, St. John St.
Ontario St., St. Sauveur.

Foreign Agents:
Paris, France—Comptoir National d'Escompte de Paris, Le Credit Lyonnais

Chicago, Ill.—Bank of Montreal.
Letters of Credit for travellers, etc. Issued available in all parts of the world.

La Banque Nationale.

HEAD OFFICE, QUEBEC.
Capital Paid-Up \$1,200,000
Reserve 150,000

Directors:
R. AUDETTE, Esq., President.
A. B. DUPUIS, Esq., Vice-President.

Branches:
P.Q.—Quebec, St. Roch's, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, P.Q., St. Francois, P.Q., St. Marie, P.Q., Chicoutimi, P.Q., Joliette, P.Q., Murray Bay, P.Q., Roberval, P.Q., Rimouski, P.Q., St. Hyacinthe, P.Q., St. John's, P.Q.

Union Bank of Halifax.

INCORPORATED 1856.
HEAD OFFICE: HALIFAX, N.S.
Capital \$600,000
Reserve Fund 225,000

Directors:
WM. ROBERTSON, Esq., President.
WM. ROULLE, Esq., Vice-President.

BANKERS AND CORRESPONDENTS:
Bank of Toronto and Branches, Upper Canada.
National Bank of Commerce, New York.

AGENCIES:
Annapolis, N.S., E. D. Arnaud, Agent.
New Glasgow, N.S., R. C. Wright, "
North Sydney, C.B., C. W. Frazee, "
Dartmouth, N.S., F. O. Robertson, "
Barrington Passage, N.S., C. Robertson, "
Glace Bay, C.B., J. D. Leavitt, "
Kentville, N.S., A. D. McRae, "
Liverpool, N.S., E. R. Mulhall, "
Bridgetown, N.S., N. R. Burrows, "
Sherbrooke, N.S., S. F. Howe, "
Wolfville, N.S., W. C. Harvey, Act. Agt.

The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 2,000,000
Reserve 1,300,000

DIRECTORS:
H. S. HOWLAND, President.
T. R. MERRITT, Vice-President.

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

BRANCHES IN ONTARIO AND QUEBEC:
Essex, Listowel, Sault Ste. Marie,
Fergus, Niagara Falls, St. Thomas,
Galt, Port Colborne, Welland,
Hamilton, Hat Portage, Woodstock.

Toronto:
Cor. Wellington St., Cor. Leader Lane.
Yonge and Queen Sts.
Yonge and Bloor Sts.
Montreal, Que.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA:
Brandon, Man. Prince Albert, Sask.
Calgary, Alta. Strathcona, Alta.
Edmonton, Alta. Winnipeg, Man.
Revelstoke, B.C. Nelson, B.C.
Portage La Prairie, Man. Vancouver, B.C.

AGENTS—London, Eng., Lloyd's Bank, Ltd.,
New York, Bank of Montreal, Bank of America.

Loan Societies.

THE CENTRAL CANADA

LOAN and SAVINGS COMPANY.
Cor. King and Victoria Sts.,
TORONTO.

THIS COMPANY IS PREPARED TO
Purchase Supply Investors with and
Negotiate Loans upon

GOVERNMENT, MUNICIPAL and
CORPORATION Bonds and Stocks.

Deposits Received. Interest Allowed.
Debentures Issued for 1, 2, 3, 4 or 5 years, with
Interest coupons attached.

The Dominion Savings & Investment Society

London, Canada.
Capital Subscribed, \$1,000,000 00
Paid-Up, 932,474 97

Total Assets, 2,541,274 27
ROBERT REID, Collector of Customs, President.
T. H. PURDOM, Barrister, Inspecting Director.
NATHANIEL MILLS, Manager.

THE HAMILTON

Provident and Loan Society
President, .. G. H. GILLESPIE, Esq.
Vice-President, .. A. T. WOOD, Esq. M.P.

Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Funds, 349,109 15
Total Assets, \$3,100,355 80

Deposits received and interest allowed at the
highest current rates.
Debentures for 3 or 5 years. Interest payable
half-yearly. Executors and Trustees are authorized
by law to invest in Debentures of this Society.

The Western Loan and Trust Co'y., Ltd.
INCORPORATED BY SPECIAL ACT OF THE
LEGISLATURE.

Subscribed Capital, - \$2,201,200
Assets, - - - - - 2,417,237
Office—No. 13 St. Sacrament St.,
MONTREAL, P.Q.

Directors:
Hon. A. W. Ogilvie, Wm. Strachan, Esq.
W. Barclay Stephens, Esq., R. Prefontaine, Esq.

Officers:
Hon. A. W. Ogilvie, President.
Wm. Strachan, Esq., Vice-President
W. Barclay Stephens, Esq., Manager.
J. W. Michaud, Esq., Asst. Manager.

Messrs. Greenshields & Greenshields.
BANKERS:
The Merchants Bank of Canada.

This Company acts as assignee, administrator,
executor, trustee, receiver, committee of lunatic,
guardian, liquidator, etc., also as agent for the
above offices.
Debentures issued for three or five years, both
debentures and interest on the same can be collected
in any part of Canada without charge.

Oceanic Steamships.

ALLAN LINE ROYAL MAIL STEAMERS.

MONTREAL to LIVERPOOL, calling
at QUEBEC, RIMOUSKI and
LONDONDERRY.

From Liverpool From Montreal
1 Liverpool Steamer, Montreal.
29 June..... Num'dian..... 15 July 9 a.m.
6 July..... Californian..... 28 July 9 a.m.
13 July..... Tainui..... 27 July 9 a.m.
20 July..... Parcelian..... 3 Aug. 9 a.m.

SS. Bavarian sails from Liverpool August 24 and
Sept. 4 From Montreal Sept. 7.

The Bavarian is 10,000 tons Twin Screw, and will
make the passage between Liverpool and Quebec in
about 7 days.
The Saloons and Staterooms are in the centre part
where least motion is felt. Electricity is used for
lighting the ships throughout, the lights being at
the command of the passengers at any hour of the
night. Music rooms and smoking room on the
promenade deck. The Saloons and Staterooms are
heated by steam.

RATES OF PASSAGE.—Cabin: \$50.00 and up-
wards. A reduction is made on Round Trip
Tickets.
Second Cabin—To Liverpool, London or Lon-
donderry, \$35. Return tickets at reduced rates.
Steerage—To Liverpool, London, Glasgow, Bel-
fast or Londonderry, including every requisite for
the voyage, \$23.50 Cape Town, South Africa, \$67.00.

Glasgow, and New York Service

From New Pier foot of W. 21st Street, New York
From Glasgow Steamships New York.
7 July..... Mongolian..... 21 July 9 a.m.
21 July..... State of Nebraska..... 5 Aug.
4 Aug..... Mongolian..... 19 Aug.

Rates: First Cabin, \$47.50 to \$65 Single,
\$85 to \$95 Return. Second Cabin, \$30.00
Single, \$57.00 Return. Steerage to Glasgow
Belfast or Londonderry \$23.50

Outfit for Steerage passengers furnished free.
The Steamship State of Nebraska is not surpassed
for accommodation for all classes of passengers.
For further information apply to

H. & A. ALLAN,
25 Common St., Montreal.

HON. SENATOR L. J. FORGET. R. FORGET.

L. J. FORGET & CO.,

STOCK BROKERS,
Members of the Montreal Stock Exchange.

1713 and 1715 Notre Dame Street,
MONTREAL.

Telephone 15. P. O. Box 398.

BURNETT & CO.,

STOCK BROKERS,
Members Montreal Stock Exchange.

12 St. Sacrament Street,
Correspondents in New York, Chicago and
London, England.

Telephone Main 2232.

WILSON & GILLESPIE,

STOCK BROKERS,
13 Hospital Street,
... MONTREAL.

ANDREW A. WILSON,
Member Montreal Stock Exch
P. GILLESPIE.

P. O. Box 1167. Bell Tel. Main 2509.

New York Correspondents:
Henry Claws & Co.

Legal.

Kingston, Ont.
SMYTHE & LYON,
Barristers, Solicitors, &c.,
E. H. SMYTHE, LL.D., Q.C. H. I. LYON.

Seaforth, Ont.

MCCAUGHEY & HOLMESTED,
Barristers, &c.

DOMINION LINE ROYAL MAIL and United States Mail Steamers

Two Services.

MONTREAL and QUEBEC in Summer,
ST. JOHN, N.B. and HALIFAX in Winter
(To Liverpool via Londonderry.)

BOSTON TO LIVERPOOL via Queenston.

FLEET OF STEAMERS:

Steamer	From Montreal.	From Quebec.
Scotman.	July 22nd, 9 a.m.	July 22nd, 6 p.m.
Ottoman	" 29th, 9 a.m.	" 29th, 6 p.m.
Vanover.	Aug. 5th, 9 a.m.	Aug. 5th, 6 p.m.
D. Milton.	" 12th, 9 a.m.	" 12th, 6 p.m.
Cambrian	" 19th, 9 a.m.	" 19th, 6 p.m.

From Liverpool Steamer. From Boston.
July 24th. New England. Aug. 2nd, 7 a.m.

Midship Saloons and Staterooms.
Spacious Promenade Decks,
Second Cabins well amidships and finely fitted in two, four and six berth rooms.
Storage on main decks, well lighted and ventilated, and fitted in two, four, six and eight berth rooms, according to steamer
Steamers fitted throughout with electric light and electric bells.

Cuisine in all classes unexcelled.
Experienced surgeon on each steamer and stewardess in each class.

For all particulars as to sailing dates, rates of passage, etc., apply to any agent of the company, or to,

DAVID TORRANCE & CO.,
General Agents,
MONTREAL, Que.
RICHARD MILLS & CO.,
103 State St., BOSTON.

Legal.

London, Ont.

W. H. BARTRAM,
Barrister, Solicitor, Notary, &c.
OFFICE: 99 DUNDAS STREET WEST.

GIBBONS, MULKERN & HARPER,
Barristers, Attorneys, &c.
Office: Corner Richmond and Carling Sts.
GEO. C. GIBBONS, Q. C. P. MULKERN,
FRED. F. HARPER.

Montreal.

MACMASTER & MACLENNAN,
Advocates, Barristers, &c.
Donald Macmaster, Q.C., D.C.L.
F. S. MacLennan, B.C.L.
Rooms 47, 49 & 50 Temple Building,
185 St. James St.

**McGIBBON, CASGRAIN,
RYAN AND MITCHELL,**
ADVOCATES, BARRISTERS, ETC.
Canada Life Building, Montreal, Canada.
Commissioners for State of New York, U.S.A.,
Provinces of Quebec, Ontario, Manitoba, British
Columbia, Nova Scotia and New Brunswick.
R. D. McGIBBON, Q.C., TH. CHASE-CASGRAIN, Q.C., M.P.
ERIC C. RYAN. VICTOR E. MITCHELL,
EDOUARD SURVEYER.

BROSSEAU, LAJOIE & LACOSTE,
Advocates.
Banque Jacques Cartier B'dg., 7 Place d'Armes,
T. BROSSEAU, LL.B. Montreal,
H. GERIN-LAJOIE, LL.L., PAUL LACOSTE, LL.L.

BUTLER & ABBOTT,
Advocates, Barristers and Solicitors.
Law and Collection Offices,
21 Temple Building, 185 St. James Street.
MONTREAL.
Marriage Licenses Issued. Tel. Main 1795
T. P. Butler, Q.C. J. B. Abbott, B.C.L.

S. W. JACOBS,
Advocate, Barrister and Solicitor.
Commissioner for Nova Scotia and New Brunswick
New York Life Building.
MONTREAL.

W. A. BAKER, Advocate, Etc.,
Banque du Peuple Chambers,
97 St. James Street. MONTREAL.

JOSEPH BARNARD, LL.B.,
Advocate, Barrister & Solicitor,
Temple Building, 185 St. James St.,
TEL. 1772. MONTREAL

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK.
ENGRAVERS AND PRINTERS OF
BANK NOTES, SHARE CERTIFICATES
BONDS FOR GOVERNMENTS AND
CORPORATIONS, DRAFTS, CHECKS,
BILLS OF EXCHANGE,
POSTAGE AND REVENUE STAMPS
FROM STEEL PLATES.
With Special Safeguards to Prevent Counterfeiting

JAMES MACDONOUGH, President.
AUG. D. SHEPARD, TOURO ROBERTSON, { Vice-Presidents.
THEO. H. FREELAND, Sec'y and Treas.
JNO. E. CURRIER, Ass't Sec'y.
J. K. MYERS, Ass't Treas.

P. O. Box 932. TELEPHONE:
Mo. real. Main, 3390.
Westmount, 345.

H. L. PUTNAM,
Real Estate, Mortgage Loans, Valuations.
Offices: 1st Floor, TEMPLE BUILDING.

Legal.

Peterborough, Ont.

HATTON & WOOD,
Barristers, Solicitors, &c.
W. HATTON. R. E. WOOD, B.A.

W. A. STRATTON, B.A., LL.B.,
Barrister, Solicitor Etc

Toronto, Ont.

JONES BROS. & MACKENZIE,
Barristers & Solicitors,
Canada Permanent Chambers, Toronto.
CLAREBON JONES, BEVERLY JONES,
GEO. A. MACKENZIE, C. J. LEONARD.
English Agent: JONAS AT JONES,
99 Cannon St., London,
Commissioner for N. Y., Illinois and other States.

Legal Directory.

Price of Admission to this Directory is
\$10 per annum.

ONTARIO.

ARNPRIOR.....Thompson & Hunt
ARTHUR.....M. M. MacMartin
AYLMER.....Miller & Backhouse
BARRIE.....Dickinson & McWatt
BELLEVILLE.....Geo. Denmark
BLENHEIM.....R. L. Gosnell
BOWMANVILLE.....Russell Loscombe
BRANTFORD.....Wilkes & Henderson
BROCKVILLE.....Wood & Stewart
BROCKVILLE.....Brown & Fraser
CAMPBELLFORD.....A. L. Colville
CANNINGTON.....A. J. Reid
CARLETON PLACE.....Colin McIntosh
DESERONTO.....Henry R. Bedford
DURHAM.....J. P. Telford
GANANOQUE.....J. C. Ross
GODERICH.....E. N. Lewis
GRIMSBY.....E. A. Lancaster
INGERSOLL.....Thos. Wells
IROQUOIS.....A. E. Overell
KEMPTVILLE.....French & Allan
KINGSTON.....Britton & Whiting
LEAMINGTON.....W. T. Easton
LINDSAY.....R. J. McLaughlin
LINDSAY.....Barron & Steers
LISTOWELL.....S. B. Morphy
LONDON.....Gibbons, McNabb & Mulhern
LONDON.....W. H. Bartram
L'ORIGNAL.....J. Maxwell
MITCHELL.....Dent & Hodge
MOUNT FOREST.....Perry & Perry
MORRISBURG.....Johnston & Bradfield
NIAGARA FALLS.....Hill & Ingles
NEWMARKET.....Thos. J. Robertson
NORWOOD.....T. M. Grover
OAKVILLE.....R. Appleby
ORANGEVILLE.....Elgin Myers
OSHAWA.....J. F. Grierson
OWEN SOUND.....Creasor & Smith

Legal Directory.

ONTARIO—Continued.

PETERBOROUGH.....Roger & Bennet
PETROLEA.....H. J. Dawson
PORT ARTHUR.....T. A. Gorham
PORT ELGIN.....J. C. Dalrymple
PORT HOPE.....Chisholm & Chisholm
PORT HOPE.....H. A. Ward
PRESCOTT AND KEMPTVILLE
F. J. French, Q. C.
SARNIA.....A. Weir
SAULT STE MARIE.....Hearst & McKay
SHELBURNE.....Douglas & Whiteside
SMITH'S FALLS.....Lovel & Farrel
ST. MARY'S.....Armour W. Ford
ST. THOMAS.....MacDougall & Robertson
STRATFORD.....MacPherson & Davidson
TRENTON.....MacLellan & MacLellan
TEESWATER.....John J. Stephens
THORN BURY.....T. H. Dyre
TILSONBURG.....W. A. Dowler
TORONTO, Roaf, Curry, Gunther & Green
TORONTO.....Jones Bros. & McKenzie
TORONTO.....Arch. J. Sinclair
UXBRIDGE.....J. A. McGillivray
VANKLEEK HILL, F. W. Thistlethwaite
WATFORD.....Fitzgerald & Fitzgerald
WELLAND.....L. Clarke Raymond
WESTON & TORONTO.....Joseph Nason
WINGHAM.....Myer & Dickenson
WINDSOR, Patterson, Leggatt & Murphy
WALKERTON.....A. Collins
WALKERTON.....Otto E. Klein

QUEBEC.

BEDFORD.....Hobart Butler
BUCKINGHAM.....F. A. Baudry
COWANSVILLE,
O'Halloran & O'Halloran
MONTMAGNY.....Albert J. Bender
PERCE & NEW CARLISLE.....Jos. Garon
RICHMOND.....Edward J. Bedard
STANSTEAD, Hon. M. F. Hackett, M.P.P.
WATERLOO.....D. Darby
WATERLOO.....C. A. Nutting

NOVA SCOTIA.

AMHERST, Townshend, Dickey & Rogers
ANTIGONISH.....A. Macgillivray
BRIDGETOWN.....T. D. Ruggles & Sons
BRIDGEWATER.....Jas. A. McLean
KENTVILLE.....W. E. Roscoe
LIVERPOOL.....J. N. S. Marshall
LUNENBURG.....S. A. Chesley
PORT HOOD.....S. Macdonnell
SYDNEY.....Chisholm & Crowe
WINDSOR.....H. F. McLatchy
WINDSOR.....H. D. Ruggles
YARMOUTH.....E. H. Armstrong
YARMOUTH.....Sandford H. Pelton

NEW BRUNSWICK.

CAMPBELLTON.....H. F. McLatchy
EDMUNSTON.....A. Rainsford Balloch
HAMPTON.....A. Le B. Tweedle
MONCTON.....Harvey Atkinson
SUSSEX.....White & Allison

PRINCE EDWARD ISLAND.

CHARLOTTETOWN, M. & D. C. McLeod
CHARLOTTETOWN... McLeod, Morson
& McQuarrie
CHARLOTTETOWN.....A. A. McLean

MANITOBA.

PILOT MOUND.....W. A. Donald
RED DEER.....Geo. W. Greene
SELKIRK.....James Heap
WAWANESA.....Jos. H. Chambers
WINNIPEG.....Patterson & Howard

BRITISH COLUMBIA.

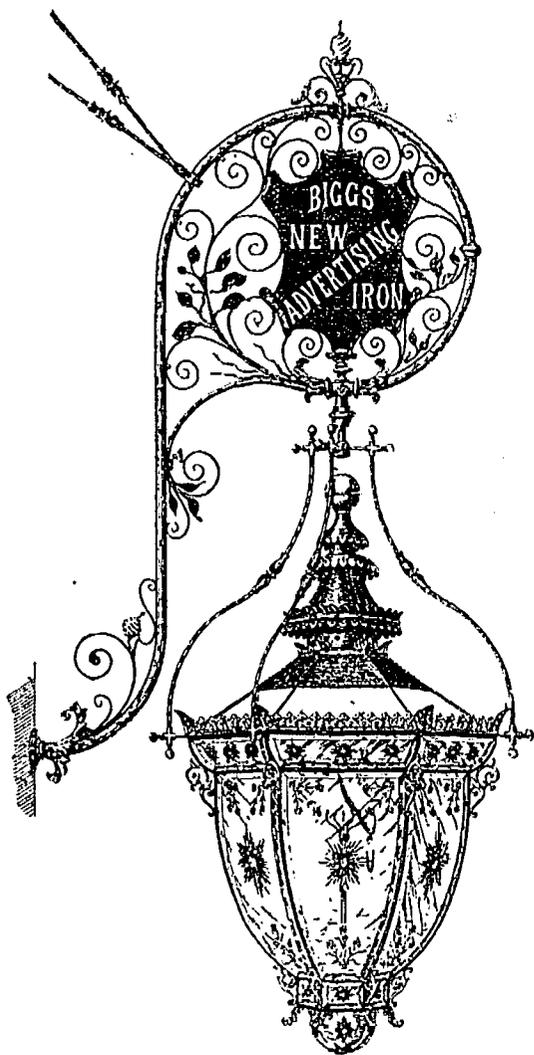
NEW WESTMINSTER, Auley Morrison
VANCOUVER.....Forin & Forin
VANCOUVER.....J. H. Hallet

NORTHWEST TERRITORY.

CALGARY.....Lougheed & McCarter
CALGARY.....McCarthy & Bangs
CALGARY.....James Muir
EDMONTON.....John C. F. Brown

ESTABLISHED 1828.

ESTABLISHED 1828.



JOHN BIGGS,

THE OLDEST ESTABLISHED

Licensed Victuallers' Gasfitter

—AND—

Lamp Manufacturer.

ELECTRIC LIGHTING—WIRING—BELLS.

Bona Fide Maker of all Classes of Lamps for

GAS, ELECTRIC LIGHT or OIL.
and **ELECTRIC FIXTURES.**

Works, Show-rooms and Offices:

33, 34, 101 & 102 BOROUGH ROAD,

And 1 COLNBROOK STREET,

SOUTHWARK, S.E.,
ENGLAND.

Telegrams: Reservation, London.

Stores: Eagle Yard, S.R.

Factory: Hampton Street, S.E.

F. H. Mathews & Sons,

LIMITED,

PEWTERERS,

Complete Hotel and Bar Fitters,

Beer Engine Manufacturers,

Brass, Gun & German Silver Founders.

Patentees and Makers of
The "WASTE NOT" Beer Engine.

84 Walworth Road,

LONDON, S.E., England.



THE ATKINS

"SAFETY" FILTERS



Have been for many years, AND ARE NOW, used in all H.M. Military and Naval Hospitals and Barracks throughout the Empire.

EASILY CLEANED AND KEPT IN ORDER.

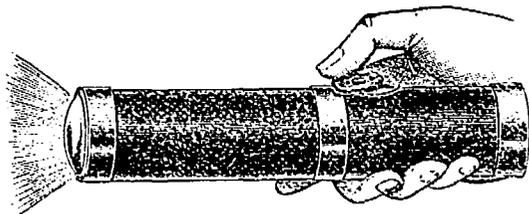
Sole Manufacturers,

THE ATKINS FILTER

Engineering and Water Softening Company, Ltd.,
71 Southwark Bridge Road, LONDON, England.

The SAFETY ELECTRIC POCKET LIGHT.

LATEST
ROVELTY.



AN EVER READY ELECTRIC LIGHT FOR EVERYBODY.

And for all purposes where a safe and handy flash light is desired. Burns when ring is pressed upon the hand, and goes out when pressure is released. No wires to get out of order. No chemicals to spill. Can be carried into a coil full of leaking gas, into an oil tank, alcohol and malt vats, or placed in a keg of powder without the slightest danger of explosion.

6,000 to 8,000 Lights Before Battery is Used Up.

Size, 9 1/2 inches; weight, about 1 1/2 oz. Price complete, 2/1-; free by post, securely packed, 2/6. Extra Battery, 2/-, post free 2/3, from

HOLDFAST COMPANY, Hamilton House, Bishopsgate Street,
LONDON, E.C., Eng.



The London Mica Co.,

—MANUFACTURERS OF—

MICA CHIMNEYS,

SMOKE TOPS and

GLASS ROD CHIMNEYS.

And Importers of all accessories
in connection with

INCANDESCENT GAS LIGHTING,

Newlyn House, - 4 and 5 High Street, Aldgate,
LONDON, E.C., Eng.

Telegraphic Address: "FERMENTATION," London

ISINGLASS

Merchants, Importers and Cutters of
RUSSIAN, PENANG, BRAZIL, EAST INDIA
 AND OTHER DESCRIPTIONS.

PEARCE, PELLY & CO.,

4 COLONIAL AVENUE, MINORIES, - - - LONDON, ENGLAND.

SHADED ART POTTERY.

SOME OF THE NEW SHAPES FOR SEASON 1899.

* RICH COLOURS. *

* NEW SHADINGS. *

RUGBY.

ELGIN.

WICKER.

Ped. and Pot.—HADDON.

ARNO.

Above Flower Pots in any shading and in sizes from 1/6 to 36/ = doz.
 Hangers same price. For Full Prices refer to Special List.

6½d. BAZAAR GOODS.

SPECIAL VALUE

MAJOLICA.

BARBOTINE.

WRITE FOR SEPARATE ILLUSTRATED LIST.

Visitors are invited to inspect the Season's Novelties at

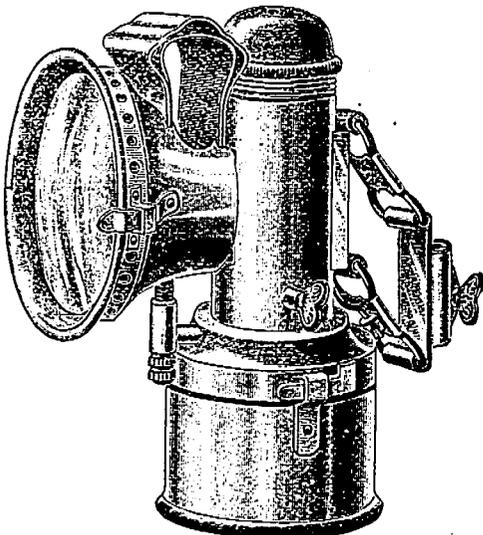
Brousson's Agencies, Ltd.,

8, DYERS' BUILDINGS, - - LONDON, E.C., ENG.

"THE BRILLIANT"

ACETYLENE CYCLE LAMP.

THE LAMP THAT LICKS CREATION.



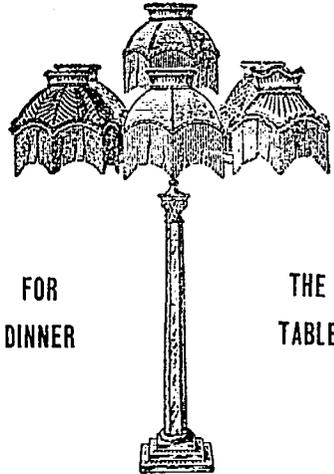
THE LAMP THAT LICKS CREATION.

"THE BRILLIANT" is the most Simple, Lightest, Beautifully Finished Cheapest, and in fact the Very Best Acetylene Lamp on the Market. It consists of a Carbide Reservoir screwed on to base of Water Tank, which forms the body of Lamp. Patent Buring Barner, with screw top base (for cycle pump) to be affixed in the event of burner getting choked. Strong Concave Lens. Aluminium Reflector. The whole being nickel plated in first class style. The Flame can be regulated to any degree by turning a screw at top of Lamp. The front of the Lamp being detachable, it is easy to clean. Retail Price, THREE DOLLARS. Write for Special Trade Terms to

P. W. FULLER & CO.,

53, FLEET STREET, LONDON, E.C., ENGLAND.

"CRICKLITE" LAMPS AND WAX LIGHTS (CLARKE'S PATENT).



FOR
 DINNER

THE
 TABLE.

A Show-Room at 132, REGENT STREET, W., has been opened for the Sale of these Charming Lamps for Lighting a Dinner-Table.

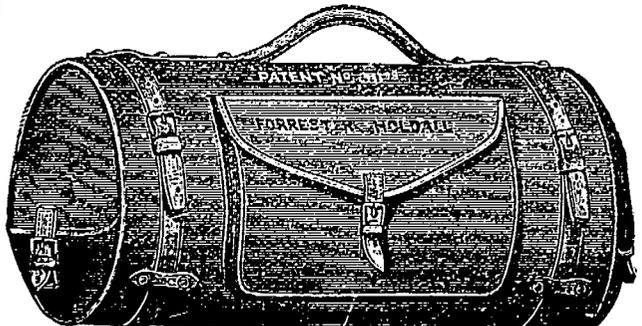
N.B.—These Lamps can be OBTAINED ONLY at the "CRICKLITE" LAMP SHOW-ROOM, 132, REGENT STREET, W., or from the Manufacturers,

Clarke's Pyramid and Fairy Light Co., Ltd., CRICKLEWOOD, LONDON, N.W.

CAUTION.—Purchasers are requested to see that the Trade Mark, "CRICKLITE," is upon every Lamp and Standard, as Imitations are being offered.

Legal proceedings will be taken against any Dealer selling or offering for sale a Lamp as a "CRICKLITE" Lamp—not being made by

CLARKE'S PYRAMID & FAIRY LIGHT CO., LTD., ONLY DEPOT—132, Regent Street, W., London, N.W., England.



Telegraphic Address: "TENNISON," LONDON.

Established 1879.

WHITMELL & CO. . . .

(JOHN FORRESTER & SONS,)

34, Newington Causeway,

LONDON, S. E., ENGLAND.

Manufacturers of Leather and Waterproof Goods to the Trade.

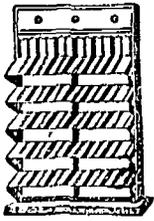
HOLDALL'S, GLADSTONE BAGS, DRESS BASKETS, UMBRELLA CASES, BRIEF BAGS, OVERLAND TRUNKS, SATCHELS, KIT BAGS, LUGGAGE STRAPS, CABIN BAGS, CARRIAGE APRONS, RUG STRAPS, Golf Bags, Game Bags, Gun Covers and Cartridge Bags

And Every Description of Travelling Requisites.

Sole Manufacturers of the Patent "FORRESTER" Holdall

Wholesale and for Exportation.

PRICE LISTS ON APPLICATION.



The "HELIOSENE" Blind.

Specially Suitable for Hotels.

And is the only Outside Blind combining free view with perfect ventilation.

Messrs.

LOWTHER & CO.,

The original Patentees, Now incorporated with the above.

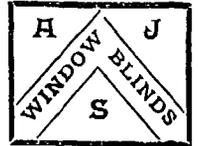
THE KENSINGTON BLIND WORKS, LONDON, W., ENG.

Manufacturers of Inside and Outside
WINDOW BLINDS
OF EVERY DESCRIPTION

At the Lowest Possible Prices for Best Quality Work.
Estimates and Designs Free on Application.

ALBERT J. SHINGLETON,

110 & 112 Kensington High Street, London, W., Eng.



Telegrams: "BLINDS," London.

Factory, Bridge Road, and Black's Road, HAMMERSMITH, W.

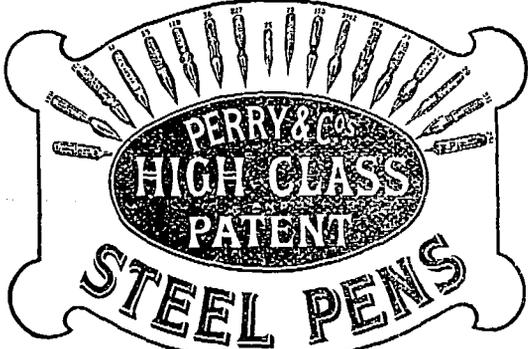
SPECIALITY, Blinds for Offices and Banks.

Largest exclusive Manufacturers in the United Kingdom.

PERRY PENS AND INKS

SOLD BY ALL STATIONERS



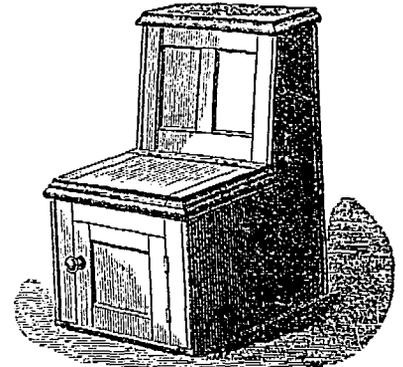


**PERRY & CO'S
HIGH CLASS
PATENT
STEEL PENS**

WHOLESALE PERRY & CO., LTD., OLD BAILEY, LONDON!

MOULÉ'S PATENT EARTH-CLOSET COMPANY, LIMITED,
5a, Garrick Street, Covent Garden,
London, W.C., England.

MANUFACTURERS
Of the Most Improved and Cheapest
Earth-Closet in Existence.



Special price-list of the Canadian trade with terms on application.

→ RAW FURS ←
Consignments Solicited

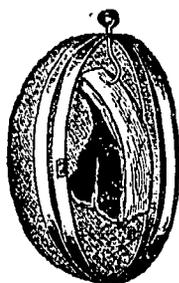
Highest Market Price in the Dominion of Canada.
L. LEVY, 516 St. Paul St., MONTREAL

Why PAY a HIGH PRICE for a FOUNTAIN PEN?

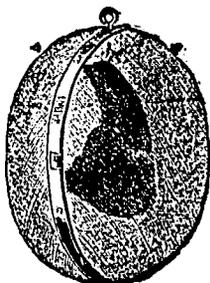
Perry  Pens.

The "Perryian" Fountain Pen will work as well and last as long as one costing ten times the amount. The "Perryian" Fountain Pen is fitted with Perry & Co.'s New Metal Pen, which costs 6d. per dozen. No Student should be without a "Perryian" Fountain Pen. Price, complete with Filler and full instructions for use, 2s. each; post free, 2s. 1d. Sold by all Stationers, Wholesale—PERRY & CO., LIMITED, Old Bailey, London, E.C., Eng.

The "EMPRESS" Woven Wire
MEAT SAFE.
PATENTED



OPEN.



CLOSED.

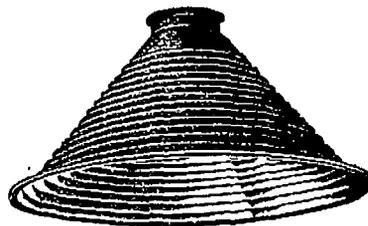
Cheapest and most useful Meat Safe ever invented. Best up into small space for transit.

The "EMPRESS"
Scullyery Tidy.
Patent Applied for.



Holds and Drains the brushes after use. Wanted in every house.

HALL, BAYLISS & CO., Manufacturers and Merchants,
66 Hatton Garden, London, E.C., England
Catalogue with Terms upon Application.



**Aluminum
Reflectors**

GIVE THE BEST RESULTS.

Do not tarnish and will not break.
Increase the light and give fine results.

WE KEEP EVERYTHING IN THE
ELECTRIC SUPPLY LINE.

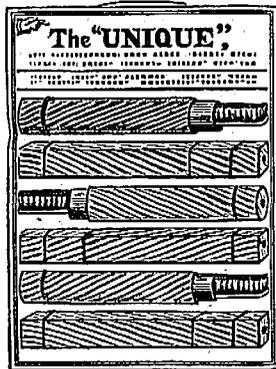
JOHN FORMAN,
44 Craig Street, - - - - MONTREAL



TOOTH and

HAIR BRUSHES

FOR ALL MARKETS.



REUBEN WAKELY,

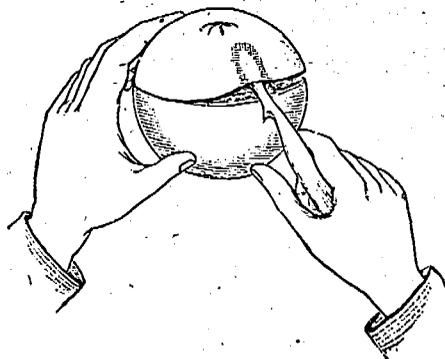
383 KINGSLAND ROAD, . . .

LONDON, N.E.,

→ ENGLAND. ←

Sole Manufacturer of the PATENT CEMENTED TOOTH BRUSHES.

MANUFACTURER OF



"THE RAPID" Orange Peeler. (PATENT).

F. F. WELLINGTON,

Motor Car Engineer and Expert.

MOTOR CARS.

MOTOR BUSES.

DE DION TRICYCLES.

MOTOR VANS.

MOTOR WAGGONETTES.

BOLLEES, ETC.

58, ROSSLYN HILL, Hampstead, N.W.,

LONDON, ENGLAND.

6d. and 1s.

SAMPLE BOTTLES,

Post Free,

1s.

Specify

"Club Black."

6d. and 1s.

SAMPLE TINS,

'Post Free,'

1s.

Specify

"Club" cycle Oils.

"Silico" Enamel will protect your bright parts, and make them rainproof and rustproof. Vaseline superseded.

—o—

"Club Black" is the oldest and best enamel on the market, and has the largest sale in the world.

It is "SPECIAL HARD DRYING," and wears like Stoving Enamel.

—o—

MAKERS OF COLOURED LACQUERS, BLACK STOVING ENAMEL, &c.

BURNING OILS. LUBRICATING OILS.

SILICO ENAMEL CO.,

KERRY ROAD, NEW CROSS, LONDON, E.C., ENG.

DOUBLE PURPOSE OILS

Bulk or Bottle.

Ask for "CLUB BLACK."

Enquiries for quotation in bulk will be esteemed a favour.

Tel. Address : " GRIMBAX, LONDON."

Catalogues mailed free & personal attention given to orders.

GRIMSHAW & BAXTER,

* 31, 33 & 35 GOSWELL ROAD, LONDON, ENGLAND.

Wholesale Dealers in and Manufacturers of all kinds of Tools and Materials
for Watch and Clock Makers, Jewellers, Telegraphists, &c., &c. * * *Manufacturers & Importers of

Watches, Clocks, Bronzes, Aneroids, Symphonions, &c., &c.

English Chiming & Grandfather Clocks a Speciality.

We hold a large Stock & Splendid Variety.

* LEVIATHAN BELTING *

Made only by MAIN BELTING CO., 60 McGill Street, MONTREAL.



This Belting Costs no more than the Cheap Leather Belting, and is not affected by Heat, Dampness or Steam. No joints to Separate and come apart. Guaranteed to be Stronger, more Durable and to drive more than any Leather Belt made.

Write for particulars and prices.

BRANCHES : Boston, Philadelphia, Chicago, Pittsburgh, etc.

Established 1820.

Joyce's Ammunition.

The Oldest House in the Trade.

Unsurpassed for Quality of Manufactures.
The Largest Manufacturers of Percussion Caps in the World

Loaded with all the Known Powders.

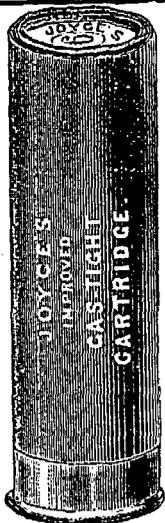
BLACK, NITRO, AND CONDENSED NITRO.

F. JOYCE & CO., Ltd.,

7 Suffolk Lane,

Upper Thames Street,

London, E.C., England.



DOMINION BRIDGE Co., Limited, * * * MONTREAL AND LACHINE LOCKS, P.Q.

Bridges for Railways and Highways,

Piers and Trestles, Water Towers and Tanks,

Roofs, Girders, Beams and Columns for Buildings,

A large Stock of Rolled Steel Beams, Girders, Channels, Angles, Tees, Z Bars and Plates.

Tables, giving Sizes and Strength of Rolled Beams on application.

ALWAYS ON HAND

IN LENGTHS TO THIRTY-FIVE FEET.

Post Office Address:
MONTREAL,

OFFICE AND WORKS AT LACHINE LOCKS,

(DOMINION STATION, C. T. Ry.)



This Space belongs

— TO —

ROEBLING CONSTRUCTION CO.

— OF —

NEW YORK.



ESTABLISHED 1792.

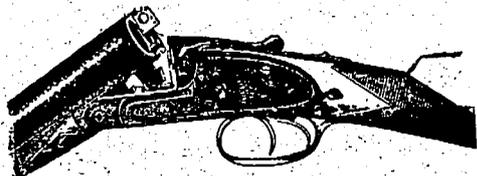
**HARGRAVE & McCRAIGHT,
Scale Makers & Contractors,**

*Manufacturers of every kind of Weighing
Instruments and Weights.*

Send for Price List.

186 BERMONDSEY STREET, London, S.E., England.
279 GOSWELL ROAD, London, E.C., England.

**HENRY J. HARRISS,
(LATE OF JOSEPH LANG & SON)**



Gun, Rifle and Cartridge Manufacturer,
9 CARLTON STREET, (Waterloo Place),
REGENT STREET, LONDON, S.W., - ENGLAND.

At the Office of . . .

The "JOURNAL of COMMERCE"

— YOU CAN GET —

Everything in the line of . . . **Job Printing.**

GIVE US A TRIAL ORDER.

TELEGRAPHIC ADDRESS "STEAMPOWER, LONDON."
TELEPHONE No 997 Hop.

**ROBERT MILLAR,
Engineer and
Mechanician,**

**44, LANCASTER STREET,
BOROUGH ROAD,
LONDON, S. E.,
England.**

**William Mars & Son,
MOROCCO LEATHER
MANUFACTURERS,**

Coloured Roans & Skivers,

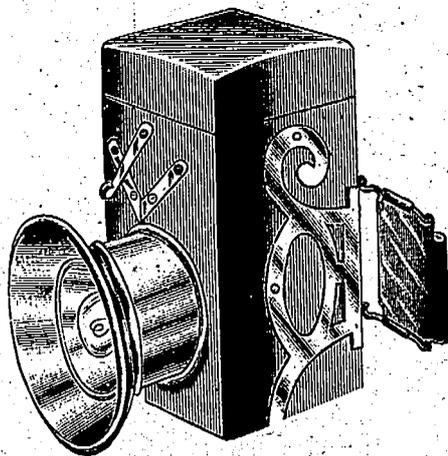
LEATHER SPECIALLY PREPARED FOR EXPORT.

**59 GRANGE WALK,
Bermondsey Square,
LONDON, S. E., ENGLAND.**

ESTABLISHED 1830.

TELEGRAPHIC ADDRESS: "UNBUCKLING, LONDON."

**ALLAN & ADAMSON, Limited.
88 & 90 Tabernacle Street, LONDON, E. C., ENG.**



The "A. & A."

→ **ELECTRIC CYCLE LAMP** ←

Weights 1 lb. — Burns 6 hours.

It can be fixed to the lamp bracket of any cycle.

Leading Manufacturers &c.

D. MORRICE, SONS & CO.

MONTREAL and TORONTO.

**Manufacturers' Agents and
General Merchants,**The Canadian Colored Cotton Mills Co.,
Montreal,

MILLS AT

Cornwall, Hamilton, Merriton,
Milltown, Gibson Cotton Mill,
Marysville, Hamilton Cotton Co.Shirtings, Gingham, Ticks, Cottonades, Oxfords,
Denims, Flannelettes, Yarns, Awnings, Dress
Goods, Sheetings, etc.**THE PENMAN MANUFACTURING CO.,
PARIS.**Mills at Paris, Thorold, Port Dover, Coatcook,
Ladies' and Gent's Wool and Cotton Underwear,
Topshirts, Socks, Hosiery, Balbriggana, etc.**THE AUBURN WOOLLEN MAN'F'G CO.
PETERBOROUGH.**

Tweeds, Beavers, etc.

**THE TRENT VALLEY WOOLLEN M'F'G
CO., CAMPBELLFORD.**Grey, Navy and Fancy Flannels, in All Wool and
Unions; Dress Goods, Tweeds, etc.

WHOLESALE TRADE ONLY.

**M. GENSER & BRO.
MONTREAL.**Manufacturers of **Clothing**

244 St. Lawrence Main St.

WHOLESALE ONLY.

S. ASHERCoat Contractor...
170 St. Lawrence St., MONTREAL.

Leading Manufacturers, &c.

JAS. A. CANTLIE

Manufacturer's Agent.

**WOOLLENS, COTTONS, DRESS GOODS, &c.
Foreign and Domestic.**

Representing

THE MIRFIELD MILL CO.Beavers, Presidents, Meltons, Worsted
Coatings, &c.—LEEDS, Eng.**Th. B. VONNACHTEN,**

Beavers, Fine Worsteds, &c.—Aachen, Ger'y

Franz Bar & Becker,Cachmeres, Dress Goods, Coatings and
Ladies' Coatings.—Ronneberg, Germany.
Office and Wareroom:

431 Board of Trade Building,

MONTREAL.

CORRESPONDENCE SOLICITED.

EVERY**WELL-ORGANIZED
OFFICE**

Should have a

Letter File Cabinet.

We handle the

B. B. ECLIPSE

and many others.

Send for Circulars and Price List.

*** MORTON, PHILLIPS & CO., ***Stationers, Blank Book Makers and Printers.
1765 & 1767 Notre Dame St., Montreal.**Hamilton Cotton Co'y****HAMILTON, ONT.**

Manufacturers of

Cottonades, Denims,
Warps and Yarns, Lamp Wicks
Twines, Webbing, &c

Leading Manufacturers, &c.

**The Metropolitan LAUNDRY AND
DYE WORKS.**is the Best place to get your Clothes Cleaned, Dyed
or Pressed in First-class style, at moderate prices
on shortest notice. French cleaning a specialty.
Also waterproofs cleaned, dyed and repaired. Gloss
of black worsteds removed by a new process.

Head Office and Works:

1459 Ontario Street.

Branch Office, - - 72 Beaver Hall Hill.
Bell Tel. East 9. Merch. Tel. 670.**RAW FURS AND GINSENG**

.. Consignments Solicited ..

H. JOHNSON - - 494 St. Paul St.
Highest Market prices. MONTREAL.

'Phone Main 3291

LUSHER BROS.

Importers and Jobbers of

Woolens and Tailors' Trimmings,
GLENORA BUILDING, 1836 Notre Dame St.,
MONTREAL.

THE ...

Canadian Secret Service Agency**K. P. McCaskill, G. Haynes,**
PRINCIPALS.Legitimate Detective work. Terms reasonable.
Under the patronage of Provincial and Federal
Governments.

OFFICES:

Temple Building, - - MONTREAL.

A. HELLER,

-- DEALER IN --

Watches, Jewelry & Fancy Goods,

REPAIRING OF WATCHES NEATLY DONE,

305 St. Lawrence St., - MONTREAL.

Montreal Merchants' and Manufacturers' Directory.Awnings, Tents Tarpaulins, Flags, Etc
Thos. Sonne.....193 Commissioners St.**Manfrs. Boots and Shoes.**Ames, Holden Co., Ltd....47 Victoria Sq.
Lynn Shoe Co.....92 Beaudry St.**Builders' and Contractors' Supplies.**

W. McNally & Co.....50 McGill St.

Buttonhole Maker in Men's Clothing, shirts,
Ladies' Cloaks & Waists.

H. Rosen.....170 Main St.

Butter and Cheese Exporters.

A. A. Ayer & Co.....576 St. Paul St

Cabinet Makers, Upholsters & Sculptors.
Genest & Dolphé....1247 De Montigny St.**Carpet Beating.**Dominion Steam Carpet Beating Co.,
11 Hermline St. H. N. Tabb, Mgr.**Carriage Maker and Blacksmith.**

David Dion.....27 St. Urbain St.

Clothing, Wholesale.M. Genser & Bro....244 St. Lawrence St.
McKenna, Thomson & Co. 423 St. James St.
M. Schreiber.....1007 St. Lawrence St.
M. Bernstein.....126 St. Lawrence St.Manufacturers of Cloaks and Decorative
Imbroideries.

S. Rosenveesen.....2402 St Catherine St.

M'nf's. Cloth Hats & Caps, Wholesale.R. Wetstein & Co.....513 St. Paul St.
B. Wolowitch.....36 Lemoine St.**Dry Goods, Wholesale.**James Johnston & Co.....26 St. Helen St.
McIntyre, Son & Co.....8 Beaver Hall
Alphonse Racine & Co. 340 & 342 St. Paul St.**Dry Goods and Fancy Goods.**

C. Rosenberg.....67 St. James St.

Jobber in Cloth and Fur Clippings.

A. Kirz.....169 Cadieux St.

Jobber in Dry Goods, Clothing, etc.

M. Carsley.....32 Sanguinet St.

Dyeing and Cleaning.The American Cleaning and Dyeing
Establishment, 663 Dorchester St
The Gordon Cleaning and Dyeing
House, 354 St. Lawrence St**Founders and Stove Mfrs.**Wm. Clendinneng & Son,
522 & 524 Craig St.**Furriers, Wholesale.**Brannstein & Frischling, 516 St. Paul St.
A. Kirschberg.....512 & 514 St. Paul St.
S. Selcer & Son.....683 St. Lawrence St.
J. Silverstone.....1916 Notre Dame St.

Mfrs. Belfast Ginger Ale, Soda Water, etc.

Joseph Bros., 161 St. Paul St., Tl. 2553

Grocers, Wholesale.

Laporte, Martin & Co.....72 St. Peter St.

Hatters and Furriers.

James Coristine & Co. 471 to 477 St. Paul St.

Men's Furnishings, Manfrs. and Importers
Wholesale.

Matthews, Towers & Co. 78 Board of Trade.

Manufacturers of Silk Hats.

Jos. Lizotte.....1843 St. Catherine St

Merchant Tailoring.

H. Welsburgh & Co.....60 Bleury St

Paper Dealers, Wholesale.

Wright & Co.....617 St. Paul St.

Flour, Hay, Oats and Grain—Wholesale.

M. Joslow...2 St. Lawrence Market Place.

Parcel Delivery and Express.Hall's Parcel Delivery and Express,
335 St. James St.**Platers of Gold, Silver, etc.**

Horace Ouellet.....19 St. George St.

Plumbers, Gas Fitters and Roofers.

Lapierre & Laberge.....121 McGill St.

Scrap Iron and Metals.B. Cohen.....Sherbrooke, Que.
J. Diamond & Co.....810-812 Craig St.
J. Lipsky & Co.....623 St. Paul St.
Ch. Sisenwain, 124-6 William st., Tel. 1240
I. Smith.....E. Sherbrooke, Que.**Scrap Metals and Iron.**

M. L. Schloman.....481 St. Paul St.

Silversmiths.Simpson, Hall, Miller & Co. 1704 Notre
Dame St.**Sporting Goods and Novelties.**The Wightman Sporting Goods Co., 403 St.
Paul St.**Cut Tobaccos.**

American Tobacco Co. Ltd....47 Ccte St.

Teas—Wholesale.

Quong Wah Lung...556 Lagauchetiere St.

Woolens and Tailors' Trimmings.John Fisher Son & Co.....5 Victoria Sq.
M. Fisher, Sons & Co. 25 Victoria Square
Lusher Bros.....1886 Notre Dame St.
R. R. Fisher.....149 St. Lawrence St.

Canadian Colored Cotton Mills Company.

Cottonades, Tickings, Denims, Awnings, Shirts, Flannelettes, Gingham, Zephyrs, Skirtings, Dress Goods, Lawns, Cotton Blankets, Angoras, Yarns, &c.

Wholesale Trade only Supplied.

D. MORRICE SONS & CO.,
AGENTS.

Montreal and Toronto.

Royal Paper Mills Co.

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

STORE 768 Craig Street, MONTREAL.
Works and Head Office, EAST ANGLUS, P.Q.

CAMPBELL'S QUININE WINE.

It will tone up your system, and restore the appetite.

The best cure for Debility.

JUST WHAT

YOU NEED

THIS SPRING.

FANCY MOUNT ROYAL MILLS.

JAVA ROYAL INDIA BRIGH
JAPAN GLACE POLISHED
IMPERIAL SEETA PATNA
IMPERIAL GLACE

D. W. ROSS GO'Y RICES

AGENTS.

MONTREAL, QUE.

JOHN E. HARDMAN, S.B.

Consulting Mining Engineer,
Room 3, Windsor Hotel, MONTREAL, QUE

20 Years' Experience in the Mining and Reduction of Gold, Silver, Lead and Copper
13 Years as a Specialist in Gold Mining and Milling.

GEO. GONTHIER,

Public Accountant & Auditor,
Investments of Partnership & Company Accounts
SPECIALTIES.

Balance Sheet System of Accounts
and The Proof-by-Balance System of Cost Accounts

SOLE REPRESENTATIVE OF
The ACCOUNT, AUDIT & ASSURANCE Co., Ltd.
OF NEW YORK.

11 & 17 Place d'Armes Hill, MONTREAL, QUE.
Bell Tel. Main 1480

Commercial Summary.

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

—The Finance Committee of North Toronto have decided to make the tax rate 16½ mills for the present year. The fraction represents the advance over last year's rate.

—A cotton duck combine is in process of formation in the United States. Its object is similar to that given out by various other consolidations: the lessening of cost of production. The proposed capital is \$23,000,000.

—A large quantity of cigarettes, alleged to have been smuggled, have been seized at Fort Erie, Ont. They were found, it is said, in a restaurant, whose proprietor is paid for upholding the law.

—An exchange speaks of the Galicians as possessing qualities which will make them better settlers than the Doukhobors. It says: "One very disagreeable custom with the Doukhobors, so far as trades' people are concerned, is their intense disposition to haggle over prices when they are making purchases. They will parley over two or three cents on the price of some trifling article until one is completely wearied with them." The experienced retailer, whether in Manitoba, Newfoundland, or the new possessions of the United States must find an occasional Doukhobor coming his way if the above is a symptom, and he will at once agree that "the country is full of 'em." There is a redeeming feature usually possessed by persons who drive a close bargain: they generally pay as they go.

The well dressed man is well introduced.
THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.
MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

Roofing and Asphalting

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs,
&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

M. L. MORRIS,

Wholesale Clothier  Hardes faites en Gros 

146A ST. LAWRENCE STREET,
MONTREAL.

NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,
216 St. Lawrence Street
MONTREAL, Que.

M. BERNSTEIN;

... Manufacturer of ...

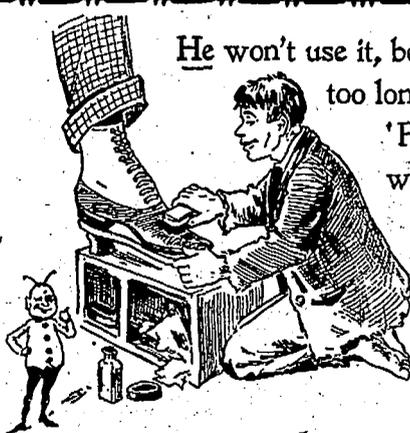
WHOLESALE CLOTHING . . .

126 & 128 St. Lawrence Street, MONTREAL.
Jobs in Clothing always on hand.

S. GOLD & CO.
Manufacturers of Clothing.

Suits cut, trimmed and made from \$1.80 and upwards.
Overcoats from \$1.75 up. For the trade only.

1631 Notre Dame St., MONTREAL.
Send for price list.



He won't use it, because its "shine" lasts too long, and seems too simple.

'Pays him better to use a wax pore-filler, and polish up a previous polish.

Paid by the week, instead of by the pair, he'd shine the actual leather, hard and smooth surfaced, with

SLATER SHOE POLISH

ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA

McArthur, Corneille & Co.

Importers 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 S. & S. Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St

MONTREAL.

THE UNION CLOTHING MANUFACTURING CO.

... Wholesale only ...

Also Cloth cut, trimmed and made for the Trade, Formerly Coat Contractors for E. A. Small and Doull & Gibson.

170 St. Lawrence St., MONTREAL.

Send for Catalogue.

GEORGE PHILLIPS & CO.,

St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

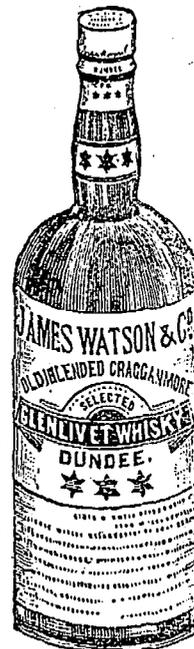
Unswd. Gin
"Old Tom"
British Brandy
Imperial "
Champagne"
Irish Whiskies
Scotch "
Jamaica Rum
Demerara "
Vatted "
Hollands
Dantzic Spruce
Ports
Sherries
Clarets
Champagnes
Lime Juice Cordial

Orange Bitters
" Brandy
" Gin
Ginger "
" Brandy
Cherry "
Aniseed "
Noyau "
Raspberry "
Lovage "
Shrub "
Gingerette "
Mint "
Cloves "
Capillaire "
Coloring "
Peach Bitters

Glenallan Pure Malt Whisky.
Shaubeg " Irish "
Free Miokey "
Maid O'the Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac
Hv erk ff & Wacholders Old Schiedam.



A Safer Drink has never yet been brewed than

Watson's Dundee Whisky

Undoubtedly the Finest Imported

Henry J. Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

—The customs receipts for the port of Goderich for the year ended June 30th, amounted to \$35,813.71, an increase of about \$12,000 over that of a year ago.

—Hon. C. A. Geoffrion, Minister without portfolio, passed away at his summer-residence at Vaudreuil (Dorion), on Monday last. He married a daughter of the late Sir A. A. Dorion.

—Hespeler, Ont., merchants have organized a Retail Merchants' Association. It is the intention to further the cash system of selling, as against the long credits now being given.

Field, Chicago.—"We never have any trouble getting women to look in at our show windows."—"Why?"—"Look at the big mirrors we have put in as a background to our shirt-waist dressing."

—A Toronto dispatch announces an extraordinarily rich find of copper ore at Parry Sound. Ore to the value of \$300,000 is said to have been taken out in two weeks by a newly organized company. St. Paul, Minn., and Canadian capitalists have become interested, and are said to have secured all the land tributary to the newly found deposits.

—At a meeting of piano and organ manufacturers at Toronto recently, it was decided to make no exhibit at the coming Industrial Exhibition. This conclusion was deemed necessary owing to the unsatisfactory condition of the present piano building on the grounds. Doubtless such grievances will be met and the above decision reconsidered before the Exhibition opens.

—The strike of the employees of the American Tin Plate Company, one of the largest that ever occurred in the United States, and on which much speculation was laid, has been settled by an advance of 75 per cent. of the demand made by the employees of the new but powerful trust. Some 40,000 men will thus be benefited to the extent of a 15 per cent. addition to their wages.

—The steamer Maverick owned by the Standard Oil Company, laden with 250,000 gallons and 2,000 cases of oil was burned at Halifax, N.S., on the 17th inst. The vessel had just arrived from New York and had begun to unload. The vessel was valued at \$175,000 and the oil at about \$25,000.

—At a recent meeting of the creditors of H. M. Lount, jeweller, Toronto, whose assignment has already been referred to, the claims footed up some \$11,000, with assets of about \$6,000. The estate is not expected to pay more than 15 to 20 cents in the dollar. Some dissatisfaction was shown over a claim for \$5,000, trust funds, alleged to have been borrowed when the business was commenced.

Toronto advices state that a number of wholesale grocers in that city, Hamilton, and other Western centres, are forming a joint stock company for the manufacture of soap. The new concern will be known as the Empire Soap Company, and will be capitalized at \$100,000. Among the directors are: Hugh Blain, Wm. Ince, jr., H. C. Beckett, and J. I. Davidson. It is expected the company will acquire the Mimico Soap Works as a site.

—A consolidation of glue interests is being completed in the United States, which will take within its folds the total glue industries of Canada. The new company will be known as the United American Glue Company. The capital will be \$35,000,000, \$15,000,000 preferred, and \$20,000,000 common stock. Contracts are said to have been secured for the entire raw by-product of all the Canadian tanneries for the next ten years, besides the acquiring of the glue works of F. C. Marquis, at Quebec, which establishment will be turned into a mammoth plant to supply the trade of the Dominion. Ninety per cent. of the glue industry, gelatine, isinglass, sand and emery paper business of the United States will thus be under single control. Among the companies not secured by the trust are: The Peter Cooper Glue Works, of New York, which would not sell except for cash; Baeder, Adamson & Co. and Tunnel & Co., of Philadelphia, and Swift & Co., of Chicago.

PURE OAK BELTING

The J. C. McLaren Belting Co.,
Montreal - and - Toronto
Tel. No. Main 363 Tel. No. 875

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.**
Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Threeprices and far the best for the price.

A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that is, they want the **"CALTON" STYLOGRAPHIC PEN.**

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/8.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
58 FENCHURCH STREET, LONDON, ENGLAND.



The "STRAINETTE"

Registered TEA STRAINER.

- Fits Cups or Glasses.
- Nickel Silver..... 8s. per doz.
- E.P.N.S. Gilt inside..... 2s.
- Hall-Marked Silver, Gilt inside..... 7s. 6d. each
- No. 1. N'k'l Silver..... 8s. p. doz.
- "Bright, Gilt in..... 12s. 6d. "
- No. 2. Electro-Plate on N'k'l Silver, Gilt in..... 2s. each
- No. 2. Hall-M'kd Silver, Gilt inside..... 7s. 6d. "
- No. 3. Electro-Plate on N'k'l Silver, Gilt in..... 2s. 9d. "
- No. 3. Hall-M'kd Silver, Gilt inside..... 8s. 9d. "



All above are size of large tea spoons.

The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.

The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

- Electro-Plate on N'k'l Silver..... 1s. 6d. each
- Hall-Marked Silver, Gilt inside..... 8s. 6d. "

Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.



H. J. COOPER & Co., Ltd., 22 & 23, Tavistock Inn, Holborn Circus, LONDON, E. C., Eng.

—Banks and trust companies in Providence, R.I., are reducing rate of interest on deposits to 1½ per cent.

—Mr. Campbell Reaves, of Montreal, has purchased a controlling interest in the Kingston locomotive works.

—McGinnis Bros., men's furnishings, Fredericton, N.B., referred to recently as offering to compromise, have now assigned.

—The earnings of the Grand Trunk Railway Company for the week ending July 7th, were \$451,694 against \$418,554 for the same week in 1898, an increase of \$33,140.—Earnings for week ending July 14th were \$460,718 against \$433,084 for same week in 1898, an increase of \$25,634.

—The Trust Company of America proposes to start a new line by establishing branches for doing a banking business all over the States wherever an opening occurs. The Legislature of Rhode Island has given a trust company authority to open branches which practically are banks. The banks opposed this new departure without success.

—With a chattel mortgage of almost \$6,000 against his effects, Wm. Clow, a Toronto saloon keeper, has assigned. He has been in the business off and on for many years, at one time connected with the firm of Jewell & Howell, whom he succeeded about 7 years ago. Some time afterwards he got behind in payments and sought other quarters, but shortly returned and arranged a settlement.

—A settlement at 25 cents in the dollar is asked by A. J. Lordly & Son, furniture, St. John, N.B. This amount they agree to pay in 2, 4, and 6 months. Their liabilities are \$7,000, with assets placed at \$4,600. A claim of \$1,868 is being urged by a Western Ontario furniture house. The firm began business under the present style in November '96, and is composed of A. J. Lordly and S. B. Lordly.

—Messrs. H. & A. Allan have, through their lawyers, seized the steamship Gallia, now in port here. The claim is based on money expended in connection with removing the passengers and cargo from the Gallia, which they had chartered. The seizure was withheld until the last moment pending a settlement.

—Commenced in May, burnt out in June and assigned in July. Such is the brief and—for one evening—brilliant career of Messrs. Polley & Scott, shoe manufacturers, of Quebec. The figures in each case are but trivial. The firm owe \$1,665 and show assets of about \$1,000, consisting of shoes damaged by fire and water.

—As a result of a heavy loss occasioned by fire some weeks ago, Charles Simpkins, general merchant, Bothwell, Ont., has assigned. He has been in business since March, '96, and was getting along fairly well but for the unforeseen loss. His liabilities are \$5,120; assets, \$5,300. He will doubtless get a settlement if it is his desire to continue.

—The attention of the postal authorities is called to the length of time it frequently takes for letters posted in England to be delivered in Canada. We have before us several which were posted in Liverpool and that were not sorted at the post office in this city for 11 days after being stamped in Liverpool. The last to hand bears the Liverpool stamp; July 4, and it was delivered here at noon on the 15th.

—An offer to settle his debts by paying the half is in consideration by the creditors of Ulric F. Drouin, hardware dealer, Quebec. He owes about \$5,000, and shows a nominal surplus. He has been in business somewhat less than two years, succeeding J. E. Bigaovette. He had but a small capital on beginning and keen competition prevented his making headway. Some Montreal creditors are investigating the condition of the assets.

7 GOLD MEDALS.

B. SKINNER, BRISBANE, QUEENSLAND.

24 FIRST PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1893, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED SOUP. Special Prices to Hotels and Trade.

Genuine



Turtle Soup.

READY FOR USE. Half-Pint 2s 3d. Pint 3s 6d.

CLEAR or INVALID.

To the Recipe used by him in London for the CORPORATION BANQUETS.

RETAIL PRICE

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R.N., in his travels.

Obtain your Supplies from the

ONLY DIRECT EXPORTERS FOR CANADA,

G. H. ADAMS & CO., 101 Leadenhall St., London, E.C., Eng.

All Orders by Telegram or otherwise despatched per return. Telegraphic Address—"ARSENIC," LONDON

THE
Imperial Life Assurance Company
 OF CANADA.

Hon. Sir Oliver Mowat, P.C., G.C.M.G., President.

SECURITY TO POLICY-HOLDERS.

The Dominion Government, for the protection of policy-holders, requires all Life Insurance Companies to make a deposit with it of \$50,000.00. The Imperial Life has voluntarily made a deposit of five times this amount, \$250,000.00; being the largest deposit made by any Canadian Life Insurance Company.

The whole subscribed Capital of the Company—One Million Dollars (\$1,000,000.00)—forms a substantial and tangible security to policy-holders, that every guarantee and condition will be fully and minutely carried out.

PROVINCIAL OFFICE,

Bank of Toronto Buildings,
MONTREAL, Que.

—Our volunteers at Bisley came within nine points of winning the Kolapore cup. The score stood: Mother Country, 768; Canada, 759; Jersey, 714; Guernsey, 735; India, 702. Canada won the Kolapore cup some years ago. The honour is nominal as the cup is locked up after being won and returned in a year without being seen except by a handful of officials. The Canadian volunteers won \$400 in cash, which is something tangible. Prizes that have to be returned in a year should be exchanged for something permanent.

—What is Canada's national game has been discussed in a Toronto journal. The disputants have decided, that practically, what is called the Yankee game of baseball, is the national game of Canada judging by its popularity. Baseball, we beg to say, is an old English game which was played in the old country before there were any Yankees. It was and is only a boy's game, it was and is thought one of the "childish things" a man puts away when he emerges from youthhood. It is no credit to our young folks to have taken up baseball in preference to lacrosse, or cricket.

—Smokeless fuel is having success in England as introduced by a Mr. Wallace. Fires kindled in ordinary grates burned with scarcely any smoke, even when fresh fuel was added. It is claimed for the fuel that one pound will evaporate 14 pounds of water and at 212 degrees, exceeding the performance of Welsh steam coal by two pounds. The composition of the fuel is said to be 93 per cent. of coal dust, and 7 per cent. of a mixture of wood tar with a small quantity of lime. It is made into perforated briquettes weighing about 10 pounds each.

—The new season's prices on men's worsted and serge suitings in the New York market as announced by a leading worsted company, show advances of 2½ to 7½ per cent. over last years figures. On clay worsteds the following prices are given:—12-ounce, \$1; 14-ounce, \$1.10; for each succeeding two ounces there has been an advance of 12½ cents, making 16-ounce goods, \$1.22½; 18-ounce, \$1.35 and 20-ounce, \$1.47½. There is but little advance on the low grades up to \$1. Serge, which sold at \$1 last year, now fetches \$1.07½, and the \$1.15 grade brings \$1.25.

Telegraphic Address: "MAROQUIN, LONDON."

T. T. WOOD & CO.,

→ Manufacturers of ←

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,

Case Makers, Bookbinders and Bag Makers.

198-200, Bermondsey Street, Southwark,

LONDON, S. E., England.

E. BOISSEAU & CO.

Manufacturers Wholesale
 Men's, Youths', Boys' and Children's

CLOTHING

Yonge & Temperance Sts.,

TORONTO, ONT.

—T. Crevier, foundry, Montreal, has filed consent to assign. The business has been running for about a quarter of a century. His troubles began some twenty years ago, when he got an extension and pulled through all right. He afterwards admitted his son as partner, but they dissolved in May, '96. The following July he got into difficulties and assigned with liabilities of \$47,000. From under this load it would seem he got easy relief for a settlement was secured at 25 cents in the dollar, unsecured. This was to be paid in instalments of 5 cents each 6 months. His present liabilities are not large.

—The Hon. W. B. Ives, who died at Ottawa last week, from paralysis, was born in the township of Compton in 1841. He became a member of the Quebec Bar, and was made a Q.C., in 1880. He took an active interest in railway and manufacturing enterprises. In 1878 he entered Parliament as member for Richmond and Wolfe. In 1892 he was appointed President of the Privy Council, and in 1894, Minister of Trade and Commerce. Was always a staunch supporter of the late Sir John A. Macdonald, and though a Conservative to the core, was not in full accord with the party after Sir John's death.

—A fire in the premises of Burrow, Stewart & Milne, manufacturers of stoves, scales, etc., Hamilton, on the 14th inst., caused a loss of \$30,000 to \$35,000. Many hands will be temporarily deprived of work. The building and stock are insured as follows: Economical Mutual, \$5,000; Millers' and Manufacturers' company, \$15,000; Wellington, \$5,000; Guardian, \$15,000; Gore Mutual, \$5,000; Victoria Mutual, \$5,000; Perth Mutual, \$5,000; Manchester \$5,000; Western, \$10,000; Commercial, \$5,000; Waterloo, \$5,000; Hartford, \$5,000; Norwich, \$5,000; Northern, \$5,000, and Queen City, \$5,000.

—Advices from Philadelphia state that thousands of tons of iron ore have been purchased in Newfoundland by local capitalists for shipment to that port to be manufactured into steel, and that already two vessels with sample cargoes are en route. The German steamship, Claudius with a capacity of nearly 5,000 tons has, it is stated, been chartered for the Newfoundland ore trade. The demand for iron and manganese ore for the manufacture of steel is very great, not only are the mines in British India and on the Black Sea and Mediterranean districts being drawn on to supply this demand, but shipments are being made from Rio Janeiro and other quarters in Brazil. At present there are 26 shipments on their way to Philadelphia with cargoes of either manganese or iron ore.

POST'S "C. B. Q."

THE MOST EFFECTIVE CURE
yet discovered for

GOUT and RHEUMATISM.

No Colchicum, Calomel or Mercury.

UNQUESTIONABLE TESTIMONIALS.

"Care Messrs. WILLIAM WATSON & Co.,
7 WATERLOO PLACE,
PAUL MALL, S.W.,
October 10th, 1898.

Dear Sir,—I am in receipt of your letter
to your "C. B. Q." compound.

I consider your medicine a perfect spe-
cific in the treatment of Rheumatic Gout,
Rheumatism and Sciatica.

Last year I suffered martyrdom from
Rheumatism in all my joints—in fact, I
may say, ever since my return home from
India, in 1888. I happened to see your
advertisement in the *Standard*, and deter-
mined to try the Tablets, which I did with
most satisfactory results. After taking four
bottles, I am in every respect a different
being, in fact quite myself again.

I do not hesitate to say that your "C. B. Q."
Tablets are invaluable in the treatment of
Rheumatism in the joints, and you are
therefore at perfect liberty to publish this
letter in your little book and newspapers,
in order that other Indian sufferers like
myself may benefit by your treatment.

With best thanks,

Believe me, Yours very sincerely,

S. W. B. SHERMAN,

Major-General M.C.S.,

A. M. Post, Esq.

(Retired List)."

"CHIEF CONSTABLE'S OFFICE, HORSHAM,
January 25, 1899.

Dear Sir,—I am in receipt of your letter
of yesterday's date, and I have very much
pleasure in informing you that, after tak-
ing your 'C. B. Q.' tablets regularly for
the last two months, I am thankful to say
I am feeling quite free from Muscular
Rheumatism and Sciatica, from which I
had been suffering more or less for years.
Like others, I also find that it is an excel-
lent tonic, as I have gained in weight, and
*can cut and sleep better than I have done for
years.* You are quite at liberty to make
what use you think fit of this letter, and I
shall always recommend your 'C. B. Q.'
whenever I have the opportunity.

I am, Sir, yours gratefully,

THOMAS COOPER,

Supt. and Chief Clerk.'

"41, EASTCHEAP, LONDON, E. C.,
August, 1898.

Dear Sir,—I think it only right to certify
that your "C. B. Q." unquestionably effects
a permanent cure of Sciatica. After hav-
ing used it in 1895, I have been *entirely
free* from that dreadful malady, and, apart
from its curative properties, I maintain
that it improves the general physical con-
dition to a marvellous extent. It is neces-
sary, however, to take it three times regu-
larly every day during the treatment in
order to derive the full benefit. I have no
hesitation in recommending your medicine
to all those who are suffering from Gout,
Rheumatism, and kindred diseases.

You are absolutely free to make use of
this communication as you see fit.

Yours faithfully,

W. A. NYGH."

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited 96 and 98, LEADENHALL STREET, LONDON, E. C., England.

—Letters from Norfolk, Va., regarding the situation in
peanuts state unwillingness to make consignments to this
market, as the crop is short and assured sale is obtainable
in other quarters. Prices are advancing, and orders are
not guaranteed from day to day. At the moment, fine
large are quoted at 7c, good medium 6c, ordinary 4½ to 5c.

—The output of barked cedar railway ties, which consti-
tutes no inconsiderable source of revenue in Gaspe and
Bay of Chaleur, is this year likely to be less extensive than
usual. It is found that at the price offered for ties, and
the more than ordinary energy shown by the Provincial
Government to collect the export duty of 4 cents per tie,
there is not enough in the business.

—In the supplementary estimates besides the items given
for Ontario amounting to \$132,100, we find \$15,200 provided
for the public buildings, Winnipeg, \$16,600; for the Ter-
ritories, \$59,050 for British Columbia. The harbors and
rivers of Nova Scotia are down for \$108,050; Prince Edward
Island, \$16,187; New Brunswick, \$50,550; Quebec, \$113,450.
Heavy appropriations are made for the Yukon, the total be-
ing \$1,014,000, including items for new judges, for adminis-
tering justice, for the militia, for public works, as trails,
roads, bridges, telegraph lines, etc.

—That the Dominion is enjoying a fair share of prosperi-
ty is best evidenced by the few failures among the manu-
facturers, small or large; On the contrary, it is not un-
common to learn of additions to buildings and changes of
locations where greater room is needed for constantly en-
larging business. That this will continue is the expecta-
tion of wide-awake manufacturers both in Ontario and
Quebec for the rapid growth of the Western country de-
mands machinery, implements, and all that go to make the
general needs of the new settler. A Brantford, Ont., let-
ter to hand tells of the Ham & Nott Manufacturing Com-
pany having arranged to double the capacity of their pre-
sent building in that city. The brick factory which they
have occupied for several years is 164 by 64 feet. The
firm will commence in August the erection of two buildings
of those dimensions, and will also add additional stove and
machinery plants.

—While Kitchener blue and Cyrano red are still being
sought as popular shades for dress costumes and hats, a
new colour has suddenly arrived upon the scene. It is
known as automobile, which is a blend or combination of
purple and heliotrope. New York dressmakers are using
it freely, and it is expected to be quite popular for next
season.

—The Hamilton Steel and Iron Company, Hamilton, Ont.,
has been incorporated, with a capital stock of \$2,000,000.
The Hamilton & Dundas Railway, some five miles in
length, will go into the possession of the Cataract Power
Company on August 1st. It is expected that work on the
electric lines to Guelph and Galt will soon be commenced.
The construction of the Hamilton, Ancaster and Brantford
electric line is also contemplated for an early date.

—A fine specimen of lake built craft is on the way down
the Canadian canals, namely, the steamer Mac, built by the
Craig Ship Building Co. of Toledo, Ohio. The vessel is about
252 feet long, 42 feet beam, and 21 feet depth of hold, and is
to be delivered to the owners at New York. The vessel
will take on sufficient bunker coal here, to carry her to her
destination. It was expected she would be open to accept
a charter of some sort, but owing to rather late delivery by
the builders, which has been further aggravated by the
vessel being delayed in the upper St. Lawrence by a break
in her steering gear, this is not likely.

—One of the staff employed by the American Government
to secure information about the Philippines in a lecture de-
livered at Chicago a week ago said: "Back in the mountains
where you have been told that the natives are savages and
are only waiting for an opportunity to attack Aguinaldo, I
found the towns populous and civilized." I went into a
schoolhouse one day and discovered the schoolmaster teach-
ing the children in Taglos, Spanish, and English. They
had a lesson in geography. I asked one of the scholars to
make a map of the United States. He drew the outline and
correctly marked several rivers and located the principal
cities. Nearly every home had a sewing-machine, some of
them pianos, all harps—for the natives are great musi-
cians." So much for the cry, that the war in the Philippines
is in the interests of civilization.

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



Contractors to H.M. Government and the Principal Railways.

NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and
Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—We are favoured by a copy of the plea published on behalf of the city of Milwaukee being selected for the meeting in 1900 of the Association of American Insurance Agents. While appreciating such attentions we are unable to accept a brief for that city, which we suppose is desired. We consider there is no place on this continent equal to Montreal for large conventions. Probably the delegates would get better lager at Milwaukee, but certainly not as refreshing air, as they would enjoy in this city and environs. Let the agents come to Montreal; they will meet as fine a class of insurance agents as can be found; they can stay at what Max O'Rell says is best hotel on this continent and have a good time and a hearty welcome.

—Another of those fires which, with adequate appliances, would, doubtless, have ended its career neath the roof that sheltered its origin, spread in the St. Roch's suburbs of Quebec City on the afternoon of the 18th inst., till not less than sixty houses had been consumed, and nearly 100 families rendered homeless. The total loss will reach about \$125,000, the insurance loss being \$25,000 to \$30,000. Of this the Quebec Fire Insurance Company is interested to the extent of about \$6,000; North British & Mercantile about \$6,000; Phoenix of Hartford, some \$4,000; North America, \$3,000; Norwich Union, \$3,000; Scottish Union, \$3,000; British America, \$1,000; Hartford, \$750; Caledonia, \$150; Guardian, Lancashire and Union Companies small amounts. The frequency of such fires does not apparently awaken the citizens to any determination for proper safeguards against losses which could be overcome with the necessary facilities at hand. The progress which is being made in various other lines of public and private enterprise, should find equal energy in the saving of property from destruction by fire in so far as modern methods would admit.

—After a number of weeks of unalloyed prosperity, a slight ruffle has been caused in leather circles over the failure of W. H. Polley & Co., shoe manufacturers, Quebec. The ordinary liabilities are \$10,638; privileged, \$6,898, and indirect, \$2,438. The assets are reckoned at \$16,000 to \$17,000. Mrs. W. H. Polley has been the sole owner since December, 1896. In August, '98, the concern got close run and an extension of 4 and 6 months was obtained. This was not entirely met and in November following an offer of 25 cents cash was made and accepted, a brother furnishing the money. The firm was no way preferential among the trade, but rather favoured them generally, as will be seen by the following list of the principal creditors:—Privileged, A. Cummings, \$3,690; W. Sharpe, \$1,843; P. Palardeau, \$593; R. Sampson, \$365; G. E. Tanguay, \$354; all of Quebec. Wages, \$54 total, \$6,898. La Banque Nationale, indirect, \$2,438. Or-

inary liabilities, \$10,368.88, divided among some sixty creditors. Principal are: Farley & Tourigny, Victoriaville, \$1,317; La Banque Nationale, Quebec, \$400; A. A. Cantin, Quebec, \$131; H. J. Fisk & Co., \$300; A. R. Clarke & Co., Toronto, \$1,172; Duclos & Payan, St. Hyacinthe, \$378; L. H. Packard & Co., Montreal, \$387; Champigny & Frere, St. Hyacinthe, \$191; Louis Calibert, Montreal, \$224; G. T. Slater & Sons, Montreal, \$1,102; A. E. Paterson, Montreal, \$842, and J. B. Lamontagne, Quebec, \$294.

—In the supplementary estimates there is provision made for the following public works in Ontario: Portsmouth, repairs to wharf, \$2,000; Kingston graving dock, repairs, shop and stores, \$2,000; Seugog River, dredging channel, \$5,900; Otonabee River, improvement of navigation, \$2,500; Keene, new wharf, \$600; Indian River, dredging, etc., \$2,000; Port Dover, for dredging and further improvement of the harbor, \$25,000; Rondeau harbor, dredging bar at entrance and basin, etc., (revote \$2,500), \$10,500; Point Pelee Island, wharf, \$5,000; Bayfield, closing gap in pile work on harbor with cribwork, etc. (revote of lapsed amount), to complete, \$5,300; Kincairdine harbor, dredging, \$6,000; Hawkstone, new wharf, \$2,000; Port Findlay, wharf, \$4,000; Providence Bay, wharf, \$5,000; Sheguiandah, landing pier, \$3,300; Dawson's Point, wharf, Lake Temiscamingue, \$1,000; Ottawa, post office, custom house, new boiler, \$1,600; Supreme Court building, Ottawa, new boiler, \$1,600; removing old and placing new wire in Parliament buildings and library, \$7,000; Ottawa departmental buildings, east and west blocks, concrete floor, cleaning and painting passages, linoleum, etc., \$7,500; St. Catharines, drill hall, \$10,000; Toronto post office, for fitting up rented rooms at G.T.R. station, \$1,000; Toronto post office improvements, including automobile cars, \$12,500; Chatham post office, custom house, renewals, etc., \$1,300; Windsor public building, renewals, improvements, repairs, etc., \$2,200; Amherstburg, post office, new letter boxes, etc., \$950; St. Thomas, public buildings, proportion of cost of sidewalk, \$631.29; Rideau Hall, additional wing to Government House, and furnishing, \$14,000; London, public buildings, renewals, improvements, repairs, etc., \$3,500; Hamilton, Dominion public building, paving yard and alleyway, etc., \$1,450; public buildings, Ottawa, western departmental block, new furniture to replace that destroyed by fire, electric wiring, etc., \$5,000; London post office, addition to, \$4,500; Brockville, drill hall, \$10,000; Alexandria Reformatory, balance of award, including interest, \$1,233.05; Kingston Royal Military College, additional building, \$8,000; Orangeville and Berlin, public buildings, new furnaces, \$600; public buildings, Ottawa, east block elevator, \$3,000; London drill hall and armory site, \$10,000; Windsor, drill hall, \$6,000; St. Catharines, public building, alterations and improvements, (revote), \$800; Sarnia, public building, \$10,000.

By Special Appointment to H. R. H The Prince of Wales.

HEATON, BUTLER & BAYNE,



**ARTISTS IN STAINED
GLASS, MOSAICS
AND DECORATION,**

**14 GARRICK STREET,
LONDON, Eng.**

Estimates and References to completed Works on application

GROCERY NOTES.

—Advices from Gloucester report an active and firmer market for codfish, with higher prices looked for in the near future.

—The shipments of molasses from Barbadoes to Newfoundland and Canada to July 4th last, are as follows:— To Newfoundland, 10,638 puncheons, to Canada 9910 puncheons, total 20,548 puncheons. Of this quantity Montreal has taken 7,051 puncheons, Quebec 957, Halifax and St. John, N.B., 1902 puncheons. The barquentine Cudloon now in port is unloading a cargo, and the Avola is expected to arrive shortly. Following are the cargoes received at this port to date:—

Potonac..	520 puns	45 bhds	74 brls.
Lena Pickup.. . . .	721 "	55 "	40 "
Plover	892 "	37 "	40 "
Sunlight	752 "	73 "	75 "
Curlew	792 "	78 "	70 "
Stranger	1,320 "	71 "	42 "
Cudloon	700 "	47 "	41 "
	5,697	406	417

The scarcity of the present crop of early June peas in the Eastern States has caused some packers to adopt the plan of packing soaked green peas. A chemical is said to be used to prevent sprouting. A coloring is also used in some instances to give the effect of the natural green. Packers are selling these peas for what they are but when the jobber or his representative comes to deal with the close buying retailer the origin of these goods may be forgotten. For the unscrupulous jobber of specialties who has no reputation to lose, nor any place of business larger than his hat, but merely sells from sample and then buys to fill orders, there is here a big chance for play. The packer sells these goods on their merits at a fair profit, the jobber may do likewise, but the roving specialty man may make an extra profit and then the deception and loss lies between the retailer and consumer, one of whom suffers loss of trade and the other possible loss of health.

**Clothing buyers visiting the Market
will do well to give us a call.
LARGE ASSORTMENT,
→ Right Values.
H. VINEBERG & Co.,
25 St. Helen St., MONTREAL,**

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E. C., ENGLAND.

- | | |
|---|---|
| Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing, | Closet Covers,
(Ordinary and Patent),
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles. |
|---|---|

—Under the heading, "Sense and Nonsense," a large Philadelphia tea importing house advertises: "It's sense to buy teas in original packages, teas that have not been tampered with, teas that come to you in exactly the same condition as they are when they leave the shores of the country in which they are grown! It is nonsense to buy teas that are not shipped to you in their original packages, and that have been emptied out, re-faced and re-caned, and made to appear the same as genuine, original package teas." Most retail grocers can recall instances of the above nature, and can also recall the reason given by the jobber when asked why some of the packages were thus interefered with. The general excuse is that the goods were returned from a retailer who would not keep his agreement as to terms of payment. A Toronto tea jobber who, until recent years, had faced the road for many seasons, occasionally halting out of respect for the assignee, was known as the readiest of his kind in evading or settling such disputes. If asked why the goods had arrived broken or bearing unmistakable marks of having been tampered with, in a stentorian tone, and with a far-away look, he would reply: "I know nothing about how the goods came. If they were short weight send in a bill for the amount." The tone implied such a degree of haughty contempt of the subject that the retailer immediately concluded it would be unwise to prolong the discussion. It did not entirely settle the matter with him, however, for such teas have certainly been mixed for profit. In such case the retailers' trade is being injured for he cannot tell what sort of blend he is giving to customers who have become accustomed to a straight Kaisou or Paking Congou flavour. Such abuses of trade do not live long; they have a brief existence and generally end in a manner similar to the termination of the one in question.

—Scotch steam coal delivered alongside ship at Montreal at \$3.25 per ton, is a price which emanated from a McGill street merchant this week. It will be concluded from this that Sydney and Pictou coal at \$3.40 per ton, is, as the expression goes, "simply not in it."

*M. Cashin, Dougall & Co
Fine Varnish & Japan
Manufacturers,
Montreal
Price Lists on application*

50 YEARS OLD
ESTABLISHED
1847

Assets Over Assurances Over
\$20,000,000 **\$75,000,000**

THE
CANADA LIFE
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Que

THE STANDARD ASSURANCE CO. ESTABLISHED
OF EDINBURGH. 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$44,700,00
Investments in Canada, 14,150,00

[WORLD WIDE POLICIES.]

Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
Loans advanced on mortgages and Debentures purchased. Agents wanted.

J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.



LANCASHIRE
INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto
J. G. THOMPSON, Manager.
A. W. GILES, }
J. A. FRIGON, } Inspectors.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.

R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
CANADA LIFE BUILDING.

JOHNSON & COPPING,
Print Sellers, Frame Makers, Gold Gilders,
-DEALERS IN-
PRINTINGS & WATER COLORS

743 Craig Street,
MONTREAL. One Door West Victoria Sq.

(FOUNDED 1825.)

LAW UNION and CROWN
INSURANCE CO. of LONDON.

Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.
J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,
General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *
MONTREAL.

Telephone Main 947. P. O. Box 2081

Insurance.

PHENIX
ASSURANCE CO'Y
OF LONDON, ENG.

*Established in 1783. Canadian Branch
Established in 1804.*

No. 164 St. James St.
MONTREAL, P. Q.

PATERSON & SON
Agents for the Dominion.

City Agents:

E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
S. Mondou.

WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.

(Send full particulars.)

G. J. ADAMS & CO.
Financial Agents.

Standard Building,
MONTREAL. Tel. Bell, "Main 1717."

R. WILSON-SMITH
FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,
151 ST. JAMES STREET, MONTREAL.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, JULY 21ST, 1899.

PRINCIPAL GRANT AGAINST ENGLAND.

Principal Grant has undertaken to defend the Boers against England. His plea is that the Boers, "a poor, unlearned, but freedom loving people made the Transvaal. They conquered the cruel heathen, though they were a hundred to one, and as fearless of death as dervishes." He goes on to argue that as England did not give the people the franchise till this century it is not reasonable for Englishmen who have recently settled in the Transvaal to expect to be enfranchised. Dr. Grant forgets that the English were enfranchised a thousand years ago. He defends the Boers in determining to keep all the government, political and municipal powers of the Transvaal in their own hands, because they first civilized and settled the country. The logic of all this is very slippery. If the Boers have an exclusive right to the Transvaal because they "conquered the cruel heathen" and first civilized it, then, the French ought to have an exclusive right to govern Canada, because the French also "conquered the cruel heathen" and the French first civilized Canada. Does Dr. Grant stand on his own principle in this matter, and deny the right of the British to enfranchisement in this country, or, has he laid down as a general political principle what is only applicable to the Boers? The Boers have no rights in the Transvaal save the right of force. "They conquered the poor heathen," they took his country from him, and, at this day, the Boers hold "the poor heathen" in abject slavery. They have not civilized the heathen, unless branding him as a slave, an outcast, is civilizing. The British in the Transvaal pay nearly all the taxes: they

Established
1859.

Tel. Addresses: "SWIFT, COVENTRY."
"CHEYLSMORE, LONDON."

THE SWIFT CYCLE COMPANY, LTD.

With which is incorporated

The Coventry Machinists' Company, Ltd.

SWIFT CYCLES
World Renowned Machines.

By Special Appointment to H.R.H. the Prince of Wales.

CHEYLSMORE WORKS.

COVENTRY, - ENG.

represent all the progress and trade of the Transvaal; they have done far more to make the Transvaal than the Boers; but for Mr. Gladstone's mistaken generosity the Transvaal in 1881 would have been made a British colony; and, if it had been, the Boers would have been given full enfranchisement, which they now deny to British settlers. Imagine the members of a wealthy British community not being allowed to educate their own children, nor to share in governing the splendid city they built! The slavish subjection of the British in the Transvaal to a half civilized race is a scandal to the Empire. It is making the British name and power a mockery to other nations. Equal rights will have to be conferred in the Transvaal or there must be bloodshed.

CHINA AS A FIELD FOR SPECULATION.

The eyes of the civilized nations have been directed for the last few years to the great, unwieldy Celestial Empire as a field for speculative enterprise; but the jealous and conservative character of the people—numbering upwards of a fifth of the population of the globe—has proved heretofore an almost unsurmountable obstacle. One of the most vigorous and strenuous efforts to introduce modern improvements into China, was that exploited by the Brice Syndicate (United States), which includes among its members such names as the Carnegie Steel Company, Morton, Bliss & Co., the Rockefellers, and others. The Philadelphia "Record," which is usually an courier with anything concerning that barometrical trade, the iron industry, in commenting on this gigantic scheme, says that "the promoters and attorneys of the so-called Brice Syndicate are not able to boast of a large degree of success in their efforts to persuade this Government to

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898

Income During 1898, \$6,134,327.27

Death Losses Paid, 1898, \$3,487,500.95

Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

et Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898, \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$33,027,390

Total Business in Force Dec. 31, 1898, " 103,379 " 269,169,341

Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR. Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

Home Office, Mutual Reserve Building, - - NEW YORK CITY

make common cause with Great Britain in bringing pressure to bear on China in behalf of certain more or less clearly defined railroad concessions. It is stated as a ground for appeal to the United States Government that the Brice Syndicate has a concession for laying a railroad line 800 miles long between Canton and Hankow. The road would run through a region of great fertility, occupied by 200,000,000 inhabitants. . . . The wary government in Peking, for some mysterious reason, is throwing obstructions in the way of this great railroad undertaking. It is intimated that the explanation of the mystery is to be found in the intrigues of Russian, French and German diplomatists. At the same time there is a British syndicate which has a right of way for a railroad from Canton to Hongkong, as well as valuable concessions for mining and other industrial undertakings in China. Among the members of this British syndicate are the Rothschilds of London, Baring Brothers, and the Hongkong-Shanghai Bank. It is stated, however, that the American and British combinations have joined their interests in an agreement giving each an equal share of profits in this exploitation of the Flowery Kingdom. A reason given for the British-American alliance is that in this way can be better floated in foreign money markets the \$40,000,000 of Chinese gold bonds for the construction the Canton-Hankow Railroad."

"In this situation," continues the 'Record,' "it would be extremely desirable if the U.S. Government should pull the 'Brother of the Sun' by his majestic pigtail with sufficient vigor to induce him to have done with the delays caused by foreign intrigue, and permit the British-American alliance to proceed with its mission of developing China. But it appears that the Administration at Washington has come to the conclusion that it does not belong to its functions to interfere in behalf of speculations in foreign lands. This policy does not exclude friendly representations of the Government to a foreign power in favor of an American undertaking within its territory. . . . What if it should turn out, after all, that the Brice Syndicate had obtained no definite railroad concession from China, and that it had been hitched to the Rothschild-Baring Syndicate to pull some very hot chestnuts out of the fire?"

It seems rather as if somebody had discovered a mare's nest. The argument is of a piece of what we should expect of an editor in France in commenting upon some new found evidence against "Perfidious Albion!"

It is to be hoped, whoever, or whatever nation or combination of enterprising, capable men shall undertake it, that this rich and immense territory may be thrown open to the influences of progress and civilization.

A BALANCE OF TRADE QUESTION.

A correspondent confesses to being unable to understand how Great Britain goes on prospering when every year the "balance of trade" is against her, that is the imports into the old country largely exceed the exports. This question is likely to be a chronic puzzle, as the conditions which raised it never afford any clue to an explanation of the apparent mystery they invoke. We submit the following for our correspondent's consideration, whose difficulty is shared by many others.

The amount of British capital invested outside the United Kingdom is estimated at \$9,350,000,000. To give an idea of this vast sum we may say, that if divided amongst the 40 millions of inhabitants of Great Britain it would give every man, woman and child over \$230 each. There is about 200 millions annually invested in Great Britain out of surplus income. The stock exchange list of London includes 1,620 foreign securities, English investors being very cosmopolitan in their choice of investments. If we allow only 4 per cent. as the average revenue derived from the foreign investments of British money, which has to be sent into England in some form, we get the sum of \$374,000,000 of interest which is annually received by British investors from abroad. That amount is paid not by actual money, but by goods, which are included in the total of the national imports. This gives us an explanation of what is such a difficulty to many persons. They notice that year after year the value of the imports into Great Britain exceeds the value of the exports sent out, and from this there arises a serious "balance of trade," so-called, against Great Britain. How those balances get settled is a great puzzle to many persons. If, however, they would bear in mind, that a vast amount of the imports come into Great Britain to pay interest on her foreign loans, or to discharge other financial obligations, and that Great Britain has an enormous yearly bill against foreign countries for shipping accommodation, which bill is settled by goods sent in, if, we say, these conditions were considered it would be evident that what is called a "balance of trade against Great Britain" is a proof and sign of her prodigious wealth.

The case may be stated thus. A Mr. X., lends a dry goods merchant, Mr. Y., \$20,000 to carry on business, for which he charges \$500 a year. This makes Mr. Y. also loans him the use of horses and delivery waggons, for which he charges \$500 a year. This makes Mr. Y. a debtor to extent of \$1,500 a year to Mr. X. Now the family of Mr. X. buys dry goods every year at Mr. Y's store to extent of \$1,000. The neighbours, knowing nothing of their connection, conclude that the constant delivery of goods at the X. residence indicates a very heavy bill piling up for dry goods, on which comments are made as to whether X. can stand such a drain. When the accounts of these two persons are arranged at the close of each year the interest on X's loan to Y. and the charges made by X. against Y. for the horses and waggons, are written off Y's dry goods bill, which leaves \$500 due to Mr. X. The neighbours, in their ignorance, have concluded that Mr. X. must have a very heavy bill to pay for the dry goods imported into his house, which they think may embarrass him, while all the time these "imports" were coming on from Y's store in payment of what was owing to Mr. X. for interest and services, coming in really as part of his income.

This is a homely illustration of John Bull's position. He has debtors outside his realm spread all over the world, who have to pay him annually an enormous sum for interest on money he has lent them. The payments are made in goods. Besides amounts due to him for interest, John Bull has to collect a large amount for the

use of his ships, and, of course, he has to be paid for the goods he has sent out to foreign buyers.

Thus the imports into Great Britain are sent, partly to pay interest on loans, partly to pay for the use of ships, and the balance goes to pay for goods which Great Britain has sent out. Those who merely compare British imports with British exports conclude from the first being in excess of the latter, that there is an adverse balance of trade against Great Britain. This view is manifestly erroneous, as it leaves out of consideration the fact, that a very large proportion of British imports are nothing more than payments of debt due to British investors and to British shipowners.

As a matter of fact, the usual result of the year's trade of the United Kingdom is, to increase the indebtedness of foreign merchants to their British creditors. The very "adverse balance of trade against Great Britain," as the phrase is, represents, as a rule, the income made by Great Britain out of its foreign trade. It is estimated by British experts, who have made a study of this subject, that the investments of British money abroad amount to about 350 millions of dollars yearly, a large amount being a re-investment of loans paid off.

We think the above will also answer our correspondent's second question which is, "If Great Britain prospers so much with an adverse balance of trade every year, ought not all countries prosper if their imports exceed their exports?" Manifestly the conditions of Great Britain must differ so widely from those existing in other countries that no comparison can be instituted between their trade returns. England is the creditor of the whole world, to her other nations pay tribute. British ships carry freight for all nations, to her therefore other nations pay for services. A country which sends out goods to pay its debts, is clearly in a different position to one which sends goods abroad to be paid for by other goods. So that England prospering while her imports so largely exceeds her exports is no reason why another country must prosper if its imports exceeds its exports. So far as Canada is concerned, her imports are purchases which create liabilities. If those imports are sold well and paid for by the retail buyers, the trade they create is profitable, but, if imports into Canada are in excess of the consuming power of the people, if, consequently, they are not sold well, and if they become bad stock to wholesalers and retailers, then, large imports involve a serious loss to the country. In judging then the balance of trade question much more has to be taken into consideration than the mere value of the imports and exports as officially reported, and no arbitrary rule can be laid down which is applicable to every country.

THE DANGER OF A SPECULATIVE MANIA.

The "American Banker," in some comments upon the development of trust company schemes, seems to regard the prospect of its leading to any serious consequences without alarm. Investors in the early stage of the movement rushed in to secure stock. There was every sign of the whole country being smitten with a craze for speculation, such as led up to the panic of 1847 in England, owing to the collapse of the railway extension movement. The American people, and many in Canada who were being drawn into the trust vortex, have to thank the journals devoted to commerce and finance for being saved from the fate they were heading for, when warned in time. When the fever for speculation is rising those who warn the public take a very unpopular position. The "Banker" mentions, what is quite true, that in England, "The rage for speculating had become so great that when the London "Times" began to

warn the public gravely of its dangerous consequences, advertisers threatened to boycott the paper." The railway mania of about fifty years ago arose from over-confidence in the expansion of trade supposed to be coming as a result of the repeal of the Corn Laws and the establishment of Free Trade. The advocates of this policy had intoxicated the country with their predictions. An epidemic of railway building broke out. Every village in England was proposed to be connected with every other by railway. On every highway and by-way men were engaged taking notes of the traffic as a basis for a local railway project. Every provincial lawyer was engaged drawing up arrangements with property owners; barristers made vast fortunes by pushing schemes before the Parliamentary Committee; surveyors coined money; chain carriers dictated their own wages; so did draughtsmen; and as for printers, they ran presses night and day turning out scrip, prospectuses, and other railway literature. Railways were to be so plentiful that passengers from anywhere to anywhere else would have a choice of lines. The man who had no scrip in his pocket was a curiosity. Some made money by buying shares freely and selling out at a premium. The "Bulls" were rampant. The stock of every scheme was run up to a high premium. Lords and ladies by hundreds, bemeaned and humbled themselves by showering social honours on the man who was able to give them a "tip." The mind of England was turned towards stock gambling. Even church officials took a turn at the game, in the hope to make something towards reducing the church's debt. Suddenly the balloon burst. Tens of thousands were ruined, crippled, dishonoured, embarrassed. A cyclone of panic swept over the country carrying disaster through the whole area of trade. Yet, having a full knowledge of the terrible consequences following an epidemic of speculation, we are rebuked by some because we raise the storm drum of warning in an endeavour to guard the country from the calamities which follow an outbreak of speculative mania as surely as night follows day.

A RAISED CHEQUE CASE.

A case which has excited much interest in banking circles was decided in the High Court of Justice, Toronto, on 15th inst. by Justice MacMahon. The case arose out of a dispute between the Bank of Hamilton, as plaintiff, and the Imperial Bank, as defendants, under the following circumstances. A customer of the Bank of Hamilton's branch at Toronto, named Carl Bauer, on the 25th January, 1897, had the sum of \$10.23, to his credit in that branch. He drew a cheque on his account for \$5, which he had marked good at the bank. This marked cheque he had so drawn as to render it easy to so alter as to read as though it had been made good for \$500. He took the cheque, after he had raised it to \$500, to the branch of the Imperial Bank at the corner of Yonge and Queen streets, where he deposited it in order to open an account. The cheque was no sooner placed to his credit than Bauer drew cheques on his new account for \$485, for which he received cash. As he was known to have been an agent of the Metropolitan Life Insurance Co., no suspicion was excited, nor enquiries made; indeed all seemed regular and straightforward. This raised cheque was sent to the Clearing House Toronto, for collection in the ordinary course. On presentation at the Imperial Bank through the Clearing House, the cheque was rejected as it was detected to have been fraudulently raised from \$5 for which it was marked good, up to \$500 for which it had been passed off at the Imperial Bank. Bauer was prosecuted for forgery and sentenced to a term in the Kingston penitentiary.

The question then arose, upon which bank should the loss fall, and to decide this the Courts were appealed to. As the law now stands by a quite recent decision of the highest Court of Appeal, a bank is not compelled to take precautions, or to see that precautions have been taken, to prevent a cheque being raised or otherwise altered after being marked good. It was held also that the claim of the plaintiffs against the defendants in respect of the excess sum appearing on the cheque over the amount at which it was certified, is not in any way prejudiced by the rules of the Clearing House. The judgment reads:

"There was no negligence on the part of the plaintiffs, as the course they pursued in regard to the certified cheque was the one universally adopted by the banks since the establishment of the clearing-house; and the holders of the cheque, the Imperial Bank, were not deprived of any rights nor was their position altered by reason of notice of the forgery not being given until the following day."

This latter clause in the judgment we regard as declaring the legal status of clearing-houses, so that any delay in presentation of a cheque necessitated by clearing-house regulations does not prejudice their validity. Judgment was given for plaintiffs for \$195, and costs.

Although no legal obligation rests upon a bank to take precautions against a cheque being altered after being certified, it is exceedingly desirable that banks should voluntarily undertake such precautions by either certifying each cheque for the specific sum it is drawn for when marked, or otherwise protecting itself, and others from the risk of a raised cheque. Had the Bauer cheque been stamped "Good for five dollars," no fraud would have been perpetrated, nor could it have been raised to \$500, had the space between the written word "five," and the printed word "dollars" been scored through so as to prevent any addition being made to the writing. In the above case it was easy to prove that the cheque had been raised as Bauer's balance was so trifling on which it was drawn. But, supposing Bauer had had \$600 to his credit when he got a cheque marked for \$5, then later had drawn out half the balance. In the meantime suppose he raised that \$5 cheque to \$500, and it was presented. The bank which had certified such cheque would be in a dilemma. It would have been unable to prove that the cheque had been raised, as its only evidence would be the memory of a clerk which might or might not be regarded as more trustworthy than the sworn word of its customer, who, of course would swear that his cheque when marked was for \$500, for which he had funds to his credit. To prevent disputes with customers, as well as possible frauds, is most desirable, and bankers would do well to accept each cheque for a specific amount.

FIRE-PROOF WOOD.

A process has been invented for rendering wood fire-proof. The treatment is declared not to detract to the least extent from any of these qualities which render wood so serviceable for building purposes. On the contrary, it is said to increase its value apart from the special feature of incombustibility. We have no such knowledge of this invention as would justify our expressing an opinion upon it, but the evidence published in support of its claim is entitled to respect.

A method of making wood fire-proof used to be, impregnation with silicate of soda and tungstate of soda. This was a very superficial process, so, whatever power of resisting fire it gave to wood soon disappeared, under great heat. The fibre of the wood also was damaged by the soda treatment. According to a description of the new process given in "The Insurance Press," the new

system used by the Electric Fire-proofing Co. is to impregnate wood with phosphate of ammonia and sulphate of ammonia under a pressure of from 100 to 200 pounds to the square inch, according to the kind of wood being treated. The wood is then air-dried, after which it is placed in a drying kiln. An eminent professor of chemistry certifies to wood so treated being impregnated to its centre thoroughly. The naval constructor of the United States Navy Yard, Norfolk, Va., wrote to our contemporary expressing his entire confidence in wood so treated being practically fire-proof. His words read:

"If exposed, for a considerable length of time, to sufficient heat to ignite ordinary wood, the fire-proofed wood will char but will not carry flame. So far as its fire-proof character is concerned, I should consider it perfectly satisfactory. It has been adopted for practically all joiner work in naval vessels, and this on account of its unquestionably fire-proof character."

In confirmation of this report the "Army and Navy Register" of 3rd June last announces that, "the wood-work of all government ships is to be treated by the new process which has already proven so successful on the ships of war to which it has been applied." Another high naval official pronounces the same verdict. The splendid building of Messrs. R. G. Dun & Co., New York, is fitted throughout with wood made fire-proof by the new process, in which the manager expresses perfect confidence. If these claims prove to be sound under severe tests there will have been a near approach made to a solution of the problem, how to construct a fire-proof building. Iron and steel columns and girders will not burn, but they will warp when exposed to great heat. If wood can be made perfectly non-inflammable it will be preferable to iron and steel as it will not warp, nor twist when heated, at least this is claimed by the inventor, and is endorsed by several scientific authorities.

COLLAPSE OF WOODEN DRY DOCK.

One of the large dry docks in connection with the Government Navy Yard at New York collapsed during the heavy rain storms of last week and is now, according to the reports, in a condition that requires a complete reconstruction. It was built of wood some 10 or 12 years ago at a cost of over \$1,000,000, and last year the timber work became so rotten that the dock could not be used until it was repaired for which purpose Congress voted \$300,000. That money has not yet been expended and the naval authorities are now considering whether to rebuild it with concrete or granite, the idea of doing so in wood being discarded.

This experience should be a lesson to some of the enthusiastic advocates of a dry dock in Montreal, who in their zeal for its realization, a year or so ago, almost convulsed the city to the centre, and urged its construction of wood because it would be cheaper. It is not likely that any more wooden dry docks will be built either in Montreal or elsewhere.

It is a singular feature in our local affairs that the agitation for a dry dock—which for a short time was so furious—has all at once dropped and is a subject now never mentioned. It was a senseless agitation. The dry dock was never seriously asked for by the trade of the port. The question of a dry dock was mooted a few years ago, but the trade has so changed that now those more immediately interested do not care for it sufficiently to contribute any money towards the movement and the agitation for its establishment in a certain locality has collapsed as suddenly and completely as did the unfortunate wooden dry dock in the Brooklyn Navy Yard.

The only harm that as, perhaps, been done is that the

attention of the Government has been drawn from the lengthening of the dry dock at Point Levi. That is really an essential matter to be carried out in the general interests of the St. Lawrence route. The large ships of the present time and the future are now too long for that dock to be any use to them in case of need and yet the cost of making it so would not be a costly work and it should, without any question, be undertaken and completed before another season passes.

THE CARE OF FARM IMPLEMENTS.

An esteemed correspondent who represents an Ontario County in the Federal Parliament alludes in a recent letter to the neglect by farmers of their agricultural implements. The modern farm machine requires to be carefully protected from damp, as rust, if allowed to accumulate on an implement, will often render it useless. When parts of an implement become rusted the action is obstructed, and the wear and tear materially increased. A rusty machine requires greater force to run it than a clean one, and running it while rusty increase the friction and the jar, or vibration, which together shorten the life of a machine. Even an ordinary ploughshare when rusted requires more force to operate than a bright faced one. A racing yacht is polished as bright as possible, as it thereby is enabled to glide through water all the easier and therefore the more swiftly. An agricultural implement upon which rust has been allowed to gather works badly and irregularly, it is constantly needing repair, and many a good machine has been condemned as unsatisfactory when its only defects were caused by the owner's neglect. Machinery of all kinds, from a watch to a Corliss engine, needs to be kept thoroughly clean, and especially free from rust. Farm implements, being out of use so many months are apt to be overlooked. But farmers make a serious mistake by allowing such valuable property to depreciate for want of a little regular attention. For want of a shoe, says the proverb, the horse was lost, for want of a little oiling and of careful storing many a farm implement has been destroyed, or has been worn out prematurely.

THE GLUCOSE TRUST.

One of the industrial combinations that has thrown its tentacles over every independent enterprise from which competition might possibly arise is the Glucose Trust. The article which gives its name to this monopoly is well known as a cheap substitute for refined sugar. Considering from what it is derived and the processes of preparing it for the market glucose might be justly called a "cheap and nasty" imitation of sugar. An American contemporary has been handling this Trust without gloves, as the dividends it pays on an enormous amount of capital largely made up of water prove that the organization has been able to obtain profits by extortionate prices, such prices as could only be secured by destroying competition. We learn from our contemporary that its operations include the handling of other articles besides the saccharine substitute for sugar. There are the by-products of corn flour, used to adulterate wheat bread; corn starch largely used as food for children; corn oil, which is mixed with olive oil for the table, a final residuum of which is manufactured into rubber. The Dingley tariff protects each of these products from foreign competition. There is a duty on the Indian corn, although the United States is the world's granary for that product. There is a high duty on glucose, which enters largely into the production of beer. On corn flour which is mixed with wheat flour, on corn starch, and on corn oil, which is

passed off as olive oil, the duties are protective to the point of prohibition.

The glucose monopoly has been surrounded by its tariff architects in Congress with a wall which is impregnable against competitive assault. The deception practised by this Glucose Trust makes its extortions all the more oppressive and offensive, and contrary to the public welfare. The Trust takes its toll from every one who drinks beer under the impression that he is imbibing an extract of malt. Infants are deluded and their constitutions injured by being fed on adulterated food; the people at large are wronged by having their wheat flour mixed with an inferior product; the salad lover is deceived by being served with an oil which is not made from olives, as he fancies, but from corn; and the miner who uses what he supposes to be rubber boots, is badly fooled by articles which are merely imitations of rubber.

It would seem from these exposures that the Glucose Trust is a deception even to its very title, for it is an elaborately organized system of fraudulent adulteration of food products, which is wholly unworthy of trust. A monopoly combination of this order is a public scandal. If the Anti-Trust laws of the United States are powerless to repress such a Trust, the business of which is flagrantly opposed to the public health and welfare, and the organization of which is based on a design to secure profits on bogus capital by extortionate prices, then there is some power in the States strong enough to set the law at defiance. Is that power financial, or political; or a combination of those forces?

THE HARBOUR AND ELEVATORS.

The matter of increased harbour accommodation and the provision for improved facilities for the handling of the trade of this port, is not yet in the satisfactory position it ought to be at this advanced period of the season. We have heard of a vast amount of talking about elevators and calls made on the government to build them but there is no agreement among the talkers as to the best site on which to build.

There is a strong feeling against the elevators being controlled by private parties on the ground of danger from the monopolistic charges now in force in connection with certain essential harbour facilities. On the other hand there is an equally strong feeling against the Government going into the elevating business at all as it would crush out private enterprise. Up to this time the Government has given no indication as to what the policy will be in regard to this important matter which has been presented to it in its various phases. The supplementary estimates, just brought down, provide \$250,000 for an elevator at Montreal. That is so far satisfactory, but until the explanations that will follow are given as to where, when and how it is to be built not much light is thrown on the subject. At any rate it goes to show that business is meant. It may be conjectured that it is only to be considered as providing for an adjunct to the Intercolonial—which now, having its terminus finally settled at Montreal—almost naturally calls for an elevator here. The modest amount put in the Estimates would almost indicate that such will be the ground of justification for the vote. In that case the site for it will undoubtedly be at the large basin on the canal just below Black's Bridge. For the purpose no location could be more suitable. The land there is unoccupied by buildings and is the property of the Government. It is above the flood level and is accessible all the year round by rail from the Point St. Charles yards, entirely over land owned by the Government. It would also have the advantage of being able to discharge grain into vessels of any kind the whole length of the Windmill Point wharf, if necessary.

As a matter of fact the astute, enterprising men from Buffalo who, on the lookout for a good thing, selected this very spot on which to begin their operations, if permitted, and the Prescott men had the same opinion as to location. In fact, it is such a common sense view to take that it is

almost inconceivable that sensible men with the best general interest in view—and that only—could advocate any other location until this one, now under consideration, is utilized to its fullest extent.

Some men connected with the grain trade have strenuously advocated the placing of elevators on the wharves directly in front of the present centre of the city and they have succeeded in getting an engineering recommendation in favour of placing, to commence with, a large elevator on the space now practically used as the basin inside of the Island Wharf, from which the grain could be, by transmitters, loaded into ten ships at their different berths and so dispense with the charges of the present floating elevators. This idea is not looked upon with general favour, for various reasons. From an aesthetic point of view it is objectionable. Elevators are not objects of beauty anywhere and the city front would be made unsightly, not to speak of the dust and dirt in the atmosphere that is inseparable from such constructions to which property holders in the vicinity would naturally object. Their objections would be entitled to respect provided the trade of the country could be equally well done in another direction. If the floating elevator charges are too high the men who are interested in the trade should take steps to secure competition and reduce the charges. In this they would surely be supported by outsiders. As far as is shown, to do away with the monopoly complained of is the motive for the agitation in favour of placing the elevators so that the present pleasing appearance of the harbour will be disfigured.

A practical survey of the actual position and the outlook for the future will show the fallacy of the expectations that are raised on this point. It is safe to predict that even if it were built, and that within ten years, it will not be possible, with the proposed change of level of the wharves, to have ten ships berthed within reach of the proposed elevator at the point mentioned, and ten years is a large portion of the business men of this generation.

In the first place it is certain that the first new pier will not be ready for business before 1901 and until that is complete the business done below and around the Island wharves could not be disturbed as no other berths could be found for the ships without going to the wharves below Hochelaga. When the time arrives to commence the work of preparing for the elevator at that point it will require the utmost energy to have it built and berths for even three ships that could be served within the two years following and then it would be a long weary wait for the promised ten. Apart from the question of time there is the serious question of cost or the risk of building on a bad foundation of made ground. On the site of the basin of the Island Wharf that made ground will have a depth of over fifty feet. A top heavy building higher than its width and bearing such heavy loads as it would be expected to carry, would require costly precautions to ensure solidity. Of course, with plenty of money it is possible to do almost anything in that line, but in this case is it a necessity?

This brings the question back to the starting point. All parties are agreed that at least one elevator should be available for waterborne grain at the opening of navigation. A moment's reflection will convince any disinterested person that the only site on which an elevator can be arranged for, built and made ready for that time is the one first mentioned on the Government property below Black's Bridge. The land is lying idle, it has a good foundation on which to build and it is well adapted for both the water and winter rail service.

The enlarged canals will undoubtedly be in use at the latest next spring. To be ready for that it would appear to be the part of wisdom for all local interests to unite and ask the Government either to build the elevator there themselves or at least to place the money to be voted for that purpose at the disposal of the Harbour Board with authority to go on with the construction forthwith.

It is gratifying to notice that the Government is in a fair way to redeem the promises made by so many of its members to promote the cheaper transportation of the products of the country all along the St. Lawrence route. The various items in the Supplementary Estimates show this. The proposed enlargement of the dry dock at Point Levis is of the utmost importance for the large vessels that now come

into the river, for which there is at present no place they can go to in case of accident nearer than Halifax.

From the wording of the item of the vote for \$500,000 for harbour improvements below the St. Mary's current it would appear that the works there will be undertaken by the Government direct. This, it will be remembered, was the policy recommended by the commission of Government engineers in their report on the whole question of the Montreal harbour works made in 1894-5. Altogether the prospect for the means by which the long desired improved facilities are to be obtained will be available. Every man cannot expect to have his own ideas prevail but all can unite in getting that which is the most feasible and the best, on the whole, for the general interests.

A new factor is likely soon to play a prominent part in giving facilities in the harbour. What we have known hitherto as the Belt Line Railway, is now to be known as the Terminal Railway. By the amendments to its charter it is possessed of powers and privileges, which, if exercised wisely, will, with its connections with other railways, be the means of bringing much business into the harbour, and cannot but be of great benefit in the near future in distributing the trade the whole length of the harbour. It will be of interest to watch the development of the ideas this company has formed and intend to carry out. The company is evidently intending to be very much alive in future. There was of course some opposition to the amended charter, but as the Bill was supported by an overwhelming majority of all parties it passed through both Houses.

Under proper regulations such an independent line passing along and connecting the whole river front must be beneficial in its operations in a variety of ways. It cannot be otherwise and with the proper safeguards for the public interest it should receive a general support.

ALTERING ADVERTISEMENTS.

A number of advertisements which appear in our columns are subject to alteration as circumstances arise which call for some change. Our much esteemed bank patrons, for instance, occasionally wish the name of a new branch to be added to the list. In order that such change shall appear in the next issue after our receiving instructions, it is necessary for us to be advised before we go to press, as of course, when the sheets of an issue are printed their contents cannot be altered. It is customary to send a large section of weekly journals, the part containing advertisements, to be printed early, as it takes some time for each sheet to be run through the press, to be dried, and folded. A paper like this, of which Friday is publication day, is partly printed earlier in the week, as otherwise the papers could not be ready for being mailed at night, as is usual. Our friends therefore must not imagine that their instructions have been neglected if the change ordered does not appear in the first issue after it has been desired, for the letter of instruction may have been received after the advertisement to be altered was printed. We prize too much the support and confidence of our advertisers and subscribers to show any inattention to their wishes. News and quotations are accepted up to 6 p.m. Thursday.

THE RAGE FOR DISCOVERING NEW EVILS.

One of the crazes of the day is the ambition of medical men to acquire notoriety, we do not say distinction, by pronouncing something hitherto deemed innocent or innocuous to be ethically or physically dangerous. One of these cranks warns us against keeping canary birds, as these pretty creatures, he says, propagate tuberculosis! He might have added, with equal reasonableness, that the song of a canary inspires a passion for burglary. Another of these ingenious persons has discovered that kissing is attributable a large amount of disease, so he proposes to prohibit this custom as sternly as it was by the Blue Laws of New England between husbands and wives, parents and children on the Sabbath day. Another has tried to stop smoking by attributing cancer to that habit, but recent investigations have demonstrated that many persons who never smoked a pipe, or cigar, have been afflicted with the

identical form of cancer said to be caused by smoking. The latest medical fad is a warning by a Boston doctor against afternoon teas, as instigators of suicide, as one cause of insanity, and as generally demoralizing. According to this sapient crank, the want of this age is, a "Tea Prohibition Society," and the passage of a law making it a penal offence to give an afternoon tea. To some this function is, of itself, a punishment, but it must have some charm or it would not be kept up as a society custom, and, with all deference to the Boston doctor, we must regard afternoon teas as innocent of what he charges against them, for they are given and attended constantly by the brightest, sanest, and most healthful of hostesses. What next? There is an opening for another crank to discover evil by seeing its reflection thrown from himself.

SUPPLEMENTARY ESTIMATES.

The supplementary estimates amount to the very large sum of \$5,497,343, of which \$3,598,787, will be charged to capital and \$1,898,556 to income. The total expenditures of 1897-1900 are estimated to be, \$43,426,555 on income account and \$8,356,039 on capital account, the grand total being \$51,782,594, being \$1,235,778 in excess of year 1898-99. The Yukon is responsible for \$1,014,000. For the improvement of the harbour of this city below St. Mary's current the sum is provided of \$750,000, and for an elevator and storage accommodation, \$250,000. For other transportation facilities \$150,000 is allowed for harbour improvements at Port Colborne, Ont., \$117,000 for enlarging the Levis graving dock, and \$78,000 for work on the St. Lawrence ship channel. Each Province is to be provided with considerable sums for various works on public buildings, harbours, wharves, breakwaters, for dredging, and for purposes of repairs, extensions, &c., &c. The Ontario total is \$132,000, Quebec, \$113,450, Nova Scotia, \$108,050, New Brunswick \$50,550, P.E. Island \$16,137, British Columbia \$59,050, Manitoba and Territories \$31,800. The golden shower of appropriations will fall very generally over the whole face of the Dominion, and with a greater profusion than ever has been.

A SAMPLE COUNTY IN ONTARIO.

A valued correspondent at Shelburne, Ont., writes as follows this week: Shelburne and the county of Dufferin (north part), has been heard from, and I am pleased to be able to repeat the story of the past—to report things flourishing. The winter of 1898-99 was the longest and most severe in the history of the county. The spring was late and backward, yet crops never looked better with the sole exception of fall wheat. This was frozen out, or killed from one cause and another. Where a field pulled through, it looks remarkably well. The writer recently took a journey through part of the county of considerable length. The crops were found gloriously green—the picture of health so to speak—and of vigorous growth. When I refer to crops I mean cereals and root crops, for fruit is something of a failure. A late frost which came caught the blossom, so plums, cherries and apples will be short.—The building of barns and substantial farmhouses is again much in evidence. Never since I have reported for the "Journal of Commerce" have so many fine ones gone up, or been in course of erection. Heretofore these could have been built at a minimum of cost as lumber was cheap and hardware the same. As regards lumber hereafter prices will likely rule higher, and building consequently more expensive. The farmers had a good time the past year, and winter and are prosperous. The load they in the past carried has been lightened as interest is away down, five per cent. being the rule on good loans. As the county is or was in the possession of the loan companies, a reduction of from two and a half to three per cent. means much to the farmer; in only too many cases in the past the higher rate meant ruin. In my last I referred to the destruction of agricultural implements as one great factor in the poverty of many of the farmers. I emphasize this truth again by chronicling the fact that one machine agent alone this spring sold between thirty and

forty tons of what was fine agricultural machinery for old iron at 25 cents a hundred. This represented machinery of, perhaps, the value of ten or fifteen thousand dollars; most of which might have lasted many years with good care. Farmers howl because machine men grow rich; but what piles up the dollars for machine men but this wasteful destruction by the farmer himself? The surrounding country is flourishing, and Shelburne reflects this happy state of things, so business men have done, and are doing well. An immense quantity of agricultural products in the shape of grain, fat cattle, sheep, hogs, and horses, has been shipped from Shelburne the past twelve months: One drover, Mr. John Large, almost touched the hundred thousand dollar figure in hogs, cattle and sheep. Pork, I regret to say, is low at present, but will in the near future be up to a paying price, like cattle and horses. The old treadmill way of doing things is past, as evidenced by the fact that the cheese factories in the vicinity have been transformed into butter factories, with good results. Altogether the condition, and outlook of Dufferin County, can be described truly as flourishing."

A DISGRACEFUL DISPUTE.

There are innumerable cases on record of one person throwing the blame of his criminality upon another person. Innocent men have been hung for murder on the testimony of the assassin. We have something new just now in two detectives quarrelling over a dispute as to which of them sneaked into a private house in this city and stole a letter therefrom. When Senor Carranza, a Spanish gentleman, was visiting this city last year he was placed under the espionage of American detectives. One of them swears that he climbed up a tree on the opposite side of the street to the Senor's lodging and by the aid of an opera glass he saw a letter on that gentleman's table. The opera glass must have been one of the Sam Weller, jr., pattern which he described as "A pair of patent double million magnifyin' gas microscopes of hextra power." Without such an optical marvel the letter could not have been seen. This letter the detective claims that he stole by sneaking into our visitor's room in his absence and carrying off his private property. Another detective declares that his rival is lying, as he himself stole the letter in question. It is understood that the stolen letter was sent to Washington and from its contents it was concluded that as Senor Carranza was acting as a spy of and for the Government of Spain, he ought to be expelled from Canada and was expelled accordingly. What facts a person living in Montreal could discover relating to the Americans which would be of use to Spain we fail to comprehend. And, how any honourable government could sanction a detective sneaking into a private house and stealing a letter therefrom, we also fail to understand. If the letter had been opened in the Post Office that would have had precedents, but even that has been condemned very emphatically by the English people as 'a very dirty business.' One English statesman's memory will ever be foul with the stain caused by his tampering with letters in the Post Office. To settle the dispute we suggest that both detectives be arraigned on a charge of felony. Their claim to be guilty should be accepted. Both of them should be given two years in St. Vincent de Paul penitentiary. Justice would then be done and the community would be relieved of the presence of two men who are so hardened as to boast of being felons. Canadians do not approve of burglary being committed by private detectives any more than by the ordinary Bill Sykes class of operator.

BANK STATEMENT FOR JUNE.

The June bank statement arrives just as we are going to press, too late for comment. Circulation stands at \$39,097,708, an increase of \$2,084,704. Deposits on demand remain as in May, those payable after notice have gone from \$165,373,000 to \$166,549,000. Call loans, in spite of higher rates, have increased from \$29,154,000 to \$30,659,000. Current loans in May were \$249,159,000; in June, they stood at \$250,974,000. These increases are quite small, but June is not noted for extensive changes in the bank statement.

THE SOAP INDUSTRY.

New life will shortly be infused into the soap industry of Canada by the manufacture of a new brand under the auspices of a number of Ontario wholesale grocers. While it can readily be seen that such goods will have every chance of being widely introduced, it remains for the future to decide whether such a course is in the best interests of profitable business. In the first place a new brand of soap is one of the most difficult commodities to successfully place on the market. The retailer will be obliged to keep the soap his customers want. No matter how enthusiastic he may be over the good qualities of the new article the woman who uses it claims more precedence from having already tried various kinds, and once her mind is set on a certain brand eloquence avails little in favour of any other. Then, again, the other soap manufacturers throughout the Dominion are fully alive to the necessity of pushing their particular brands with more energy than ever, now that chances of losing trade are looming up. If they are not already fully acquainted with the arts of pushing the soap business, they have but to investigate a little among our Southern neighbors, dig down to the bottom of the departmental store experience, to discern the extreme measures resorted to, both by new and old soap houses, for introducing, holding, or furthering the sale of their goods.

A certain manufacturer will announce a "special deal" for 30 days, which will amount to the giving free of one box with five, two with ten, five with twenty-five, and the same proportion as high as they can sell. In addition to the free boxes there is a reduction in price in lots of 25, 50, and a larger still with 100 boxes, which means really 125. Prominent retailers do not hesitate to buy 50 to 100 boxes of a well known and good selling brand. These goods are generally sold direct by the city representatives of the soap manufacturers. In some cases the order is put through the wholesale grocery house, the retailer in such cases naming any wholesale house he prefers. He can also have his order dated the last day prior to the closing of the deal if he thinks necessary.

Demonstrations are another feature of the introduction of soap that is being pushed with vigor by many houses. The salesman for a soap concern will guarantee the sale in one week of 15 boxes of soap on the consideration of a 25 box order being given. In some instances orders are secured by a written guarantee that the full 25 boxes, or even 50, will be sold in one to two weeks. In this case the retailer has no possible excuse for not buying the goods. In the excitement of the occasion he is apt to forget, however, that the goods he has on his shelves are the goods he really ought to sell. But even if he brings this plea forward it is at once offset by the fear on his part, or argument on the part of the salesman, that if his competitor in the next block is given the same deal it will work to his disadvantage just the same, besides giving the other dealer the profit and free advertising that would come to him. Arguments are useless against this guarantee of business and the demonstration is an assured success for the time.

Many prominent Chicago retail grocers are never without one or more demonstrations of soap, chocolate, cocoa, wheat foods without number, coffee, tea, gelatine, etc., etc. Certain classes favor these forced methods and liberally patronize the store where they can get something for nothing, even if 'tis but a cup of hot coffee, tea or chocolate. Some have excuses prepared ahead against the persuasive arts of the demonstrator, whose aim is to sell as large an order as possible, and whose skill and success are often the wonder of the more reserved and timid store assistants. But many large stores hold aloof from these methods, believing they work more harm than good by the persuasion used on valued customers, whose dignity or timidity often places them at the mercy of the tireless saleslady, who is quick to judge their natures and profit accordingly, regardless of aught but the selling of her own goods for that week.

Another feature of introduction is the distribution of coloured coupon tickets, one being placed in each house in the town or district. The ticket reads that on the purchase of one bar of a certain brand of soap for 5 cents at her grocer's and the giving of this ticket, two bars will be

5 cents each in cash for all the coupon tickets the retailer will present during the following two months. In this manner the retailer sees at once that it is to his interest to keep the special soap thus freely advertised, for the public will be sure to call for one bar when the price of another is given them free.

Many new brands of laundry soap have been introduced on the Chicago market during the past five years, with more or less success. Some of the leading packing houses, whose wealth runs high in the millions, have expended large sums in introducing new brands; but the old and tried makes, some four or five in number, still hold their own, owing to as strong inducements being put forward by their wealthy owners as any new concerns could introduce.

THE ART OF SWIMMING.

The lamentable death of Senator Sanford by drowning in Lake Rousseau affords another illustration of the value of the art of swimming. The tragedy took place near the shore which any one accustomed to the water could have reached in a few moments even if fully dressed. Those who have learnt to swim have learnt also to avoid excitement when unexpectedly plunged into water, and to take the necessary steps to avoid drowning. Loss of presence of mind when thrown into deep water means loss of life, whereas one who cannot swim who retains his self-possession has a good chance of being rescued. At some English schools the boys are taught not only how to swim, but how to rescue themselves from the risk of drowning when accidentally plunged into water while dressed. A certain number are taken every week to the bathing place and a prize is offered to the boy who, when dressed, jumps into deep water and gets out without help. Any one who has never seen or joined in such sports, would be surprised at what can be done in water with impunity by a person who keeps cool and knows what to do to keep his head in the air. We have seen boys jump into a stream fully attired, and emerge quite nude, having stripped and thrown one garment after another on the shore. To such training many owe their lives. In Canada where lakes and rivers abound, where boating is so general, every boy ought to be taught to swim and to take care of himself if tumbled into the water by accident. Of course, as a recent event shows, the most expert swimmer may be drowned by being temporarily disabled by cramp, but such an exception only emphasizes the rule, for a swimmer seized with cramp is often able to save himself, whereas a non-swimmer thrown into quite shallow water, if seized with cramp, will surely drown. Swimming should be a universal accomplishment, and the earlier in life it is learnt the better.

THE "BOOM" IN TRADE.

We publish the following article from "The Textile Review" of Manchester, England, as an interesting illustration of the political independence of English journals, and of their frank way of expressing views which are not in accord with those of any party. The article has value and interest also as a sketch of the causes which have led up to a general revival of trade.

"The world has waited long for an improvement in trade. It has come at last. To use an Americanism, it is "booming." The first signs were visible in the early part of 1897, and became more accentuated as the year wore on. The movement steadily grew during 1898, and has continued its growth up to the present moment. These observations apply more strictly to the general trade of the country. The sunshine of the better times did not affect the cotton industry nor other textile trades very distinctly until later. The former first felt the impulse towards improvement near the close of 1897; but great fears were entertained that the relief experienced was only of a temporary nature, and would soon pass away. Fortunately for everybody, these views have proved erroneous. The improvement has made steady progress, both in the general trade of the country and in the cotton industry. The other leading textile industries, however, are still waiting, especially the woollen

and worsted trades of Yorkshire. But these cannot be left out in the cold entirely; a condition of almost general prosperity must ultimately include them, and some returns just issued show an improvement.

It may be interesting, if not particularly useful, to inquire briefly into the origin of this access of general prosperity. In pursuing this line we may express views that will perhaps conflict with the opinions entertained by some of our readers; but as we do not write to the order of anybody, we ask them to read and consider with a tolerant mind the opinions expressed, as they would wish for their own to be considered. In the year 1895 preliminary signs of better times may be said to have first outlined themselves on the horizon of the early future. For some years previous to that date the world had become politically lethargic. Such actions as affected its general interests were confined to statesmen and diplomatists, who in their cabinets and offices were parceling out the forelands and hinterlands of the continent of Africa. The visible effect of their labour was not great, but they were sowing the seed of events of magnitude. So far as this country was concerned, we almost stood aloof, as the then ruling political party did not believe in the importance of foreign affairs to the nation, and was mainly devoting its attention to the harass of industry and the "dismemberment" of the Kingdom. We have many times expressed our opinion that the Liberal or Radical Party has a glorious history. The industrial revolution necessitated a political one of corresponding magnitude; but the programme with which the Party started its career has been honourably worked through. Its great misfortune is that those who have led it in late years have not been able to perceive this fact, and have gone on proposing one destructive measure after another, because of their belief that such things only were in keeping with the principles and policy of their Party's history. They have used no discrimination; hence the rashness of their proposals, which has led to the loss of the national confidence, the setting of the masses against the classes, and the initiation of a policy of confiscation of the property of those who possess anything, in order to relieve the taxation of the masses who have most votes to give. This evil has been contagious, and has spread in almost equal force to the Conservative Party, which in order to compete for votes has descended into the same arena of political corruption. "A plague on both your houses," say we.

But, passing from what we may term the Englishman's phase of the subject, the world required to be aroused from its lethargy. The force which did this came from an unexpected quarter. It was the attack made by Japan upon China. Everybody thought the so-called Celestial Empire was absolutely secure in its mollescent heaviness, but the results of that war dispelled the illusion. Since then the process of disintegration has been steadily going on, and has now made considerable headway. This change is having a great influence on foreign commerce with that country, and gives promise of having more. An event of a similar character, the war between the United States and Spain, has liberated some large territories from a close monopoly.

Outside the realm of political geography, however, there have been other important influences at work, which are beginning to bear fruit. These are the great gold discoveries in South Africa and the Klondyke region, and the increased productiveness of other gold-yielding countries. Their influence, though more quietly exerted, is enormous. We cannot, however, spare space to trace their beneficial contributions towards the "boom" in trade. Suffice it to say that they correspond very closely to the discoveries of the precious metal in California and Australia, in the fifties, the results of which were erroneously ascribed to Great Britain's adoption of Free Trade."

IMITATIONS.

"Summery" of Ottawa writes us about summer drinks, and says he is informed many so-called fruit syrups and mineral waters are home-made. Our correspondent is probably right. Some of them are "made in Germany;" others in Montreal. Reputable houses only should be dealt with.

ENGLISH IGNORANCE OF CANADA.

In spite of all that has been done to inform the British people as to the affairs of Canada there still exists a degree of ignorance in regard to this country which is almost incredible. When a prominent English weekly paper displays this ignorance what must we think of the public at large? The "Textile Mercury" claims to have "the largest textile circulation in the world, it is published in Manchester, it is very ably conducted, yet in its issue of 1st July it says: "Caracas is the capital of a country (Venezuela) of 2,500,000 inhabitants, a population as large as Canada"! The population of Canada is about 5,250,000. Between Canada and Manchester there is now a direct line of steamers. Manchester is exceedingly familiar to Canadians. Yet a journal which is the representative of the Manchester trade knows so little of Canada as to state the population of this country at less than one-half what it is. Such a remark is calculated to do grave injury to Canada by giving an utterly erroneous idea as to the extent of the market this country offers and as to its productive capacity. What would the press of England think of us if we stated, that the population of the United Kingdom of Great Britain and Ireland was less than 20 millions? What would Manchester people say of us if we gave the population of that city as equal to that of Bradford? Now that steamers run direct from Cottonopolis to Montreal, Manchester editors should post themselves about the countries with which their city is doing business.

THE RUSSIAN CALENDAR TO BE REFORMED.

In Russia the date is twelve days behind the rest of the civilized world. The story of how this came about is too long for us to recite, but briefly it is as follows: Up to 1582 there was a calendar in use which was found to be erroneous, as it assumed the length of a year to be different to what science established. To put matters right a new calendar was adopted. In 1751 England adopted the new calendar by which the date was advanced 12 days. "Old Christmas Day" is a reminder of the change made. In all dealings with Russia, this discrepancy has had to be provided for. The date of Russian bills does not correspond with the calendar date of other countries, as a bill drawn in Russia and made payable on the 1st of the month is payable 12 days earlier than it would be if it had been drawn in England. Awkward complications sometimes arise from this. A letter written in England dated and posted 13th July, will arrive in Russia on the 3rd or 4th of that month, and a Russian letter will usually arrive in England 9 or 10 days before the date it leaves. Travellers who arrive in Russia have a curious sensation on discovering that they have arrived at a place, possibly after a journey of a thousand miles, a week or more before the day they started! Russians, too, on leaving home, find that after only a day's or a couple of days' travelling they have been nearly a fortnight on the road! An edict of the Czar will soon remove this difference of date between the Russian Empire and the rest of the civilized world. Business men will highly appreciate the calendars being harmonized, as it is a great nuisance in dealing with Russian houses and Russian documents, both legal and commercial.

BUSINESS CHANGES.

Ontario.—Mrs. J. W. Muller, hotel, Clarksburg, succeeded by W. T. Muller; W. Laidlaw, general store, Durham, advertises business for sale; Porteous & Co., tobacco, etc., Hamilton, dissolved; R. A. Schreider & Co., cigar mfrs., London, dissolved; V. A. Johnston retires; J. A. Desrivieres & Co., planing mill, Ottawa, dissolved, S. R. Poulin continues; Geo. Miller, jwlr., Wellesey, selling out and leaving here; M. R. McFarlan, drugs, Almonte, commencing business; Moore & Peel, publishers, Brantford, dissolved; Estate of J. Fox, scale mfrs., London, business transferred to G. M. Fox; A. Duncan, drugs, Merrickville, commencing business; W. J. Clark, groceries, Toronto, sold out to Jas. Powell; R. J. Eli, tailor, Walkerton, out of business; H. Cousc, hotel, Ferguson, sold out to H. Bramm; G. E. Smeaton, drugs, Orillia, sold out to P. H. Webb; A. M. Doering, general store, Water-

loo, advertises stock for sale; T. N. Wells, printer, Dresden, now Wells & Co.; M. Shewan, jr., stationery, Toronto, advertises business for sale; Learoyd & Lanigan, dry goods, Woodstock, dissolved, J. J. Lanigan, continues.

Quebec.—Jackson & Cheeseman, contractors, Montreal, co-partnership registered; Lament & Hurtubise, grain, Montreal, co-partnership registered; M. L. Weisner, mfr. neckwear, Montreal, reported away; Rock City Tobacco Co., mfrs. tobacco, Quebec, incorporation granted; H. Keller, baker, Rawdon, dead, business continued by Mrs. H. Keller; Canadian Brewing Co., Montreal, dissolved; Vezina & Corbeil, contractors, Montreal, dissolved; F. Westey, restnt., Valleyfield, commenced business; Henry & Galipeau, machinists, Huntingdon, dissolved; Colonial Bleaching & Printing Co., Ltd., Montreal, incorporation granted; G. Prudhomme, tailor, Montreal, has given up business.

British Columbia.—Quinlivan & Ross, hotel, Cascade, dissolved, S. F. Quinlivan continues; E. Appleton & Co., general store, Revelstoke, contemplate giving up business; J. R. Hull & Co., butchers, Revelstoke, sold this branch to J. T. Woodrow; Cliffe & Co., stationery, Nelson, opening business here; Ferine Trading Co., clothing, Nelson, closed out; Montgomery & Orr, confc., Trail, closed up business; Kimp-ton & Pitts, general store, Donald and Windermere, closing out at Donald; W. G. Munro, groceries, Vancouver, sold out.

Manitoba & N.W.T.—E. Chamberland, hotel, St. Boniface, dead; Lockerbie & Co., general store, Gainsborough, dissolved, B. Burk continuing; Stevenson & Clare, general store, Neepawa, closing out business.

Nova Scotia.—Cumberland Pork Packing Co., Ltd., Amherst, incorporation granted; G. Redding, coal, Lockeport, sold out to A. K. Locke; C. J. Fox, general store, Port Maitland, advertises business for sale.

New Brunswick.—C. S. Archibald, shoes, Moncton, sold out to L. Higgins & Co.; Scott & Co., groceries, Moncton, D. G. Scott reported to have left the country; Haley Bros. & Co., planing mill, St. John, dissolved, R. G. Haley, continues.

BUSINESS DIFFICULTIES.

U. F. Drouin, hardware, Quebec, whose affairs are mentioned in another column, has meantime assigned.

—The liabilities in the case of T. Crevier, foundry, Montreal, noted elsewhere in this issue are: Ordinary, \$5,700; mortgages, \$18,400; indirect, \$6,700. He has now assigned.

—P. Coleman, hotelkeeper, Montreal, has assigned his interest in the business. Liabilities are some \$5,400. The principal creditors are: Dawes & Co., \$1,220; Chas. Gurd & Co., \$442; T. Kinsella, \$888; Mathieu Freres, \$1,225. The concern was referred to last March as having obtained an extension of time.

GAS BY-PRODUCTS.

The "Philadelphia Record" says that an examination of the books of the Cincinnati Gas Company shows the corporation obtains revenue enough from the sale of by-products—coke, tar, ammonia, etc.—to more than remunerate it for the cost of making and distributing gas to consumers. Improved methods have so cheapened production that gas may be very profitably sold at 50 cents per thousand cubic feet for heating and cooking purposes. It is a matter of some astonishment that the United Gas Improvement Company has not taken measures to introduce gas for other domestic use than for the purpose of illumination, at such cost to the consumer as would insure its general use as a substitute for other forms of fuel. What a beneficence cheap fuel gas would be during these perspiring days!

—Mr. James Johnston, of Messrs. James Johnston & Co., died a few days ago, much regretted by a wide circle of business and private friends.

—The death is announced from St. Agathe of Mr. Wm. J. Nelson, Secretary-Treasurer of the Intercolonial Coal Mining Co., Ltd. The sad event occurred early yesterday morning. The deceased gentleman had been in poor health for some time, and a few weeks ago sought the mountains hoping to recuperate, but it was generally regarded by his friends that the worst would happen. The late Mr. Nelson was much esteemed for his sympathetic and genial regard for all with whom he came in contact, and was a familiar figure in Board of Trade and shipping circles.

Patent Hard-Polished Wood Letter of the Latest Designs.

Labour and Space-Saving Joinery of the Best Workmanship

Everything required by Printers supplied.

→ ATLAS WORKS ←

Day & Collins, Ltd.

Offices Completely Equipped in the Most Modern Style.

ESTABLISHED 1869.

ESTIMATES FREE.

Fann Street, LONDON, E. C., England.

Telegrams: "Daycoll, London."

LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards, as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, &c.

WRITS ISSUED—ONTARIO.

June 13.

Peterboro—J. I. Sadler vs A. Rose, \$1,500; Toronto—S. F. Lazier et al vs Wm. & C. Aitkin, \$371; C. G. Boyden vs M. Hare exr, \$1,987; R. Kennedy vs M. Kennedy, \$450; Pembroke Lumber Co. vs Thos. Meaney & Co., \$1,074; Grand Trunk Ry. vs. W. H. Smith (disputed), \$401.

July 15.

Gloucester Tp.—J. D. Gemmill vs J. C. Anderson, \$3,657; Hamilton—R. A. Campbell vs J. Leslie (dngs), \$5,000; Toronto—J. S. Lovell et al vs E. Lea, \$3,212; J. S. Lovell et al vs E. Lea, \$3,212; London & Ont. Inv. Co. vs T. Meany, \$5,928; C. J. McCuaig vs W. H. Niddrie, \$1,803;—C. H. Brereton vs Astna Life Ins. Co., \$1,516;—J. Ferguson vs Union Assur. Society, \$3,250; Chicago, Ill.—Ontario Lumber Co. vs Edwin-Hootnell Lumber Co., \$1,495;—Corp'n Fort William vs PortArthur, Duluth & Western Railway Co., \$4,076.

July 18.

Birmingham, England—Toronto General Trust Corp'n vs T. & F. Peers, \$3,381; Buffalo, N.Y.—E. A. Gwynne vs R. Winn, et al, \$1,518; Hamilton—National Cigar Co. vs B. B. Morden, \$368; Hamilton—J. Angus vs J. & R. H. Pettit, \$1,170; Marlborough Tp.—A. Johnstone vs J. E. & C. Lackie, \$506; Mosa Tp.—London & Western Trusts Co. admr. vs McVicar (injunction), \$1,400; Ottawa—Canadian Mutual L. & Inv. Co. vs A. & J. Ouillette, \$489; Pembroke—T. Mackie vs J. J. Quinn, \$453; Rossland—W. B. Rankins vs A. A. Cook, \$331; Toronto—Central Can. L. & S. Co. vs T. & W. Meaney, \$5,149; R. Thomson & Co. vs T. Meaney & Co., \$564;

.....—J. J. B. Flint vs T. & D. Meagher, \$638;
—J. McCord, vs B. J. Tinning, \$9,202.

WRITS ISSUED—BRITISH COLUMBIA.

July 15.

Nelson—P. Burns & Co., \$500; P. J. Russel, \$407; W. H. Swerdferger, \$357; Niagara—Hughes & Crawford, \$305; Trail—E. S. Topping, \$333.

WRITS ISSUED—NOVA SCOTIA.

July 13.

Halifax—Levy & Michaels, \$18,000.

JUDGMENTS RENDERED—ONTARIO.

July 13.

Grimsby—Toronto General Trusts agt G. S. & K. L. Morphy, \$1,455; Toronto—G. Ridout et al agt J. G. Ridout, \$820.

July 15.

Hamilton—Bank of Commerce agt J. D. Evans, \$534; Toronto—Dominion S. & I. Socy agt T. R. Houghton, \$1,207.

July 18.

Niagara Falls—L. O'Bierne et al agt J. B. Stephens, \$438; Ottawa—T. & B. Lawn agt C. Meyers, \$329; J. Dezouche agt C. Meyers, \$664; Oxford W.—W. Mowat agt J. B. Thornton, \$530; Teeswater—S. K. Gooderham agt E. M. Hadwin, \$2,669;—R. Fryzel agt W. J. Wilkinson, \$317.

JUDGMENTS RENDERED—QUEBEC.

July 13.

Montreal—Galt Knitting Co. agt N. J. Cote, \$223; Dme. A. Struthers agt C. L. Letang, \$600; J. C. McArthur agt J. M. State, \$4,107; St. Hyacinthe—Rev. P. S. Gendron agt F. Gervais, \$1,400; St. Johns—Permanent Bldg. Society of Iberville vs S. H. Brosseau, et al, \$621.

July 15.

Amherst—A. Wener agt H. Albert, \$673; Montreal—W. Blackwood et al agt Dme. M. L. Hardisty, et al, \$758.

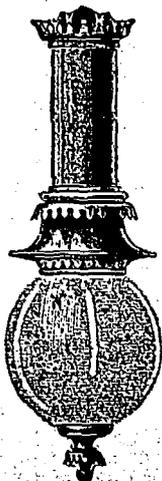
July 18.

Montreal—S. H. Thompson et al agt T. L. Clarke, \$3,963; E. H. Boyer, et al, agt E. Lavigne, \$250.

20,000 IN USE.

USERS.

- H.M. Government (1,100 Lamps).
- 40 Corporations and Vestries.
- Over 20 Railways.
- 50 Electricity Supply Stations,
- Etc., Etc.,



BROCKIE-PELL PATENT ARC LAMPS.

Trade Mark—" BROCHIEPEL " without which none are genuine.

OWNERS of PATENTS and SOLE MAKERS:

BROCKIE-PELL ARC LAMP.

LIMITED.

21, 23, 25, TABERNACLE STREET, London, England.

USERS.

- Wm. Whiteley.
- D. H. Evans & Co., Ltd.
- Gardiner & Co.
- Chas. Baker & Co., Ltd.
- Jones Bros.
- Horne Bros.
- Lewis's.
- Etc., Etc.



Cable Address:
FABRIQUE, LONDON.

ESTABLISHED 1867.

Telegraphic Address:
"ASCIO, LONDON."

BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER,
PATENT AGENT,

56 LUDGATE HILL, LONDON, - - ENGLAND.

A. MAYER & SON,
127 Aldersgate Street,
LONDON, E C., ENGLAND.

JUDGMENTS RENDERED—NOVA SCOTIA.

July 15.

Belliveau's Cove—Jones Bros., \$431; Mahone Bay—G. A. Mader, \$577.

July 18

Annapolis—C. M. Gavaza, \$992; Belliveau's Cove—Jones Bros., \$108, \$78, \$905; Bridgetown—H. W. Benson, \$2,094, \$216, \$86, \$222, \$333, and \$22; Truro—J. W. Jack, \$575; Weymouth—L. M. Journey, \$1,018; Yarmouth—J. A. Liberman, \$408.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

New Westminster—D. Bain, \$2,000; Shoal Bay—H. W. Archibald, \$572; Vancouver—A. E. E. Clark, \$1,320.

JUDGMENTS RENDERED—P.E.I.

July 18.

Charlottetown—W. P. Colwill, \$970.

EXECUTIONS—QUEBEC.

July 13.

Montreal—D. R. L. Roy agt Dme. H. Girard, \$4,085; St. Bruno—Dme. A. Bachand agt N. Prefontaine, \$892; St. Frs. de Salles—O. Gaudet agt Theo. Archambault, \$352.

July 18.

Beauport—Dme. A. Prevost et al agt A. Prevost, \$3,337; Montreal—Galt Knitting Co. agt N. J. Cote, \$223; N. Allan agt H. Roy, \$200; W. Bessette agt N. Thibaudeau, \$512.

CHATTEL MORTGAGES—ONTARIO.

July 13.

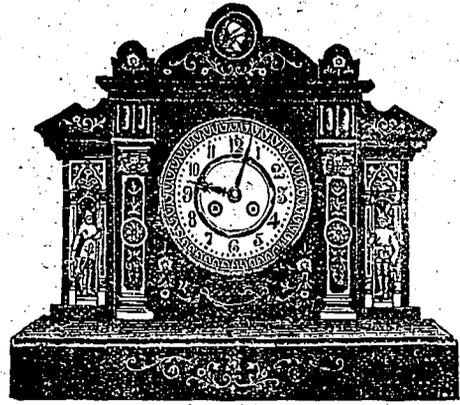
Hamilton—A. Farewell to W. L. Holmes, \$1,000; Kincardine—R. M. Watson to Ontario Loan & Debenture Co., \$2,300; Port Arthur—F. H. Keefer to J. C. McGee, \$2,278; St. Catharines—W. W. Greenwood to F. S. Greenwood, \$4,860; Toronto—J. M. Cotton and wife to A. H. Douglass, \$2,600; M. W. Dingman to A. A. Allan & Co., \$648; Wm. Hill to D. O. Brooke et al, \$677.

July 15.

Acton—A. T. Brown to E. K. Zennie, \$722; Brantford—Mrs. J. W. Quirk to J. J. Toole, \$3,500; Camden Tp—J. H. McQuarrie to Park Bros., \$591; Dumfries Tp—W. T. Hunter to J. P. Lavrason, \$750; Duncannon—F. M. Russell to T. Smiley, \$800; Emo River—R. Lockhart to J. A. Culham, \$1,526; Goderich—Tilt Bros. to E. Seagram, \$1,070; Leamington—J. A. Barr to A. Wilson et al, \$1,742; Madoc—D. W. Wright to T. Cross, \$1,400; Niagara Falls—C. G. Inglis, jr., to C. G. Inglis, sr., et al, \$824; Oso—W. T. Cannon to R. J. Carson, \$681; Ottawa—A. Cherrier, to W. Renaud, \$1,000; W. R. Queale to E. Wallace, \$2,500; St. Catharines—Hamilton Provident L. & S. Co. to J. Malcolmsen et al, \$2,000; Toronto—J. O'Donohue to Imperial Bank, \$2,633; J. C. & C. R. Palmer to W. Adams, \$6,700; J. C. Palmer to Royal Loan & S. Co., \$9,501; G. W. Townsend & Co. to P. Sheedy, \$1,800; G. E. Waud and wife to L. Reinhardt, \$2,334; G. E. Waud and wife to Toronto Brewing & M. Co., \$4,666; J. Young to L. Henry, \$3,105.

July 18.

Barton Tp—N. A. McLean to H. Kuntz, \$2,000; Brockville—H. H. Cossitt to N. Cossitt, \$1,797; H. H. Cossitt and wife to N. Cossitt, \$1,037; Chesley—M. Biette to W. Vandusen, \$2,100; Cornwall—W. McGill to L. I. Weagant, et al, \$850; Hamilton—B. A. Patterson and J. R. Paisley et al to Parry Sound Hotel Co., \$4,000; Holland Centre—G. Leach to Eaton Bros. Co. \$987; Raglan Tp—R. G. and J. S. Robinson to S. Robinson, \$1,000; Stratford—E. Hodgins to J. & R. Forbes, \$1,845; Toronto Jet.—A. J. Smith to Toronto B. & M. Co., \$2,853.



WHOLESALE & EXPORT CLOCK MERCHANTS.

Send your Trade Card at once for a Copy of OUR NEW CLOCK CATALOGUE of 100 PAGES of ILLUSTRATIONS. Mailed anywhere Free. Indents accepted direct if accompanied with draft on London Bankers, otherwise through Merchant Shippers.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

July 13.

Rossland—J. Prideaux, \$1,250; Salmo—F. Lavin, et al, \$1,620.

July 15.

Nelson—W. G. Robinson, \$2,100.

July 18.

Columbia—O. D. Lorenze, \$1,923.

CHATTEL MORTGAGE—NOVA SCOTIA.

July 18.

Halifax—C. G. Schultze, \$600.

BILL OF SALE—ONTARIO.

July 13.

Niagara—H. L. Anderson to E. Andrews et al, \$700; E. & H. F. Andrews to W. J. Chapman, \$750.

July 15.

Brantford—Mrs. D. W. Moore to D. W. Moore, \$1,050; Buffalo, N.Y.—A. A. Beam to C. Climenhage, \$850.

July 18.

Ancaster Tp.—E. Bamberger to D. Smith, \$870; Cornwall L. I. Weagant et al exrs to W. McGill, \$1,150; London—Cathro-Colgrove Co. to J. Cathro, \$891; Waverly—W. J. Parker & Co. to W. J. Parker, \$950.

BILLS OF SALE—BRITISH COLUMBIA.

July 13.

Rossland—N. A. Burrett, \$1,150; D. & W. S. Harris, \$3,000; E. S. Larsen, \$765; A. H. Revesbach et al, \$1,775; Sherbrooke—R. H. Pope et al, \$626.

July 18.

Columbia—H. T. Braydon, \$1,100; Salt Springs Island—W. Kinzo, \$3,362; Victoria—Jas. Freel, \$5,212.

BILL OF SALE—NOVA SCOTIA.

July 13.

Pictou—R. D. Stiles, \$2,800.

BILL OF SALE—NEW BRUNSWICK.

July 18.

Hoyt Station—J. Murphy, \$1,045.

El Padre Needles

10 cents.

Varsity,

5 cents.

The Best

→ CIGARS ←

that money, skill, and nearly half a century's experience can produce.

Made and Guaranteed by

S. DAVIS & SONS.

FINANCIAL.

Thursday, 20th July, 1899.

Last week opened with an advance being announced in the bank rate from 3 to 3½ per cent. This change had been anticipated as it was manifest the reserve of the Bank of England was so low as to require any further reduction being checked by a higher rate. It seems probable indeed that there will be a further advance ere long, the demand for money being very active, and the supply likely to be outrun. Trade in the old land is flourishing, iron and steel have advanced considerably, hence the increased demand for money for the requirements of industrial enterprises.

The supplementary estimates issued this week are somewhat startling, the total amount is \$5,497,343, of which \$3,598,787 is chargeable to capital, and \$1,898,556 to income. The total outlay for the year will be \$51,763,804, of which \$8,356,039 is to be on capital account, and \$43,426,855 to be charged to income. It is only a few years since the country rang with denunciations of the alleged outrage of spending from 10 to 15 millions less than the outlay proposed in 1899-1900. This port is allowed \$500,000 for harbour improvements below St. Mary's current and \$250,000 towards an elevator and storage. The meeting of the Royal Electric Company brought out signs of division in the camp which had been rumoured. Messrs. David Morrice and F. L. Beique, Q.C., after being elected directors, sent in their resignations. Messrs. Lieut.-Colonel Henshaw and K. W. Blackwell will probably take their places. Few sales of this stock have been made, and the latest quotations were 184½, 184¾. A new issue of stock is talked of. Stock Exchange business has run down to a minimum. A few Molsons Bank shares have been sold for 201. The Street Railway strike at Brooklyn and London, Ont., have been disagreeable enough to the local

companies and local public, but these strikes have met with no sympathy from the employees in other cities. The Transvaal trouble as a financial factor has fizzled out, as there is no danger of England going to war with the Boers, "whose insolence," says a distinguished visitor to that region, "richly deserves a rebuke." Consols are down to 106½, they will soon move up under further buying for savings bank account. The weather has favoured wheat crops and in a few days it will be ready for the sickle with every prospect of a good average yield. Local money remains as last week.

The following is a comparative table of stocks for w. e. July 25th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

BANKS.	Shares.	Highest.	Lowest.	Average.
Bank of Montreal.	76	260	256½	246
British, N. Amer..	4	124	124	....
Molsons.....	27	201	200	....
Bank of Toronto.	2	241	241	238½
Merchants.....	101	170	170	173½
Ottawa.....	1	205	205	....
Union.....	20	120	120	103
Commerce.....	4	149	148	139
MISCELLANEOUS.				
Can. Pacific.....	1460	97½	96½	84½
Comm. Cable...	50	185	184½	179
Montreal Teleg..	49	172	171¾	178½
Payne Mining Co.	750	135	135	....
Rich. & Ont.....	50	110½	109	....
Montreal Gas Co.	182	202	200	191¾
Bell Telephone..	1	188	188	172½ xd
Royal Electric..	1095	184¾	181	160
Toronto Ry. Co..	129	115½	115	67
Halifax Ry.....	25	108	108	....
Republic.....	750	121	120	....
Montreal Cotton.	30	160	160	150
War Eagle.....	2500	366	364	260
Dom. Cotton Mills	326	110	108½	....
Twin City.....	175	67½	66½	....
" " Bds..	500	110½	110½	....
Hal. H. & L. Co..	50	21½	20½	....
Merchant Cotton..	100	145	145	....
Mont. & Lon.....	4862	45	44	....

Brazilian exchange for the week ending the 19th, is as follows:

June 13.....	8 3-16d
" 14.....	8 7-32d
" 15 Nil.....	8 7-32d
" 17.....	8 ½d
" 18.....	8 7-32d
" 19.....	8 7-32d

MONTREAL WHOLESALE MARKETS.

Montréal, July 20th, 1899.

A review of the week shows trade to have been fully up to that of earlier periods while much ahead of that experienced for the middle of July a year ago. The fine growing weather following the recent heavy rains has made a vast improvement in the late crops. Potatoes which were expected to be short in this province are now expected to be an abundant yield, while many other growing crops have greatly benefited. The Manitoba farmer is throwing his hat in the air in exultation over the largest yield in the history of the country. Hardware shows further advances. Dongola leather is higher, while shipments of sole are going to England at a rapid rate. Money in the country is becoming easier, produce bringing good prices for the farmers.

THE

Montreal Metal Roofing Co.,

2150 NOTRE DAME ST.,

Montreal.

Telephone Main 2922.

HAVE ALWAYS IN STOCK....

Metal Shingles, and every description of Metallic Exterior Covering.

Steel Fireproof Lath, Fireproof doors, Conductor Pipe and Eave-trough, Embossed Metallic Ceilings, Side-walls and every description of Metallic Interior Decoration.

ESTIMATES ON APPLICATION

Butter.—The market continues to show strength, finest creamery being in short supply. Prices as a consequence show an advance of ¼ to ½ cent per pound. Considerable buying through the country for some weeks past is likely to have an effect on this market for a time. Sales are made for choicest creamery at 18 to 18¼ cents, and second choice at 16½ to 17½ cents. In dairy butter there is a good business passing, all choice lots being readily picked up for export. Quotations are: Finest Western, 14 to 14½ cents, Townships 15½ to 16 cents. Under grades move slowly at 10 to 12 cents.

Cheese.—The market has shown more strength all through the week, the advanced prices of last report being fully maintained. Finest Western is held at 8½ to 8¾c, with Eastern 8½ to 8¾ cents. Prices at country cheese boards are kept up with a determination which shows much confidence by makers in the sustaining of prices throughout the active season. At Napanee, Ont., on the 19th, 1,445 white and colored offered; sales at 8 11-16c. At Peterboro same date, 5,600 offered; all sold speedily at 8½ to 8¾c. Brockville, 19th, 2,497 colored and 1,867 white offered; sold at 8¾c. Picton 19th, 1,235 colored offered; 625 sold at 8¾c.

Eggs.—Arrivals have been showing a better movement for some days and values are somewhat easier. New laid, admitted to be, are selling at 13 to 14 cents with held stock 12 to 13 cents; while a third grade, which are occasionally found to speak for themselves, not requiring any statement as to date of arrival, change hands at 11 to 12 cents per doz.

Flour, Feed and Meal.—A fair local demand exists for flour with export trade somewhat slack. Prices have declined 10 cents per barrel all round. In feed bran is under active inquiry on export account with other cereal goods moving freely. Shorts are at present scarce, and this is likely to lead to better prices. Quotations are:— Winter wheat patents, \$3.65 to \$3.90; straight roller, \$3.35 to \$3.45; and in bags, \$1.65 to \$1.70; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.70 to \$3.80. Bran, Manitoba, bulk, \$12.50 to \$13.00; do. Ontario, \$13.00 to \$13.50; shorts, \$14.50 to \$16; mouille, \$19.00; oatmeal, \$3.75 to \$3.80, and \$1.75 to \$1.80 per bag. Baled hay—No. 1, \$7.50 to \$8.00; No. 2 extra, \$5.50 to \$6.00; clover and mixed, \$4.75 to \$5.25.

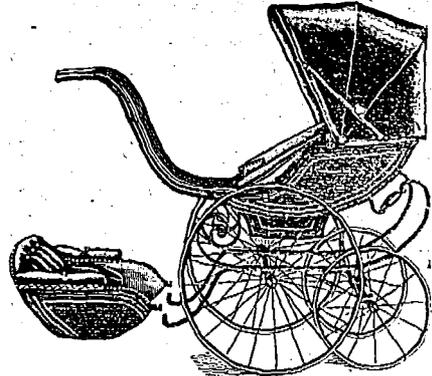
SIMMONS & CO., Wholesale Manufacturers.



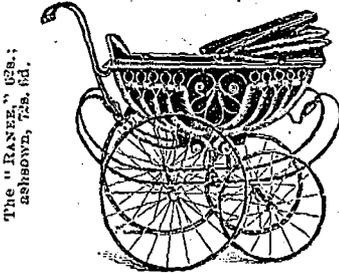
The "ZENANA," 37s.



As a Perambulator.



As a Mail Cart.



The "RANGER," 62s.; as shown, 72s. 6d.

The "COMBINATION," 54s.; as shown, 67s. 6d., 87s. 6d., 107s. 6d.
EVERY CARRIAGE GUARANTEED PERFECT AND DURABLE.
 Scores of Designs. Send for Complete Catalogue.

3, 5 & 7 TANNER STREET, LONDON, S.E., Eng.
 Telephone No. 980 HOP. Telegrams:—"QUADRICYCLES."

Green Fruits, Etc.—Trade in these lines keeps well up, all dealers doing a satisfactory turn over and being subject to little or no waste. The invigorating cool weather has greatly assisted this pleasing feature from retailers' standpoint, while detracting nothing from the volume of his sales. A rapid sale of fruit was held at the Montreal Fruit Auction warehouse on the 19th. A very eager demand for pears was shown 520 boxes selling in about 10 minutes and bringing the high price of \$3.20. Prices paid for other goods were: Bartlett pears, \$3.20 to \$3.25; Crawford peaches, \$1.45 to \$1.50; Tragedy prunes, \$1.20 to \$1.30; nectarines, \$1.25; Imperial peaches, \$1.05. A car of melons brought 12½c each. Regular quotations are: Lemons, \$2.25 to \$3.25. Bananas, 90c to \$1.50; cranberries, bush boxes, \$2.25; pineapples, 15 to 20c each; Florida tomatoes, \$3 carrier; blood oranges, \$2.25 per ½ box; cocoanuts, \$3.50 per 100; California peaches, \$1.30 to \$1.50 box; do. plums, \$1.50 to \$1.75; cherries, black, \$1.25 to \$1.50 per basket; red sour, \$1.00 to \$1.25 per basket; raspberries, 8½ box; watermelons, 18 to 20c each; blueberries, \$1.00 to \$1.25 box; gooseberries, 40 to 50 cents basket;

red currants, 45 to 50 cents basket; California apples, \$2.00 to \$2.25 box. Black currants, 75c basket.

Leather and Shoes.—A want of activity is still very noticeable in the local leather demand. That this will cease by the 1st August there is every reason to believe, as shoe manufacturers are holding orders of a volume exceeding last year's aggregate. Some houses in outside towns report this week that their orders now in waiting exceed by 10 to 25 per cent the volume of business shown last season. In prices of leather dongolas are advanced equal to one cent per pound for all grades. In other black leathers trade is very quiet. Coloured sheep linings are also up 50 cents a dozen in keeping with the very firm nature of dry hides. English demand keeps up in a satisfactory manner. A prominent house in this city is said to have had to turn down orders from two English buyers this week owing to shortage of stock. Shoe manufacturers are busy in the making of fall goods, while a few are taking stock. Retailers, more particularly in the West are running on low stocks at present being more determined, owing to past experiences, to get rid of supplies in a cleaner manner and save sacrificing in order to keep the store clear of old goods.

Potatoes.—The numerous heavy rains of the past week have greatly assisted the root crops, potatoes showing an improvement entirely unexpected. New stock is now arriving freely and gradually receding to the price vacated by the old stock a month ago. The latter are now difficult to sell holders being a little disappointed in their expectations of the new crop. Old are quoted at 40 to 50 cents per bag of 90 pounds while new have a wide range as to grade, sales being made at from \$1.25 to \$1.60.

Provisions—A good trade is going for going forward in meats, the bulk of the interest going to smoked hams. These are now being held in rather short supply and further advances are not beyond the probabilities. Bacon receives some attention and rules steady at previous figures, the better grades being in most demand. Lard is steady under fair inquiry. Quotations are:—

Selected heavy short cut boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16.00; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15.00 per bri.; pure Canadian lard, per pail, 7 to 7¼c; compound refined, 5¼ to 5½c; hams, 11½ to 13¼ cents lb.; as to size; bacon, 11½ to 12½ cents lb., as to grade.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, July 20, 1899.

There is no particular activity in wholesale trade, but the volume keeps up well for the season of the year. The demand is good for seasonable lines of summer fabrics, and travellers are doing fairly well for fall goods. Prices rule very firm, with cotton goods if anything a shade better. Groceries in moderate demand and firm. The

ALEX. BARRIE & CO.,

Manufacturers of

Rubber Insulated Electric Wires and CABLES.

Write for Prices

589 St. Paul Street, MONTREAL.

(ESTABLISHED 1835.)

J. F. GREENHILL,

WATCH KEY MANUFACTURER, Watch & Clock Maker & Jewellers' Tool & Material Dealer.

WHOLESALE AND RETAIL.

Watch & Jewellery Repairing for the Trade. PRICE LIST ON APPLICATION.

12 GREAT SUTTON STREET Clerkenwell, London, E.C., Eng.

"The St. Lawrence"

FIRE INSURANCE COMPANY,

Incorporated 1886.

Capital - - - \$250,000.

Head Office: 10 Place d'Armes.

MONTREAL
 J. Gustave Laviolette, Pres. F. Gauthier, Man.

Auction Sales.

BY BENNING & BARSALOU.

TRADE SALE

...BY...

BENNING & BARSALOU, Auctioneers,

AT THEIR SALESROOMS,

Nos. 86 & 88 St. Peter St.,

WEDNESDAY, 26 JULY,

At 10 O'Clock A.M.,

(To close various consignments).

(On Three Months' Credit). A large and

Varied Assortment of

Staple and Fancy Dry Goods, Woollens and Worsteds, Ready-made Clothing, House-keeping Linens, Millinery, Underwear, Notions, etc., etc.

....ALSO....

Special Sale of 48 Cases Serges, Froizes, Etc. (Just Received).

....ALSO....

Cases Men's, Ladies', Boys' Children's and Misses' Boots and Shoes in Hand and Machine Sewed.

The Whole Without Any Reserve.

In Lots to Suit the Trade.

For all Trades of **Anti Friction Metals,** Communi- **Syracuse Smelting Works,** William & St. Thomas Sts., **MONTREAL.**

THE NEW COVENTRY CYCLES;

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE
NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,
COVENTRY, ENG.

WANTED—For a wholesale business in **Hides, Skins, Tallow, etc.**, to be established in Montreal or Western Provinces a competent reliable Assistant, well experienced in purchasing and selling, and with thorough knowledge in the trade. Exceptional terms, be it on commission or share in business, to the right man. Address full particulars with references in confidence, "PRODUCE," Journal of Commerce, Montreal, Que.

Tel. Main 1074.

CABLE ADDRESS: "BUGSTER," LONDON.

THE
BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE
"Standard English Syphon."



Aerated Water Manufacturers should write for our

SAMPLES & PRICES.

Offices and Warehouse:
2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND.

Thos. B. Cumpston & Son,

LINEN,

Works: St. Helen's Mills, Hunslet,
Whitehouse Street, HUNSLET,
LEEDS, ENGLAND.

Reg. Telegraphic Address:
"CUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas
D.S. & D.D. Cover Canvas,
Brattice Cloth & Wagon Covers.

Contractors to the following British Railway Cos.:—Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

trade in hardware and metals continues good, with prices ruling at the top prices of the season. Leather is quiet. Payments are fairly satisfactory. The money market is unchanged, prime commercial paper being discounted at 6 to 6½ per cent. and call loans quoted at 5 p.c. Bank shares scarce and firm. General Electric lower this week. Latest sales: Bank of Commerce 150½, Imperial 235½, Dominion 267½, Toronto 239, Dom. Telegraph 129, Cable 185, Toronto Ry. 115½, Gen. Electric 166, Toronto Electric 137, Western Assur. 164, Canada Per. Loan 115½, Building & Loan 40.

Butter, &c.—The market is steady, with choice grades in demand. These bring 13 to 14c in tubs and 12½ to 13½c in large rolls; inferior and medium qualities 8 to 10c. Choice pound rolls 14 to 15c. Creamery unchanged at 16½ to 17c for tub and at 17½ to 18c in rolls. Eggs 13½ to 14c in case lots for best qualities. Cheese steady at 9 to 9½c for new.

Dressed Hogs.—Offerings small, with fair demand for small lots, which are quoted at \$6 to \$6.25 for selections.

Flour and Grain.—The flour market is quiet with little change in prices. Straight rollers in wood, \$3 to \$3.05 west, and Ontario patents \$3.25 to \$3.30. Manitoba patents \$4.25 to \$4.35 and strong bakers, \$3.75 to \$3.85. Bran, \$11 to \$12 west and shorts \$14 to \$14.50 west. Wheat is quiet and steady; car lots of red winter and white are quoted at 68 to 69½c north and west and goose at 68 to 69c low freights. No. 1 Manitoba hard; 71c Fort William, 77 to 78c Owen Sound and Midland; 81c Toronto freight. No. 1 Northern 75c Owen Sound and Midland. Buckwheat nominal at 53 to 54c west. Oats steady, with white selling at 29½ to 30c west, and at 31c on Midland. Peas are quoted at 67c west and at 68c east. Corn steady at 35 to 35½c west, and at 40 to 41c on track here for American. Barley is nominal at 35c for September delivery. Rye is quoted at 48 to 50c for September. Oatmeal, \$3.80 in bags, and \$3.90 in barrels.

Groceries.—Trade is quiet, with prices generally firm. Sugars rule at \$4.55 to \$4.60 for standard granulated and at \$3.80 to \$4.38 for yellows. Teas in fair demand and firm. Rio coffee, green, 8 to 14c; Java, 30 to 32c. Dried fruits are firm; Valencia raisins are scarce and firm, at 4¼ to 5¼c for off-stalk, at 5¼ to 6c for selections, and at 6¼ to 6½c for layers. Currants are firm at 4¼ to 4½c. Canned goods unchanged; tomatoes, new, 85 to 90c; peas 80 to 90c, corn, 95 to \$1.10; beans, 80 to 90c. Salmon (sock-eyes), \$1.50 to \$1.60.

Hardware and Metals.—Trade is fair, with values very firm. Late advances are: Wire nails, 10c, cut nails 10c, horse-shoes 10c, bolts discounts reduced from 2½ to 5 per cent.; in some cases, ice cream freezers dearer, harvest tools 15 to 20 per cent, higher, stoves 5 per cent. dearer, cast iron fittings, discounts, reduced to 50 per cent., reaping hooks advanced 30 per cent. The price list of enamelled ware has been withdrawn and new lists issued which withdraw special discounts.

Hides and Skins.—Hides quiet and prices unchanged. Cured, 8¾ to 9c. Green unchanged at 8¼c for No. 1, 7¼c for No. 2 and 6¼c for No. 3. Calfskins are steady at 7 to 9c. Lambskins and pelts are firm at 30 to 35c. Tallow rules at 4¼ to 5c for rendered.

Live Stock.—The cattle market is a trifle weaker, owing to large offerings.

Exporters sell at \$4.75 to \$5 per cwt., the latter for choice. Bulls bring \$3.75 to \$4.00 for heavy and at 3½ to 3¾c for light. Butchers' cattle are steady, with sales good to prime at 4¼ to 4½c, medium at 3¾ to 4c, and inferior at 3 to 3¾c. Stockers are quoted at 2¾ to 3c; feeders, 3 to 3¼c lb. Calves at \$5 to \$10 each. Milch cows \$30 to \$40 each. Sheep are steady, with sales of ewes at 3¼ to 3¾c per lb. and bucks at 3 to 3¼c. Lambs, 3¾ to 4c per lb. Hogs are firmer; with choice bringing \$5.12½ per 100 lbs.; light bacon, \$4.25 to \$4.37; heavy, \$4.25 to \$4.32; sows, \$3.00 to \$3.50, and stags, \$2.00 to \$2.50.

Provisions.—The demand for cured meats is good and prices firm. Mess pork, \$14.50 to \$15; short cut, \$15.50 to \$16.00, and shoulder mess \$12.50. Bacon 7c in car lots for long clear, and 7¼ to 7½c for smaller lots. Hams, 10½ to 11½c, and breakfast bacon 11 to 11½c. Lard, 6¼ to 7¼c, according to package. Tops, 15 to 18c. Beans, \$1.00, per bushel, for hand-picked, and 80 to 85c for ordinary. Dried apples, 5½ to 6c. Potatoes, 80c to 85c per bag in car lots, for old, and 90c to \$1.00 per bushel for small lots of new Canadian.

Wool.—The market is dull with new fleeces bringing 14½ to 15 and unwashed 8½ to 9c. Pulled wools 15½ to 17c, for supers, and 18½ to 20c for extras.

SPECIAL NOTICES.

POSSIBILITIES OF SIDEWALK LIGHTING.

It is now some two years since the Luxfer Prism Co. placed their new multiprism for sidewalks on the market. Before this they had employed experts to experiment with a view to getting a sidewalk prism that would be more powerful than any previously made. The result is a sidewalk prism which when laid seems perfect. A piece of sidewalk of this material was put down last summer for the T. Eaton Co. of Toronto, with a view to determining whether or not it would be equal to what was claimed for it. The result is that the T. Eaton Co. has adopted this sidewalk prism for all their work and placed an order for a large section of sidewalk to be laid at once. The Robert Simpson Co. has ordered a strip 100 feet long for their new building. It is the most expensive sidewalk when figured at so much per square foot and the cheapest when the lighting effect is considered as it will throw much more light than the same surface of any other sidewalk lighting material yet made. A section of this multiprism for sidewalks can be seen at 1833 Notre Dame street, where it is laid in the sidewalk and the effect on the basement which although entirely underground is well lighted is very interesting.

AN ORANGE PEELER.

Mr. Wakely offers "The Rapid" Orange Peeler which is patented. This instrument is very simple in design, but remarkably effective and easy to operate. We all know the trouble of peeling an orange nicely and without breaking the fruit, or making an untidy mess with scraps. With one of "The Rapid" peelers in hand an orange can be swiftly and easily disrobed of its coating without spilling a drop of juice or scattering pieces of the peel. We should regard this tasty and handy little adjunct to the dessert as likely to sell in large quantities, as it really meets a long felt want. See advt.

The Syracuse Smelting Works, William & St. Thomas Sts., Montreal, Are the LARGEST MANUFACTURERS of White Metals in Canada.

TOOTH BRUSHES, &c.

Mr. Reuben Wakely, of London, Eng., is the manufacturer of a tooth brush to which he has given the name, "Luxury." This title indicates what is claimed for this brush, that, as compared with ordinary brushes it is a luxury to use one of Mr. Wakely's make. It is so constructed as to preclude the possibility of annoyance from loose hairs. Silver wire is used on them instead of brass, and the bristles are so fixed as to prevent corrosion and canker. Evidently this is an article which every toilet should possess. See advt.

FANCY SILVER GOODS.

The firm of S. Fisher, Ltd., besides a marvellous stock of travelling requisites, keeps a very choice selection of sterling and silver plated goods, which it would take up all the space in one copy of this journal to enumerate and describe. Amongst these may be named everything of silver used on the dining- or breakfast table; all classes of toilet goods: articles appropriate to a boudoir; to a library table, articles for ornament or for use, or both combined. In fact, the stock at Fisher's comprises everything that can gratify the fancy that is made in sterling silver or plate, and the designs are most artistic. Visitors to London should not fail to see this celebrated store, and those who need goods of the above class would do well to communicate with the firm. See advt.

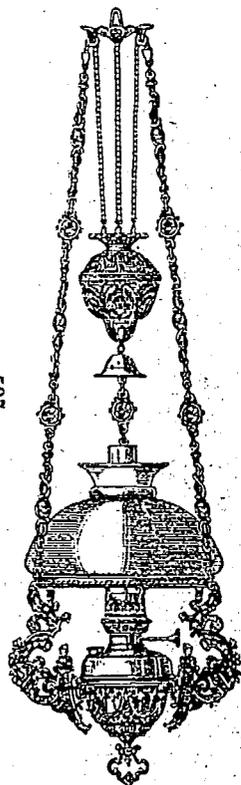


CLOCKS, BAROMETERS, &c.

We have to again ask the attention of the trade to the firm, Messrs. A. Mayer & Son, who have an attractive illustration of their class of goods in another column. When making up a stock of clocks, it is surely a great advantage to have an almost unlimited variety to select from. Buyers do not

know what is in the market unless they go to a firm like A. Mayer & Son, in whose warerooms may be found every style of clock that is made, in design and price. Their musical timepieces are exceedingly choice. Buyers of goods of this class should communicate with the above firm and so put themselves in the way of securing first-class goods at a moderate price.

B. CARS,
Venus Lamp Works,
124 to 130 Tabernacle Street,
LONDON. ENGLAND.



Bronzed Pulley Hanger, Heavy Arms and Single Chimney, 20 Line Venus Burner, 597.
50 candle power, 12 inch. Inigo Opal Shades, Shade and Chimney.

COACH AND CART IRONMONGERY.

Messrs. Peter Boswell & Sons, of London, England; have the highest reputation in the old country for every article classed as "Coach and Cart Ironmongery." Their stock of these goods and of timber required for them is the largest and best assorted in Great Britain. Hence the firm can supply goods from stock for breakdown, or urgent work the same day as the order is received. This gives Messrs. Boswell & Sons an eminence in the trade which is unrivalled. The firm has never offered goods at ruinous prices, but has built up its immense business by supplying only first-class articles at the lowest possible price. See advt.

dies' and a gents' tricycle, which are in every sense a superb specimen of mechanical design and construction. This firm is recognized as the leader in the juvenile cycle trade. Too many of these wheels are very flimsy and indeed so much so as to be dangerous. Their tandem safeties are also exceedingly popular in England, in fact wheelmen who require undoubted soundness of construction, and permanent reliability turn to the goods of the new Townend Brothers with perfect confidence. See advt.

THE TOWNEND BICYCLES.

The New Townend Brothers, Ltd., Coventry, England, in calling attention to their "Roadsters" make no boast of cheapness, but they do emphasize their claim to supply wheels which are "Best value in the world." We like the frank way in which they invite inspection and trial of their goods, which they confidently claim will certainly end in an order. All the goods of the "Townend" brand are guaranteed free from imperfections, being made of the best materials, by skilled workmen, and all are thoroughly tested before being shipped. The firm is turning out a la-

GOLD AND SILVER WATCH CASES.

The making of gold and silver watch cases seems as natural to Coventry as knives to Sheffield or buns to Banbury. The R. J. Pike firm has a high reputation for these goods, which has been won by unremitting attention to their quality which has never been allowed to deteriorate. The founder of the business was a Freeman of the Goldsmiths' Company of London. In 1870 he removed to Coventry where he developed a business of large dimensions, his goods being everywhere regarded as first-class in every respect. The trade mark, "R. J. P." is quite enough to guarantee superior quality. Knowing Coventry well and its trials some years ago, we have especial pleasure in noting the prosperity of any branch of its trade. See advt.

BEST GOODS AT LOWEST PRICES.

New Season's Illustrated Catalogue mailed
FREE ON APPLICATION.
Special lines suitable for Canadian Market.

For best quality of **Coal** and Dry Kindling **Wood**, go to **L. Cohen & Son** 36 Prince Street
Tel. Main 814
MONTREAL.

OLD OUTER COVERS

Repaired Equal to New or Bought for Cash.

Re-Lining with Canvas, 3s. Od. each.
 New Rubber (any pattern) 6s. 6d. to 5s. 6d.
 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.
 [Of the Best Workmanship and Material.]

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

CARTRIDGES.

Anything more disappointing to a sportsman there cannot be than finding his cartridges are no good. To obviate such a risk and annoyance, Mr. Henry J. Harriss, of London, England, has put a cartridge on the market which is perfect. They are all loaded under his personal supervision, and not by the hap-hazard method which causes so many cartridges to be very "blank" ones indeed. Mr. Harriss has testimonials from prominent sportsmen who all testify that his goods have given perfect satisfaction. The annoying incident of "miss fire" is unknown to those who use the Harriss cartridges. See advt.

TILE ELK CYCLES.

Messrs. Bennett, Cotton & Co., of Coventry, proprietors of the "Elk" Cycle Works, and manufacturers of the Elk bicycle, take their stand as makers of "the best possible wheel." Ever on the alert to maintain the very high standard they have set themselves, their special attention has been given to every approved system known to cycle construction, which they have embodied in the Elk, with some features by which it is distinguished from and above others. The bicyclist who owns an "Elk" may pride himself on having a wheel which cannot be surpassed, that is a source of the greatest satisfaction. See advt.

PORTMANTEAUS, TRUNKS, BAGS.

One of the best known shops in the Strand, London, of course, for there is only one "Strand" in the world, is that of S. Fisher, Ltd. To travellers it is especially known as the store where a greater variety of portmanteaus, trunks, travelling bags, baskets, and all manner of fixings can be inspected than at any other emporium. It is an "eye-opener" to see the goods made by this eminent firm, it is a luxury to have the wherewithal to be equipped for a journey from their stock. Goods suited to the modest purse as well as to that of a luxury loving millionaire are found at Fisher's in every style. Ladies' travelling and dressing bags, trunks, and other conveniences are also stored in large varieties. The "Fife" dressing case price, \$315, is exactly like the one presented to the Duchess of Pife on her wedding, it would make a splendid wedding present, as would others less costly. The Fisher firm has a reputation dating from 1838. In the years since then it has gone on advancing in public favour until it now has an unrivalled trade.

STOCKS AND BONDS.

NAME.	Par Val ^e .	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price July 20 (Bid)	Cash value per S.
British North Am.....	248	4,866,666	4,866,666	1,460,000	2 1/2	Apr. Oct	150	75 00
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	155	42 00
Commercial, Windsor..	40	500,000	349,172	90,000	3	.....	257	133 10
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	May	156	77 50
Eastern Townships.....	50	1,500,000	1,500,000	350,000	3 1/2	Jan July	158	79 00
Hallifax Banking Co.....	20	500,000	500,000	375,000	3 1/2	Feb. Aug	193	193 00
Hamilton.....	100	1,499,700	1,494,520	1,000,000	4	June Dec	149	149 50
Hochelaga.....	100	1,250,000	1,250,000	585,000	3 1/2	June Dec	231	234 00
Imperial.....	100	2,000,000	2,000,000	1,800,000	4 & 1	June Dec	113	28 35
Jacques Cartier.....	25	500,000	500,000	285,000	3	June Dec	170	170 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	180	180 00
Merchants' Halifax.....	100	1,957,500	1,692,660	1,394,495	3 1/2	Feb Aug	201	101 00
Molson.....	50	2,000,000	2,000,000	1,800,000	4 & 1	Oct April	259	518 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	90	27 00
Nationale.....	30	1,200,000	1,200,000	160,000	3	May Nov	300	300 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	220	220 00
Nova Scotia.....	100	1,697,500	1,613,700	1,850,070	4	Feb. Aug.	133 1/2	200 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	200	375 00
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1	June Dec	140,000	140,000
People's of N. B.....	150	180,000	180,000	140,000	4	.....	125	125 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	183	200 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	191	191 00
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	238	238 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	117	117 00
Traders.....	100	700,000	700,000	70,000	3	June Dec	123	61 00
Union, Halifax.....	50	500,000	500,000	250,000	3	Mch Sept	120	120 00
Union of Can.....	100	2,000,000	2,000,000	450,000	3	June Dec	90	90 00
Ville Marie.....	100	500,000	479,820	10,000	3	June Dec	.....	.....
Western.....	100	500,000	387,739	118,000	3 1/2	Apr. Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	183	183 00
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan July	95	95 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	3 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	65	65 00
Can. Landed & Nat'l Inv't Co.....	100	2,098,000	1,004,000	350,000	3	Jan July	100	100 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,200,000	3	Jan July	115 1/2	57 8 1/2
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	112 1/2	56 25
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	132	132 00
Dominion Sav. and Inv. Co.....	50	1,000,000	984,220	10,000	2 1/2	July Dec	75	37 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	129	64 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	3	Mar	107 1/2	167 50
Freehold Loan and Sav. Co.....	100	3,221,500	1,318,100	300,000	3	June Dec	93	93 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	111 1/2	111 50
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	700,000	4 1/2	Jan July	180	80 00
Imperial Loan and Inv. Co.....	100	840,000	720,647	160,000	3	Jan July	90	90 00
Landed Banking and Loan.....	100	700,000	688,998	160,000	3	Jan July	110	110 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch Sep	68	81 50
London Loan Co.....	50	679,700	681,850	81,000	3	Jan. July	108 1/2	54 25
London and Ont. Inv. Co.....	100	2,750,000	553,000	160,000	3 1/2	Jan July	90	90 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan	87	37 20
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	171	65 40
Montreal Gas Co.....	40	2,500,000	2,997,816	.....	5	April	201	80 30
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	2 1/2	Feb.	332	161 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Feb.	158	158 00
Merchants M'fg Co.....	100	600,000	600,000	.....	3 1/2	Feb Aug	130	130 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3	Mch Sep	136	132 00
Ont. Indus. Loan and Inv.....	100	468,800	314,886	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	120 rd	60 00
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	.....	Jan July	30	15 00
Real Est. Loan Co.....	40	578,540	373,720	50,000	2	Jan July	63	31 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	109 1/2	109 75
The Royal Electric Co.....	100	1,500,000	1,500,000	232,562	4	Jan.	182 1/2	182 75
Toronto Electric Light Co.....	100	500,000	500,000	20,000	2	Jan.	136 1/2	130 75
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan.	115	115 00
Union Loan and Sav. Co.....	50	1,095,400	899,420	200,000	3	July	40	20 50
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	105	52 50
Western Loan & Trust Co.....	50	2,301,300	561,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

* Paying quarterly dividends.

CANADIAN DEVELOPMENT COMPANY,



LIMITED.

H. MAITLAND KERSEY, Managing Director,
CAPT. J. A. RITCHIE, Marine Superintendent.



BENNETT LAKE AND UPPER YUKON ROUTE,

Carrying Canadian and United States Government Mails.



THROUGH TICKETS and BILLS of LADING

From British Columbia and Puget Sound Ports to

DAILY SERVICE ON
LAKES and UPPER
YUKON.

Atlin, Dawson and
Yukon Points.



OPERATING the FINE FAST and COMMODIOUS STEAMERS . .

COLUMBIAN, AUSTRALIAN,
CANADIAN, ANGLIAN,
VICTORIAN, TASMANIAN,
ZEALANDIAN.



FAST THROUGH SERVICE.

COMPLETE TRAFFIC ARRANGEMENTS.

SPLENDID EQUIPMENT.

REASONABLE RATES.



EXPRESS SERVICE - An efficient and reliable Express Service is maintained and operated by the Company over all the routes traversed by its Steamers; Express Matter and Postal Express Messages carried at reasonable rates.

For Rates and Reservations apply at the General Office - 32 Fort Street, VICTORIA, B. C.

OR TO A. H. B. MACGOWAN, General Agent, 226 Cambie Street, VANCOUVER, B.C.; FRED. P. MEYER, General Agent,
105 Yesler Way, SEATTLE, WASH.; F. H. WORLOCK, 214 Broadway, SKAGWAY, ALASKA.

ROSS COURTNEY'S WHEEL-BUILDING MACHINE.

Price Complete, 30/-

Sole Licensees and Manufacturers:

ROSS, COURTNEY & Co., Ltd.
 ASHBROOK ROAD, HOLLOWAY,
 LONDON, N., ENG.

PATENT.

Simple!
 Accurate!!
 Automatic!!!

TRY IT.
 AND YOU CANNOT DO
 WITHOUT IT!

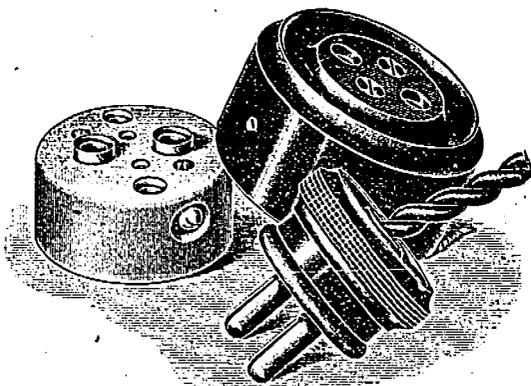
Invented by a Wheel-
 Maker for Wheelmakers.

By the use of this simple and
 ingenious little machine, a boy
 can in a few minutes, get a
 wheel so accurate that only a
 touch is required by the wheel-
 maker to get it ready for
 enamelling.

Time required to finish a
 wheel, about 1½ minutes.

A. P. LUNDBERG,

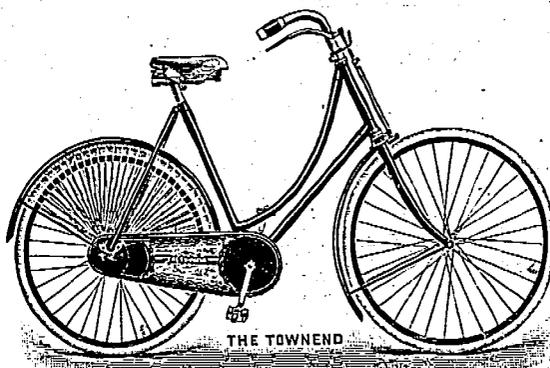
Bradbury Electrical Works,
 Bradbury Street, Kingsland Road,
 LONDON, N., ENGLAND.



MANUFACTURERS OF

Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

TOWNEND



CYCLES.

Send for Terms and Catalogue.

The New Townend Bros., Ltd.
 COVENTRY, Eng.

Are you fitting the "LONDON" Patent † †

DISC ADJUSTING HUBS?

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

- Can be adjusted to the 1,440th part of an inch.
- The bearing is absolutely and effectively locked, and cannot possibly work loose.
- Any child can adjust them, and the locking arrangement consists of two pieces only.
- Every Hub is guaranteed turned from bar steel.
- Every part guaranteed interchangeable.
- Dustproof and Oil Retaining. Made with 1½-in., 1¾-in., 1⅞-in., and 2-in. (for tandem) Chain Line.
- And the price—14/6, less 2½%, 30 days, 5% cash.
- Guaranteed for three years.
- Don't procrastinate! Let us hear from you at once.

The London Hub Company, Limited.

122 NEW KENT ROAD, LONDON, S.E., ENG

Marvellous Value.

1899 MODELS from . .
£4 5 0 Complete.

ALL MACHINES GUARANTEED FOR ONE YEAR.

Genuine 1899 B. S. A. MACHINES
complete

£7 17 6



A Sensational Offer! We Supply our
Latest Machines with Genuine Dunlop
Tyres for

£6 15 0

KINGSLAND
Manufacturing
Company,

LIMITED.

KING HENRY'S WALK, LONDON, N., Eng.

DROP US A POSTCARD FOR OUR 1899 CATALOGUE AND TRADE PRICES.

F. POWIS & Co.,

India-Rubber Manufacturers & General Cycle Accessory Merchants,

121 Stamford Street, Blackfriars, London, S. E., England.

Telegrams: "BUFONITE," London.

No. 3a.

Reg. No. 238487.

Inflators, Repair Outfits, Pedal Rubbers, Valves, Air Tubes, Handles, Gear Cases, Tool Bags, Cement, Nipples, Spokes, Patent Brazed Tube, &c., &c.

Illustrated Price List on Receipt of Trade Card.

THE "NUGGET" POLISHES.

AS USED IN THE

ROYAL

Households

AND

STABLES.

USED on the ENAMEL is a certain preventative against the firm adherence of Mud, thus PRESERVING the ENAMEL, and at the same time imparting a BRIGHT POLISH; as a means of Cleaning CORK HANDLES SADDLES, &c.; and preventing RUST and TARNISH on PLATED Parts it is unequalled.

331 KENNINGTON ROAD LONDON, S.E., Eng.

<p>W. NEAL, OXFORD HOUSE, CHAPEL FIELDS, COVENTRY, Eng. All kinds of Gold Watch Cases in 9ct. and 18ct.</p>	<p>Highest Grade Cycles Tribune Scotsman Europa. RILEY, WARD & BRADFORD, Ltd. CYCLE MANUFACTURERS, Branches: 19 Queen St. Glasgow 39 Gordon St. " FLEET WORKS. Charing Cross " COVENTRY, Kyle Street, Ayr. England. Castlegate, Lanark. Manee Road, Dunoon and Fleet Works, Coventry.</p>	<p>R. J. PIKE, Gold and Silver Watch Case Manufacturer, CROMWELL HOUSE, EARLSDON, COVENTRY, Eng.</p>
--	--	---

GRIMES BROS., Ltd.

RUBBER GOODS of every description.

Outer Covers. Inner Tubes. Cushion Tyres. Solid Tyres. Peram Tyres. Valve Rubber.
Patching Sheet. Rubber Solution. Solutioned Canvas. Pedal Blocks. Cement, Etc., Etc., Etc.

Wringer Rollers Recovered and Cycle Accessories.

Lamps. Spanners. Gear Cases. Brake Sets. Repair Outfits. Bells. Satchels. Saddles.
Oilers. Pedals, Etc., Etc., Etc.

1899 Lists sent on Application.

22, Long Lane, Aldersgate Street, - - LONDON, E.C., England.

W. & F. P. CURRIE & CO.

134 McGill Street,

Corner St. Paul St.

MONTREAL.

Sofa, Chair and Bed Springs,

A Large Stock always on Hand.

Roman Cement, Portland Cement,
Water Lime.

Drain Pipes, Vent Linings,

Fire Covers, Fire Bricks, Fire Clay

Whiting, Plaster of Paris,

Borax, China Clay, etc.

Marble & Granite.
C. MARIOTTI
Mosaic Floors & Marble Altars
A SPECIALTY.
13, 15, 17,
Beaver Hall Hill.
MONTREAL.

WE SUPPLY THE MATERIAL

OR CONTRACT TO COVER

STEAM PIPES and BOILERS

H. McLAREN & Co.

706 CRAIG STREET,

MONTREAL.

AGENTS FOR

Eureka Mineral Wool and Asbestos Company.

A BEAUTIFUL COMPLEXION

OBTAINED BY USING

SAUNDERS'S

FACE POWDER

Or Bloom of Ninon.

This admirable preparation, of world-wide reputation, is free from anything which can injure the skin; of delicate roseate hue, it preserves the Beauty and Freshness of Youth to extreme age.

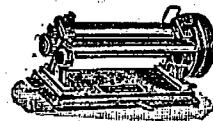
Also prepared white, and jaune for Brunettes. Prices, 7d., 1s., 2s. 6d.; free for 7, 13, or 33 stamps.

J. TOUZEAU SAUNDERS,

312 OXFORD STREET, LONDON, ENGLAND.

Laundry Machinery

CHARLES TOWNEND & CO.,



Laundry Machinery Manufacturer,

2 & 2a, Northampton Square,

LONDON, E.C., ENGLAND

Collar and Cuff Machinery

Specialty.

CONSUMERS CORDAGE COMPANY,

MANUFACTURERS OF

Limited.

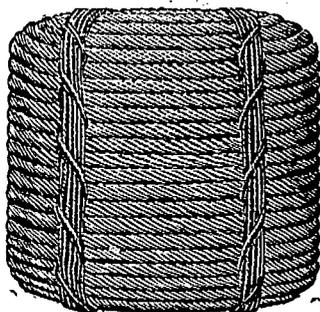
Cordage and Binder Twine

OF EVERY DESCRIPTION.

HEAD OFFICE:

283 St. Patrick Street

MONTREAL.



TELEPHONE No. 193 Hop.

CABLE ADDRESS: HAYWARD BROTHERS; LONDON, ENG.

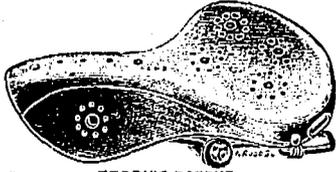
A B C CODE U

Hayward Brothers & Eckstein Ltd

ENGINEERS & IRONFOUNDERS

Hayward's Patent Lights
Hayward's Safety Coal Plates
Iron Staircases, Straight and Spiral
Ventilators for Rooms, Drains, &c
Stable Fittings (Cottan's)
Wrought and Cast Iron Sashes
Ranges, Stoves, Interiors, &c
Jubilee Patent Metal Lathing
Safford Radiators, Daisy Boilers
Luxor Patent Prism Lights

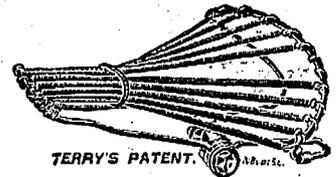
Directors: Wickstein, A. Wilton, D. A. Stone



TERRY'S PATENT.

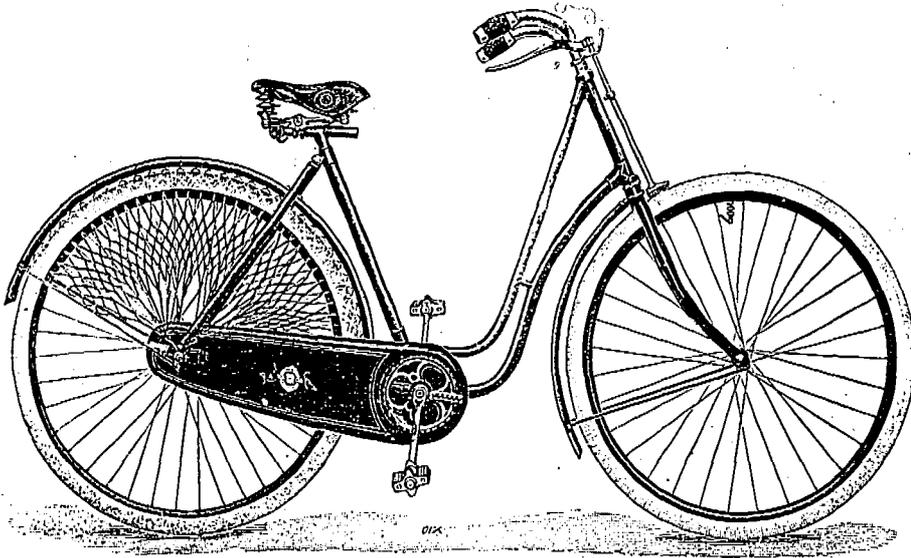
With Detachable Leather Cover.

Telegraphic Address: "GUILLAUME ALVECHURCH."

Sole Manufacturers of the
"TERRY" CYCLE SADDLE.

TERRY'S PATENT.

Without Cover.



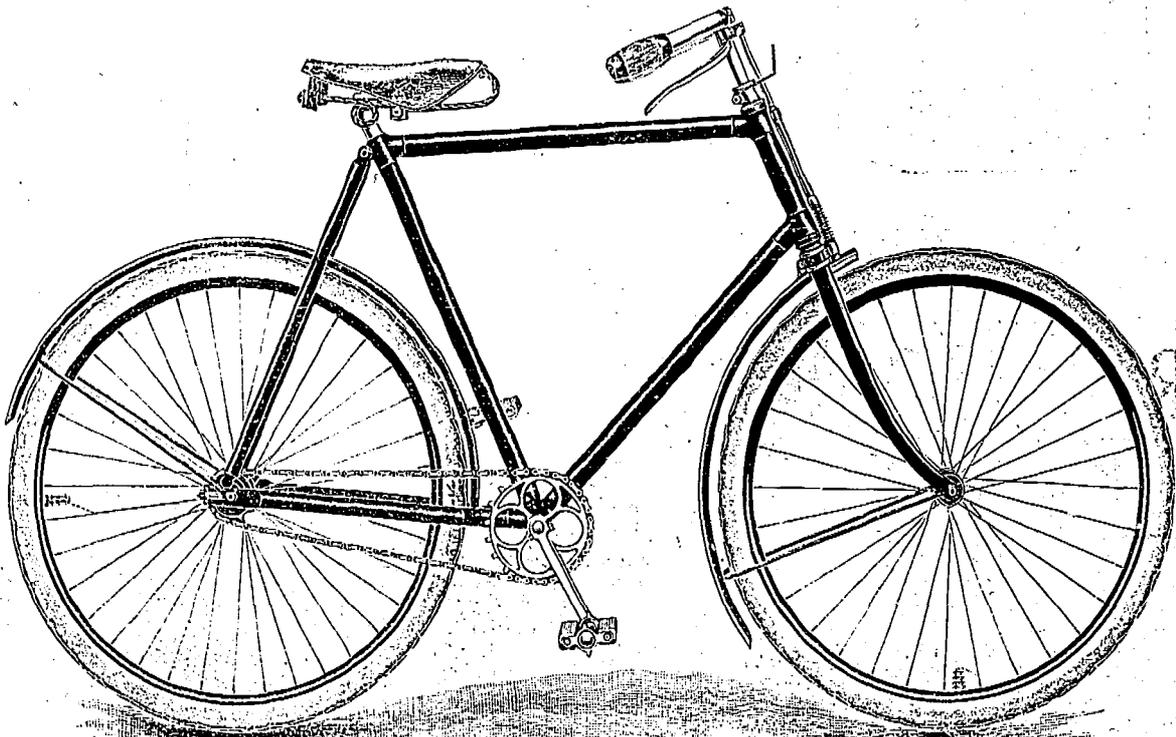
Sole Manufacturers of the DOUBLE SPEED GEAR CYCLE.

THE RECTORY ENGINEERING WORKS.

H. GUILLAUME & CO.

Cycle & Motor Car Manufacturers,

Rectory Mills. ALVECHURCH, - - Near REDDITCH, ENG.

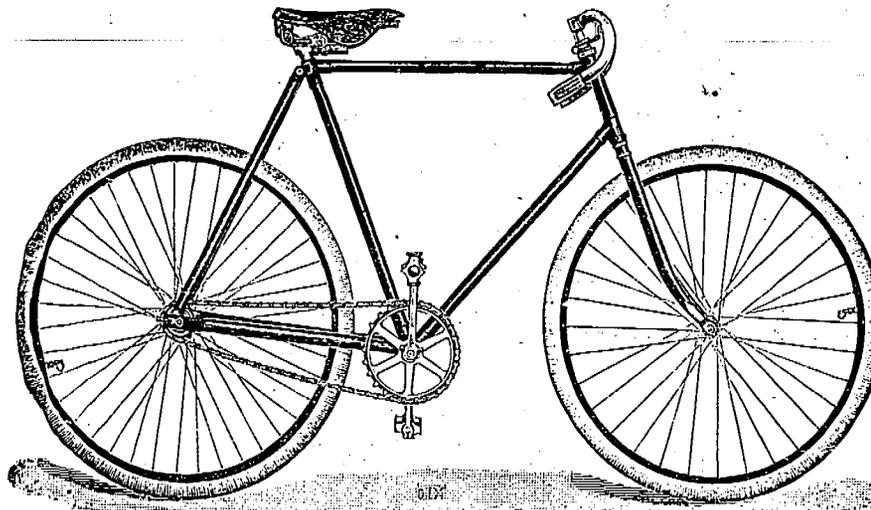
THE ELK CYCLES.

Price and Quality not Equalled In England.

BENNETT, COTTON & CO., Ltd. - - Works: COVENTRY, ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 20, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.			
Boots and Shoes.				Mens.	Boys.	Youths.	Brooms.				Heavy Chemicals.			
Programs or Cobourgs	\$0 70	0 80	\$0 60	\$0 65	\$0 55	\$0 60	Good Luck 2-4 sig. Var. Han.	3 20	0 00	Bleaching Powder	1 75	2 60		
Split Balmorals	0 90	1 10	0 80	0 90	0 70	0 75	Rose 4 yarn. hand heavy	3 80	0 00	Blue Vitriol	7 00	5 00		
Kip	1 10	1 20	0 95	1 00	0 80	0 85	Pansy 4 " " medium	3 50	0 00	Brimstone	9 00	2 50		
Butt or Congress	1 20	1 50	1 00	1 20	0 90	1 00	Thistle 4 " " "	3 10	0 00	Caustic Soda 60	1 60	1 80		
Split Boots	1 30	1 75	1 10	1 25	0 90	1 00	Map Leaf 4 4 stgs.	3 80	0 00	" " 70	1 80	2 00		
Kip	2 10	2 75	1 50	1 75	1 10	1 30	" B 4 " stained	3 20	0 00	Soda Ash	1 2	1 60		
3-ain \$2.00 to \$3.00, Felt Sox	2 10	2 75	1 50	1 75	1 10	1 30	Shamrock 4 4 " varn han	3 10	0 00	Soda Bicarb	2 25	2 35		
Felt Boots, half fox	\$1 75	\$2 00	full 2 42	2 50	1 10	1 30	" B 4 " stained	2 85	0 00	Sal. Soda	0 60	0 70		
				Womens.	Misses.	Childs.	Daisy A 3 stgs varn handle	2 80	0 00	" Concentrated	1 50	2 00		
Split Batts or Bala	0 70	1 75	0 65	0 70	0 47	0 60	" B 3 " stained "	2 45	0 00	Dyestuffs.				
Kip Pebbled or Buff Bala	0 90	1 00	0 80	0 90	0 60	0 70	Trillip No. 1 3 stgs "	2 25	0 00	Archil. con	0 27	0 29		
Pebbled Butt, Machine Sewed	1 00	1 10	0 90	1 00	0 70	0 75	" 2 2 " "	1 80	0 00	Cutch	0 08	0 09		
Glazed Buff Button	1 00	1 10	0 90	1 00	0 70	0 75	Gunling 4 " "	3 60	0 00	Ex. Logwood	0 10	0 15		
Polish Galf "	1 25	1 60	1 15	1 25	0 90	1 00	Warehouse 4 heavy	3 60	0 00	Chip	2 00	2 50		
Dongola Kid 1 quality "	1 00	1 10	0 90	0 95	0 75	0 80	Letter A 2 plain	1 60	0 00	Indigo (Bengal)	1 50	1 75		
" " 2 " "	1 15	1 35	1 00	1 15	0 85	0 95	Drugs & Chemicals				Indigo Madras	0 70	1 00	
" " 3 " "	1 50	2 00	1 20	1 50	1 00	1 10	Acid Carbolic Cryst med.	0 80	0 40	Gambier	0 04	0 05		
											Madder	0 10	0 12	
Mens' Galf, Bals. Cong or Butt. Goodyear Welt											Sumac	70 0	75 00	
" " McKay Sewn											Fish.			
" Tan Russia Galf, Bals. Cong or Butt. Goodyear Welt											Distributors prices.			
" " McKay											Cape Bret. Herring	0 00	0 00	
French Pat. Galf or Enamel Leather Bals. Butt. and Cong.											Labrador Herrings	0 00	0 00	
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt											No. 1 Shore Herrings	4 50	0 00	
" " " " Turns 1 quality											" Nova Scotia	0 00	4 50	
" " " " Turns 2 quality											Mackerel No. 1. palls.	0 00	1 75	
											" " 1/2 barrel	0 00	0 00	
											Green Cod, No. 1	0 60	0 00	
											Green " large	0 00	0 00	
											Draff	0 00	0 00	
											No. 2	0 00	0 00	
											Large dry Gaspe per qnt.	4 50	0 00	
											Salmon No. 1 brls Lab.	14 00	14 00	
											Salmon, (tierces)	0 00	0 00	
											" Brit. Col brls.	00 00	13 00	
											Boneless Fish	0 03	0 04	
											" Cod	0 05	0 06	
											Finnan Haddies	0 07	0 07	
											N. S. Salt Herrings, in			
											half-barrels.	2 30	0 00	
											Salt Lake Trout, half-brls	4 25	0 00	
											Flour.			
											Winter Wheat patents	3 65	3 90	
											Manitoba patents	4 00	4 10	
											Straight roller	3 35	3 45	
											do bags	1 65	1 70	
											Strong Bakers	3 70	3 80	
											Superfine	0 00	0 00	
											Oatmeal, brl.	3 75	0 07	
											Corn meal, bag	00 00	00 95	
											Bran Manitoba	00 00	19 00	
											Bran Ontario bulk	00 00	18 00	
											Shorts	00 00	16 00	
											Monilla	19 00	00 00	



* RIDE *

Royal George Cycles

and you ride THE BEST.

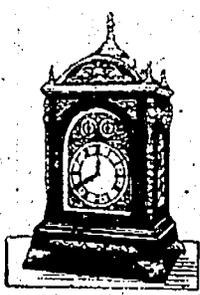
Constructed of
BEST MATERIALS,
WORKMANSHIP
AND FINISH.

Send for Lists to

BRANSOM, KENT & CO., Ltd., GOSWELL ROAD,
LONDON, ENGLAND.

EXPORT MANUFACTURERS OF
Cycles, Cycle Fittings and Cycle Accessories of Every Description.

J. JENNENS,
Manufacturer and Dealer in
CLOCKS, &c.
4 & 5 Skinner Street,
CLERKENWELL,
LONDON, ENG.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 20, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake	
Cut nail screws.		100 lb. box	3 65 0 00	No. 1 Wrought Iron	00 00	" barrel (refined)	0 00 0 05
Base Price, per Keg	2 25 0 00	Bright	3 05 0 00	No. 1 Machinery	00 00	" Ordinary	0 04 0 04
Extras—Over and above 30d.	less 5c keg rebate.	Galvanized Iron:		Stove	10 00	Leather	
40d, 50d, 60d and 70d Nails.		Queen's Head,		Malleable Iron	0 00	No. 1 E. A. Sole	0 24 0 25
Cut and Fence Nails—		or equal, } gauge 28	4 55 4 83	Hard Steel	0 00	No. 2 B. A. Sole	0 23 0 23
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common.		(per long ton 240 lbs.)		No. 3 B. A. Spanish Sole	0 19 0 21
10 and 12d "	0 19 0 00	Bar Iron, per 100 lbs.	2 00 base	Lead sold	0 00	Buffalo Sole, No. 1	0 22 0 23
8 and 9d "	0 15 0 00	Car lots	1 95	" tea	0 00	" No. 2	0 19 0 21
6 and 7d "	0 30 0 00	Ord. Crown, base	0 00 0 00	Light Brass	0 00	Slaughter, No. 1	0 26 0 23
4 and 5d "	0 40 0 00	Best Refined	0 00 0 00	Copper Bottoms	0 00	Light medium & heavy	0 26 0 23
3d "	0 65 0 00	Norway	3 25 0 00	Heavy Copper	0 00	" No. 2	0 24 0 25
2d "	1 00 0 00	Am. Sheet Steel, 62 1/4	3 00 0 00	Red Brass	0 00	Harness	0 26 0 31
Cut spikes 10c, per Keg advance.		" " " 17	2 90 0 00	Heavy Yellow Brass	0 00	Upper, heavy	0 34 0 36
Fine blued nails—		" " " 18 & 20	2 90 0 00	Yellow Metal Sheathing	0 00	Upper, light	0 33 0 35
2d per 100 lbs	1 00 0 00	" " " 23 & 24	3 00 0 00	Wire:		Grained Upper	0 35 0 38
3d "	1 50 0 00	" " " 25	3 10 0 00	Bright and Annealed		Scotch Grain	0 35 0 38
Casing Box, Tobacco Box and Flooring Nails—		" " " 28	3 25 0 00	Nos. 2 to 9 base	2 70 0 00	Kip Skins, French	0 32 0 35
20 to 30d per 100 lbs	0 55 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	Net, extra for other sizes.		English	0 32 0 35
10 to 16d "	0 60 0 00	" " " 3/8 in.	0 00 2 50	Coppered base Net, extra for other sizes.	3 00 0 00	Canada Kip	0 50 0 60
8 and 9d "	0 65 0 00	Boiler Heads, steel.	0 00 0 03	Barbed Wire—	3 00 f.o.b. Montreal.	Hemlock Calf	0 50 0 70
6 and 7d "	0 70 0 00	Hoop Iron, base for 2 in. and larger.	0 00 2 45	2 and 4 barbs.		" Light	0 50 0 60
4 to 5d "	0 95 0 00	Band Canadian, 1 to 6 in.		Plain Twist 2 and 3 wrs.		French Calf	0 50 0 60
3d "	1 20 0 00	30c; over base of ordin. iron, smaller size Extras as adopted July 7th.		Staples		Split, light and medium	0 22 0 25
Finishing nails—		Canada Plates:		Spring Wire per 100, 85c net extra.		" heavy	0 21 0 23
8 inch and longer per 100 lbs	0 60 0 00	Good Brands	2 30	Rope.		small	0 20 0 22
2 1/2 and 2 3/4 inch	0 65 0 00	Full Polished	3 00 3 25	Sisal, base	0 10 3	Leather Board, Canada	0 06 0 10
2 and 2 1/4 "	0 70 0 00	Galvanized	4 10 4 25	" 7-16 and up	0 10 4	Enamelled Cow, per ft.	0 16 0 18
1 1/2 and 1 1/4 "	0 95 0 00	Wool Iron pipe, 1/2 in. 1/2 in.	2 90	" 5-16 "	0 11 4	Pebble Grain	0 11 0 13
1 1/4 "	1 20 0 00	" 3/4 in.	2 95	" 3-16 "	0 11 4	Glove Grain	0 12 0 13
1 "	1 50 0 00	" 1 in.	3 55	Manilla, base	0 12	B. Calf	0 15 0 20
Slatting nails—		" 1 1/4 in.	4 90	" " "	0 12 1/2	Brush (Cow) Kid	0 11 0 13
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	" 1 1/2 in.	6 50	" 5-16 "	0 12 1/2	Buff	0 13 0 16
1 1/4 "	1 20 0 00	" 2 in.	8 25	" 3-16 "	0 13 1/2	Russetta, light	0 11 0 11
1 "	1 50 0 00	per 100 ft. nett.	1	" heavy	0 12	" heavy	0 12 0 15
Common barrel nails—		Steel, cast per lb.	0 7 1/2 base	" No. 2	0 35 0 40	Saddlers	0 28 0 30
1 1/2 inch per 100 lbs	1 00 0 00	" Spring, 100 lbs	2 65 0 00	Imt. French Calf	0 65 0 75	Rough	0 20 0 25
1 1/4 "	1 25 0 00	" Tire, "	2 45 base	English Oak	8 00 9 00	Dongola, extra	0 38 0 42
1 "	1 50 0 00	" Sleigh shoe, 100 lbs.	2 45 base	" No. 1	0 20 0 22	" No. 1	0 20 0 22
Clinch nails—		" Toe Calk	2 89	Colored Pebbles	0 18 0 16	" ordinary	0 12 0 15
8 inch and longer per 100 lbs	0 60 0 00	" Machinery	2 90 base	Calf	0 16 0 22	Oils	
2 1/2 and 2 3/4 inch	0 65 0 00	Tin Plates:		Cod Oil	0 37 1/2 0 42 1/2	S. R. Pale Seal	0 40 0 42 1/2
2 and 2 1/4 inch	0 70 0 00	IC Coke, 14 x 20	3 75	Straw Seal	0 85 0 37 1/2	" Process	0 70 0 80
1 1/2 and 1 1/4 "	0 95 0 00	IC Charcoal, 4 x 20	4 00	Cod Liver Oil, Nfd. Norw		" Norwegian	1 00 1 10
1 1/4 "	1 20 0 00	IX Charcoal		Castor Oil	0 07 0 08 1/2	Castor Oil brls	0 07 0 08 1/2
1 "	1 50 0 00	IXX "		Lard Oil, Extra	0 55 0 65	" No. 1	0 45 0 55
Sharp and flat pressed nails		DG "	Usual	Linseed, raw, nett	0 09 0 57	bolled, nett	0 00 0 60
3 inch and longer per 100 lbs.	1 35 0 00	DX "	Trade	Olive, pure	0 90 1 10	Extra, qt., per case	3 00 3 70
2 1/2 and 2 1/4 inch	1 50 0 00	DXK "	Extras	Turpentine, nett	0 61 0 62	Petroleum:	
2 and 2 1/4 "	1 85 0 00	Terne Plate IC, 20x25	7 00	Gasoline 76 gravity	0 00 0 19	Stove Gasoline	0 03 0 18
1 1/2 and 1 1/4 "	2 50 0 00	Russ. Sheet Iron	0 10 0 00	Benzine	0 00 0 16 1/2	Car Lots Store, [2. p.c. off]	0 18 1/2 0 14 1/2
1 1/4 "	3 00 0 00	Lion & Crown tin dish		American P.W.	0 17 0 17	do W.W.	0 17 0 18
Coil Chain—No. 6	0 10 1/2 0 00	22 and 24 gauge case lots	6 50 6 75	do W.W.	0 18 1/2 0 19		
" 5	0 09 1/2 0 00	Lead, Pig, per 100 lbs	0 00 0 00				
" 4	0 08 1/2 0 00	Sheet, per 100 lbs	4 25 4 00				
" 3	0 07 1/2 0 00	Shot, per 100 lbs	4 00 4 25				
" 2	6 00 0 00	Lead Pipe, per 100 lbs	7 09 0 00				
" 1 1/2	4 75 0 00		less 20 p.c.				
" 1 1/4	4 25 0 00	Zinc:					
" 7-16	4 10 0 00	Spelter, V.M., per 100 lbs	7 00 0 00				
" 4	4 10 0 00	" S.S.	0 00 7 00				
" 3-16	3 95 0 00						
" 2	3 85 0 00						
" 1 1/2	3 65 0 00						
" 1 1/4 and 1 in.	3 55 0 00						

W. P. SCOTT
DECORATOR
2422 ST. CATHERINE STREET - 2422
MONTREAL

NEW BLOCK
Two Houses
REMAINING
TO BE LET
IN WESTMOUNT.
(Greene Avenue, near Rochester Street.)
All Modern Improvements.
APPLY AT THE OFFICE OF
The "Journal of Commerce,"
171 & 173 St. James Street.
The Union Sign Co
251 St. James Street,
MONTREAL.
SIGNS & SHOW CARDS
of every description.
Office Door Lettering our Specialty.

The "ATLAS" Brand

SCOTCH GLUE.
GREENBERG & SONS,
3 Manchester Avenue, - London, England.
BAYLIS MFG. CO'Y
Manufacturers of
Varnishes Japans,
White Lead,
Colored Paints
Dry Colors, Printing Ink,
Machinery Oils and Axle Grease.
And Dealers in
Painters' & Printers' Materials Generally
16 to 28 NAZARETH STREET,
MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 20, 1899.

Name of Article.		Wholesale		Name of Article.		Wholesale		Name of Article.		Wholesale	
		\$	c.			\$	c.			\$	c.
Farm Products.											
BUTTER: Finest Cr. tubs.....		0 18	0 15	Oats Ex-store.....		33	0 34	Molasses (Barbados).....		0 31	0 85
" " boxes.....		0 17	0 18	Barley, maiting.....		0 00	0 00	Porto Rico.....		0 00	0 00
Inferior qual.....		0 16	0 17	" " feed in store.....		0 00	0 00	Trinidad.....		0 00	0 00
West Dairy Finest.....		0 14	0 14	Peas, per 60 lbs, Ex-store.....		0 10	0 75	Cuba.....		0 00	0 00
Townships Dairy.....		0 15	0 16	Rye.....		0 53	0 55	Antigua.....		0 00	0 00
Common.....		0 10	0 12	Corn, Ontario.....		0 00	0 00	Raisins.....		0 00	0 00
				" " duty paid.....		0 00	0 00	Sultanas.....		0 11	0 18
				Buckwheat.....		0 10	0 60	Loose Musc. California.....		0 05	0 08
								Layers, London.....		1 50	1 75
								Con. Cluster.....		2 20	2 30
								Extra Dessert.....		2 75	0 00
								Royal Bucking'm.....		3 50	0 00
GROCERIES.											
								Valencia.....		0 04	0 05
								" Selected.....		0 00	0 05
								" Layers.....		0 06	0 05
								Currants, Provincials.....		0 04	0 06
								Filatras.....		0 04	0 06
								Patras.....		0 04	0 06
								Vostlzas.....		0 06	0 07
								Prunes.....		0 06	0 10
								Figs in bags.....		0 08	0 10
								" new layers.....		0 15	0 25
								Dates.....		0 05	0 06
								Sh. Almonds, bxs.....		0 19	0 25
								S. S. Tarragons.....		0 09	0 10
								Walnuts.....		0 10	0 14
								" Grenoble.....		0 12	0 00
								Filberts.....		0 09	0 10
								Spices: Cassia.....		0 09	0 12
								" Mace.....		0 90	1 20
								" Cloves.....		C 15	0 16
								" Nutmegs.....		G 50	1 00
								" Jamaica ginger, bl.....		0 08	0 15
								" " unbl.....		0 07	0 14
								" African.....		0 08	0 10
								" Pimento.....		0 15	0 20
								" Pepper, Black.....		0 15	0 16
								" " White.....		0 22	0 26
								" Mustard, 4 lb jar, Eng.....		0 72	0 75
								" " 1 lb.....		0 23	0 25
								" " 4 lb jars, Cana.....		0 65	0 70
								" " 1 lb.....		0 22	0 24
								" Rice, C. C.....		0 00	0 15
								" " standard B.....		0 00	0 25
								" " Patna.....		4 25	4 75
								" " Burmah.....		4 00	4 25
								" " Crystal Japan.....		5 00	5 25
								" " Carolina.....		6 75	7 75
								" Taploca, Pearl.....		0 03	0 04
								" " Flake.....		0 03	0 04
								" Gelatine, 1 qt pk.....		1 15	0 00
								" " 1 qt pk.....		1 75	0 00
								" " 2 qt pks.....		2 30	0 00
								" Branded Yellows.....		3 75	4 23
SUGARS.											
								" Ex Granulated, brls.....		0 00	4 50
								" German gran'd.....		0 00	0 00
								" Ex Ground, in brls.....		5 20	5 25
								" " in bxs.....		5 45	5 50
								" Powdered, in brls.....		4 95	5 00
								" " boxes.....		5 20	5 25
								" Paris Lump, in brls.....		5 60	5 65
								" " half brls.....		5 70	5 75
								" " 100-lb bxs.....		5 70	5 75
								" " 50-lb bxs.....		0 00	5 70
								" Branded Yellows.....		3 75	4 23
SEEDS.											
								" Clover, rad, per lb.....		0 07	0 10
								" Alasko, per lb.....		0 07	0 09
								" Timothy, (Can'n) per bsh.....		2 00	2 50
								" " Western.....		1 50	2 10
								" Flax 56 lbs.....		0 65	1 00
								" Fall Rye.....		0 75	0 90
								" Millet.....		0 75	0 90
								" Hungarian.....		0 75	0 90
SUNDRIES.											
								" Potatoes, old per bag.....		0 40	0 50
								" Honey, Com, 1 lb.....		0 07	0 10
								" " Extracted.....		0 04	0 08
								" Beeswax.....		0 20	0 25
								" Beans: white ordinary bus.....		0 85	1 00
								" Maple Sugar.....		0 07	0 09
								" Maple Syrup in wood.....		0 06	0 07
								" Maple Syrup in tins.....		80	1 00
GRAIN.											
								" Hard Man, No. 1 Ft. Will.....		0 00	0 71
								" " No. 2.....		0 00	0 67
								" No. 1 Northern.....		0 67	0 09
								" " 2.....		0 64	0 09

Cable address: "Scent Fountains" London
R. R. PATTISON & Co,
 IMPORTERS OF..
FOREIGN FANCY GOODS,
 and Factors of English Toys
 OF EVERY DESCRIPTION.
 191 HIGH HOLBORN, LONDON, W. C. England.
 Bone Goods with Sea Side Views.

E. H. CRIPPS,
 161, KENNINGTON ROAD, S.E.,
 LONDON, ENGLAND.
 MAKER OF ALL KINDS OF
SWITCH & FUSE CASES,
 BLOCKS & BOARDS of all DESCRIPTIONS,
 In Teak, Mahogany, Oak, Walnut, and all
 Whitewoods, &c.
 Price List of Standard Sizes on Application.
ESTIMATES FREE.

THE
Ward Commercial Agency
 Mercantile Reports. Collections.
 Personal Attention. Prompt Returns
246 St. James Street, MONTREAL
 Attention Given to Special Reporting.

MOUNT BROS.,
 Manufacturers and
 Dealers in.....
Electrical Supplies,
 Wiring and Electric Light Contractors.
 Bells, Annunciators, Telephones, etc.
 784 Craig St., - Montreal.



FLEXIBLE BALL Patent No. 9490.
 Patentees and Sole Manufacturer of the "Flexibles"
 Cricket Ball Patent No. 9490, and the celebrated
 Bats "The Gun-nor".

ABEL & LANE,
 Cricket Bat and Ball Manufacturers,
 ALSO
Athletic Outfitters.
 310 Kennington Road,
 LONDON, S.E., - - England.

Cable Address:
 "CUPRITE," London.
The Farringdon Works
 AND
H. Pontifex & Sons, Ltd.,
 FARRINGDON WORKS,
 Shoe Lane, London, E.C., England.
Manufacturing Engineers,
 Copper, Brass and
 Iron Foundries.

Makers of Ice Refrigerating, Brewing
 and Distilling Plants, Sheet Lead, Lead
 Pipe, Compo Sheet, Zinc and Oil and
 Colour Varnish Manufacturers.

**THE MONTREAL CLOCK
 AND MODEL WORKS**
 1958 St. Catherine St., MONTREAL.
 ALL KINDS OF CLOCKS AND
 CLOCK WORKS
 Also Mechanical Models for New Inventions.
 The most Accomplished work done on **Musical Instruments.**
 SUCH AS
 MUSICAL BOXES, CLOCKS AND
 AUTOMATIC MUSICAL CABINETS.
J. GERTHARDT, Manager.

Highest Testimonials from Philippe Freres, Paris,
 France. Knaus Soehne, Coblenz, Germany.
 Head Tuner for over 10 years with the late firm of
 A. & S. Nordheimer.
J. HAMMANS, Pianoforte Tuner.
 Office: Mason & Birch Piano Co., Ltd.,
 19 Phillips Square, Montreal. Tel. Up 1421.
 Residence: 24 Stanley St. - Rail Tel. Tr 1711

WILLIAM GOOD,
 ARTHUR B. GRAY.
 TELEGRAPHIC ADDRESS:
 "GOOD ROPE," LONDON.
 ESTABLISHED OVER 200 YEARS.
WILLIAM GOOD & SON,
 Patent Rope Makers,
 Yarn Spinners, Twine, Line &
 Net Manufacturers, &c., &c.
 MANUFACTORY,
 COMMERCIAL ROAD EAST,
 STEPNEY, E., ENG.
 CITY OFFICES & WAREHOUSE,
47 & 48, KING WILLIAM ST.,
LONDON BRIDGE, E.C.,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 20, 1899.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Glass.		Salt—Continued.		Wool.		Ports—	
Onted inches, 50 to 25.....	0 00 1 90	Special Dairy, per brl.	2 00 2 50	Capstan Cigarettes, 10s. 50s.	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 00	quartars	0 45 0 50	Gold Flake, 10s, 50s.....	0 15 0 75	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 25	Spl Cheese Salt p bag 200 lb	1 25 1 50	Three Castles, 10s, 50s.....	0 20 1 00	Warter & May's Ports gal.	2 10 6 00
do 51 to 60.....	0 00 4 50	Turk's Island per bush.....	0 30 0 35	Gold Tip, 50s, 100s.....	1 25 2 50	Sherris—Per artin.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Gerth's Smoking, per lb.....	0 00 1 60	Wisdom & Warter's Sherries..... per gal.....	2 00 5 50
Lead pure 50 to 100 lb. kgs.	0 00 6 00	No. 1 Black Chewing, (ade	0 50; 0 65; 0 59 0 00	Waste.		Clarets—	
do No. 1.....	0 00 5 63; 0 00 0 20	No. 2 do	0 00 0 82	No. 1, White Cotton.....	0 07 0 08	St. Juliens.....	2 60 2 65
do No. 2.....	0 00 0 20	Old Chum, in pkg., 10s and 12s	0 00 0 82	do " " ".....	0 06; 0 07	Barton & Guestier.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and 1/2s	0 00 0 82	do " " ".....	0 04; 0 05	Nat. Johnson & Sons.....	4 00 25 00
Red Lead.....	4 50 5 00	Old Chum, 1-5 tins.....	0 00 0 85	do extra.....	0 20 0 00	J. Calvet & Co.....	4 50 40 00
Venetian Red Eng'h.....	1 50 1 75	Paritan, in pgs., 1-11s	0 00 0 85	B. A. Scoured.....	0 40 0 45	Champagnes—	
Yel. Ochre, French.....	1 25 3 00	do 1/2 lb. tins.....	0 00 0 85	Natal.....	0 00 0 00	Pommery, Fils & Co.....	25 00 30 00
Whiting, ordinary.....	0 40 0 55	do 1 lb. tins.....	0 00 0 85	Cape.....	0 19 0 22	G. H. Mumm.....	25 00 30 00
do Gilders.....	0 60 0 70	Cut Cavendish, in pkg., 1-11s	0 00 0 80	Australian greasy.....	0 25 0 28	Perrier, Jouet & Co.....	25 00 30 00
do Paris, do	0 85 1 00	Durham, in bags, 1-12s and 1 6s.	0 00 1 00	scoured.....	0 00 0 00	Brandies—Hennessy .gal.	
English Cement, cask.....	2 40 3 50	Durham, 1 lb. drums.....	0 00 1 00	No. 1, Colored Cotton.....	0 07 0 08	1 Star..... cases	7 00 8 50
Belgian Cement.....	1 95 2 05	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	do " " ".....	0 06 0 06	Scotch Whiskeys	
Fire Bricks per 1000.....	18 00 23 00	do Smoking Mixture,	0 00 0 95	do " " ".....	0 04; 0 05	Dewars Scotch extra spec.	12 25 13 00
Fire Clay.....	1 50 1 76	Ritchie's Smoking Mixture,	0 00 0 80	do " " ".....	0 04 0 04	Spl. Liqueur.....	9 25 10 00
Rosin.....	2 75 4 50	1-10s	0 00 0 80	Wines, Liquors, &c.		Gin—	
Glue—		Unique, 1-15 pkgs.	0 00 0 65	do English..... qts	2 50 2 55	De Kuyper red cases.....	11 90 11 50
Domestic Broken Sheet.....	0 13 0 15	do in pkgs., 1 lb.	0 00 0 61	do " " "..... pts	1 62; 1 67	do green do.....	5 90 6 00
French Casks.....	0 00 0 13	do in pkgs., 1/2 lb	0 00 0 60	Porter—		do hids.....	3 00 3 15
do brls.....	0 00 0 14	O. K. Mixture, in pks., 16s.	0 00 0 61	Dublin Stout..... qts	2 40 2 45	Irish Whisky—	
American White, brls.....	0 15 0 20	Plug Tobaccos—		do do..... pts	1 57; 1 62	Geo Roe & Co. 1 star, qts	9 50 0 00
Coopers' Glue.....	0 20 0 25	Ritchie's Derby Smoking,	0 00 0 63	Spirits Canadian—per gal.		do do 3 stars, qts	9 70 10 50
Golden Ochre.....	0 04 0 04	Solace, 3s, 8s and 16s	0 00 0 70	Alcohol..... 65. O. F.	4 65 0 00	John Jameson & Co.....	9 50 11 50
Brunswick Green.....	0 04 0 10	Ritchie's Old Virginia Smok-	0 00 0 70	do " " "..... 50. O. F.	4 25 0 00	Angostura Bitters, per	
French Imperial Green.....	0 12 0 18	ing Twist, 3 1/2s.....	0 00 0 70	do " " "..... 25 U. F.	2 25 0 00	case of 2 doz.....	14 50 15 00
Vermillionette.....	0 12 0 40	Old Virginia Solace, 3 1/2s.....	0 00 0 70	Club Whisky..... U. F.	3 60 0 00	Banagher Irish Whisky, qts	9 75 10 25
Genuine Quicksilver.....	0 75 0 90	Ritchie's Old Chum Chewing	0 00 0 67	do do do per gal	8 00 8 50	do do do per gal	4 00 4 25
No. 1 Furnit's Varn'h, pr. gl	0 60 0 65	Solace, Thick and Thin 9s,	0 00 0 67	Corby's IXL Rye, qts	8 00 8 50	Watson's Old Irish, qts, prcs	6 75 7 75
Extra do do	0 75 1 00	(5 lb. cads)	0 00 0 67	do " XTO ".....	6 00 6 50	do do pts per cs.	7 75 8 75
Brown Japan.....	0 55 1 20	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	Rye Whisky.....	gal. 2.35	Canadian Wines	
Black Japan.....	0 50 1 00	do Thin 9s	0 00 0 67	Golden Diana, qts.....	6 00 0 00	Fine Old Port.....	5 00 1 25
Orange Shellac, No. 1.....	1 90 2 00	W. D. & H. O. Wills,		Niagara ".....	5 00 1 25	Burgundy ".....	4 50 1 00
do do Pure.....	2 00 2 20	(E. A. Gerth, agent.)		Burgundy ".....	4 50 1 00	Claret ".....	4 50 1 00
White do do.....	2 25 2 40	Westward Ho, 1/2 lb. tins.....	0 00 0 50	Dry Concord ".....	4 50 1 00		
Putty Bulk per cask.....	1 65 1 70	Meridian (Cavendish) 1/2 lb.	0 00 0 75				
Paris green in drum 1 lb pk.	0 16 0 18	Traveller.....	0 00 0 50				
Salt.		Three Castles.....	0 00 0 50				
Liverpool per bag.....	0 35 0 45	Bristol Bird's Eye	0 00 0 50				
Canadian, in small bags.....	2 10 3 00	Capstan Navy Cut	0 00 0 50				
Canadian, Quarters.....	0 25 0 50	Traveller (Cavendish)	0 00 0 50				
Factory Filled per bag.....	0 90 1 00	Meridian (Cavendish)	0 00 0 50				
do Quarters.....	0 25 0 30	Capstan Navy Cut.....	0 00 0 50				

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

Manufacturers of REFINED SUGARS of the well-known Brand



the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed anywhere.

LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried).
 "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards.
 Special Brand, the finest which can be made. SYRUPS of all grades in brls. and half brls.
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups
 in tins, 2 lb. and 8 lb. each.

JAMES MURRAY,
 of ST. JOHN'S, Newfoundland,
 GENERAL * COMMISSION * AGENT.
 Respectfully solicits trial consignments in the following lines of goods handled:
 Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce. Canadian products of all kinds, Teas, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products.

Safe for Sale.

A Fire and Burglar Proof Safe in first-class order. Is being sold merely to make room for a larger one. Cheap. Can be seen at the office of

Journal of Commerce

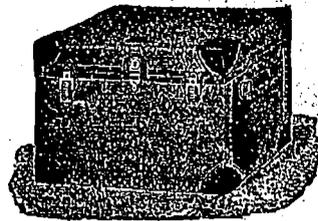
H. A. GERTH
 2235 St. Catherine St., (Queen's Hall Block) MONTREAL

DIRECT IMPORTER OF
 HIGH-CLASS Havana Cigars

Wholesale and Retail.

Sole Agent Quebec and Ontario
 W. D. & H. O. WILLS,
 Bristol, Eng.
 TOBACCOS.

Three Castles
 Bristol Bird's Eye
 Capstan Navy Cut
 Traveller (Cavendish)
 Meridian (Cavendish)



J. EVELEIGH & CO.

MONTREAL.
 Manufacturers of...
 All Kinds of
 TRAVELLING
 REQUISITES.

Patents and Trade Marks

OWEN N. EVANS,

Temple Building, MONTREAL

TO LET
 New Cottages

with all improvements,—situated on Greene Ave
 east below Dorchester Street. Apply at office of

Journal of Commerce,
 or A. G. Ross & Co.,
 Canada Life Building.

Cutting

School.

TAILORS

—SEND FOR CATALOGUE—

C. & D. School Co.,
 MONTREAL.

Established 1895

B. B. LUSHER,
 Successor to Rudolph, the Tailor. You will do well to call and see our English Tweeds and Worsted for \$12.00 a suit to order.
 149 St. Lawrence St. and 2306 St. Catherine St.

Telephone Up 1091.

H. O'BRIEN & CO.

Painters and Paper-Hangers,
 Interior Decorators, Grainers, Gilders, &c.
 257 Bleury Street, MONTREAL.
 Orders promptly attended to at a low figure.

WALKER & CAMPBELL,
 General Engravers,

Manufacturers of Rubber Stamps, Brass Signs, Stencils, Steel Stamps and Burning Brands.
 100 McGill's Water Works St., Montreal

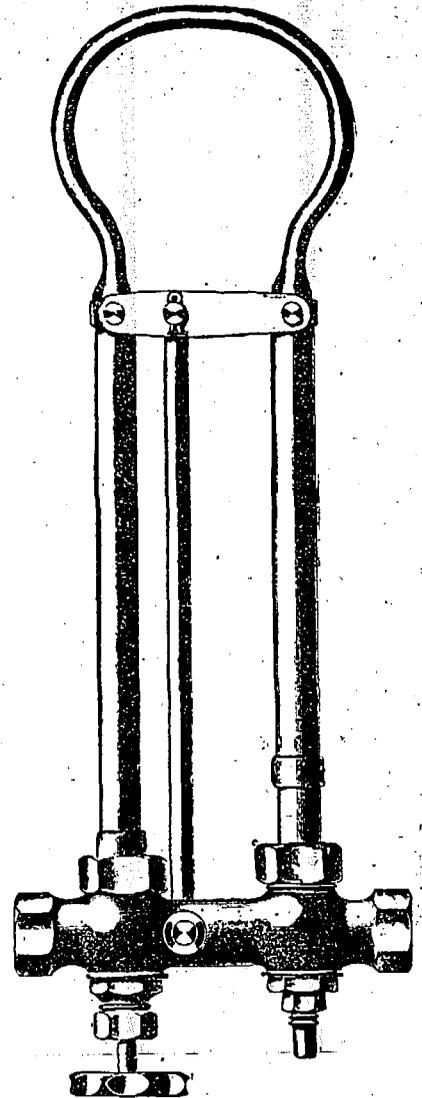
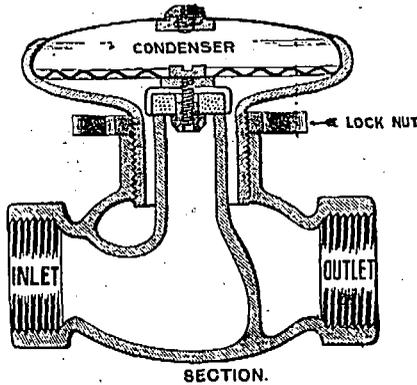
The "MIDGET" STEAM TRAP

FOR PRESSURES UP TO 120 LBS.

FULL SIZE 1/2" PATTERN, COMPLETE.

WIDE OPEN WHEN COLD.

PERFECTLY AUTOMATIC IN ACTION.



F. LAMPLOUGH,

5 Green Terrace, Rosebery Avenue, E.C., London, England

CONTRACTOR TO HER MAJESTY'S GOVERNMENT.

Telegraphic Address: "ALCORNIC," London.

Works Entrance:
GLOUCESTER STREET.

—MANUFACTURER OF—

The Cheapest, Smallest and Best Steam Trap in the World.

LONDON, PARIS AND NEW YORK.

ROYAL

SILVER

AJAX.



QUEEN.

* CYCLES *

IMMENSE STOCK LADIES' and GENT'S.
One Year's Guarantee.

Illustrated Art Catalogues Post Free on Application.

The SILVER QUEEN CYCLE CO., Ltd.,
221 Tottenham Court Road, London, England.

MAIN BELTING CO.,

—SOLE MANUFACTURERS OF—

Leviathan Belting,

60 McGill Street, MONTREAL.

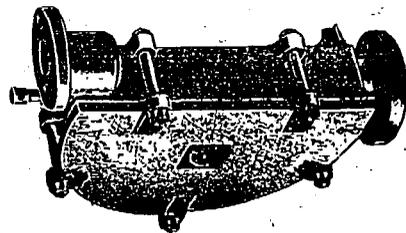
Canada Agents for the Iron Hub

KEASEY WOOD SPLIT PULLEY.

GENERAL SUPPLIES.

PHILADELPHIA, CHICAGO AND BOSTON.

THE HEINTZ STEAM TRAP.



Besides the ordinary qualifications of a steam trap, the

HEINTZ STEAM TRAP

has advantages peculiarly its own, thus making it successful where other traps fail:—

1. Needs no attention, and may be fixed in inaccessible places.
2. Needs no regulating for different pressures.
3. May be fixed on its base, side, end, or simply suspended at end of a pipe, without affecting its working.
4. Blows through every time it works.
5. Is light, compact, and without loose parts.

Will work at any pressure, is self-adjusting, requires no regulation, and never sticks or fails to act, is therefore thoroughly reliable.

MAKERS:

WHITLEY PARTNERS,
RAILWAY WORKS,
LEEDS, ENGLAND

F. A. RIORDAN,

 CONTRACTOR.
BRICK WORK.

12 CHAMPLAIN STREET, MONTREAL.

Telephone Up 1091.

H. O'BRIEN & CO.,

Real Estate Agents,

Interior Painters, Designers and Decorators,

257 Bleury Street,
MONTREAL.

Sole Agents for
Electric Sanitary
NO DUST
Floor Dressing.
Used by the Leading Merchants

Agents for
English, American
and Canadian
WALL PAPER.

**Mason
HEGGIE & STEWART
CONTRACTORS.**



LESSARD AND HARRIS,

COPPERSMITHS,
TINSMITHS, ROOFERS,



Plumbers, Gas,
Steam and
Hot Water
Fitters,

421½—CRAIG STREET—421½

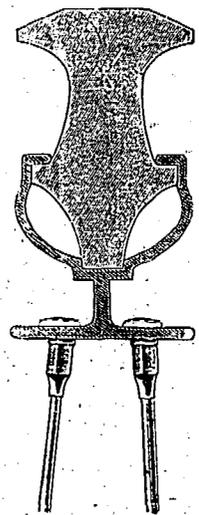
MONTREAL.

Tel. Main 2194.



30 St. John St.
MONTREAL.

THE
IDRIS WHEEL SYNDICATE,
LIMITED,
14, BARTLETTE BUILDINGS,
Holborn Circus, London, E.C., Eng.



MANUFACTURERS
OF THE

Celebrated Idris Wheel,

Universally used throughout
the Country.

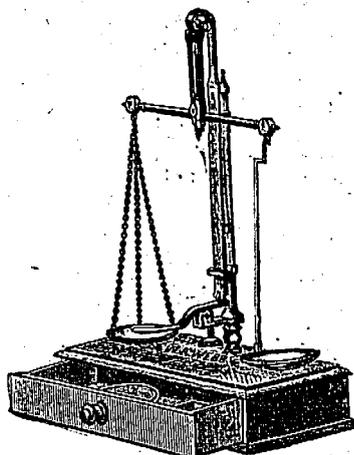
Machines fitted with the **IDRIS WHEEL** can be seen at the Company's offices, or samples will be sent.

AGENTS wanted in Canada.

WILLIAM + A. + WEBB,

(From DeGrave, Short, Fanner & Co.)

* 223 ST. JOHN STREET, *
London, E.C., England.



Manufacturer of Chemists', Druggists', Jewellers' Bankers' and General Scales and Weighing Machines. **LISTS ON APPLICATION.**

N.B.—All Scales and Weights are warranted Best Quality. London Manufactured.

W. H. PECKITT,

440 Strand, LONDON, Eng.

WANTED.

N. American Postage Stamps issued from 1851-1857. In Canada, Newfoundland, New Brunswick, Nova Scotia, British Columbia.

ON THE OLD ENVELOPES AS USED PREFERRED.

High PRICES paid.—Prompt cash by return mail. **PURCHASES MADE TO ANY AMOUNT.**

COMMON AND MODERN STAMPS NOT WANTED.

**JOHN MORRISON & SON,
PLASTERERS**

... AND ...

CONTRACTORS.



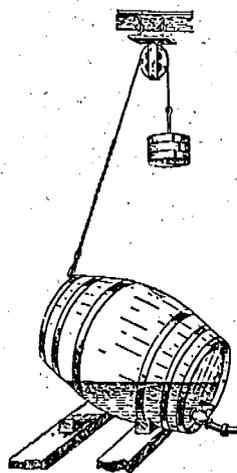
Cement, Tiling, Imitation Marble Work, &c. - - -

↗ 110 MANSFIELD STREET, ↖

MONTREAL.

THE **"CHAMPION"**
... Automatic Tilt
**FOR BEERS, SPIRITS
AND WINES.**

(Under Royal Letters Patent, No. 6876.)



This **AUTOMATIC TILT** is simplicity itself; being **SELF-ACTING**, no attendance is required—in fact, the cellar can be locked up and left. **INDISPENSABLE** to **PUBLICANS** and the **TRADE**.

When the Beer or other contents has reached such a level as to require the tilting of the cask, the machine begins at once to act for itself.

The **AUTOMATIC TILT** moves imperceptibly with the regularity of clockwork, the eccentric sheave performing the duty of tilting and retaining in position.

The **AUTOMATIC TILT** acts on a rigger, just as well as on a stillion.

N.B.—The increased quantity of bright beer that can be drawn off by using this **AUTOMATIC TILT** soon saves its cost.

Indispensable to Brewers, Publicans and Bottlers.

PRICE - 30s. - COMPLETE.

PATENTEE AND MANUFACTURER

J. WALTON,

176 Shaftesbury Avenue

LONDON, W. C., England.

Telegraphic Address: "KEEPER, LONDON."

Established 1830.

W. WILKINSON,

MANUFACTURER OF

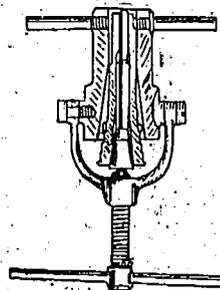
**WEDDING RINGS and KEEPERS,
Mourning and other Rings.**

ALSO PATENTEE OF THE

Apparatus for Expanding & Contracting Plain Rings.



Wedding Ring can be enlarged or made smaller in a few minutes.



A full description of this instrument can be sent on Application.

1 & 2 Skinner Street, Clerkenwell, and at 38 Clerkenwell Road, LONDON, E.C.,

ENGLAND.

9ct. Hall Marked Wedding Rings.



TRADE ONLY.



The **'Twin-Feed'** **NEPTUNE** FOUNTAIN Pens.
Prices: 4/-, 7/6 and 9/-, post free.
Money returned if pen is not liked.

This is a fac-simile of the 7/6 pen with 10-carat Gold Nib. The 9/- one is the same, but with gold bands. The 4/- one has a cheaper nib. The pen *par excellence* for Shorthand writers.

Writes directly it touches the paper. Send for free Illustrated List of other kinds.
BURGE, WARREN & RIDGLEY,
91 & 92 Great Saffron Hill, London, E.C. England.

Telegraphic Address: "MITRE," LONDON

LAMP SHADES

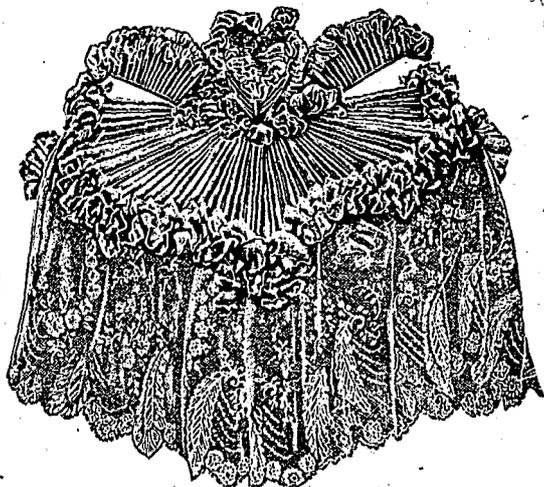
ELLIS & SAUNDERS,

3 & 4, ST. MARTIN'S COURT, LUDGATE HILL, LONDON, E.C., ENGLAND

THE ENGLISH NOVELTY HOUSE.

... WRITE FOR CATALOGUE ...

SHADES
for
LAMPS,
GAS,
ELECTRIC
LIGHT,
CANDLES,
Etc.



SHADES
in
SILK,
LACE,
LINEN,
Etc.

WHOLESALE & EXPORT.

EMERY. EMERY CLOTHS.

KNIFE POLISH. ROUGE.

GLASS PAPERS, GLASS CLOTHS.

PLATE POLISH. CROCUS.

GLUES. PUTTY POWDER.

FURNITURE POLISH.

BRUNSWICK BLACK, &c.

A. F. FLÈRE, ANCHOR WORKS, ST. ANN'S ROW, LONDON, E., ENGLAND.
LITTLEHOUSE.

SALES CONTINUALLY INCREASING

NYE'S KNIFE-CLEANERS

Latest Improvements. Highest Finish.



Rubber Roller-stay pattern, No. 3 size (2 knives and carver), 32/- and upwards. The Solid Rubber Roller-stay ditto, with rubber backers to leathers and our latest improvements, from 45/-.

Nothing to equal this in the Market.

A cheaper pattern, "The Regent," from 25/-.

Our Special Yacht Pattern from 42/-.

Machines (any make) Repaired.

Only Make Supplied to H.M. Government.

Very Long Discounts to the Trade.

Write for 1899 Kalendar and Revised Lists of Knife-cleaners, Miners, Mills, &c.

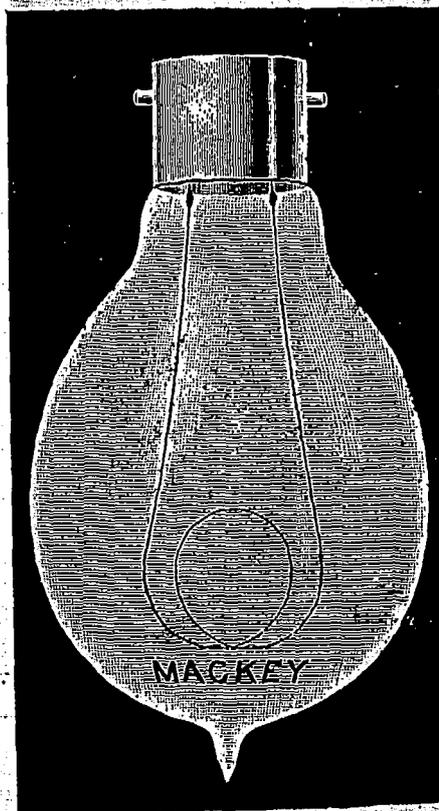
BERWICK HOUSE, . . .

OXFORD ST., LONDON, W., ENG.

See Issue, IRONMONGER DIARY, 1899, p. 447.

INCANDESCENT LAMPS

Warranted English make; from 2 to 220 Volts, in all Candle-Powers.



A Large Stock of Ordinary Voltages on Hand.
Every Size and Shape to Order.

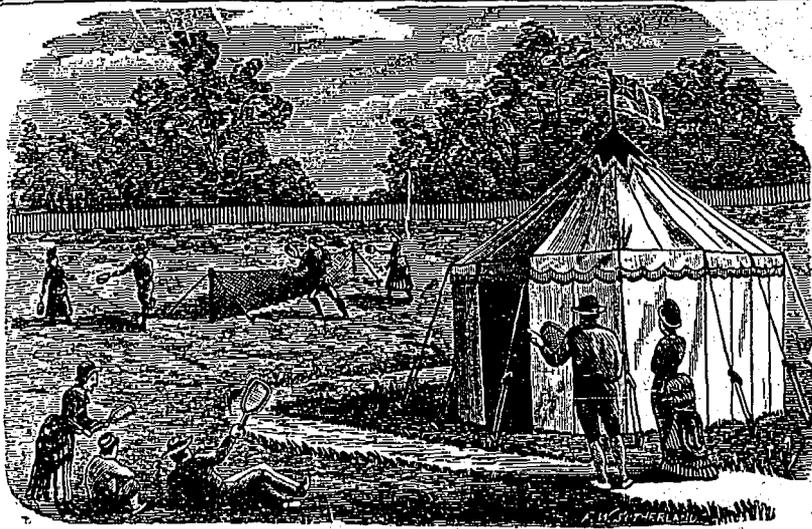
All Lamps tested before despatch.
Caps fitted to suit any holders in ordinary use.
MACKEY'S ELECTRIC LAMP CO., Ltd., Manufacturers.

GIVE THE

JOURNAL OF COMMERCE

— A TRIAL FOR —

JOB PRINTING



**WE ARE THE LEADING
Tent, Flag and Awning Makers
OF CANADA.**

203 Medals and First Prizes Awarded at Leading Exhibitions in various parts of the world, Bear Strong Testimony to this Fact.

Correspondence invited—Estimates for Special Work Cheerfully Furnished

COLE'S NATIONAL M'F'G CO.,

160 SPARKS ST., - - - - - OTTAWA.

JONES & FIRMIN,

120 Blackfriars Road, London, S.E., ENGLAND.

DESIGNS & ESTIMATES...

ART GLASS WORKS.

Every description of Ornamental Glass requisite for Hotels, Taverns, Public and Private Buildings, &c.

PLAIN AND PAINTED MIRRORS,
EMBOSSSED AND STAINED GLASS,

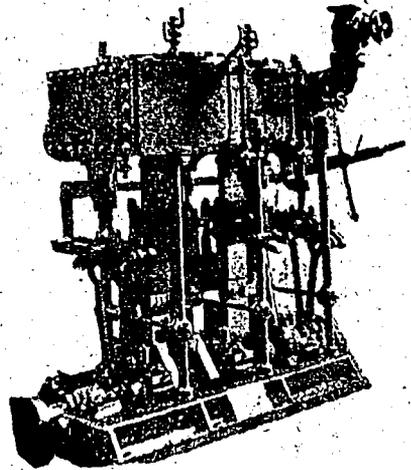
BRILLIANT CUTTING, BEVELLING, &c.

EPPS'S COCOA

GRATEFUL COMFORTING

Distinguished everywhere for Delicacy of Flavour, Superior Quality, and Nutritive Properties. Specially grateful and comforting to the nervous and dyspeptic. Sold only in 1/4-lb. tins, labelled JAMES EPPS & Co., Ltd., Homoeopathic Chemists, London, England.

BREAKFAST SUPPER
EPPS'S COCOA



T. & J. HOSKING,

MANUFACTURERS OF

ENGINES AND BOILERS

FOR

Launches, Yachts, Small Steamers and Torpedo Boats.

ELECTRIC LIGHT ENGINES.

MAKERS TO

H. M. ADMIRALTY,
WAR DEPARTMENT and CUSTOMS.

DOCKHEAD IRONWORKS,
BERMONDSEY, LONDON, S.E., ENGLAND.

Established 1810. **MATHEWS & CO.,** Catalogues Post Free.

152 Borough High Street, - LONDON, S.E., Eng.

MANUFACTURERS OF EVERY DESCRIPTION OF

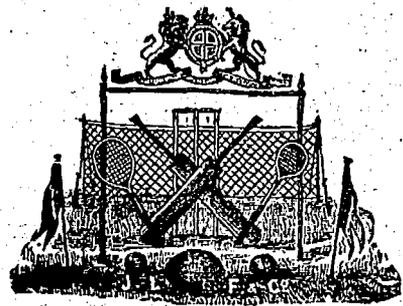
Tools and Utensils for Bakers and Confectioners:



40 Tubes, 4 screws and 8 bags, 21/6. Separate tubes 7d. each.
Screws 4d. - Bags 6d., 9d., 1/1, & 1/3.
Syringes, 5/6 each.

New Gem Icing Pipes, German Silver.

Free by Post 6d. extra.



J. Lillywhite, Frowd & Co.,

WHOLESALE, AND MANUFACTURERS OF

Lawn Tennis and Cricket Supplies,

2 Newington Causeway, and 69 to 74 Borough Road

LONDON, S.E., England.

St. GALL, Switzerland. 13, Poststrasse.
 PARIS, 9 Passage Saulnier. LYONS, 11 Quai St. Clair.

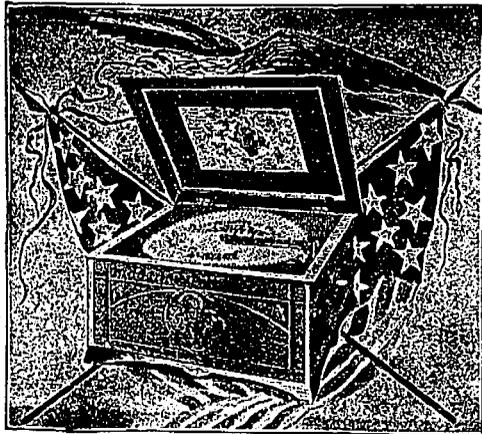
BASTIN & MERRYFIELD,

Chiffon Importers . . .
 Lace Manufacturers.

1, 2 & 3 Great Castle St. - Oxford Circus, London, W., England.

Messrs. Nicole Frères'
 ❖ REGINA AND POLYPHON ❖
 (SELF-PLAYING)
MUSIC ❖ BOXES

Are the latest and most approved of all the Music Boxes
 with interchangeable Tune-Discs.



A Delightful Gift.

The Piano cannot produce the richness attained by these Instruments unless played by six or eight hands, and then the players must be experts. It is superior to every other make in tone and simplicity of construction. The durability you will appreciate years from now, after inferior makes would have been worn out and useless. Discs are easily changed and are practically indestructible.

Charming Home Entertainments may be arranged without notice if one is in the parlor—dancing, singing, instrumental renderings—hymns and Church music, too.

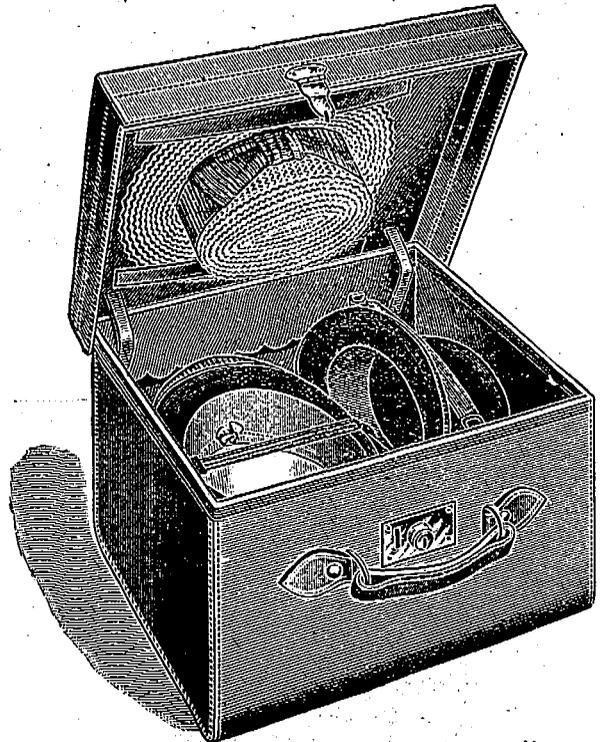
FREE. Send for Dainty Illustrated No. 156 catalogue of Music Boxes at all prices, and list of tunes. Thousands of tunes are ready, and the latest music is constantly being added. Inspection invited. From 16s 6d to 100 Guineas.

NICOLE FRÈRES, Ltd.,
 (Established 1815)

21 Ely Place, Holborn Circus, London, E.C., Eng.
 Or from Dealers in Musical Instruments and Jewellers.

Telegraphic Address: "MATERIALS," LONDON.

FISHER,
 188 Strand, W.C., - - LONDON, Eng.
ABERDEEN HAT CASE.



Already a Success.

The most compact ever invented. The hats are so arranged that the case is not much larger than the ordinary hat box.

Size 17 in. x 13½, 10½ deep.

- Sole leather lined twill, 2.15.0
- " " sateen, 3. 5.0
- Real Willesden canvas lined twill, 2. 2.0

FISHER, 188 Strand, W.C., LONDON, Eng.

ESTABLISHED 1822

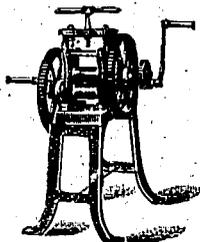
TOOLS AND MATERIALS

For Jewellers, Silversmiths and Watchmakers.

Jewellery Cases in Great Variety.



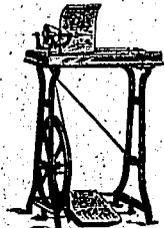
Watchmakers' Lathes by Baily and other Leading Makers.



Enamelling and Melting Furnaces for Gas and Coke.



Morgans' Patent Crucibles.



Wool and Card Packing, Wool in Sheet and Bulk, Parchment Tubs, &c.

New Illustrated Catalogue Now Ready,
 AND WILL BE FORWARDED POST FREE ON APPLICATION.

E. CRAY & SON. 86 COSWELL RD., London, E.C., England.

**CHEMICAL and
ASSAY APPARATUS
and REAGENTS.**

We carry in stock everything necessary for fitting up . . .

Assay or Testing Laboratories,

ALSO

Prospecting Outfits and
Miners' Supplies.

An Illustrated Catalogue on application.

**LYMAN, SONS & CO.,
MONTREAL.**

Natural Perfumed Pine Product.

CROWNED BY THE ACADEMY OF PARIS.

Perfumed Pine Lozenges,	10 cts.
" " Syrup,	25 "
" " Wine,	50 "
" " Oil,	50 "
" " Wadding,	25 "
" " Soap,	10 "
" " Lotion,	50 "
" " Bath,	50 "
" " Plaster,	50 "
" " Flannels,	1.00 "

PRESERVATION AND CURE GUARANTEED

All diseases of Mouth, Throat, Chest, Stomach, Rheumatism, Neuralgia, Skin and Blood, the most aggravated.

These marvellous products indispensable to existence. SOLD EVERYWHERE.

Agency for Canada, 1303 NOTRE DAME ST. MONTREAL.

**AUSTIN & ROBERTSON
Wholesale * Stationers,
MONTREAL.**

All kinds of Printing and Writing Papers and Book-Binders' Supplies
Get our Samples and Quotations.

**GUSTAVE ORBAN
Manufacturer Furs**

Specialty, FANCY FURS . . .

Dealer in Raw Furs and Fur Cuttings
504 ST. PAUL ST., MONTREAL

ARTHUR GAGNON
Manager Estates
Hon. Jean L. Beaudry

L. A. CARON
Auditor Town of Malouine and of la Chambre de Commerce du District de Montreal.

GAGNON & CARON,
Rooms 41 & 42 Montreal St. Ry. Bldg., Montreal.
Accountants, Curators, Liquidators and Commissioners, S. C. Bell Tel. Main 815.

When you want anything in the line of Printing, write to the **JOURNAL.** Prices and workmanship Guaranteed right.

OLEUM EUCALYPTI GLOBULI

REGISTERED TRADE MARK

TWO GOLD MEDALS.



Guaranteed Absolutely Pure
and to contain

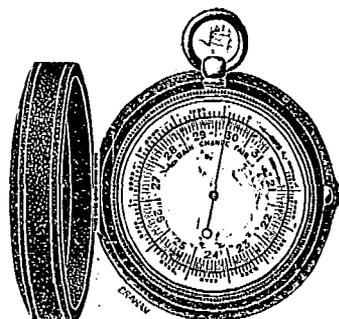
50 p. c. EUCALYPTOL
Guaranteed to comply with 1893 B.P.

THE

Tasmanian Eucalyptus Oil Co.

138 Leadenhall St., LONDON, E. C., Eng.

Distilleries HOBART, TASMANIA.



**WATCH...
ANEROID 42/-**

With Altitude Scale
Measuring heights to 10,000 ft.

Price List of Aneroids and Surveying Instruments mailed FREE on Application.

F. DALTON & CO. Clerkenwell Optical Works
LONDON, E. C., Eng.

Telegraphic Address, "BEDFORD STEER," LONDON.

ESTABLISHED 1826.

**SOUTHWARK WIRE WORKS.
BEDFORD, STEER, END & CO., Ltd.**

78 TO 90 LONG LANE BOROUGH, LONDON, S. E., - - ENGLAND.

WIRE DRAWERS, WORKERS & WEAVERS,

By Steam Power (Patent)

OF COPPER, BRASS AND IRON WIRE CLOTH OF ALL KIND.

TEA, FLOUR MACHINE WIRES, MALT KILN WORK, BISCUIT TRAYS.

Coffee and Sugar Wire Work for Export.

Manufacturers of Sieves, Screens, Meat Safes, Lanterns, Japanned Bird Cages, Aviaries, Wire Blinds, Dish Covers, Trellis Work, Garden Arches, Flower Stands, and every variety of Wire Work.

Inventors of the Circular & Southwark Metallic Beetle Traps.

Contractors and General Warehousemen.

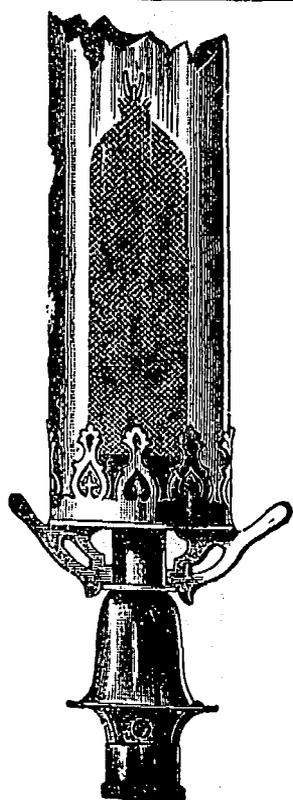
Robert Anderson

LESSONS IN
**VIOLIN and
ACCOMPANIMENT.**

Concert VIOLINIST.

FOR TERMS, ADDRESS

20 Brunswick St., - Montreal.



The Incandescent
Accessories and
Maintenance
Syndicate, Limited,

11 Farringdon Road,
LONDON, E.C., England.

Manufacturers of

**Incandescent Mantles,
and Accessories**

FOR

**ELECTRIC LIGHT
and GAS.**

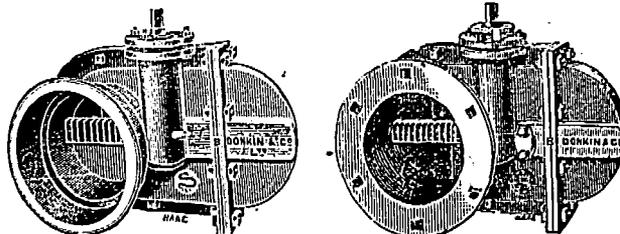
"THE DONKIN GAS VALVE"

(REGISTERED TITLE.)

(INTERNAL RACK AND PINION.)

Over 1,500 valves always in stock. Supplied to all Gas Works in Great Britain. Prices and Terms on application.

Over 100,000 Supplied.

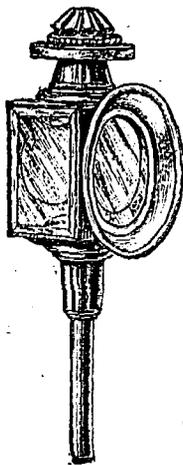


BRYAN DONKIN & CO., Ltd.,

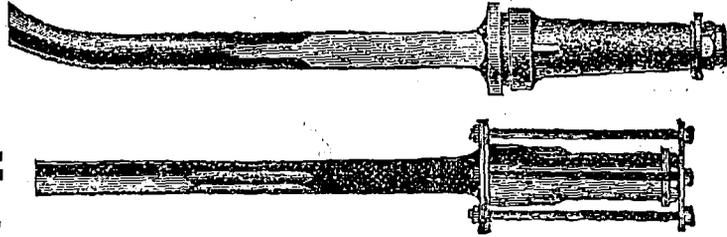
ENGINEERS,

Bermondsey, - - LONDON, England.

PETER BOSWELL & SON,



CARRIAGE
SPRING
AND
AXLETREE
MANUFACTURERS.



CARRIAGE
AND
BUGGY
LAMP
MAKERS, etc.

BOROUGH ROAD, - - - LONDON, S.E., ENGLAND.

Makers and Exporters of every description of AXLES, SPRINGS, LAMPS and requisites for Carriage Building.—Price List on Application and export discounts on receipt of specification.

THE AUTOMATIC CYCLOSTYLE.

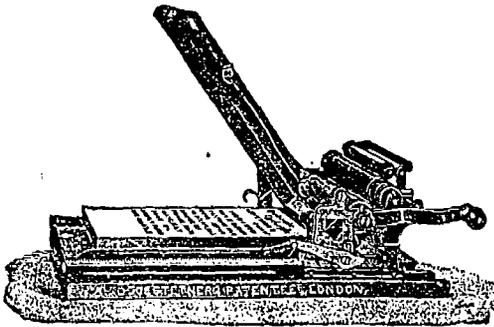
The Latest Improvement in Duplicating Apparatus.

Editor of "Science-Gossip" says (May, '98, No.): "We can well recommend this Machine to Secretaries of Scientific Societies and others for preparing manifold copies of notices or other documents."

For printing Reports, Specifications, Price Lists, etc., it is invaluable and soon repays its cost.

A FEW ADVANTAGES.

- 1.—No skill required. The work being done by the Machine automatically, a novice can at once obtain perfect copies.
- 2.—Great uniformity of copies. The pressure being constant and regular, the copies are all alike.
- 3.—The process of re-inking is made much easier and cleaner. One taking suffices for 100 to 200 copies, but 2000 copies may be taken from one stencil.
- 4.—Equally adapted for reproducing written or type-written matter.
- 5.—Great speed in taking copies. It is only necessary to turn a handle which lifts and lowers the frame, and time is gained by having a less number of re-inkings.
- 6.—The difficulties which frequently arise in the working of other duplicating apparatus entirely dispensed with in the CYCLOSTYLE.



COMPLETE OUTFIT FOR REPRODUCING HANDWRITING.

Octavo size, £3 10s.; Quarto size, £4 15s.; Foolscap size, £5.

Extras for Reproducing Typewriting: Octavo size, 10s. 6d.; Quarto size, 11s.; Foolscap size, 12s. 6d.—Fitted with Unmeltable Rollers for Hot Climates, £1 1s. extra, any size up to Foolscap. No. 2 Model Automatic Cyclostyle Foolscap size only. More rapid in operation than the No. 1 Model; £6. 0s. 0d.

To those requiring a cheaper process, less easy of manipulation, the following is suitable:—

THE "NEO-CYCLOSTYLE" HAND-ROLLER PROCESS.

Prices from 25s. Unmeltable Rollers for Hot Climates supplied at an extra cost.

THE CYCLOSTYLE CO., 34 SNOW HILL, LONDON, E.C., ENGLAND.

BAGS

DOMINION BAG CO. LTD.

317 St. Patrick St.

MONTREAL

AGENTS:

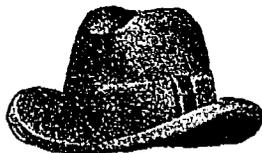
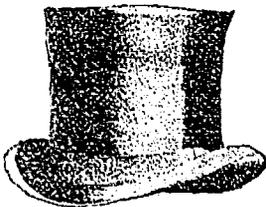
Winnipeg,
Vancouver,
Charlottetown, P.E.I.,

Merrick, Anderson & Co.
A. H. B. Macgowan.
Garvell Bros.

Cable Address: "LUCK" London.

LUCK & SONS,

23, 24 & 25 Walbrook, - London, E.C., England



Hats, Helmets, Caps, Etc.

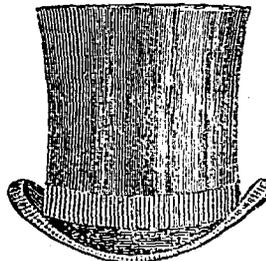
Silk Hats, Hard Elastic and Soft Felt Hats
Helmets, Men's and Youths' Straw
Hats, Caps, etc.

For Colonial and Indian Markets.

Telegraphic Address: "EPANODOS," LONDON.

J. ELLWOOD & SONS,

24 Great Charlotte St., - - Blackfriars Rd., S.E.,
LONDON, Eng.



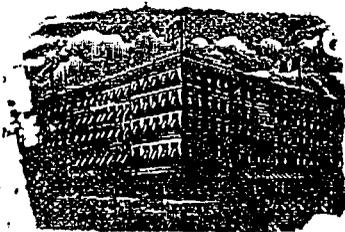
Hats, Helmets, Caps, Etc.

PATENTERS OF
"THE AIR-CHAMBER HAT" FOR INDIA.

SOLE MANUFACTURERS OF

The "BREEZE HELMET" (Registered and Patented)

Leading Hotels in Canada

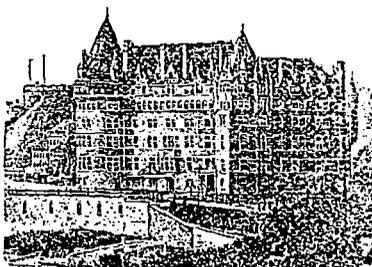


ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

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

A. NELSON, Proprietor.



THE CHATEAU FRONTENAC.

A magnificent new Fire-proof Hotel on Dufferin Terrace, QUEBEC, CAN., A POPULAR SUMMER

— AND —

WINTER RESORT.

The Frontenac is one of the handsomest Hotels of the World. It cost over a million dollars, is superbly situated elegantly furnished and has an unexcelled Cuisine and Menu. Rates from \$3.50 to \$5.00 per day. Rooms Single on en Suite.

Special Arrangements with Large Parties and those Making Prolonged Visits. For further information, address Manager CHATEAU FRONTENAC, Quebec, or write, J. A. SHEPHERD, Supt Canadian Pacific Hotels, Montreal.

THE RUSSELL,

OTTAWA.

THE PALACE HOTEL OF CANADA.

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

F. X. ST. JACQUES, Propr.

If You Want...

CUTS for Effect

or Catalogue Illustrations

WELL AND QUICKLY DONE,

—SEND TO—

DENNISON,

PHOTO-ENGRAVER

2264 St. Catherine St.,

MONTREAL.

Caverhill, Learmont & Co.,

Wholesale HARDWARE & METAL MERCHANTS,

Caverhill's Buildings, St. Peter St.,

Largest and most complete stock of SHELF HARDWARE in the Dominion.

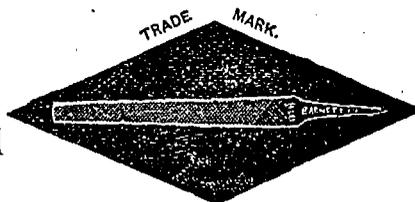
MONTREAL

Black Diamond File Works

Est. 1863.

Inc. 1895.

Twelve Medals Awarded at International Expositions.



Special Prize Gold Medal at Atlanta, 1895.

Our goods are on sale in every leading Hardware Store in the United States and Canada.

G. & H. BARNETT COMPANY,

PHILADELPHIA, PA.



"Jardine"

TIRE UPSETTERS WILL UPSET TIRES

Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

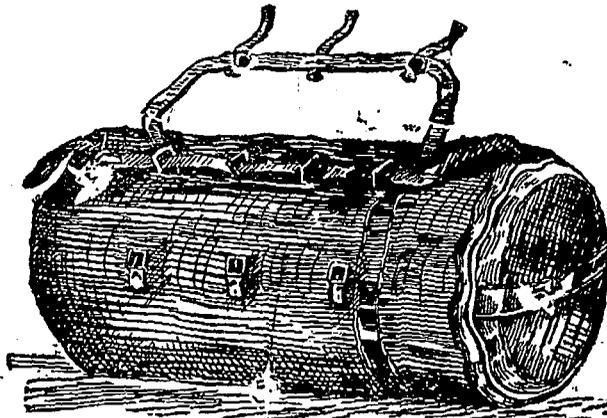
It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER, ONT.

S. & H. BORBRIDGE

88 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.

Manufacturers of the following KLONDYKE GOODS:



Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Beef Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican, English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c., &c.

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

Refined Oils, Benzine, Naphthas and Gasolenes, Lubricating Oils, Greases, Paraffine Wax Candles, Fuel Oils, &c.

Rollneries: SARINIA and PETROLIA, Ont.

Branches:

MONTREAL, P.Q. ST. JOHN, N.B. HALIFAX, N.S. WINNIPEG, Man. VANCOUVER, B.C.

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

Branches: OTTAWA, HAMILTON, LONDON, KINGSTON, and other Stations in Province of Ontario.

BOILER SHOP.

THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes Oil Still, Tanks, Bleachers and Agitators, Salt Pans, Steam Boxes for Stave and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.



DEVOTED TO

Commerce, Finance, Insurance, Railways,
Manufacturing, Mining and Joint
Stock Enterprises.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION.

Montreal Subscribers, \$3 a year
Mail Subscribers to any other part of
Canada, \$2 a year
British Subscribers, £1 Stg.
American, \$3
Single Copies, 10c. each

Editorial and Business Offices:

Nos. 171 and 173 St. James Street
Head of St. John Street,
MONTREAL.

W. S. FOLEY, Editor, Publisher and Proprietor.

We do not undertake to return unused manuscripts.

The Editor cannot under any circumstances undertake to return unused manuscripts, or enter into any correspondence concerning it.

IMPROVING
AND REMODELING

HEATING

EITHER BY

Hot Air, Steam or Water.

ARE OUR SPECIALTIES.

E. C. Mount & Co.

Plumbers, Gas and Steam Fitters,

766 CRAIG STREET,

MONTREAL.

TELEPHONE NO. Main 1265

J. B. PAUZE & CO.,
Carriage & Sign Painters,
1540 Notre Dame St., Montreal.
Best work done at moderate prices.

STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,
CUSTOMS BROKERS,
418 to 417 St. Paul Street, Montreal
Bell Telephone Main 1803 P. O. Box 684.

P. E. BOURASSA & SON,

MANUFACTURERS OF

.. Furniture and Mantles ..

For the Trade only.

The Only Makers and Inventors of the Celebrated
Perfection Clamp, patented in 1892-93.

Office and Warehouse:
1497 ONTARIO STREET,
Factory:
1199 DEMONTIGNY STREET,

MONTREAL.

Sketches and Designs furnished on application.

Tel. Bell 6359.

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,

MONTREAL.

Telephone 6057.

Branch Store: Ottawa



CANADIAN CLOTHING HOUSE,

Manufacturers of

CLOTHING WHOLESALE,

1480 St. Catherine Street,

MONTREAL.

SECURITIES.		London, July 6
British Columbia, 1877 6 p.c.		109 114
1887, 4 1/2 per cent		108 100
1891, 3 p.c.		106 108
Canada, 4 per cent. loan, 1880		100 102
3 per cent. loan, 1888-93		104 106
Deba, 1884, 3 1/2 per cent.		104 106
3 1/2 p.c. loan, 1897		103 1/2 111 1/2
Sets	Railway and other Stocks.	July 6
	Quebec Province, 5 p.c., 1874	105 110
	1876, 5 p.c.	105 110
	1880, 4 1/2 p.c.	104 108
	1883, 5 p.c.	112 114
	Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds	121 124
100	Buffalo & Lake Huron £10 shr.	137 137
10	do 5 1/2 p.c. 1st mort.	142 145
100	do do mort	142 145
300	Can. Central 5 p.c. 1st M. Bds. Int guar. by Gov.	110 102
	Canadian Pacific \$100	115 117
100	Grand Trunk, Georgian Bay, &c. 1st M.	104 106
100	Grand Trunk of Canada Ord. stock.	7 1/2 8 1/2
100	2nd equip. mtg. bds. 6 p.c.	13 1/2 13 1/2
100	1st pref. stock.	83 1/2 83 1/2
100	2nd pref. stock.	5 1/2 5 1/2
100	do do	5 1/2 5 1/2
100	3rd pref. stock.	23 1/2 23 1/2
100	5 p.c. perp. deb. stock.	139 142
100	4 p.c. perp. deb. stock.	103 1/2 109 1/2
100	Great Western shares, 5 p.c.	136 139
100	Hamilton & N. W., 6 p.c.	108 110
100	M. of Canada Stg. 1st Mort. 5 p.c.	108 110
100	Montreal & Champlain 5 p.c. 1st mtg. bds	102 104
100	N. of Canada, 1st mtg., 5 p.c.	102 104
100	Quebec Central, 5 p.c. 1st Inc. Bds.	41 41
100	T. G. & B. 4 p.c. bonds, 1st mort.	108 110
100	Well., Grey & Bruce, 7 p.c. bds.	106 108
100	1st Mort	108 110
100	St. Law. & Ott. 4 p.c. Bds.	108 110
MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.	102 105
100	City of Montreal stg. 5 p.c. 1874	108 110
100	City of Ottawa, 4 1/2 p.c. stg.	108 108
	redeem 1873	108 110
	redeem 1875	108 110
100	City of Quebec, 6 p.c. redeem 1875	111 113
100	redeem 1875	117 119
100	City of Toronto, 4 p.c. 1889-93	100 104
	6 p.c. stg. con. deb. 1874	104 102
	5 p.c. gen. con. deb. 1874	110 112
	4 p.c. stg. bonds,	105 07
100	City of Winnipeg deb., 1884, 5 p.c.	113 115
	Deb. scrip. 1883, 6 p.c.	114 116
MISCELLANEOUS COMPANIES.		
100	Canada Company	32 35
100	Canada North-West Land Co.	4 6
100	Hudson Bay	23 1/2 23 1/2
BANKS.		
	Bank of British Columbia	18 19
	" " North America	60 62
	" " Montreal	500 506

Individual Evening Instruction.

ON

Monday, Wednesday and Friday Evenings
AT



Corner Victoria Square and Craig Street.

Book-keeping, Arithmetic, Penmanship,
Shorthand, Type-writing, Correspondence
English, French, Civil Service, etc. Stu-
dents select their subjects and are taught
separately by nine expert teachers. Write,
call or telephone 2890 for Prospectus and
new price list. Address,

J. D. DAVIS,
42 Victoria Sq. City.

Tel. Main 3312.

L. W. AVNER, COPPERSMITH

Plumbing, Gas and Steamfitting,
Copper Utensils Tinned and Repaired.

120 William St., MONTREAL

* **BLACKMAN'S** *

Patent Power Ventilating

* **WHEEL.** *

HEATING.

COOLING.

DRYING.

VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

MILLER BROS. & TOMS, - Agents, - MONTREAL

The **E. B. EDDY CO'S**

Standard Quality of **Grocery Bags**

are selling to-day in open competition with any other or poorer make of inferior quality at the

Lowest Prices
AND WITH THE
Largest Discounts.

Telephone to No. Main 1619, or call or send order.—

Cor. LATOUR & ST. GENEVIEVE STS., MONTREAL.

Radnor...

Empress of Waters.

THE TABLE BEVERAGE
OF TO-DAY.

PRICES ON APPLICATION TO

Radnor Water Company,
MONTREAL.

ULD. FERRAULT
General Binder

Blank Book Maker. Ruling, Paging, Perforating, &c. All library books and other sets promptly attended to.

40 Place Jacques Cartier, Montreal.

J. GOLD, Established Since 1890.

Wholesale Clothing Manufacturer. All kinds of clothing cut, trimmed and made. For the trade only. Send for Price List. 452 St. James St., MONTREAL

JACOB ELKIN, New York Clothier,
Manufacturer of Wholesale Clothing for the trade only. Also, clothing cut, trimmed, and made. The best workmanship at the lowest prices.
118 St. Lawrence St., - MONTREAL.

TEES' Desks
Revolving Book Cases
Rotary Chairs

TEES & CO.,

300 St. James Street, **MONTREAL, Que.**

HOTEL DIRECTORY :

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
Brockville,	The St. Lawrence Hall,	Amos Robinson
Belleville,	Anglo-American	D. Coyle
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's,	G. Lowell
Gananoque,	Provincial,	Nell McCurne

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Hamilton,	The Royal,	Hood Bros
do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	C. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
Markham,	Tremont House,	Jas. E. Pitts
Napanee,	Paisley House,	E. A. Douglas
Ottawa,	The Russell,	Kenly & St. Jacques
Paris,	Arlington Hotel,	John Ealand
Port Hope,	Queen's Hotel,	A. A. Adams
Sarnia,	The Belchamber,	John Buckley
Stouffville,	Queen's Hotel,	J. G. Martin
Toronto,	The Queen's,	McGaw & Winne

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Uxbridge,	Mansion House,	Thos. Bennett

QUEBEC.

Montreal,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	N. S. Weldon
do	The Balmoral,	A. Arch Welsh
do	Jacques Cartier,	J. B. Bureau & Co.
Quebec,	Chateau Frontenac.	

NOVA SCOTIA.

Halifax,	The Halifax,	L. Henslein & Sons
Truro,	Victoria Hotel,	Geo. H. Dupe



Alliance Assurance Company
OF LONDON, ENG.
Capital, \$25,000,000
Canadian Head Office, - Montreal.
P. M. WICKHAM, Manager.
FREDERICK T. BRYERS, Inspector.

Telephone Main 2981 . . .
THE CITY STAMP CO.
. . . Manufacturers of . . .
RUBBER STAMPS, BRASS SIGNS, STENCILS, ETC.,
251 St. James St., - MONTREAL

WANTED. An active, capable canvasser for a first-class business newspaper; exceptional terms to the right person.
Address in confidence, "Mercantile,"
P. O. Box 576, Montreal.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations July 17, 1899.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	136¼
Canada Life.....	2,500	5-6mos.	400	50	67½
Confederation Life.....	5,000	7¼ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	164¼
Guarante Co. of North America.....	13,372	5	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. July 8, 1899 Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10	10¼
Atlas.....	24,000	24 p.s.	50	6	£28¼	£29¼
British and Foreign Marine.....	57,000	25	20	4	23¼	23¼
Caledonian.....	21,500	12s. p.s.	25	5	5	367-16
Commercial U. Fire, Life and Marine.....	50,000	27¼	50	5	43¼	44¼
Guardian Fire and Life.....	200,000	9	10	5	10¼	11¼
Imperial Fire.....	50,000	25	20	5	27	25
Lancashire Fire.....	136,493	5	20	2	4	4¼
Lion Fire.....	100,000	3	8¼	1¼	5½	5½
London and Lancashire Fire.....	85,100	22	25	2¼	16¼	17¼
London Assurance Corporation.....	35,862	20	25	12¼	56	58
London & Lancashire Life.....	10,000	10	10	2	7	7½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	8t.	2	49	50
Northern Fire and Life.....	30,000	*22¼	100	10	79	81
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	5¼	39	40
Norwich Union Fire.....	11,000	*33¼	100	12	121	124
Phoenix Fire.....	58,776	85	50	5	£59¼	£40¼
Royal Insurance Fire and Life.....	125,234	58¼	20	5	50¼	51¼
Sun Fire.....	240,000	8s 6d p.s.	10	10	103	11¼
Union.....	45,000	18 p.s.	10	4	24	25

* Excluding periodical cash bonuses.

The Inns of Court Legal Aid Society

10 Park Street, Regents Park, LONDON, N. W., ENGLAND,

UNDERTAKE :

1. The Collection and Recovery of Debts owing in Great Britain to Canadian and American creditors.
2. The Instituting of Special Enquiries as to Commercial Status of Traders and others.
3. The necessary private enquiries relating to Divorce, Accidents, Missing Relatives, Chancery and next of kin claims.
4. Are Solicitors Agents for all Legal Documents, &c.

J. G. NIXON, Secretary.

The Inns of Court Estates Agency

10 Park Street, Regents Park, LONDON, N. W., ENGLAND,

Will at all times be pleased to receive from Solicitors, Estate Agents, or Vendors, the fullest particulars of Landed Estates, Ranches, Plantations, Mines, etc., in Canada or U. S. America, suitable for development by capitalists, settlers or joint stock companies.

We also act as Agents or Correspondents for manufacturers, merchants and others for all descriptions of Merchandise and Produce.

J. G. NIXON, Manager.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.....\$1,000,000
Capital Fully Subscribed..... 400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS

183 St. James Street (Temple Building),
Montreal, Canada.

The Canada Accident Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business
ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

T. H. HUDSON,
Manager.

R. WILSON-SMITH,
President

The Merchants Mercantile Co.

260 St. James Street, MONTREAL.

Mercantile Reports and Collections.

Our method of furnishing commercial reports to our subscribers gives prompt and reliable information to date.

Every modern facility for the collection of claims.

Telephone Main 1885.

C. ROSENBERG,

Importer and Jobber of Wholesale Dry Goods & Fancy Goods

67 St. James St, MONTREAL.

A. KIRZ,

Jobber in CLOTH SAMPLES, REMNANTS and TAILOR CLIPS

also dealer in

All kinds of Raw Furs and Fur Clippings.
169 Cadieux St., MONTREAL.

ESTABLISHED 1885

CHAPUT FRERES, COMMERCIAL * AGENCY

10 Place d'Armes, MONTREAL.

The best and most reliable information that can be obtained is supplied to the patrons of this Agency.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

J. K. McCUTCHEON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager

The Best Company FOR THE BEST RISKS

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y,

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, President. H. SUTHERLAND, Manager.

HEAD OFFICE, Globe Building, TORONTO.

Scottish Union and National INSURANCE COMPANY,
 Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 | Invested Funds \$13,500,000
 Total Assets 34,472,705 | Deposited with Dom. Govt., 125,000
 (Market value.)

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,510,827.88
 Losses Paid since organization, . . . \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets, -	\$184,935,600.80
Reserve on Policies (American Table, 4 p.c.).....	\$163,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,823
Receipts from all sources.....	41,958,145
Payments to Policyholders.....	20,885,473
Whole Life Risks assumed and renewed, 219,308 policies.....	837,726,276
Risks in force, 273, 213 policies, amounting to.....	802,867,478

NOTE.—The above statement shows a large increase over the business of 1895 in amount at risk, new business assumed, payments to policyholders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAAE, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets..... \$ 3,137,533.61
 Cash Income..... 785,130.81
 Net Surplus..... 474,029.08
 Insurance in Force..... 20,595,703.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Province of Quebec, 180 St. James St., Montreal.

Have You

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."
 Address all communications,

Montreal Pharmaceutical Journal, 63 St. Sulpice St., MONTREAL

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAM'L. FINLEY, E. S. CLOUSTON.

G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1833. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Kiler, Esq., Inspector.

Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building, MONTREAL.

Fire. Life. Marine.

Edward T. Taylor & Son

General Insurance Agents,

Money to Loan on Mortgage.

43 St. Francois Xavier St.,

MONTREAL.

Telephone Main 2305.

Accident. Employers' Liability.



SEALED TENDERS addressed to the undersigned and endorsed "Tender for Supplying Coal for the Dominion Buildings," will be received at this office until Friday, 4th August next, for the supply of Coal for the Buildings throughout the Dominion.

Specifications can be seen and forms of tender obtained, at this office, where all necessary information can be had on application.

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

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Hon. the Minister of Public Works, equal to ten per cent. of the amount of the tender, which will be forfeited if the party declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender be not accepted the cheque will be returned.

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

By order,

E. F. E. ROY, Secretary.

Department of Public Works, Ottawa, July 8th, 1896.

Newspapers inserting this advertisement without

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1898
\$67,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2, Main St., Winnipeg, Man.
N. B. BR., 129 Prince William St., St. John, N. B.
TORONTO BRANCH, 30 King St. East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR.

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

→ . . . COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1898, . . . \$87,344,580.00
Canadian Investments, . . . 6,466,460.08

Directors:
Henri Barbeau, Esq. W. W. Ogilvie, Esq.,
Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, \$3,000,000.00
Capital Subscribed & Paid-up, . . . 1,250,000.00
Deposited with Receiver General in
Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond liabilities and
Capital Stock, 3,264,392.15

Geo. L. Chase, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst. Sec'y.

C. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

CONFEDERATION

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of investment.

Cash Values,

Paid up Policies,
Extended Insurance.

GUARANTEED IN THE POLICY

Montreal Office:

174 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.O.

AGENTS WANTED!

General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories by

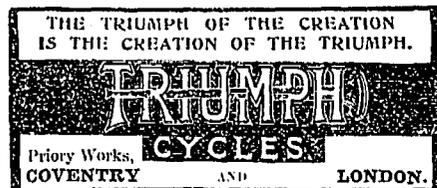
THE ROYAL-VICTORIA LIFE INSURANCE CO. OF CANADA.

CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

Applicants to the General Manager will receive prompt attention and be considered confidential.

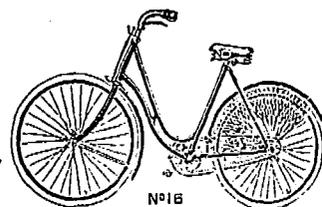
DAVID BURKE, General Manager, MONTREAL.



Triumph Cycle Co.,

LIMITED

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office. - Toronto, Ont.

Hon: GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.
C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES McCRECOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER . . . 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

G. R. KEARLEY, RESIDENT MANAGER.

THE LONDON

Guarantee and Accident Com'y, Limited

Of London, England.

Deposit at Ottawa \$73,000.00
Funds exceed \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States Europe and Australia.

Canada Branch, TORONTO.

Montreal Chief Office, 180 St. James St.

D. W. ALEXANDER, Manager for Canada.