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THEATRE FRANCAIS, St. Catherine St. (Near St. Lawrence St.)
 Continuous Performances, 2 & 3 P.M. daily.
 W. E. PHILLIPS, J. E. SACKETT
 Sole Proprietor. Manager.

Theatre Francais, week commencing May 18th.
 "UNKNOWN"
 By our own Stock Company. Vaudeville announcement in Special Notice inside.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 42. No. 20.
 NEW SERIES.

MONTREAL, FRIDAY, MAY 15, 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, 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.
 New Shipments In Men's Furnishings.
 New Cotton Neckwear
 Decided Novelties
 The Startler
 The 24th of May
 ALSO
 Men's Waistcoats
 (In Drills and Cashmeres.)

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

X The following Brands Manufactured by . . . X
THE AMERICAN TOBACCO Co.
 OF CANADA, Limited,
 Are sold by all the Leading Wholesale Houses . . .
CUT TOBACCOS.
 Old Chum,
 Seal of North Carolina,
 Old Gold.
CIGARETTES
 Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.
 X X

H. Shorey & Co.
MONTREAL.
 Wholesale Manufacturers of
 Fine and Medium
READY MADE . . .
CLOTHING,
 ALSO
 Rigby Waterproof
 Cloth and Clothing.
 Our Travellers will shortly call upon you with our Spring Samples.

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.

Summer Goods,
 * * Games, &c.
 FULL LINES OF
Fishing Tackle, Lacrosses,
Tennis Sets,
Rackets Nets, etc.
Cricket Bats, Balls, Gloves,
 . . . etc. . .
Croquet Sets,
Base Ball Goods.
 Agents for SPALDING'S Celebrated Lines of SPORTING GOODS.

H. A. NELSON & SONS,
 59 to 63 St. Peter St., MONTREAL.

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.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.
Paid-up Capital, \$6,000,000
Reserve Fund, 1,200,000

DIRECTORS: President. JOHN I. DAVIDSON, Vice-President. Jas. Crathern, Esq., Robert Kilgour, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q. C., LL. D., Matthew Leggat, 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.C.N.
Belleville, Goderich, St. Catharines, Walkerton,
Berlin, Guelph, Sarnia, Walkerville,
Blenheim, Hamilton, S Ste. Marie, Waterford,
Brantford, London, Seaforth, 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; 791
Yonge St.; 288 College St.; cor. Spadina; 546 Queen
St. W.; 415 Parliament St. and 128 King St. E.
*Main Office, 157 St. James St. City Branches:
19 Chaboulliez Square and 276 St. Lawrence St.
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 Bank 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 40,000

HEAD OFFICE, TORONTO.
DIRECTORS: President. G. R. R. Cockburn, Esq., M. P., Donald Mackay, Esq., Vice-President.
G. M. Rose, Esq., Hon. J. C. Aikins,
A. S. Irving, Esq., R. D. Perry, Esq.
D. Ulluyt, 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.—Parr's Banking Co. and the Alliance Bank [Ltd.].
France and Europe—Credit 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: President. CHARLES MAGEE, Vice-President. GEORGE HAY, Esq., Hon. Geo. Bryson, Jr., M. L. C., Alex. Fraser, John Mather, David MacLaren, D. Murphy, George Hay, Charles Magee.
Branches—Auriprior, Carleton Place, Hawkesbury, Keewatin, Kemptville, Mattawa, Pembroke, Parry Sound, Portage la Prairie, Rideau Street, Bank Street, Ottawa, Renfrew, Ont., Rat Portage, Winnipeg, Man.
GEO. BURN, General Manager
D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Annual Meeting.

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

WEDNESDAY, 3rd DAY OF JUNE NEXT.

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

By order of the Board,

WM. FARWELL,
General Manager.

Sherbrooke, 1st May, 1896.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent., for the current half year has this day been declared, and that the same will be payable at the Bank and its agencies on and after

FIRST JUNE NEXT.

The Transfer Books will be closed from 16th to the 30th May, both days inclusive.
The Annual General Meeting of the shareholders will be held at the head office of the bank, on Monday, 15th June, at 12 o'clock

By order of the Board,

J. TURNBULL,
Cashier.

Hamilton, April 22, 1896.

DIVIDEND NOTICE.

THE DOMINION BANK.

Notice is hereby given that a Dividend of Three Per Cent. upon the Capital Stock of this institution has this day been declared for the current quarter, and that the same will be payable at the Banking House in this city, on and after

FRIDAY, THE FIRST DAY OF MAY NEXT.

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

The Annual General Meeting of the shareholders for the election of directors for the ensuing year will be held at the banking house in this city on WEDNESDAY, THE 27TH DAY OF MAY NEXT, at the hour of 12 o'clock noon.

By order of the Board,

R. D. GAMBLE,
General Manager.
Toronto, 24th March, 1896.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,500,000
Reserve Fund 975,000
Undivided Profits 28,820

BOARD OF DIRECTORS:
THOS. E. KENNY, M.P., President.
THOMAS RITCHIE, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C., David MacKeen.

HEAD OFFICE, Halifax, N.S.
D. H. Duncan, Cashier, W.B. Torrance, Asst. Cashier
Agencies in Province of Quebec:
Montreal, E. L. Pease, Manager.
" West End, Notre Dame St. West.
" Cote St. Antoine, Green Avenue.

In Maritime Provinces:
Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Pictou, N. S.
Charlottetown, P.E.I. Port Hawkesbury, C. B.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenacadie, N.S.
Guysboro, N. S. St. John's N'fd.
Kingston, N.B. Summerside, P.E.I.
Londonderry, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Maitland, N. S. Weymouth, N. S.
Woodstock, N. B.

Correspondents:
Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Bermuda, the Bank of Bermuda, Ltd.
Chicago, American Exchange National Bank.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly re-
mitted for.
Telegraphic transfers and drafts issued at current rates.

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and one half per cent. (3 1/2) for the current half year, equal to seven per cent. per annum, on the paid-up capital stock of this institution, has been declared and that the same will be payable at the Head Office or at its branches, on and after

MONDAY, THE FIRST DAY OF JUNE NEXT.

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

The Annual General Meeting of the shareholders will take place at the head office on Monday, the 15th day of June next, at noon.

By order of the Board,

M. J. A. PRENDERGAST, General Manager.

The Chartered Banks.

Union Bank of Canada

DIVIDEND No. 59.

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

MONDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 17th to the 31st of May, both days inclusive.
The Annual General Meeting of the Shareholders will take place at the Banking House, in this city, on Saturday, the 13th day of June next, at noon.
By order of the Board,

E. E. WEBB,
General Manager.

Quebec, April 24th, 1896.

The Standard Bank of Canada.

Notice is hereby given that a dividend of 4 per cent. for the current half year, upon the paid up capital stock of this institution, has been declared, and that the same will be payable at its banking house, in this city, and at its agencies, on and after

MONDAY, THE FIRST DAY OF JUNE NEXT.

The transfer books will be closed from the 17th to the 31st of May next, both days inclusive.
The Annual Meeting of the Shareholders will be held at the banking house of the institution, on Wednesday, the 17th day of June next. The chair to be taken at 12 o'clock.

By order of the Board,

GEORGE P. REID,
General Manager.

Toronto, 21st April, 1896.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).
Authorized Capital, \$1,000,000
Capital Paid-Up, 700,000
Reserve Fund, 85,000

Board of Directors:
WM. Bell, Esq., of Guelph, President.
C. D. Warren, Esq., Vice-President.
W. J. GAGE, Esq. JOHN DRYAN, Esq.
J. W. DOWD, Esq. ROBT. THOMSON, Esq.,
of Hamilton.

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

BRANCHES:
Aylmer, Ont., Ingersoll, Ridgetown,
Drayton, Leamington, Sarnia,
Elmira, Newcastle, Strathroy,
Glencoe, North Bay, St. Mary's,
Guelph, Orillia, Tilsonburg,
Hamilton, Port Hope, Windsor.

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

HALIFAX BANKING CO.

Incorporated 1872.
Capital Paid-Up, \$500,000
Reserve Fund, 300,000

HEAD OFFICE, HALIFAX, N.S.

DIRECTORS:
ROBIE UNIACKE, President.
C. W. ANDERSON, Vice-President.
F. D. CORBETT, JOHN MACNAB, W. J. G. THOMSON
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

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

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank. London, England—Parre's Banking Co. and the Alliance Bank, Ltd.

The Chartered Banks.

La Banque Jacques Cartier.

DIVIDEND No. 61.

Notice is hereby given that a Dividend of Three per cent. (3 per cent.) for the current half-year, equal to six and a half per cent. per annum, on the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

MONDAY, THE FIRST DAY OF JUNE, 1898.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive. The Annual Meeting of the Shareholders will be held at the Banking House of the Institution, in Montreal, on Wednesday, the 17th of June next, at noon.

By order of the Board,

TANCREDE BIENVENU, Manager.

La Banque Nationale.

On and after Friday, the First day of May next, this bank will pay to its shareholders a dividend of TWO per cent. upon its capital for the six months ending on the 30th April next.

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

The Annual Meeting of the shareholders will take place at the Banking House, Lower Town, on Wednesday, the 20th May next, at 3 o'clock p.m. The powers of attorney to vote must, to be valid, be deposited at the bank five full days before that of the meeting, i.e. before three o'clock, p.m., on Wednesday, the 13th May next (Thursday, the 14th May, being a legal holiday.)

By order of the board of directors. GEO. GREBASSA, General Manager.

Quebec, 24th March, 1898.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, &c., in the finest and most artistic style.

FROM STEEL PLATES.

With Special Safeguards to Prevent Counterfeiting.

SAFETY COLORS, SAFETY PAPERS.

Work executed in Fireproof Buildings.

LITHOGRAPHIC AND TYPE PRINTING.

Railway Tickets of Improved Styles,

Show Cards, Labels, Calendars.

H. S. PHILLIPS & CO.,

61 St. James Street,

Commercial Paper Bought,

Advances made on

Warehouse Receipts.

MONTREAL.

B. A. BOAS,

Loans on Stocks and Bonds. Exchange on

Germany Bought or Sold.

97 St. Francois Xavier Street

MONTREAL, Can.

George Blache,

MERCHANT-TAILOR.

141 St. James St., MONTREAL.

St. Lawrence Hall Building. Large Stock of Spring Suitings just received. Mail orders promptly attended to.

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont. TORONTO.

Head Office, cor. King and Victoria Streets, GEORGE A. COX, President.

| | |
|-----------------------------|----------------|
| Capital Subscribed, | \$2,500,000 00 |
| Capital Paid-Up, | 1,250,000 00 |
| Reserve Fund, | 325,000 00 |
| Contingent Fund | 34,025 40 |
| Total Assets, | 5,454,720 34 |

Debentures issued in currency or sterling payable in Canada or Great Britain. Money advanced on Real Estate. Mortgages and Municipal Debentures purchased.

Executors and Trustees are authorized by law to invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

The Dominion Savings & Investment Society

London, Canada.

| | |
|-----------------------------|----------------|
| Capital Subscribed, | \$1,000,000 00 |
| " Paid-Up, | 932,474 97 |
| Total Assets, | 2,541,274 27 |

ROBERT REID, Collector of Customs, President. T. H. PURDOM, Barrister, Inspecting Director.

N. MILLS, Manager.

THE HAMILTON Provident and Loan Society

President, .. G. H. GILLESPIE, Esq. Vice-President, .. A. T. WOOD, Esq.

| | |
|------------------------------------|----------------|
| Capital Subscribed, | \$1,500,000 00 |
| Capital Paid-Up, | 1,100,000 00 |
| Reserve and Surplus Funds, | 333,333 15 |
| Total Assets, | 3,683,790 18 |

Deposits received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.

Banking House—King Street, Hamilton.

C. FERRIE, Treasurer.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, - \$2,000,000 Assets, - - - - 1,500,000

Office—No. 13 St. Sacramento St., MONTREAL, P.O.

Hon. A. W. Ogilvie, President. W. Barclay Stephens, Esq., Manager. J. W. Michaud, Esq., Accountant.

SOLICITORS:

Messrs. Greenshield & Greenshield.

BANKERS:

The Merchants Bank of Canada. This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge. For further particulars address the Manager.

GRATEFUL—COMFORTING.

EPPS'S COCOA

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa, Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—Civil Service Gazette. Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd., Homoeopathic Chemists London, England.

Oceanic Steamships.

ALLAN LINE

ROYAL MAIL STEAMSHIPS.

Liverpool, Quebec and Montreal Royal Mail Service. Calling a Londonderry.

| From Liverpool. | Steamship. | From Montreal. | From Quebec. |
|-----------------|------------|----------------|---------------|
| 10 April | *Mongolian | 2 May | 2 May 8 p.m. |
| 23 " | Sardinian | 9 " | 10 " 9 a.m. |
| 30 " | *Numidian | 16 " | 16 " 3 p.m. |
| 7 May | Parisian | 23 " | 24 " 9 a.m. |
| 14 " | Laurentian | 30 " | 31 " 9 a.m. |
| 21 " | *Mongolian | 6 June | 6 June 8 p.m. |
| 28 " | Sardinian | 13 " | 14 " 9 a.m. |
| 4 June | *Numidian | 20 " | 20 " 3 p.m. |
| 11 " | Parisian | 27 " | 28 " 9 a.m. |

Steamer marked thus (*) do not stop at Rimouski or Londonderry.

The Saloons and Staterooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by steam.

RATES OF PASSAGE.—Cabin: \$50 and upwards. A reduction is made on Round Trip Tickets except on the lowest rates.

Second Cabin—To or from Liverpool, Glasgow, Belfast or Derry, \$30; round trip, \$63.

Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$21.50, and \$25.50 according to Steamer. Cape Town, South Africa, \$87.50.

Glasgow, Londonderry and New York Service.

From New Pier foot of W. 21st Street, New York

| From Glasgow. | Steamships | From New York. |
|---------------|---------------------|----------------------|
| 1 May | State of California | Friday, 15 May Noon. |
| 15 " | State of Nebraska | " 29 " 1 p.m. |
| 29 " | State of California | " 12 June 11 am |
| 12 June | State of Nebraska | " 26 " 11 am |
| 26 " | State of California | Thursday 9 July 2 pm |

Rates: First Cabin, \$45 to \$65. Second Cabin, \$30. Return \$55. Steerage to Glasgow, Belfast or Londonderry at lowest rates.

Outfit for Steerage passengers furnished free. The Steamships State of California and State of Nebraska are not surpassed for their excellent accommodations for all classes of passengers.

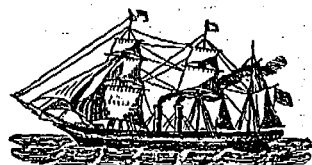
The Saloons are forward, Staterooms near the centre of the ship. Promenade deck the entire width of the vessel, and two-thirds of the length. Electric lights throughout, and electric bells in every stateroom. No cattle carried.

For further information apply to

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

Clyde Steamship Co.

NEW YORK, CHARLESTON & FLORIDA LINE.



For CHARLESTON, S.C., the South and Southwest. For JACKSONVILLE, FLA., and all Florida Points.

Appointed sailing days from Pier 29 East River, N.Y.

Mondays, Wednesdays and Fridays, at 3 p.m.

The only Line between

New York and Jacksonville, Fla

WITHOUT CHANGE. Unsurpassed Passenger Accommodations and Cuisine.

The fleet is composed of the following elegant steamers:

Algonquin, Saminole, Iroquois, Yemassee, Cherokee, Delaware.

Through Tickets, Rates, and Bills of Lading for all points South and Southwest via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER STEAMERS (De Bary Line.) between Jacksonville and Sanford Fla., and intermediate Landings on the St. John's River.

Steamers CITY OF JACKSONVILLE, F. DE BARY, EVERGLADE, WELAKA.

Sailing from Jacksonville daily except Saturday, at 8.30 p.m. making close connection with all railroads at Palatka, Astor, Blue Springs and Sanford.

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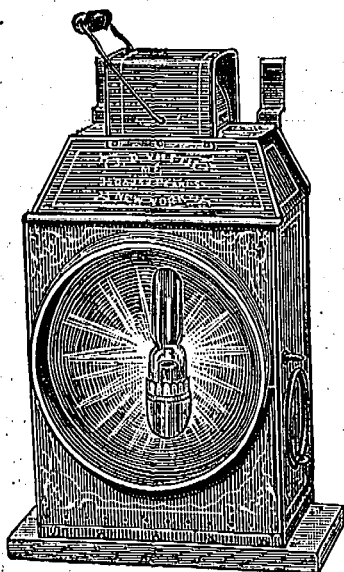
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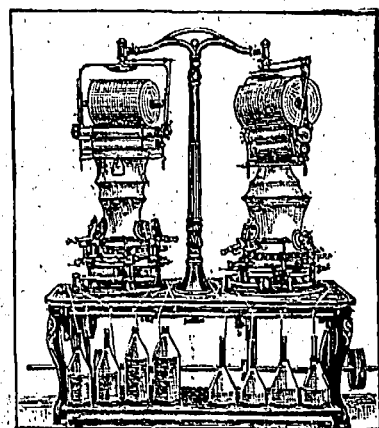
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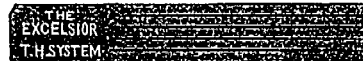
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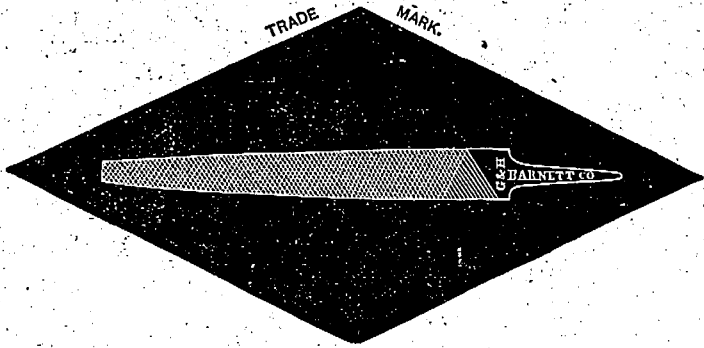
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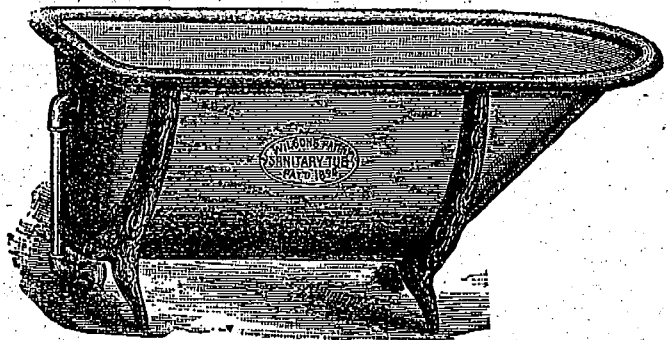
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—THE British Board of Trade returns show an increase during April in imports of £1,470,000 and in exports of £1,170,000 as compared with April of last year.

—FORTY-TWO of the bolt manufacturers of the United States have formed a trust. It will go into effect at once, all of the plants being pooled in one concern.

—THE will of the late Baron Hirsch has been opened. His wife is made the residuary legatee, and £1,000,000 is set apart for charities in Moravia. Another important legacy is left to Baron Hirsch's adopted daughter.

—THE Lancashire Insurance Co. had a very favorable year in 1895, despite the general trade depression. The profits were fully up to the average and the directors after declaring the usual dividends, were able to add £40,000 to the fire reserve funds.

—A PHILADELPHIA dispatch reports the death of H. Diston, head of the firm of H. Diston & Sons. His life was insured for over \$1,000,000, he being the second largest insured man in the United States. Ex-Postmaster General of Wamamaker, is the leader in this respect.

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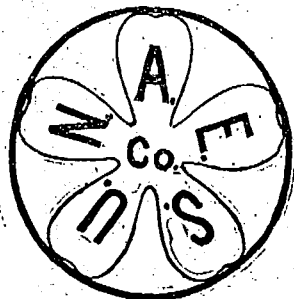
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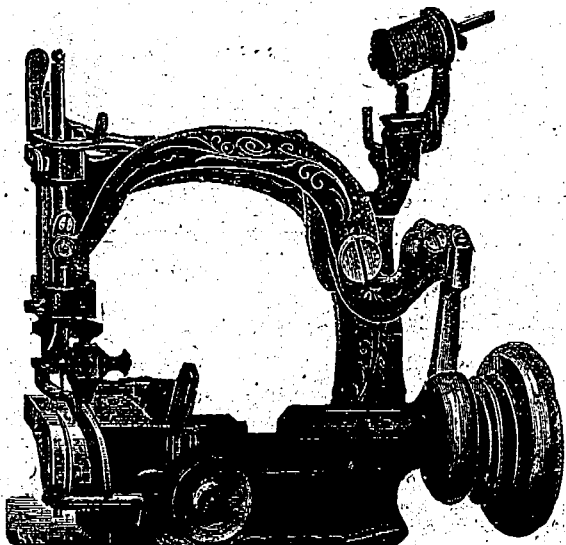
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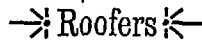
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—F. G. LEWIN, general store, Moosomin, N. W. T., has assigned to A. G. Hamilton; no particulars yet to hand.

—GEO. P. HENRY, victualler, Halifax, N.S., has assigned to Geo. McMillan, making a large number of preferences.

—THE world's stock of lard in May 1st was 433,410 tierces, against 418,900 tierces the previous month, and 276,000 tierces May 1st 1895. On May 1st, 1893, the stock was only 92,000 tierces, but on May 1st, 1891, the stock was 532,000 tierces.

—IMPERIAL sanction has been given in China for the construction of a railway from Shanghai to Swatow, a distance of sixty-five miles. Part of the stock is to be sold in the open market, and the rest to be held by the government. Only Chinese shareholders are to be admitted, and no foreign capital will be allowed in the company in any form or disguise.

—ENGLISH advices say the charge that Canadian horses were landed which were suffering from glanders, have been fully and thoroughly investigated. The result shows to the entire satisfaction of the British authorities that the horses in question were American and not Canadian horses. It is satisfactory to know that the prompt action taken by the Department of Agriculture here and the Canadian office in London has resulted so satisfactorily.

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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.

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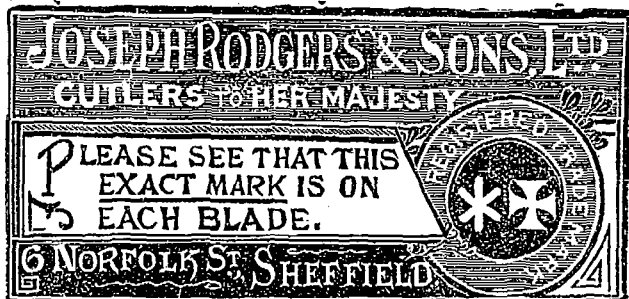
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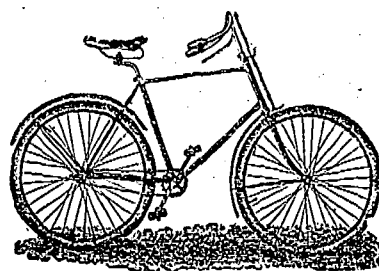
HATS * AND * CAPS,
20 Front St. W., TORONTO.



James Hutton & Co., Agents, - Montreal

—THE horseless carriage is making great headway in England. Owners of patents seem confident that there is a great future before the industry and the demand will eclipse the bicycle craze. "Herapath's Journal" says that railway shareholders, however, need not feel alarmed at the prospects of competition, for the motor car, if it ever reaches the practical working shape, will be the handmaiden and not the rival of railway work. It will be extremely useful in the collection and delivery of parcels, and will enable town dwellers to live at some distance from country stations, thus encouraging long distance travelling by rail, and season tickets.

—THE second official estimate of the Indian wheat crop says that there has been hardly any modification of the bad conditions shown in the December report, except in the Punjab, where a timely rainfall averted the disaster which seemed so imminent. The area sown in the Punjab is now put at 6,444,700 acres, or 20 per cent. less than last year. In the Bengal district the area sown is 1,421,300 acres, about the same as last year, but the return is only put at 11½ annas against 13½ annas last year, while a full crop is 16 annas. In the Central Provinces the yield promises to be only from 4 to 10 annas, and in Bombay, and Sindh the area is 2,425,000 acres or 27 per cent. less than last



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THE "O. K." Patent Adjustable Can Opener



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Solid tempered Steel Knives, opens
all size cans, the only can opener that
does not hurt the hand in some way.
First one sending fifty cents gets four
samples and the exclusive agency for
one city. Agents wanted in every city.
Will pay large commission. Address
PHILIP KRON,
Beehive Building, ROCHESTER, N. Y.

year, the condition being fair to middling. The total acreage is given at 20,392,000 and the yield 20,000,000 quarters, as against 26,031,000 acres and 29,300,000 quarters last year, and 26,778,000 acres and 31,600,000 quarters the year before.

—MORRIER, BERGERON & Co., shoes, Montreal, have suspended payment and called a meeting of creditors. In meantime Chas. Desmarteau, accountant, is looking into their affairs. Have manufactured in a small way several years, but failed in March 1895, when stock was sold out, a new firm being formed under present style. No particulars yet of their liabilities.

—JOS. GIGUERE, carriages, Guillaume, Que., has assigned to Chas. Desmarteau, and meeting is called for 12th inst. Business small and conducted there since summer of 1893, succeeding Pontbriand. Before that had been at St. Marcel. His trade was principally job work and repairing. Liabilities small.

—LIBERALS and Conservatives alike in Chatham, Ont., headed by President Van Allen and some seventy employes of the Chatham Mfg. Co., have requested Mr. Wm. Ball, the vice-president of the company, to present himself for parliamentary honors in West Kent. This is as it should be, and Mr. Ball in a very sensible address has accepted.

—ALDERMAN A. W. Atwater, Q.C. has accepted the position of Provincial Treasurer in the new Quebec Cabinet. Hon. Mr. Atwater is of a family which long distinguished itself in business pursuits as well as in our civic legislature in Montreal, and his many friends and the public at large are not likely to find its latest representative less competent and efficient in his new sphere and its onerous duties.

—THE Safety Barb Wire Co., of Toronto, have assigned. The company started business in 1889, and five years later was incorporated with a capital stock of \$75,000, of which \$40,000 was subscribed and \$30,000 paid up. So far no statement has been prepared but it is expected that the estate will turn out satisfactory to creditors. Mr. H. H. Ross of Burlington, Vt., is president and C. H. Howard of Toronto, vice-president.

—THE suit of Mrs. Langtry against the Union Bank of London, to recover the value of jewels belonging to her and obtained from the bank on an order alleged to be forged has been settled.

The counsel for Mrs. Langtry announced that judgment by agreement had been granted the defendants without costs, the defendants paying Mrs. Langtry £10,000. The jewels if recovered remain her property; but if recovered beyond the value of £25,000, the excess goes to the bank to the extent of £10,000. The robbery of jewels from travelling donnas is a popular mode of advertising.

—NEWFOUNDLAND advices are that the French are fitting out an unusually large fleet of fishing vessels for the Newfoundland Banks and Treaty Coast, and it is expected that 1896 will reveal a keener competition from that quarter than has been seen since 1880. In addition to the big outfit at St. Malo, Dunkirk and other places are sending scores of ships across the water this season, some to prosecute the bank fishery, and others to resume operations at their old stations on the "French shore," many of which have not been occupied for several years.

—MESSRS. Dillwyn and A. Parish of Philadelphia, who built the first successful street railway lines in England, have made a proposition to take over all the tramway lines of London. They are backed by a powerful financial syndicate, and offer to pay to the ratepayers of London an annual rental for the lines which have now or are about to come under the control of the London county council, of their total present net earnings. The lines are all operated now by horse-power, but the syndicate proposes to run them by electricity, and to make its profit by the increased efficiency, and perhaps, cheapness of operation.

—THE total amount of gold coin in circulation in the United States, according to the Treasury report, is \$470,493,889; standard silver dollars, \$53,917,857; subsidiary silver, \$59,873,046; gold certificates, \$48,843,180; silver certificates, \$323,746,756; treasury notes, (1890), \$121,457,600; United States notes, \$250,935,759; currency certificates, \$30,825,000; and national bank notes, \$203,091,318, or a total circulation of \$1,583,184,424, equal to \$21.65 per capita. Commenting on these figures a financial authority is quoted as saying that had the United States currency increased in proportion to business, and maturing wealth and taxes, the actual circulation per capita would have been \$100.

—J. M. SCHIEDEL, rags, etc., Breslau, Ont., has assigned to J. R. Good. Only a small affair, and liabilities are believed to be quite limited.—B. Graham, foundry, Ottawa, Ont., has obtained

PURE OAK BELTING

The J. C. McLaren Belting Co.,
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Canadian Woollens and Cottons
from all the different mills.

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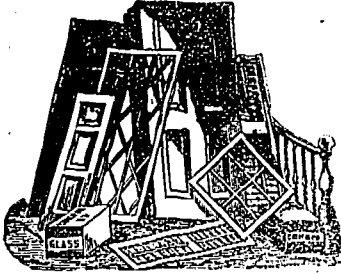
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Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

an extension spread over 12 months. Assets were \$20,836; ordinary liabilities \$12,474.86. He has a fair chance of pulling through—Steele Bros., cigars and tobaccos, Toronto, Ont., have been endeavoring to compromise, but unsuccessfully, and have now assigned to H. Vigeon, with liabilities of about \$3,500, and assets nominally of about \$1,000. Did a fair business formerly, but trade has lately fallen off. Capital too was limited.

—THE Union Assurance Co., of London, Eng., of which Mr. T. L. Morrissey is the efficient Montreal agent, has just issued its annual report for last year, being the 182nd year since the establishment of the society. The year was considered very satisfactory, the gross annual income being \$4,122,440 and the accumulated funds at the close of the year amounted to \$13,994,775. These figures show an increase in the annual income of \$249,705 and in the accumulated funds of \$898,840. In the fire department net premiums received were \$2,129,645 an increase compared with the previous year of \$110,175. Fire losses paid were \$1,216,145 and working expenses \$682,130. The ratio of fire losses to premium income was 57.1 per cent and expenses 32.03 per cent., so that the surplus added to Profit and Loss was 10.87 per cent of the fire premiums. The Fire Reserve Fund now stands at \$1,617,695 and the balance of Profit and Loss account

is \$494,875 as against \$302,955 last year. The company is in a position to be congratulated on the result of the year's business.

—LOISELLE BROS., Montreal, whose assignment was referred to previously are offering to compromise at 25 cents on the dollar, 3, and 6 months, secured by his mother. The offer is likely to be accepted.—H. H. Curtis & Co., drugs, Montreal, have assigned to the court, on demand of Lyman, Knox & Co., Chas. Lyman named provisional guardian. Liabilities, \$1,520; principal creditors, Lyman, Knox & Co., \$935; F. Nash, \$178; N. P. Laverty, \$108. In business since early in 1890; came from Kingston, where had not been successful. At first did business under cover, but later registered in own name. Although he has struggled hard, has been unable to get ahead, having been sued on a number of different occasions—V. Lemay, saloon, Montreal, whose assignment was reported in March last, with liabilities of over \$7,000, has succeeded in compromising at 18 cents in the dollar, cash.

—ACCORDING to the Washington trade returns, the receipts in the United States of fur skins, undressed, &c., for the first quarter of 1896 from British North America, amounted to \$109,450 as

— THE —

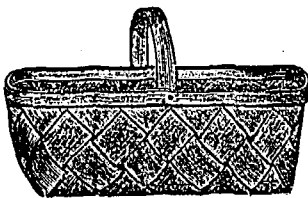
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GENERAL * COMMISSION * AGENT.

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.

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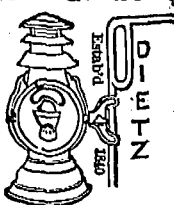
From it you get the results of much experiment and outlay, also of much Reflection.

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

In it we shed still more LIGHT in a little book, for a copy of which address

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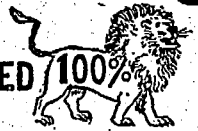


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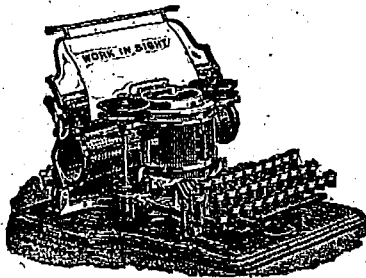
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compared with \$110,337 for the first quarter of 1895. The imports of furs and manufacturers thereof, during the first quarter of 1896 were valued at \$12,635 as against \$6,956 during the first quarter of 1895. The exports to British North America show a slight falling off, having been \$97,799 in 1896, as against \$99,002 in 1895. The re-exports of fur skins undressed to Canada, were for the first quarter of 1896, \$4,966; in 1895, \$5,228. The total re-exports of foreign furs and manufacturers thereof, amounted to \$129,290 for the first quarter of 1896, compared with \$34,204 last year. Of this amount, Canada received in 1896, \$7,829, and in 1895, \$6,681.

-J. B. CLOUTHIER, general store, L'Islet, Que., is offering creditors 40 cents in the dollar; 25 cents cash before 26th inst., and balance at 6 months, dating from the 12th. Ordinary creditors are, Thos. Davidson Mfg Co., Montreal, \$170; J. W. Kilgour & Co., Beauharnois, \$244; L. Girard, Three Rivers, \$116; Antoine Cloutier, L'Islet, \$400; with several other small claims, making a total of \$1,770.56. Privileged by mortgage, Jean Cloutier, St. Eugene, \$800; Mrs. Cremazy, Quebec, on farm, \$300; J. B. Couillard, L'Islet, \$309, on farm; interest \$600;

Mrs. Giasson, \$150, mortgage; total mortgage creditors, \$1,589; and total liabilities of \$3,355.56. Assets, stock \$150; rolling stock, \$100; book debts, \$300 cash \$200; house and lot, \$800; farm, \$40; property, \$100; total, \$2,490; deficit, \$875.56—J. Gobeille, tailor, Waterloo, Que., has been unable to carry through his offer of 50 cents on the dollar, referred to before, and has assigned to Kent & Turcotte, assets being advertised for sale on 13th inst.—Alex. Visien, grocer, Que., made a voluntary assignment in March last, with liabilities nearly \$1,500. Has succeeded in compromising at 25 cents on the dollar cash—Z. Lacerte, general store, St. Sophie de l'Evret made an offer of compromise at 25 cents on the dollar cash, which has been accepted; liabilities about \$2,000.

-Wm. Howe, tins, Lindsay, Ont., has assigned to Peter Mitchell. In business there many years, and at one time credited with being fairly well to do, but recently has lost considerable money. His family have been rather extravagant. No figures are yet obtainable—J. D. Wallace, tailor, Orillia, Ont., has assigned to J. C. Rose. A resident of the place, but in 1884 went to Newkarker and started on own account. Only con-

M. & L. Samuel, Benjamin & Co.

26, 28 and 30 Front St. West,
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IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
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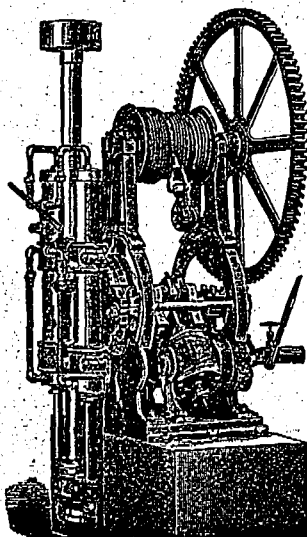
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It is Economical because there is no waste, as no more need be prepared at a time than is used. It requires less sweetening than other coffee, as the bitter part is extracted during process of manufacture. 3rd. One cupful gives more satisfaction than two of any ordinary coffee.

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**Scotch
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Indicated in the engraving
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other first-class brands
of Liquors,

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

tinued there a short time, returning to Orillia, and has since done small trade. Lacks capital, and prospects have never been bright. Liabilities are not heavy—Mrs. Curtain, millinery, Toronto Junction, Ont., has assigned to D. McCall & Co.—Ann Taylor, Crockery, Toronto, has assigned to J. J. McLennan. This is Jos. Taylor, doing business under wife's name, he having had former difficulties. Business started with practically no means and worked from hand to mouth. They were unable to compete against houses of greater financial strength—S. S. Young, Eden Musee, Toronto, Ont., has assigned to F. Perry, Was originally manager of the concern, but bought out the lease, etc., in Jan. 1895, and since then has conducted business in own name. Always been looked upon as an active, pushing fellow, and expected to make concern a success.

HON. SIR CHAS. TUPPER, BART.

Hon. Sir Charles Tupper, Bart., has contributed an article on the Manitoba difficulty to one of the leading English magazines. Exchanges from the old laud laud it highly. Sir Charles would seem to be following in the wake of the "Grand Old Man" of Hawarden who, in addition to his practical duties as a leader of government and as a statesman, finds time for learned disquisitions on Biblical translations, Homeric writings, and other scholarly subjects.

A NUISANCE.

From the regularity with which the tune is daily driven into our ears on the business thoroughfares of the city, many persons are doubtless led to believe that once there lived a "man who broke the bank at Monte Carlo," that celebrated sanitary

and gambling resort on the Mediterranean. We beg to say once and for all that the bank at Monte Carlo never was broken by any man or number of men, and that the tune is a nuisance and everything else that is vile.

SUGAR BOUNTIES.

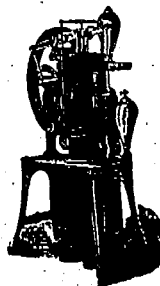
Recent events have added to the interesting position of sugar, the question of bounties creating considerable discussion in the principal sugar markets. A deputation from the West Indian association, including a number of planters, had a conference recently with members of the British House of Commons, on the subject of sugar bounties.—Mr. Neville Lubbock, on behalf of the Association, pointed out the disastrous effects which the sugar bounties paid by foreign governments, have had on the sugar colonies and refiners of Great Britain. Other countries are awaking to the fact that the giving of sugar bounties is not an unmixt benefit, and Germany which recently adopted fresh bounty legislation, has made overtures to Belgium, France and Austria, with a view to the simultaneous abolition of all bounties. All of these governments were favorable to such abolition except France, which it is hoped will concur in the project. The deputation referred to above, sought the assistance of the British Government to the same end, and as a result of the conference, it was decided to present the subject to the House of Commons. General sugar conditions show little changes despite the firm position of raws and the likelihood of an immense shortage in the crop. Montreal refiners prices are still about 1/2c per lb. lower than New York prices. Cuban insurgents are reported to have stopped the grinding of cane where it had not been burned, and the statistical position of raws is as strong as ever.

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Do You Want it Every Day ?

Only the best pump will meet this want.
The best ones are the

Rider and Ericsson Hot-Air Pumps

Is a record of twenty years proof enough? They are not "the cheapest." The best of anything is never cheapest in first cost. But you do not buy pumps every day, and in the "long run" the lowest priced things are not always the cheapest. Any boy can run our engines, and under all circumstances they are absolutely safe. If interested, send for catalogue "J" and state conditions under which your pump will have to work.



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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.

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Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

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Affords.....
each user fresh dry pure soap.

The only Clean, Sanitary, and Safe way to use soap. Agents Wanted.

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Copper Gaskets.

Furnished in all shapes and sizes for flanged PIPES, CYLINDERS, CHESTS, etc. Price list and Sample Free.

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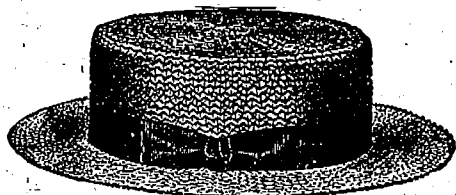
New York.

E. BOISSEAU & CO.

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

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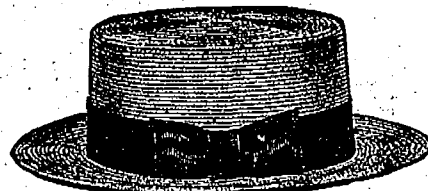


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MONTREAL.



JOHN TAYLOR & CO.,

Manufacturers, TORONTO.



No. 3
WALDRON,
DROUIN
& CO.,
507 St. Paul St.,
MONTREAL.

Holders of centrifugals in New York are now asking 4 3/4c or only 1/4c below Montreal prices for refined. The news from London is of still stronger markets, and beets have shown a further advance.

—THERE are hosts of people in all parts of the Province whether interested in politics or not, who will regret the resolve of Hon. T. Chase-Casgrain to resign the portfolio of Attorney General in the Quebec Cabinet. The late Minister is esteemed for his probity and ability (*rara avis* in politics) by all classes of the community, by people of all shades of political belief. It is hoped on every hand that the country will have the benefit of his talents in some equally fitting capacity. He is being freely named as likely to enter the House of Commons.

—MR. J. STEWART-BROWNE, formerly manager of Glasgow & London Ins. Co., in Montreal, and meantime general assistant to the president and manager of the New York Life Ins. Co. in New York, has been sojourning among his old friends here for a few days past. If Mr. Stewart Browne does as well as he looks—and no one doubts it—the company and himself have nothing to complain of.

—MR. D. S. MACINTYRE, hardware commission, city, has removed to 404 Board of Trade Building—The Bank of Commerce, the Western Assurance Co., Messrs. Drummond McCall & Co. and others, are removing to the new Canada Life offices.

—CHAS. BLANCHARD, butcher, Montreal, made assignment to the court on the 12th, on demand of Jos. Villeneuve, liabilities \$3,261, principal creditors J. Villeneuve, \$2,000, F. Larue, \$450.

—P. JOHNSTON, general store, Lake Megantic, Que., has made a voluntary assignment to V. Arcand of Quebec. In business since March 1889, previously an operator in the G.T.R., and had no experience, but at commencement was credited with having a limited capital. He intends offering composition—Cleophas Rivet, mfr. slippers, St. Henri, Que., has assigned, after having been in business since fall of 1894, when he commenced under style of C. Rivet & Co., partner being Pierre Germain. They dissolved in May, 1895, and he has since continued alone. Formerly employed by the Thompson Shoe Co., and was a practical man, but bad debts, and keen competition have been too much for him—O. Desmarais & Co., general store, St. Francois du Lac, Que., has compromised at 40c on the dollar, 3 and 6 months secured, assets \$1,955; and liabilities about \$2,000—Emile Briere, saddler, Weedon Station, Que., is offering creditors 20c on the dollar, cash, on liabilities of about \$1,000. Business is only a very small one, conducted by him for 2 or 3 years—A. O. Bergeron, general store, Wolstown, Que., has made a voluntary assignment to Paradis & Jobin; liabilities are placed at \$4,000, and assets nominally \$3,000. In business there over 25 years, and at one time was at Ste. Sophie de Halifax, where he failed. Since then has been doing fairly well until recently, when severe losses, practically wiped out his surplus. He will make an offer of composition.

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.

IMPORT ORDERS A SPECIALTY.

The Canada Accident Insurance Co'y

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

REINSURERS OF

The 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
can get good contracts,

LYNN T. LEET,
Manager for Canada

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. MORRISEY, Resident Manager.

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



Capital and Accumulated Funds, - - - - - \$36,465,000
Annual Revenue from Fire Premiums..... }
Annual Revenue from Life Premiums..... } 5,545,000
Annual Revenue from Interest upon Invested Funds..... }
Deposited with Dominion Government for the security of Canadian }
policy-holders 200,000

Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1724 Notre Dame St.
Manager for Canada, - ROBERT W. TYRE.

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.

JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *

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Telephone 1277

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Insurance.

PHENIX

FIRE INSURANCE CO'Y.
LONDON.

Established in 1781. Canadian Branch
Established in 1801.

No. 35 St. Francois Xavier St.
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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 Interlachen 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 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to
M. S. FOLEY,
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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.

ASSESSMENT SYSTEM

THE COLONIAL

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, MONTREAL.

Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - - - - - \$100,000.

F. P. BUOK, Esq., President. HON. P. GARNEAU, 1st Vice-President.
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E. A. BAYNES, B.C.L., Secretary. I. H. STEARNS, Treasurer
J. T. FINNIE, M.D., Medical Sup't.

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

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, MAY 15TH, 1896.

"CANADA'S NEEDS."

A series of letters has been published in the Toronto *Globe* elicited from prominent public men by an invitation to give their views upon "Canada's needs." Some of these have been marked by political partizan-ship" natural enough considering the well-known view

| MAY. | | | | | | |
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| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 31 | 25 | 26 | 27 | 28 | 29 | 30 |

and circumstances of the writers, but hardly worth giving special prominence in a series of letters of this character. When we ask a tanner what is required we are not surprised to hear. "There is nothing like leather." So when a hide bound, dyed-in-the-wool party hack, or a party leader asks what are Canada's needs we expect to hear him advising the transference of himself and associates to the Treasury benches, as the supreme necessity of the hour. There have been however three letters from correspondents who are not professional politicians, men whose horizon is a little wider than a party's election committee room. Mr. George R. Parkin, Principal of Upper Canada College wrote a letter the pith of which is in the first sentence, and the pith of which is indeed pithy. He said, "A higher standard of public life is in my judgment by far the most urgent need of Canada to-day." Mr. Parkin desires to see more able men in Parliament of unquestioned honesty, as, "with a higher standard of public life would come all material good, credit sound because based on public confidence, enterprise vigorous without being imprudent, a larger judgment and wiser action in all national issues, and Canadians would learn to think less of party and more of patriotism." This is eloquent, and sound philosophy, but it is too philosophical for practical guidance. How are we to get a Parliament of Solons and Solomons, and Chevalier Bayards when those who send their representatives are themselves not "conspicuous for ability," or "unquestioned honesty," or "patriotism?" Streams rise no higher than their source, and the Parliament of a democracy cannot be expected to be distinguished for qualities which those they represent do not conspicuously possess. Another prominent Canadian who wrote is Mr. Byron E. Walker, General Manager of the Bank of Commerce, a citizen who would satisfy Mr. Parkin's requirements, for his ability, honesty, and patriotism, as well as knowledge of affairs, would make him a model member of Parliament. Suppose the Toronto electorate did itself the honor of selecting Mr. Walker as one of the city's members, would he accept the position? His reply would be, "I pray thee have me excused," so with most others—though we admit they are scarce—equally distinguished and worthy of a seat in the Commons. Mr. Walker however gives good advice, to use a classical phrase, he would like Canadians to "come off the roof," and instead of busying themselves with big questions such as Imperial Federation, international relations and so on, they ought to mind their own business more closely, and most especially be more economical as that, he thinks, would

"ASSESSMENT SYSTEM."

"MUTUAL PRINCIPLE."

Mutual Reserve Fund Life Association.

It Leads Where Others Follow.

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 | \$5,576,282 |
| None | Death Claims Paid during Year | \$4,084,075 |
| None | Reserve or Emergency Fund | \$3,486,026 |
| \$15,616 | Gross Assets | \$5,601,708 |
| None | Total Death Claims Paid | \$25,000,000 |
| \$7,750,000 | New Business during Year | \$69,025,895 |
| \$7,633,000 | Insurance in Force | \$808,659,371 |

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, 205, 307 & 309 BROADWAY, NEW YORK.

Montreal Office, 12 PLACE D'ARMES, D. Z. BESSETTE, Gen. Man AGENTS WANTED.

cure "the moderate ills" of Canada. Mr. Walker is hard on Mr. Parkin whose soul is set on Imperial Federation, and he is cruel to a certain class of politicians by speaking of our ills as "moderate," when we are told day by day that this poor country is groaning with misery because they are not its rulers. He also urges the settlement of our unoccupied lands, which is certainly a need of Canada. A third letter is from Mr. George Hague, General Manager of the Merchants Bank. He emphasizes Mr. Parkin's judgment as to a better class of members being needed, and endorses also Mr. Walker by saying almost bluntly that one of Canada's needs is "that men of business shall learn to prosper, as the Rothschild's have done, by minding their own business and keeping out of things they don't understand." That is sound advice, but we fear it would not help forward Mr. Parkin's, Mr. Walker's, and his own scheme of reform, for, if our most able and honorable citizens all kept out of things they don't understand there would be enough of them left to fill one tenth of the seats in the House of Commons. We fear then all this very excellent advice about raising the standard of public life is impracticable. Mr. Hague wishes to see, "a free exchange of natural products with the United States." When the States share his wish the exchange will take place, but at present Uncle Sam is not so inclined. What he says about Canada being overgoverned is only too true, but to change the existing constitution of the country would require an agitation carried on vigorously and ably for many years. In proposing this Mr. Hague brings himself under range of Mr. Walker's guns. He speaks of "pure democracy having proved a dismal failure in the government of large cities," and regards it a need of Canada for voters to have voting power proportioned to their stake in the city. We fear the prospect for this is very remote. Mr. Hague thinks, and all who can judge agree with him, that our schools do too much cramming, and pupils need "less of rambling and shambling through many subjects half digested."

Like Mr. Walker, Mr. Hague condemns religious discord, and urges an abatement of bigotry and fanaticism. These letters are full of food for thought and for dis-

ussion, but they will fail to answer the question in the opinion of the public at large. The question as to "Canada's needs" to-day is, a continuance of a protective policy, or, the introduction of one preparatory to Free Trade? When the elections are over we shall find the public more willing to consider what can be done to bring about the reforms suggested by the very able, and distinguished authorities whose views we have indicated.

THE DISPOSAL OF MONEY.

Ever since one of New York's multi-millionaires began the erection of his palatial residence last year—a structure which is to cost a considerable part of his fortune—the newspapers all over the world, have more or less, been discussing the subject, his right to do what he likes with his own. There are but very few people in any community who are not prepared to give advice to millionaires as to how they should spend their money, and it was not to be expected that one of the wealthiest of the Vanderbilts should escape receiving his due share. It was useless for him to explain what everybody should know, that the spending of so much money on a residence meant employment to a number of workmen of more or less skill, and to artisans employed in the various factories where furnishings are produced. Indeed, one may extend almost indefinitely the ramifications and the various courses which the millions expended must take before the mansion is finished and ready for occupancy. The subject has been threshed out from week to week and month to month in the various periodicals, all tendering advice to millionaires as how they should spend their money. The man who is only fairly well off is free from these discussions as to what his conduct ought to be—as to how he should dispose of the surplus means which fortune has bestowed upon him, as such a man may have encumbrances unknown to the public which may make him a good deal poorer than he seems. The millionaire or the man with a quarter or even a tenth of a million, is usually credited with several times the wealth which he really possesses, and many a man among those to whom he is known will make calculations as to how he can possibly spend even the interest of his money—the large margin which remains to him. Of course he cannot want to spend it on himself, for "the amount of enjoyment that can be purchased by money is limited." The general tendency is to spend it on public works or rather on philanthropic enterprises. He endows an hospital or furnishes a picture gallery, but in no instance is he inclined to walk in the path which is marked out for him by those who study what a millionaire should do with his money.

A writer in the London *Spectator* undertakes to reason out the cause why he does not take the advice given him in the matter. The public probably overlooks one way of spending money which gives the keenest pleasure, and can only be enjoyed in perfection by the millionaire. The pleasure of making money on a grand scale is but seldom experienced by persons outside of the western hemisphere, except where the makers are rich to begin with. Were the millionaire to avail himself of the best advice, the most accurate knowledge, the most private information at his hand, he would certainly be enabled to accumulate rapidly

with the money which is his, a method, too, in which there is something very attractive to the human heart. "The man of great wealth has no need to wait for a wind-fall before beginning, or to stop short of complete success for want of means to go on." Everybody reasoning on the subject is apt to think if he were a millionaire he would be thankful to be told of some use to which to put the money that he does not need either for himself or for others. "But," says the writer referred to, "how can a dollar be spent to better advantage than by making it two; and who commands so many ways of making it two, as the man who has any number of dollars to do what he likes with."

The working men of Walworth in England have lately been urging the capitalists and their employers there to spend money in buildings for the badly housed and in creating endowments for workmen and their families. But there are far more absorbing pursuits for the man of money, and that being the case, he is likely to turn a deaf ear to such suggestions. "All around him are commercial or industrial pursuits which promise a fair return for money spent in setting them going." He has proved the accuracy of his judgment in this direction before, and to become a public benefactor he must deny himself the means of gratifying the natural ambition to be known as a cool, a daring and a successful operator. "In order" says the writer "to gain a reputation for spending money munificently, he must forego his reputation for spending it wisely. To ask this of him is really to ask him to let his best energies lie idle, to forego the exercise of his natural and acquired faculties in order to give other people some simple form of enjoyment at his expense." The petitioners ask the millionaires of England to use their millions for the elevation of their poor fellow-countrymen. It may well be answered that men whose earlier lives have been spent in making money feel no occupation for their later years more agreeable than in still continuing and increasing the power which money brings with it, and which affords the precise excitement that is wanted. It is often wondered that more rich men do not make a more conspicuous use of their riches. To people generally there are so many things that seem to require doing if only the power to do them were at hand; but as a rule it is not so much that there is not money which its owners are willing to use for one or another public purpose as that the wealth is distributed over so many owners, and that the means of collecting it is irksome and distasteful. The kind-hearted and philanthropic-minded people who visit the various business offices in large cities from week to week during the year no doubt experience how disagreeable a task it is, and how destructive of any enthusiasm, however generous. The millionaires of Montreal have ever been foremost in philanthropic enterprises, as is well attested by the magnificent hospitals and educational institutions which adorn our city. The needy sick and the ignorant are surely well provided against such misfortunes.

GRAND TRUNK RAILWAY.

Return of traffic week ending May 7, 1896:

| | 1896. | 1895. |
|-------------------------------|-----------|-----------|
| | \$ | \$ |
| Passenger Train Earnings..... | 105,014 | 104,048 |
| Freight do. do. | 227,895 | 224,473 |
| Total do. do. | \$332,909 | \$328,521 |
| Increase 1896, \$3,788. | | |

REBATING.

A good deal of interest is being manifested in life insurance circles over a decision with reference to rebating. The life insurance companies some time ago, it will be remembered, entered into an agreement binding themselves individually to dismiss any officer, who while in their employment was found guilty of rebating. An official, Mr. Russell, of Massachusetts, was appointed to enquire into any charges made, and act as referee. Recently, the referee had three cases to enquire into, namely, J. C. McKown, Mutual Life; Alfred Todhunter, New York Life, and C. M. Ferguson, Equitable Life. The referee held these three agents guilty, and Mr. Todhunter on being confronted with the charges, promptly resigned. In this case, the alleged offender took himself out of the jurisdiction of the New York Life, leaving that company no power to deal with him. The case of McKown, has attracted widest attention, not only on account of the rebate allowed, (90 per cent of the first year's premium), but because the rebate, having been paid to a competing agent, it was held that the act was merely a courtesy sanctioned by usage and was proper. A large number of companies upheld this view, although some opposed it, and to settle the matter, referee Russell, called a meeting of the companies, which was held in New York. The chief proposition was to amend the compact of November, 1895, so that the first paragraph after the preamble should read as follows:—"First—That it will not itself pay or allow, or offer to pay or allow, nor will it permit any person connected with it in any capacity to pay or allow, or offer to pay or allow any rebate of premium in any manner whatsoever, directly or indirectly, provided always that the allowance of commission to a person who is the agent, officer, director or employe of another life insurance company, on a policy on his own life, shall not be construed to be a violation of this section."—It was believed that the execution of this agreement would keep the compact intact, and be a determining feature in maintaining the object for which the compact was entered into. At the meeting, Mr. Russell made a brief address, arguing that the proposed amendment if adopted would lead to complications, as it might be easy to appoint an "agent" or designate an "employe" for a limited time and a limited purpose. After more or less debate, on both sides of the question, a resolution was passed upholding the referee's decisions, so far made, and affirming the allegiance of the companies to the compact as originally entered into. It was reported that the decision of the conference would be perfectly satisfactory to the company most concerned. The discussion will have some interest for those indirect or sub-agents in Canada whose ultra services were interfered with by rule some time since.

CONSUMERS' CORDAGE CO.

Some comment has been caused by the reported resignations of Messrs. George and John F. Stairs, from the directorate of the company. It is learned on good authority that in consequence of some minor differences of opinion in relation to company matters, George Stairs resigned as director and his resignation has been accepted. He remains however manager of the company's mill at Halifax. The resignation of Mr. John F. Stairs as president has not been acted on. It is understood several local additions will be made to the Board in the near future, and those in the confidence of the directors say the business prospects of the company are now encouraging.

THE LONDON AND LANCASHIRE LIFE.

On another page will be found the 33rd annual report of the London & Lancashire Life Assurance Co. which, as is well known, has long been conducting the Canadian branch of its business from Montreal under the management of Mr. B. Hal-Brown and by Mr. J. L. Kerr, as assistant manager, the latter favorably known to the insuring public through his former connection with an Ontario company. It will be seen that while a new business has been transacted of over \$3,800,000 (an advance from \$2,900,000) no less than one million dollars worth of policies were declined, an evidence that due care is observed in the selection of lives. The new premium income amounts to close on \$150,000, an advance of 20 per cent on that for 1894. While the total net premium shows an advance of \$385,000 during the decade, during the same period the invested funds have advanced from upwards of \$2,111,000 to \$5,300,000, an increase which we learn has been largely due to redoubled efforts, exercised especially in the colonial and foreign branches. The company, realizing that home securities at their recent and present prices are not desirable as investments, have been seeking opportunities for investments abroad on freehold and other property. By this means the rate of interest has been kept up to £1.14 per cent over the total of the funds of the company. A creditable feature of the accounts is the small amount charged to branch offices' and agents' balances, which are less than \$50,000. The experience of the company in respect of mortality has been fortunate, enabling the company, after paying all claims, dividends and bonuses, to add \$420,000 to the accumulated funds during the year. It will be seen that a dividend practically of 20 per cent has been distributed among the shareholders, this being made up of \$5,000 and a bonus of \$5,000 on the original paid-up capital of \$50,000. To this capital, however, as much more has been added out of profits meantime.

CANADIAN DRUGGISTS.

With a view to preventing price cutting in drugs, efforts have been made during several weeks past to formulate a "friendly list," and recent developments have aroused considerable interest among, not only druggists, but grocers, and department stores, most of whom handle specialties. The following agreement, which is largely based on what is known as the Massachusetts plan was sent round by the Ontario Society of Retail Druggists, to the persons interested:—"We the undersigned manufacturers, jobbers, wholesale and retail druggists agree to do all in our power to abolish the system at present known as the "cutting" system, and establish uniform prices for the retail sale of patent and proprietary medicines.—We the wholesale druggists and manufacturers agree not to furnish any goods, paints and oils excepted, to those who persist in selling patent and proprietary articles below the regular retail prices, which retail prices in the case of patent and proprietary medicines, are to be fixed by manufacturers.—It being understood that all patent and proprietary medicines be purchased solely through the wholesale druggists and jobbers, and that in the purchase of all drugs, chemicals, dyestuffs and sundries they shall at all times have the preference over other dealers.—It being understood as part of this agreement that the retailers shall not substitute in the sale of patent or proprietary medicines.—The parties hereto agree to do all in their power to lawfully advance the interests of pharmacy, and it shall not be the spirit or intention of this agreement to do any unlawful act,

nor to assist or permit any other person or persons to do any unlawful act, or one prohibited by statute." The above agreement was signed by a fair number of wholesale and manufacturing firms, but the "friendly list," comprised of those who signed the agreement, shows some prominent names missing. Two of the principal local firms engaged legal opinion, and being advised that the agreement was contrary to law, did not sign. The effect of the agreement would be to stop selling not only to "cutters" among retail druggists, but also to department stores and grocers. The movement, however, has most strength in the Province of Ontario, having met with varying success in the Province of Quebec. In Montreal a good many strong retailers remain outside of the movement, which they seem to regard as in restraint of that freedom of trade which is to the advantage of the larger buyers. The character of the movement has been misstated in the daily and other newspapers, as an effort on the part of retailers to induce manufacturers to raise prices, but any misapprehension will be cleared by a reference to the agreement, which is given verbatim above. A feature worthy of note is that the "Massachusetts Plan," on which the present system was largely based, by the Ontario Society of Retail Druggists, which took the initiative in the movement, collapsed only a few days ago. The latest feature here is the news that some of the leading members of the drug trade who signed the agreement, have commenced "cutting," themselves, and this is taken by those who have not signed, to be an indication of "the beginning of the end."

THE FAST LINE.

Tenders have at last been called for a fast mail service between Great Britain and Canada. The steamers must be the size of the *Tuonic*, and steam 20 knots an hour. Tenders are to be in by June 10th and the service is to begin on May 1st 1898. The winter port is to be Halifax while the contractors have the option to go to St. John, N.B. The summer port is to be Quebec, with the option of coming forward to Montreal, and this despite vigorous protests from the Boards of Trade. The St. John, N.B. Board of Trade members, who have been strenuous in their efforts to boom that place as a winter port, are indignant at being passed over and have asked that the date for receiving tenders be extended to August 10, so that their protest may be considered by the Government, but nothing definite has as yet been done in this connection. It would seem that Montreal has an even greater grievance in being passed over than has St. John, as the bulk of the cargoes will come from Montreal, and unless the contractors choose otherwise there will be an extra railway journey to Quebec necessitated for freight. The port in England is left for the steamship companies to select, or to be decided upon later, and in this the Government seems to consider the trade of the country. The people of Montreal, however, owing to the early date the tenders are returnable, have not the opportunity to place their claims before the Imperial government. Referring to the tenders, Colonial Secretary Chamberlain said in the House of Commons, that the negotiations with the Dominion Government, were scarcely completed. He added that the Imperial Government would not be in a position to decide what assistance it was justified in affording until the cost of such service was more fully ascertained. If the service was established, the mails for Australia, which can with advantage be sent via Canada, will be so forwarded.

—Knight & Co., books and stationery, Halifax, N.S., J. A. Knight, the only partner has assigned to Thos. Phillips, making a number of preferences, liabilities amount to about \$2,500, and assets nominally same, latter made up principally of book debts. Estate is not likely to be a very good one for unsecured creditors.

THE CITY & DISTRICT SAVINGS BANK.

On another page will be found the report of the 49th annual meeting of the City & District Savings Bank of this city, an institution which has just completed its half century of staunch usefulness. The experience of the bank has differed little from that of other savings establishments and departments. Deposits have increased considerably during the year, but this was to be expected also as a result of the closing of *La Banque du Peuple*, a large share of the deposits of which have been transferred to the City & District. The number of open accounts at the close of last year approached 50,000 or nearly 1,500 in advance of those at the close of the previous year. The changes on the board effected during the year are noted elsewhere. The bank is to be congratulated on being able to secure men of character and wealth and influence on their board throughout.

A VOICE FROM THE JEWELRY TRADE.

At a time when business men, wholesale and retail, are enquiring of one another as to the condition of trade and their own personal experience, it is encouraging to learn from men engaged in lines usually considered luxuries, that business with them is improving. Ornamental goods such as jewelry are the first to feel the effects of depression in trade. Mr. Richard Hemsley, who is in touch both with the humbler wearers of precious ornaments as well as with those who purchase jewelry of a more expensive character, keeping, as he does, two large establishments in this city, informs us that his sales during the month of April averaged 12 per cent more than for the corresponding month of 1895, and that he has had only one April that showed a better business for several years past. The business for May, thus far, he says, is one-third more than for any corresponding month of late years. Mr. Hemsley, who is not one of those who let the grass grow under their feet and who consequently look for increased business, is not altogether satisfied with the condition of things prevailing. His words are, however, as to the spring trade thus far, "Bad as it is, it is better than last year."

THE VICE REGAL VISIT.

Lord and Lady Aberdeen have been affording the citizens of Montreal an opportunity of paying their respects in person during the week. The community of interests involved brought together a large assemblage of ladies and gentlemen at the Windsor Hall, Tuesday evening, and meantime at the High School auditorium, where their Excellencies had, throughout, every opportunity of seeing that the warmth of feeling exhibited on every side by our citizens on the occasions of former visits had not suffered any abatement. The objects sought by the National Council of Women,—the amelioration and improvement of the condition of women engaged in industrial pursuits, and wherever placed—cannot fail to be vastly promoted by the countenance and approval of our popular Governor-General and his noble spouse.

—W. T. CURRIS, lumber, Clappison, Ont., has assigned to Hugh Thomson, of Waterdown. His business has never been extensive, devoting most of his time to farming, also doing something as an agent for nursery stock. Evidently a case of too many irons in the fire—Hugh McLean, shoes, Niagara Falls, Ont., has assigned to L. McKellar. No particulars of assets and liabilities have yet come to hand. In business there since 1887, when he succeeded Geo. Ellis, but has not given the business the attention it required. Assigned before in Aug. 1884, with liabilities about \$1,000. Effected settlement with creditors, and started up again under chattel mortgage—J. Watt & Co., drygoods, &c., Uxbridge, Ont., have assigned to Richard Tew, of Toronto. In business there for many years; had a large and well established trade, and made considerable money, but during summer of 1893 became involved, and called meeting of creditors, at which they showed liabilities of some \$40,000. An offer of 70 cents was submitted and accepted. They subsequently sold out grocery and crockery departments, and endeavored to concentrate their business. In April 1893 were obliged to ask a further extension, receiving 15 months additional time. Trade has since dropped off, and although they have done their best to pull through, have had uphill work.



THOMAS G. RODDICK, M.D.

THE ST. ANTOINE DIVISION'S CANDIDATE.

At first sight it doubtless appears quite singular to many people that physicians should succeed so well in the halls of legislation, and yet we are not wanting in striking examples that they have invariably proved to be among our ablest representatives in Parliament. A successful physician must not only be skilful in his profession, but also a man of no mean business ability. When Sydenham, the great English physician of the 17th century, replied that the best work for a man to qualify him for the medical profession was "Don Quixote," he meant doubtless that he should be a man of the world, one who thoroughly understood human nature and could govern himself accordingly. Human nature and human character, and the study of society in all its varied aspects, are of prime importance to the successful physician. His range of knowledge also extends over a wide area. We pen these words in the belief that one of the most successful physicians in Montreal, Dr. T. G. Roddick, whose portrait is annexed, is about to obtain the suffrages of the voters of the St. Antoine District, in this city, at the approaching elections, the result of a mutual surrender on the part of Messrs. Donald MacMaster, Q.C., and Hon. John S. Hall. The new candidate in the field, although possessing an extended and valuable practice for some years, first came into public notice during the last stages of the sickness which at an advanced period of his life carried off Canada's greatest statesman. It is not however, among men of ability and wealth that the name of Dr. T. G. Roddick is best appreciated. His reputation has gone before him among all classes of society, and he has not for the moment swerved from his duties to attend the bedside of the humblest patient among those whom he is to represent as their representative in Parliament. That the new candidate is popular among men of his own class, engaged in professional and business pursuits, is well known, but it must be said at the same time, that the great masses of those with whom he must now become better acquainted cannot fail to appreciate him and his manly and mental qualities in no less a degree. If the Con-

servative party are to have no choice in the matter beyond the two gentlemen who have retired from the field, we think they cannot be better represented than by Dr. T. G. Roddick. Good sense, good faith, discretion and gentlemanly feeling, qualities which he possesses in an eminent degree, can hardly fail to secure a triumphal walk-over for the new candidate in the St. Antoine division. The subjoined address calls for no special comment. It speaks for itself—and eloquently for the gentleman whose signature is appended :

TO THE ELECTORS

OF THE

ST. ANTOINE DIVISION
of Montreal.

GENTLEMEN,—

At the request of representative electors I have become the candidate of the Liberal-Conservative party in the St. Antoine Division of Montreal.

The policy of the Liberal-Conservative Party has, in the past, commended itself to the majority of the Canadian people. I believe it will continue to so commend itself. It has been a policy of action, calculated to meet the needs of a country with great natural resources to develop.

Under its different able leaders, the Liberal-Conservative party has shown capacity equal to the necessities of every situation that has arisen in the country. Its work has consolidated and extended the Dominion to its present size. I hope to see the final step in this direction taken, and the ancient and loyal colony of Newfoundland admitted as a member of the Confederation. If I am elected I will do all that a private member of Parliament can to bring about so desirable a result.

Eighteen years ago the majority of the Canadian people declared themselves in favor of the principle of protection. In operation the National Policy tariff has justified the faith then shown. Canada has progressed under protection. Her foreign and domestic commerce has increased in volume. Her capital has found employment. Her laboring people have had work in their own country. When the neighboring United States suffered from a severe depression in trade, when banks there were suspending by the hundred, when factories were closing down in every direction, when thousands of people were out of work, Canada escaped with so slight a disturbance of business conditions that her fortunate position attracted attention everywhere in the commercial world. The fiscal conditions under which results so satisfactory to her and her people were found to exist, should be continued. I will support the maintenance of the protective principle in the tariff, modifying the schedules when it is deemed necessary, in order that greater employment may be given to Canadian capital and Canadian workingmen in turning the abundance of our natural raw materials into merchantable manufactured products.

Parliament, when it created the Province of Manitoba, plainly declared its intention that the minority should have the privilege of paying their taxes for the maintenance of separate schools, to be conducted on lines conformable to the conscience of the people interested, but under the direction and control of the State. The Roman Catholics of Manitoba were to have the same rights in regard to the education of their children as the Protestants of the Province of Quebec enjoy. I believe it is the duty of Parliament, other means failing, to maintain by its authority the inviolability of the compact it deliberately entered upon.

Finally, gentlemen, I will support, to the utmost of my power, any and all measures calculated to promote the welfare and commerce of the Dominion, and to make stronger the ties and more intimate the relations that bind Canada to the Mother Country and the other members of the great British Empire over which Victoria reigns as sovereign.

Believing that my views are shared by a majority of the electors of this important division, I confidently solicit your votes and influence to secure my return as your representative in Parliament.

I am, yours faithfully,

THOMAS G. RODDICK, M.D.

Montreal, May 7, 1896.

BANK OF MONTREAL STATEMENT.

The annual statement of the Bank of Montreal for the year ending April 30, 1896, was issued Tuesday, the 12th inst. The statement of the result of business for the year with a comparison of the figures for 1895 is as follows:

| | 1896. | 1895. |
|--|-----------------------|-----------------------|
| Balance of Profit and Loss Account, 30th April, 1895..... | \$ 815,152 10 | \$ 804,715 33 |
| Profits for the year ended 30th April 1896, after deducting charges of management, and making full provision for all bad and doubtful debts..... | 1,241,196 00 | 1,210,436 77 |
| | <u>\$2,056,348 19</u> | <u>\$2,015,152 10</u> |
| Dividend 5 per cent., paid 1st Dec. 1895, \$600,000 00 | | |
| Dividend 5 per cent., payable 1st June, 1896..... | 600,000 00 | |
| | <u>1,200,000 00</u> | <u>1,200,000 00</u> |
| Balance of Profit and Loss carried forward..... | \$ 856,348 19 | \$ 815,152 10 |

The market price of Bank of Montreal Stock, 30th April, 1896, 228 p.c., equal to \$446 per share, while for the same date last year the stock was 221½ p.c., equal to \$443 per share.

GENERAL STATEMENT.

30th April, 1896.

LIABILITIES.

| | | |
|---|-----------------------|------------------------|
| Capital Stock..... | | \$12,000,000 00 |
| Reserve..... | \$ 6,000,000 00 | |
| Balance of Profits carried forward..... | 856,348 19 | |
| | <u>\$6 856,348 19</u> | |
| Unclaimed Dividends..... | 2,442 69 | |
| Half-yearly Dividend, payable 1st June, 1896..... | 600,000 00 | |
| | | <u>7,458,790 88</u> |
| | | <u>\$19,458,790 88</u> |
| Notes at the Bank in circulation. \$ 4,585,038 67 | | |
| Deposits not bearing interest.... 8,006,490 42 | | |
| Deposits bearing interest..... 24,220,386 77 | | |
| Balances due to other banks in Canada..... | 28,300 53 | |
| | | <u>36,030,306 30</u> |
| | | <u>\$56,389,097 27</u> |

ASSETS.

| | | |
|---|-----------------|------------------------|
| Gold and silver coin current..... | \$ 2,137,114 42 | |
| Government demand notes..... | 3,070,493 25 | |
| Deposit with Dominion Government required by Act of Parliament for security of general bank note circulation..... | 265,000 00 | |
| Due by agencies of this bank and other banks in foreign countries..... | \$ 7,735,111 40 | |
| Due by agencies of this bank and other banks in Great Britain..... | 4,283,263 62 | |
| | | <u>12,018,375 02</u> |
| United States Railway Bonds.... | 2,438,010 77 | |
| Notes and Cheques of other Banks..... | 991,736 74 | |
| | | <u>\$20,920,730 20</u> |
| Bank Premises at Montreal and Branches..... | 600,000 00 | |
| Current Loans and Discounts, (rebate interest reserve) and other Securities and Assets.. | 34,760,687 53 | |
| Debts Secured by mortgage or otherwise..... | 50,902 21 | |
| Overdue debts not specially secured (loss provided for).... | 38,777 28 | |
| | | <u>34,868,367 07</u> |
| | | <u>\$56,389,097 27</u> |

The statement shows that the Bank has earned \$41,196.09 over and above the \$1,200,000.00 required for the semi-annual dividends of five per cent. The balance of profits now carried forward amount to \$856,348.19 an increase of \$41,196.09 over last year.

London financial and other periodicals comment in favorable terms on the steadiness of the earnings and dividends of this and other Canadian Banks at a time when the returns from investments the world over have been suffering more or less diminution.

THE FIRE RECORD.

The flour mills at Stoney Point, Ont., owned by Samuel Mathers have been totally destroyed by fire. Loss on building and flour, \$6,000; insured for \$2,000—Fire broke out in the basement of the Toronto Lead and Color warehouse, corner of Bay street, Toronto. The flames went up the elevator to the fourth storey, firing each flat, doing damage to the amount of \$8,000. The losses which were fully insured, are divided as follows:—Building, owned by Strathy Estate, \$1,000; Lead and Color Co., \$2,000; Brush Corset Co., \$4,000, and G. T. Gorrie, embossed signs, \$1,000—At Puslinch, house occupied by W. J. Shaw and owned by J. A. Cockburn, household goods, ice house and woodshed were destroyed. Damage about \$4,000. The house was partially insured in the Puslinch Mutual, and the furniture in the Waterloo Mutual—At St. Scholastique, Que., a shed near C.P.R. track and contents, comprising about 60 tons of hay were destroyed. Damage about \$1,000, no insurance. A spark from a passing train is believed to have started the fire.

—MR. E. S. CLOUSTON, general manager of the Bank of Montreal, has accepted a position on the Board of the Liverpool & London & Globe Ins. Co.

—MR. ALLAN FREEMAN, who has been spending a pleasant winter at Gainesville, Florida, has returned to the city.—Mr. Desmond Fitzgerald, son of the late judge of that name in Picton, Ont., and for some time of the book publishing firm of R. F. Fenno & Co., New York, is on a visit to Montreal.

BUSINESS CHANGES.

ONTARIO—W. Tilden, general store, Blytheswood, sold out to W. Daley; J. S. Ainslie & Bro., stoves, Comber, dissolved; W. Shirton, general store, Dunnville, sold out; W. C. Morden, baker, Gore Bay, sold out to Geo. Peters; Smith & Kennedy, plumbers, Hamilton, dissolved; Gilbert & Lockwood, grist mill, Moulinette, succeeded by MacPhee & Meader; Jeffrey Bros. hardware, tins, &c., Stratford, sold out tinware business; S. B. Snider, wholesale and retail shoes, Toronto, sold out retail business; J. R. Fraser, jeweller, Avonmore, removing to Lancaster; Jas. Stirling, butcher, Blenheim, sold out to E. J. Witherford; H. Hundeshagen, hotel, Bridgeport, succeeded by J. Grosser; W. H. Smith, harness, Dresden, sold out to T. W. Sims; R. Sallows, photos, Goderich, sold out to W. R. Belden; John Kelly, grocer, Guelph, sold out to J. A. McCrae; Wm. Bacon, florist, Orillia, sold out to Geo. Street; Rooney & Cooper, tailors, Ottawa, starting business; G. White, paluter, St. Mary's succeeded by F. Cornish; J. M. Shackleton, hotel, Colpoys Bay, sold out to R. J. Sproule; Smith, Hunter & Beattie, bakers, Galt, sold out St. Thomas branch; D. Kellett, hotel, Haliburton, sold out to G. Johnston; W. S. Scott, hotel, Minden, sold out to J. C. Roy; John Sheppard, drygoods, Mount Forest, moved to Toronto Junction; Spurr & Vigar, butchers, Petrolia, dissolved; R. Neil, shoes, Stratford, sold out to Dobson & Johnson; Campbell & Crawford, photos, Hamilton, dissolved; W. C. Martin, saddlery, &c., Kingston, sold out; Russell & Wood, painters, London, dissolved; G. Taylor, fruit, London, sold out; Warren Bros., & Boomer, wholesale grocers, Toronto, dissolved; C. B. Beardsley, general store, Winchester, started business.

QUEBEC—Montreal—T. Benoit, saloon, sold out; J. S. Langlais, shoes, starting business; Teller Pierre & Co., traders, dissolved; Weisburgh & Ascher, tailors, dissolved; F. X. Bessette & Co., mfrs. collars, dissolved; Bernstein & Stern, clothing dissolved; Foley & Co., ladies' wear, dissolved.—W. B. Dillingham, trunk mfr., Quebec, sold out to R. Sissons; Paquette & Godbout, saab and door mfrs., Ste. Hyacinthe, given up business at Montreal; J. U. Carter, hotel, St. Johns, sold out; L. T. Pare, butcher, Bedford, removed to Stanbridge, Sta.

MANITOBA & N.W.—J. F. Lawrence, hardware, Lethbridge, sold out to D. Brodie; P. Lutner, baker, Lethbridge, giving up business; G. Dunlop, general store, Binscarth, sold out; J. Hastings, confectioner, Indian Head, starting; M. Wilkins, harness, Ninga, sold out; Allen Bros. & Co., pork packers, Winnipeg, starting; J. T. French, publisher, Virden, starting.

BRITISH COLUMBIA—Ward & Co., hotel, Rossland, succeeded by O'Connell & Baker; McIver & Cosgrove, hotel, Rossland, started; Rodier & LaValley, hotel, Rossland, started; McNeill & Scharff, butchers, Victoria, dissolved; March & Clark, hotel, Victoria, succeeded Ed. Adams.

NOVA SCOTIA—Philip & Fraser, dry goods, Stellarton, removed to New Glasgow, Chambers & Lewin, grocers, Halifax, dissolved; H. G. Tedford & Co., general store, South Ohio, succeeded by T. Eldridge.

NEW BRUNSWICK—E. W. Harmon, carriage maker, Andover sold out and removed to U.S.; Short and Belyea, general store, Greenwich, dissolved; J. & E. R. Burpee, St. John, rolling mills sold out to A. Rankine & T. Miller; J. McGilvery, trader, St. John, sold out.

Meetings, Reports, etc.

CITY AND DISTRICT SAVINGS BANK.

The forty-ninth annual meeting of the City and District Savings Bank was held on Tuesday, 6th inst., the President, Sir William Hingston, in the chair. There were also in attendance Sir Joseph Hickson, Senator O'Brien, Hon. J. A. Ouimet, Messrs. J. H. R. Molson, M. Nolan Delisle, Edmond J. Barbeau, F. T. Judah, Q.C., R. Bellemare, M. Burke, W. R. Miller, H. W. Atwater and Henri Barbeau, manager.

The net profits of the year, as stated in the annual report, were \$88,925.48, which, added to the balance of the profit and loss account from the previous year, \$147,099.08, brought the latter to \$236,024.56. From this two dividends had been paid, and the amount at credit of profit and loss was now \$156,024.56, the reserve fund remaining at \$400,000. Deposits had increased considerably during the year, and the demand for loans not corresponding, the profits had been smaller. The volume of business transacted during the year amounted to \$76,000,000. The increase over last year in the amount due depositors was \$811,252.48. The number of open accounts on Dec. 31 last was 49,593, or 1,448 more than in the previous year. Fitting reference having been made to the death of the Hon. Senator Murphy who was one of the earliest friends of the bank, and had been its president from 1877 until his death, the report continued:

'This is the fiftieth anniversary of the foundation of this institution. On May 26, 1846, an address was issued to the public, by men of character, weight and wealth, expressing the belief that it was desirable, and even necessary, to establish a savings bank in this city, and, on that day, the announcement was made that the savings bank of the City and District of Montreal had been opened with an office at 46 St. James street. As the circular stated The Savings Bank of the City and District of Montreal was established to encourage habits of industry and economy among the people, and to furnish to them the means whereby, without trouble or delay, they could deposit or withdraw their money. The bank was prepared to receive any sum from twenty-five cents to two thousand dollars.

'Special privileges were afforded to it of securing to women and children the control of their deposits.

'From the date of its foundation to the present the City and District has been essentially a savings bank, where the savings of the people are not exposed to the risks incidental to commercial life.

'For fifty years it has been the uniform policy of the bank to look for ample and abundant security for its loans and investments, rather than for a higher rate of interest and increased risk, with the result that during many successive years the bank had nothing in the shape of loss to record. During its existence it has witnessed many sharp and severe disturbances, and even wreckages, in the financial world, while this bank has advanced steadily in strength, usefulness and public confidence.

'Its deposits have increased thirty-seven fold since the first annual meeting. The number of its depositors is to-day over fifty thousand, having increased sixty-fold during the same period.

'The average amount due to each depositor is \$188.75. The statement of affairs, which was presented by Mr. Henri Barbeau, who acted as secretary, was as under:

LIABILITIES.

| | |
|---|------------------------|
| Amount due depositors..... | \$ 9,360,788 73 |
| Amount due Receiver-General..... | 93,341 86 |
| Amount due Charity Donation Fund..... | 180,000 00 |
| Amount due open accounts..... | 57,599 39 |
| Amount due Profit and Loss account..... | 156,024 56 |
| Amount due Reserve Fund..... | 400,000 00 |
| Amount due stock..... | 600,000 00 |
| | <u>\$10,847,749 54</u> |

ASSETS. (CONT.)

| | |
|--|------------------------|
| Canada Dominion Government Stock and accrued interest..... | \$ 1,530,000 00 |
| City of Montreal and other Municipal and Provincial Government debentures..... | 2,052,938 71 |
| Loans to Provincial Government and municipal corporations..... | 301,019 25 |
| Loans secured by collaterals..... | 5,188,061 52 |
| Bank premises, head office and its four branches | 400,000 00 |
| Charity Donation Fund, invested in municipal securities approved by the Dominion Government..... | 180,000 00 |
| Other assets..... | 73,060 92 |
| Cash on hand and in chartered banks..... | 1,123,239 14 |
| | <u>\$10,847,749 54</u> |

| | |
|--|----------|
| Number of accounts open..... | 49,593 |
| Average amount due to each depositor, Dec. 31, 1895..... | \$188.75 |

The correctness of the statement was certified to by Messrs. James Tasker and G. N. Moncel, auditors.

On the motion of the president, the directors' report and the statement of affairs were adopted without discussion.

Mr. W. R. Miller proposed, seconded by Mr. Delisle, that the

thanks of the meeting be tendered the president, directors manager and other officers of the bank for their services and attention during the past year. This was unanimously concurred in.

On the motion of Mr. H. W. Atwater, seconded by Mr. Delisle, Messrs. James Tasker and G. N. Moncel were re-elected auditors, after which Messrs. Miller and Delisle were appointed scrutineers for the election of directors. The election resulted in the return of the old board, viz.: Sir W. H. Hingston, M.D.; R. Bellemare, Hon. James O'Brien, Hon. J. A. Ouimet, E. J. Barbeau, F. T. Judah, Q.C.; John H. R. Molson, Hon. J. A. Chapleau, Sir Joseph Hickson and Michael Burke.

At a subsequent meeting of the directors Sir William Hingston was re-elected president and Mr. R. Bellemare vice-president.

LEGAL RECORD, &c.

Week ended May 12, 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.

| | | |
|--|--------|-------|
| | May 7. | |
| Lachine—A. Moffatt vs Evariste Godin..... | | 324 |
| Montreal—L. Mainville vs D. Harbour, \$2,000; C. Cushing vs R. Pearce, \$1,200..... | | |
| | May 8. | |
| Granby—Dme. Mathilda Lyle vs A. E. Boire..... | | 400 |
| Louiseville—H. E. Hart vs L. A. Saucer..... | | 4,275 |
| Montreal—C. A. Chenevert vs Baie des Chaleurs Ry. Co. et al, \$547; Dme. P. Rasconi vs Dme. O. Daoust, \$357; J. Gauthier vs V. Leduc, \$1,100; W. Legault vs N. Meunier et al, \$377; C. Desmarteau vs F. S. Vermette, \$648..... | | |
| Potton Tp—C. H. Kathan vs R. J. Jones..... | | 1,770 |
| Quebec—J. O'Donohue vs Arsene Turgeon..... | | 335 |

May 11.

| | | |
|--|--|-------|
| Bedford—De Louise Martin et vir vs H. A. Martin..... | | 532 |
| Montreal—J. L. Leduc vs P. Auclair et al, \$643; L. E. Bertrand vs Cie Chemin de fer Sud Ouest et al, \$5,000; W. B. Lambe, esq. vs Dominion Mineral Co., \$24,900; J. T. Marchand vs Dme. G. Lambert et vir, \$850; T. G. Roddick vs L. N. Mallette, \$350; J. Molson vs J. McGuire, \$600..... | | |
| St. Louis—J. Gauthier vs Victor Leduc et al..... | | 1,100 |
| Sheffield Tp—De Sarah F. Brooks vs Austin Berry et al..... | | 620 |
| Stanbridge—Deering Harvester Co. vs L. J. Hogle..... | | 1,932 |

May 12.

| | | |
|---|--|-------|
| Montreal—Royal Institution vs A. Mc. D. Cowie..... | | 1,896 |
| Point Claire—T. G. Roddick vs L. N. Mallette..... | | 350 |
| Quebec—J. Perry vs Les Syndics des Chemins a Barriere de la Rive nord de Quebec, \$300..... | | |
| St. Blaise—L. Duval vs Edouard Langlois..... | | 1,301 |

WRITS ISSUED, PROVINCE OF ONTARIO.

| | | |
|---|--------|-------|
| | May 7. | |
| Hamilton—Toronto Dry Dock Co. vs G. F. Webb et al..... | | 878 |
| Toronto—G. Gooderham vs E. R. C. Clarkson & E. C. Kay, \$15,783..... | | |
| Walpole—Cecilia Stewart et al vs Wm. Baird et al..... | | 740 |
| | May 8. | |
| Downie—J. Brown vs Walter Olliver..... | | 500 |
| Oklahoma City—Adeline M. Lawry vs T. H. Lawry..... | | 520 |
| Toronto—Dominion Bank vs J. J. Davies, \$492; S. Ryan vs H. Drake, \$334; J. Stark vs S. Favkes et al, \$1,661; R. T. Gooderham vs W. J. & L. J. Franks, \$2,968..... | | |
| Torbolton—P. Rochon vs C. C. & Jas. Mills..... | | 359 |
| York Tp—Corpn. of Toronto vs Chas. Heber & T. Wall..... | | 4,531 |

May 11.

| | | |
|--|--|-----|
| Belleville—A. Grieve vs J. D. Baptle et al..... | | 900 |
| Brantford—T. Stuart vs P. J. Griffin..... | | 356 |
| Burrill's Rapids—Paxton, Tate & Co. vs Saml. Pettipiece (dmgs) \$1,200..... | | |
| Ottawa—Ames-Holden vs W. E. Brown & Co. et al..... | | 530 |
| Port Arthur—T. Marks & Co. vs P. Manion..... | | 657 |
| Thorold—A. Moot vs Bertha & J. F. Schwaller, \$304; H. Casseis vs W. & M. F. Petley, \$3,070; Annie Ammerman vs Trusts Corp. of Ontario et al, \$468; Dominion Bank vs W. A. & J. Verner, \$1,042..... | | |
| Windsor—Fitzgibbon, Schafhuthy & Co. vs Kerby Bros..... | | 328 |

May 12.

| | | |
|--|--|-------|
| Camden—Cath. Loughlin vs J. S. & Jas. Bradford..... | | 881 |
| Colborne—W. Parker vs John Legraght..... | | 1,000 |
| Egremont Tp—J. Walmsley, admr. &c. vs Patk. Mohan et al, exrs., \$700..... | | |
| Nepean—J. Caldwell vs Jos. Lemoine..... | | 1,078 |
| Toronto—W. M. Clark et al vs T. J. Blake, \$1,962; Kyle, Cheesebrough & Co., et al vs N. Garland, et al, (dmgs), \$5,000; T. Hutcheson vs D. McLean, \$2,937; J. Young vs Hy. Parmley, et al, \$793..... | | |
| Uxbridge—A. A. Allan & Co. vs John Watt & Co..... | | 384 |
|—L. Waldo vs Canadian Mutual Aid Assn. et al..... | | 1,050 |
| Chicago—Western Bank of Canada vs T. D. Allen..... | | 1,900 |

WRITS ISSUED, MANITOBA & N. W. T.

| | | |
|--|---------|--|
| | May 12. | |
| Minnedosa—H. Shorey & Co. vs R. J. Spratt & Co..... | 464 | |
| Selkirk—Stobart Sons & Co. vs Roderick Ross, Jr..... | 721 | |
| Manitoba—Barbara Edighoffer vs John Clarke (Dmgs).. | 2,000 | |

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

| | | |
|---|---------|--|
| | May 8. | |
| Montreal—C. J. Marchildon agt A. D. Turcot & Cie.... | 587 | |
| | May 11. | |
| Montreal—L. E. Beauchamp agt Victor Lapointe..... | 462 | |
| Quebec—T. Lessard agt H. J. Beemer..... | 336 | |
| Sherbrooke—Edwards & Babcock agt Jul. H. & L. E. M. Das- tus, \$826. | | |

| | | |
|--|---------|--|
| | May 12. | |
| Montreal—Dme. Philomene Valois agt Wm. Bateman, \$375; H. T. Chalifoux et al agt Dme. Louis Bergeron, \$1,376; F. B. McNamee et al agt J. A. Boyd, \$504; Dme. Adelaide Hill agt F. W. Campbell, esq., \$1,493; H. Graham agt Holmes Bloc. Prot. Co., \$438. | | |

| | | |
|---|-----|--|
| St. Adele—J. O. Villeneuve agt H. B. Lafleur..... | 652 | |
| St. Anne de Bellevue—Bk. Montreal agt W. A. Reburn et al, \$652. | | |

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|---|-----|--|
| St. Johns—D. Macdonald agt S. H. Brossseau..... | 370 | |
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JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

| | | |
|---|--------|--|
| | May 7. | |
| Chatham—A. Cavanagh agt Park Bros..... | 492 | |
| Toronto Junct—I. Nattress agt Leonard Nattress..... | 498 | |

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|---|--------|--|
| | May 8. | |
| Fort William—T. Marks & Co. agt Patk. Manion..... | 680 | |
| Malahide—Lewis Van Patter et al agt Jos. Simpson..... | 2,872 | |

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|---|---------|--|
| | May 11. | |
| Enterprise—Prudence S. Harding agt Robt. Cox et al.... | 1,390 | |
| Huntingdon—Cynthia Benn et al agt J. H. Salisbury.... | 719 | |
| Newmarket—M. Hare agt W. W. Pegg..... | 2,751 | |
| Ottawa—J. Leggart agt J. W. Currey..... | 1,103 | |
| Toronto Junct—T. J. Patten agt G. B. Abrey..... | 2,152 | |
| Toronto—S. Ryan agt Herbert Drake, \$334; W. S. Lee et al, exrs agt Chas. Greene, \$4,195. | | |

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|---|---------|--|
| | May 12. | |
| Cornwall—Lena Payment agt Wm. Payment et al..... | 461 | |
| Merrickville—G. B. Magee agt Jos. Holdcroft..... | 387 | |
| Wilmot Tp—Sarah A. Dingwell agt R. T. Anderson..... | 1,808 | |
| Woodstock—Anderson & Co. et al agt J. F. Bain..... | 408 | |

JUDGMENTS RENDERED B. C.

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| | May 7. | |
| New Westminster—O. Grimmer et at agt Corbould McColl, Wil- son & Campbell, \$1,459. | | |

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| | May 12. | |
| Nanaimo—Bell Organ & Piano Co. agt T. W. Caldwell.. | 603 | |
| Victoria—C. A. Gay agt J. A. Ritchie..... | 573 | |

JUDGMENTS RENDERED, NOVA SCOTIA.

| | | |
|---|--------|--|
| | May 7. | |
| Sydney—A. R. McIsaac, for..... | 468 | |
| Truro—E. C. Henderson, shoes, for..... | 615 | |
| Yarmouth—Dan. Sullivan & Co., tailor, &c..... | 602 | |

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| | May 11. | |
| Canso—John Cousins, fish for..... | 418 | |

JUDGMENTS RENDERED, N. B.

| | | |
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| | May 8. | |
| Chatham—Mary C. Earl — Elizth. Wilson..... | 373 | |

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| | May 12. | |
| Albert—J. S. Atkinson & Co..... | 3,071 | |

JUDGMENTS RENDERED, MANITOBA & N.W.T.

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|---|---------|--|
| | May 12. | |
| Fleming—Safety Bay Lumber Co. agt L. Galbraith, \$1,177; Ont. & West Lumber Co. agt L. Galbraith, \$1,849. | | |

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| Rapid City—R. Leeson agt M. Thompson..... | 377 | |
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CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

| | | |
|--|--------|--|
| | May 7. | |
| Aurora—Wm. Phillips to J. D. Ross..... | 1,180 | |
| Brantford—John Dietrich to Hamilton & Bixel..... | 1,902 | |
| Huntsville—W. Craddock to M. & L. Samuel, Benjamin & Co., \$2,418. | | |
| Ridgetown—Ridgetown Canning & Preserving Co. Ltd. to N. D. Hurdon, \$1,799. | | |

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| | May 8. | |
| Ottawa—J. Y. Caldwell to J. Heney, \$3,500; A. Renaud & wife to L. C. Mitchell, \$1,301. | | |

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| Owen Sound—Mrs. Elizth. Wilkinson to J. E. Parsons.. | 600 | |
| Toronto—Richd. Darling to A. Wilson, \$750; Jos. Lugsdin to H. Thorne, endorsement for \$7,723. | | |

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| | May 11. | |
| Almonte—Michael Dixon et al to Isabella Forgie..... | 1,337 | |
| Campbellford—Wm. Kier to T. J. Kennedy..... | 1,000 | |
| Elmsley N Tp—James Porritt et al to Union Bank..... | 1,392 | |
| Hamilton—Frank & Elizth. Rowlin to J. Chisholm..... | 1,926 | |
| Lindsay—Saml. Hughes to Buntin, Reid & Co..... | 4,464 | |
| Niagara Falls—Oscar Booth et al to R. I. Clarke..... | 800 | |
| St. Thomas—Amelia Tarrant to A. C. Pavey & Co..... | 3,327 | |
| Thorold—Matthew Kennedy to A. Fairlie..... | 909 | |
| Toronto—H. C. Meyers to Mary Meyers..... | 600 | |

May 12.

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|--|--------|
| Erin—Carbery & Co. to T. Carbery, Sr..... | 4,000 |
| Hamilton—Thos. Bradfield to H. Kuntz..... | 1,500 |
| Ottawa—Agnos E. & H. J. Friel to W. B. Snow..... | 647 |
| Port Credit—Mrs. Hester M. Parker to J. D. Wright.... | 13,500 |
| St. Thomas—W. M. Morse to S. M. Glenn..... | 1,134 |
| Toronto—Mrs. J. G. Beard to E. D. Morton et al, exrs., \$614; G. N. Ferrier to Margt F. Ferrier, \$869; McDowall Thomson to Western Can. L. & S. Co., \$44,573; Temperance Reforma- tion Soc. to H. J. Grassett, as trustee, \$1,500. | |

CHATTEL MORTGAGES, B.C.

| | | |
|---|--------|--|
| | May 7. | |
| Vancouver—R. A. Colquhoun & Annie M. Fraser to J. W. Weart, \$2,400. | | |
| Wellington—Victor Mattson to S. Leiser et al..... | 2,585 | |

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|---|--------|--|
| | May 8. | |
| Vancouver—Donato Panebianco et al to A. Calori..... | 600 | |
| Sandon—J. M. Buckley to F. T. Kelley..... | 1,000 | |

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| | May 12. | |
| Northfield—Joseph Balanzo to A. Balanzo..... | 1,500 | |

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

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| | May 8. | |
| Moose Jaw—J. G. & I. M. Chalmers to Stobart Sons & Co. \$3,060. | | |

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| | May 11. | |
| Regina—Western Milling Co. Ltd. to B. S. Rice..... | 3,600 | |

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|---|---------|--|
| | May 12. | |
| Arden—Wm. Renwick to J. H. Ashdown..... | 5,750 | |

BILLS OF SALE PROVINCE OF ONTARIO.

| | | |
|---|--------|--|
| | May 8. | |
| Hepworth—Jas. Vance to W. Vandusen..... | 2,000 | |
| St. Catharines—G. C. Voisard to J. Malcolmson..... | 4,500 | |
| Toronto—C. H. Francis, as assignee to E. Stewart..... | 1,225 | |

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|--|---------|--|
| | May 11. | |
| Ottawa—Mary S. Smith et al to J. M. W. Hall..... | 6,000 | |
| St. Thomas—Alex. Mason to L. Beal et al..... | 5,600 | |

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|---|---------|--|
| | May 12. | |
| Toronto—W. P. B. Close to Clara A. Close..... | 600 | |
|—Port Credit Pressed Brick & Terra Cotta Co. to Hes- ter M. Parker, \$57,275. | | |

BILLS OF SALE, N.S.

| | | |
|--|-----------------|--|
| | May 7. | |
| Antigonish—Cathe. Wilmot, tailoring, for..... | 1,964 | |
| Burlington—Young & Tretry, saw mill, for..... | 560 | |
| Hantsport—J. T. Pulsiver, shoes, for..... | 1,000 | |
| Port Greville—Joshua Welch, mill, for..... | 1,400 | |
| Springhill—Benj. Mattinson, Jr., saw mill..... | 600 | |
| Truro—E. C. Henderson, shoes..... | \$1,000 & 1,024 | |

BILLS OF SALE, N.B.

| | | |
|---|---------|--|
| | May 12. | |
| St. John—White, Colwell Co., Ltd., mnfrs, confectionery | 8,000 | |

CANADIAN WINES.

During the past twenty years wine making in Canada has made great strides. Then only a few thousand gallons were made. Now the annual product has advanced into the hundreds of thousands of gallons of most excellent Canadian wine. The manufacturers are J. S. Hamilton & Co., of Brantford, who, as wine manufacturers' and vinegrowers' agents practically control the wine trade of Canada's most southern point, Pelee Island, on Lake Erie. In 1891 Mr. J. S. Hamilton, the head of the company started a brandy distillery on Pelee Island, and his brandy which has been put on the market under the brand of "J. S. Hamilton & Co. Cognac" is pronounced by connoisseurs to equal, if not excel any of the brands taking second place in the French brandy market.

THEATRE FRANCAIS.

Mr. W. E. Phillips is presenting at the above theatre this week a drama of Southern life during the late rebellion entitled "The Octoroon" which will rank as among the very best of the productions which have been made at his pretty theatre. The actors who present the piece are all seen to excellent advantage, particularly Mr. Cummings, as Salem Scudder, and Mr. Eddinger as Wahnotec, the Indian. The audiences are very large this week and the phenomenal success of the "continuous plan" in Montreal is the universal subject among the patrons of good amusements. The vaudeville performers this week are up to the usual high standard of this theatre, and special mention is due Mabel Sisson, serio-comic, and Sig. Fernandez, musical artist. Next week a production will be made of John A. Stephens popular play of New York life entitled, "Unknown." It deals with the adventures in the dark corners of a great city and is full of the lights and shades that render a play enjoyable, and the thrilling situations that stir the blood of the spectator. The vaudeville performers next week include Bingham, ventriloquist; Emma Driver, serio-comic vocalist; and Eulalia, dancer.

Financial

Thursday Ev'g., May 14, 1896.

Only a small amount of business has been transacted on 'Change this week, and in the absence of any important trading, prices have held steady. The market has now got into a narrow rut, and prospects are for it continuing so until after the elections. Brokers seem more inclined to dabble in politics than stocks at the moment, and are taking great interest in the outcome of the polling on June 23rd. Any good sized orders would probably send up the prices of the principal stocks several per cent., but on the other hand any pressure to sell would cause material declines. The money market shows no change, with bankers as cautious as ever about advancing money on stocks. This tightness is blamed for the prevailing dullness, by some, but the bankers seem to be acting the part of wisdom in conserving their resources in view of their approaching annual meetings. Money may be a little easier after the opening of June, but it is not likely that it will be very easy for some time to come, certainly not until the people have decided in whose hands shall be placed governmental power for another five years. The principal trading this week has been in Montreal Street Ry., at from 212¼ to 212¾, while Gas, Duluth common and Cable, have been traded in at steady figures. The transactions, however, call for no particular comment. Bank stocks were fairly active and steady. The Sterling Exchange market has been quiet at about the following rates:—Between banks—New York funds, ½ to 1-16 discount; sixties, 9 9-16 to 9¾; demand, 9¾ to 9 13-16; cables 9¾ to 10. Counter rates were—New York funds, par; sixties, 9¾ to 9¾; demand 10 to 10½; and cables 10¼. Appended is the usual comparative table compiled by C. Meredith & Co:—

| BANKS. | Share. | Highest. | Lowest. | Last Year |
|-------------------|--------|----------|---------|-----------|
| Montreal | 108 | 224 | 223½ | 224½ |
| Commerce | 123 | 134 | 133 | 130¾ |
| Merchants | 75 | 107½ | 105½ | 170¼ |
| Molsons | 3 | 176 | 176 | 172 |
| Ontario | 17 | 56 | 55¼ | 87½ |
| Toronto | 2 | 238 | 238 | 242 |
| MISCELLANEOUS. | | | | |
| Cable | 104 | 159 | 158½ | 149½ |
| Gas | 479 | 187 | 185½ | 203¾ |
| Mt. St Ry. | 1411 | 212¾ | 212¼ | 195½ |
| Toronto Ry. | 175 | 71¼ | 70½ | 75½ |
| Bell Tel | 20 | 156 | 156 | 156 |
| Telegraph | 100 | 167 | 167 | 160 |
| Duluth com. | 775 | 5 | 4¾ | 5½ |
| Royal Elec. | 71 | 110 | 105 | 149½ |
| Col'd Cot. Bd's.. | \$500 | 99 | 99 | 98¾ |
| Postal Telegraph | 300 | 87¼ | 85¼ | .... |

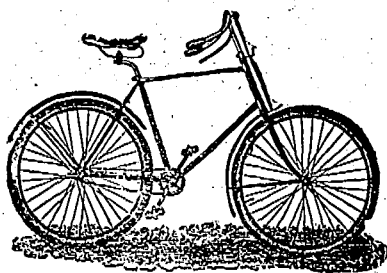
MONTREAL CLEARING HOUSE.

| Total for Week Ending May 14, 1896. | Clearings. | Balances. |
|-------------------------------------|--------------|-------------|
| Corresponding | \$10,709,411 | \$1,623,051 |
| Week of 1895. | 12,208,843 | 1,627,661 |
| " " 1894. | 11,373,500 | 1,190,380 |
| " " 1893. | 11,945,080 | 1,581,900 |

MONTREAL WHOLESALE MARKETS

Thursday Ev'g, May 14th, 1896.

Business generally shows a decided improvement over a week ago, although in a few lines, dullness is still complained of. The warm summer-like weather, has stimulated the demand for dry goods, millinery, green fruits, and kindred lines, while paints and oils, hardware, and some lines of pro-



"Adler" (Eagle) best possible machines. List \$130.00.
 "Boker's IXL"
 High Grade Machine. - List \$85.00
DORKEN BROS. & CO.,
 140 McGill St., - - MONTREAL
 AGENTS WANTED.

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.

duce have also had a good week's business. The approaching general elections, however, are an unsettling feature, as merchants, in the country are contenting themselves with buying in a hand to mouth way, until the result of the elections is known. The city boot and shoe trade has been active, but the prevailing "bicycle craze" is said to be retarding business somewhat. Hides and leather are firmer and lambskins have advanced to 25c each, but business is not very brisk. Some additional auction sales of green fruit took place during the week, when there was a good attendance of buyers. Prices realized were satisfactory, though oranges were a shade lower. Groceries have been fairly active, and other lines steady. Collections in some lines are reported improved, but are by no means generally so. The "bicycle craze" is also blamed for this, probably not without reason.

BOOTS AND SHOES.—Manufacturers are receiving a fair number of orders for forward delivery and expect fall trade to be fully up to the average. Spring shipments are pretty well completed, although some sorting orders are still being received. The city trade is good, and collections generally satisfactory.

BEANS.—The market continues quiet, and in the absence of business, prices are more or less nominal. Offerings are freely made at 80 to 90c per 60 lb. bushel.

CEMENT.—Arrivals this week were 2000 brls. English cement and 140,000 fire-bricks, no Belgian cement coming. So far this season receipts have been much lighter than a year ago, but this has had no effect on prices, as the enquiry has not been so extensive. A fair amount of business is now being done, however in both fire-bricks and cement at the following prices.—English cement, \$2.05 to \$2.15, Belgian \$1.95 to \$2.05; fire-bricks \$16.00 to \$22.00.

DRUGS AND CHEMICALS.—A feature has been a steady decline in camphor, which is now quoted at 65 to 75c, as compared with 70 to 80c. In New York, prices are pretty well demoralized owing to the collapse of a syndicate, but the decline locally is attributed to a seasonable falling off in demand and larger stocks. Tartaric acid has advanced about 2c lb, while refined glycerine is rather weaker; the crude, however, still meets with a good demand. Quinine is steady at unchanged prices, while large sales of arsenic have been made at high figures, and so many works are now closed the price may go higher on account of scarcity. Cream of Tartar is firm at a slight advance. A firmer feeling is noted in opium and higher prices are expected; spermaceti, in the absence of demand is easier, while gums are generally firm and higher.

DRY GOODS.—Suburban traders report an all around improvement in business, while the city retailers have been kept fully occupied. In fact trade shows an improvement in both branches, wholesale and retail in consequence of the summer-like weather. Travellers, however, have not been sending in the usual amount of orders for fall delivery, traders holding back for various reasons from placing their fall orders. All agree that stocks in the hands of retailers are not all large, so that prospects are for an improvement in this respect, later on. Manufacturers are reported as satisfied with existing conditions, except as to profits, and say that higher prices would please them better. Money is still slow. Some houses report an improvement in collections, but it is not universal in this branch of trade.

FISH AND FISH OILS.—Fish trading is very small and in limited quantities, so that quoted prices are purely nominal. Dealers would accept almost any reasonable offer. No new seal oil is reported here yet as prices in Newfoundland are too high. Present prices are equal to 41 to 42c laid down in Montreal. The demand is small as yet.

FLOUR.—The only feature of importance has been a sale of 2000 sacks of Manitoba strong bakers to go to Australia. The route of shipment will be from Portage to Vancouver, thence to Sydney, by S. S. Warrimoo. Local business has been very quiet, and confined chiefly to small lots, while prices hold just about steady. Meal is as dull as ever and prices unchanged while for feed the demand is slow, and prices somewhat irregular.

GRAIN.—Oats are still the feature of the market, but the volume of actual business is very small. The range of prices for No. 2 is about 28 to 28¼c, with small sales noted at both figures. For peas there is a little better demand and some fair sized sales for export have been noted, while No. 1 hard Manitoba wheat is held at 64 to 65c afloat Fort William; Barley both malting and feed is quiet. The U. S. Government crop report for May, said: Condition of winter wheat shows an increase of 5.6 points above the April average, being 82.7 against 77.1 last month and 82.9 in May 1895. The average in nine principal winter wheat States are: Pennsylvania 64, Ohio 55, Michigan 90, Indiana 85,

Kentucky 77, Illinois 90, Missouri 81, Kansas 96 and California 100. The returns of the correspondents of Division of Statistics show that, excepting a few States, there has been general improvement in the condition of winter wheat throughout the country. Special reports show crop prospects excellent in Great Britain and France; good in Russia and Austria-Hungary; fair in Germany, Italy and Roumania, and unfavorably only in Spain. Condition of winter rye on May 1st was 87.7 per cent; of barley, 89.2; spring pasture, 93.2; meadows, 91.8.

GREEN FRUITS.—A good business generally has been done and country orders are coming in very freely. Some interest has been taken in more auction sales of fruit, comprising bananas, pineapples, oranges and lemons. Prices received were considered satisfactory, although oranges were a shade lower. California and Jamaica oranges are now pretty well cleaned out of the market, while bananas are higher. Some arrivals of new Egyptian onions have been noted and are selling very well as are Boston cucumbers. Prices range as follows.—Oranges Valencias \$5.50 to \$6 for ordinary cases and \$6.50 to \$7.50 for extra large cases. Messina, per box, \$2.50 to \$3.50; Sicily blood oranges \$4.00 to \$4.50 per box, and \$2. to \$3.50; half boxes; Lemons \$2.25 to \$2.75 for choice and \$3 to \$3.50 for fancy. Pineapples 8 to 15c as to size; Bananas, \$1.25 to \$2.00 per bunch; apples, \$3.50 to \$4.50; dates, per lb. 4½ to 5c; figs, 8 to 12c; tomatoes, \$3.25 to \$3.50, per carrier; green peas, 55; wax beans, \$5.50; Strawberries, 20 to 25c per box; Onions, new Egyptian \$3 to \$3.25 per bag of 110 lbs; Bermudas, \$1.00 per crate; Coconuts in bags sell at \$4.00 to \$4.25, per 100; asparagus Canadian, 75c basket; cranberries, \$3.50 per bushel box; Boston cucumbers per doz. \$1.50; Spinach, American, \$4.50 bbl; Canadian, \$3.50 bbl; and cabbages in crates, \$4.

GROCERIES.—A fairly good business is noted locally in sugar, but prices are still unchanged, the range being about ½c below New York prices for refined. Refiners' prices are: granulated, 250 bbls and over, 4½c; 100 to 250 bbls, 4 11-16c; 25 to 100 bbls, 4¾c; Yellows, 3¾ to 4¼c according to quality. The raw sugar situation is reported unchanged and as strong as ever. Centrifugals in New York are firmly held at 4¾c or within ¼c of Montreal prices for granulated. Beet sugars in Europe are much firmer, a further advance having been noted. The tea market is exceedingly dull, little business being reported except for peddling quantities. We heard of one sale of 400 half chests of low grade blacks at 12 to 13c. No new crop Japan samples are on the market yet. Molasses show no change. A shipment of the new crop from the Islands is expected about the end of this month, but we hear of no change in prices. In dried fruit, business locally is quiet, at firm prices. A round lot of California raisins has been shipped back to the United States from Montreal, on account of higher prices ruling there than here, induced by the crop damage by frost already reported. Rice, canned goods, coffee and other lines show no change, a fair business passing at steady prices. Collections are reported as very satisfactory.

HAIRDWARE.—The advance in cut nails to which we have already referred, has gone into effect, and the base price is now \$2.75. Spelter is firm as are other lines, but no additional changes are as yet reported. Merchants are busy shipping, some good sized lines going forward to the North West, and by water. Collections are fairly satisfactory.

HIDES.—Another advance in lambskins, of 10c, has been the feature of the week. Dealers now pay 25c for these, but other lines show no change in price. Business shows a slight improvement with a firmer tendency. American advices report the

packer hide market as strong with an advance all around. Receipts of cattle are liberal. Country hides are scarce, all selections being cleaned up and nothing offering, as dealers claim they cannot get hides in the country. A Liverpool, Eng., letter says: "We have again to report more inquiry for hides this week, though the volume of business resulting therefrom has not so far been large. Anglos have sold freely, and the rates for all classes of these hides are firmer in consequence. The deficit in the South American slaughter up to end of April has been increased to 219,000, the figures being 955,000, against 1,174,000 head at the corresponding period last year."

LEATHER.—The feeling is a little firmer but there is not much doing as yet except in a export way. Shipments of sole and black, but principally sole are being made to England every week, and prices received are said to be quite satisfactory. Locally, blacks are quiet, though stocks are not piling up to any extent. Manufacturers are not cutting up very extensively yet but are sorting up, and making preparations for the fall trade.

MAPLE PRODUCTS.—Both sugar and syrup are now very scarce and with a good demand, prices are firm. Syrup now realizes 5 to 5½c lb. in wood, and 60 to 80c in tins, as to size. Sugar sells well at 6½ to 8½c per lb. the higher price being paid for good bright stock.

PAINTS AND OILS.—Business continues very active, and prices are firm with no changes from last week. Paris green is beginning to move more freely, at 15 to 16c in packages and 14c in bulk. Arsenic is very strong and still advancing, so that a further advance in Paris Green would not come unexpected. Liquid paints are in good demand, while in oils, linseed moves freely at 52 to 53c for raw, and 55 to 56c for boiled, while turpentine is firm at 43c. Collections are a little better, with still room for improvement.

PETROLEUM.—Business continues very good for the advanced season. Prices are unchanged, ruling very firm.—Canadian refined selling at 15½ to 16½; American P. W., 19 to 20; W. W., 20½ to 21c; Canadian benzine, car lots, 14½c; American benzine, 21½ to 24½. Crude in Petrolia is steady at \$1.70, while Oil Springs crude is \$1.72 per bbl. Refined in Petrolia is quoted 10c in bulk; 12½ to 13c in bbls. in car lots f. o. b. there. Market very firm. The shipments of crude and refined oil from Petrolia during April were 16,353 bbls crude and 21,912 bbls refined, equal in all to 71,133 bbls crude.

PRODUCE AND PROVISIONS.—The supply of eggs continues in excess of requirements and the market remains unsettled and about ½c lower than last week. Best fresh are offering freely at 9½c and culls or No. 2 stock at 7 to 7½c. The butter market is somewhat steadier, the low prices ruling having brought it more largely into consumption. At the following prices, there is a good demand passing: Creamery, 14 to 15c; Townships dairy, 12 to 14c; Western dairy, 10 to 12c, and rolls, 10 to 11c, the last named being slow and hard to move. Receipts of early cheese are increasing and as the demand is not brisk, the tendency is easy. Some small sales have been noted locally at 7½ to 7¾c, but the market is not very brisk. Potatoes are quiet at 25c per bag in car lots, and 30 to 35c in smaller quantities. For provisions the demand is limited, the movement in pork particularly being small. A fair jobbing business is noted in lard and smoked meats.

SEEDS.—A good business is passing and prices hold steady as follows:—Spring rye, \$1.20; Quebec timothy, \$2.50 to \$2.75 per bushel; Western timothy, \$2 to \$2.50 per bushel; red clover, 9c lb.; and alsike 7½ to 9c lb.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, May 14, 1896.

Business this week is moderately active in dry goods and hardware, while quotations generally are unchanged. In groceries and leather, trade is reported quiet. The outlook is not considered very promising. The grain trade is quiet with prices generally easy. Coarse grains are unusually low. A little new wool has arrived and it brings 19c. Butter is still very low although receipts have been curtailed by warm weather. Money is still firm at 5½ per cent, for call loans and 6 to 7 for commercial discounts. Sterling exchange remains firm. Bank shares are higher, but there is little stock for sale. Postal Telegraph is higher at 87 and Cable sells at 159, British America Assurance 118½ and Western 162¼, Toronto Railway 71, London and Canadian Loan is lower at 95.

BUTTER, &c—Receipts of butter are smaller, but prices continue low. The best pound rolls job at 13 to 14c and dairy tub 12 to 13c; creamery 15 to 17c the latter for rolls. Eggs are easy at 9½ to 10c in case lots. Cheese steady at 8 to 8½c.

DRESSED HOGS.—Very few offering and the market is firm. Small lots of choice light bring \$4.75 to \$5.00.

FLOUR AND GRAIN.—Flour is dull and hard to sell. Straight rollers are quoted at \$3.40 Toronto freights. Ontario patents quoted at \$3.70. Manitoba patents in small lots \$4.00, and strong bakers at \$3.65. Wheat dull and unchanged, with sales of white outside at 75c and red at 74½ west. No. 1 hard sold at 65c Fort William May delivery and at 70 to 71c Midland. Barley is dull with No. 1 quoted outside at 39c and No. 2 at 32 to 33c outside. Feed barley 28 to 29c. Oats dull, with a sale of white on track at 23½c. They bring 20½ to 21c outside; and mixed sold at 20c. Peas steady at 48c outside. Yellow corn sold at 30c. Bran dull at \$10.00 to \$10.50 west, and shorts \$10.50 to \$11.

GROCERIES.—Business is quiet with prices generally steady. Sugars unchanged, granulated selling at 4½c and yellows at 3¾c to 4¾c. Dried fruits firm; currants 4 to 4½c Valencia raisins, off stalk 4½c to 4¾c and selections 6 to 6½c. Canned vegetables firm; peas, 95c to \$1; tomatoes, 85c; corn 55 to 75c. Rio coffee 17 to 20c. Teas are unchanged, with fair demand for medium grades.

LEATHER.—Business remains quiet and prices unchanged.

HIDES AND SKINS.—Hides are dull with prices of cured at 5½ to 5¾c. No. 1 Green brings 5c, No. 2, 4c, and No. 3, 3c. Calfskins unchanged at 6c for No. 1 and 4c for No. 2. Sheepskins \$1.15 to \$1.25. Tallow dull at 3½ to 4c and rough 1½c.

LIVE STOCK.—Receipts of cattle heavy and prices easy. Exporters sold at 3¾ to 4c per lb. and a few picked lots at 4½ to 4¾c. The best butchers bring 3¾c to 3¾c. Medium butchers 2¾ to 3c and inferior at 2 to 2¼c. Calves steady \$2 to \$4.00 each and milk cows \$20 to \$40 each. Sheep dull at 3c to 3½c per lb. and lambs steady, there being sales at 4½c to 5c per lb. Spring lambs \$3.00 to \$4.00 each. Hogs are steady, the best sold at \$3.85 to \$4.00 per cwt weighed off cars, thick fats at \$3.50, stores at \$2.65 to \$3.75 and sows at \$3.00 to \$3.25.

PROVISIONS.—Trade quiet with prices of cured meats easy. Heavy Mess pork is quoted at \$12.75 to \$13.25 and short cut at \$13.50. Long clear bacon 5¾c to

London and Lancashire

LIFE ASSURANCE COMPANY.

Report of the Directors.

Presented to the Shareholders at the Thirty-third Annual Meeting, held at the Offices of the Company, 66 and 67, Cornhill, London, on Friday, the 24th April, 1896.

The directors have the pleasure to submit the Report and Accounts for the year to 31st December, 1895.

NEW BUSINESS.

The Proposals made to the Company were 2,833 for \$4,897,645.00; of these 514 Proposals for \$1,059,775.00 were either declined or not completed, whilst 2,319 Policies were issued for \$3,827,850.00, yielding a new Premium Income of \$148,485.00, which exceeds that of 1894 by \$29,870.00, and is larger than in any Previous year. The average age of the Lives so placed on the Books is 35 years.

PREMIUM INCOME.

The total Premium Income is now \$1,006,345.00, and after deducting Re-assurance Premiums \$36,090.00, the net amount is \$970,255.00 being \$51,775.00 in excess of the previous year.

CLAIMS.

The amount of Death Claims \$386,870.00 is again considerably less than the expectation shown by the Tables. The Endowments that have matured during the year amount to \$72,515.00, which, added to the Death Claims, are together \$459,390.00.

TOTAL INCOME.

The Audited Accounts show that the total Income is \$1,173,395.00, including \$202,840.00 from Interest and Dividends. After all payments, including Dividend and Bonus, the Invested Funds have been increased by \$420,050.00, and now stand at \$5,298,995.00.

In congratulating the Shareholders on the satisfactory results of the past year, the Directors feel the occasion to be opportune to refer specially to the progress of the Company, during the last ten years, as evidenced by the following Table:—

| Year. | New Business. | | Net Premium Income. | Invested Funds. |
|-------|---------------|--------------|---------------------|-----------------|
| | Sums Assured. | New Premiums | | |
| 1885 | \$2,913,375. | \$109,265. | \$585,380. | \$2,112,695. |
| 1890 | 3,417,900. | 128,560. | 800,835. | 3,608,250. |
| 1895 | 3,838,850. | 148,485. | 970,255. | 5,298,995. |

The above figures show that the Business is securely established on a wide basis, and that the Company possesses a large and valuable organization,

SPECIAL FEATURES.

Fully explained in the Prospectus.

1. POLICIES.

- (a) Unconditional. Allowing free travel and residence in any part of the World.
- (b) Indisputable from commencement.
- (c) Non-Forfeitable.

2. LOW RATES of Premium.

3. CLAIMS PAID IMMEDIATELY on proof of death and title.

4. ARMY AND NAVY POLICIES issued free of Extra Premiums.

5. A NEW SCHEME of Tontine Investment Assurance, which offers special advantages to those who are desirous of creating a fund available in later years, and is an adaptation of the Popular Tontine system. Full particulars of this new plan on application.

W. P. CLIREHUGH,

Manager and Actuary.

66 & 67 CORNHILL, E.C.,

16th APRIL, 1896.

ENGINES

AND

BOILERS

For electric lighting, street railways and factories. Correct designs and superior construction. Highest economy and efficiency guaranteed.

Robb Engineering Company, Limited,
AMHERST, N. S.

Canada Machinery Agency:—

321 St. James Street, MONTREAL, Agents

Leboeuf & Hurtubise,
Accountants, Real Estate Agents
and General Brokers,
Room 54, Montreal Street Railway Bldg.
MONTREAL.



0 1/2c, rolls 7 to 7 1/2c, and backs 9 to 9 1/2c. Smoked hams 8 1/2 to 9 1/2c. Lard rules at 7 1/2 to 8 1/2c. Potatoes are dull at 15 to 17c for ear lots on track. Beans 65c to 85 per bushel. Dried apples 3 1/2 to 4c and evaporated 5 1/2 to 6c.

Wool.—Trade quiet and prices steady. New fleeces 18 to 19c and unwashed 11 to 12c. Pulled wools at 20 to 21c for supers and 22 to 22 1/2c for extras.



SHERIFF'S SALES.

F. F. — No. 830—LE CREDIT FONCIER FRANCO-CANADIEN vs. CHARLES DUBE & JOSEPH MIGNEAULT.

Belonging to Joseph Migneault one of the said defendants.
19 A lot of land situated in the city of Sainte-Catherine de Montréal; bounded in front by Quesnel street, known as subdivision thirty (30), of lot number three hundred and eighty-six (386), of the official plan and book of reference of the municipality of the parish

FOR SALE:

Tannery and Leather Belting Works.

In consequence of the recent death of the proprietor, there is offered for sale or lease, the entire plants and buildings of an extensive Tannery, and of Leather Belting, Carriage Leather, and Boot and Shoe Factories.

The premises are advantageously situated in the City of Montreal, and the business has been in successful operation for over a quarter of a century, and now enjoys a well established connection and trade.

The opportunity is a very exceptional one, as the business could be continued without interruption, and the present and next season's trade could thus be secured.

The businesses could be reported together with one power, or could be divided and conducted independently, if taken by different parties.

For further particulars, apply by letter to

R. C. SMITH, Advocate.

P. O. Box 837, Montreal, P. Q.

of Montreal—with the buildings thereon erected, and with the right of passage by the lane in rear of the said lot with those entitled thereto; reserving from the said lot of land a certain strip of ground which has been expropriated along its front for the widening of Quesnel street.

20 Another contiguous lot of land situated at the same place; bounded in front by Quesnel street, known as subdivision thirty-one (31), of lot number three hundred and eighty-six (386), of the official plan and book of reference of the municipality of the parish of Montreal—with the buildings thereon erected, and with right of passage in the lane in rear of the said lot with those entitled thereto; reserving from the said lot of land a certain strip of ground which has been expropriated along its front for the widening of Quesnel street.

To be sold at my office, in the city of Montreal, on the TWENTY-SECOND day of MAY instant, at TEN o'clock in the forenoon.

F. F. — No. 1469—ADOLPHE MATHIEU vs. PAUL THORN, *ex-quality*.

The undivided half of a lot of land situated in the village of Longue Pointe; bounded in front by the public road, said undivided half being known as part of lot number three hundred and ninety-two (392), of the official plan and book of reference of the parish of Longue Pointe, county of Hochelaga—with the buildings thereon erected.

To be sold at the parochial church door of the parish of Longue Pointe, on the

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods

Merchants.

SPECIALTIES:

COLORED
AND BLACK

CASHMEREES,

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

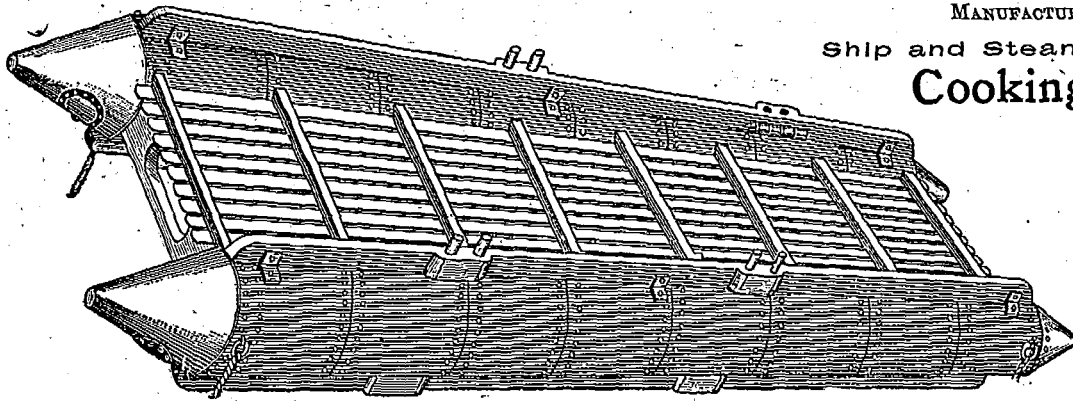
Carter's Little Liver Pills.

H. C. CALKIN, JR.,

No. 177, Christopher St.,
NEW YORK. Near West St.

CALKIN'S PATENT METALLIC LIFE RAFT.

MANUFACTURER OF
Ship and Steamboat
Cooking Ranges.



Bake Ovens,
Steam Boiler &
Kitchen Furni-
ture,
Coppersmith
and Plumber,
Steam and Gas
Fitter,
Sheet Iron, Tin
and Brass
Worker.

STORAGE BATTERIES,

The "AMERICAN" received the HIGHEST AWARD at the World's
Columbian Exposition, Chicago, 1893, for : : :

DURABILITY and EFFICIENCY.

No other Storage Battery Made in this Country Received any Mention Whatsoever.

Contains no "Active Material"
Artificially Applied.

We have over 1,500 Cells in
Successful Train Lighting Alone

No "Paste" Used.

Send for new "LIGHT AND POWER" Catalogue.

For Further Information
write to

AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill

WE OFFER A LARGE LOT OF
FRESHLY CUT

Figured Walnut Veneers¹

Correspondence Invited.

WM. E. UPTEGROVE & BRO.

Veneer and Lumber Merchants,
FOOT EAST 10th ST.,

New York.

Home Capital! Home Industry!
Best Service! No Cross Currents!
No Buzzing in the Ears!
No Injury to Ear Drum!
Less Expense!

A Direct Line For Each Subscriber!
The upwards of 1200 subscribers on
the list (daily increasing) are wait-
ing to transact business with you.
Every business man should have it.

The Merchants Telephone Co.,

81 St. James Street,

MONTREAL.

TWENTY-SECOND day of MAY instant,
at TEN of the clock in the forenoon.

F.F.—No. 2491—THE MONTREAL
LOAN & INVESTMENT COMPANY
vs. NAPOLEON PEPIN.

A lot of land located in the parish of Sault
au Recollet; bounded in front by Bois
de Boulogne avenue (avenue du Bois
de Boulogne), known under the num-
ber two hundred and twelve (212), of
the official subdivision of the lot num-
ber three hundred and one (301), on
the official plan and book of reference
of the said parish of Sault au Recollet—
with the buildings thereon erected.

To be sold at the parochial church door
of the parish of Sault au Recollet, on the
TWENTY-SECOND day of MAY instant
at TEN o'clock in the forenoon.

JOHN SIMMONS CO.

WROUGHT, CAST IRON AND BRASS PIPE,
FITTINGS AND BRASS WORK,

Tools and Supplies

FOR

STEAM, WATER, GAS, OIL,
CHEMICALS, ETC.

OFFICES AND SALESROOMS:

106-110 CENTRE STREET,
NEW YORK.



STANDARD WROUGHT
IRON PIPE

Send for Illustrated Catalogue and Prices.

F.F.—No. 1781—PELAGIE CATY vs.
CYRILLE LACUS.

A lot of land situate in the city and dis-
trict of Montreal, known on the official
plan and book of reference of the
village of Côte Saint Louis, in the
county of Hochelaga, as number one
hundred and twenty-nine (No. 129), of
of the subdivision of lot number three
hundred and twenty-nine (329-129)—
with a house and outbuildings thereon
erected and fronting on Brebœuf street.
To be sold at my office, in the city of
Montreal, on the TWENTY-THIRD day
of MAY instant at TEN of the clock in
the forenoon.

F.F.—No. 1689—THE MONTREAL
LOAN & MORTGAGE COMPANY
vs. LEANDRE MAZURETTE.

A block of land situate in the city of Mont-
real, fronting on Poupart street (form-
erly Suzanne street), composed of lots

of land known as subdivision numbers
thirty-five and thirty-six, of lot official
number one hundred and sixty-nine
(169-35 and 36), on the official plan and
in the book of reference of the incorpo-
rated village of Hochelaga, and of lot
subdivision number C, of lot official
number thirteen hundred and sixty-
one (1361 C), of Saint Mary's ward, of
the city of Montreal, forming in all a
block of land fifty-seven feet in front
by seventy-eight feet in depth, the whole
more or less, without warranty as to
measure with the building thereon
erected. To be sold as one lot.

To be sold at my office, in the city of
Montreal, on the TWENTY-THIRD day of
MAY instant, at ELEVEN o'clock in the
forenoon.

Sheriff's Office, { J. R. THIBAUDEAU,
Montreal, 13th May, 1896. } Sheriff.

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

Capital Authorized, - - - - - \$1,000,000
 Paid up in Cash (no notes) - - - 304,600
 Resources, - - - - - 1,231,840
 *Deposit with Dom. Gov't, - - - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent, per annum is reached. This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$1,213,000 have been paid in Claims to Employers.

President and Managing Director:

EDWARD RAULINGS.

Vice-President, - - - - - WM. J. WITTHALL

Secretary and Treasurer, - - - - - ROBERT KERR.

SELKIRK CROSS, O. C., Counsel.
 RIDDELL & COMMON, Auditors.

HEAD OFFICE:

Dominion Square, Corner Metcalfe St., MONTREAL

*N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other firms.

BAYLIS MFG. CO'Y

Manufacturers of

Varnishes, Japans,
 White Lead,
 Colored Paints
 Dry Colors, Printing Ink,
 Machinery Oils and Axle Grease.
 And Dealers in

Painters' & Printers' Materials Generally

16 to 28 NAZARETH STREET,

MONTREAL.

—BOOKBINDING—

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

| NAME. | Par Value. | Capital Subscribed. | Capital paid-up. | Rest. | Div. last 6 Ms | Dates of Dividends. | Per Cent Price May 14. | Cash value per S. |
|------------------------------|------------|---------------------|------------------|-----------|----------------|---------------------|------------------------|-------------------|
| British North Am..... | 249 1/4 | 4,866,666 | 4,866,666 | 1,338,333 | 2 | Apr. Oct. | 100 | 243 50 |
| Can. Bank of Commerce | 50 | 6,000,000 | 6,000,000 | 1,200,000 | 3 1/2 | June Dec. | 133 1/2 | 65 75 |
| 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 Nov. | 236 | 118 00 |
| Du Peuple..... | ..... | ..... | ..... | ..... | ..... | ..... | 8 | 8 00 |
| Eastern Townships..... | 50 | 1,500,000 | 1,499,905 | 720,000 | 3 1/2 | Jan July | 135 | 67 50 |
| Hamilton | 100 | 1,250,000 | 1,250,000 | 675,000 | 4 | June Dec. | 164 | 154 00 |
| Hochelaga | 100 | 800,000 | 800,000 | 320,000 | 3 & 1 | June Dec. | 121 | 121 00 |
| Imperial | 100 | 1,983,600 | 1,983,370 | 1,150,175 | 4 | June Dec. | 185 | 185 00 |
| Jacques Cartier..... | 25 | 500,000 | 500,000 | 235,000 | 3 1/2 | June Dec. | 100 | 25 00 |
| Merchants' Can..... | 100 | 6,000,000 | 6,000,000 | 3,000,000 | 4 | June Dec. | 167 | 167 00 |
| Merchants' Halifax | 100 | 1,500,000 | 1,500,000 | 975,000 | 3 1/2 | Aug Feb | 163 1/2 | 163 25 |
| Molson | 50 | 2,000,000 | 2,000,000 | 1,375,000 | 4 & 1 | April Oct. | 170 | 85 00 |
| Montreal | 200 | 12,000,000 | 12,000,000 | 6,000,000 | 5 | June Dec. | 234 | 448 00 |
| Nationale | 30 | 1,200,000 | 1,200,000 | 30,000 | 2 | ..... | 70 | 21 00 |
| New Brunswick..... | 100 | 500,000 | 500,000 | 525,000 | 6 | Jan July | 249 | 249 00 |
| Ontario | 100 | 1,500,000 | 1,500,000 | 40,000 | 3 | June Dec. | 57 | 57 00 |
| Ottawa | 100 | 1,500,000 | 1,500,000 | 925,000 | 4 | June Dec. | 153 | 153 00 |
| People's of N. B..... | 150 | 180,000 | 180,000 | 115,000 | 4 | Jan July | 158 1/2 | 158 75 |
| Quebec..... | 100 | 2,500,000 | 2,500,000 | 500,000 | 3 1/2 | June Dec. | 123 1/2 | 123 25 |
| St. Stephen's..... | 100 | 200,000 | 200,000 | 45,000 | 3 | April Oct. | 161 | 165 00 |
| Standard..... | 50 | 1,000,000 | 1,000,000 | 600,000 | 4 | June Dec. | 238 | 238 00 |
| Toronto..... | 100 | 2,000,000 | 2,000,000 | 1,500,000 | 5 | June Dec. | 98 | 98 00 |
| Traders..... | 100 | 700,000 | 700,000 | 85,000 | 3 | ..... | 123 | 61 50 |
| Union (Halifax)..... | 50 | 500,000 | 500,000 | 160,000 | 3 | Jan July | 100 | 100 00 |
| Union of Can..... | 100 | 1,200,000 | 1,200,000 | 280,000 | 3 | Jan July | 75 | 75 00 |
| Ville Marie..... | 100 | 500,000 | 478,620 | 10,000 | 3 | June Dec. | ..... | ..... |
| Agri. Sav. and Loan Co..... | 50 | 630,000 | 626,036 | 120,000 | 3 | Jan July | 156 | 156 00 |
| Bell Telephone Co | 100 | 3,168,000 | 3,168,000 | 590,000 | 4 1/2 | Quarterly | 110 | 110 00 |
| Brit. Can. Loan & Inv. Co.. | 100 | 1,020,000 | 998,498 | 112,000 | 3 1/2 | Jan July | 110 | 110 00 |
| Brit. Mortg. Loan Co..... | 100 | 450,000 | 311,978 | 75,000 | 3 1/2 | July | ..... | ..... |
| Building and Loan Assoc..... | 25 | 750,000 | 750,000 | 124,075 | 3 | Jan Oct. | 70 | 17 50 |
| Can. Colored Cot. Mills Co.. | 100 | 2,700,000 | 2,700,000 | ..... | 3 | Jan | 50 | 50 00 |
| Can. Landed & Nat'l Inv't Co | 2,008,000 | 1,004,000 | 350,000 | 3 1/2 | Jan | July | 108 1/2 | 105 50 |
| Can. Perm. Loan and Sav.... | 50 | 5,000,000 | 1,450,000 | 5 | Jan | July | 144 | 72 00 |
| Can. Sav. and Loan Co..... | 50 | 750,000 | 722,000 | 195,000 | 3 1/2 | June Dec. | 119 | 55 00 |
| Central Can. Loan & Sav. Co. | 100 | 2,500,000 | 1,250,000 | 325,000 | 3 | Jan July | 110 | 119 00 |
| Dominion Sav. and Inv. Co.. | 50 | 1,000,000 | 932,412 | 10,000 | 3 | July Dec. | 73 | 39 00 |
| Dominion Telegraph Co..... | 50 | 1,000,000 | 1,000,000 | ..... | 1 1/2 | Jan-Qtly | 124 | 62 00 |
| Dominion Cotton Mills Co... | 100 | 3,000,000 | 3,000,000 | ..... | Mar-Qtly | Nov | 100 | 90 00 |
| Farmers' Loan and Sav. Co.. | 50 | 1,027,250 | 611,430 | 145,195 | 3 1/2 | May | 111 1/2 | 111 50 |
| Freehold Loan and Sav. Co.. | 100 | 3,223,500 | 1,319,100 | 659,550 | 4 | June Dec. | 111 1/2 | 116 00 |
| Hamilton Prov. and Loan... | 100 | 1,500,000 | 1,100,000 | 330,395 | 3 1/2 | Jan July | 115 | 116 00 |
| Home Sav. and Loan Co..... | 100 | 2,000,000 | 200,000 | 180,000 | 3 1/2 | Jan July | 135 | 135 00 |
| Huron & Erie Loan & Sav. Co. | 50 | 3,000,000 | 1,337,000 | 670,000 | 4 1/2 | Jan July | 170 | 85 00 |
| Imperial Loan and Inv. Co.. | 100 | 840,000 | 703,558 | 104,054 | 3 1/2 | Jan July | 106 | 106 00 |
| Landed Banking and Loan... | 100 | 700,000 | 674,381 | 145,000 | 3 | Jan July | 116 | 116 00 |
| Land. & Can. Loan and Ag... | 50 | 5,000,000 | 700,000 | 405,000 | 4 | Mich Sep | 95 | 47 50 |
| London Loan Co..... | 50 | 679,700 | 659,050 | 74,000 | 3 | Jan July | 103 1/2 | 51 75 |
| Land. and Ont. Inv. Co..... | 100 | 2,750,000 | 559,000 | 160,000 | 3 1/2 | Jan July | 110 | 110 00 |
| Manitoba & North-W. Ln Co. | 100 | 1,500,000 | 375,000 | 111,000 | 3 | Jan July | 95 | 95 00 |
| Montreal Telegraph Co..... | 40 | 2,000,000 | 2,000,000 | ..... | 2 | Jan-Qtly | 167 | 66 50 |
| Montreal Gas Co..... | 40 | 2,500,000 | 2,497,704 | ..... | 6 | April Oct. | 185 | 74 00 |
| Montreal Street Ry. Co..... | 50 | 1,800,000 | 1,800,000 | ..... | 4 | May Nov. | 213 1/2 | 106 00 |
| Montreal Cotton Co..... | 100 | 1,400,000 | 1,400,000 | 600,000 | 4 | March-Qtly | 124 | 124 00 |
| Merchants M'fg Co..... | 100 | 600,000 | 600,000 | ..... | 4 | Feb Aug | 90 | 90 00 |
| Montreal Loan and Mortg... | 25 | 500,000 | 500,000 | 300,000 | 3 1/2 | Mich Sep | 194 | 33 50 |
| Ont. Indus. Loan and Inv.... | 100 | 466,800 | 314,316 | 180,000 | 3 | Jan July | 30 | 30 00 |
| Ont. Loan and Deb. Co..... | 50 | 2,000,000 | 1,200,000 | 402,000 | 3 1/2 | Jan July | 124 1/2 | 62 12 |
| People's Loan and Dep. Co.. | 50 | 600,000 | 600,000 | 115,000 | 3 1/2 | Jan July | 35 | 17 50 |
| Real Est. Loan Co..... | 40 | 581,000 | 321,880 | 50,000 | 2 | Jan July | 65 | 32 50 |
| Richellen and Ont. Nav. Co.. | 100 | 1,350,000 | 1,350,000 | 250,000 | 3 | ..... | 85 | 85 00 |
| Toronto Electric Light Co... | 100 | 500,000 | 500,000 | 20,000 | 2 | Quarterly | 130 | 130 00 |
| Toronto Street Railway..... | 100 | 6,000 | 6,000 | ..... | Nil | ..... | 71 | 71 00 |
| Union Loan and Sav. Co..... | 50 | 1,600,000 | 679,645 | 260,000 | 4 | Jan July | 100 | 50 00 |
| Western Can. Loan and Sav. | 50 | 3,000,000 | 1,500,000 | 770,000 | 5 | Jan July | 148 | 74 00 |
| Western Loan & Trust Co... | 50 | 1,000,000 | 27,000 | 15,000 | 3 1/2 | June Dec. | 98 | 49 00 |
| Windsor Hotel ..... | ..... | ..... | ..... | ..... | ..... | ..... | 50-15 | ..... |

W. H. HUTCHINSON.



25 STYLES.
 ALL SIZES.

25 COLORS.
 ALL QUALITIES.

P. O. BOX 796 F.

Rochester, N. Y.

Bicycle Manufacturers and Dealers should not fail to get our '96 SAMPLES.

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.



A SESSION OF THE COURT OF QUEEN'S BENCH (Crown Side), holding criminal jurisdiction in and for the DISTRICT OF MONTREAL, will be held in the COURT HOUSE, in the CITY OF MONTREAL, on MONDAY, the FIRST DAY OF JUNE NEXT, at TEN o'clock in the forenoon.

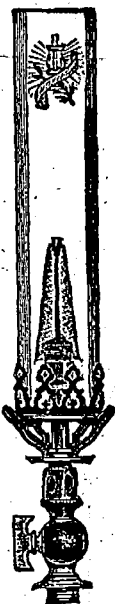
In consequence, I give PUBLIC NOTICE to all who intend to proceed against any prisoners now in the Common Gaol of the said District, and all others, that they must be present then and there; and I also give notice to all Justices of the Peace, Coroners and Peace Officers, in and for the said District, that they must be present, then and there, with their Records, Rolls, Indictments and other Documents, in order to do those things which belong to them in their respective capacities.

J. R. THIBAUDEAU,
 Sheriff.

SHERIFF'S OFFICE.
 Montreal, 18th May, 1896.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 14, 1896.

| Name of Article. | Wholesale. | | | Name of Article. | Wholesale. | Name of Article. | Wholesale | |
|--|------------|------------------|-----------|------------------|------------|------------------|-----------|--|
| Boots and Shoes. | | | | | | | | |
| Brogans or Coubourgs | \$0 60 | \$0 80 | \$0 60 | \$0 85 | \$0 55 | \$0 80 | \$0 80 | |
| Split Balmorals | 0 90 | 1 40 | 1 00 | 1 20 | 0 70 | 0 80 | | |
| Kip | 1 00 | 1 50 | 1 00 | 1 25 | 0 75 | 1 00 | | |
| Buff " or Congress | 1 60 | 2 00 | 1 10 | 1 50 | 0 90 | 1 15 | | |
| Split Boots | 1 40 | 2 00 | 1 25 | 1 50 | 0 85 | 1 10 | | |
| Kip | 2 00 | 3 00 | 1 50 | 2 00 | 1 00 | 1 00 | | |
| Grain " \$2.00 to \$3.00, Felt Sox | 2 25 | 3 00 | | | | | | |
| Felt Boots, half fox | \$1 60 | 2 10 | do full | \$1 75, \$2 50 | | | | |
| Womens. | | | | | | | | |
| Split Batts or Bals | 0 70 | 1 00 | 0 70 | 0 80 | 0 55 | 0 65 | | |
| Kip Pebbled or Buff Bals | 0 80 | 1 10 | 0 80 | 1 00 | 0 65 | 0 75 | | |
| Pebbled Button, Machine Sewed | 0 90 | 1 25 | 0 85 | 0 90 | 0 70 | 0 80 | | |
| Glazed Buff Button | 1 00 | 1 25 | 0 85 | 0 90 | 0 60 | 0 70 | | |
| Goat | 1 25 | 2 00 | 1 15 | 1 50 | 0 80 | 1 35 | | |
| Pollah Calf | 1 25 | 2 00 | 1 00 | 1 65 | 0 90 | 1 35 | | |
| French Kid | 1 85 | 3 50 | 1 80 | 2 50 | 1 40 | 1 75 | | |
| Dongola Kid | 1 00 | 2 00 | 1 00 | 1 50 | 0 75 | 0 90 | | |
| Childrens. | | | | | | | | |
| Mens' Calf, Bals. Cong or Butt. Goodyear Welt | | | | | 2 00 | 3 50 | | |
| " McKay Sewn | | | | | 1 50 | 2 50 | | |
| " Tan Russia Calf, Bals. Cong or Butt, Goodyear Welt | | | | | 2 50 | 3 50 | | |
| " McKay | | | | | 1 50 | 2 50 | | |
| " French Pat. Calf or Enamel Leather Bals, Butt. and Cong. | | | | | 3 50 | 4 50 | | |
| Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt | | | | | 2 00 | 3 00 | | |
| " Turne | | | | | 2 00 | 3 00 | | |
| " McKay Sewn | | | | | 1 50 | 2 50 | | |
| Wholesale. | | | | | | | | |
| Name of Article. | Wholesale. | Name of Article. | Wholesale | | | | | |
| Canned Goods. | | | | | | | | |
| Lobsters | \$ 7 00 | 10 00 | " | 2 25 | 2 60 | | | |
| Sardines, 1/4 | 7 00 | 13 00 | " | 5 35 | 6 00 | | | |
| Canadian Sardines | 4 75 | 5 00 | " | 6 00 | 8 60 | | | |
| Mackerel | 1 50 | 0 00 | " | 2 50 | 18 50 | | | |
| Salmon | 1 10 | 1 75 | " | 4 75 | 6 50 | | | |
| Clams, 1-lb tins, per doz. | 1 80 | 2 00 | " | 0 00 | 2 00 | | | |
| Oysters | 1 30 | 1 40 | " | 1 35 | 2 10 | | | |
| Tomatoes, 2-lb. yellow | 0 75 | 0 85 | " | 1 20 | 0 00 | | | |
| " 2-lb. white | 1 10 | 1 75 | " | 1 30 | 0 00 | | | |
| Bartlett Pears, 2-lb. tins, per doz. | 1 75 | 2 00 | " | 2 00 | 2 30 | | | |
| Strawberries, Pres'd 2s | 2 25 | 3 55 | " | 7 25 | 0 00 | | | |
| Raspberries 2s. | 1 75 | 2 00 | " | 11 00 | 0 00 | | | |
| Pineapples, 3-lb tin, p. doz | 2 30 | 4 40 | " | 12 40 | 0 00 | | | |
| Gooseberries Pres. 2s | 1 25 | 1 50 | " | 0 07 | 0 07 | | | |
| Gr'n Gages, 2-lb. tins, p. d. | 1 65 | 2 00 | " | 2 25 | 0 00 | | | |
| Corn, 2 lb. tins | 0 75 | 0 85 | " | 2 25 | 0 00 | | | |
| Peas, 2-lb tins | 0 85 | 0 95 | " | 2 25 | 0 00 | | | |
| Wholesale. | | | | | | | | |
| Name of Article. | Wholesale. | Name of Article. | Wholesale | | | | | |
| Binders. | | | | | | | | |
| Good mixed | \$ 0 00 | 0 06 | | | | | | |
| Pure manilla | 0 07 | | | | | | | |
| Brooms. | | | | | | | | |
| Rose 4 varn. hand heavy | 2 60 | 0 00 | | | | | | |
| Pansy 4 " " medium | 2 40 | 0 00 | | | | | | |
| Thistle 4 " " " | 2 10 | 0 00 | | | | | | |
| Map Leaf A 4 stgs. | 3 60 | 0 00 | | | | | | |
| " B 4 " stained | 2 15 | 0 00 | | | | | | |
| Shamrock A 4 " varn han | 2 10 | 0 00 | | | | | | |
| " B 4 " stained | 1 95 | 0 00 | | | | | | |
| Daley A 3 stgs varn handle | 1 95 | 0 00 | | | | | | |
| " B 3 " stained | 1 70 | 0 00 | | | | | | |
| Tullp No. 1 3 stgs " " | 1 55 | 0 00 | | | | | | |
| " 2 2 " " " | 1 80 | 0 00 | | | | | | |
| Curling 4 " " | 2 40 | 3 20 | | | | | | |
| Drugs & Chemicals | | | | | | | | |
| Acid Carbonic Cryst med. | 0 80 | 0 85 | | | | | | |
| Aloes, Cape | 0 19 | 0 15 | | | | | | |
| Alum | 1 60 | 2 00 | | | | | | |
| Borax, xtle | 0 07 | 0 08 | | | | | | |
| Brom. Potass | 0 60 | 0 65 | | | | | | |
| Camphor, Eng. Refoz. ck | 0 80 | 0 85 | | | | | | |
| " Ref Rings | 0 65 | 0 75 | | | | | | |
| Citric Acid | 0 40 | 45 | | | | | | |
| Copperas, per 100 lbs | 0 75 | 1 00 | | | | | | |
| Cream Tartar | 0 28 | 0 30 | | | | | | |
| Epsom Salts | 1 50 | 1 75 | | | | | | |
| Glycerine | 0 22 | 0 27 | | | | | | |
| Gum Arabic per lb. | 0 20 | 0 50 | | | | | | |
| " Trag. | 0 50 | 1 00 | | | | | | |
| Morphia | 1 75 | 1 85 | | | | | | |
| Opium | 4 00 | 4 25 | | | | | | |
| Oxalic Acid | 0 10 | 0 12 | | | | | | |
| Phosphorus | 0 65 | 0 75 | | | | | | |
| Potash Bichromate | 0 11 | 0 15 | | | | | | |
| Potash Iodide | 3 90 | 4 00 | | | | | | |
| Quinine | 0 85 | 0 45 | | | | | | |
| Styrcine | 0 75 | 0 80 | | | | | | |
| Tartaric Acid | 0 35 | 0 40 | | | | | | |
| Tin Crystals | 0 20 | 0 25 | | | | | | |
| Heavy Chemicals. | | | | | | | | |
| Bleaching Powder | 2 25 | 2 75 | | | | | | |
| Blue Vitriol | 4 50 | 6 50 | | | | | | |
| Brimstone | 1 75 | 2 25 | | | | | | |
| Caustic Soda 50 | 1 90 | 2 25 | | | | | | |
| " 70 | 2 15 | 2 50 | | | | | | |
| Name of Article. | | | | | | | | |
| Soda Ash | \$ 1 50 | 2 00 | | | | | | |
| Soda Bicarb. | 2 80 | 2 50 | | | | | | |
| Sal. Soda Concentrated | 0 70 | 0 80 | | | | | | |
| " 1 50 | 2 00 | | | | | | | |
| Dyestuffs. | | | | | | | | |
| Archil, con | \$0 27 | 0 29 | | | | | | |
| Outch | 0 07 | 0 08 | | | | | | |
| Ex. Logwood | 0 10 | 0 15 | | | | | | |
| Chips | 2 00 | 2 50 | | | | | | |
| Indigo (Bengal) | 1 50 | 1 75 | | | | | | |
| Indigo Madras | 0 70 | 1 00 | | | | | | |
| Gambler | 0 07 | 0 08 | | | | | | |
| Madder | 0 10 | 0 15 | | | | | | |
| Sumac | 62 50 | 70 00 | | | | | | |
| Fish. | | | | | | | | |
| Distributors prices. | | | | | | | | |
| Cape Brit. Herring | 3 50 | 3 75 | | | | | | |
| Labrador Herrings | 0 00 | 4 00 | | | | | | |
| Sea Trout No. 1 split p. b. | 7 00 | 7 50 | | | | | | |
| " half brle | 4 25 | 4 50 | | | | | | |
| No. 1 Shore Herrings | 2 25 | 3 00 | | | | | | |
| Nova Scotia | 2 25 | 3 00 | | | | | | |
| Mackerel No. 1, kitta | 0 00 | 0 00 | | | | | | |
| " 1/4 barrel | 0 00 | 0 00 | | | | | | |
| Green Cod, No. 1 | 3 50 | 0 00 | | | | | | |
| Green " large | 0 00 | 0 00 | | | | | | |
| Draft " " | 5 00 | 0 00 | | | | | | |
| No. 2 " " | 2 00 | 0 00 | | | | | | |
| Large dry, per quintal | 4 50 | 4 75 | | | | | | |
| Salmon No. 1 brle Lab. | 12 00 | 12 50 | | | | | | |
| Salmon, (terces) | 18 00 | 00 00 | | | | | | |
| " Brit. Col brle | 10 50 | 12 00 | | | | | | |
| Boneless Fish | 0 03 | 0 04 | | | | | | |
| " Cod | 0 05 | 0 06 | | | | | | |
| Finnan Haddies | 0 06 | 0 07 | | | | | | |
| Flour. | | | | | | | | |
| Winter Wheat | 4 00 | 4 15 | | | | | | |
| Manitoba patent brands | 4 60 | 4 15 | | | | | | |
| Straight roller | 3 70 | 3 75 | | | | | | |
| Extra | 0 00 | 0 00 | | | | | | |
| Superfine | 0 00 | 0 00 | | | | | | |
| Manitoba Strong Bakers | 3 70 | 3 80 | | | | | | |
| Standard oatmeal, bri | 2 90 | 3 00 | | | | | | |
| Bran | 13 00 | 00 00 | | | | | | |
| Shorts | 18 30 | 14 00 | | | | | | |
| Moullie | 19 00 | 21 00 | | | | | | |



THE DREXEL LIGHT

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.

THEREFORE:

1 Drexel Light gives more light than 3 ordinary burners at one half the cost of gas or

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

At Montreal the Drexel Light costs only 12 Cents per week to run, or less than a coal oil lamp.

Duration of Drexel Mantle: 900 to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

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GLOVES.

The Dry Goods Review says:—Kid gloves have given way for a time to fabrics, silk mitts being in very good demand. No change is reported in linens. In notions the orders are well distributed, ribbons, trimmings, buttons, and other reasonable specialties being favored. Retail merchants are quite well supplied with kid gloves now, and they are being ordered sparingly. Orders to piece out certain lines are frequent, but they are not of sufficient size to merit particular attention. Light shades with broad embroidered backs have had almost exclusive call. Plain backs are neglected. More has been done of late in silk mitts than in other lines. Black is the reigning color, but there is enough of a demand for brown mitts to create a scarcity of them. Other fancy colors have received little attention. It is always puzzling to jobbers to know just what color in fabric goods, other than black, popular fancy is going to favor. It is never safe to load up heavily on any one shade, and generally jobbers carry about an equal amount of each. Although brown mitts are now a scarce article, it is rather because they were not at any time to be found in but small quantities in the jobbing houses, than that there has been an unusually spirited demand for them. The canvass for fall orders is commencing. Returns are not being made by the travelling salesmen, but indications point to a fair business. Retail

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 14, 1896

| Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
|---|------------|----------------------------------|---------------|-----------------------------|-------------------|---------------------------|---------------|
| Hardware—Continued. | | Sharp and flat pressed nails | 1 35 0 00 | IX Charcoal..... | | No. 1, ordinary sole..... | 0 20 0 21 |
| NEW CUT NAIL SCHEDULE. | \$ c & c | 3 inch.....extra.. | 1 50 0 00 | IXX "..... | Usual | No. 2 " "..... | 0 19 0 20 |
| Base—50d and 60d, f.o.b..... | 2 75 0 00 | 2 1/2 and 2 3/4 " "..... | 1 85 0 00 | DC "..... | Trade | No. 3 " "..... | 0 17 c 18 |
| Cut Nails.....per keg.... | 2 75 0 00 | 1 1/2 and 1 3/4 " "..... | 2 50 0 00 | DX "..... | Extras. | Buffalo Sole, No. 1..... | 0 00 0 00 |
| Steel nails..... | 2 75 0 00 | 1 1/4 " "..... | 3 00 0 00 | DXX "..... | | " " No. 2..... | 0 00 0 00 |
| Cut nails, fence and cut spikes.—Hot cut. | | Horse Shoes..... | 3 50 0 00 | Terne Plate IC, 20x23.. | 5 50 5 75 | 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 |
| 80d..... | 0 10 0 00 | "—solid S..... | | Anchor, per lb..... | 0 04 0 05 | No. 2..... | 18 0 21 |
| 20d, 16d 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 39 |
| 10d..... | 0 20 0 00 | 5-16..... | 4 50 0 00 | 23 and 24 gauge..... | 0 06 0 06 1/2 | Upper, heavy..... | 0 27 0 30 |
| 8d and 9d..... | 0 25 0 00 | 3..... | 3 00 0 00 | Lead: Pig, per 100 lbs..... | 3 25 3 50 | Upper, light..... | 0 28 0 32 |
| 6d and 7d..... | 0 40 0 00 | 1/2..... | 2 85 0 00 | Sheet..... | 4 00 4 25 | Grained Upper..... | 0 32 0 35 |
| 4d to 5d..... | 60 0 00 | Galvanized Iron: | | Shot, per 100 lbs..... | 5 55 5 75 | Scotch Grain..... | 0 25 0 32 |
| 3d..... | 1 00 0 00 | Morewoods Lion, No. 28.. | 5 15 5 40 | Lead Pipe, per 100 lbs.. | 5 00 0 00 | Kip Skins, French..... | 0 60 0 75 |
| 2d..... | 1 50 0 00 | Queen's Head, or equal.. | 4 15 4 40 | Zinc: Sheet..... | 4 50 4 75 | English..... | 0 50 0 70 |
| 4d to 5d, cold cut not pol. or bl'd. | 0 50 0 00 | Common..... | 3 75 4 00 | Spelter per 100 lbs..... | 4 25 4 87 1/2 | Canada Kip..... | 0 50 0 60 |
| 8d..... | 0 90 0 00 | Pig Iron: Siemens No. 1.. | 16 75 0 00 | Scrap Iron— | | Hemlock Calf..... | 3 50 0 60 |
| Fine blued nails— | | Summerlee..... | 20 50 21 00 | Machinery scrap..... | 0 00 1 00 | Light..... | 0 50 0 60 |
| 3d.....extra..... | 1 50 0 00 | Gartsherrie..... | 60 00 0 00 | Wrot iron..... | 0 00 1 00 | French Calf..... | 1 05 1 40 |
| 2d..... | 2 00 0 00 | Carnbroe..... | 19 00 19 50 | Powder: Canada Bl'stag | 2 00 0 00 | Splits, light and medium. | 0 16 0 20 |
| Casing and box, flooring, shook, and tobacco box nails— | | C.I.F.T. Riv. Charcoal Iron | 26 50 28 00 | F F to F F F..... | 5 00 5 25 | " heavy..... | 0 14 0 18 |
| 12d to 30d.....extra.. | 0 50 0 00 | No. 1 Ferrona..... | 17 50 17 75 | Wine: | | " small..... | 0 14 0 16 |
| 10d..... | 0 60 0 00 | Bar Iron, per 100 lbs. | | Bright No. 7, per 100 lbs | 2 60 0 00 | Leather Board, Canada.. | 0 08 0 10 |
| 8d and 9d..... | 0 75 0 00 | Ord. Crown..... | 1 60 1 00 | Annealed No. 7..... | 2 85 0 00 | Enameled Cow, per ft.. | 0 15 0 17 |
| 6d and 7d..... | 0 90 0 00 | Best Refined..... | 2 25 2 50 | " oiled "..... | 2 65 0 00 | Pebble Grain..... | 0 10 0 18 |
| 4d to 5d..... | 1 10 0 00 | Norway..... | 3 00 0 00 | Galv. No 8..... | 3 15 0 00 | Glove Grain..... | 0 10 0 12 |
| 3d..... | 1 50 0 00 | Sheet Iron 16 G & heavier. | 2 50 0 00 | Trade discount on above | | B. Calf..... | 0 11 0 18 |
| Finishing nails— | | " " 17, 18, 20 G "..... | 2 25 0 00 | 20 per cent. | | Brush (Cow) Kid..... | 0 10 0 11 |
| 3/4 inch.....extra.. | 0 85 0 00 | " " 23, 24 "..... | 2 30 0 00 | Barbed Wire— | | Buf..... | 0 11 0 15 |
| 2 to 2 3/4 "..... | 1 00 0 00 | " " 26 G "..... | 2 40 0 00 | 2 and 4 bars..... | 3.12 1/2 for 1000 | Russets, light..... | 0 35 0 40 |
| 2 to 2 1/2 "..... | 1 15 0 00 | " " 28 G "..... | 2 50 0 00 | Plain Twist 2 and 3 wrs. | lbs & more | " heavy..... | 0 26 0 30 |
| 1 1/2 to 1 3/4 "..... | 1 35 0 00 | Boiler plates, iron, 3/4 in. | 0 00 1 75 | Staples..... | del. up to | " No. 2..... | 0 20 0 25 |
| 1 1/4 "..... | 1 75 0 00 | 3-16 in..... | 0 00 2 25 | Wire Nails—70 & 5 p. c. | 25c fresh t | Saddlers..... | 3 00 9 00 |
| 1 "..... | 2 35 0 00 | Boiler Heads, steel..... | 0 00 0 03 1/2 | off list delivered for | | fmt. French Calf..... | 0 70 0 75 |
| Slating nails— | | Hoops..... | 2 15 0 00 | Ontario, 70 and 10 p. c. | | English Oak..... | 0 38 0 42 |
| 5d.....extra..... | 0 85 0 00 | Band Imported..... | 0 00 2 00 | f.o.b. Montreal for Que. | | Rough..... | 0 20 0 22 |
| 4d..... | 0 85 0 00 | " Canadian..... | 0 00 1 35 | bec. 10 kgs & over up | | Dongola, extra..... | 0 30 0 32 |
| 3d..... | 1 25 0 00 | Canada Plates: | | to 25c per t..... | | " No. 1..... | 0 20 0 25 |
| 2d..... | 1 75 0 00 | Good Brands..... | 2 25 2 75 | Hides and Tallow | | " ordinary..... | 0 12 0 20 |
| Common barrel nails— | | Wrot Iron pipe, 1/2 to 2 in | 0 00 0 00 | Montreal Green Hides | | Colored Pebbles..... | 0 15 0 16 |
| 1 inch.....extra.. | 1 50 0 00 | 70 p. c., over 2 in 67 1/2 p. c. | 0 00 0 00 | " No. 1 per 100 lbs | 0 00 4 00 | " Calf..... | 0 20 0 28 |
| 3/4 "..... | 1 75 0 00 | Imported iron pipe, 1/2 3/4 | | " No. 2..... | 0 00 3 00 | Oils | |
| 7/8 "..... | 2 25 0 00 | 1/2 inch, 65 p. c. 1/2 to 2 in | | " No. 3..... | 0 00 2 00 | Cod Oil, Newfoundland.. | 0 35 0 36 |
| steel nails 10c extra. | | 70 p. c. | | Tanners pay \$1 extra for | | " Gaspe..... | 0 32 0 35 |
| Clinch nails— | | Steel, cast per lb..... | 0 08 1/2 0 09 | sorted, cured & inspect'd | | S. R. Pale Seal..... | 0 41 0 42 |
| 3 inch.....extra.. | 0 85 0 00 | " Spring, 100 lbs..... | 2 50 2 75 | Sheepskins..... | C 70 0 75 | Straw Seal..... | 0 38 0 35 |
| 2 1/2 and 2 3/4 "..... | 1 00 0 00 | " Tire..... | 2 00 0 00 | Clips..... | 0 00 0 00 | Cod Liver Oil, Nfld..... | 1 00 1 10 |
| 2 and 2 1/2 "..... | 1 15 0 00 | " Sleigh shoe, 100 lbs.. | 0 00 1 50 | Lambskins..... | 0 25 0 00 | " Norwegian | |
| 1 1/2 and 1 3/4 "..... | 1 35 0 00 | " Machinery..... | 2 50 0 00 | Calfskins, No. 1..... | 0 06 0 00 | Process..... | 2 00 0 00 |
| 1 1/4 "..... | 2 00 0 00 | Tin Plates: | | No. 2..... | 0 04 0 00 | Castor Oil..... | 0 05 0 00 1/2 |
| 1 "..... | 2 50 0 00 | IC Coke..... | 2 75 3 00 | Horse hides west, each. | 0 00 1 50 | Lard Oil, Extra..... | 0 70 0 75 |
| | | IC Charcoal..... | 3 25 3 75 | " City..... | 0 00 0 00 | No. 1..... | 0 60 0 65 |
| | | | | Tallow, rendered..... | 4 50 5 00 | Linseed, raw..... | 6 53 0 54 |
| | | | | " rough..... | 2 00 2 50 | " boiled..... | 0 58 0 57 |
| | | | | Leather | | Olive, pure..... | 0 85 0 90 |
| | | | | No. 1 B. A. Sole..... | 0 22 0 24 | " Extra, qt., per case. | 3 00 3 70 |
| | | | | No. 2 "..... | 6 20 7 22 | " pts. do..... | 2 40 2 50 |
| | | | | No. 3 "..... | 0 17 0 18 | " 1/2 pts. do..... | 2 70 3 60 |
| | | | | | | Spirits Turpentine..... | C 45 0 00 |

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts, Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc. mos. or 3 per cent. off in 30 days.

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IROQUOIS DIVISION.

NOTICE TO CONTRACTORS.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for the St. Lawrence Canals," will be received at this office until noon on Friday, 12th June, 1896, for the diversion, deepening and enlargement of the Iroquois Canal.

Plans and specifications of the work can be seen at the office of the Chief Engineer of the Department of Railways and Canals at Ottawa, and at the Superintending Engineer's Office at Cornwall, where forms of tender can be obtained on and after Monday, 18th May, 1896.

In cases of firms there must be attached the actual signatures of the full names, and the nature of the occupation and place of residence of each member of the same, and further, an accepted bank cheque for the sum of \$15,000 must accompany the tender; this accepted cheque must be endorsed over to the Minister of Railways and Canals, and will be forfeited if the party tendering declines entering into contract for the work at the rates and on the terms stated in the offer submitted. The accepted cheque thus sent in will be returned to the respective parties whose tenders are not accepted.

The lowest or any tender not necessarily accepted. By order, J. H. BALDREY, Secretary. Department of Railways and Canals, Ottawa, 9th May, 1896.

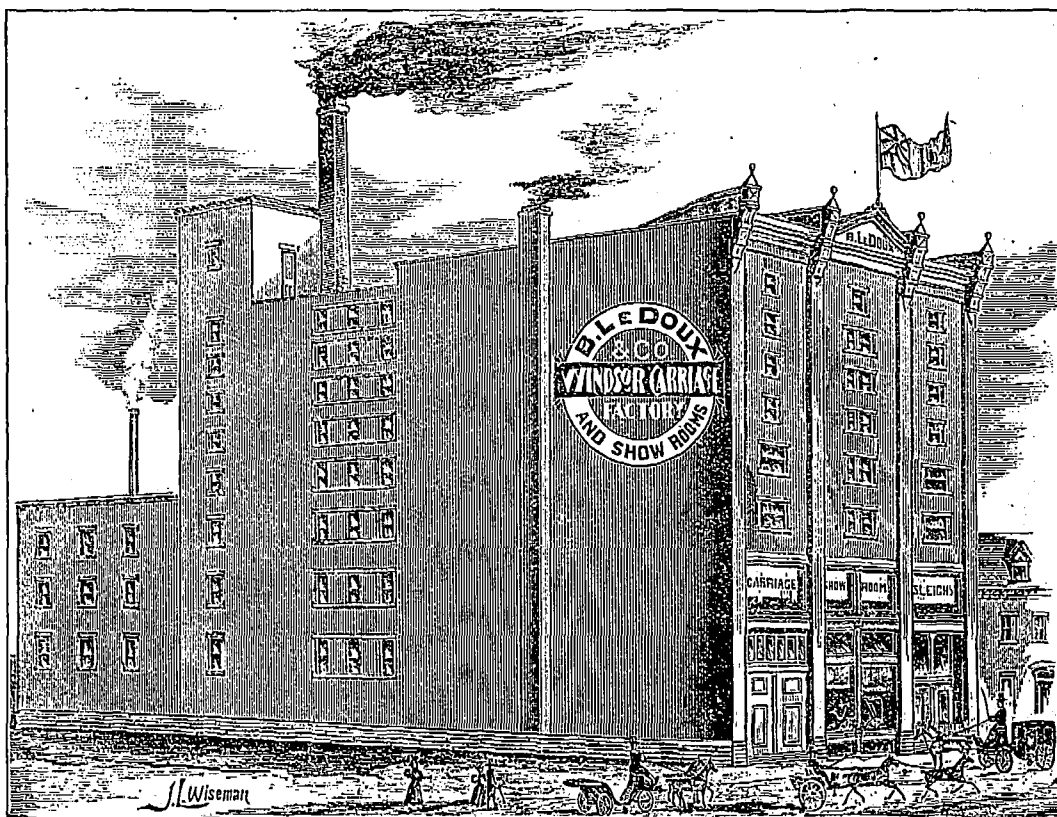
| Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
|-------------------------------|-------------|----------------------------------|-------------|------------------------------|-------------|--------------------------------|-------------|
| Coal Oil: | | | | | | | |
| Car Lots Store, [2. p.c. off] | \$ c. \$ c. | Canadian, Quarters..... | \$ c. \$ c. | Ports— | \$ c. \$ c. | Mitchell's Scotch..... | \$ c. \$ c. |
| 1 to 20 brls..... | 0 16 0 16 | Factory Filled per bag... | 0 85 1 00 | Burmestees..... | 2 10 4 00 | do Irish..... | 6 50 12 50 |
| American P.W..... | 0 19 0 20 | do Quarters..... | 0 25 0 30 | Tarragona..... | 1 10 1 50 | Jas Watson & Co. Dundee | 6 50 12 50 |
| do W.W..... | 0 20 0 21 | Rice's Pure Dairy, per brl. | 2 25 2 50 | Sandeman..... | 2 00 6 00 | 3 star Glenlivet, per case. | 9 50 10 00 |
| Astral..... | 0 22 0 23 | do quarters..... | 0 45 0 50 | Warter & May's Ports gal. | 2 10 6 50 | 1 do do | 8 50 9 00 |
| Benzine American..... | 0 22 0 23 | Cheese Salt per bag 210 lb. | 1 25 1 50 | Sherries—Pemartin..... | 2 00 5 50 | Old Glenlivet..... per gal | 4 00 6 00 |
| do Canadian..... | 0 14 0 16 | Turk's Island per bush.... | 0 30 0 35 | Misa..... | 2 10 6 00 | Watson's Old Scotch qt. cs | 6 50 7 00 |
| Glass. | | Tobacco duty paid. | | Mackenzie..... | 2 10 6 00 | do do pts, per cs | 7 50 8 50 |
| United inches, 00 to 25..... | 1 25 1 35 | No. 1 Black Chewing, cads | 0 46 0 51 | Wisdom & Warter's sher- | 2 00 6 50 | Gin— | |
| do 25 to 40..... | 1 35 1 45 | No. 2 do..... | 0 45 0 50 | ries..... per gal..... | 2 00 6 50 | De Kuyper red cases..... | 11 00 11 00 |
| do 41 to 50..... | 3 00 3 10 | Old Chum brl't do sol. 8s. | 0 58 0 60 | Claret— | | do green do..... | 5 75 6 00 |
| do 51 to 60..... | 3 30 3 40 | Navy, Bright Smoking 3s. | 0 55 0 57 | Burton & Guestier..... | 4 00 25 00 | do hds..... | 2 80 3 00 |
| Paints, &c. | | do do do 5s. | 0 55 0 60 | Nat. Johnson & Sons..... | 4 00 25 00 | Blankhenn & Nolet, Key | 9 50 9 75 |
| Lead pure, 50 to 100 lb. kgs. | 4 75 5 00 | Derby Plug Smk'g sol. 12s. | 0 50 0 60 | J. Calvet & Co..... | 4 50 40 00 | gin, red cases..... | 9 50 9 75 |
| do No. 1..... | 4 50 4 75 | do do do 7s. | 0 50 0 60 | Champagnes— | | Green cases..... | 4 75 5 00 |
| do No. 2..... | 4 25 4 50 | do do do 3s. | 0 50 0 60 | Pommery, Fils & Co..... | 28 00 30 00 | Ponies..... | 2 75 2 75 |
| do No. 3..... | 4 00 4 25 | Myrtle Navy Plug Smk'g sol | 0 60 0 70 | G. H. Mum..... | 28 00 30 00 | Irish Whisky— | |
| White Lead, dry..... | 5 00 5 25 | Old Chum Plug Smk'g sol 4s | 0 67 0 70 | Perrier. Jouet & Co..... | 28 00 30 00 | Bushmills..... cs | 9 50 0 00 |
| Red Lead..... | 4 00 4 25 | do Smoking sol. | 0 50 0 60 | Brandies— | | Mitchell's Irish..... | 6 50 12 50 |
| Venetian Red Eng'h..... | 1 50 1 75 | and R. & R..... 8s. | 0 07 0 00 | Hennessy .gal. | 6 50 8 00 | Geo Roe & Co. 1 star, qts | 9 50 0 00 |
| Yel. Ochre, French..... | 1 25 1 30 | do Cut Smoking 9s. | 0 70 0 80 | 1 Star.....cases | 12 00 0 00 | do do 3 stars, qts | 9 70 10 50 |
| Whiting, ordinary..... | 0 45 0 50 | Myrtle do do 9s. | 0 70 0 80 | Martell.....gal. | 6 00 0 00 | John Jamieson & Co..... | 9 50 11 50 |
| do London, washed | 0 60 0 70 | Can. Chewing..... | 0 32 0 33 | Barnett & Fils, V.S.O.P..... | 12 25 0 00 | Dunville & Co.....qts | 7 50 7 75 |
| do Paris, do..... | 1 00 1 10 | do Smoking, Plug..... | 0 35 0 45 | Cases (one star)..... | 14 75 15 00 | Angostura Bitters, per | 14 50 15 00 |
| English Cement, cask..... | 1 95 2 10 | Wool. | | Biequet Dubouche, one star | 9 50 10 50 | case of 2 doz..... | 9 50 10 00 |
| Belgian Cement..... | 1 85 1 95 | Fleece comb. ord..... | 0 00 0 00 | " V.S.O.P..... | 16 00 16 50 | Banagher Irish Whisky, qts | 9 50 10 00 |
| Fire Bricks per 1000..... | 15 00 21 50 | do clothing..... | 0 00 0 00 | Renault & Co..... | 10 00 36 00 | do do per gal | 3 75 4 00 |
| Fire Clay..... | 1 50 1 75 | do Combing..... | 0 00 0 00 | E. Puet, V.V.O.P..... | 0 00 23 00 | Watson's Old Irish, qts, pr cs | 6 50 7 50 |
| Rosin..... | 2 40 4 50 | Pulled..... | 0 21 0 23 | do 1840..... | 0 00 29 00 | do do pts per cs. | 7 50 8 50 |
| Glue— | | North West..... | 0 00 0 00 | Boutelleau Fils..... | 9 00 20 00 | Miscellaneous— | |
| Domestic Broken Sheet..... | 0 11 0 14 | B. A. Scoured..... | 0 25 3 34 | DeLaage..... | 9 00 24 00 | Marie Bizard & Roger Liq | 10 75 00 00 |
| French Casks..... | 0 10 0 12 | Natal..... | 0 00 0 00 | Richard V.S.O.P..... | 12 00 00 00 | Creme de Menthe glaciale | 10 75 00 00 |
| do brls..... | 0 00 0 13 | Cape..... | 0 14 0 16 | do V.S.O..... | 10 00 00 00 | verté..... | 00 00 11 75 |
| American White, brls..... | 0 15 0 20 | Anstralian..... | 0 14 0 16 | do V.O..... | 8 50 0 00 | Cunaco..... | 00 00 13 00 |
| Coopers' Glue..... | 0 18 0 24 | Wines, Liquors, &c. | | Geo. Sayer & Co's | 4 50 6 50 | Prunello..... | 00 00 19 25 |
| Golden Ochre..... | 0 04 0 04 | Ale—English..... qts | 2 50 2 55 | do do cases 1 star do | 11 50 12 00 | Kummel..... | 00 00 19 25 |
| Brunswick Green..... | 0 11 0 15 | Ind Coops & Co, Rom- qts | 2 10 0 00 | do do do V.S.O.P do | 16 50 17 00 | Creme de Cacao..... | 00 00 15 35 |
| French Imperial Green..... | 0 12 0 40 | ford Ales..... pts | 1 45 0 00 | Scotch Whiskies— | | Anisette, case..... | 00 00 13 25 |
| Vermillonette..... | 0 75 0 80 | Porter— | | Kilty..... | 9 00 9 50 | Cherry Brandy case..... | 00 00 11 75 |
| Genuine Quicksilver..... | 0 75 0 85 | Dublin Stout..... qts | 2 40 2 45 | Morning Dew..... | 9 00 0 00 | Creme de Noyan, Moka, Ge- | 9 25 12 75 |
| No. 1 Furnac's Varn'h, pr. gl | 0 60 0 65 | do do pts | 1 57 1 62 | And. Usher..... | 9 25 10 25 | neville etc. case..... | 00 00 13 75 |
| Extra do do..... | 0 75 1 00 | Spirits Canadian—per gal. | | House of Common..... | 9 25 12 00 | Abstainthe super, case..... | 6 20 6 50 |
| Brown Japan..... | 0 55 1 20 | Alcohol..... 65 O.P. | 4 25 0 00 | Sheriffs..... per gal | 3 90 4 00 | Vermouth, case..... | 9 75 10 25 |
| Black Japan..... | 0 50 1 00 | Spirits..... 50 O.P. | 3 71 0 00 | do do cases | 9 75 0 00 | Kirsch de com., case..... | 9 75 10 25 |
| Orange Shellac, No. 1..... | 1 00 2 00 | do 25 U.P. | 2 00 0 00 | Glenfalloch, High'd.....gal | 8 40 8 50 | Kirsch, fine..... | 10 75 11 35 |
| do do Pure..... | 2 10 2 25 | Rye Whisky..... 25 U.P. | 2 01 0 00 | Walkers Kilmarnock..... | 10 00 15 25 | White Ball old Jamaica | 15 00 17 00 |
| White do..... | 2 25 2 40 | Corby's IXL Rye, qts | 8 00 8 50 | | | Rum, cases..... | 15 00 17 00 |
| Salt | | do XTC " " | 6 00 6 50 | | | | |
| Liverpool per bag..... | 0 45 0 50 | | | | | | |
| Canadian, in small bags..... | 2 10 3 00 | | | | | | |

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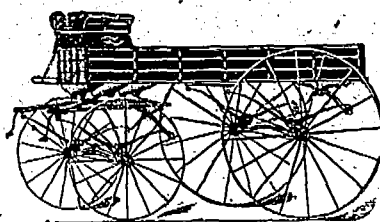
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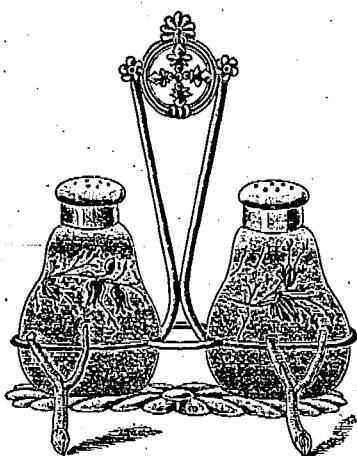
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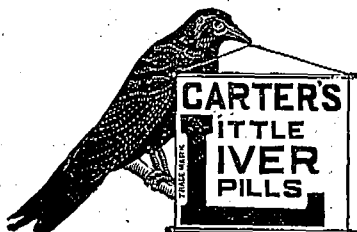


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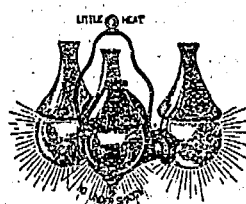
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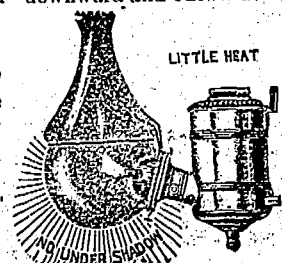
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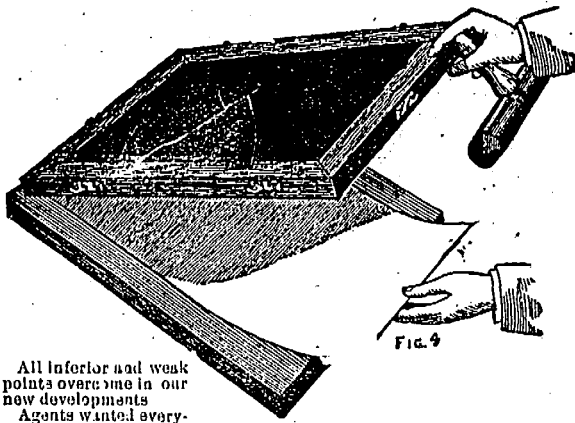


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The property consists of 95 acres and is a Point of land immediately adjoining the Village of L'Original and stretching out on the Ottawa River, with a shore line fully one mile in length on the East side and half a mile on the West.

L'Original is a County Town, having the Court House and Jail of the United Counties of Prescott and Russell, L'Original being in the County of Prescott. Its population is 1,000. It is 60 miles from Montreal and 60 from Ottawa.

The whole Point is one solid body of clay, forming a perfectly level plateau, with a slight incline to the Eastern shore and with a height of 25 to 35 feet above the water. The banks are perpendicular and the clay is clearly exposed. The shore is river sand in never failing quantities.

This sand is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

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The Montreal & Ottawa R. R. is built to within 15 miles from L'Original and in a year or two at most, will be completed to L'Original and would pass within half a mile of the property.

Labor is of the cheapest. Firewood costs from \$1.25 per cord to \$2.00 for the best hardwood.

The Point is completely cleared and at present is all under hay. It is considered the most beautiful Point on the Ottawa River.

Extensive tests have been made at McGill University by Professor Bovey, with samples of vitrified brick made from this clay. It has stood a higher pressure test than any brick on record, and the building brick (facing) is said by experts to surpass anything known on this continent. It will also make the finest Terra Cotta and Pottery. The vitrified brick takes a polish superior to granite and is harder than that stone.

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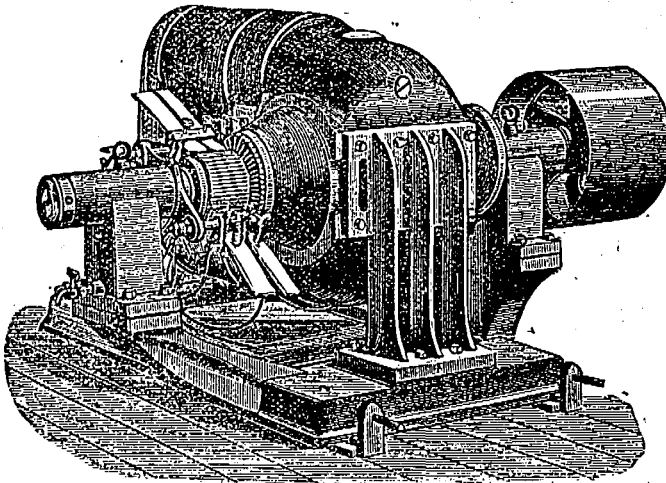
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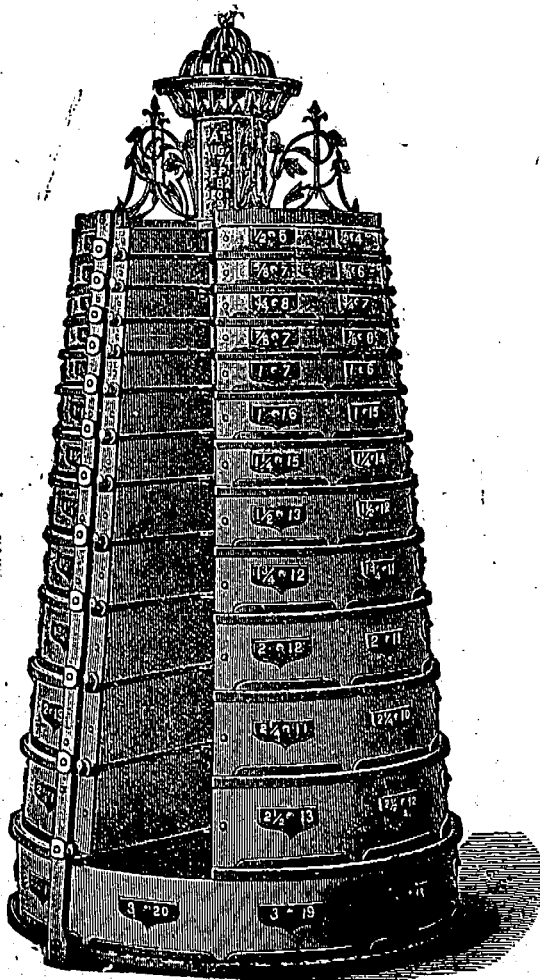
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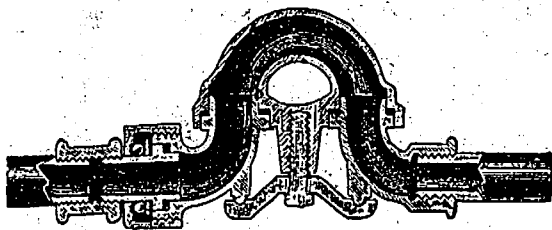
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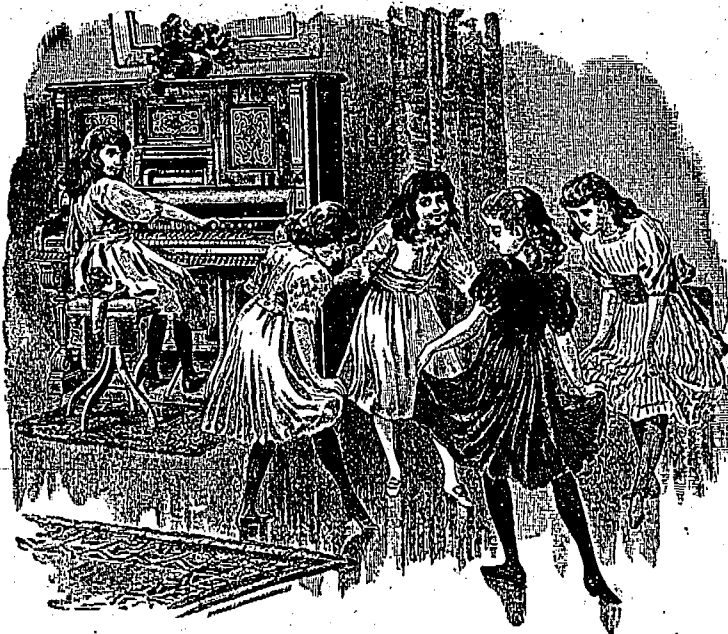
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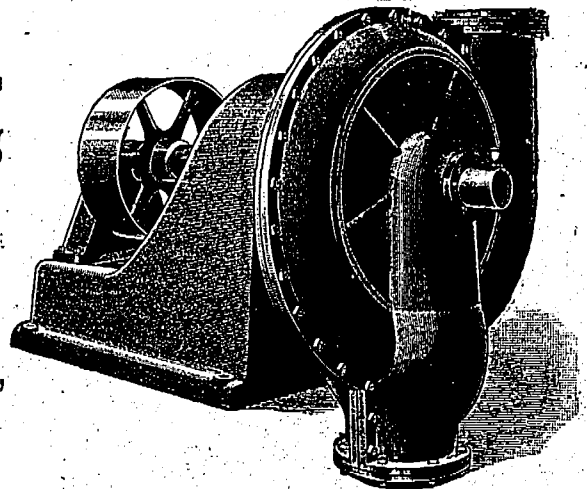
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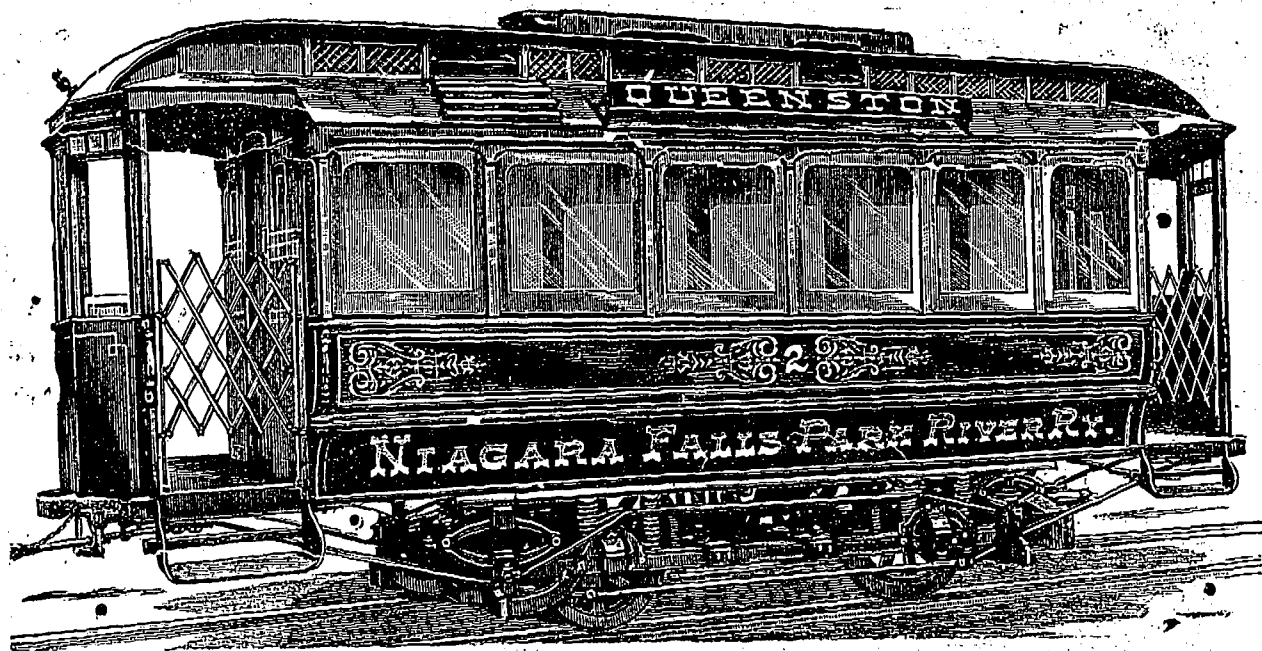
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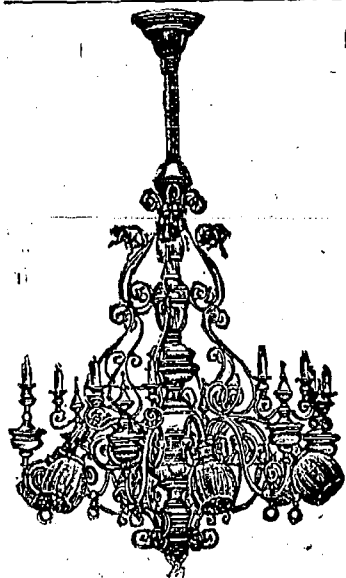


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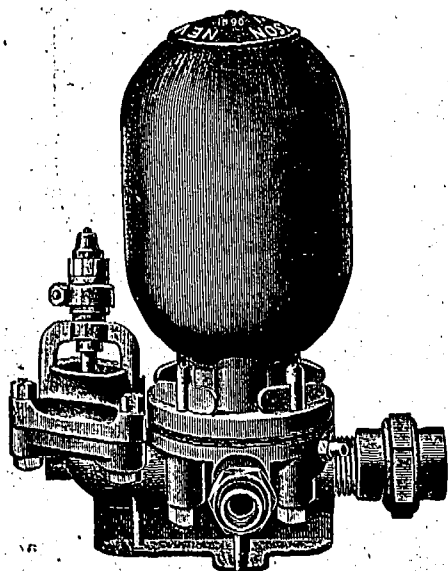
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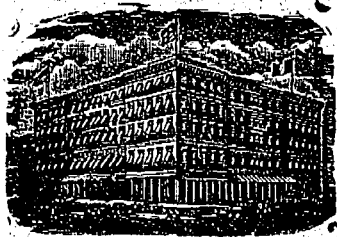
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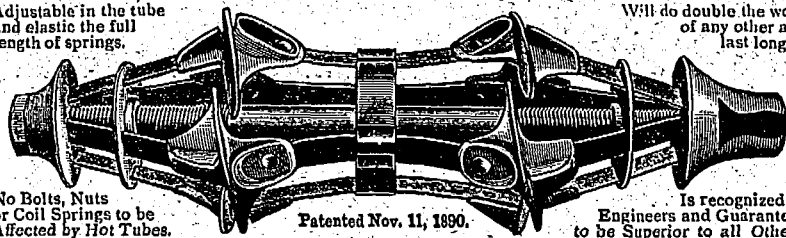
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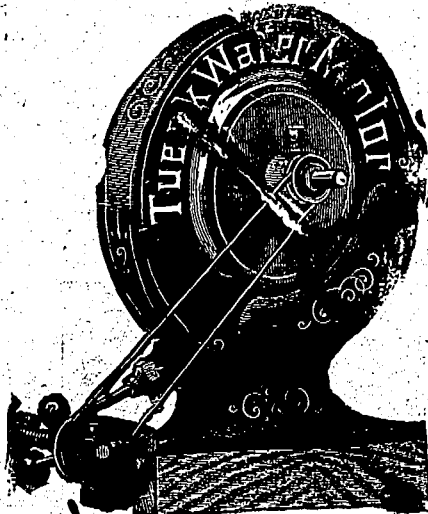
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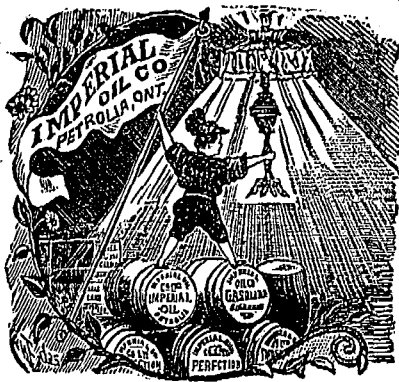
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BOILER SHOP.

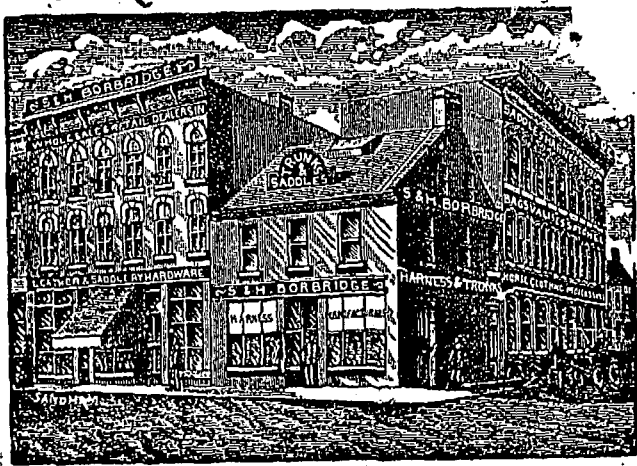
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

S. & H. BORBRIDGE



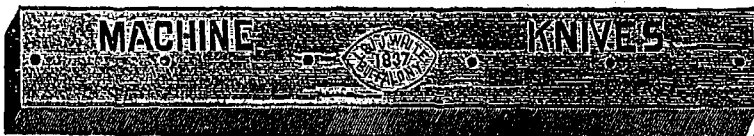
Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

ESTABLISHED 1837.

INCORPORATED 1892

The L. & I. J. White Co., BUFFALO, N. Y.



KNIVES furnished promptly or any make or Style of Cutter.

Warranted Superior Quality.

MANUFACTURERS OF

Paper-Cuttin^g KNIVES.

| SECURITIES. | | London | Apl. 30. |
|---|--------|---------|----------|
| British Columbia, 1877, 6 p.c. | 123 | 126 | |
| 1887, 4 1/2 per cent. | 118 | 121 | |
| Canada, 4 per cent. loan, 1860 | 113 | 115 | |
| 3 per cent. loan, 1888 | 104 | 105 | |
| Debs. 1884, 3 1/2 per cent. | 109 | 111 | |
| Railway and other Stocks. | | Apl. 30 | |
| Quebec Province, 5 p.c., 1874 | 112 | 116 | |
| 1876, 5 p.c. | 112 | 116 | |
| 1880, 4 1/2 p.c. | 105 | 107 | |
| 1888, 5 p.c. | 116 | 118 | |
| Atlantic & Nth. Western 5 p.c. Guar. | 117 | 119 | |
| 1st M. Bds. | 12 | 13 | |
| 100 Buffalo & Lake Huron 210 shr. | 132 | 136 | |
| 100 do 5 1/2 p.c. 1st mort. | 132 | 136 | |
| 100 do 2nd mort. | 132 | 136 | |
| 800 Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov. | 105 | 107 | |
| Canadian Pacific \$100 | 61 1/2 | 61 3/4 | |
| 100 Grand Trunk, Georgian Bay, &c. 1st M. | 97 | 100 | |
| 100 Grand Trunk of Canada Ord. stock | 4 1/2 | 5 1/4 | |
| 100 2nd equip. mtg. bds. 6 p.c. | 123 | 126 | |
| 100 1st pref. stock | 33 | 33 1/2 | |
| 100 2nd pref. stock | 20 1/2 | 20 3/4 | |
| 100 3rd pref. stock | 11 | 11 1/4 | |
| 100 5 p.c. perp. deb. stock | 123 | 126 | |
| 100 4 p.c. perp. deb. stock | 81 | 83 | |
| 100 Great Western shares, 5 p.c. | 113 | 115 | |
| 100 Hamilton & N.W., 6 p.c. | 99 | 102 | |
| 100 M. of Canada Stg. 1st Mort. 5 p.c. | 92 | 94 | |
| 100 Montreal & Champlain 5 p.c. 1st mtg. bds. | 91 | 94 | |
| *Montreal & Sorel, 1st mtg., 6 p.c. N. of Canada, 1st mtg., 5 p.c. Northern Extension, 6 p.c. pref. | 98 | 101 | |
| 100 Quebec Central 5 p.c. 1st Inc. Bds. | 29 | 32 | |
| 100 T. G. & B. 4 p.c. bonds, 1st mort. | 106 | 108 | |
| 100 Well., Grey & Bruce, 7 p.c. bds. 1st Mort. | 97 | 99 | |
| 100 St. Law. & Ott. 6 p.c. Bds., 4 p.c. | 104 | 106 | |
| MUNICIPAL LOANS. | | | |
| 100 City of London (Ont) 1st pref 5 p.c. | 106 | 108 | |
| 100 City of Montreal stg. 5 p.c. 1874 | 106 | 108 | |
| 100 City of Ottawa, 6 p.c. stg. redeem 1873 | 104 | 109 | |
| redeem 1875 | 102 | 106 | |
| 113 | 113 | 117 | |
| 100 City of Quebec, p.c. redeem 1876 | 114 | 116 | |
| redeem 1878 | 117 | 119 | |
| 100 City of Toronto, 6 p.c. 6 p.c. stg. con. deb. 1874 | 100 | 103 | |
| 5 p.c. gen. con. deb. 1890 | 100 | 117 | |
| 4 p.c. stg. bonds, 1891-28 | 105 | 107 | |
| 100 City of Winnipeg deb., 1894, 5 p.c. Deb. scrip, 1893, 6 p.c. | 119 | 121 | |
| MISCELLANEOUS COMPANIES. | | | |
| 100 Canada Company | 20 | 23 | |
| 100 Canada North-West Land Co. | 38 1/2 | 46 | |
| 100 Hudson Bay | 14 1/2 | 15 1/2 | |

HOTEL DIRECTORY--Continued.

| PLACE. | NAME. | PROP. OR MGR. |
|----------------|----------------------------------|---------------|
| KINGSTON, | The British American, | |
| LONDON, | Benson House, | E. Benson |
| LONDON, | The Tecumseh, | C. W. Davis |
| do | Grigg House, | E. Horsman |
| MARKHAM, | Tremont House, | Jas. E. Pitts |
| NAPANEE, | Palesley House, | E. A. Douglas |
| OTTAWA, | The Russell, Kenly & St. Jacques | |
| PARIS, | Arlington Hotel, | John Esland |
| PETERBORO, | The Oriental, | Gram Bros. |
| PETERBORO, | Grand Central, | D. Lackie |
| PITON, | Royal Hotel, | E. J. Healy |
| 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. Blecker |
| 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. Hesslein & Sons |
| TRURO, | Victoria Hotel, | Geo. R. Dupre |

PRINCE EDWARD ISLAND.

| | | |
|----------------|----------------|-----------------|
| CHARLOTTETOWN, | Queen's Hotel, | P. P. Archibald |
| do | Hotel Davies, | J. J. Davis |

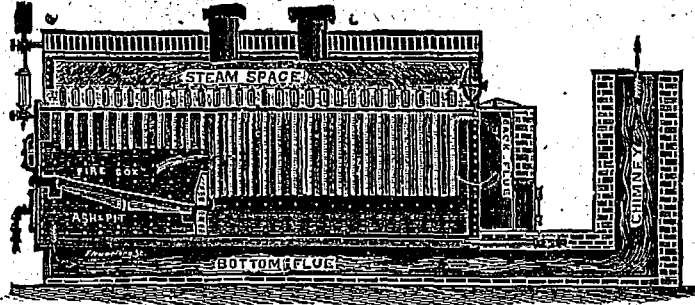
The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—

- SPACE,
- FUEL,
- BRICKWORK,
- LABOR.

It gives absolutely
DRY STEAM.



It will pay for itself in
in three years in the sav-
ing of fuel as compared
with any other boiler
now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc
furnished on application to . . .

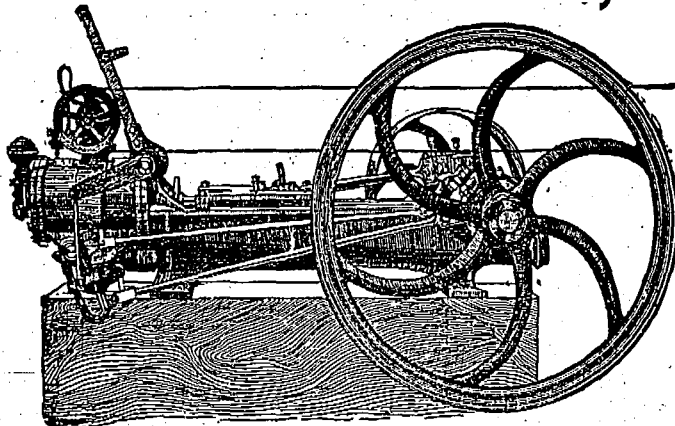
GEO. KINGSLEY, Patentee & Manufacturer,
ST. JOHN, N. B.

Or to H. McLAREN & CO.,
706 CRAIG ST., MONTREAL.

FARRAR & TREFTS,

54-66 PERRY ST.,
BUFFALO, N.Y

Manufacturers of
Stationary,
Marine and
Locomotive
BOILERS and
ENGINES.



IRON AND BRASS
CASTINGS OF
EVERY DESCRIP-
TION.

OUR SPECIALTIES:

Oil Engines and
Boilers,
25,000 IN USE.

Propellor Tug and
Yacht Wheels,
10,000 IN USE.

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kinds done at this
office.*

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FINANCIAL AGENTS.
Montreal Hanson Bros.
Temple Building.

FURNITURE MFRS.
Belleville, Ont. - Geo. S. Tickell & Sons

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Montreal Archd. Nicoll
Board of Trade Building.

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495 St. Paul Street.

SCALES.
Montreal Superior Qualities, James Fyfe
Corner St. Paul and St. Peter Streets.

STREET CARS, OMNIBUSES & HOSE
WAGGONS.
Belleville, Ont. - St. Charles & Pringle

BEDDING!!

Established
20 years.

Get your BEDDING and BEDSTEADS from a
first-class House

ROCK BOTTOM PRICES.

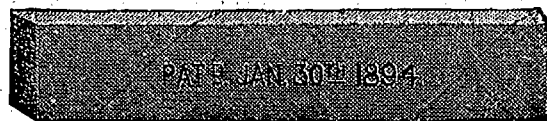
Old Bed Feathers and Mattresses Purified and Re-Made at the
Shortest Notice.

J. E. TOWNSEND,

1 Little St. Antoine Street,
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que.



THE Fleming Woven Wire Dynamo Brush. *

Send for Descriptive Circular.

WILFRID H. FLEMING,

Patentee and Sole Manufacturer,

No, 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—
Your brushes have given the best of satisfaction."

DOWSWELL BROS. & CO.,

Manufacturers of

Wringers,
Washing
Machines,
Barrel
Churns,
etc., etc.

HAMILTON, ONT.

SEND FOR PRICES.

Job Printing of
all kinds done at
this office.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations May 12, 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 | 118¼ 118¼ |
| Canada Life..... | 2,500 | 5-6mos. | 400 | 50 | 610 675 |
| Confederation Life..... | 5,000 | 7¼-6mos. | 100 | 10 | 275 285 |
| Western Assurance..... | 25,000 | 5-6mos. | 40 | 20 | 103¼ 163¼ |
| Guarantee Co. of North America..... | 18,372 | 6 | 50 | 50 | ... .. |

BRITISH AND FOREIGN.—(Quotations on the London Market, May 2, 1896 Market value p. p'd up sh.)

| | | | | | | |
|---|---------|--------------|----------|-----|---------|---------|
| Atlas..... | 24,000 | 22 p. s. | 50 | 6 | £26¼ | £27¼ |
| British and Foreign Marine..... | 67,000 | 25 | 20 | 4 | £24¼ | £25¼ |
| Caledonian..... | 21,500 | 20 | 25 | 5 | £30-0-0 | £30 |
| Commercial U. Fire, Life and Marin..... | 50,000 | 25 | 50 | 5 | £37¼ | £38¼ |
| Edinburgh Life..... | 5,000 | 19s | 100 | 20 | 54-5-0 | 00 |
| Fire Insurance Association..... | 100,000 | 5 | £10 | £2 | 3 | 9 |
| Guardian Fire and Life..... | 200,000 | 7¼ | 10 | 5 | 10¼ | 10¾ |
| Imperial Fire..... | 60,000 | 20 p. s. | 20 | 5 | 28¼ | 29¼ |
| Lancashire Fire..... | 136,498 | 5 | 20 | 2 | 5¼ | 6 |
| Life Association of Scotland..... | 10,000 | 17 6-7 p. c. | 40 | 8¼ | 45-5-0 | 00 |
| London Assurance Corporation..... | 35,862 | 20 | 25 | 12¼ | £61 | 62 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 2 | 4¼ | 4¾ |
| Liv. & Lon. & Globe Fire and Life..... | 891,752 | 75 | St. | 2 | 54 | 55 |
| National of Ireland..... | 40,000 | £25 | 2½ p. c. | £2¼ | 38-6 | 00 |
| Northern Fire and Life..... | 30,000 | 22¼ | 100 | 10 | 72 | 73 |
| North Brit. & Merc. Fire and Life..... | 110,000 | 20 p. s. | 25 | 6¼ | 40¼ | 41¼ |
| Phoenix Fire..... | 6,722 | £18¼ p. s. | 50 | 50 | £40¼ | £41¼ |
| Queen Fire and Life..... | 200,000 | 80 | 10 | 1 | 7 1-16 | 8 13-16 |
| Royal Insurance Fire and Life..... | 125,234 | 58¼ | 20 | 3 | 54 | 55 |
| Scottish Imperial Life..... | 50,000 | 8¼d | 10 | 1 | 1-18 0 | ... |
| Scottish Provincial Fire and Life..... | 20,000 | 15 | 50 | 3 | .... | .... |

Consumers' Cordage Co.

(LIMITED)

..... MANUFACTURERS OF

Manilla, Sisal, Jute,
and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal.

PROTECTION

Under all circumstances
is afforded by the Policies of the

Liberal Provisions for

Union Mutual

Incontestability;
Grace in payment of Pre-
miums;

: Life :

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

INSURANCE COMPANY.

Issues an
INSTALMENT POLICY PORTLAND, MAINE,
with all desirable features.

PRINCIPAL AGENCIES IN CANADA:

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THE
"I. X. L."

TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars

Tempered Copper Castings a Specialty.
All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N.Y.

USE
II

McCOLL'S

LARDINE MACHINE -
CYLINDER AND ENGINE

Manufactured by

OILS.

McCOLL, BROS. & CO., TORONTO.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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.

James H. Beatty, David Dexter,
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.

HEAD OFFICE, 22 to 28 King St. W., TORONTO

HON. G. W. ROSS, LL.D., President,
HON. S. H. BLAKE, Q.C., Vice-Presidents,
ROBT. McLEAN, Esq.,

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.....\$44,727,705 Deposited with Dom. Govt., 125,000
(Market value.)

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, \$750,000.00
Total Assets, over \$1,464,654.84
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, 43 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.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F.
Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow,
Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H.
Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan,
Winnipeg. British Columbia—W. S. Gravely, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office:
22 to 28 King St. W., - TORONTO, Ont.
President, - John L. Blakie.
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 2,300,618.15
Reserve Fund 1,795,822.00
Net Surplus 403,218.35

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

PROVIDENT SAVINGS

Bates per \$1,000 Life Assurance Society Rates per \$1,000
With OF NEW YORK. With profits.
Age nearest Birthday. Age nearest Birthday.

| | | | |
|----|---------|----|---------|
| 25 | \$13 76 | 43 | \$19 45 |
| 26 | 13 95 | 44 | 20 10 |
| 27 | 14 15 | 45 | 20 80 |
| 28 | 14 35 | 46 | 21 60 |
| 29 | 14 55 | 47 | 22 50 |
| 30 | 14 80 | 48 | 23 50 |
| 31 | 15 05 | 49 | 24 60 |
| 32 | 15 30 | 50 | 25 80 |
| 33 | 15 55 | 51 | 27 10 |
| 34 | 15 80 | 52 | 28 50 |
| 35 | 16 05 | 53 | 30 10 |
| 36 | 16 30 | 54 | 31 80 |
| 37 | 16 60 | 55 | 33 65 |
| 38 | 16 95 | 56 | 35 65 |
| 39 | 17 35 | 57 | 37 80 |
| 40 | 17 80 | 58 | 40 10 |
| 41 | 18 30 | 59 | 42 60 |
| 42 | 18 85 | 60 | 45 80 |

Charles E. Willard, President.
ESTABLISHED 1875.
R. H. MATSON, General Manager for Canada,
37 YONGE STREET, TORONTO.
Agents wanted in unrepresented districts.

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.

Canada Board of Directors:
HON. HENRY STARNES, Chairman.
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.
G. F. C. SMITH, Resident Secretary.
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—Geo. B. CRAIG, Esq.
Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1863. 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 Killer, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY.

INCORPORATED 1875.
Head Office, WATERLOO, ONT.
Subscribed Capital.....\$200,000 00
Deposit with Dom. Govt..... 50,079.76
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.
WM. A. SIMS, Pres. JOHN SHUB, Vice-Pres.
JAMES LOOKIE, Man. Dir.
T. A. GALE, Inspector.

SUN INSURANCE OFFICE FIRE

FOUNDED A. D. 1710.
HEAD OFFICE:
Threadneedle Street, - LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:
15 Wellington Street East, - Toronto, Ont.
H. M. Blackburn, Manager.
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.
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L. J. McGhee, " Halifax, N. S.

THE Shipman Engine M'g. Co.

ROCHESTER, N.Y., U.S.A.
Sole Manufacturers under Letters Patent of the
Sprague - Schuyler Steam Pressure, Sterilizing and Disinfecting Apparatus
For Physicians, Surgeons, Hospitals and Health Departments.
Correspondence Solicited.

NEW YORK LIFE
INSURANCE COMPANY,
JOHN A. McCALL, President.
December 31st, 1895.
Total Assets,
\$174,791,990.
Actual Surplus,
\$24,038,677.
Insurance in Force,
\$800,000,000.
CANADIAN BUSINESS,
Assets in Canada, \$ 3,630,874
Liabilities, 3,283,868
Surplus Assets, 613,010
Insurance in Force, 20,650,549
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.
Larger Cash Surplus,
INCREASED BONUS.
Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.
SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,
Head Office: - TORONTO.
The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.
RISKS IN FORCE
Over \$25,000,000.00.
Montreal Office:
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H. J. JOHNSTON,
Manager, P.Q.

A Little More
First Cost



than the cheapest, the

MAXIMUM OF
COMFORT
and ECONOMY.

adapted to all kinds of wearers.

It pays to handle only

Goodyear **WELTED SHOES.**

WESTERN ASSURANCE COMPANY.
FIRE AND MARINE. Incorporated 1851.
Assets, over \$2,320,000.00
Income for Year ending 31st December, 1895, over - 2,400,000.00
Head Office. - Toronto, Ont.
Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.
C. C. FOSTER, Secretary.
J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION
ASSURANCE CO., Ltd.,
Of London, England.
FIRE! LIFE! MARINE!
Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES MCGREGOR, Manager.

THE IMPERIAL
INSURANCE COMPANY LIMITED
FIRE.
LONDON.
ESTABLISHED 1803.
SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000
Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL
E. D. LACY, RESIDENT MANAGER

THE **LONDON**
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.
Canada Branch, TORONTO.
Montreal Chief Office, 180 St. James St.
A. I. HUBBARD, Manager for Canada.