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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 28, No. 21.
NEW SERIES.

MONTREAL, FRIDAY, MAY 24, 1889.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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DRY GOODS

MERCHANTS,
Cor. St. Helen & Recollet Sts.
MONTREAL.

DEPARTMENTS.

British and Foreign Woollens;
Gents' Furnishings.
Dress Goods, Prints, &c.
Smallwares, Carpets.
Canadian Tweeds.
Cottons, White, Grey.
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THE Assorting House Of the Dominion.

JOHN MACDONALD & CO.,
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DEPARTMENTS.—Staples, Linens, Prints,
Dress Goods, Hosiery, Gloves, Imported Woollens,
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Carpets, Curtains, Oil Cloths, House Furnish-
ings, &c., &c.

Inspection invited. Orders solicited.
Prompt despatch given.

Leading Wholesale Houses.

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DRY GOODS

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17, 19 & 21 VICTORIA SQUARE

— AND —

730, 732, 734 & 736 CRAIG STREET

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Complete Set of Samples at Room 40,
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— IMPORTERS OF —

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Latest Goods and Parisian Novelties
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91 ST. PETER STREET. 91

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Our Travellers are now on the road with a full line
of samples in all departments.

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Felt Hat Works.

1878—PARIS EXHIBITION—1878

Prize Medal awarded for our manufacture 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, SNOW SHOES, FANCY
SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS.—We have a large stock
of Seal, Persian Lamb and other Skins, Trimmings, &c.

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Warehouse, 471 to 478

ST. PAUL ST., MONTREAL.

Dominion Cut Tobacco.

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The Leading Cut Tobacco of the Dominion.

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& DARLING,

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STOCKS COMPLETE.

BABY CARRIAGES,

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Croquet Sets, Tennis, Crickoting and
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The Largest Stocks in the Dominion.

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—AND—

TAILORS'
—AND—

TRIMMINGS

"BALMORAL BUILDINGS,"

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AND WOOD STREET,

HUDDERSFIELD, ENG.

The Chartered Banks

BANK OF MONTREAL

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

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

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

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

Montreal, 24th April, 1889.

The Bank of Toronto.

Dividend No. 66.

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

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

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

By order of the Board,
D. COULSON, Cashier.

THE QUEBEC BANK.

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

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

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

The chair will be taken at Three o'clock p.m.
By order of the Board,
JAMES STEVENSON, Cashier.

Quebec, 26th April 1889

BANQUE VILLE MARIE

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

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

The chair will be taken at noon.
By order of the Board,
U. GARAND, Cashier.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - \$1,000,000 Six.

London Office, 3 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

J. H. Brodie. H. J. B. Kendall.
John James Oater. J. J. Kingsford.
Henry R. Farrer. Frederic Lubbock.
Richard H. Glyn. George D. Whatman.
Edward Arthur Hoare. J. Murray Robertson.
Secretary, A. G. Wallis.

Head Office in Canada, - St. James Street, Montreal
R. R. GRINDLEY, General Manager.

Branches and Agencies in Canada:

London Kingston Fredericton, N. B.
Branford Ottawa Halifax, N. S.
Paris Montreal Victoria, B. C.
Hamilton Quebec Vancouver, B. C.
Toronto St. John, N. B. Winnipeg, Man.

Agents in the United States:

NEW YORK—D. A. McTavish and H. S. Sikesman, Agents.
SAN FRANCISCO—W. Lawson and J. C. Welsh, Agents.

LONDON BANKERS—The Bank of England and Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

Capital all Paid-up \$2,000,000
Reserve 1,000,000

HEAD OFFICE, MONTREAL.

DIRECTORS.

THOS. WORKMAN, Esq., - President.
J. H. R. MOLSON, Esq., - Vice-President.
R. W. Shepherd, Esq. Sir D. L. Macpherson, K.C.M.G.
S. H. Ewing, Esq. Alex. W. Morris, Esq.
W. M. Ramsay, Esq.
F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. DURNFORD, Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P. Q. St. Hyacinthe.
Brockville, Ont. Morrisburg, Ont. St. Thomas, Ont.
Clinton, Ont. Norwich, Ont. Toronto, Ont.
Exeter, Ont. Owen Sound, Ont. Trenton, Ont.
Hamilton, Ont. Ridgeway, Ont. Waterloo, Ont.
London, Ont. Smiths Falls, Ont. West Toronto Jc.
Meaford, Ont. Sorel, P. Q. Woodstock, Ont.

AGENTS IN CANADA

Quebec—La Banque du Peuple and Eastern Townships Bank.
Ontario—Dominion Bank and branches, Imperial Bank and branches.
New Brunswick—Bank of New Brunswick.
Nova Scotia—Halifax Banking Company.
Prince Edward Island—Bank of Nova Scotia, Charlottetown and Summerside.
British Columbia—Bank of British Columbia.
Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN EUROPE.

London—Alliance Bank (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co.
Liverpool—The Bank of Liverpool.
Paris, France—Credit Lyonnais.
Antwerp, Belgium—La Banque d'Anvers

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank; Messrs. W. Watson and Alex. Lang, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—Merchants' National Bank, Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—Commercial National Bank. Buffalo—Bank of Buffalo. San Francisco—Bank of British Columbia. Milwaukee—Wisconsin Marine and Fire Insurance Co. Bank. Helena, Montana—First National Bank. Butte, Montana—First National Bank. Toledo—Second National Bank.

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

COMMERCIAL BANK

OF NEWFOUNDLAND.

ST. JOHNS, NFL'D.
Established 1857. Incorporated 1858.
Capital, \$300,000
Reserve, 125,000

HENRY COOKE, Manager.
H. D. CARTER, Chief Accountant.

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

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

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

Saturday, the 1st June next.

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

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

By order of the Board,
G. HAGUE,
General Manager.

Montreal, 23rd April, 1889.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - \$1,200,000
Reserve, - - - - - 350,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq., - - - - - President
GEORGE BRUSH, Esq., - - - - - Vice-President
P. M. GALARNEAU, Esq. WM. FRANCIS, Esq.
CHS. LACAILLE, Esq. ALPH. LACLAIRE,
A. PRÉVOST, Esq.
J. S. BOUSQUET, - - - - - Cashier.

Branches:

Quebec, Basse-Ville, P. B. DuMoulin, Manager.
St. Roch, Nap. Laviole, " "
Three Rivers, Que., P. E. Fanneton, Manager.
St. Jean, Que., Ph. Baudouin, Manager.
St. Rémi, " C. Bédard, " "
St. Jérôme, Que., J. A. Théberge, Manager.

Agents in Canada:

Ontario—Molsons Bank and Branches,
New Brunswick—Bank of Montreal.
Nova Scotia—Bank of Nova Scotia.
Prince Edward Island—Merchants Bank of Halifax.

Agents in United States:

New York—National Bank of the Republic,
Boston—The Maverick National Bank.

Foreign Agents:

England—The Alliance Bank, Limited, London.
France—Le Crédit Lyonnais, Paris.
Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

La Banque Jacques Cartier.

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

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

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

A. DE MARTIGNY, Cashier.
Montreal, 24th April, 1889.

The Chartered Banks.

THE CANADIAN Bank of Commerce.

DIVIDEND No. 44.

Notice is hereby given that a Dividend of Three and One-Half per cent. upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Saturday, the 1st Day of June Next.

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

The Annual General Meeting of the shareholders of the Bank will be held at the Banking House in Toronto, on Tuesday, 18th day of June next. The chair will be taken at 12 o'clock noon.

By order of the Board.

J. H. PLUMMER,

Asst Gen'l Manager.

Toronto, April 23rd, 1889.

DOMINION BANK.

Notice is hereby given that a Dividend of Five Per Cent. and a Bonus of One Per Cent. upon the capital stock of this institution has this day been declared for the current half year, and that the same will be payable at the banking house in this city, on and after

Wednesday, 1st day of May Next.

The transfer books will be closed from the 16th to the 30th April next, both days inclusive.

The annual general meeting of the Shareholders for the election of Directors for the ensuing year will be held at the banking house in this city, on Wednesday, the 29th day of May next, at the hour of twelve o'clock noon.

By order of the Board.

R. H. BETHUNE, Cashier.

Toronto, 27th March, 1889.

BANK OF OTTAWA, OTTAWA.

Capital (all paid-up) - - - - \$1,000,000
Reserve - - - - - 360,000

JAMES McLAREN, Esq., - President.
CHARLES MAGEE, Esq., - Vice-President.

DIRECTORS:

C. T. Bate, Esq., R. Blackburn, Esq., Hon. George Bryson, Hon. R. L. Church, Alex. Fraser Esq., Geo. Hay, Esq., John Mather, Esq., GEO. BURN, Cashier.

Branches—Araprior, Pembroke, Winnipeg, Man., Carlton Place, Ont., Keewatin, Ont. Agents in Canada, New York and Chicago, Bank of Montreal. Agents in London, Eng., Alliance Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

Capital, \$200,000
Reserve, 25,000

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.

BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100
Reserve Fund, 100,000

F. X. ST. CHARLES, Pres. M. LAURENT, Vice-Prest. R. Beckerdike, C. P. Hebert, J. O. Lafreniere, M. J. A. PRENDRAGAST, Cashier

HEAD OFFICE, MONTREAL.

BRANCHES: Three Rivers, H. N. Boire, Manager. Joliette—J. H. Ostigny, Manager. Sorel—A. A. Larocque, Manager. Valleyfield—S. Fortier, Manager. East End Abattoirs, Vankleek Hill, Ont.—Wm. Ferguson, Manager.

CORRESPONDENTS: London, England—The Clydesdale Bank (Limited). Paris, France—Credit Lyonnais, New York—The National Park Bank. Boston—The Maverick National Bank. Collections made throughout Canada at the cheapest rates.

Letters of credit issued available in all parts of the world.

The Chartered Banks.

BANK OF HAMILTON.

Dividend No. 33.

Notice is hereby given that a Dividend of Four per Cent. for the current half-year, upon the paid-up Capital Stock of the Bank, has this day been declared, and that the same will be payable at the Bank and its Agencies on and after

Saturday, 1st day of June next.

The Transfer Books will be closed from the 16th to the 31st of May next, both days inclusive.

The Annual General Meeting of the Shareholders, for the election of Directors, etc., for the ensuing year, will be held at the Bank on Tuesday, the 18th day of June next. Chair to be taken at 12 o'clock noon. By order of the Board.

J. TURNBULL,

Cashier. Hamilton, April 24th, 1889.

The Ontario Bank.

Dividend No. 63.

Notice is hereby given that a dividend of Three and One-half per cent. for the current half-year (being at the rate of Seven per cent. per annum), has been declared upon the Capital Stock of this Institution, and that the same will be payable at the Bank and its branches on and after

Saturday, the 1st day of June next.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Banking House in this city on Tuesday, the 18th day of June next. The chair will be taken at twelve o'clock noon. By order of the Board.

C. HOLLAND,

General Manager. Toronto, 23rd April, 1889.

UNION BANK OF CANADA.

Dividend No. 45.

Notice is hereby given that a Dividend of Three per Cent. upon the Capital Stock of this Institution has been declared for the Current Half-Year, and that the same will be payable at the Bank and its branches on and after

Tuesday, the 2nd day of July Next.

The Transfer books will be closed from the 17th to the 30th June, both days inclusive.

The Annual General Meeting of the Shareholders of the Bank will be held at the Banking House, Quebec, on Monday, the 15th day of July next. The chair will be taken at two o'clock noon.

By order of the Board.

E. E. WEBB,

Cashier. Quebec, 22nd May, 1889.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS.

DUNCAN MACARTHUR, President. Hon. John Sutherland, Alexander Logan, Hon. C. E. Hamilton, W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion, Sterling and American Exchange bought and sold.

MERCHANTS BANK OF HALIFAX.

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

BOARD OF DIRECTORS:

THOS. E. KERRY, M.P., President. Hon. Jas. BULLER, M.L.C., Vice-President. Thomas A. Ritchie, Allison Smith, M. Dwyer, Thomas Ritchie.

Head Office, Halifax, N.S. D. H. Duncan, Cashier. Branch, Montreal, E. L. Pease, Manager.

AGENCIES:

Antigonish, N.S. Maitland (Hants Co.), Bathurst, N.B. N.S. Bridgewater, N.S. Moncton, N.B. Charlottetown, P. E. I. Newcasttle, N.B. Dorchester, N.B. Pictou, N.S. Fredericton, N.B. Port Hawkesbury, C.B. Guysboro, N.S. Sackville, N.B. Kingston (Kent Co.), Summerside, P.E.I. N.B. Sydney, C.B. Londonderry, N.S. Truro, N.S. Lunenburg, N.S. Weymouth, N.S. Woodstock, N.B.

IN ISLAND OF MIQUELON—St. Pierre.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada. New York, Chase National Bank. Boston, the National Hide & Leather Bank. Newfoundland, Union Bank of Newfoundland. London, England, Bank of Scotland and Imperial Bank (limited). Paris, France, Claude Lafontaine, Martinet & Co.

Collections made at lowest rates and promptly remitted for. Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

Dividend No. 27.

Notice is hereby given that a Dividend of Three and One-Half Per Cent upon he paid up Capital Stock of this Institution, has been declared for the current half year, and that the same will be payable at the Bank and its Agencies on and after

The 1st Day of June Next.

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

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, the Nineteenth June Next, the chair to be taken at Twelve O'clock noon.

By order of the Board.

J. L. BRODIE, Cashier.

Toronto, 26th April, 1889.

Imperial Bank of Canada.

Dividend No. 28.

Notice is hereby given that a Dividend at the rate of Eight per cent. per annum upon the Capital Stock of this Institution has this day been declared for the current half year, and that the same will be payable at the Bank and its Branches on and after

Saturday, 1st Day of June next.

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

The Annual General Meeting of the Shareholders will be held at the Bank on Wednesday, the 19th day of June next. The chair to be taken at noon.

By order of the Board.

D. R. WILKIE, Cashier.

Toronto, April 25th, 1889.

Eastern Townships Bank.

Annual Meeting.

Notice is hereby given that the Annual General Meeting of the Shareholders of this Bank will be held in their Banking House in the City of Sherbrooke, on

Wednesday, 5th day of June Next.

The Chair will be taken at 2 o'clock p.m.

By order of the Board,

W.M. FARWELL,

General Manager.

Sherbrooke, 3rd May, 1889.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 341,000
Reserve, 60,000

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, Port Perry. Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made. Correspondents at New York and in Canada—The Merchants Bank of Canada. London, England—The Royal Bank of Scotland.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS:

A. GABOURY, Esq., President. FRS. KIROUAC, Esq., Vice-President. Hon. J. Thibaudeau, T. LeDroit, Esq. E. W. Méthot, Esq. A. Fauchand, Esq. Louis Bilodeau, Esq. P. LAFRANCE, Cashier.

BRANCHES:

Montreal—Alf. Brunet, Manager. Ottawa—C. H. Carrière, Manager. Sherbrooke—P. I. Bazin, Manager.

AGENTS

England—National Bank of Scotland, London. France—Messrs. Grunbaum, Freres & Co., La Banque de Paris et des Pays Bas. United States—National Bank of the Republic, New York; National Reserve Bank, Boston. Newfoundland—The Commercial Bank of Newfoundland. CANADA—Prov. Ontario—The Bank of Toronto, Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal, Manitoba—The Union Bank of Canada.

A general Banking, Exchange and Collection business transacted. Particular attention paid to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

Loan Societies.

THE Dominion Savings and Investment SOCIETY.
LONDON, --- ONTARIO.

Subscribed Capital, --- \$1,000,000.
Paid-up, --- 931,925.95

ROBERT REID, Collector of Customs, President.
WILLIAM DUFFIELD, President City Gas Company, Vice-President.
THOMAS H. PURDOM, - Inspecting Director.
F. B. LEYS, Manager.

THE HAMILTON Provident and Loan Society.
Dividend No. 36.

Notice is hereby given that a dividend of Three and a Half Per Cent. upon the paid-up capital stock of the Society has been declared for the half year ending 30th June, 1889, and that the same will be payable at the Society's banking house, Hamilton, Ont., on and after

Tuesday, 2nd July, 1889.

The Transfer Books will be closed from the 16th to the 30th June, 1889, both days inclusive.
H. D. CAMERON, Treasurer.
Hamilton, 14th May, 1889.

THE Trusts Corporation OF ONTARIO.

Capital..... \$1,000,000
Subscribed Capital..... 600,000

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Vice-Presidents }Hon. Sir Adam Wilson, Kt.
 } Sir R. J. Cartwright, K.C.M.G.

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Also acts as Assignee or Trustee for benefit of creditors, and as Liquidator, and generally in winding up of estates.

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Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Canadian and United States Mails.

1889—Summer Arrangements—1889

This Company's Lines are composed of the following double-engine Clyde-built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record

Vessels.	Tonnage.	Commanders.
Acadian.....	531	Capt. C. Mylius.
Assyrian.....	3,970	John Bentley.
Austrian.....	2,458	Vipond.
Brazilian.....	4,100	Building.
Buenos Ayrean.....	4,005	Capt. J. Scott.
Canadian.....	2,996	John Kerr.
Carthaginian.....	4,214	A. Macnicol.
Caspian.....	2,728	Alex. McDougall.
Circassian.....	3,724	Lt. R. Barrett, R.N.R.
Corean.....	3,488	Capt. C. J. Menzies.
Grecian.....	3,613	C. E. LeGallais.
Hibernian.....	2,997	J. Brown.
Lucerne.....	1,925	Nunan.
Manitoban.....	2,975	Dunlop.
Monte Videan.....	3,500	W. S. Main.
Nestorian.....	2,889	John France.
Newfoundland.....	919	"
Norwegian.....	3,523	R. Carruthers.
Nova Scotian.....	3,305	R. H. Hughes.
Parisian.....	5,359	Joseph Ritchie.
Peruvian.....	3,038	Capt. J. G. Stephen.
Phoenician.....	2,425	D. J. James.
Polynesian.....	3,988	H. Wylie.
Pomeranian.....	4,394	W. Dalziel.
Prussian.....	3,030	J. Ambury.
Rosarian.....	3,500	D. McKillop.
Sardinian.....	4,376	Wm. Richardson.
Sarmatian.....	3,647	"
Scandinavian.....	3,068	John Park.
Siberian.....	3,904	R. P. Moore.
Waldensian.....	2,256	Whyte

The shortest Sea Route between America and Europe, being only five days between land to land.

The Steamers of the Liverpool, Londonderry and Montreal Mail Service.

Sailing from Liverpool on THURSDAYS, and from Quebec on THURSDAYS, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

Steamships.	From Montreal.	From Quebec.
*Carthaginian.....	May 29	May 30
Sardinian.....	June 5	June 6
Circassian.....	" 12	" 13
Parisian.....	" 19	" 20
Polynesian.....	" 26	" 27
*Carthaginian.....	July 3	July 4
Sardinian.....	" 10	" 11
Circassian.....	" 17	" 18
Parisian.....	" 24	" 25

*The Carthaginian not being a Mail steamer, and being engaged in the cattle trade, will not carry any passengers from this side.

These steamers carry neither cattle nor sheep.

Rates of Passage from Montreal or Quebec.
Cabin \$50.00, \$70.30 and \$80.00
(According to Accommodation.)

Intermediate \$30.00
Steerage \$20.00

Particulars as to the fortnightly sailings of the Glasgow and Boston and Glasgow and Philadelphia Lines may be obtained on application to any of the under-noted agents.

Through Bills of Lading granted to Liverpool and Glasgow, and at Continental Ports, to all points in Canada and United States, and from all Stations in Canada and the United States to Liverpool and Glasgow, via Boston, Portland or Halifax.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorf, No. 8 Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Allan Bros. & Co., 203 Leadenhall street, E.C., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 112 La Salle Street, Chicago; H. Bourlier, Toronto; Thos. Cook & Son, 261 Broadway, New York; or to G. W. Robinson, 136 1/2 St. James street, opposite St. Lawrence Hall; D. Battersby, 174 St. James street; A. B. Chaffee, 286 St. James street; W. D. O'Brien, 143 St. James street, or to

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Tons.	Tons.		
Montreal.....	3,284	Ontario.....	3,176
Dominion.....	3,176	Sarnia.....	3,850
Texas.....	2,700	Oregon.....	3,850
Toronto.....	3,284	Vancouver.....	5,700

Liverpool Service.

SAILING DATES.

From Montreal. From Quebec.
*Vancouver..... Wed., 29th May..... Thur., May 30
*Sarnia..... Thurs., 6th June..... Fri., June 7
*Oregon..... Wed., 12th June..... Thur., June 13
Toronto..... Thurs., 20th June.....

Bristol Service for Avonmouth Dock.

Ontario, from Montreal, about June 5th.

Rates of Passage from Montreal or Quebec to Liverpool.

Cabin \$50 to \$80, according to steamer and position of stateroom, with equal saloon privileges.
Second Cabin \$30, to Liverpool or Glasgow.
Steerage \$20, to Liverpool, Londonderry, London, Queenstown, Glasgow or Belfast.

Prepaid steerage tickets issued at the lowest rates.
* These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished, and they carry neither cattle nor sheep.

For Freight or Passage, apply in Liverpool to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.

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Intercolonial Railway.

WINTER ARRANGEMENT.
Commencing 26th NOV., 1888.

Through Express Passenger Trains

run daily (Sunday excepted) as follows:

Leave Levis.....	8.00
Arrive Riviere du Loup.....	12.05
Trois Pistoles.....	13.10
Rimous.....	15.00
Lit.....	16.10
Campbellton.....	19.50
Dalhousie Junction.....	20.32
Bathurst.....	22.33
Newcastle.....	24.15
Moncton.....	3.40
Saint John.....	7.00
Halifax.....	9.05

The night trains from Montreal of the Grand Trunk and Canadian Pacific Railways connect at Levis with these trains.

The trains to Halifax and Saint John run through to their destination on Sundays.

The sleeping car, leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday, to Saint John.

All trains are run by Eastern Standard Time.
Through Tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c.

Apply to
G. W. ROBINSON,
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136 1/2 St. JAMES ST.,
Opposite St. Lawrence Hall,
MONTREAL.

D. POTTINGER,
Chief Superintendent

Railway Office,
Moncton, N.B., November 20th, 1888.

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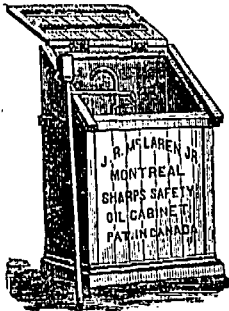


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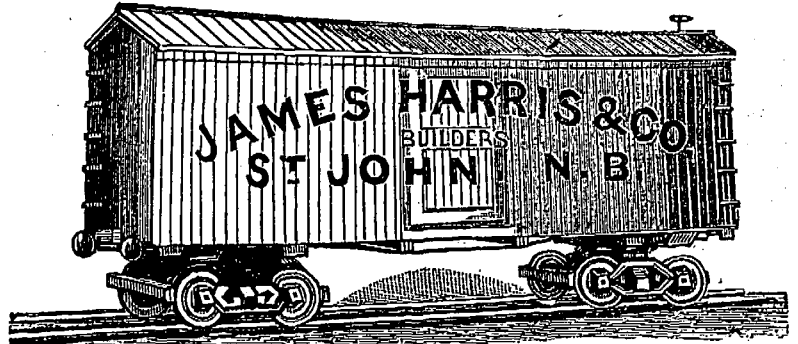
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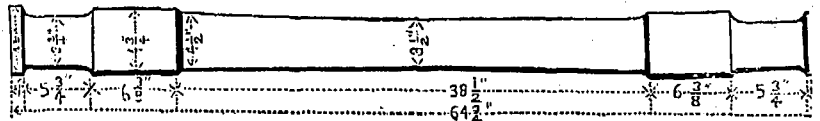
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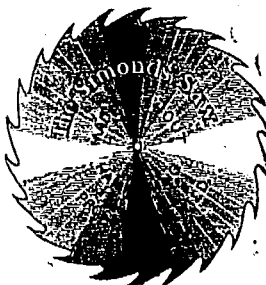
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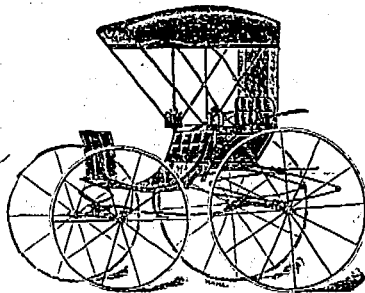
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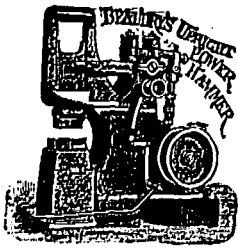
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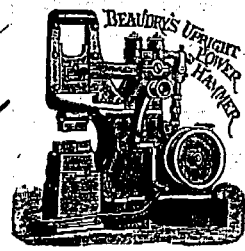
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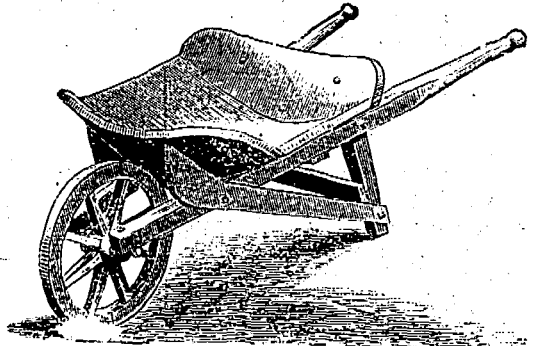
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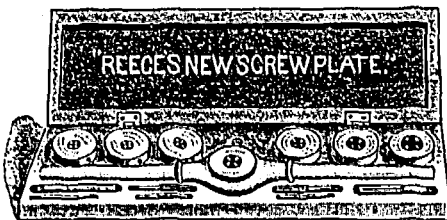
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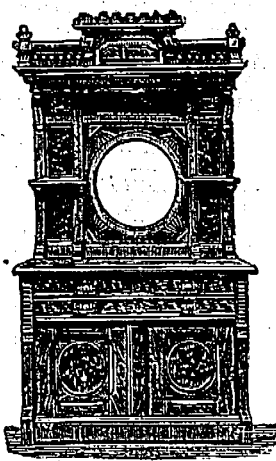
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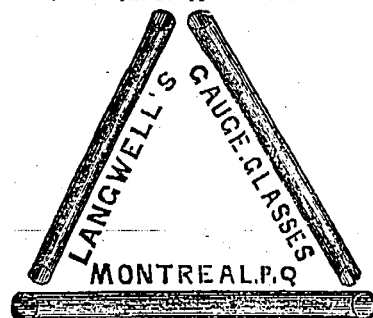
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FULL STOCK. QUICK DESPATCH.

Breadmakers' Goods.

*Breadmakers' Yeast.
" Baking Powder.
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Our YEAST has won a place in nearly every store in the Dominion. Our BAKING POWDER has won for us thousands of testimonials. Our THERMOMETERS and KNEADING PANS are indispensable to every housekeeper.

Orders should be sent to Wholesale Grocers. Price Lists sent on application.

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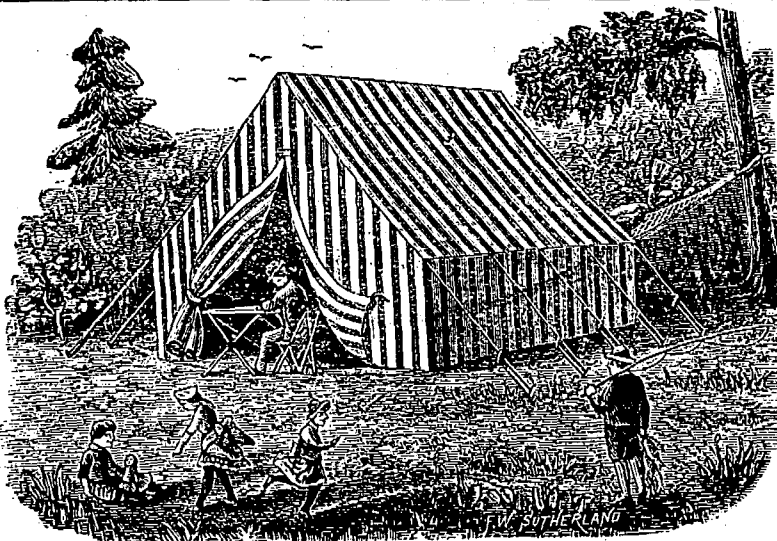
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**CHAS. S. WALKER, MANAGER,
Guelph, Ont.**

Commercial Summary.

REMOVAL.—The offices of the JOURNAL OF COMMERCE are removed the present week to the central locality, 171 and 173 St. James street, the premises for many years occupied by the City Club, which have been undergoing alterations and improvements for over a month past to fit them for our use. The enlarged facilities afforded by the new quarters will enable us to serve our customers in every kind of commercial printing and book-binding more promptly than heretofore. Remember the locality—head of St. John street.

The Pennsylvania Legislature has granted an appropriation for a preliminary survey of a canal to connect the Upper Ohio River with Lake Erie.

The stone quarries at Wallace, N.S., have a contract to supply ten thousand tons of stone to be used in the construction of the large railway bridge at Grand Narrows, Cape Breton.

Very large quantities of Island produce, principally horses, potatoes and oats, have recently been shipped from Summerside and other Prince Edward Island ports to New Brunswick, Nova Scotia and the United States.

The farmers and apple growers of Kings County, N.S., are straining every point to increase and improve their crops of apples and about \$10,000 alone this season has been put into new trees, mostly from Ontario and the United States.

From all parts of the Maritime Provinces the news comes of a most extraordinary early season, and farmers are rejoicing at the splendid prospects for the year. In Prince Edward Island nearly all the sowing is done and Cape Breton is far advanced. New Brunswick is also away ahead of last year.

Leading Wholesale Trade of Montreal.

STEWART MUNN & COM'Y,

General * Commission * Merchants.

Fish Oils, &c.

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

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Wool Pullers and Tanners,
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Glazed and Dull Dongola Sheep,
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DEALERS IN
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Office and Factory—CITY ROAD.

Near Haymarket Square, St. John, N.B.

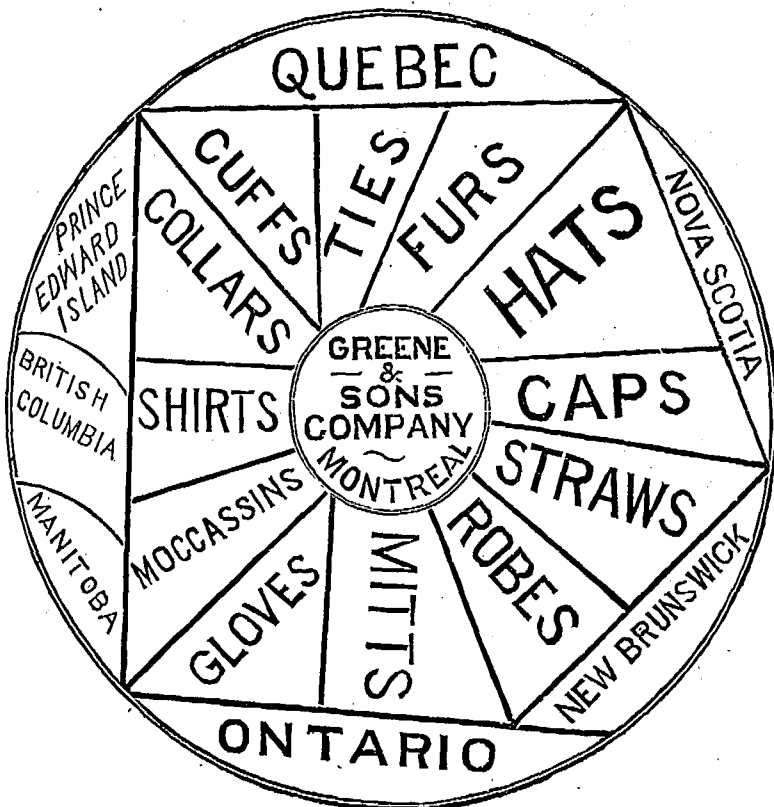
TROTTER BROS.,

Custom House Agents,

STORAGE Bond or Free

30 & 32 St. Nicholas St.,
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



While it is reported that there is an unusual exodus of young men from the Lower Provinces to the United States, hundreds of Italian laborers are being imported from the States to work on the Cape Breton and Chignecto Marine Railways.

MR. VAN HORNE, President of the C. P. R., recently made a flying visit to St. John to inspect the capabilities of the port and to arrange for trains over the Short Line Railway to that city. Express trains are to be run from St. John to Halifax in eight hours instead of twelve as at present, and the whole time from Halifax to St. John is to occupy 24 hours.

CANADIAN fishery cruisers are getting ready for the summer's work of protecting our fisheries from French and American poachers. British cruisers have sailed from Halifax for Newfoundland, and the Canadian steamers will be in the Gulf in a few days. No important changes are to be made in the conduct of the service, but it is understood that the protection is to be a complete one.

Quite a number of notes of the defunct Bank of Prince Edward Island are in circulation in the eastern parts of Nova Scotia and New Brunswick. The assets of the Bank were all distributed a year or so ago and nothing remains. It is just a question whether or not the Dominion Government should have the Banks Winding-Up Act amended so as to retain sufficient assets to redeem all circulation of bank notes.

The partnership heretofore existing between Thomas W. Simpson, Alfred Arnall and Samuel Lount, under the name and style of Simpson, Arnall & Co., brewers of the town of Barrie, Ont., has been dissolved by mutual consent. E. E. Williams, a local accountant, has been appointed receiver of the estate and business of the late firm, and will carry on the business till the stock on hand is disposed of, after which the brewery and other property will be offered for sale. The decision to wind up the business is a genuine surprise locally,

GEO. BARRINGTON & SONS

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MONTREAL.

especially with such a valuable property and the field offered by the North-West.

"IN BIG DEMAND.—A leading wholesale grocery house in this city who fancy themselves possessed of good old reasons for anti-Semitic sentiments, were favored a few days ago by a visit from a retailer in the Upper Ottawa District, whose softened labials and dentals were not necessary for his identification.—"Good mornin', Mr. Hafe you some fine raisins?"—"Yes, we have some very good ones."—"How you sell 'em?"—"Six cents a lb."—"Himmel, dot vash tear."—"Yes, it is very dear."—"Vot you asked for canned salmon?"—"One dollar and ninety-five cents a dozen."—"Dot is fery tear, my frent.—I buy 'em from —, of Kingston, for \$1.65. You know, I am from Marathon [not the ancient battle field that 'looks on the sea'] unt my bartner—shust got him—will mind the store, unt I stay in Montreal to puy goots."—"The Kingston firm is a good one, and you had better not take away your account."—"Vell, I vant to puy groceries here unt I vill pay you cash in 30 days."—"I don't want to sell at 30 days."—"Vell, then, I pay you cash; but I vant to check the goots pefore I pay."—"I will not sell you for cash."—"You don't sell me for cash! Himmel, but groceries is in pig temand!" And the worthy representative of a class in the neighboring countries, who for a number of years have been trading upon the credulity of wholesale dealers in Montreal, left the warehouse wondering why he could not buy groceries for cash."

A BOLD ROBBERY.—The season is upon us when the outer doors of banking establishments are usually left ajar or kept wide open the better to admit the caller air. Sneak thieves, fresh from centennial celebrations in American cities, aware of this, or their brethren at home, no less alert and keen for plunder, have already given proof of

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PETER F. HEERING,
ALFRED POMMERY,
BOONEKAMP MAAG-BITTERS,
CLAUSENS CHAMPAGNE LAGER,
GREENLENS BROTHERS,

I X L RYE WHISKY,
PORTS,
SHERRIES,
BRANDIES,
BRANDIES,
BURGUNDIES,
CLARETS,
ITALIAN WINES,
IRISH WHISKY,
CORDIALS,
CHAMPAGNE,

SCOTCH WHISKIES,

Belleville,
Tarragona,
Oporto,
Jerez,
Cognac,
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Leading Wholesale Trade of Montreal.

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DRY AND GROUND IN OIL.

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

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370, 312, 314 & 316 ST. PAUL STREET.

—AND—

147, 149 & 151 COMMISSIONERS ST.

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Wholesale Druggists

OFFER FOR SALE:

Cod Liver Oil, Nfd.; Cod Liver Oil, Norwegian; Coriander Seeds, Cream of Tartar.

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COMMERCIAL PAPER

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

ALBERT TAYLOR,

General, Financial, Real Estate and Commission.

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Leading Wholesale Trade of Montreal.

LOCKERBY BROS.

IMPORTERS

—AND—

WHOLESALE GROCERS,

CORNER

St. Peter & St. Sacrament Sts.

MONTREAL.

their presence. Notwithstanding the vigilance exercised in the large area in front of and surrounding the counter and railings of the Bank of Montreal, a bold robbery was perpetrated there on Tuesday last. A clerk in a large millinery house, whose duty was to deposit for the firm, went to the bank about one o'clock and laid the closed deposit book containing the endorsed cheques and cash on the small platform of the wicket as usual, and while waiting for the receiving teller to take it in, was tapped on the shoulder by some one who asked his opinion concerning the genuineness of a bank note. When the young man turned again to the wicket, the teller asked him for the deposit. It was not in the book and could not be found. The youth appeared quite dazed at the loss. The amount was about \$3,200, of which nearly \$2,000 was in cheques to be deposited to the firm's credit. These will merely lead to some little inconvenience, but no loss. The carelessness to which custom leads deposit clerks is often remarked. Deposit books should not be crowded in the wicket, and when laid there should not be lost sight of till safe in the hands of the teller. The method adopted by the bank some time since of passing the book from the teller across an inner railing to the ledger-keeper was a step in the right direction, and the stationing of a watchman in view of the public area, was another no less commendable. The youth has been dismissed for carelessness. His answers on examination were somewhat contradictory. A search of his person led to the production of a deposit slip with memoranda extending back to April, and a number of illuminating cards not usually found in the pockets of Sunday-school pupils.

E. B. BETTS, agent for agricultural implements at Wentworth, N.S., has assigned with liabilities of about \$1,200, and assets nominally amounting to one-half that figure. Mr. Betts was unsuccessful before, but had managed to pay off all his old liabilities.

The new rooms of the Brockville Board of Trade were formally opened last Friday. There was a large attendance of the representative business men of the town. Addresses were delivered by President Douney, John F. Wood, M.P., Mayor Derbyshire, W. H. Comstock, John M. Gill, H. F. J. Jackson, George A. Dana and Colonel Jackson.

E. PARKER & Co., carrying on business at Trehern, Man., have assigned in trust, owing to the refusal of an eastern house to fall into

line in the recently proposed settlement. It is feared as a consequence that the estate will turn out but poorly. The business was begun in the spring of '87 by Mrs. Parker under the above style. She obtained an extension last March, agreeing to pay in monthly instalments without security, the liabilities being at the time \$2,000 and the estate showing a surplus of \$1,500.—The estate of Moore & Co., of Winnipeg, crockery merchants, recently referred to, has been sold by the sheriff for 62½ cents in the dollar.

The business changes in the Province of Quebec for the week, comprise the following;—W. J. McKenzie for many years carrying on a general store at Buckingham, has been obliged to make an assignment. Mr. McKenzie has been rather over zealous than lacking in due attention to his business. The liabilities are about \$8,000.—P. J. Jacob in the same line at Chambord, in the Lake St. John district, has succumbed after a career of 2 years in that village. Liabilities about \$2200 and assets nominally \$2,000.—Octave Bernard, contractor of St. Hyacinthe, has assigned to the prothonotary of that district.—Geo. Guay of Yamachiche, recently referred to, has assigned with liabilities of \$4,400 and assets of about \$2,500.—M. Lebourveau, carrying on a general store at Eaton, is offering to compromise at 50 cents in the dollar, spread over 12 months. The liabilities are roundly \$8,000, and assets nominally \$1,000 less. Mr. Lebourveau is one of the oldest general merchants in the Eastern Townships, and all through his career of upwards of a quarter of a century has, until now, paid 100 cents in the dollar. His present troubles are attributable to the Hereford railway troubles of about a year ago, which prevented his collecting considerable amounts credited to workmen and others on that line.—Montreal haberdashers have evidently been credited with making money, if we may judge by the recent advent of new competitors in the field. Murray & Wickens are among these. They were formerly with Tooke, and conceived the idea some eighteen months ago of starting on their own account on St. Catherine street west. Finding it rather lonely in that locality they moved down to St. James street last December, but have evidently not been able to find much improvement in their new quarters. Both are steady and respectable, but this did not make up for want of capital sufficient to enable them to wait for the business to grow to a paying proportion. Their assignment is announced.—Geo. Bishop, a printer and publisher of La-

(ASSESSMENT SYSTEM.)

Mutual Reserve Fund Life Association.

The largest open assessment Company in the world.

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

Membership No. 70,000.

Governments Deposit \$350,000 | Death Claims PAID..... \$4,500,000
Reserve Fund \$1,500,000 | Insurance Written \$200,000,000
The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

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Genl. Manager, TORONTO.

DAWES & CO.,
Brewers & Malsters

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

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Halifax Steam Coffee and Spices Mills.
ESTABLISHED 1841.

W. H. SCHWARTZ & SONS,

WHOLESALE

COFFEES and SPICES

Of every description, put up in all kinds of packages.

Halifax, Nova Scotia.

CANADIAN RUBBER CO'Y,

OF MONTREAL,

MANUFACTURERS OF

Rubber Shoes, Felt Boots, Belting

Packing and Fire Engine Hose,

EDWARD ADAMS & Co.
WHOLESALE
GROCHERS
And Importers of
Teas, Sugars, Tobaccos, Wines & Spirits
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LONDON BRUSH FACTORY
Awarded Gold and Silver Medals 1887-8.
THOS. BRYAN
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Illustrated Price List sent on application.

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

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

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32 St. Sulpice Street, Montreal.
REPRESENTING
LUTZ & MOVIUS, - - NEW YORK.

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

GLENBOIG
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DRAIN PIPES
STANDARD DRAIN PIPE CO'S PIPES.
Francis, Union and Chateau Portland Cements,
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McRAE & CO., Ottawa, Ont.
Branch—56 and 58 Esplanade, East Toronto.

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

chute, is reported to have assigned to Henry Ward & Co., of this city.—Jos. Fortin, dealer in boots and shoes, of this city, has assigned at the demand of Jas. Leggat. Liabilities somewhat under \$2,000.

The following business changes are reported in Ontario:—T. P. Harkin & Co, referred to last week as being in the hands of the sheriff, have assigned with liabilities of about \$8,000, and assets nominally as much. The firm is composed of T. P. Harkin and O. E. Thurston, formerly of Montreal. They bought out the retail stock of W. E. Brown about 2 years ago and are creditors of the estate of that irrepressible shoeman for \$2,500. A suit for payment of a bill of goods, which they claimed were not according to order, is said to have precipitated the failure.—Hugh Quirk, a dealer in cigars at Peterboro, has assigned after a second attempt recently made.—Elizabeth Yost, carrying on a small store at Hanover for her husband, has assigned to Mr. John Klein, of Walkerton.—S. W. Day, a grocer of Kingston recently referred to, has assigned with liabilities of \$3,900, and assets slightly over \$2,000.—J. G. Ebers, of Burnt River, Victoria County, has yielded to the inevitable for a career of about two years in that district. His collapse is chiefly attributable to the dullness in lumbering operations of the past winter.—W. H. McKee left the farm and

COMMERCIAL UNION ASSURANCE COMPANY,
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FIRE, LIFE AND MARINE.
Capital and Assets, \$25,000,000
Agencies in all the principal Cities and Towns of the Dominion.
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EVANS & MCGREGOR, Managers.

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Wholesale Leather and
Shoe Findings.
English and American Saddlery-
Hardware, Horse Clothing, Carriage
Trimming and Leathers, Manufac-
turers of Beef Moccasins. Agents
of Boston Rubber Bolting Company.
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Tanners and Curriers,
UPPER HARNESS AND MOCCASIN
LEATHER.
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Office: 74 Rideau Street, Ottawa.
Tannery: Mount Netherwood.

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

opened out a small grocery store in Hamilton about 2 years ago, which he conducted for a year and sold out in order to begin keeping a flour and feed store, in which he has also been unsuccessful. A chattel mortgage which he gave in February and a more recent judgment have resulted in his assignment.—John Youngson, a blacksmith of the same city, formerly of Strabane, in the same county, has assigned after an endeavor of 2 years to make both ends meet.—Williams & Averill, builders at Toronto, Thos. E. Mason, a store-keeper at Eden Mills, and Thomas Arthur, a grocer at Hamilton, have also assigned.—At the statutory meeting of the creditors of J. A. McMurtry & Co., Toronto, held on the 17th inst., Mr. McMurtry renewed his offer of 30 cents in the dollar stating at the same time that his deed of composition and discharge were now in circulation. By resolution of the creditors the liquidation of the estate was deferred for ten days to give the debtor an opportunity of securing the signatures of the creditors to his composition deed.

ANSWERS FROM CORRESPONDENTS.

Our Grimsby correspondent says: The outlook for grain crops, hay and fruits of all kinds, is first rate. The indications are for a very favorable season in this part of the province. Lewis' mill here has lately taken out all the old machinery and substituted the latest improved roller process. John C. Farrell, shoemaker, who formerly merely did ordered work, has bought and built a store on Main street, and has put in a stock of boots and shoes and now deals in as well as makes them. The town corporation is advertising a free site adjoin-

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



Dominica Lime Juice

PURE, FRUITY AND WHOLESOME.

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CLEAR AS CRYSTAL,

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A Liberal Discount to the Trade.

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

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

C. C. CLEVELAND. GEO. F. CLEVELAND.

J. L. GOODHUE & CO., Manufacturers of LEATHER BELTING

— AND —
LACE LEATHER,

DANVILLE, - - - QUE.

W. B. CHAPMAN & CO., Montreal Agents.

HENRY PORTER,

Successor to PORTER & SAVAGE,

Tanner & Manufacturer of

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FIRE ENGINE HOSE, HARNESS,
MOCCASIN, LACE, RUSSET, AND

OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation St., MONTREAL.

Dominion Corset Mfg. Co.

Manufacturers of



QUEBEC.

ing the railway for a manufacturing business of some kind, promising also exemption from taxation. The people are agitating for a chartered bank to open here, and there is a first rate opportunity for a good business to be done in that line.

UNARIDGE reports business in that vicinity "dull just now. The crops in the neighborhood are excellent, never having looked better at this time of the year the season having been most favorable for getting them in. The fall wheat crop, particularly, never looked better, and seldom as well."

Mr. J. N. DUBRULE, trader, of Richmond, Que., is moving to Sherbrooke to assume the management of the Eastern Townships Corset Co., of which he is one of the directors. Mr. Dubrule, who is a member of the Town Council, is one of Richmond's most energetic business men, and will be a loss to the place.—The Town Council passed a by-law imposing a license of \$200 on all temperance hotels.—Our correspondent, in addition to the foregoing, says: "There seems to be quite a boom in slate, asbestos and other quarries in this section, there having been lately several American mining men looking them up and negotiating for their purchase."—The farmers in the vicinity will have no cause for indulging in their proverbial grumbling if the crops keep anything like their present promise. The spring opened some three weeks earlier than usual.

Our Renfrew correspondent answers our enquiries as to business in that town with descriptions of new stores and the tearing down of old eye-sores to give place to substantial new buildings as soon as materials and workmen can be had. Plate glass fronts are becoming common on Front street. Farmers in the vicinity are jubilant over the prospects of an abundant harvest.

From Cannington, Woodville and vicinity come glowing accounts of the growing crops. The district covers the Townships of Mariposa

Sash, - Doors, - Blinds

And all descriptions of

Wooden Building Material,

Address,

THE RATHBUN COMPANY,

DESHERONTO, ONT.

and Eldon in Victoria County, and Brock and Thorah in Ontario County. The recent plenteous rains have done much good. Fall wheat was never better at this season, and a large crop is in the ground. Barley, in consequence, will not be so large. There are no failures to report. Hugh Wilson, general dealer of Cannington and Woodville, has sold out his business at the latter place to T.W. Dodds, of Onemee, egg dealer, who extends his egg business to Woodville also. J. C. Gilchrist, grocer and postmaster, at Woodville, is advertising to sell out.

Our Tilsonburg correspondent says: "Building operations are quite brisk in the town, and there are more buildings in process of erection or in contemplation than for a number of years at this time. The crops are looking splendid so far. Fall wheat, from my own observation, is more than an average crop and seldom, I think, has there been a better showing for an extra crop of clover. The spring grains are also well advanced for the season and are looking well."

Our Campbellford correspondent says: There is plenty of work here this summer for workingmen. A new eight-room public school, to replace the one lately burned, is being erected. Mr. Chas. Turner, hardware merchant, is building a large three-storey warehouse. A by-law for public waterworks and electric light, asking for the sum of \$25,000, will be submitted to the people next month. The crops in the country are looking well. The fall wheat crop was never known to be better. A larger crop of fall wheat per acre than ever before has been sown by the farmers.—The late failures are moving out of town.

Or the crops in Pontiac County, our correspondent at Portage du Fort writes: The farmers of this county and vicinity have about all finished with their crops. The forwardness of spring work is unprecedented in the history of this county. A field of rye on the road between Portage du Fort and Renfrew was in the "short blade" on the 10th of May, being fully three weeks in advance of all previous records in the Ottawa valley. The merchants of Portage du Fort are unanimous in stating that they have had a good spring trade. Not one failure to record in Portage du Fort for over a year, but there were quite a number at other points in the County of Pontiac.

SPRING **1889.** SPRING
MONTREAL

Whitewear Manufactory

ROBT. McNABB & Co.,

MANUFACTURERS OF

LADIES' AND CHILDREN'S WHITEWEAR

BRIDAL TROUSSEAUX, NIGHT DRESSES,
CHEMISES, DRAWERS, APRONS,
CORSET COVERS, WHITE AND COLORED SKIRTS,

Infants' Robes, Toilet Jackets, &c., &c.

— New Spring Samples Complete —

Samples Expressed to any part of the Dominion for inspection.

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MONTREAL - - and - - TORONTO

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Canada Life Assurance Company.

EXAMPLES OF PROFITS

Applied to Reduction of Premiums at the Division in 1885.

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

Age of Entry.	Amount.	Original Prem.	Reduced to.
27	\$2000	\$140.60	\$ 28.80
35	4000	102.80	61.60
39	3000	88.50	54.15
41	2000	68.00	38.80
42	4000	130.00	80.20
46	3000	111.00	69.80
52	2000	98.40	60.40

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

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

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

STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

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

A. I. HUBBARD,
City Agent.

W. M. RAMSAY,
Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1887)

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

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JAMES LOCKIE, Inspector,

ROBERT W. TYRE, Manager for Canada,

A. BROWNING, City Agent.

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LONSDALE, REID & CO., DRY GOODS.

Our Travellers are now on the road with a full range of Spring Samples. Orders entrusted to them will have prompt attention.

18 St. Helen Street, - - Montreal.

R. C. WILSON, Merchant Tailor

No. 256 St. James Street,
MONTREAL.

Only the Best Class and Most Stylish Goods kept in Stock.
Best Scotch and West of England Cloths and Tweeds.

Insurance.

PHŒNIX FIRE ASSURANCE CO.

LONDON.

Established in 1782, Canadian Branch
Established in 1801.

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

Deposit with the Dom. Govt., for the security of Policy-Holders in Canada, upwards of..... \$200,000

No. 35 St. Francois Xavier St.
GILLESPIE, PATERSON & CO.,
Agents for the Dominion.

R. McD. PATERSON, Manager.

WM. H. ARNTON. Real Estate and General Auctioneer.

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P. O. Box 5. TELEPHONE 772.

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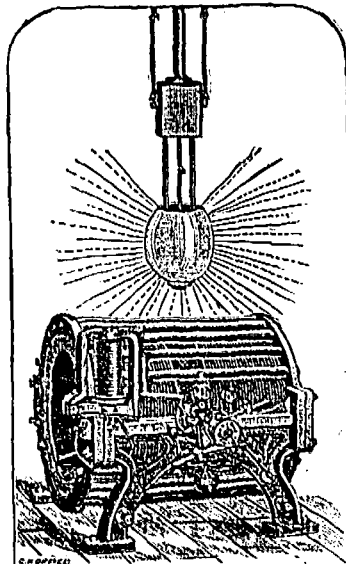
THE ROYAL ELECTRIC CO'Y.

SOLE OWNERS OF

The Thomson-Houston System

FOR THE DOMINION,
MANUFACTURERS OF

Dynamo Machines and Lamps.



Contractors and Builders of
Electric, Arc and Incandescent
Light Plants throughout the
Dominion.

— ALSO —
Incandescent Lights
from the Arc
circuit.

Only perfect Automatic regulating system of Electric Lighting in the world.

In all desirable qualities of Electric Lights, the THOMSON-HOUSTON SYSTEM is unequalled. The lights are superior in color and steadiness, and the entire apparatus is more economical, efficient and safe, more easily managed, and less liable to derangement than any other. This system was awarded the First Prize for the best system of Arc Lighting, and best Arc Lamp at the Cincinnati Industrial Exposition of 1884, and the only Gold Medal at the International Inventor's Exhibition at London, Aug. 11th, 1885.

Estimates furnished and all information given on application.

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54 to 70 Wellington Street, - - MONTREAL.

CHAS. W. HAGAR, - - - Manager.

THE CANADIAN

Journal of Commerce.

MONTREAL, MAY 24, 1889.

THE MAIL ON THE CUSTOMS LAW.

Whatever ability and fairness may be manifested on other topics by our contemporary, the *Toronto Mail*, it is evident from recent utterances that he takes but a partial or prejudiced view of the law for regulating the administration of the tariff. In his issue of the 7th instant, he deals with the subject under the caption of "The Arbitrary Customs Law," beginning with the recent concession made by the Government under pressure from our leading importers. Now, there is no denying that the duty on the cost of inland transportation was deemed specially obnoxious and oppressive, not only by importers but was looked upon in that light also by the Government, and it was highly probable that repeal would follow before the lapse of another year. The representations made to Great Britain by the German Government, that our law in respect of the duty on the cost of inland freight to the place of direct shipment by which Great Britain and Ireland were exempted, was a violation of the existing treaty between the two countries, compelled the change proposed by our own Government, and which our merchants were fortunate enough to successfully oppose, a change from which it was felt the present state of the exchequer permitted no alternative. A consideration of the bright anticipations of the Minister of Finance furnished probably some warrant for the general sweep ordered in compliance with the request of the delegates.

The language of our contemporary is not characterized by that calm dispassionate choice which accompanies a tolerable knowledge of the subject. "Absurd tax" is a term which he would scarcely employ were he acquainted with the difficulties

McMASTER, DARLING & CO.,

WHOLESALE WOOLLEN

— AND —

General Dry Goods Merchants.

4 to 12 FRONT ST. W. TORONTO.

Offices—34 Clement's Lane, Lombard Street, London, E.C.

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HENRY W. DARLING,
Toronto.

surrounding a proper appraisalment of articles of import from inland points along the unnavigable rivers of Central Europe. It is well known that since the enactment by which goods shipped from the United Kingdom were free of such tax, the manufacturers on the Continent were enabled largely to evade it by selling their goods through agents at English ports as cheap as though purchased direct at the factories. The future invoices will be free of this, and it remains to be seen what effect it may have upon the revenue. "Oppression * * * forged for their [the merchants] discomfiture" is another of those terms as applied to the laws enacted for an equitable distribution of the burdens for revenue purposes, which one is grieved at finding in the columns of one of our leading dailies. We believe we are warranted in saying that no honest merchant in Canada looks upon the Customs laws in such a light. It would be interesting to have our contemporary's views as to the best methods of raising a revenue. This is no mere party question. Whatever the party in power—whoever has held the reins of Government in the past, whether honest Alexander Mackenzie or diplomatic Sir John Macdonald—whether Hon. Isaac Burpee or Hon. Mackenzie Bowell holds the portfolio of Customs, the tariff is a stern fact, an unpalatable and disagreeable necessity as the only method except direct taxation for obtaining the ways and means for carrying on the business of the country, one which few public men have yet found it possible to direct and retain their popularity.

As to the next charge made by the *Mail* that the importer is "kept perpetually in the dark" as to the appraised value of his goods, and that he is allowed to pay the *ad valorem* duty if the invoice is higher, but fined if they are 15 per cent. or more below, we have to ask whether this has hitherto been the practice. We have positive knowledge that the officers of the Customs have volunteered information in some cases where invoices were in excess; and there are few, if any, importers who have to complain of an arbitrary enforcement of the provisions of the law in respect of penalties, or without the fullest investigation. It is rarely, except in the case of a first importation that merchants or manufacturers are wanting in a full knowledge of the cost of the goods at the place of manufacture or in the home market; and in such a case, or when in ignorance or forgetfulness of the provisions of the law, persons import articles for personal use or consumption, due consideration is taken of the circumstances—of the intent—however difficult to ascertain—and where no fraud has been contemplated, the clause fixing a penalty is never, as such, enforced. The methods of the most arbitrary government in Europe would hardly call for the language employed by our contemporary—when he says that the modification introduced some time ago in the Act in order to press less severely upon suspects and by which the importer could "amend the entry" if the undervaluation did not exceed a certain percentage—that the provision of the Amended Entry Clause "was a palpable attempt at robbery—based on the theory that mercantile men had no rights that the Government need respect, and that the Customs Officers were at liberty to play ducks and drakes with any man's property." Importers who read this tirade in the *Mail* must have smiled to themselves or wondered if any honest man had been treated in a manner to call for such language.

The comparison made by our contemporary with the practically free-trade system in England calls for no remarks. It is impossible to enforce laws framed for the punishment of offenders without an occasional error. We have recently an instance in one of the middle counties of England, where two men convicted of a crime under a fair trial had completed nine years'

penal servitude for a crime neither had committed, and which the real criminal confessed on his death-bed. The Government has awarded both men a sum of money as the only amends it could make. The officers of the Customs in Canada have as yet made no such serious mistakes. A few cases that might have led to injustice were checked in time.

The reference to the moiety system by our contemporary is an evidence that he has not given due attention to the working of the Act in the United States.* The experience of some of the highest officers of the United States Government, including the collectors and deputies at the principal ports of entry and of leading manufacturers, all goes to show that since the partial repeal in 1874, undervaluation has increased at the large cities, and that merchants cannot import silks and other goods because of the system of agents of European manufacturers stationed in New York. Secretary Manning (in 1885) says in effect that the Customs officer deprived of his just moiety will and must avoid personal risk. "The experiment of detecting frauds without moieties has been tried and found wanting, and in the absence of a proper equivalent to the seizing officer and with a high tariff in operation, smuggling and frauds upon the revenue will be encouraged and run riot. * * * Moreover, he is under heavy bonds for the faithful collection of the revenue. Will any man in that office take the great responsibility of making seizures without a fair and equitable compensation? No. And it would be unreasonable and contrary to the laws of nature to expect it." Deputy Collector Williams of New York contributed the following opinion to the special report issued in 1885 by Secretary Manning:

"I believe that undervaluations of invoices greatly increased since the repeal of the Moiety Law. Although the law was denounced and made to appear as very unpopular, it is nevertheless true that it was beneficial to the best interests of the Government, and it afforded the honest importer appreciable protection against the dishonest practice of swindling importers. The sentiment against the law was stirred up and formulated by men inimical to the interests of the business men of the country. The practical effect of the repeal of the law has been to drive honest American importing houses out of the trade, so that to-day the vast bulk of the importing business is in the hands of foreign agents who have no respect for our revenue laws, and are mercenary to the last degree. I believe it is this class of men who are most guilty of corrupting officers in the revenue service. Congress should restore the law to the Statute-book."

Anyone who takes the trouble to read the business signs along the principal wholesale and commission streets of New York will be struck with the predominance of names indicative of central or eastern European origin, and will recall the remarks of Collector Williams concerning "foreign agents." The remarks of Special Agent Power in the same report fits the *Mails'* comments as to the seizure of books &c. to prove cases of fraudulent undervaluation:

"Under the old law an officer could make an unexpected descent on a suspected importer and having power to examine all books and papers, could discover fraud if any existed. While the power conferred by the law was arbitrary and liable to abuse, the honest merchant had nothing to apprehend from its operation. The repeal of the Moiety Law removed all incentive &c."

The *Mail's* reference to the Ayer case is an unfortunate one. In this respect we cannot do better than quote from the recent speech of the Hon. Mackenzie Bowell before the House of Commons on the occasion of the abortive resolution to amend the Customs Act. The Minister of Customs has taken advantage of the opportunity given by the resolution to enter into a thorough elucidation of the workings of the Act, and which in view the meagre reports in the newspapers we are glad to see has been reproduced in pamphlet form, making in all about 63 pages:

"My hon. friend from Chateauguay (Mr. Holton) in defence of that portion of his resolution which provides for the carrying of every case into court, says that the Minister of Customs does not seem to have much confidence in the courts. Well, if I were to speak frankly I would say that, judging from my past experience, my hon. friend is not far wrong. It may be presumption on my part to say that cases which have gone before the courts have not been decided in accordance with what I believe to be, Customs law or Customs usages. My hon. friend referred to the Grinnell case and to the Ayer case, and he might have gone a little further and referred to the Bertin case lately tried in Montreal. The Grinnell case was one which came within the meaning of that section of the Act which provides that parts of

* In the United States the Moiety Clause was modified in this manner. In cases of actual fraud, detected through information, the informer alone participates and not to exceed \$5,000 in any one instance; in cases of smuggling, detected by the officers, they still receive a percentage of the amount.

machinery brought into this country shall be valued for duty relatively to the value of the whole article when imported. We all know why that clause was placed on the Statute-books. If a completed article bore a rate duty of 30 or 35 per cent, the practice was to bring it in piecemeal and put it together in Canada; and in order to prevent that kind of fraud the law was so framed as to make them pay duty on the parts of an article relatively to the value they bore to the whole article. The Grinnell parties objected to the ruling of the Department. It was taken to the Exchequer Court, and Judge Gwynne, who is certainly as eminent as the Chief Justice himself, gave a decision in favor of the Customs Department, and in giving that judgment he went a great deal further than the Customs Department ever thought of going, because he not only declared that the Customs officials were correct in imposing the duty in the manner I have pointed out, but that they would have been justified had they added the Royalty which is paid in the United States, and then imposed a duty on the full value of the article, though it had to be put together when it came into this country. The practice of the Department has been this: When an article is brought into the country in different parts, we deduct the expense necessary to put it together and complete it in this country, and charge the duty on the residue. Mr Justice Gwynne decided that we need not even have gone that far, but that we would have been justified in collecting a duty on the full value of the article as if it had been complete when it came into the country. The Ayer case was on all fours with the Grinnell case. The Ayers had been in the habit of importing their patent medicines in bulk, as in barrels, puncheons, or casks, and then bottling it, and labelling it in this country. In that case we decided precisely as we had done in the Grinnell case. Chief Justice Ritchie took a very strong view in opposition to the decision of the Department, and delivered the judgment which my hon. friend read to-day, and which, I am bound to say, to my mind was not creditable to a judge occupying his position.—[Mr Jones (Halifax). Order.]—Mr. Bowell. It may be in order to defend a judgment, and to read to the House a condemnation of officials by a judge, as the hon. gentleman opposite has done, and to denounce such officials as everything that is wrong and villainous; but it is apparently out of order, in the opinion of the member for Halifax (Mr. Jones) to question that condemnation, particularly if it comes from so eminent a gentleman as a judge on the bench. But I say to my hon. friend who called me to order, that if he had been in the witness box, as I was, and the judge had prevented him from telling the whole story, as I was prevented, he would feel precisely as I do in reference to that matter. It may be the rules of court to stop a witness from telling the whole truth; but I question very much whether it is either moral, or correct, or equitable."

The Berlin (Montreal) case alluded to in these pages at the time, concerned some consignments of a cheap class of wines from France, the invoices of which were so prepared that after deducting the various expenses of commission, freight, leakage, insurance, &c., the amount remaining to the consigner in Bordeaux was between one and two cents per gallon! The magistrate dismissed the case—each party to pay their own costs, and this in face of the clearest evidence from the invoices, letter-books and individuals. The Government has taken the case to Appeal. The *Mail* says "the law must be changed." By all means say we; and if our contemporary who, is, we fear, "agin the government" for good or ill, will devote a little of his time to the preparation of a better Customs Act the country will have occasion long to bless his memory while he himself will have the comforting consciousness of having conferred a lasting benefit upon the people.

THE BANK STATEMENTS.

The general statement of the chartered banks for the month of April is to hand somewhat earlier than its predecessor. The usual seasonable reduction in circulation continues, being 1½ million less than in March. Dominion Government deposits have increased about ¼ million and Provincial Government deposits \$220,000. Provincial deposits after notice are less by \$360,000. Public deposits on demand are greater by nearly ¼ million, and after notice greater by \$620,000, an evidence of hesitation to make investments as well as of balances of lines of discount. The amount due banks or agencies in U.K. is greater by \$1,700,000, but this is more than offset by the amount due from the same sources. The available assets are less than in March by nearly 2 millions. In Government debentures there is an increase of \$680,000, of \$600,000 in loans to the Dominion Government, which has probably some relation to the increase of deposits from the same source. Foreign securities have increased about \$600,000. Loans to "other corporations" have increased nearly a quarter of a million, and other discounts to the public something near half a million. The rapid and steady increase in discounts, as already pointed out in our review of the Statements for March, would seem to call for attention on the part of our bankers and boards of direction. Although directors'

liabilities are less by \$170,000 than in March, the total of discounts under the three heads has reached the enormous figure of \$178,825,000, or \$515,000 more than in March, over 5 millions more than in February, or more than 7 millions of an increase since the 1st January last. This is brisk work, and it behooves our prudent financial guides to see that the sail being carried is not likely to prove too large for the ship. Everything points to a bountiful harvest; but our climate is subject to sudden changes; a drouth in July would destroy it all; it were therefore well that we risk not too much, but so arrange matters that we be not taken unawares whatever betide. The full statement will be found elsewhere; the subjoined table will be useful for purposes of further comparison:—

	Mar, 1889.	Apr., 1889.	Apr., 1888.	Apr., 1879.
Capital authorized	\$75,779,999	\$75,779,999	\$76,079,999	\$72,760,000
Capital subscribed	62,270,699	62,270,699	62,944,319	67,997,307
Capital paid up	60,236,893	60,237,468	60,967,011	64,301,316
Reserve fund (Ret.)	19,211,999	19,211,999	18,011,215	.....
LIABILITIES.				
Circulation	\$32,171,522	\$31,299,842	\$30,742,577	\$18,162,106
Dom. Govt. deposits on dem'd after notice	4,722,478	4,983,665	4,122,246	.....
Deposits securing Govt. contracts and insurance	3,808,324	3,800,409	101,960	7,943,024
Prov. Govt. deposits on dem'd after notice	350,230	329,389	364,541	.....
Other deposits on demand	680,795	439,020	1,089,731	.....
Loans from or dep'ts by other banks in Canada secured	2,448,663	2,686,477	2,858,251	535,938
do unsecured	53,817,939	54,044,633	49,035,746	31,551,312
Due Banks in Canada	67,249,480	67,971,267	60,660,304	30,230,712
do Foreign Countries	203,687	184,594	1,035,973	.....
do the Uni. Kingdom	1,835,985	1,769,138	1,853,517	.....
Other liabilities	904,684	747,654	816,777	1,981,647
Total liabilities	\$171,999,015	\$172,701,630	\$154,942,541	\$92,826,561
ASSETS.				
Specie	\$7,143,036	\$7,252,443	\$6,204,255	\$6,083,577
Domination notes	9,838,351	9,173,904	10,455,657	8,453,438
Notes and cheq'n's on other bks	4,934,341	6,023,346	6,282,401	3,341,172
Due from banks in Canada	3,405,661	3,053,070	3,300,175	3,841,706
Due from For'n Agen. or bks. do. in the Uni'd King.	17,702,103	17,537,918	16,344,599	6,507,184
Available Assets	\$46,338,138	\$44,393,228	\$44,004,966	\$28,227,477
Govt. Debentures or Stock	\$1,802,043	\$2,574,571	\$2,085,206	\$2,387,166
Loans to Dominion Govt.	757,971	1,309,638	1,007,408	183,377
to Provincial Govt.	574,959	639,659	555,213	.....
Securities other than Canad'n	4,375,116	4,931,353	3,842,349	.....
Loans on stocks, bonds, do. Canadian or Foreign	11,292,597	11,619,172	10,651,115	8,232,570
Loans to Municipal Corpor's. other Corporations.	3,724,783	3,340,394	2,718,447	3,405,149
Loans to or deposits in other banks secured	385,017	366,136	1,218,639	.....
do unsecured	183,666	330,999	211,517	.....
Discounts	149,733,539	150,186,470	138,546,433	115,382,710
Notes overdue not secured	1,304,451	1,187,638	1,907,277	6,983,372
Overdue notes, secured	1,443,681	1,578,355	1,860,362	.....
Real estate	993,167	984,731	1,143,637	2,202,675
Mort. on real est'e sold by bks	691,707	713,812	711,168	3,551,540
Bank premises	3,775,325	3,792,633	3,691,375	.....
Other assets	5,157,269	5,332,046	3,338,367	2,407,257
Total Assets	\$252,146,304	\$253,859,912	\$235,398,608	\$172,979,311
Director's liabilities	\$8,851,479	\$8,674,346	\$7,780,252	.....
Ave. amt. specie during mth.	7,613,876	7,623,014	6,195,530	.....
Ave. Dom. notes during mth	10,020,282	9,048,986	10,395,233	.....

TERMINAL FACILITIES.

The necessity for enlarged and improved terminal facilities has recently been brought under the notice of the Board of Trade by the representatives of the smaller lines and transient vessels trading to this port. Their petition contains an attack upon the four leading lines of steamships which make their terminus here, and which have succeeded in obtaining all the central wharfage accommodation.

To our mind the natural position of the harbor, with its wharfage extending in almost one straight line along the river front, is the real cause of the difficulty. Outside vessels should be encouraged, as they form a very valuable adjunct to the trade of the port and enable business to be done with the smaller ports, but the lines with their regular service are certainly entitled to great consideration. One gentleman, at least, who signed the memorial would not have done so if he had known it contained an attack upon the lines, as he is of opinion, as many others must be, that the liners have not too much accommodation, and they frequently have to berth their vessels outside of their allotted wharves for want of room. For many years past it has been the same story, all ships coming here with general merchandise attempting to crowd into the upper harbor to save the heavy cartage expenses on cargo from the lower wharves. It has been well said, however, that all vessels coming here cannot expect to discharge under the shadow of the Custom House, until, at least, the accommodation between the long wharf and Windmill Point has been vastly increased. This seems to be an immediate necessity, much more important in fact than the extension of

wharves for miles down the river, which work appears to be absorbing the sole attention of the Harbor Board.

In declaring that the present accommodation of the harbor is quite inadequate for the general business of the port, the memorialists are at one with the President of the Canadian Pacific Railway, who has had excellent opportunities of judging and is able to form some idea of the possibilities of the future. The greatly increased facilities of the Grand Trunk and Canadian Pacific will naturally direct more traffic to this point. A move of probably great importance has been the purchase by the C.P.R. of a controlling interest in the Duluth, South Shore & Atlantic with the ultimate object of building a road from Duluth to Winnipeg. It is said that the Grand Trunk contemplated this deal which would have given it a short cut to Manitoba through United States territory. The Canadian Pacific is also said to have formed an alliance with the Manitoba road and the Burlington system, which will give it connections at Chicago equal to those recently obtained by the Northern Pacific. As to the Grand Trunk it is now alleged that it will penetrate the North-West with the aid of the Northern Pacific, and will thus have a system extending from Portland and Tacoma on the Pacific to Montreal and Portland, Me., in the east. With all these schemes in progress and the advantages likely to arise from the completion of the Sault route, it is important that Montreal should be in a position to handle with expedition the traffic which points in this direction. According to the best authorities the port is by no means in a condition to deal successfully with any considerable augmentation of business. The petition of the general shipping interest speaks for itself:—

To the Council of the Board of Trade:—

GENTLEMEN,—Understanding that a committee of members has had the various schemes of harbor improvement under consideration for some time, we the undersigned, representing various shipping lines and transient vessels, desire to urge on the Council the vast importance of some prompt and vigorous measures to secure some efficient plan of harbor improvement and extension being set about without delay.

The present wharfage accommodation of the harbor of Montreal is quite inadequate for the general business of the port. From the entrance of the canal down to the long wharf (which is at present the only wharf accommodation for vessels of general cargo), is occupied by the Allan, Dominion, Reford and Beaver Company lines. If an outside vessel with a general cargo arrives, not consigned to either of those lines, where can she be berthed, save and except at Windmill Point or somewhere near Hochelaga?

Those gentlemen who represent the shipping interest on the committee of the Board of Trade are managers of different lines above specified, and naturally, for their own interest, think there is not much need of any increase of shipping accommodation. They are satisfied with what they have got, and do not see the necessity of any outside steamers here, or to run in competition with them.

What is wanted is more wharfage accommodation in front of the city; and, having this, the shipping interest, the city of Montreal and the general trade of the country will reap the benefit.

There are others besides the four companies above mentioned, and several firms who have vessels consigned to them with general cargoes who require as much consideration for their vessels with general cargoes, as the following signatures will show:—Anderson, McKenzie & Co., Furness Line, J. W. Anderson, Millar & Co., Chas. G. Davies & Co., Gillespie, Patterson & Co., John Hope & Co., W. T. Benson & Co., Tiffin Bros., Hudon, Hebert & Co., Henry Dobell & Co., J. G. Sibley, L. Rohr & Co., McLean, Kennedy & Co. (McLean Line), J. & R. McLean, David Browning & Co., David Straus, W. E. Boyd, Wm. Muir & Son, Andrew Baile, F. Robertson, W. McNally & Co., and Alexander Bremner.

It may be stated that for over forty years endless schemes have been propounded and plans prepared for the improvement and enlargement of the harbor proper, and few projects have commanded such universal interest even beyond expert engineering and shipping circles. We now learn that the joint inundation and harbor committee, representing the government, the port commissioners, the board of trade, the city council, ship, steamboat and barge owners and the endless other interests involved, having investigated and deliberated at great length have presented a report which will be given to the public in a few days. It can scarcely be unanimous on every point as the committee comprises men who have formed decided views, but the main features of the report should present some general plan which with slight concessions should meet the requirements of the case. The facilities of the port in recent years have suffered from the lax administration of the by-laws relating to merchandise unloaded on the wharves which have been allowed to lie there far beyond the allotted time. The reform promised in this direction should be rigidly kept in view.

It is understood the report recommends the adoption of plan No. 6, prepared by Messrs. Kennedy and St. George, with a few slight alterations. The main feature of this plan are the widen-

ing of Commissioners and Common streets to 75 feet minimum east of St. Peter street, by encroaching on harbour property and to the same width west of McGill street by private property. Between St. Peter street and McGill street there will be no change on account of the limited wharf accommodation. The wharves are proposed to be raised to the present Commissioner street level. Flood protection is to be secured by a parapet wall with openings. The cost of this scheme is estimated at \$2,827,894, and of this the city's portion would be \$708,428, the Harbor Commissioners paying the balance.

THE UNDERWRITERS' ASSOCIATION.

Now that the Fire Underwriters Association has sacrificed one of their members to *Nemesis*, it might be well to take a further survey afield for the purpose of ascertaining whether the capricious goddess thinks she has reason to be sufficiently appeased. It is not concealed by some who think aloud that there are yet other misdeeds calling for atonement, though probably not within the ken of a large majority of the members. It is to be hoped that the example may prove of salutary effect and that it may not turn out to have been injudicious or too hastily applied. The association has borne with patient endurance time and again attacks from within and without, and refrained with characteristic wisdom from any action that might threaten its own existence, to the evident benefit of weaker or less popular companies, and has brought the system as near perfection as anything of human conception can be; but it can never ignore the fact that its very existence depends upon a complete union of its parts, and that any severance from its ranks may threaten the whole structure. It is well to consider what is implied by the term "scotched, but not killed." The efforts of the most sagacious members among the association have heretofore been directed towards guarding the body from possible danger, while gradually adding to its usefulness, and have doubtless secured a hearty co-operation from the present experienced heads of the recovered members. Yet, if ever there was need of wise counsels within, it is perhaps when attention has been directed to what may happen "while the lump holds out to burn."

SILK MANUFACTURERS MEET.

The Silk Association of America ate their sixteenth annual dinner in New York on the 14th instant, Mr. Frank W. Cheney presiding. There was a large attendance of members. The toasts and responses on the occasion were naturally confined to subjects connected with the manufacture in which the Association is most deeply interested, and it is not surprising that there was a general consensus of opinion as to the necessity of maintaining the high protective tariff under which the industry has arisen and prospered. Mr. Ammidown of the Tariff Association stated in the course of his remarks that 92 to 95 per cent. of all the agricultural products grown in the United States is consumed in the country, and not more than 5 to 8 per cent. exported. This he adduced to prove that the United States within themselves were a series of nations, as it were, all enjoying the blessings of federation and international free trade, and a home market not equalled by any country in the world. Referring to the fact that the manufacturers have raw silk free of duty, with the best machinery at command, he said they have not yet been able to export silk goods at a profit, showing the fallacy of the argument that with free raw materials, they could cope with the older manufacturers of Europe. With free cotton they had not been able to export more than 1 per cent. of the \$250,000,000 annual product in that line. England is still able to buy the raw material, spin and weave it and sell it back to them in spite of the tariff.

PRESIDENT VAN HORNE BEFORE THE SENATE COMMITTEE.

The evidence recently given by President Van Horne before the United States Senate Committee on inter-state commerce was crowded out at the time. As the *JOURNAL OF COMMERCE* is generally preserved for reference in government, banking, insurance and other offices, we need not apologize for occasionally placing on record matter worthy of preservation some time after the occasion to which it owes its rise. The frank explanations given by so sagacious a railway manager as the President of the Canadian Pacific Railway, though given orally, are well worthy of study and of being placed upon record. The following copy is furnished by the *New York Times* of the 10th inst:—

Four railroad presidents appeared before the Interstate Commerce Committee of the United States Senate yesterday. President Van Horne of the Canadian Pacific made a favorable impression and seemed entirely willing to give all the information wanted by the committee. More than once in the session the committee was informed that the elimination of Canadian railroads from the railroad problem would greatly benefit American roads, although the wiping out of the Canadian roads, the committee was assured, would have no effect on freight rates. The two bits of information did not seem to jibe, but the committee made no comments on the circumstance.

WHAT MR. VAN HORNE SAID.

W. C. Van Horne, president of the Canadian Pacific, succeeded Mr. Roberts, of the Pennsylvania, as a witness. He said the main line extended from Quebec to Vancouver. Another line extended from Montreal to London, and would be extended to the Detroit river. A leased line would extend across Maine and connect with the New Brunswick system. The real eastern terminus was at Mattawamkeag. The system extended to St. John and Halifax. There was a branch from Sudbury Junction to Sault Ste. Marie. The only lines in the United States were in Maine and from the St. Lawrence to Newport, Vt. The roads connecting Duluth and Minneapolis with the "Soo" road were not owned by the Canadian Pacific, but the latter's friends control it. The bridge over the "Soo" was owned by the Canadian Pacific half, Duluth, South Shore & Atlantic a quarter, and "Soo" road a quarter. Mr. Van Horne could not be induced to say the Canadian Pacific controlled the bridge or the two roads which own half of it. Each road was a separate corporation. Sir George Stephen, Sir Donald Smith, and the witness were directors of the Duluth and the Canadian Pacific.

THE C. P. R.'S TRAFFIC.

The chief traffic of the Canadian Pacific was Canadian to the extent of 80 per cent. This included cotton goods business from Canada to China. Very little purely American business passed the Detroit frontier. Eastern business reached Boston by the South Eastern and Boston and Lowell and by the Boston and Concord. The road had some traffic from the East to San Francisco, Seattle and Puget Sound points, and vice versa. The Canadian Pacific obtained, exclusive of coal, only a very inconsiderable portion of its tonnage from the United States. Much of it was lumber. The American roads competed on traffic from Ontario to Manitoba. The Canadian Pacific got a passenger differential on Pacific coast business. He thought it was \$5 for second-class and \$10 for first-class passengers. The road did little freight business with San Francisco. It obtained a differential, he thought, on that business. The passenger differential his road got on passengers from San Francisco and Portland.

A HISTORY OF THE ROAD.

Mr. Van Horne was asked to give a history of the road. He gave much testimony produced on Wednesday by James J. Hill. The Government turned over to a private company 771 miles of completed road, he said, when the public so demanded, as work under the Government was slow and expensive. The subsidies of \$25,000,000 and 25,000,000 acres of land were given for constructing only a part of the road. It borrowed \$35,000,000 from the Government and paid it back in \$25,000,000 in cash and 7,000,000 acres of land. The road was opened for traffic in 1876. Mr. Van Horne said the bit of road which cost the Government \$35,000,000 and was turned over to the company was worth nothing as a bit of property. Just as advantageous a piece could be built for \$22,000,000. The item of capital stock, \$65,000,000, is correct. It was originally \$100,000,000. It was to pay a dividend of 3 per cent. The company borrowed \$29,880,000 from the Government at 4 per cent., giving all it had as security. That was in 1884. Afterward it borrowed \$5,000,000 more. It claimed power to mortgage property by decreasing stock from \$100,000,000 to \$65,000,000. It reduced its land grant by giving the Government about 7,000,000 acres in lieu of \$10,000,000, and also paid the Government \$25,000,000. The land grant bonds have been cancelled by proceeds of land sales, all but \$5,000,000. The Government was paid by land grant sales and proceeds of sale of \$35,000,000 of bonds to the public. They sold for 94½ to 94¾. The company had a monopoly of railroad building in the Northwest. It was proposed if the Government would guarantee interest on \$15,000,000 of bonds for fifty years to cancel the monopoly. This was done. Those bonds, 3½ per cents, sold for 93. The subsidy on the line from Montreal to Mattawamkeag, which will be opened next month, amounts to \$186,000 a year. Payment began last year.

THE SUBSIDIES PAID.

Senator Cullom—The total of subsidies, grants, and aids by the Government to the Canadian Pacific amounts, according to our figures, to \$215,361,677.

Mr. Van Horne—We do not make it that. According to our figures we received from the Government 714 miles of completed road. It was not worth to the Company more than \$10,000,000, for it would have taken a different route. It received \$35,000,000 and 18,000,000 acres of land. The rest the company paid back. The terminals given to the company on the Pacific were practically worth nothing.

THE PACIFIC COAST STEAMERS.

Senator Cullom—Your report for 1886 states you received a considerable share of transcontinental traffic, most of it at remunerative rates.

Mr. Van Horne—We got a good deal of passenger traffic, but very little freight. The tea trade was good the first year, and is sufficient to keep running a line of steamers of 27,000 tons between Hong Kong, Yokohama and Vancouver. We have an arrangement by which the Imperial Government is to furnish a subsidy for a fast line between those points, but the contract has not been signed. We get 10 or 12 per cent of the transcontinental trade—about 10 per cent. That includes the Asiatic trade. The fast line of steamers referred to are

to make 17½ knots. They are to be fitted to act as war cruisers if needed for such a purpose. The subsidy is to be £60,000 per annum. It will be about evenly divided between the railroad and the steamers. We hope to be able to take passengers from London to Yokohama in twenty-one or twenty-two days. The time now through the Suez Canal is thirty-eight or thirty-nine days. Across the Continent the time is now about twenty-eight or thirty days—six days for the Atlantic Ocean, six days for across the Continent, and sixteen days for the trip from Vancouver to Yokohama. The Pacific Railway was built to make money for its shareholders, and for no other purpose under the sun.

MORE INTERESTING STATISTICS.

Senator Cullom asked if before the Dominion Government permitted the Manitoba Government to build a connection from Winnipeg to join the Hill system the Canadian Pacific did not compel it to pay a bonus to the latter. Mr. Van Horne said the Dominion simply guaranteed the interest on \$15,000,000 of 3½ per cent. bonds. Mr. Van Horne was asked the total cost of the Canadian Pacific. Exclusive of the cost of 714 miles given to it by the Government, its cost, he said, \$153,000,000. The actual cash money on the road, exclusive of the 714 miles, was \$120,000,000, of which \$85,000,000 was private capital. He was asked to tell the earnings of the road. The gross receipts last year were, he said, \$13,195,535. The net earnings were \$3,870,774. These figures included the earnings of the lake steamers. The earnings per ton per mile last year were 1 2-100 cents. There was little difference in the rates of through and local freights. The road had carried two or three consignments at less than cost from the Pacific coast on account of a tax inflicted by the Northern Pacific.

A WAR AND A PEACE.

The road acted with full understanding with the other transcontinental lines. The latter had an association. The road conformed to the provisions of the Interstate law, whether the goods were carried from an American to a Canadian point, or from an American point to an American point. For about two weeks, during a war, the Canadian Pacific carried goods to the far Northwest. Not an agent was sent south of the international boundary until the agreement was broken by American lines. Then the Canadian Pacific hurled a stone through the French plate-glass windows of its neighbors, and made matters as hot as possible until they all came together again and shook hands. Now they worked in peace.

A RIVAL TO THE SUEZ CANAL.

Mr. Van Horne had never considered the American lines their real competitors for Asiatic trade. The chief competition was by the Suez Canal route. The Canadian Pacific never expected to compete with the Suez Canal in carrying English teas, which come from China. So far as Great Britain was concerned, the road relied upon its passenger traffic. The line of steamers that ran between Frisco and Vancouver was an American line, and had been running before the Canadian Pacific was built. The Dominion paid it a subsidy for carrying the mails.

Senator Gorman—What do you mean by observing the Interstate Commerce Law?

Mr. Van Horne—We carry freight from American points to American points, from American to Canadian points, and Canadian to American points, according to the law. Every agent is under instructions to this effect. We publish our rates. We are liable to punishment for infraction. We have no higher intermediate rate than from States to States' points. We did not voluntarily observe the long and short haul clause within Canadian territory, but counsel informed us that, according to the law, we were compelled to do so.

ABLE TO HOLD ITS OWN.

Senator Gorman asked to be provided with lists of directors, copy of leases and other details of all roads controlled or owned in the United States by the Canadian Pacific. Mr. Van Horne promised to furnish them. He also stated that all the subsidies were granted to the road that ran from Lake Nipissing to the Pacific coast. The Northern Pacific, an easier line to construct, got 46,000,000 acres of land. No subsidy was given to the Canadian Pacific for roads that competed with American roads. There was not a day in the year, Mr. Van Horne said, when the Canadian Pacific could not be operated. Not an hour had been lost last year. The snow sheds were really cedar tunnels. They cost as much as \$300,000 a mile. Seven or eight of them cost \$4,000,000. There were 5,291 miles in the road. It was a shorter road from New York to Vancouver than any of the Chicago roads to Puget Sound. All things considered, he thought the Canadian Pacific was able to hold its own. Committee and witness were on very good terms before Mr. Van Horne finished his testimony and gave place to an American railroad.

OTHER TESTIMONY.

President Smith, of the Chamber of Commerce, was the first witness of the day. He stated that last year one firm shipped \$2,000,000 worth of cotton to the Orient by way of the Canadian Pacific road and by English steamers. Of this Oriental trade he thought the Canadian road carried last year about 90 per cent. Mr. Smith thought that some consideration was given by the road to secure this trade. The Canadian roads, he said, are constantly increasing the amount of their traffic between New England and Chicago, to the detriment of American roads. The foreign roads, he held, should be put on equal footing with our own. Then we can fairly compete with the Canadian lines.

J. H. Heinck, chairman of the committee on Interstate Commerce of the New York Produce Exchange, said that during certain months of the year the Erie Canal acts as a regulator to the railroads. If it was not for this the Canadian roads would do the regulating. If the Canadian roads were shut out of the country it would bring a great additional amount of trade to New York and Philadelphia, but the rest of the country would suffer. But the Canadian roads should be under the same conditions as the American roads.

John J. Kernan said the remedy against Canadian competition is not in pooling. Our local traffic is so much better than that of the Canadians that our roads can live where a foreign road would starve. The Canadian roads make up losses on through traffic by high local rates.

The Committee adjourned until July 5th, when they will meet in Boston.

ECONOMY IN OILS—The competition among oilmen and the cutting of prices have led to various cheapening processes of manufacture, to such an extent that a thorough knowledge of lubricating oils is something to which no man can lay claim and keep anywhere near the truth. The general demand for cheap oils has elicited the following comment from the *National Car and Locomotive Builder* of New York: "A number of years ago a certain man took the contract to furnish oil, waste and brasses for all of the coal cars on a trunk line. He believed that the best was the cheapest. In all his purchases, therefore, he bought only the best of supplies. He attended to the business in person, and throughout the whole time of the duration of his contract not a train was delayed by a hot box, while the standard train hauled by the locomotives in the service rose from 14 to 19 cars. Unfortunately for the railroad company, he made money out of the job, and the purchasing agent found it out. This wily official therefore persuaded the railroad authorities that what man had done man could do, and that the company could purchase its own supplies and save the profits of the contractor. So when the contract expired it was not renewed, and the era of cheap oils and waste once more set in. As a result, in less than three months, or as soon as the old oil had all worked out of the boxes, the length of train hauled dropped from 19 to 14 cars, and the cost of oil and waste had risen above the figure paid to the contractor. Here was a case of a direct loss to the company of over 26 per cent. in the hauling power of their locomotives, due entirely to a difference in the grade of oil used. The reader will readily understand that this will compensate for a vastly greater difference in price. In each case the engine was doing all the work of which it was capable, therefore the consumption of coal remained the same. Wages of engineer, firemen and trainmen were the same. Hence the company lost 26 per cent. in crew wages, and the increased cost of oil, but the purchasing agent had the satisfaction of knowing that he was paying the bottom prices for supplies. It can hardly be asked whether it paid the company to disregard such a purely theoretical matter as the co-efficient of friction of the oil it was using."

A NEW PROCESS WITH FLAX FIBRE—The *U. S. Economist* of New York publishes the following letter from an American travelling in Ireland, which should bear some interest for our Ontario flax growers: "There is nothing in the climate or soil conflicting with the assertion that just as good flax and linen may be produced in every State in the American Union as in any country. Germany now spins and weaves the finest linen, and she has no essentially differing climate from America. There is every reason why the American farmers should produce a million acres of flax for both seed and fibre over and above what is now produced, which would give 12,000,000 to 15,000,000 bushels of seed, worth as many millions of dollars, and 2,500,000 tons of flax straw, worth \$50,000,000, and from which 500,000 tons of flax fibre would be obtained, worth \$100,000,000. Once established, American invention would soon build up an industry to consume this raw material. Further than this I have to say that I believe an entire revolution in flax and linen for the whole world is at hand, and most assuredly awaiting the operations of the next few months to demonstrate this in America. I have discovered a process by which the flax straw is handled, and its fibre recovered in a length of time of but five minutes, from the dry natural straw to the perfect fibre, doing away with all water or dew retting and the labor of scutching, and producing a fibre as soft and fine as raw silk, saving the great expense of bleaching, while the fibre is much stronger and the yield much greater than by the old processes of dew and water retting. I have demonstrated the practicability of this invention, made the fibre from American, Irish and Belgium flax straw, had it spun and woven, and there is an exhibit of the American product at the Paris exhibition, placed there by Mr. Dodge, of the Department of Agriculture at Washington last January. I enclose you a small sample of the fibre as produced in five minutes by the new process from the flax straw taken in its natural condition, and no injurious chemicals are used, nothing more so than an emulsion of linseed oil." The sample enclosed was examined with much interest by Prof. Willetts, Assistant-Secretary of Agriculture, who, in his earlier days, had hackled flax, and it was so satisfactory that he informed the sender that the subject of his letter would be earnestly considered by the department.

THE DUTY ON SAWLOGS—The statistics given in the article on the "Export Duty on Saw-logs," which appeared in our issue of the 19th

ult, have, as well as the article itself, provoked no little discussion among our American exchanges. It may be well to state here that the figures given in respect of the import of logs from Maine to New Brunswick are merely a rough estimate. Along the Upper St John, logs would appear to be moved to and fro according to the location of the mills with more or less disregard of international laws, and of these movements there is little or no statistical knowledge available. The logs are floated across to mills on either side, according to convenience, and the product is probably all or nearly all of which any record is kept. The other statistics in the article are compiled from the tables of Trade and Navigation. Our contemporaries, all, save one, approach the subject in a calm and dignified manner. The *Northwestern Lumberman*, of Chicago, which we supposed to be the organ of the large lumber interests in that city, has no argument for or against the recommendation, except what may be contained in the phrase, "eating crow," a dish in which our contemporary would seem to pose as a connoisseur. The subject was treated exhaustively in our article, and we regret that it met with no better support in Parliament. Probably our people fancy they have had crowing enough.

FROM MOUNT FOREST and vicinity come accounts no less encouraging concerning the agricultural outlook. The town of Mount Forest is thriving and its prospects have not been so bright for several years. The assessors return for the current year, just completed, shows a gratifying increase both in material prosperity and in population. The large cabinet factory of Mr. Zoellner is working at full capacity with about 70 hands. The iron foundry recently purchased by A. Filshie is again in full blast in addition to the established iron machine shops of Messrs. Snow & Blackwood. A new factory, the first of the kind in the Dominion, is almost ready to begin operations. It is known as the Ontario Leather Matting Company for the manufacture of leather mats for doors of private dwellings and for public places, and also for the manufacture of leather belting of a new design made on the same principle as the mats. This factory starts with about 20 hands. In the town there are also 3 flour mills, an oatmeal mill, a pot barley mill, a woollen mill, a saw mill and 3 planing mills. "We are," says our correspondent, "supplied with modern conveniences such as the telephone, two telegraph systems, the Grand Trunk and C.P.R. Railways, electric light, excellent public and high schools, and last, but not least, all religious denominations are well to the front, there being no less than six fine brick churches representing the Church of England, Presbyterian, Methodist, Roman Catholic, Baptist and Reformed Episcopal, as a set off to 7 hotels.

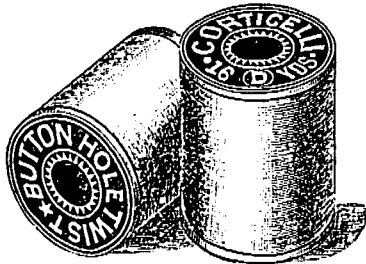
KEEP UP YOUR INSURANCE—The recommendation contained in the communication of Senator Sanford in last week's issue receives practical endorsement from an item of news from a correspondent in Bruce county. Robert Douglas, a well-to-do steam tanner of Teeswater was imprudent enough to allow his insurance to expire, and in proof, as it were, of the truth of the saying that nothing is so likely to happen as the unexpected, was shortly afterward burnt down. He was obliged in consequence to call a meeting of his creditors who considerately agreed to accept 25 cents in the dollar, payable in twelve months, secured. The tannery is being rebuilt and will shortly be in operation.—The waterworks at Teeswater—to be operated by a stationary steam-engine—are being pressed forward. The contractors in tunneling through the rock a few days ago employed a rather heavy blast which kept the glaziers busy for some time repairing damages. The furniture factory is filling orders for Manitoba and the North-west. The fields promise an abundant yield of grain.

MONTREAL CLEARING HOUSE—Clearings and balances for week ending 23rd May, 1889:—

	Clearings.	Balances.
May 17.....	\$1,490,018	\$ 169,521
May 18.....	1,365,822	231,990
May 20.....	1,351,579	236,202
May 21.....	1,281,832	241,487
May 22.....	1,190,541	211,628
May 23.....	1,297,694	221,038
Total.....	\$7,977,486	\$1,301,864
Last week.....	\$8,485,208	\$1,262,989
W. E. 25th April, 1889.....	\$7,116,538	\$1,074,988

AN ECONOMIC VIEW—A Hamilton correspondent is inclined to suspect that the celebrated Jesuit case is a "put-up job" between the *Mail* and the Order. He reasons backwards thus:—The *Mail* has meantime largely increased the number of its readers; the church of the Gesu in Montreal is reported to be taking in every Sunday night about 50 per cent. more small silver than was customary before the logomachy began. Moral: Great are the benefits of advertising!

"UNEQUALLED"



CORTICELLI

Spool Silk.

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

Full Length and Full Strength.

CORTICELLI
Spool Embroidery.

CORTICELLI
Spool Floss.

CORTICELLI
Wash Silks.

CORTICELLI
Rope Silk.

CORTICELLI
Ribbon Chenille.

CORTICELLI
Button-Hole Twist.

Florence Knitting

SILK

ASK FOR THEM.
USE NO OTHER.
GET THE BEST.

Every enterprising Storekeeper has
CORTICELLI SILKS.

Mr. C. D. Proctor, a former director, succeeds Mr. Robt. Anderson on the Board of the Citizens Insurance Company.

The traffic returns of the Grand Trunk Railway for the week ending May 18th, 1889, show an increase of \$13,721 over the corresponding period of 1888.

As we are largely occupied in removing our plant and office belongings the present week, we have to bespeak the indulgence of our readers for any shortcomings that may appear.

We wrote last week to upwards of one hundred correspondents in various portions of Ontario, Quebec, the Maritime Provinces and the North-west for information concerning the growing crops, and from the information received, a portion of which is condensed elsewhere, the country has every reason to hope for the blessings of a bountiful harvest.

BLAST FURNACES IN U. S.—The *American Manufacturer* of Pittsburgh gives the following of the blast furnaces of the country on the 1st inst:—

Fuel.	In blast.		Out of blast.	
	No. capacity.	Weekly	No. capacity.	Weekly
Charcoal ...	60	11,951	104	11,170
Anthracite..	103	35,078	88	22,574
Bituminous..	139	91,239	87	37,803
Total.....	302	138,268	279	71,547

This shows a reduction of 10 furnaces in blast as compared with one month ago. The appended table shows the number of furnaces in blast on the 1st of May, 1889, and on the 1st of May, 1888, with their weekly capacity:

Fuel.	May 1, 1889.		May 1, 1888.	
	No. capacity.	Weekly	No. capacity.	Weekly
Charcoal	60	11,951	60	11,956
Anthracite...	103	35,078	104	30,366
Bituminous ..	139	91,239	133	80,230
Total... ..	302	138,268	297	122,552

It will be noticed that the number of furnaces in blast is about the same as one year ago, but the capacity, with the exception of the charcoal furnaces, is considerably greater.

MANUFACTURING IN NEW TOWNS.—A large number of cities and towns throughout the country are now making efforts to add to their industries and population by securing new lines of trade and manufacture looking for locations. As an inducement to new business, towns have been led to offer not only exemption from taxation, but in some cases the citizens have furnished buildings and put in capital. It must be admitted, however, that few such enterprises have proved successful. It seems that simple exemption from taxation for a term of years is about all that the average town can afford to offer as an inducement for new enterprises. The firms accepting such an offer are more likely to possess the elements of success. To use a somewhat slangy but expressive phrase, the woods are full of enterprising men ready and willing to engage in new projects if they can do so with very little at stake, leaving the responsibility on other shoulders. This class of men and firms are strongly attracted by the offer of a bonus. A manufacturer in selecting a location should consider other things as well as the inducement held out to him. He may have every natural facility at hand, good power and shipping facilities, but the markets that control the goods have to be considered and the advantages to be gained by being located within the circle of competing firms. One

great inducement for manufacturers to locate in small towns is found in the fact that the further one gets from the great centres of trade, the less liable he is to be affected by labor troubles. The employes of a manufacturing concern in a small town are generally permanent residents, and being such are apt to fully consider any step that may lead to loss of work.—*Am Mfr. and Iron World.*

The *Chicago Evening Journal* says:—The probability is that before the close of President Harrison's term we shall be privileged to send a letter from any post office in the United States for the small sum of 1 cent. The Republican party is committed to cheap postage. Thus far reduction of postage has been met with an increase of patronage to warrant each cheapening of the rate, and allowing, too, an increase in weight. Luckily there is no competitive or cut-throat business in our postal affairs. The idea is the greatest good to the greatest number, and in the distribution of mail matter the postal service should never be more than self-sustaining as to receipts and expenditures. When there is assurance of a large surplus of receipts from year to year, a letter stamp should cost only half a cent, and a coin should be issued to buy it

A GAME THAT TWO CAN PLAY AT.—The people who propose that the United States Government shall collect a duty upon all Canadian railway cars passing through this country do not seem to reflect that this is a foolish sort of game which two can play at. The present Government of Canada is quite as Protectionist in spirit as our own, and would not hesitate to make reprisals should a tariff warfare like this be begun. In the close geographical relations of the United States and Canada perfect commercial freedom is the only sensible rule. In a tariff war both would be losers, but the great loss would inevitably fall upon the country with the largest commercial and manufacturing interests. The people who want a tariff conflict between the United States and Canada must have motives of interest that are hostile to the true interests of both countries.—*Philadelphia Record.*

INSURANCE MONEY COMES HANDY.—Very rich men are often heavily in debt, although the amounts they owe are, of course, much less than the sum total of their possessions. Mr. E. P. Allis, who recently died at Milwaukee, was a case in point. His fortune was estimated at something over \$3,000,000, out of which had to be deducted an indebtedness of about \$250,000. But he had shrewdly prepared against any annoyance to his heirs on this account by taking out over \$500,000 life insurance. The ready money thus at hand for the estate is, it is said, to be partly used in at once paying the debts, leaving the remainder of the insurance fund and the handsome estate intact for the heirs.—*Chicago Evening Journal.*

NEW OFFICES.—The insurance brokerage firm of Geo. Robertson & Sons, the senior partner in which by seniority as well as prosperity and popularity has long stood at the head of the profession in Montreal, have fitted up new and elegant offices in the North British Chambers, the premises for many years occupied by R. & J. Mont and adjoining Mr. Robertson's old office with his time-honored staunch friends of the North British & Mercantile Insurance Company.

Financial.

MONTREAL, Thursday Evening,
May 23rd, 1889.

The local stock market has been strong and fairly active for the leading securities. The scarcity of stocks and easy money have been the chief causes of the advance, giving the

Leading Wholesale Trade of Montreal

CARSLEY CO.

WHOLESALE

DRY GOODS

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

NUNS' VEILING,
CROISE FOULE,
JERSEY CLOTH,
CASIMIR CLOTH
In the newest shades and designs.

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

LADIES' JERSEYS,
LADIES' JERSEYS
Plain, Black, Fancy.
Plain, Colored, Fancy.

LADIES' WATERPROOFS.
LADIES' WATERPROOFS
Plain and Striped.

SATINS. SATINS.
Colored Satins in all the fashionable shades.

SMALLWARES.
A full line of smallwares always on hand

CARSLEY & CO.,

113 St. Peter Street,

MONTREAL

AND

18 Bartholomew Close,

LONDON, ENGLAND.

'bulls' good opportunities for manipulation. Bank of Montreal was particularly strong—advancing 3½ per cent. since last writing. Gas has come more to the front this week. A large 'short' interest having been created, owing to electric light reports, operators have bought freely for an advance. Richelieu has been strong in consequence of good prospects for this season's business. North-west land is firm and is spoken of as a paying investment in view of northwest development and progress. The 'bulls' predict par for the stock, but this may be far fetched emanating from a speculative source. Canadian Pacific

continues firm both here and in London—the annual report being commented on favorably in England. Owing to the removal of the JOURNAL to new offices this week, it is impossible to include the transactions of Thursday in our table of Stock Exchange quotations. The following is the summary of business in stocks for the week, prepared by L. J. Forget & Co.:

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1888.
Commerce	1148	120½	120	115½
Merchants	173	141½	140½	129½
Montreal	797	226½	223	211½
Peoples .....	.....	.....	.....	103½
Toronto .....	.....	.....	.....	202½
Ontario .....	.....	.....	.....	120
Molsons .....	.....	.....	.....	143
Hochelaga .....	.....	.....	.....	.....
<i>Miscellaneous.</i>				
Can. Pacific	400	56½	56½	58½
Can. Shipping Co. ....	.....	.....	.....	.....
Gas	1285	202	200	206½
Hoch. Cot. Co. ....	.....	.....	.....	.....
N. W. Land	225	81½	80½	55½
Richelieu	1694	60½	58	51½
Telegraph	120	91	88½	91
Street Railway...	85	207	207	207½

JOHN A. PATERSON & Co.

Have the pleasure to announce their

Special Opening of Summer

PARIS PATTERN

Bonnets and Hats

With LATEST NOVELTIES IN TRIMMINGS,
Wednesday, Thursday & Friday

MAY 1st, 2nd and 3rd.

12 and 14 St. Helen St.,
MONTREAL.

MONTREAL WHOLESALE MARKETS.

MONTREAL, Thursday Evg., May 23, 1889.

A fair business is being done in most lines of staple and fancy goods. The prospect ahead is a hopeful one as encouraging reports are in about the crop outlook in Ontario and the North-west. The shipping season has unfortunately not been devoid of disasters, the accident to the *Escalona* which carried cement, fire-bricks and Mediterranean goods being followed by the sinking of the *Cynthia* with a cargo, consisting of metals, pipes and fire-bricks. A diversity of opinion prevails with regard to payments but it is probably true that while not so satisfactory as could be desired, they are better than they have been. As to prices, they continue to rule remarkably steady, with few exceptions, and thus applies not only to imported but domestic goods.

Dry Goods.—It would appear from a tour among the wholesale houses that a very fair

W. & J. KNOX,



KILBIRNIE.

Tailors' Linen Threads,

Sole Sewing and Wax
Machine Threads.

Gilling & Salmon Twines,

Gilling and Salmon Nets.

Sole Agents for Canada,

GEO. D. ROSS & CO.,

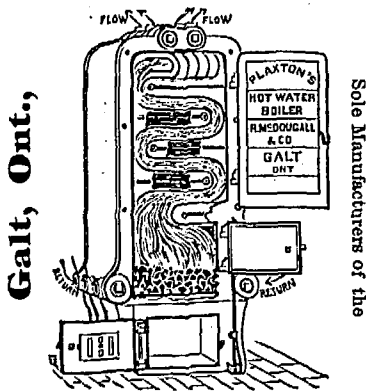
648 Craig Street,
MONTREAL.

Toronto Office. 122 Front Street West.

amount of business is being done. We noticed not only busy packing rooms but a fair sprinkling of buyers. Travellers out on the road find no difficulty in the placing of special lines of woollens for early delivery and fall dating. The retailers, we are told, have had a busy week since our last issue, not only in the city proper but in the outlying districts, sales so far this month being considerably in excess of last year. Remittances are still more or less complained about, yet one of the larger wholesalers told us that his cash receipts for the month of May were quite equal to last year's. Our enquires as regards domestic manufactures confirm what we have predicted months ago that any change in prices is upward. The advance in the cost of raw material, both wool and cotton, is the reason why, now given. A very quiet demand for staple cottons is reported at New York. Bleached goods are still being booked for fall delivery at 10½c by certain makers, and good orders are reported received. Brown sheetings are very firm but quiet, three yards sheetings being in moderate request at the advance noted yesterday. Colored cottons close the week without improving on the previous days' experience, only a hand-to-mouth inquiry being experienced for ticks, deims, cottonads, &c. Corset jeans and satines are steady but quiet, a fair trade being reported in white goods, crochet quilts and damasks. In the same city, print cloths are very firm in price, with a moderate business reported. Quotations stand at 3½c for 64x64s spot and near deliveries and at 3 7-16c for 56x60s. At Fall River the business for the week ending May 18, was as follows: Production, 180,000 pieces; sales, 184,000 pieces, and stock on hand, 8,000 pieces—an increase in stock since last weekly returns of 1,000 pieces. The above sales comprised 37,000 pieces 64x64s, and 147,000 pieces "irregular counts." Sales at Providence for the week were 30,000 pieces, leaving the stock on hand in that market 56,000 pieces.

DAIRY PRODUCE AND PROVISIONS.—The cheese market has taken a weak turn and even a liberal drop in prices failed to draw out orders or staying powers, buyers keeping aloof. The low price of butter and the splendid pastures seem to keep demand in suspense although offerings were by no means large. At the close some of the trade able to note a steadier tone. The Liverpool cable quoted 49s 6d. Some business was put through at 8½c@9c. Butter has continued easy in tone but there is little else to note. Prices are down and will be found revised elsewhere. Eggs have been plentiful and the market is quiet, buyers being well supplied; we quote 12½c@13c.

R. McDOUGALL & Co.



Plaxton Sectional Hot-Water BOILER.

The special features of this boiler are apparent. They Comprise } The greatest fire travel! Most direct heating surface. Best proportion of grate to heating surface. Making the most economical boiler known to the trade. *Easily Cleaned and Managed.* Prices and testimonials furnished on application.

R. McDOUGALL & CO., Galt, Ont.

BOSSIERE LINE

Under contract with the Dominion Government.

HAVRE — MONTREAL CHEAPEST ROUTE To the Continent.

Geographical	Tonnage.
Nautique	2,800
Henri IV	2,630
	2,000

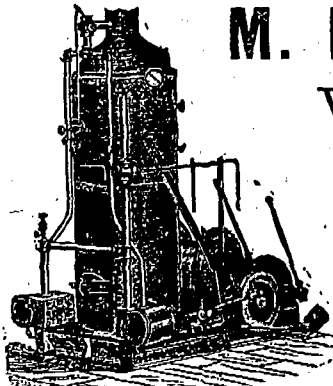
For Freight and Passage apply to **BOSSIERE** (Havre, 47 Quai d'Orleans. Paris, 24 Rue Lepoitier. FRERES & Co. Montreal, 209 Commissioners St.

Notice to Consignees.

The Bossiere Line S.S. "Geographique," from Havre, A. Pausset, master, is entered inwards at Customs. Consignees will please pass their entries without delay.

Provisions have been in good demand for small lots and the market is steady. The supply of Canadian pork has been reduced to small compass. Lard and smoked meats are moving out quietly at quotations. In Chicago, pork and lard were fairly active and stronger. June pork sold at \$11.57, July at \$11.67 and September at \$11.80. Lard was up to \$6.75 June, \$6.82 July, \$6.90 September.

FLOUR AND GRAIN.—The flour market has ruled quiet, with both local and export buyers practically out of the market. Sellers seem willing to meet buyers and offer inducements, but local men have sufficient supplies for the present, and prices are too high for export. In grain, business has been slow and unsatisfactory. Wheat is easier in sympathy with outside markets, but there are no sales of importance. There was some business in car lots of oats at 32c@33c, and in peas at 70c@72c. At Chicago, wheat has been active but weaker, and corn firmer. June wheat sold at 80c, July 70c, Sept. 73c. Corn 33c June, 34c July, 35c Sept. The U. S. crop bulletins have been favorable, and early harvests are likely in Texas and some other States, while no reports are current as yet about grasshoppers, chinch bugs, cut worms and other pests. In Europe the markets are generally depressed, and advices continue unfavorable to prices and favorable as to crops. Shipments from the south of Russia are larger than last year at this date. In Germany, the



M. BEATTY & SONS, WELLAND, ONT.

DREDGES, Derricks, Steam Shovels, HOISTING ENGINES HORSE POWER HOISTERS, Stone Derrick Irons, Centrifugal Pumps And other plant for Contractors' use.

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

MANUFACTURING DEPARTMENT

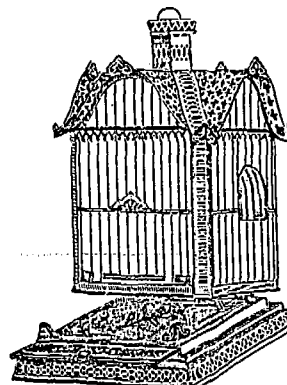
THE LONGFORD LUMBER CO.

ORILLIA ONTARIO.

TRADE { T } MARK.

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

EASTERN AGENT: Mr. A. Wills, 13 1/2 St. Nicholas Street, - - - MONTREAL. TORONTO AGENT: Mr. R. S. McIndoe, 20 1/2 Front St. East.



BIRD CAGES.

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

CHEAP.

WE HAVE IN STOCK

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

Write for prices and discounts,

THE McCLARY MFG. CO. LONDON, TORONTO, MONTREAL & WINNIPEG.

EMBRO OATMEAL

MILLS,

EMBRO, - - ONT.

D. R. ROSS, - - Proprietor

The very best quality of Standard Granulated and Roller Oatmeal is manufactured at this mill. The best White Oats only are used. When not called only regularly by an agent, Produce, Wholesale Grocers and other Dealers should communicate direct by wire or mail.

wheat crop is making good progress. Advices from points in Canada are generally satisfactory as to crop prospects. Freight from Chicago to Buffalo are lower at 1 1/2c on corn and 1 1/2c on oats. Wheat in sight on this continent and afloat is 38,318,000 bushels, a decrease of 1,668,000 with a week ago and of 12,665,000 with a year ago. Wheat, and flour reduced to wheat, afloat to Europe, shows a decrease of 160,000 bushels compared with a week ago, and a decrease of 5,736,000 bushels compared with the same time last year. English cables report wheat cargoes in little demand. Canadian peas at Liverpool 5s 6d. Weather fine. Australian wheat, off coast, 35s. Liverpool Standard California, 6s@6s 10d; white Michigan, 6s 7 1/2d; fair average red winter, 6s 4 1/2d.

GREEN FRUITS, ETC.—Business has been fairly active, particularly during the hot weather, which enabled dealers to make money out of their lemon purchases. Apples

House Established 1859.

WM. HOWE

WHITE LEAD

Paint and Color

MANUFACTURER.

Superior line Floor and Ready Mixed Paints. Importer Wall Paper and DECORATIVE PAPER HANGINGS.

Artists' Colors and Materials, Sheet, Plate and Ornamental Window Glass. Painters' Supplies.

Correspondence solicited.

Wm. Howe, Ottawa.

are now said to be "in the mud," and are poor property, selling at low prices. Oranges \$7@7.50, boxes \$4@4.50. Lemons \$4@5. Bananas 75c@82c to size and quality. Coconuts \$4@5 per 100. Bermuda onions \$1.50 @ \$1.75 per crate. Spanish onions 75c.

GROCERIES.—There have been a couple of deals in Barbadoes molasses, but beyond this only the ordinary distributive movement is reported. Probably 3,000 puncheons have changed hands. One lot of 1,900 punch, sold on spot at about 43c, and a cargo of 500@600 punch, at 44c. Buyers state there is a big lot to come forward and that the crop is plentiful. Sellers still maintain the contrary. A cablegram from Havana states that the dry weather continues and the large sugar estates are still working, although rain is much needed, the cane becoming hard and yielding little juice. Most of the smaller plantations have finished their crops, with a difference of 25 to 40 per cent. less production as com-

BONUSES To Manufacturers

The CITY OF BELLEVILLE offers special inducements to Manufacturers seeking a location.

Besides its situation on the Bay of Quinte, in the centre of one of the wealthiest Agricultural districts in Ontario, possessing superior facilities for shipping by water, it is the principal terminus of the Midland Railway System, which extends its branches to several points on the Georgian Bay, and through the lumber country in and beyond the Muskoka District. It is also the most important station between Montreal and Toronto, on the main line of the Grand Trunk.

Besides the natural advantages for Manufacturing Operations the city offers inducements to parties seeking location, Exemption from Taxes, Free Site for building, and money aid on certain conditions.

Communications received by the undersigned.

D. B. ROBERTSON, City Clerk.

TENDERS

— FOR —

Debentures of the Town of Collingwood.

Tenders will be received up to the

15th of May Next,

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

JOHN HOGG,

Town Clerk.

Collingwood, April 16, 1889.

Debentures.

Corporation of the Town Salaberry, of Valleyfield.

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

The Corporation of the said town specially reserves the privilege of redeeming, each year, two per cent. of the amount of such debentures.

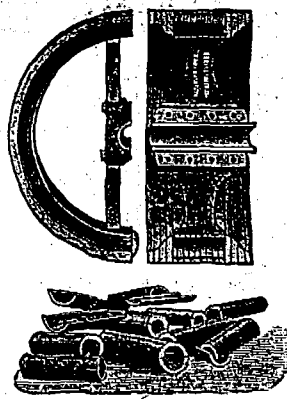
Tenders will be received by the undersigned.

R. S. JORON,

Sec.-Treas. Corporation of the Town Salaberry, of Valleyfield.

Valleyfield, 25th Apr 1. 1889.

pared with the previous crop. Much new cane will be planted, and the area for next season's grinding will be greatly increased. It is said to be conceded that the crop of 1888-89 will fall short of that of 1887-8 fully 150,000 tons. The tobacco crop promises to be abundant and of a good quality, and the production of potatoes is increasing every year. Frequent fires have occurred among the sugar-cane fields, causing the destruction of large tracts of standing cane and burning over lands recently cropped. This, no doubt, is owing to the long-continued drought. Rain is much needed all over Cuba. We quote Barbadoes molasses in small lots at 45c. Sugars on spot are unchanged and quiet with demand slack. They are firmer abroad, and both beet and cane have reacted upwards. Teas are steady here, but there is little doing. Low grade blacks are improving. Greens quiet but steady. Only a few samples of Japans are shown here as yet, but the bulk of the crop is probably now coming forward at primary markets. A recent English letter says: Sugar.—The market closes flat, at a reduction for the week of about 1s to 1s 3d per cwt. Tea.—Congoos—a large business has been done in common teas at the advance noted in our last. Better descriptions, how-



Dodge Wood Split Pulleys.

T. W. NESS

begs to advise his numerous patrons and the public in general that he has removed from 1610 Notre Dame Street to the larger and more commodious premises.

694 CRAIG STREET,

where he will carry a larger and more complete stock of DODGE WOOD SPLIT PULLEYS than was possible at the old stand.

These pulleys have a much better belt surface than iron ones, are 70 per cent. lighter and give from 30 to 60 per cent. more power with same belt with less tension. No need to stop and take down shafting to put them on, they are all split or separable pulleys, and by means of patent bushings can be fitted to shaftings of any size.

These pulleys are perfectly balanced, have the best shaft fastenings in the world, besides they are the strongest and best pulleys ever made.

Remember the address, T. W. NESS, 694 Craig Street—Montreal headquarters of Dodge Wood Split Pulleys. Telephone 1100.

BUSINESS MEN!

Before deciding where to

SEND YOUR SONS

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

Brockville Business College

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

AUSTIN & BRESEE,

BROCKVILLE, Ont.

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

ever, are neglected. A few parcels of "new seasons" new make have arrived, and been sold at extremely low prices; quality, for first arrivals, is very good. Indian—about 12,000 packages sold in auction at previous rates. Ceylon—the sales, 7th inst, reached the enormous total of 16,000 packages, thus topping the previous week's record by 4,000 packages; prices realized were steady. Greens unchanged; sales small, and mostly inferior lines. Coffee is dearer and supplies limited. We advance Jamaica 2s to 3s (scarce), Plantation Ceylon and low Java 6d to 1s, and Santos 6s to 6s per cwt. Spices.—Cloves have sprung ¼d@½d per lb, low and good kinds being now very close together. Ginger has also risen—6d on Bengal, 2s on Cochín and 4s@5s on Jamaica. Nutmegs are firm. Pepper and tapioca are easier. Fruit.—There is nothing of interest passing, but dates are somewhat of a drug and sellers are open for low bids. Latest cable advices from Yokohama are as follows:—"The market is active. Quotations: Standard, choicest, \$30 per picul; choice, \$27 do; finest, \$25 do; fine, \$20 do; good medium, \$17 do; medium, \$15 do; good common, \$14 do; common, \$12 do. Exchange on London, 3s 1¼d. Freights—Steam and rail via San Francisco, 3c per pound gross, 3½c net; steamer via Suez to New York, 1¼c per pound net, 60s per ton. A few mail samples of new crop, have been shown in New York, but are not considered of a character to fairly indicate the crops."

ACME WHITE :: LEAD

— AND —

COLOR WORKS, Ingersoll, - Ontario

Manufacturers of

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

In addition to the above, we have other popular specialties, and also manufacture a

FULL GENERAL LINE of PAINTS

INCLUDING DRY COLORS.

VARNISHES.

For Sale by all First-Class Dealers.

ARCHIBALD BROS., Ingersoll, Ont.,

Manufacturers of

OATMEAL

We make a Specialty of

Rolled Oats and Rolled Oatmeal

Mills at Ingersoll on G. T. R. and C. P. R. Railways.

NEW HAMBURG

Roller Flour Mills

NEW HAMBURG, ONT.

(New Management)

LAIRD & HAMILTON

MANUFACTURERS

HIGH GRADE PATENTS.

IVORY BRAND

A Specialty.

PRICES ON APPLICATION.

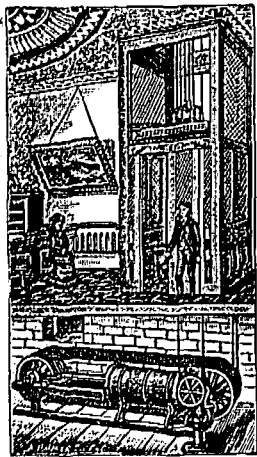
London cables quote cane firmer; Java, 23s fair refining, 20s. Beet advancing steadily; May-June, 22s 10½d. Stock in four ports, 158,000 tons; last year, 241,000 tons. A cable from Yokohama, dated 17th inst., says: "Tea market active and firm. Stocks coming forward more freely. Settlements about the same as last season. Quotations with cost, freight and insurance, by sail vessel and rail, at 2¼c and exchange 3s 1¼d are: Choice, 27c; finest, 26½c; fine, 24c; and good medium, 20c." These offerings cannot reach this market before July.

HAY AND FEED.—Receipts of hay light and prices steady. Choice timothy \$12.50; inferior, \$10 per 100 bds. Pressed No. 1 \$12. Feed in good demand. Mouillie \$24 per ton, bran \$14, shorts \$18@20.

HIDES AND TALLOW.—The local hide market is firm and dealers are asking ¼c advance. In New York, dry hides are active, but about ¼c easier, the stock being larger than for four

LEITCH & TURNBULL

Manufacturers of
HYDRAULIC, POWER AND HAND



ELEVATORS

For Hotels, Offices, Buildings, Warehouses, &c.
Latest Improvements and Safety Appliances.
Highest Testimonials. Send for Cutts and Estimates.

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

ROBIN & SADLER
MANUFACTURERS OF

LEATHER BELTING.

Montreal and Toronto.

— STORAGE. —

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

200 & 202 CRAIG ST., MONTREAL,



R. WHITE & CO.,

Manufacturers of MOULDED BOOT and SHOE COUNTERS. Proprietors of the Kieffer Patents, and dealers in Leather Board, Cattle Hair and Glue Stock.

TISDALE'S BRANFORD IRON STABLE FITTINGS
We lose no job we can figure upon. Send for Catalogue. The B. G. TISDALE CO., Brantford, Canada.

year past. A late report of that market says: Receivers are carrying a quite extensive stock, and, while disposing of as much as comes in, have between them all a load of some 823,000 hides and kips. Still a good showing of firmness is made on both River Plate and common stock, and bids for under quotations are refused. Tanners buy cautiously at the moment and current sales are considerably behind those making a week ago. Tallow steady and unchanged. The Liverpool market has advanced to 25s 6d.

IRON AND HARDWARE.—Prices of all goods remain steady. More goods are arriving, but while there is a better assortment there is no surplus reported. The German trouble seems to be blowing over but orders for German goods for this market will be seriously delayed. Warrants have been slightly weaker, selling at 43s 4d against 43s 6d last week

PARIS EXPOSITION.

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

Visitors' mail matter can be addressed to them, care of the Societe Generale, 14 Place de l'Opera, opposite the Grand Hotel, where English is spoken.

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

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

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

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

AMERICAN AGENTS OF THE
CHEQUE BANK, LIMITED,
UNITED BANK BUILDING,
No. 2 Wall Street, New York.

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

TRUSTEES:

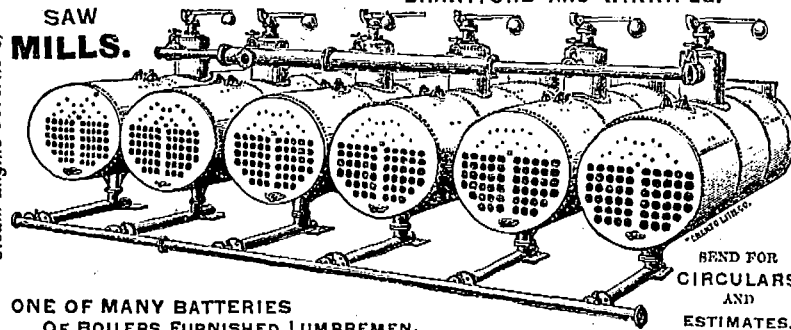
THE RIGHT HONORABLE JOHN BRIGHT, M.P. THE RIGHT HON. EARL BEAUCHAMP.

REFERENCES BY PERMISSION:

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

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

Steam Engine Governors.



Boiler Feeders of all descriptions.

ONE OF MANY BATTERIES OF BOILERS FURNISHED LUMBERMEN.

SEND FOR CIRCULARS AND ESTIMATES.

— Special Features for British Columbia Work and Foreign Mills: —

ENGINES—All sizes, from 6 to 500 horse-power, of the most improved description.
SAW-MILLS, Portable or Stationary Circular Mills, Gang Mills, Band Mills, Wood-working Machinery, Saw-Mill Furnishings.

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

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

SEND FOR CIRCULAR

Agency:

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

WATEROUS,
BRANTFORD.

Agency:

W. A. ROSS,
30 St. Paul street,
QUERBEC.

ACADEMY of MUSIC

HENRY THOMAS, Lessee and Manager.

GEO. M. WOOD

AND

MARGUERITE ST. JOHN.

Seats for sale at Nordheimer's, 1833 Notre Dame street, Montreal.

K. W. BLACKWELL,

Cor. Canal and Conde Sts.,
MONTREAL.

Springs OF ALL KINDS

—AND—
Steel Castings.

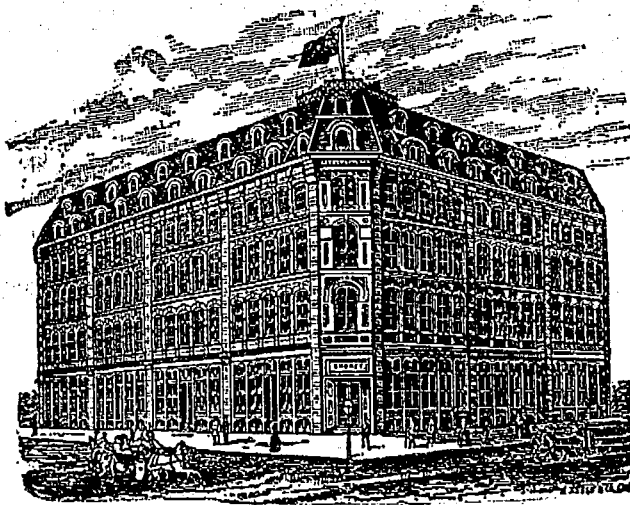
Copper is firmer and higher, but it is said to be only a temporary advance. The *Cynthia*, sunk just below the city, carried pig-iron, cast iron pipe, drain pipe, fire bricks, etc. Warrants in Glasgow weaker and 2d lower at 43s 4d. No. 3 iron in Middlesborough is at 38s 9d. London late cables quote spot tin 12s 6d lower at £91 17s 6d. and Chili copper bars unchanged at £39 15s, with soft Spanish lead at £12 15s.

LEATHER AND SHOES.—Business, generally, has been quiet. Within a few days two large sole leather tanneries at Roxton Falls, with an output probably of 1,000 sides each per week, have been destroyed by fire. The features of both industries are practically unchanged. The considerable movement of acid tanned hemlock sole lately to European markets has checked a continuation of the

previous accumulation of supplies at New York. A full and well assorted supply is still on offer, however, and prices are without improvement. In non-acid leather the trade is of fair aggregate, but the position is such that buyers have still more or less the advantage in prices. Union tanned is barely steady, and selling to a fair extent only.

OILS AND CHEMICALS.—In the local market there is little change. Chemicals are arriving but are fairly steady. Last English advices are:—Linseed oil 3d per cwt. and castor oil 1-16d per lb. dearer. Cream of tartar—Market steady, but there is no further advance to advise. Chemicals dull for immediate deliveries, but manufacturers are dissatisfied with pre-

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

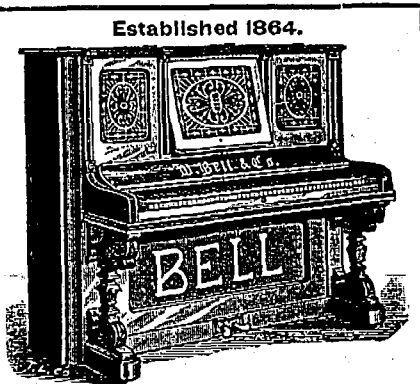


Our Travellers for the Autumn and Winter Season 1889-90 are now on the road.

H. SHOREY & CO., WHOLESALE CLOTHIERS.

1866, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

BELL PIANOS



Established 1864.

ARE NOW THE CHOICE OF THE MUSICAL PROFESSION.

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

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

Catalogues Free on Application to

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

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

HOEGG'S
Boston Baked Beans,
Dominion Sugar Corn,
Sterling Lobster and
Spiced Salmon
Are the old reliable and favorite brands of Canned Goods, and are to-day without a rival. Every can guaranteed.
D. W. HOEGG & Co., Fredericton, N. B.
JNO. A. MOIR, 22 St. John St.
Montreal Agent.

changes of importance this week. Business generally is quiet, with prices firm for the leading staples. The grain crops are far advanced and the outlook continues most satisfactory. The feeling amongst trades-people is therefore very hopeful. The market is very steady, with call loans ruling at 4 1/2 @ 5 per cent. Prime commercial paper is discounted at 6, and the general run at 7 per cent. Sterling exchange dull and steady; 60-day bills between banks are 109 9-16 @ 109 11-16, and demand bills 110. The stock market has been quiet and steady this week. All bank shares are now quoted ex-dividend. Follow-

TORONTO WHOLESALE MARKETS.
(Revised by Telegraph.)
Toronto, May 23, 1889.
The wholesale trade has undergone no

MOTT'S Breakfast Cocoa

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

TRY IT. **JOHN P. MOTT & CO.,** HALIFAX, N.S.

GAS CONSUMERS OWN YOUR GAS METER

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

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

Montreal Flour Mills

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

FRUITS. HART & TUCKWELL

McGill Street, Montreal. WHOLESALE FRUITS FOREIGN AND DOMESTIC.

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

ing are the bids to-day as compared with last Thursday:—

Banks.	Bid May 23.	Bid May 16.	Loan Cos.	Bid May 23.	Bid May 16.
Montreal	225	226	Can Per.....	208	206
Ontario	132 1/2	133	Freehold.....	164	169
Toronto	212	217 1/2	Western Can....	184	184
Merchants.	140 1/2	142	Union.....	132	132
Commerce.	120 1/2	123 1/2	Landed Credit..	118 1/2	118 1/2
Imperial	147	149	Bldg. & Loan....	108 1/2	108
Dominion	223 1/2	222	Land'n & Can'd	149 1/2	149
Standard	133	135	Farmers Loan....	117	117
Hamilton	141	143 1/2	Ontario Loan....	124	124

BUTTER.—Receipts are fair and prices continue weak. Sales of fine large rolls at 16c @ 17c, and choice tub bring 17c. Medium quality 15c. Fair demand for cooking butter at 12c @ 13c, and creamery quoted at 22c. Eggs are steady at 12c @ 12 1/2c per dozen. Cheese dull, with old quoted in small lots at 11c @ 11 1/2c and new at 10c @ 10 1/2c.

DRUGS.—A fairly active trade is reported for the week, and prices in most cases unchanged. Opium, \$3.75 @ \$3.90; camphor, 45c @ 52c; oil of peppermint, \$3.50 @ \$4.50; Howard's quinine, 48c @ 50c; cream of tartar,

Table with columns: BANKS, Assets, Specie, Domin'n Notes, Notes & Cheq. on other bks, Bal. due from bks. in Can., Bal. due from bks. not in Can., Due from Bks. or Ag. in U. K., Dom. Gv. Deb. or Stock, Prov'l or Pub. Sec's not Can., Loans to Dom. Govt., Loans to Prov. Govts., Loans to Sec. of Crp'n or other Cos., Loans to Municipalities, Loans to other Corp., Loans to other bks. secured.

Table with columns: BANKS, Assets, Loans to other bks unsecured, Public Discounts, Notes overdue not sec, Other debts unsecured, Notes, etc. ov'rd' e. sec. by R. E. or Stk. & Co., M'g's on sidos Bk. R. E. sold by Bank., Bank Premis's., Other Assets., Total Assets., Liab'l't's of their firms, Average specie for month, Average of Dom. Notes dur. month.

Teas in fair demand and very firm, Valencia raisins 6 1/2c and currants 5 1/2c@6c. Rice firmer at 3 1/2c@4c.
HARDWARE.—Business is said to be quiet, with a falling off in the demand for shelf goods. Prices generally are steady.
HIDES AND SKINS.—The hide market is quiet, with cured quoted at 5 1/2c. Dealers pay 4 1/2c for No. 1, and 3 1/2c for No. 2. Sheepskins un-

changed at \$1.25@\$1.50. Lambskins, 16c@20c. Calfskins, 5c@6c.
LIVE STOCK.—The receipts of cattle the past few days have been large and prices generally firm. Prime steers sell at 4 1/2c@5c, and bulls at 3 1/2c@4c. The best butchers' cattle sold at 4c@4 1/2c, and medium at 3 1/2c. Sheep bring \$6 @ \$6.50 a head for the best. Spring Lambs \$3 @ \$3.50 a head. Hogs steady at 5c@5 1/2c.
PROVISIONS.—Trade very dull and prices generally unchanged. Long clear bacon sells

at 8 1/2c@9c and O. O. at 8 1/2c@9. Rolls at 10c@10 1/2c. Hams firm at 11c@12c, and lard in good demand, with sales of Canadian pigs at 11c@11 1/2c, and American tins at 9 1/2c@10c. Mess Pork rules at \$16@\$16.25 for small lots of Canadian. Onions dull at \$1-00 a barrel. Potatoes dull at 20c@22c a bag on track. Hops dull at 20c@22c for the best in small lots and yearlings at 14c@15c.
WOOL.—Several lots of new fleece sold at 18c@19c. Stocks generally very small.

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

**Import Orders a
specialty.**

China, Copal, Dinner Sets, Lamp Cutlery and Plated Goods, Metal, Bronze, Piano and Table, Tea Sets, Cups and Saucers, Toilet Ware, Bric-a-Brac, Satin Ware, Bique Ornaments, Stoves, Gasaliers, Fruit Jars, Pyrex, Globes, Chimneys, Larders.

PETER BERTRAM,

MANUFACTURER OF

AXES AND EDGE TOOLS,

Dundas Edge Tool Works,

Dundas, - Ontario.

E. F. R. ZOELLNER

WHOLESALE

Furniture Manufacturer

OF

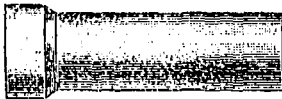
Bed Room Suites, Sideboards, Dining Room, Parlor and Kitchen Tables, Office Desks, Hat Racks, Whatnots, Etc., Etc. For Walnut, Cherry, Birch, Elm, Etc., sample order solicited.

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

FACTORY AND OFFICE AT

MOUNT FOREST - ONT.

THE STANDARD DRAIN PIPE COM'Y



St. John, P. Q. (LIM.)

Manufacturers of

VITRIFIED DRAIN PIPE AND CONNECTIONS,

AND ALL KINDS OF FIRE CLAY GOODS

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

GARDEN VASES AND PEDESTALS.

J. E. MCGARVIN & CO.,

Manufacturers of

TRUNKS

Valises, Bags, Etc.

BERLIN, - - ONT.

VICTORIA - FOUNDRY

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

ORILLIA,

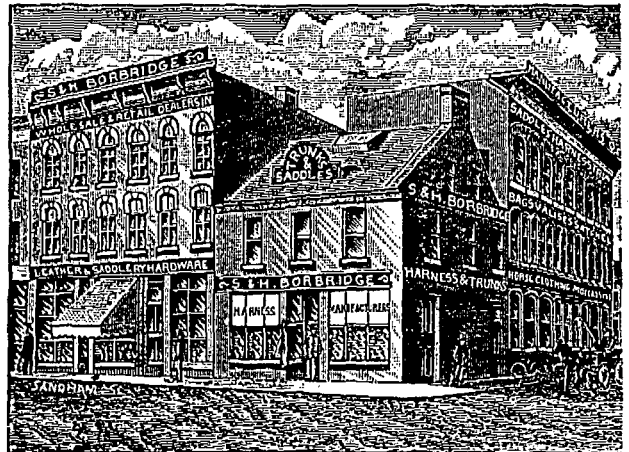
ROBERT BRAMMER, - - - Proprietor

All kinds of Iron and Wood-working Machinery

ON HAND AND MADE TO ORDER.

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

S. & H. BORBRIDGE,



Wholesale Manufacturers and Dealers in

Leather, Saddlery Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets,

Beef and Oil Tanned Moccasins,

OTTAWA.

SPECIAL NOTICES.

Messrs. H. R. Ives & Co. have been awarded the contract for the ornamental iron fencing for the Horticultural Garden in Toronto, some two thousand feet, amounting to \$7,000. There were over a dozen competitors for the work. Some of the work of Messrs. Ives & Co. is also to be seen at the new Imperial building in this city. The ornamental iron work on the elevators made by them is pronounced by experts to equal anything of the kind made on the continent. Engravings of some of their designs may be seen on the back page of this issue.

THE WAY HE NAILED HIM.—That Mr. J. D. Wells has the courage of his convictions goes without saying; that he can hit back with crushing effect when attacked is shown by the following correspondence:—

General Manager's Office Mutual Reserve Fund Life Association (of New York)
Officer: 65 KING ST. EAST, TORONTO.

EDITOR World:—The Equitable Life Insur-

ance Co. has imported from New York an agent of the Ananias species. He calls himself Capt. Keith, and the following correspondence shows one of his devices:—

Office of SAMSON, KENNEDY & Co.,
Wholesale Importers,
44 Scott St. and 19 Colborn St.,
Toronto, 30th March, 1889.

W. D. Matthews, Esq., Toronto.

MY DEAR SIR:—A representative of the Equitable Life Insurance Co. of New York called upon me a few days ago and stated that he had taken you from the Mutual Reserve Fund Life Association, and had just effected an insurance upon your life for \$15,000. It surprised me very much to learn that you had given up the Mutual Reserve, as his words would imply. Of this I have serious doubts, as I always understood that both yourself and your deceased father had the fullest confidence in this Association. I have taken the liberty of writing you to ascertain the truth on this question.

Yours very truly,
WARRING KENNEDY.



VULCAN FOUNDRY

Manufacturer.

SCHOOL DESKS

A Specialty.

Agricultural and Mill Machinery.

Send for prices. WARTON, Ont

MY DEAR MR KENNEDY:—I have not nor have I any intention of giving up my policies in the Mutual Reserve Fund Life Association.

W. D. MATTHEWS.

I am aware of several other instances of the same sort. If the Toronto agent of the Equitable Life respects himself or his Company he will send this man back to New York.

In the meantime, let me refer him to the way St. Peter treated such characters:

“But Peter said, Ananias, why hast Satan filled thine heart to lie? . . . and Ananias hearing these words fell down and gave up the ghost.”

J. D. WELLS,
General Manager.

Insurance.
LARGE PROFITS

On Fifteen-Year Tontine Dividend Policies recently settled by the

NEW YORK LIFE Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.		Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
Ordinary Life.....	30	\$9,515 10	\$8,500 00
" "	40	5,137 40	9,750 00
" "	50	7,906 90	12,150 00
20-Year Endowmt'..	30	10,126 90	24,400 00
" "	40	10,666 80	29,250 00
" "	50	12,153 70	18,530 00
15-Year Endowmt'..	30	14,992 00	36,250 00
" "	40	15,584 80	29,600 00
" "	50	17,182 00	26,200 00

The Tontine Policies of the New York LIFE furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

DAVID BURKE,

General Manager for Canada.

Head Office: 23 St. John St., Montreal
Branch Office, Mail Building, Toronto.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE and FIRE.

Invested Funds, - - - - - \$38,814,254
Funds invested in Canada, - - - - - 900,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STAENES, Chairman.
EDWARD J. BARBEU, Esq.
WENTWORTH J. BUCHANAN, Esq.
SIR A. T. GALT, C.M., M.G.
G. F. C. SMITH, Resident Secretary.
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—GEO. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH:
MONTREAL.

Insurance.
BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

Accumulated Funds, **\$5,000,000**
Annual Income over - - **1,000,000**
Canadian Investments, over **800,000**

CANADA BRANCH, MONTREAL.

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President Montreal Stock Exchange.
JACQUES GRENIER, Esq.,
President La Banque du Peuple.

HUGH McLENNAN, Esq.,
Director Bank of Montreal.

ROBERT SIMMS, Esq.,
Of R. Simms & Co

F. STANCLIFFE, General Manager.

J. FRITH JEFFERS, Manager Western Ontario,
LONDON, ONT.

YOUNG & SONS,
Manufacturers and Importers of
DYE :- STUFFS

Black and Yellow Dyes. Outobine and Satka.
Offices: 21 & 23 DeBresoles Street. - - Montreal.

S. COLLINS' SON & CO.

MANUFACTURERS OF

PRINTING INKS,

32 and 34 Frankfort Street, N. Y.

Our Cut Inks are used on the MAGAZINE and WEEKLY by Harper & Brothers, and on this Paper.

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GLASGOW & LONDON
Fire Insurance Co.

CANADIAN BRANCH.

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CORNER NOTRE DAME AND ST. HELEN STREETS,
MONTREAL.

DIRECTORS:

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JAS. O'BRIEN, Esq., (J. O'Brien & Co.), Montreal.
D. GIROUARD, M. P., Q. C., Montreal.
LARRATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.
ROBT. C. JAMIESON, Esq., Montreal.
S. NORDHEIMER, Esq., President Federal Bank, Toronto.
GEO. R. R. COOKBURN, Esq., (President Toronto Land and Investment Co.), Toronto.

J. T. VINCENT and } Joint Managers
Richard FREYGANG }

INSPECTORS:

W. G. BROWN. O. GELINAS
A. D. O. VAN WART.

\$1.00 Cash deposited with Canadian Government for every dollar of liability.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

Guarantee Fund, - - - - - \$300,000
Deposit with Government, 50,000

HON. ALAN MACKENZIE, M.P., President.
HON. ALAN MORRIS, M.P.P. } Vice-Pres'ts.
JOHN L. BLAIR, Esq. }
WILLIAM McCABE, F.I.A., Eng.,
Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec
62 St. James St.

WESTERN Assurance Company,
FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,859,054 40
Income for Year ending 31st Dec., 1886, - - 1,422,239 28

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director.

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

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

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

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

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

J. KENNEDY, Manager.

LONDON

AND

LANCASHIRE

LIFE

Confederation Life.
ORGANIZED 1871. HEAD OFFICE: TORONTO.
OVER **\$3,500,000** ASSETS
AND CAPITAL.
BUSINESS IN FORCE,
\$17,000,000.00.

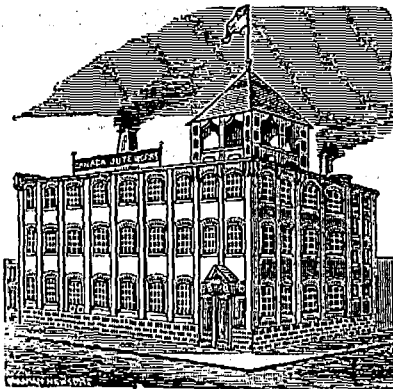
PRESIDENT, - - SIR W. P. HOWLAND, C.B., K.C.M.G.
VICE-PRESIDENTS: WILLIAM ELLIOT, EDWARD HOOPER.
W. C. MACDONALD, J. K. MACDONALD,
Actuary, Managing Director.
H. J. JOHNSTON, - - - - - Montreal
Manager for the Province of Quebec.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 23, 1889.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes sections for Boots and Shoes, Corn Brooms, Canned Goods, and various other commodities.

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

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



BAGS, JUTE OR COTTON

ALL QUALITIES AND SIZES. LOWEST POSSIBLE PRICES. Also Hessians, Twines, Buckrams, Paddings, &c. Send for Samples and Quotations.

THE CANADA JUTE CO. (LIMITED) 17, 19 and 21 St. Martin Street, MONTREAL.

HEATING.

HOT WATER HEATING IN ALL ITS BRANCHES.

Having the most improved Machinery we are prepared to furnish first-class work at low prices. Send for Circulars of our Improved Boilers and Radiators.

Our Hot Air Furnaces have given the best satisfaction of any Furnace ever introduced.

Estimates given for Heating any kind of building by most ECONOMICAL and PERFECT SYSTEMS. In every case SATISFACTION is GUARANTEED.

WM. CLENDINNENG & SON, MONTREAL.

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

POPK.

107 Barrels each of Mess, Bark, Short Cut Clear and Clear Fat Bark Pork. 1000 Pails Cudaby Bros. Milwaukee Lard.

OILS.

100 Brls. each Steam Rfd. Pale Seal and Cod Oil.

CANNED GOODS.

P. E. I. Canned Mackerel. G. B. Canned Herring. B. C. Canned Salmon. N. B. Canned Blueberries.

WINES, SPIRITS, &c.

100 Cases Pints and Quarts Louis Roderer's Champagne. 100 Cases Botteller G. Brands & Co's Brandies, \$6.50 to \$12 per case.

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

GRATEFUL—COMFORTING.

EPPS'S COCOA.

BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a deliciously flavored beverage which may save us many heavy doctors' bills."

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 23, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Farm Products.				Grain.			
APPLES: per hbl.....	1 00 2 50	Canada Red Winter Wheat	0 00 0 00	Trinidad.....	0 00 0 35	Orange	\$ c. \$ c.
Dr. Apples per lb	0 03 0 04	" White Winter	0 00 0 00	Breadmaker's Yeast—	1 00 0 00	Lemon	0 16 0 18
Evsp'd	0 06 0 07	" Spring	0 00 0 00	50 pkgs. 36 in bx	2 25 0 00	J. P. Mott & Co. diamond js	0 15 0 17
BUTTER:		Hard Manitoba, No. 1	1 16 0 00	Baking Powder—	2 25 0 00	& 6s 12-lb bx chocolates	0 22 0 00
Cremona (finest) per lb	0 21 0 21 1/2	do No. 2	1 13 0 00	Case 1, 3 dz. 5 oz. tins.....	2 00 0 00	" Prepared Cocoas, 1-lb.	0 28 0 00
" (mod)	0 00 0 00	Northern, No. 1	0 60 0 00	" 2, 1 14	2 00 2 50	pkgs, 10-lb bx	0 30 0 00
Finest Dairy	0 18 0 20	do No. 2	0 00 0 00	Fruit: Loose Muscatel.....	3 85 4 00	" Pure Choc'oles for con-	0 22 0 85
Fine	0 17 0 18	Oats,	0 32 0 33	Layers, Malaga	0 00 0 00	fectioners' use.....	0 22 0 85
Common grades	0 16 0 17	Barley	1 50 0 55	London	3 85 4 00	" Sweet Choc'ole liquors	0 21 0 22
Rolls	0 18 0 19	Pens, per 60 lbs.....	0 70 0 72	Dehesas	5 60 5 75	Starch:	
CHEESE:		Rye.....	0 60 0 00	Black Basket	4 75 5 00	White	0 04 0 04 1/2
Sept. & October per lb	0 10 0 11 1/2	Corn, in bond.....	0 43 0 44	Sultanas..... per lb.	0 06 0 10	Crystal Gloss.....	0 06 0 07
New.....	0 08 0 09	duty paid.....	0 00 0 00	Valentia.....	0 05 0 06	Snow Flake	0 06 0 07
EGGS:		Croceries.		Elemo	0 00 0 00	Dom. Rep. Corn.....	0 77 0 08
Strictly fresh per doz.....	0 12 0 13	Tea (Hf.-Chest & Cad.).....	0 11 0 20	Currants.....	0 05 0 06	Corn Starch.....	0 06 0 07 1/2
Hold	0 10 0 11	Japan, com. to med. lb	0 27 0 26	Prunos (French).....	0 05 0 06	Pure White.....	0 06 0 00
Finest limed	0 00 0 00	good med. to fine	0 25 0 26	Bosinia, cases.....	0 07 0 09	Vinagar: Imp. Triple, 1 brl	0 41 0 00
Poor	0 00 0 00	finest to choicest.....	0 35 0 45	Figs, Elemo,	0 10 0 12	Cote D'or.....	0 35 0 00
HOPS:		Nagasaki	0 15 0 18	new layers	0 14 0 16	Crystal Pickling.....	0 28 0 00
Finest 1888 per lb.....	0 18 0 23	Y. Hyson, com. to gd	0 10 0 20	Sh. Almonds, bx.....	0 22 0 25	W. W. XXX	0 30 0 00
1887	0 07 0 09	fine to finest, lb.....	0 30 0 60	S. S. Tarragona.....	0 14 0 15	W. W. XX	0 25 0 00
Fair to good	0 03 0 05	Gunpd. com to med.,	0 15 0 20	Almonds, paper shell	0 18 0 20	W. W. X	0 20 0 00
HOE PRODUCTS:		good to fine	0 24 0 46	Walnuts.....	0 11 0 12	Pure Malt.....	0 45 0 00
Bacon Smk'd per lb.....	0 10 0 10 1/2	finest	0 55 0 65	Grenoble.....	0 13 0 14	Cider X.....	0 20 0 00
Dressed Hogs	0 00 0 00	Imperial med. to gd.....	0 25 0 33	Filberts.....	0 08 0 10	XXX	0 27 0 00
Hams Smk'd	0 11 0 11 1/2	fine to finest.....	0 37 0 58	Brazils, new.....	0 08 0 10	Soup: Best Laundry.....	0 06 0 06 1/2
Canvassed	0 11 0 00	Twankay, com. to gd	0 12 0 18	Spices: Cassia..... mats	0 08 0 07	Common.....	0 02 0 05
Pork Ca. a. c. per hbl.....	16 00 16 50	Oolong	0 45 0 65	Mace	1 00 1 25	Parlor	2 25 2 50
Western do	15 25 15 50	Congou, common	0 10 0 12	Cloves.....	0 20 0 25	Common	1 75 1 90
Ordinary Western	14 75 15 00	good common	0 19 0 18	Nutmegs.....	0 19 0 21	No. 1.....	3 25 3 85
Lard per lb	0 09 0 09 1/2	med. to good.....	0 35 0 55	Jamaica Ginger, Bl.....	0 16 0 19	Hardware.	
SKIDS:		fine to finest.....	0 00 0 00	Unbl	0 08 0 09	Antimony.....	0 12 0 12 1/2
Clover, per 60 lbs, red	5 25 5 50	Souchong, common.....	0 00 0 00	African	0 08 0 09	7 1/2" Block, L & F per lb...	0 23 0 25
" mammoth	5 40 6 00	med. to good.....	0 25 0 32	Pimento.....	0 18 0 19	Straits	0 24 0 25
Timothy, 45 lbs, Quo	1 90 2 15	fine to choicest.....	0 35 0 50	Pepper, Black.....	0 08 0 09	Strip	0 25 0 25
Western	1 75 1 90	Dust	0 66 0 07	White.....	0 28 0 32	Copper: Engot.....	0 12 0 00
Flax	1 25 1 50	Coffee, Mocha (green).....	0 29 0 31	Mustard, 4 lb. per jar, Eng	0 72 0 75	Sheathing	0 15 0 00
Potatoes, per bag	0 55 0 60	Add 4c for roasting and	0 29 0 31	1 lb.....	0 23 0 25 1/2	Heavy Sheets.....	0 20 0 00
Honey, in comb.....	0 14 0 18	grinding.....	0 25 0 28	4 lb. Jars, Cana.....	0 65 0 70	IRON CUT NAILS—per keg.	
" in tins	0 11 0 12	Java	0 25 0 28	1 lb.....	0 22 0 24	Hot Cut Am. or Can. Pat'n	
ROSWAX.....	0 25 0 28	Marsaibo	0 22 0 24	Rice, Mount Royal.....	3 60 3 75	10dy to 60dy	2 45 0 00
BEANS—		Jamaica.....	0 19 0 22	" Patna..... p. 100 lb.	4 25 5 00	8dy and 9dy	2 70 0 00
Med. hand picked	1 65 1 75	Rio	0 21 0 23	" Japan Crystal.....	0 00 4 75	8dy and 7dy.....	3 95 0 00
Soreen Medium.....	1 65 1 60	Plantation Ceylon	0 24 0 25	Sago	0 04 0 05	4dy to 5dy—Am. Pat.....	3 20 0 00
Yellow	1 85 2 00	Chicory..... lb	0 11 0 13	Tapioca, Pearl.....	0 06 0 07 1/2	3dy	3 95 0 00
		Sugars, (casks & brls.....	0 07 0 07 1/2	Flake.....	0 07 0 07 1/2	3dy—fine hot cut	5 45 0 00
		Yellow Refined.....	0 09 0 09 1/2	Gelatine, 1 lb. can.....	1 05 0 00	4dy to 5dy—Cold Cut.....	2 95 0 00
		Paris Lump.....	0 09 0 09 1/2	" 1 qt. pk.....	1 60 0 00	3dy—Can. Pat.....	3 45 0 00
		Granulated.....	0 09 0 09 1/2	" 2 qt. gs.....	2 10 0 00	3dy—fine, Hot Cut, Am Pat	5 65 0 00
		Syrup, per lb	0 03 0 04 1/2	Vermice, U. Canadian.....	0 06 0 07	Steel Cut, Am. or Can. Pat'n	1 60 0 00
		Molasses, (Barbados) im'g	0 00 0 45	Macaroni	0 06 0 07	10dy to 60dy	2 60 0 00
		Porto Rico.....	0 00 0 42	Italian.....	0 13 0 00	8dy to 9dy	2 85 0 00
		Antigua.....	0 00 0 37	Peel—Citron.....	0 28 0 32		

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

Established in 1857. **GEORGE WAIT & CO.,** Established in 1857.
PRODUCE AND COMMISSION MERCHANTS
Butter, Cheese, Eggs, Etc., also Butter and Cheese Exporters,
 9 and 11 William Street, - - - MONTREAL
 Liberal advances made on Consignments shipped to Great Britain, or to be sold on this market. Correspondence solicited. Marking Plates furnished on application. Cold storage whenever required.

TIFFIN BROS.,
 MONTREAL,
 GENERAL MERCHANTS and IMPORTERS of
TEAS
 MEDITERRANEAN GOODS
 AND
 W. I. SUGAR - - and - - MOLASSES.
 Ex stock and to import.
 Samples furnished to the trade on application

GEO. JACKSON,
 SILVER, STEEL
ENGRAVER, AND BRASS.
 Jewellers' Work a Speciality.
 Balmoral Building, Notre Dame Street, MONTREAL
 Outside orders will receive prompt attention.

London Machine Tool
 COMPANY,
 LONDON, - ONTARIO,
 MANUFACTURERS OF
IRON AND BRASS WORKING
MACHINERY.
 L. A. MORRISON, WITH A. B. WILLIAMS
 General Agents, Toronto.

F. J. BROWN,
Sign and Show Card Painter
 GOLD LETTERING DONE ON GLASS.
SHOW CARDS A SPECIALTY
 IN EVERY DESCRIPTION.
 Send for specifications.
 Notre Dame Street, Corner St. Helen
MONTREAL.



PIANOS

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

CHICKERING, STEINWAY, HAINES.

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

A. & S. NORDHEIMER,
 MONTREAL—1833 Notre Dame Street.
 TORONTO—15 King, St. East. Branches—Ottawa, London, Hamilton

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 23, 1889.

Table with multiple columns listing various goods such as Hardware, Casing, Flour, Nails, Iron, Hides, Leather, and Oils, along with their respective wholesale prices.

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

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

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

THE REMINGTON TYPE WRITER

IS THE ONLY DURABLE MACHINE,

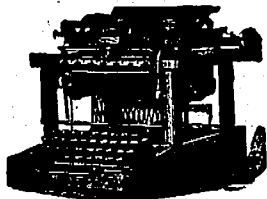
SAVES

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

THE BEST IS CHEAPEST.

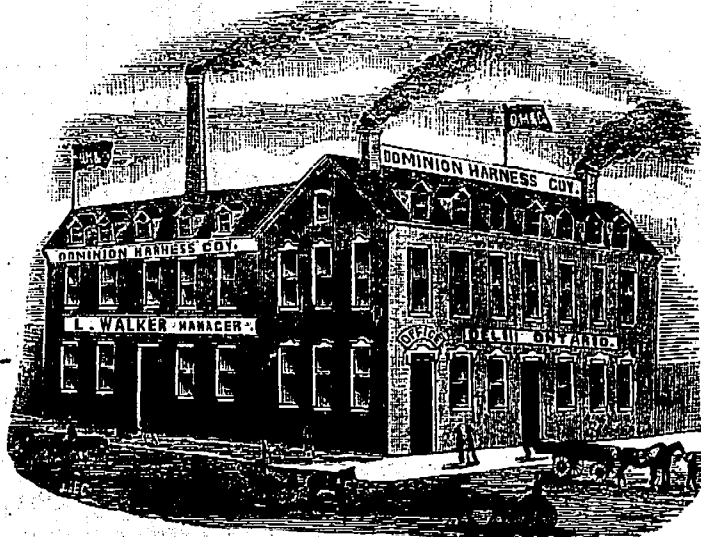
To Circulars Apply,

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



THE DOMINION HARNESS COMPANY

L. WALKER, Manager, DELHI, Ont.



Send for Price List.

Agents Wanted Everywhere

(Established 1803.)

Mander Bros., London, Eng.

Manufacturers of

Superior Varnishes

For Coachmakers, House Painters, Decorators, &c.

Sole proprietors and manufacturers of the new and beautiful color

CARMINETTE, for Coachpainters, Signwriters, &c.

AGENT FOR CANADA:

WALTER H. COTTINGHAM,

56 St Peter St., Montreal.

Send for Price Lists &c.

THE BELL

Art. Stained Glass Works,

Manufacturers of

ART GLASS of every description. Lead Glazing and Sand Cut a Specialty.

D. BELL, 110 Richmond St. West, Toronto, Ont.

Elmwood Saw Mill.

DOOR AND SASH FACTORY.

Senkpiel & Hawser, - Elmwood, Ont

FOR SALE CHEAP.

ONE

Universal Job Press

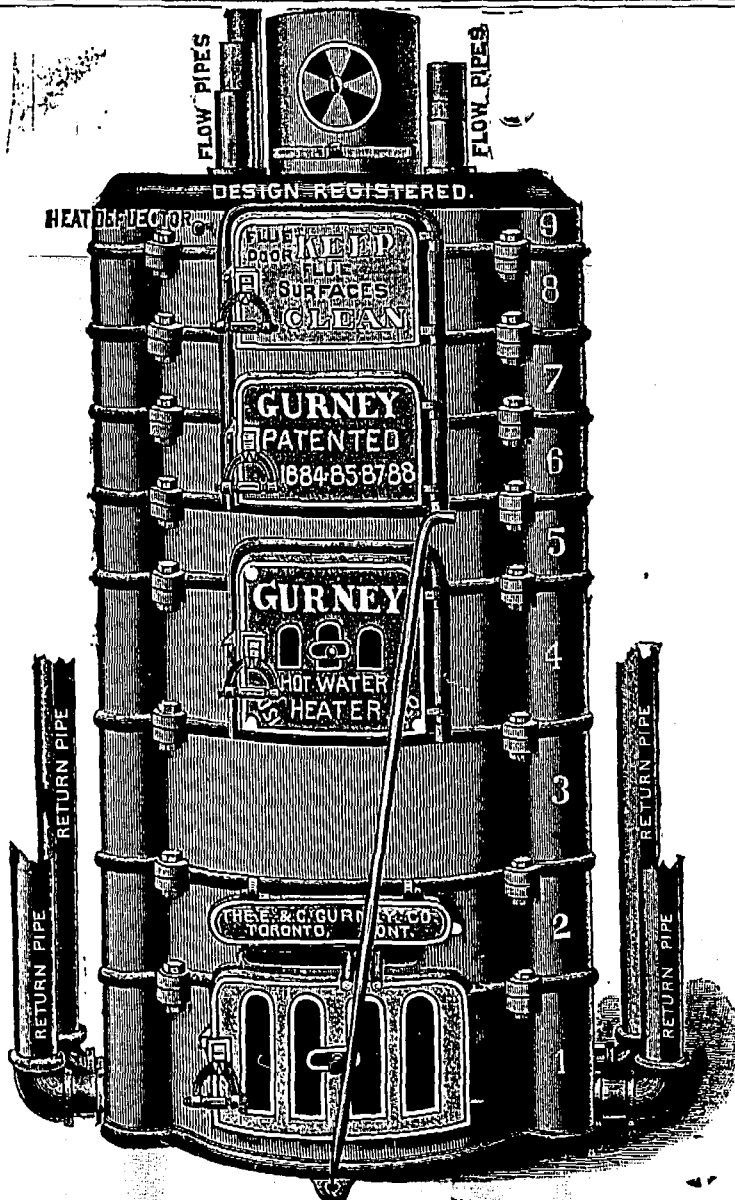
JOURNAL OF COMMERCE,

303 St. James Street.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, MAY 23, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	
Class.	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.	
Class.		Timber, Lumber, &c		Wines, Liquors, etc.		Claret cases		
United inches, 14 to 25....	1 35 0 00	Ash, 1 to 4 in., M.....	20 00 25 00	Alle English..... qts.	2 40 2 45	Class Claret of gd. brands	3 00 & up	
United inches 26 " 40....	1 45 0 00	Birch, 1 to 4 in., M.....	20 00 25 00	Domestic..... qts.	0 85 1 25	Tarragona Ports, imp ga	7 50 18 00	
" " 41 " 50....	0 00 3 30	Basswood, per M.....	18 00 20 00	" " " " " " " " " "	0 60 0 75		1 15 1 30	
" " 51 " 60....	0 00 3 55	Walnut, per M.....	60 00 100 00	Burgundy				
Paints, &c.		Butternut, per M.....	30 00 40 00	Still, Case.....	10 00 23 00	Bond Paid.		
W Lead pure, 50 to 100lb kgs	0 00 6 25	Cedar, round, lineal foot.	00 06 00 10	Sparkling.....	16 00 17 50	Can. Spirits, Imp. gallon.	1 05 3 21	
" No. 1.....	5 00 5 50	Cedar, flat, lineal foot....	00 04 00 06	Pure Spirits..... 65 O. P.	50 " " "	" " " " " " " "	0 95 2 92	
" No. 2.....	4 50 5 00	Cherry, per M.....	70 00 100 00	" " " " " " " "	25 U. P.	" " " " " " " "	0 53 1 52	
" No. 3.....	4 00 4 50	Elm, soft, 1st.....	15 00 17 00	Porter: Dublin..... qts.	2 40 2 45	Family Proof..... 20 "	0 53 1 63	
White Lead, dry.....	5 25 5 75	Elm, Rock.....	25 00 30 00	Domestic..... qts.	0 80 1 15	Old Bourbon..... 25 "	0 56 1 63	
Red Lead.....	4 50 5 00	Hamlock, M.....	9 00 10 00	" " " " " " " "	0 70 0 00	" Rye..... 25 "	0 56 1 54	
Venetian Red, Eng' h.....	1 50 1 75	Maple, hard, M.....	25 00 35 00	Brandy: Henessey's..... gal.	6 00 6 25	" Toddy..... 25 "	0 55 1 54	
Yel. Ochre, French.....	1 25 3 00	Soft, do.....	16 00 25 00	" " " " " " " "	0 00 12 00	" Malt..... 25 "	0 55 1 54	
Whiting, ordinary.....	0 50 0 60	Oak, M.....	40 00 50 00	Jules Duret & Co..... gal.	4 00 5 25	Rye Whiskey, 4 years old	0 78 1 84	
London, Washed.....	0 60 0 70	Pine, clear, M.....	85 00 40 00	" " " " " " " "	10 00 16 00	" " " " " " " "	0 88 1 94	
Paris.....	1 15 1 25	2nd. quality, do.....	25 00 30 00	Cheaper shippers..... gal.	3 75 4 25	" " " " " " " "	0 98 2 04	
Portland Cement, bri.....	2 75 3 00	Shipping Culls.....	14 00 16 00	case qts.	7 00 9 50	" " " " " " " "	1 08 2 14	
Blue.....		Lath, M.....	1 50 1 60	Irish Whiskey:—Roe's cs.				
Domestic Broken Sheet.....	0 12 0 14	Spruce, 1 to 2 in., M.....	10 00 13 00	9 00 9 50	Scotch			
French, T.F. Casks.....	0 11 0 12	Shingles, 1st qual.....	3 00 3 25	6 00 8 00	Jamaica Rum, 16 O.P., per			
" " Brils.....	0 12 0 13	2nd ".....	2 00 2 25	imp. gal				
American White, Brils.....	0 17 0 20	Tobacco (duty paid)		Demarara Rum...16 O.P				
Salt.		No. 1 Black Chewing, ends	0 46 0 00	Holland Gin:..... imp gal				
Liverpool per bag Elev'ns	0 52 0 55	bxes	0 45 0 00	Green cases				
" Twelves.....	0 00 0 00	No. 2.....	0 46 0 00	Red cases				
Canadian, in small bags.....	2 35 3 25	Bright Chewing.....	0 41 0 00	Champagne				
" Half bags.....	0 65 0 67	Smoking.....	0 49 0 53	Dry.....				
" Quarters.....	0 35 0 37	R. & R.....	0 62 0 00	Sherries, Ivisons.....				
Factory-filled per bag.....	1 25 1 40	Navy, 3s.....	0 52 0 00	Ports, T. G. Sandeman.....				
" Quarters.....	0 33 0 43	Smoking, 6s.....	0 45 0 50	Graham's ditto.....				
Rico's pure dairy, per bag	0 00 2 00	Solace, 12s.....	0 50 0 00	2 30 6 50				
" Quarters.....	0 00 0 50	" ".....	0 48 0 00					
Turk's Island.....	0 00 0 00	" ".....	0 45 0 00					
		Myrtle Navy.....	0 55 0 00					

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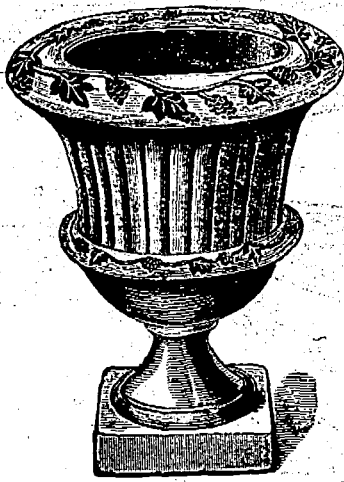
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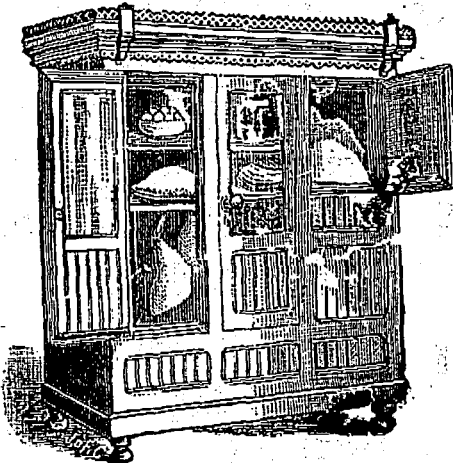
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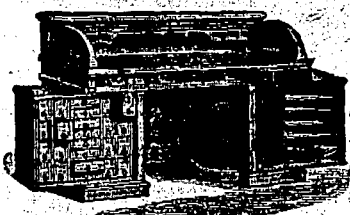
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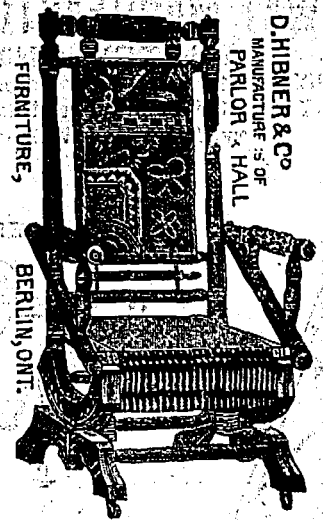
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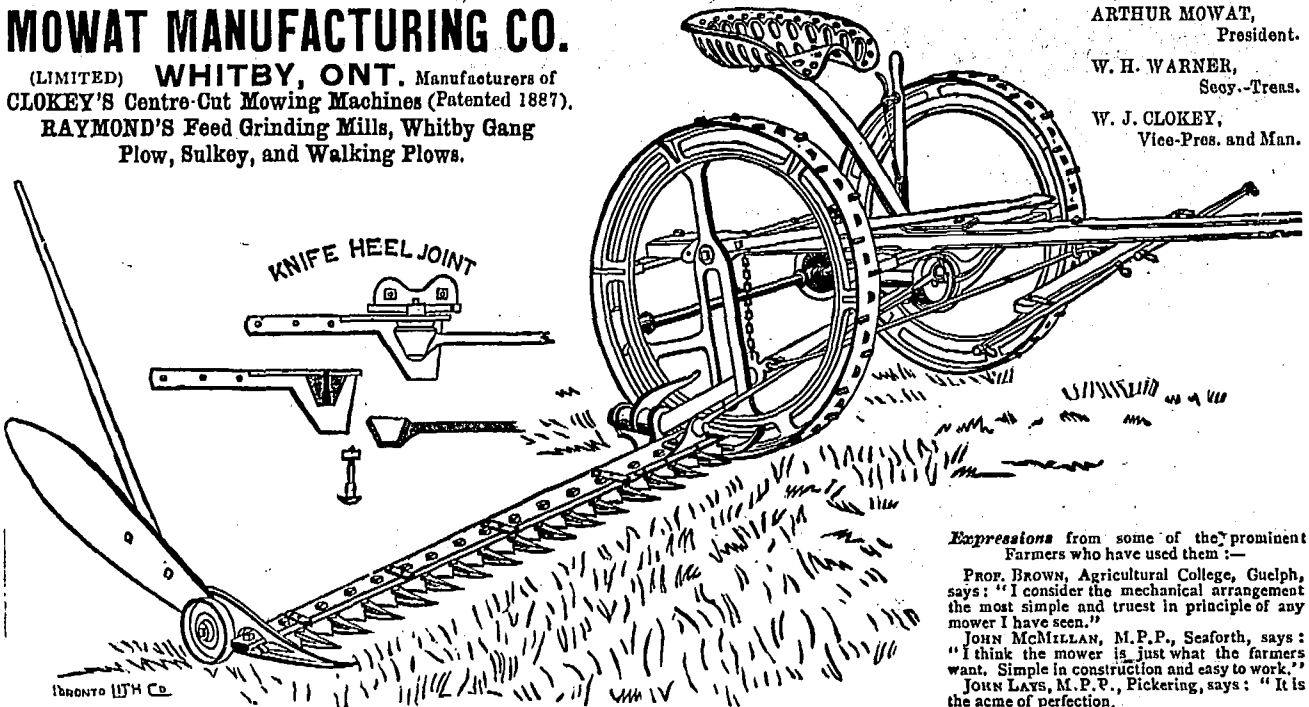
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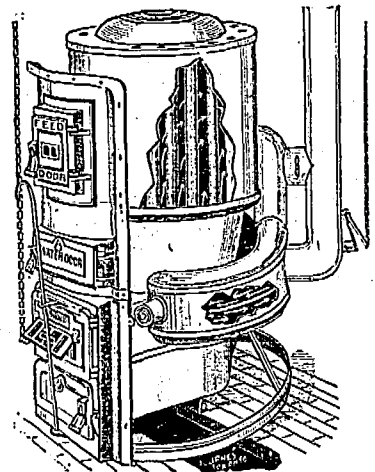
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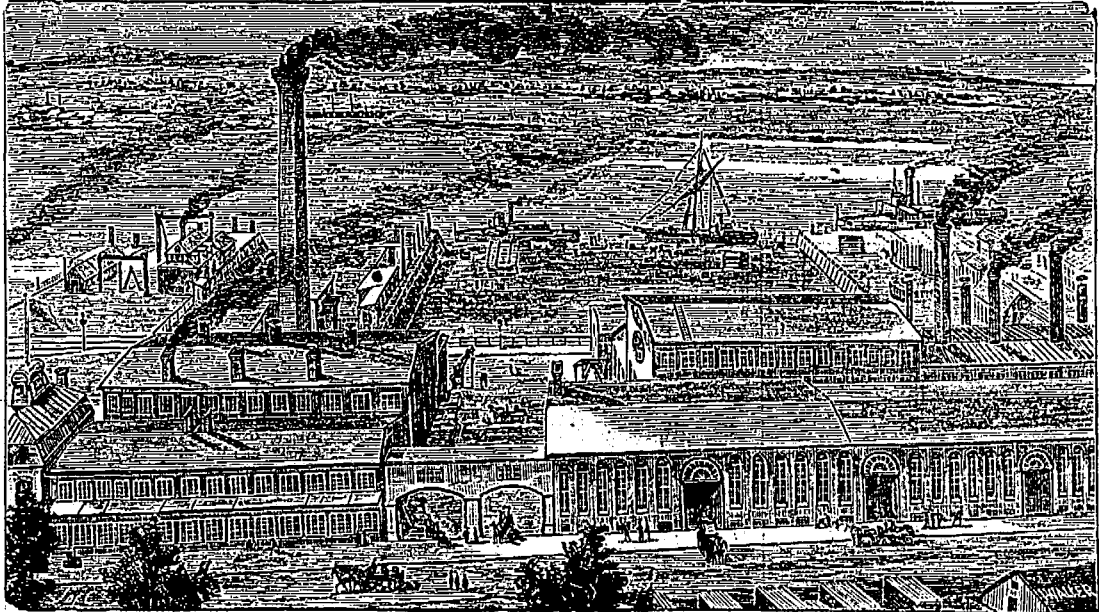
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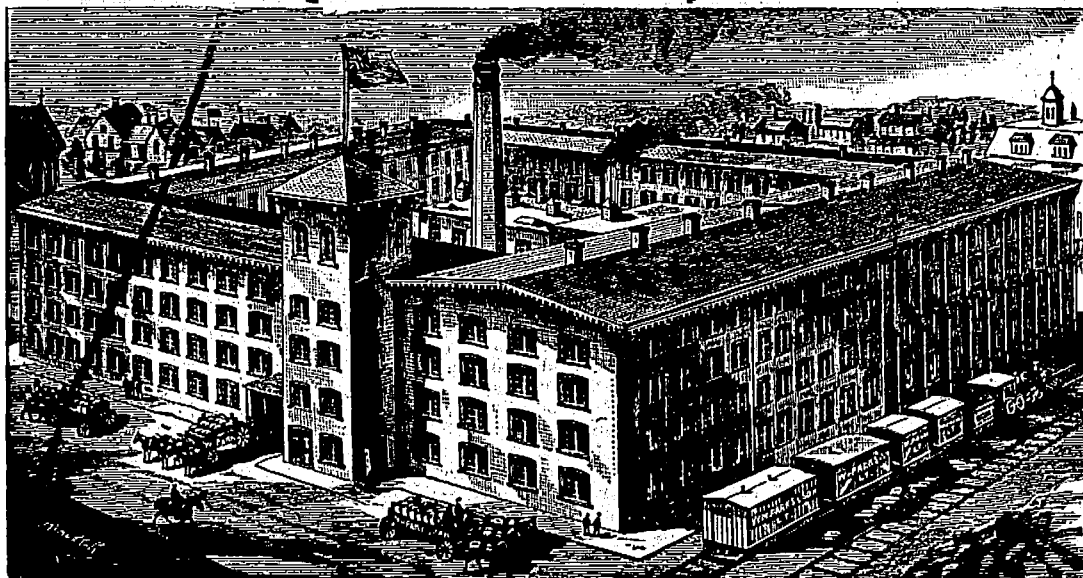
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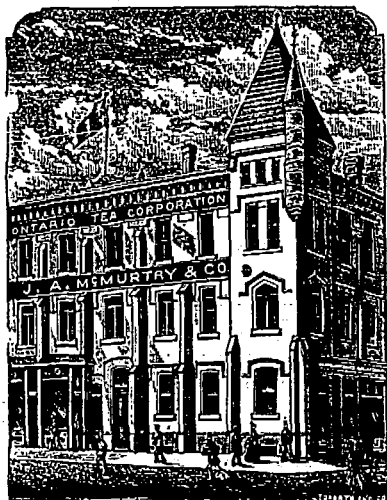
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NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire and Marine	10,000	3-6mos.	Jan...July	\$50	\$50	97
Canada Life	2,500	7-6mos.	Feb... Aug	400	50	500
Citizens, Fire, Life, & Accident	11,880	6-12mos	Mar...yly	85	16	...
Confederation Life	5,000	5-6mos.	Jan...July	100	10	250
Western Assurance	25,000	4-6mos.	Jan...July	40	20	117 1/2
Royal Canadian Insurance	20,000	6-12mos.	15 Feb, yly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J'1 15Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J'1 15Jan	50	10 50	90 100

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

				Market value p. p'd up share.
British and Foreign Marine	50,000	50	20	£28 1/2
Caledonian	50,000	30	50	£29 1/2
Commercial U. Fire, Life & Marine	5,000	10	100	£30
Edinburgh Life	100,000	5	£10	£45
Fire Insurance Association	20,000	13	100	£53 20s
Glasgow & London	12,000	15	40	£81
Guardian Fire and Life	100,000	30	20	£83 1/2
Imperial Fire	10,000	15	40	£167
Lancashire Fire	100,000	30	20	£71
Life Association of Scotland	10,000	15	40	£84
London Assurance Corporation	35,802	48	25	£121
London & Lancashire Life	10,000	70	20	£ 53 80s
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	£41 1/2
Northern Fire & Life	30,000	70	100	£60
North Brit. & Merc. Fire & Life	40,000	55	50	£71
Phoenix Fire	5,722	£21 p. s.	10	£268xd
Queen Fire & Life	200,000	30	10	£5
Royal Insurance Fire & Life	100,000	60	20	£48
Scottish Imperial Fire & Life	50,000	6	10	£48 3/4
Scottish Provincial Fire & Life	20,000	15	50	£20 1/2
Standard Life	10,000	58 1/2	50	£55
Star Life	4,000	5	25	£100

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Life and Annuity Funds 3,841,194 " "
Revenue—Fire Branch 1,186,865 " "
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CAPITAL, - - - - - £1,000,000 STG.
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MONTREAL. { OWEN MURPHY, M. P. P.
LOUIS H. BOULT. }

ATLAS ASSURANCE COMPANY (OF LONDON, ENG.)

FOUNDED 1808.
CAPITAL, - - - - - £1,200,000 STG.
JOINT MANAGERS:
MONTREAL.

Scottish Union and National INSURANCE CO., 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 | Deposit with Dom. Govt. 125,000
(Market value)
WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.
Government Deposit, \$75,200.00
Directors—J. Greaves Clapham, President; Edwin Jones, Vice-President; W. R. Dean, Treas.; Senator C. A. P. Pelletier, Geo. R. Renfrew, A. F. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy.
Agencies.—Ontario—Geo. J. Pyko, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

GORE DISTRICT FIRE INSURANCE COMP'Y.

Head Office, Galt, Ont.
Established 1836.
President, - - Hon. JAS. YOUNG, M.P.P.
Vice-President, - - - A. WARNOCK, Esq.
Manager, - - - - R. S. STRONG, Esq.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.
Assets, Jan. 1st, 1887 \$216,448.00
No. of Policies in force Jan. 1st, 1887 11,997
CHARLES HENDRY, Esq., President; GEORGE RANBALL, Esq., Vice-President; C. M. Taylor, Esq., Secretary; J. B. Hughes, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMP'Y.

WATERLOO, Ont.
Subscribed Capital \$200,000.00
Government Deposit 20,100.00
Losses Promptly Adjusted and Paid.
I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

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The Fire Insurance Business

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

CALEDONIAN INSURANCE CO.
OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as **BROKERS AND AGENTS.**

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

TAYLOR BROS.,

45 ST. FRANCOIS XAVIER ST., MONTREAL.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment

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Agents wanted in all unrepresented districts.

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ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.

HEAD OFFICE, - - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

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John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.
A. Myers. Thos. Long. George E. Smith.
Dr. H. Robertson.

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**
Vice-President, - **Hon. J. R. THIBAudeau.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000
Assets, - - - - - 745,000
Income, 1888, - - - - - 625,000

HARRY CUTT, Secretary. ARCH. NICOLL, Marine Underwriter.

G. H. McHENRY, Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

Hotel Directory.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
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BROOKVILLE..	The St. Lawrence Hall....	Amos Robinson
CARLETON PLACE..	Mississippi..	W. McIlquham
DUNDAS.....	The Elgin.....	
GALT.....	The Queen's.....	O. Lowell
GANANOQUE...	Gamble's Hotel..	A. M. Gamble
HAMILTON.....	The Royal.....	Hood Bros.
KINGSTON, The	British America, J. E. Dunham	
LONDON....	The Tecumseh.....	C. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO... The	Queen's... McGaw & Winnett	
PERTH.....	Hick's House.....	John Wilson

QUEBEC.

MONTREAL, The	St. Lawrence Hall, Hy. Hogan
"	The Windsor Hotel... C. Swett
"	The Balmoral... S. V. Woodruff
QUEBEC.....	The Russell..... W. Russell
THREE RIVERS ..	St. James... F. X. Panneton
NOVA SCOTIA.	
HALIFAX....	The Halifax.. L. Hesslein & Sons
NEW BRUNSWICK.	
St. JOHN.....	Victoria... D. W. McCormack
"	New Victoria... J. L. McCoskery

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BELL TELEPHONE CO.
OF CANADA.

Incorporated by Act of Parliament, 1880.

President, - - - - - **ANDREW ROBERTSON**
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GERALD E. HART, - - - Genl. Manager.
WILLIAM SMITH, - - - Secretary-Treasurer

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OF CANADA.

Established 1864. Capital, \$1,009,800.

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Business Transacted.
Only Company issuing negotiable
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A RELIABLE CANADIAN COMPANY.
AMPLE SECURITY. PROMPT PAYMENTS.

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SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK.

Cash Assets, - \$280 to each \$100 of Liabilities.
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Wm. E. STEVENS, Secretary.
A. H. MATSON, General Manager for Canada, 37 Yonge Street, Toronto.
R. J. LOGAN, General Agent, - - - Montreal,
Office—Imperial Buildings.

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Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONE.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

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OF NORTH AMERICA.

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HEAD OFFICE:

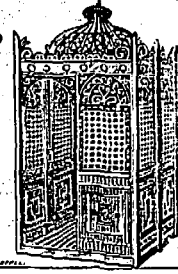
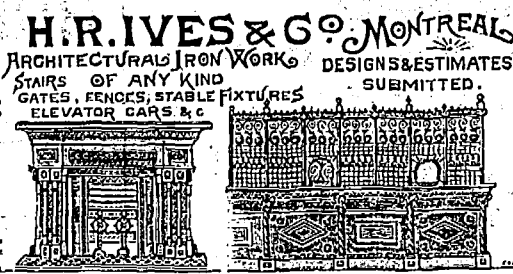
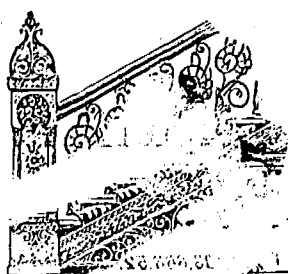
157 ST. JAMES ST.,
MONTREAL.

President, - - - - - **SIR A. T. GALT**

Vice-President and Managing Director:
EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over *nineteen thousand losses and has contested but eleven claims at law in 16 years for nearly one million dollars.* It has ample financial resources, and has made the *Special Deposit* with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are *solely* applicable to Accident Insurance.

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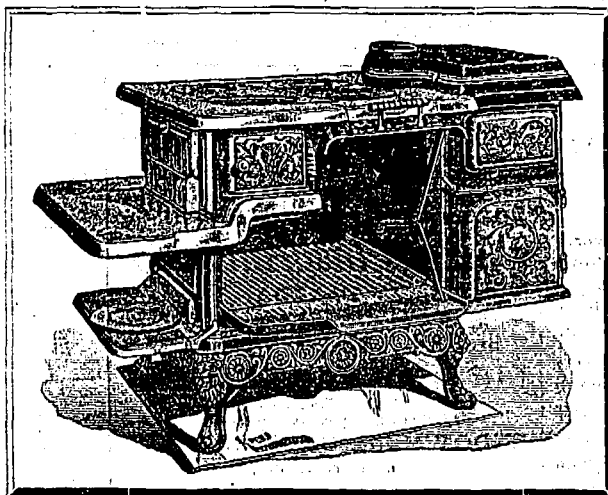
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— WITH —

"Baxter's Patent Even Balance Doors."

Showing the great feature of "Baxter's Patent Automatic Doors," opened and exposing the device for operating the same.



These doors are made in two horizontal sections, the upper one hinged at top the lower at bottom.

By a slight lift on the handle, the two doors, being exactly balanced, swing open, the lower one stopping when precisely level with the bottom of the oven, forming a solid, wide and substantial shelf.

The operating device is very simple, and is all outside, where it may be easily taken apart and in no way interfere with the oven.

The enterprising dealer will at once see the grand "Selling Feature" of this invention.

We manufacture a complete line of Oval Pot Ranges—Coal and Wood Cooks

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