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General Manager. Toronto, June 26, 1900.

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Capital Paid-up, - \$1.000,000 Reserve Fund - 700,000

Reserve Fund 700,000

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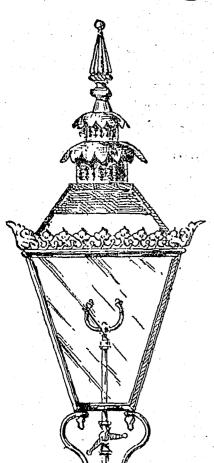
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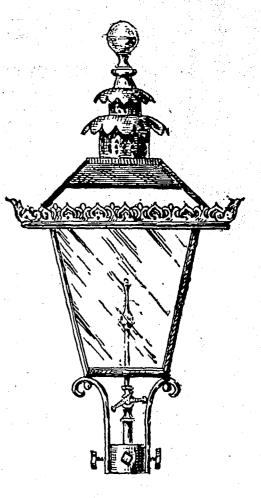
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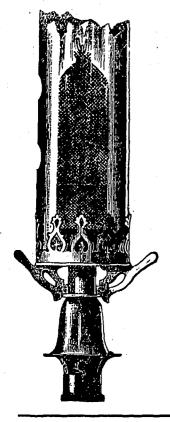
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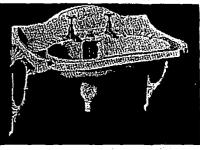
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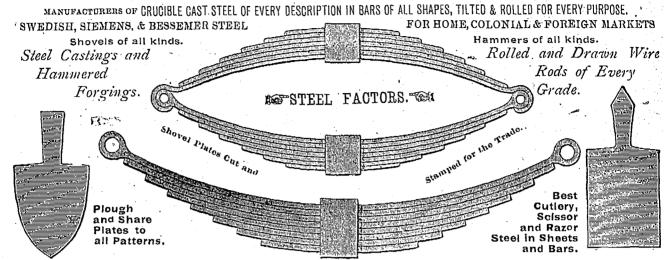
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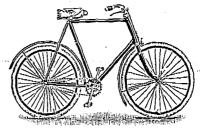
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NAME OF COMPANY,	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine Canada Life	15,000 2,500 10,000 25,000 11,372	\$14-6mos. 5-6mos. 714-6mos. 6-6mos. 6	\$50 400 100 40 50	\$50 50 10 20 50	107  128

BRITISH AND FOREIGN. -Quotations on the London Market, June 30, 1900, Market value p. p'd up sh.

Alliance Assur	250,000 [	8s. p.s.	20	2 1-5	10	101/4
Atlas	1 24.0001	24 p.s.	50	. 6	£26	£27
British and Foreign Marine	67,000	25	20	. 4	201/2	211/2
Caledonian	21,500	12s, p.s.	25	5.		86 7-1
Commercial U. Fire, Life and Marine.	000,000	128. p.s. 274	60	5	43	44
Suardian Fire and Life	200,000	9 1	10	. 5	934	1014
Imperial Fire	60,000	25	20	. 6	241/2	<b>45</b> 1/2
Lancashire Fire	136,493	5	20.	2	2%	314
Lion Fire	100,000	8 1	375	134	1/6	31
London and Lancashire Fire	85,100	3 22	25	217	172	1734
London Assurance Corporation	35,862	i 20 i	25	1256	63	55
London & Lancashire Life	10,000	10	10	2,	714	731
Liv. & Lon. & Globe Fire and Life		90	St.	ž	46/2	471/2
Northern Fire and Life		•221	100	2 2 10	74'2	76
North Brit. & Merc. Fire and Life		30a.p.a.	25	614	871/2	381/4
Norwich Union Fire	11,000	*33%	100	127	116	119
Phœnix Fire	53,776	35	50	12	€37	£38
Royal Insurance Fire and Life	125,234	5834	20		481/4	491/4
Sun Fire		8s 6d p. s.	ĩŏ ·	10	1014	10%
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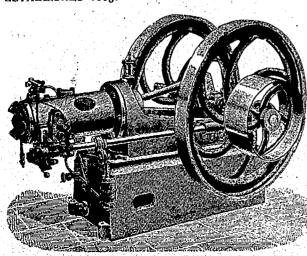
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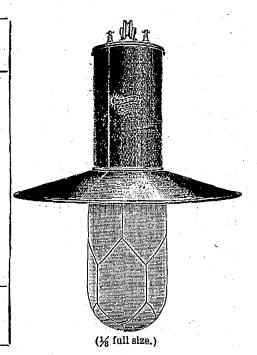
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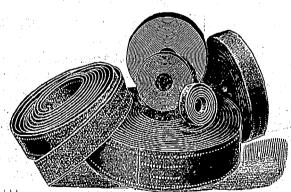
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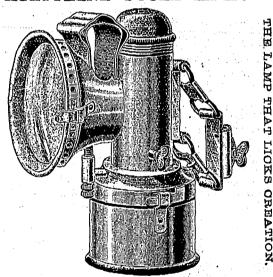
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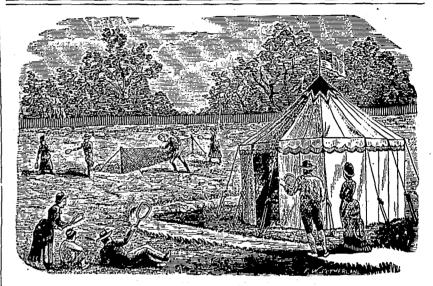
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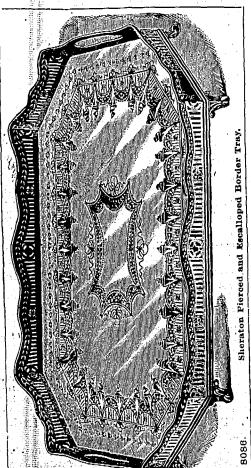
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Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation-extending to all parts of the Dominion-renders it the best advertising medium in Canada-equal to all others combined, while its rates do not include heavy commissions.

-The late rains have done serious damage to vegetable and fruit crops m Michigan.

-The Government will consider the removal of the duty of \$2 a ton on hay, owing to the expected short crop at many points.

-A biff has been introduced to amend the Post Office Act whereby newspapers will be mailed within the province for one-eighth of a cent a pound instead of one-half cent as at present. The reduction will not upply beyond the province or territory in which the paper is published.

-The President of the Pennsylvania Railroad Company, which now wholly owns the Anchor line of lake steamers, and is building large new craft to be added to it, says in an interview that "the old American routes shall be protected from disastrons diversion to the Canadian route." In common with the other transportation companies and the other trunk lines, the Anchor line of steamers and the Pennsylvania company have this season suffered severely by the fierce competition offered by the Canada Atlantic railroad and its line of steamers between Chicago and Depot Harbour, Canada. Four great. steamers of this line are carrying full cargoes of rich general merchandise bound to and from the New England States.



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"THE FAVORITE METAL POLISH.

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

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### JOSEPH PICKERING & SONS

Albyn Works, SHEFFIELD, Eng.

—Grand Trank Railway System—Earnings July 1st to 7th, 1900, \$402,000; 1899, \$385,698; increase, \$16,311. Chicago and Grand Trunk carnings omitted.

—It is rumored in Hamilton dry goods circles that the head of a late departmental enterprise will shortly re-enter the field, having already secured spacious premises not far from his former stand.

—The Belle Island mining strike stiff continues. A St. John's, Nfld., letter states that the mine owners are arranging to break the dead lock, having secured 200 men who are willing to resume work at an increase of 10 cents a day. These are to be given work immediately and fully protected. Serious trouble is feared, as the strikers declare that they will not permit the working of the mines.

-Rumors are again current of a proposed steel plant at North Sydney, C.B., to rival in size and output the works now building. Messrs. J. F. Stairs and Graham Fraser, New Glasgow, now in England, are mentioned as the principal movers in the project. These men, it is stated, have succeeded on behalf of the Nova Scotia Steel Company, insecuring one million dollars for the purchase of the General Mining Association's coal property. As the Nova Scotia Steel Company own large deposits in Newfoundland near those recently secured by the Dominion Iron and Steel Company, it is thought likely that the Nova Scotia Steel Company's works at New Glasgow, and the huge coal bodies just purchased from the General Mining Company, will all converge into the proposed new concern at North Sydney. It is also known that Messrs, Mackenzie and Mann are interested in the larger deal.

TELEGRAPHIC ADDRESS! "STEAMPOWER, LONDON,"

TELEPHONE No. 997 Hop.

# Robert Millar,

### Engineer

-and-

### Mechanician,

44. LANCASTER STREET,

BOROUGH ROAD,

LONDON, S. E.,

\_England.

-A meeting of the directors of the Dairymen's Association of Western Ontario, was held at Milverton, Ont., on the 6th instant. Much improvement was shown to have been made during the past year in buildings and fittings of factories. It was shown that there has been no prosecutions of the patrons for adulteration of milk. were cases that would have warranted legal proceedings, but the factorymen have so far been satisfied with warning the offenders. The report submitted by the special committee in charge of the Illustration and Experimental Station was very gratifying, showing how the old frame factory in poor condition and badly constructed had been converted at a small expense into an up-to-date modern building, with an effect both pleasing to the eye and well adapted for both making and caring the finest quality of cheese. The system for disposal of factory workings, put in under the supervision of Prof. Bryce, of the Ontario Provincial Board of Health, though very simple was shown to be very effective, all liquid and refuse matter being dis-nosed of in a natural and purely scientific way. The most posed of in a natural and purely scientific way. important point settled so far is that of making cheese with washed and unwashed curds. It is found that it is better to wash all eards, but makers are cautioned against washing except with pure water.

The Philippine war is supposed to be over, but the secretary of the U.S. Navy is preparing a bill for the creating of a standing army of 75,000 men, this number being deemed necessary in view of the Philippine outlook. The original \$20,000,000 will soon be buried from sight by subsequent expenses. It costs money to wear such trilling whether acquired through purchase, force, or with the assistance of its rightful owners under the deceptive plea that it would be restored to them when the smoke of battle had ceased.

—Advices from St. John, N.B., state that Mr. H. A. Harvey, manager in that city of the Bank of British North America, will leave shortly for London, Eng., to accept the management of a new office of the Bank in that city.





YOUR MONEY Is well spent if you buy Milton Bricks.
They are the highest grade of Canadian Brick. Our Buff Brick may be seen in the new Foley Block.

THE MILTON PRESSED BRICK CO., Ltd.

Works & Hond Office : MILTON, Ont.

DR. ROBERTSON, President. J. S. McCannell, Managing Director.

Montreal Agt., T. A. MORRISON & Co. 204 St. James St.

CABLE ADDRESS: "GLOSSIEST," LONDON.

### ESTABLISHED 1800.



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

# NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart an . `agon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

-The R. & O. steamer Spartan has been rescued from its perilous position on the rocks in the Lachine Rapids.

—The new steel bridge across the St. Lawrence river at Quebec, will be 4,000 feet long and 150 feet above the river, thus enabling the largest ship to pass under.

—A Guelph, Ont., letter states that tenders have been awarded for suitable buildings to accommodate the requirements of the Provincial Winter Pair in that city and work will be commenced at once. The cost to the city, as estimated, will be about \$16,000.

-Scarcity of workmen, about which much was heard a year ago, is again reported from many points, a condition which speaks well for the country while yet harvest hands are not being required. Public improvements in Hamilton are held back because of the difficulty expected to be met in securing help. From across the wide waters come similar reports. A London despatch states that remarkable accounts have been published of the prosperity of the British shipbuilding yards, especially in the Sunderland districts. There, it appears, rivetters and other mechanics are making as high as £25 per week. With such extraordinary wages has come remarkable extravagance. Laborers' wives can be seen in fine silks and satins, while in homes where a little while ago a pot of beer was a luxury, can be seen hothouse fruits, costly flowers, and many other luxuries, all of which assist in booming business. \$125 per week would cause many a favored office holder to consider his position a paying one, but the statement that £25 a week is being carned by skilled workmen will likely stand a little pounding down before being generally credited.

—The Grand Trunk Railway Company announce that the Cincinnati, Saginaw, and Mackinaw Railway, a tributary branch of that line in the Port Huron division, running from Durand to Day City, Mich., has been released from the hands of the receivers of the Chicago and Grand Trunk, and that the line will in future be worked under the direct jurisdiction of the Grand Trunk. The line is about 53 miles in length.

-The revenue of the Dominion for year ending 30th June last was \$49,034,597, which is \$4,836,442 in excess of previous year. With due economy these enormous receipts might have been applied to a heavy reduction of the national debt.

-The price of a 4-pound loaf of bread at Ottawa has been raised to 11 cents.

# FRANCIS BAGLEY,

....MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in COVENTRY, Eng.

F. A. TURNER.

### McArthur, Corneille & Co.

310 to 316 St. Paul Street

147 to 151 Commissioners St., **MONTREAL**.

Manufacturers and Importers of
White Lead, Colors,
Glass, Varnishes,
Glues, &c.

Oils, Chemicals, Dyestuffs, Tanning Materials, &c.

AGENTS FOR

BERLIN ANALINE CO., Berlin, Germany.

Manufacturers of Analine, Colors and other Coal Tar Products.

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### **NEW COVENTRY CYCLES,**

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

### NEW COVENTRY CYCLE CO., MOOR ST., EARLSDON, COVENTRY, ENC.

### Individual Evening Instruction.

ON

Monday, Wodnesday and Friday Evenings:

Montreal College

Corner Victoria Square and Craig Street.

Book-keeping, Arithmetic, Penmanship, Shorthand, Type-writing, Correspondence English, French, Civil Service, etc. Students select their subjects and are taught separately by nine expert teachers. Write, oall or telephone Main 2890 for Prospectus and new price list. Address,

J. D. DAVIS,
42 Victoria Sq., Montreal.

# The "FLUX" Fountain Pens.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal esse and comfort. There is no scratching and spurting, so common with cheap Fountain Pens.



lain Cases, or chased in various elegant patterns, also chased and gold mounted. Prices: 5/-, 5/6, 8/6, 10/6, and 13/6 each,

The "FLUX" Stylographic Pen embraces all the good points necessary in a good pen, which is as near perfection as skill and long experience can make it. It is practically indestructible, being made exclusively of non-corrosive substances, viz., gold and vulcanite.

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) Price 3s. each. Each Pen supplied in box with Filler and full directions for use. By imperial Parcel Post, single Pen to one dozen, 8d. extra. Illustrated List. fully describing each sort Free!

M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.

—The recent Act stipulating that assignees in the North West must be residents of the territory to assume that duty, is not approved of by Ontario merchants, and it is expected a move will be made to have it nullified.

The next best thing to going fishing ourselves is to hear and see and taste how successful our friends have been in their outings. A half-a-dozen beautiful trout of one to two pounds each have reached us from Lake Megantic, through the courtesy of Mr. E. Irwin, where he and some friends have been tempting the finny and speckled for some weeks past. Thanks gentlemen, and many happy like experiences. Schubert could not have a better subject for his favorite song.

The following Ontario companies have been incorporated: The Atikokan Iron Company (limited), capital, \$1,000,000, head office Fort William. The provisional directors are: R. McLaurin Hunter, Duluth; M. P. McKeffar, Fort William, and F. H. Keefer, Port Arthur. The Wendigo Mines of Outario (limited), capital \$1,000,000, head office Toronto, has the following provisional directors: C. H. Gooderham, W. H. Garvey, C. Jones, R. K. Sproule, A. D. Cartwright, Toronto; F. P. Jones, Montreal, and M. T. Hunter, Rat Portage. G. V. Oberholtzer Company, Berlin, \$150,000; Acetylene Manufacturing Company, of London, \$500,000; Delany Petiti Cmpany, Toronto, \$50,000; Hamilton Motor Company of Peterboro', \$50,000; The White Fish River Improvement Company has increased its capital from \$15,000 to \$20,000.

DAVID ASHTON & CO,

SPECIALITY:
Machine
Machine
For
Guinding
Swall
CIRCULAR SAWS
AND CUTTERS.

AZTEC WORKS NEEPSEND,

-One of our citizens who is too modest to desire his name to appear, wrote as follows to Mr. Chamberlain:-Montreal, 1st May, 1900.—The Rt. Hon. Joseph Chamberlain, Secretary of State, London:-Sir,-I beg to place before you a suggestion which I recently heard for the disarming of the Boers in the Orange Free States; which is that Lord Roberts issue a proclamation that all Mauser rifles and cartridges, must be delivered up within a given time, say, one or two months, and that they will be purchased at a liberal value; all residents of the Free State found in possession of such rifles after the stated period to be considered rebel and treated accordingly. I am sure your office must be immdated with letters similar to this; they are doubtless a nuisance, but they will at least serve to show the great interest felt by all sections of the Empire as a whole.—I am, sir, your obedient servant,—..... A reply was received as follows: May 12th, 1900.-Sir,-Mr. Chamberlain desires me to acknowledge the receipt of your letter of the 1st instant.-I am, your obedient servant,-Westmeath. To ...... Montreal.

—The trade returns of Great Britain for the month of June show the following increases in Canadian imports:—Wheat, £12,000; peas, £8,000; bacon, £66,000; hams, £28,000; cheese, £189,000; fish, £20,000; pulp, £6,000; horses, £1,000. The decreases were: Cattle, £7,000; sheep, £3,000; flour, £29,000; corn, £19,000; butter, £16,000; timber, £67,000; lumber, £224,000. In exports to Canada worsteds and iron show decreases, but other lines show for the most part good increases.

From Toronto we learn that the Canadian Manufacturers' Association have fixed the dates of their convention for August 29th and 30th next. The evening of the 29th will be spent in an informal reception at their rooms in the Board of Trade building, and the real business of the convention will occupy the following day. In the evening a banquet will be held.

Telegrams: Reservation, London. Stores: Eagle Yard, S.E. Factory: Hampton Street, S.E.

# F. H. Mathews & Sons,

LIMITED,

#### PEWTERERS.

Complete Hotel and Bar Fitters,

Beer Engine Manufacturers,

Brass, Gun & German Silver Founders

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

84 Walworth Road,

LONDON, S.E., England.



### ALLAN GREEN

MANUFACTURER OF

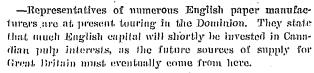
STERLING SILVER AND ALL KINDS OF

Electro-Plated Goods.

..... SPOONS, FORKS, .......

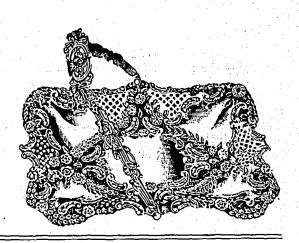
### Table and Pocket Cutlery, etc., etc.

ALBERT 28 Cambridge Street, Sheffield, England.



—An agreement has been concluded between the Montreal Street Railway Company and the Chambly Water and Power Company for the furnishing to the former of electric power for the running of its cars. The time limit is twenty-three years. The Power Company will receive \$125,000 per year, equivalent to \$25 per horsepower. The Street Railway Company has been handicapped of late owing to insufficient power which the new agreement is intended to remedy.

-Late advices from Sault Ste. Marie state that the Algoma Central Railway has secured the privileges of the International railway bridge, and will run into the U.S. eity over the lines of the Michigan, Lake Superior Power Company. By this means the raw material to be used in the various operations of the Water Power Company can be laid down there at a minimum transportation charge. The American Soo industries will thus be placed on an equal footing with those of the Canadian Soo, in the matter of securing the mineral and forestry products of northeastern Ontario, that will be tapped by the new railway. Construction work onthe Algoma Central is being energetically prosecuted, and an army of workmen is getting the roadbed into readiness, placing material and laying rails north of the Canadian Soo, Three miles of track have already been completed and the rails laid thereon. The road runs due north of the Canadian Soo, crossing the C.P.R. track at the west of the The contractors expect to have twenty miles of the main line completed by September 1. A branch of the Algonia Central runs from Michipicoten Harbor north to the Helen Mines, a distance of fourteen miles. The mines will begin shipping ore this week.



### HENRY GATEHOUSE,

808-810 DORCHESTER STREET,

FISH, GAME AND POULTRY, WHOLESALE AND RETAIL.

COLD STORAGE CAPACITY - - - 40,000 CUBIC FEET.

Consignments solicited. Prompt returns.

—Our Hamilton, Ont., correspondent writes: R. Kimmerly & Son, of Dresden, carrying on business as dry goods and clothing\_merchants attempted to obtain a composition of 60c in the dollar. The creditors refused and they have assigned to C. S. Scott, assignee, of Hamilton. Assets are placed at \$6,000, and liabilities at \$8,000.—J. C. Finch, who carried on a dry goods and clothing business at Paris, under the name of the U. P. Finch Co., has assigned to C. S. Scott, of Hamilton. His statement shows assets of \$12,000 and liabilities about \$14,000. London and Hamilton creditors mostly interested, one London firm holding an assignment of book debts as security.

Our correspondent at Bedford, Que., writes under date 10th instant: There were 3½ to 4 tons butter, product of Stanbridge creamery, sold here to-day at 19½ cents; 75 boxes other creameries, 19½ to 19¼ cents; dairy butter, about 100 packages, at 16 cents; separator at 17 cents. Eggs, not in large numbers, at 10 cents. There were bought and shipped, two car loads bogs, 5 to 5¼ cents.

# CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT REMUNERATIVE PRICES.

The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY BE OBTAINED FROM

The Brewers' and Distillers' Co2 Co., Ld., 16 VICTORIA STREET, LONDON, ENGLAND.

W. NEAL.

OXFORD HOUSE, CHAPEL FIELDS, COVENTRY, Eng.

All kinds of Gold Watch Cases

in 9ct. and 18ct.

### CUNINGHAM. COVENEY & CO.,



WINE & SPIRIT BROKERS.

33 Seething ... Lane. GREAT TOWER ST London, E.G., ENGLAND.

ESTANCESHED 1800.

Rio Works, Howard Street, SHEFFIELD, England.

Joseph Rodgers & Co.,

MANUFACTURERS OF

Table and Spring Cutlery, RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS

RE-PLATING & RE-BLADING.



A Safer Drink has never yet been brewed than . . .

# Watson's Dundee

Undoubtedly the Finest Imported.

### Henry J. Chard & Co.

Agents for Canada,

28 HOSPITAL ST.,

MONTREAL.

... Gradually, but not too soon for his limited resources. the day taborer in his varied capacity is coming to be recognized among the more favored toilers who are allowed pay for Saturday half holidays and other intermittent days of rest. Such recognition raises the standard of honest toil and makes a better worker of the man whose labor is governed by his muscular endurance.

**(** 

-Rumor, whose tongue hangs as loose as a bell clapper, is very busy just now with the movements of a citizen who is very well known in business and social circles. His name is being associated with that of a fellow traveller in a way to which both may object. Ocean steamships are noted for bringing together persons whose propinquity excites curiosity which develops into rumors. The present case may be an illustration of this.

-A Landon cable states that the Board of Trade returns for the month of June, show the imports from Canada as

	Quantity	y. Value.
Cattle	12,930	.0227,678
Sheep and Jambs	3,472	5,418
Wheat, ewts	746,900	322,216
Meaf and flour, ewfs	E29,400	63,424
Peas, ewts	66,200	20,973
Baeon, ewts	10,079	139,833
Hams, ewis	22,867	50,584
Butter, ewts	8,546	36,097
Cheese, ewts	202,171	507,942
Eggs, great hun	544	187
Horses	506	15,496

As compared with the corresponding month of last year the imports of cattle, sheep and butter show a decrease; while bacon, cheese, hams, and eggs show an increase. The total imports for June aggregated in value £2,041,623, and for the half year ended June 30, £5,030,187. The exports to Canada from British ports for the month of June, are valued at £335,935, and for the half year £2,600,795. The Board of Trade returns for the month of June, show an increase in imports of £8,667,400, and in exports an increase of £2,015,300.

#### THE FILTER FOR CANADA.



No. 3 or Large Cistern Filter

Typhoid and other Water-borne Diseases entirely prevented by the use of the

CISTERN AND DOMESTIC FILTERS

### LONDON AND GENERAL WATER PURIFYING COMPANY,

No Families who salve their Health should be without one

Patronised by H. M. the Queen and Royal Family, numerous Hospitals, Sanitary Institutions, etc.; also by the clite of the Medical Profession.

Testimonials from the Highest Authorities. Indents through Shippers only. Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

-Manitoba is proving herself as possessed of the ability of the trained young athlete whom it does not take long to revive after a blow. A late Winnipeg despatch says that there is not an acre of the province that has not been well soaked with rain during the past 24 hours, and although there has been a general fall in most sections before, raising the hopes generally, no rain like the present had fallen this year, and never before in the history of the province was such rain needed. All wheat that had any life in it will revive, and where it is not too far advanced will probably bear very heavily. Until a few days pass it will be impossible to estimate the crop prospects under the new conditions, but it is certain that the situation is so greatly improved that the hard times looked for are probably far away.

-The steamer Rapidan left the port of Montreal on the 9th instant for London, with a eargy including 1600 sheep and 705 head of eattle.

-The number of immigrants who settled in Manitoba during the first half of the present year is estimated at

"Every Factory in Canada should "use the best Belting. "EXTRA" brand.

# The J. C. McLaren Belting Co.

MONTREAL.

TORONTO.

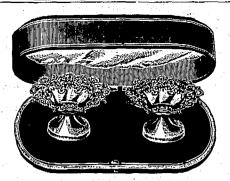
VANCOUVER.

DISTINCTIVE QUALITIES

North Star, Crescent and Pearl Batting.

Purity, Brightness, Loftiness.

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



### S. E. Breakspear

Manufacturing Jeweller AND Silversmith,

CLERKENWELL 38 St. John's Lane, LONDON, E.C., ENGLAND.

-Heavy construction work is being carried on by the C.P.R. Company in and around Montreal.

-A Chicago letter states that the Chicago & Alton, the Kansas City & Southern and the Union Pacific Railway systems are to be amalgamated and placed under one management.

-A gentleman of this city received a letter from the West recently and replied as follows: "Your of the 6th justto hand. The chances here at present are not many. The Abbott-Mitchell Co. of Belleville (iron manufacturers) are about opening a selling agency in Montreal. A Montreal Deposit Co, may possibly be in need of assistance near the top; Captain Riley is organizing a marine insurance company; Wiman will shortly open his new mercantile agency under the management of his relative, Mr. Mat-thews, formerly manager for Dun's here. I understand the Walkers were forming a joint stock company to manufacture whiskey in Montreal."



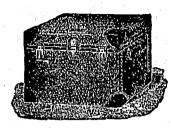
Gavin C. MacDougall, (Late Pipe-Major DUNCAN MACDOUGALL)

### BAGPIPE MAKER.

Bagpipes from 50s, to £50.

pape Maker to Her Majesty Chanters, Reeds, Bags, Ribbons, Cords and Tasels, &c. All Orders receive prompt attention. Price Lists on application to Journal of Commence.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.



### J. EVELEIGH & CO.

Manufacturers of . . .

All Kinds of TRAVELLING REQUISITES.

-The modern ocean steamship does not seem very gigantic in size as it enters or leaves the port. to Montreal who has heretofore viewed no sailing vessel larger than those of the canal capacity, is a little disappointed on first sight of the ocean monsters, as from his own imaginings of their prowess in battling with icebergs, occan waves and storms they should be at least as large as the Hamilton mountain, or Fort hill, at Lowell, Mass. The size of the average ocean vessel may be best gauged by its capacity as a carrier. The Manchester Importer, which left the port of Montreal on the 11th inst. for Manchester, Eng., carried 40,000 bushels of wheat and peas, 20,000 bushels of oats, 500 standard deals, 300 tons of starch, 600 tons of pulp, 200 tons of paper, 7 cars of doors, 1 car of poplar timber, 2,000 boxes cheese, and 480 head of cattle.

P. J. Boyev, Havelock, Ont., has assigned.—The N. J. French Company, dry goods, Paris, Ont., has been compelled to assign.



On the Look Out For Business

....Should drop a line to....

### THE COVENTRY WHEEL CO., LTD.

COVENTRY, ENG. (Only address).

Makers of the celebrated

"Coventry Wheel" and "Maxim" Cycles.

Established 1842.

### Thomas Otley & Sons,

Manufacturors of all kinds of

Electro-Plated, Nickel Silver,

and Britannia Metal Goods.

Meadow Works,

SHEFFIELD,

ENGLAND.

### FINE ART METAL PLAQUES.

Imitation Dreaden China a wonderful reproduction, 11 inches in diameter printed in 18 colors and enamelied, patent invisible ring attachment for hang-ing, superseding wire frames, packed 1 pair in a parcel 6 gross in a Case—Free case, Free London, 2½ Z Cash, equal to any line in the market at double the price.



Sample mailed on receipt of 1s. 3d. to cover postage and package. Price per gross 46s.: THIS IS A GOOD THING. New price list mailed free to Wholesale Houses.

Payments against documents or through shipper. See our November, December and January advts. in this Journal.

SPECIALITY | ENGLISH GOODS.

# THE ROYAL PALACE FOTEL,

Adjoining the Royal Kensington Palace, Kensington, W., overlooking Kensington Gardens and Hyde Park,

LONDON, ENGLAND.

.THE FINEST POSITION IN LONDON. .

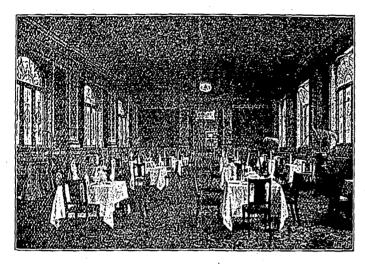


Table d'Hôte Dinner (separate tables) open to Non-Residents, 6 P.M. to 8.30 P.M. Exceptional Cuisine, (French), Lounges, Elevators, Electric Light throughout. Recherché Dinners à la carte.

Erection of buildings, &c., cost nearly a Quarter of a Militon Sterling. Sumptuously furnished. Every modern improvement. Telegraphic Address—"PRECEDENCE, LONDON."

. Reg. Telegraphic Address:

### Thos. B. Cumpston & Son

LINEN.

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

- MANUFACTURERS OF -

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

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

Cable address: "Scent Fountains" London.

### R.R. PATTISON & Co.,

..IMPORTERS OF ..

#### FOREIGN FANCY GOODS.

and Factors of English Toys
OF EVERY DESCRIPTION.

9I HIGH HOLBORN, LONDON, W. C. England. Bone Goods with Sea Side Views.

—The number of emigrants sailing for Canada from British ports during the month of June were: English, 1,-449; Irish, 94; Scotch, 211, and of other nationalities, 4,725.

—Our Hespeler, Out., correspondent writes:—The by-law authorizing the Council to issue debentures for \$10,000 to take over the electric light plant and instal a more extensive system was voted on by the property owners here and carried by a vote of 117 to 34. An advisory vote as to town corporation was also taken and carried by 151 to 75. Fall wheat in this section looks well, and farmers in general larve expectations of a good crop all round.

-Lower values do not always tend toward a stoppage of the wheels of industry. A Toronto letter states that the local vessel men predict a revival of steel vessel building there on account of lower prices obtaining. At present the cost of building a steel vessel of 6,500 tons is from \$50,000 to \$75,000 less than the same would have cost a year ago. Little fear of duliness in shipbuilding on the lakes is entertained, everything pointing to a large number of orders for new vessels. Outside of the boats likely to be built for take trade only, is the new class of steamers adapted for take and ocean service of the Welland Canal size, a feature of the future carrying trade being the passage of boats from the upper lake ports through to the ocean. The indieations are that this type of boat will grow in popularity as the seasons go by, and every shipyard on the lakes is likely to have several of these vessels to build in the next few years.

The directors of the Western Assurance Company, Toronto, have decided to increase the paid-up capital of the company to \$2,000,000 by calling in the subscribed and unpaid stock. The calls will be 10 per cent, each (\$4 per share), and will be made at intervals of three months, beginning September 1st. The reasons given are that the funds and deposits of the company should keep pace with its increasing business, and that a fully paid-up stock is in the opinion of many shareholders and investors preferable to one on which there is an unpaid liability. The directors announce that the reduced rate of interest now obtainable on investments leads them to contemplate a reduction in the rate of future dividends from 10 to 8 per cent, per annum, particularly in view of the fact that the additional one million dollars of capital is to be paid in at par.

—The Montreal Witness condemns the newly arranged postal charges on newspapers as being a tax imposed on city journals to mert the expense of carrying rural newspapers free. That is true enough, but one hardly expected to see so frank a criticism in a Liberal journal.

-The new 12,000-ton twin-screw steamer Montreal, of the Elder-Dempster line, has been launched. She will be placed on the Montreal-London service, and will sail from this port about the 20th instant.



(REG'D TRADE MARK.)

### PRISMS

.....MAKE.....

Dark Rooms Light as Day.

SAVE GAS BILLS-IMPROVE HEALTH.

WEBSTER BROS. & PARKES,
228 St. James Street, MONTREAL, Que.



—On the 5th instant \$97,000 Customs dues were collected at the port of Montreal. The first five days of July show an increase of over \$90,000 as compared with the same dates a year ago. Goods held in bond awaiting the increased preferential tariff are largely responsible for the heavy figures.

—A shortage of lumber is apparent at many points. Contractors and builders at Sault Ste. Marie and other points in that part of Ontario, it is stated, are unable to get what lumber they require from the Ontario yards, and are now shipping in large quantities from British Columbia, this being the first time in Ontario's history when it was necessary to bring lumber from the western province. The scarcity of lumber in Ontario is due to the increased building operations at Ottawa, and also the difficulty in floating logs on account of the absence of rain during June. Several large mills are being prepared for operations at upper lake points, and the supply before the building season ceases will, it is expected, be quite equal to the demand.

-The following were among the enquiries relating to Canadian trade received at the office of the High Commissioner in London during the week ending 29th June:-A London firm enquires for the names of Canadian manufacturers of earriage woodware for export.-A firm of india rubber and gutta pereha manufacturers in Glasgow desire to appoint a reliable agent to have the sole control of the sale of their goods in Canada.—An old established London firm are open to represent Canadian woollen manufacturers.-Enquiry has been received from a London house desiring to receive samples of oatmeal, pearl barley, and similar products in seven and fourteen pound tins and kegs. Also golden syrup in 1 lb. and 2 lb. tins.—A Scotch firm of produce brokers and importers are open to buy brand flaky bran from Canada for shipment during the fall.-A firm of wholesale booksellers and stationers are desirous of developing their export trade and would be glad to hear from Canadian houses.—The following trade enquiries have been received by Mr. Harrison Watson, Imperial Institute:-A Scotch manufacturer of sheep dips and veterinary specialties wishes to introduce their articles into Canada.-A firm possessing an important invention in the South African market, considers that trade might be established in certain and suitable varieties of Canadian biscuits and is prepared to hear from Canadian makers.-A Glasgow firm asks for names of Canadian manufacturers of Excelsior packing.-A house in Copenhagen would like to hear from Canadian exporters wishing to extend their relations to Denmark.—A Sheffield house is open to purchase supplies of doors, joinery and barrows.

-The statement of the public debt and the revenue and expenditure of the Dominion for the fiscal year just ended has been issued. It shows that the total net debt on June 30 was \$258,128,297, as compared with \$260,045,078 at the same time last year, giving a decrease of \$1,916,781. compared with May, the net debt for June shows a de-The revenue for the year, compared crease of \$1,299,263. with 1899, shows an increase of \$4,336,442, or, deducting an increase of \$1,127,808 in the expenditure, a net increase of The total for the favilve months ending June 30, was \$49,034,597, as against \$44,698,155 for the previous The chief item of increase is customs, which shows a betterment of \$131,000 for the whole year, and \$207,951 over the month of May last. The revenue from the public works and railways reveals an increase of \$804,-790 for the twelve months, and \$75,311 for the past month. The Post Office revenue for the month of June was \$57,733 larger than for May. For the whole year it shows a decrease of \$61,407, as compared with 1899, due to the reduction in the domestic postal rate and Imperial and inter-The reduction in capital expenditure amounted ipostage. The total expenditure on consolidated account last year was \$34,826,400 as compared with \$33,698,592 in the previous twelve months. The total capital expenditure was \$7,799,467, as against \$8,318,181 in 1899. The largest capital expenditure were \$5,328,908 for public works, railways, and canals, and \$1,372,707 on account of the South African contingents. The latter item, added to an expenditure of \$197,324 last year, makes a total expenditure to date for the purpose of the contingents of \$1,-570,031.

FRIDAY, JULY 13TH, 1900.

#### THE CROP OUTLOOK.

Latest reliable crop news from Manitoba is more cheering in tone than any of its late predecessors. In a like measure the latest crop reports from the Territories further west tell of a condition beyond the best showing of former years. Farmers out there will reap wheat crops yielding as high as 50 bushels to the acre, which is twenty per cent, more than Ontario produced in the palmiest days of her new summer-fallow yields, and timber sheltered acres. This is hopeful for the Manitoba farmer, prosperity for the tiller in the Territories, a cheery outlook for the wholesale trade of the whole Dominion and a fair average chance for the retailers in those localities. nipeg dispatch of the 11th inst. reports that the Superintendent of the C.P.R. announces that the company's crop report received on the 10th inst. is of most favorable character, owing to the recent rains, and farmers throughout the country are reported as being more cheerful. the country west of Minnedosa on the northwestern section, and between Chater and Miniota, also on the northern central section, the crops of all kinds have revived in a wonderful fashion, and a fair yield is predicted. points on the Brandon, southwestern and Pembina sections report that they will have fifteen bushels to the acre, but these gratifying statements are not so general as those from the first mentioned sections. Agents who a week ago, predicted four bushels to the acre, are now predicting seven to ten; and commenting on the report as a whole, it can be said there will be a good half crop. As a rule, the feed will be plentiful throughout the whole of Manitoba and the Northwest. In the Northwest Territories, the crops will be larger than usual. In some parts there will be an unusually heavy yield. In the Edmonton district many points place an estimate of the wheat yield at forty bushels to the acre, and in the Leduc district it is predicted that there will be fifty bushels, while oats will run as high as a hundred. All the vegetables and coarse grains as well as wheat in Manitoba and the Northwest have greatly benefited by recent rains.

# ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

### THE LARGEST & FINEST IN LONDON.



Luxury and Home\_Comforts,
Unexcelled Cuisine.

Inclusive Terms, from 10/6 per day.

TELEGRAPHIC ADDRESSES:

For Management, "Unparalleled," London,

### "Canada's Leading Company"

The Canadian business of the Canada Life for 1899 was not only the largest of any year since its establishment in 1847, but exceeded that of any other company doing business in

### Canada Life Assurance Company, Head Office, Toronto.

President, Hon. Geo. A. Cox. Treasurer, H. B. Walker. Superintendent, W. T. Ramsay.

Assistant General Manager, E. W. Cox. Secretary, R. Hills.

Actuary, Frank Sanderson.

### THE STANDARD ASSURANCE CO. ESTABLISHED OF EDINBURGH.

HEAD OFFICE FOR CANADA,

MONTREAL.

Invested Funds, Investments in Canada, \$46,300,000 14,600,000

[WORLD WIDE POLICIES,] Thirteen months for revival of lapsed policies without medical certificate of five years' existence.

Loans advanced on mortgages and Debentures purchased.

Agents wanted.

W. M. RAMSAY, Manager. D. M. McGOUN, Assistant Manager. J. HUTTON BALFOUR, Secretary.

### NORTHERN

#### ASSURANCE GO'Y. INCOME AND FUND (1892)

Capital and Accumulated Funds,

\$38 355,000

Head Offices:—London and Aberdeen. Branch Office for Canada, Montreal, 1730 Notre Dame Manager for Canada,-ROBERT W. TYRE. insurance.

### **PHŒNIX**

ASSURANCE CO'Y

OF LONDON. ENG.

Established in 1781. Canadian Bronch Established in 1804.

> No. 164 St. James St, MONTREAL, P. O.

### PATERSON & SON

Agents for the Dominion

City Agents:

E. A. Whitehead & Co. G. A. Raymond & Co. S. Mondou.

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(FREE OR IN BOND)

### FINLAYSON & GRANT, CUSTOMS BROKERS.

418 to 417 St. Paul Street, Montreal

Bell Telephone Main 1808 P. O. Box 684.

### R. WILSON-SMITH

FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET. MONTREAL.

### THE MANCHESTER FIRE ASSURANCE

Established 1824.

**CAPITAL**, - - \$10,000,000

Head Office, Canadian Branch Head Office, TORONTO, JAS. BOOMER, Manager. R. P. TEMPLETON, Assistant-Manager.

> C. R. G. JOHNSON, Resident Agent, MONTREAL. 1728 Notre Dame St.

> > THE-

# ASSURANCE COMPANY

Toronto, Canada. Head Office, President: - Hon. SIR OLIVER MOWAT, P.C., G.C.M.G. (Capital, \$1,000,000.00)

The Government Deposit of TRE IMPERIAL is larger than that of any other Canadian Life Company.

### AN UNEQUALLED RECORD.

The unparalleled success which has attended the operations of the IMPERIAL LIFE is abundantly evidenced by the following facts and figures, culled from its last Annual Report :

1. INCREASE in Insurance in force ........ \$2,973,100 253,382 163,412 5. DECREASE in Expenses.... 5.000

Provincial Manager, - CHARLES

BANK OF TORONTO BUILDING, - CHARLES PIERCE.

MONTREAL, · Que.

FIRE.

LIFE.

MARINE.

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

ESTABLISHED 1865.

11 HOSPITAL STREET, MONTREAL.

Telephone Main 1277.

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### Trust & Loan Company of Canada

(Incorporated A. D. 1845 by Royal Charter.)

Capital Subscribed \$7.500.000.00 1,581,666.00 Paid Up Capital Cash Reserve Fund 870,375.00

Negotiate Loans on City Property and improved Farms at low rates and on very desirable terms.

Address, THE COMMISSIONER,

THE TRUST AND LOAN COMPANY OF CANADA.

26 St. James St., MONTREAL, QUE.

THE CANADIAN

### Iournal of Commerce.

MONTREAL, FRIDAY, JULY 13TH, 1900.

### BANK OF COMMERCE TO ABSORB BANK OF BRITISH COLUMBIA.

A meeting of the shareholders of the Bank of Commerce will be held on August 20th for the purpose of approving of an agreement entered into by the directors of the bank with the Bank of British Columbia, whereby it is proposed to take over the entire business and property of the Bank of British Columbia. When this amalgamation has been effected the Bank of Commerce will rank second in size of the banks of Canada. The respective amounts of the leading items of the two banks, as given in the last official bank statement, were as follows:

DISTINCT

BY SPECIAL APPOINTMENT CONSTRUCTION TOHRHTHEPRINCE OF W

4 DISTINGUE

APPEARANCE

We are seeking reliable houses in Canada who will take up the sale of our world-renowned



CYCLES

We made the first Bicycles in England in 1869, and are making the best Cycles to-day.

Applications and Enquiries to

### The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd., CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

### The Investment Company, Limited

AUTHORIZED CAPITAL, \$500,000.

Officers:—Hon. A. W. Ogilvie, President. C. H. Catelli, Esq., Vice-President. W. L. Hoog, Esq., Manager.

Directors:—Hon. A. W. Ogilvie, Senator of Canada; Hon. Richard Turner, Quebec; C. H. Catelli, Montreal; J. N. Greenshields, Q.C., Montreal; W. Barclay Stephers, Montreal; S. Beaudin, Q.C., Montreal; W. L. Hogg, Montreal.

Auditors: -P. S. Ross & Sons, Montreal.

Notary Public:-E. W. H. PHILLIPS.

Solicitors:-Messrs. Beaudin, Cardinal, Loranger & St. GERMAIN.

Bankers:-IMPERIAL BANK OF CANADA.

Agents for the buying, selling and negotiating of mortgages, debentures stocks and other securities, and guaranteeing payment of the interest thereon.

### 47 ST. FRANCOIS XAVIER ST., MONTREAL.

Tel. Main 182.

		•
Bk. of Commerce.		Total.
Capital paid up \$6,000,000	\$2,919,996	\$8,917,996
Reserve Fund 1,250,000	486,666	1,736,666
Circulation 4,191,693	970,345	5,162,038
Depts. on demand 7,456,804	4,076,144	11,532,948
Dept. pble after notice 21,701,214	959,642	22,660,856
Total liabilities 35,537,978	6,597,408	42,135,386
Current loans 26,081,675	4,787,107	30,868,782
British agency bals	891,964	891,964
Total assets 42,822,799	7,694,582	50,517,381

This will be the largest operation of the kind ever made in Canada. It will probably lead to other changes by some of the lesser banks being absorbed by the larger. The tendency of the age is towards the concentration of interests, all along the line. In England there have been very extensive amalgamations of banks in recent years. In New York similar changes have taken place. The assumption by the Bank of Commerce of the Bank of British Columbia will give it an exceptionally strong

### Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT. Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT-Dec. 31, 1898 Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327,27 Death Losses Paid, 1898, \$3,887,500,95 Total Paid Members, 1898, \$4,584,095,12 CASH AND INVESTED ASSETS.

Net Surplus invested and Cash over all Liabilities, actual and contingent. Dec. 81, 1898......

\$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

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

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

Montreal Office, - - 97 St. James St. T. W. P. PATTERSON, Gen. Man.

### UNION ASSURANCE SOCIETY OF LONDON.

(Instituted in the reion of Queen Anne, A. D. 1714.)

\$16,000,000 Capital and Accumulated Funds exceed,

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA - BRANCH :

Cor. St. James and McGill Streets, MONTREAL.

T. L. MORRISEY, Manager.

position in the western province, and greatly enhance its prestige throughout the Dominion. The proposal is to purchase the assets and business of the Bank of British of Columbia and to pay for the same as may be approved by the shareholders. The Bank of British Columbia has been paying an average of 5 per cent, for some years. Its head office is on Lombard street, London. The Bank of Commerce will thus acquire a footing in London by having its own office in the very centre of the financial metropolis. The Bank of Commerce has for a length of time been conducting an exchange business on a large scale which in future will be more profitably done when it has its own office in London, The Bank of British Columbia has a good reputation for conservative management, and has some very large accounts, as well as extensive connections throughout the Pacific Pro-The amalgamation, therefore, is favourably regarded in financial circles, and doubtless the proposal to be submitted to the stockholders next month will be ratified by them.

#### NORTHERN ASSURANCE COMPANY.

The Northern Assurance Co. held its 64th annual meeting at Aberdeen, Scotland, on 8th June last. The Northern principally cultivates the business of fire insurance in Canada in regard to which it is in a position to offer policy holders the advantage of undoubted strength and thoroughly conservative management. The company last year received \$3,545,951 in premiums, which was \$137,006 in excess of previous year. The general average of the lesses of the company since 1836. when it was established, has been 58.6 to 60.2 per cent. The expenses of management, including commission to

agents and all other charges, last year were, \$1,227,616 or 34 per cent., which is practically the same as in pre-The losses and expenses together made \$3,242,722, to this was added, \$1,418,381 as the proportion of premiums set aside to meet liability under current policies, being 40 per cent. of revenue for 1899, the total being \$4,662,103. The premiums received were \$3,545,951 and the proportion of premiums set aside in 1898 was \$1,363,578, which two receipt items make \$4,-909,529. If then from this is taken the total outlay of \$4,662,103, we get a balance left of \$247,426, which is the balance of revenue transferred to profit and loss account for last year. The fire reserve fund is \$5,000.-000 and the shareholders' capital \$1,500,000. The total assets of the company for both fire and life departments amount to \$28,718,158, of which sufficient is held by the government in Canada to afford protection to policy holders. The question, however, is one never raised in connection with the Northern, the reputation of its financial stability and resources being too well established to be ever questioned. The company, for a length of time, has been fortunate in having so able and so highly respected a representative as Mr. Robt. W. Tyre, whose exceptional ability is recognized in insurance circles.

### A MUNICIPAL SCANDAL AT ST. HENRI.

The municipality of St. Henri, one of the most important of the suburbs of Montreal, and one of those which have been invited to become a part of this city by voluntary annexation, is just now the centre of agitation as a result of what, on the face of it, seems to be a flagrant outrage in giving out a large contract for a public work. The principle involved is a most important one, and the action taken by that municipality cannot be allowed to pass without remark, especially in view of the possibility that this city may have to foot the bill for the unnecessary waste of money—some \$9.000, which has roused a strong local protest.

The facts as given out are easily understood. Tenders were called for the drainage of a section of the town which had just been laid out into streets. Three firms tendered for the work, one for \$74,000; another for \$73,-000, and the third for \$64,000. The town council, after a vigorous opposition, decided, by a small majority, to give the contract to the highest tenderer provided he reduced his price to that of the next lowest, and ignored the tender of the lowest altogether. Great dissatisfaction was the result and two of the town councillors have resigned and appealed to the taxpayers for an expression of public opinion on their action. At a public meeting which was held last Friday the action of the dissenting councillors was approved and indignation, loud and deep, was expressed against the decision of the majority of the council. The voice of the people was so emphatic that it may lead to a change in the awarding of that contract, or new tenders being called for.

Without expressing an opinion regarding the standing of the different tenderers or their capacity for doing the required work, we may say that it is asserted by the dissentients at St. Henri, that the lowest tenderers are as competent to do the work as any of the others, and the fact that they were able to send an accepted cheque for \$12,800 with their tender, goes to show that they have a good financial standing. The only reason given publicly for this extraordinary proceeding on the part of the town councillors is, that their engineer, Mr. Vanier, re-

commended it. So far as is known he has given no valid reason for recommending the acceptance of a tender which involves a large waste of public money.

Under all the circumstances it is not surprising that unpleasant rumours are in the air, and it seems certain that the councillors who have resigned, as well as those who opposed the decision of the majority but who have not yet resigned, will have the support of the taxpayers of the town of St. Henri. The citizens of Montreal have been accustomed to hear often of juggling with tenders by their aldernien in this way, but, unless some satisfactory explanation is given in this matter, they will be inclined to think that their suburban neighbours have been studying and learning how these things are done and, to use a common phrase, have gone them one better.

Mr. Vanier is a well known civil engineer in Montreal and is the one selected by the Montreal City Council to make the report on the drainage of St. Denis Ward. His report practically condemns the system proposed by Mr. St. George, the City Surveyor, and sustains that which is so strenuously urged by Alderman Martineau, the Chairman of the Roads Committee, who although a lawyer, has set up his judgment on an engineering question against experts.

Doubtless the resigning aldermen in St. Henri will be re-elected as a warning to those still in the Council. At the next municipal elections there will be a radical change in the personnel of the town council, as the rate-payers of St. Henri are incensed at the scandalous attempt to waste their money for some one's private advantage.

### A BIG ELECTRIC CONTRACT.

The shareholders of the Montreal Street Railway Company met on 9th inst. to consider a contract with the Chambly Water & Power Co. for supplying electric The chair was taken power for running the street ears. by Schator Forget. The contract provides for the supply of 5,000 horse power during the next 23 years at a yearly charge of \$125,000. Ratification was moved by the President and seconded by Mr. James Cochrane. Opposition was at once expressed by amendments to adjourn, to reduce the term, &c., &c., which were urged by Messrs. Joseph, Boas, Crawford, Snetsinger, M.P., and Mr. Wanklyn, manager, made an impressive He had studied the question for 18 months, he was daily familiar with the urgent need of more power, he saw no other course open but to build an independent power house at a cost of \$650,000, or putting in machinery to cost \$330,000. The supply of power from Chambly would be cheaper. That company was the only one in a position to give the supply needed in a reasonable The price \$25 per horse power yearly was quite moderate and if the company ever sold power at a reduced price the Street Railway Co. would get a reduc-The company at present had a temporary contract with the Royal Electric to supply 500 horse power daily at the rate of \$35 per annum. The frank and expert speech of Mr. Wanklyn overcame all objections, and this important contract, which marks a new era in the supply of electric power in this city, was ratified by the shareholders. The source of supply we may say is situated 20 miles from Montreal, so the street ears here will be propelled by a force generated all that distance

### FORTHE PROVINCIAL BANK, Shoot

The Provincial Bank of Canada opened for business in this city on 9th inst. This institution is the Bank Jacques Cartier re-organized and re-named. Mr. G. N. Ducharme is President, Mr. G. B. Burland, Vice-President, and other directors are: Messrs, the Hon. Louis Beaubien, H. Laporte, and Hon. Senator Paquet, of Que-Mr. Tanerede Bienvenu is the manager. the four branches in this city, the Provincial will have one at Plessisville and an office in Quebec. One of the features of the Provincial Bank is a Board of Censors, or Inspectors, of which Chief Justice, Sir Alexander Lacoste, is Chairman. This feature is a novel one in Canada, but is familiar to those acquainted with banking as The function of this Board is to conducted in France. see that a certain section of the deposits are so invested as to be absolutely safe and free from the ordinary contingencies of banking, as they will not be allowed to be used The Provincial is already asfor discounting purposes. sured of a considerable amount of deposits, as well as active business, which will develop under the conservative management anticipated.

### THE HOLACAUST IN NEW YORK AND ITS LESSON.

Now that the approximate extent of the material loss of property from the unparalleled fire in New York harbour has been ascertained, as well as the probable loss of human life resulting from it, it may be well for other ports to consider what measures they have ready for dealing with such a dire catastrophe as that which has befallen our neighbours in New York. The material loss will be near \$10,000,000, but the loss of life is difficult to ascertain. No estimate makes it less than from 250 to 300 that can be traced, but how many that cannot betraced perished on those crowded piers and vessels may probably never be known.

The holocaust was appalling in its results and gives rise to doubts if all the devices and appliances of modern times, for such emergencies, are as reliable as we have been led to expect. All those acquainted with the harbour of New York will admit that the floating fire fighting apparatus on the tug boats are powerful and well They were on hand soon after the fire broke equipped. Notwithstanding this fact, in broad daylight, from the early afternoon until the next day they were powerless to prevent the destruction of three magnificent ocean steamships of the North German fleet, a number of barges, and lighters, were also destroyed, and the large piers were burnt at which those vessels were moored, besides the damage to, and narrow escape from total destruction, of one of the largest and finest vessels of the Hamburg-American line of ocean steamers. destruction of property occurred in addition to the enormous loss of human life.

Accidents from fire will constantly arise, they are perhaps unavoidable. But it may be well to consider if prudence justifies the excessive crowding of these large vessels in narrow basins and moored to narrow piers with large and high sheds such as are in vogue in New York harbour. In New York the piers are all built on piles and therefore fire, once started, will burn the flooring that carries the sheds from both the under and upper surface. The piers generally are from 125 to 150 feet wide, as a rule one side being used by the ocean

vessel and the other by lighters and inland craft for exchanging cargoes. But few of the piers are long enough to berth more than one of the largest class of ocean steamships. The basins between the piers are not more than from 200 feet to 250 wide, consequently when a fire makes such a fierce and sudden headway as the one we are now commenting on, it is a difficult matter to get the vessels; large and small, out of the way of danger or allow room for the fire appliances to be brought to bear upon them in such a circumscribed space.

The question naturally occurs in this connection, how is the harbour of Montreal now provided for fire emergencies, and how will it be when the new piers are completed? At the present time the only floating fire apparatus in the harbour is on the tug St. Peter which, as far as it goes, is very effective and has, on many occa-When the Harbour Board in sions, done good service. 1895 gave out the contract for building the tug Aberdeen it will be remembered that a powerful fire fighting apparatus was to be placed in her. From some miscalculation as to the capacity of the boat to carry it, or for some other reason not explained, that laudable intention of the Harbour Commissioners was not carried out. Other tugs have since been built by the Harbour Board but no increased provision for lighting fire in the harbour has been made and the St. Peter remains the only floating protection. In view of the constanty growing importance of the shipping interest in Monteal, this neglect is entirely inexcusable and should be attended to without loss of time.

After the recent experience in New York, many people will think it was a merciful deliverance that the now discarded and defunct No. 6 plan for harbour improvements here was not carried out. It is easy to fancy what might have happened, if it had been and a serious fire, under unfavourable circumstances, had had the opportunity for destruction. Under the plan the piers were to be comparatively narrow and long enough to have three of the largest ships berthed end to end on each side of a basin only 300 feet wide which, encumbered with all the necessary elevators, barges, and lighters connected with the trade of the port, would have made it difficult, if not impossible to prevent a general conflagration when once a fire had reached a certain headway. It is fortunate for the port that the plan was changed, although we notice in some quarters every now and again the idea is resuscitated that the harbour is to be virtually destroyed by the change that has been made and approved by the government, chiefly through the instrumentality of the Minister of Public Works-the Hon. Mr. Tarte.

This journal has not approved the plan of harbour improvement as adopted in its entirety, but, as regards the arrangement for the width and length of the piers and the width of the basins common sense and business experience will approve of the change. If the Hon. Mr. Tarte has done nothing worse to the country than causing this change to be made he is after all not so black as he is sometimes painted, especially by those who lament the collapse of Plan No. 6, which was disapproved of by the Dominion Government engineers from the start, on the ground, amongst others, of this overcrowding, the evil of which has been so fearfully demonstrated in New York. We note how scathing is the rebuke administered by the papers in New York to those who are responsible for placing highly inflammable freight, like bales of cotton, close to casks of turpentine,

spirits, etc. The danger of such a practice is too obvious for it to be excusable.

#### THE COUNT LAUTREC CASE.

A prisoner known as "Count de Toulouse Lautree" was arraigned on 9th inst., at the Court of Special Sessions in this city. A charge of forgery was preferred against him by Mr. John Pitblado, manager of the Montreal branch of the Bank of Nova Scotia. The prisoner pleaded not guilty and elected to be tried at the Court of Queen's Bench in September next.

The charge is made under the following circumstances: The Count presented himself some months ago to Mr. Pitblado, having a letter of credit from the agency of the Bank in Boston. He showed a number of bonds with the accompanying coupons, upon which he requested an advance. Enquiry as to the market value of these securities being satisfactory, the bank made the advance desired. On the coupons being presented for payment they were declared to be of no value, as they, and the bonds to which they were attached, had been obtained surreptitiously. Enquiry elecited the fact that, these documents had been obtained as samples from a firm of lithographers, so, being merely samples, they were of no commercial value. When secured the coupons were not numbered, this not being done until the bonds are regularly issued. The receiver, however, stamped the coupons with their proper number, so that they were to all appearance perfeetly genuine.

The affixing by an unauthorized person of a number to the coupons to enable them to be negotiated as gennine constitutes an act of forgery. The person known as Count Lautree is charged with having so tampered with more samples of bonds and coupons as to give them the appearance of being valid securities, and so thereby deceiving the manager of the Bank of Nova Scotia. As soon as the fraud was discovered the bank placed the matter in the hands of detectives, who, after a considerable expenditure of time, skill and money, located the culprit in Chicago. In order to secure his extradition witnesses had to brought to that city from Boston, Fitchburg, and other eastern places in the States, as well as from Mont-The witnesses also had to be in readiness for the trial expected to take place here on the 9th inst. They will be required to be on hand in September next. These proceedings and preparations for the trial of this remarkable case will cost the Bank of Nova Scotia a large sum, besides the amount lost by advancing on forged bonds and coupons. Some portion of this is expected to be fecouped by money found on the alleged forger.

We cannot but regard the Boston lithography firm as highly censurable for placing samples of bonds and sheets of conpons, nearly complete, in the hands of a stranger. Such samples, we are aware, are frequently given out to the officials of companies and municipalities, and to financal agents, for the purpose of enabling them to select from the samples a design for a new issue of bonds. But such documents, even when given out to responsible persons known to the firm, or duly accredited, are usually stamped across with the word "Sample," in prominent letters, so as to prevent the possibility of their irregular or fraudulent use. Had the Boston firm taken this ordinary precaution the samples of bonds and coupons furnished by them could not have been used to perpetrate a fraud. Knowing this to be the rule of the trade, and no case being on record of samples of bonds being given out in a condition almost ready for negotiation, and the person presenting them coming to him with a banker's letter of credit, Mr. Pitblado very naturally concluded that the securities were genuine. The case should be a caution to lithographers.

#### THE CONCLUATION ACT.

An Act, "to aid in the prevention and settlement of trade disputes and to provide for the publication of statistical industrial information," has just passed the House of Commons. It may be cited as "The Conciliation Act, 1900." The Act is a double-barrelled one. The main body of it provides for the establishment of "Conciliation Boards," to whom may be referred any disputes between employees and workmen with a view to their settlement. So far as the motive of this part of the new Act goes, it is unobjectionable. The second part of the Act authorizes "the Minister to establish and have charge of a Department of Labour, which shall colleet, digest and publish statistical and other information relating to labour." This new department "shall issue a publication, to be known as the Labour Gazette, which shall contain information regarding conditions of the labour market and kindred subjects for distribution as 'the Minister' may decide." The odd thing about this is, that no particular "Minister" is referred to nor anything to indicate whether "the Minister" named is to be a Minister of the Crown, or the minister of some congregation at Ottawa. The Act needs amending so as to define what Minister is to have charge of this new Labour Bureau and its official organ. We do not see why the taxes paid by the public generally should be spent over publishing a Labour Gazette, any more than they should over issuing a dairy, or dry goods, or grocery, or liquor Gazette. Such an enterprise is wholly outside the legitimate sphere of a Government Department. The new Labour Bureau is probably a scheme to provide some one with a very easy berth at the public expense as a reward for political service. This has been done by the Ontario Government. The labour vote now a days is so large that politicians are courting its favours, and the new Labour Bureau is probably a bid for this vote in It will be of no service to the the coming election. public, and in a few weeks, after the novelty is worn off, the Labour Gazette will be so much additional debris for the waste paper baskets, or material for lighting pipes Meanwhile the new office will beat labour meetings. come a sinecure, and all its expenses a sheer waste of public money.

As to the Conciliation Act proper, for the Labour Bureau part of it is quite aside from the main purport of the Act, its best feature is, its good intention, an article with which, it is said, a certain place is paved, but, on whose authority is unknown. The Act is not mandatory, but permissive. It provides for the registration of any existing conciliation board, but what service such registration will serve is not stated. No power is conferred by the Act on such boards which they do not possess. The Act provides that, on the application of employees or workmen an arbitrator may be appointed in a wages dispute, or, it may be referred to a conciliation board, or, commissioners may be appointed to hold an enquiry under oath, respecting such dispute. No authority whatever is given to enforce any award by

arbitrators, or boards, or commissioners. It is very doubtful whether employees and workmen will care to submit their plea for or against increase of wages, or for or against reduction, to a Board of Conciliation which would be under the influence of the Government of the No harm, however, can be done by allowing the Act to go into force as an experiment. Similar legislation has been of service, in Great Britain, but it has not prevented strikes continuing a length of time to the serious injury of trade, and the impoverishment of the misguided strikers. Happily, for Canada, the relations between employers and employed have been so harmonious as to have preserved our industries from disastrons Our artisans are, as a rule, too intelligent to be drawn into a strike by self-seeking men who thrive on They are also sufficiently intelligently such disputes. to take steps for referring a dispute to arbitration at an early date and are independent enough to prefer having a direct choice of their representative on an arbitration hoard, to accepting any official "conciliator," such as the new Act contemplates.

### SISTERS OF CHARITY—OR OF WEALTH?

An esteemed correspondent writes as follows:

"I see by the Judicial Record that a judgment was rendered in favour of the "Sisters of Charity" against James Baxter for \$33,860. Don't you think that the proper name for these Sisters would be "Sisters of Wealth?"

We give a negative reply to this enquiry. The ladies who devote their lives to such charitable offices as those which occupy the time of the "Sisters of Charity," could not discharge the very oncrous, often most unpleasant, and always very trying duties of the vocation they have voluntarily assumed, unless the community to which they are attached had wealth enough to maintain their benevolences. The Sisters in question have no wealth at their personal disposal. They are members of a "Community." or corporate body, in which is vested the wealth apparently owned by the individual members. They each and all are merely the administrators, or distributors of the wealth corporately owned. They spend their whole time in the offices of benevolence, in services to the sick, to the poor, to the young needing care. For discharging these duties they are provided with the bare necessities of life, in board, lodging, and clothing, and are ent off wholly from all the social and personal en-As an occupation to be a joyments dear to their sex. "Sister of Charity" is the poorest paid of any in the sphere of female industry, yet, to secure employment of this class, a certain amount of capital has to be invested, and all rights in and over it abandoned.

Extremely divergent views may be entertained as to the conventual system, but there seems no opening for any such variety of opinion as to the work of the "Sisters of Charity." They go direct to those who are reported to be in need; they pass daily into the most squalid dwellings; they see daily the most repulsive sights; they breathe continually the foulest air; to enter upon duties so trying to flesh and blood many of them have sacrificed their fortune, all of them their lives. We cannot deprive them of their title to universal respect as "Sisters of Charity." Yet they are Sisters of Wealth, for they are very richly endowed with the chiefest glories of a woman, the spirit of tenderness, of sympathy, and self-sacrifice.

### THE PRESIDENTIAL ISSUES.

The two candidates for the presidency of the United States, have each issued a manifesto of wearisome length in exposition of the policy they propose to pursue if elected. When all the highfaluting buncombe, the things that go without saying, and those common to both candidate are eliminated, the difference between them, on which the election will turn, is seen to be the question of imperialism.

Mr. Bryan seems to have insisted upon introducing the silver question into his declaration of principles. He still clings to the 16 to 1 theory in spite of its rejection at the last presidential contest; in spite, too, of a large section of his own party having openly avowed it to be a dangerous fallacy. By many American papers who generally approve of his candidature, the silver notions of Mr. Bryan are spoken of, as a millstone round his neck that will drown him in the sea of political oblivion.

The anti-imperialists are carrying on a very vigorous If such contests were decided by and able campaign. logic, or by the respective claims of each candidate to consistency, Mr. Bryan, as the opponent of imperialism, would sweep the field. But elections are not won either "prayers," as a Canadian authority says, nor by logic, nor consistency, as experience declares. The logic of facts is often more powerful in swaying men's actions than the logic of rhetorical argument. Consistency with a man's record is often supreme folly, for his best interests require him to change his course. We do not regard the artillery of the anti-imperialists which pours out shot and shell of the "logic" and "inconsistency" style, as being as deadly as the gunners imagine. Certainly nothing could be more illogical, nor aught more inconsistent than for Americans to stand upon the Declaration of Independence, as the foundation of government in America, and, at the same time, approve of the policy pursued by America in Cuba, Porto Rico, and the The two things are as diametrically op-Philippines. posite the one to the other as light and darkness.

The fundamental principle of the American Republic is, that, the free consent of the governed is the only just basis of a government. Those who drew up this formula were politically stronger as enthusiasts for liberty than wise as far-sighted statesmen. They never dreamt of their country having the task imposed upon it, or, its being voluntarily undertaken, of ruling dependencies inhabited by those incapable of self government, incapable therefore of rationally giving "the free consent of the governed" to the government to whose control they were The war with Spain was entered upon by the States under the impulse of the cry, 'Free Cuba." The result of the war has been to place Cuba, Porto Rico, and the Philippines under the absolute dominion of the power which went to war to give them self-government! The situation is as absurd from the consistency standpoint, as any in a burlesque opera.

But, what is now to be done? That is a practical question which makes all talk about logic and consistency too frivolous to be worthy of consideration, however eloquent. Those islands must be governed; they cannot be restored to Spain; they are incapable of maintaining a system of self-government; they, rightly or wrongly, are now the wards of the United States, and upon the American Republic now rests the responsibility of governing those islands. To plead the language of the Declaration of Independence against this inevitable course, is like a man reading an essay on the danger of

explosives to the people in a besieged town. The United ... States has drifted into the responsibilities of an imperence wheeled. To include in a barbarous custom is to take rial power, it could not throw them off if ever so inclined. If Mr. Bryan is elected he will have to accept the situa-He will continue to rule Cuba and the Philippines as American dependencies. He will realize that the Declaration of Independence, while theoretically attractive, is not true. His eyes will be opened to see that the justice of a government does not necessarily rest upon the consent of the governed, for, if it did, therewould be an end to parental authority; the control of the malefactors and imbeciles it would be impossible to justify; and civilization would cease to progress, for the: savage races would have to be left free from all control, except by chiefs appointed by tribal voters. The American people are rather too fond of making a fetich of the Declaration of Independence, but they are not so superstitious as to set the claims of a political theory above those obligations which the Republic has undertaken to discharge by governing Cuba, Porto Rico, and the Philippines as their present best interests demand.

By the latest, and widest advices from the States. the 16 to 1 plank in Mr. Bryan's platform is causing such a stampede from his party as threatens to ruin his pros-

#### NOISE LOVERS AND NOISE NUISANCES.

Travellers who have visited savage tribes to whom the report would apply, "Manners none-customs beastly," inform us, that one of the marked characteristics of all barbarians is a love of noise. They worship their fetish by ear splitting, temper aggravating, drum beating. They manifest their joyous as well as their alarmed excitement by noise. They dance to noise; they lament by noise; all celebrations are made by outbreaks of noise. Of music they have no conception. If savages hear music performed their appreciation is slight until some piece is rendered wherein, for contrast's sake, the compoger introduces a thundering bang on the big drum; that noise sets a savage wild with delight. With what incliable pity we look down upon these poor savages; with what pride we gaze upon what we consider the awful gulf separating us from these degraded specimens of humanity !

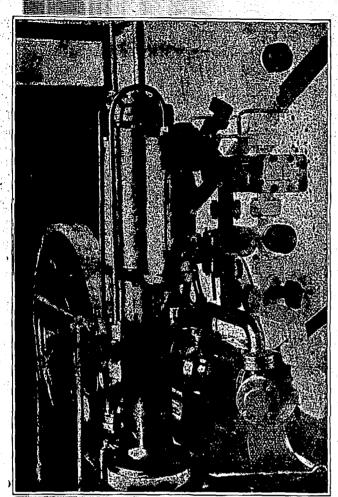
Yet, in this regard, we may well ask: Are we not in reality as barbarous, as savage in our tastes as any of the wildest tribes of Africa or New Guinea? Do we not revel in the coarsest form of noise, do we not celebrate a festivity by noise, precisely as do savages? On the 4th instant no less than the lives of 30 persons were sacrificed, and the bodies of 1235 persons seriously injured in the United States, which calamities were caused by their efforts to make as great a noise as possible on Independence Day. Now, band performances would, we submit, have been far more effective and appropriate as a demonstration of joy by civilized creatures. the only satisfactory way to celebrate a festival; according to this refined age, is to do as the savages do, that is, make as great, and as rude, and as barbarous a noise as possible. To help this manifestation of the advanced thought of the age, a new instrument of torture to civilized ears, and of danger to the owners of barbarous ones, has been introduced, called the "giant fire-cracker." This article explodes with a noise like a cannon—it creates a really most levely sensation in savages; though the shock is apt to cause an explosion of verbal sulphur by others whose cars are not made of sole leather.

It is high time this recrudescence of savagery were a step backward in civilization. Familiarity with a brutish noise deadens the capacity to appreciate refinement in speech, and so blunts the car that musical sounds are not pleasing, their charm is indeed lost on lovers of music. This would be of little moment were it not that nature has made noise injurious to health, both mental and physical. To the sick the noises on our streets are most depressing, indeed at times the nervous shock of a loud noise is dangerous. In the city there are noises enough to thrill any savage with delight. Early every morning a tremendous whistle-blast wakes up thousands The object of the noise is to notify of our citizens. a man only a hundred feet distant, to effect which a whistle is started that is heard several miles away! Then, we have scores of bells rung at 5 a.m., and every quarter or half hour through the day, which bells are rung to direct the movements of immates of certain in-To signal them a hell is rung that breaks the slumbers of sick people living a mile off. The clatter of all these unnecessary bells at daybreak is maddening to light sleepers, and most cruel to scores of sick sufferers. What right has any institution to rouse all its neighbours by ringing a loud discordant bell at daybreak? It is a public nuisance. Visitors to this city have, to our knowledge, shortened their stay owing to their rest being disturbed by the early morning bells.

As to German bands and French pianos we can bid them move on. The students' unearthly yells might well be moderated, or confined to their college halls, they give a painful impression as to the superficial refine-The "humanities" are not ment of classical studies. very evident in a college yell! The authorities in several American cities have taken strong measures to proteet citizens from noise nuisance and noise annoyances. The love of noise is merely a survival of the savage nature, the growing taste for it is a sign of our civilization being only a thin veneer.

#### WAR TRANSPORT SERVICE.

In a general sort of way the public has long known that an immense amount of work was being done by the transport service in connection with the war in South Africa. Official figures have been issued by which this vague estimate may be changed into a definite concep-England's continental neighbours and rivals have tion. belittled her military achievements, but they have given unstinted praise to her transport service, indeed both German, Russian, and French military experts have declared that no other nation could have done what England accomplished in landing an army of nearly 200,000 men, with an equipment of horses, guns, waggons, and food at a point over 6,000 miles from the Mother Land. The feat is unparalleled. Since October 20th last year 284 transport ships have sailed, or rather steamed, away from England for South Africa, each on an average carrying 800 soldiers, 150 horses, with guns, carriages. food, and other equipments. The total number of officers and men sent out was 188,141, of horses 36,333, guns, 409; and waggons and carts. 1,951. Besides the above there have been contingents and reliefs dispatched from Canada, Australia, India, Malta, Crete, and Egypt. Horses in addition to above to number of 34,000 have been sent from Australia, South America, and Canada, also 75,000 mules from New Oreans, Mediterranean



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ports and other pages. A total of 150,000 animals have been transported from 5,000 to 6,000 miles by sea and several hundred miles by land, over what is, practically. a sandy desert: When it is considered, that food for all those troops, and provender for the animals had to acaccompany them all the way by sea and land and to be continuously sent from England, as the base of supplies, the prodigious extent of the transport service may be begun to be realized. It is bewildering to endeavour to conceive how the machinery for collecting, dispatching, receiving, and distributing these vast supplies was operated, when troops were on the march, were being incessantly attacked, and the transport service carried on under fire nearly all the time after reaching the interior. The Canadian Mounted Rifles had the task of guarding several hundred mules in transit to the front, a task most trying as food and water were difficult to procure. But they were complimented on their work by Lord Roberts. The cost of the transport service is estimated to have been \$70,000,000, including cost of animals. The above, however, does not tell the whole story. There have been 130 military ambulance corps sent out, and hospitals, manned by \$30 doctors, 530 nurses, 3 500 Royal Army Medical Corps, 1,200 St. John Ambulance Corps, all sent from England, with two hospital trains, and four hospital ships. To the tonnage of 293,774 tons engaged in 192 ships, for ammunition, etc., there must be added 150 000 tens of hay, oats, meats, coal, etc. operate the post office and telegraphic services there were 4,079 clerks sent out. The record has filled the military authorities of Europe with amazement. The arrangements on so prodigious a scale and so complicated by the extraordinary difficulties created by the topographical conditions in South Africa, a land of deserts and mountains fearfully jumbled together; have been

carried out with hardly a hitch. As a display of power, of organizing talent, of resources, the transport service of the war in South Africa, will ever be ranked as a most marvellous, and unparalleled, achievement.

#### WESTERN LOAN AND TRUST CO.

A meeting of the shareholders of the Western Loan & Trust Co. was held in this city on the 11th inst., which was adjourned to the 12th. The Honble. Senator Ogilvie presided. A number of shareholders from Western Ontario were present whose criticisms on the management were very severe. The President and his colleagues are doing their utmost to protect the interests of their fellow shareholders and all interested in the company; in this effort they should have every support. From present appearances it seems probable that a small fraction of the capital will have to be written off.

### SOME CAUSES OF RETAIL FAILURES.

An impression regarding business, held by many employees, that could a store once be started, it would only be a question of conducting it with care to ensure a higher standing in the estimation of all acquainfances, and a higher income as a roward, is one of the first to be changed after the average merchant has opened up for himself. The man who has money ahead will say regarding the proposition to increase the number of his stores that it is easy enough starting a business and making a good showing for a week or two, but the difficulty is found in keeping it up. Here are two opposite views. If the man who has money is correct in his statement, the man who has not enough to start with must have a dou-

ble difficulty ahead if his ambition to become a successful merchant is to be carried through. The former impression is the cause of many failures. That it will continue to exercise this influence is a fact so long as there are those in the world who believe a business will run itself on a paying basis with its owners merely acting the part of so much machinery.

While the average merchant is not a believer in this theory, being prepared to show many causes coming within his own experience why such an idea could not continue to be entertained, the question remains whether he is doing his utmost to make each week's calculations prove that he is making money, not losing. He may think he is working hard; but where is the man in the retail business to-day who can prove he has a soft snap? The average man is naturally inclined to sympathize with his own feelings in the matter of work, while many conclude they are working too hard for the returns It is among the class who entertain the latter idea that failure is mostly found. Nature, the great teacher, proves the fallacy of such beliefs. who begins work at five in the morning and finds no chance to rest before ten at night is stronger and healthier in proportion to his stature than the dry goods dealer or shoe merchant who may begin work at eight and quit If Nature adapts him to his work, as is every day proven, it simply remains for the man who makes up his mind to achieve success, to shove his business for all there is in it and no such word as "fail" can be found beside his name.

In the weekly records of retail failures there conspicuously stands out the man of whom it is superficially said: "He made money for some time but of late years trade fell away and he has been compelled to assign." did trade fall away? Did he expect the wholesale dealer, whom he now owes and cannot pay, to keep his trade up If his trade lessened but \$10 a week he was supposed to know of it and reason out the cause, redeem it if possible, or otherwise make such endeavour as would bring an equal amount from another source. There is no such correct statement as that business cannot be sustained or increased. No retail merchant doing business to-day but can increase his trade within the next three months if he positively decides on doing so. The more determination is the open door to one of the ways by which it can be accomplished. Many dealers there are who may admit they are doing very well, are fairly contented with trade and do not see the wisdom of forcing it alread, probably involving an expense out of proportion to the extra business gained. Of this class the subject does not treat. The dealer who cannot increase his trade without doing so at a loss has not given the matter sufficient study. There are fixed expenses attached to every store, expenses which cannot be avoided. A certain amount of business must be done to offset these expenses. Beyond this amount all business may be reckoned as gross profit. This proves the necessity for in-Any man who owes more on his goods than he is capable of paying within a week, except by borrowing, is under a moral obligation to his creditors. which he is not fulfilling unless he is using every endeavour in his power to promote business.

A young Montreal retail grocer who managed, some eight months ago, to gather together enough capital to begin for himself, speaking recently of his prospects said, "I was out to-day and collected \$155 from customers who were never in my store. I find I require to

go myself to see my outside trade in the matter of col-Rections. My clerks did very well for the first few months but many after a time began making excuses, saying they would pay the owner some day when he came If it were not for my outside trade, I'd lose around. money. If I were to merely stay at my post and wait for trade to come to me I might eventually win out if I had enough capital to draw on, but I went into this business to win from the start and I'm doing so. trade I'm doing was all cash I could readily place \$100 a month aside and never feel the need of it." This instance proves that there are men in the retail grocery business who can defy trade conditions in so far as their success is concerned. Everything about this man's place of business is neat and orderly. Windows and general store front are attractively clean and bright. leaders at close figures are seen marked in the windows. Politest attention is given all callers whether they need the evening paper for one cent or a ten dollar supply. No person enters that store unnoticed but each is spoken to by the attendant nearest the door, which serves to place the caller at ease. Should any special article be asked for which is not in stock it will be procured as speedily as possible if the caller will wait, or it will be sent with the order. A duplicate bill is sent with each order regardless of the size. The goods are carefully checked in the presence of the party accepting them, which is both satisfactory to the customer and a guard against the possibility of error.

For the adoption of any or all of these principles this grocer is not supposed to be praised. Lacking any of these principles that grocer would be liable to censure; would be liable to lose esutomers, which in another way he is striving hard to hold and extend in numbers. The want of adopting these necessities has caused many failures, and will continue to affect the retail trade so long as there are persons willing to embark in business without a thorough training in the various essentials which make for progress, and a strict adherence to them, not for the first month or year but continually.

#### THE EMERGENCY RATIONS REPORT.

We have received a blue book containing "Reports of the Select Committee appointed to inquire into the purchase of Emergency Rations for the use of Canadian troops in South Africa, with minutes of proceedings and evidence and exhibits, printed by order of Parliament." This book of 280 pages is very irritating and wearisome reading, quite unfit for the dog days. The Committee's efforts to get at the facts were persistently obstructed by the chairman, who seems to have done his utmost to turn the inquiry into a flasco or a farce, in which he was assisted by more than one member of the committee. Points regarding laws of evidence were raised and fought with as much obstinacy as if some malefactor were on trial for felony. To introduce such fine drawn rules as those relating to evidence in a Court of justice into a mere business inquiry is most reprehensible.

The inquiry established quite a number of facts, most of them quite irrelevant to the real issue. The only point of any moment was this: When the contract was filled for the supply of "Emergency Rations," was the food supplied by the contractor a genuine Emergency food, a food, that is, having exceptionally high value for its life sustaining qualities? All the scientific experts swore that the food supplied under the contract was not



of the "Emergency Rations" class, but was merely ordinary biscuit ground to a powder. Not a scintilla not one word of evidence was received to show that the food supplied was Emergency food. It was entered at the Customs in this port by the contractor as worth 30 cents a pound. It was ground here at a trifling cost and put into small tins, at a total cost probably of 10 cents a pound, and this crushed biscuit was sold to the Government at \$2 per pound as suitable for "Emergency Rations" for the use of soldiers when deprived of all other food supplies.

It would not have taken longer than one or two hours to have established these facts, but the lawyers on the committee, by obstructing witnesses, by raising and debating irrelevant issues, kept the proceedings going for The first, or majority report enters into a variety days. of questions having only a very remote bearing on the vital point at issue. It declares that, the food supplied "was not to be regarded as a substitute for other food but to be available as a light and compact ration." That is a distinct acknowledgment that the food furnished the Government at a cost of \$2 per pound was not and did not claim to be an "Emergency Ration" at all. Why \$2 per pound was paid for "a light and compact ration" As the majority report by styling needs explanation. what cost \$2 per pound only "a light and compact ration" is tantamount to a confession that the food supplied was not what it was represented to be, there is no need to refer to the minority report. Who is to blame for causing the Government to pay \$2 per pound for crushed biscuits worth about 40 cents a pound when canned, is a question we are unable to decide. It would be a wise thing for the Government to pursue the investigation further as there is a very general impression on both sides of politics, that a fraud has been committed at the cost of the country.

#### A PARLIAMENTARY STRIKE.

A considerable number of members of the House of Commons have struck for more wages, we beg pardon, for extra Sessional Indemnity. They plead that they have been required by their country to work extra hours, therefore they are entitled to extra pay. This is sound enough as a general principle, but it involves this question, what number of hours did the strikers undertake to work? How long a Session did they engage to attend? If they would reflect for a moment the members would realize that, they made no agreement of any kind as to the length of time they were to be in attendance at the House of Commons, consequently their plea that they have worked extra hours falls to the ground. too they would reflect, this conviction would press very heavily upon their consciousness, if not their consciences, viz., that the Session has been drawn out to six months in doing business which a body of business minded men would have done in half the time, or less. The first month of the Session was spent in marking time. The members were like the clerks of an office waiting around, talking and working hard killing time, until the Boss' arrival to set them their work for the day. The House of Commons ought to have adjourned for a month or two during the first week, as it was well known that a length of time must clapse before any public business could be It is most unreasonable to expect extra pay for loafing around Ottawa, or running home for long holidays, during the time spent in waiting for business to be introduced. We would suggest to Mr. Mulock that he try his "Conciliation Act" for the settlement of strikes upon those of his fellow members who are "out" for more pay. Let the physician try his own physic.

#### HALF A YEAR'S FIRE LOSS.

The record of fire losses in this country and the United States for half year ending 30th June last is a startling one. We expected the total to be large beyond precedent, but were hardly prepared for such a statement as has been compiled by the New York "Journal of Commerce," as follows:

Hstablished 16 years.

Telegrams: Parkyn, Wolvernampton





### ₩----1900-----

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"Olympie" Cycle Works,

GRANVILLE STREET, WOLVERHAMPTON, ENGLAND.

	1900.	1899.	1898.
January	\$11,755,300	\$10,718,000	\$9,472,500
February	15,427,000	18,469,000	12,629,300
March	13,349,200	11,493 000	7,645,200
April	25,727,000	9,213,000	8,211,000
May	15,759,400	9,091,900	11,072,200
June	21,281,000	6,714,850	9,206,900

Totals ......\$103,298,900 \$65,699,750 \$58,237,100

Each month this year has gone considerably beyond the average for many years, which may be regarded as ranging from 8 to 10 millions of dollars. From January to end of June the monthly average this year was \$17,200,000. Our contemporary gives the following classification of the fires from which it will be noticed that in 181 days there were 186 fires each entailing a loss of over \$100,000.

Losses	<b>5.</b>				Jany	Feby	March	April	May	June	Total
\$10,000 to	\$20,000-	••		- ;;:	111	S0	9.1	79	104	64	529
20,000 k	30,000		٠.		46	38	39	32	32	31	218
- 30,000 to	50,000		٠.		35	39	30	25	43	34	206
50,000 L	75,000				26	30	34	35	35	22	182
75,000 to	100,000 -				18	G	18	12	1.1.	13	78
100,000' to	200,000				17	23	22	1.8	30	1.4	124
200,000 10	12,000,000		٠.	• •	5	12	8	12	10	15	62

There were over 72 fires every day on an average last half year, the average daily loss being \$570,710. Many American fire insurance companies have broken down under the strain, and others will have to retire. Property owners, both here and in the States, will take a hint from these facts as to the prudence of insuring in a thoroughly sound English or Canadian company.

#### PRESIDENT KRUGER'S DOCTOR.

An English physician, Dr. Martin, who before the war, was medical attendant to President Kruger, has arrived in England. He was compelled, when the war broke out, to join the Boer forces as a surgeon, much against his will, and managed to escape from this servitude to Delagoa Bay, from whence he made his way home. While following his profession at Pretoria he heard President Kruger harangue the Boers from the verandah of the Residency. He heard Mr. Kruger comparé himself to Moses, as he was destined to lead the Boers, of whom he spoke as the chosen people of God, to the promised land, which promised land was declared to be Cape Colony! Mr. Kruger told the deluded Boers

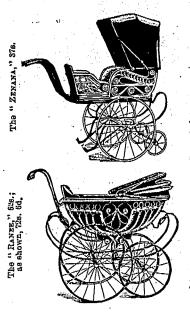
that he would place his friend Steyn in power at Cape Town, while he himself would rule at Durban. kind of talk, says Dr. Martin, was daily indulged in by Mr. Kruger, so confidently that the Boers never dreamt of England being able to defend Natal and Cape Colony Sunday after Sunday those British colfrom seizure. onies were spoken of in Boer pulpits as the Canaan they were destined by Providence to occupy. Yet, now he is a fugitive, Mr. Kruger and his friends say that there never was any intention on his part to interfere with the British possessions in South Africa! The above testimony of an English physician who was the medical attendant of President Kruger, settles the question as to the real aim of the Boer leader. He is and his countrymen and countrywomen are the unhappy victims of Mr. Kruger's vaulting ambition which has landed him where he can reflect upon the folly of his course.

#### A POSTAL REFORM.

The Postmaster-General has arranged a system by which in this city and Toronto there will be an earlier delivery of letters from each of those cities. At present the whole mail from Toronto is taken from the train to the central post office where it is sorted into routes for the carriers. This involves a considerable delay in de-The new system provides for the sorting of letters into carriers' routes on the railway mail-cars so that on arrival here the letters will be ready for immediate transmission by the carriers without being delayed at the central post-office. At Toronto an addition will be made to the Union Station for the exclusive use of the postal service. From there there will be a distribution made of mail matter by automobiles, so as to ensure the quickest possible delivery of letters. We presume that a similar arrangement will be made here as this city must be as well provided for as Toronto. Mr. Mulock is to be much commended for inaugurating these reforms in the postal service. Swift communication is the note of the day, and the Postmaster-General is evidently desirous of putting his Department into line with modern demands.

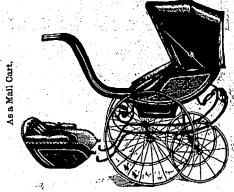
#### HALF A YEAR'S FAILURES.

However active, however prosperous trade may be there are failures occurring continuously. During the half year closed 30th June last, there were 45 failures in



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Canada, on an average, every working day. This is a larger number than in 1898 or 1899. The aggregate of liabilities was, however, less by 10 per cent. than in same period in 1899. The manufacturers held up much better than last year, though not so well as in 1898, but the failures of traders were more numerous than in 1899, and their aggregate liabilities over 30 per cent. greater. Keepers of general stores, dry goods stores, grocery stores had far worse luck this year than last. The leather trade seems to have been very depressed, as the failures in extent of liabilities much exceeded those in 1898 and The total liabilities of storekeepers who failed this year were close upon the amount in 1898, the figure of 1899 being much less than in either of those years. Whether this indicates a turn in the tide of business prosperity it would be premature to say, but it is a fact-which-suggests-caution on the part of merchants of both classes. The danger is that stocks may be put on the shelves to an imprudent extent, which will prove embarrassing should a check be given to the present activity of trade.

The above refers exclusively to the failure record of Canada. In regard to that of the United States, the New York Chroniele quotes a report showing the liabilities of insolvents for the past half year to have been \$74,747,400 compared with \$42,062,900 in same term last year. Respecting this enormous increase it remarks:—This bare comparison, however, unexplained would give an exaggerated idea of the extent of this year's misfortunes. The reader will recall that there have been some disasters for very large amounts, the outgrowth of speculation, among others that of Price. McCormick & Co.

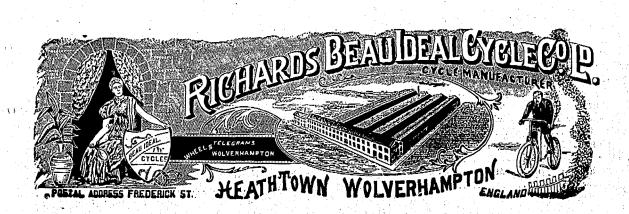
It is through these exceptional defaults that the total of the liabilities has been so heavily swollen. When we take the number of the failures, the disparity between the two years is not so great, 5,332 concerns having gone down in the six months of 1900, against 4,853 in 1899. The number is below that for 1898, which was 6,718, Even in the matter of liabilities, the comparison with 1898 is quite satisfactory, the total then having footed up \$67,444,4639, against the present \$74,747452. In brief, then, we may say that the situation is not as good as it was last year when it was extremely favorable, but that the record compares quite well with other years.

### Meetings, Reports, &c.

NORTHERN ASSURANCE COMPANY.

Report for Year 1899 of the Directors to the Sixty-Fourth Annual General Meeting Held at Aberdeen, on Friday, June 8, 1900—Fire Department.

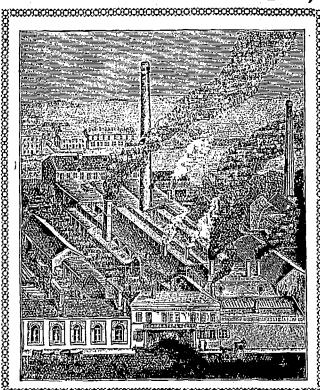
The premiums received last year amounted to \$3,545,951, showing, in comparison with the premiums of the previous year, an increase of \$137,006. The losses amounted to \$2,016,106, or 56.9 per cent of the premiums. The general average of the experience of the Company from the beginning is now 58.6 per cent, or, including its provision for losses on current risks, 60.2 per cent. The expenses of management (including commission to agents and charges of every kind) came to \$1,227,616, or 34.6 per cent of the premiums, which is practically the same ratio as that of the previous year. After crediting the account with \$1,363,578, the amount set aside in 1898 as provision for "current risks," and charging it with \$1,418,381, being 40 per cent.



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#### ESTIMATES ON APPLICATION.

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of the premiums for 1899 as a similar provision for the latter year, there remains a credit balance of \$247,426, which as usual has been transferred to the profit and loss account.

#### FIRE ACCOUNT.

#### Receints.

Amount of fire fund at the beginning of the year\$5,000,000 Proportion of premiums set aside to meet liability under current policies at December 31st, 1898. .....\$1,363,578 Premiums received (after deduction re-

\$4,909,529 \$5,000,000

#### Expenditure.

Losses by fire paid and outstanding (after deduction of reinsurances) ......\$2,016,106 Commission ..... 711,149 Expenses of management ..... Proportion of premiums set aside to meet liability under current policies, being -40 p.c. of revenue for 1899 ...... 1,418,381 Balance of revenue transferred to profit and loss account ..... Amount of fire fund at end of year .... \$5,000,000

\$4,909,529 \$5,000,000

\$27,546,366

#### BALANCE SHEET.

#### Liabilities.

Shareholders' capital paid-up ...... \$1,500,000 Fire reserve fund ...... 5,000,000 Proportion of fire premiums set aside to meet liability under current policies ...... 1,418,382 Life assurance fund-non-participation branch ... Life assurance fund-participation branch ..... 14,707,689 Staff pension fund ..... 157,299 Fletcher trust fund ...... 36,455 Balance at credit of, profit, and loss necount ..... 996,821

Outstanding life claims ................\$333,257 Unclaimed surrender values ...... 18,954 Outstanding charges ..... Bills payable, being drafts by distant agencies not arrived at maturity .... Due to other companies and agents ...... 291,042 Shareholders' dividends unclaimed ...... 13,749

1,171.792 \$28,718,158

#### Assets.

Mortgages on property in the United Kingdom .. \$1,047,904 Mortgages on preperty out of the United King-274,643 Loans on Parochial and other Public Rates ..... 1,575,013 do. Life Interests ..... 79,000 do. 141,578 the Companys policies ..... 777,954 Investments-British Government securities ..... 1,037,349 British Municipal securities ..... 330,289 Indian and Colonial Government securities ..... 1.276.877 Indian and Colonial Provincial securities ...... 671,335 Indian and Colonial Municipal securities ...... 1,932,969 Foreign Government securities ..... 3,366,400 Foreign Provincial securities ..... 477,102 Foreign Municipal securities ..... 2,663,318 Railway and other debentures and debenture stocks—Home and Foreign ...... 3,497,718 Railway and other Preference and Guaranteed stocks ..... 2,340,694 Railway ordinary stock ..... 98,260 Gas and Water ordinary stocks ...... 529,074 Rent charges ..... 155,763 House property (Company's offices) ...... 1,253,489 (Mortgages forcelosed) ...... 581,244 Company's interest in salvage corps' buildings .. 32,180 Freehold ground rents ..... 246,625 1,658,654 Bills receivable, remittances not yet due ...... 106,383 Due from other Companies and agents ...... 1,147,586



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\$28,718,158

Note.—In the above \$5 is taken as the equivalent of £1 sterling.

The Northern Assurance Coy, was established in 1836. Its principal offices are in London and Aberdeen. Its head office for Canada is in Montreal, under the management of Mr. Robt. W. Tyre.

-The retail greeces of Toronto will hold their annual pienic on the 25th inst. at Cobourg.

—Mr. D. J. Byrne, for many years Montreal manager for the whotesale fish firm of Messrs. Leonard Bros., St. John, N.B., Montreal and Grand River, Que., has recently been admitted as partner.

—The Oil and Drug Review says: "The English and Canuck have gone "datt" on the color question—it is khaki uniforms for the soldiers, dresses for the ladies, etc. A Toronto manufacturing concern is now turning out a khaki mixed paint.

—The adavace in the price of clive oil is due to the ravages of the clive worm which lives on the pulp of the fruit and last year destroyed nearly half the crop in Italy. The damage done by the insects is estimated at \$25,000,000 and the entomologists are studying how to subdue the pest.

—A demand is being made for a coin of 2½ cents. It would be useful occasionally in paying for half of what is charged 5, or 25 cents. The decimal system is weak in making its common whole numbers only divisible into a whole number and a fraction, which has no currency to represent it. A Canadian 2 cent coin would be generally useful, but the public are not distressed over the lack of this, as some funcy.

—A new industry, or rather a new extension of an old industry here, shipbuilding, has been the building at Lunenburg, N.S., of a handsome schooner yacht, of about 40 tons, to the order of a wealthy New Yorker, who plans to use her along the coasts of Newfounland and Labrador.—The Board of Trade started two months ago to consider the problem of rapid transit between Lunenburg and Ritcey's Cove, but has fallen asleep over it.

--The enormous volume of 4,107,602 tons of freight passed through the U.S. and Canadian canals at Sault Ste. Marie during June, an increase of more than 600,000 tons over same month 1899, and a slight increase over last month's

TRADE MARK

Gold Medal, Saltaire, 1887.

Telegraphic Address:



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Shoe Rivets—Brass & Iron Cutlan Stude (by patent machinery,)

Bills.—Cut, Imitation Wrought, Hobs, Tip, &c, &c. Washers—lings, Corfe Plates, &c.

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traffic. It was expected that a decrease would be shown, and the result is somewhat of a surprise. The principal items of freight were 4,929,171 bushels of wheat, 2,000,000 bushels of other grain, 2,741,743 tons of iron ore, 336,000,000 feet of lumber and 660,711 barrels of flour.

—Everything was reported to be lovely at last week's meeting of the iron and steel trust magnates, and concerted measures to stay the fall in prices were said to have been placed under hopeful consideration, says the Republican. The news from Pittsburg, however, reports "a remarkable slump in prices," with the Carnegic company leading in "a regular cut-rate war." Steel billets, which were up to \$40 four or five weeks ago, and above \$30 four or five days ago, were offered yesterday as low as \$22, and are expected to go still lower.

—Nine railroads, operating 978 miles of line, were placed in receiver's hands during the first half of the year, according to the Chicago Railway Age. This is a larger failure record in railroads than for the same time in 1899 or 1898, but much smaller than for the corresponding period in several preceding years. On the other hand, the New York Chronicle computes the gross earnings of 68 roads for the third week of June at \$9,166, 197, an increase of \$851,210, or 10.24 per cent.; 39 roads for the fourth week of June at \$8,638,124 an increase of \$643,697, or 8.05 per cent., and 51 roads for the month of June at \$31,461,625, an increase of \$2,860,709, or 10 per cent.

#### BUSINESS CHANGES.

Ontario.—P. T. N. Hobly, gro., Barrie, admitted his brother J., as partner; J. A. Cole, whol. clo., London, closing out business; Canada Malting Co., Ltd., Toronto, incorporated; Office Supply Co., Toronto, dissolved, F. A. Armstrong continues; Williamson Bros., dry goods, Berlin, succeeded by B. Grennan; Mrs. L. T. Simmons, shoes, London, business now in name of R. S. Simmons & Son; Mrs. Portlock, fancy goods, Woodstock; out of business; J. Hartwick, blacksmith, Rainham Centre, advertises business for sale; Manion & Co., hotel, Fort William, adding boots and shoes; J. P. Archibald, gro., Woodstock, sold out this branch.

Quebec.—Montreal Belting Co., mnfrs., leather belting, Montreal, partnership registered; G. Wait & Co., produce and com'n., Montreal, partnership registered; Canadian Leather Co., leather, etc., Quebec, partnership registered; Rattray Bros., gro. and com'n., Montreal, A. B. Rattray ceased doing business under this style; J. M. Reed, general store, Smith's Mills, succeeded by Jenkins Bros.; Yared, Saher & Saba, whol. and ret. fancy goods, Montreal, partnership registered; Atlas Engraving and Printing Co., Montreal, incorporated.

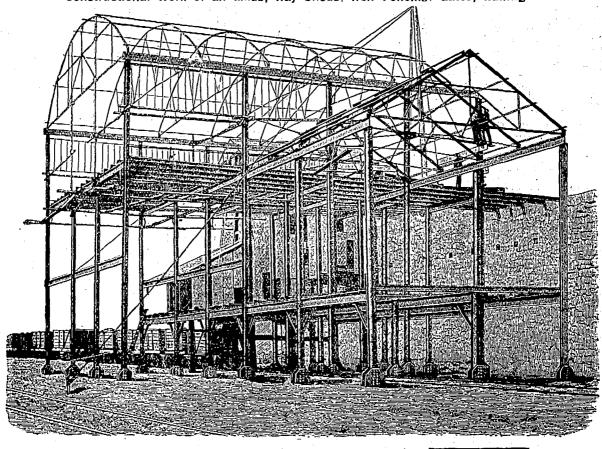
Manitoba & N.W.T.—Evans & Stovin, general store, Deloraine, sold Wascada branch of business to E. E. Henry, have dissolved; W. Stovin retires; Evans & Stovins, general store, Wascada, succeeded by E. E. Henry; Fort Saskatchewan Miding Co., Fort Saskatchewan, dissolved, P. B. Cunliffe retires; G. Velic & Co., Ltd., whol. and ret. liqs., Winnipeg, incorporation granted; A. J. Crighton, whol. teas, Portage la

Telegraphic Address :- "WIRE, GLASGOW."

CONTRACTORS TO H.B.M. GOVERNMENT, F. O. B., GLASGOW.

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Ralston's Patent 'Dual' Canvas Target Apparatus.

Prairie, stock sold to J. W. Richmond.

British Columbia.—British America Corp'n., Ltd., mehdse, etc., Bennett, sold grocery stock to C. D. Co., and removing balance to Atlin; W. H. Malkin & Co., Ltd., whol. gro., com'n, etc., Vancouver, incorporated.

Nova Scotia.—Douglas Bros., contrs. and bldrs., New Glasgow, opened branch at Sydney; Commercial Bank of Windsor, Windsor, opening branch at Glace Bay.

#### RECENT FIRES.

Milton, Ont., July 6.—Barn of William Kennedy burned. Cause, lightning.—St. Johns, Que., 6.—Military school stable burned. Loss about \$1,500.—Hamilton, Ont., 6.—Large barns of G. Millen, ex-Reeve of Saltfleet Township, burned, with about 100 tons of hay, and other contents. Cause, lightning. Loss about \$4,000; insured in Saltfleet and Binbrook Mutual Society.—Edward Kerr's barn, in Barton Township also burned by lightning. Insurance, \$600.—Leamington, Ont., 7.—Barn of B. Rowe, struck by lightning, and burned. Loss about \$2,500; insurance, \$1,000.—Charlottetown, P.E.L., 9.—Woollen mills, at Spring Bank, owned by Messrs. Grey, McPhee & McIntosh were burned, with contents. Total loss about \$10,000; no insurance.

#### LEGAL RECORD.

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

#### WRITS ISSUED-ONTARIO.

Barton Tp.-Can. Sav. L. & B. Assn. vs F. H. Webber et at, \$2,604; Bedford Tp.-J. H. Whelan vs P. McCann, \$1,000; Belleville-R. J. Graham vs T. Watkin and Dominion Bank, \$3,260; Flamborough E. Tp.—Bell, King & McLaren vs W. A. Emory ,\$2,611; Fort William-Ray, Street & Co. vs J. & W. King Co., \$4,489; Kingston-The Standard Bank vs F. C. Marshall, \$714; Osnabruck Tp.—Emma Elliott vs G. Cross, \$1,000; Napanee-W. H. Perry vs J. R. Scott Co., Ltd., et al, \$464; Osnabruck Tp.-Agnes Ruport vs W. C. Warner, \$1,-600; Ottawa-Ottawa B. & M. Co. vs C. H. Shleacow, \$533; Port Arthur-G. McLaurin vs S. Smith, \$456; Ross Tp.-A. Millar vs C. Gibson ,\$1,422; St. Marys-Catherine Grace et al vs J. & Carrio Kennedy, \$5,000; Saltfleet Tp.-P. Barnes vs. J. & Margt, McRoberts, \$4,035; P. Barnes vs J. McRoberts, \$958; Toronto-L. J. Babayan vs F. X. Cousineau & Co., \$1,000; Shapiro, Bemskin & Von Tilzer vs Imperial Music Pub. House, \$1,000; Shapiro, Bemskin & Von Tilzer vs. Star Pub. House, \$1,000; Calumet, Mich.-J. D. Montgomery vs Charlotte Skelly, admrx., \$5,172; Detroit, Mich.-J. Mathe vs Alger, Smith & Co., \$493; Michigan City, Ind .-Mills & Tennant vs W. B. Hutchison, \$374; Brockville-Gould Cold Storage Co. vs A. A. Davis et al, \$344; Eganville -Catherine Bonfield vs heirs of estate J. Bonfield, \$127,530; Egremont Tp.-Monte Cristo Dairy Association of Yeovil vs W. Coleridge, \$3,000; King Tp.-J. Campbell vs N. Campbell, \$2,020; Mechanicsville-Can. Mut. I. & I. Co. vs A. Scobie et al, \$1,026; Nepeau-Edith Corvell vs J. W. Craig, \$300; Paris-J. Calder & Co., vs N. P. Finch Co., \$327; Toronto-W. H. Syms vs G. A. Cox, et al, exrs., \$300; D. W. Baxter vs G. Greene, \$1,244; S. A. Hutchinson vs W. J. Hill, \$6,283; S. A. Hutchinson vs H. B. Hill, \$3,781; T. Allan & Co. vs A. J. King, \$1,094; Miller & Richards vs World Newspaper Co., \$829; Fort William-Ray, Street & Co. vs J. King Co., et al, \$4,489; Hespeler-Lehigh Valley Coal Co. vs II. Kreig, \$740; London, Eng.-T. Webb vs R. J. & E. C. Berkinshaw, \$1,596; Ottawa—Tetreault Shoe Co. vs J. Buchanan, \$522; Elizth. S. Henderson vs J. A. R. Harvey

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et al, \$2,651; Paris—R. C. Struthers & Co. vs N. P. Finch Co., \$300; Port Arthur—F. Hille vs D. F. Burk, \$512; Smith's Falls—M. Long vs G. & Mary Haskins, \$630; Toronto—Standard Bank vs A. Hisey et al, \$1,001; G. Edwards vs Ontario Double Chloride of Gold Cure Co. Ltd., \$310; Sarah A. Walker vs Ontario Accident Insec. Co., \$2,500; M. Bell vs F. & M. Phidips, \$2,315; T. A. Moore vs W. & E. Scott, \$2,050; F. J. D. Smith vs Toronto Pressed Brick & Terra Cotta Co., Ltd., \$35,931; Quebec Bank vs E. & W. C. Wienert, \$5,694; .....—T. McBride vs B. McGillion, \$869.

#### WRITS ISSUED-BRITISH COLUMBIA.

— (Renora—J. Richards, \$1,000; Extension Mines—J. Perry,

WRITS ISSUED-MANITOBA & N. W. T.

Minnedosa-W. Sharpe, \$636.

#### JUDGMENTS RENDERED—ONTARIO.

Colborne Tp.—Elizth. Seigmiller agt A. McKinnon, \$2,277; Glencoe—Harvey Van Norman Co. agt McKellar & Co., \$1, 151; Hamilton—W. Given agt J. A. Chapman and J. A. McGillivray, \$1,559; Lake Bennett, Yukon—A. C. Macdonell agt F. W. Cane, \$1,788; Manitoulin—L. & D. Smith agt J. Wilkin, \$309; Pembroke—W. Hogarth agt A. T. Mohr, \$1,884; Toronto—A. Ives & Son agt H. J. Scott, \$1,719; C. Smith et al agt J. C. Smith, \$14,971; ....—Annie McDonald agt W. McKay, \$2,134; Ennismore—J. Spence agt R. I. Hall, \$2,800; Waterloo—P. B. Greyerbiehl agt A. Starr, \$394; Darling—Waterloo Mnfg. Co. agt J. T. & Jno. Elliott, \$474; Ottawa—W. Mann agt W. H. Hurdman, jr., \$769; Paris J. Calder & Co. agt N. P. Finch Co., \$362; St. Thomas—G. Scott agt A. Darrach, \$3,690.

#### JUDGMENTS RENDERED—QUEBEC.

Contrecoeur-Dme. A. Cheval agt II. Beauregard, \$736; Grand Mere-Laurentide Pulp Co. agt G. Kent, \$959; Lachute-J. O. Dupuis et al agt H. Laurin, \$413; Montreal-U. Garand et al agt C. H. Barette et al, \$291; Comm. Soems de la Charite agt J. Baxter, \$33,860; Sun Life Assac. Co. of Canada agt Sucen. F. X. Beaudry, \$161,160; L. T. Leet agt Chu Lee, \$204; J. Gariepy agt J. U. Emard, \$328; City of Montreal agt J. N. Fulton, \$431; P. Galibert agt H. Gougeon, \$4,400; Sun Life Ins. Co. agt Dmc. L. C. Lebel, reqte., \$3,000; S. C. Mathews agt J. A. Le Boenf, \$592; A. A. Wilson et al agf R. Meredith et al, \$22,597; Bank of B.N.A. agt A, Pallascio, \$9,037; St. Anne de Belleville-A. L. McLaurin agt E. De Chantal, \$500; St. Vincent-Com. d'Ecoles de la Municipalite de Lachine agt F. Lemieux, \$587; Sherbrooke -S. Daigle agt J. Cuzner, \$431; Confreeoeur-Dmc. A. Cheval agt H.-Benuregard, \$733; Montreal-H. Bousquet agt G. Gendron, \$250; Dawson City-P. Fournier agt C. A. Dugas, \$300; Montreal-Dine. A. M. Knapp agt G. C. Bishop,

\$2,870; W. J. Henderson agt Marie L. Giroux, \$253; S. W. Patridge & Co. agt F. E. Grafton, et al, \$406; J. Curwen & Sons agt F. E. Grafton et al, \$249; J. H. Mayrand agt L. G. Lapointe et al, \$303; W. J. Henderson agt Marie Poirier, \$198; W. Bell agt G. Vipond, et al, \$2,191; St. Henri—Delle. M. A. A. Duckett agt C. Depocus, \$2,057.

#### JUDGMENTS RENDERED-NOVA SCOTIA.

Narmouth—T. B. Dane & Son, \$649; Halifax—J. W. Chandler, \$1,757; North Sydney—W. P. Collins, \$447; Sydney—W. A. French, \$463.

JUDGMENTS RENDERED-BRITIST COLUMBIA.

Bakerville—II. Cochrane \$422; Nelson—Nelson Hardware Co., \$708; Victoria—E. J. Saunders, \$3,613; Victoria—G. C. Shaw & Co., \$1,689; Fort Steele—H. W. Drew, \$1,247.

JUDGMENTS RENDERED-NEW BRUNSWICK.

St. Stephen-C. N. Vroom, \$354.

JUDGMENTS RENDERED—P. E. ISLAND. Souris—II. II. Acorn, \$377.

#### EXECUTIONS—QUEBEC.

Montreal—Star Iron Co. agt J. Baxter et al, \$209; G. Loger agt E. Christin, et al, \$530; Credit Foncier agt Dme. M. Lapierre, esql., \$1,320; B. Voyer agt A. Leonard, \$658; St. Autoine—F. Lachance agt L. Lachance, \$1,871; Cote St. Michel—A. McNider agt H. Corbeil, \$646; Montreal—Dme. H. E. Evans et vir et al agt O. Chaput, \$192; Dme. Delphine Trudeau agt J. O. Dupuis, \$617; Montreal Loan & Mortgage Co. agt Mary Kenna, esql., \$2,648; G. Catelli agt Dme. O. Lauzon, \$182; S. Demers agt St. Antoine Club, \$1,313; L. A. Wilson agt J. P. Boyle, \$1,232; Mary Gourley et vir agt J. C. Conway et al, \$546; A. Beauchamp agt F. X. Labelle et al, \$177; Dme. V. Leroux agt J. Legault, \$214; St. Henri—Pallascio Hardware Co. agt H. Gougeon, \$1,215.

#### CHATTEL MORTGAGES-ONTARIO.

Almonte—Elizth. & P. Reilly to P. Foley, \$700; Arran Tp.

J. N. Shier to R. C. Struthers, \$1,284; Berlin—Hy. R. Steppler to Theresa Kuntz, \$600; Goderich—F. M. Danham to Kerry, Watson & Co., \$1,200; Gwillimbury E. Tp.—T. A. & Elizth. Sedore to T. H. Lloyd, \$1,933; Harwich Tp.—J. A. Kennedy to A. Kennedy, \$583; Kineardine—W. Bishop to H. McKay & Co., \$580; Leanington—J. A. Barr to A. Wilson et al, \$1,242; Ottawa—P. Wall to H. N. Bate, \$1,498; Sheffield Tp.—J. Murphy et al to Accountant Supreme Court of Ontario, \$3,781; Tilbury W. &p.—W. G. Lang to Landed, Banking & Loan Co., \$2,679; Toronto—A. Coghill and wite to J. D. Wright, \$900; J. F. McGarry to G. J. Foy, \$1,000; Toronto Junc.—G. Robinson to T. Elliott, \$772; Whitby Tp.—G. N. Holliday et al to J. Moore, \$1,591; Wingham—R. A. Douglas to Han-

## THE FIRTH CO., LIMITED,

(CONTRACTORS TO THE WAR OFFICE AND THE ADMIRALTY)

### Florence Mills, WARRINGTON, England,

..... MANUFACTURERS OF .....

### IRON AND STEEL WIRE.

SPECIALITY—TINNED AND CALVANISED STEEL MATTRESS WIRE.

Bright, Tinned, Galvanised and Coppered Wire,

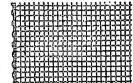
WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared\_

TRADE MARK

WIRE CLOTH OF GAUZE For Screening or Stamp Battery Purposes.

UPHOLSTERERS' SPRINGS, Etc.,



nah Morrow, \$1,284; Yonge Tp.-C. M. Keeler to Henry, Stevens & Sons, \$900; .....-Trenton Electric & Water Co., Ltd., to Canadian General Electric Co., \$12,000; Berlin -- W. Cosgrave to Gendron Mfg. Co., \$789; Hamilton-Lucy Egener to J. Gompf, \$3,056; A. Farewell et al to W. L. Holmes, \$1,048; P. O. Wilson to R. A. Wilson, \$1,333; J. E. Wood and wife to H. Kuntz, \$2,700; Norwood-J. C. Moffatt to Margt. E. McCrea, \$1,070; Peterborough-J. E. & Mary E. McIntyre to The Dickson Co. of Peterborough, \$2,810; Port Arthur-F. H. Keefer to J. C. McGoe, \$2,400; Thorndate J. E. Vanderberg to R. Logan, \$1,512; Toronto-B. Field to W. H. Field, \$712; A. McCully to L. Reinhardt, \$1,-740; Ayimer-W. J. Mann and wife to J. J. Nairn, \$1,400; Berlin-Berlin Piano Co., Ltd., to J. M. Stabler, et al, \$20,-000; Dryden-S. Schwartzemer to H. L. Blair, \$575; Etobicoke Tp.-Elizth, and W. Dawson to W. H. Montgomery, \$9,245; Inwood-J. S. Moore to R. Lindsay, \$600; Ragian Tp.—R. G. and J. S. Robinson to S. Robinson, \$1,058; Toronto-J. Brown to R. Lennox, \$3,000; J. Brown to Toronto Brew. & M. Co., \$4,000; J. Brown to L. Reinhardt, \$2,500; M. W. S. Dingman to A. A. Allan & Co., \$696; J. E. McGarvin to Rhoda Reid, \$2,200; J. Young to L. Henry, \$3,105; Trenton-G. A. Graham to J. Frost, \$1,526; .....-A. C. Watt to Margt. Hyland, \$700.

CHATTEL MORTGAGES-MANITOBA & N.W.T.

Stockton—II. S. Armstrong, \$743; Winnipeg—E. C. Egan, \$1,430 and \$1,000.

CHATTEL MORTGAGES-BRITISH COLUMBIA.

Greenwood—A. Branson, \$598; J. A. Cameron, \$2,500; McPherson Bros., \$5,000; D. McDonald, \$4,060; Namaimo—R. H. Rowe, \$750; J. A. Thurston, \$2,050; Phoenix—Rosa Kaake, \$697; Grand Forks—Grand Forks Lumber, Sash & Door Co., Ltd., \$1,086; Nanaimo—Kent & Gardiner, \$652; Summit City—C. A. Hagelberg, \$750; Vancouver—Great Northern Canning Co., Ltd., \$5,000; Miller & Co., \$750; Westham Island—Currie, McWilliams & Fowler, \$30,000.

#### BILLS OF SALE-ONTARIO.

Port Hope—R. F. Day to R. P. Gough, \$1,150; Toronto—T. B. Williams to Toronto Ptg. Co., \$1,000; Wingham—Hannah Morrow to R. A. Douglas, \$1,784; Hamilton—R. A. Wilson to P. O. Wilson, \$1,866; Peterborough—Le Brun & Felcher to Mary S. Armstrong, \$4,500; Toronto—The A. R. Williams Co. to J. H. Marshall, \$1,250.

BILLS OF SALE—NEW BRUNSWICK.

Andover-J. C. Manzer, \$1,200; St. John- W. H. Fowler, \$5,000.

#### BILLS OF SALE-NOVA SCOTIA.

Windsor-Dimock Bros., \$17,000; Bedford-R. Richardson & Son, \$1,500; Wallace-C. R. Gates, \$1,000; Westport-W. J. Harriott, \$600; Antigonish-W. W. Grant, \$991.

BILLS OF SALE-BRITISH COLUMBIA.

Glenora-J. Richards, \$1,132; Grand Forks-D. Bailey, \$1,500.

—The British casualties, to 9th inst., as a result of the South African war, are 48,200 men.

-The electric light plant at Colhorne, Ont., was burned on the evening of the 10th inst., entailing a loss of some \$7,000. No insurance.

—The Hon. George W. Stephens is preparing to erect a block or building on St. Catherine street, near Drummond street, for the purposes of studios for musicians, teachers, etc.

—A new running record between Montreal and Toronto has been made by the Grand Trunk. The distance, 333 miles, was covered last week in 6 hours and 40 minutes, with eleven stops.

-Wage trouble in the shoe manufacturing quarters at Quebec has culminated in a decision by the various manufacturers to shut down the works on the 16th instant. Should this be carried out some 15,000 employees will be deprived of work.

-A new form of blight or other

deadly disease is reported as affecting peach trees in Michigan. Besides preventing the growth of the fruit the whole tree is destroyed. The only remedy so far suggested is to kill the tree, but as the disease accomplishes that end the change of remedies does not appear productive of special good.

—A New York letter states that Robert H. Ingersoll & Bro. of that city, have taken an initial contract for the supply of 25,000 cheap watches, which are to be shipped to the Argentine Republic. The watch in question was the first to fill the want of a really cheap watch in the United States. It is of full size, warranted for one year, and is marked to retail for \$1. The jobbing price in the U.S. is about 63 cents.

#### BUSINESS DIFFICULTIES.

—W. .W. Ruthven, broker, Montreal, has assigned on demand of J. W. Henderson, accountant. The liabilities are some \$12,000. The assets consist of 50

shares of the Telfer Ruthven Co., 3,000 shares pooled stock, Pay Ore Mine, fully paid up, book debts and judgments. The principal creditors are A. H. Sims, \$5,500, note; Mrs. W. W. Ruthven, marriage settlement, \$2,000; V. Goold,\$3,200 on judgment with costs, and E. Cavanagh, \$1,500.

#### FINANCIAL.

Montreal, 12th July, 1900.

The condition and prospects of the wheat crop are the most important phases of the financial situation. Since a week ago a change has occurred that will put several millions of dollars unexpectedly into the pockets of Manitoba and North West farmers. The continuous rains of past ten days have saved the wheat crop from threatened destruction. The latest reports speak of half a crop being a fair estimate for Manitoba. In the Territories the yield will be larger than usual. As high prices will rule for some time to come, the shortness of the crops will be part-

Contractors to the War Office and The Admiralty.

Telegraphic and Cable Addresses: "SMITHS, WARRINGTON."

# Wm. SMITH & SON,

., MANUFACTURERS OF ....

#### 

Bicycle Saddle Spring Wire, Chain Wire, Wire for Bicycle Spokes and Balls,

Brass and Steel Pinion Wire, Wire for Machine Needles and Bars,

Square, Oval, Centre, Hexagon Wires, &c., &c.

Patent Steel Rope, Plough, Hawser Wires, etc. Best Round Cast Steel Wire POR TWIST DRILLS.

MILD CAST STEEL WIRE OF EVERY DESCRIPTION.

#### Dallam Wire Works, Warrington, England.



ly made up by good returns. crops all round are promising to be above an average. What has been done in China, or likely to be done, seems a great mystery. No credence can be placed on any reports, as they are contradicted as quickly as issued. The money market seems to be ignoring the The amalgamation trouble in China. of the Bank of British Columbia with the Canadian Bank of Commerce raises that bank to a very high rank amongst Canadian banks. It will have a larger capital than any American bank, except two in New York. It will have an office in London which will add much to its

prestige and facilitate the transaction of its extensive foreign business. The Provincial Bank, the "Jacques Cartier" transformed, opened here on the 9th inst., we trust it will have a prosperous career. The plank of 16 to 1, or free silver, in Mr. Bryan's platform is repudiated by many of the journals that otherwise support his candidature. It will be remembered that four years ago this proposal caused great agitation, to-day it is either laughed at or spurned by those who then regarded it as of vital importance. It is 16 to 1 that Mr. Bryan will not be elected. Better crop reports from North West are

probably keep Pacific from decling. A few shares have changed hands at \$9½ to \$9¾. Business on 'Change has been triffing. Montreal St. is quoted at 249 to 250½; Electric, 295½; Bell Telephone, 172. A few sales have been made of Molsons Bank at 185; Bank of Commerce, 147 to 149; Bank of Montreal, 252. Consols are down to 99½. Local money rates continue unchanged.

The following is a comparative table of stocks for week ending July 12th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

	BANKS	Sharee. Sold.	Blgbeet	Lowest.	Averoge same date Last Yea
l	Bank of Montreal	ũ	2521/6	2514	25314
١	Ontario Bank	5	126	126	
Į	Molsons Bank	11	185	185	
į	Bank of Toronto.	10	238	238	
Ì	Merchants Bank	4	154	16216	
١	Bank of Ottawa	40	2071/4		
ļ	Quebec Bank	4		125	125
	Can. Bk. of Com.	18	149 1/2	147	1491/2
ĺ	MARCELLANEOUS.				,.
į	Can. Pacific	781	8034	881	6 983/
į	Comm. Cable Co	8	161	161	185
į	Payne Co	3000	96	91	135
į	Republic	0010	91	89	
ì	Montreal Teleg	78	160		170
١	Wirtue Co	500	631/8	621/	ś
ì	M. S. R	673		247%	
i	" new stock	. 351	2441/	£ 237	325
,	Montreal Gas Co.	. 50	183	182	200
1	Beli Tel	16	172	172	181
1	Royal Electric	775	207	202	180
ì	North Star	. 100	103	103	• • • •
1	Hallfax Ry	10	90	90	108
1	War Eagle	7250	150		367
ı	Mont. & Lond		25	24	
ı	Dom, Cot, Milis	155	911/2	ยเ	108
	•				

BRAZILIAN EXCHANGE for the week ending July 10th, is as follows:

ng մակ	' IUth, is as follows:	
July	311 1/3 d	
	513½d	
**	614½d	
4.6	7 141/1	
• 6	913 9-16	ď
64	1013%d	

### MONTREAL WHOLESALE MARKETS.

Montreal, July 12th, 1900.

It would appear by the abundant rains of the past weeks that all efforts have been put forth to redeem as far as

## 01d Outer Covers

### Repaired Equal to New or Bought for Cash

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

(According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

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

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock. 10/6 each.

[Of the Best Workmanship and Material.]

Full Particulars of the

### IMPERIAL TYRE & RUBBER CO., 14d.

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

possible the shrinkage in the growing That this has been largely accomplished is shown by the wholesale firms of Montreal having received many assurances of security as to trade following cancellations of previous weeks. In values sugars are higher; coffees have advanced while teas are firm. Wire nails are lower, also horse shoes. Dairy products are held up well under a good export demand. Leather continues dull, with the additional bad news of a possible shut down at Quebec owing to wage differences. Pork has ad-Faitures are few and unimvanced. portant.

BUTTER.—The market is quite steady though business passing is light. This is accounted for through difference of opinion between buyers and sellers, as to values. In a local way, however, the business passing with jobbers is quite active. Finest fresh creamery is held at 20 to 20½c. Purchases for export are from 19½c to 20c. Choice Townships dairy is worth 18c to 18½c; finest a cestern, 16c to 16½c; fair to good qualities, 15c to 18c. As stocks are small sales are not being forced.

CEMENTS, ETC. — Arrivals for week ending 11th inst., were: English cement, 3,450 hrls.; Belgian and German cement, 4,300 brls. Fire bricks, 103,100. There is a good trade in cement in carlots, but no large orders are being filled. Prices are steady.

CHEESE.-The market is steady with a good business passing. Exports orders are coming in largely. Offerings of finest quality western are 9% e. to 10c; Eastern, 91/2e to 93/4e. All offerings at our inside quotations find a ready market. Outside reports: Woodstock, Ont., 11.-Cheese market steady; at to-day's Board ou,t of 3,386 boxes, 589 were sold, 140 from New Durham, 225 from Spring Creek, and 280 from Strathallan, bringing 9 9-16 cents; the rest went at 91/2e. Most salesmen held for 95/e.-At Ingersoll on the 10th the best price offered was 91/4e. The output is up to the average.-Napance, Ont., 11.-425 white and 510 colored boarded; sales at 9 9-16c .-Stirling, Ont., 11.-880 boxes white boarded; sales 570 at 9 9-16e; 250 at 9%c. - Peterboro, Ont., 11.-About 4,- STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub- scribed,	Capital paid-up,	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price July 12. (Bld)	Cash value per S.
								_
British North Am Can, Bank of Commerce	243 60	4,865,666 6,000,000	4,865,666 5,000,000	1,581,000 1,250,000	21 814	Apl. Oc June De	147%	147 50
Can. Bank of Commerce Commercial, Windsor. Dominion	40	600,000	850,000 1,676,080	80,000	3	May	105	42 00
Eastern Townships	50 50	1,737,800 1,500,000	1,500,000	900,000	31/2	Jan July	y 156	118 25 78 00
Halifax Banking Co Hamilton	20 100	500,000 1,780,000	500,000 1,700,000	400,000 1,235,0,0	31/2	Feb. Aug June De		79 00 187 50
Hochelaga	100	1 500,000	1,495,830 2,100,000	680,000		June De	152	152 00
Jacques Cartier	25	2,458,603 500,000	600,000		4 & 1	June De	ś	217 00
Merchants' Can Merchants' Hallfax	100 100	6,000,000 2,000,000	1.997.240	1.700,000	3½ 3½	June De Feb Au	180	151 E0 188 00
Molsons	50 200	2,460,150 12,000,000	1 2,335,280	1.625.000	4&1 5	Oct Apri June Dec	1 182	91 00 500 CO
Nationale	30	1,200,000	1,200,000	200,000	3	May No	90	27 O∪
- Nova Scotia	100 100	500,000 1,833,300	500,000 1,828,200 1,000,000	700,000 2,243,630	6 4½	Jan July Feb. Aug	2161/2	800 00 216 50
Ontario	100	1,000,000	1,000,000   1,763,250	200,000	2 /4 4 & 1	June Dec	126	126 00 205 00
Ottawa People's of N. B Quebec	150	I ron•non	1 200,000	140,000 700,000	4		250	375 00
St. Stephen's	100 100	2,500,000 200,000 1,000,000	200,000	45,000	21/4	June Dec		123 00
Standard	100	1,000,000 2,000,000	1,000,000		5	April Oc June Dec		193 CO 284 OU
Union (Halifax)	100	1,000,000	1,000,000	150,000	£1/2	June De	113%	112 50
I II Union of Canada	50 100	1,500,000 2,000,000	2,000,000	500,000	21/2 31/2 31/2	June Dec		75 00
Western	100	500,000				Apl Oc	1	
Agri, Sav. and Loan Co Bell Telephone Co	50 100	530,000 3,168,000 1,937,900	629,544 3,168,0°0 398,481	160,000 910,000 120,000	8 49/8	Jan • July Jan •	172	172 00
I Brit, Can, Loan & Inv. Co	100 100	1 450 000	316,504	100,000	81/4	Jan July July	1	65 00
Brit. Morty, Loan Co Can. Colored Cot, Mills Co Can. Landed & Nat'l Inv'tCo.	100 100	2,700,000 2,008,000	2,700,000 1,004,000	350,000		Oct Jan July	79	79 CO 80 CO
Can. Perm. Loan and Sav Can. Sav. & Loan Co	50 50	1 5.000.000	. 2.600.000	1,200,000	8 3%	Jan Juli June De	1111/2	55 75
Central Can. Loan & Say, Co	100	750,000 2,500,000 1,000,000	1,250,000	885,000	3 21/1	Jan July	134	56 50 134 00
Dominion Sav. and Inv. Co. Dominion Telegraph Co	50	1,000,000	1,000,000		11/6	Jan •	126	87 50 64 00
Dominion Telegraph Co Dominion Cotton Milis Co Freehold Loan and Say. Co	100 100	1,000,000 3,000,000 8,221,500	3,000,000 1,819,100	800,000		Mar • June De	90	80 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	345,824	3	Jan Jul	7 109	109 00
Huron & Erie Loan & Sav.Co	10 50	2,000,000 3,000,000	1 1,400,000	ማዳስ በበሰ	8½ 4¼	Jan July Jan July	178	14 00 86 to
l Imperial Loan and Inv. Co	100 100	700,000 5,000,000	720,647 688,098 700,000	160,000 160,000	3	Jan Jul Jan Jul	/ 85	00 to
Landed Banking and Loan Lond. & Can. Loan and Ag.	50 50	5,000,000			4 3	mch Sei	59	29 50
London Loan Co Lond. and Ont. Inv. Co	100	679,700 2,750,000	559,000	160,000	81/4	Jan. July Jan July	96	88 00 28 00
Manitoba & North-W. Ln Co Montreal Telegraph Co	100	1,500,000 2,000,000	2,000,000		··2	Jan Julj Jan	40 159	40 00 68 60
MontrealGas Co	40 50	2,500,000 5,000,000	I 5.000.000	994 947	21/4	April Oct	18131 254	72 70 127 00
Montreal Street Ry. Co Montreal Cotton Co	100	1,400,000	1,400,000	600,000	4	Mch.	135	185 00
Merchants M'f'g Co Montreal Loan and Mortg	100 25	600,000 500,000	i 500,000	200,000	31/4 3	Feb Aug Mch Ser	140	135 00 85 00
Ont. Indus. Loan and Inv Ont. Loan and Deb. Co	100 50	466,800 2,000,000	314,886 1,200,000		š	Jan Juli Jan Juli	7 120	60 00
People's Loan and Dep. Co. Real Ret. Loan Co	50 40	2,000,000 600,000 578,840	600,000 373,720	40,000 50,000	: 5	Jan Jul Jan Jul	/ 80 .	15 0J 82 t0
Richelieu and Ont. Nav.Co.	100	1,850,000	1,350,000	250,000	. 3		102%	102 75
The Royal Electric Co Toronto Electric Light Co	100 100	1,500,000 500,000		20,000		Jan. * Jan. *	200 1312	200 CO 181 75 77 CO
I TOTORTO MOTEGRASO CO	100 100	1,445,860 6,000,000 3,000,000	724,540 6,000,000	250,000	21/2	Jan. •	771/2 972(	77 t0 97 75
Toronto Street Railway Western Can. Loan and Say. Western Loan & Trust Co	50 50	3,000,000 2,001,200	1,500,000 661,721	770,000	3	Jule De	7	
Windsor Hotel					••••		105	105 00
	<u>l</u>	<u> </u>	<u> </u>	<u> </u>			<u> </u>	
			34 43					<del></del>

<sup>\*</sup> l'aying quarterly dividends.

+ Ex-allotment.



900 colored cheese offered, being the last half of June make. ...l sold speedily at 95% to 9 11-16c.—Picton, Ont., 11. -14 factories boarded 1,078 boxes, all colored; highest bid, 9%c; 430 sold .--Russell, Ont., 11 .- 662 cheese boarded; 495 white and 148 colored; price offered 9%e; none sold .- Madoc, Ont., 11.-1,160 boxes cheese boarded; sold at 9 9-16 to 9 11-16c.

Davos, Erc.-Citric acid is well maintained in price. Cocaine hyd. makers have advanced prices. In cr. tartar the recent advance is maintained. Considerable advances are shown in glycerine, some makers refusing to name prices. Cocoa butter is reported higher in foreign markets. Cassia shows an advance of 1/2 to 1c and cassia oil an advance of Opium is lower.

Eggs. — The market shows a much firmer fendency with a better business passing both for local and export trade. Select new stock is held at 14c to 141/e; fresh gathered, straight candled stock, 12e to 121/2e; No. 2, 9e to 10c.

Fisu.—Some salt salmon is being sold for Eastern Townships trade; also dressed and prepared codfish, but the market otherwise is very quiet. Small lots of this seasons's catch of dry codfish in cwts, are now being received and meet with ready demand at \$5 per ewt. Fresh fish and other lines quiet.

FLOUR & FEED.—Owing to a reaction in wheat flour values are held firm at last week's quotations. There is a good demand which proves that he expectation regarding values for the near future is generally accepted. The U. S. Department of Agriculture, in the official July report, estimates a wheat yield of 510,000,00 bushels, a decrease of 109,000,000 bushels, as compared with the June indication. The bulk of this is shown in the spring wheat section, but 7,000,000 bushels being for winter wheat. The abundant rains have aidall growing crops in the Dominion, and latest estimates are expected to be surpassed with favorable conditions existing. Quotations are: Flour, winter wheat, patents, \$3.90 to \$4.25; straight rollers, \$3.85 to \$3.90; in bags, \$1.80 to \$1.85;

### JOSEPH PEACE & CO. Ltd.,

MERCHANT WORKS,

SHEFFIELD, ENGLAND.

REGISTERED

J. ROEBUCK.



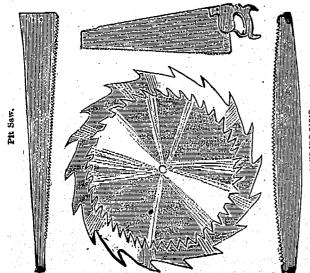
S. FISHER & CO.

#### MANUFACTURERS OF ALL KINDS OF SAWS,

Stay Busks, Legging Springs, and all kinds of Shutter and Webbing Springs.

Correspondence concerning these Special Lines is invited.

C. S. Hand Saw.



#### The Demand for

Increases daily. Every one sold causes other sales, so enthusiastic are householders over its improved features.



ITS EASE OF REGULATION ECONOMY IN USING FUEL DIFFUSIVE FLUE CONSTRUCTION FRONT DRAW-OUT GRATE OVEN THERMOMETER DRAW-OUT OVEN RACK

and other conveniences, give it a superiority quickly appreciated.

You're sure of speedy sales when handling the Impe-

Better write us for full information and price list.

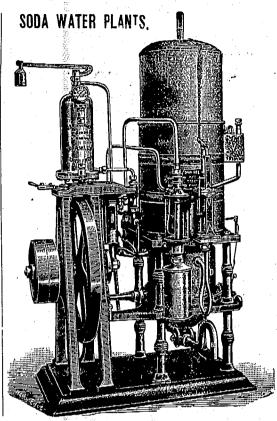
# The Rylands Glass & Engineering Company, Ltd. (SUCCESSORS TO DAN RYLANDS, LIMITED.)

PATENTEES, MANUFACTURERS & GENERAL SUPPLIERS OF COMPLETE FIT-UPS OF



Glass Bottles Syphons Van Boxes Crates and Drainers Bottle Brushes Box Brushes Bottle Openers Bottling Wire Bottling Masks Bottling Gloves Bottling Aprons Capsules Corks & Stoppers India Rubber Rings Eyeguards Gold Foil Tin Foil Tin Tops or Discs Wood Tops or Discs Straw Envelopes Soluble Essences Essential Oils Acids and Drugs Colourings Bottle Labels, &c.

Complete Machines Gas Generators Gasholders Gas Purifiers Carbonators Syrup Plants Syrup Pans Syrup Boilers Syrup Cisterns Syrup Measures Syruping Machines Bottle Fillers **Bottle Corkers** Bottle Washers Bottle Riusers Water Filters Water Regulators Whiting Mixers Gas Pumps Acid Cisterns Regulating Valves Tincture Presses Ginger Crushers Engines & Boilers Gas Engines, &c.



PATENTEES AND MAKERS OF MACHINE-MADE JAM JARS AND AIRTIGHT AND VACUUM BOTTLES FOR MILK, FRUIT, SOUP, FXTBACTS, &c.

### Hope Glass and Engineering Works, Stairfoot, Barnsley, Eng.

Catalogues on application.

Manitoba patents, \$5; strong bakers, \$4.40 to \$4.65. Bran, bulk, \$14.50; shorts, \$16.50; mouille, \$19 to \$22 per ton; ontmeal, \$3.30 to \$3.35; and \$1.60 to \$1.65 per bag; baled hay, No. 1, \$9.50 to \$10; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.50. Best timothy hay in bulk is held at \$8.75 to \$9 per load, averaging

1,500 lbs. Green Faurts, Etc.—Southern and Californian varieties are arriving more freely, which, aided by the home receipts, make abundant variety and Lower prices rule as the quantity. season advances. Canadian cherries are scarce and accordingly high. Bananas are lower owing to the plentiful supply of small fruit which serves to attract attention from anything presumably dear. Eleven cars of California fruit sold this week in Montreal. Quotations are: Oranges, Val., 410s, \$7.50 to \$8.00; ovals, boxes, 4.25; do. half boxes, \$2.75 to \$3; Messinas, \$3.25 to \$3.75; Sorrentos, \$3.50 to \$4; bloods, \$2.75 to \$3 per half box; lemons, fancy, \$3.50 to \$3.75; choice, \$2 to \$2.75; bananas, \$1.25 to \$2.25 per bunch; pineapples, 7c to 18c each; tomatoes, carriers, \$1.25 to \$1.75; Tennessee, \$1 to \$1.15 per crate; coconnuts, \$3.50 per 100; strawberries, 5c to 8e; encumbers, 40e to 50e per dozen; mushrooms, 75e; Bermuda onions, \$2.60 per crate; cauliflowers, per dozen,\$1.20; California apricots, \$1.25 to \$1.50 per crate; peaches, 75c to \$1.75 box; Bart-

lett pears, \$2.75 to \$3.25; currants, 3c to 5c box; raspberries, 7c to 9c box; plums, 85e to \$1.25 box; asparagus, baskets, 90e to \$1; cabbages, per crafe, large, \$1.25 to \$1.50; do. small crates, \$1.00; beans, \$1.50 to \$1.75. California cherries scarce, at about \$1.25 to \$1.50 per box; Canadian do., \$1.00 to \$1.25; green gooseberries, 30e to 40e per basket; watermelous, 25c to 30c each.

GROCERIES,-Sugar is again the centre of attraction, having advanced another 10e all round this week. Following a 5c rise last week, granulated is now worth \$5 per 100 lbs. for country delivrey with 5 cents extra for this city. Yellows are \$4.30 to \$4.80 as to grade. A large portion of the trade had anticipated these advances and for once can sell sugars at a fraction of profit. Canned goods are quiet. Fraser River sockeye salmon is offered on \$1.25 basis for talls f.o.b. Vancouver, B.C. The market for British Columbia sock we salmon is reported as very firm, some of the Northern packs, notably Rivers Inlet and Lowe Inlet, which are usually sold at less than the Fraser River pack. having been withdrawn from the mar-The strike now on among the fishermen on the Fraser River is likely to result in higher cost for raw fish. This salmon has been sold in years past to the canneries at an average of from 10c to 10c each. This year, the Fraser River canneries association, dictated the price of 20c to the fishermen, who struck The association employed 4,-000 to 5,000 Japanese, recently imported, to fish at 20c; but these men are threatened by the white fishermen on the river with the result that both sides are armed and serious disturbances are likely. Late mail advices from Patras state regarding the current situation, that it is now ascertained the crop has been severely damaged by disease and that half of the crop has already gone up, and there might be further damage between now and drying season. The attack of the disease is a strong one, and within a few days the damage reached 50 per cent.

HARDWARE & METALS. - The feature of the week has been a lowering in price on wire nails. The base price for carlots is now \$3, and \$3.10 for smaller quantities. Iron horse shoes are also lower being now listed at \$3.65 for No. 2 and larger and \$3.96 for No. 1 and smaller. Local trade is quiet as usual with the season. In metals the situation is inclined to dulness with an easier tendency in values. Philadelphia advices show a decline in that market this week for iron and steel equal to 50c to \$1. Pig tin continues to advance, London having cabled 10s higher on the 11th inst. In the same market copper is cabled higher by 15s. Pig GOLD, MEDALS AWARDED.

# J. W. Dickinson ELECTRICAL \* \*

\* \* Engineer.

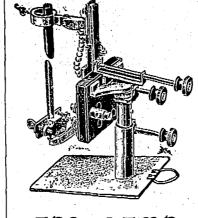
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lead is dull, buyers being inclined to hold off. Regarding the recent meeting of U.S. iron and steel manufacturers a leading representative stated that the feeling generally prevails that as to many products prices have about reached the bottom, and although it is generally believed the prices of pig iron and billets are at present high in proportion to some of the finished prodnets, and should be reduced to some extent as soon as circumstances will permit, no producer, as far as known, has yet publicly announced any reduction. Prices will rapidly adjust themselves to the entire satisfaction of the producer and the consumer. The disposition of manufacturers to consult one another from time to time as well as their larger customers, thus following the example of the presidents of all the leading railroads, should result in benefit to all concerned. The chairman of the Board of Directors of the Federal Steel Company, said he entertained a hopeful view of the situation, but could not tell the future course of prices, the iron and steel trade being like stocks in Wall Street.

LEATHER AND SHOES.—The improved condition of the growing crops in the west has had a decidedly better impression on shoe manufacturers, who see fair chances of most original orders from that quarter being allowed to stand. However, the largest manufacturer are not buying leather with the freedom expected but are holding off in common with the conditions prevailing at other shoe centres. With crop conditions improving the leather trade is expected to be up and doing with its old-time vigor before long.

Provisions .- As outlined in previous reports the conditions regarding purk have been verified by an advance during the past week of 50c per barrel all round. Present conditions warrant the belief that prices will be held firmly at this range and any change will be for higher quotations. Bacon and hams are unchanged but inclined to firmness owing to the advance in cured: Lard holds steady under , a fair demand. Quotations are: - Heavy Canadian short cut mess pork, \$18.50; short back, \$17.50; selected heavy cut mess pork, boneless, special quality, \$19.50; and heavy mess pork, long cut, \$17.50; pure Canadian lard, 91/2e to 10c per lb.; and compound refined, 7%c to 8%c per lb. Hams, 11c to 14c and bacon, 10c to 14c per pound.

WOOT .- Conditions here are improving in keeping with the better feeling shown at the London auctions, where the declines at the opening are being gradually recovered, under much competition. At the sales on the 10th instant 10,934 bales were offered, including a good selection at hardening rates. Crossbreds were in large supply, American representatives paying full rates for suitable lots. The home trade bought freely, being met with competition by the Continent, Cape of Good Hope wools were in better demand. The attendance was good and business was brisk. There was a better all round demand for merinos and crossbreds. On the 11th the sales were fully attended. Queensland greasy combings were actively competed for at dearer rates. Crossbreds, especially coarse and shabby, were in strong demand and recovered to a parity with the last auction sales. Merinos were very firm at times,

bringing higher rates. Cape of Good Hope and Natal wools sold fairly well. The number of bales offered was 8.187. The sales were: New South Wales-600 bales; scoured, 8d to 1s 6d; greasy, 71/2d to 10d. Queensland-3,100 bales; scoured, 101/2d to 1s 81/2d; greasy, 53/4d to Victoria-800 bales; scoured, 11½d. 1s 4d; greasy, 5d to 1s 1/3d. South Australia-500 bales; greasy, 4%d to 91/2d. New Zealand-1,900 bales; scoured, 81/2d to 1s 5d; greasy, 4%d to 9d. Cape of Good Hope and Natal-1,000 bales; scoured, is 3d to is 5d; greasy, 5%d to 9d. The present series closes on the 20th instant.

### TORONTO WHOLESALE TRADE. (Revised by Telegraph.)

Business generally is quiet in whole-

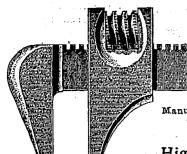
Toronto, July 12, 1900.

sale circles. A fair number of orders are being received for autumn and winter dry goods, and the outlook is more promising in consequence of more favorable reports of crops in Manitoba. There is a moderate sorting-up trade in hardware, groceries and leather, with values generally steady. Sugars are 10 cents per 100 lbs. higher, and present prices are the highest in years. Payments are fair. Money unchanged, with prime commercial paper discounted at 6 to 61/2 per cent. and call loans Stocks are firmer as a 5½ per cent. Dominion Bank is an exception. Latest sales: Bank of Commerce 149%, Dominion Bank 2261/2, Imperial 218, Standard Bank 194, C.P.R. 89%, Cable 166. Western Assurance 129, Toronto Ry. 971/2, Canada Per. & W. C. 112, Central. Canada, 135, Dom. Savings 75, Toronto Mortgage 79

Butter, &c.—The receipts are more liberal and prices a shade weaker. Choice dairy tub sells at 15½ to 16½c, and medium at 12 to 13c. Large rolls,16c to 17c. Creamery steady, at 18c to 19c for tub and at 19c to 20½c for rolls. Eggs are firm with case lots selling at 13c to 13½c. Cheese dull at 10½c in a jobbing way.

Dressed Hogs.—The market is dull, and prices are steady. Sales of small lots at \$7.50.

Flour and Grain.—The flour market is quiet. Sales of 90 per cent. patents at \$3.20 west, and choice grades quoted at \$3.35. Manitoba patents dull at \$5



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and strong bakers at \$4.60 to \$4.65. Bran is easier at \$11.50 west, and shorts at \$13.50. Qatmeal dull at \$3.10 in bags and \$3.20 in barrels on track Wheat is steady. White and here. red winter quoted at 71c to 72c north and west, Spring at 70c to 71c east, and goose at 69c to 70c west. Manitoba No. 1 hard quoted at 94c to 95c Toronto and wost, at 91c Owen Sound, and Midland, and 86c Fort William. dull, with prices purely nominal. Oats are steady, with white selling at 28c east and at 27c west; mixed, 26 /2c west. Peas, at 60c to 61c west. Rye, 53c to 54e outside. Corn is firm at 42e to 43e for Canadian west, and at 50c to 51c for American on track here.

Groceries.—Business is fair. Sugars are again higher, with granulated selling at \$5.18 and yellows at \$4.48 to \$4.83 per one hundred pounds. Teas in good demand and firm. Coffees firm. Dated fruits unchanged, with Valencia raisins, layers, \$½e to 9c. Currants, 4½e to 5c. Canned goods stendy; tomatoes, new, 90e to 95e; peas, 75e to \$5e; corn, \$1.10 to \$1.15.

Leather.—Trade is quiet and prices as a rule unchanged.

Hides and Skins—The market is firmer for hides, oured selling at 8½c cents for cows and at 9½c for steers. Green firm at 8c for No. 1, and 7c for No. 2. Caliskins unchanged at 9c for No. 1 and at 8c for No. 2. Lambskins at 35c to 40c and pelts 25c to 30c.

Live stock.—Offerings of cattle continue large. The demand for exporters is good and prices rule steady. Choice exporters bring 5c to 5½c per lb., and ordinary 4½c. Choice butchers' cattle sell at 4½c to 4½c lb. and meatum, 3½c to 3¾c. Stockers casion at 3c to 3½c. Sheep, 3½c to 4c per lb. for choice owes. Lambs, 4½c to 5c per lb. Hogs, are lower, the best bacon lots bringing 6½c per lb.; light and heavy fats, 5½c to 5%c per lb.

Provisions—Demand is good for cured meats and stocks are small. Mess pork is firm at \$16.00 to \$16.50, and short cut at \$17.50 to \$18. Bacon firm, at 8% to 8% to 9c for small lots. Rolls, 9% to 10c. Hams, smoked, 12c to 13c. Tard is firm at 8% to 9% to 9% according to package. Dried apples, 5% to 6c. Potatoes, new, 80 to 90c per bush. Hops are dull at 10c to 13c. Beans, \$1.10 to \$1.20 for common and \$1.60 to \$1.70 for hand-picked.

Wool.—Receipts of fleece are fair, and prices unchanged at 16½c to 18c. Unwashed, 10c to 10½c. Pulled supers, 19c, and extras, 21c to 22c.

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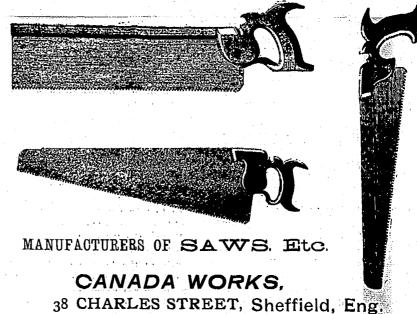
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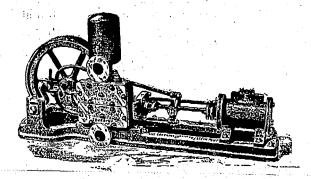
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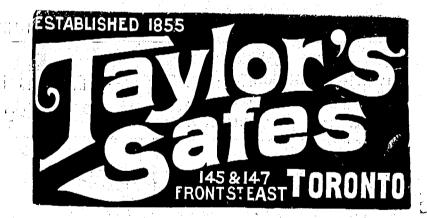




#### BRASS AND TRON BEDSTEADS.

"One of the large industries of the Old Country is the manufacture of metal bedsteads. The article is not modern, but the almost universal useof iron and brass bedsteads has arisen in the last fifty years. How extensive is the sale of these goods may be judged by the following incident. We were talking some years ago with a wellknown pioneer in this trade in Birmingham, when he was called to attend to a rough looking customer speaking the broad Lancashire dialect. In about 20 minutes he returned and informed us that white away he had sold 4,000 bedsteads for eash down at the factory, the goods to be sent to They were all of the Manchester, cheapest class for the homes of work-We fancy Manchester buyers men. would not now go to Birmingham for such goods, as one of the largest bedstead factories in England is at Warrington, owned and operated by the Mersey Bedstead Co. This establishment has an output of 1,000 bedsteads

weekly. The specialty of the company is brass bedsteads of highly artistie design and elegant finish. these remarkably handsome goods they were awarded a gold medal and diplomas of honour at the Warrington and the highest award at the Manchester Exhibition. The business was commenced very modestly some years ago as a new departure for that locality, but, as first-class goods of attractive appearance and moderate prices were supplied the business rapidly expanded until it was necessary to convert the firm into a joint stock company. The company is exceptionally well placed for turning out goods at a law price when the quality is considered, as in





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Persons tendering are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures. Kach tender must be accompanied by an accepted bank cheque made payable to the order of the Honourable the Minister of Public Works, equal to tenper cent. of amount of the tender, which will be forsefted if the party decline to enter into a contracted for. It the tender be not accepted the Cheque will be returned.

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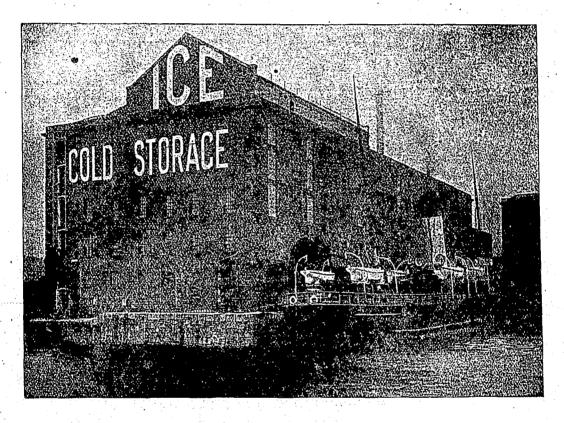
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this manufacture great economies areagre effected by producing on a large scale. The transferring workmen from one style of goods to another is wasteful, white keeping men at a steady continnous line of work is economical and ensures better work. The Mersey Bedstead Co., has an unusually great variety of patterns from which buyers can make a choice, both of all iron, iron with brass ornaments, and all brass, from the lowest priced to the most costly. The company boasts especially of the excellence of the workmanship put into all its manufactures, which is a most important feature, as usually in the effort to cut prices makers turn out bedsteads defectively fitted. The trade will find it of advanage to communicate with this, the leading company in this industry in England. Their goods can now be imported into Canada at one-third less duty than is charged on similar goods from the States.

1530

#### CHEESE EXPORTING.

The members of the Montreal Butter and Cheese Association, together with Professor Robertson, Dairy Commissioner for the Dominion, met in the Board of Trade building, in this city on the 4th instant. The object of the meeting was to discuss, among other matters of interest to the trade, the

...THE ...

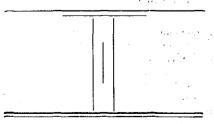
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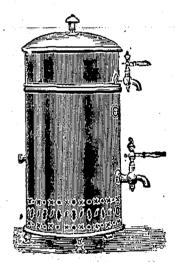
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appointment of an official referee in Montreal, whose principal duty will be to mediate between manufacturers and buyers in any divergence of opinion concerning quality, and in every way possible further the best interests of the trade. Mr. A. Hodgson, president of the Association, presided over the meeting, which was attended by Messrs. Geo. Hodge, J. McKergow, A. C. Wieland, J. A. Vaillancourt, D. S. Hislop, L. N. St. Armand, W. Meldrum, F. Duckett, A. Hibbard, A.C.H. Froemcke, A. W. Grant, Jas. Oliver, Mr. Foster, president of the Cowansville cheese board, and Mr. J. A. Ruddick, of the dairy commission.

Professor Robertson, in opening the meeting, said that the transportation of cheese was a matter of the greatest

importance. He had reports from England that much of the cheese landed there from Canada was warm, and of that buttery flavor which all cheese dealers and consumers objected to. In view of this, the Government had decided to appoint one or more inspecat Montreal, whose duty it would be to improve the conditions governing transportation at present. He also advocated a better make of cheese box than that now in use. Ine advantages an official cheese inspector here, the professor stated, could not be overestimated. In cases of dispute his word would be final. In order to fill the position, he must be a thoroughly competent man, well versed in every detail of the manufacture of cheese. In addition to mediation, his work would be

#### MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, JULY 12, 1900.

Name of Article	Wholesale le	Name of Article	Wholessie 1	Name of Article.	Wholesale.
Split Batts or Bals Kip Pebbled or Buff Bals Pebbled Button, Machine Sewed Glazed Buff Button. Polish Calf Dongola Kid 1 quality """"""""""""""""""""""""""""""""""""	1 10 1 20 0 95 1 00 0 80 0 85 1 20 1 50 1 75 1 10 1 25 0 90 1 00 2 10 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 75 1 50 1 75 1 10 1 30 2 10 2 10 1 10 0 0 0 0 0 0 0 0 0 0 0 0	Brooms. Good Luck 24 stg. var. Han. Rose 4 vern. hand heavy Pansy 4 " medium Thistle 4 " stained Shamrock A 4 " varn han Daley A 3 stgs varn handle " B 3 " stained " Tultp No. 1 3 stgs " " Warehouse 4 heavy E 3 str. hamboo handle " Curling Warehouse 4 heavy E 3 str. hamboo handle " Refoz. ck. Citric Acid Citrate Magnesia lb. Cocaine Hyd. (oz) Cresm Tartar.	4 45 0 00 8 90 0 00 4 120 0 00 4 120 0 00 4 120 0 00 8 120 0 00 8 150 0	Meavy Chemicals. Bleaching Powder. Blue Vitriol. Brimstone. Caustic Soda 60. " "70. Soda Ash. Soda Bicarb. Sal. Soda. " Concentrated. Dyestuffs. Archil. con. Cutch. Ex. Logwood. Chip. Indigo (Bengal). Indigo (Bengal). Indigo Madras. Gambler. Madder. Sumac.  Fish. Bloaters, per box Labrador Herrings, N.F. No. 1 Shore Herrings. Mova Scotia. Mackerel No. 2, bris. " " barrel. Green Cod. No.	2 60 5 00 2 60 8 00 2 00 2 50 2 25 2 50 2 25 2 50 2 25 2 50 2 25 2 50 2 35 2 35 1 50 2 00 0 80 0 00 0 10 0 11 65 00 70 00 0 00 0 0 0 0 00 0 0 0 0 00 0 0 0 0 00 0
Name of Article.	Corn Beef 1-lb 1 65 1 45 3 00 2 56 2 14 15 3 00 2 56 2 14 15 3 00 2 56 2 14 15 15 1 15 1 15 1 14 15 1 14 15 1 14 15 1 15 1 14 15 1 15 1 1 15 1 1 15 1 1 1 1	Repsom Salts Glycerine Gum Arabic per lb. "Trag Insect Powder lb. do per keg, lb. Morphia Oil Lemon. Oplum Oxalic Acid. Phosporus Potash Bichromate Potash lodide. Quinine. Strychnine Tartaric Acid. The Crystale.  Licorice.— Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.	0 18 0 20 0 20 0 25 0 50 0 0 0 25 0 40 0 0 22 0 30 0 176 1 45 1 45 1 45 0 10 0 12 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Green "large Draft " No. 2 " Large dry Gaspe per qutl. Salmon, bris Lab. " Salmon, bris Lab. "Brit. Chi bris. Boneless Fish "Cod Finnan Haddies N. S. Sak Herrings, ir half-barsels. Salt Lake Trout, half-bris Fiour. Winter Wheat patents Manitoba patents Straight roller do bags Strong Eakers Superfine Oatmeal, bri Corn meal, bag Eran Manitoba, bulk Bran Ontario bulk Shorts Moullie	0 00 0 00 00 00 00 00 00 00 00 00 00 00

### THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

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#### Journal of Commerce.



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As used by the Famous Surrey Cricketer, . . ROBERT ABEL, and with which he made his record score, 357 not out. . . .

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to see to the quality of cheese, continuously ascertain its defects and their causes, and give counsel to the manufacturers, which would aid them in improving the standard of their output. The cheese trade was one of Canada's greatest industries, and it would be his ambition to have Canada's cheese the best in the world. In conclusion, he stated that, did the Government make the projected appointment, it would probably be given to Mr. J. A. Ruddick, who was at present one of his assistants, and in whose integrity and capability he had every confidence.

The following resolution was unanimously adopted: "That this meeting heartily approve of the appointment by the Department of Agriculture, of a competent official referee at Montreal, to whom any dispute that may arise as to the quality of butter and cheese between factory men and merchants may be referred; and whose decision, so far as quality is concerned, shall be final."

-A Washington, D.C., dispatch states that the long-expected reciprocity arrangement between the United States and Germany has been effected. Secretary Hay and the German ambassador have subscribed to the convention, and the President will issue his proclamation putting the new duties in force in the course of a few days. The arrangement is generally similar in terms to the first arrangement made with France, and abates the duties on still wines, argols, paintings, and statuary from Germany entering the United States. It does not require the approval of the Senate, being drawn under section 4 of the Dingley Act.

#### MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, JULY 12, 1900.

Name of Article.	Wholesale	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
Farm Products.	\$ c. \$ c	New No. 1 Hard, Ft. Will	\$ c. \$ c. 0 00 0 86 0 00 0 831 0 00 0 834	Molassos (Barbados) Porto Rico. Evaporated Apples, New. do do Old.	0 00 0 00	Vermicelli, Canadian Macaroni, " Italian	\$ c. \$ c. 0 05 0 06 0 05 0 06 0 10 0 15
Roicest to fine ownships Dalry Feetern Good to choice Fresh Rolls	0 18 0 18 0 18 0 18 0 16 0 16 0 16 0 00 0 00	New No. 1 Hard, Ft. Will " 2" No. 1 Northern do " 2" Oate, sfloat Barley, No. 1 " No. 2	0 00 0 49	Loose Musc. Malaga Layers, London	0 06 0 08 0 08 0 081 1 50 1 75	Peel—Citron Orange Lemon	0 14 0 16 0 11 0 15 0 10 0 15
Herry Finest WestVhite	0 093 0 10 0 093 0 093	Groceries  Tea, (HfChest & Cad.)  Japan, com. to med., b	0 00 0 16	Con. Cluster	2 75 0 00 8 50 0 00	Obscolate Vanilla, yel. wrap. 24 x 1/2 lb do Chamois do do do Pink do do do Blue do do Tilp. Van. Green do do	0 48 0 40 0 50 0 50 0 58 0 60
traight candled lo. 2. lora: N. Y. State, per D.	0 12 0 124	dust	0 221 0 25 0 26 0 36 0 061 0 08 0 15 0 20	Layers	0 00 0 08 0 0 044 0 05 0 041 0 07	to do Lilac do do do do White do do Unsweet'd blue prem do	0 50 0 50 0 58 0 60 0 65 0 70 0 73 0 83 0 38 0 43
actific Coast, "Canadian "	0 14 0 14 <sub>1</sub> 0 12 <sub>1</sub> 0 19 0 28 0 85 0 30 0 09 0 18 0 26	" fine to finest, in Gunpowder, Moyune " " good " Pingeuey med to good. " fine to finest "	0 22 0 25 0 25 0 35 0 15 0 16 0 19 0 23	Prunes,	0 061 0 081 0 08 0 10 0 15 0 25	Starch: Can. Laundry Silver Gloss Benson's Prep. Corn " Sat. Chr. label	0 00 0 0
log Propucts: Bacon, smoked, per fb flams, city cured, Ganyassed. Pork Ca. s.c. per bbl	0 11 0 14	Congon, common	0 (0 0 16 0 17 0 20 0 22 0 274	S. S. Tarragona Walnuts Grenoble Filborts Spices; Caselamat	0 134 0 14 0 00 0 084 0 13 0 14 0 10 0 11 0 12 0 15	Vinegar: less 10 p.c. dis.	0 05 0 0
do mess. Dressed Hogs, light.  " " heavy Lard, per ib Can pure.  " Com. Refined	17 50 18 50 0 00 0 00 0 00 0 00	Coffees Mocha (green)	0 35 0 45 0 15 0 35 0 25 0 26	Macechesti Cloves		Cote D'or	0 25 0 0
MEDS: Clover, red, per lb. Timothy, (Car'n) per bsh. Western		Jamaica	0.08 0.11	African Pimento Pepper, Black	0 08 0 10 0 10 0 12 0 17 0 19 0 25 0 27 0 72 0 75	W. W. X Pure Malt Cider X XXX Soap: Best Laundry	0 27 0
Fall Rye.  Millet	0 75 0 90 0 75 0 90 0 75 0 90 0 75 0 90	Sugars: Factory. Ex Granulated, bris German gran'd.	0 00 5 00 0 00 0 00	Mustard, 41b W jar, Eng. 11b " " 41b jars, Cans. 11b " " Rice, C. C	0 23 0 25; 0 65 0 70 0 22 0 24 0 00 3 15	Matches: Telegraph Telephone	4 00 4 2 4 00 4 2 4 00 4 2
Potatoes, per bag Honey, White Clov., Comb Extracted. Beeswax. Brank: prime.	0 08 0 10	Powdered, in bris boxes Paris Lumps, in bris	0 00 5 85 0 00 5 30 0 00 5 65 0 00 5 65	" Patna \$ 100 lb " Burmah" " Crystal Japan " " Carolina \$ 100 l	0 04 0 05 4 00 4 25 5 00 5 25 h 6 75 7 75	Diamond Jubilee	0 CO U (
do. Best hand picted Sugar Maple. Syrup Maple, wine gals. Imperial gal	. 1 70 1 75	" " half bris " " 100-1b bxs " " 50-1b bxs Branded Yellows	0 00 5 65	Gelatine, 1 qt pk "  11 qt pk " 2 qt pks "	0 00 0 04	Royal Lity do Rose Globe Improved Globe	1 1 65 6 6

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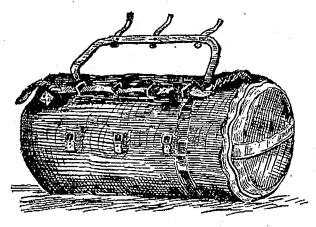
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Letter Heads.
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Etc., Etc.



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Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican English and all other kinds of Saddles, Trunks. Valises. Bags. Satchels, Horse Clothing, &c., &c.

#### BOILER SHOP.

THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many bollers to Germany, Austria, India and Australia. It also makes Oil Stills, Tanks, Bleachers and Agitators, Sait Pans, Steam Boxes for Stave and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,

J. H. FAIRBANK,

Manager.

Proprietor.

#### MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, JULY 12, 1900.

				,			
Name of Article	Wholesale.	Name of Article.	Wholesale,	Name of Article.	Wholessle.	Name of Article.	Wholesale.
Name of Article  Antimony	C   \$ C   0   1   1   0   1   1   1   1   1   1	Coll Chain—No. 4	4 75 0 000 4 70 0 000 4 35 0 000 4 10 0 000 4 10 0 000 4 10 0 000 4 10 0 000 4 10 0 000 4 10 0 000 4 10 0 000 4 10 0 000 6 10 0 000	Lead Pipe, per 100 lbs.  Zinc  Spelter, per 100 lbs.  Sheet, Zinc  Black Sheet Iron.  Per 100 lbs.  8 to 16 guage. 18 to 20 do 26 do 26 do 26 do 26 do 27 do 40 do No. 10. 40 do No. 11. 40 do No. 12. 40 do No. 13. 40 do No. 15. 40 do No. 16. Barbed Wire- Spring Wire per 100, 1,00 net extra. Iron and Steel Wirepl'n 6 to 9  Rope.  Sisal, base. 7-16 and up. 7-16 sheep. 7-16 sheep	7 09 0 00 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 0	Tailow cake.  "barrel (refined). "Ordinary. Rough.  Leather No. 1 B.A. Sole No. 2 B.A. Sole No. 3 B.A. Spanish Sole Slaughter. No. 1 light medium & heavy "No. 2 Harness "Upper, light Grained Upper Scotch Grain Kip Skins, French English Canada Kip Hemiock Caif "Light French Caif "Inght French Caif "Inght "heavy "amail Leather Board, Canada Enameled Cow, per ft Pebble Grain B, Caif Brush (Cow) Kid "No. 2. "Saddlers' doz imt. French Caif English Oak lb Dongola, extra "No. 1 "Colored Pebbles "Calf  OIIS Cod Oil S. R. Pale Seal Straw Seal Cod Liver Oil, Nfid, Norw	0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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PALMER COVERS
PLAIN COVERS
BELLS
SADDLES
LAMPS

RS PEDALS
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SOLUTION
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# Gaverhill, Learmont & Co.,

Caverhill's Buildings St. Peter St.,

Largest and most complete stock of SHELF HARDWARE in the Dominion.

MONTREAL

#### EMONTREAL WHOLESALE PRICES CURRENT-THURSDAY, JULY 12, 1900.

Name of Article Wh	iolesale.	Name of Article.	Wholesale.	** Name of Article.	Wholesale	Name of Article.	Wholesale
Class. United inches,00 to 25 0 0 do 26 to 40 0 0	00 2 10 00 4 50	Sait—Continued.  Special Dairy, per bri. quarters  Spl Cheese Sait p bag 2001b Turk's Island per bush	2 00 2 50 0 45 0 50 1 25 1 50	Capstan Cigarettes, 10s. 50s. Gold Flake, 10s. 50s	0 15 0 75 0 20 1 00 1 25 2 50	Ports— Tarragons	1200 Kn∧
do No. 2 0 0 do No. 3 0 0 White Lead dry 5	00 6 371 00 6 00 06 5 621 50 6 00 00 5 50	Tobacco—Cut Smoking. No. 1 Black Chewing, cads No. 2 do Old Chum, in pkg., 10s and 12s Old Chum, in tins, lbs. and yis Old Chum, 1-6 tins	0 50; 0 65; 0 59; 0 00 0 00 0 82 0 00 0 82	Fleece do clothing Tub Wash. Pulled, combing do super do extra B. A. Scoured	0 00 0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0	riesper gal  Clarets— St. Juliens Barton & Guestier Nat. Johnson & Sons J. Calvet & Co	4 00 25 00
Yel. Ochre, French	25 3 00 45 0 50 60 0 70 85 1 00	Puritan, in pags., 1-118 do % lb. tins do i lb tins Out Cavendish, in pags., 1-108 Durham, in bags, 1-128 and	0 00 0 85 0 00 0 85 0 00 0 83	Natal	0 20 0 24 0 18 0 22 0 00 0 00 0 00 0 00	Champagnes— Pommery, Fils & Co G. H. Mumm. Perrier. Jouet & Co	28 00 30 00 28 00 30 00
Fire Bricks per 1000,	00 24 00 50 1 75 75 4 50	Durham, 1 lb, drums	0 00 1 00	No. 1, White Cotton	0 07 0 08 0 061 0 07 0 06 0 081	Brandies—Hennessygal. 1 Star Cases  Scotch Whiskeys Dewars Scotch extra spec.	12 75 14 00
American White, bris 0 Coopers' Glue 0	111 0 18 00 0 14 16 0 20 20 0 26	Ritchle's Smoking Mixture 1-10s Unique, 1-15 pkgs do in pkgs., 1 ib do in pkgs., ½ lb	0 00 0 60 0 00 0 66 0 00 0 61	Wines Liquors &c	0 04 0 041	Dewars Scotch extra spec.  Spl. Liquenr.  Extra spl. Liqueur  Gin— De Knyper red cases	16 25 16 50
Golden Ochre	04 0 10 12 0 16 12 0 40 90 0 05	O. K. Mixture, in pks., 16s., Plug Tobaccos— Ritchie's Derby Smoking Solace, 3s, 8s and 16s Ritchie's Old Virginia Smok	0 00 0 68	Ale—Englishqtr Porter— Dublin Stoutqt do dopt	3 1 62 1 67 1 6 2 40 2 45 8 1 57 1 1 62 1	do green do	0 00 5 85 3 00 3 15
Brown Japan 0 Black Japan 0 Orange Shellac, No. 1 1	75 1 00 60 0 75 50 0 75 70 1 80	ing Twist, 34s. Old Virginia Solace, 34s Ritchie's Old Chum Chewin, Solace, Thick and Thin 9s (6 lb. cads) Standard, 9 1-3s, 6 lb. cads.	. 0 00 0 70 S . 0 00 0 67	Spirits Canadian—per gal Alcohol	4 50 4 60 4 05 4 15 2 20 2 30	Geo Roe & Co. 1 star, qte do do 3 stars, qte John Jamieson & Co. Angostura Bitters, per case of 2 doz.	9 70 10 50 9 50 11 50 14 50 15 00
White do	25 2 40 00 1 95 181 0 191	do Thin, 9s	0 00 0 67	Rye Whisky	gal.2,202.30	do do pts per cs.	4 00 4 25 6 75 7 75 7 75 8 75
Canadian, in small bags 2 Canadian, Quarters 0 Factory Filled per bag 0	10 3 00 271 0 50 90 1 25	Traveller	. 0 00 0 50 . 0 00 0 50 . 0 00 0 50	Claret "	. 5 00 1 25		

Telegraphic Address, "LONG, SHEFFIELD."

### H. G. LONG & CO.

Hallamshire Works, Rockingham Street,

SHEFFIELD, ENG.

.... AND ....

118 Holborn, London, E.C.,

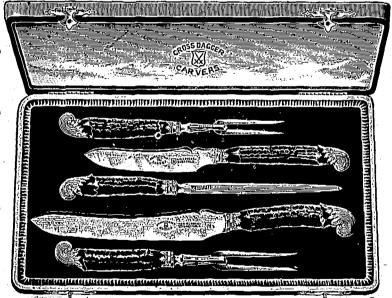
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Sole manufacturers of the celebrated

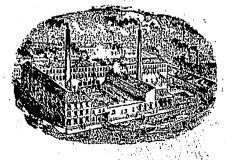
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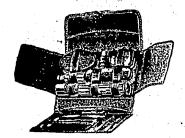
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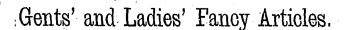


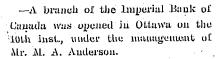
HOWARD CASE WORKS.

SHEFFIELD, England.

#### Leather Case and Cutlery

Manufacturers





-Proposed iron and steel works are being reported on both the Atlantic and Pacific coasts in Canada. A Victoria, B.C., letter states that the managers of the McKeesport, Pa., Iron Company have secured a site for new works at Port Angeles, on the west coast of Vancouver Islands. The ore will be brought from Barelay Sound, where options have been secured on three groups of properties. One is that of the Anderson Company, another belonging to Wilson, Bradon, Irving, and others, and a third the property of Thompson, Braden, Logan, and Kains. The options are until the end of the year, and before the beginning of next month between 400 and 500 men will be taken to Barelay Sound to exploit its mineral wealth.

properties are said to run about 70 per cent, pig iron.

-A Chicago letter says: The large steamer W. H. Gratwick, left Chicago, recently, with 105,000 bushels of grain. At Milwaukee she took on 1,500 tons of the package freight lying there, and the complete eargo (on 18 feet of water) went to Depot Harbour, Lake Huron, in Canada, from which port it goes by rail to various points in Canada and New England. The "in" cargo of the Gratwick to Chicago loaded her down to the 18-foot mark. It was a rich cargo of general merchandise, the wholesale value being about \$900,000 and the master reported that he was compelled to leave 168 cars of freight behind him at Depot Harbour, for the simple reason that his ship could not carry it. The accumulation of freight at Milwankee, bound for Canada, and New England, is so great, the captain said, that the agents there have refused to receive any more.

-A Detroit, dispatch states that the report of the Deep Waterways Committee has been made public, and shows the most favourable route for a 30-foot water main from the lakes to the sea to be from Lake Erie to Lake Ontario via La Salle and Lewiston, and from Oswego and the Mohawk Valley, and that the same route is practically as favourable as any for a 21-foot waterway. The estimated cost of a 21foot waterway is \$206,358,000, and of the 30-foot waterway \$517,284,500. The annual cost of maintenance to operating the former is estimated at \$2,343,-478; the estimate for a 30-foot waterway is \$2,920,308. The conclusion drawn by the commission is that the 21-foot channel promised greater returns than that of the 30-foot. The natin advantage of the latter is that it would furnish the lowest cost of transportation to foreign markets and permit the construction of large sea-going vessels on the lakes.

Telegraphic Address: ACACIA, SHEFFIELD. A.B.C. Code Used. A.I. Code Used.

### W. A. COLLEY, LIMITED,

Cutlery of all Descriptions

For Home and Export.

76 Arundel Street, HNG.

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JOINERS' TOOLS.

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Braces, Rits, Edge Tools, Files. Saws, Skales, Augers, Gimlets, Tool Cheets, Warden Sheare, &c. &c.

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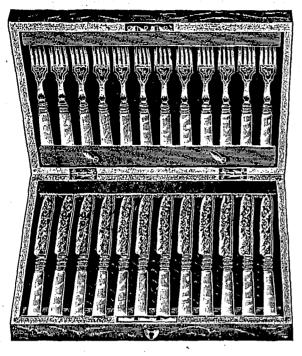
Table &

ALSO ALL KINDS OF FITTINGS FOR THE ABOVE.

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Manufacturing Silversmiths and Silver Cutlers.

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French Cook Knives, Xylonite a Speciality. Pen, Pocket, and Sportsman's Knives, &c., &c.

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Manufacturer of all kinds of TABLE CUTLERY, SPEAR, BUTCHER and DAGGER KNIVES.

BROAD WORRS,
54 ST, THOMAS ST.,
Sheffleld, Eng.,
Also every description of
CARVERS.



ESTABLISHED 1790.

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MANUFACTURERS OF

"EXCELSIOR" Cutlery and Plate.

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. . ARE GUARANTEED.

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CONTOURATE MANA

SHEFFIELD, Eng.

and at 4 Furnival St., Holborn, LONDON, Eng.

### Green & Green, Ld.

MITRE WORKS.

EDWARD STREET, SHEFFIELD, Eng.

MANUFACTURERS OF

Cutlery & Electro-Plated Goods,
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### G. T SPURR,



Cabinets, Plate Chests,
Table Cutlery Cases,
Fish Eater and
Dessert Knife Cases,

And Cases for all kinds of Silver Goods, Rolls, &c.,

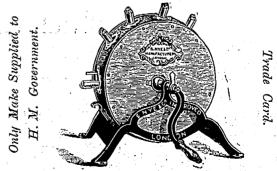
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### NYE'S KNIFE-CLEANERS.

Latest Improvements. Highest Finish.



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OXFORD ST., LONDON, W., ENG.

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-& Son.

MANUFACTURERS OF.\_\_

## Carpenters' Tools,

&C.

Charlotte Street, Sheffield, England.

### ALBERT WILSON & SON

MANUFACTURERS OF ALL KINDS OF





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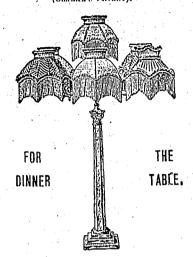
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ENGLAND.

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#### LAMPS AND WAX LIGHTS

(CLARKE'S PATENT).



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

N.B —These Lamps can be obtained only at the "Chicklite" Lamp Show-Room, 132, Regent Street, W., or from the Manufacturers,

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

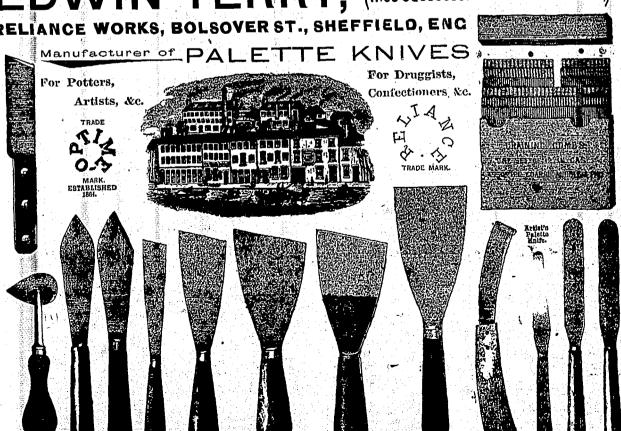
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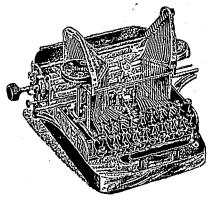
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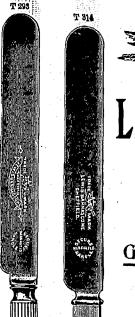
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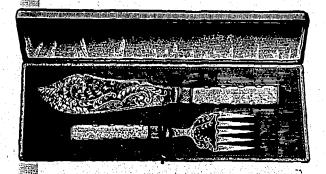


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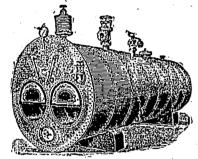
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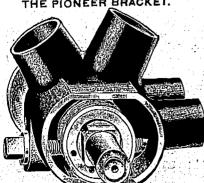
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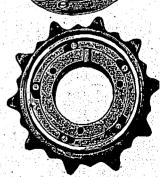
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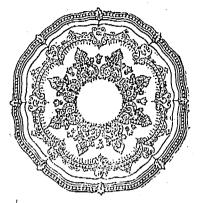
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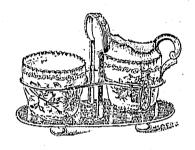
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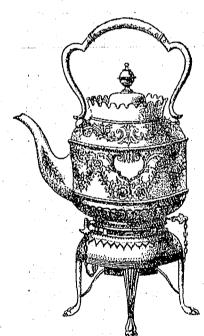
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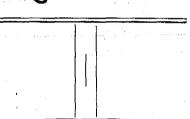
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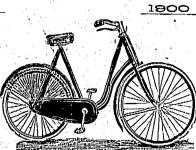
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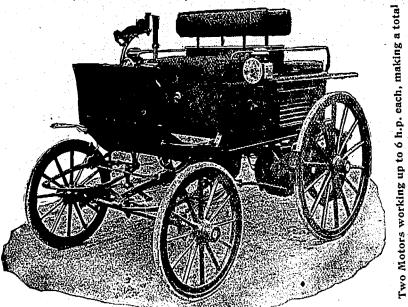


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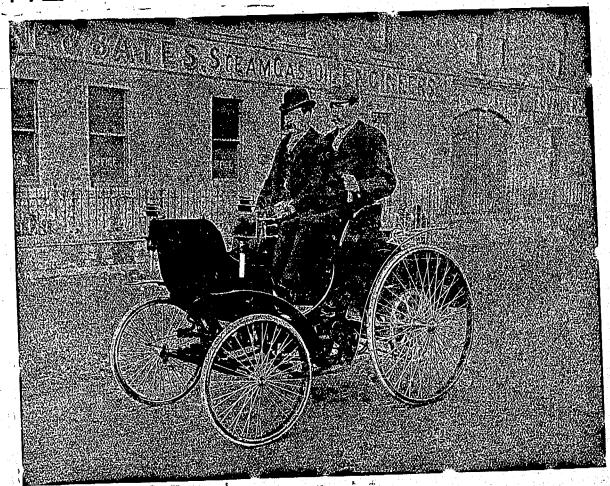


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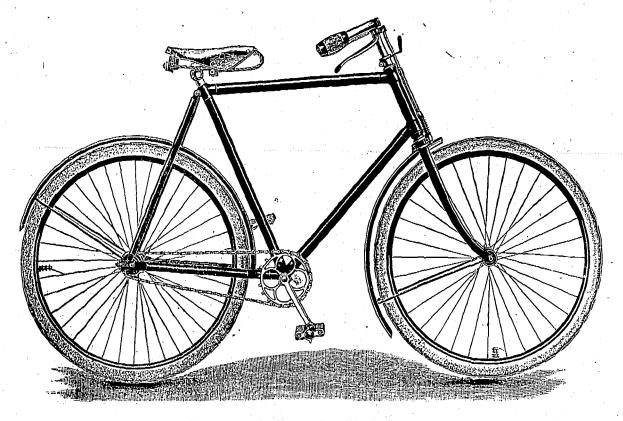
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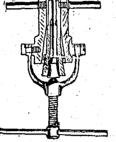
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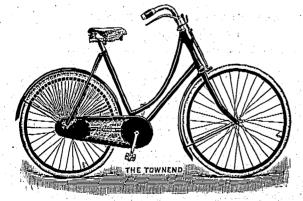
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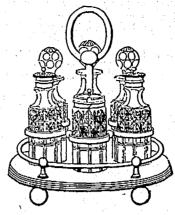


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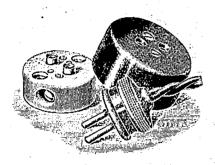
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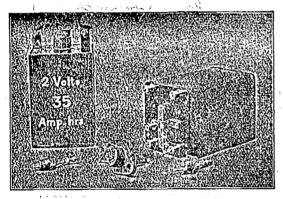


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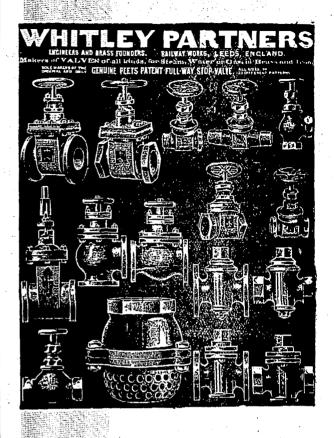
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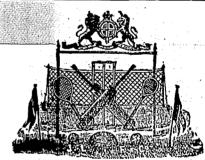
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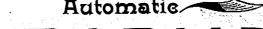
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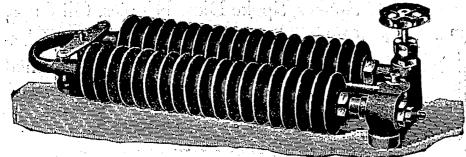
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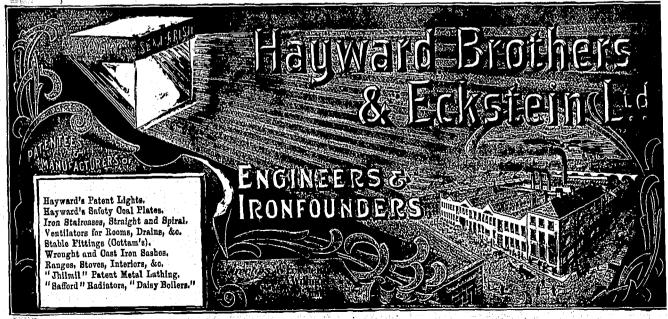
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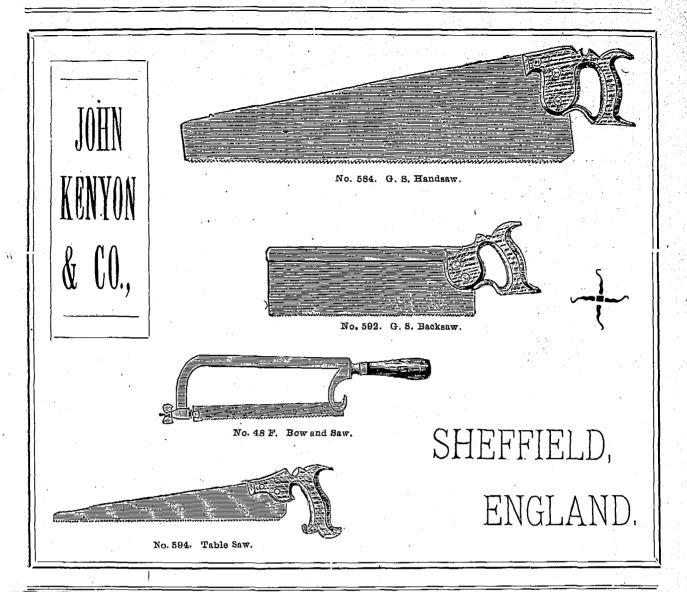
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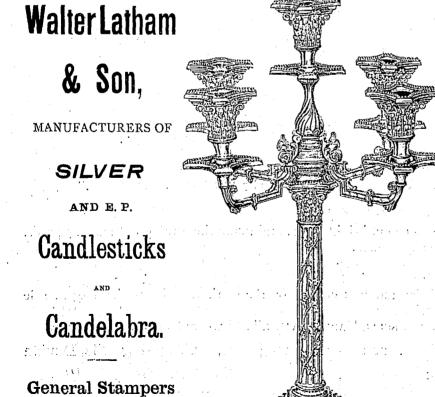
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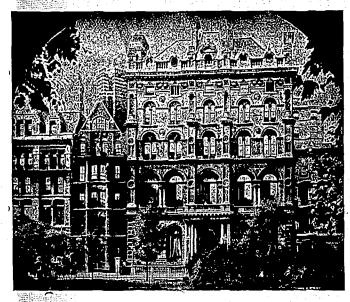
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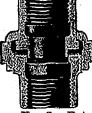
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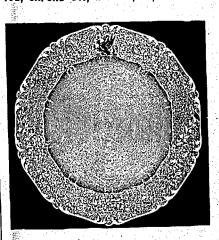
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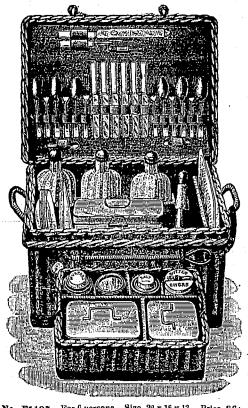
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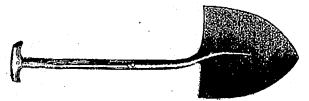
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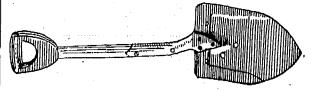
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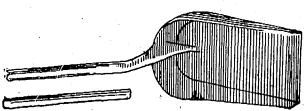
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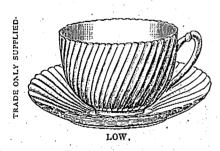
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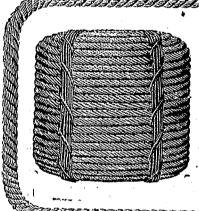
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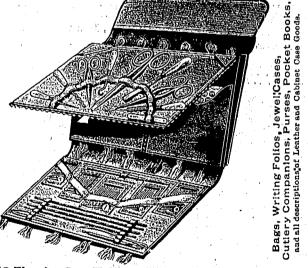


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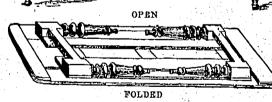
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#### **ASSURANCE** The Federal Life COMPANY.

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MOST DESIRABLE POLICY CONTRACTS.

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If you think of insuring study the record of

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THE

#### NORTH AMERICAN LIFE

ASSURANCE COMPANY.

Head Office: 112-118 King St. West, TORONTO, Ont.

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Assets .....\$ 3,509,083.20 893,522,89 468,023,85 Net Surplus..... 

L. GOLDMAN,

Secretary. .... Man. Dir.

Mesers. AULT and McCONKEY Managers for Province of Quebec,

180 St. James St., Montreal.

WM. McCABE,

#### LIVERPOOL & LONDON & GLOBE

INBURANCE :-: COMPANY.

Available Assets, - - \$58,553,900

Funds Invested in Canada, - \$2,110,000

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

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Head Office, Canada Branch:

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Journal of Comm

171 St. James St.

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Fire Insurance Company Established in 1863. Head Office, Water

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(OF LONDON.)

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Fire risks accepted on most every description of insurable property.

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Agents Wanted throughout Canada,

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Head Office, MONTREAL, A Canadian Company for Canadian Busines ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all Habilities Capital Stock

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Gain in Insurance in force 1899 \$117,850,865

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Established 1809.

#### North British & Mercantile

Insurance Company.

Total Funds, Dec. 1896, Canadian Investments,

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This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts. 11 Hospital Street, MONTREAL.

### Hartford Fire Insurance Go

HARTFORD, CONN. Established - 1794. Cash Assets, - \$10,004,697.55.

Casil Asserb,
Anthorized Capital,
Capital Subscribed & Paid-up,
Deposited with Receiver General in
Canada,
Annual Income,
Burplus beyond liabilities and
Capital Stock,
GEO. L. CHASE, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
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11 Hospital Street, MONTREAL.

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Prov. Manager,

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Actuary.

J. K. MACDONALD

Managing Director.

Head Office, TORONTO.

#### INCREASES IN LIFE INSURANCE IN CANADA

The Royal-Victoria Life Insurance Co. of Canada

made the following increases in business in 1899 over 1898:

Increase in Cash Premiums Paid..... 148 per cent.

Note-Decrease in amt. of Death Claims 200

1. Increase in Cash Premiums Paid. 8.82
2. Increase in New Business issued. 23.08
3. Increase in Business in force. 9.66
Note—Increase in amt, of Death Claims. 14.98 Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life Insurance, will please communicate with

DAVID BURKE, A.I.A., F.S.S., General Manager.

Head Office, MONTREAL.

8.82 per cent.

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# ory Works, CYCLES.

VENTRY

LONDON.

Triumph Cycle Go.,

COVENTRY, ENGLAND



#### **ASSURANCE** COMPANY.

incorporated 1851.

- \$2,820,000,00 for Year ending 81st December, 1898, over - 2,530,000.00

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FIRE. LONDON.

ESTABLISHED 1808.

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COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
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Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.... Capital Fully Subscribed..... 400,000

" Deposit made with the Dominion Government for the protection of Policyholders."

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LIFE MARINE Agencies in all the principal Cities and Towns of

the Dominion. HEAD OFFICE, Canadian Branch, ... MONTREAL JAMES McGREGOR, Manager.