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301 ST. JAMES ST., MONTREAL.
Sole Manufacturers
Cold-Air-Circulation System.

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

1521

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 50. No. 20.
NEW SERIES.

MONTREAL, FRIDAY, MAY 18, 1900.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

MCINTYRE SON & CO.,
MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
SILKS,
LINENS,
SMALL WARES,

TREFOUSSE KID GLOVES,
ROUILLON KID GLOVES.

13 VICTORIA SQUARE.

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Electric Engraving
COMPANY.

Engravers and Reproducers
— OF THE —

Finest Work in England.

Send for Specimen and Terms.

NORTHUMBRIA HOUSE,
116 CHARING CROSS ROAD,
London, W.C., England.

Leading Wholesale Houses.

The "ATLAS" Brand



SCOTCH

GLUE.

GREENBERG & SONS,
3 Manchester Avenue, - London, England.

X The following Brands Manufactured by . . . X

THE American Tobacco Co.
OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses . . .

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

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

X . . . X

MARK FISHER SONS
AND COMPANY,

Merchant Tailors and
. . . Woollen Buyers

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

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

STAPLE WOOLLENS

than we are doing at present.

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

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

Leading Wholesale Houses.

The * * *
Jas. Walker
Hardware Co.,
Limited.

234-236 St. James Street,
MONTREAL.

Builders and
General Hardware.
Wholesale and Retail.

WARM WEATHER IS LATE
.. BUT ..

WE NEVER ARE. We are always early with New Goods. The Latest Novelties come first to us, and you may always depend on getting salable merchandise when you buy from . . .

The H. A. Nelson & Sons Co'y, Ltd.,
MONTREAL, QUE.

JAMES CORISTINE & Co.
(LTD.)

Manufacturers and Importers of

Hats
Caps
and
Furs

469-475 St. PAUL ST.,
MONTREAL.

BLACK DIAMOND
FILE WORKS.

EST. 1863. TRADE MARK. INC. 1895.



HIGHEST AWARDS at TWELVE International Expositions.

SPECIAL PRIZE,
GOLD MEDAL,
AT ATLANTA, 1895.

G. & H. BARNETT COMPANY,
PHILADELPHIA, PA.

The Chartered Banks.

BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. for the current half-year, (making a total distribution for the year of Ten per cent.) upon the paid up Capital stock of this Institution has been declared, and that the same will be PAYABLE at its Banking House in this City, and at its Branches, on and after FRIDAY, the FIRST DAY OF JUNE next,

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

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

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 20th April, 1900.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1858.
Incorporated by Royal Charter in 1846.
Paid-up Capital, \$1,000,000 stg.
Reserve Fund, 825,000 "

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

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Gaspard Farrer, Frederic Lubbock,
Henry R. Farrer, John Paton,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis,
Head Office in Canada, St. James st., Montreal.
H. STIKEMAN, General Manager.

J. ELMESLY, Inspector.

BRANCHES IN CANADA:

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

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agents in the United States:

New York, (52 Wall St.) W. Lawson and J. O. Welsh, Agents.
San Francisco, (120 Sansome Street), H. M. J. McMichael and J. R. Ambrose, Agents.
London Bankers—The Bank of England and Messrs. Glyn & Co.

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

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

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000
Reserve Fund, 1,625,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Sam'l. Finley,
Henry Archibald, J. P. Cleghorn,
H. Markland Molson,
F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES.

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

AGENTS IN CANADA.

British Columbia—Bank of British Columbia.
Manitoba and North-West—Imperial Bank of Canada.
New Brunswick—Bank of New Brunswick.
Newfoundland—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of Yarmouth.
Ontario—Canadian Bank of Commerce, Dominion Bank, Imperial Bank of Canada.
Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.
Quebec—Eastern Townships Bank.

IN EUROPE.

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

IN UNITED STATES.

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

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

Commercial Letters of Credit and Traveller's Circular letters issued available in all parts of the world.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-up, \$1,985,070
Reserve Fund, 1,700,000

BOARD OF DIRECTORS:

Thos. E. Kenny, President,
Thomas Ritchie, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C., Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the General Manager, Montreal); W. B. Torrance, Sec. and Supt. of Branches; W. F. Brock, D. M. Stewart, Inspectors.

Antigonish, N.S.	Montreal, Westmont.
Atlin, B.C.	Nanaimo, B.C.
Bathurst, N.B.	Nelson, B.C.
Bennett, B.C.	Newcastle, N.B.
Bridgewater, N.S.	Ottawa, Ont.
Charlottetown, P.E.I.	Pictou, N.S.
Dorchester, N.B.	Port Hawkesbury, N.S.
Fredericton, N.B.	Rosland, B.C.
Grand Forks, B.C.	Sackville, N.B.
Guysboro, N.S.	St. John, N.B.
Halifax, N.S.	Shubenacadie, N.S.
Kingston, N.B.	St. John's, Nfld.
Londonderry, N.S.	Summerside, P.E.I.
Louisburg, C.B.	Sydney, N.S.
Lunenburg, N.S.	Truro, N.S.
Maitland, N.S.	Vancouver, B.C.
Moncton, N.B.	Vancouver, B.C. East End, B.C.
Montreal, Que.	Victoria, B.C.
Montreal, West End	Weymouth, N.S.
	Woodstock, N.B.

Agencies in Havana, Cuba; New York, N.Y.; and Republic, Washington.

CORRESPONDENTS:

New York, Chase National Bank. Boston, National Shawmut Bank. San Francisco, First National Bank. Chicago, America National Bank. Spokane, Exchange National Bank. Seattle, First National Bank. China and Japan, Hong Kong and Shanghai Banking Corporation, Great Britain, Bank of Scotland. France, Credit Lyonnais. Germany, Deutsche Bank. Spain, Credit Lyonnais. Collections made at lowest rates and promptly remitted for. Telegraphic transfers and drafts issued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 45,000

F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized \$1,000,000
Capital Subscribed 500,000
Capital Paid up 388,239
Reserve 128,000

BOARD OF DIRECTORS:

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

THE ONTARIO BANK.

NOTICE is hereby given that a Dividend of TWO AND A HALF per cent. for the current half-year has been declared upon the Capital Stock of this Institution, and that the same will be paid at the Bank and its Branches, on and after

Friday, the First Day of June next.

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

The Annual General Meeting of the Shareholders will be held at the Banking House in this City, on TUESDAY, THE 19TH DAY OF JUNE next.

The chair will be taken at 12 o'clock noon.

By order of the Board.

C. MCGILL,
General Manager.

Toronto, 23d April, 1900.

The Bank of Toronto.

DIVIDEND No 88.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. for the current half-year, being at the rate of TEN PER CENT. per annum, upon the Paid-up Capital of the bank, has this day been declared, and that the same will be payable at the bank and its branches on and after Friday, the FIRST DAY OF JUNE next.

The Transfer Books will be closed from the Seventeenth to the Thirty first day of May, both days included.

THE ANNUAL GENERAL MEETING of Shareholders will be held at the Banking House of the Institution on Wednesday, the Twentieth day of June next. The chair to be taken at noon.

By order of the Board,

(Signed) D. COULSON,
General Manager.

The Bank of Toronto, Toronto, 23th April, 1900.

The Chartered Banks.

The Chartered Banks.

The Chartered Banks.

The Canadian Bank of Commerce

DIVIDEND No. 66.

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. upon the Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches On and after

FRIDAY, the 1st day of June next.

The Transfer Books will be closed from the 17th of May to the 31st of May, both days inclusive. The Annual General Meeting of the Shareholders of the Bank will be held at the Banking House, in Toronto, on

TUESDAY, the 19th day of June next.

The chair will be taken at twelve o'clock. By order of the Board.

J. H. PLUMMER,
Assistant General Manager.

Toronto, April 24th, 1900.

Bank of Hamilton.

NOTICE is hereby given that a dividend of four per cent. on the paid up capital stock of the Bank, for the half-year ending 31st May, has this day been declared, and that the same will be payable at the bank and its branches on and after 1st June.

The transfer books will be closed from the 16th to the 31st May both inclusive.

The Annual Meeting of the shareholders will be held at the head office of the bank, in the City of Hamilton, on MONDAY, 18th JUNE, at twelve o'clock noon.

By order of the Directors,

J. TURNBULL,
Cashier.

HAMILTON, 25th April, 1900.

Eastern Townships Bank.

ANNUAL MEETING.

Notice is hereby given that the ANNUAL GENERAL MEETING of the Shareholders of this Bank will be held in their Banking House in the City of Sherbrooke, on

Wednesday, 6th day of June next.

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

By order of the Board,

WM. FARWELL,
General Manager.

Sherbrooke, 5th May, 1900.

THE DOMINION BANK

Capital, \$1,500,000 | Reserve Fund, \$1,500,000

DIRECTORS:

Hon. Sir FRANK SMITH - President.
E. B. OSLER - Vice-President.
Wm. Ince, Timothy Eaton, W. R. Brock,
A. W. Austin, Wilmot D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Huntsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Eather; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts; Montreal, Que.; Winnipeg, Man.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

T. G. BROUGH, Gen. Manager.

The Traders Bank of Canada.

DIVIDEND No. 29.

NOTICE is hereby given that a Dividend at the rate of SIX PER CENT. per annum upon the Capital Stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and its Branches, on and after FRIDAY, the 1st of JUNE next.

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

The Annual General Meeting of the Shareholders will be held in the Banking House in Toronto, on TUESDAY, the 19th of JUNE. Chair to be taken at twelve o'clock noon.

H. S. STRATHY,
General Manager.

Toronto, 17th April, 1900.

The Standard Bank of Canada.

DIVIDEND No. 49.

NOTICE is hereby given that a Dividend of four per cent., and a bonus of one per cent., for the current half year, upon the paid-up capital stock of this Bank, has been declared, and that the same will be payable at its banking house in this city and at its agencies, on and after

Friday, the first day of June next.

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

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, 20th of June next, the chair to be taken at twelve o'clock noon.

By order of the Board,

GEO. P. REID,
General Manager.

Toronto, April 26th, 1900.

The Bank of Ottawa.

DIVIDEND No. 48.

NOTICE is hereby given that a dividend of four and one half per cent upon the paid-up capital stock of this Bank, has been declared for the current half year, and that the same will be payable at the Bank and its Branches, on and after FRIDAY the 1st DAY of JUNE, 1900.

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

By order of the Board,

GEO. BURN,
General Manager.

Ottawa, 20th April, 1900.

UNION BANK OF CANADA.

DIVIDEND No. 67.

NOTICE is hereby given that a Dividend at the rate of SIX PER CENT. per annum, on the Paid-up Capital Stock of this Institution, has been declared for the current half year, and that the same will be payable at the Bank and its Branches, on and after FRIDAY, the First day of June next.

The Transfer Books will be closed from the Seventeenth to the Thirty-first of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held on THURSDAY, the Fourteenth of June next, at the Banking House in this City.

The chair will be taken at 12 o'clock. By order of the Board.

E. E. WEBB,
General Manager.

Quebec, April 25th, 1900.

QUEBEC BANK.

DIVIDEND NOTICE.

NOTICE is hereby given that a Dividend of THREE PER CENT. upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House, in this city, and at its Branches, on and after FRIDAY, the first day of June next.

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

The Annual General Meeting of the Shareholders will be held at the Bank on Monday, the 4th day of June next. The chair will be taken at 8 o'clock.

By order of the Board of Directors.

THOMAS McDUGALL,
General Manager.

Quebec, 24th April, 1900.

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBIE UNLUCKE, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE,
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

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

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

Bank of Nova Scotia.

INCORPORATED 1832.

Capital Paid-up.....\$1,760,900
Reserve Fund.....2,162,570

DIRECTORS.

JOHN Y. PAYZANT, President.
CHARLES ARCHIBALD, Vice-President
R. B. SEETON, R. L. BORDEN, GEO. S. CAMPBELL,
J. WALTER ALLISON.

HEAD OFFICE, .. HALIFAX, N.S.

H. C. McLEOD, Gen. Mgr. D. WATERS, Inspector.

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. Andrews, St. John, St. Stephen, Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside.

In Quebec—Montreal, J. Pitblado, Manager.

In Ontario—Paspébiac.

In Quebec—Almonte, Arnprior, Berlin, Toronto.

H. A. Richardson, Manager.

In Manitoba—Winnipeg. C. A. Kennedy, Mgr.

St. John's. J. A. McLeod, Manager.

In Newfoundland—Harbor Grace.

In West Indies—Kingston, Jamaica. W. P. Hunt, Manager.

In U. S.—Chicago, Ill.—Alex. Robertson, Manager, and W. H. Davies, Assistant Manager. Calais

Maine.—A. E. Vessey, Mgr. Boston, Mass.—W. E. Stavert, Manager.

BANQUE D'HOCHELAGA.

NOTICE is hereby given that a Dividend of THREE AND A HALF PER CENT. (3½ p.c.) on the paid up capital of this institution has been declared for the current half year, and that it will be payable at its Head Office, in Montreal, and at its Branches, on and after the FIRST DAY of JUNE next.

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

The General Annual Meeting of the Shareholders will be held at the Head Office of the Bank, in Montreal, on Friday the 16th day of June next, at noon.

By order of the Board of Directors,

M. J. A. PRENDERGAST,
General Manager.

Montreal, 20th April, 1900.

The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,500,000
Capital Paid-Up 2,303,323
Reserve 1,555,560

DIRECTORS.

H. S. HOWLAND, President.
T. R. MERKITT, Vice-President.
Wm. Bamery, Robert Jaffray.
T. Sutherland Stayer, Elias Rogers, Wm. Hendrie.

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

BRANCHES IN ONTARIO.

Bessix, Listowel, Sault Ste. Marie,
Fergus, Niagara Falls, St. Thomas,
Galt, Port Colborne, Toronto,
Hamilton, Rut Portage, Welland,
Ingersoll, St. Catharines, Woodstock.

BRANCH IN QUEBEC.—Montreal.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.

Brandon, Man. Prince Albert, Sask.
Calgary, Alta. Revelstoke, B.C.
Edmonton, Alta. Strathcona, Alta.
Golden, B.C. Vancouver, B.C.
Nelson, B.C. Winnipeg, Man.
Portage La Prairie, Man.

AGENTS.—London, Eng., Lloyd's Bank, Ltd.,
New York, Bank of Montreal, Bank of America.
The Imperial Bank is prepared to issue letters of credit negotiable at any of the branches of the Standard Bank of South Africa, Ltd., Transvaal, Cape Colony, Natal, Rhodesia.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,200,000
Reserve, 150,000

DIRECTORS:

R. AUDETTE, Esq., President.
A. B. DUPUIS, Esq., Vice-President.
Hon. Judge Chassevain, V. Chateauvert, Esq.,
R. Rioux, Esq., N. Fortier, Esq.,
J. B. Laliberté, Esq.,
P. LAFRANCE, Manager Quebec Office
N. LAVOIE, Inspector.

Branches:

Chicoutimi, P. Q., Fraserville, P. Q., Joliette,
P. Q., Montmagny, P. Q., Montreal, Murray Bay,
P. Q., Ottawa, Ont., Quebec, St. Roch's, St. John
St., Rimouski, P. Q., Roberval, P. Q., Sherbrooke,
P. Q., St. Francis, P. Q., St. Hyacinthe, P. Q., St.
John's, P. Q., St. Marie, P. Q.
Agents—England—The National Bank of Scot-
land, London. France—Credit Lyonnais, Paris and
Branches. United States—The National Bank of
the Republic, New York; Shoe and Leather
National Bank, Boston, Mass.
Prompt attention given to collections.
Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

Capital Authorized, \$1,500,000
Capital Paid up, 650,000
Reserve, 360,000

DIRECTORS.

WM. ROBERTSON, Esq., President.
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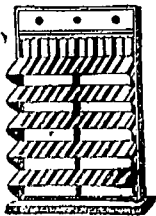
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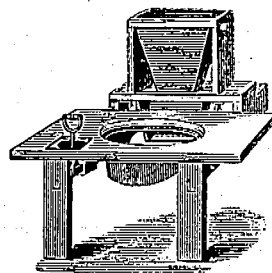
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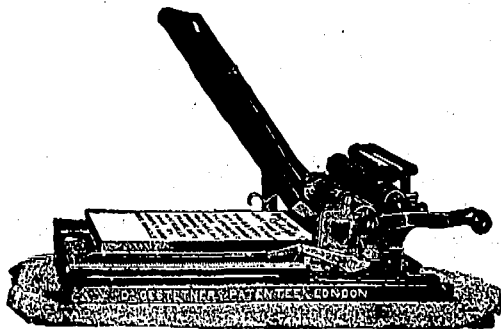
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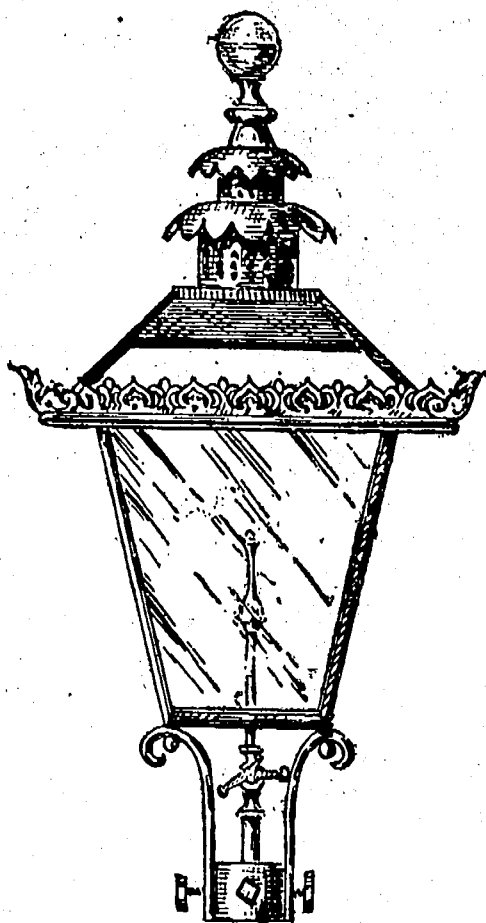
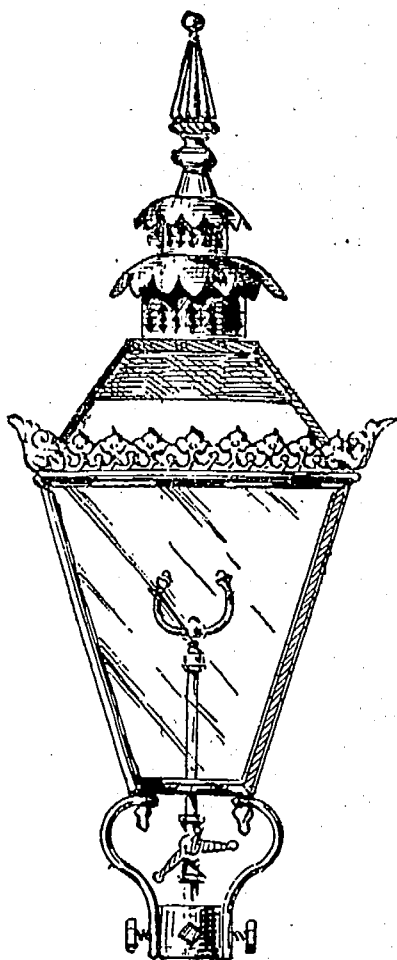
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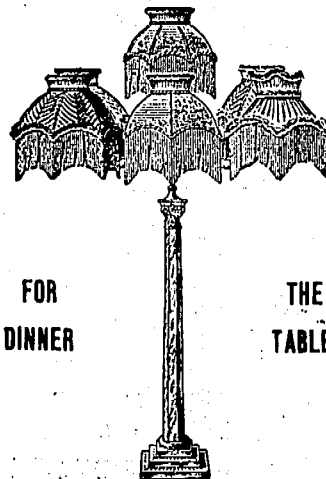
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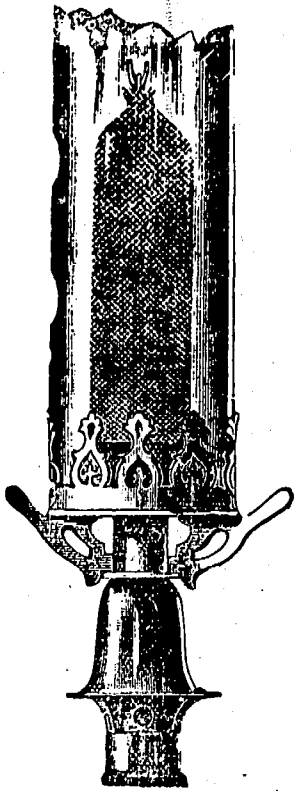
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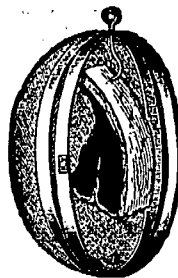
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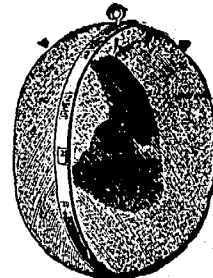
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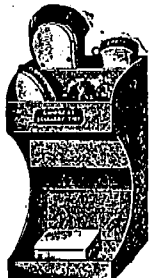
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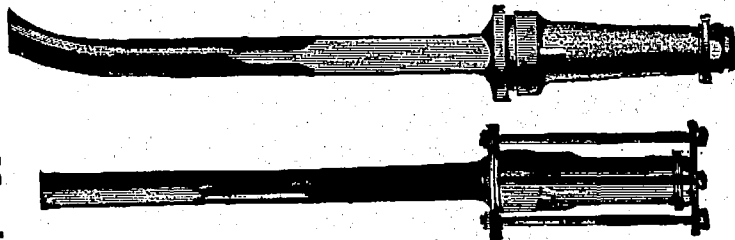
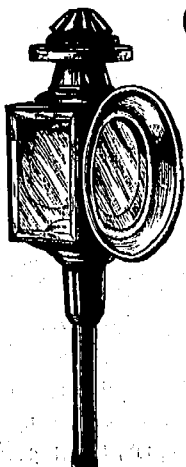
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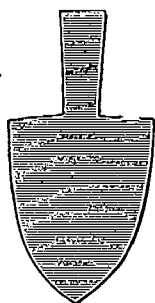
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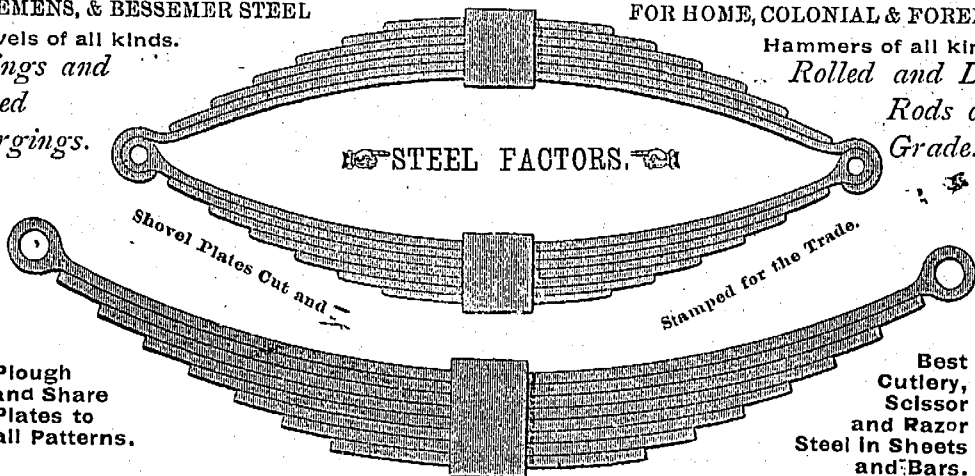
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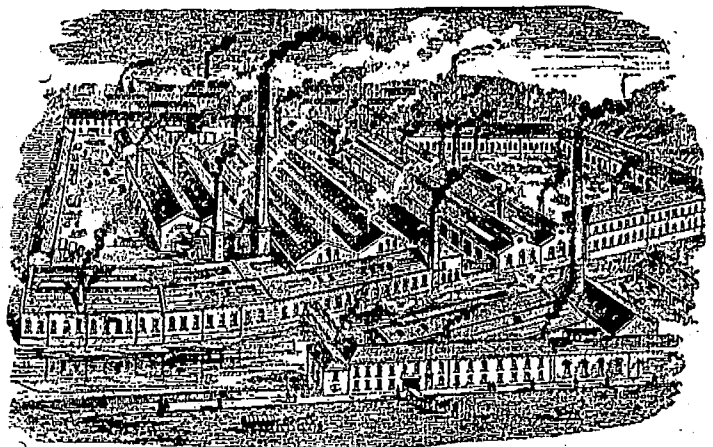


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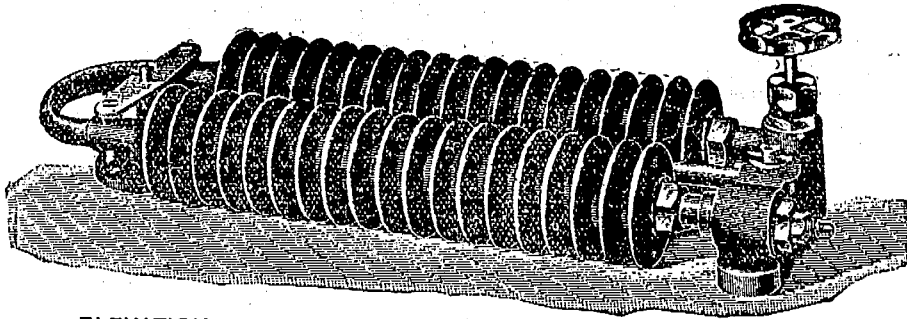
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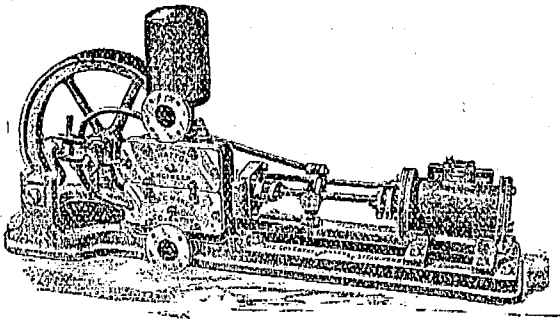


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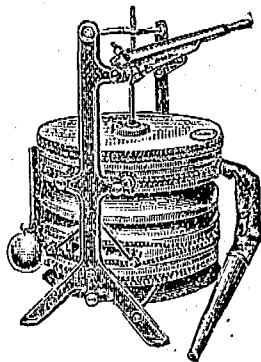
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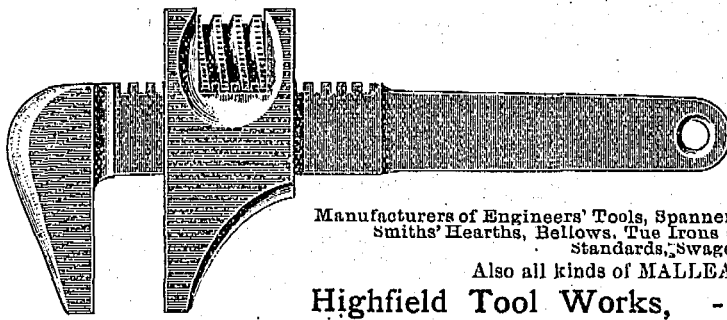
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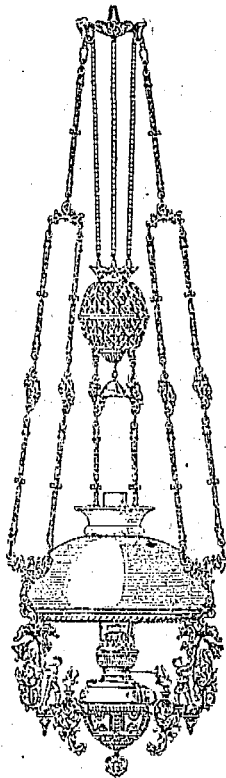
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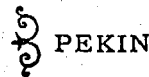
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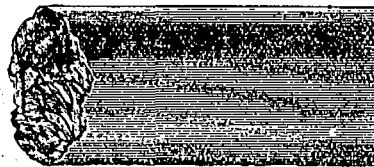
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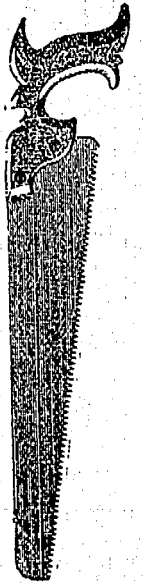
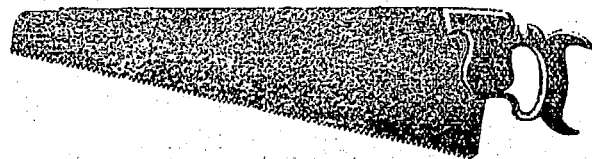
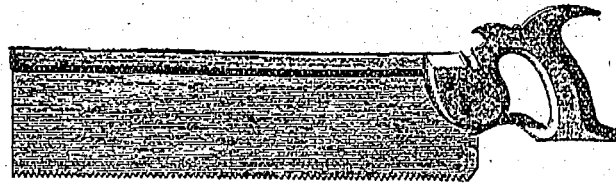
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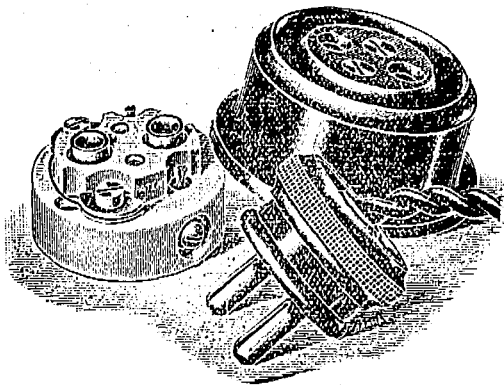
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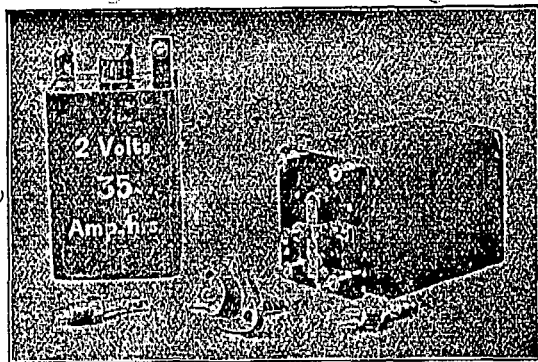


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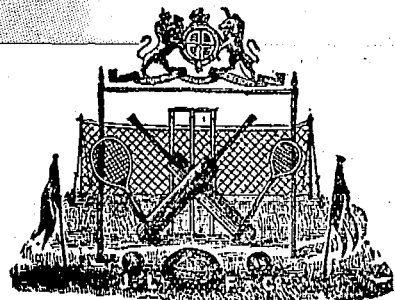
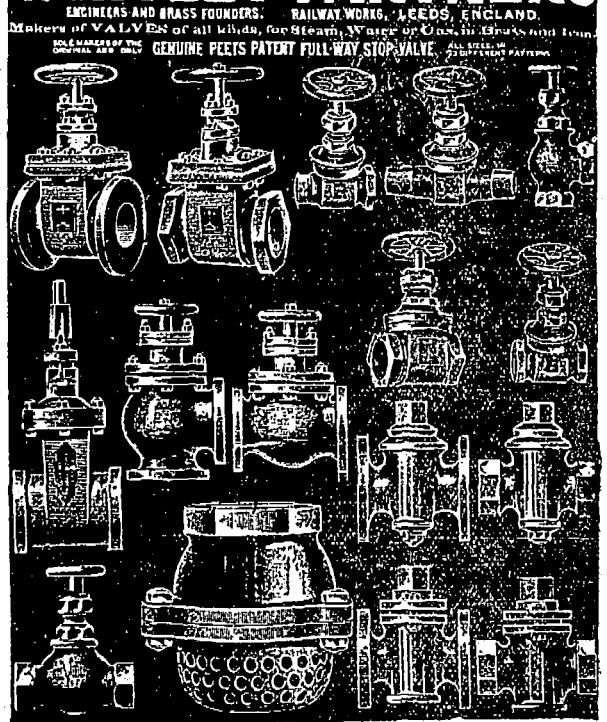
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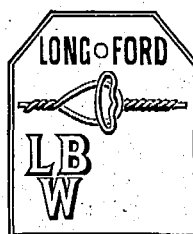
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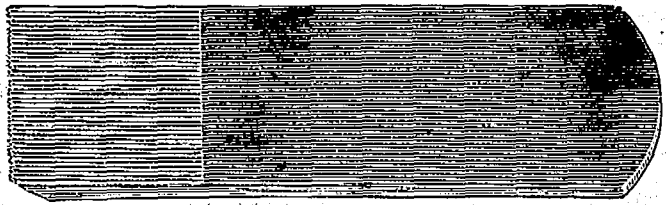
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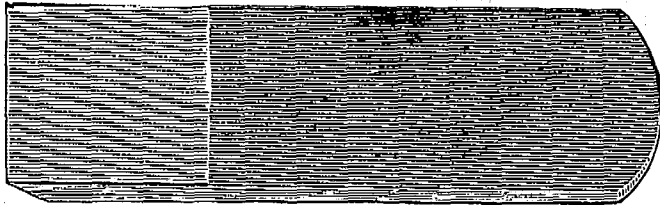
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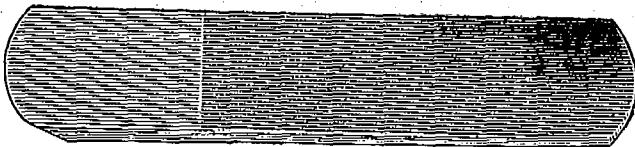
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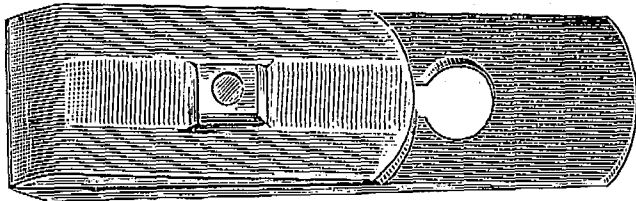


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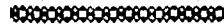
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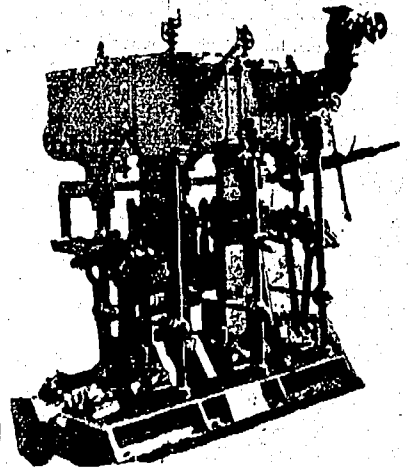
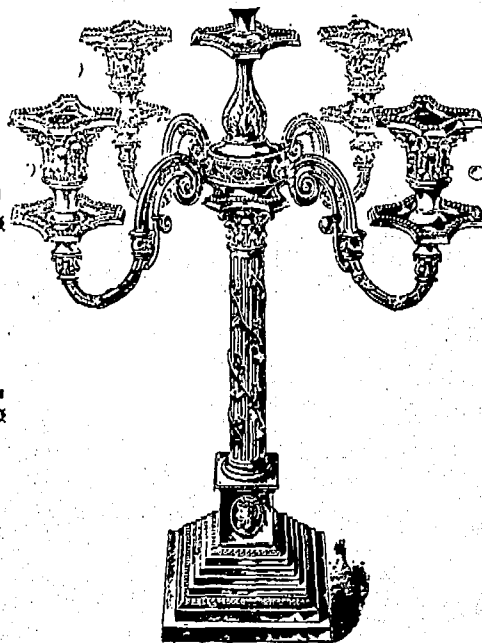


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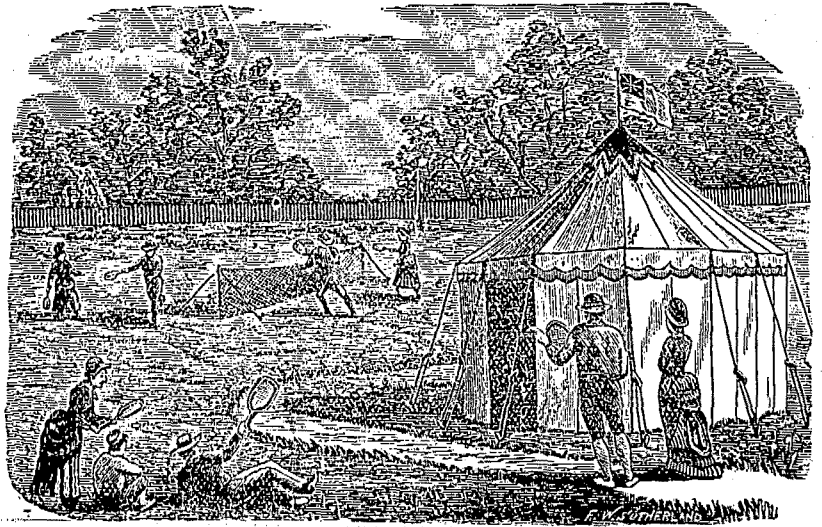
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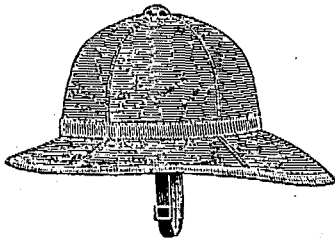
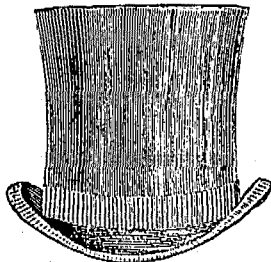
Correspondence Invited—Estimates for Special Work Cheerfully Furnished.

Cole's National M'fg. Co., 160 PARKS ST., OTTAWA.

Telegraphic Address: "EPANODOS," LONDON.

J. ELLWOOD & SONS.

24 Great Charlotte St., - - Blackfriars Rd., S.E., LONDON, Eng.



Hats, Helmets, Caps, Etc.

PATENTERS OF

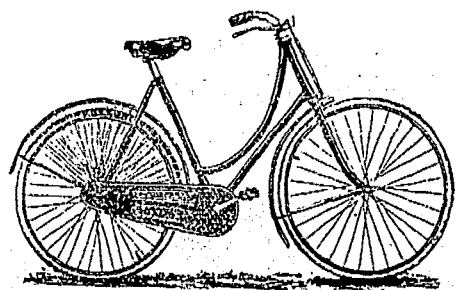
"THE AIR-CHAMBER HAT" FOR INDIA.

SOLE MANUFACTURERS OF

The "BREEZE HELMET" (Registered and Patented).

MACKLIN CYCLES.

The best in the Market, . . .
Only the HIGHEST GRADES!



MANUFACTURED BY

MACKLIN & SON,
GOSFORD ST., COVENTRY, England.

Canadian Colored Cotton Mills Company.

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

Wholesale Trade only Supplied.

D. MORRICE SONS & CO.,
AGENTS,
Montreal and Toronto.

F. P. BUCK, President. R. H. POPE, Gen. Manager.
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Royal Paper Mills Co.

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

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

CAMPBELL'S QUININE WINE.

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

The best cure for Debility.

JUST WHAT

YOU NEED

THIS SPRING.

FANCY MOUNT ROYAL MILLS.

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

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AGENTS.

MONTREAL, QUE.

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

20 Years' Experience in the Mining and Reduction of Gold, Silver, Lead and Copper.

13 Years as a Specialist in Gold Mining and Milling

GEO. GONTHIER;
Public Accountant & Auditor.

Investigations of Partnership & Company Accounts
SPECIALTIES.

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

SOLE REPRESENTATIVE OF

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

11 & 17 Place d'Armes Hill, MONTREAL, QUE.

Bell Tel. Main 1480

Commercial Summary.

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

—The portions of the Laurentide Pulp Company's plant, at Grand Mere, Que., recently destroyed, are being rapidly rebuilt. Work is being pushed night and day.

—Upwards of 1,200 horses have already been purchased throughout Ontario and Quebec for shipment to South Africa. The prices paid would indicate that there is still a good profit in raising this class of stock, notwithstanding the part being played by the bicycle, automobile and electric street car.

—The United States Senate is interested in a new war projectile, with which the Navy Department has been experimenting on armor plate. It has been shown that the new invention, which is not explosive, but composed of solid steel, would, under perfect conditions, pierce through the heaviest armor plate yet produced.

—The steamer Quito sailed from New York on the 18th inst. for Bombay, India, with 200,000 bushels of corn for the famine districts. This, the largest cargo ever carried by any vessel on a similar errand, came from people of all denominations in every part of the United States. The Kansas India famine committee gave 20,000 bushels and the Mennonites committee 8,000 bushels. It is expected that the voyage will be made in forty days.

"Jardine"

TIRE UPSETTERS WILL UPSET TIRES

Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER, ONT.

R. J. PIKE,

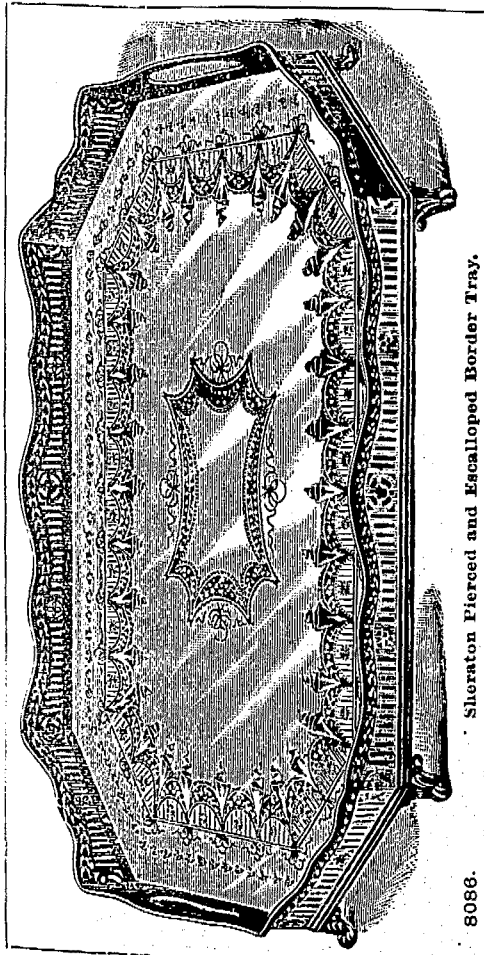
Gold and Silver Watch Case
Manufacturer,
CROMWELL HOUSE
EARLSDON, COVENTRY, Eng.

A. KIRZ,

Jobber in
CLOTH SAMPLES, REMNANTS
and TAILOR CLIPS
also dealer in
All kinds of Raw Furs and Fur Clippings.
169 Cadieux St. MONTREAL.

Cable Addresses: Bradbury, Sheffield, Siltum, London.

THOMAS BRADBURY & SONS



Sheraton Pierced and Escalloped Border Tray.

8086.

22 & 24 Arundel Street,
SHEFFIELD, Eng.

AND

15 Charterhouse Street,
LONDON, Eng.

Manufacturers of

Solid Silver

Goods

. . . of Every Description.

—ALSO—

Best Electro-Plate only;
Spoons and Forks, &c.

Reproductions of Old English Silver a Specialty.

Established
1824.Established
1824.

NEEDHAM'S PASTE.

"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.

MANUFACTURERS :

JOSEPH PICKERING & SONS

Albyn Works, SHEFFIELD, Eng.

—Over 20,000 men are idle as the result of a strike for higher wages in the pottery works in England.

—The 26 Canadian vessels engaged in pelagic sealing last year secured 34,454 skins, an average of 1,248 skins, the average for preceding ten years being 1,054 skins per vessel. The number of vessels was, however, much less than in former years, the average since 1890 being 48. Besides a large catch the skins fetched a high price, most of those sold in Victoria, fetching \$11, and those sent to England much more.

—The Ontario Government has passed an order-in-council forbidding the export from that province of tan bark out on Crown lands. While the Legislature was in session the tanners waited on the Government and urged this step on the ground that the supply of tan bark was falling off and would prove inadequate for home needs if the export of bark from Crown lands was freely permitted. The prohibition dates from May 1.

—Capital is gradually working in the direction of the great north country, of which Port Arthur, Ont., is the open door. A Toronto dispatch states that a number of Chicago capitalists have been incorporated as the Anglo-American Power Company, Limited, with a share capital of \$5,000,000. The company proposes to acquire the Jenison water powers on the Kaministiquia river, near Port Arthur, Ont., and is empowered to sell and to distribute power, compressed air, electricity, or power in any form developed from the Jenison properties. In return for his transfer to the company, Mr. Jenison is to receive \$3,500,000 of the paid-up capital stock of the company.

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse : 266 GOSWELL ROAD.

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

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent),
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles.

—Our Hamilton, Ont., correspondent writes: — The Imperial Cocoa and Spice Co. has been incorporated with a share capital of \$30,000 to carry on business here as manufacturers and dealers in spices and grocers' sundries. The incorporators are representatives of leading wholesale grocery firms of Toronto, London, and Hamilton.—A number of the wholesale grocery firms have also secured incorporation as "Aylmer Canning Co., Limited," to carry on business as canners of fruits and vegetables. They have purchased the Aylmer and Hamilton factories of the old Aylmer Canning Company and have since purchased a large lot of land adjacent to the Hamilton factory, upon which new buildings are being erected. It is probable the putting up of pickles will be added to the business, the Imperial Vinegar Company, Limited, being under control of the same firms.—The steel plant in connection with the Steel and Iron Works has commenced operations with a large staff of men. The machinery for converting the steel into plates and rails is being installed rapidly. The apparatus for unloading ore from vessels is being erected preparatory to receiving ore by water.—Work upon the new railway spur, which will connect the C.P.R. and Michigan Central roads with the industries in the north end of the city, is being pushed vigorously. When completed it will give a manufacturers' siding over three miles in length and will have switches into most of the city factories.—A company styled "Morning Post, Limited," has applied for incorporation to carry on business as publishers and printers. The company will in a few days issue a morning daily paper.—E. L. Birely, who has carried on business as the Hamilton Steam Laundry Company, has assigned to F. N. Birely. Want of sufficient care and keen competition made this assignment necessary.

—Attention is invited to the statement of increases in life business in Canada in 1899 which forms part of the advertisement of the Royal-Victoria Life Insurance Co. The General Manager, Mr. David Burke, reports gratifying progress being made.

McLaskill, Dougall & Co
Fine Varnish & Japan
Manufacturers
Montreal
Price Lists on application

BRICK.

**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 & Head 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 and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—The Jacques Cartier, or Provincial Bank, has fallen heir to \$35,000 from death of a debtor who had assigned it a life policy for that sum, on which the bank had paid the premiums for years. As the amount was not included in its assets, the \$35,000 will come in handy in re-organising.

—An Albany, N.Y., letter states that at the request of the State Superintendent of Insurance, the Attorney-General has rendered an opinion relative to the application of the North American Life Insurance Company of Toronto, Ont., to transact business in that State, in which he holds the fact of capital of a foreign life insurance corporation not having been fully paid in, or that at least the sum of \$100,000 of its capital has not been paid, is not of itself sufficient grounds to refuse such corporation admission into the State to conduct the business of life insurance. The Toronto company has a paid-up capital of \$60,000, and with this capital it was authorized to do business in Canada by special act of Parliament. Superintendent Hendricks being in doubt as to whether or not he could, under the insurance laws, admit a foreign company that has not a paid-up capital of \$100,000, wrote and asked the State Department to advise him. The Attorney-General says: "I would not refuse to attach my certificate to the charter of any such corporation on the grounds of such failure of capital. It seems to me that it is quite immaterial what amount of capital has been at the home of the corporation, as long as the requisite amount is deposited here as a guarantee and protection to its policy-holders, which in effect becomes American capital property applicable to the satisfaction of policy claims."

—Advices from Victoria, B.C., state that complete reports of the seal coast hunting have been secured. The total catch for thirty-four schooners was 15,000 skins. Last year's total was 19,472, with but nineteen vessels engaged. There have been no serious mishaps this season, and owners are so confident of good prices that all will ship to England, taking chances on the results of the big London sales.

—St. John's, Nfld., now enjoys electric street cars. Electric lighting and other motive power are expected to follow shortly.

—An assignment has been made by Robert Griffith, cigars, Hamilton, Ont.

FRANCIS BAGLEY,

...MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in TORONTO & MONTREAL, COVENTRY, Eng.

F. A. TURNER.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

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 Aniline, Colors and
other Coal Tar Products.

THE

NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,
MOOR ST., EARLSDON,
COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE

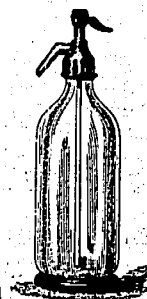
BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manu-
facturers should write for
OUR

SAMPLES & PRICES.

Offices and Warehouse:

2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND

The "FLUX" Fountain Pens.

TRADE MARK.

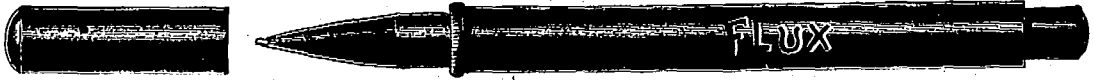
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pens.



Plain 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 Parcels 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 population of Chicago now exceeds 2,000,000.

—Work on the building of the premises of the National Cycle and Automobile Company, Hamilton, will be commenced this week.

—A Kingston, Ont., letter states that the smelter project has assumed tangible form by the receipt of a marked cheque for \$500 to cover the cost of submitting the by-law to the electors.

—Among the Ontario companies which recently acquired incorporation papers are: The Listovel Furniture Company, capital, \$25,000; the Saw Bill Reef Syndicate, head office at Toronto, capital \$1,000,000; the Canada Radiator Company, with a capital of \$150,000, head office at Toronto; the United Gas and Oil Company, share capital, \$500,000, head office at Windsor; the Imperial Cocoa and Spice Company, of Hamilton, share capital \$30,000; the Menzie-Turner Company, of Toronto, share capital \$300,000.

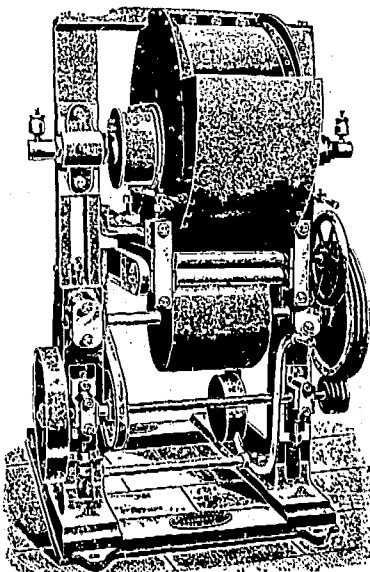
—The assignee has possession of the bakery and confectionery shop of Alphonse Daigneault, Montreal. He began business some five years ago, and appeared to be making headway. He proved a practical workman and was known as attentive and hardworking. The liabilities are about \$10,500. Among the creditors are: W. W. Ogilvie Co., \$2,000; Hinton, Hubert & Co., \$805; Chas. Langlois & Co., \$815; L. P. Forest, mortgage, \$700; A. Blain, mortgage, \$700. His residence and business property is assessed at \$3,000, on which there are encumbrances as above. The failure was a surprise.

—One of our American contemporaries sneers at Lord Salisbury's suggestion that the English people learn to use the rifle, as being a sad exhibition of militarism which is a disgrace to the age. Our contemporary is distinguished for its hatred of the British, whom it libels in almost every issue. Which of the two is the more scandalous to civilisation, a nation arming for self-defence, or, a newspaper everlastingly inciting national animosity such as provokes war? It seems to us, that the balance of rationality is heavily in favour of the people who prepare for self-defence and against those who cherish irrational national hatred of a rival country such as inspires the pro-Boer press of the United States. Our contemporary endorses the following verdict of the Boston "Journal": "The real 'moral force' of the Monroe doctrine rests in American bayonets and American battleships, and the vigour, courage and determination of the American people. This doctrine is perfectly safe so long as the nation holds itself prepared and ready to defend it." So that it holds Lord Salisbury in contempt for urging Britons to defend their Empire, but glorifies Americans for arming to defend the Monroe doctrine, the spirit of which has been grossly violated by the American people.

—The population of Sarnia, Ont., has increased 770 in the past year. The present population is 7,737.

DAVID ASHTON & CO.,

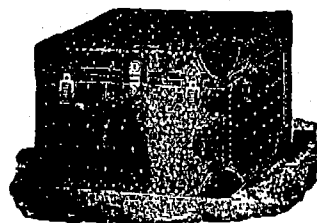
SPECIALITY:—
File and Saw Manufacturing Machinery.



ENGINEERS.

AZTEC WORKS, NEEPSAND,

+ + SHEFFIELD, ENG.



J. EVELEIGH & CO.

MONTREAL.

Manufacturers of . . .

All Kinds of
**TRAVELLING
REQUISITES.**

Telegrams: Reservation, London.

Stores: Eagle Yard, S.E.

Factory: Hampton Street, S.E.

F. H. Mathews & Sons,

LIMITED,

PEWTERERS,

Complete Hotel and Bar Fitters,

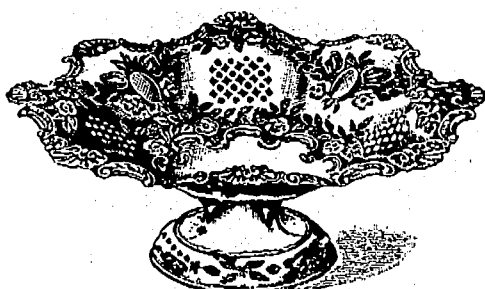
Beer Engine Manufacturers,

Brass, Gun & German Silver Founders

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

84 Walworth Road,

LONDON, S.E., England.



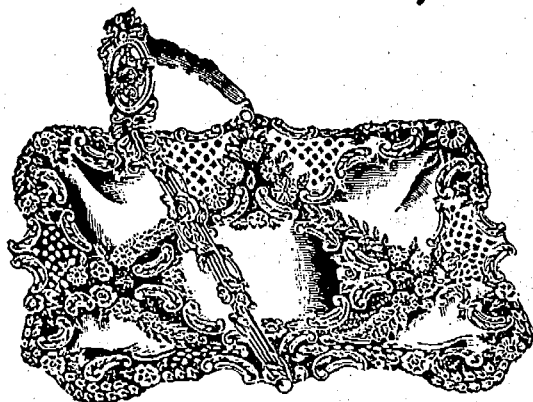
ALLAN GREEN

MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—The Confederation Life Association made a very generous offer to help its policy-holders in Hull and Ottawa who suffered by the recent fire.

—Our correspondent at Vankleek Hill, Ont., writes: The first sale of cheese on the Vankleek Hill Cheese Board took place on the 10th inst. There were about 450 boxes sold at 10¼ cents. A number of Montreal cheese dealers were represented. This Board is under good management with A. R. Metcalfe, Esq., Mayor of Vankleek Hill, President, and H. Carl Jones, editor of the "Eastern Ontario Review" as secretary. The Board will meet again on the 17th inst. and thereafter every two weeks on Thursday. It is expected that about 2,000 boxes will be offered at each meeting.

—Railway building and water connections are being rapidly pushed to completion along the Western coast. A resident of Nelson, B.C., while in Montreal this week, gave glowing accounts of the progress being made in that new country. At Kootenay Landing, the western terminus of the Crow's Nest Pass Railway, a steamer has been connecting with Nelson, but from that place to Balfour, they have not always been able to reach shore, on account of ice. This will soon be remedied, as the C.P.R. Company have 500 men at work since early spring, and, although the work has been heavy, the distance from Nelson to Balfour, 23 miles, will be graded by the middle of June, and it is expected the road will be open for traffic in July. From Balfour to Kootenay Landing is about 30 miles, and this distance will be covered by magnificent steamers making 20 miles an hour, so that while the link is being completed around the lake, joining Kootenay Landing with Balfour, travelling over that section of the Canadian Pacific system will be quite as comfortable as by parlor cars. It will be seen, that with the exception of the water stretch the C.P.R.'s alternate line from McLeod to Midway, about 500 miles in length, is now an accomplished fact.

HENRY GATEHOUSE,

"Fountain" Fish and Game Store,

WHOLESALE AND RETAIL,

808-810 DORCHESTER STREET,

MONTREAL.

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

Consignments solicited to sell on Commission.

—Much has been said about the inconsistency of England in asking the Boer Government to allow Uitlanders to vote, as, so it has been alleged, no foreigner can vote at an English election. Mr. Wilcox, of Oakland, California, writes in the "Republican," that while in Grimsby, England, from 1884 to 1886, he voted twice under advice of his lawyer that he had the right to do so, being a ratepayer, although an American citizen. There are many persons in England, not naturalized, who vote at every election, municipal and general. No objection is ever raised to their exercising the franchise so long as they have the usual property qualifications. In no land under the sun are foreigners so free as they are in England, they are far more so than in the United States, indeed, an American in England has wider freedom than he has in the States.

—Improvement will follow in the wake of the Hull disaster. Many streets will be widened, others straightened and modern build of structures will replace the older business blocks.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

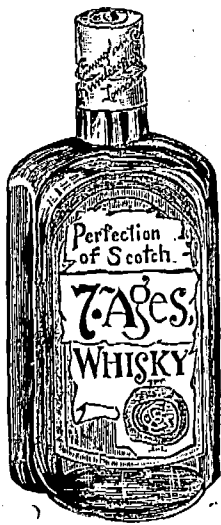
THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT REMUNERATIVE PRICES.

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., Ltd.,
16 VICTORIA STREET, LONDON, ENGLAND.

CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

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

W. NEAL,

OXFORD HOUSE, CHAPEL FIELDS,
COVENTRY, Eng.

All kinds of Gold Watch Cases
in 9ct. and 18ct.

ESTABLISHED 1860.

Rio Works, Howard Street,
SHEFFIELD, England.

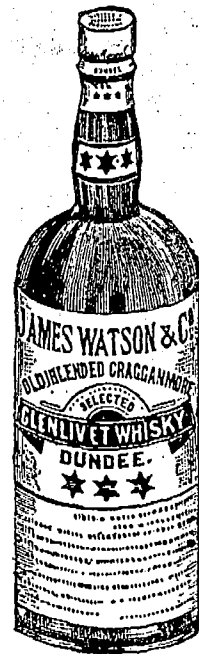
Joseph Rodgers & Co.

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
Whisky

Undoubtedly the
Finest Imported.

Henry J.
Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

Cable Address:
FABRIQUE, LONDON.

BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER

PATENT AGENT,

56 LUDGATE HILL, LONDON. - - ENGLAND.

—The anti-trading stamp bill, recently introduced by a member of the New York, U.S., Legislature, has been signed by Governor Roosevelt.

—Long terms of credit and heavy discounts for cash are being gradually reduced in keeping with modern methods of selling on close margins for cash or short term credits. A Toronto letter states that the varnish manufacturers of Canada, in session there, decided to adopt a uniform system of trade discounts. Heretofore several manufacturers have been giving as much as a year's credit with 5 per cent. discount for cash. All present agreed to give only four months' credit with 3 per cent. off for cash.

—An American paper some years ago offered \$1,000 for the best treatise on how to make out-door life attractive for the mosquito. A New York paper is responsible for the following method of making in-door life unattractive for the fly: People in the country who are annoyed by flies should remember that clusters of the fragrant clover, which grows abundantly by nearly every roadside, if hung in the room and left to dry and shed its faint fragrant perfume through the air, will drive away more flies than sticky saucers of molasses and other fly-traps and fly-papers can ever collect.

—A very pretty quarrel has sprung up out of reports in the New York "Herald," and New York "Sun" that Mr. McCall, President, of the New York Life Co., has appeared on the platform at a pro-Boer meeting, and that the Cashier of that company had made a pro-Boer speech at another meeting. Amid the hurly-burly of this quarrel one thing only is clear, there is a decided objection on the part of prominent business men in the States to be associated with the enemies of England, or to be regarded so witless as to sympathise with Mr. Kruger and his semi-civilised followers in Africa and elsewhere. "The Review" caused the row by calling attention to the alleged indiscretion of Mr. McCall and the Cashier of the company, the reports of which, we are glad to see, are declared to be false. Our contemporary is being abused for what he deserves to be thanked, for his having called attention to those reports has enabled the New York Life to be relieved from the injurious odium of its President and Cashier being mixed up with such disreputable citizens as the pro-Boer haters of England.

—Mr. Davin, M.P., is the scholar and wit of the House of Commons. His powers of repartee are unrivalled. On the 10th inst., Mr. McMullen twitted him with his baldness and said, Mr. Davin had rooms to let in his head. The retort came swiftly: "I and the honourable gentleman differ in two respects, I am bare-headed, while he is bare-faced, and, while the rooms to let in his head are empty, unfurnished, those in mine are furnished." The whole House, minus Mr. McMullen, was convulsed with laughter. Sneers at a man's personal appearance are intensely vulgar, in this case they were justly punished.

—The "green goods" dealers are still plying their shady calling. The latest report of their Canadian ventures comes from Elbe Mills, Ont., near Brockville, where a young man has been charged with dealings of this nature with parties in New York. This game has ruined many enterprising individuals, who had not already learned that it is difficult to beat a stranger at his own game.

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

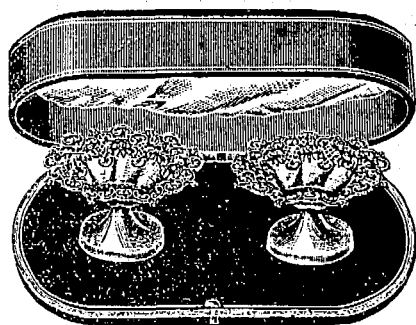
DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

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



S. E. Breakspear
 Manufacturing Jeweller
 AND Silversmith,
 38 St. John's Lane, - - CLERKENWELL
 LONDON, E.C., ENGLAND.



The "STRAINETTE"

Registered TEA STRAINER.

Fits Cups or Glasses.

Nickel Silver..... 6s. per doz.
 E.P.N.S. Gilt ins'g. 3/4s. "
 Hall-Marked Silver,
 Gilt inside..... 7s. 6d. each

No. 1. N^o. 1 Silver..... 8s. p. doz.

" 1s "

Bright, Gilt in. 1/2s. 6d. "

No. 2. Electro-Plate on

N^o. 1 Silver, Gilt in. 2s. each

No. 2. Hall-M^o. d Silver,
 Gilt inside..... 1s. 7d. "

No. 3. Electro-Plate on

N^o. 1 Silver, Gilt in. 2s. 5d. "

No. 3. Hall-M^o. d Silver,
 Gilt inside..... 8s. 6d. "

All above are size of large tea spoons.



The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.

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

Electro-Plate on N^o. 1 Silver 1s. 8d. each
 Hall-Marked Silver, Gilt inside..... 3s. 6d. "

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



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

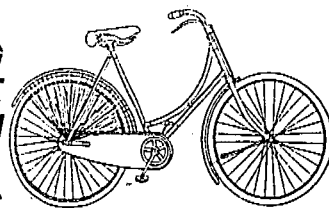
—The Sanford Manufacturing Company, Hamilton, has received an order for 30,000 khaki serge uniforms for the Imperial troops in South Africa. The contract calls for the delivery of the uniforms in four months, in lots of 2,000 a week. The material is in stock and consists of 550 bales of goods. The business of the contract was done through the Dominion Government, by whom an inspector has also been appointed.

—The Canadian Pacific Railway Company has announced a passenger rate reduction over the Great Northwest Central Railway, lately acquired and now operated by it. The former rate was four cents while, operative from May 12th, the rate was placed at three cents per mile. The Northwest Central Railroad taps the rich growing country between Brandon and Hamiota, Man., and it is believed this change is the forerunner of other reductions contemplated. The reduction over the Crow's Nest Pass Railway, made on May 8th, has caused much favorable comment.

—The refrigerating installations, for what are stated to be the three largest meat carrying steamers afloat, the Suffolk, Norfolk and Sussex, their meat carrying capacity being 130,000 carcasses of mutton, dairy produce, etc., have just been completed by J. & E. Hall, Ltd., of Dartford, the owners of the first two steamers being Messrs. Birt, Potter & Hughes, and Messrs. Wm. Milburn & Co., of the latter ship. The refrigerating machines which are Hall's Dry Air Carbonic System, are placed entirely in the main engine room, where the harmless nature of the refrigerant used, can, under no circumstances, become a source of trouble. The machines also come under the attention of the engineer on watch, and do not occupy useful space in any other part of the ship.

—An automobile truck with freight, weighing altogether 4½ tons, was shown in the streets of New York on 9th inst. It was moved amongst the street traffic with ease and apparent safety.

A
G
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T
S



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,

Manufacturers of all kinds of

Electro-Plated, Nickel Silver,

and Britannia Metal Goods.

Meadow Works,

SHEFFIELD, - - ENGLAND.

FINE ART METAL PLAQUES.

ENGLISH
 MAKE !!

Imitation Dresden China a wonderful reproduction, 11 inches in diameter printed in 18 colors and enamelled, patent invisible ring attachment for hanging, superseding wire frames, packed 1 pair in a parcel 6 gross in a Case—Free case, Free London, 2½% 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 45s. THIS IS A GOOD THING. New price list mailed free to Wholesale Houses.

S. Gottschalk & Co., BUNHILL ROW, LONDON, E.C., ENGLAND.

The Novelty Inventors.

Cables—"Reminders," London, A. B. C. Code used.

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

SPECIALTY: ENGLISH GOODS.

THE ROYAL PALACE HOTEL,

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. Recherche' Dinners à la carte.

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

Thos. B. Cumpston & Son

LINEN,

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

Reg. Telegraphic Address:
"CUMPSTON, LEEDS."

—MANUFACTURERS CO—

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

Contractors to the following British Rail
way 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.

91 HIGH HOLBORN, LONDON, W. C. England.

Bone Goods with Sea Side Views.

—A new Cuban tariff has been arranged by the United States, to take effect June 15th. Many staples have been reduced.

—The following were elected directors of the Labrador Electric and Pulp Company, at a meeting held in Montreal on the 12th inst.: Messrs. Raymond Prefontaine, Q.C., M.P., mayor of Montreal, President; Hon. Alfred A. Thibaudeau, Vice-President; Messrs. J. A. C. Madore, Q.C., M.P.; Real Angers, merchant; P. V. Savard, M.P.; Octave Rolland, manufacturer; J. L. Warren, M.D., Lomer Gouin, M.L.A., and N. G. Valiquette. Mr. Alcide E. Boivin, broker, was elected secretary-treasurer.

—The C.P.R. Company has decided on its plans for future western entrance into Ottawa. A handsome depot will be erected. The new building will be 250 feet in length, 50 feet in width and three storeys high, in style similar to the Place Viger depot at Montreal. There are two plans for the building, one of brick and stone, the other of solid stone. The first floor will be devoted to general waiting room, ladies' waiting room, dining hall, restaurant, baggage, etc., and the second to offices. Behind the depot there will be six covered ways, ranging from 540 to 800 feet, and giving accommodation to ten tracks.

—Ottawa advices state that it is understood the Government has not allowed the demand of certain publishers, based on the destruction of paper mills in Canada, that news print paper shall be put on the Customs free list. It is said that, after the recent increase in price, Canadian mills sell their goods cheaper than U.S. mills can lay paper down in Canada, even with the duty off. As a relief to the newspaper publishers, it is understood that the rate of postage on newspapers sent from the office of publication to regular subscribers will be reduced from half a cent to a quarter of a cent a pound, the rate existing before the increase of ten months ago.

—It is rumoured in Toronto that the Palace Hotel which has been projected seems to be in a fair way of successful launching. A Boston syndicate has offered to take \$850,000 of an interest in the venture, provided \$400,000 are raised by the sale of stock in Toronto. This will place the capitalization at \$1,250,000.

—A contract for the erection of a machine shop, 50 by 180 feet, has been given by the E. B. Eddy Co., Hull, to be built on the site of the old drying kiln. This move is looked upon as the beginning of rebuilding operations in connection with the company's extensive works.

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

Robert Millar,
Engineer and
Mechanician,
44, LANCASTER STREET,
BOROUGH ROAD,
LONDON, S. E.,
England.

LOOM=Y=NOOS

(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.

GROCERY NOTES.

FRIDAY, MAY 18TH, 1900.

—Advices from Havana, Cuba, state that the sugar crop of the year, will, according to the latest estimates, be about 256,000 tons, or 80,000 tons less than last year's crop. At the beginning of the grinding it was predicted that the crop would reach 600,000 tons.

—A Fresno, California, dispatch says of the raisin situation: "The Raisin Growers' Association has adopted a plan to control the California raisin crop for the next three years, involving the formation of a commercial packers' company, to handle the raisin crop, including the seeding of raisins, coupled with an agreement, that they, as an organization, will purchase and pay for the entire crop by January 15 of each year. Prices of raisins are to be forced up by the Growers' Association and the packers agree not to buy, pack, sell or handle any raisins not under the control of the Growers' Association without written consent, and no raisins are to be sold at less than association prices. The only condition made by the packers is that 90 per cent. of the raisin acreage of the State shall be secured before June 16. As 62 per cent. is already signed for the rest is expected to be obtained.

—A private London, Eng., circular of the 4th inst., treating of the dairy situation says: Butter.—The temperature is much milder than it was last week, and genuine growing weather is now being experienced all over the butter producing countries of Europe. The present season for Australian butter is now virtually ended, and that for New Zealand is rapidly closing. Prices remain about same as last week. A large proportion of the "Choicest" quality of the butter now being bought is purchased for cold storage purposes to be either shipped to South Africa during the next month, or two, or kept in London until autumn. The Whakatane has just left New Zealand with about 5,400 boxes of butter on board, and is due in the middle of June. The total quantity of butter which will have been received this season from Australia and New Zealand reaches the grand total of nearly 26,000 tons, which is an increase of over 10,000 tons on last season. The Copenhagen Official Quotation again remains unchanged at 88 kroner. This makes eight successive weeks in which the quotation has remained unchanged, and is absolutely unprecedented at this time of the year. The nearest approach to such a state of things since 1875, when the quotation was first established, was in 1881, when for six weeks it remained at 114 kroner or 29s 3d per cwt. higher than it is to-day. The increase in the weekly import of Continental butter during the last month exceeds 800 tons, and last week the total import reached 3,425 tons. There has been a great fall in the price of butter in the United States and Canada, and last week 1,800 packages of spring grass butter from America arrived in this country. The price of this butter is now about 90s per cwt. c.i.f. London, Liverpool or Bristol. Cheese.—The demand for Canadian and New Zealand cheese is quieter than would be expected considering the extremely small stocks of old cheese on hand, and the very limited supply of new. Prices remain virtually unchanged from last week. New Zealand coloured cheese may be quoted at 60s to 61s, and 59s to 60s for white. The Karama from New Zealand arrived this week with 6,000 crates of cheese. The Whakatane has just left New Zealand with about 6,000 crates of cheese on board, which makes the quantity still afloat to be about 15,000 crates.

—Whitby, Ont., and the adjoining township are to have an electric street railway. The project will be undertaken by the Whitby Street Railway & Park Company, comprising Lawrence Heyden of Toronto, J. B. Dow, James Rutledge, L. T. Barelay, T. A. McGillivray, A. M. Ross, W. J. P. Richardson, H. M. Ross, F. Hatch and T. Grierson, all of Whitby. In addition to building the railway, the company will furnish electricity for light, heat and power. The capital stock is stated to be \$30,000.

—The Cornwall, Ont., town council has ratified an agreement with the Cornwall water works, thus disposing of the law suit, which originated with the taking over of the water works by the corporation in 1897. The council agreed to pay \$110,000 to the company, this amount to cover the award of the arbitrators.

MORE ENTERPRISE NEEDED.

Canadian manufacturers and packers of food products must certainly feel there is a lesson being taught them by their Southern neighbors as they glance at the show windows of the average retail grocery and notice how conspicuous among the vast array are packages which bear the mark of United States manufacture or packing. Were such goods unobtainable in Canada, were its soil not adapted to their growth, its inhabitants not adapted to their culture, or machinery not obtainable whereby these goods could be as successfully prepared for market, no word would be uttered in defence of home manufacture. Some of these articles are sold in the States for two-thirds or even one-half the price asked here. They are, in comparison with various other brands of similar goods, lauded by their respective owners, but none of them are sold at anything like the prices obtained in Canada, where goods are too often bought at a ridiculously high price because they come from a foreign country and of course they must be better on that account.

It might be contended that Canadian goods are appreciated to a like degree in the United States, the whims of the people being alike in that respect, but there is yet to be found a grocery across the border where Canadian goods predominate in the show windows, although it would be more natural for the North to produce to more perfection in cereals. A brand of Canadian liquor is sold largely in the U.S. because its owners have pushed it across with an enterprise worthy of example. It has taken there to a degree which has even caused spurious imitations to be placed upon the market, and has caused large rewards to be offered by the handlers of the genuine article for the apprehension of the imitators. This only goes to prove that instead of permitting so many home grown articles of food to be shoved to the rear by U.S. manufacturers, whose goods are subject to a heavy duty, Canadian enterprise should wake up, invade the American field and get back at least as much trade as is being taken from here. Enterprise alone is needed.

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.

For Visitors, "ERMINITES," 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 the Dominion.

Canada Life Assurance Company, Head Office, Toronto.

President, Hon. Geo. A. Cox. Assistant General Manager, E. W. Cox.
Treasurer, H. B. Walker. Secretary, R. Hills.
Superintendent, W. T. Ramsay. Actuary, Frank Sanderson.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825. OF EDINBURGH. HEAD OFFICE FOR CANADA, - MONTREAL.

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

[WORLD WIDE POLICIES.]

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

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

NORTHERN ASSURANCE CO'Y. INCOME AND FUND (1892)



Capital and Accumulated Funds, :: \$38 355,000
Annual Revenue from Fire Premiums..... }
Annual Revenue from Life Premiums..... } 5,715,000
Annual Revenue from Interest upon Invested Funds..... }
Deposited with Dominion Government for the security of Canadian }
policy-holders 200,000

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.
H. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
1723 Notre Dame St.

—THE— IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Head Office, - - Toronto, Canada.

President:—HON. SIR OLIVER MOWAT, P.C., G.C.M.G.
(Capital, \$1,000,000.00)

The Government Deposit of THE 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
2. INCREASE in Assets 253,382
3. INCREASE in Cash Income 163,412
4. INCREASE in Premium Income 148,497
5. DECREASE in Expenses 5,000

Provincial Manager, - CHARLES PIERCE,
BANK OF TORONTO BUILDING,
MONTREAL, Que.

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

11 HOSPITAL STREET, *
MONTREAL.

Telephone Main 1277. P. O. Box 2081.

Insurance.

PHENIX ASSURANCE CO'Y

OF LONDON, ENG.

Established in 1783. Canadian Branch
Established in 1864.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion

City Agents:

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

STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,

CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal

Bell Telephone Main 1303 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

Trust & Loan Company of Canada

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

Capital Subscribed - \$7,500,000.00
Paid Up Capital - 1,581,666.00
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

Journal of Commerce.

MONTREAL, FRIDAY, MAY 13TH, 1900.

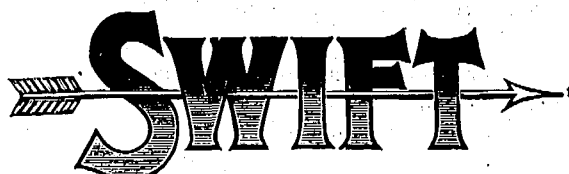
THE BANK OF MONTREAL STATEMENT.

The statement of the Bank of Montreal for the year ended 30th April last fulfils the most sanguine anticipations. The net profits were, \$1,524,388, which equals exactly 12.70 per cent. on paid-up capital. Last year the profits were \$1,350,582, in 1898, \$1,265,300, in 1897, \$1,230,561, and in 1896, \$1,241,196. The average profits of the four preceding years was \$1,271,660. The profits of 1900 exceed those of 1898 by \$173,806, or about 1 1/2 per cent. on the capital paid-up, and they exceed the average from 1896 to 1899 by \$252,728, an increase of 2.11 per cent.

As we anticipated last year the increased profits enabled an appropriation to be made from profits sufficient

DISTINCT IN CONSTRUCTION
 By SPECIAL APPOINTMENT TO H.R.H. THE PRINCE OF WALES
 DISTINGUE IN 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. HOGG, 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 STEPHENS, 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 782.

to justify a transfer from Profit and Loss to Reserve Fund of \$1,000,000. The balance to credit of this account brought forward from last year was \$1,102,792, the net profits of \$1,534,388 being added to this raised the amount to \$2,627,180. From this sum \$1,200,000 is taken to pay the usual half-yearly dividends at 10 per cent. per annum, and \$1,000,000 to increase the Reserve Fund, which appropriations leave the large sum of \$427,180 still at credit of Profit and Loss, which is carried forward to next year. The Reserve Fund now stands at \$7,000,000, which is protected by, what is really a supplementary Reserve Fund, of \$427,180, making this fund 61.90 per cent. of the paid-up capital.

The following shows the position of the Bank at the close of the business year, April 30th, in the past four years:

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, \$6,134,827.27
 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. 31, 1898, \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$32,027.39
 Total Business in Force Dec. 31, 1898, 102,379 " 289,169.32
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

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

Montreal Office, - - - 97 St. James St.

T. W. P. PATTERSON, Gen. Man.

UNION ASSURANCE SOCIETY OF LONDON.

(INSTITUTED IN THE REIGN OF QUEEN ANNE, A. D. 1714.)

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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:
 Cor. St. James and McGILL Streets, - MONTREAL.

T. L. MORRISEY, Manager.

	1900.	1899.	1898.	1897.
Capital paid-up	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000
Reserve fund	7,000,000	6,000,000	6,000,000	6,000,000
Net profits	1,524,388	1,350,582	1,265,300	1,230,561
Circulation	6,161,649	5,446,507	5,563,990	4,563,386
Depts. not bearing int'l.	10,709,069	10,027,004	11,878,262	11,887,662
Deposits, at interest . . .	41,930,536	35,486,834	28,739,391	28,137,088
Current loans	53,430,332	42,886,211	30,318,507	30,725,725
Securities	2,089,007	2,191,967	4,018,612	4,735,598
Balances in U.S.	11,640,790	11,468,371	9,405,066	7,760,882

The more significant increases this year over 1899, were, in circulation, \$715,142; in deposits bearing interest, \$6,449,702; in current loans, \$10,594,121. The increase to extent of 24.75 per cent. in discounts, and 18.17 per cent. in deposits bearing interest, are sufficient to account for the increased profits of the past year.

THE TRANSFORMATION OF THE CANADA PERMANENT.

The Canada Permanent Loan and Savings Company has been transformed into "The Canada Permanent and Western Canada Mortgage Corporation," to the details of which organization we invite attention as they appear on later page. We should have viewed with regret the extinction of the old title, which is one that has been so honourable to Canada, as it will doubtless continue to be in its new association with another, but much younger company of like nature, whose record is also highly creditable. The combination forms probably the strongest Mortgage Corporation in the world. The Canada Permanent has done invaluable service to the credit of this

country, both at home and abroad, during its career of forty-five years. During that lengthy period it has never failed to pay a dividend to its stockholders, or to honour promptly its engagements to its debenture holders, and depositors.

At the meeting held to ratify the agreement for amalgamating the company with the Western Canada, Mr. J. Herbert Mason, the President, delivered a short valedictory address. He referred to the time, 46 years ago, when he was engaged in designing the plan of a vessel on a different principle from any craft then sailing on Canadian waters, which, in March, 1855, was launched as the good ship, "Canada Permanent." With just pride he added, "The designer and constructor of the new ship was offered by the owners the position of Chief Officer, a position he has held ever since." How able was the architect; how substantial the vessel; how skilful the navigator, are each proved by every annual voyage having been financially successful; by the ship never once having been near a dangerous reef, shoal, or coast, nor having, even for a moment, been in a position to cause anxiety to crew or owners, even in those dark, stormy days when fleets of Canadian enterprises were driven ashore, or swamped. The Canada Permanent, indeed, all through her career, has steered a course which, if the other loan companies of Canada had followed, would have saved the history of these institutions from having any scandalous wreck register in its pages. In expanding the admirably appropriate metaphor on which his valedictory was based, Mr. Mason said: "The Skipper, now, alas, growing old, needs some relief from his constant and arduous duties. He will no longer direct the details of navigating the ship, but he will, for the present at least, have a position on the quarter deck, where his experience and matured judgment may still be of value." We trust the "present" in this case, may expand into a long future.

Mr. G. H. Beatty moved a resolution to draft an expression of thanks and congratulation to Mr. Mason, which was seconded by Mr. H. D. Matthews. Mr. A. Monro Grier also made some complimentary allusion to Mr. Mason's career. Mr. Samuel Nordheimer, an original shareholder, of whom only six survive, and a Director from a very early date, paid a glowing tribute to Mr. Mason's ability, judgment, and high character. The committee appointed for above purpose consists of Messrs. S. Nordheimer, Geo. Gooderham, W. H. Beatty, W. D. Matthews, and A. M. Grier, who may be trusted to execute their commission in such a way as to be a source of life long pleasure and pride to Mr. Mason and his family.

The new organisation opens business with a paid-up capital of \$6,000,000, a reserve fund of \$1,500,000, and assets of over \$20,000,000. The President is Mr. George Gooderham; 1st Vice-President and Chairman of Executive Committee, Mr. J. Herbert Mason; 2nd Vice-President, Mr. W. H. Beatty. The General Manager, who is also a director, is Mr. Walter S. Lea, ex-Managing Director of the Western Canada, who has Mr. R. S. Hudson, as Assistant General Manager, and Mr. John Massey, as Manager of the Ontario branch. These constitute a very strong team. Mr. Walter S. Lea has been for many years the very successful and highly esteemed "Skipper" of the Western Canada Loan and Savings Company; Mr. Massey has served as his efficient lieutenant, as Mr. Hudson has done to Mr. J. H. Mason.

The new Mortgage Corporation has more extended

powers than the companies it has replaced. It may lend on first class securities as well as on real estate, but not on bills of exchange or promissory notes. The debenture holders and depositors have an equal first claim on its entire assets. The debentures and deposits must not, until 1st July, 1904, exceed in the aggregate three times the paid-up capital, after that date the limit will be four times the paid-up capital. Upon the stock of no company shall loans be made above one-fifth the amount of the paid-up capital of such company, nor more than one-fifth the paid-up capital of the Canada and Western Canada Mortgage Corporation. Within those wisely framed limits a safe and profitable business will, no doubt, be done.

There is, indeed, everything in the new organization to give promise of success. It possesses a large paid-up capital; an ample reserve fund; a nucleus of carefully selected business; a well-trained staff of expert valuers; an experienced staff, and an exceptionally strong Board of Directors. An enterprise so organized cannot fail to command the highest degree of public confidence. What the Bank of Montreal is to Canadian banking, "The Canada Permanent and Western Canada Mortgage Corporation" is to the loan society business of the Dominion.

THE STINSON BANK AFFAIR.

Those who had confided their savings to the care of the Stinson Bank at Hamilton, were told some weeks ago that the chance of receiving any part of their money was almost hopeless. With this knowledge preparations for bringing criminal proceedings against the head of the concern were being made; but later news has appeared and on this thread, woven to look strong, many may suspend their hopes for a time. It may also prevent the proceedings being carried out by those who would prefer a few dollars to enable them to buy their daily bread, than to have the man who locked up their savings placed behind the bars.

In the "Spectator" of the 11th inst., there appears the following, taken from the Chicago "Inter-Ocean," a part of which thread we unravel for the sake of those depositors who may incline to be upheld by its apparent strength: "James Stinson, whose wealth ten years ago was estimated at \$5,000,000, is now threatened with criminal prosecution by citizens of Hamilton, Ont., on account of alleged frauds in connection with a bank failure. If these people carry out their threat it will add another to the many chapters of reverses which the former Chicago millionaire real estate holder has suffered. The stock holders of the defunct Stinson bank held a meeting Tuesday in Hamilton and voted to extradite its former owner and try him on the charge of criminal fraud. Mr. Stinson is looking after his farm and horses at Thornton, Ill. His son, Henry J. Stinson, said yesterday, that no charge of fraud could lie against his father. 'The depositors will receive every dollar of their money,' said Mr. Stinson. 'But they must wait, for it is simply impossible to sell the property in which my father's money is now invested. The bank was started over 60 years ago by my grandfather, and for the past 30 years the management of the institution has been in the hands of Col. Moore, of Hamilton. My father has had nothing to do with it except that he inherited it at the death of his father.' Ten years ago James Stinson

owned hundreds of acres of land in and around Chicago, as well as property in Lake Superior towns and at St. Paul, Minn. His Chicago holdings included 160 acres of land bounded by Jefferson and Stony Island avenues, and Seventy-fifth and Seventy-ninth streets. For some of this property he refused \$10,000 an acre, and it was valued at the round figure of \$750,000. He has owned a tract of 150 acres extending from Cottage Grove to Stony Island avenue and from Eighty-third to Eighty-seventh street, valued at \$225,000. He owned a block of land at Forty-fourth street and Drexel boulevard, and another at Forty-sixth street and Drexel boulevard.

Property values dropped after the World's Fair and he became heavily involved. He could not take up his mortgages, and one piece after another was sold under foreclosure proceedings. Within a few months the Robert Law estate has purchased one-half of the block at Forty-fourth street and Drexel boulevard for \$187,000, which is now estimated to be worth three times the purchase price.

Mr. Stinson has still a great deal of property. 'I would sell some of it,' said his son, 'for one-half the amount of the value put upon it by the assessor, but where there were 50 buyers ten years ago there is hardly one now, and it is almost impossible to sell for cash. But my father does not want it said he owes any one a dollar and will pay every cent he owes.' Mr. Stinson is said to have sunk a fortune in the breeding of trotting horses—horse-flesh having declined in value."

The 160 acres, mentioned above, never existed, from the simple fact that these four boundaries could not hold one-half that area. Jefferson Avenue is the next block west of Stony Island Avenue, ordinary distance, so the reader can readily infer as to the number of acres. The space given embraces some 40 to 50 acres. This property has been gradually increasing in value during the past ten years, on the Jefferson Avenue side being almost entirely built with private residences, corner groceries, etc. The 150 acres mentioned seems nearer being correct, as it is one mile from Stony Island to Cottage Grove avenues. This stretch of land is mostly marsh, not being even laid out in streets. Neither of these properties were seriously affected after the World's Fair, for they are miles south of Jackson Park, the former being in the district known as Grand Crossing, where manufacturing has been steady for over 20 years. Therefore both these large tracts are worth much more than they were ten years ago, for every year finds the district between Chicago and the southern portion, known as South Chicago—between which a portion of these lands are situated—being built up and traversed by electric street railways which add to the value of all adjacent property.

The blocks on Drexel Boulevard are three miles north of the World's Fair grounds, and were never affected thereby. In that portion of Chicago, real estate has gradually increased during the past twenty years, proving the most desirable portion of the entire city as regards real estate investment during that period. Lastly; trotting horses, those trained under wealthy ownership at the Thornton farms in the suburbs of Chicago, have not depreciated to the extent mentioned. There is more demand for that class in Chicago now than in past decades, for the city has doubled in population and boulevards for such driving have extended beyond all expectation. In a word, it would seem that it was not the horse but his owner that sped along without check.

LA BANQUE NATIONALE.

The 40th annual report of the above bank presented at the meeting held on 16th inst., will be found on a later page of this issue. The net profits of the past year were \$109,583. This sum being added to the amount already at credit of profit and loss made a total of \$151,008. From this \$72,000 was taken to pay two half-yearly dividends of 3 per cent. each, and \$50,000 was added to Reserve Fund, leaving \$29,008 at credit of profit and loss to be carried forward to next year. The gross deposits of the bank were increased from \$3,667,938 in 1899, to \$3,931,336, and the discounts from \$5,192,260 to \$5,571,535, the increase in loans having exceeded the increase in deposits by \$115,877. This demand for trade loans caused a decrease in the amount lent on stock and bonds, doubtless to the advantage of the bank. During the past year branches were opened at Montmagny, Fraserville, and Murray Bay. The business at all the branches was reported as progressing. Mr. P. Lafrance, Manager, and the staff received the thanks of the meeting for their past year's services, and Mr. R. Audette was re-elected President and Mr. A. B. Dupuis, Vice-President for ensuing year.

THE CONNORS SYNDICATE AND THE HARBOUR ELEVATORS.

A delegation of the Harbour Commissioners was recently sent to investigate the working of elevators in some of the great grain ports in the West, which seemed to be advisable as a consequence of the proposition of the Connors' syndicate to modify the terms of the agreement made with respect to the capacity of the harbour elevators. Their report, which has been adopted by the Harbour Board, approves, for lengthy reasons given, of the change proposed, and their reasons appear to be convincing. That feature should be quite satisfactory. It is to be hoped the works will be pushed forward at once and the complete plans submitted in a form that will be generally acceptable.

There will be disappointment if the elevator is not ready for the Fall business as was expected by the trade of the country. The little hitch that occurred in this matter has been removed and the work of construction is likely now to run smoothly. There is, however, one feature in connection with this arrangement that remains to be cleared up.

By the agreement entered into the syndicate had a concession of the whole frontage of the south side of the large basin of the Lachine Canal above the first lock. In his report on the modified plans of the syndicate the Harbour Engineer stated that only one half of that space would be used according to the modified plans, and the modified plans have now been approved by the Board. In view of other applications for locations for elevators why cannot the other half of that space on the canal basin on the land from that to the Windmill Point wharf be utilized by some of the other applicants. That particular portion of the harbour is, above all others, well adapted for transferring grain from inland craft to ocean vessels, and if it is not to be used by the Connors' syndicate it would seem to be the height of folly not to grant it to those who would be glad to have the opportunity of using it. The more facilities Montreal has for handling traffic the better. What is being done in one direction is all very well, but all possible competitors should

be encouraged to come in to increase the trade to this port, which, by united efforts by those interested, seems now to be in a fair way of rapid extension on a solid basis.

THE FITZGIBBON-SCHAFHEITLIN & CO. CASE.

Near the close of 1897 rumours were rife in this city regarding alleged customs irregularities on the part of Messrs. Fitzgibbon, Schafheitlin & Co., importers of German dry goods. The report was, that the customs had been defrauded of \$400,000; this sum was, however, regarded much too large to be possible. Proceedings were initiated against several papers in which these reports had been published. The "law's delay" was illustrated by this case not coming before the Exchequer Court for investigation until this month. The defendants were Messrs. Thouret, Fitzgibbon & Co., and their successors, Fitzgibbon, Schafheitlin & Co. From the first, the original firm, the Customs authorities claimed \$23,000, for undervaluations of goods imported, and \$144,000 from the present firm. In the first case no penalties were claimed, as they cannot be enforced after three years have elapsed. The proof of undervaluations rested upon the evidence of a German employee from whom the Government had received information which gave rise to the suits. This clerk after correspondence with the authorities, received the following letter from the Attorney-General: "The Government are prepared (1) to undertake that no proceedings shall be taken against you; (2) that the fixed sum of \$1,000 to cover your time, travelling and living expenses while absent from Berlin, shall be paid to you, and should you be absent from Berlin for more than two months, they are prepared to increase this amount, and they will agree to pay you one-third of the net proceeds arising from and actually received from the penalties and forfeitures." The examination of this person brought out clearly that a system had been adopted of manipulating the invoices of goods exported for the implicated firm. The goods purchased were not sent direct from manufacturers to Canada but were delivered to an agency of the firm in Germany by whom they were then shipped forward as being the direct exporters. From the original invoices there were certain deductions made, some of them as Judge Burbidge, said, "so slight that it was apparent in the majority of the invoices there had been no desire to defraud the Government." In other cases the judge said that, "improper methods had been resorted to which had been exposed." The case practically ended in a compromise, as counsel for the firms intimated that, "Under all the circumstances established by evidence, the defendants in the case of Fitzgibbon, Schafheitlin & Co. were willing that judgment should be entered against them for \$2,000 for customs duties, and \$8,000 for penalties, with costs, and the firm of Thouret, Fitzgibbon & Co. for \$10,000 for customs duties and costs in full settlement of the claims of the Crown. This, he thought, would satisfy the ends of justice." This proposition was accepted by the Deputy Minister of Justice on behalf of the Government, and he expressed his opinion to be that it was a fair settlement. The Judge agreed to this arrangement. "The law," he said, "had been vindicated; the punishment the defendants suffered would deter others from imitating them, and under all the circumstances of the case, the settlement arrived at was a reasonable one."

As mentioned in our columns at the time, Mr. Thouret had ceased to be a partner sometime during the period when the trouble arose, and having started on his own account, become a bankrupt, the outlook for recovery from that source may be doubtful.

MIXING HOUSES AND STORES.

A wail of esthetic distress has gone up because, on some streets in this city, there are new stores being opened up in the midst of dwelling houses. As the city protects the citizens from highway robbers so, one writer thinks, it should from those terrible people, the grocers, who dare to establish a business on a so-called residential street. What sort of a city this, or any other would be, if one section were exclusively devoted to dwelling houses and the other section to stores we are unable to imagine. It is wise to give a municipality power to prevent a public nuisance, or a rendezvous for law breakers, being established anywhere in its borders, however hard such restriction may be felt by a property owner. But how can a grocery store be so classified? As a rule, an establishment of this kind is a local convenience, or it would not be opened, and, if it proves to be otherwise, it will soon be closed. A property owner has as much right to use or let it for a store as another has to use or let what he owns for a dwelling house. Indeed, it is not easy to see how the division between these two classes of property can be made. Many hundreds of storekeepers occupy the building they own, or rent, partly as a place for business, partly as a residence. The entire separation of stores from dwellings is impossible, though it does not prevail universally as it did in the good old times when every trader lived under the same roof as his "shop," or warehouse. A citizen here and there is so super-sensitive in regard to his social distinction as to object to a storekeeper living so near as to come "betwixt the wind and his nobility."

If such a person knew the world he would know that, in England, members of highly aristocratic families, who would probably not recognise him if he lived next door, however big his house might be, have been near neighbours to grocers and other traders for generations. On the main street of many an English country town stores and costly residences will be found cheek by jowl, with an inn or two and a bank dotted here and there to complete the mixture. When a person buys property on a city street he pays for it according to its market value, one element in fixing which is its prospect of keeping up or improving its present attractiveness for whatever purposes buyers are acquiring such property. If a buyer wishes to have all stores to be kept at a distance he should buy enough land to establish an area from which trading places can be excluded, as was done in the district where the Hon. Mr. Chamberlain resides, which is made sacred to high class residences in perpetuity, and as is the case on one street in this city.

In a growing city like Montreal, the breaking in of a store on a hitherto residential street is a sign of expansion, it indicates that business is widening its area and pushing residences of a costly class further afield. Such evidence of growth are surely not to be deplored, though they may cause a temporary depreciation of some properties whose value is enhanced by their being distant from a store. For the owners, however, there will come compensation in time, for no man changes a residential

building into a store or stores unless such alteration promises to yield a larger revenue. The so-called evil of placing a grocery store in close proximity to private residences, against which indignation has been expressed as being an outrage calling for municipal repression, is a permanent condition of all growing cities. As this is a sign of progress and prosperity and expansion the change should be regarded with eminent satisfaction by the community. Whether "trade follows the flag" is open to dispute, but, that trade follows possible customers, as a fisherman treks after his hoped-for prey, is a fixed law of commerce.

A DANGER TO CANADA'S BACON TRADE.

The proprietor of a pork packing establishment in Ontario when in England recently found a state of things to exist which is a peril to the bacon trade of Canada. On visiting a number of pork packing establishments and scores of retail stores he found, "Wiltshire sides with a very thick, fat back, and the meat soft and flabby." Curious to know whence they came, he asked the proprietors where the meat was made up, and in every case they said it was "Canadian pea fed." On his return to Canada he made enquiries which show that Americans are shipping to England the product of their thick, fat, corn-fed hogs, and placing it on the English market as Canadian. In the face of such practices it is certainly little use to attempt to compete with Irish and Danish bacon. What use is it for the raisers of hogs in Canada to have the right breeds and to feed them so as to have the best results, so as to maintain the high reputation of Canadian bacon, if such inferior products are sold in England as the product of Canada? A brand which is intended to give an assurance of a high standard of quality soon becomes so discredited, if placed on inferior goods, as to be positively injurious. It is a case like a chain having one weak link which gives the measure of its strength. Mr. Flatt, of Wentworth Co., Ont., who draws attention to this matter in the "Farmers' Advocate," affirms that the passing off of inferior American bacon as Canadian has been going on for some time, as United States shippers have utilized the high reputation of the products of Canada to secure purchasers for Wiltshire sides cut from the thick, fat, corn-fed hogs of the States. The matter is one to which the attention of the British Government ought to be drawn, as the deception practised was not only certain to do very serious injury to a Canadian industry, but was a distinct fraud on the English people. The branding of sides with the country of their origin ought to be made compulsory. Mr. Flatt advocates a law prohibiting the exportation of Canadian bacon without its being freely branded, not on the boxes only, but on the product itself. He found the brand of the leading exporter of "Irish Wiltshire sides" so freely placed that, "there was not space large enough for your hand that had not his brand on." That means a good price for such bacon, a large demand, and an increasing reputation. The Canadian breeders are not in the least behind either the Danish or Irish in the production of the right kind of hog. The observer referred to says: "In no small number of cases were the Irish Wiltshire sides put up with a thick, uneven, fat back." This, we believe, is due to meet a class of customers found in England, of which there are very few representatives in Canada. The raw, damp English climate seems to create a taste for very much fatter bacon than finds a ready sale on this side,

and open fires allow of rashers of bacon being cooked more palatably than by our own closed stoves. Be this as it may, the practice of inferior American bacon being sold in England as Canadian, is a danger to the trade of this country which the authorities on both sides ought to take steps to repress.

CIVIC EMPLOYEES AND NOTE SHAVERS.

An enquiry into the affairs at the City Hall has brought out the fact that, according to one member of the Council, the majority of the city's employees are deeply involved in debt to note shavers. It is asserted that these disreputable money-lenders operate openly within the precincts of the City Hall. They are stated to be on hand to receive a large share of the wages of civic clerks, some of whom are so bled that they have not enough left to pay cheap board and lodging after paying the blood-suckers. It is proposed to take some steps to protect the clerks from their oppressors. It would be well to consider how far any man has intelligence and moral stability enough to occupy worthily a position in the service of the city who has been so foolish mentally and so reckless morally as to put himself in the power of a note-shaving shark. Men of that class are wholly unfit for any position of trust. The frequent defalcations amongst civic servants is the natural outcome of their weakness as evidenced by their falling a prey to note-shavers, whom every man, with a decent amount of self-respect, keeps easily at arm's length.

TRADE EFFECTS OF THE HULL AND OTTAWA FIRE.

It is announced that the subscriptions towards relieving sufferers by the late conflagration at Hull and Ottawa have been so munificent as to render any further aid needless. Such a splendid, widespread outburst of generosity has probably never been equalled. The extent of the property loss seems to have been much exaggerated. It is probably nearer to eight millions than over double the amount as was generally estimated. As the insurance will cover half the total loss, the calamity, though very serious, is not so overwhelming as was at first anticipated. The owners of the most valuable properties destroyed were wealthy men, and though heavy losers are still possessed of very large means, credit, and business resources which will enable them to re-establish their industries at once. Trade is so prosperous and prices so remunerative the larger proprietors ere long will recoup themselves for what they lost.

There are, however, a large number of traders, as storekeepers and others, to whom the fire has brought absolute ruin. The relief fund could not be utilized for their benefit, and many of them had little or no insurance. Besides their actual properties in stock of goods, premises, and fixtures, they had book debts which constituted a large portion of their assets. The great bulk of those debts will be uncollectable, as their debtors have been ruined, and deprived of employment. Already there have been meetings of creditors to consider what policy should be pursued in these cases, and doubtless our wholesale houses have a long list of Hull and Ottawa accounts which will have to be wiped out or settled for a small dividend, or carried on for a length of time to give debtor storekeepers a chance, as the saying is, to turn round. The merchants who will thus suffer have been

liberal contributors to the relief fund. They do not begrudge their gifts, but, these added to what they will lose by bad debts and disturbed trade, will make an inroad upon the year's profits.

The situation for them and for their unfortunate debtors is a peculiarly trying one. For his honest retail customer who was burnt out the wholesale merchant cannot but feel the deepest sympathy, but how far he ought, in justice to himself, to give assistance in re-establishing his debtor's business, will be a most puzzling and disagreeable problem. It will, however, have one compensation, the situation admits of a selection being made of those whom it is desirable to continue in business, with a consequent clearance of some whose absence from the credit market will improve its tone. In this respect, as in regard to better fire protection, more suitable buildings for such a locality, etc., the conflagration at Hull and Ottawa will in course of time come, we hope, to be regarded as a blessing in disguise.

THE FIRE LOSS IN APRIL.

The fire loss of the United States and Canada for the month of April, as compiled from the records of the New York "Bulletin," shows a total of \$25,727,000. The great increase of this total over the record for the same month in 1898 and 1899 will be seen by consulting the following table which exhibits the losses by months for the first four months of the years 1898, 1899, and 1900:

	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
Totals	\$66,258,500	\$49,893,000	\$37,958,000

The Hull-Ottawa conflagration is estimated by our contemporary at \$12,000,000, which there seems reason to believe is much too large. But even allowing it to be over-stated by one-half, the fire loss of April would be \$19,727,000, and the four months' total would be \$60,258,500. These are prodigious figures, very ominous to some of the weaker fire insurance companies and likely to make all of them desirous of raising rates to cover the excessive losses of 1899 and the current year.

A PIANO CASE IN COURT.

We recently referred to the practice adopted by more than one instrument dealer in this city of leaving a piano at a house without its having been ordered, in the hope thereby to secure its sale. A case was heard in the Superior Court on 14th inst., arising from this over anxiety to sell goods by reprehensible practices. The case, as reported, was briefly this. A lady visited a piano store, she made no selection, but an instrument was sent to her house in the hope that it would be purchased. The lady kept it for some time, then requested its removal as it was not desired. Instead of taking the piano away a bill for the amount was sent; this being refused payment, action was taken to recover the amount. The dealer alleged, that the piano was sent on ten days' trial, and no notification had been sent for its removal. The Court held, that the defendant had proved his plea; that no purchase had been made, and that no authority had been given for its delivery. As a matter of law, if goods are left at a house on speculation, they are left en-

tirely at the owner's risk, he is not bound even to take care of them, nor to request their removal. Goods left by mistake, of course, ought to be protected from injury, and the sender ought to be promptly notified, though a decision is on record releasing the recipient from any such obligations in case of goods delivered in error. It was held, that as goods are sent at times as gifts, or by the husband or wife without the knowledge of the other, the receiver is not bound to enquire whether those sent were so, or not. To send a piano to a house without any authority is a risky business, as it takes little to do an instrument serious injury and that little is liable to be done by a person who is annoyed at a storekeeper delivering a piano without orders. Trade is not benefited by these irregular methods. The most effective plan to acquire business is to solicit it by continuous presentation of a firm's card to the entire range of the best class of buyers through such a medium as this Journal. As all manner and style of fakes are rigorously excluded from notice in these columns, except in condemnation, purchasers have a guarantee that they will be dealing with an honourable merchant if his card is presented through our columns.

THE DEMOCRATIC PLATFORM.

A Convention called at Sioux Falls accepted Mr. W. J. Bryan as candidate for the presidency. The platform enunciated as the one on which he must take his stand, contains 1,768 words, enough for a good sized pamphlet. The points, as far as can be made out, for they are concealed in a mass of verbiage, seem to be, abolition of the gold standard; free coinage of silver at 16 to 1; free homesteads; repayment of all moneys paid to the government for land purchased; government ownership of all railroads; ownership of trusts by the people; constant appeal to the people by plebiscites; freedom to Philippines and Porto Rico; exclusion of Chinese and Japanese; sympathy with the Boers; all Senators and officials to be elected; and a few minor matters. As a political curiosity this platform is worthy of being placed in a dime museum, and its originators and supporters in a lunatic asylum. If Mr. Bryan accepts such a rigamarole of dangerous and absurd notions he will be snowed under by the sound sense of the American people.

HOW TO ATTRACT THE NOTICE OF BUYERS.

To-day's post brings an enclosure of stamps for a copy of this Journal, as the sender, who resides at a distance, wishes to ascertain the names and addresses of firms in this city dealing in a certain standard article. Applications of a similar kind are being frequently made. These enquiries illustrate the utility of a firm keeping its "shingle" constantly hung out in a Journal like this, which is referred to everywhere in the Dominion for information as to the name and location of business houses. The "Journal of Commerce" containing the card of a merchant is like a commercial traveller in his interest calling upon buyers throughout Canada every week soliciting orders. No more economical nor more effective plan of inviting custom could be devised than keeping the card of a business house continuously before the public by the medium of this Journal.

THE BOER DELEGATES.

The Boer envoys arrived in New York on 16th inst., where they received a welcome from a number of obscure sympathisers. At the first meeting held in their interest the principal speaker attacked the Irish people, which gives the measure of pro-Boer wisdom. The envoys wish the American Government to interfere with England's policy regarding South Africa. What America has to do with the matter is not clear. Suppose England were to return the compliment by interfering in the Philippines in order to ensure

USED ALL OVER THE WORLD.



Melbourne, 1883—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Dunedin, N.Z., 1890—1st Award.

Melbourne, 1893—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

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Copper Rope and Tape Lightning Conductors.
Electro Gilt and Silver Picture Cord, Copper and Galvanized Wire Sash Cords. Patent Lockwedge Fencing, Gates, Handins, Low Fencing, &c.

the Filipinos having self-government? If the U.S. Government declines to interfere an appeal will be made to the people by the Boer envoys. This will bring them lots of sympathetic resolutions, addresses, shouting, etc., but the appeal will have no other result. Kossuth was given universal sympathy by the American people when he sought aid to make Hungary a Republic. Never before was there such a demonstration of popular feeling as Kossuth's presence evoked, but he went home from the United States broken-hearted because the display had no practical result. The Boer envoys will have a similar experience.

balloon report with the mephitic gas of his own breath, which is hailed in New York with delight, even if known to be a malignant lie. Recent reports respecting an alleged epidemic in this city are malicious falsehoods. The health of Montreal is excellent, beyond the ordinary coughs and colds of the Spring season.—If New York and Chicago papers were as ready to publish the local health statistics, as they are to slander this city, there would not be a day without having some item calculated to alarm visitors.

MERCHANTS BANK—CHANGES IN STAFF.

Mr. J. S. Meredith, local manager of the Merchants Bank of Canada, has resigned, and W. M. Ramsay has been appointed to the position. Mr. Meredith has been for many years in a prominent position in this bank, where he was highly respected by his colleagues and the customers. It is understood that his retirement is caused by family reasons. Mr. Ramsay is an old and highly esteemed officer of the Merchants Bank, and will doubtless prove an acceptable and efficient local manager.

MALIGNERS OF THE CITY.

A law is much needed to make it a penal offence of magnitude to publish reports injurious to a city, or to furnish material for such reports. The eminence of this city as a commercial centre, and its general attractiveness, render some American cities exceedingly jealous of its fame. Some American papers pay well for any reports sent from here that are calculated to do Montreal injury. We have amongst us a knot of persons who for the sake of a casual dollar or two are in the habit of sending dispatches to New York and other papers telling of any local affair of a slanderous nature. An odd case in this city of sickness of a malignant type, such as New York is never free from, is reported as if an epidemic had broken out. We, here, are in blissful unconsciousness of any such trouble and even the medical faculty know nothing of it, beyond an isolated case. But the reportorial correspondent, to earn a few drinks, makes a mountain out of a molehill, or rather blows out a

Meetings, Reports, &c.

LA BANQUE NATIONALE—ANNUAL STATEMENT, 1900.

The fortieth annual general meeting of the Shareholders of this institution was held at the office of the Bank, on Wednesday, the 16th of May, 1900, at three o'clock p.m. There were present: Hon. Justice A. Chauveau, Messrs. Rodolphe Audette, Victor Chateauvert, A. B. Dupuis, Naz. Fortier, J. B. Laliberte, Narcisse Rioux, Rev. Paul N. Thivierge, Thomas Breen, Joseph Huard, Joseph Chapleau, J. E. L'Arrivee, N.P., C. E. Leonidas Dionne, M. J. Pettigrew, H. Oct. Roy, N.P., J. Leger Hardy, C. E. Rene Fortier, Jas. McCone, Doc. Arcand, E. Thos. Couillard, O. Leon Hardy, Geo. Demers, Elz. Fiset, Ulric Tessier, Et. Paradis, Cyr. Tessier, N.P., Cyr. F. Delage, N.P., J. I. Lavery, C. A. Chauveau, Wm. Simons, J. A. Delisle, etc., etc.

Mr. R. Audet was called to the chair, and P. Lafrance was required to act as secretary.

Before proceeding to the reading of the annual report, the following gentlemen were elected to act as scrutineers, viz.: Messrs. C. E. L. Dionne, N. Oct. Roy, N.P., and Geo. Demers.

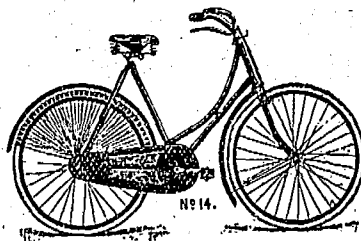
The President read the following report of the affairs of the Bank:

Gentlemen,—Your Directors have the honor of submitting to you the fortieth annual report of the operations of La Banque Nationale for the year ending 30th April, 1900, with usual statement of assets and liabilities:

The Profit and Loss Account stands as follows, say:
By balance at credit of Profit and Loss on 29th April, 1899 \$41,425.22
The profits of the year, after providing for in-

Established 16 years.

Telegrams: Parkyn, Wolverhampton



— 1900 —

Manufactured
.. by ..

FRANK H. PARKYN, LTD.

"Olympic" Cycle Works, - - GRANVILLE STREET, WOLVERHAMPTON, ENGLAND.

Interest accrued on deposits, and for bad and doubtful debts, have been 109,583.25

Forming a total of \$151,008.48

Which was appropriated as follows:

Dividend No. 70, of 3 per cent., payable 2nd November, 1899 \$36,000
Dividend No. 71, of 3 per cent., payable 1st May, 1900 36,000
Transferred to rest account 50,000

122,000.00

Leaving a balance at credit of Profit and Loss of \$29,008.48

All our branches have been inspected with great care during the year, and all are found to be progressing.

During the year your Directors have opened branches at Montmagny, Fraserville and Murray Bay.

We have the pleasure of acknowledging the valuable services rendered by our staff during the year; and to their attention and zeal is largely due our successful operations. The whole humbly submitted.

R. AUDETTE, President.

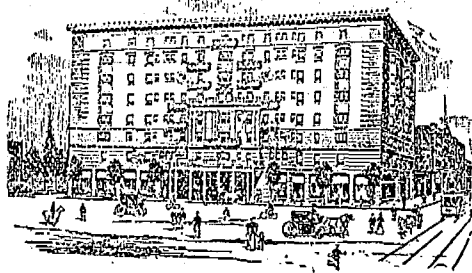
GENERAL STATEMENT, 30th April, 1900.

Liabilities.

Notes in circulation	\$1,181,067.00
Deposits bearing interest	\$3,156,041.05
Deposits not bearing interest	775,295.76
	<hr/> 3,931,336.81
Unclaimed dividends	578.90
Dividend No. 71, payable May 1, 1900	36,000.00
	<hr/> 36,578.90
Due to other banks in Canada	4,842.52
Due to agencies of the Bank in the United Kingdom	40,812.72
	<hr/> 45,655.24
Total liabilities to the public	\$5,194,637.95
Capital paid up	\$1,200,000.00
Reserve fund	200,000.00
Contingent account	30,000.00
Accrued interest and exchange	14,500.00
Profit and loss account	29,008.48
	<hr/> 1,473,508.48
	<hr/> \$6,668,146.43

Assets.

Specie	\$48,211.47
Dominion notes	314,609.00
	<hr/> \$362,820.47
Notes of and cheques on other banks	251,331.24
Balances due from other banks in Canada	39,671.45
Balances due from agencies of the bank in foreign countries	74,703.88
	<hr/> 365,706.57
Deposit with Dominion Government for security of note circulation	58,000.00
Dominion debentures	35,000.00
Call loans on stocks and bonds	37,355.00
	<hr/> 130,355.00
Total assets immediately available	\$858,882.04
Current loans, discount and advances to the public	5,571,535.85
Notes and bills discounted overdue (loss provided for)	27,481.32
Real estate, the property of the bank (other than bank premises)	5,937.15
Mortgages on real estate sold by the bank	13,420.19
	<hr/> 5,618,374.51



The Bellevue Apartments,

On ST. CATHERINE ST., METCALFE ST.
and DOMINION SQUARE,

MONTREAL.

TELEPHONE CALL,
Up 1019.

M. S. FOLEY, Proprietor.

Elegant eight-storey Building, with Artistic Elevation and Three Open Courts. The Latest Improvements. Forty-two Apartments, of Five, Six, and Seven rooms each. A few larger Suites of Nine to Thirteen rooms. Thoroughly Fireproof. New, Large, Light (outside), Modern and Airy. Spacious, Handsome Marble Entrance, and Arcade. Steel Elevator. Marble Stairs. Passages Illuminated by Electric Lights. Beautiful View of the Mountain, River, Islands, Dominion Square. Restaurant and Trunk Rooms.

- | | |
|---------------------|---------------------|
| ELECTRIC ELEVATORS, | HALL SERVICE, |
| STEAM HEAT, | HOT AND COLD WATER, |
| ELECTRIC LIGHTS, | GAS RANGES, |
| OPEN PLUMBING, | BATHS, |
| MOSAIC FLOORS, | MARBLE FOYER, |
| MARBLE STAIRS, | CUPBOARDS, |
| CEDAR WARDROBES, | CLOSETS, |
| MESSANGER CALLS, | TELEPHONE, |
| BOOK CASES, | REFRIGERATORS, |

NO TAXES.

Can be seen daily, Sundays and Evenings. Rents, \$300 to \$600 and upwards. Inspection by permission.

JANITOR ON PREMISES.

The Rylands Glass & Engineering Company, Ltd.

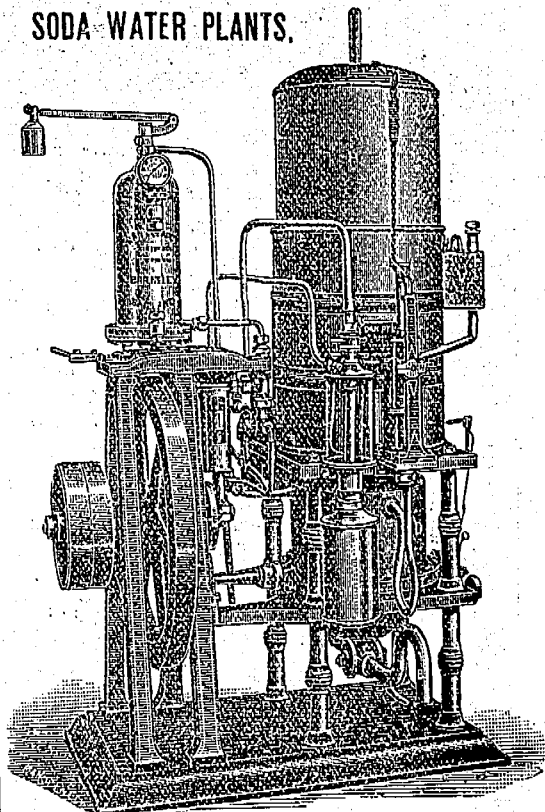
(SUCCESSORS TO DAN RYLANDS, LIMITED.)

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

SODA-WATER PLANTS.



- | | |
|---------------------|-------------------|
| Glass Bottles | Complete Machines |
| Syphons | Gas Generators |
| Van Boxes | Gasholders |
| Crates and Drainers | Gas Purifiers |
| Bottle Brushes | Carbonators |
| Box Brushes | Syrup Plants |
| Bottle Openers | Syrup Pans |
| Bottling Wire | Syrup Boilers |
| Bottling Masks | Syrup Cisterns |
| Bottling Gloves | Syrup Measures |
| Bottling Aprons | Syruping Machines |
| Capsules | Bottle Fillers |
| Corks & Stoppers | Bottle Corkers |
| India Rubber Rings | Bottle Washers |
| Eyeguards | Bottle Risers |
| Gold Foil | Water Filters |
| Tin Foil | Water Regulators |
| Tin Tops or Discs | Whiting Mixers |
| Wood Tops or Discs | Gas Pumps |
| Straw Envelopes | Acid Cisterns |
| Soluble Essences | Regulating Valves |
| Essential Oils | Tincture Presses |
| Acids and Drugs | Engines & Boilers |
| Colourings | Gas Engines, &c. |
| Bottle Labels, &c. | |



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

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

Catalogues on application.

Bank premises, furniture and stationery 190,889.58

\$6,668,146.43

N. LAVOIE,
Inspector.

P. LAFRANCE,
Manager.

Moved by Mr. R. Audette, seconded by Mr. N. Rioux, "That the report of the Directors and the statement now read, be adopted, printed and published for distribution among the shareholders." Adopted.

The election being then proceeded with, the following gentlemen obtained the largest number of votes and were consequently duly elected Directors for the ensuing year: Mr. Rodolphe Audette, Hon. Justice A. Chauveau, Messrs. Victor Chateauvert, A. B. Dupuis, J. B. Laliberte, Naz. Fortier, and Narcisse Rioux.

The President left the chair, and Mr. Tessier, N.P., being called thereto, it was moved by Mr. Wm. Simons, seconded

by Mr. Thomas Breen: "That the thanks of this meeting are due and tendered to Mr. R. Audette for his services in the chair, as also to the scrutineers and secretary for the fulfilment of their respective duties."

The motion was adopted and the meeting adjourned.

R. AUDETTE, President.

P. LAFRANCE, Secretary.

At a meeting of the Directors, held on the same day, Mr. R. Audette was re-elected President, and Mr. A. B. Dupuis, Vice-President of the Bank for the ensuing year.

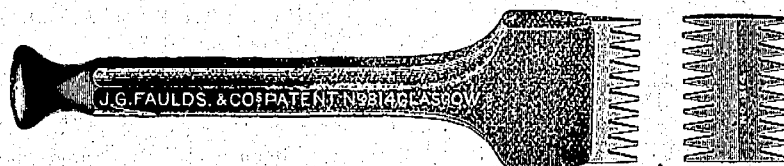
P. LAFRANCE, Manager.

RECENT FIRES.

Woodstock, Ont., May 9th.—The Peckham saw mill, at Vaudecar, burned, cause, spark from blacksmith's forge. Loss about \$3,000; no insurance.—Victoria, B.C., 13th.—The

F. G. Faulds Improved Multiplex Stone-Cutter

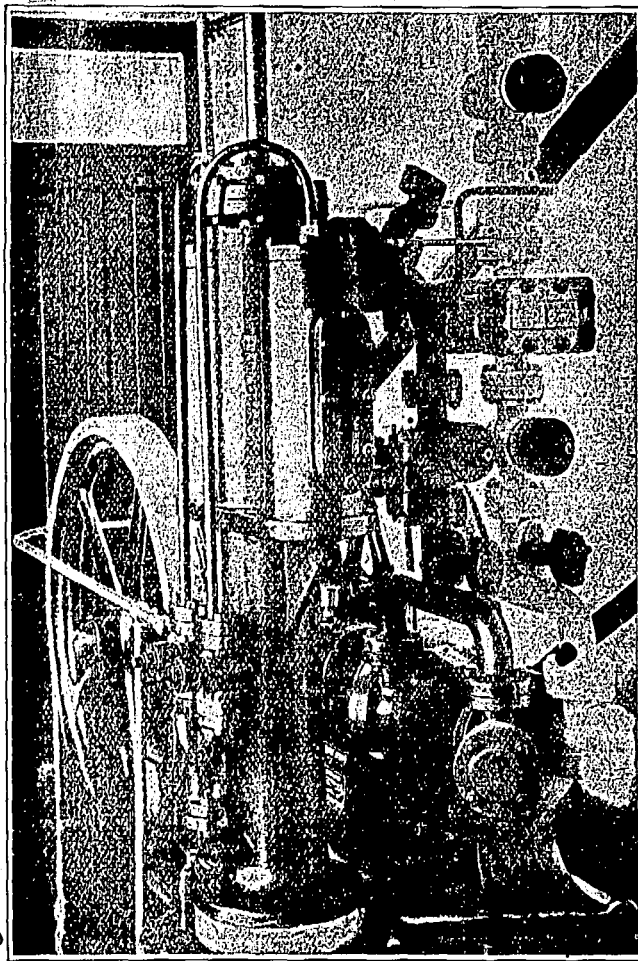
SPECIAL NOTICE TO MARBLE CUTTERS.—These Cutters are now being specially Toothed and Tempered for the working of Marble.



Owing to the handiness and durability of these Tools they are in constant use throughout the whole of the United Kingdom.

Two sample Tools, with six Cutters, sent carriage free to any address in the Kingdom on receipt of a Postal Order for 2s. to the SOLE INVENTORS, PATENTEES AND MANUFACTURERS—

J. G. FAULDS & CO., 48 North Frederick Street, Glasgow, Scotland.



Ice-Making and REFRIGERATING MACHINERY

[P. Schou's Patent] on the Ammonia Compression System, for

Cold Storage Purposes.

MOST ECONOMICAL IN WORKING.

Over 250 Plants Running
In all parts of the World.

FOR PARTICULARS AND ESTIMATES APPLY TO

The • North-Pole • Ice • and
• Refrigerating • Co., Ltd.,
8¹/₂ QUEEN ANNE'S GATE,
Westminster, S.W., LONDON, Eng.

new Hotel Strathcona, at Shawinigan Lake, just completed, was entirely consumed. Loss about \$20,000. Cause a mystery. — Winnipeg, 11th.—Fire at Dauphin destroyed the post office, owned by Thos. Fredale. Loss, \$1,500; insurance, \$1,000. J. J. Walker, loss, \$1,200; insurance, \$600; R. C. Ennis, of Neepawa, loss of flour, \$2,000; insurance, \$1,000; T. Dempsey, loss, \$2,000; no insurance; D. McIntosh, loss, \$500; partially insured.—Winnipeg, 12th.—Galt's spice factory damaged. Loss about \$1,000.—Toronto, 16th. Fire in coal and wood yard of Thomas Cross, caused much damage, besides destroying many surrounding buildings. Loss about \$6,000.—Quebec, 16th.—Guardian's quarters at the Parliamentary buildings caused \$300 damage.—St. Catharines, Ont., 16th.—The entire plant of the Welland Vale Company's works and the Canada Cycle and Motor Company's works destroyed. The loss to the Welland Vale Manufacturing Company will be about \$200,000, with an insurance of \$85,000. The Canada Cycle and Motor Company had \$40,000 insurance on machinery, and \$65,000 on stock. Some 500 hands are temporarily out of work.—Port Dalhousie, Ont., 16th.—Music Hall destroyed and residence of Geo. Scott damaged. Former insured for \$800.—Charlottetown, P.E.I., 16th.—Pumping station destroyed.—Kingston, Ont., 14th.—Clark's malt house damaged; also 5,000 bushels of malt. Loss about \$10,000; fully insured. Cause lightning.—Switzerville, Ont., 15th.—Barn owned by Mr. McSweeney burned by lightning.

BUSINESS CHANGES.

Ontario.—D. Kennedy, tailor, Caledonia, advertises stock for sale; C. L. Grant, general store, Durham, selling out and retiring; N. Kirchner, hotel, Hanover, succeeded by Kirchner Bros.; Estate of J. T. Simpson, gro., Chatham, stock and business sold; A. Weis, shoes, Merriton, moving to St. Catharines; Metler Bros., saw mill, Pelham Union, removed to Humberstone; Nipigon Pulp, Paper and Mfg. Co., Ltd., Port Arthur, incorporation granted; Haney & Hogg, hardware, Thamesford, dissolved; style now Haney & McKay; De Laplante & Bowden, lumber, Toronto, dissolved, F. A. Bowden continues; H. Currie, drugs, Victoria Harbor, suc-

ceeded by C. A. Weaver; G. Schoenith, brewer, Chatham, style now Schoenith & Peltier; S. Ash, hotel, Essex, advertises business for sale; Davidson & Fitzgibbon, hotel, Court-right dissolved; Davidson continues; J. Carr, hotel, Leamington, sold out to J. Haynes; J. Marshall, hardware, Oil Springs, offers business for sale; Whiting & Stanton, St. Thomas, sold out to J. Crawford; W. Trott, general store, Weidman Station, moved to St. Thomas,

Quebec.—Gravel & Desrosiers, agents, Louiseville, co-partnership registered; A. Granger & Co., dry goods, Montreal, E. Granger sole owner; A. & D. Vian, men's furnishings, Montreal, A. Vian, sole owner; Duval & Co., gro., Nicolet, E. Desilets, sole owner; Chartre, Naud & Co., lumber, St. Thecle, co-partnership registered; J. D. McInnes, general store and saw mill, Anse au Gascon, dead; McArthur, Corneille & Co., whol. paints, &c., Montreal, dissolved; V. Morin & Co., contractors, Quebec, Mrs. J. H. V. Morin sole owner; Forbes & Watt, brokers, Montreal, co-partnership registered; Harris, Harkness & Co., mfrs. cigars, Montreal, co-partnership registered.

Nova Scotia.—S. Legg, watches, Bridgetown, removed to Middleton; W. A. Piggott, general store, Granville Ferry, advertises business for sale; Est. of J. W. Fraser, bone mill, &c., New Glasgow, succeeded by H. L. Fraser; C. H. Harrington & Co., gro., building materials, etc., Sydney, succeeded by Harrington & Fulton in retail grocery; C. H. Smith, stationery, etc., Halifax, opened branch store, on Gottingen street; T. Brown, general store, Wentworth, succeeded by Brown & Ogilvie.

Manitoba & N.W.T.—J. W. McRae, hotel, St. Malo, removing to Letellier.

British Columbia.—Pacific Bottling Works, Victoria, dissolved, J. C. Collins retiring.

New Brunswick.—Doyle & Lambert, plumbers, St. John, dissolved, D. J. Doyle continues; J. A. Gibson, jeweller, Woodstock, commencing business.

Prince Edward Island.—W. G. Schurman, printer, etc., Summerside, has sold printing business to F. W. Williams, Morris & Jost, groc., Charlottetown, commencing business.

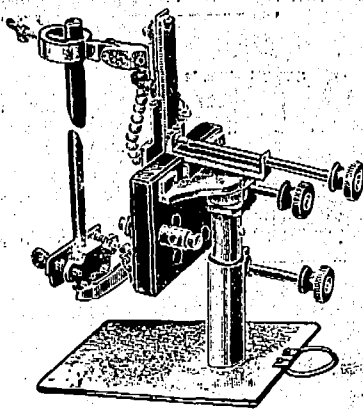
GOLD MEDALS AWARDED.

J. W. Dickinson
ELECTRICAL * *
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SHOW ROOMS & OFFICES } COOKRIDGE STREET
 PHOTOGRAPHIC WORKS, }
 MACHINE FACTORY : - BARRACK STREET,

ST. ANN'S WORKS,
LEEDS, YORKS,
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TELEGRAMS: "ELECTRIC," LEEDS.



ARC + LAMP.

MANUFACTURER OF
 Dynamos,
 Motors,
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 Resistances,
 Switches,
 Switchboards,
 Fittings,
 Instruments,
 Steam, Gas and Oil Engines
 Of every description.
 Motor Cars, Storage Batteries.
 Kinematographs,
 Kinetoscopes,
 Graphones,
 Telephones,
 Phonographs,
 Bells,
 Indicators,
 Fire Alarms and every
 Description of Electrical Apparatus.

—Another dividend of 15 per cent. was paid the creditors of the Farmers' Loan Company, Toronto, on the 15th inst. A final dividend of 10 per cent. is expected.

—Tenders for 20,000 barrels Portland cement, to be delivered at Ashburnham, Ont., have been invited by the Department of Railways and Canals, for use in the Trent Valley canal works.

—The large new freight steamer, Manchester Commerce, of the Manchester line, arrived at Montreal on the 13th inst. This boat is 440 feet in length, 48 feet beam and has a depth of hold 30 feet.

—The new steamer, Strathcona, being built for the Hamilton and Fort William Navigation Company, will be ready to sail from the Old Country not later than June 10. The Dunnacona, a sister vessel, will be finished by July 1.

—Malcolm McLeod Sabiston, of the Sabiston Litho. & Publishing Company, Montreal, has filed consent to assign on demand of A. W. Atwater et al, The demand is for professional services rendered to the amount of \$1,153.

—The Union Mutual Life Insurance Company, of Portland, Me., through their Montreal manager, Mr. W. I. Joseph, has paid over \$4,000 in connection with the policy of the late Mr. Alexander Sabiston, notwithstanding that the policy had lapsed for non-payment of premiums in September, 1896. Although the policy was, therefore, nearly five years in arrears, it was kept in force by virtue of the Maine Non-Forfeiture Law, which applies solely to policies issued by the Union Mutual Life Insurance Company. Mr. Joseph has received a letter from Mrs. Sabiston thanking him for his courtesy and kindness in securing an early settlement of this claim and stating that she expected as the policy had lapsed it had no value. The Maine Non-Forfeiture law has been a god-send to many a family. Insured persons often are compelled by sickness or misfortune to stop paying premiums and frequently the result is most disastrous to their bereaved family, and often the cancelling of such a policy is most unjust and cruel.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Alliston—London & Canada L. & A. Co. vs. J. Stevenson et al, \$2,002; Burford Tp.—P. Mackenzie vs S. and Mary Radford, \$555; Burgess S.—Marjorie Campbell vs Julia and T. O'Mara, \$1,243; Manvers Tp.—T. Argue vs J. and Caroline Perrin, \$479; Ottawa—L. Benoit vs L. J. Fautoux et al, \$747; Picton—C. E. Bishop vs A. H. Baker, \$1,000; Sidney—Alice M. Ellis vs Harma Meyers, \$5,000; Toronto Junction—Star Life Assee. Society vs T. P. Wright et al, \$35,950; Berlin—Siefert & Co. vs J. Winterhalt, \$331; Depot Harbor—G. F. Burgoyne vs H. Bamfield, \$2,000; Guelph—Elizth. Laight vs Annie Day, \$1,000; J. Higgins vs J. B. Armstrong Mufg. Co., Ltd., \$5,000; Hamilton—S. Campbell vs Hamilton Bridge Works, Ltd., \$1,500; Ingersoll—J. Jones vs R. Sutherland, \$2,000; Hamilton—W. G. Woods vs J. H. Tilden et al, trustees, \$3,777; Coleman Planing Mill Co. vs J. Wood, \$2,057; Markham—W. Hague vs T. B. and V. Willis, \$2,000; Nepean Tp.—A. A. Henderson vs Amelia M. and S. J. Dawson, \$1,000; Ottawa—S. R. Poulin vs R. E. Presland, \$909; Peterboro—Mary A. Hamilton vs Margaret and T. Moore, \$846; C. Young vs Peterboro Canoe Co., \$300; Streetsville—S. Brown vs Imperial Woollen Mills Co., Ltd., et al, \$1,200; Toronto—O. E. Collins vs N. Allen, \$5,000; J. K. Macdonald et al vs Rosetta Benjamin et al exrs., \$1,736; M. A. and M. McCoon vs J. Chambers, \$2,077; E. A. Gwynne vs W. J. McDonald, \$2,036; J. Montgomery vs Amy Mourro, et al admrs., \$2,105; J. P. Taylor vs J. F. Rogers, \$313; Winchester—D. Melvin vs W. Bow et al, exr., \$1,806;—J. Bourque vs Roman Catholic Episcopal Corp'n, \$4,205;—Synod of

THE FILTER FOR CANADA.

CISTERN FITTED WITH

PORTABLE



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



CISTERN AND DOMESTIC FILTERS

No. 3 OR LARGE CISTERN FILTER.

MADE BY THE

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LONDON AND GENERAL WATER PURIFYING COMPANY,
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No Families who value their Health should be without one

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

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



Contractors to Her Majesty's Government.

LEADBEATER & SCOTT,

SHEFFIELD, ENGLAND,

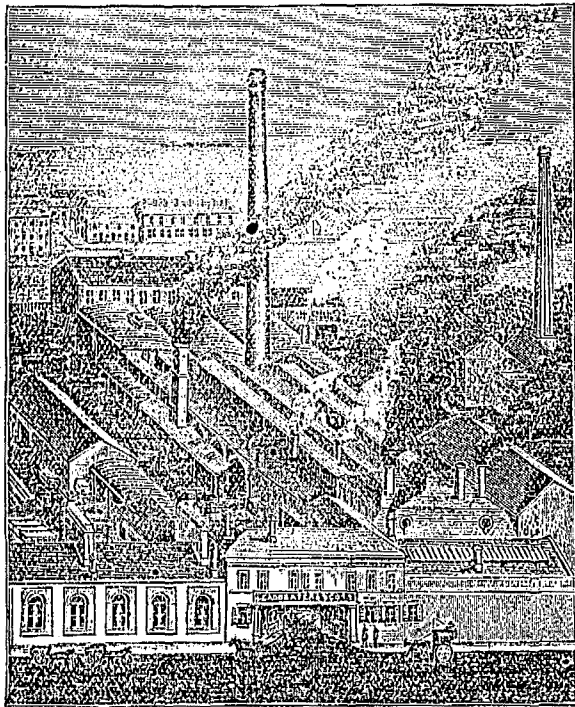
. . . *Manufacturers of*STEEL of all kinds for all purposes . . .FILES of best quality and workmanship . . .HAMMERS for Engineers, Shipbuilders, &c.TOOLS for Quarries, Collieries, Smiths, &c.WIRE RODS and WIRE.

SELF HARDENING TOOL STEEL.

Where large cuts and high speed are required on heavy work this quality of TOOL STEEL is unsurpassed for endurance.

ESTIMATES ON APPLICATION.

Telegraphic Address:—"Leadbeater, Sheffield."



Diocese of Niagara vs W. Wilkinson et al, \$2,230; Huntley—S. Mann vs Isabella and B. Burroughs, \$539; Kingston—The Canadian Typograph Co. Ltd., vs Oram, Shanks & Carter, \$325; Ottawa—Bank of Ottawa vs R. E. Pressland, et al, \$502; Petrolca—J. Kerr vs A. Hughes, \$1,000; Picton—C. E. Bishop vs A. H. Baker, \$10,000; St. Thomas—E. Adams & Co. vs W. E. Idsardi et al, \$500; Stirton—D. Pollock vs J. Pollock, \$689; Stratford—H. Edsall vs J. D. Wray, \$2,000; Toronto—S. Riddell vs W. H. Harvey, et al, \$658; E. Gegg vs M. McCurdy, \$514; Havana Cigar Co. vs G. A. McLean and W. Sprinks, \$302; M. Lynett vs Annie O'Sullivan et al, \$1,987; Bank of Nova Scotia vs Toronto Portable Oven and Mfg. Co., Ltd., et al, \$1,503; Toronto Junction—P. Montgomery vs Janet and F. M. Johnston, \$4,761;—J. Bell vs Canadian Pacific Ry. Co., \$5,000;—T. R. Hunter vs Hamilton, Grimsby and Beausville Electric Ry. Co., \$2,000.

WRITS ISSUED — MANITOBA & N.W.T.

Carman—Richardson & Miller, \$311; Grenfell—T. Cope land, \$1,612; Winnipeg—McDonald Bros., \$333; D. S. Torrens, \$600; Gleichen—P. Prestwick vs V. J. Beaupre, \$456; Peace River—Ross Bros. vs Boick Bros., \$748; Winnipeg—British Columbia Mills vs W. W. Cross, \$322.

WRITS ISSUED—BRITISH COLUMBIA.

Victoria—Parson Produce Co. vs Bennett Lake & Klondike Nav. Co., \$23,430; Victoria—Ontario Bank vs Macaulay Bros., \$4,096; Ymir—Mackay, Smith & Co. vs B. R. Raymond & Co., \$366.

JUDGMENTS RENDERED—ONTARIO.

London—Molsons Bank agt C. McCallum, \$825; Peterboro—Catherine Dennistoun agt W. J. Margt. J. Donell, \$3,424; Hamilton—P. Van exr agt J. S. Shafer, \$306; Ottawa—A. J. Macnab agt G. E. and I. L. Pennock, \$845; Walkerton—G. E. Bristol, trustee, agt A. A. Black, \$338; Chicago—J. A. Cameron agt D. MacArthur, \$11,529; Bromley Tp.—M. Sheedy agt M. Sheedy, jr., \$392; Ottawa—Ottawa & Gat. O. Ry. agt E. C. Arnoldi, \$395; A. W. Duolos agt J. A. Corry, \$1,031; Toronto—Toronto Gen. Trusts agt W. St. Croix, \$2,174;

Vaughan—G. S. Balderson agt H. Marsh, \$311;—J. Sweet agt Burlington Pressed Brick and Terra Cotta Co., \$2,447;—R. Bruner agt C. Collett, \$486.

JUDGMENTS RENDERED—QUEBEC.

Montreal—A. Laforce et al agt E. Alix et al, \$243; J. A. Seybold agt Bay Chaleurs Railway, \$3,967; Liquid. Banque Ville Marie agt J. Denis, \$1,250; L. A. Gosselin agt Ls. Godard, \$185; J. G. Mackenzie & Co. agt J. Huot, \$2,730; J. Godcher agt Roach & McGillivray, \$210; J. G. Ainsley agt S. P. Rowell, \$212; St. Louis—D. J. McDonald agt Mrs. J. Murison, \$2,952;—R. Prevost agt C. A. G. Prevost et al, \$3,066; Maisonneuve—L. Laberge agt J. B. Tremblay et al, \$4,010; Montreal—W. S. Ball agt Bay Chaleurs Ry. Co., et al, \$793; C. Deschamp et al agt A. Boiron et al, \$291; C. Blanchard agt Delle. Blanche Corbeil, \$515; A. H. B. Mackenzie agt A. Dansereau, \$2,233; H. Paquet agt C. H. Greene, \$196; C. S. Wilson agt H. McD. Walters, \$442; A. Grenier agt J. P. Boyer, \$276; F. W. Evans agt H. S. Phillips & Co., \$20,503; A. Strang agt Dme. Lucilla J. Osborne, \$190.

JUDGMENTS RENDERED—NOVA SCOTIA.

Antigonish—McGillivray & McIntosh, \$554.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

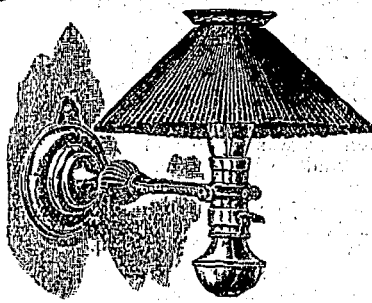
Neepawa—H. Van Norman Co. agt Fulton & Durnin, \$350.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Atlin—W. H. Vickers, \$350; Cranbrook—T. Forrest, \$1,513; Vancouver—F. A. Quigley & Co., \$1,285, \$4,567, \$490, \$918; Greenwood—W. S. Fletcher, \$416.

EXECUTIONS—QUEBEC.

Montreal—J. St. G. Dillon et al agt Atlantic & Lake Superior Ry. Co., \$1,156; Melbourne—J. A. Mann agt P. A. Laviviere, \$1,088; Montreal—C. T. Smith et al agt Hon. J. J. E. Guerin, \$6,327; D. Murphy agt De. E. M. Simpson, \$233; Baie des Peres and Montreal—J. Walshaw agt A. Cote et al, \$472; L. Villeneuve & Co. agt James Baxter, \$205; I. Crepeau agt P. E. Beauchamp, \$206; F. X. Rastoul agt A. Homier, \$362; De. P. Durocher agt P. C. Shannon esq, \$1,359;



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- Shoe Rivets.**—Brass & Iron Cutlan Studs (by patent machinery), Steel Pins, &c.
- Bills.**—Cut, Imitation Wrought, Hoops, Tip, &c. &c.
- Washers.**—Buckles & Light Stampings, Corro Plates, &c.
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N. D. de Grace—B. Decarie agt F. X. J. Gougeon, \$9,069; St. Lawrence—Trust & Loan Co. of Canada agt J. Gauthier, \$3,720; Montreal—Dme. Agnes Ferguson agt J. Baxter, \$6,488; L. Girard et ux agt L. Lachance, \$311; A. B. Bois agt H. J. Masse, \$370.

CHATTEL MORTGAGES—ONTARIO.

Beverly Tp.—W. Henderson, sr., and J. Henderson to Sawyer & Massey Co., \$680; Cannington—Mary J. Algire to Toronto Brewing and M. Co., \$2,175; Dundas—C. Lawry to Bank of Hamilton, \$3,901; C. Lawry to Bank of Hamilton, \$3,247; Flos—H. Turlow to Gideon & Shortreed, \$16,203; Fort William—J. Tonkin to G. S. Beck, \$1,150; Huntsville—G. F. Marsh, sr., to S. Cassells, \$1,050; London—J. B. Spencer to J. Lurns, \$1,550; Oshawa—Oshawa Electric Light Co. to L. K. Murton et al, \$1,364; Osnabruk Tp.—Mrs. Ida Eamon to A. G. Moss, \$1,493; Ottawa—F. E. Smith to J. Boyden, \$593; Sault Ste. Marie—Mary McKinnon to D. Jackson, \$865; Toronto—T. Babe to J. McDonald & Co., \$2,568; J. A. Humphrey to M. J. Holmes, \$1,200; J. H. Parkinson to W. L. Beeton, \$1,275; Blyth—J. Dunholm to McMurchie & Rance, \$600; Bonfield—F. Brunet to M. Nusbonsing Co., \$1,215; Brantford Tp.—H. Hoffman and wife to Emma J. Edwards, \$822; Euphemia Tp.—Mrs. Mary J. and J. E. Burgess to J. Quait, \$1,488; Fort William—F. L. O. Macquoil to Ray, Street & Co., \$1,243; Guelph—J. Hough to T. P. Coffee, \$736; Ingersoll—G. K. Brown et al exrs, to Imperial Bank, \$7,545; London—R. H. Giese to C. N. Spencer, \$612; Mattawa—H. V. Lamarche to R. H. Klock & Co., \$674; Niagara Falls—J. F. Hughes to Foulds & Shaw, \$600; North Bay—J. Bourke to N. B. Gash, \$3,135; Rat Portage—W. T. Newman to T. Davidson, \$1,500; Sarnia—A. Kidd to E. F. Pardee, \$783; Toronto—A. E. Herington and wife to A. A. Allan, \$720; Toronto Junction—J. T. McGlenning to J. Bone, \$1,230; Windsor—J. F. Hare to J. Sale, \$634; Wingham—J. H. Dulmage to R. Tennant, \$642; Arnprior—Margaret L. and D. Dagenais to M. Sullivan, \$650; Arnprior—Daze & Dack to J. Sullivan, \$1,000; Branchton—M. Fowler to Sawyer & Massey Co., \$1,007; Dundas—C. Miller and wife to H. Kuntz, \$1,500; Kingston—Mary G. McMahon to B. M. Briton, \$1,136; Markham—D. N. King to G. J. Foy, \$1,302; Maryborough—J.

J. Dowling to L. A. Noecker, \$1,050; Parry Sound—Johnson & Beveridge to W. R. Beatty, \$700; Port Hope—R. Dunn et al to J. W. Quinlan, \$2,327; Uxbridge—R. W. and Caroline Gilpin, to Ontario Brewing and Malting Co., \$1,691; Whitby—J. T. McGearry to Ontario Brewing and M. Co., \$994; J. T. McGearry to V. B. Woodruff, \$1,160; Whitechurch Tp.—C. E. Pipher to Sawyer & Massey Co., \$1,008; Whitevale—J. Taylor and W. E. Lount to E. E. Lount, \$600; Woodstock—The Grace Hospital to Central Can. L. & S. Co., \$10,600.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Greenwood—Branson & Cameron, \$2,000; Moyie—Johnson & Johnson, \$3,000; Nanaimo—J. D. Young, \$3,000; Vancouver—Payne Stationery Co., \$846; Victoria—A. G. and M. E. Davies, \$10,000.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

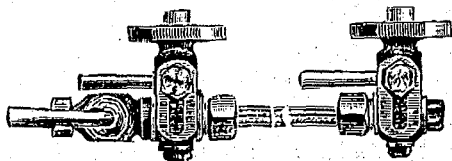
Carman—Butchart & Somersall, \$8,000; Douglas—R. Conn, \$6,000; Winnipeg—W. Baylis, \$4,279; Deloraine—D. E. Traynor to J. Young, \$4,492; Winnipeg—R. A. Rogers to Imperial Bank, \$5,000.

BILLS OF SALE—BRITISH COLUMBIA.

Moyie—Campbell & Clark, \$1,500; Thomson Landing—J. W. Thomson, \$2,400.

BIGGAR & HENDRY,

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POSTAL ADDRESS FREDERICK ST.

BANK OF MONTREAL STATEMENT

The Annual Statement of the Bank of Montreal to 30th April, 1900, compared with last year's, is as follows:—

Balance of Profit and Loss Account, 30th April, 1899	\$ 1,102,792.72
Profits for the year ended 30th April, 1900, after deducting charges of management, and making full provision for all bad and doubtful debts	1,524,388.08
	<u>\$ 2,627,180.80</u>
Dividend 5 per cent., paid 1st December, 1899	600,000.00
Dividend 5 per cent., payable 1st June, 1900	600,000.00
	<u>1,200,000.00</u>
Amount credited to Rest Account	1,000,000.00
Balance of Profit and Loss carried forward	<u>\$ 427,180.80</u>

GENERAL STATEMENT.

	30th April, 1900.	30th April, 1899.
LIABILITIES.		
Capital stock	\$12,000,000.00	\$12,000,000.00
Rest	\$7,000,000.00	\$6,000,000.00
Balance of profits carried forward	427,180.80	1,102,792.72
	<u>\$7,427,180.80</u>	<u>\$7,102,792.72</u>
Unclaimed dividends	2,212.01	2,182.01
Half-yearly dividend, payable June 1, 1900.	600,000.00	600,000.00
	<u>\$8,029,392.81</u>	<u>7,704,974.73</u>
	<u>\$20,029,392.81</u>	<u>\$19,704,974.73</u>
Notes of the Bank in circulation	\$6,161,649.00	\$5,446,507.00
Deposits not bearing interest	10,709,069.34	10,927,004.29
Deposits bearing interest	41,936,536.97	35,486,834.66
Balances due to other banks in Canada	15,549.28	28,246.83
	<u>\$8,822,804.59</u>	<u>51,888,592.78</u>
	<u>\$78,852,197.40</u>	<u>\$71,593,567.51</u>
ASSETS.		
Gold and silver coin current	\$2,303,209.19	\$2,258,707.77
Government demand notes	2,814,430.00	2,716,485.00
Deposit with Dominion Government required by act of Parliament for security of general bank note circulation	300,000.00	280,000.00
Due by agencies of this bank and other banks in foreign countries	\$11,640,790.25	\$11,468,371.41
Due by agencies of this bank and other banks in Great Britain	4,008,131.55	7,837,592.95
Dominion and provincial Government securities	518,642.39	486,039.10
United States Railway bonds	1,570,365.25	1,705,023.40
Notes and cheques of other banks	1,571,052.97	1,301,251.48
	<u>\$21,726,621.61</u>	<u>\$28,054,376.11</u>
Bank promises at Montreal and branches	600,000.00	600,000.00
Current loans and discounts (rebate interest reserved), and other securities and assets	\$53,430,332.13	\$42,836,211.76
Debts secured by mortgage or otherwise	52,659.67	58,774.26
Overdue debts not specially secured (loss provided for)	42,583.99	44,205.38
	<u>\$53,525,575.79</u>	<u>42,939,191.40</u>
	<u>\$78,852,197.40</u>	<u>\$71,593,567.51</u>

Market price of Bank of Montreal stock, 30th April, 1900, was 262 per cent. (equal to \$524 per share); same date last year, 251 per cent.

THE THOMPSON SHOE COMPANY.

At a meeting of creditors of the Thompson Shoe Company, Montreal, held on the 16th inst., no offer of settlement was made and it was decided to wind up the estate. The following inspectors were appointed: Mr. King, representing the Ontario Bank; Paul Galibert, L. Galibert, F. H. Markey, for A. K. Clarke & Co., and others; F. C. A. McIndoe, H. J. Fisk, and Mr. McIntosh, of Dowker, McIntosh & Co. Following is a statement of assets and liabilities:—

Assets—Stock on hand, per inventory, \$27,616.34; stock on hand in warehouse, 417 St. Paul street, \$14,222.38; bills receivable, \$748.92; Ontario Bank, \$993.39; travelling expenses, \$250; commissions, H. C. McKibbin, \$100; open accounts due us, \$3,020.48; do. in Toronto ledger, \$911.86; insurance (unexpired), \$593.28; rent for steam power, due us, \$298.08; cash on hand, \$256.18; Rac & Donnelly, \$22.35; rebate on sole leather, \$1,095.40; machinery and dies, \$26,057.06; last and shoe racks, \$4,071.65; fixtures and furniture, \$3,537.24; patterns, \$1,529; total, \$85,914.61.

Liabilities—Bills payable, \$64,255.69; open accounts, \$12,655.41; insurance, \$751.23; Canadian Rubber Co., \$2,381.89; if not paid 1/2 1st June, and 1/2 1st July, will lose rebate of \$1,882.04. Privileged—Ontario Bank, \$12,000; rent to 1st May, \$700; wages due, about \$1,200; deficit, \$80,29.52; rent May 1st, 1900, to May 1st, 1901, \$2,800; draft A. N. Thompson (travelling exp.) endorsed F. X. Jacques, Ottawa, \$30; draft, E. P. Romeril, (traveling exp.), endorsed I. W. Priest, Picton, \$30; cheque sent R. Thompson, (traveling exp.), endorsed Normandin & Co., \$50; indirect—Ontario Bank, under discount, about \$1,310.474; Molsons Bank, Toronto, under discount, about \$3,273.55, Hally Bros. —Amounts due creditors—Lucien Bourne, \$1,201.28; Barrie Tanning Co., \$383.83; Breithaupt Leather Co., \$4,327.04; A. R. Clark & Co., \$3,709.27; Canada Leather Co., \$1,544.72; Clark & Clark, Ltd., \$112.39; Dowker, McIntosh & Co., \$3,266.47; Duclos & Payan, \$193.13; Duclos, Payan & Mosely, \$2,038.30; H. J. Fisk & Co., \$2,819.68; Paul Galibert, \$20,391.99; Louis Galibert, \$8,036.70; Eugene Guay, \$858.40; Cte. Galibert & Sons, \$1,623.75; Luenborn & Bisson, \$612.53; Haines & Lockett, \$650.25; Marlatt & Armstrong, \$2,827.69; Mosely Shoe Leather Co., \$2,279.61; L. R. McGregor, \$256.90; L. H. Packard & Co., \$1,426.04; Shaw, Cassils & Co., \$4,391.30; E. Shultz, Son & Co., \$534.28; C. W. Tobey, \$4,757.30; United Shoe M. Co., \$786.32; A. G. Whitley, \$788.02; F. Whitley & Co., \$304.78; Bickell & Wickett, \$3.80; United States Leather Co., \$1,468.53; H. J. Barrie, \$31.50; C. S. Hyman & Co., \$57.12; W. W. Potter, Shank Co., \$42.69; M. C. Galarneau & Co., \$131.29; Nash & Seaman, \$31.28; Wm. E. Muir, \$114.06; Wm. Barbour & Sons, Ltd., \$112.20; Tubular Rivet and Stud Co., \$107.50; Ross Heel Co., \$61.50; P. Reilly & Sons, \$588.28; Canadian Oak Belting Co., \$180; Sadler & Haworth, \$270. J. A. Dalrymple & Co., \$155.10; D. T. Dudley & Co., \$30.91; Geo. D. Ross & Co., \$98.05; John Gordon & Son, \$265.28; Keefer Bros., \$34.69; Martin Freres, \$346.01; B. J. Pettener, \$114.24; Peck, Benny & Co., \$121.08; H. T. Spencer & Co., \$108.93; Durham Rubber Co., Ltd., \$116.15; N. J. Holden & Co., \$31.52; The Major Mfg. Co., \$779.35; Nap, Pourangeau & Co., \$42.74; Warden King & Co., \$69.34; B. Brown (Crediton), \$113.52; Small accounts, \$730.40; Geo. W. Dawson, \$17.85; Fraser & Jamieson, \$92.10; Canadian Rubber Co., Toronto, \$2,381.89; insurance, \$751.23; sundry accounts, not in ledger, \$160.04; rent of store, 10 Bay street, Toronto, to 1st July, \$137.50; rent of steam, Toronto, to 1st July, \$24; account Clue, McDonald & McIntosh, \$62.42; account Mc-

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Heaton, Butler & Bayne,



Artists in
Stained Glass,
Mosaics and
Decoration.

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Estimates and References to completed Works on application.

Laren, Macdonald Shipley, etc., \$28.16; total, \$79,974.63. Privileged—Balance rent to May 1st, 1900, \$700; rent to May 1st, 1901, \$2,800.

—It is stated that the extensive Newfoundland industries controlled by Mr. R. G. Reid, may shortly be taken over by a company and capitalized at \$27,000,000.

—Advices from Toronto state that on the 14th, the Master in Ordinary heard evidence in connection with the winding-up of the Merchants Life Insurance Association. There are many preferred claims against the assets. The Inspector of Insurance is watching the case on behalf of the Government. The claim of the Imperial Bank for \$5,000 loaned at the request of the directors was admitted. It is presumed little will be left for the stockholders.

—At a recent special meeting of the Industrial Exhibition Association, Toronto, plans were approved and estimates passed for an expenditure of

\$200,000 on the exhibition building for the projected Dominion exhibition in 1901. Included in this total are items of \$105,000 for a new main building, and appropriations for suitable art galleries, and a horticultural building. The president and other officers were instructed to proceed to Ottawa and urge upon the Premier the necessity of making an announcement as to the Dominion aid.

BUSINESS DIFFICULTIES.

—The dry goods firm of Delage & Gauvreau, Quebec, has assigned.— A meeting of creditors of E. B. Gallagher, men's furnishings, Kingston, Ont., is being held to-day.

—The liabilities of the Sabiston Lithographing and Engraving Company, mentioned on another page, are \$19,920. The assets are placed at \$20,500, as follows: Plant and machinery, \$10,000; lithographing stones, \$1,493; engraved stones, \$1,000; furniture and fixtures, \$500; work in progress, \$500;

bills and accounts receivable, \$2,500. There are privileged claims for machinery amounting to \$4,000. The chief creditors are the Merchants Bank of Canada, \$4,113; Gault Bros., rent, \$1,000; wages, \$600; Canada Composing Company, \$2,000.

While much money has freely been given in aid of the sufferers by the recent Hull-Ottawa fire, the benefits have scarcely fallen in the path of the retail merchants who suddenly found both stock and custom taken away. Wholesale houses have, naturally, shown much leniency and the greater number will eventually settle in full and resume. Two dry goods firms of Hull have been in Montreal this week endeavoring to effect a compromise. Carron, Carriere & Co.'s creditors met here on the 15th, and a settlement at 45 cents in the dollar is being made. The liabilities are about \$35,000 and insurance about \$16,000.—Lapointe & Caron are settling at 20 cents in the dollar on liabilities of some \$20,000 and two policies of insurance aggregating \$15,000. The Ottawa house of John M. Garland, held one policy for \$8,000 on a special sale. The firm will, by this settlement, have \$600 with which to resume.

Journal of Commerce.

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MONTREAL.

FINANCIAL.

Montreal, Thursday, 17th May, 1900.

In sympathy with London, the loan market has been somewhat easier of late. Loans upon improved real estate vary but little from the rates about a year ago, for large amounts. One of the leading English fire insurance companies is reported to have lent \$150,000 to a community of nuns, in this city, at 4½ per cent. on the security of property in the east end. Real estate in that part of the city is not regarded as the most desirable for loaning upon, but religious communities are amongst the most substantial of borrowers. Our loan societies very rarely indeed have ecclesiastically owned property thrown

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CONTRACTORS TO THE WAR OFFICE AND THE ADMIRALTY,

Florence Mills, WARRINGTON, England,

MANUFACTURERS OF

IRON AND STEEL WIRE.

SPECIALITY—TINNED AND GALVANISED STEEL MATTRESS WIRE.

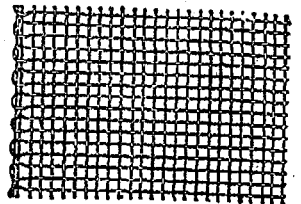
Bright, Tinned, Galvanised and Coppered Wire
— — — in Coils or Straight Lengths.

WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared

WIRE CLOTH or GAUZE For Screening or Stamp Battery Purposes

UPHOLSTERERS' SPRINGS, etc.



on their hands and in this city the communities of nuns are too rich to give any trouble to creditors. They make mistakes occasionally in real estate operations, as they did some time ago in building a magnificent school on Alexander street, which they wish to dispose of, but they never allow their mortgaged property to

be foreclosed. The war horizon is becoming bright with gleams of peace. Considering how demoralizing is the capture of a capital by the enemy the Boers would not have allowed Kroonstadt to be taken so easily had they been able to keep out troops at bay. Mafeking, too, is reported to be on the eve of being relieved, so the end cannot be far away. The Bank of Montreal statement is in this issue, it is the best for many years. The Banque Nationale report also is on a later page. The changes announced in the Merchants' Bank staff have been anticipated for a length of time. Business on the local stock market continues dull. Pacific in small lots have gone at from 94 to 94½; Electric, 201 to 201½; Richelieu at 105 to 105½; Toronto St., 96¾ to 98¾. Call loans are 6 per cent. other rates remain as for some time past.

The following is a comparative table of stocks for week ending May 17th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

Duluth S.S. & A.C.	100	5	5	5
" S.S. & At pfd	25	15	15	12½
Com. Cable Co.	155	107½	105	185
Virtue Co.	64200	109½	108	....
Republic	248 00	100	88½	130½
Payne	16500	116	104	391
Rich. & Ont	675	105½	103	113½
Mont. & Lond.	13500	26	22¾	70
M. S. R.	1040	254	250	327
" new stock	1010	251½	241	322½
Montreal Gas Co.	570	182½	180	202
Royal Electric	1240	201	199	188
Toronto Ry.	1515	100	96½	118
War Eagle	2500	146½	148	374
Lwin City	475	63½	62¾	70
Montreal Cotton	56	145½	141	153½
Dom. Cot. Mills	360	99	99	112
Merchant Cot.	40	132	132	....

Brazilian exchange for the week ending May 15th, is as follows:

May 9	8 15-32d
" 10	8 ½d
" 11	8 ½d
" 12	8 15-32d
" 14	8 15-32d
" 15	8 ½d

MONTREAL WHOLESALE MARKETS.

Montreal, May 17th, 1900.

The change to summer weather which ushered in the present week did not bring with it the sunshine necessary to raise the feelings of buyers. Rain has been falling in plenty but the long dry spell will admit of its coming with-

El Padre Needles

10 cents.

Varsity,

5 cents.

The Best
→ CIGARS ←

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

Made and Guaranteed by

S. DAVIS & SONS,

MONTREAL, Que.

BANKS.	Share Sold.	Highest.	Lowest.	Average same date Last Year.
Bank of Montreal	3	202½	202	248½
Molson's Bank	32	190	190	198
Banque Nation'l.	12	90	90	94
Union Bank	2	112	112
MISCELLANEOUS.				
Can. Pacific	3275	95¼	93½	98¼

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LONDON, S. E., England.

Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.

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HOLBORN, LONDON, E. C., Eng.

brands to offer yet. Currants and raisins are quiet. The former are held firm in sympathy with advices from Greece, where, at last advices, Germany and France were still buying, their combined purchases in the immediate past, having reduced the stock at Patras to about 13,000 tons. Some holders there express the belief that stocks in Greece will be completely absorbed before the new crop comes in. Patna rice is 1/4c lb. lower, being quoted at 4c to 5c. Sugars are unchanged. Molasses keeps firm. Canned corn remains very scarce.

HARDWARE & METALS. — Quotations here show no change from last week's figures. The trade do not anticipate any further reduction in nails for the present, as the conditions which caused the recent decline in the U.S. no longer exist and the feeling as to values has been restored. L. & F. tin has been reduced to 34c and strip tin to 35c. Shot is steady at 6 1/2c lb. less 7 1/2 p.c. A New York report of the 15th states that the smelting company reduced prices for common domestic pig lead to 4c per lb. for lots of 50 tons or over and 4.02 1/2 for smaller quantities, New York delivery. This is a decline of 70c per 100 lbs. since the 4th inst., and is understood to be caused by the burdensome accumulation in smelters' hands. As far as could be learned, the lower price brought out only moderate increase in the operations of buyers, and the market still showed a weak tone. Barb and other wires are steady at the reductions recently noted. Wire nails, base price, in car lots, \$3.10; less quantities, \$3.20. Putty has advanced 20c per 100 lbs. all round, as specified in paint market. A dispatch from Pittsburgh states that a drop of twenty-five per cent. in prices of all grades of steel and iron pipe will be made before next Monday. Manufacturers are loaded with their product and can make no headway on sales, as buyers have taken warning by the steel wire drop, and are waiting for lower prices. The next line expected to feel the bear influence will be structural steel. Lower prices in all branches of iron industries

STOCKS AND BONDS.

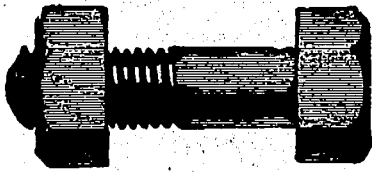
NAME.	Par Val'e.	Capital subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price May 17. (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,581,000	2 1/2	Apl. Oct	147 1/2	147 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	145	42 00
Commercial, Windsor..	40	500,000	350,000	80,000	3	.....	246	133 01
Dominion	50	1,737,830	1,675,080	1,500,000	3 1/2	May Jan	156	73 00
Eastern Townships....	60	1,432,700	1,500,000	850,000	3 1/2	Jan	156	79 00
Halifax Banking Co....	20	500,000	500,000	400,000	3 1/2	Feb. Aug	158	185 00
Hamilton	100	1,737,800	1,675,180	1,116,212	4	June Dec	185 xd	152 00
Hochelaga	100	1,400,000	1,495,836	565,000	3 1/2	June Dec	152	212 00
Imperial	100	2,482,700	2,407,213	1,564,892	4 & 1/2	June Dec	218 xd	.....
Jacques Cartier.....	25	500,000	500,000	.....	3	June Dec	156 xd	156 00
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	180	188 00
Merchants' Halifax ..	100	2,000,000	1,997,240	1,700,000	3 1/2	Feb. Aug	175 xd	87 50
Molsons	50	2,400,150	2,385,935	1,625,000	4 & 1/2	Aprl	260 xd	512 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Nov	90	27 00
Nationale	30	1,200,000	1,200,000	203,000	3	May	.....	300 00
New Brunswick.....	100	500,000	500,000	700,000	6	Jan	221	124 00
Nova Scotia.....	100	1,803,230	1,760,900	2,163,570	4 1/2	Feb. June	124 xd	134 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	190	375 00
Ottawa	100	1,994,900	1,763,230	1,427,487	4 & 1/2	June Dec	250	125 00
People's of N. B.....	150	180,000	180,000	140,000	3	June Dec	125	155 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	Aprl Oct	108	235 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	Aprl Dec	112 xd	72 00
Standard	50	1,000,000	1,000,000	600,000	4	June Dec	112	112 00
Toronto	100	2,000,000	2,000,000	1,800,000	6	June Dec	160	.....
Traders	100	1,000,000	1,000,000	70,000	3 1/2	June Dec	112	.....
Union (Halifax).....	50	1,500,000	650,000	350,000	3	Sept	.....	.....
Union of Canada	100	2,000,000	2,000,000	450,000	3 1/2	June Dec	.....	.....
Western.....	100	500,000	388,239	128,000	3 1/2	Aprl Oct	.....	.....
Agri. Sav. and Loan Co	100	630,000	629,544	160,000	3	Jan July	.....	177 00
Bell Telephone Co	100	3,168,000	3,168,000	910,000	4 1/2	Jan July	75	75 00
Brit. Can. Loan & Inv. Co...	100	1,937,900	398,481	120,000	3 1/2	July	.....	75 00
Brit. Mortg. Loan Co.....	100	450,000	318,504	100,000	3	Oct	.....	85 00
Can. Colored Cot. Mills Co...	100	2,700,000	2,700,000	.....	.....	July	114	67 00
Can. Landed & Nat'l Inv't Co.	100	2,005,000	1,004,000	350,000	3	Jan July	115	57 50
Can. Loan & Sav. Co.....	50	6,000,000	2,600,000	1,200,000	3	Jan July	185	37 00
Can. Perm. Loan and Sav. Co.	50	750,000	750,000	220,000	3 1/2	June Dec	112	135 00
Can. Sav. & Loan Co.....	100	2,600,000	1,250,000	385,000	3	Jan July	75	37 00
Central Can. Loan & Sav. Co.	50	1,000,000	894,300	20,000	2 1/2	July Dec	.....	84 00
Dominion Sav. and Inv. Co ..	50	1,000,000	1,000,000	.....	1 1/2	Jan	128	97 50
Dominion Telegraph Co	100	3,000,000	3,000,000	.....	.....	Mar	97 1/2	10 00
Dominion Cotton Mills Co ..	100	3,221,500	1,311,100	300,000	3	June Dec	110	14 00
Freshold Loan and Sav. Co...	100	1,500,000	1,100,000	345,824	3	Jan July	140	88 50
Hamilton Prov. and Loan	10	2,000,000	200,000	750,000	3 1/2	Jan July	177	92 00
Home Sav. and Loan Co.....	50	3,000,000	1,400,000	160,000	3	Jan July	112	88 50
Huron & Erie Loan & Sav. Co.	100	840,000	720,647	160,000	3	Jan July	112	29 00
Imperial Loan and Inv. Co...	100	700,000	638,098	160,000	3	Jan July	112	53 25
Landed Banking and Loan ..	100	6,000,000	700,000	210,000	4	Jan July	98	96 00
Land. & Can. Loan and Ag. ..	50	679,700	661,850	81,000	3	Jan July	106 1/2	45 00
London Loan Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	45	64 50
Land. and Ont. Inv. Co.....	100	1,500,000	375,000	51,000	.....	Jan	163	72 60
Manitoba & North-W. Ln Co	100	2,000,000	2,000,000	.....	.....	Aprl	181 1/2	126 71
Montreal Gas Co.....	40	2,500,000	2,897,916	.....	2 1/2	Feb. Feb.	252 1/2	141 00
Montreal Street Ry. Co.....	100	1,400,000	1,400,000	600,000	4	Mch.	141	135 00
Montreal Cotton Co.....	100	600,000	600,000	.....	3 1/2	Feb. Aug	135	35 00
Merchants M'fg Co.....	25	500,000	500,000	300,000	3	Mch	140	61 00
Montreal Loan and Inv. Co...	100	466,800	314,358	160,000	3	Jan July	122	15 00
Ont. Indus. Loan and Inv. Co.	50	2,000,000	1,200,000	515,000	3	Jan July	80	31 50
Ont. Loan and Deb. Co.....	50	600,000	600,000	40,000	2	Jan July	63	105 75
People's Loan and Dep. Co ..	40	578,840	373,720	50,000	3	Jan	105 1/2	198 25
Real Est. Loan Co.....	100	1,350,000	1,350,000	250,000	.....	.....	180	130 00
Ritchell and Ont. Nav. Co.....	100	1,500,000	1,500,000	232,882	.....	Jan. Jan.	80	50 00
The Royal Electric Co.....	100	500,000	.....	20,000	.....	.....	98 1/2	93 10
Toronto Electric Light Co...	100	1,445,860	724,540	250,000	2 1/2	.....	.....	49 00
Toronto Mortgage Co.....	100	6,000,000	6,000,000	770,000	3	Jan. July	98	105 00
Toronto Street Railway	50	3,000,000	1,500,000	.....	3 1/2	June Dec	105	.....
Western Can. Loan and Sav. Co.	50	2,201,200	561,721	52,000
Western Loan & Trust Co.....	50
Windsor Hotel.....

* Paying quarterly dividends.

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11937

Manufacturers of every description of



Bolts, Nuts, & Rivets.

Geo. Cooper & Sons,
EFFINGHAM NUT and BOLT WORKS,
SHEFFIELD, ENG.

Railway Spikes,
SET SCREWS, WASHERS, &c.

Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.

can be confidently expected.

LEATHER & SHOES.—The recent disturbance to the local leather market, caused by the failure of the Thompson Shoe Company is still echoing to some extent. Details are given on another page. Leather is dull, and references to last year's business for April and May show a heavy falling off for the present season so far. However, the season has been generally backward. Retail shoe men were selling rubbers this spring when they should have been selling shoes, and were disposing of heavy stock when, were conditions favorable, they would have been lightening sizes in summer wear. Therefore it is easy to account for backward

business in leather. Some shoe manufacturers are moving to better quarters, others arranging extensions of premises, while one house whose travellers have recently gone out, reports favorable business. Fall cutting has not yet began to any extent and makers seem disposed to await necessity in much of their purchasing. Sole leather is being sent to England in liberal quantities from here and we learn of good movement in black leather for export account from the West. Leather dealers look for a good business in June, and confidently hope to steer clear of any more such surprises as that occasioned by the failure above-mentioned. Prices are unchanged.

MAPLE PRODUCTS & HONEY.—Now that warm weather has set in the demand is shutting off and the market rules quiet. Syrup in wood is worth 6½c to 7c lb.; wine gallon tins, 70c to 75c. Maple sugar, 8c to 10c lb. as per color, quality and size of cakes. Honey is not in much demand. Quotations are: White clover, comb, 13c to 15c; extracted in tins, 9c to 10c; buckwheat extracted, 8c to 9½c.

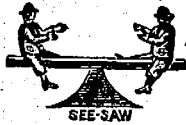
PAINTS, OILS & GLASS.—The feature of the week in this market has been the advance in putty, which is equal to 20 cents per 100 lbs. all round. Present prices are: Bulk in brls., of 100 lbs., \$1.95; in bladders, brls., \$2.10 per 100

JOSEPH PEACE & CO. Ltd.,

MERCHANT WORKS, . . SHEFFIELD, ENGLAND.

REGISTERED TRADE MARKS.

J. ROEBUCK.



S. FISHER & CO.

SEE-SAW

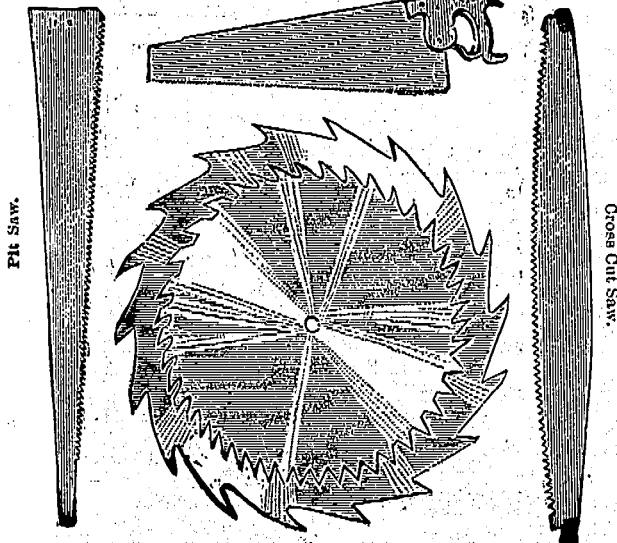
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Stay Buses, Legging Springs, and all kinds of Shutter and Webbing Springs.

Correspondence concerning these Special Lines is invited.

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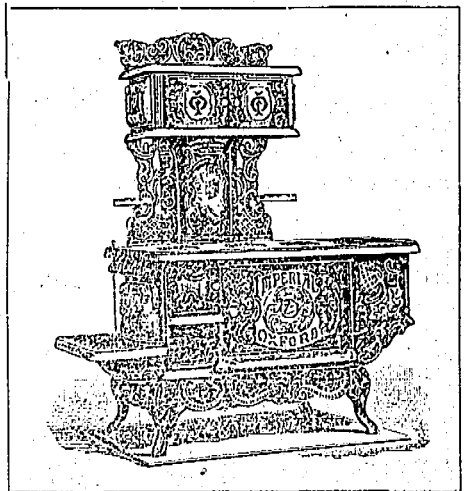
Cross Cut Saw.

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IMPERIAL OXFORD

REPRESENTS the very highest development attained in range construction.

It has PATENTED IMPROVEMENTS that give it precedence over all others—improvements that need only to be seen to be appreciated by your customers.



ITS FRONT DRAW-OUT GRATE, DIFFUSIVE FLUE CONSTRUCTION, OVEN THERMOMETER, DRAW-OUT OVEN RACK, AND HANDSOME APPEARANCE, Are "talking points" that sell it every where.

Are you Handling Them. Write us

The GURNEY MASSEY CO., Ltd.
MONTREAL.



By Special Royal Warrant appointed September, 1897, Bagpipe Maker to Her Majesty the Queen.

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

Bagpipes from 50s. to £50.

Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to

JOURNAL OF COMMERCE.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.

Clothing buyers visiting the Market will do well to give us a call.

LARGE ASSORTMENT,

→ Right Values.

H. VINEBERG & Co.,

25 St. Helen St., MONTREAL

lbs.; in bladders, kegs, \$2.25; do. in cases, of 12½ lb. tins., \$2.60; and in 25-lb. tins, \$2.35 per 100 lbs. Linseed oils are scarce and firm at the high prices ruling. Turpentine has advanced 1c per gallon abroad but the local trade have not changed quotations. Steam ref. seal oil is held at outside figures. Blue vitriol is scarce owing to the heavy demand occasioned by its use for solution in spraying trees. Castor oil is very firm at the recent advance. Glass is unchanged at \$2 for first break. Coal tar is firm at an advance of 25c.

PROVISIONS.—There is a good demand for pork, principally of the smoked variety and some dealers have asked higher prices during this week. The local supply is not large and speedy sales have influenced this attempt at advanced values. Receipts from the West are light and stocks throughout the country are not as heavy as usual at this season, so that all round it would seem as though there were sufficient reasons for higher figures. Lard is more liberal in supply, but is moving steadily. Quotations are:—Heavy Canadian short cut mess pork, \$18 to \$18.50; short back, \$17.00 to \$17.50; selected heavy short cut mess pork, boneless, special quality, \$19.00 to \$19.50; and heavy mess pork, long cut, \$17 to

\$17.50; pure Canadian lard, 9½c to 10½c per lb.; and compound refined, 7c to 8c per lb. Hams, 12c to 14c, and bacon, 11½c to 13½c lb.

WOOL.—The outlook is not bright. Sales at the London auction are keeping fairly firm, but the movement here is very slow. Some reductions are being made to meet the buyers but even

this does not prove tempting. Many manufacturers seem to be afraid of the 33 1-3 per cent. rebate which comes into effect July 1. It really looks as though wool will be at a discount. The London sales will close a week earlier than expected, owing to lack of buyers. Prices of merinos, however, keep firm. On the 16th inst., offerings at the wool auction sales numbered 9,646 bales.

HIGHEST AWARDS.



Telegrams: "MORIER, GLASGOW."

GLASGOW, Scotland

HOLGATE & FISHWICK,

14 Fraser Street and 29 Dale Street, LIVERPOOL, ENGLAND.

Brewers' Engineers,

Brassfounders, Copper-smiths,

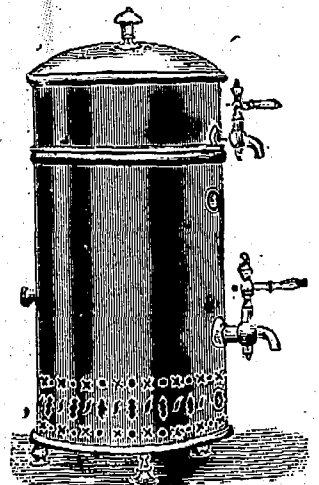
Plumbers, Pewterers,

Bar Fitters, &c.,

EVERY REQUISITE FOR PUBLICANS SUPPLIED.

Beer Engines, Warmers, Drainers, &c.

"Merritt," "Unique," "Rapid," and "Crown" Cork Drawers.



DEBENTURES FOR SALE.

THE TOWN OF DUNNVILLE OFFERS FOR SALE

SINKING FUND DEBENTURES

AMOUNTING TO \$10,000.00,

Interest, 3½ per cent., payable yearly, and principal at end of 20 years.

Tenders will be received until Monday, June 4th.

Tenders to be addressed to

JOHN W. HOLMES,
Town Clerk,
Dunnville, Ont.

20,000 IN USE.

BROCKIE-PELL
PATENT
ARC LAMPS.

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

OWNERS OF PATENTS and SOLE MAKERS:

BROCKIE-PELL ARC LAMP

LIMITED.

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

USERS.

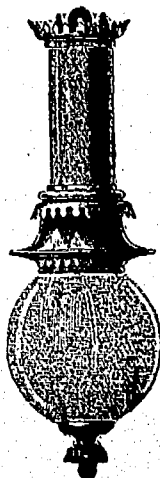
H.M. Government
(1,100 Lamps).

40 Corporations
and Vestries.

Over 20 Railways.

50 Electricity
Supply Stations,

Etc., Etc.,



USERS.

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D. H. Evans
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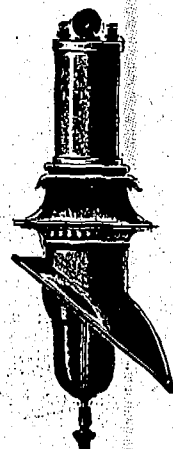
Chas. Baker
& Co., Ltd.

Jones Bros.

Horne Bros.

Lewis's.

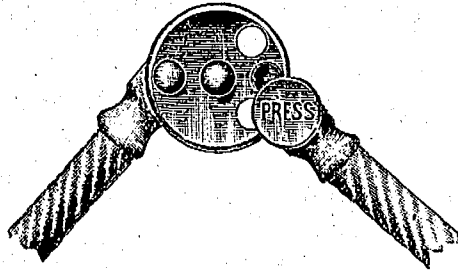
Etc., Etc.



SIMMONS & CO., Export Manufacturers.



THE "AYAH."

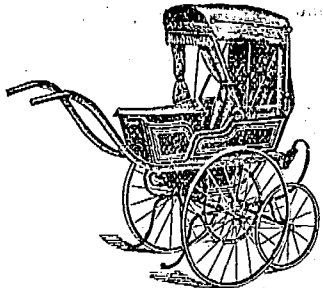


PATENT AUTOMATIC CHECK-JOINTS.

Hold Carriage Hoods at at any desired degree of extension.



THE "ARGOST."



THE "SIMMONS' GIG."

Every Carriage Guaranteed Perfect and Durable.

Scores of Designs. Send for Complete Catalogue

3, 5 & 7 TANNER STREET,

London, S.E., Eng.

On parle français.

Telegrams: "QUADRICYCLES."

A. B. C. Code.

Competition was brisk. Best merinos were in active demand and dearer and crossbreds were firm. Medium bright coars was in good request at prices slightly below the March rates. American representatives secured much of these. Good greasy crossbreds were heavy and Cape of Good Hope and Natal greasy were five per cent. below the opening figures.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, May 17, 1900.

Business was fairly active during the week, and the outlook is promising.

... THE ...

JOURNAL OF COMMERCE

BOOK & JOB DEPARTMENT.

Send for Estimates.

171 St. James Street.

— MONTREAL. —

The warmer weather had a beneficial influence on the dry goods trade, there being a good demand for summer wear. The orders for autumn goods are increasing. Trade in hardware and metals is fair, and the grocery trade is moderately active. Leather is selling fairly well. Money in active demand and firm; prime discounts 6 to 6½ per cent. and call loans 5½ to 6 per cent. Stocks quiet and irregular. Latest sales: Ontario Bank 124½ xd, Dominion Bank 264, Cable 166, Toronto Ry. 98½, C.P.R. 94¼, Cycle 80, Western Assurance Co. 140, British Am. Assurance 110½, Toronto Electric 130.

Butter, &c.—The supplies were not as liberal this week, owing to warm weather, and prices ruled firmer. Choice dairy jobs at 14c to 14½c, and inferior to medium at 10c to 12c. Creamery sells at 17c to 18c for tub and at 19c to 20c for choice rolls. Cheese is dull, at 11c to 11½c for new and at 12c for old in a jobbing way. Eggs steady at 12c to 12½c per dozen in case lots.

Dressed Hogs.—The market is quiet, and prices are easier. Small lots sold at \$7 to \$7.25.

Flour and Grain.—The flour market is quiet and prices steady. Sales of straight rollers west for export at \$2.75 in barrels and choice grades quoted at \$3. Manitoba patents unchanged at \$4 to \$4.10; strong bakers, \$3.65 to \$3.70. Barley is dull and prices nominal. Oats steady, white selling at 28½c east and at 27½c west; mixed, 26½c to 27½c west. Peas dull at 60c east and at 59c west. Rye quiet at 52c to 53c outside. Buckwheat is quoted at 51c to 53c. Corn steady, with Canadian at 44½c here, and at 39c west, and American 45½c to 46c on track here. Bran is easier at \$12.50 to \$13.00 west and shorts at \$14 to \$14.50. Oatmeal dull at \$3.20 to \$3.30 in car lots. Wheat quiet and steady; white and red 65c to 66c north and west, and spring 66c to 66½c east. Goose, 71c to 72c low freights. No. 1 Manitoba hard is quoted at 77½c to 78c Toronto and west, and at 73½c to 74c Owen Sound.

Groceries.—Trade is fair with prices generally steady. Sugars firm at \$4.73 for granulated, and at \$3.93. to \$4.35 for yellows. Dried fruits are unchanged. Valencia raisins, layers, 7½c to 8c Provincial currants, 4½c to 5c. Filialtras, 5c to 5½c. Coffees, unchanged, at 10c to 14c for Rios, and at 23c to 28c for Mocha. Canned goods steady; tomatoes, 95c to \$1; peas, 75c to 90c; corn, \$1.10 to \$1.15. Teas, quiet, with prices steady.

Leather.—There is a fair demand, with prices generally unchanged.

Hides and Skins.—The hide market is steady. Cured cows 9c and steers 10c. Green unchanged at 8½c for No. 1 and 7½c for No. 2 cows. Calfskins bring 10c for No. 1 and 9c for No. 2. Sheepskins, \$1.25 to \$1.40, and lambskins, 20c to 25c.

Live Stock.—Offerings of cattle are large, and the demand good. Exporters sold at 4½c to 5c per lb. for choice and at 4½c for medium grades. Choice butchers' cattle bring 4 to 4½c lb., and medium 3¼c to 3¾c. Stockers, 3¼c to 3¾c. Sheep, 3½c to 4c per lb. for choice ewes. Lambs, 5c to 6c per lb. Hogs, are easier, the best bacon lots bringing 6½c per lb., light fats, 5½c, and heavy, 5c to 5½c per lb.

Provisions.—There is a good demand for cured meats and prices are firm. Mess pork is jobbing at \$16.00 to \$16.50, and short cut at \$17.00 to \$17.50. Bacon firm at 8½c to 8¾c for large lots of long clear and at 8½c to 9c for small lots. Rolls, 9c to 9½c. Hams, smoked, 12c to 13c. Lard is firm at 8¾c to 9¼c, according to package. Dried apples, 5½c to 6c. Potatoes, 35c to 37c per bag. Hops are dull at 13c to 14c. Beans, \$1.25 for common and \$1.70 to \$1.75 for hand-picked.

Wool.—There is none of new clip offering yet, and prices are nominal at 15c to 16c. Unwashed sells at 10c to 11c. Pulled supers, 19c and extras, 20c to 21c.

The Canada Permanent & Western Canada Mortgage Corporation.

Incorporated A. D. 1899.

HEAD OFFICE:

Company's Building, Toronto Street, Toronto.

Branch Offices

Winnipeg, Man; Vancouver, B.C.; St. John, N. B.

Paid-up Capital,	\$ 6,000,000
Reserve Fund,	1,500,000
Assets,	23,000,000

President,	GEORGE GOODERHAM.
First Vice-President and Chairman of Executive Committee,	J. HERBERT MASON.
Second Vice-President,	W. H. BEATY.
General Manager,	WALTER S LEE.

BANKERS IN CANADA:

BANK OF TORONTO. MERCHANT'S BANK OF CANADA. STANDARD BANK OF CANADA.
ONTARIO BANK. IMPERIAL BANK OF CANADA. DOMINION BANK. MOLSONS BANK. UNION BANK OF CANADA.
BANK OF NOVA SCOTIA. BANK OF BRITISH COLUMBIA.

BANKERS IN GREAT BRITAIN:

THE LONDON CITY AND MIDLAND BANK, LIMITED, LONDON.
CHIEF OFFICE IN GREAT BRITAIN:—36 CASTLE STREET, EDINBURGH.
AGENTS:—MESSRS. MYLNE & CAMPBELL, W.S.; BELL, COWAN & Co.

PROSPECTUS.

This institution has been formed by the consolidation of the Canada Permanent Loan and Savings Company, The Western Canada Loan and Savings Company, The Freehold Loan and Savings Company, and the London and Ontario Investment Company, Ltd. The Company has been incorporated under an Act of the Parliament of the Dominion of Canada, confirmed by an Act of the Legislature of Ontario.

The Company is authorized to carry on the business of lending money on the security of, or purchasing, or investing in mortgages upon real estate, debentures, bonds, fully paid-up stocks, and other securities of any Canadian Government or of a municipal corporation or chartered bank or incorporated company in Canada, but it is not allowed to lend upon bills of exchange or upon promissory notes. The business of the Company is restricted therefore to the safest and most stable classes of security which the Dominion of Canada affords.

The Company may receive money from the public by way of deposit or on debentures.

The debenture-holders and depositors of the Company have an equal first claim on its entire assets.

As in the generality of cases the amount lent by the Company is less than half of the value of the property taken in security, and as every loan must be approved by an experienced Board of Directors and by the officers of the Company, it is manifest that the debenture holders and depositors possess a most ample and substantial security for the money they may invest with the Company.

The debentures are issued subject to the restrictions imposed by Acts of the Parliament of Canada and the Provincial Governments, which limit the amount to be borrowed upon debentures and deposits to a sum not to exceed in the aggregate three times the amount paid up upon its capital stock until the first day of July, 1904, and after the said date not more than four times the amount paid up upon its capital stock; and it is further provided, also, that the moneys held on deposit shall not at any time exceed the aggregate of its actual paid-up and unimpaired capital and of its cash actually in hand or deposited in any chartered bank.

A further restriction is made that loans made by the Company upon the debentures, bonds, stocks or other securities of any incorporated company shall not exceed one-fifth of the paid up capital of any such company, nor one-fifth of the paid-up capital stock of the Canada Permanent and Western Canada Mortgage Corporation.

As an additional security to bondholders and depositors, at the incorporation of the Company, its shareholders voluntarily set aside a sum equal to twenty-five per cent. of its paid-up capital as a reserve fund, which confers no additional borrowing powers.

The reserve fund amounts to \$1,500,000, actually paid up, this sum having been deducted from the amount of the capital as settled on the report of the four expert valuers appointed to appraise the securities of the four companies respectively.

Executors and trustees are authorized in Ontario by an Act of the Legislature to invest trust funds in debentures of this Company, and its debentures are eligible for acceptance by the Dominion Government as security for the deposit which life and fire insurance companies doing business in Canada have to make.

DEBENTURES.

Interest paid half-yearly on debentures issued for three, five, or seven years. The debentures can be had in such sums not less than \$100 as may be agreed upon, and are registered at the Company's offices. Interest accrues from the date on which the money is received by the Company.

SAVINGS DEPARTMENT.

Interest is allowed on savings deposits of \$1.00 and upwards, paid or compounded half-yearly. Deposits may be withdrawn on such short notice as may be arranged.

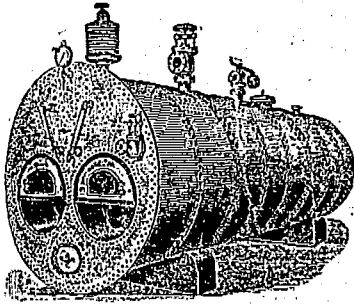
LOAN DEPARTMENT.

Loans made upon first mortgage on real estate at current rates, and on favorable terms.
Call or time loans made upon municipal debentures, bonds, and stocks.

Telegrams: "ANTICORROSIVE."

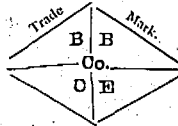
The British Boiler Cleaning & Enamelling Co.

MANUFACTURERS AND EXPORTERS OF PATENT



BOILER COMPOSITIONS

In Liquid or Solid Form for Land or Marine Boilers.



Compositions free from any ingredient that would damage Plates, Tubes, or Fittings. Samples of every Feed-water analysed. Compositions prepared expressly for each case.

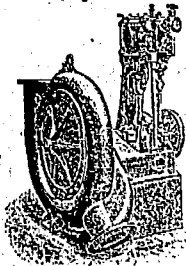
201 Stobcross Street, - GLASGOW, SCOTLAND.



Telegraphic Address: "BONACCORD, GLASGOW." Established 1868.

Centrifugal Pumps & Pumping Engines.

For Docks, Circulating Purposes, Salvage Works, Etc.



The cheapest and most efficient Pump in the market. From Newest and Most Improved Patterns.

Specialities:

- Centrifugal Pumps.
- Fire Engines and High-speed Engines.
- Hydraulic Presses and Pumps.
- Hydraulic Cranes, Accumulators.
- Hydraulic Riveters.
- Lifts of all kinds.

DRYSDALE & CO.,

Bon Accord Engine Works, GLASGOW, Scotland.

BRANSOM'S PATENT DETACHABLE GEAR CASE

Excels all others for ease & Simplicity of Fitting, Efficiency and Appearance.

Bransom, Kent & Co. LIMITED.

GOSWELL RD. LONDON, E.C.

EXPORT MANUFACTURERS OF EVERY DESCRIPTION OF

CYCLE FITTINGS AND ACCESSORIES.

TOOLS & MACHINERY FOR THE CYCLE TRADE.

THE B.K. ADJUSTABLE RIM BRAKE
The most Powerful
Applied on the Rim
Does not injure
tyre or
Rim
The only
Brake
NOT
rendered
useless by
Soft
or Punctured Tyres.

BRANSOM'S ADJUSTABLE MUD-GUARD BRIDGE

MADE IN WHITE METAL, POLISHED, IMPOSSIBLE TO TARNISH OR RUST. THE NEAREST PERFECT DETACHABLE MUD-GUARD BRIDGE ON THE MARKET.

ALL THE ADVANTAGES OF FIXED STEEL GUARDS CAN BE ATTACHED OR DETACHED IN SECONDS AND JUST AS EASILY TO ANY MACHINE.

BRANSOM'S DETACHABLE STEEL MUD-GUARD.

LISTS FORWARDED ON APPLICATION.

Commercial, Insurance

AND GENERAL

Book & Job Printing

EXECUTED WITH CARE AND PROMPTNESS

AT THE OFFICE OF

The Journal of Commerce

171 & 173 ST. JAMES ST.,

MONTREAL.



Bill Heads. Statements. Catalogues. Note Heads. Business Cards. Folders. Letter Heads. Circulars. Price Lists. Etc., Etc.

Beestons Globe Cycle Co., Ltd.,

BEESTONS THE PIONEER BRACKET.

Wolverhampton ENGLAND.

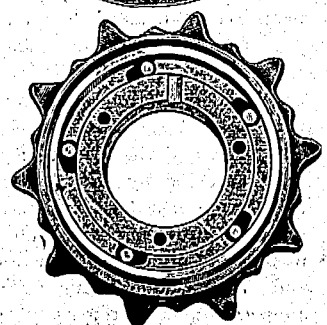
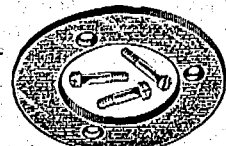
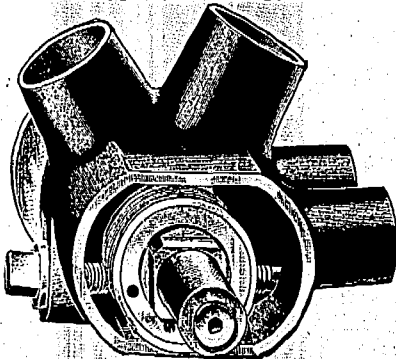
ESTABLISHED 1890.

Note our Improvements for Season 1900.

- A new bracket giving a perfect adjustment of your chain in twenty seconds.
- A free wheel perfect in action. It can be taken apart and replaced in two minutes.
- A back-peddelling-rim brake which acts at any point. It is free from objections, and perfectly safe. It has no peers.
- A new front fork of exceptional neatness and great strength, specially adapted for free wheels.

Lists on Application. Trade Supplied.

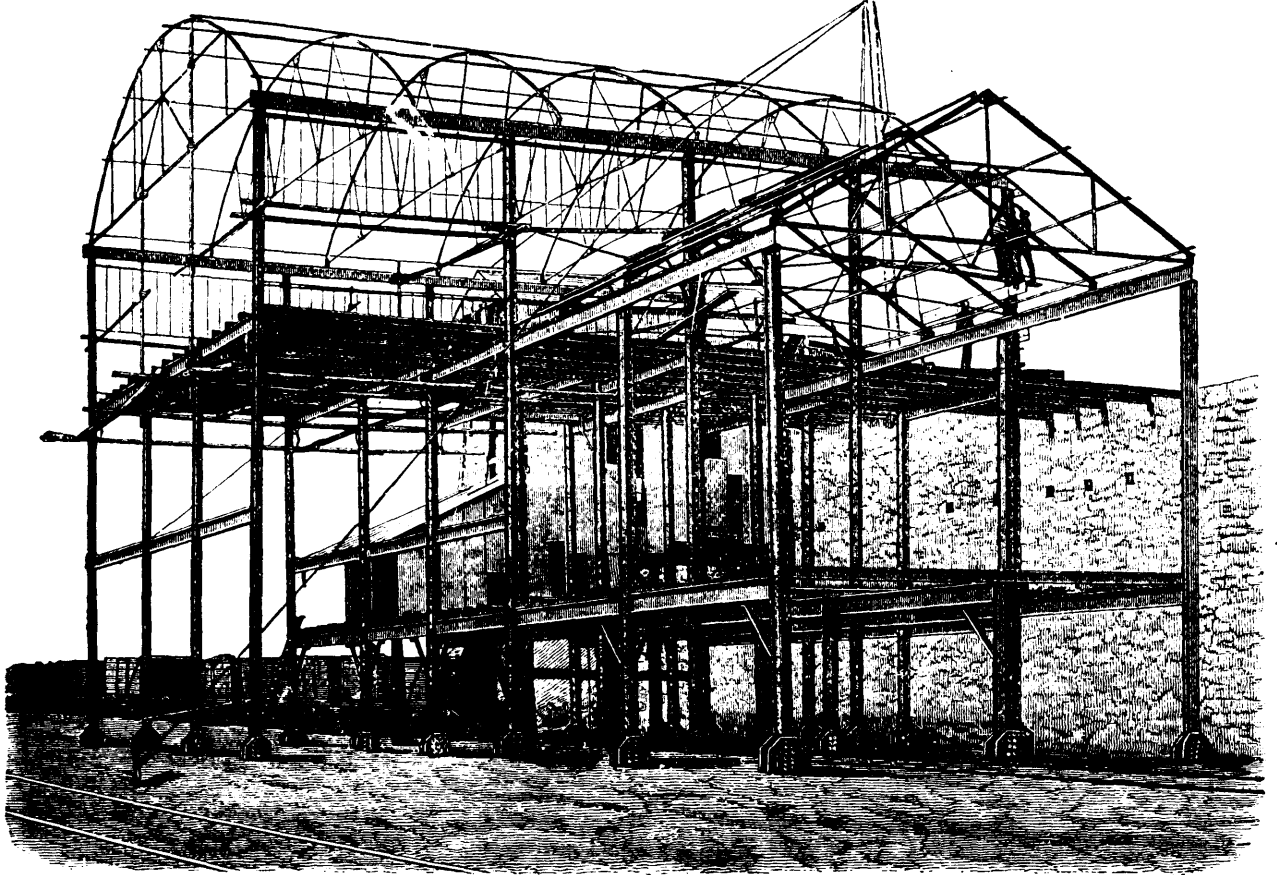
Put us to the Test.



TELEGRAPHIC ADDRESS :—" Wire, Glasgow."

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

G. B. SMITH & CO. Craighall Ironworks,
Saracen Street. - - GLASGOW, Scotland
MANUFACTURERS OF **COLLIERY BUILDINGS, BRIDGES, PIERS, STEEL ROOFS,**
Iron and Steel Fireproof Flooring, Plate, Lattice, and Compound **GIRDERS,** Steel Roof Principals,
Constructional Work of all kinds, Hay Sheds, Iron Fencing, Gates, Railing.



Ralsto.'s Patent 'Dual' Canvas 'Target' Apparatus.

Toronto harness-makers are demanding a 25-per cent increase in pay. The manufacturers say they cannot give it and will shut down rather than yield. This line of trade might at least suggest steady pulling.

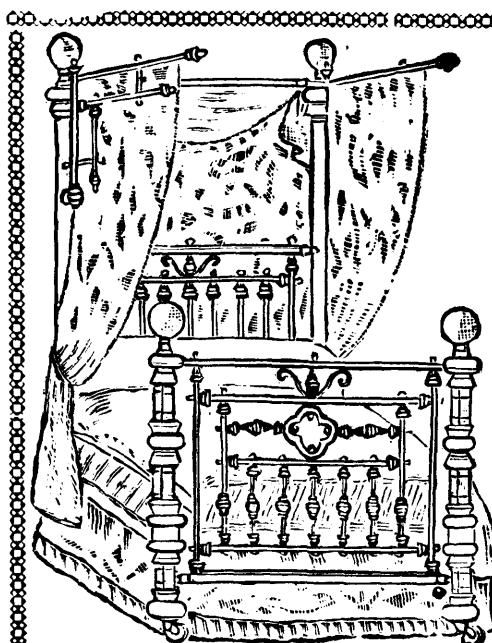
—The last objectionable feature of the Connors elevator contract appears to have been smoothed over, so the hum of building activity by the syndicate may soon mingle with that of wharf construction and harbor dredging which are now giving the river front the appearance of a building boom.

—An extra inducement has been made toward settlement in British Columbia. An Ottawa letter states that an important order in Council, dealing with the management of Dominion lands within the forty-mile belt in British Columbia, has been passed. Hitherto one dollar per acre has been collected on all lands entered for homesteads. Many petitions have been received, asking that settlers be granted titles upon the ordinary conditions as to residence and cultivation, as provided by the Dominion lands act with regard to homestead lands in Manitoba and the Territories. It has been asserted by the petitioners that the charge of a dollar an acre is exacting and burdensome, that clearing land in British Columbia is slow and tedious and that the building and maintenance of roads add greatly to the expenses of settlers. The Government has, therefore, revoked the dollar-an-acre clause.

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT EAST TORONTO



Gold Medals: { Warrington 1898,
Manchester, 1894,
Auckland (New Zealand), 1899.

THE
MERSEY BEDSTEAD

CO., LTD.,

Hadfield Works,
WARRINGTON, England.

Manufacturers of HIGH CLASS

Bedsteads, Cots,
Folders &c., . .

of every description, IN BRASS & IRON.

The Exhibits of this Company were awarded Gold Medals as above for excellence of design and workmanship.

Write for Pattern Book of Latest Designs

Telegraphic Addresses :
 "Hallford, Dartford." "Hallford, London,"

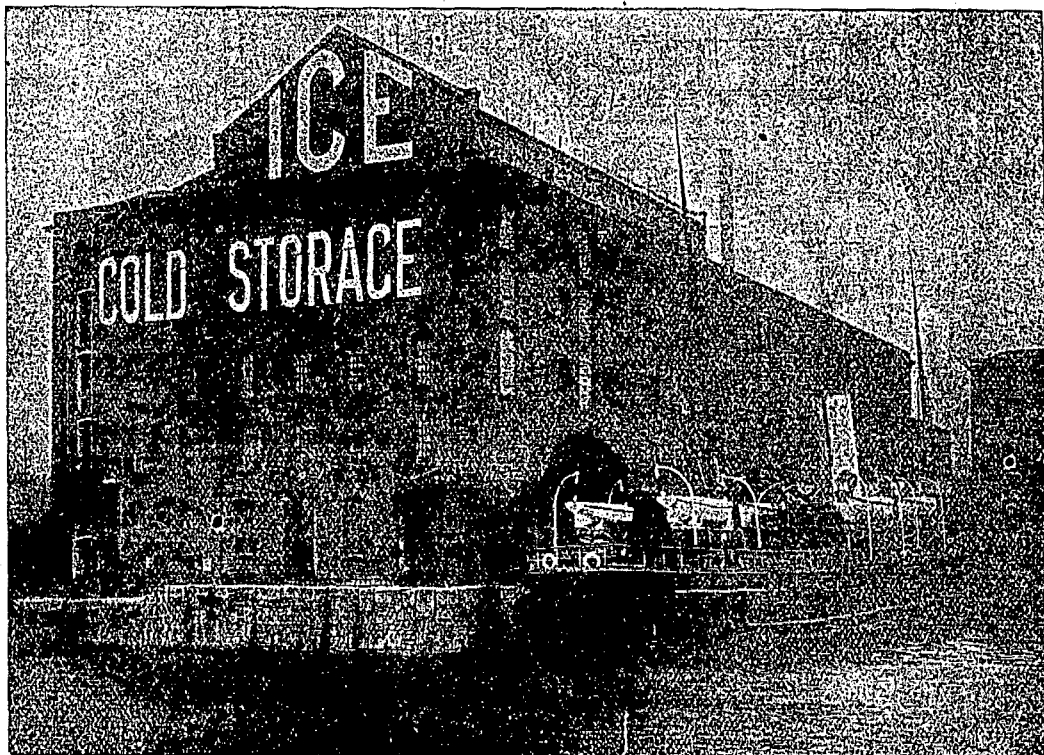
Telephone Numbers :
 London, 846 Bank. Dartford, 7.

Codes Used, A. 1, and A. B. C. (4th edition.)

J. & E. HALL'S REFRIGERATING & ICE-MAKING MACHINES,

(Patent Dry Air Carbonic System.)

Over 1,250 Machines Supplied, of which 700 are fitted on board ship.



(THE RIVERSIDE COLD STORAGE AND ICE COMPANY, LTD., LIVERPOOL.)

Refrigerating plant manufactured and supplied by J. & E. HALL Limited. (Patent Carbonic Anhydride System.)

CAPACITY, 1,000,000 cubic feet of cold storage.

50 TONS OF ICE MADE PER DAY.

These machines are extremely simple. Use a material having no noxious or poisonous fumes. Being fitted with a safety valve, no neglect or ignorance can cause an accident.

OVER 100 MACHINES SUPPLIED FOR DAIRIES IN ENGLAND AND COLONIES.

☛ Fruit Cold Storage a speciality. ☚

J. & E. HALL'S

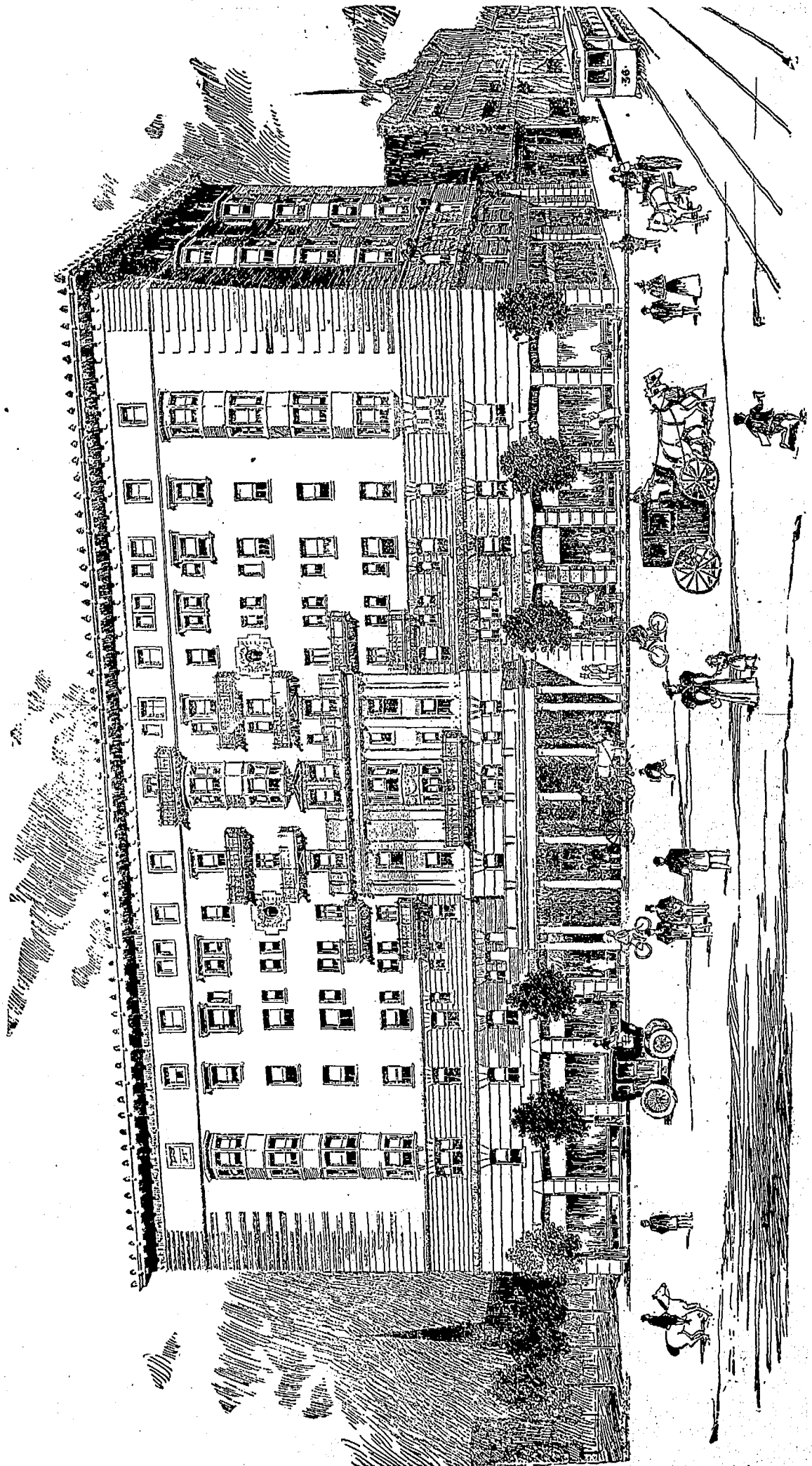
Refrigerating Machines Supplied to

H. M. Admiralty; H. M. War Department; H. M. Inland Revenue; H. M. Ordnance Department; H. M. Niger Coast Protectorate; London County Council; American, Russian, French, Japanese and Chilean Admiralties. The South Australian, Queensland, Victorian, Western Australian Governments; the three Government Hospital Ships at the Cape, and the Red Cross Society's "Princess of Wales."

J. & E. HALL, Limited, 23 St. Swithin's Lane, LONDON, E. C., Eng.

.....AND.....

DARTFORD IRON WORKS, KENT. Eng.



BELLEVUE APARTMENTS, DOMINION SQUARE.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 17, 1900.

Name of Article.	Wholesale.			Name of Article.	Wholesale.	Name of Article.	Wholesale.		
Boots and Shoes.				Brooms.					
Brogans or Cobourgs	\$0 75	0 85		Good Luck 2-4 stg. Var. Han.	3 90	0 00	Heavy Chemicals.		
Split Balmorals	0 90	1 10		Rose 4 varn. hand heavy.	4 45	0 00	Bleaching Powder	2 50	5 00
Kip	1 10	1 20		Pansy 4 " " medium	4 10	0 00	Blue Vitriol	6 00	8 00
Buff " or Congress	1 20	1 50		Thistle 4 " " "	3 90	0 00	Brimstone	2 00	2 50
Split Boots	1 30	1 75		Map Leaf A 4 stgs.	4 45	0 00	Caustic Soda 60	2 25	2 50
Kip	2 10	2 75		" B 4 " stained	4 20	0 00	" 70	2 50	2 75
Grain " \$2.00 to \$3.00, Felt Sox	2 10	2 75		Shamrock A 4 " varn han	4 10	0 00	Soda Ash	1 35	1 50
Felt Boots, half fox	\$1 75	\$2 00		" B 4 " stained	4 00	0 00	Soda Bicarb.	2 25	2 35
				Daley A 3 stgs varn handle	3 65	0 00	Sal. Soda	0 75	0 85
				" B 3 " stained "	3 40	0 00	Concentrated	1 50	2 00
				Tulip No. 1 3 stgs "	3 60	0 00	Dyestuffs.		
				" 2 " " "	2 80	0 00	Archil. con.	0 27	0 25
				Curling 4 " "	4 40	0 00	Cutch	0 08	0 00
				Warehouse 4 heavy	4 35	0 00	Ex. Logwood	0 10	0 15
				E. 3 str. bamboo handle	3 20	0 00	Chip	2 00	2 50
							Indigo (Bengal)	1 50	1 75
							Indigo Madras	0 70	1 00
							Gambler	0 04	0 05
							Madder	0 10	0 16
							Sumac	70	0 75

Name of Article.	Wholesale.	Name of Article.	Wholesale.
Kens' Calf, Bals. Cong or Butt. Goodyear Welt	2 30	3 50	
" " McKay Sewn	1 90	2 10	
" " Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt	2 50	3 50	
" " McKay	1 90	2 10	
French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	3 50	4 50	
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt	2 10	3 00	
" " Turns 1 quality			

Name of Article.	Wholesale.	Name of Article.	Wholesale.
Canned Goods.			
Lobsters	12 00	14 00	
Sardines	7 00	17 00	
Canadian Sardines	3 75	8 00	
Mackerel	1 40	0 00	
Salmon	1 30	1 60	
Clams, 1-lb tins, per doz.	1 30	1 60	
Oysters	1 15	1 40	
Tomatoes, 3s. per doz.	0 90	1 00	
Peaches, 2-lb. yellow	0 00	1 75	
" 3-lb.	2 60	2 90	
Bartlett Pears, 2-lb. tins, per doz.	1 50	2 00	
Strawberries, Pres'd 2s	1 45	1 75	
Raspberries 2s.	1 45	1 75	
Pineapples, 3-lb tin, p. doz	2 30	2 40	
Gooseberries Pres. 2 s.	2 00	0 00	
Gr'n Gages, 2-lb. tins, p. d.	1 00	1 50	
corn, 2 lb. tins.	1 05	1 10	
Peas, 2-lb tins.	0 85	0 90	
String Beans	0 90	0 00	

Name of Article.	Wholesale.	Name of Article.	Wholesale.
Corn Beef 1-lb.	1 30	1 45	
" 2-lbs.	2 30	2 62	
" 4-lbs.	0 00	5 12	
" 14-lbs.	14 50	19 00	
Lunch Tugs 1-lb per doz.	3 00	3 45	
Ox Tongue, 1 1/2-lb.	6 00	6 80	
" 2-lb.	0 00	9 50	
" 3-lb.	8 50	10 80	
Deviled Tongue, 1/2 lb.	0 00	12 50	
Ham, 1/2-lb.	0 00	13 75	
Chicken, 1/2-lb.	0 95	0 98	
Turkey, 1/2-lb.	0 95	0 98	
Soups, lbs	0 95	1 85	
3 lb Baked Beans.	1 30	1 95	
Sliced Bacon, 1/2 lb.	1 15	1 90	
" Ham, 1 lb.	0 00	1 65	
	0 00	3 00	

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

Manufacturers of REFINED SUGARS of the well-known Brand



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

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

FINE FARM FOR SALE.

FOR SALE, in Canada (about 5 miles West of Niagara Falls) in the Garden of the Dominion, that First-class Grain, Pasture and Fruit Farm known as "BERGLANDS," situated immediately East of the town of Thorold, and 4 1/2 miles from St. Catharines, in the Province of Ontario; about 1 mile from P. O., Market, Railway Stations, Churches, Schools, &c., containing about 90 acres fertile loam clay; Fishing Stream of Water and Railway through the place; Partridge Grove at lower end; Barns, Stables and other Outhouses, all for \$7,500. Or will sell without large Stone House and part of Orchard, Grove and Lawn, say 6 acres. The Gothic Stone Lodge House, at the North gate is ample for ordinary family. Easy terms of payment. The place is well adapted for, and produces Wheat, Oats, Barley, Hay, Clover, Apples, Grapes, Peas, Peaches, Plums, Cherries, Quinces, Strawberries, and other small fruits, nearly all of the finest quality. Or will Lease Farm, Lodge and Outbuildings (the latter somewhat out of repair), with privilege of buying. No waste land. Thorold and St. Catharines have a connecting electric-tram service running through the manufacturing town of Merriton. The steam railway service to the Falls has been replaced by an electric railway recently. Address the owner, M. S. FOLEY, Editor and Proprietor of the Journal of Commerce, Montreal, Canada.

THE DEY TIME REGISTER

NO Disputes. NO Errors. Enables every Employer to be his own Timekeeper.

The Most Reliable and Perfect Time Recorder in the world.

No Keys, Tallies, Checks or Cards. 1,500 People Registered in 5 Minutes. Every Machine Guaranteed. Thousands in Use. Highest Testimonials. Everybody Satisfied. NO Favoritism. NO Collusion.

Further Particulars from HEAD OFFICE:— Register Buildings, 38 South Castle Street, LIVERPOOL, Eng.

Telegrams—"SONNEZ," Liverpool.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 17, 1900.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Farm Products.				Grain.			
Butter: Choicest Cr.....	0 17 0 17	New No. 1 Hard, Ft. Will	0 00 0 68	Molasses (Barbados).....	0 40 0 43	Vermicelli, Canadian.....	0 05 0 06
Choicest to fine.....	0 16 0 16	" 2, " "	0 00 0 60	Porto Rico.....	0 43 0 45	Macaroni, " "	0 05 0 06
Townships Dairy.....	0 15 0 15	No. 1 Northern do	0 00 0 60	Evaporated Apples, New,	0 07 0 07	" Italian.....	0 10 0 12
Western " "	0 14 0 15	" 2 " "	0 00 0 63	do do Old.	0 06 0 07		
Good to choice.....	0 00 0 00	Oats, allout	0 00 0 31	Raisins:		Peel—Citron.....	0 14 0 16
Fresh Rolls.....	0 12 0 14	Barley, No. 1	0 00 0 50	Sultanas.....	0 08 0 12	Orange.....	0 11 0 13
		" No. 2	0 00 0 48	Loose Musc. Malaga....	2 20 2 30	Lemon.....	0 10 0 12
		Peas, per 60 lbs.....	0 65 0 68	Layers, London.....	1 50 1 75		
		Rye.....	0 61 0 62	Con. Cluster.....	2 20 2 30	Chocolate	
				Extra Dessert.....	2 75 3 00	Vanilla, yel. wrap, 24 x 1/4 lb	0 34 0 36
				Royal Buckingham.....	\$ 60 0 00	do Chamol. do do	0 43 0 48
CHEESE:						do Pink do do	0 50 0 56
New.....	0 10 0 10					do Blue do do	0 58 0 65
Under grades.....	0 10 0 10					do do do do	0 50 0 56
		Groceries.				do do do do	0 58 0 65
		Tea, (Ht. Chest & Cad.)..				do do do do	0 50 0 56
		Japan, com. to med., B.	0 18 0 16			do do do do	0 58 0 65
		" good med. to fine..	0 17 0 19			do do do do	0 58 0 65
		" choicest.....	0 22 0 25			do do do do	0 75 0 74
		" fancy.....	0 26 0 26			do do do do	0 85 0 83
		" dust.....	0 06 0 08			do do do do	0 73 0 81
		Y. Hyson, com. to good..	0 12 0 20			Unsweet'd blue prem do	0 38 0 42
		" fine to finest, B	0 30 0 45				
		Gunpowder, Moyane....	0 22 0 25			Starch:	
		" good.....	0 25 0 25			Can. Laundry.....	0 04 0 00
		Pinganey med to good..	0 12 0 16			Silver Gloss.....	0 00 0 07
		" fine to finest " "	0 19 0 22			Benson's Prep. Corn...	0 00 0 06
						" Sat. Chr. label..	0 07 0 00
		Oolong.....	0 28 0 42			Can. Pure Corn.....	0 00 0 05
		Congou, common.....	0 14 0 16			No. 1 Wh. blue 48 lb....	0 05 0 00
		" good common..	0 15 0 20				
		" med. to good..	0 22 0 27			Vinegar:	
		" fine to finest..	0 32 0 35			less 10 p.c. dis.	0 33 0 00
		Indian.....	0 15 0 28			Imp Trip.....	0 23 0 00
		Darzellings.....	0 35 0 45			Cote D'or.....	0 23 0 00
		Ceylon.....	0 15 0 35			Crystal Pickling.....	0 25 0 00
		Coffees, Mocha (green)—	0 25 0 28			W. W. XXX.....	0 20 0 00
		Java.....	0 22 0 25			W. W. X.....	0 17 0 00
		Maracibo.....	0 17 0 18			Pure Malt.....	0 45 0 00
		Jamaica.....	0 10 0 15			Cider X.....	0 17 0 00
		Rio.....	0 27 0 29			" XXX.....	0 27 0 00
		Plantation Ceylon....	0 06 0 11				
		Chicory.....	0 00 0 06			Soap:	
		Canadian do.....	0 00 0 06			Best Laundry.....	0 05 0 00
						Common.....	0 02 0 04
		Sugars: Factory.					
		Ex Granulated, brls....	0 00 4 65			Matches:	
		German gran'd.....	0 06 0 00			Telegraph.....	4 00 4 20
		Ex Ground, in brls....	0 00 5 20			Telephone.....	4 00 4 20
		" in brs.....	0 00 5 40			Tiger.....	4 00 4 20
		" in bxs.....	0 00 4 95			Parlor, 200's.....	0 00 0 00
		Powdered, in brls....	0 00 5 20			Diamond Jubilee.....	0 00 4 50
		" boxes.....	0 00 5 20			Walkerville.....	1 70 1 85
		Paris Lamps, in brls..	0 00 5 20				
		" half brls....	0 00 5 80			Washboards:	
		" 100-lb bxs....	0 00 5 20			Royal Lily.....	1 60 0 00
		" 50-lb bxs....	0 00 5 80			do Rose.....	1 65 0 00
		Branded Yellows.....	3 80 4 45			Globe.....	1 65 0 00
						*Improved Globe.....	1 80 0 00

MONTREAL
MERCHANTS AND MANUFACTURERS.

Awnings, Tents, Tarpaulins, Flags, Etc.

Thos. Sonne.....198 Commissioners St.

Builders' and Contractors' Supplies.

W. & F. P. Currie & Co....184 McGill St.
W. McNally & Co.....50 McGill St.

Butter and Cheese Exporters.

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

Carpet Beating.

Dominton Steam Carpet Beating Co.,
11 Hermine St. H. N. Tabb, Mgr.

Dry Goods, Wholesale.

W. R. Brock & Co.....26 St. Helen St.
Alphonse Racine & Co. 340 & 342 St. Paul St.

Grocers, Wholesale.

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

Jobber in Cloth and Fur Clippings.

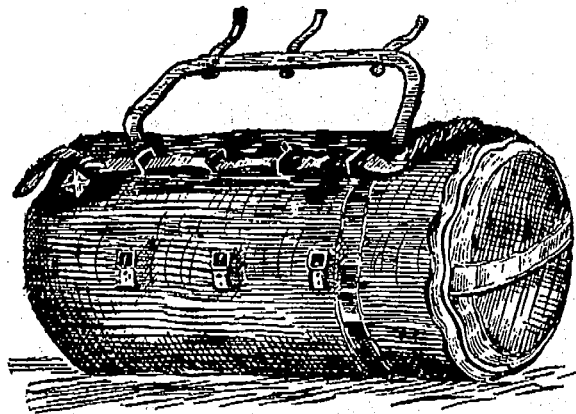
A. Kirz.....169 Cadienx St.

Paper Dealers, Wholesale.

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

S. & H. BORBRIDGE

88 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.
Manufacturers of the following KLONDYKE GOODS:



Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, 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 boilers to Germany, Austria, India and Australia. It also makes Oil Stills, Tanks, Blowers and Agitators, Salt Pans, Steam Boxes for Stave and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

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

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 17, 1900.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware.				Lead Pipe, per 100 lbs.			
Antimony.....	0 10 0 11	Coil Chain—No. 4.	4 95 0 00	7 09 0 00			
7in. Block, L & F, 1/2 in.	0 00 0 34	9-16.....	5 00 0 00	less 15 p.c.			
" Straits.....	0 00 0 00	1/2.....	4 80 0 00	Zinc:			
" Strip.....	0 00 0 35	3/4.....	4 75 0 00	Spelter, per 100 lbs.....			
Copper: Ingot.....	0 18 1/2 0 00	1 and 1/2.....	4 75 0 00	Sheet, Zinc.....			
Cut Nail Schedule.				6 75 7 00			
Base Price, per Keg, car lots	2 85 0 00	Galvanized Staples—		Black Sheet Iron.			
Extra—Over and above 30d,		100 lb. box, 1 1/4 to 1 1/2.....		Per 100 lbs.			
40d, 50d, 60d and 70d Nails.		Bright, 1 1/2 to 1 3/4.....		8 to 16 gauge.....			
Cut and Fence Nails—		Galvanized Iron:		18 to 20 do.....			
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Queen's Head, }		22 to 24 do.....			
10 and 12d ".....	0 10 0 00	or equal..... }		28 do.....			
8 and 9d ".....	0 15 0 00	Comet..... }		32 do.....			
6 and 7d ".....	0 30 0 00	do..... }		36 do.....			
4 and 5d ".....	0 40 0 00	do..... }		40 do.....			
3d ".....	0 65 0 00	do..... }		44 do.....			
2d ".....	1 00 0 00	do..... }		48 do.....			
Cut spikes 10c, per Keg ad-		Bar Iron, per 100 lbs.		Wire:			
vanca.		Car lots		Plain galv'd, No. 6, 7, 8.			
Flue blued nails—		Ord. Crown, base.....		do do No. 9.....			
2d per 100 lbs.....	1 00 0 00	Best Refined.....		do do No. 10.....			
3d ".....	1 50 0 00	Norway, base.....		do do No. 11.....			
Casing, Box, Tobacco Box		Am. Sheet Steel, 6 1/2" 14.....		do do No. 12.....			
and Flooring Nails—		" " " 17.....		do do No. 13.....			
20 to 30d per 100 lbs.....	0 55 0 00	" " " 18 & 20.....		do do No. 14.....			
10 to 16d ".....	0 60 0 00	" " " 22 & 24.....		do do No. 15.....			
8 and 9d ".....	0 65 0 00	" " " 26.....		do do No. 16.....			
6 and 7d ".....	0 70 0 00	" " " 28.....		do do No. 17.....			
4 and 5d ".....	0 85 0 00	" " " 30.....		do do No. 18.....			
3d ".....	1 20 0 00	" " " 32.....		do do No. 19.....			
Fluebluing nails—		" " " 34.....		do do No. 20.....			
1 inch and longer per 100 lbs	0 60 0 00	" " " 36.....		do do No. 21.....			
3/4 and 3/2 inch.....	0 65 0 00	" " " 38.....		do do No. 22.....			
2 and 2 1/2 ".....	0 70 0 00	" " " 40.....		do do No. 23.....			
1 1/2 and 1 1/4 ".....	0 95 0 00	" " " 42.....		do do No. 24.....			
1 1/4 ".....	1 20 0 00	" " " 44.....		do do No. 25.....			
1 ".....	1 50 0 00	" " " 46.....		do do No. 26.....			
Slating nails—		" " " 48.....		do do No. 27.....			
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	" " " 50.....		do do No. 28.....			
1 1/4 ".....	1 20 0 00	" " " 52.....		do do No. 29.....			
1 ".....	1 50 0 00	" " " 54.....		do do No. 30.....			
Common barrel nails—		" " " 56.....		do do No. 31.....			
1 1/2 inch per 100 lbs.....	1 00 0 00	" " " 58.....		do do No. 32.....			
1 ".....	1 25 0 00	" " " 60.....		do do No. 33.....			
3/4 ".....	1 50 0 00	" " " 62.....		do do No. 34.....			
1/2 ".....	1 50 0 00	" " " 64.....		do do No. 35.....			
Clinch nails—		" " " 66.....		do do No. 36.....			
1 inch and longer per 100 lbs	0 60 0 00	" " " 68.....		do do No. 37.....			
3/4 and 3/2 inch.....	0 65 0 00	" " " 70.....		do do No. 38.....			
2 and 2 1/2 ".....	0 70 0 00	" " " 72.....		do do No. 39.....			
1 1/2 and 1 1/4 ".....	0 95 0 00	" " " 74.....		do do No. 40.....			
1 1/4 ".....	1 20 0 00	" " " 76.....		do do No. 41.....			
1 ".....	1 50 0 00	" " " 78.....		do do No. 42.....			
Sharp and flat pressed nails		" " " 80.....		do do No. 43.....			
3 inch and longer per 100 lbs.	1 35 0 00	" " " 82.....		do do No. 44.....			
2 1/2 and 2 1/4 ".....	1 50 0 00	" " " 84.....		do do No. 45.....			
2 and 2 1/2 ".....	1 85 0 00	" " " 86.....		do do No. 46.....			
1 1/2 and 1 1/4 ".....	2 50 0 00	" " " 88.....		do do No. 47.....			
1 1/4 ".....	3 00 0 00	" " " 90.....		do do No. 48.....			
1 ".....	3 00 0 00	" " " 92.....		do do No. 49.....			
Coil Chain—No. 6.....	0 12 1/2 0 00	" " " 94.....		do do No. 50.....			
" 5.....	0 11 0 00	" " " 96.....		do do No. 51.....			
" 4.....	0 10 1/2 0 00	" " " 98.....		do do No. 52.....			
" 3.....	0 10 0 00	" " " 100.....		do do No. 53.....			
" 1/2 inch.....	0 08 1/2 0 00	" " " 102.....		do do No. 54.....			
5-16.....	6 00 0 00	" " " 104.....		do do No. 55.....			
3/4.....	5 40 0 00	" " " 106.....		do do No. 56.....			
7-16.....	5 15 0 00	" " " 108.....		do do No. 57.....			

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Class.			\$	c.	¢	Salt—Continued.			\$	c.	¢	Wool.			\$	c.	¢	Ports—			\$	c.	¢
United inches, 50 to 25	0 00	2 00	Special Dairy, per brl. quarters			2 00	2 50	Capstan Cigarettes, 10s, 50s.			0 15	0 75	Tarragona.....			1 10	1 50	Sandeman			2 00	6 00	
do 25 to 40	0 00	2 10	Spl Cheese Salt p bag 200lb			1 25	1 50	Gold Flake, 10s, 50s.....			0 15	0 75	Warter & May's Ports gal.			3 10	6 50	Sherries—Per artin.			2 00	5 50	
do 41 to 50	0 00	4 50	Turk's Island per bush....			0 30	0 35	Gerth's Smoking, per lb....			0 00	1 50	Wisdom & Warter's Sherries.... per gal.			2 00	6 50	Glarets—					
do 51 to 60	0 00	4 75	Tobacco—Cut Smoking.					Fleece.....			0 20	0 21	St. Julien.....			2 60	2 65	Barton & Guestier.....			4 00	25 00	
Lead pure 50 to 100 lb. kgs.	0 00	6 75	No. 1 Black Chewing, cads			0 50	0 65	do clothing.....			0 00	0 00	Nat. Johnson & Sons.....			4 00	25 00	J. Calvet & Co.....			4 50	40 00	
do No. 1.....	0 00	6 37½	No. 2 do			0 59	0 00	do Tub Wash.....			0 00	0 00	Champagnes—					Pommery, Fils & Co.....			28 00	30 00	
do No. 2.....	0 00	6 00	Old Chum, in pkg., 10s and 12s			0 00	0 82	do Pulled, combing.....			0 00	0 00	G. H. Mumm.....			28 00	30 00	Perrier, Jouet & Co.....			28 00	30 00	
do No. 3.....	0 06	5 62½	Old Chum, in tins, lbs. and ¼s			0 00	0 82	do do extra.....			0 00	0 00	Brandies—Hennessy ..gal.			7 00	8 50	1 Star..... cases			12 75	14 00	
White Lead dry.....	5 50	8 00	Old Chum, 1-6 tins			0 00	0 95	do do super.....			0 00	0 00	Scotch Whiskies					Dewars Scotch extra spec.			9 25	9 50	
Red Lead.....	5 00	5 50	Puritan, in pkgs., 1-1½s			0 00	0 85	do do extra.....			0 00	0 00	Spl. Liqueur.....			12 25	12 50	Extra spl. Liqueur.....			16 25	16 50	
Venetian Red Eng'k	1 50	1 75	do ½ lb. tins.....			0 00	0 85	B. A. Scoured.....			0 52	3 57	Gin—					De Kuyper red cases.....			0 00	11 25	
Yel. Ochre, French.....	1 25	3 00	do 1 lb. tins.....			0 00	0 83	Natal.....			0 25	0 25	do green do.....			0 00	5 85	do hds. do.....			3 00	8 15	
Whiting, ordinary.....	0 45	0 60	Cut Cavendish, in pkg., 1-10s			0 00	0 80	Cape greasy.....			0 25	0 26	Irish Whisky—					Geo Roe & Co. 1 star, qts			9 50	0 00	
do (Gilders).....	0 60	0 70	Durham, in bags, 1-12s and 1-6s			0 00	1 00	do cleaned.....			0 65	0 67	do do 3 stars, qts			9 70	10 50	John Jamieson & Co.....			9 50	11 50	
do Paris, do	0 85	1 00	Durham, 1 lb. drums.....			0 00	1 00	Australian greasy.....			0 00	0 00	Angostura Bitters, per case of 2 doz.			14 50	15 00	Bauagher Irish Whisky, qts			9 75	10 25	
English Cement, cask.....	2 40	2 50	Ritchie's Navy Cut, 1-5 tins.			0 00	1 05	California.....			0 15	0 20	do do per gal			4 00	4 25	Watson's Old Irish, qts, pces			6 75	7 75	
Belgian Cement.....	1 90	2 20	do Smoking Mixture, ¼ tins			0 00	0 95	Waste.					do do pts per cs.			7 75	8 75						
Fire Bricks per 1000.....	17 00	24 00	Ritchie's Smoking Mixture, 1-10s			0 00	0 80	No. 1, White Cotton.....			0 07	0 08	Wines, Liquors, &c.					Ale—English.....			2 50	2 55	
Fire Clay.....	1 50	1 75	Unique, 1-15 pkgs., do in pkgs., 1 lb.			0 00	0 65	" 2, " " ".....			0 06	0 07	Porter—					Dublin Stout.....			2 40	2 45	
Rosin.....	2 75	4 50	do in pkgs., ¼ lb.			0 00	0 61	" 3, " " ".....			0 05	0 06	Spirits Canadian—per gal.			1 57½	1 62½	do do ..pts			2 40	2 45	
Glue:—			O. K. Mixture, in pks., 15s.			0 00	0 60	No. 1, Colored Cotton.....			0 05	0 05	Alcohol.....			4 50	4 60	do do ..55, C. P.			4 05	4 15	
Domestic Broken Sheet.....	0 13	0 15	Plug Tobaccos—					" 2, " " ".....			0 04	0 04	Spirits.....			2 20	2 30	do do ..25, U. P.			3 50	0 00	
French Casks.....	0 11½	0 13	Ritchie's Derby Smoking, Solace, 3s, 8s and 16s.			0 00	0 63	" 3, " " ".....			0 04	0 04	Club Whisky.....			8 00	8 50	Corby's IXL Rye, qts			6 00	6 50	
do brls.....	0 00	0 14	Ritchie's Old Virginia Smoking Twist, 3¼s.			0 00	0 70	W. D. & H. O. Wills, (E. A. Gerth, agent.)					Rye Whisky.....			gal. 2, 202, 30							
do No. 3.....	0 16	0 20	Old Virginia Solace, 3¼s.			0 00	0 70	Westward Ho, ¼ lb. tins.			0 00	0 50	Canadian Wines					Golden Diana, qts.			5 00	0 00	
Coopers' Glue.....	0 20	0 25	Ritchie's Old Chum Chewing Solace, Thick and Thin 9s, (6 lb. cads)			0 00	0 67	Meridian (Cavendish) ¼ lb.			0 00	0 75	Fine Old Port.....			5 00	1 25	Niagara.....			5 00	1 25	
Golden Ochre.....	0 04	0 04	Standard, 9 1-3s, 6 lb. cads.			0 00	0 67	Traveller.....			0 00	0 50	Burgundy.....			4 50	1 00	Claret.....			4 50	1 00	
Brunswick Green.....	0 04	0 10	do Thin 9s.....			0 00	0 67	Three Castles.....			0 00	0 50	Claret.....			4 50	1 00	Dry Concord.....			4 50	1 00	
French Imperial Green.....	0 04	0 16	W. D. & H. O. Wills, (E. A. Gerth, agent.)					Bristol Birds Eye.....			0 00	0 50											
Vermillionetts.....	0 12	0 40	Capstan Navy Cut.....			0 00	0 50																
Genuine Quickaliver.....	0 15	0 90																					
No. 1 Furnit's Varn'g, pr. gal	0 65	0 70																					
" do do	0 75	1 00																					
Brown Japan.....	0 60	0 75																					
Black Japan.....	0 50	0 75																					
Orange Shellac, No. 1.....	1 70	1 83																					
do do Pure.....	1 90	2 00																					
White do.....	25	2 40																					
Putty Bulk 100 lb. brl.	0 00	1 95																					
Parisgreen in drum 1 lb pk.	0 18½	0 19½																					
Salt.																							
Liverpool per bag.....	0 40	0 45																					
Canadian, in small bags.....	2 10	3 00																					
Canadian, Quarters.....	0 27½	0 30																					
Factory Filled per bag.....	0 90	1 25																					
do Quarters.....	0 27½	0 35																					

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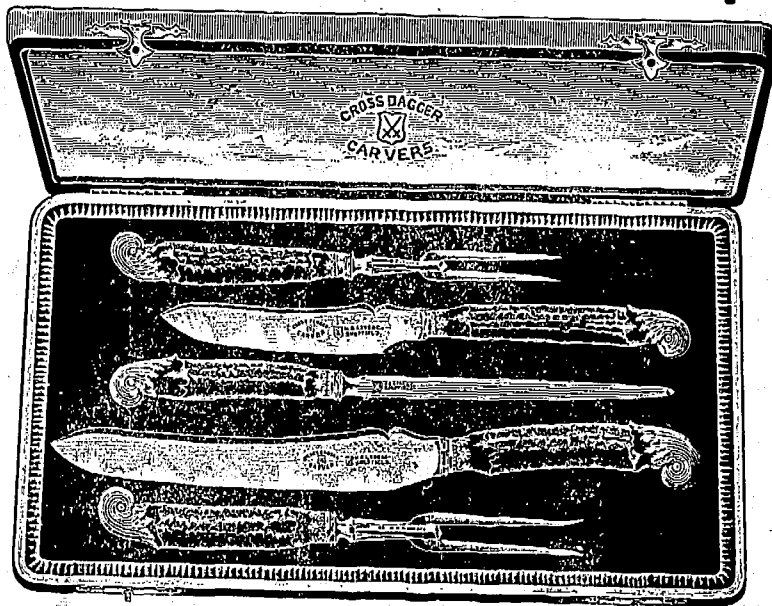
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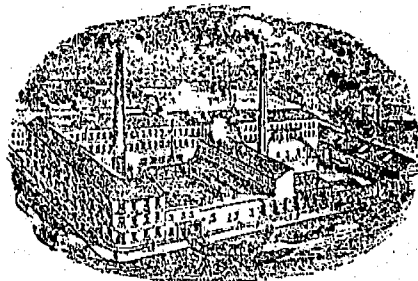
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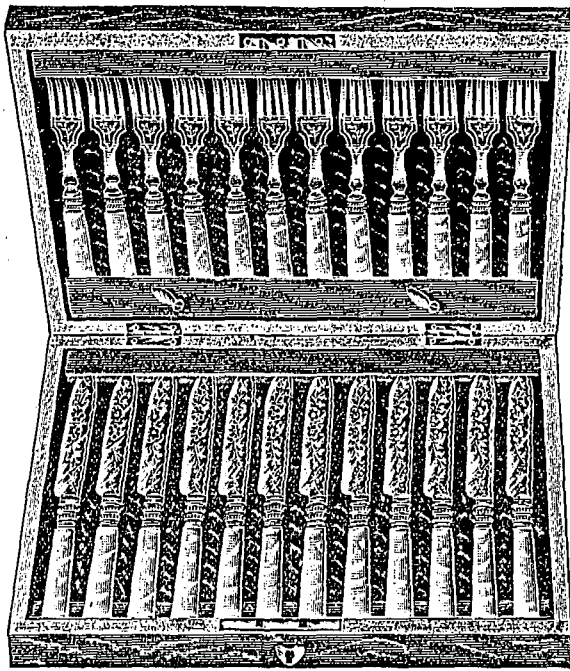
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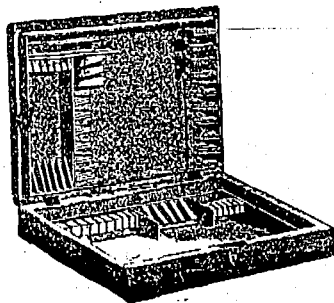
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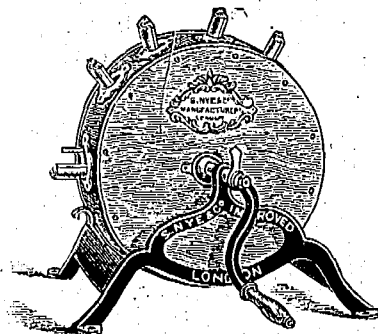


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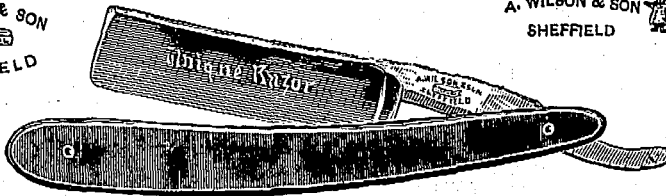
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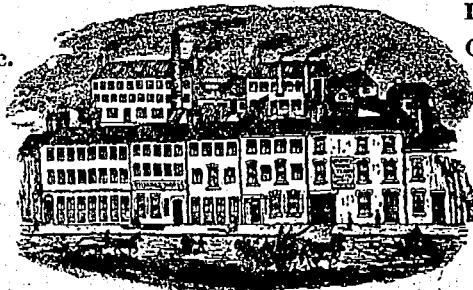
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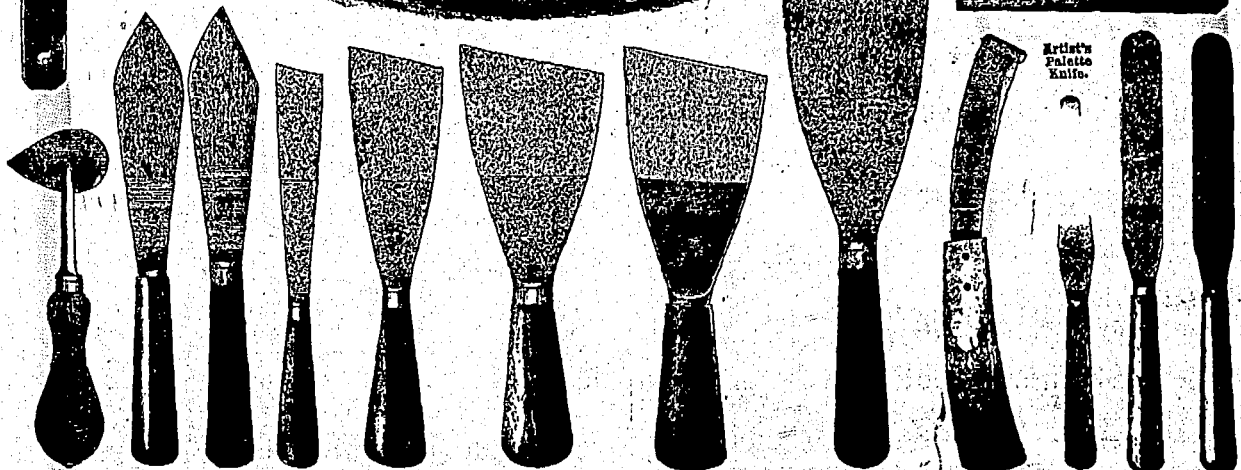
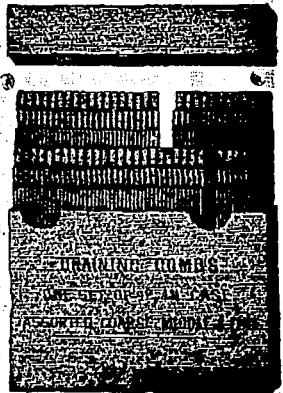
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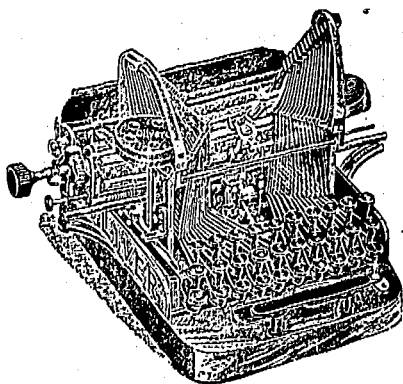


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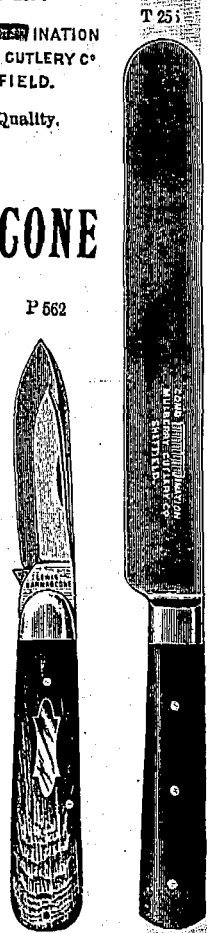


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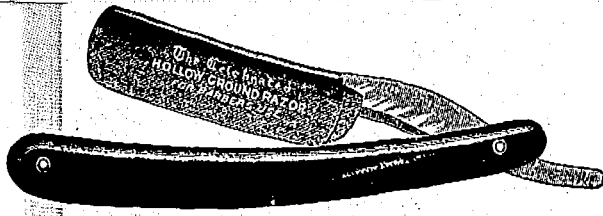
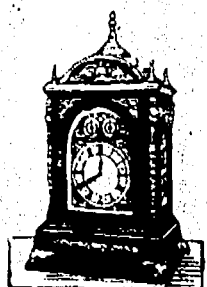
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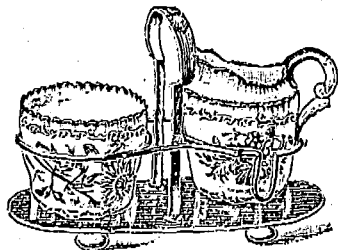
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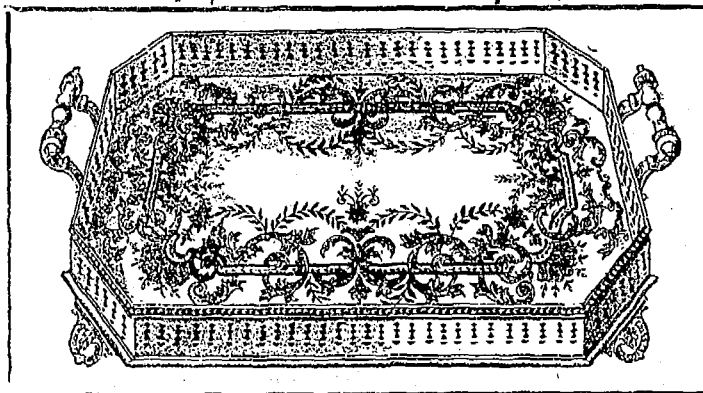


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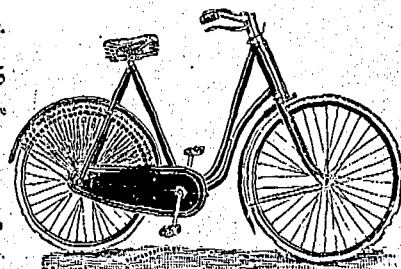
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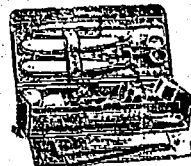
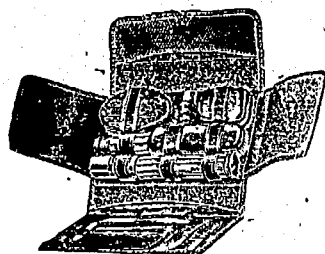
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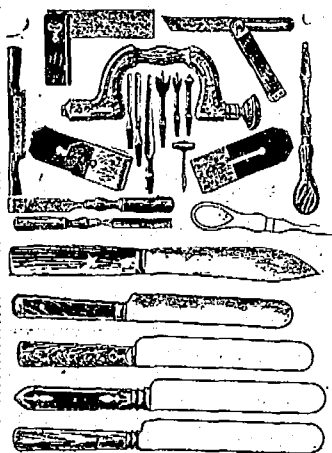
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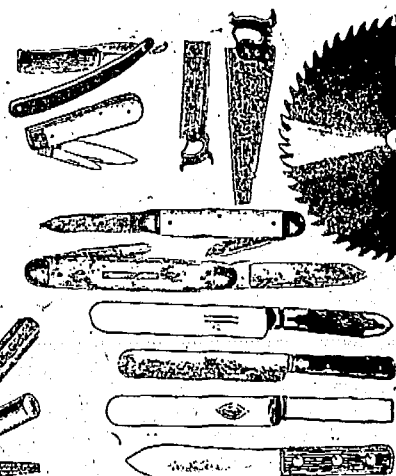
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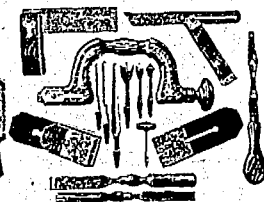
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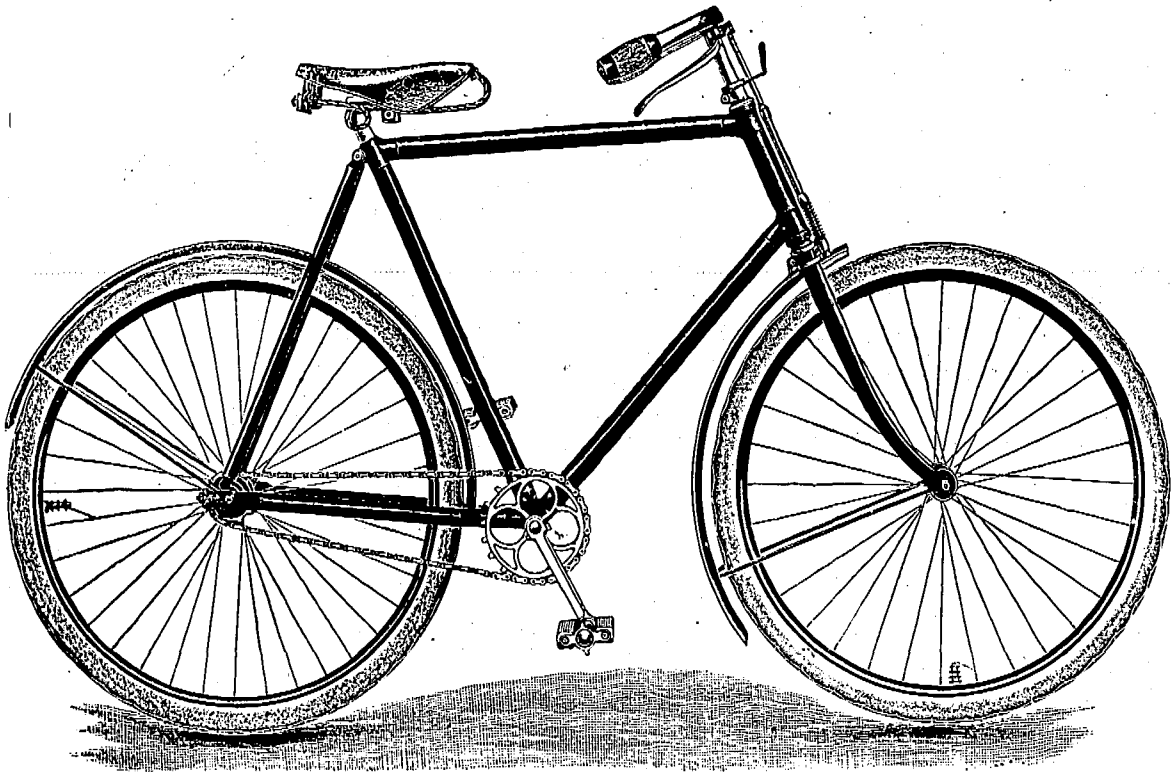
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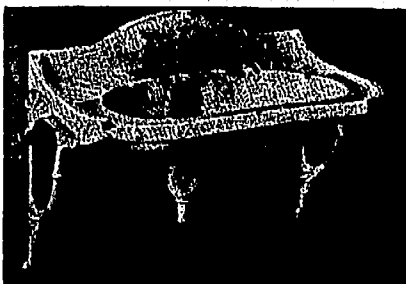


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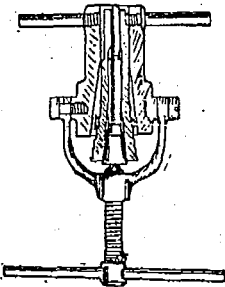
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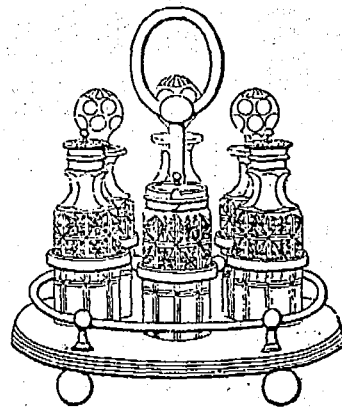
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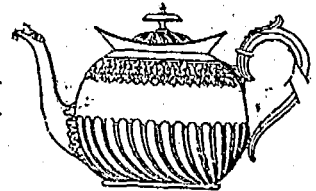
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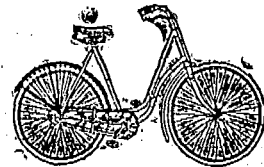
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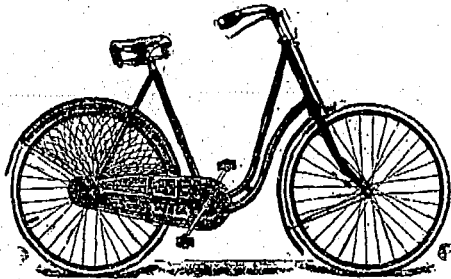
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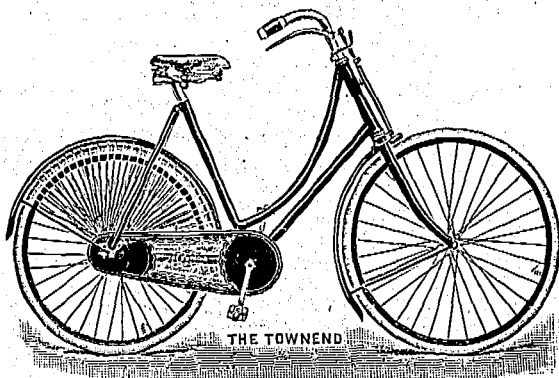
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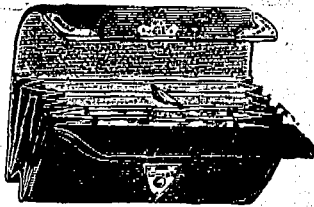
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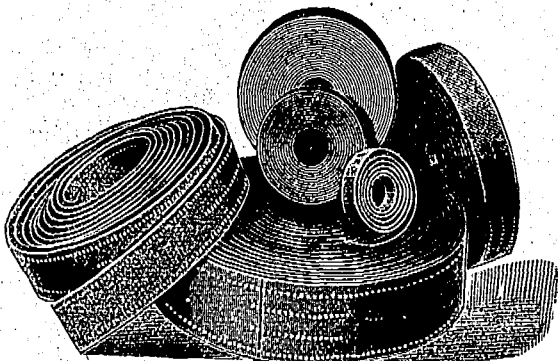
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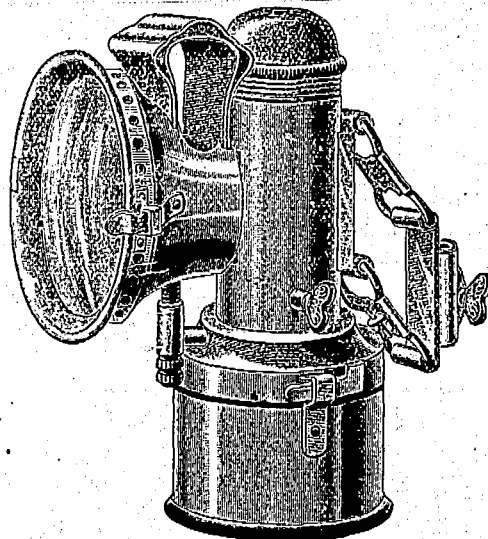
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
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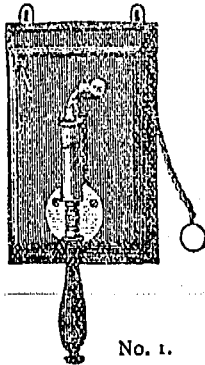
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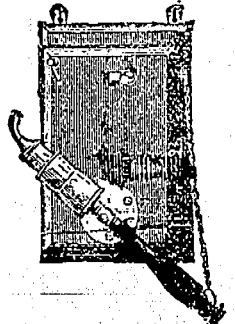
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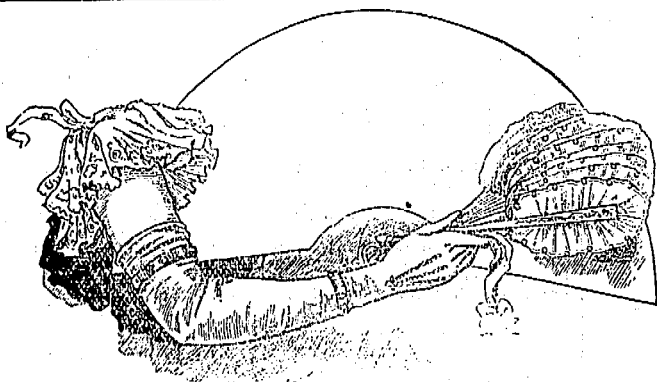


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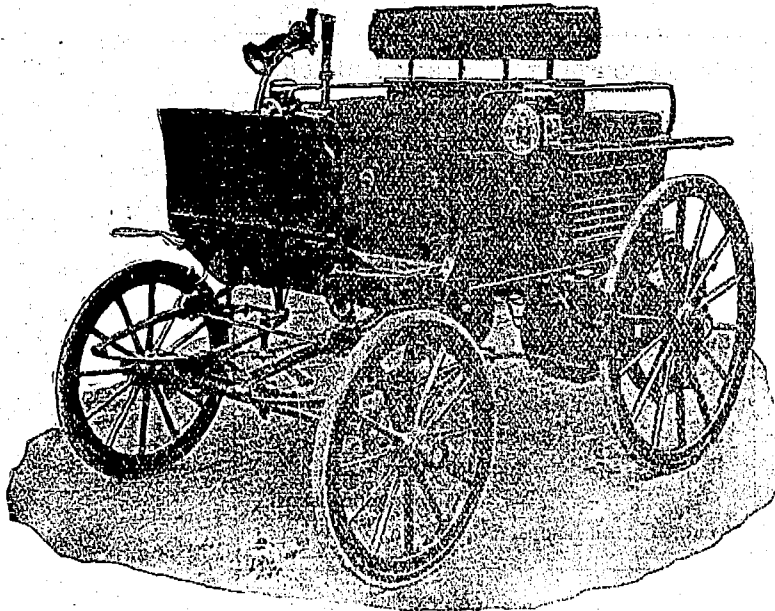
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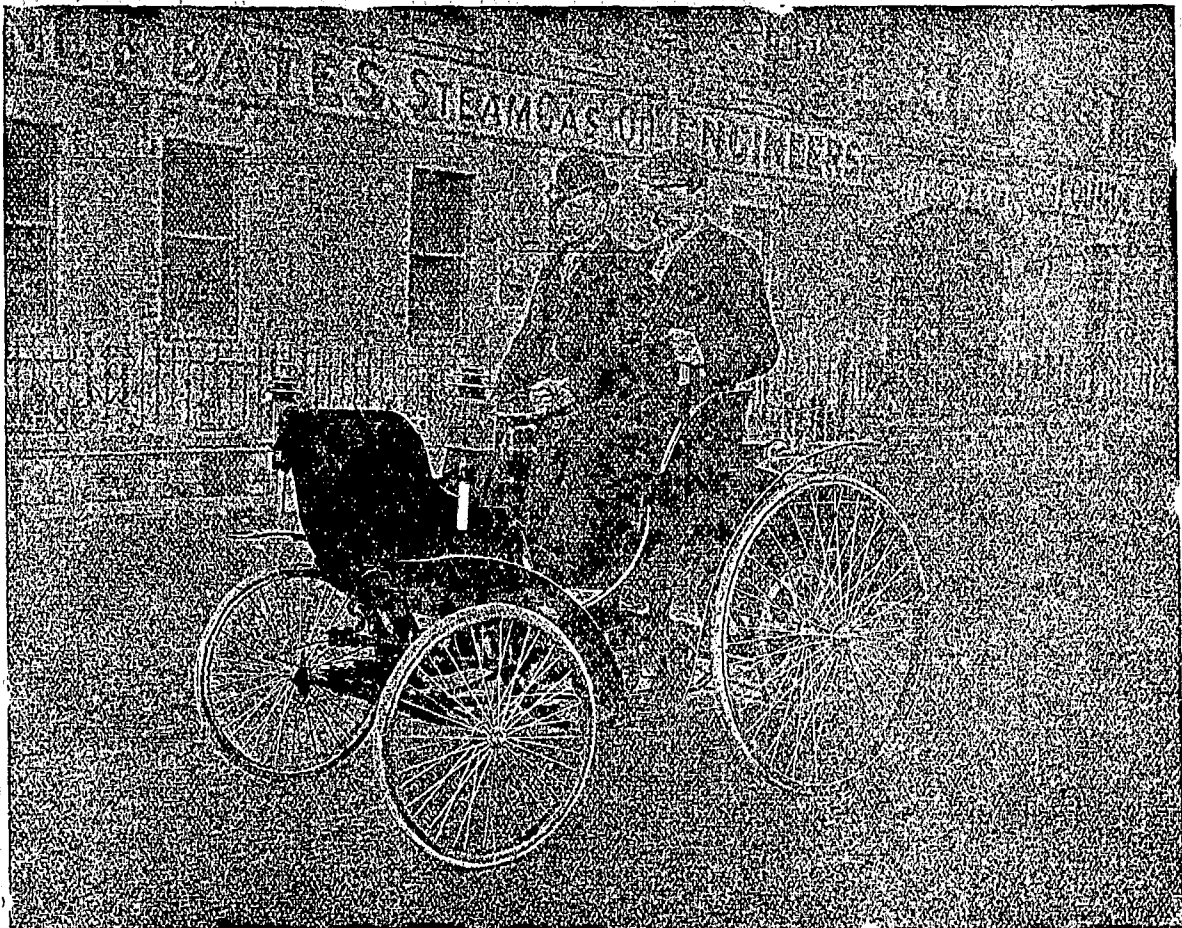
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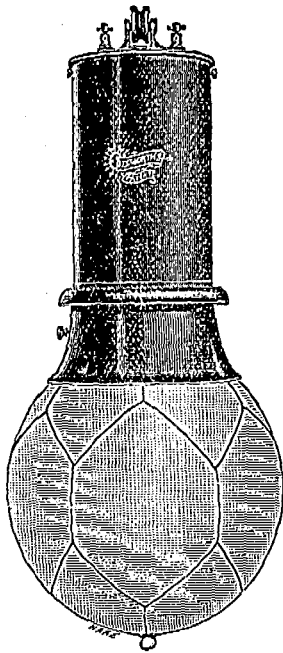


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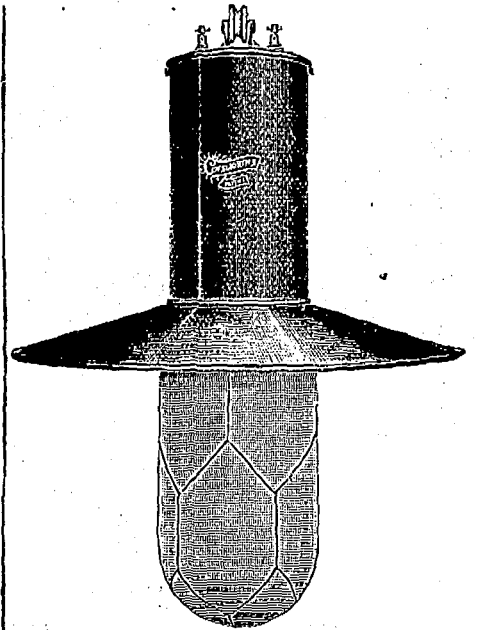


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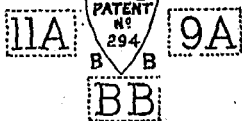


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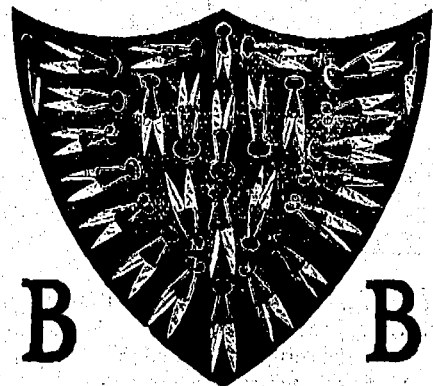
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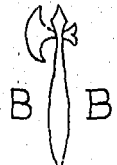
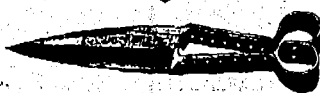
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Canada Life.....	2,500	5-6mos.	400	50
Confederation Life.....	10,000	7½ 6mos.	100	10
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Guarantee Co. of North America.....	13,372	6	50	50

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Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10	10½
Atlas.....	24,000	24 p.s.	50	6	£26½	£27½
British and Foreign Marine.....	67,000	25	20	4	20½	21½
Caledonian.....	21,500	12s. p.s.	25	5	5	3s. 7-1
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	48	44
Guardian Fire and Life.....	200,000	9	10	5	10	11½
Imperial Fire.....	60,000	25	20	5	25½	26½
Lancashire Fire.....	135,493	5	20	2	23½	24½
Lion Fire.....	100,000	3	2½	1½	2½	2½
London and Lancashire Fire.....	85,100	22	25	2½	17	17½
London Assurance Corporation.....	35,862	20	25	12½	53	54
London & Lancashire Life.....	10,000	10	10	2	7½	8
Liv. & Lon. & Globe Fire and Life.....	391,762	90	8t.	2	47	48
Northern Fire and Life.....	30,000	23½	100	10	74	76
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6½	37	38
Norwich Union Fire.....	11,000	83½	100	12	119	122
Phoenix Fire.....	53,776	35	50	5	£27½	£28½
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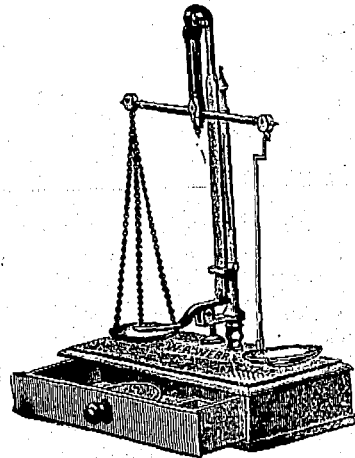
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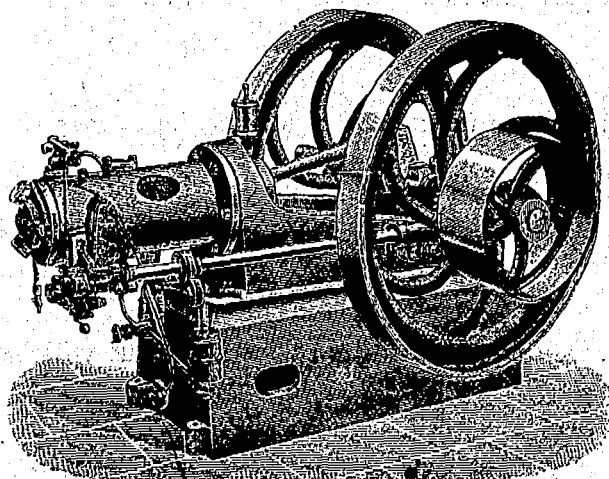
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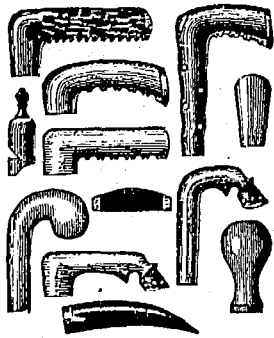
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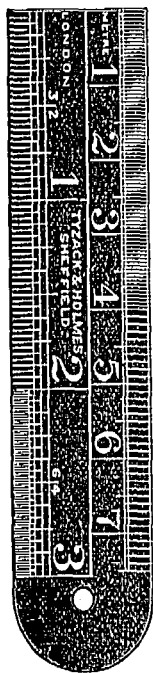
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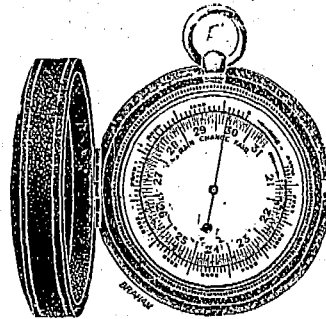
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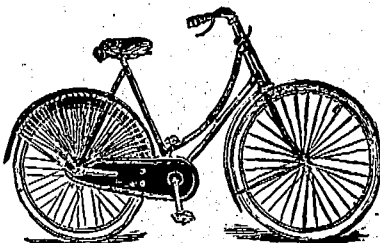
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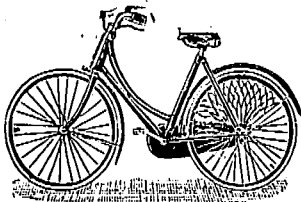
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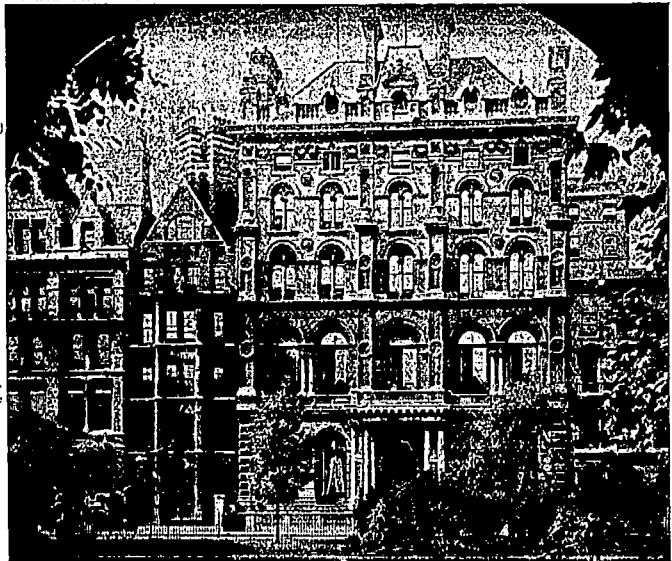
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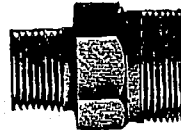
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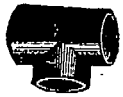
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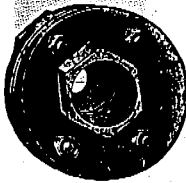
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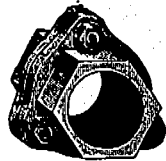


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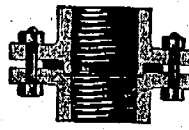
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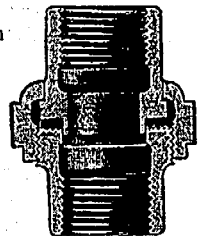
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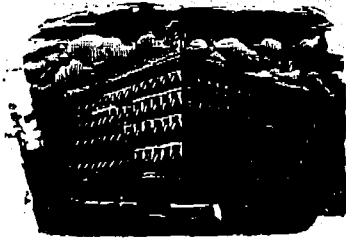
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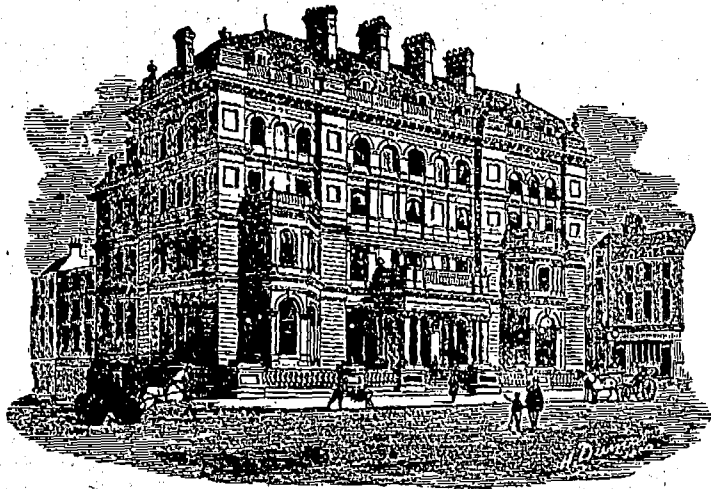
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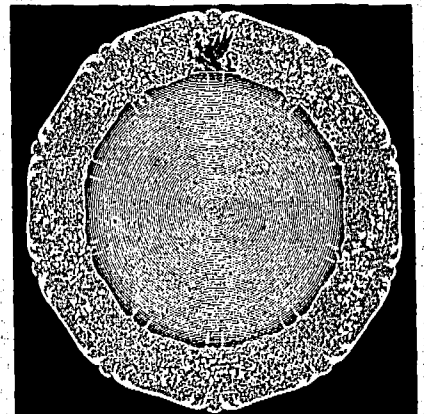
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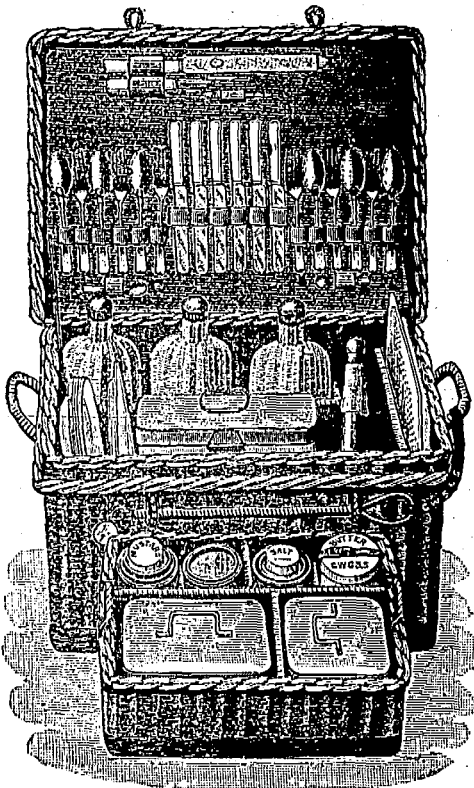
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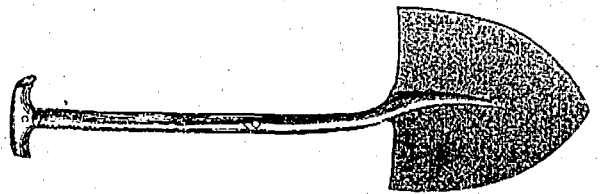
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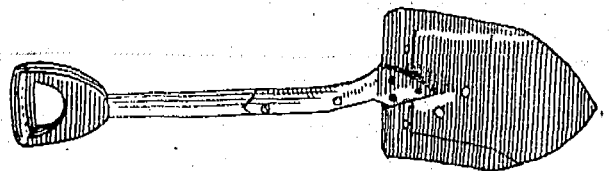
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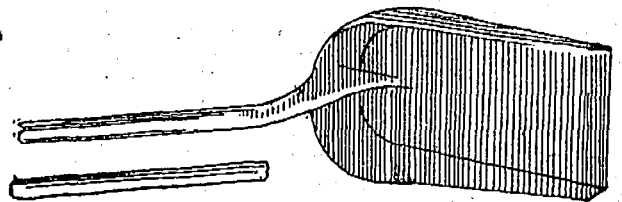
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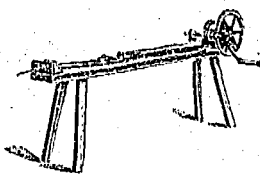
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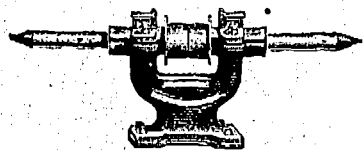


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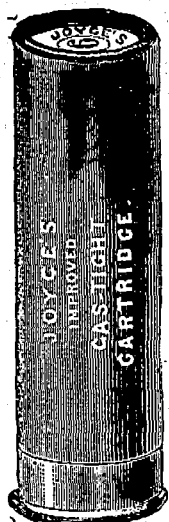
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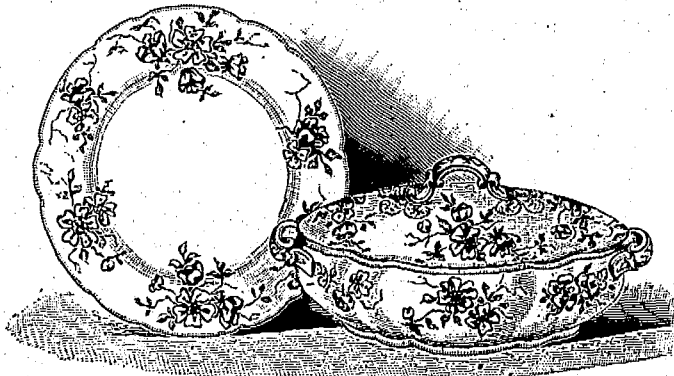
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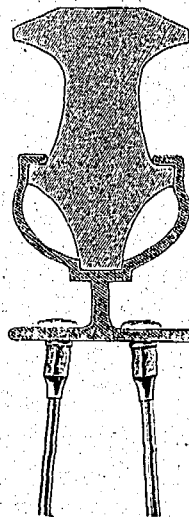
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14, BARTLETTE BUILDINGS,
Holborn Circus, London, E.C., Eng.

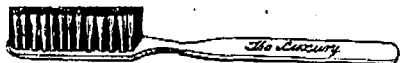


MANUFACTURERS
OF THE

Celebrated Idris Wheel,
Universally used throughout
the Country.

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

AGENTS wanted in Canada.



TOOTH and

HAIR BRUSHES

FOR ALL MARKETS.

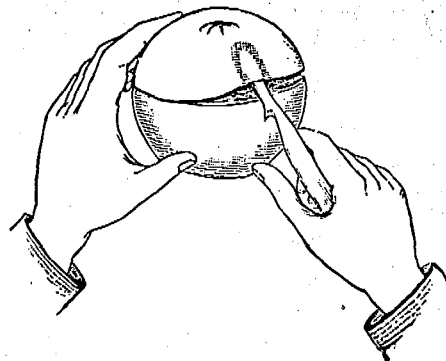
REUBEN WAKELY,

383 KINGSLAND ROAD, . . .

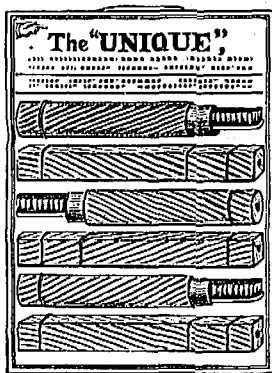
LONDON, N.E.,

→ ENGLAND. ←

Sole Manufacturer of the
PATENT CEMENTED TOOTH BRUSHES.
MANUFACTURER OF



"THE RAPID" Orange Peeler. (PATENT)



CONSUMERS CORDAGE COMPANY,
MANUFACTURERS OF Limited.

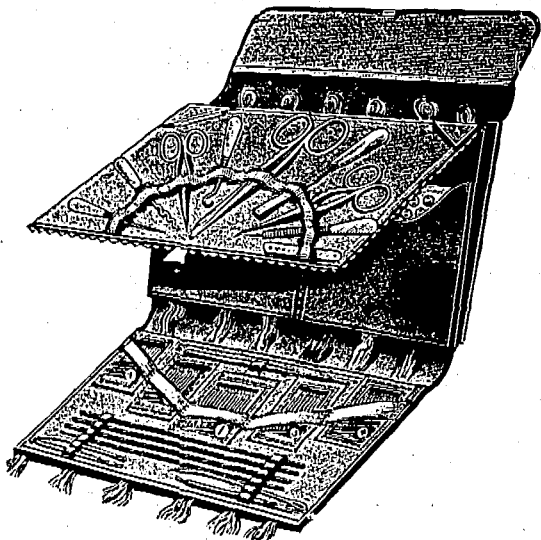
Cordage and Binder Twine
OF EVERY DESCRIPTION.

HEAD OFFICE:
283 St. Patrick Street
MONTREAL.

Fancy Leather and Cabinet Case Manufacturer.

FRANK H. PEACE

Patentee and Manufacturer of
DRESSING CASES,



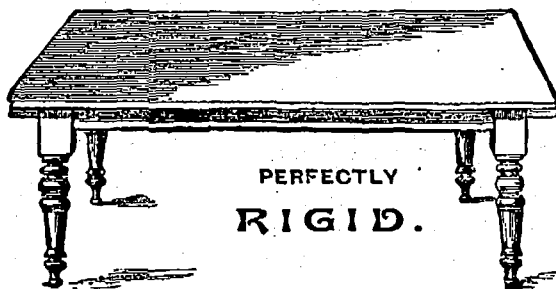
Bags, Writing Folios, Jewel Cases,
Cutlery, Companions, Purses, Pocket Books,
and all descriptions of Leather and Cabinet Case Goods.

19 Thavie's Inn, Holborn Circus, London, E.C., Eng.,
and 126 Eldon Street, Sheffield, Eng

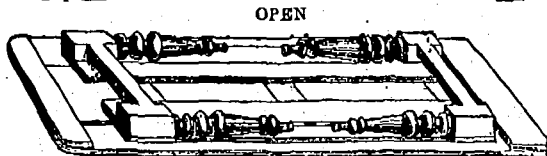
THE LYLE COMPANY, LTD.

CABINET MAKERS,

Patentees of Folding Tables & Rout Seats.



PERFECTLY
RIGID.



FOLDED

Send for Price List to
26 HARRISON STREET, London. W.C, Eng.

Telephone Up 1091.

H. O'BRIEN & CO.,

Real Estate Agents,

Interior Painters, Designers and Decorators,

257 Bleury Street,

MONTREAL.

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

Agents for
English, American
and Canadian
WALL PAPER.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,669,660.80
 Surplus to Policyholders - - - - 723,257.77
 Paid Policyholders in 1899 - - - - 125,454.89

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President, DAVID DEXTER, Managing Director

J. K. McCUTCHON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

The Best Company FOR THE BEST RISKS

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y.

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, President. H. SUTHERLAND, Manager.

HEAD OFFICE, Globe Building, TORONTO.

Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1804.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 Invested Funds \$13,500,000
 Total Assets \$4,472,705 Deposited with Dom. Govt., 125,000
 (Market value.)

WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,473,536.05
 Losses Paid since organization; . . . \$18,707,996.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, 1723 Notre Dame St., MONTREAL.

IN LINE WITH THE TIMES

No opportunity is overlooked for the improvement of UNION MUTUAL POLICIES. They are kept....

THOROUGHLY MODERN IN PRIVILEGES. GENUINELY PROTECTIVE IN RESULTS

Extended Insurance without Deductions....
 Incontestability without Restrictions....
 Both Policyholders and Agents Fairly Treated Always.....

Union Mutual Life Insurance Co.,

Portland, Maine. INCORPORATED 1848.

Good Territory Ready FRED E. RICHARDS, President.
 For Good Agents ARTHUR L. BATES, Vice-President.
 Address:—HENRI E. MORIN, Chief Agent for Canada,
 151 St. James St., Montreal, Canada.

For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER I. JOSEPH, Manager, 151 St. James St., Montreal.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

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

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets \$ 3,509,058.20
 Cash Income..... 893,522.39
 Net Surplus..... 468,023.85
 Insurance in Force..... 23,706,675.00

L. GOLDMAN, Secretary, WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Province of Quebec, 180 St. James St., Montreal.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman, WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAM'L. FINLEY, E. S. CLOUSTON.

G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

Do you require any Printing this week? Telephone Main 238 will ensure prompt service.

Journal of Commerce,

171 St. James St.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1853. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Kiler, Esq., Inspector.

Everything in the line of Job Printing executed promptly at the office of the

JOURNAL OF COMMERCE.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

Assets exceed, - - \$22,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL.

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

The Canada Accident Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

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

T. H. HUDSON, Manager.

R. WILSON SMITH, President.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

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

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 406 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bldg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1896, . . . \$67,244,580.00
Canadian Investments, . . . 6,466,460.08

Directors:

Henri Barbeau, Esq. Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

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

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

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - - 1794.

Cash Assets, - - \$10,004,697.55.

Authorized Capital, . . . \$3,000,000.00
Capital Subscribed & Paid-up, . . . 1,250,000.00
Deposited with Receiver General in
Canada, . . . 110,934
Annual Income, . . . 7,000,000.00
Surplus beyond liabilities and
Capital Stock, . . . 3,264,392.15

Geo. L. Chase, President.

P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst. Sec'y.

G. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

UNCONDITIONAL POLICIES

ARE ISSUED
BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
Paid up Policies,
GUARANTEED.

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. G. MACDONALD,
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:

1. Increase in CASH PREMIUMS PAID. 148 per cent.
2. Increase in New Business issued 43 " "
3. Increase in Business in Force 85 " "

NOTE—Decrease in amt. of Death Claims 200 "

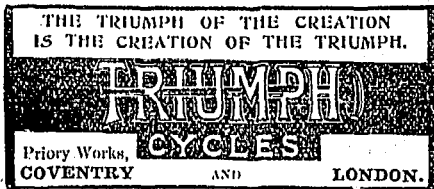
All Life Insurance Companies in Canada combined
made the following increases in business in 1899 over 1898:

1. Increase in CASH PREMIUMS PAID. 8.82 per cent.
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

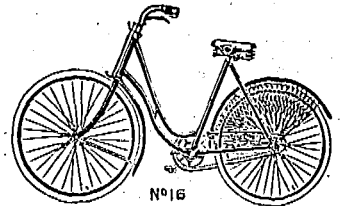
DAVID BURKE, A.I.A., F.S.S., General Manager. - - - Head Office, MONTREAL.



Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office. - Toronto, Ont.

Hon. Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.
C. C. FOSTER, Secretary.

Montreal Branch, ROBT. BICKERDIKE, Manager.
ROUTH & CHARLTON, City Agents.

189 ST. JAMES STREET.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL, \$3,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. KEARLEY, RESIDENT MANAGER.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized. \$1,000,000
Capital Fully Subscribed. 400,000

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

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS,

183 St. James Street (Temple Building),
Montreal, Canada.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,
Of London, England.

FIRE LIFE MARINE

Agencies in all the principal Cities and Towns of
the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES McCREGOR, Manager.