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**THEATRE FRANCAIS,** St. Catherine St.  
(Near St. Lawrence St.)  
Continuous Performances, 2 & 8 P.M. daily.  
W. E. PHILLIPS, J. E. SACKETT,  
Sole Proprietor. Manager.

**Theatre Francais,** Week Commencing  
Sept. 7th.  
**NOT GUILTY.**  
By our own Stock Vaudeville announcement in  
Company. Special Notice inside.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Finance Dept 22dec06

Vol. 43. No. 10  
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 4, 1896.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**McINTYRE, SON & CO.,**  
MANUFACTURERS' AGENTS  
— AND —  
IMPORTERS — OF —  
**DRY \* GOODS**  
SPECIALTIES:  
LINENS, DRESS GOODS, KID  
GLOVES AND SMALLWARES  
— \* —  
**VICTORIA SQUARE,**  
MONTREAL.

**GRANITE \* MILLS,**  
ST. HYACINTHE, P.Q.

Manufacturers of

**Flannels, Etoffes,**  
**Tweeds & Dress Goods,**  
**Hosiery & Underwear,**  
**Lumbermen's**  
**. . . Knitted Boots.**

**MONTREAL FELT HAT WORKS**

1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manufacture of Felt Hats.

We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

**FUR GOODS** Of Our Own Manufacture

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

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

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

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

Leading Wholesale Houses.

**John \* Macdonald \* & \* Co.**

TO THE TRADE.

SEE  
OUR  
ADVERTISEMENT  
ON  
PAGE  
**393**

— \* \* —  
**JOHN MACDONALD & CO.**  
Wellington and Front Streets East, TORONTO

X X

The following Brands  
Manufactured by . . .

→ **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

**H. Shorey & Co.**

**WHOLESALE CLOTHIERS,**  
MONTREAL.

All of the material used in the manufacture of our clothing has been thoroughly sponged and shrunk.

Our workmanship is fully guaranteed, and a printed guarantee given with each garment.

Our goods are known to your customers and will be asked for.

For the coming season all of our Bicycle Suits and Spring Overcoats will be Rigby-Proofed, and no extra charge made for same.

Leading Wholesale Houses.

THE  
**Ames, Holden Co.**

[Limited]

Manufacturers of . . . . .

**Fine BOOTS**  
AND **SHOES,**

AND SOLE AGENTS FOR THE CELEBRATED

**Granby Rubbers.**

STOCKS CARRIED AT  
Montreal, Que. Winnipeg, Man.  
Toronto, Ont. Vancouver, B.C.  
Victoria, B.C.

**FALL GOODS**

**Dolls, Toys, Games, Fancy Goods,**  
**Etc.**

Our line is now complete, and travellers are on the road. It will pay dealers to wait till they see our line before placing orders. We are showing the largest assortment ever brought out in Canada.

**H. A. NELSON & SONS,**

59 to 63 St. Peter St., MONTREAL.

Toronto Sample Room:

56 & 58 Front St. West.

We are making a specialty of Imported Cigars and Tobacconists' Sundries.

**John Fisher, Son & Co'y,**

Woolens & Tailors' Trimmings

442 & 444 St. James St., MONTREAL.

We are enabled to keep our stock in Montreal constantly well assorted with latest novelties in all classes of Woollen and Worsted cloths, as our house in Huddersfield, Eng. keep a large stock ready for shipment, from which they supply other markets, especially English, Irish and Scotch, where they do a large trade with tailors and clothiers, besides having constantly in work, various lines especially selected for the Canadian trade.

Often Montreal orders (especially Cables) are despatched same day as received in Huddersfield. All Canadian woollen buyers visiting the English markets, would find exceptional advantages in buying and ordering from our Huddersfield House, as in addition to holding a large stock to select from, we are at all times in complete touch with the makers of every class of woollen and worsted suitings and coatings.

The senior member of our firm having had many years' experience, there, both as manufacturer and merchant.

**JOHN FISHER & SONS,**

St. Georges Square,

HUDDERSFIELD, ENG.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)
Incorporated by Act of Parliament.
Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 856,348.19
HEAD OFFICE, MONTREAL.
BOARD OF DIRECTORS:
SIR D. A. SMITH, G.C.M.G., President.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., W. C. McDonald, Esq.,
Hugh McLennan, Esq., R. B. Angus, Esq.,
Ed. B. Greenshields, Esq., A. F. Gault, Esq.,
W. W. Ogilvie, Esq.,
E. S. CLOUSTON, General Manager.
A. Macdonell, Chief Inspector and Supt. of Branches.
A. B. Buchanan, Insp. of Branch Returns.
W. S. Clouston, Asst. Insp. James Aird, Sec.

Branches in Canada:
MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Soleigneurs St. Branch.
Almonte, Ont. London, Ont. St. John, N.B.
Belleville, " Ottawa, " Amherst, N.S.
Brantford, " Perth, " Halifax, N.S.
Brockville, " Peterboro, " Calgary, Alta.
Chatham, " Picton, " Regina, Ass'a.
Cornwall, " Sarnia, " Winnipeg, Man.
Deseronto, " Stratford, " Nelson, B.C.
Ft. William, " St. Marys, " New Westmina-
Goderich, " Toronto, " ter, B.C.
Guelph, " Wallaceburg, " Roseland, B.C.
Hamilton, " Quebec, Que. Vanconver, B.C.
Kingston, " Chatham, N.B. Vernon, "
Lindsay, " Moncton, N.B. Victoria, "

IN NEWFOUNDLAND:
St. John's, Nfld., Bank of Montreal.
IN GREAT BRITAIN:
London, Bank of Montreal, 22 Abchurch Lane, E.C.
Alex. Lang, Man.
IN THE UNITED STATES:
New York—Walter Watson and R. Y. Hesden,
Agents, 59 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.
BANKERS IN GREAT BRITAIN:
London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and
Branches.
BANKERS IN THE UNITED STATES:
New York—The Bank of New York, N.B.A.
The National City Bank.
The Third National Bank.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal June, 1896.

THE BANK OF TORONTO
CANADA.
INCORPORATED 1855.

Head Office, Toronto,
Paid-up Capital, \$2,000,000
Reserve Fund, 1,800,000
DIRECTORS:
GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., Vice-President.
Henry Cavthra, Esq., W. G. Gooderham, Esq.,
Robt. Reford, Esq., Geo. J. Cook, Esq.,
Charles Stuart, Esq.
DUNCAN COULSON, General Mgr.
JOSEPH HENDERSON, Inspector.
Toronto..... W. R. Wadsworth, Manager
" King St. Branch, G.J. Cuthbertson, "
Montreal..... Thos. F. How, "
Barris..... M. Atkinson, "
Brockville..... T. A. Bird, "
Cobourg..... J. S. Skeoff, "
Collingwood..... W. A. Copeland, "
Gananoque..... C. Y. Ketchum, "
London..... John Pringle, "
Peterboro'..... P. Campbell, "
Petrolia..... W. F. Cooper, "
Port Hope..... E. B. Andros, "
Point St. Charles (Montreal)..... J. G. Bird, "
St. Catharines..... G. W. Hodgotts, "
Bankers:
London, Eng..... The City Bank, Limited
New York..... The National Bank of Commerce.

BANQUE VILLE-MARIE,
HEAD OFFICE, MONTREAL.

Capital Authorized, \$500,000
Capital Subscribed, 500,000
Rest, 10,000
Directors—W. Weir, Pres. and Genl. Manage
E. Lichtenhein, Vice-Pres.; A. S. C. Wurtele, F.W
Smith and Godfrey Weir, F. Lomieux, Accountant.
Branch at Berthier..... A. Garlopy, Manager
Branch at Lachute..... Hy. Frost, "
Branch at Lachapelle..... C. Langlois, "
Branch at Nicolet..... L. Belair, "
Branch at Ste. Theres..... M. Boisvert, "
Branch at Pt. St. Charles [city]..... W. J. Wall, "
Branch at Hochelaga [city]..... D. P. Riopel, "
Branch at L'Epiphanie..... J. H. Dusseault, "
Branch at Portneuf..... J. H. Theoret, "
Branch at St. Laurent..... O. W. Legault, "
Branch at Laprairie..... T. J. Bourdeau, "
Agents at New York—The National Bank of the
Republic and Ladeburg, Thalman & Co. London—
Bank of Montreal, Paris—La Societe Generale.

The Chartered Banks.

THE BANK OF BRITISH
NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, £1,000,000 Stg.
Reserve Fund, 275,000 "
London Office, 8 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, J. J. Kingsford.
Henry R. Farrer, Frederick Lubbock.
Richard H. Glynn, George D. Whatman.
Secretary, A. G. Wallis.
Head Office in Canada - St. James St. Montreal.
H. STIKEMAN, General Manager.
E. STANGER, Inspector.

Branches in Canada:
London Kingston Fredericton, N.B.
Ottawa Halifax, N.S.
Brantford Montreal Roseland, B.C.
Paris Quebec Victoria, B.C.
Hamilton St. John, N.B. Vanconver, B.C.
Toronto Brandon, Man. Winnipeg, Man.
Agents in the United States:
New York, (52 Wall St.) W. Lawson and J.
C. Welsh.
SAN FRANCISCO, (124 Sanson Street,) H. M. J.
McMichael and J. R. Ambrose.
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—Colo-
nial Bank, Paris—Messrs. Marcuard, Krauss & Co.
Lyons—Credit Lyonnais.
Issue Circular Notes for Travellers, avail'
in all parts of the world.

The Chartered Banks.

THE MERCHANTS BANK
OF CANADA.

Capital Paid-up, \$6,000,000
Rest, 3,000,000
Head office, Montreal.
BOARD OF DIRECTORS:
ANDREW ALLAN, Esq., President.
HECTOR MACKENZIE, Esq., Vice-President.
Robert Anderson, Esq. H. Montagu Allan, Esq.
Jonathan Hodgson, Esq. J. P. Dawes, Esq.
John Casells, Esq. T. H. Dunn, Esq.
Sir Joseph Hickson, General Manager,
GEORGE HAGUE, JOHN GAULT, Asst. Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.
Belleville, Kingston, Freston,
Berlin, Quebec,
Champton, London, Kenfrew,
Chatham, Montreal, Sherbrooke, Que
Dresden, Mitchell, Stratford,
Galt, Napanee, St. Johns, Q.
Gananoque, Ottawa, St. Jerome, Que
Hamilton, Owen Sound, St. Thomas,
Ingersoll, Perth, Toronto,
Ingersoll, Prescott, Walkerton,
Windsor.
Montreal West End Branch, No. 9456 Notre Dame St
BRANCHES IN MANTOBA:
Winnipeg—Brandon.
Banks in Great Britain—London, Glasgow,
Edinburgh and other points, The Clydesdale Bank
[Limited], Liverpool, The Bank of Liverpool [Ltd].
Agency in New York—52 William st., Messrs.
Henry Hague and John B. Harris, Jr., Agents.
Banks in United States—New York, American
Exchange National Bank; Boston, Merchants National
Bank; Chicago, American Exchange National
Bank; St. Paul, Minn., First National Bank; D
troit, First National Bank; Buffalo, Bank of Buffal
San Francisco, Anglo-California Bank.
Newfoundland—The Bank of Nova Scotia.
Nova Scotia and New Brunswick—Bank of Nova
Scotia and Merchants Bank of Halifax.
British Columbia—Bank of British Columbia.
A general banking business transacted.
Letters of Credit issued, available in China, Japan,
and other foreign countries.

ST. STEPHEN'S BANK.

Incorporated 1836.
St. Stephen, N. B.
Capital, \$200,000
Reserve, 25,000
F. H. TODD, President.
J. F. GRANT, Cashier.
AGENTS.
London—Messrs. Glyn, Mills, Currie & Co
New York—Bank of New York, N.B.A. Boston—
Globe National Bank. Montreal—Bank of Mon-
real. St. John, N.B.—Bank of Montreal.
Drafts issued on any Branch of the Bank of
Montreal.

Western Bank of Canada.

Dividend No. 28.
NOTICE IS HEREBY GIVEN that a Dividend
of Three and One-half per cent. has been declared
upon the Paid-Up Capital Stock of the Bank for the
current six months, being at the rate of Seven per
cent. per annum, and that the same will be due and
payable on and after
THURSDAY, THE 1st DAY OF OCT., 1896,
at the Office of the Bank. The Transfer Books will
be closed from the 15th to the 30th of September.
By order of the Board.
T. H. McMILLAN,
Cashier
Oshawa, August 22, 1896.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 1,954,525
Rest 1,152,252
DIRECTORS.
H. S. HOWLAND, President.
T. R. MERRITT, Vice-President.
Wm. Ramsay, Hugh Ryan,
Robert Jaffray, T. Sutherland Stayner,
Hon. John Ferguson.
HEAD OFFICE, TORONTO.
D. R. WILKIE, CASHIER.
B. JENNINGS, Asst. Cashier. E. HAY, Inspector.
BRANCHES IN ONTARIO.
Essex, Niagara Falls, Sault Ste. Marie,
Fergus, Port Colborne, St. Thomas,
Galt, Port Portage, Welland,
Ingersoll, St. Catharines, Woodstock.
Toronto { Cor. Wellington St. and Leader Lane.
Yonge and Queen Sts. Branch.
Yonge and Bloor Sts. Branch.
BRANCHES IN NORTH WEST.
Brandon, Man. Portage La Prairie, Man;
Calgary, Alta. Prince Albert, Sask.
Edmonton, Alb'a. Winnipeg, Man.
AGENTS—London, Eng., Lloyd's Bank, Ltd. New
York, Bank of Montreal.
A general banking business transacted. Bonds
and debentures bought and sold.

82nd DIVIDEND.

THE SHAREHOLDERS OF
THE MOLSONS BANK.
Are hereby notified that a dividend of
FOUR PER CENT. and a bonus of ONE PER
CENT.

upon the capital stock has been declared for the
current half-year, and that the same will be payable
at the Office of the Bank, in Montreal, and at its
Branches, on and after the

FIRST DAY OF OCTOBER NEXT.

The Transfer Books will be closed from the 23rd
to 30th September, both days inclusive.

THE ANNUAL GENERAL MEETING

of the shareholders of the Bank will be held at its
Banking House, in this city, on

MONDAY, the 12th of OCTOBER NEXT.

AT THREE O'CLOCK IN THE AFTERNOON.

By order of the Board,

F. WOLFERSTAN THOMAS,
General Manager.

Montreal, 1st September, 1896.

THE QUEBEC BANK.

Incorporated by Royal Charter, A. D., 1818.
PAID-UP CAPITAL \$2,500,000
REST \$500,000
HEAD OFFICE, QUEBEC.
BOARD OF DIRECTORS:
ROBERT H. SMITH, President.
WILLIAM WITHERALL, Esq., Vice-President.
THOMAS McDUGALL, Esq., Gen. Manager.
Directors—G. R. Rinfrew, S. J. Shaw, J. T.
Roop, Gaspard Lomelin, W. A. Marsh.
Branches and Agencies in Canada:
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Q.
Agents in New York: Bank of British North
America. Agents in London: The Bank of Scotland.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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

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

NEW YORK—Alex. Laird and Wm. Gray, Agents.  
BRANCHES:  
Ayr, Dunville, Parkhill, \*Toronto,  
Barrie, Galt, Peterborough, Toronto J'n  
Belleville, Goderich, St. Catharines, Walkerton,  
Berlin, Guelph, Sarnia, Walkerville,  
Blenheim, Hamilton, S. Ste. Marie, Waterford,  
Brantford, London, Seaford, Waterloo,  
Cayuga, Montreal, Simcoe, Windsor,  
Chatham, Orangeville, Stratford, Woodstock,  
Collingwood, Ottawa, Strathroy, Winnipeg,  
Dundas, Paris, Thorold.

\*Head Office, 19-25 King St. W. City Branches:  
712 Queen St. E.; 450 Yonge St., cor. College; 731  
Yonge St.; 268 College St., cor. Spadina; 646 Queen  
St. W.; 415 Parliament St. and 128 King St. E.  
Main Office, 157 St. James St. City Branch:  
19 Chaboullier Square.  
Commercial credits issued for use in Europe, East  
and West Indies, China, Japan and South America.  
Sterling and American Exchange bought and sold.  
Collections made on the most favorable terms.  
Travellers' letters of credit issued for use in all  
parts of the world.  
Interest allowed on deposits.

BANKERS AND CORRESPONDENTS.  
Great Britain—The Bank of Scotland.  
India, China and Japan—The Chartered Bk of  
India, Australia & China; Germany, The Deutsche Bk  
Australia & New Zealand—The Union Bk. of  
Australia.  
Paris, France—Crédit Lyonnais, Lazard Freres & Cie  
Brussels, Belgium—J. Mathieu & Fils.  
New York—The Am. Ex. National Bk of New York  
Chicago—The Am. Ex. National Bk of Chicago.  
San Francisco and British Columbia—The Bank  
of British Columbia.  
Hamilton, Bermuda—The Bk. of Bermuda.  
Kingston Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up.....\$1,500,000  
Reserve Fund.....50,000

HEAD OFFICE, TORONTO.

DIRECTORS:  
G. R. R. Cockburn, Esq., M.P., President.  
Donald Mackay, Esq., Vice-President.  
G. M. Rose, Esq., Hon. J. C. Atkins,  
A. S. Irving, Esq., R. D. Perry, Esq.

D. Ulyot, Esq.,  
C. McGILL, General Manager.  
E. MORRIS, Inspector.

BRANCHES:  
Aurora, Lindsay, Port Arthur,  
Bowmanville, Montreal, Sudbury,  
Buckingham, Q. Mount Forest, Toronto,  
Cornwall, Newmarket, 500 Queen St. W.,  
Kingston, Ottawa, Toronto.  
Peterboro',  
AGENTS:  
London, Eng.—Farr's Bank [Ltd.]  
France and Europe—Crédit Lyonnais.  
New York—The Fourth National Bank and the  
Agents of the Bank of Montreal.  
Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital (fully paid up).....\$1,500,000  
Reserve Fund.....1,000,000

DIRECTORS:  
CHARLES MAGEE, President.  
GEORGE HAY, Esq., Vice-President.  
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,  
John Mather, David MacLaren, D. Murphy,  
George Hay, Charles Magee.  
Branches—Auriprior, Carleton Place, Hawkes-  
bury, Keewatin, Kemptville, Mattawa, Pembroke,  
Ferry Sound, Portage la Prairie, Rideau Street, Bank  
Street, Ottawa, Renfrew, Ont., Rat Portage, Winni-  
peg, Man.  
GEO. BURN, General Manager  
D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000  
Capital Paid-Up.....1,500,000  
Reserve Fund.....750,000

BOARD OF DIRECTORS:  
R. W. HENKERS, President.  
Hon. M. H. COCHRANE, Vice-President.  
Israel Wood, J. N. Galer, Thomas Hart,  
N. W. Thomas, T. J. Tuck, G. Stevens,  
John G. Foster.

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

Branches—Waterloo, Richmond, Coatcook, Stan-  
stead, St. Hyacinthe, Cowansville, Granby, Bedford,  
Huntingdon, Magog.  
Correspondents:  
Montreal—Bank of Montreal.  
London, England, National Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.  
Collections made at all accessible points and  
promptly remitted for.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid).....\$1,250,000  
RESERVE FUND.....675,000  
HEAD OFFICE HAMILTON.

DIRECTORS:  
JOHN STUART, President.  
A. G. RAMSAY, Vice-President.  
John Proctor, Geo. Roach,  
Wm. Gibson, M.P., A. T. Wood,  
A. B. Lee, (Toronto.)  
J. Turnbull, Cashier.  
H. S. STEVENS, Assistant Cashier.

BRANCHES:  
Alliston, Listowel, Owen Sound, Simcoe,  
Chesley, Lucknow, Orangeville, Toronto,  
Georgetown, Milton, Port Elgin, Wingham,  
Hamilton, Mt. Forest, Grimsby, Berlin,  
Barton Street, Winnipeg, Man.

Correspondents in United States—New York—  
Fourth National Bk. and Hanover National Bk. Buf-  
falo—Marine Bank of Buffalo. Detroit—Detroit Na-  
tional Bank. Chicago—Union National Bank.  
Correspondents in Great Britain—National Pro-  
vincial Bank of England [Ltd].  
Collections effected at all parts of the Dominion of  
Canada at lowest rates. Careful attention given and  
prompt returns made.

THE DOMINION BANK.

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

DIRECTORS:  
JAS. AUSTIN, President.  
Sir FRANK SMITH, Vice-President.  
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Capital Paid-Up, .. .. 1,250,000 00  
Reserve Fund, .. .. 325,000 00  
Contingent Fund .. .. 84,025 40  
Total Assets, .. .. 5,454,720 34

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Total Assets, .. .. 2,541,274 27

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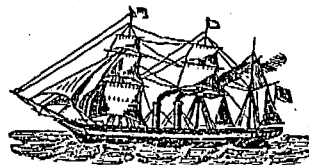
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 TORONTO, Roaf, Curry, Gunther & Green  
 TORONTO ..... Jones Bros. & McKenzie  
 TORONTO ..... Arch. J. Sinclair  
 UXBRIDGE ..... J. A. McGillivray  
 VANKLEEK HILL, F. W. Thistlethwaite  
 WATFORD ..... Fitzgerald & Fitzgerald  
 WELLAND ..... J. Clarke Raymond  
 WESTON & TORONTO ..... Joseph Nason  
 WINGHAM ..... Myer & Dickinson  
 WINDSOR, Patterson, Leggat & Murphy  
 WALKERTON ..... A. Collins

**QUEBEC.**

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

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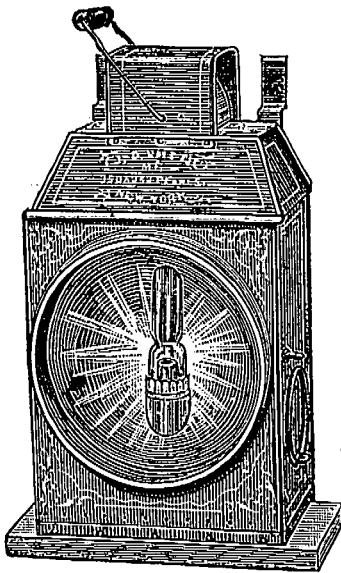
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**TYPE-SETTING MACHINES**

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All in good order.

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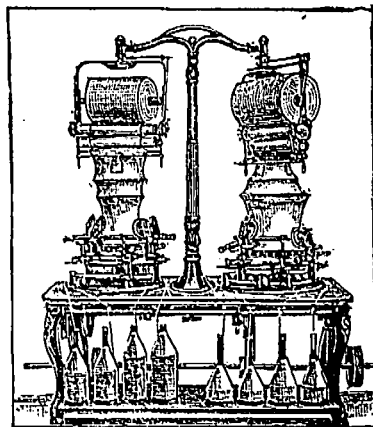
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Tompkins' Upright Rotary Knitting Machine.

Use the brush that gives the best results at least cost.

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Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

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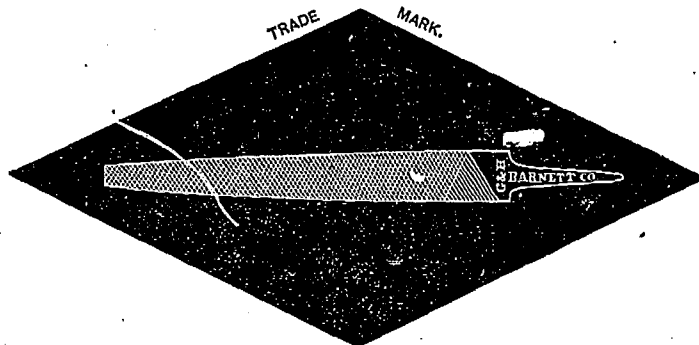
WHOLESALE SHELF HARDWARE MERCHANTS,

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

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**Black Diamond File Works,** Great American Cross Cut Saw Files  
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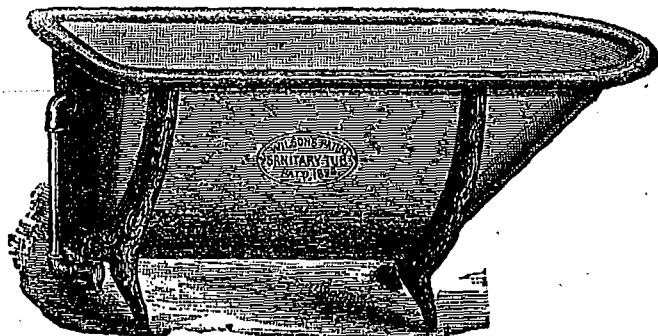
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Success assured to all who handle the Wilson Patent Sanitary Bath Tub. The only Solid Copper Bath Tub on the market. No iron or steel to rust. No enamel to chip. There is no ground for the statement that the Solid Copper Tub will accumulate Verdigris, the Copper being protected by a special preparation, it being a well-known fact that Copper which is protected cannot accumulate Verdigris.

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Also Manufacturer of Copper Range Boilers, Closet Seats & Tanks & Brass Work.

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Hand Drilling Machines.

In twenty-five years' experience we have never had a Hand Drill returned as unsatisfactory. Merchants find as much profit in our goods as in inferior kinds, and a great deal more satisfaction.

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The Dominion Cotton Mills Co., Montreal  
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Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Cretonnes, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd.,  
Montreal, Mills at

Milltown, Cornwall, Hamilton, Merrittton Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Gingham, Oxfords, Flannelettes Tickings, Awnings, Sheetings, Cottonades, Denims, Blankets, Yarns, etc. also

Tweeds—Fine, Medium and Coarse; Etottes Blankets, Horse Blankets, Saddle-felt, Glove Linings.

Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.

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The Wholesale Trade Only Supplied

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100 Grey Nun St., MONTREAL,  
MANUFACTURERS OF

Sofa, Chair and Bed Springs,

A Large Stock always on Hand.

Roman Cement, Portland Cement,  
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General Merchants & Manufacturers' Agents

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1897

M., P. & CO.'S Interleaved

**Scribbling Diary for 1897.**

size 8 x 13, a week on a page (including Sundays) contains Almanac, postal and other Canadian information. The only large diary published at the price.

Price 25 cents or by mail 30 cents.

Other Office Diaries and Daily Journals for 1897 now ready.

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Stationers, Blank Book Makers and  
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Water Power Development  
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THE HEARLE MANUFACTURING CO.,

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Manufacturers  
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Special Prices to Wholesale Trade.  
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All kinds of Printing and Writing Papers and  
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Get our Samples and Quotations.

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**Dominion Cotton Mills  
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MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now  
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped  
"WARRANTED INDIGO BLUE."

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SPECIALTY IN

**Men's Goods**

Neckwear and Ties, Silk, Linen and Cotton  
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and Working Shirts, Underwear and Half Hose  
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Representatives in all Provinces.

**Glover & Brais,**  
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Montreal, Canada.

Established in 1877.

**Hamilton Cotton Co'y**

HAMILTON, ONT.

Manufacturers of

Cottonades, Denims,  
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STEAM and POWER

FOR ALL DUTIES.

**Pumps**  
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MACHINERY

**NORTHEY CO**

LIMITED.

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Agents for the Province of Quebec,

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**Canadian Colored Cotton Mills Company.**

1896-FALL-1896

Ginghams, Zephyrs, Cheviot Suits, Flannelettes, Dress Goods, Skirtings, Cottonades, Awnings, Ticking, Denims, Blankets, Yarns, etc.

NOW READY.

See Samples in Wholesale Houses.

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AGENTS,  
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**Royal Paper Mills Co.**

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

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**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.

—ADVICES from Carberry, Manitoba, note that a movement is on foot to establish a board of trade there.

—THE estimated falling off of 380,000,000 bushels in the world's wheat and rye must eventually be reflected in the higher prices for wheat.

—ADVICES from the Argentine Republic indicate that the export price of corn is near the cost of production. Farmers are holding hoping for better prices.

—THE copyright Congress, sitting at Berne, has passed a resolution in favour of the same copyright being afforded to newspaper articles as to other literature.

The *Timber Trades Journal* of London, England, in its issue of the 22nd ult., speaks of Ontario as a city, and includes Montreal and Ottawa in a list of American cities.

—ADVICES from Winnipeg note that for the season the fur trade is pretty well over. Most of the northern furs are in. The market is closing weak. Buyers have been bidding lower on lately offered lots.

—A DISCUSSION is going on in Manitoba in favour of some system of hail insurance. An official system, to be either compulsory or optional, at the rate of 5 cents per acre, is suggested and seems to meet with some favour.

—THE government of Costa Rica has abolished its tobacco monopoly, allowing free cultivation of tobacco in the entire area of the Republic. \$50,000 will be spent every year in increasing proper immigration of labour.

—IN the paper-making section of Western Massachusetts, the manufacturing centre of the fine papers of the United States, half of the mills are idle, most of them with large stocks of paper on hand for which orders come in very languidly and for small quantities.

**E. A. SMALL & CO.**

MONTREAL.

→ Manufacturers of Clothing ←

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

→ Samples FOR Spring ←

Are now being shown by our travellers.

**FOR STYLE, FIT and FINISH,** we are fast getting to the → front. ←

We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.

ESTABLISHED 1859.

INCORPORATED 1891.

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Manufacturers of

**Steam Specialties and Machinery,**

Consulting Mechanical and Electrical

ENGINEERS AND \* CONTRACTORS.

Main Office and Factory:

**HAWTHORNE, N. J.** \*

Our New York Office:

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136 Liberty Street.

**F. M. ASHLEY, General Manager.**

TELEPHONE CALL: 3872 CORTLANDT

**EVANS AND SONS LIMITED.**

Wholesale Druggists and Manufacturing Pharmaceutical Chemists.

Sole Consignees for  
Montserrat Lime Fruit Juice  
and Preparations

MONTREAL and TORONTO, Can.

LIVERPOOL, Eng., LONDON, Eng.,  
Evans Sons & Co. Evans, Lescher & Webb

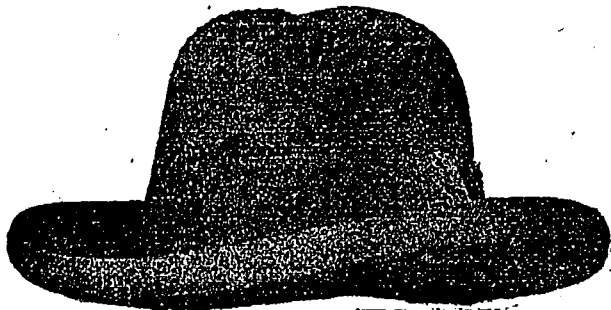


## CARROLL BROS.

Plumbers, Heaters and  
→ Roofers ←

781 Craig Street,  
... MONTREAL.

TELEPHONES: { Bell 1834.  
Merchants 23.



No. 3.  
WALDRON, DROUIN & CO., Montreal.

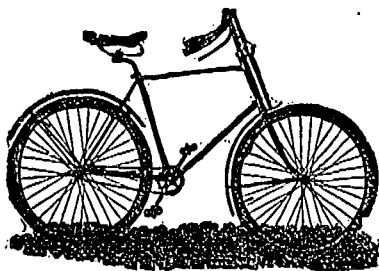
—ADVICES from the Experimental Farm, Ottawa, note that harvesting has been completed, and that all the grain threshed proves to be a heavier crop than for some years past.

—AN exchange remarks that the amount of life insurance in force to-day is enormous and can be made still larger if agents will impress upon their hearers the fact that a life insurance policy is the one asset which never decreases in value.

—LAST year 351,168,000 bushels of wheat were shipped from producing countries to those consuming in Europe, against 395,240,000 the previous year. For the year ending August 31, 1890, only 263,440,000 bushels were shipped.

—THE aggregate bank clearings in the Dominion for the past week at Winnipeg, Hamilton, Toronto, Montreal, and Halifax were \$18,952,767 as compared with \$19,058,388 the previous week, and \$16,907,182 for the corresponding week last year.

—THE Russian wheat crop is reported deteriorating. Germany and Italy's imports will likely be less than last year. India, Australia, and Argentina's combined export is scarcely 50 per cent of England's increased yield this season.



SOLE AGENT FOR McCUNE.

2373-2375 St. Catherine St., - MONTREAL.

TELEPHONE 4241.

## F. H. Barr

IMPORTER AND  
DEALER IN

Ranges, Stoves,  
House Furnishing  
Goods.

Plumbing, Heating, Gas  
Fitting, & Tin-Smithing  
Stove repairs a specialty.

H. Vineberg & Co.,  
FOR THE TRADE.  
CLOTHING MANUFACTURERS.  
1857 Notre Dame Street, MONTREAL.  
Close Buyers will do well to write for samples and prices.



## Macpherson, Grills & Co.

... WHOLESALE ...

HATS \* AND \* CAPS,  
20 Front St. W., TORONTO.

—ACCORDING to recent advices the amount of capitalization of new joint stock companies in Great Britain organized during the last half of the current year will aggregate more than \$440,000,000.

—ADVICES from Westminster, B. C., note that a movement is on foot to start a mill in that town for the manufacture of oil cake. Until the raw material can be grown in the immediate district it will be imported from Manitoba.

—THE 1,500,000 tons of soft coal which Pittsburg sends to New Orleans each year is likely to be supplied, it is said, by the Alabama mines which ship to Greenville, Miss., and thence barge to New Orleans, at a big reduction in cost. Eleven barges have just been sent down to start the new movement.

—THERE has been a great increase in the number of timber-carrying vessels during the last year or two, and several recently constructed steamers are now in London on sale which have never carried a cargo, and have come fresh from the builders' hands.

—LETTERS patent have been issued to the Montreal Lithographic Co., capital \$100,000; the Port Hope Preserving & Canning Co., capital \$20,000; the Ottawa Truss & Surgical Manufacturing Co., capital \$30,000; and the Selkirk Transportation and Cold Storage Company, capital \$50,000.

—At the end of August the United States Treasury gold reserve stood at \$104,526,653. The Treasury was advised that \$1,500,000 of gold was engaged in Europe for export to Washington. This made the aggregate gold on the way to the Treasury \$18,850,000.

—THE ores of the Lake Superior iron mines are adapted to the manufacture of Bessemer steel. The aggregate output from five mines has reached the 100,000,000 tons mark. The capital invested in mines, docks, railways, and vessels is about \$243,250,000.

JOSEPH RODGERS & SONS, LTD.  
CUTLERS TO HER MAJESTY

PLEASE SEE THAT THIS  
EXACT MARK IS ON  
EACH BLADE.

6 NORFOLK ST. SHEFFIELD.

James Hutton & Co., Agents, - Montreal

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Canada will pay large returns for capital invested to persons, Estates and others, who desire good investments in manufacturing enterprises, mining properties, clay deposits for brick, tile, and pottery manufacturing; also granite quarries of the very finest grade, woolen and carpet industries, wood manufacturing for veneer and cloth boards, improved farm lands in the greatest wheat Country of Canada, with the best railroad facilities, &c., &c.

Mortgages bought and sold, Best Real Estate investment, Hotels and other properties.

This Country is now on the verge of a successful era. The coming Exposition of 1897 will do much for Canada. All investments done in good faith, and receive the most minute inspection before advisement of capital to invest.

Attached to our offices are two of the best Notaries, one of them having practised in France, and are thoroughly conversant with all matters pertaining to investments and settlement of Estates.

Correspondence in French, English, German, Spanish and Italian.

References abundant.

George C. Pickhardt, Manager.

MERCHANTS' & BANKERS' INTERNATIONAL GUARANTEE

COMPANY,

Nos. 13, 15 & 17 St. Lambert St.

Correspondence Solicited.

Montreal, Canada.

### 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 at the price.



D. A. McCaskill. James S. N. Dougall  
**McCASKILL, DOUGALL & CO.**  
 (Successors to D. A. McCaskill & Co.)  
*Manufacturers of Fine*  
**Varnishes, \* Japans and Colors**  
**MONTREAL,**  
 Suppliers to every Railroad Company and Car Shop  
 in the Dominion.

**JAMES MURRAY,**  
 of ST. JOHN'S, Newfoundland,  
**GENERAL \* COMMISSION \* AGENT.**

respectfully solicits trial consignments in the following lines of goods handled:  
 Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce. Canadian products of all kinds, Teas, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products,

**GOLD MINES!  
 ROSSLAND TRAIL CREEK**

Mining Quotations:

War Eagle.....\$1 76	Jumbo.....\$1 10
Iron Mask..... 85	Jose..... 55
Virginia..... 32	Evening Star..... 30
Mounts Cristo..... 20	California..... 15
St. Elmo..... 14	May Flower..... 15
Poorman..... 13	Silverlens..... 12½
Big Three..... 10	Monarch..... 10

Until further notice we will sell the above stocks at the prices quoted.

**A. W. ROSS & CO.,**  
 4 King Street, East, Toronto.

—VERY active competition is likely to be caused in the American sardine business by new firms beginning operations. Two houses in Philadelphia, two in Boston, and one each in Portland and Chicago have gone into the business, which was formerly controlled by only four concerns.

—CABLE advices received from Smyrna early in the week note an advance of one shilling in the price of new crop Sultana raisins. The London market has advanced two shillings, owing to the fact that old stocks have been used up and the new crop is expected to be short.

—THROUGH the influence of 80,000 farmers the German Reichstag has passed a law prohibiting speculation in grain after January 1st, 1897, in futures, in hopes of aiding higher prices. Since then speculation has advanced prices about seven cents per bushel.

—ADVICES from Vancouver say that as far as logging is concerned the lumber industry is booming. The price of lumber has advanced and the number of camps has doubled in consequence. Though interfered with to some extent by the recent forest fires, the camps are sending in many large booms to the mills.

—LATE advices from Greenland are to the effect that the supply of whalebone secured this year will not be large. The price has recently advanced considerably both in England and America. The latest quotations are \$10,000 per ton, but holders expect to realize a very large advance on this rate.

—ADVICES from Vancouver indicate that this season's salmon pack will be about 600,000 cases representing a value of \$3,000,000. An increase of 67,000 cases is noticed in the northern pack



No. 8  
**WALDRON, DROUIN & CO., Montreal,**

over that of last year, the value being \$335,000 more. An excellent southern pack is assured by the good run in the Fraser River. Two hundred thousand cases are expected.

—ACCORDING to the London *Insurance Post* the first man to have his life insured was Mr. William Gibbons, who took out his policy on the 15th June, 1583, and died 28th May, 1854. Mr. Gibbons' longevity was quite Biblical. Insurance companies doubtless wish that more of their policy holders would reach such a respectable age as 271.

—A NOTABLE pulp wood contract is reported from Horton, W. Va. A lumber company there has entered into contract to deliver to the Piedmont Pulp and Paper Co., 500,000 cords of wood at \$4.50 a cord,—\$2,250,000. The wood will be cut on the line of the West Virginia Central & Pittsburg railway, in Tucker County.

—ADVICES from Bedford, Quebec, note that haying is finished and averages about a three-quarter crop. The oat harvesting is also finished, the crop not being so good as was expected three weeks ago. Ripening too quickly under the intense heat a rust in the straw was produced. The deficiency will be about five bushels to the acre.

—THE Canadian Cut Nail Association held a meeting at the Windsor Hotel, Montreal, last Saturday at which it was decided to maintain the Association. It was also determined to make a reduction of five cents per keg on cut nails. Mr. P. Howland,

**ROBERT LINTON & CO.**

IMPORTERS OF

**British and Foreign Dry Goods**

Woollens and Tailors' Trimmings a Specialty  
 Canadian Woollens and Cottons  
 from all the different mills.

No. 2 St. Helen St., MONTREAL

**PURE  
 OAK  
 BELTING**

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

**J. DUNCAN DAVISON**

114 St. James Street, Montreal,  
(Care R. G. Dun & Co.)



**COMMISSIONER**

For Following Provinces:

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

ESTABLISHED 1886.

**CHAPUT FRERES,**  
**COMMERCIAL \* AGENCY,**  
10 Place d'Armes,  
**MONTREAL.**

The best and most reliable information that can be obtained is supplied to the patrons of this Agency.

**McArthur, Corneille & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 25 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye S. L. S. Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street  
AND  
147, 149 & 151 Commissioners St.  
**MONTREAL.**

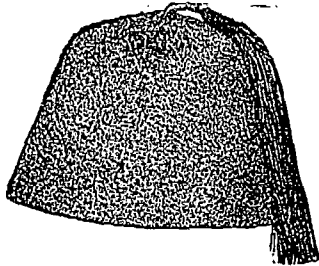
**WM. PARKS & SON,**

Limited.

ST. JOHN, N.B.

**Cotton . Manufacturers.**

AGENTS—J. SPROUL SMITH,  
24 Wellington St., Toronto  
DAVID KAY, Fraser Building, Montreal.  
JOHN HALLAM, Toronto,  
Special Agent for Beam Warps for Ontario.  
Mills—New Brunswick Cotton Mills  
St. John Cotton Mills.



No. 6.  
WALDRON, DROUIN & CO., Montreal.



No. 9  
WALDRON DROUIN & CO., Montreal.

Toronto, was elected President, and Mr. James C. Robertson, of the Portland, N. B., Rolling Mills, Vice-President.

—ADVANCE sheets of Poor's Manual for 1896 give the total miles of road at the close of the year as 180,955. The share capital was \$5,182,121,999, an increase of \$106,493,000, or 2.1 per cent. The funded debt of all lines amounted to \$5,840,042,567, an increase of \$35,166,803 or .63 per cent. Other forms of indebtedness amounted to \$418,505,092, an increase of \$35,577,258.

—E. NAUBERT, & Co., drygoods, Montreal, has assigned to Kent & Turcotte. They do not contemplate making an offer and the stock is to be sold. They have only been in business a few months. Their stand has never been a success, it having already been the scene of two or three failures. The capital of the firm was small.

—THE President of the Winnipeg Board of Trade has suggested that a convention of business men representing all parts of Manitoba and the Territories should be held in Winnipeg to consider questions of special interest to country merchants and to the business community at large. The Council has been empowered to act in the matter.

—THE streets of Glasgow are for the most part paved with hard square blocks of granite. This pavement is noisy, but is considered necessary for the heavy traffic which passes over the leading thoroughfares. Experiments are now being made in other kinds of paving material, and Buchanan Street has recently been paved with Karri Wood. This hardwood has given satisfaction and its use will be extended.

—THERE was a decline in the traffic in the Suez in July compared with last year, the number of vessels having fallen from 309 to 246, and the receipts from 6,800,000 francs to 5,000,000 francs. The seven months of the year still show, however, a surplus, having risen from 46,229,481 francs in 1895 to 48,680,364 francs in 1896.

—ONE of the big upper lake steamers recently carried over 200,000 bushels of corn at one trip from Chicago to Buffalo, a distance of 889 miles, for three quarters of a cent per bushel. A steel steamer launched last week at Chicago is 426 feet long and can carry 200,000 bushels, 6,000 tons of wheat at rates which a few years ago would have been deemed impossible.

—THE miners and fishermen of British Columbia are complaining loudly of their cheap priced competitors, the Chinese and Japanese. Two thousand are employed at the Island coal mines and 1,500 have been engaged in the salmon industry at cheap wages. The cheap labor at the mines enables the mine owners to sell coal at popular prices, and a large volume of business is being done in consequence.

**Canada's Great Exposition and Industrial Fair.**

**TORONTO, Aug. 31st to Sept. 12th, 1896.**

Application for space should be made at once. No charge for space.

ENTRIES CLOSE AUG. 8th.

For Prize Lists and all particulars address:

**JNO. J. WITHROW,**  
President.

**H. J. HILL,**  
Manager, Toronto.

**DIETZ DRIVING LAMP**

From  
On  
In

If you get the results of much experiment and outlay, also of much reflection.

If you get an astonishing flood of clear, white, penetrating LIGHT.

If you want still more LIGHT in a little book, for a copy of which address

**R. E. DIETZ CO., 60 Light St., N.Y.**  
Mention this paper and get special discount.

**"Dietz"**  
Driving Lamp.

DEALERS AND AGENTS—  
We want dealers and agents all through Canada to handle this lamp.  
If you want to sell an article of easy sale, with a fair profit in it, write to us.

AGENCY DEPT.

**R. E. DIETZ CO., 60 Light St.**  
**New York.**

Get an Estimate

FOR

**CATALOGUES.**

**DOMINION BRIDGE CO.,**

Limited.

Montreal Lachine, Locks, P.Q.

Steel Bridges for Railways and Highways, Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plate, always on hand, in lengths to thirty-five feet. Tables, giving size and strength of rolled beam on application. Post Office Address: MONTREAL.

**J. H. McGregor,**  
AGENT.

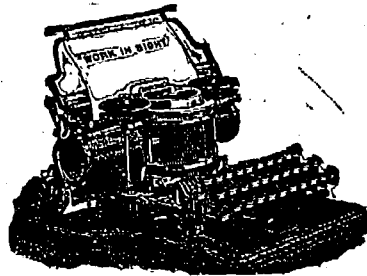
Canada Life Building, Toronto, Ont



Emil Pewny & Co.,

Sun Life Building,  
MONTREAL.

Stock of Standard Lines on hand.



JAS. B. HAMMOND,

Sole Agent for  
Hammond Typewriter.

TYPEWRITER SUPPLIES.

302 New York Life Building,  
MONTREAL.

BRITISH COLUMBIA.  
GOLD MINES.

MINING QUOTATIONS.

Iron Mask.....	82	Poorman.....	12
Josie.....	52	Silveriens.....	12½
Jumbo.....	1 10	War Eagle.....	1 70
Hill Top.....	10	St. Elmo.....	14
Dear Park.....	13½	Virginia.....	32
Homestake.....	17	Monte Cristo.....	20
Grand Prize.....	10		

HILL TOP offers great inducements to both large and small investors. HOMESTAKE was the second claim located in the Trail Mining District, has had \$20,000 expended for development, and I can recommend it as a permanent investment.  
Full information regarding above stocks on application.  
Samples of all ores in Trail Mining District.

W. FULLERTON,  
114 Yonge Street, Toronto, Ont.

—NORWAY tiles, the latest novelty in the building material line, are made from wood pulp, which, under very high pressure, is formed into thin cakes of sizes like the ordinary roofing slates. After a chemical treatment, which is the inventor's secret, the tiles become hard like brick, and acquire a deep black appearance, which gives a soft tone to houses with prominent roofs and gables. They are light, durable, not liable to break easily, and inexpensive.

—ADVICES from Victoria, B.C., say that the Board of Trade of that city has passed a resolution reciting the grievance that American schooners are employed in fishing in Canadian waters and took during the past season at least 2,000,000 pounds of halibut, besides destroying a large number of immature fish, whereas Canadian fishermen in exporting a similar quantity of halibut to the United States had to pay duty amounting to \$10,000. Smuggling of merchandise on a large scale by foreign vessels in British Columbia waters is still going on.

—THE following list of United States Patents, relating to Canada inventions, granted August 18th and 25th, 1896, is reported for this paper by James Sangster, Patent Attorney, Buffalo, N. Y.; Simeon Grenier, St. Cesaire, Canada, car-coupling; Oliver W. Ketchum, assignor to J. P. Northey, Toronto, Canada, die for crowning sheet metal pulleys; George J. Gaubert, Richmond, Canada, machine for forming heels of lamp-chimneys; Frederick J. H. Hazard, Toronto, Canada, pneumatic cash-carrier; Francois X. Nadon, River Desert, Canada, centrifugal separator; Albert E. Nicklin, Acton, Canada, brakeman's mocasin.

TRAIL CREEK MINING STOCKS.

Corrected daily by wire from Rossland, B.C., and Spokane, Washington.

Le Roi.....	\$8 00	Monte Cristo.....	\$ 20
War Eagle.....	1 75	May Flower.....	15
Iron Masks.....	85	Old Ironsides.....	15
Josie.....	55	Silveriens.....	12½
Jumbo.....	1 10	Iron King.....	4
St. Elmo.....	14	Cariboo.....	40
Virginia.....	32	Monarch.....	10
Evening Star.....	30	Poorman.....	14
Crown Point.....	42	O. K.....	35

The above quotations furnished by SAWYER, MURPHEY & CO., Canada Life Building, Toronto, Ont. Descriptive matter of Mining District furnished on application.

—THE lumber export business in Nova Scotia and New Brunswick this season has been active and large. 10,000,000 feet of deals have already been shipped to transatlantic ports by Mr. Hutchison of Douglstown, on the Miramichi River. 4,000,000 more feet are ready on the wharves for transportation. The mills are running night and day. Several million feet of lumber were sent to South America by J. W. Hunter, of Leamington, N.S. From St. John 10,000,000 feet of deals were shipped to England in the week ending 22nd ult. besides shipments equally large for the United States.

—ADVICES from Chicago note that the demand for all sorts of merchandise in the country tributary to Chicago, that is, the middle west, northwest, and southwest, has this season been better and larger than last year, collections have been good, many of the country dealers discounting their bills. It is said that country tradesmen were never in better condition than now. The wholesale merchants already feel the influence of the crops, and predict that in spite of low prices, the rural community will have money with which to buy goods, and a heavy autumn and winter trade is anticipated.

—THE Swedish makers of the new metal luminum, as a metal for bicycles frames, cannot turn out sufficient for the purchasers. Each frame is cast in one piece, when it is put through a test which brings to light any flaws that may exist. A new feature of the 1897 model machine will be the casting of a gear case which will be one with the frame. The new manufactory has its home in Birmingham. The metal will be suitable also for small arms, ammunition, and sewing machines, and also motor cars.

M. & L. Samuel, Benjamin & Co.

26, 28 and 30 Front St. West,  
TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,

Tinners' Plumbers' & Steam Fitters' Supplies

Gas Fixtures,

LAMPS AND LAMP GOODS.

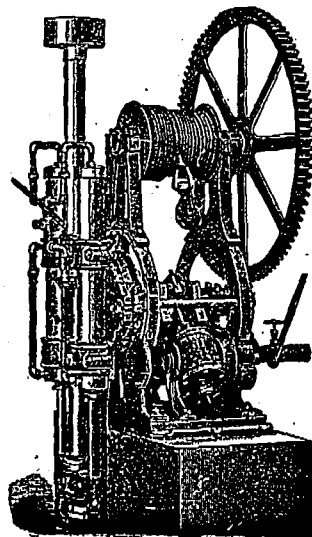
ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,

164 Fenchurch St., London, E. C.

Shipping Office:

Hargreaves Building, Chapel St., Liverpool, Eng.



Diamond  
Pointed Core  
Drills

For Prospecting for Minerals, Well Boring  
Shafting, Tunneling, Sounding for Foundations for Buildings, Submarine Soundings  
Blasting. Furnish a complete record by taking out a Solid Core of Strata Penetrated.

A Large Stock Of Machines and Supplies  
constantly on hand.

Diamonds, Carbon & Bort a Specialty.

LEWIS F. BOSTELMANN,

Room 44, 39 Cortlandt St.  
NEW YORK.

## LYMAN'S FLUID COFFEE

It is fragrant, delicious, and can be prepared in a moment.

It is Economical because there is no waste, and no more need be prepared at a time than is used. 2nd. It requires less sweetening than other coffee, as the bitter part is extracted during process of manufacture. 3rd. One cupful gives more satisfaction than two of any ordinary coffee.

Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

## REINHARDT & CO.

TORONTO,

For Leading Brands of

## Läger \* Beer

"Salvador,"

"Hofbräu,"

"Bavarian."

## Alex. McKay BOILER MAKER,

Land and Marine Boiler Repairing  
a Specialty.

Also Tanks, Cisterns, Stacks, Hot Water Boilers  
and all kinds of Sheet Iron Work.

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

Tel. No. 6483.

## Lonsdale, Reid & Co.,

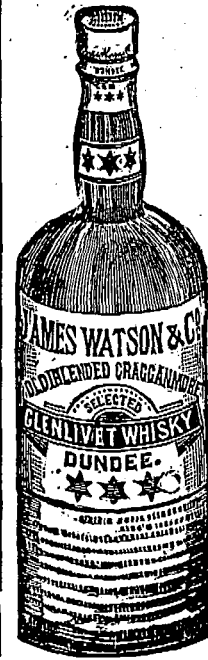
Montreal

FALL SEASON.

## SPECIALTIES

Boucle Dress Goods, Tweed Dress Goods,  
Taitain Dress Goods, Black Crepon  
Dress Goods, Peau de Soie Silks,  
Ladies' Sweaters.

Agents for Crompton's Corsets.



## Chard, Jackson & Co.,

Successors to  
(Jas. Guest & Co.)

Wine  
Merchants

10

LEMOINE ST.,  
MONTREAL.

General Agents for  
Canada of the Superior  
and Popular Brand of

## Scotch Whiskey

Indicated in the en-  
graving herewith, and  
of other first-class  
brands of Liquors,

Wines, Ale, Beer,  
Bitters, Mineral  
Waters, etc.

—Ice is not commonly classed as an inflammable material, and no special precautions are taken to prevent the combustion of ice cars. But there is one material which ice will set on fire, and that is lime. In a wrecked railway train recently were several carloads of ice and lime which after the accident lay scattered about. The ice began to melt and the water trickled into the lime, which began to slack. The lime was soon a seething white mass, and the intense heat developed set fire to the woodwork of the cars.

—OSHAWA, ONT., NOTES:—The bailiff is in possession of J. M. Kinsman's store and has advertised the stock for sale. Mr. Kinsman was in the man's furnishings line. There is some rent due which will amount to more than the stock will sell for. Two houses in Hamilton, one in Toronto and one in Montreal are his largest creditors—There have been two attempts to burn Mr. Storey's dwelling lately. In the first the barn was destroyed and next an attempt was made to burn his house—Harvest is finished in this district, crops are very fair but prices extremely low, 23 cents offered for barley. Apples are a good crop and farmers are anxiously looking for higher prices. There were three apple storerooms built here this summer, capacity about 30,000 barrels.

—Geo. R. Brown, dry goods, St. Johns, Nfld., has assigned to John Sharpe, mfrs. agent of St. Johns, for benefit of the creditors. He contemplates compromising at 12s and 6d in the pound, 7s and 6d of which is to be paid at the end of first year, and 5s at the end of the next year. It is understood that creditors are satisfied with this offer, but in the meantime nothing definite has been done—Mrs. Geo. Walsh, hotel, St. Johns, Nfld., recently held a meeting of creditors, at which she submitted the following statement: Liabilities, \$5,168; assets, interest in house (to be valued), interest in furniture, etc., \$400; debts due her, \$300. She made an offer of 30 per cent, payable in 13 months, which was refused, creditors believing she could pay 100 cents in the dollar if given that time. A committee was appointed to look into her affairs, composed of T. and M. Winter, Lewis H. Miller, and J. W. Barrett (of Gear & Co.).

—DUPUIS BROS., dry goods, Montreal, whose financial position has been fully referred to in former notes, have recently made an offer of 30 cents in the dollar cash, but some of the creditors are not inclined to accept this. The impression is that if they get a settlement they will have to increase this rate—Ward & Caldwell, shoes, etc., Montreal, assigned to the court on the 26th ult., on demand of E. H. Thurston, who was appointed provisional guardian. The liabilities are placed at \$2,837, the principal creditors being Gendron Mfg. Co., \$263; J. Leggett, \$657; E. H. Thurston, \$738, and Z. Lapierre, \$139. The firm has only been in existence a few months, and ever since the start has had more or less difficulty in the business. Recently on two different occasions seizures were put on the firm's effects, and the stock was advertised to be sold by the bailiff. Those were settled, but the firm's position has not been improved.

—Roy & Robinson, saw mill, St. Cyrille, Que., has assigned to Kent & Turcotte. Some months ago they sold out the store business, and latterly have only been concerned with the saw mill. The firm has been established here for quite a number of years, L. A. Roy being at one time in business alone, and under different styles. For some time past he has been trading in the name of his wife, Mrs. J. A. Roy. He has never been a success and has not established a very strong trade. The assignment being a private one, nothing is as yet known concerning assets or liabilities, but curators are at present engaged in making up a statement—A. Lacouture, & Co., lumber, Sorel, Que., are now offering to compromise, their failure having previously been referred to. They show liabilities of \$12,000, and assets nominally of \$10,000. S. Ballantyne has been appointed curator. They attribute their difficulty to loss by fire in October, and also to the flood last spring. Their fire loss was \$6,000, without any insurance, and they lost \$1,000 by flood. They will offer 20 cents in the dollar.

—N. LAPORTE & FILS, hardware, etc., Montreal, on whom a demand of assignment was made a few days ago by Caverhill Learmont & Co., and who subsequently assigned to the court,

## Nerlich & Co., TORONTO

DIRECT IMPORTERS.

*Fancy Goods, Dolls,  
Toys, China and Glassware.*

We have the best selected and largest variety of the above goods.

European Office: DRESDEN, A. GERMANY.

## D. McCall & Co.

Millinery, Mantles & Fancy Dry Goods,

TORONTO, MONTREAL,

12 & 14 WELLINGTON ST., EAST. 1831 NOTRE DAME STREET.

*Our Travellers are now on their respective  
Routes with Fall and Winter Samples.*

# E. BOISSEAU & CO.

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

## CLOTHING

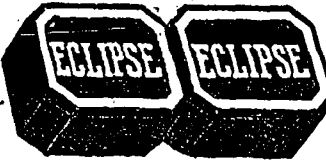
18 Front Street East,  
TORONTO, ONT.

A. W. Stevenson being named provisional guardian, have called a meeting of creditors for 8th inst., when a statement of affairs will be laid before the creditors. The liabilities amount to \$14,000. the principal creditors being Caverhill, Learmont & Co., \$950; Garth & Co., \$583; A. Ramsay & Son, \$670; P. Amasse, \$280, and Crathern & Caverhill, \$230.—Harold-Raphael Co., mfrs. ladies' whitewear, Montreal, have made a private assignment to J. McD. Hains. The only registered partners are Miss Elizabeth McLean Harold and Dame Helen C. Thompson. The firm is a succession of Raphael & Hodges, who failed, the business for a time being conducted at John F. Raphael & Co's. Some little time ago they showed an apparent surplus of between \$2,000 and \$3,000, but this was regarded as mainly nominal. Their liabilities, however, are small, being placed at only \$2,100. At present they are taking stock, and it is probable that an offer of composition will shortly be made to creditors.

—A. HEURT, doing a small custom tailoring business at Sudbury, Ont., has assigned to E. A. Oullet. He only owes a few hundred dollars—Geo. E. Brady, bricklayer, London, Ont., has assigned to H. M. Douglas. He has always been more or less slow in settlements, and has not been credited with any financial responsibility. The liabilities are nearly all local. He worked principally by the day—Chas. W. Donovan, liquors, Ottawa, Ont., held a meeting of his creditors on 28th ult., showing an approximate statement: Liabilities \$3,400 or \$3,500; assets: stock \$800, book debts considered good \$900, total \$1,700; and on this statement he made an offer of 20 cents in the dollar, but the creditors present considered this too small, and the meeting adjourned till the following day, when he increased the offer to 25 cents, half cash, balance secured, and he is at present endeavoring to get signatures for this composition. It is understood that most of his creditors are willing to sign off—C. E. Reynolds, general store, Beeton, Ont., has assigned to Richard Tew, who is at present taking stock. He has been at Beeton since January 2894, when he bought out G. B. Pringle for 87½ cents in the dollar, which at the time was considered a high figure. He, however, succeeded in getting a well established trade, and it was thought at the time that he had a fair chance of success. For a while he was seemingly doing pretty well, but as he has always lacked capital, he has had some difficulty in financing. Competition has also been very keen in Beeton, and collections very hard to make. He carried quite a large stock, and his liabilities are believed to be in the neighborhood of \$10,000 or \$12,000.

—W. H. LUKE, carriages, Bothwell, Ont., has assigned to C. B. Armstrong. This is only a small affair, and the business has principally been a jobbing one, and dealing on commission. The liabilities are not large—Broderick & Morley, tailors, Chatham, Ont., have assigned to A. H. Lane. The firm is an old established one, having conducted business in Chatham for years. In 1894 they dissolved, Morley retiring on account of ill health, and Frank Broderick continued the business alone until June last,

→USE←



## Twin Eclipse SOAP.

**JOHN TAYLOR & CO.,**  
Manufacturers, - - - TORONTO.

when he sold out his Sarnia branch to Barbarba Broderick, continuing the store at Chatham, however, as heretofore. At one time they were in fair shape, and had a good trade, but of late years their business has steadily run behind, and they have had more or less difficulty in holding their own, and payments at times have been somewhat dilatory. The liabilities are not closely estimated at present, but will amount to several thousand dollars. It is believed they will make creditors a favorable offer of settlement—Peter McHaffie, carpenter, Dunedeen, Ont., has assigned to W. H. Hamilton, with only small liabilities. It will be principally local people who are interested.

—E. BAINNET, contractor, Montreal, on whom a demand of assignment was made on the 1st., has registered his consent to assign—Dore & Piche, drygoods, Montreal, has assigned to Liddell, Lesperance & Co's bookkeeper. This being a private assignment, no assets or liabilities are as yet obtainable, but it is thought they must owe a considerable sum. The business was originally conducted for years under the style of J. H. Dore, and at one time was good, but in the fall of 1893, Dore got into difficulties and assigned. Subsequently he effected some settlement, paying, we believe 50 cents in the dollar. The present firm was then formed. They have given good attention, but have not been able to make the business pay. It is understood that J. P. Piche was the only partner, a registration to that effect having been made in Aug. 1895.

—R. PAGE, baker, Montreal, has assigned to Bilodeau & Renaud. He began business originally as a milkman, but gave that up in 1891, when he started his present venture. At the time he was credited with having some moderate amount of capital, but the business has been going behind. He is understood to show a nominal surplus, but his assets are in such shape that they are not readily realized upon, and will no doubt shrink to a considerable extent—Chas. Andre jr., grocer, Montreal, has assigned to Bilodeau & Renaud, after having been in business only a few months, having succeeded Sibley, at cor. Duluth avenue and Rivard street. He had nothing of his own when he started, and previously had been working as a painter with his father. There was no opening for the business, and from the first his success has been looked upon as doubtful.

### GRAND TRUNK RAILWAY.

Return of traffic week ending Aug. 31, 1896 :

	1896.	1895.
	\$	\$
Passenger Train Earnings.....	204,514	259,766
Freight do. do. ....	343,822	342,440
Total do. do. ....	\$548,336	602,212
Decrease 1896, \$53,876.		

China Cuspidors, Tea Sets,  
Toilet Ware, Fruit Jars,

Metal, Bronze, Piano and Table  
Lamps, Cutlery, Plated Goods.

## JOHN L. CASSIDY & CO.,

IMPORTERS OF

### China, Crockery and Glassware.

....ALWAYS IN STOCK....

Street Lamps, Lanterns, Station Lamps, Headlights, &c.

Of the Celebrated C. T. HAM MFG. CO., Rochester, N. Y.

Offices and Sample Rooms, 339 and 341 ST. PAUL STREET, MONTREAL.

BRANCHES: Princess Street, Winnipeg, Man.  
Government St., Victoria B. C.

PROMPT ORDERS A SPECIALTY.

## The Canada Accident Insurance Co'y

Head Office: 20 ST. ALEXIS ST., MONTREAL.

REINSURERS OF

e Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)  
The Citizens Insurance Company of Canada, Accident Branch and

The Sun Life Assurance Company, Accident Branch.  
ACCIDENT. EMPLOYERS' LIABILITY. PLATE GLASS.

Good Agents

**T. H. HUDSON,**  
Manager for Canada

can get good contracts,



It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.  
R. HILLS, - - - - - Secretary.  
W. T. RAMSAY, - - - - - Superintendent.

**J. W. MARLING.**

Manager, Prov. Que., Montreal

**THE STANDARD ASSURANCE CO. ESTABLISHED 1825.**

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$40,000,000  
Investments in Canada, 12,000,000

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISSEY, Resident Manager.

**NORTHERN ASSURANCE COM'Y.**

INCOME AND FUND (1892)

Capital and Accumulated Funds, :: \$38,355,000

Annual Revenue from Fire Premiums.....	}	5,715,000
Annual Revenue from Life Premiums.....		
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, 1724 Notre Dame St.

Manager for Canada, - ROBERT W. TYRE.



Insurance.

**PHENIX**

**FIRE INSURANCE CO'Y.**

LONDON.

Established in 1781. Canadian Branch  
Established in 1801.

No. 35 St. Francois Xavier St.

MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildee, lying within 1 1/2 miles of Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 23 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

**Municipal Debentures Government & Railway Bonds, Investment Securities, BOUGHT and SOLD.**

Insurance Companies requiring securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

R. WILSON SMITH,

British Empire Building, MONTREAL

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 173 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

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

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

MOLSON & SEXTON, Resident Managers, MONTREAL.

NOTE.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

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ESTABLISHED 1865.

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ASSESSMENT SYSTEM

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Mutual Life Association.

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Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, SEPTEMBER 4TH, 1896.

GOVERNMENT ECONOMIES—AND A SUGGESTION.

Those who read the records annually or more frequently issued by the government, commonly known as blue-books—and we believe they are few and far between—have something not altogether unpleasant to

**A Master of the Art**

... OF ...

**VOCAL TRAINING**

OF is an unexceptional opportunity to those who require the best instruction in vocal music, and who wish to "build up" the voice to the last degree of perfection. Signor Rubini comes to Montreal with the highest recommendations. He has been a leading tenor in the Grand Opera House in Paris, and for years conducted and taught in the London Academy of Music, during which time he was private vocal instructor to Princesses of the Royal family. He was also pianoforte accompanist for Christina Nilsson during one of her tours. Repertoire of Operas, in the Italian, English and French languages. Oratorios, Ballads, etc., etc., taught to Professionals and Amateurs. Terms at popular prices. Engagements accepted as an accompanist for Concerts, At Homes, etc. Positions secured for advanced pupils and the same produced in public.

Address or call at the vocal academy,

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cou over in the commendably thin volume of Estimates for the year ending 30th June, 1897 (second series), a copy of which is just to hand. The statistics of which it is made up bear evidence of an honest endeavor to make expenses square with income. Comparison is made throughout with the figures of 1895-6. The following table shows the increase or decrease for the year, cents omitted :—

Service.	Total, 1896-97.	Compared with Estimates of 1895-96.	
		Increase	Decrease.
Public Debt (incl. Sinking Funds).....	\$12,096,533	\$264,527	\$.....
Charges of Management.....	165,400	1,250	.....
Civil Government.....	1,440,518	.....	12,487
Administration of Justice.....	773,477	2,489	.....
Police.....	22,000	.....	705
Penitentiaries.....	481,900	11,539	.....
Legislation.....	754,095	.....	150,239
Arts, Agriculture and Statistics.....	190,750	.....	41,393
Quarantine.....	70,000	.....	25,629
Immigration.....	130,000	.....	.....
Pensions.....	92,081	4,733	.....
Superannuation.....	315,240	42,000	.....
Militia.....	1,478,600	290,242	.....
Railways and Canals.....	183,697	21,378	.....
Public Works.....	1,497,830	.....	4,489
Mail Subsidies and S.S. Subventions.....	491,900	.....	59,166
Ocean and River Service.....	170,900	.....	9,500
Lighthouse and Coast Service.....	481,510	5,859	.....
Scientific Institutions.....	85,150	.....	.....
Marine Hospitals & Seamen.....	39,000	.....	.....
Steamboat Inspection.....	27,300	1,300	.....
Fisheries.....	425,500	.....	2,817
Superintendence of Insurance.....	11,500	300	.....
Subsidies to Provinces.....	4,239,500	3,500	.....
Geological Survey.....	67,000	17,987	.....
Indians.....	974,851	72,543	.....
North-west Mounted Police.....	530,000	.....	5,613
Gov. of the North-west.....	311,359	.....	28,650
Miscellaneous.....	129,700	.....	75,083
Customs.....	899,380	.....	2,770
Excise.....	468,681	.....	4,272
Culling Timber.....	17,700	.....	660
Weights, Measures and Light Inspection.....	100,950	.....	850
Inspection of Staples.....	3,000	.....	.....
Adulteration.....	25,000	.....	.....
Minor Revenues.....	1,605	.....	900
Railways and Canals.....	4,056,920	.....	17,814
Public Works.....	172,800	.....	4,850
Post Office.....	3,766,415	101,583	.....
Trade and Commerce.....	19,100	.....	.....
Dominion Lands.....	117,022	.....	.....
Liquor License Act.....	.....	.....	12
Chargeable to Consolidated Fund.....	38,225,787	303,434	.....
Redemption of Debt.....	603,633	.....	1,117,906
Railways and Canals (Capital).....	2,653,500	89,220	.....
Public Works (Capital).....	85,000	.....	20,000
Dominion Lands (Capital).....	75,000	.....	8,500
Militia.....	.....	.....	1,000,000
Chargeable to Capital.....	3,422,133	.....	2,235,026
Grand Total.....	41,647,921	.....	1,842,191

'ASSESSMENT SYSTEM.'

'MUTUAL PRINCIPLE.'

**Mutual Reserve Fund Life Association.**

It Leads Where Others Follow.

(INCORPORATED)

Edward B. HARPER, Founder.

Frederick A. BURNHAM, President.

The Motto of the Management is and will continue to be: Good Work at Honest Cost: True Economy and not its Shadow.

Dec. 31, 1881. SUCCESS IS THE ART OF SUCCEEDING. Dec. 31, 1895.

1,609.....	Number of Policies in Force.....	105,878
\$31,552.....	Income during Year.....	\$5,575,283
None.....	Death Claims Paid during Year.....	\$4,084,075
None.....	Reserve or Emergency Fund.....	\$3,435,026
\$15,616.....	Gross Assets.....	\$5,661,708
None.....	Total Death Claims Paid.....	\$25,000,000
\$7,750,000.....	New Business during Year.....	\$69,025,395
\$7,633,000.....	Insurance in Force.....	\$308,659,371

Fifteen Years Completed.

**1895 Shows:** An Increase in Gross Assets. An Increase in Income. An Increase in Net Surplus. An Increase in Business in Force.

Home Office, 305, 307 & 309 BROADWAY, NEW YORK.

Montreal Office, 12 PLACE D'ARMES, D. Z. BESSETTE, Gen.-Mgr.

AGENTS WANTED.

In the redemption of debt a decrease of \$1,117,906 is shown made up of the 4 per cent "E" stock payable 1st July last, 1½ million; the N.B. debentures same date, \$38,400; and the N.B. debentures payable 1st May, \$84,500. An increase of half a million is shown by the amount of the 4 per cent debentures maturing the 1st December next. A summary of the public debt needs is given as follow :—

	1896-7	Increase	Decrease
Interest on Debt.....	10,772,439	193,140	.....
Premium, Dis. & Exchange..	10,000	.....	.....
Sinking Funds.....	2,214,044	71,387	.....
Redemption of debt.....	603,633	.....	1,117,906
			853,380

In the item "Charges of Management" the increase is chiefly for English bill stamps, postage, telegrams, &c. In the civil government service the principal increases are \$6,000 for the Department of the Interior including two astronomers at \$1,800 each, \$3,000 in Public Works; decreases are shown in the Departments of Agriculture, \$6,500; Post-office, \$4,385; Railways and Canals, \$2,650, and Marine \$2,325. The Privy Council shows a saving of about \$2,000.

It has frequently been canvassed whether a large saving in expenses of the government could not be effected by a change of method in respect of the speeches delivered in the Houses of Parliament, especially in the Commons. Anyone who has been present in the House during the delivery of speeches, save perhaps on the occasion of a "full-dress debate," could not fail to remark that with very few exceptions no one on the floor listens or pays the slightest attention beyond the member who takes notes for a reply, the reporters, some few loungers in the galleries, or some admirer of the speaker. The rank and file of the members write private letters, visit the smoking-room, or yawn at their desks or do ought to kill time—anything but listen to the member on his feet. It has been suggested that many of these speeches may as well be dictated in a quiet room, in the House or elsewhere, to a short-hand writer who should see to the due preparation of them for the papers or for the Hansard volumes and furnish the member with the requisite number of copies for his

constituents and friends, who never would give a thought as to whether it was not all delivered *viva voce* from "Mr. Speaker" to the peroration. This would save a great deal of the time of the House, and hundreds of thousands of dollars to the country. It would prove an interesting matter to estimate the cost to the country of one of the many two or three hour orations which almost every member feels it his duty to deliver every session from his place in Parliament. Our American cousins have long pursued a course somewhat akin to that referred to above in preparing matter for their "Congressional Globe" which corresponds largely to our Canadian Hansard. The phonograph is now about to be introduced in their politics, and concerning it the *Philadelphian Record* says: "A suggestion has been made to Senator Jones, chairman of the Democratic National Committee, that he consider the matter of buying or renting graphophones and putting them to work for the Democratic ticket. Such a suggestion has, in part, already been acted upon by the Republicans, and it remains to be seen what Chairman Jones will do about the matter. If he does not care to make the National Committee the official managers of such a unique campaign other persons may put the idea into operation. It is said that the Republicans have put the phonograph to work in large cities, supplying campaign songs for the amusement and edification of enthusiastic Republicans. The suggestion to Chairman Jones, however, is of a different nature. It is that himself, Candidate Bryan and other noted silver speakers make ten or fifteen minute speeches or enrolment on the cylinders of the graphophone. These will be taken and put in machines which will be sent all over the country. They will prove double attractions, and, it is believed, would draw large crowds. The graphophone itself would prove interesting in all the smaller cities and towns of the country, but containing the speeches of eminent men of the Democratic party, it would be sure to draw large crowds. The scheme is that Democrats be sent through the country with these machines, advertising like a show, when they would be at a certain place. When they had their audience in good shape, they would put on the big brass tubes, and the speech would be almost the same as if delivered by the man himself."

The application is really worth a thought. The machines are indeed a long step in advance of the shorthand system, and we can fancy each member patiently waiting his turn at the phonograph into which he could pour his sentences and have them copied by the government type-setting machines, if not by the shorthand writers, all at a speed to suit their various degrees of expertness. It might be found economical even to supply each member with a phonograph for his own use while in the house—not to be packed home at the end of the session with the supply of cutlery and stationery to which each is entitled. Indeed the phonograph—or graphophone, as it is preferably called—would cost little more than the perquisites above named. Since the grey-goose quill gave way to the modern steel pen, penknives are no longer of much use, even for pencils which are now automatically prepared. We commend the foregoing in all submissiveness to our new legislators who by such a plan would be able to cast into the shade the economies of all former parliaments and parties.

## WHEAT PRICES AND PROFITS.

It has recently been alleged that the agrarian movement in the United States is due to the sufferings of the farmer since England closed the Indian mints in 1893, on the occasion of the latest collapse of silver. It is not our present object to point out that the supposed connection between silver and wheat has long been exploded whether on this continent or in Great Britain, or to prove that the destructive competition of the wheat producer on a silver basis is a myth; but it may be asked, *en passant*, if silver and wheat fell together on the farm in 1893, did they rise together after 1885? Or if the collapse of silver in 1893 caused the fall in wheat, why did the latter begin to fall in 1892? The farmers of the United States are destined to suffer profound disappointment if they believe that the establishment of the ratio of 16 to 1, in other words the attempt to create something out of nothing—a feat as impossible for Governments as for individuals—will improve their financial position. But is it true that the farmers' hardships are greater than those of other classes, that their average clearings do not amount to more than fourteen cents a day, as a recent writer with silver proclivities pathetically declares?

In a document entitled "Gold and the World's Wheat Farmers" recently ordered to be printed by the United States Senate, the question of American farmers' profits is put in a different light. The average gold price per bushel of wheat is given from 1871 to 1894, a period of 24 years, at the chief centres of production compared with the centres of consumption. The second column in the following table gives the price of wheat per bushel in the four States, Iowa, Minnesota, Kansas, and Nebraska:

	Western States.	New York.	London.
	Cents	Cents	Cents.
1871-4.....	72.6	134.1	176.3
1875-8.....	68.5	110.5	149.2
1879-82.....	86.1	125.2	149.6
1883-6.....	61.6	92.4	113.5
1887-90.....	70.8	95.3	106.1
1891-4.....	59.3	83.5	93.0

It will be seen from these figures that some twenty years ago the middleman received over a dollar a bushel between the wheat farmers and the London consumers. In the years 1891-4 he received only a third of that sum. An important point to remember is that the cost of production of wheat has decreased by 50 per cent. on the farm. In this connection it is pertinently observed by a correspondent of *The Economist* that the farmer can obviously stand a much lower price than 59 cents per bushel, and still make money. The average price in Iowa, Minnesota, Kansas, and Nebraska for 1895 was about 44 cents. On the authority of the census returns it is remarked by the writer of the document already alluded to that the average farmer in Iowa and Minnesota between 1880 and 1890 saved about \$200 per annum, or about twice his proportionate share of the nation's savings. His profits may not have all been derived from the sale of wheat: no doubt maize and live stock had their share. It is confidently asserted that the debts of the farmer are small and his solvency undoubted.

Independent and striking testimony to the solvency of the farmers of the Western States comes from a banking house in London engaged in lending money

to them on mortgage. The financial condition of some four thousand Western farmers is known intimately by the firm, who lend money to them in Illinois, Iowa, Wisconsin, Southern Minnesota, a small portion of Dakota, and the eastern portions of Kansas and Nebraska. This firm submitted to the editor of *The Economist* for inspection the report and balance-sheet down to 30th September, 1895, of a mortgage company they have to do with, the accounts of which are audited by a well-known firm of English accountants. It is shown that of a total amounting to \$4,350,000 lent in the Western States, the foreclosure account amounted to only \$24,000, and the lands on hand, the results of previous foreclosures, to \$47,000, both items together amounting to about one and a-half per cent. of the total invested—a mere bagatelle. It is also certified that there was no interest overdue from borrowers more than twelve months at the date of the balance-sheet. Another English company which bought some 148,000 acres of land in the Western States fifteen years ago, have year by year steadily sold the lands at better prices. The lands now are said to be nearly all sold off, but the worst districts are now selling at better prices than the best districts five years ago. The sum of \$1,000,000 is owed the banking house already referred to for lands sold to Western American farmers on the time system. It is a rare occurrence, it is said, when the farmer does not pay up his instalments.

Is it possible, asks a German correspondent of *The Economist*, that the German peasant, with his enormous fiscal burdens—income, land, invalid, Church, and other taxes—with his sons subject to military service, and with land varying in price from \$70 to \$400 an acre, manages to live and to keep out of bankruptcy, whereas his American brother, on soil far from exhausted, with land costing him little, protected by a homestead law, and with railway rates kept down by competition, should be driven into repudiation? Having lived some time among Americans and knowing their ways and character, *The Economist* correspondent fears that the real cause of the farmer's trouble is not the financial question but an unwholesome way of looking at life and business in general. While the German farmer builds up his life by degrees, not by dangerous leaps and speculations, the American, on the other hand, is continually shifting, and if he does succeed, is not content with gradually strengthening his position. If 300 acres secured for him an honest living, poor but improving, he will likely saddle himself with a thousand acres, and at once becomes dependent upon the labour and capital of others. Then his troubles begin. The more they increase and multiply the more he will meddle with politics. Is it a wonder that he then falls an easy prey to the political trickster and faddist? What better material can Mr. Bryan find?

THE FOREIGN TRADE OF AMERICA FOR THE PAST YEAR.

The official returns just issued of the foreign trade of the United States for 1885-86 strongly indicate conditions having existed most unfavorable to prosperity. That country being a debtor one, having to pay an enormous sum yearly for interest on its bonds, and other obligations to foreign creditors, is compelled

either to export goods, including gold and silver, to meet such payments, or to increase its indebtedness by exporting more bonds. Unless, then, it is importing very largely below the amount of its exports there is a somewhat analogous process going on to that of a person who is spending in excess of his income. The mere figures shewing the difference between exports and imports may seem very large, but they may yet be most unequal to the financial needs of the country. It is in this condition that Mr. McKinley finds the strength of his ultra protectionist policy. The McKinley policy is intended to reduce the imports of foreign merchandise by which operation the claims of foreign merchants will be reduced upon the proceeds of the exports, and then a larger sum left out of those exports for liquidating obligations of debt, in the shape of bond interest, foreign exchange drawn in the interest of American travellers in Europe, and other calls for money from the States. Bearing in mind that there is a constant demand for money from America to pay foreign debts of a non-mercantile nature, it can be more easily understood how vital a factor in the business operations of the States is the gold question. When the exports of goods are enough to meet all demands for money from the States, the extent of the gold reserve is of little moment, but when mercantile exports are falling below the requirements of such money, then gold is needed to supply the deficiency, and if it gives signs of running low there is anxiety created lest it prove unequal to the demand, and that anxiety is panic, in a mild or an aggravated form. In the five years 1881-1885 the United States exports and imports were as follows:

	Exports.	Imports.	Excess of Exports or Imports.
	\$	\$	\$
Total, 1881-1885....	3,959,462,809	3,335,710,138	Exp. 623,752,671
Average yearly..	791,892,000	667,142,000	Exp. 124,750,000
Total, 1886-1890....	3,691,892,607	3,586,155,079	Exp. 105,737,528
Average.....	738,378,000	717,281,000	Exp. 21,147,000
Total, 1891-1895....	4,402,508,156	3,937,581,852	Exp. 524,927,304
Average.....	892,501,000	787,516,000	Exp. 104,985,000

Turning to the exports of breadstuffs, cotton, dairy products and petroleum we find that the large increase of the years 1891 to 1895 is accounted for by these articles, so that the increased foreign sales of American goods in recent years was not of manufactured, but of farm products. Petroleum alone contributed the value of an increased export of about two hundred million gallons yearly in the last five years.

Up to 1888 the balances between the exports and imports of gold were sometimes one way, sometimes the reverse, the net result being that for the years 1881 to 1888 there was one hundred and forty million dollars worth of gold imported in excess of exports, and eighty-seven millions of silver. Since 1888 the exports of gold in each year have been in excess of imports by about forty millions a year, and of silver about twenty-two millions yearly. It is remarkable how silver exports have increased in recent years, from 1881 to 1892 the average export was eleven millions a year, while since 1892 the average has been over thirty millions. It seems singular that such an outcry is made for more silver coinage when the people of the States do not value silver sufficiently to keep it at home. But it has been found more useful to pay debts than to be kept

for the fanciful uses which the silverites desire it to be devoted to. At present there is stagnation in all the leading lines of industry owing to uncertainties as to the Tariff, and the currency. The American people are not so enamoured of their constitution as they once were, the prolonged business disturbance this year having so seriously injured all enterprises, and financial interests.

### MERCANTILE CREDIT INSURANCE. (3).

During the last few years there has been a great increase in the varieties of insurance associations—so that steam boiler explosions, accidents of every sort, sickness, loss of employment, employers' liability, death, subscriptions to joint stock companies, defects in title deeds, losses by foreclosure of mortgages, embezzlement, burglaries, and many other contingencies are now matters of almost general insurance. These associations are successful or otherwise mainly in proportion to their strict compliance with the principles of insurance, and their efficient administration.

The contingencies in respect to losses by bad debts are certainly more susceptible to control than many of the causes of losses which are now the subjects of efficient insurance protection. The causes which may operate to control and lessen the ratio of losses by bad debts will be,—Full enquiry as to the qualifications, moral, mental and physical of the insured, and a consequent weeding out of incapables and unrelies. In case of temporary difficulty there will be advice and assistance to avert disaster. There will be in some cases merely a continuance of business with an accounting under supervision and a putting of the trader on the road to success. There will be the winding up of the estates of the irreclaimables and incapables and their consequent discontinuance in business, where they so generally have been causes of disaster to their neighbours. There would be different classes of risks such as:—

1. The guaranty of payment for a special purchase at a stipulated time.
2. The guaranty of the performance of a specific contract.
3. The guaranty of a special line of credit.
4. The guaranty of the payment in full of a debt previously contracted.
5. The guaranty of the payment of a compromise settlement in a continued business.
6. The guaranty of any one of these to a single creditor or to a body of creditors.
7. The guaranty of the payment of an agreed dividend on an estate in liquidation.
8. The guaranty of payments of installments.
9. Or of debentures;
10. Or of a sinking fund;
11. Or of mortgage debts.

Other forms of debt payment guaranties would appear from time to time. The necessary powers would be, in addition to that of general guarantors, to assume an estate by purchase or in trust; to liquidate an estate; to finish a contract; to collect debts of any form; to accept assignments of debts, estates, mortgages, policies of insurance, and other securities, either irrevocably or as collateral to guaranties issued; to

make contracts providing for the operation of these powers in the event of the failure of the insured; to pay insurance premiums and other contingent liabilities, and to audit accounts and guarantee the balance sheets.

It will be seen that there will be very few total losses under any of these forms of guaranty and that the ratio of losses will continuously decline as the result of the accumulated experiences of the management. The various operations of the company, all of which are natural appendages to their main business as guarantors, will all produce fees which will assist in the payment of expenses. In all cases the individual debtor or contractor will be the insured as the proper subject for insurance and the applicant for it—the creditor or the party to be assured being joined in the application merely as a guaranty of good faith and as agreeing to furnish informations, facilities and subrogation. Some of these guaranties will produce special premiums, payable in one amount, while others will produce annual income, being for continued guaranties.

Some of the Banks' issue Deposit Receipts which are lent to tenderers for contracts, although these are based upon demand-notes presumably negotiated, yet these are not exactly proper bank transactions, but would more properly fall to a guaranty company. Many fields of investment are worthy of cultivation but are avoided for the want of reliable informations. Such informations as are now obtainable being furnished by people who are not generally known or whose personal standing is not such as to inspire confidence. The investigation of such matters and the furnishing of guaranties in respect to them are proper subjects for a mercantile credit association, as care eliminates risk, forethought provides against calamity, and assurance begets confidence, so that after rigid investigation the forms of guarantee could safely and profitably be extended to the proposals for the establishment of joint-stock companies, as the investigations and guaranties of the company would attract investors.

Many other forms of guarantee would be asked for from time to time, and if these were always based upon full informations with such collateral safeguards as circumstances might demand, there would be safety and profit in the furnishing of them.

### A PROPOSAL FOR SENATE REFORM.

The most ardent defender of the Senate as at present constituted must regard one feature of it as urgently needing reform. The idea of a Senate implies this body as composed of members well advanced in years. As, under our system, the appointment is for life, there is a high degree of probability that an undesirable proportion of the Senators will retain their seats for many years longer than they retain their mental and physical capacities for efficient service as legislators. Although the Senators, as a rule, are not dependent upon their sessional allowance, they are all very proud of their position, and naturally anxious to die as Senators. In order to retain office, after the extreme debility of old age has set in, they visit Ottawa when no longer able to do anything more than put in an appearance so as to avoid vacating their seat by absence. It is open to common observation that a number of the Senators are

physically unable to sit out an ordinary debate. They put themselves on record in the Journals of the House as having been present, and then seek the seclusion and comfort of their private room, from whence they soon make their exit to their hotels, or lodgings, and thence home after being at the Capital only a few days, sometimes only a few hours, during the entire Session. In such cases any Sessional Indemnity they draw is merely a pension from the State, as no services whatever are rendered in exchange.

Those familiar with the personnel of the Senate now, and in past years, know how the effective working power of that body is reduced by so many members being *hors de combat* by age. Some of the most valuable and hard-working Senators, whose devotion to duty has been highly serviceable to the country, have thus become members only in name. The radical reform of the Senate foreshadowed by Sir Oliver Mowat cannot be effected by the Parliament of Canada; it would require an amendment to the British North America Act—our Constitution—which is an Imperial measure. But it is competent for the Parliament of Canada to frame and pass a measure for the domestic regulation of the Senate by which the retirement of members would be arranged when they were unable to discharge their functions by regular attendance during the entire Session. It is not defensible for men to retain so responsible an office, an office especially demanding the full and constant exercise of mental powers of a high order, when they have, in the course of nature, become incapable of work as legislators. We are satisfied that no small amount of dissatisfaction with the Senate which prevails would disappear were it relieved from the incubus of members who are so only in name.

#### THE MILLINERY BUSINESS.

The opening last Monday of the autumn millinery sales by the wholesale importing houses was a success in the richness and variety of the goods displayed and in the attendance of the representatives of the retail trade. The numbers which thronged the warerooms from an early hour on Monday until the close of the exhibiting days were quite equal to if not greater than those of the past few seasons. At one or two establishments there were customers present from as far west as Brandon and from as far east as Halifax, while shipments were made to Vancouver and New Westminster. If the times are hard in some lines there is certainly little evidence of stringency in the millinery business. Wholesale men say it is on a solid foundation, that the early sales have been good and that the prospects are very encouraging and satisfactory. In Montreal itself the retail trade is said to be excellent and to show no signs of the economizing spirit which is believed to abound now among both rich and poor. Especially is this the case among the more fashionable milliners who say that the demand for the latest and best of everything in their line is as great if not greater than ever.

But a less happy and hopeful note is struck in some quarters, particularly where the competition of the departmental store is felt, and that is in the cheaper lines. Such a large stock is carried by those all-embracing concerns that they can afford to sell at prices at which the retail milliner could not even buy. The country

milliner feels this competition almost as keenly as those in town, for the departmental store by its extensive and attractive advertising draws customers from rural as well as urban districts. Milliners should retaliate by carrying a choice stock of parasols and ladies' umbrellas and other articles such as card-cases, purses, etc., which do not require much space but the traffic in which is considerable and lucrative. But even apart from excessive competition the milliner's lot is not altogether a happy one. The demand for millinery is limited. There are no articles of apparel in which it is easier to practise economy than in hats and bonnets, and the woman of taste and skill by a bit of ribbon here and a feather there can often make last season's bonnet appear "as good as new." A careful observer will notice during a walk along St. Catherine Street on a Saturday afternoon that hats and bonnets are longer in service nowadays than heretofore, notwithstanding what is said by the fashionable milliner. Salaries are reduced in some lines of business, and employees cannot afford to expend quite so much in the adornment of the person as in more prosperous days.

Another difficulty in the millinery business is the possession of good and correct taste. Good milliners are for the most part born, not made. Taste and tact are essential qualifications for a successful management of the business. The milliner must not only have the requisite taste to know what becomes this and that customer, but must also have the tact to prevent self-complacent customers from selecting unbecoming things. An unbecoming hat or bonnet should not be allowed to leave the shop. It will injure the reputation of the milliner.

But let it be supposed that the bonnet is as becoming as it is beautiful—a veritable creation of loveliness—the next difficulty is to get paid for it. There are too many ladies who buy expensive hats and bonnets, say in the spring, and then presently go off to the mountain or the seaside and forget all about paying the little bill of the milliner. On the return to town no money has been saved out of the household expenses wherewith to pay this charge, and its payment is further delayed. The unfortunate milliner finds that the account has to be carried for months—probably until the next spring. Pressing for payment is out of the question unless the milliner does not care if the customer is lost. To press for settlement is to annoy, and to annoy is to lose forever the fair debtor.

But in spite of the difficulties which beset this business there is always an abundance of venturesome souls willing to embark on the troubled waters. These people are largely the employees of milliners, who think, poor folk, that all that comes in is profit, forgetting the bills of the wholesalers, the rent, the taxes, the salaries, and other items of expense too numerous to note. The quondam employee makes an independent start. By an arrangement made with some wholesale establishment the big concern guarantees the rent, it may be, of the venturer in exchange for her (or his) exclusive custom. Thus handicapped from the start it is not difficult to foresee the end. One of the most difficult trades to cater to, success in it can only be achieved by those of extensive experience, fine taste, sound judgment, and absolute freedom with respect to selecting stock.

The best milliners are obliged to visit New York two or three times a year to keep in touch with the latest styles in the American metropolis. This is equivalent in a certain sense to going to Paris as the New York styles are always a close imitation of what is in vogue in Paris. There is nothing original in American millinery. These visits to New York are not made necessary so much by the limitations of our wholesale houses as by the fact that the English styles are almost exclusively affected by these houses. Retailers say that English and American, that is French, styles are equally worn in Canada, but that those of the best taste naturally keep to the English mode, which is more quiet and subdued. The extremes that are seen in the millinery "creations" in the streets of New York would not be approved of in Canada. But it is said that our very smart set are only prevented from indulging in these extremes of fashion by the wholesome fear of the criticism they would encounter here. But they must try and content themselves with the knowledge that much trimming is "the thing" in autumn styles and that broad, heavy effects are aimed at. Flowers and plumes, and birds of Paradise will be much in vogue. The crowns of hats are larger and taller, and widening out at the top in the bell shape. A new shape is a revival on an enlarged scale of the English walking hat. Black ostrich plumes will be much worn. On imported hats they appear in pairs stiffly dressed and set erect, and also in clusters of from four to six of uneven lengths, softly dressed, some standing and some falling about the crown in the shadowy effect which distinguishes their adjustment on the Gainsborough hat. The head, wings, and tail of doves and pigeons and other birds will be used extensively as well as artificial flowers. Underneath the hat brim will be much trimming in the way of roses and other flowers. Jets, Rhine crystals, mock rubies, emeralds, topazes, pearls, etc., together with ribbons of plain colour with changeable effects will be very popular for the cold weather.

#### U. S. CURRENCY. IN CANADA.

If it were remembered how American currency gets into Canada, the evil of it and the loss it entails would be seen to have an offset in advantages and profits. A very large aggregate of United States money is sent here by post to the parents and other dependents of those who reside across the border. To place any difficulties in the way of such remittances is inexpedient, as the money is of great service to a number of families, and to the storekeepers with whom they deal. The larger bulk, however, of American money in Canada is brought here by Americans who spent their cash in our hotels and stores. We believe the profits from these receipts amount to a sum compared with which any loss arising therefrom were a mere bagatelle, too insignificant for serious notice. We submit that every possible inducement should be offered to attract American visitors to Canada, and every facility offered for their doing so as pleasantly as possible. To refuse their money, or to make them feel it is unwelcome, or a "nuisance," or in any way undesirable, seems to us rather impolitic. Canada could with great advantage stand many millions more being spent

by American visitors, even if every cent were disbursed in their own country's currency. To put an embargo on such an influx of money into Canada would deprive our hotels, traders and railways of a large amount of profitable business. It is not practicable for Americans to acquire Canadian currency prior to entering the Dominion. Thousands of them come direct from cities and districts where the exchange of their money for ours is impossible. It is very greatly to our interest to let them come in without their trip involving any trouble in changing their money. Considering how welcome is their business it rather savors of incivility to place any obstacles in the way of American travellers visiting Canada.

Several traders doing a large business seem only anxious to get all the money Americans can spend while here. One merchant said to us; "I wish to goodness I could take \$10,000 a day in American money." His aspiration expresses the general feeling of storekeepers and hotel proprietors. We note the Government has instructed its officials on the Intercolonial to offer no objections to American travellers paying for tickets, &c., in their own currency, doubtless from the very businesslike motive of a desire to make our visitors feel at home in, and attracted to Canada. As to stopping mutilated coins, or torn greenbacks, there is no room for two opinions; they are not legally current money anywhere. The most effective way out of any difficulty from a redundancy of American money would be to arrange for its more economic exchange, and transmission to the States by the banks.

We understand that the banks are already taking steps, both in regard to American silver certificates and other American paper money which seem reasonable under the circumstances. They propose to charge a small discount upon the bills, the amount of this discount being sufficient only to pay express charges upon their transmission to New York together with what small loss there may be on the sale of funds payable in New York. There is not any disposition on the part of the banks just now to charge a discount of 10 per cent on American bills. It is a well known fact that the Americans themselves have, by legislation, imposed a tax of 10 per cent upon the issue of our bills in their country, and it is thought by many that we should do likewise with respect to theirs. This would not seem however to be the opinion of banking people who have no desire to increase the confusion which exists already concerning the American monetary question.

In regard to American silver coin now circulating in this country, this part of the question seems to call for an immediate remedy, a very large amount of these coins circulates in this country, consisting of quarters and five and ten cent pieces, which are used to form small "change," these being needed because we have not enough silver currency of our own for purposes of "change."

We want a considerable amount of silver as subsidiary coin, and there is no good reason why we should not have enough of our own for the natural needs of the country, or why we should have American silver in place of our own, especially when our government could so easily supply this need. Instead of doing so at a loss to themselves, they would on the contrary make a large profit by the transaction. At the present

price of silver bullion the conversion of bars into coin is an operation by which the government could double its money. This is not a question of unlimited coinage or debasing the currency, but is a question, rather, of enlarging the volume of our silver currency on the ratio already admitted, and it is a question besides of substituting new Canadian coins of full weight for American coins that are abraded, defaced or perforated. In order to bring about the change effectively and to make room for the new coin which the government would issue, the American coin should be bought up and shipped out—as was done once before. There would be a first loss upon the purchase and resale of these coins, but this loss would be made up, and a great gain would accrue to the government, by the substitution of an equal amount of our own coinage.

#### GELATINE PRINTING PROCESS.

The property possessed by formic aldehyde of hardening gelatine has been taken advantage of by an English inventor in the devising of a new mechanical printing process from gelatine. The method secures a sensitized film which will give a positive direct or a negative suitable for photo-mechanical printing. The sensitive film contains gelatine, formic aldehyde and salt, such as ferric chloride, which is reduced by the action of light. The formic aldehyde, which renders gelatine insoluble, is oxidized to formic acid where the light impinges, and leaves the film soluble in these parts. The positive is then developed by warm water. To produce a negative formalin sulphite is added to the gelatine and reducible salt. When the light acts the sulphurous acid is oxidized and sets the formalin free, so that it can combine with the gelatine and render it insoluble. These negatives are suitable for photo-mechanical printing.

#### A NEW INDUSTRY IN NEWFOUNDLAND.

We are in receipt of a sample of Cod Liver Oil prepared in Newfoundland. The official Oil of our drug stores comes chiefly from the refineries of Norway. The value of this oil as a flesh producer and its use so largely in cases of pulmonary phthisis (consumption) are considerably affected by the—to many persons—disagreeable fishy smell and taste which characterize the unrefined or imperfectly prepared article. We are glad to learn that the people of Newfoundland have at length waked up to the advantages to be derived from the utilizing of a raw product which is in never-failing abundance on their hands and which they should supply directly to the whole world—to Canada at least—instead of being obliged to send it to Norway to fit it for general use. As the codfish is of better quality than along the shores of north-western Europe, the livers and the oil expressed should be proportionately better, and their abundance should prevent the adulteration by means of the menhaden, the shark and other fish-oils which have come so much into use in warmer seas. It is to be hoped the new enterprise and the gentleman engaged in it may receive every encouragement from the trade, and thus add one more to the ties that should bind us closer to our fellow-colonists in Newfoundland.

#### A TIMELY VOICE FROM THE PROVIDENT SAVINGS.

The attention is directed to a letter (which we reproduce elsewhere) addressed to the Canadian policyholders of the Provident Savings Life Assurance Society of New York. This prompt action on the part of the Company to satisfy and protect its Canadian Policyholders will no doubt be appreciated, and settle for all time to come this American Currency question as far as the Provident Savings Society is concerned. All policies now issued in Canada are made payable in Canadian Currency. The Provident Savings Society is very progressive, a well and carefully managed institution. The new business written the first six months of 1896, was \$13,500,000, nearly \$3,000,000, more than the Company did during the first six months of 1896. The Canadian department has also made a very substantial gain over last year.

#### A VOICE FOR HONEST MONEY.

An American tourist writes us from Yarmouth, N.S., date 20th August: "M. S. Foley, Esq., Montreal. Dear Sir,—I have just seen in the Canadian JOURNAL OF COMMERCE, an editorial on 'Mr. Bryan's Oration at New York,' August 21st, No. 8, Vol. 43. It is so good that, being a citizen of the United States, I would like a copy, hoping it may be the means of setting some of our 'Silverites' to question their and Mr. Bryan's position. I enclose 12c not knowing the price of the 'Journal.' If insufficient will gladly send stamps to make up. Kindly send it to me at 7 Centre street, Newark, New Jersey, U.S.A., and greatly oblige, yours very truly, John H. Bird, M.D."

—J. G. HAMILTON, grocer, etc., St. Stephen, N.B., has assigned to M. McMonagle in trust, for benefit of creditors. The liabilities are \$18,000, and the assets are placed at about \$18,000.

—G. R. BROWN, dry goods, St. John, Nfld., who was recently reported as having assigned, is at present offering composition, with very fair prospects of a settlement.

—THE Canada Life's new premises have been receiving their main and upper floor tenants this week, chief among them the Canadian Bank of Commerce on the first floor. The elegance and completeness of the Bank's new quarters call for more extended description than we have at our disposal this week.

—CAMPBELL & Co. tailors, Halifax, N. S., have assigned in trust for benefit of creditors, to E. T. Hammett, book-keeper with Burns & Murray, without making preferences. They are busy taking stock, and making up their books, and no figures are as yet obtainable.

—THE Thomson Line bought two steamships this year one early in the spring and the other three weeks ago. The latter will be here at the end of the month. In addition this line has chartered one tramp, and two new steamers are on the stocks for them now. One will be here this autumn but the other has been delayed owing to the strike on the Clyde.

—It will be observed by a reference to the business failures noted elsewhere to-day in these columns, that the tailors are possibly feeling the effects of the great improvement in workmanship and material noticeable in ready-made clothing, to which attention was directed in our issue of the 31st July last.

—THE Donaldson Line will shortly begin a fortnightly steamship service between St. John, N.B., and Glasgow. Should the traffic warrant the increase a weekly service will be established. What with the Beaver Line and the probability that the Allans and another Company will be sending their ships shortly to St. John, that port is certainly making great strides in its claims for recognition.

—JOS. TREMBLAY, saloon, Quebec, has assigned with liabilities of over \$4,000, which are divided among about thirty creditors, nearly all local. The assets are said to be small, and the estate is likely to turn out badly, creditors only receiving a very small dividend—A. E. Choquette, tailor, etc., Valleyfield, Que., who was previously reported as having assigned to Lamarche & Benoit, with liabilities of \$2,500, is now offering to compromise at 40 cents in the dollar cash.

—MAJOR & ELDRIDGE wholesale produce and commission merchants, Vancouver, B.C., assigned on the 25th ult., to W. T. Steen, accountant, of Vancouver. No very definite particulars are as yet obtainable, but it is understood their liabilities approximate \$60,000, including bank indebtedness of \$45,000, made up of stock, plant, etc., of about \$27,000, book accounts about \$15,000, a considerable portion having been assigned to the Bank. Some real estate, and the assets are estimated to be about \$65,000, so that the estate should pay fairly well—R. Robertson, clothing, etc., Vancouver, B.C., is understood to be in embarrassed circumstances, and seeking a composition, but up to the present time particulars have not come to hand.

#### THE FIRE RECORD.

The establishment of the Sclater Asbestos Company, Foundling Street, Montreal, was damaged by fire and water on the 29th ult. to the extent of \$10,000—The barns and outbuildings, with their contents, which included two valuable horses, belonging to Alex. L. MacDonald, Lochiel, near Alexandria, Ont., were destroyed by fire on the 27th ult. No insurance.—The large salt works, dairy salt mill, salt mill, stave and heading factory, and



several thousand barrels of salt belonging to Peter McEwan, Saltford, were totally destroyed by fire on the 30th ult. The flames spread to the tannery of Joseph Beck, destroying the old part of the plant. Mr. McEwan's loss is about \$15,000, with small insurance, while Mr. Beck's loss, \$3,000, is covered by insurance in the Western & Lancashire Co.—The large saw mill of D. & J. Ritchie, at Newcastle, N. B., was burned on the 29th ult. The barque "Valona," loading at the wharf, was considerably damaged, together with the wharf itself and the lumber on it. The loss is between \$40,000 and \$50,000, while the insurance is \$12,000. The insurance companies concerned are the Lancashire, \$2,700; Imperial, \$2,400; Liverpool & London & Globe, and Etna, and Northern, \$1,800 each, and the Union, \$1,500—At Indian town, near St. John, N. B., on the 29th ult., McMillin's shingle mill was destroyed by fire, the loss being several thousand dollars—The town of Tignish, P. E. I., was almost wiped out by fire on the 30th ult., forty buildings being consumed. Six or seven blocks, including nearly all the principal places of business, were destroyed. Among the properties burned were J. H. Myrick's store and warehouse, the residence of Mrs. Weeks, Dr. Dorion and Dr. Murphy, the Post Office, the residence and out-buildings of Edward Hackett, M. P., Bronnan's, Dalton Chaisson's, McLolland's and Bernard's dwellings, warehouses, and outbuildings, McKenna's hotel and Bernard's hotel, the railway roundhouse, the agent's residence, coal sheds, and also an engine and several cars. The loss is about \$100,000 and the insurance \$30,000. J. H. Myrick, who is the heaviest loser, has \$21,000 insurance divided among the Commercial Union, Queen, Guardian, North British, Union, and British America—Fire broke out in two or three places in the Hamilton Biscuit Co.'s premises at Hamilton, Ont., on the 30th ult., doing \$9,000 damage to the stock and \$2,500 to the buildings. The loss is covered by insurance—At Brant, near Chesley, Ont., on the 30th, lightning struck and set on fire the barn of Joseph Ward, which was consumed together with its contents, the loss being \$1,500 and the insurance \$1,000. The barn and its contents, the property of Mr. Mayor, of Sullivan, Ont., were also destroyed during the same storm.

#### BUSINESS CHANGES.

**BUEBEC**—Gariopy & Corbeau, bricks, Montreal, dissolved; John Macdonald & Co., mnfrs. shoes, Montreal, J. Macdonald ceased doing business under this style; Montreal Sterilized Milk Co., Montreal, assets sold yesterday (3rd inst.); Popular Paper & Printing Co., Montreal, assets sold; St. Lawrence Machinery Supply Co., Montreal, dissolved, George Huitt continuing; J. R. B. Smith & Co., wholesale millinery, dissolved, J. R. B. Smith, T. A. Kerfoot, and J. A. Barry continuing, style unchanged; M. Wolf, clothing, Montreal, bailiff's sale advertised; Edward Boissoneau, butter factory, Montmagny, dead; Est. Noel Casavant, printers, Montreal, business for sale; L. F. Robert & Co., dry goods, Montreal, assets to be sold; Hugh O'Donnell, confectioner, Quebec, out of business; Mrs. L. A. Cadioux, general store, Berthierville, assets sold; J. C. Brunet, hardware, Montreal, assets sold; Edward Cleary, butcher, Montreal, bailiff's sale advertised; Galipeau & Boyer, builders, Montreal, dissolved; Z. Poirier & Co., provisions, Montreal, Mrs. Zophron Posrier ceased doing business under this style; P. N. Langlois, hardware, Quebec, stock seized by landlord; Gilmore's Paint Works, mnfrs. paints, Bedford, sold out to H. A. Best; L. Montpellier, general store, Montpellier, assets for sale 2nd September; Canadian Paving & Building Co., Ltd., Montreal, seeking incorporation; Holmes Electric Protection Co., Montreal, assets sold 31st Aug.; Noel & Germain, plumbers, Montreal, assets sold to Noel, Germain, & Mulvin; C. Ducharme, saloon, Montreal, sold out; Langston Brewing Co., brewers, Montreal, sold out; J. E. Levesque, hay and grain, Montreal, assets sold; L. F. Robert & Co., dry goods, Montreal, stock for sale; P. R. Miller, flour, etc., Quebec, opening office in Toronto, and intends residing there; M. Petitclerc, grocer, Quebec, store closed; J. A. Dixon, drugs, etc., Knowlton, Que., sold out; S. E. Crevier, tins, etc., Montreal, stock sold; Voyer & Lapointe, quarries, Quebec, dissolved; Est. Chas. Letellier, general store and mills, St. Pacomme and Riviere Ouolle, mills for sale; Therion & Frere, general store, St. Remi, stock sold.

**ONTARIO**—Campbell & Norris, flour mill, Boston mills, dissolved; Callender Telephone Exchange Co., Ltd., Brantford, incorporation granted; H. Malcolmson, grocer, Chatham, giving

up crockery business; MacGregor, Gourlay Co., Ltd., incorporation granted; Wm. Morrison, harness, Ingersoll, sold to I. Hill; James Quigg, shoes, Ingersoll, stock sold under chattel mortgage; Geo. R. Murray, shoes, Hamilton, stock sold; I. M. House, general store, Gravenhurst, trying to sell out; Andrew Lawrie & Co., hardware, London, retired from business; J. C. Rowland, jewellery, Sault Ste. Marie, selling out to S. Wiegand; Wm. Morris, grocer, etc., Hamilton, sold out; John Sheldon, hotel, Kingsville, sold out to J. Tuckwell; G. H. Fox, confectioner, Lindsay, sold out to A. B. Terry; E. Morgan & Co., plumbers, Ottawa, estate sold at 30 cents in the dollar; Preston Gold Mining Co., Ltd., Rat Portage, applying for incorporation; Rat Portage Gold Mining Co., Ltd., Rat Portage, applying for incorporation; Jos. Spackman, general store, Shedden, sold out; Sam'l Brooks, dry goods, Thorold, stock sold 31st ult.; Johnston Brown, hotel, Kingston, sold out; Wm. McKinnon, general store, Rat Portage, disposing of stock by auction; W. C. McLean, drugs, Barrie, Ont., sold out to S. H. Seagers; S. A. Lazier & Sons, coal and wood and paper mill, Belleville, sold out coal and wood business; W. T. Harris, physician, Brantford, dead; Wm. Sharpe, teas, etc., Simcoe, sold out tea business; Miss E. McNeil, millinery, stock sold to-day (4th); James Good & Co., grocers, etc., Toronto, James Good dead; D. Grant & Co., millinery, Toronto, stock for sale to-morrow (5th); Ludger Gauthier, general store, North Plantagenet, is leaving.

**NEW BRUNSWICK**—Coles & Sharp, stoves, &c., St. John, announce closing of business; J. A. Healey, general store, Milltown, dead; Huestis & White, general store, Sussex, succeeded by Huestis & Mills, whose new co-partnership is registered, Murray, Huestis & Gordon Mills.

**BRITISH COLUMBIA**—Kootenay Mining & Smelting Co., Pilot Bay, disposing of their smelting works to the Kansas City Smelting Co.; Buxton & Rodney, cigars, Vancouver, dissolved; Thos. Dunn & Co., Ltd., wholesale and retail hardware, Vancouver, opening branch at Rossland; Est. J. D. Hoey, grocer, Vancouver, business closed out; Fader & Davidson, fruit, produce, &c., Vancouver, dissolved, E. Fader continues.

**MANITOBA & N.W.T.**—Bleasdel & Co., drugs, Macleod, business for sale; Catherine Storey, hotel, Winnipeg, sold out to James O'Donohue; Louis Wertheim, stationary and fancy goods, Winnipeg, business for sale; Ferguson Co. Ltd., Winnipeg, stock and effects sold 26th August; Mount & Co., wholesale liquors, Winnipeg, business for sale; Paul, Knight & McKinnon, coal dealers, Winnipeg, dissolved, Eric Knight retiring; John Bray, drugs, Yorkton, removing to Kootenay.

**NOVA SCOTIA**—Shaffner Bros. & Co., general store, Clements-port, succeeded by H. H. Hicks & Co.; John Mulroney, hotel, Halifax, dead; Edwards & Yuill, Alfred Edwards & Co., grocery and provisions, Truro, sold out to R. S. Ripley; Hugh Currie, confectioner, Truro, dead; Royal Gold Mining Co., Ltd., Whitburn, sheriff's sale advertised; Wm. Curry & Son, Planing Mill, Windsor, Wm. Curry, dead; G. K. Thomson & Co., drugs, &c., Annapolis, succeeded by Allen D. Jost & Co., whose new co-partnership is just registered; Palgrave Gold Mining Co., Ltd., Isaac's Harbour; L. P. McLennan, nurseryman, Pictou, nursery and stock for sale.

#### LEGAL RECORD, &c.

Week ended Sept. 1, 1896.

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, and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards:

#### WRITS ISSUED, PROVINCE OF QUEBEC.

	Aug. 27.
Montreal—H. Rochon vs T. Gaudon, \$375; Dme. M. J. D'Orsenos et al vs J. A. Robitaille, \$3,345; Laprairie Pressed Brick Co. vs G. Tidman et al, \$536.	
St. Genevieve—G. Demers vs Alderic Legault, .....	325
St. Laurent, Isle Orleans—A. Roy vs Joseph Noel, .....	1,335
Sault au Recollet—R. Curran vs Jas. Hogan, .....	400

Aug. 28.

Montreal—A. Lecompte vs G. Brouillet, \$1,325; Dme. M. L. Bouchard vs A. Jeffrey, \$467; Hon. L. F. R. Masson et al vs E. Mercil, \$14,471; E. C. P. Guy et al vs Dme. A. Robert et al, \$550.	
Quebec—E. Lacroix vs T. J. Belanger, \$1,449; A. Charlebois vs B. Sewell et al, \$761.	

Aug. 31.  
Montreal—H. Desjardins vs J. W. Brunet, \$1,860; P. E. Pan-  
neton vs R. Logie et al, \$1,281.

Sept. 1.  
Montreal—C. Lefebvre vs T. Decarie, \$675; H. C. Cadieux et al  
vs A. Deschamps, \$303; Credit Foncier vs J. Desfosses  
et al, \$509; A. Bremner vs W. R. Hibbard et al, \$300; J.  
Souciase vs A. L. Hurtubise, \$320; City of Montreal vs  
A. L. Hurtubise, \$747; G. B. McCombe vs D. B. Kissock  
et al, \$964; G. Lulham vs E. Lalonde, \$2,000; J. U. Emond  
vs Ambroise Meunier, \$371; H. S. Phillips et al vs Min-  
ing Co. of Quebec, \$306; Hon. L. F. R. Masson et al vs C.  
O'Connor, \$969; Trust & Loan Co. vs A. Parent et al,  
\$2,200; E. Desrosiers vs A. E. Pigeon, \$5,000; S. A. Vo-  
lensky vs M. Sessewein et al, \$495.

Rigaud—G. Lulham vs Emery Lalonde..... 2,000  
St. Monique—Credit Foncier vs Jean Desfosses et al..... 509

WRITS ISSUED, ONT.

August 27.  
Almonte—Eleanor & F. Heney vs John Gemmill & John &  
Susan Fitzgerald, \$6,391.  
Reeton—Thibaudeau Bros. & Co. vs G. E. Reynolds.... 1,590  
Burgessville—J. Wright & Co. vs E. W. Burgess..... 382  
Ottawa—H. Robillard vs A. G. D. Taylor & wife..... 4,231  
Toronto—G. M. Ray vs Thos. Irwin..... 372  
Walkerton—J. Wright & Co. vs C. Chittick & Son..... 800

Aug. 28.  
Blanshard—T. Lawton vs Wm. & Geo. Duffield..... 372  
Elma—C. Bumpus vs James Kelth..... 1,000  
Hamilton—J. Elliott, Sr. vs John Elliott, Jr., \$300; W. Parke vs  
G. S. Fisher, \$927.  
New Hamburg—Amelia Gross vs Henry Brodrecht..... 1,000  
Norwich S.—Sophia Kellet vs Julius M. Inglesby..... 300  
Ottawa.—R. N. Slater et al vs W. E. Brown et al, \$3,978; Metro-  
politan L. & S. Co. vs Archd. MacLean & wife, \$738; J.  
D. Gemmill vs Alex. Weir & wife, \$2,369.

Peterboro—Delaware L. & W. R. Co. vs Rufus Stevenson,  
\$1,408.  
Renfrew—Goldsmith's Stock Co. vs A. S. Rusland..... 314  
Sombra—J. Goodison vs O. S. Ryan..... 614  
Toronto—E. Scheur vs H. J. Geiger..... 1,771  
Welland—Hon. F. Clemow vs E. A. C. Pew..... 390  
.....—Harriett Hilliker vs Corp'n. of the Supreme Tent  
Knights of the Maccabees of the World, \$3,000.

Aug. 31.  
Belleville—W. Miller vs J. J. B. Flint..... 1,358  
Camden—D. French vs Thos. Edgar..... 325  
Hamilton—E. A. Ball vs Mary Evans..... 2,000  
March Tp—G. Hay vs A. I., C. C. and D. M. Morgan... 4,169  
Metcalf—C. H. Declaire vs J. L. Rolston..... 343  
Nanaimo—R. J. Graham vs J. H. and H. A. Simpson... 384  
Port Arthur—I. Grickila vs Kate and And. Johnson.... 101  
Sarnia Tp—Lambton L. & I. Co. vs T. D. Watson..... 3,555  
Toronto—Dominion Bank vs John Alexander, \$458; S. E. Turner  
vs Elzbt. Drew, \$3,000.

Sept. 1.  
Blenheim—Bk. of Commerce vs Geo. & Mary McKay.... 404  
Cayuga N.—Rose Baxter vs exrs Jas. Lowery..... 1,598  
Gloucester—C. E. Goodeve vs Dennis & Philomene La-  
porte, \$521.  
Huntsville—M. & L. Samuel, Benjamin & Co. vs W. Craddock,  
\$2,975 and \$640; P. E. Craddock vs W. Craddock, \$1,552.  
Marmorā—R. Neal vs Oliver Airhart and Ed. Maloney... 2,000  
Palmerston—Catherine Allen vs Annie A. and Frank Munson,  
\$434 and \$435.  
Pembroke—Flett, Flowndes & Co. vs R. Russell & Co.... 400  
Picton—J. M. Hope vs J. M. Gordon..... 2,000  
Tilbury Centre—Thibaudeau Bros. & Co. vs Campbell  
Bros., \$1,950.  
.....—J. M. Gardiner vs Wm. & D. Gardiner..... 494

WRITS ISSUED, MANITOBA & N. W. T.

August 31.  
Brandon—Conf. Life Asscn. vs H. Bradford ..... 1,252

Sept. 1.  
Carberry—Canadian Rubber Co. vs W. J. Smale..... 309

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

August 27.  
Berlin—L. S. Weber agt D. H. Williams et al..... 325  
South River—O. P. & R. M. Beal agt Wm. Ralston..... 768  
Thorold—J. Macdonald & Co. agt S. Brooke..... 2,587  
.....—Freehold L. & S. Co. agt T. W. & E. D. C. Dale  
\$11,149.

Toronto—J. Macdonald & Co. agt J. A. Grant, \$372; A. Miles  
agt H. C. Kesteven, \$379; E. A. Swabey agt H. H. Moore-  
house & Geo. Pepper, \$5,372; I. Ross agt A. W. Ross, \$3,  
584; J. F. Ross agt A. W. Ross, \$23,075; J. McBeth agt A.  
W. Ross, \$4,335; C. Cattanaach agt A. W. Ross, \$1,490; J. C.  
McMillan agt A. W. Ross, \$2,220.

Aug. 28.  
Blandford—W. Baker agt John Lake..... 313  
Mersea—H. Hellingington, admr. agt Fredk. Reissner et al,  
\$912.

Aug. 31.  
Toronto—J. B. Kay et al agt Margt. G. and Edward Hanlan,  
\$405. C. Millar agt E. J. Jarvis, \$510.

Sept. 1.  
Havelock—F. Rohleder agt John A. Fuchs..... 490  
Inwood—Merchants Bk. agt Jas. Deans & S. D. Holmes.. 2,066  
March—A. Denny agt Hugh Gamsforth..... 602  
Mattawa—Bank of Montreal agt F. Mendel..... 906  
Norwich S.—A. A. Burk agt J. M. Inglesby, \$351; Sophia Killet  
agt Julius M. Inglesby, \$338.  
Sarnia Tp—Lambton Loan & Invest. Co. agt T. D. Wat-  
son, \$3,566.  
Torbolton—Bank of Ottawa agt Alex. Gibson et al..... 785

JUDGMENTS RENDERED B. C.

August 27.  
Midway—C. W. H. Sansom agt John A. Coryell, \$327; T. J.  
Hardy agt John A. Coryell, \$435.

Aug. 28.  
.....—J. & R. Hunter agt R. E. Lee Mining Co.... 1,190

Aug. 31.  
Victoria—J. J. Hart & Co. to Stewart & McDonald..... 383

Sept. 1.  
Vancouver—Jonathan Henderson agt McLean Bros..... 791

JUDGMENTS RENDERED, NOVA SCOTIA.

August 28.  
Arichat—Maximan Forest, general store, for..... 300  
Bridgeville—D. R. Grant, general store, for \$354; H. A. McDonald,  
tailor, for \$549.

CHATEL MORTGAGES, PROVINCE OF ONTARIO.

Aug. 27.  
Burford Tp—Mrs. Elzth. Barker to G. E. Taylor..... 1,325  
Dumfries S. Tp—Mrs. Agnes Ford to R. Rose..... 550  
Toronto—John E. Shaw to Sarah J. Shaw..... 404  
York Tp—Ed. D. & Louisa T. Morris to C. W. Thomson 489

Aug. 28.  
Waterdown—David Davies, Jr. & wife to J. W. Lawrason  
\$1,808.

August 31.  
Bradford—J. H. & Jas. Drifill to Charlotte Drifill..... 700  
Hamilton—Helen D. & Mary G. Williams to F. E. Leon-  
ard, \$710.  
Ignace—W. H. & S. G. Lobb to W. McBrady..... 907  
Kingston—P. T. Haffner to S. Harkness..... 1,800  
London—Wm. Gates to A. K. Williams..... 15,340  
Lucknow—Harry Days to G. W. Berry..... 755  
Niagara Falls—Jas. Dickinson to O'Keefe Brewery Co... 1,555  
Orillia—B. F. Stewart to R. H. Vick et al..... 600  
Southampton—Wm. Byers to P. McGregor..... 956  
Toronto—R. S. & Elizabeth King to W. R. King, \$1,232; Eliza-  
beth McMurray to T. McCausland, \$1,500; Thos. Meagher  
& John Peacock to Cosgrave Brew. Co., \$2,000.  
Welland—Jas. Morrow to Bertha B. Poole..... 947  
Zone Tp—Elijah Gilbert to Sawyer-Massie Co..... 902  
Tawas E., Mich—Holland & Emery Lumber Co. to Bk. of To-  
ronto, \$350,000.

Sept. 1.  
East Tawas, Mich—Holland & Emery Lumber Co. to Bank of  
Toronto, \$350,000.  
Ingersoll—Geo. S. & Bertha Thompson to A. Smith..... 800  
Ottawa—Napoleon Boucher to N. Laroche, \$703; A. F. Hillman  
to H. F. Brading, \$1,500.  
Rama Tp—Thos. & Nathaniel Carrick to Dominion Bank. 1,250  
Renfrew—Wm. Cochrane & Jos. Plant, jr., to A. H.  
Hough, \$3,005.  
Toronto—Clara F. & Ewart Farquhar to W. F. Donaldson.  
\$780; W. H. Hoskin to Cosgrove Brew. Co., \$2,000.  
Tweed—A. H. Seal to J. Countryman..... 800  
Watford—W. P. McLaren to Isabella McLaren..... 1,010  
Woodstock—A. E. & Mary A. Longmore to McKay & Bick-  
nell, \$680.  
Finch Tp—John Machoover to C. H. Wood..... 800  
Mattawa—D. A. Dunlop to A. J. Mendel..... 1,011  
North Bay—F. J. York to J. McNamara..... 750

CHATEL MORTGAGES, MAN. & N.W.T.

August 27.  
Winnipeg—W. A. Spiers to J. T. Spiers..... 1,529

August 31.  
Edmonton—N. Leclerc to D. Leclerc..... 3,000  
Portage La Prairie—W. A. Prest to Union Bank..... 1,020

CHATEL MORTGAGES, B.C.

August 31.  
Victoria—Mrs. T. B. Pearson to J. H. Turner et al..... \$2,924

BILLS OF SALE PROVINCE OF ONTARIO.

August 27.  
Galt—W. J. Millican, as assignee to Agnes Ford..... 550

BILLS OF SALES, B.C.

August 27.

Anaconda—H. D. Mack & V. Tholl to R. Smailes.....	2,000
Greenwood—Robt. Patterson & D. Steward to R. Smailes	1,000
Kamloops—H. C. M. Ridley to M. Sullivan.....	700
Keremeos—R. L. Cawston to T. E. Ellis.....	20,650
O'Kanagan Mission—Henry Melville to W. R. Mogan....	2,000
Port Haney—Nelson Carter to J. Carr.....	2,272

THEATRE FRANCAIS.

Theatre Francais opened its second successful season on Monday with a new stock company presenting a splendid production of Robert Buchanan's drama, "Alone in London." Individual hits

were made by nearly every member of the Company, and the applause of the audience that completely filled the theatre, was spontaneous. It is safe to say that Mr. Phillips has a company which will speedily win the favor of Montreal theatre-goers. There is a good vaudeville bill this week in addition to the drama, as in fact is provided every week. The principal feature is the barefoot dance of the Sisters Leigh. This act has never before been seen in this city. Next week the English melodrama, "Not Guilty," will hold the boards. It is a play full of fire and action and has as the foundation of its story the East Indian campaigns. There will be special scenic features, prominent among which is a battle-field during action. The vaudeville feature is Stuart, the male Patti. He comes here after a most successful New York engagement, and has many new gowns which will especially delight the fair sex.

El Padre Needles,

10 cents.

Varsity,

5 cents.

The Best

CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS

Financial.

Thursday Ev'g., Sept. 3, 1896.

During the week the afternoon sessions of the board were resumed on Change, and this seems to have stimulated business somewhat. The market has certainly been more active than for some weeks past, and with one or two exceptions, prices have been higher. The earnings of the Montreal Street Ry. Co. are keeping up very well and the gross increase has averaged over \$3.00 a day for the fiscal year so far. This fact, with a small investment demand has kept the stock well to the front and strong, while Toronto Ry. on what is believed to have been selling by insiders, has declined. During the week, the monthly statement of Pacific was published, and was considered favorable, leading to advances here and in London in the price of the stock. The Commercial Cable Company have declared the usual quarterly dividend, and this stock advanced to over 141. Postal and Gas have also been firm. In bank stocks a fair business has been done at steady prices. The Bank of B.N.A. has declared a semi-annual dividend of twenty shillings per share, while the Molson's Bank has also declared its semi-annual dividend, it being 4 per cent, with a bonus of 1 per cent additional. Money, locally shows no change, the call rate still being nominally 4½ to 5 per cent, with the bulk of the business at the smaller figure. News

CLEARING SALE.



For the balance of the season our stock will be sold below cost.

- "Wolf American" High Art Cycles.
- "McCune" Cycles Highest Grades and Great Value.
- "Commercial" Cycles Good Machines.
- Also "Juvenile Bicycles" on hand.

DORKEN BROS. & CO.,  
140 McGill St., - - MONTREAL.

from outside markets has been decidedly more encouraging. Some \$20,000,000 has been engaged in Europe for import into the United States, which will considerably strengthen the Treasury Reserve. The result of the election in Vermont State, which gave the Republican candidate for governor a plurality of over 39,000 was looked upon as a wonderful victory for the cause of "sound money," and is taken to foreshadow a crushing defeat for the "Bry-anites," or "free silver" party next November. These events have been factors of importance in the New York market and have led to advances in the principal securities. The London, Paris and Berlin markets were generally steady, although a shade firmer. Exchange is still very low, and some large quantities of gold have this week been imported into Canada. Present rates are as follows:—Between banks—New York funds par to 1-16 premium; sixties, 8¼ to 8½; demand 8½ to 9 and cables 9½. Counter rates were—New York funds, ¼ to ½ premium; sixties, 9 to 9½; demand, 9¼; and cables, 9¾. Appended is the usual comparative table compiled by C. Meredith & Co. :—

BANKS.	Shares.	Highest	Lowest.	Average Last Year
Montreal .....	8	222½	221½	221½
Commerce .....	40	123	122½	....
Toronto.....	17	225	225	....
Merchants .....	25	166½	166	169½
Quebec.....	25	118	117½	....
MISCELLANEOUS.				
Cable .....	1005	141½	137½	166½
Can. Pacific.....	75	58	58	57½
Gas .....	1599	187	185½	207½
Mt. St Ry.....	1145	217¼	216½	218½
Gas X.D.....	75	188	182½	....
Toronto Ry.....	3550	73	70	84¼
Bell Tel.....	84	154½	154	158
Postal Telegraph	275	78	76½	....
Duluth com.....	25	4	4	7½
Col'd Cotton.....	25	49½	49½	65

MONTREAL CLEARING HOUSE.

Total for Week Ending Sept. 3, 1896.	Clearings.	Balances.
	\$10,316,899	\$1,842,668
Corresponding Week of 1895.....	0,476,662	1,581,918
" " 1894.....	8,459,284	1,188,241
" " 1893.....	10,331,086	1,201,290

SPECIAL NOTICE.

VOCAL MUSIC.

All those who like good vocal music—and who is there who will confess to the contrary?—should read the announcement of Signor Rubini over our first editorial page this week.

The Ontario Government are getting a quantity of Ore from the Golden Gate Mine, which will be included in their exhibit at the Toronto Exhibition. Assays made by the Government, to determine its value, will accompany it. This alone should place the Golden Gate Mine abreast of any properties now before the public as an investment.

MONTREAL WHOLESALE MARKETS.

Thursday Ev'g, Sept. 3rd, 1896.

Although, generally speaking, a more hopeful feeling is noted in wholesale circles, no great increase in the volume of business can be reported. Merchants, however, are looking forward to increased activity in most branches, towards the middle of the present month, as crops will then be pretty well harvested, and farmers and storekeepers more inclined to trade. This anticipation is particularly noticeable among dry goods, leather and boot and shoe merchants. The fall millinery openings attracted a large number of visitors to the city, and a good number of sales were effected, chiefly, however, consisting of small lots. Country merchants took the opportunity of visiting other wholesale stores, but as is usually the case in "show week" they were more inclined for "sight seeing," particularly as regards fall styles, than for actual business. The general sorting trade is expected to be quite up to, if not above, the average, especially as regular fall orders were not as numerous.

as in former years. The fancy dry goods trade will note as significant that a prominent wholesale house has settled at thirty cents in the dollar, but the trouble was due chiefly to a protracted and unfortunate lawsuit with former partners rather than to anything in the business itself. The firm continues with clearer prospects, and with their season's stock full and well selected. In hardware Canada plates have advanced, and there is more life in the lines used by stove and furnace manufacturers, but otherwise there is very little new to report. In groceries, an average business was done in all lines, but nothing calling for particular comment. The feature in paints and oils is the continued and increased strength of castor oil. The supplies from Calcutta have not arrived as yet, and a further advance in London makes the price equal to half a cent. higher than the quoted price here. Turpentine and linseed oil are weak and dull, though not notably changed. In other lines there has been a fair business at steady prices. Collections are only moderate generally, although one or two merchants express satisfaction.

**ASHES**—Receipts have been moderate but the demand for export is light. First pots sell at \$3.50 to \$3.55; seconds, \$3.05 to \$3.10. Pearls quiet at \$4.50 for first sort. Received since 1st January, 1396 brls. pots, 244 brls. pearls; delivered, 1367 brls. pots, 204 brls. pearls. In store 3rd September at noon, 184 brls. pots, 73 brls. pearls.

**BEANS**—The market is as dull as ever, and the supply largely exceeds the demand. Prices, consequently are only nominal, and almost any reasonable offer would be accepted to move large lots.

**BOOTS AND SHOES**—Manufacturers are still fairly busy working on fall orders but report considerable room for improvement. During the next few weeks, however, the sorting trade is expected to cause more activity, and in consequence the feeling is more hopeful. Samples for next spring are already under way, but the leather merchants are not reaping much benefit as yet from this, and do not expect to until spring orders begin to arrive. Retailers report a moderate week's trading. Collections generally are said to be fairly satisfactory.

**CEMENT**—A fair business was done this week, but chiefly in small lots. No change is reported in prices, which are now \$1.80 to \$1.90 for Belgian cement, \$1.90 to \$2 for English, and firebricks, \$15 to \$21 per thousand. Receipts during the week were nil.

**DRY GOODS**—Wholesalers report trade as about the same as a week ago, but are more hopeful. They look forward to a decided improvement in business about the middle of the present month, as crops will by then be practically all harvested. A few sorting orders have already been received, but they have not been very extensive in volume. The fall millinery openings were held during the week, and attracted quite a number of visitors to the city. Some novel designs were on exhibition and a good number of orders were placed. They were in most cases only small, however, as the visitors, as is usually the case, came more to see the new styles than to make actual purchases. The city and suburban retail trade has been fairly good, while collections were only moderate. A New York report said: The improvement noted at last review in the volume of general business passing in the cotton goods division has been well sustained; in a number of quarters it is reported to have shown still further expansion. Buying

has not, however, taken on any new characteristics, it is still of the same conservative nature as before. This is indicated by the fact that orders were individually for limited quantities, and with very rare exceptions for speedy delivery. A gain in volume under such conditions points very clearly to a freer distribution of merchandise from second hands, and quite in keeping with reports coming forward from day to day of a fair jobbing trade in different parts of the country.

**FISH**—No material change can be noted from the conditions prevailing a week ago for fresh fish. Haddock is still scarce and firm at 3c to 3½c lb, with other lines unchanged. Salt Maritime mackerel sells at \$13 to \$13.50 per barrel. The remaining 1895 British Columbia salmon and Cape Breton herring offer at \$10.50 to \$10.75 and \$3.25 respectively.

**FLOUR**—An average business has been done during the week in both Ontario and Manitoba grades. On Wednesday a sale of 5,000 sacks, each 200 lbs., of Manitoba flour was put through on private terms for direct shipment to Sydney, Australia, while on the same day a sale of 1000 sacks old Ontario fall wheat flour was made on local account, said to be at \$1.60. General local business is fair and prices steady. Business in oatmeal is dull and prices more or less irregular, while the feed market shows no new feature. Trading is quiet and prices nominal.

**GRAIN**—Quietude reigns in both local and export business. A few small sales of oats have been made at from 25c to 25½c, while peas, barley and other lines are dull and easy. Large quantities of corn and wheat are, however, going forward on each week's steamers, but these represent old transactions. Cable advices to the Board of Trade were as follows:—London—Cargoes off coast: Wheat is quiet and partially 2d to 6d lower; maize, quiet. Cargoes on passage, wheat dull, partially 3d to 6d lower; maize, quiet and steady. English country markets wheat, quiet. Liverpool spot wheat, quiet; spot maize, steady. Minneapolis first bakers' flour, 16s 6d. Futures—Wheat, easy; 5s 0¼d September, 5s 1¼d October, 5s 1½d November, 5s 2d December, 5s 2¼d January. Maize, dull; 2s 8¼d September, 2s 8¼d October, 2s 8¼d November, 2s 9d December. Paris, 18.30 September, 18.35 October; flour, 40.20 September, 40.10 October. French country markets, partially fifty centimes to one franc lower.

**GREEN FRUIT**—Apples are again a glut in the market. Despite a good demand supplies are excessive, and prices, consequently, lower. Good fall stock can now be bought as low as 75c per barrel to \$1.25, while a few fancy red offer freely at \$1.50 to \$1.75. The return of colder weather has materially checked the demand for lemons, and prices have fallen to \$2 to \$3.50 for choice stock. A few new Berdellis have arrived, and in cases of 420 realize \$7.50 per case. California pears are very scarce and firm, while other lines of fruit, particularly Canadian, are in abundant supply. Saguenay blueberries are lower, and offer freely at 65c to 75c per 22 quart box. Other prices are about as follows: Oranges, Messina, per box, \$6.00 to \$7.00; lemons, \$2.00 to \$3.50, choice, and \$7.50 per case of 420 for new Berdelli; bananas, 75c to \$1.25 per bunch; apples, 75c to \$1.50 per bbl.; coconuts, bags, \$4.00 to \$4.25 per hundred; California peaches, \$1 to \$1.25; California plums, \$1.25 to \$1.50; California pears, \$1.75 to \$2.25; blueberries, 65c to 75c per 22 quart box; Canadian plums, 40c to 50c per basket; Canadian pears, \$2.50 to \$4. per bbl.; grapes, blue, 1½c to 2c lb; red, 2½c to 3c lb; Niagara, 2½c to 3c lb; Delaware, 30c to 35c per 10 lb. basket; and Canadian peaches, 60c to 80c per basket.

**GROCERIES**—Dullness is now the only feature of the local sugar market. There is still some demand for preserving purposes, but this comprises almost all the business. Granulated is quoted at the refineries at 4¼c. to 4¾c. as to size of lot, and yellows at 3½c. to 3¾c. according to quality. A New York dispatch says of the raw market:—The unsettled condition of the London market caused unsettlement here, and values are more or less nominal. In London, cane sugar is unchanged, but on the current month was marked down 1½d. The stock of beet in the United Kingdom is now 159,000 tons, against 164,000 last week. The unsettled feeling here leads to a wide difference of opinion as to trade and value, and some holders are not offering their sugar. The trade in tea is small, but prices generally hold steady. Some few sales of medium Japans at 15c to 18c, and finer qualities at 20 to 30c. The coffee market continues quiet and disposed to weakness, while Barbadoes molasses is barely steady around 27c. in lots and 30c. in smaller quantities. The rice market is quiet locally. Talmage, New Orleans, telegraphs Louisiana crop movement to date: Receipts, rough, inclusive of amount carried over, 238,015 sacks; last year, 98,262 sacks. Sales cleaned (est), 14,305 bbls; last year, 10,027 bbls. Market active and advancing. In comparison with last year, receipts one-half; sales 75 per cent more. Talmage, Charleston, telegraphs Carolina crop movement to date: Receipts, cleaned, 63,060 bbls. Sales, 62,740 bbls. Receipts light; prices firm. In canned goods and dried fruit there is little doing, although a few sales of California and Valencia raisins have been made for forward delivery. In talking over the situation regarding California fruit, a representative of a San Francisco house said that his advices indicated a stronger feeling in California than was manifested here. All lines, except possibly prunes, seemed, he said, to be firm in the primary market "If we had the goods right here now," he continued, "we could undoubtedly sell them at better or at equally as good prices as are quoted for stock to arrive, as there is a distinct disinclination on the part of Eastern buyers to contract for future supplies, although it is generally admitted that present stocks here are small. A late circular says regarding figs that latest advices from Smyrna are to the effect that the first shipments left Aug. 27th and should arrive in New York between Sept. 24th and 27th. The crop is about ten days later in maturing than last season, but is reported a good one, both as to quality and quantity. The consumption of this article is mainly divided between England and the United States, the latter taking somewhat the larger portion.

**HARDWARE AND METALS**—The only change to note is an advance of 5c in Canada plates, which are in somewhat better demand. Other lines show no change from a week ago, and business generally is only quiet. Prices are steady outside of the advance named and generally unchanged.

**HAY**—Local business is very quiet, the principal trading being by cattle shippers. Supplies are very large, in fact in excess of requirements, and the demand in the English market having been supplied for the most part prices have declined considerably. In the early part of the season the hay that brought from \$11 to \$12 per ton is now offered at about \$11 per ton. Some choice lots of No. 1 hay still sell at \$11 per ton yet for shipment.

**HIDES**—Apart from the change in prices noted a week ago, there is no new feature to note. Business continues very quiet, but a slightly firmer feeling is noted as dealers anticipate an improved demand from tanners during the next few weeks. Beef hides are quoted at 5c, 4c, and 3c for numbers 1, 2 and 3, respectively, while lambskins are unchanged at 40c, and clips

at 25c. An American report says: The market for dry hides was featureless. Business was practically at a standstill for common hides, as the interest shown by tanners was at a minimum, and their ideas as regards prices were so far below sellers' views that there was no attempt to make sales. The market for city slaughters was fairly firm in response to Western advices. An additional sale of the native steers was made at 6½c, but at the close salters were asking up to 7c; a sales of 800 cows for export was made at 5½c; kuttbrands were quoted steady at 5½c to 5¾c, and side brands at 4¾c to 5c. Calfskins were in limited request and steady.

**HONEY**—Receipts still continue to be fairly heavy, and the demand is good. Prices consequently are steady, genuine new realizing 8c to 10c, in sections, according to quality, while a few lots have brought even more. White strained honey sells at 6c to 7c and dark at 4c to 5c per lb.

**HORS**—The market is as flat as ever, and prices are more or less nominal. Best grades sell at 5c to 7c, while common stock offer at 2c to 4c.

**LEATHER**—Apart from the export demand the market continues very dull. With an increased number of sorting orders for boots and shoes, however, an improvement is looked for during the next few weeks. Prices, in spite of the prevailing dullness are pretty steady, a gratifying feature.

**MAPLE PRODUCTS.**—There is still a little business doing, and syrup is quoted at 5½c to 5¾c per pound in bulk, while sugar sells at 8c to 8¾c per pound.

**PAINTS AND OILS**—The feature of the market is its dullness. Castor oil continues very firm, though not notably changed here. The supplies expected from Calcutta have not yet come to hand and advices from London report a further advance there. On the basis of present prices in London the oil would cost 8c laid down here, although the local quotation is still only 7½c. Turpentine and linseed oil are still very weak though not notably changed. Other lines are quiet and steady, while collections are said to be fairly satisfactory.

**PETROLEUM**—Business is picking up very well and the market begins to wear a very active appearance. Prices consequently are very firm. We quote as follows: Canadian refined, 15½c to 16½c; American, P. W. 19c to 20c; W. W., 20½c to 21½c; American benzine, 21½c to 25c; Canadian benzine, 13½c to 15c; astral, 22½c to 23½c. Refined in Petrolia is quoted at 1c in bulk, and 12½c in barrels, in car lots, f.o.b. there. Market very firm.

**PRODUCE AND PROVISIONS.**—The cheese market locally shows little change from a week ago. The English cable is unchanged at 39s to 40s and with only a moderate export demand prices, have, if anything a slightly easier tendency, and this despite the fact that continually higher prices are being realized at country markets. The difference in these prices and those ruling on spot is said to be entirely on account of speculation. Locally from 8¾c to 8½c appears to be the extreme range for finest Western goods, while Quebecs are worth about 8c to 8¼c. In butter there is little new to report. The demand for shipment is not so good as it was, and local trade is quiet. Prices generally are steady at about 18c to 18¾c for finest creamery, while jobbers have paid as high as 19c to 20c for a few lots of extra fine quality. Townships sells at 15c to 17c, while western dairy is quiet and nominal. A fair movement of eggs for shipment is noted; while in provisions the demand for pork is slow. Bacon and smoked meats are moving in small quantities, but other lines show no change.

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY

NEW YORK, August 26 th, 1896.

To our Canadian Policy-holders:—

Judging from articles which have recently appeared in the press on both sides of the line, we infer that there is some uneasiness among Canadian policy-holders as to the currency in which American Life Insurance Companies would pay death claims in the Dominion of Canada, in the event of a change in the financial policy of the United States resulting from the coming presidential election; and, while we do not for a moment believe that any such change will be brought about, we are aware that the present agitation of the subject has been used, and is likely to be still further used, as a pretext for exciting uneasiness among Canadian policy-holders.

Recognizing these conditions, we desire to remove any ground for such uneasiness by the following announcement of the purpose of the Provident in this respect,—Our Canadian business is of such volume and quality as to support itself, and, consequently we have decided hereafter to bank in the City of Toronto all collections made in the Dominion, thus securing facilities for paying our death claims in Canadian currency or its equivalent.

Pursuant to this decision on the part of the Provident, we are prepared to agree with Canadian policy-holders that we will pay in Canadian currency or its equivalent any claims arising under their policies, provided all premiums on said policies shall hereafter be paid in like currency.

The filing of this letter with your policy is, we believe, competent evidence of our intention, but on request we will insert such a provision in the policy itself if forwarded to us through the hands of Mr. R. H. Matson, our General Manager, 37 Yonge St., Toronto, or directly to the Home Office, 29 Broadway, New York City.

Yours truly

CHARLES E. WILLARD,  
President.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, Sept. 3, 1896.

There is a little improvement in general business and the feeling is more hopeful. The influx of visitors to the Industrial Fair has a beneficial effect, and the return of a large number of people from their summer outings will tend to make things more lively. The retail trade shows more activity, and wholesalers are keeping in their travellers to look after the wants of their country customers. Prices of the leading staples are unchanged, but pay-

CARSLEY'S COLUMN.

# CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods •  
Merchants.

SPECIALTIES:

COLORED  
AND BLACK

# CASHMERE

# SILKS

AND

# DRESS GOODS,

Mantles and Jackets.

# Carsley, Sons & Co.,

113 St. Peter Street,

— MONTREAL.

Substitution

the fraud of the day.

See you get Carter's,

Ask for Carter's,

Insist and demand

Carter's Little Liver Pills.

## Winter's Coming!

'Tis best for you to know the facts about heating apparatus if you are considering about a plant for your home. "Safford" Radiators are the only heating apparatus in the world that has imitators; and why? Because they are the simplest and best in construction and durability.

# SAFFORD Patent Radiators

Are all Iron and Absolutely Perfect.

THIS IS WHY THEY ARE IMITATED

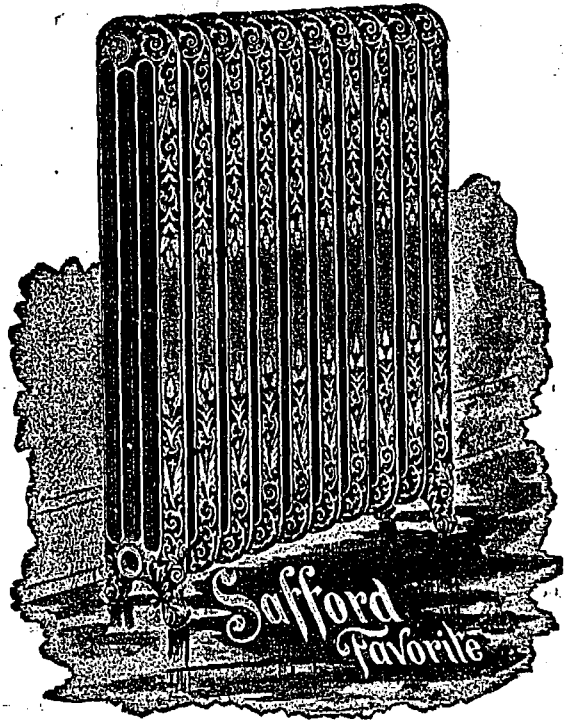
✱ They NEVER burst,  
Break or Wear out.  
No Bolts. No Packing.

MADE ONLY BY

The TORONTO RADIATOR MFG. CO., Limited,

Toronto, Ont.

AND H. McLAREN & CO., Montreal.



ments as a rule remain tardy. The money market is unchanged. Commercial paper undergoes considerable scrutiny, and the disposition of bankers is to restrict loans. Sterling exchange is weaker and New York drafts are in better demand at par between banks. Stocks quiet but stronger for the speculative shares. Latest sales: Cable, 140½; Postal, 77½; Toronto Ry. 69; Gas, 203; Western Assurance, 157; Telephone, 154; C.P.R., 58; Bank of Commerce, 123; Hamilton, 149; Can. Permanent Loan, 132.

**BUTTER, &c**—Trade fair with good demand for choice qualities. The best tub jobs at 13 to 14c, rolls at 12 to 13c, and creamery at 17 to 20. Eggs are firm at 9 to 10c per dozen in case lots. Cheese firm at 8½c to 9c.

**DRESSED HOGS**—Offerings are limited and the demand small. The best qualities bring \$5 to \$5.50 for small lots.

**FLOUR AND GRAIN**—The flour trade is quiet, with straight rollers made of new wheat quoted at \$3.00 to \$3.10. Ontario patents from old wheat are quoted at \$3.35. Manitoba patents \$3.85 and strong bakers \$3.50 to \$3.55. Bran is dull at \$8 West, and shorts \$9. Wheat quiet with feeling weaker owing to decline in leading markets. Red winter, new, is selling at 61c, outside and white at 62c. Old wheat nominal at 63 to 64c. No. 1 Manitoba hard quoted at 70 to 70½c, Toronto freight, 66c Midland and 62c Fort William. No. 2 hard 67c Toronto freight. Barley dull. Oats dull at 18½c West for white and 17½ to 18c for new. Peas sold at 42c West for new. Rye 32c West.

**GROCERIES**—Trade is fair and prices generally unchanged. Granulated sugars are jobbing at 4½c, and yellows at 3½ to 3¾c. Low grade Japan teas 17 to 18c. Low grade Ceylons 13 to 19½. Dried fruits quiet; currants 4 to 4½; Vostizias 6 to 7c; Bosnia prunes 6 to 6½. Valencia raisins, off stalk 4¾ to 5c; and selections 6¼ to 6½c. Canned goods unchanged; peas, 30 to 35c; corn, 75 to 85c; tomatoes, 90 to 95c. Salmon \$1.30 to \$1.75. Coffee dull with Rio's quoted at 17 to 20c.

**LEATHER**—Trade is moderate and price as a rule unchanged.

**HIDES AND SKINS**—The hide market is dull, with cured quoted at 6 to 6¼c. Dealers are paying only 5½c for No. 1, 4½c for No. 2 and 3½c for No. 3. Lambskins 50c, and pelts 25 to 30c. Calfskins 4 to 6c the latter for No. 1. Tallow dull at 2¼ to 3½c per lb.

**LIVE STOCK**—Offerings continue large. Export cattle remain unchanged, with the best selling at 4 to 4½c and medium at 3½ to 3¾c per lb. Bulls for export 3c to 3½c. Best butchers' cattle 3 to 3½c, medium 2½ to 2¾c and inferior 2c. Milch cows \$18 to \$30 each and calves \$3 to \$5.50 each according to quality. Export sheep bring 3c to 3½c per lb, and butchers 2½ to 2¾c. Lambs firm at \$2.25 to \$3.50 each. Hogs unchanged at 4 to 4½c per lb, for the best, 3¼ for thick fats, 3 for sows and 2c for stags.

**PROVISIONS**—Trade is fair with little change in prices. Mess Pork sells at \$11.50 to \$12, short cut at \$12, and shoulder mess \$10. Bacon 5 to 5½c, for long clear. Rolls 7c. Backs 9c. Smoked hams 9½ to 10c. Lard 6¾ to 7c, per lb, the latter for pails. Dried apples 8½c, and evaporated 6c. Potatoes are quoted at 30 to 40c per bag.

**WOOL**—Business quiet and prices steady. Fleece brings 18 to 19c, and clothing 20c. Pulled wools 19 to 20c, and supers 21 to 21½c.



## SHERIFF'S SALES.

F.F.—No. 1190—THE WASHINGTON BUILDING TRUST COMPANY vs. JOSEPH OUIMETTE.

Two lots of land situate in Saint Denis Ward, city of Montreal; bounded in front by Saint Hubert Street, said two

## HAYES' PATENT METALLIC ROOFING CO. TORONTO

ILLUSTRATED CATALOGUE FREE

### STEEL LATHING

lots known on the official plan and book of reference of the incorporated village of Cote Saint Louis, county of Hochelaga, district of Montreal, as numbers eight hundred and sixteen and eight hundred and seventeen, of the subdivision of the original lot number seven, said two lots together containing fifty feet in front by one hundred and nine feet in depth, English measure, more or less—with the foundation of a burned house, the said two lots forming together only one and the same plot.

To be sold at my office, in the city of Montreal, on the TWELFTH day of SEPTEMBER, instant, at ELEVEN o'clock in the forenoon.

F.F.—No. 2532—ADOLPHE TRUDEAU vs. JOSEPH THUOT dit DUVAL.

A lot being the north-east part of a lot of land known on the official plan and book of reference of the village of Longueuil, as number one hundred and ninety-one, situate in the town of Longueuil, county of Chambly, and bounded in front by Saint Charles street, in rear by the river Saint Lawrence, on one side to the north-east by lot number one hundred and ninety-two, of the said official plan and book of reference, and on the other side to the south-west by the residue of said lot number one hundred and ninety-one—with the buildings thereon erected, a lumber mill and its machinery, such as engine, boilers, planing machines, scantling saw, a stickler, a lathe, two machines for dressing wood, a mortising machine, a ribbon saw, all the straps, etc., which form part of the said mill.

The said lots measure one-half arpent in front on Saint Charles street, by the depth which is from Saint Charles street and going to the river Saint Lawrence.

To be sold at the parochial church door of the parish of Saint Antoine de Longueuil, on the TWELFTH day of SEPTEMBER instant, at TEN of the clock in the forenoon.

F.F.—No. 8736—LA BANK NATIONALE vs. GEORGE BEAUCAGE.

An emplacement fronting on Irvine street, in the town of Westmount, containing about twenty-six feet six inches in width in front, and about forty-five feet in rear, by ninety-five feet three inches on its north-west side line, and known as subdivision number sixty-nine, of lot number one thousand four hundred and thirty-four (No. 1434-69), on the official plan and if the book of reference of the parish of Montreal; with the right of passage, in common with others, in and through the lane known as subdivisions thirty, seventy and seventy-one, of lot number one thousand four hundred and thirty-four, on said official plan (No. 1434-30-70-71)..

To be sold at my office, in the city of Montreal, on the FOURTEENTH day of SEPTEMBER, instant, at TEN o'clock in the forenoon.

A. F.F.—No. 885—MARGUERITE JOASIM vs. ATHANASE DAOUST.

1° A land situate in the new Cote Saint Catherine, parish of Saint Telesphore; bounded in front by the public road of the said new Cote Sainte Catherine, known as number three hundred and thirty-seven (No. 337), of the official plan and book of reference of the parish of Saint Telesphore, county of Soulanges — with a wooden house (store), shed, barn and outbuildings thereon erected.

2° A land situate in the parish of Saint Telesphore, concession Des Anges west: bounded in front by the road Des Anges, known as number one hundred and ninety-six (No. 196) of the official plan and book of reference of the parish of Saint Telesphore, county of Soulanges—without any buildings.

3° Another land situate in the parish of Saint Polycarpe, concession of La Riviere a Delisle, north side; bounded in front by Riviere a Delisle, known as number four hundred and seventy-five (No. 475), on the official plan and book of reference of the parish of Saint Polycarpe, county of Soulanges, less, however, and reserving from the said land the lots sold to the Ontario and Quebec and Canada Atlantic railway companies, the lot of this latter company being number 695, and that of the other said company being No. 693, on the said plan, as also the subdivided portion of the said land such as shown on a plan bearing date the seventh of October, one thousand eight hundred and eighty-nine, signed by the assistant commissioner of Crown lands, and filed in the registry office of the county of Soulanges—with a barn thereon erected.

To be sold as follows, to wit: paragraphs one and two, (1 and 2), at the door of the parish church of the parish of Saint Telesphore, on the TWELFTH day of SEPTEMBER, instant, at TEN of the clock in the forenoon; and paragraph three (3) at the door of the parish church of the parish of Saint Polycarpe, on the SAME DAY, at THREE of the clock in the afternoon.

A.F.F.—No. 762 — THE MONTREAL LOAN & MORTGAGE COMPANY vs. WILLIAM A. KEBURN.

1° A certain lot of ground situate in the parish of St Anne, in the upper part of the Island of Montreal, and known as

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Sept 3.	Cash value per S.
British North Am. ....	243 1/2	4,866,666	4,866,666	1,338,333	2	Apl. June	100	248 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,900,000	3 1/2	June	122 1/2	61 25
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion .....	50	1,500,000	1,500,000	1,500,000	5 & 1	May	225	112 50
Du Peuple .....							6	3 00
Eastern Townships.....	50	1,500,000	1,499,905	760,000	3 1/2	Jan	142	71 00
Hamilton .....	100	1,250,000	1,250,000	675,000	4	June	149	149 00
Hochelaga .....	100	800,000	800,000	345,000	3 & 1	June	122	122 00
Imperial .....	100	1,983,600	1,982,370	1,156,175	4	June	180	180 00
Jacques Cartier.....	25	500,000	500,000	285,000	3 1/2	June	100	25 00
Merchants' Can. ....	100	6,000,000	6,000,000	3,000,000	4	June	166	166 00
Merchants' Halifax .....	100	1,500,000	1,500,000	975,000	3 1/2	Aug	176	157 00
Molson .....	50	2,000,000	2,000,000	1,375,000	4 & 1	April	117 1/2	68 75
Montreal .....	200	12,000,000	12,000,000	6,000,000	5	June	221	442 00
Nationale .....	30	1,200,000	1,200,000	30,000	2	June	66 1/2	30 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan	249	249 00
Ontario .....	100	1,000,000	1,000,000	50,000	3	June	55	55 00
Ottawa .....	100	1,500,000	1,500,000	925,000	4	June	Dec	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan	158 1/2	168 75
Quebec .....	100	2,500,000	2,500,000	500,000	3 1/2	June	Dec	117 1/2
St. Stephen's.....	100	200,000	200,000	45,000	3	April	Oct	.....
Standard .....	50	1,000,000	1,000,000	600,000	4	June	162	162 00
Toronto .....	100	2,000,000	2,000,000	1,800,000	5	June	Dec	236
Traders .....	100	700,000	700,000	85,000	3	.....	97	97 00
Union (Halifax).....	50	600,000	600,000	160,000	3	.....	123	61 50
Union of Can. ....	100	1,200,000	1,200,000	805,000	3	Jan	July	100
Ville Marie.....	100	500,000	479,620	10,380	3	June	Dec	73
Western .....		500,000	377,286	105,000	3 1/2	Apl	Oct	.....
Agri. Sav. and Loan Co.....	50	630,000	628,008	320,000	3	Jan	July	.....
Bell Telephone Co .....	100	3,168,000	3,168,000	600,000	4 1/2	Quarterly	154	154 00
Brit. Can. Loan & Inv. Co.	100	1,620,000	398,493	112,000	3 1/2	Jan	July	100
Brit. Mortg. Loan Co.....	100	450,000	811,978	75,000	3 1/2	July	July	.....
Building and Loan Assoc..	25	750,000	750,000	124,075	3	Jan	July	70
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	350,000	3 1/2	Oct	July	40
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	1,460,000	5	Jan	July	105
Can. Perm. Loan and Sav....	50	5,000,000	2,600,000	195,000	3 1/2	Jan	July	132
Can. Sav. and Loan Co.....	50	750,000	722,000	185,000	3 1/2	June	Dec	169
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	325,000	3	Jan	July	119
Dominion Sav. and Inv. Co..	50	1,000,000	932,412	10,000	3	Jan	Dec	76
Dominion Telegraph Co....	50	1,000,000	1,000,000	.....	1 1/2	Jan—Qtly	121	60 50
Dominion Cotton Mills Co..	100	3,000,000	3,000,000	.....	.....	Mar—Qtly	85	85 00
Farmers' Loan and Sav. Co..	50	1,057,250	611,430	146,195	3 1/2	May	Nov	160
Freshold Loan and Sav. Co..	100	3,253,500	1,319,103	659,550	4	June	Dec	102
Hamilton Prov. and Loan..	100	1,500,000	1,100,000	339,395	3 1/2	Jan	July	112
Home Sav. and Loan Co.....	100	2,000,000	200,000	190,000	3 1/2	Jan	July	165xd
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,337,000	670,000	4 1/2	Jan	July	161
Imperial Loan and Inv. Co..	100	840,000	703,558	164,054	3 1/2	Jan	July	164
Landed Banking and Loan..	100	700,000	674,281	146,000	3	Jan	July	115
Land. & Can. Loan and Ag..	50	5,000,000	700,000	405,000	4	Mch	Sep	95
London Loan Co.....	50	679,700	659,050	74,000	3	Jan	July	91
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan	July	99 1/2
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	111,000	3	Jan	July	95
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan—Qtly	160	64 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April	Oct	158 1/2
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May	Nov	217 1/2
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	117	117 00
Merchants M'fg Co.....	100	600,000	600,000	300,000	3 1/2	Feb	Aug	90
Montreal Loan and Mortg...	25	500,000	500,000	180,000	3	Mch	Sep	134
Ont. Indus. Loan and Inv....	100	466,800	314,318	462,000	3 1/2	Jan	July	30
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	115,000	3 1/2	Jan	July	123
People's Loan and Dep. Co..	50	600,000	600,000	50,000	2	Jan	July	30
Real Est. Loan Co.....	40	681,000	321,889	250,000	3	Jan	July	60
Richelieu and Ont. Nav. Co..	100	1,350,000	1,350,000	.....	.....	.....	80	80 00
Toronto Electric Light Co..	100	500,000	.....	20,000	2	Quarterly	130	130 00
Toronto Street Railway.....	100	6,000	.....	.....	NH	.....	69	70 00
Union Loan and Sav. Co.....	50	1,000,000	679,645	260,000	4	Jan	July	95
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	4	Jan	July	140
Western Loan & Trust Co..	50	1,000,000	371,000	18,000	5 1/2	June	Dec	98
Windsor Hotel.....								50-55

lot number three hundred and seven-teen (317), on the official plan and book of reference of the said parish of Sainte Anne; bounded in front by lake Sainte Louis, on one side by No. 318, of said official plan, on the other side by No. 315 and 313, of said official plans and in rear by No. 63, of said official plan—with the buildings and dependencies thereto belonging thereon erected.

To be deducted from said lot of ground the portions thereof sold to the Grand Trunk Railway Company of Canada, and also to the Canadian Pacific Railway for their lines of railway through the same.

2° A lot of land situate in the said parish of Sainte Aune, known on the said official plan and book of reference, under the number three hundred and eighteen (318), and measuring, according to the official book of reference of the said parish, one hundred and six arpents and thirty-five perches in superficies, and as contained within the following boundaries: bounded in front by lake Sainte-Louis, in rear partly by the road of La Cote Sainte Marie and partly by the lots of land numbers forty-seven and forty-eight of said official plan and book of reference, on one side to the south west partly by:

Romeo Prevost & Co., accountants auditors, curators and commissioners Liquidation of Insolvent Estates a speciality. Money to lend.  
Offices Nos. 41 & 42 Montreal Street, Railway Building, Montreal.

lots numbers three hundred and seven-teen and sixty-three of the said official plan and book of reference, and on the other side to the north east by lot number three hundred and nineteen, of said official plan and book of reference—with the buildings and dependencies thereto belonging thereon erected.

To be deducted from the said lot of ground the portions thereof sold to the Grand Trunk Railway Company of Canada and also to the Canadian Pacific Railway for their lines of railway through the same.

To be sold at the parochial church door of the parish of Sainte Anne, on the FIFTEENTH day of SEPTEMBER instant at TEN o'clock in the forenoon.

Sheriff's Office, { J. R. THIBAudeau, Montreal, 2th, Sept, 1896. } Sheriff.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY SEPT. 3, 1896

Name of Article.		Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale	
<b>Boots and Shoes.</b>										
Brogans or Cobourgs .....		Mens.	Youths.	Boys.	Binder Twine.	\$ c.	\$ c.	Soda Ash.....	\$ c.	\$ c.
Split Balmorals .....		\$0 60 0 80	\$0 60 \$0 85	\$0 55 \$0 80	Good mixed .....	0 00	0 06	Soda Bicarb.....	2 30	2 50
Kip .....		0 90 1 40	1 00 1 20	0 70 0 80	Pure manilla.....	0 07	0 07	Sal. Soda.....	0 70	0 80
Kip " or Congress .....		1 00 1 50	1 00 1 25	0 75 1 00	<b>Brooms.</b>					
Buff .....		1 60 2 00	1 10 1 60	0 90 1 15	Rose 4 varn. hand heavy..	2 60	0 00	Archil. con.....	0 27	0 29
Split Boots .....		1 40 2 00	1 25 1 50	0 85 1 10	Pansy 4 " " medium	2 40	0 00	Cutch.....	0 07	0 08
Kip .....		2 00 3 00	1 50 2 00	1 00 1 00	Thistle 4 " " "	2 10	0 00	Ex. Logwood.....	0 10	0 15
Grain " \$2.00 to \$3.00, Felt Sox ..		2 25 3 00			Map Leaf A 4 stgs.	2 60	0 00	Chips.....	2 00	2 50
Felt Boots, half fox .....		\$1 60 2 10	do full \$1 75, \$2 50		B 4 " stained	2 15	0 00	Indigo (Bengal).....	1 50	1 75
Split Batts or Bala .....		0 70 1 00	0 70 0 80	0 55 0 85	Shamrock A 4 " varn han	2 10	0 00	Indigo Madras.....	0 70	1 00
Kip Pebbled or Buff Bala .....		0 80 1 10	0 80 1 00	0 65 0 75	B 4 " stained	1 95	0 00	Gambler.....	0 07	0 08
Pebbled Button, Machine Sewed .....		0 90 1 25	0 85 0 90	0 70 0 80	Daley A 3 stgs varn handle	1 95	0 00	Madder.....	0 10	0 15
Glazed Buff Button. "		1 00 1 25	0 85 0 90	0 50 0 70	B 3 " stained "	1 70	0 00	Sumac.....	62	66 70 00
Goat " "		1 25 2 00	1 15 1 50	0 80 1 35	Tullip No. 1 3 stgs " "	1 55	0 00	<b>Fish.</b>		
Polish Calf " "		1 25 2 00	1 00 1 75	0 90 1 35	2 2 " " "	1 30	0 00	Distributors prices.		
French Kid " "		1 85 3 50	1 90 2 50	1 40 1 75	Curling 4 " "	2 40	3 20	Cape Brit. Herring, .....	8 25	0 00
Dongola Kid " "		1 00 2 00	1 00 1 50	0 75 0 90	<b>Drugs &amp; Chemicals</b>					
Mens' Calf, Bala. Cong or Butt. Goodyear Welt .....				2 00 3 50	Acid Carbohc Cryst medl.	0 30	0 35	Labrador Herrings.....	0 00	0 00
" " Tan Russia Calf, Bala. Cong or Butt. Goodyear Welt.....				1 50 2 50	Aloes, Cape.....	0 13	0 15	Sea Trout No. 1 split p.b.	0 00	0 00
" " French Pat. Calf or Enamel Leather Bala. Butt. and Cong.				3 50 4 50	Alum .....	1 50	2 00	" " half brls.....	0 00	0 00
Ladies' Glaze Dong. Butt. and Bala., Goodyear Welt .....				2 00 3 00	Borax, xtls.....	0 07	0 08	No. 1 Shore Herrings.....	0 00	0 00
" " " " " " McKay Sewn .....				1 50 2 50	Brom. Potass.....	0 60	0 65	" " Nova Scotia.....	13 00	13 50
					Camphor. Eng. Refoz. ck	0 80	0 85	Mackerel No. 1, Kitts.....	0 00	0 00
					Ref Rings	0 65	0 75	" " 1/2 barrel.....	0 10	0 00
					Citric Acid.....	0 40	45	Green Cod, No. 1.....	0 00	0 00
					Copperas, per 100 lbs.....	0 75	1 00	Green " large.....	0 00	0 00
					Cream Tartar.....	0 28	0 30	Draft ".....	0 00	0 00
					Epsom Salts.....	1 50	1 75	No. 2.....	0 00	0 00
					Glycerine.....	0 22	0 27	Large dry " per quintal.	0 00	0 00
					Gum Arabic per lb.....	0 26	0 50	Salmon No. 1 brls Lab.....	0 00	0 00
					" Trag.....	0 50	1 00	Salmon, (terces).....	18 00	00 00
					Morphia.....	1 75	1 85	" Brit. Col brls.....	10 50	10 75
					Oplum.....	4 00	4 25	Boneless Fish.....	0 03	0 04
					Oxalic Acid.....	0 10	0 12	" Cod.....	0 06	0 04
					Psoporus.....	0 65	0 75	Finnan Haddies.....	0 06	0 07
					Potash Blechomate.....	0 11	0 16	<b>Flour.</b>		
					Potash Iodide.....	3 90	4 00	Winter Wheat.....	3 60	3 70
					Quintine.....	0 35	0 45	Manitoba patent b brands.	3 75	3 90
					Strychnine.....	0 75	0 90	Straight roller old wheat.	3 45	3 50
					Tartaric Acid.....	0 35	0 40	Extra.....	0 00	0 00
					Tin Crystals.....	0 20	0 25	Superfine.....	0 00	0 00
					<b>Heavy Chemicals.</b>					
					Bleaching Powder.....	2 25	2 75	Manitoba Strong Bakers.....	3 45	3 55
					Blue Vitriol.....	4 50	5 50	Standard oatmeal, brl.....	2 60	2 75
					Brimstone.....	1 75	2 25	Bran.....	10 00	10 50
					Caustic Soda.....	1 90	2 25	Shorts.....	11 00	12 00
					" 70.....	2 16	2 50	Mouille.....	15 00	18 00

—Wm. HART, painter, Essex, Ont., has assigned to G. A. Church. It is only a very small affair, and the liabilities are quite limited. He has always done more of a jobbing trade—Jas. Haynes, harness, North Gower, Ont., has assigned to John Kerr. Previous to this he had been trying to effect a composition with his creditors at 50 cents in the dollar. It was thought at the time that this would be successful, several of his creditors having accepted the terms, but the others would not come in, consequently he was forced into insolvency. The liabilities were only \$500 or \$600, and assets \$300 or \$400—M. O. Scott, ladies' underwear, Ottawa, Ont., has assigned to Samuel Fee, after having been in business for some years. The business has always been managed by Mrs. Scott, the husband being employed on the "Evening Journal" but of late he has been publishing a weekly paper on his own account, known as the *Flag*. She has had control of a fair business, and at one time was considered to have been in a good position, but of late years she has been more or less locked up and has probably credited more or less too freely, and collections have been poor. The impression is that satisfactory settlement will shortly be made—J. P. Keaveney, cooper, Paris, Ont., has assigned to Thos. O'Neill. The liabilities are small, but no figures are as yet given. The assets are principally covered by chattel mortgage. The business is an old one and has been mainly manufacturing on a small scale—C. R. Eacrett, shoes, Sarnia, Ont., has assigned to D. McKenzie, and Mr. Cowan, and a meeting of creditors is called for Sept. 8th. No particulars are so far obtainable, and nothing will be known until after the meeting of creditors. Eacrett has been in Sarnia for several years, having come from Exeter. He started originally in a very small way, but his trade increased considerably, and he has been doing quite an extensive business—too much, it is thought, for his capital. He has of late enlarged and become somewhat dilatory in settlements. Excessive competition and poor collections are said to be the principal cause of his difficulties. He contemplates asking an offer, and the impression is that it will be satisfactory, and will be carried through.

Bay of Quinte Notes—A test for oil will be made near Pakenham—An effort will be made to redress the grievances of the fishermen of Consequoy—Robert Vair, of Kingston, has purchased the late D. J. Waggoner's farm at Glenburnie—Joseph

Burley, of Cressy, has delivered 500 bushels of this year's peas to a Picton seed company—Several houses were burned in East Trenton last week. The fire service broke down—At Marmora water is so scarce on account of dry weather that people have to draw it miles—Notices of action have been served on the corporation of North Fredericksburgh for W. H. Chambers, for damages to his engine sustained on August 11th by falling through the bridge over Big Creek at the Hamburg road, and for George R. Chambers for personal injuries. The cases will probably be heard at the December assizes—John Henderson & Co., booksellers, Kingston, have assigned—It will cost Sterling \$2,700 to run its schools this year—An effort will be made to reduce the tolls of the Kingston gravng dock by reducing the number of hands—Work on the new line of railway from Cobourg to Campbellford, etc., will be pushed with vigor—Mr. Woodcock, of Tweed, has purchased the Stanley House, Kingston—At Stirling last week 350 cheeses were offered and sold at 8 3/4c—The Deseronto sash and door factory has been very busy of late. It recently received an order for the finishings of several private houses in Pembroke—The recent changes made by the Bay of Quinte Railway at Yorker station will greatly facilitate traffic on the line. The work has been done in a most substantial manner.—At Napanee on Tuesday cheese sold for 5-10c—Several Stocco merchants have been fined for selling goods on Sunday—Deseronto machine shops shipped two car loads of street car trucks to the Canadian General Electric Company at Peterboro last week—The portion of Ontario east of Sharpot Lake looks fresh and green as the result of frequent rains, a marked contrast to the country in the Bay district—Thomas Hanley, of Belleville, has secured the contract for the erection of a public school in the village of Tweed, to cost \$7,000—Gangs of men commenced excavating in Deseronto for the mains of the new waterworks system. The work will be prosecuted with all possible vigor—Orders for eighteen carloads of charcoal for the Radnor forges in Quebec are on hand. The people wish that it were possible for this charcoal to be kept at home for smelting the iron ore of Hastings—Five houses owned by W. Newman situated near the Grove Inn, Kingston, were burned last Sunday morning. Loss \$3,000; no insurance—The Anglers' Club of Rideau Lake has been incorporated with a capital of \$25,000—A farmer near Lindsay has realized \$120 from two acres of fancy peas.



Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
<b>Farm Products.</b>		<b>Groceries.</b>		<b>Spices.</b>		<b>Hardware.</b>	
Butter: Creamery, .....	0 18 0 20	Barley, malting.....	0 40 0 41	Molasses (Barbados) Imp.,	0 28 0 31	Vermicelli, Canadian.....	0 05 0 06
Townships, dairy, .....	0 15 0 17	" feed.....	0 33 0 34	Porto Rico.....	0 28 0 31	Macaroni, .....	0 05 0 06
Western.....	0 00 0 00	Peas, per 60 lbs, adloat new	0 50 0 52	Trinidad.....	0 00 0 00	" Italian.....	0 10 0 13
Lower grades.....	0 00 0 00	In store.....	0 00 0 00	Cuba.....	0 00 0 00	Peel—Citron.....	0 18 0 20
Holla.....	0 00 0 00	Rye.....	0 00 0 00	Raisins:		Orange.....	0 18 0 15
<b>CHEESE:</b>		Corn, in bond.....	0 00 0 00	Sultanas.....	0 06 0 12	Lemon.....	0 12 0 15
Finest Ontario.....	0 08 0 08	" duty paid.....	0 00 0 00	Loose Musc. California.....	0 05 0 07	<b>Chocolat Menier.</b>	
Ontario Medium.....	0 07 0 08	<b>Tea, (Hf.-Chest &amp; Cad.)..</b>		Layers, London.....	1 50 0 00	Vanilla, yel. wrap. 24 x 1/2 lb	0 34 0 36
Quebec.....	0 08 0 08	Japan, com. to med., lb.	0 12 0 15	Layers, London.....	1 50 0 00	do Chamols do do	0 43 0 48
Quebec Medium.....	0 07 0 07	" good med. to fine..	0 17 0 19	Con. Cluster.....	2 20 0 00	do Pink do do	0 50 0 56
<b>Eggs: Montreal limed.....</b>		" choicest.....	0 23 0 25	Extra Dessert.....	0 00 0 00	do Blue do do	0 58 0 66
Candled.....	0 09 0 10	" fancy.....	0 25 0 36	Royal Bucking'm Olnal..	0 00 0 00	Trip. Van. Green do do	0 50 0 56
Shipped as strictly fresh..	0 13 0 14	Y. Hyson, com. to good..	0 11 0 20	Valencia off stalk... "	0 04 0 04	do do Lilac do do	0 58 0 66
<b>Hors: per lb.....</b>		" fine to finest, lb	0 30 0 45	" Layers..... "	0 00 0 00	do do Bronze do do	0 85 0 74
" Old.....	0 02 0 04	Gunpowder, Moyune... "	0 17 0 20	Fillitras..... "	0 00 0 00	do do White do do	0 73 0 83
<b>Hog Products:</b>		" good..... "	0 25 0 35	Patras..... "	0 04 0 05	Unawet'd blue prem do	0 38 0 42
Bacon, smoked, per lb....	0 08 0 09	Pinguey, med to good.. "	0 11 0 13	Vostizzas..... "	0 05 0 07	<b>Starch:</b>	
Hams, city cured, .....	0 19 0 21	" fine to finest..... "	0 22 0 23	Prunes..... "	0 04 0 06	Can. Laundry.....	0 04 0 00
" Canvassed.....	0 30 0 30	Oolong.....	0 23 0 42	Figs in bags..... "	3 50 4 00	Silver Gloss.....	0 00 0 07
Pork Ca. s.c. per bbl. clear	10 00 10 50	Congou, common..... "	0 11 0 13	" new layers..... "	0 09 0 17	Benson's Prep. Corn.....	0 06 0 00
do mess.....	10 25 11 00	" good common..... "	0 15 0 20	Sh. Almonds, bxs..... "	0 00 0 25	Can. Pure Corn.....	0 33 0 00
Lard, per lb.....	0 07 0 00	" med. to good..... "	0 22 0 27	S. S. Tarragona..... "	0 11 0 13	Vinegar: Imp Trip, 1 brl..	0 23 0 00
" Com. Refined.....	0 05 0 00	" fine to finest..... "	0 32 0 35	Walnuts..... "	0 10 0 14	Cote D'or.....	0 23 0 00
<b>SEEDS:</b>		Indian.....	0 17 0 30	" Grenoble..... "	0 12 0 00	Crystal Pickling.....	0 23 0 00
Clover, red, per lb.....	0 00 0 09	Ceylon.....	0 16 0 30	Filberts..... "	0 07 0 10	W. W. XXX.....	0 23 0 00
Alsike, per lb.....	0 07 0 09	Coffees, Mocha (green)—		Spices: Cassia..... mats	0 12 0 09	W. W. XX.....	0 25 0 00
Timothy, (Can'n) per bah.	2 50 2 75	Java.....	0 25 0 28	Mace..... chests	0 90 1 20	W. W. X.....	0 00 0 20
" Western.....	2 00 2 50	Maraalho.....	0 17 0 18	Cloves..... "	0 07 0 09	Pure Malt.....	0 45 0 00
Flax 56 lbs.....	1 20 1 30	Jamaica.....	0 17 0 18	Nutmegs..... "	0 35 0 75	Cider X.....	0 17 0 00
Potatoes, per bag.....	0 00 0 00	Kto.....	0 17 0 18	Jamaica ginger, bl. "	0 18 0 21	" XXX.....	0 27 0 00
Honey, strained.....	0 00 0 09	Plantation Ceylon.....	0 27 0 29	" unbl. "	0 15 0 15	Soap: Best Laundry.....	0 06 0 06
Beeswax.....	0 00 0 00	Chicory.....	0 09 0 11	African..... "	0 08 0 10	" Common.....	0 02 0 05
Spring Rye.....	1 20 0 00	Canadian do.....	0 00 0 07	Pimento..... "	0 07 0 08	Matches: Telegraph.....	3 30 3 50
BEANS: white ordinary bus	0 00 0 00	Sugars:		Pepper, Black..... "	0 00 0 07	" Telephone.....	3 10 3 20
" hand-picked.....	0 00 0 00	Ex Ground, in brls.....	0 05 0 00	" White..... "	0 10 0 12	" Parlor.....	1 70 1 75
<b>Grain.</b>		" in bxs.....	0 05 0 00	Mustard, 4 lb Jar, Eng..	0 72 0 75	" Tiger.....	2 50 2 50
Hard Manitoba, No. 1.....	0 00 0 00	Powdered, in brls.....	0 05 0 00	" 1 lb.....	0 23 0 25	Nelson's Matches:	
" No. 2.....	0 00 0 00	Paris Lump, in brls.....	0 05 0 00	" 4 lb jars, Cana.....	0 65 0 70	Steamship.....	2 40 0 00
Wats. No. 2.....	0 25 0 25	" half brls.....	0 05 0 00	" 1 lb.....	0 22 0 24	Railroad.....	2 50 0 00
		" 100-lb bxs.....	0 05 0 00	Rice, large lots, standard B	0 00 3 45	Washboards:	
		" 50-lb bxs.....	0 05 0 00	" Patna..... 100 lb.	4 75 5 00	Nelson's Royal Lily.....	1 20 0 00
		Ex Granulated, brls.....	0 04 0 04	" Japan Standard.....	4 25 4 40	do Rose.....	1 40 0 00
		Off grade gran'd.....	0 00 0 00	" Crystal Japan.....	4 75 5 00	<b>Hardware.</b>	
		Branded Yellows.....	0 03 0 03	" Carolins..... 100 lb	6 50 7 50	Antimony.....	0 08 0 09
		Syrup.....	0 01 0 02	Taploca, Pearl..... "	0 04 0 06	Tin: Block, L & F, 1/2 lb..	0 15 0 16
				" Flake..... "	0 04 0 08	" Straits..... "	0 15 0 15
				Gelatine, 1 qt pk.....	1 15 0 00	Strip..... "	0 16 0 17
				" 1/2 qt pk.....	1 75 0 00	Copper: Ingot..... "	0 11 0 12
				" 2 qt pks.....	2 30 0 00	Sheets.....	0 14 0 20

SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.

# A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

## INFERIOR GOODS ARE DEAR AT ANY PRICE.

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power as embodied in the



# OXFORD HOT WATER HEATER.

After a careful investigation of these features we feel safe in leaving the decision to our best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

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546 CRAIG ST.,

- - - MONTREAL

—A GREAT amount of talk is being indulged in about the low price of wheat says an American contemporary, and a certain class of so-called economists attribute the decline to the lack of money, especially of the cheap kind. But the facts show that the decline in the value of wheat since the seventies has resulted from excess of production in comparison to the consumptive demand. From 1869-72 inclusive, the United States annually produced an average of 244,187,750 bushels. In the four years 1893-95 the average crop was 510,000,000, according to the Cincinnati Price Current which is generally considered a better authority than the Department of Agriculture. The population of the United States increased perhaps a little more than 60 per cent during the period covered by these figures, while the wheat product more than doubled. Besides Canada, Russia, and the Argentine Republic have greatly increased their exports of wheat to the world's markets. Is it to be wondered at, then, that there has been a decline in the price of wheat?

### AS TO HARDWARE NAMES.

Steelyard, a weighing machine; provincially pronounced stillyard; as a grindstone is called a grinstone. But why steelyard? In its construction no steel is used; nor has the steelyard any hold on

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 8 1896

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	<b>\$ c \$ c</b>	<b>Sharp and flat pressed nails</b>	<b>1 35 0 00</b>	<b>IX Charcoal</b> .....		<b>No. 1, ordinary sole</b> .....	<b>0 20 0 21</b>
<b>NEW CUT NAIL SCHEDULE.</b>		3 inch.....extra..	1 50 0 00	Usual		No. 2 " " " " " " " "	0 19 0 20
Base—50d and 60d, f.o.b.,....	2 75 0 00	2 1/4 and 2 3/4 " " " "	1 85 0 00	Trade		No. 3 " " " " " " " "	0 17 0 18
Cut Nails.....per keg.....	2 75 0 00	1 1/4 and 1 1/2 " " " "	2 50 0 00	DX " " " " " " " "		Buffalo Sole, No. 1, " " " "	0 00 0 00
Steel nails..... " " " "	2 75 0 00	1 1/2 " " " " " "	3 00 0 00	DX " " " " " " " "		" " No. 2, " " " "	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes.....	3 50 8 75	Terne Plate 10, 20x38.....	5 75 6 00	Zanzibar.....	0 00 0 00
40d.....extra.....	0 05 0 00	Axes—S. S.....	6 50 10 00	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 22 0 24
30d..... " " " "	0 10 0 00	"—solid S.....		Anchor, per lb.....	0 04 0 05	" " No. 2.....	0 18 0 21
20d, 18d and 12d..... " " " "	0 15 0 00	Coil Chain—1/2 chain.....	2 50 0 00	Lion & Crown tin'd sh'ts		Harness.....	0 25 0 38
10d..... " " " "	0 20 0 00	Coil Chain—3/4.....	0 00 4 50	22 and 24 gauge.....	0 05 0 06	Upper, heavy.....	0 27 0 30
8d and 9d..... " " " "	0 25 0 00	5-16.....	3 50 0 00	26 gauge.....	0 08 0 00	Upper, light.....	0 28 0 32
6d and 7d..... " " " "	0 40 0 00	3.....	3 25 0 00	Lead: Pig, per 100 lbs.....	3 15 3 25	Grained Upper.....	0 32 0 35
4d to 5d..... " " " "	60 0 00	7-16.....	3 15 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 25 0 32
3d..... " " " "	1 00 0 00	1/2.....	3 00 0 00	Shot, per 100 lbs.....	5 55 5 75	Kip Skins, French.....	0 60 0 75
2d..... " " " "	1 50 0 00	<b>Galvanized Iron:</b>		Lead Pipe, per 100 lbs.....	5 09 0 00	English.....	0 50 0 70
4d to 5d, cold cut not pol. or bl'd.....	0 50 0 00	Morewoods Lion, No. 28.....	5 00 5 25	Zinc: Sheet.....	4 75 5 00	Canada Kip.....	0 50 0 60
3d " " " " " "	0 90 0 00	Queen's Head, or equal.....	4 25 4 50	" Splitter per 100 lbs	4 25 4 50	Hemlock Calf.....	3 50 0 80
2d " " " " " "	2 00 0 00	Common.....	3 75 4 00	Scrap Iron—		" Light.....	0 50 0 60
Fine blued nails—		<b>Pig Iron: Siemens No. 1.....</b>	<b>16 75 00 00</b>	Machinery scrap.....	0 00 1 30	French Calf.....	1 05 1 40
3d.....extra.....	1 50 0 00	Summerlee.....	20 00 0 00	Wrot Iron.....	0 00 13 00	Split, light and medium	0 16 0 20
2d..... " " " "	2 00 0 00	Gartsherrle.....	60 00 0 00	Powder: Canada Bl'stug	2 00 0 00	" heavy.....	0 14 0 18
Casing and box, flooring, shoo, and tobacco box nails—		Carnbroe.....	18 00 0 00	" F F to F F F.....	5 00 5 25	" small.....	0 14 0 16
13d to 30d.....extra.....	0 50 0 00	C.I.F.T. Riv. Charcoal Iron	25 50 25 00	Wire:		Leather Board, Canada.....	0 06 0 10
10d..... " " " "	0 60 0 00	No. 1 Ferrons.....	17 50 17 75	Bright No. 7, per 100 lbs	2 60 0 00	Enamelled Cow, per ft.....	0 15 0 17
8d and 9d..... " " " "	0 75 0 00	<b>Bar Iron, per 100 lbs.</b>		Annealed No. 7 " " " "	2 65 0 00	Pebble Grain.....	0 10 0 18
6d and 7d..... " " " "	0 90 0 00	Ord. Crown.....	1 50 1 50	" oiled " " " "	2 65 0 00	Glove Grain.....	0 10 0 12
4d to 5d..... " " " "	1 10 0 00	Best Refined.....	2 25 2 50	Galvd. No 6.....	3 15 0 00	B. Calf.....	0 11 0 13
3d..... " " " "	1 50 0 00	Norway.....	3 00 0 00	Trade discount on above 20 per cent.		Brush (Cow) Kid.....	0 10 0 11
Finishing nails—		Sheet Iron 16 G & heavier.	2 30 0 00	Barbed Wire—		Buff.....	0 11 0 15
3 inch.....extra.....	0 85 0 00	" " 17, 18, 20 G.....	2 00 0 00	2 and 4 bars.....	3 4c Que. and	Rus gets, light.....	0 25 0 40
2 1/2 to 2 3/4 " " " "	1 00 0 00	" " 22, 24 " " " "	2 05 0 00	Plain Twist 2 and 3 wrs.	3 c Ontario.	" heavy.....	0 28 0 30
2 " to 2 1/4 " " " "	1 15 0 00	" " 28 G " " " "	2 15 0 00	Staples.....	1000 lbs deld	" No. 2.....	0 20 0 25
1 1/2 to 1 3/4 " " " "	1 35 0 00	" " 28 G " " " "	2 25 0 00	Wire Nail Ont. 70 & 5 p.c	up to 25c	" Saddlers.....	3 00 3 00
1 1/4 " " " " " "	1 75 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	10 kegs up to 25c pt for	freight.	Int. French Calf.....	0 70 0 75
1 " " " " " "	2 25 0 00	" " 3/4 in.	0 00 2 25	fight. Que. 70 & 10pc f.c. b		English Oak.....	0 38 0 42
Slatng nails—		Boiler Heads, steel.....	0 00 0 08 1/2	Montreal with a special allowance of 5 c. per kegs.		Rough.....	0 20 0 22
5d.....extra.....	0 85 0 00	Hoops.....	2 15 0 00	<b>Hides and Tallow</b>		Dongola, extra.....	0 30 0 32
4d..... " " " "	0 85 0 00	Band Imported.....	0 00 2 00	Montreal Green Hides		" No. 1.....	0 20 0 25
3d..... " " " "	1 25 0 00	" Canadian.....	1 50 1 85	" No. 1 per 100 lbs	0 00 5 00	" ordinary.....	0 12 0 20
2d..... " " " "	1 75 0 00	<b>Canada Plates:</b>		" No. 2.....	0 00 4 00	Colored Pebbles.....	0 15 0 16
Common barrel nails—		Good Brands.....	2 15 2 25	" No. 3.....	0 00 3 00	" Calf.....	0 20 0 28
1 inch.....extra.....	1 50 0 00	Wro't Iron pipe, 1/2 to 2 in	0 00 0 00	Tanners pay \$1 extra for sorted, cured & inspect'd		<b>Oils</b>	
3/4 " " " " " "	1 75 0 00	70 p.c., over 2 in 67 1/2 p.c.		Sheepskins.....	0 70 0 75	Cod Oil, Newfoundland.....	0 35 0 35
3/8 " " " " " "	2 25 0 00	Imported iron pipe, 1/2 to 3/4 inch, 65 p.c. & 2 in 70 p.c.		Clips.....	0 25 0 00	" Gaspe.....	0 32 0 35
Steel nails 10c extra.		<b>Steel, cast per lb.</b>		Lambskins.....	0 40 0 00	S. R. Pale Seal.....	0 41 0 42
Clinch nails—		" Spring, 100 lbs.....	0 08 0 00	Calfskins, No. 1.....	0 06 0 00	Straw Seal.....	0 33 0 35
3 inch.....extra.....	0 85 0 00	" Tire.....	1 90 0 00	" No. 2.....	0 04 0 00	Cod Liver Oil, Nfld.....	1 00 1 10
2 1/4 and 2 3/4 " " " "	1 00 0 00	" Sleigh shoe, 100 lbs.....	1 85 0 00	" No. 3.....	0 04 0 00	" Norwegian Process.....	2 00 0 00
2 " and 2 1/4 " " " "	1 15 0 00	" Machinery.....	2 50 0 00	Horse hides west., each	0 00 1 50	Castor Oil.....	0 07 1 00
1 1/2 and 1 3/4 " " " "	1 35 0 00	<b>Tin Plates:</b>		" City.....	0 00 0 00	Lard Oil, Extra.....	0 70 0 75
1 1/4 " " " " " "	2 00 0 00	IC Coke.....	2 50 2 75	Tallow, rendered.....	4 50 2 00	" No. 1.....	0 60 0 65
1 " " " " " "	2 50 0 00	IC Charcoal.....	3 00 3 50	" rough.....	2 00 2 50	Linsed, raw.....	0 50 0 51
				<b>Leather</b>		" boiled.....	0 53 0 54
				No. 1 B. A. Sole.....	0 22 0 24	Olive, pure.....	0 85 0 90
				No. 2 " " " "	0 20 0 22	" Extra, qt., per case.	3 00 3 70
				No. 3 " " " "	0 17 0 18	" pta. do.....	2 40 2 50
						" 1/2 pts. do.....	2 70 3 00
						Spirits Turpentine.....	0 43 0 60

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 90 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc. mos. or 3 per cent. off in 30 days.

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Manufacturers of REFINED SUGARS of the well-known Brand



Of 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).  
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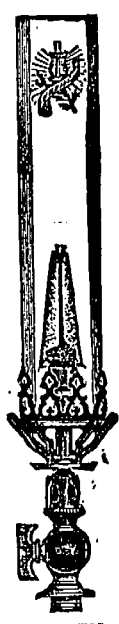
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Table with 8 columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Lists various commodities like Coal Oil, Canadian Quarters, Tobacco, Wines, and Liqueurs.



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6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.

3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.

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6 times as much light at the same cost as 1 ordinary burner.

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lineal measure; but in London, some centuries ago, in Dorgate yard, near by the docks, a yard or storage place was set apart for handling steel that was brought over to England by the Hanse (North German) steel makers. To weigh such heavy metal a machine was devised, and it took the name of the place where it was used and has kept it, though the steel yard on Costius Lane has long since disappeared. The word is found in none other than the English language, though the steel yard is universal. Scales: The bowls or pans of a balance. Latin, bilanx—bi, two, lanx, pan—two pans suspended from a balancing beam. Scales, or balances, are of great antiquity, and are first found on the inner walls of religious temples in Egypt, as being used for weighing human souls to ascertain whether they shall be admitted into heaven or sentenced for a term in purgatory. They were also used to a great extent for commercial weighing. The history of scales is full of interest. But there are no scales. Scale means a shell, as of a fish, oyster, or nut, and time was when these scales were suspended from the balance beam—not now. Metal bowls or pans are used instead. The name abides, but the scale itself has disappeared from the weighing machine.

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boilers, circular saws, cheap elevators, and similar terrors of the mechanical world, the belt seems to be able to hold its own with any of them as an agent of destruction. As belts are in use wherever machinery turns, so the accidents caused by them are distributed over the whole land, and no complete record of them is ever compiled, no comprehensive view of their malignant work is ever obtained by any individual; but, wherever one may live, he will find the local press occasionally telling of one of these casualties, usually with horrifying details of whirling limbs and scattered brains.

These belting accidents are, as a rule, usually the result of carelessness or of ignorance, the latter case too often meaning the carelessness of another who has permitted the ignorant exposure. After nearly every accident it might be truthfully remarked that it need not have occurred if everything had been all right and if someone had not done wrong. Belting accidents do not occur where belts are running steadily and where they are left alone. They never chase their victims, but they do sometimes suggest the existence of some power of fascination to draw the innocent toward them.

#### UNUSUAL FLY WHEELS.

The great velocity at which fly wheels are driven and the consequent casualties that have become a matter of weekly report are evidence of slow evolution in providing for known wants. The sudden advent of electrical apparatus and its high speeds found people making fly wheels of cast iron, with a narrow factor of safety, or indeed, no factor of safety at all, if we

consider the impossibility of detecting inherent strains and imperfections in this material. No one can know the value of material molded into form at a temperature of 2,000 degrees and then cooled down to a fortieth of this temperature, nor can they judge internal structure by surface indications. The fact is that cast iron is not suitable material for fly wheels that are to be driven at high speed, nor is it necessary to make them of that material. There is not even the claim of cheapness in their favor, if the methods of making such wheels of wrought iron and steel were once worked out. Twenty years ago a Scotch firm, who had to make a large fly wheel for a spinning wheel, riveted up a box rim, made from rolled plates, and filled it with cemented masonry or "grout," and did a very sensible thing. The strength of rolled sections is tolerably well known, their integrity is beyond doubt, or can be so, and all that is wanting is some ingenuity and experiment to substitute this kind of material. One reason for using cast iron for fly wheels is to attain a section and stiffness of arms that will, in the plane of rotation, resist the inertia and momentum of the rim. The sections of wrought iron spokes required for radial or centrifugal strain are by far too weak for the driving strains, but this is easily provided for by diagonals as in the case of other iron structures.

#### CARBIDE OF CALCIUM.

A new process has been developed in Paris for the manufacture of carbide of calcium by M. Patin, a well-known French engineer. The cost of the production of this substance has hitherto been about

prohibitory; but by M. Patin's process, which is in actual practical operation in Paris, it is claimed the cost has been reduced to \$40, and in districts where there is command of water power it can, it is said, be manufactured for \$30 to \$35. This is a very important matter, as bearing on the future of acetylene gas. Such gas, as is well known, gives a very brilliant light, but, owing in part to the high cost of its production, it has not hitherto made the progress that would otherwise have been expected. With carbide at \$35 or \$40, acetylene gas may have a future.

#### A NEW LAMP.

A novel incandescent lamp has just been devised in Germany, which, according to the *Review Scientifique*, requires no system of gas pipes for its supply, but produces a vapor which heats to whiteness an incandescent mantle, the heating agent employed being crude alcohol. The lamp is at once a gas generator and a burner. The generating portion contains two tubes fitted with wicks and joining at the upper part. Between them is placed a small burner which evaporates the alcohol drawn up the wicks, while the vapor thus formed is mixed in a Bunsen burner with a certain volume of air and burned, bringing to a high temperature a netting of metallic oxides and producing a beautiful white light. Precautions have been taken to preserve the mantle for the longest possible period, they lasting through 800 hours of lighting.

## FOR SHOWING EVENING GOODS.

Few stores in the smaller towns have any way of showing evening goods except by daylight. This plan is unsatisfactory to customers, for they cannot obtain a very good idea as to how the goods will look by gaslight. A place can be fitted up at small expense for showing evening goods which will answer the purpose and be appreciated by your customers. At the place where daylight is poorest in the department have four or five incandescent, gas or oil lights attached to the top of the shelving, with a reflector behind them set at an angle which will throw the light onto the counter. Attach two upright iron rods to the front of the counter running up as high as the shelving, string wires tightly from these to the edge of the shelving, and hang a black curtain on each. When it is desired to show evening goods turn on the lights, draw the curtains, and you will have a place where the customer can tell exactly how the goods will look by artificial light. The space need not be over six feet long, and can be used for other purposes except when showing evening goods.

## INDIA'S COAL PRODUCTION.

The production of coal in India is steadily increasing. In 1885 there were mined 1,295,000 tons, while last year the figures were increased to 3,167,000 tons. The Bengal collieries are responsible for about two and a half millions of the total. Much attention has also been paid of late years to the discovery of mineral oil wells, but the success attained has not been very encouraging so far, though some 36,000 gallons of oil were obtained from the Digboi field in 1895. The boring at Sukkur has failed to reach an oil bed, though it has been carried to a depth of 1,500 feet, and is to be sunk 200 feet further before being abandoned.

## FLOUR IN CHINA.

In 1870 the Cantonese imported a few hundred sacks, since which time the trade has increased until it has reached immense proportions. The common people are now commencing to use bread, and this is probably the reason for the increased importation. Flour, after reaching the Orient, is handled almost exclusively by Chinese merchants. For integrity, square dealing, promptness in making payment, and for general honesty the Chinese merchants are excellent people to do business with. Of the millions of dollars' worth of flour purchased by them in the last twenty five years, we have never heard of a man who has lost so much as one cent by them. The amount handled by them last year approximated \$30,000,000.

—A CONTEMPORARY figures out that this year fully 800,000 bicycles will have been manufactured in the United States. Nearly all these have been equipped with wood rims. Each rim requires 2½ feet of lumber, and allowing one-third for waste, that would mean 6,000,000 feet of lumber used for rims during the year. The most of this material is rock elm. It is now proposed to introduce the wood handle bar. Like the wood rim when it was first brought out the idea of using wood handle bars has been ridiculed, but its good points are becoming recognised. Hickory and a little ash will be employed. The use of wood instead of steel piping will lighten the weight of the machine, a result which is highly desirable.

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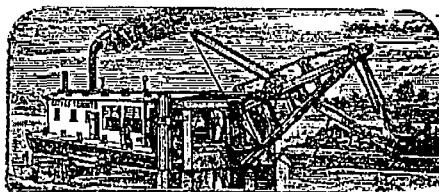
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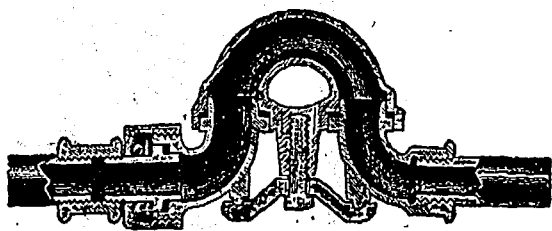
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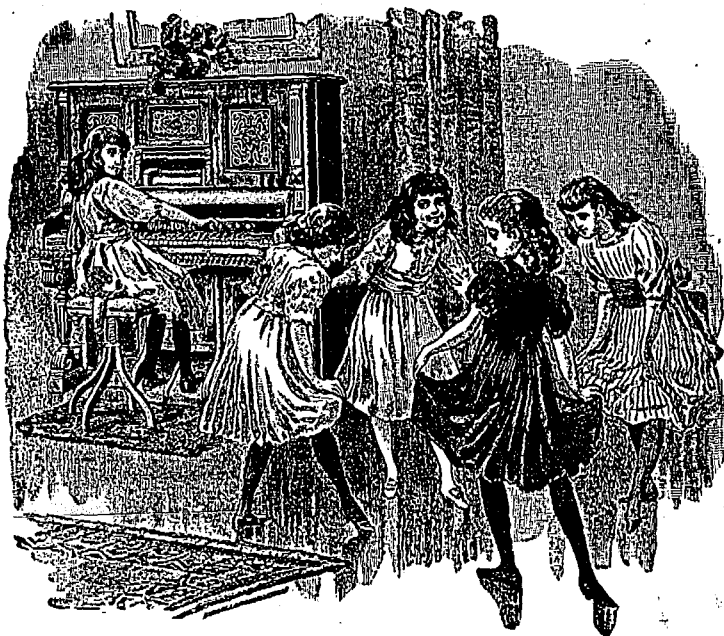
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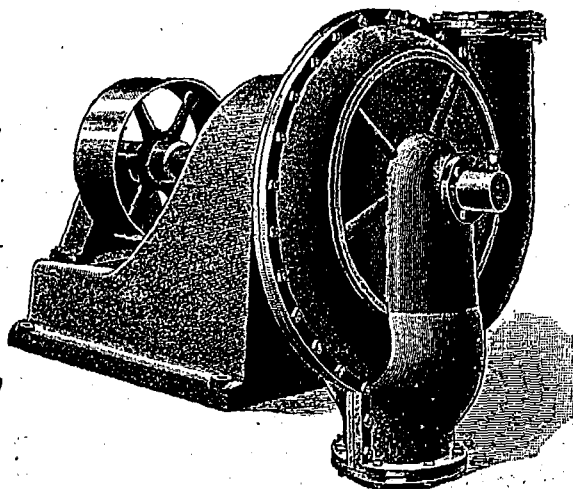
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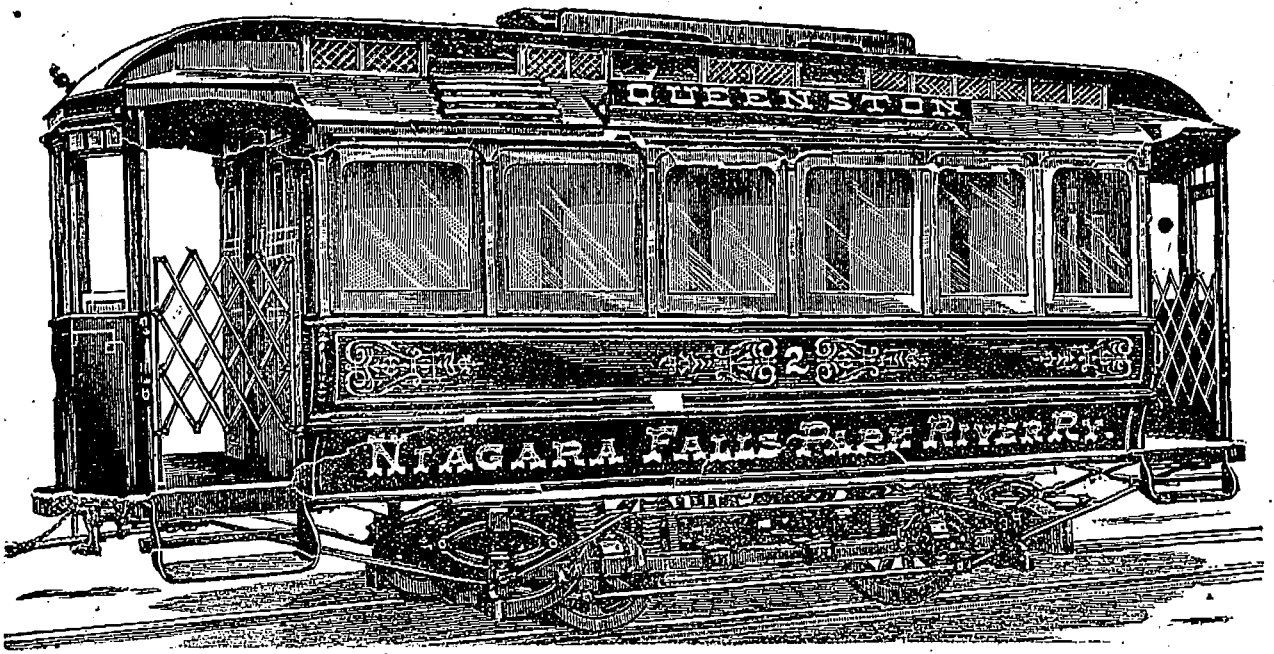
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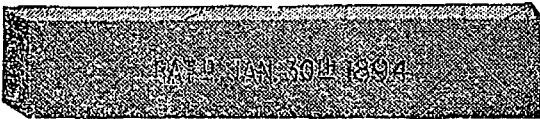


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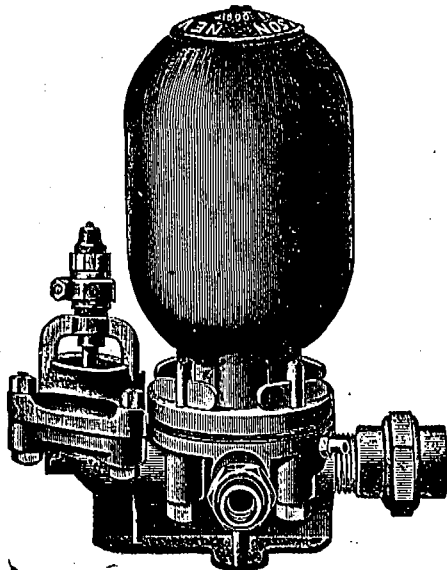
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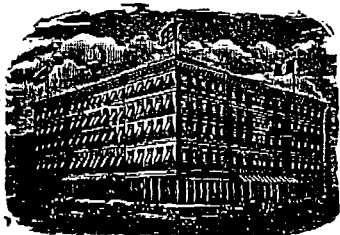
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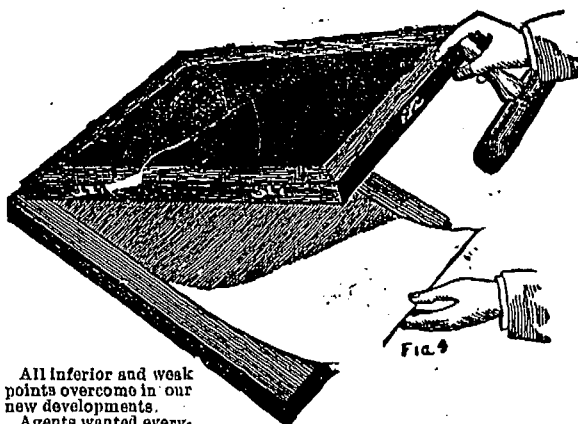
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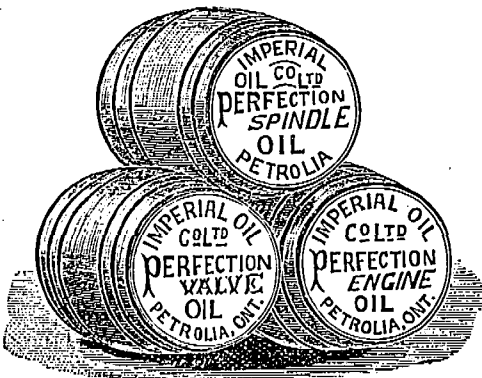
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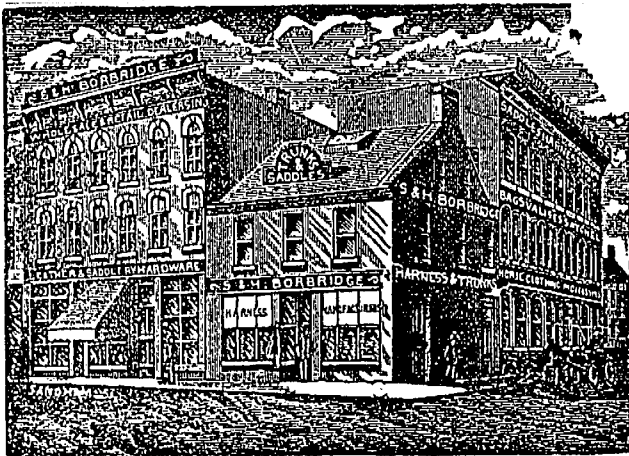
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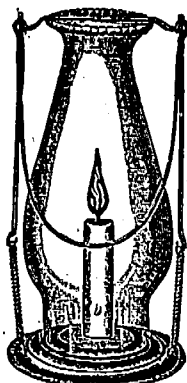
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Grand Trunk, Georgian Bay, &c.	4 1/2	4 3/4	
1st M.	120	123	
Grand Trunk of Canada Ord. stock	30 1/2	30 1/2	
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1st pref. stock	10	10 1/2	
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5 p.c. gen. con. deb. 1890			
4 p.c. stg. bonds, 1921-28	107	109	
100 City of Winnipeg deb., 1884, 5 p.c.	110	118	
Deb. scrip. 1883, 6 p.c.	121	123	

MISCELLANEOUS COMPANIES.			
100 Canada Company	18	20	
100 Canada North-West Land Co.	35	45	
100 Hudson Bay	14 1/2	15	

\*All the bonds have been sold to a Canadian Syndicate.

## HOTEL DIRECTORY--Continue

PLACE.	NAME.	PROP. OR MGR.
KINGSTON,	The British American,	
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
MARKHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Patsley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
TORONTO,	Brown's Hotel,	Brown Bros.
Trenton, Ont.,	Gilbert House,	T. H. Blescker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

### QUEBEC.

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	E. H. Dunham & Co
QUEBEC,	Chateau Frontenac,	

### NOVA SCOTIA.

HALIFAX,	The Halifax,	L. Hesselein & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

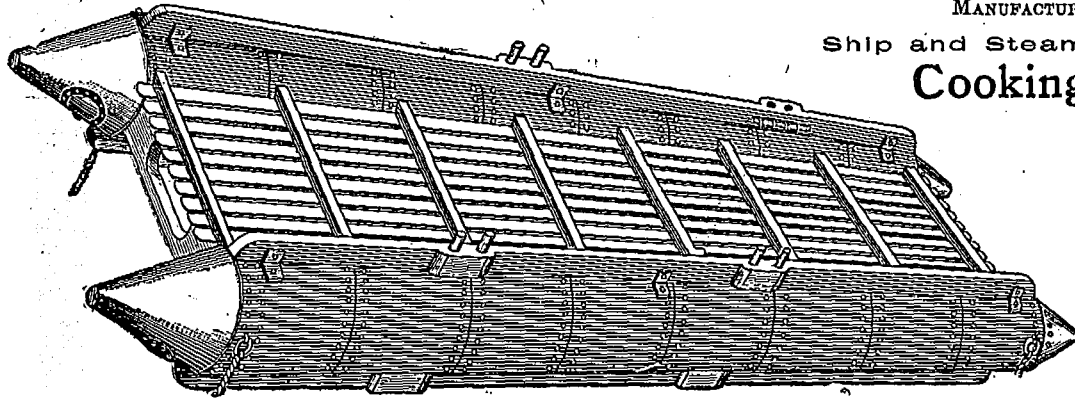
### PRINCE EDWARD ISLAND.

CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davie

# H. C. CALKIN, JR

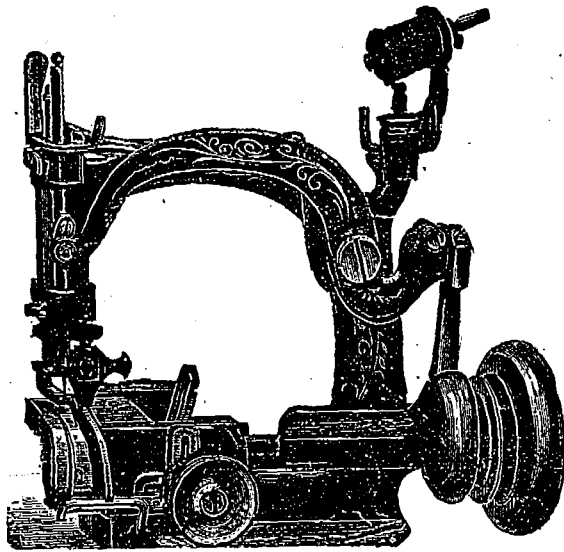
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Bake Ovens,  
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Kitchen Furni-  
ture,  
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Steam and Gas  
Fitter,  
Sheet Iron, Tin  
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Worker.



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Machinist and Manufactur-  
er of Special  
Machines for Hat  
Manufacturers.

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SPECIAL—Straw Hat Sew-  
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Plating, Sweat Leather Stitch-  
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Beveling Machines, etc.

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BRAND

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Sole General and Export  
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FRESHLY CUT . . . . .

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White Lead,  
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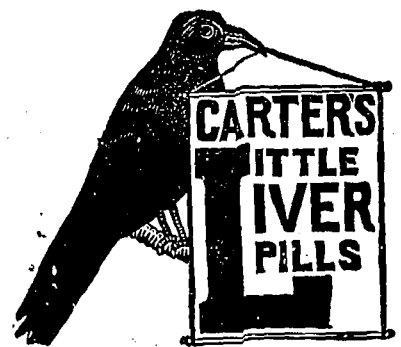
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POWDERED 100%

# LYE

PUREST, STRONGEST, BEST.  
Ready for use in any quantity. For making Soap,  
Softening Water, Disinfecting, and a hundred other  
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Sold by All Grocers and Druggists.  
S. W. GILLETT, Toronto.



## SICK HEADACHE

Positively cured by these  
Little Pills.

They also relieve Distress from Dyspepsia,  
Indigestion and Too Hearty Eating. A per-  
fect remedy for Dizziness, Nausca, Drowsi-  
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Pain in the Side, TORPID LIVER. They  
Regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose.  
Small Price.

**DOWSWELL BROS. & CO.,**

Manufacturers of

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Machines,  
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all kinds done at  
this office.**

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 1 1896

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	113¼ 113¼
Canada Life.....	2,500	5-6mos.	400	50	610 675
Confederation Life.....	5,000	7¼-6mos.	100	10	257 267
Western Assurance.....	25,000	5-6mos.	40	20	155 154
Guarantee Co. of North America.....	13,372	6	50	50	... ..

BRITISH AND FOREIGN.—Quotations on the London Market, Aug. 23 1896 Market value, p'd up etc.

Atlas .....	24,000	22 p. s.	50	6	£27¼	£25¼
British and Foreign Marine.....	47,000	25	20	4	£23¼	£25¼
Caledonian .....	21,500	04	25	5	£20-16-0	£20
Commercial U. Fire, Life and Marine	50,000	25	50	5	£38	£39
Edinburgh Life.....	5,000	19s	100	20	56-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	%	%
Guardian Fire and Life.....	200,000	8¼	10	5	11¼	12
Imperial Fire.....	60,000	20 p. s.	20	5	29½	30½
Lancashire Fire.....	135,483	5	20	2	5	5¼
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8¼	41-0-0	0 0
London Assurance Corporation.....	35,862	20	25	12¼	£62	64
London & Lancashire Life.....	10,000	10	10	2	4¼	5
Liv. & Lon. & Globe Fire and Life.....	245,040	85	St.	2	53½	54½
National of Ireland.....	40,000	£25	21 p. c.	£2¼	35 0	00
Northern Fire and Life.....	30,000	30	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	38¼	39½
Phoenix Fire.....	53,776	000	50	5	£42	£43
Queen Fire and Life.....	200,000	20	10	1	71-16	6 13-16
Royal Insurance Fire and Life.....	125,224	58¼	20	3	58	54
Scottish Imperial Life.....	50,000	8¼d	10	1	1-10 6	
Scottish Provincial Fire and Life.....	20,000	15	50	3	....	

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**Cordage Co.**

(LIMITED)

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

**Manilla, Sisal, Jute,  
and Russian Cordage.**

**BINDER TWINE.**

**Jute and Cotton Bags.**

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is afforded by the Policies of the

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Incontestability;  
Grace in payment of Pre-  
miums;

Extended Insurance under  
terms of  
**MAINE NON-FORFEITURE  
LAW . .**

issues an  
**INSTALMENT POLICY** PORTLAND, MAINE.  
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: Life :  
INSURANCE  
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LARDINE MACHINE - -  
CYLINDER AND ENGINE

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**The Federal Life ASSURANCE COMPANY.**

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Policies World Wide

.. AFTER ONE YEAR FROM ISSUE..

Capital and Assets - - - \$1,000,000.00  
Surplus to Policyholders, - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

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President. Managing Director.

**WORTH KNOWING**

"It is the safest and fairest policy I have ever seen,"

was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the Ordinary Life Policy of the Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

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H. SUTHERLAND, - Manager  
Correspondence solicited. Agents wanted.

**Scottish Union and National INSURANCE COMPANY.**

Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
Capital ..... \$30,000,000 | Invested Funds..... \$13,500,000  
Total Assets ..... 34,472,705 | Deposited with Dom. Govt., 125,000  
(Market value.)

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

**THE NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office:  
22 to 28 King St. W., - TORONTO, Ont.  
President, - John L. Blaikie.  
Vice-Presidents,  
Hon. G. W. Allan, J. K. Kerr, Q. C.

The great success which has attended the Company from its organization, and particularly during 1895 (its banner year), is duly evidenced by figures taken from the last financial statement:  
Cash Income..... \$ 581,478.24  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 262,284.23  
Assets ..... 2,300,518.15  
Reserve Fund ..... 1,795,822.00  
Net Surplus ..... 403,218.35

W.M. McCABE, F.I.A., Man.-Dir.  
Dr. CHAS. AULT, Man. for Prov. Quebec.  
180 St. James St., Montreal, Que.

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Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating according to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications,  
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53 St. Sulpice St., MONTREAL

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

FIRE and LIFE.  
Invested Funds, \$40,833,724  
Funds invested in Canada, over 1,000,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—Geo. B. CRAMPTON, Esq.  
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MONTREAL.

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Established in 1833. Head Office, Waterloo, Ont.  
Total Assets, Jan. 1, '94, \$349,734.71.  
GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Keller, Esq., Inspector.

**MERCANTILE FIRE INSURANCE COMPANY.**

INCORPORATED 1875.  
Head Office, WATERLOO, ONT.  
Subscribed Capital..... \$300,000 00  
Deposit with Dom. Govt..... 50,079 76  
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$16,000,000.  
W.M. A. SIMS, Pres. JOHN SHUB, Vice-Pres.  
JAMES LOCKIE, Man.-Dir.  
T. A. GALE, Inspector.

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, " " " " " \$750,000.00  
Total Assets, over " " " " " \$1,464,854.84  
Losses Paid since organization, " " " " " \$14,094,183.94  
Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.  
V. ROBIN, Treasurer.

**York County Loan & Savings COMPANY.**

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - TORONTO  
Subscribed Capital, - \$300,000.  
Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

**Quebec Fire Assurance Co'y.**

Established 1818.

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Belleville, Ont. - St. Charles & Prin 10

**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

January 1st, 1896.  
Total Assets, \$174,791,990.  
Actual Surplus, \$24,088,877.  
Insurance in Force, \$800,000,000.

CANADIAN BUSINESS.  
Income in Canada, . . . \$1,008,484.74  
Assets " . . . \$4,811,253.04  
Liabilities, " . . . 3,784,805.75  
Surplus Assets, " . . . 526,947.20  
Insurance in Force, " . . . 20,826,514.00

**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL

THE . . . **BRITISH EMPIRE**  
**MUTUAL**  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.

ESTABLISHED 1847.  
Head Office, . . . CANADA.  
British .: Empire .: Building,  
**MONTREAL.**  
Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.  
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**INCREASED BONUS.**  
Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.  
F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE & ASSOCIATION,

Head Office: - TORONTO.  
The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.  
Cash Values,  
Paid up Policies,  
Extended Insurance.  
GUARANTEED IN THE POLICY.  
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is increasing almost "16 to 1"—but we shall not rest easy until every one in Canada knows the merits of

→ Goodyear **WELTED SHOES.**

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FIRE AND MARINE. Incorporated 1851.  
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Income for Year ending 31st December, 1895, over . . . 2,400,000.00  
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C. C. FOSTER, Secretary.  
J. H. ROUTH & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
**FIRE.**  
LONDON.

ESTABLISHED 1808.  
SUBSCRIBED CAPITAL, . . . \$8,000,000  
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

**COMMERCIAL UNION**

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Of London, England.  
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Agencies in all the principal Cities and Towns of the Dominion.  
HEAD OFFICE, Canadian Branch, - MONTREAL  
JAMES MCGREGOR, Manager.

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Guarantee and Accident Com'y, Ltd.  
Of London, England.

Deposit at Ottawa . . . \$73,000.00  
Funds exceed . . . \$1,500,000.00  
SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.  
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