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1601

THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 50. No. 21.
 New Series.

MONTREAL, FRIDAY, MAY 25, 1900.

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

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Old Chum,
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 Novelties come first to us,
 and you may always de-
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SPECIAL PRIZE,
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 AT ATLANTA, 1895.

G. & H. BARNETT COMPANY,
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The Chartered Banks.

BANK OF MONTREAL.

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

The TRANSFER BOOKS will be closed from the 17th to the 31st of May next, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on Monday, the Fourth day of June next. The chair to be taken at One o'clock.

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 20th April, 1900.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1864.
Incorporated by Royal Charter in 1840.
Paid-up Capital, £1,000,000 stg.
Reserve Fund, 325,000 "

London Office, 8 Clement's Lane, Lombard St., E.C.
COURT OF DIRECTORS:
J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Gaspard Farrer, Frederic Lulbock,
Henry R. Farrer, John Paton,
Richard H. Glyn, George D. Whatman,
Secretary, A. C. Wallis.

Head Office in Canada - St. James st., Montreal.
H. STIKEMAN, General Manager.
J. EIMSLEY, Inspector.

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Brantford, Sydney, C.B. Atlin,
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Toronto, Fredericton, Greenwood,
Kingston, Yukon District, Victoria,
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San Francisco, (120 Sansome Street), H. M. J. McMichael and J. R. Ambrose, Agents.

London Bankers—The Bank of England and Messrs. Glyn & Co.

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

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THE MOLSONS BANK

Incorporated by Act of Parliament, 1856.
HEAD OFFICE: MONTREAL.
Paid-up Capital, \$2,353,380
Res Fund, 1,025,000

BOARD OF DIRECTORS:
Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Sam'l. Finley,
Henry Archibald, J. P. Cleghorn,
H. Markland Molson.

F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

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Aylmer, " Montreal, P.Q. Sorel, P.Q.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, Alberta, Norwich, " Toronto Jc. "
Chesterville, Ont. Ottawa, " Trenton, "
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Hamilton, Ont. Revelstoke, Victoriaville, Q.
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Kingsville, " Ridgetown, Ont. Winnipeg, Man.
Knowlton, Que. Simcoe, " Woodstock, Ont.

London, Ont. Smiths Falls, Ont.
Montreal, St. Catherine St. Branch.

AGENTS IN CANADA.
British Columbia—Bank of British Columbia.
Manitoba and North-West—Imperial Bank of Canada.

New Brunswick—Bank of New Brunswick.
Newfoundland—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of Yarmouth.

Ontario—Canadian Bank of Commerce, Dominion Bank, Imperial Bank of Canada.
Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.
Quebec—Eastern Townships Bank.

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Cork—Munster and Leinster Bank, Ltd.

France, Paris—Societe Generale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers.

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The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

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

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

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

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Bathurst, N.B. Nelson, B.C.
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Bridgewater, N.S. Ottawa, N.S.
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Dorchester, N.B. Port Hawkesbury, N.S.
Fredericton, N.B. Rossland, B.C.
Grand Forks, E.O. Sackville, N.B.
Guysboro, N.S. St. John, N.B.
Halifax, N.S. Shubenacadie, N.S.
Kingston, N.B. St. John's, Nfld.
Londonderry, N.S. Summerside, P.E.I.
Louisburg, C.B. Sydney, N.S.
Lunenburg, N.S. Truro, N.S.
Maitland, N.S. Vancouver, B.C.
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Montreal, West End. Weymouth, N.S.
Woodstock, N.B.

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

ST. STEPHEN'S BANK.

Incorporated 1856.
St. Stephen, N. B.
Capital, \$200,000
Reserve, 45,000
F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS:
London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.

Drafts issued on any branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.
Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid up, 338,239
Reserve, 128,000

BOARD OF DIRECTORS:
John Cowan, Esq., President.
REUBEN S. HAMILIN, Esq., Vice-President.
W. F. Cowan, Esq., W. F. Allan, Esq.,
Robert McIntosh, M.D., J. A. Gibson, Esq.,
Thomas Patterson, Esq.

T. H. McMillan, Cashier.
BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont.

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

THE ONTARIO BANK.

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

Friday, the First Day of June next.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Banking House in this City, on TUESDAY, THE 19th DAY OF JUNE next. The chair will be taken at 12 o'clock noon.

By order of the Board.
G. MCGILL,
General Manager.
Toronto, 23d April, 1900.

The Bank of Toronto.

DIVIDEND No 88.

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

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

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

By order of the Board,
(Signed) D. COULSON,
General Manager.

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

The Chartered Banks.

The Canadian Bank of Commerce

DIVIDEND No. 66.

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

FRIDAY, the 1st day of June next.

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

The Annual General Meeting of the Shareholders of the Bank will be held at the Banking House, in Toronto, on

TUESDAY, the 19th day of June next.

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

J. H. PLUMMER, Assistant General Manager.

Toronto, April 24th, 1900.

The Traders Bank of Canada.

DIVIDEND No. 29.

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

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

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

H. S. STRATHY, General Manager.

Toronto, 17th April, 1900.

BANQUE D'HOCHELAGA.

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

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

The General Annual Meeting of the Shareholders will be held at the Head Office of the Bank, in Montreal, on Friday the 15th day of June next, at noon.

By order of the Board of Directors,

M. J. A. PRENDERGAST, General Manager.

Montreal, 20th April, 1900.

The Chartered Banks.

Bank of Hamilton.

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

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

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

By order of the Directors,

J. TURNBULL,

Cashier.

HAMILTON, 25th April, 1900.

Eastern Townships Bank.

ANNUAL MEETING.

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

Wednesday, 6th day of June next.

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

By order of the Board,

WM. FARWELL,

General Manager.

Sherbrooke, 5th May, 1900.

THE DOMINION BANK

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

DIRECTORS:

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

HEAD OFFICE, TORONTO.

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

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

T. G. BROUGH, Gen. Manager.

The Standard Bank of Canada.

DIVIDEND No. 49.

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

Friday, the first day of June next

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

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, 30th of June next, the chair to be taken at twelve o'clock noon.

By order of the Board,

GEO. P. REID,

General Manager.

Toronto, April 26th, 1900.

The Bank of Ottawa.

DIVIDEND No. 48.

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

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

By order of the Board,

GEO. BURN,

General Manager.

Ottawa, 20th April, 1900.

The Chartered Banks.

UNION BANK OF CANADA.

DIVIDEND No. 67.

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

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

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

The chair will be taken at 12 o'clock.

By order of the Board.

E. E. WEBB,

General Manager.

Quebec, April 25th, 1900.

QUEBEC BANK.

DIVIDEND NOTICE.

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

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

The Annual General Meeting of the Shareholders will be held at the Bank on Monday, the 4th day of June next. The chair will be taken at 3 o'clock.

By order of the Board of Directors.

THOMAS McDOUGALL,

General Manager.

Quebec, 24th April, 1900.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, .. \$500,000

Reserve Fund, .. 375,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

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

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

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

Bank of Nova Scotia.

INCORPORATED 1832.

Capital Paid-up .. \$1,760,900

Reserve Fund .. 2,162,570

DIRECTORS.

JOHN Y. PAYZANT, .. President
CHARLES ARCHIBALD, .. Vice-President
R. B. SEKTON, R. L. BORDEN, GEO. S. CAMPBELL,
J. WALTER ALLISON,
HEAD OFFICE, .. HALIFAX, N. S.

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

In P. E. Island—Charlottetown and Summerside, In Quebec—Montreal, J. Pitblado, Manager.

In Quebec—Paspébiac.

In Ontario—Almonte, Arnprior, Berlin, Toronto. H. A. Richardson, Manager.

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In Newfoundland—Harbor Grace.

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

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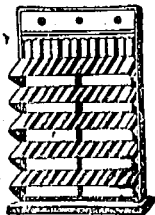
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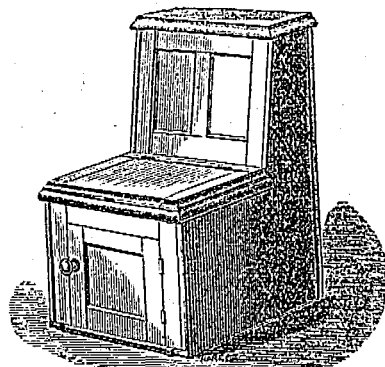
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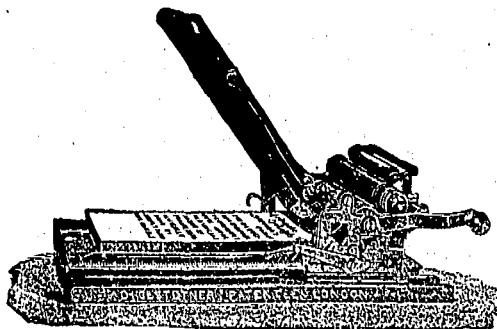
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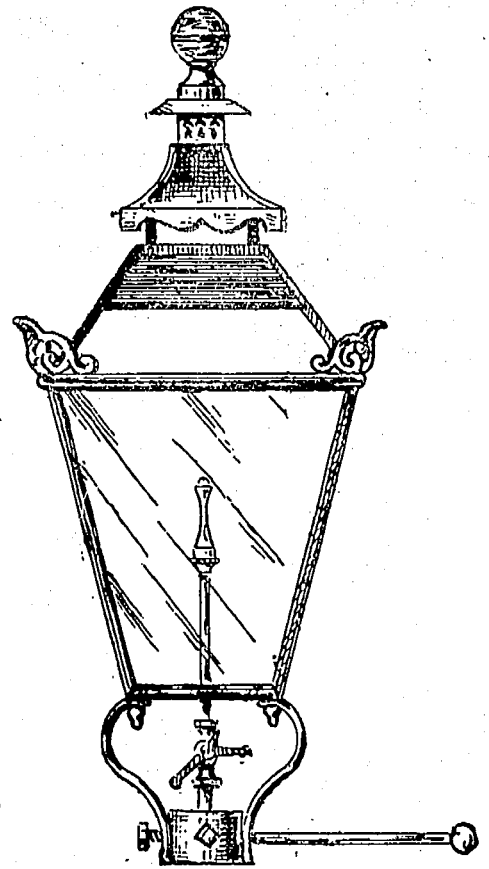
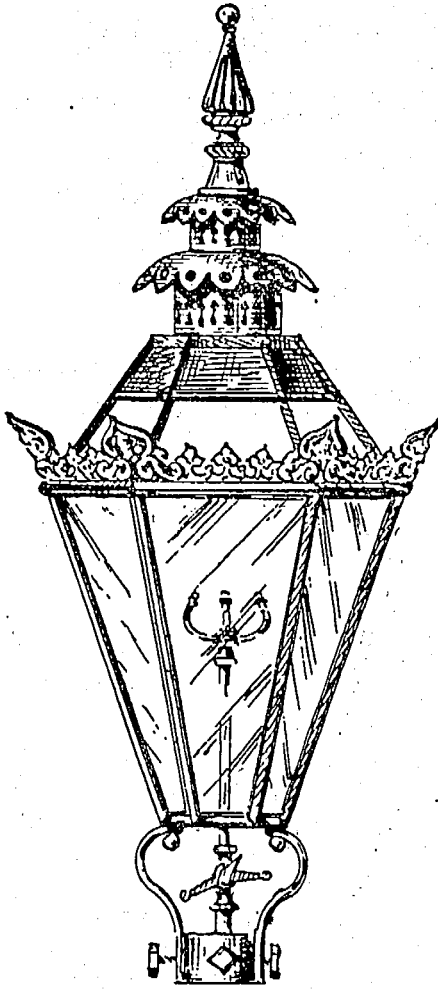
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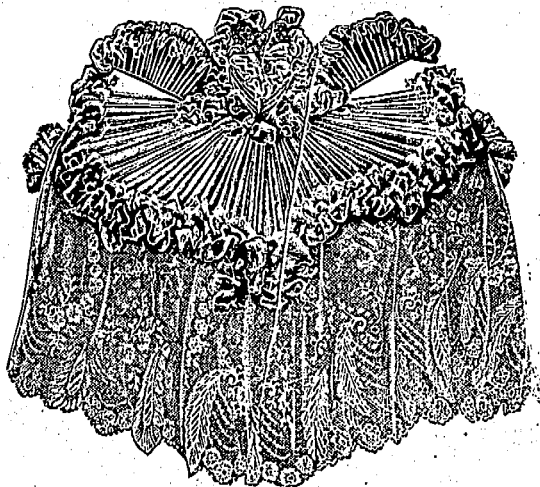
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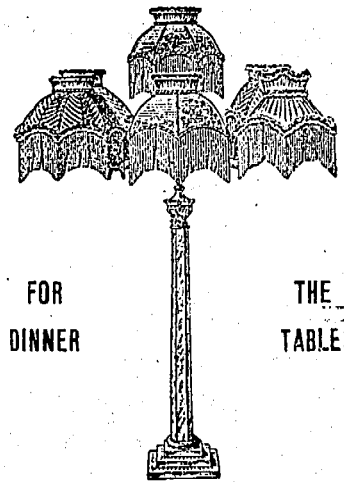


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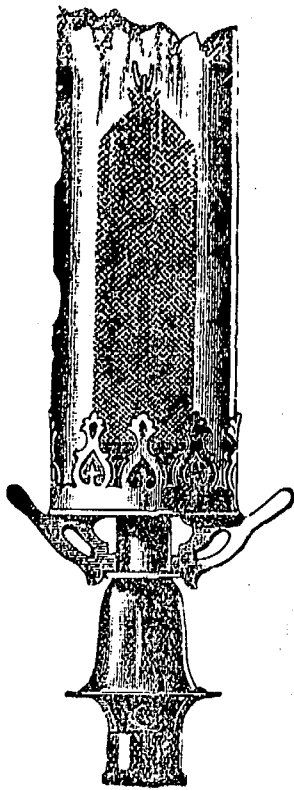
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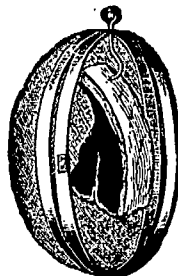
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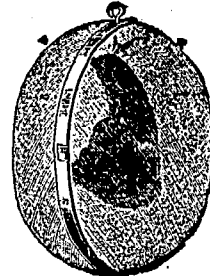
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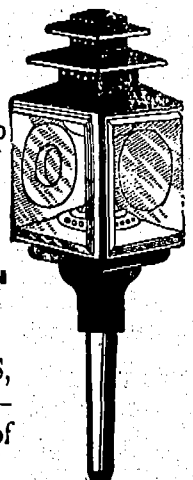
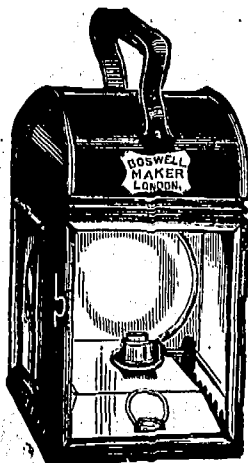
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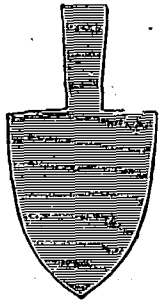
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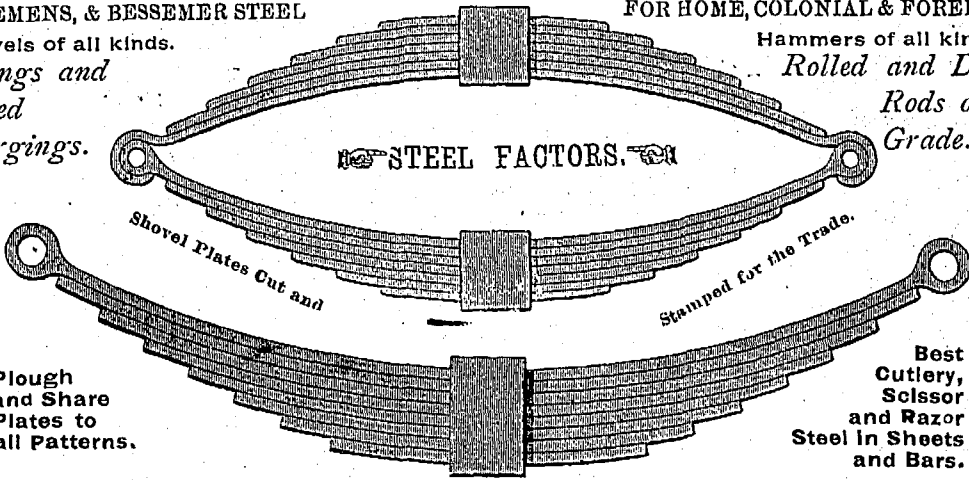
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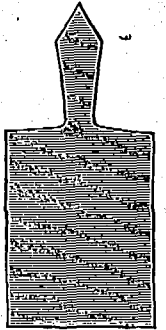


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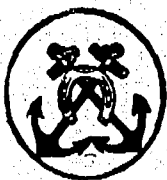
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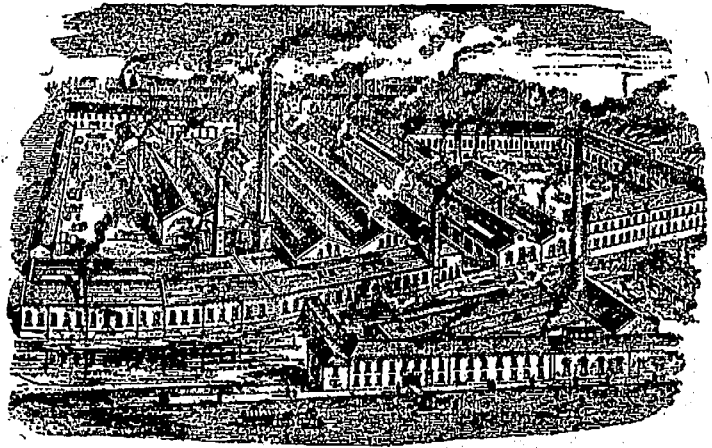
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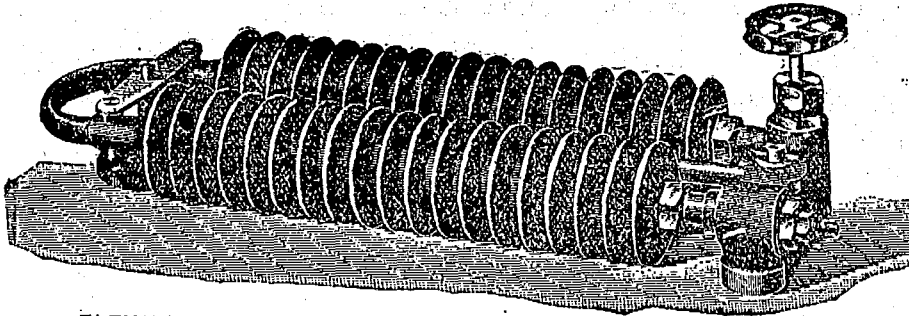
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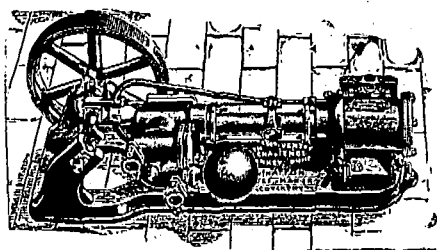


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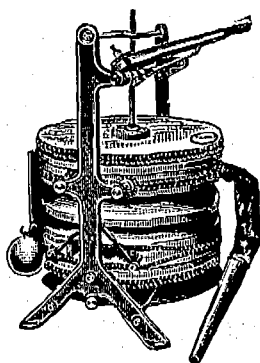
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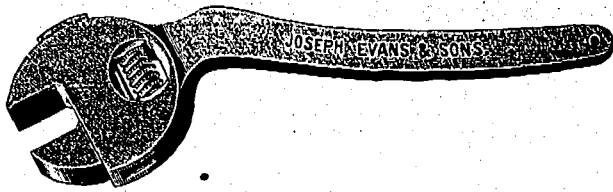
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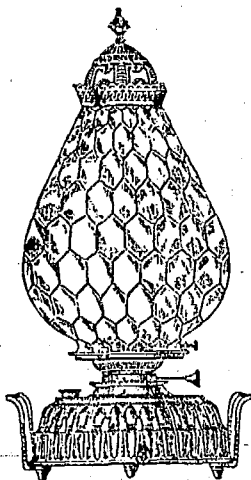
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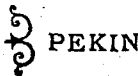
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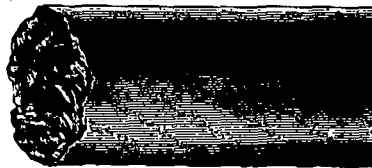
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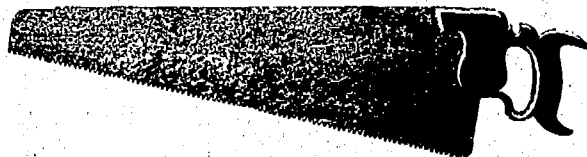
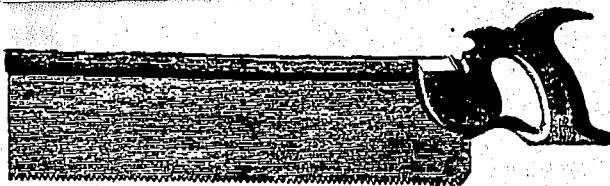
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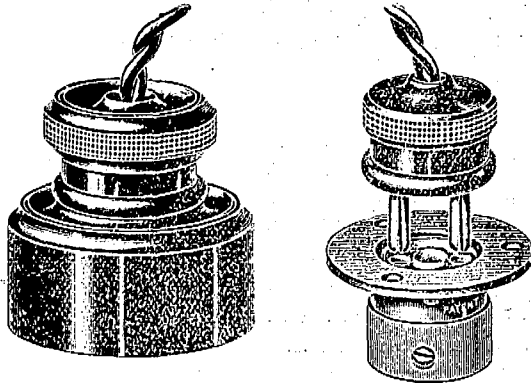
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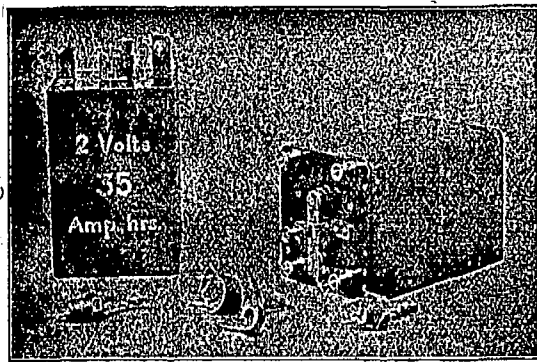


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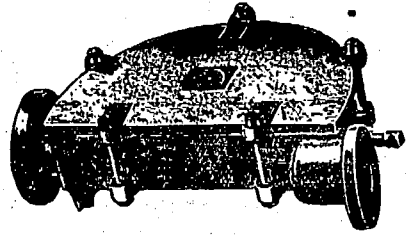
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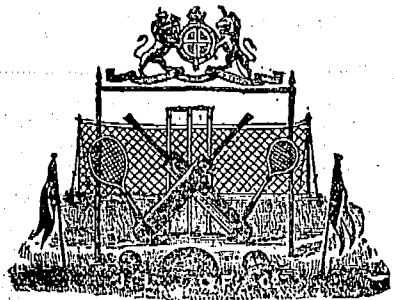
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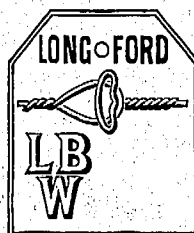
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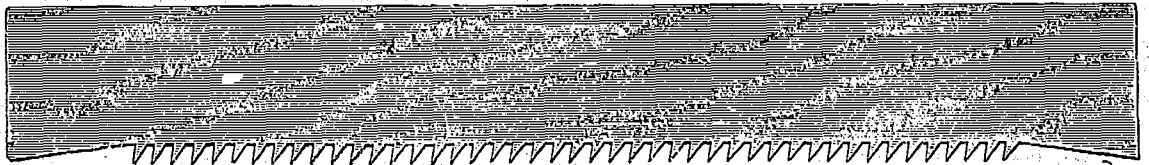
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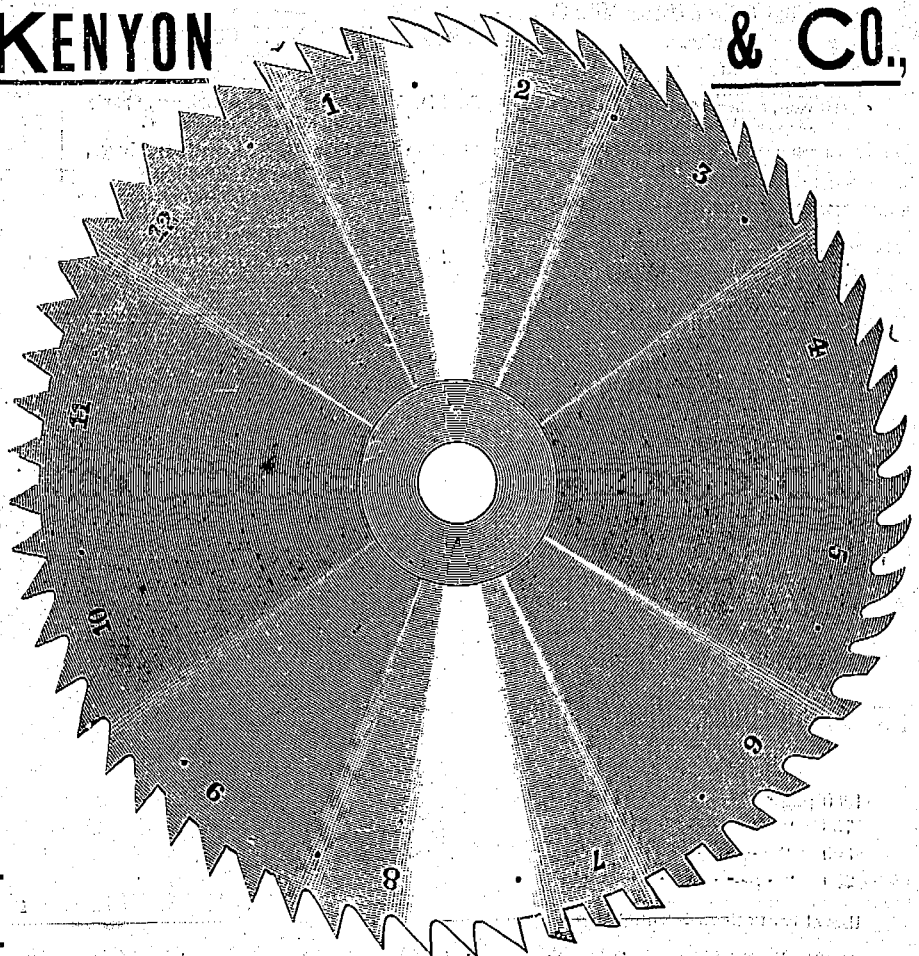


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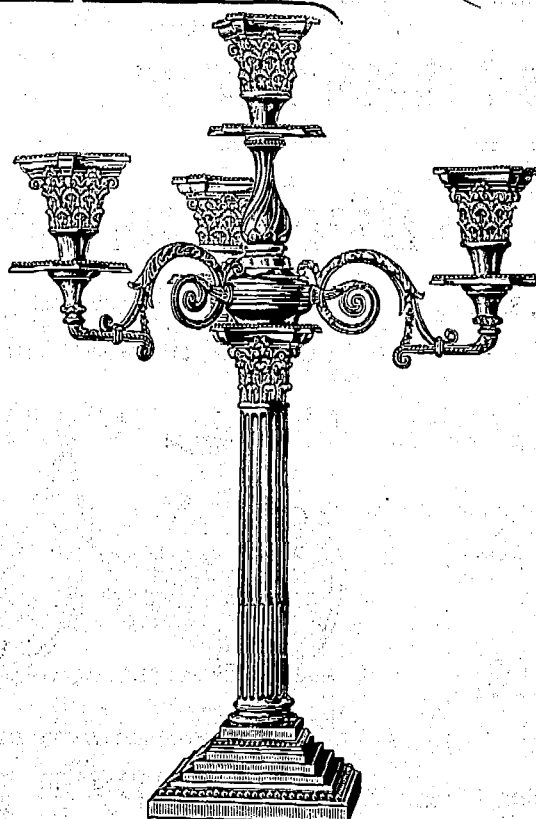
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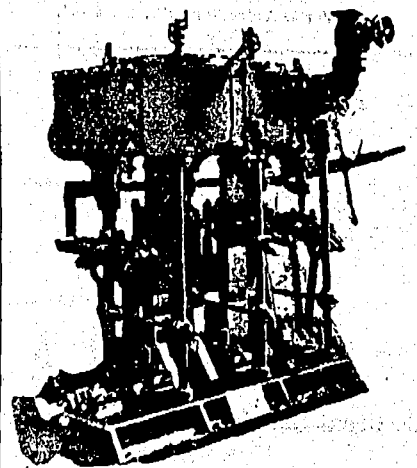
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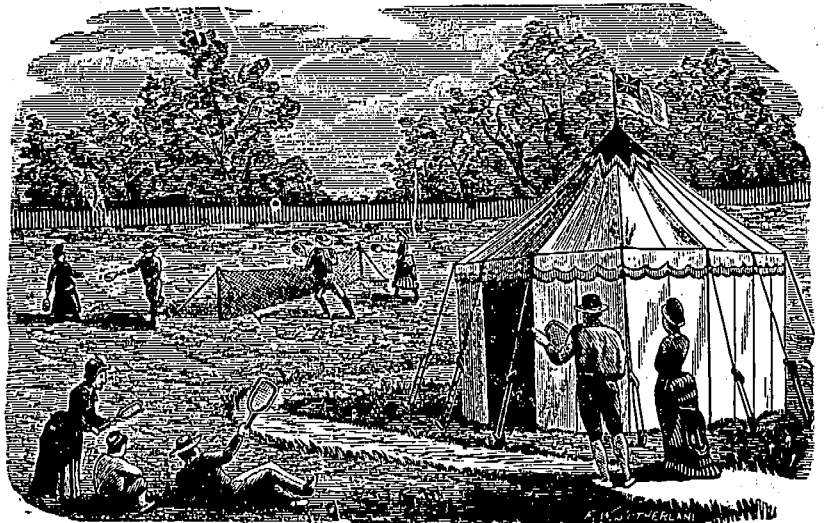
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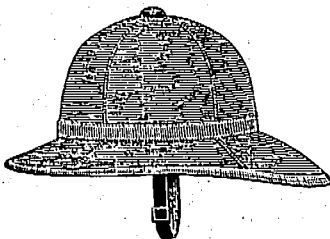
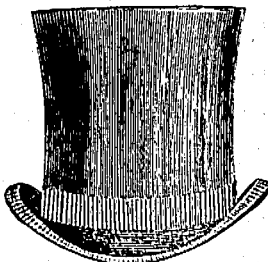
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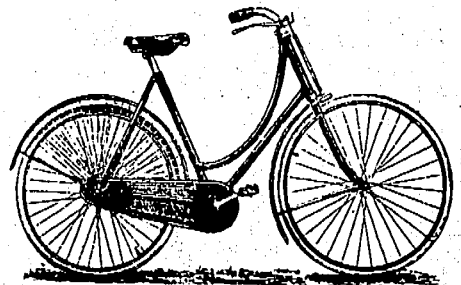
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Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell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

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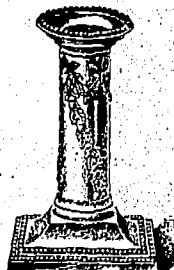
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Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the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

Toronto Junction's tax rate has been fixed at 24 mills.

The steamer Assyria which arrived at Halifax, N.S., on the 1th inst., brought 1,200 immigrants.

A London cable states that the Leyland Steamship Company has taken over the West India Steamship Company. The purchase price was £992,000.

Safe-blowers at Burlington, Ont., on the night of the 18th inst., did their work too well. In blowing open the safe in Baxter's private bank, they scattered \$1,200 with the debris, where it was found the following day. The damage to the safe is covered by insurance in the Banker's Casualty Company.

Advices from New York state that there will be incorporated under the laws of New Jersey the Royal Ulster Steamship Company. The company will be limited. It purposes to run a line of fast freight steamships between New York and Liverpool, and, soon after the opening of this line, to run branch lines to Havana, Santiago, Porto Rico, and Venezuela. The company will be capitalized at one million pounds sterling. Horace Gould of New York, Louis Daly of Jersey City and M. W. Baldwin of New York are the incorporators.

Established
1824.Established
1824.

NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

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

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Albyn Works, SHEFFIELD, Eng.

—La Patrie says the rejoicing in this city over relief of Mafeking was confined to the English. If La Patrie was too disloyal to rejoice over an event that thrilled the Empire with joy, it might have been French enough to be chivalrous in showing appreciation of Mafeking's gallant defence, and, if not French enough to be chivalrous, La Patrie might have had common sense enough to avoid displaying its isolation from the sentiment of every Canadian whose mind is well balanced, and judgment enough to avoid making its chief proprietor, who is a Minister of the British Crown, appear to be in sympathy with the enemy of that Crown.

—Letters patent have been issued by the Ontario Government incorporating the Cramp-Ontario Steel Company, capital, \$5,000,000, to erect and operate a steel plant at Collingwood, Ont., for bridge, railway and shipbuilding material. It is stated that at least one-third of the steel produced will be used in shipbuilding at Collingwood where Captain Alex. McDougall, the inventor of the whaleback, has located his new yards, having sold his Duluth plant. He will operate this yard in co-operation with the Cramp enterprise.—The plant will be one of the latest modern type consisting of a blast furnace of 250 tons daily capacity, casting machines, three 30-ton open hearth furnaces, also a blooming mill and a large rolling mill. The company will also produce nickel steel ingots and castings. It is said that a number of the big grain barges for the Conners' syndicate will be the first work of the new shipyard. William Cramp, one of the incorporators is a son of the founder of the celebrated shipbuilding firm.

M^caskill, Dougall & Co
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Manufacturers,
Montreal
Price Lists on application

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James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
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Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

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

—Actual tests are at length being made as to whether sugar beets can be successfully grown in Ontario. A Toronto letter states that the Glasgow firm interested in the cultivation of sugar beets in Ontario are offering six prizes for competition among farmers at Pelham, in Welland County, and the same at Aylmer, in Elgin County, the amount in each case aggregating \$105. The competition is amongst those associated with the experiment in raising sugar beets to be afterwards tested at the Guelph, Ont., Agricultural Grounds. Fifty quarter-acre plots at Pelham and Aylmer are being seeded, the plots being within a radius of seven miles of each village. The prizes will be awarded for the best yield of beets containing the largest quantity of sugar. Prof. Shuttleworth will visit each section at intervals to see that operations are being carried on to ensure the greatest amount of success. Arrangements are being made for planting sugar beet seed at Newmarket, where Prof. Shuttleworth lately delivered an address on beet cultivation. The department is also in correspondence with parties at Warton with a view to giving instruction in sugar beet growing at that point.

—Danger is soon forgotten. An Ottawa dispatch states that the City Council by a vote of 12 to 11, threw out the new fire by-law, which extended the fire area so as to prohibit the erection of wooden buildings and the piling of lumber in large quantities in the recently burned district of Ottawa. Hull has passed a by-law prohibiting the erection of wooden buildings. One of the immediate effects of this action on the part of the Ottawa council will probably be that the proposed \$200,000 station of the C.P.R. will not be built, but a cheap structure erected instead.

—Recent legal proceedings instituted against Montreal Chinese laundrymen appear to be more favorable toward filling the jails than filling up the city treasury with forty dollar rolls. It is pretty hard to get money from John except when he has been a partner in the bargain, and those bargains are about as scarce as they are unproductive.

BRICK.

**YOUR
MONEY**

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

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CABLE ADDRESS: "GLOSSIEST," LONDON.

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Varnish Manufacturers,

Office and Warehouse:

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Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—Grand Trunk Railway System—Earnings May 8th to 14th, 1900, \$416,573; 1899, \$392,718; increase, \$23,855. Chicago and Grand Trunk earnings omitted.

—Nova Scotia coal output for the present year promises to greatly exceed any record of the past. Shipments to the United States are also much greater than those of any former year.

—The following recipe for preparing the sweetest chewing tobacco in the world is given by a Southern planter: "First and foremost you must have good upland home-grown leaf tobacco and cure it in the sun. Then you stem it, takin' out all the stalks. When you're ready in the fall to make up your year's supply of chewin' tobacco, you saw off a hickory log and bore a hole in one end about a foot deep with a two-inch auger. You have your leaf soaked in honey and peach brandy; or if you haven't any peach brandy, apple brandy will do. You put your soaked tobacco leaves into the two-inch auger hole in the hickory log and ram it down tight, and keep putting in the leaf and ramming it down till the hole is nearly full. Then you take a hickory plug made to fit the hole, and drive it in as tight as you can with a maul. This mashes the tobacco into a solid chunk. Then you put the green hickory log on the fire and let it burn slow till it is heated all through and the sap begins to sizzle out of the ends. You take the log off then and put it out of doors to cool over night. The next morning you split the log open, and there's your roll of chewin' tobacco, that will keep as hard as leather in any climate, but it's the sweetest tobacco in the world."

—The President of the Northern Pacific Railway is stated to have intimated to the Ottawa Government and its Montreal agents that construction in Manitoba will be abandoned and the branch already built sold to the highest bidder. This is attributed to the action of the C.P.R. in paralleling the Northern Pacific's lines in Manitoba. The Northern's Manitoba branch was known as the Northern Pacific and Manitoba, and with siduary lines, had a mileage of 263 miles of operated roadway.

—Paper and pulp mills seem to be receiving more than the usual share of visits from fire of late. Lloyd's large paper mills at Sittingbourne, England, were partially destroyed on the 16th inst. The estimated loss is \$1,000,000.

FRANCIS BAGLEY,

....MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

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Agent in TORONTO & MONTREAL, COVENTRY, Eng.

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310 to 316 St. Paul Street

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Oils, Chemicals, Dyestuffs,

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AGENTS FOR

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Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

THE

NEW COVENTRY CYCLES.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

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MOOR ST., EARLSDON,

COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

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BRITISH SYPHON MANUFACTURING CO.,

SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for

OUR

SAMPLES & PRICES.

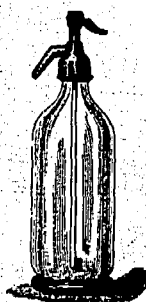
Offices and Warehouse:

2 GRESHAM BUILDINGS,

GUILDHALL,

LONDON, E.C.,

ENGLAND



Trade Mark.

The "FLUX" Fountain Pens.

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



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) **Price 3s. each.** Each Pen supplied in box with Filler and full Directions for use. By Imperial Parcel Post, single Pen to one dozen, 18d. extra. Illustrated List, fully describing each sort, Free!

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

—The New York Tribune said in a recent issue: "Mr. Kruger calls Great Britain the Boers' 'constant enemy since 1836.' Yet in 1877 this same Mr. Kruger took the oath of allegiance to that 'vindictive and voracious foe,' accepted the office under its Government, and drew his salary in British gold with unflinching regularity."

—Canada's trade returns for April, show an increase of \$1,475,948 in imports, as compared with the same month last year, and of \$1,420,136 in exports. The duty collected was \$2,269,400, which is \$51,010 less than was collected in same month 1899, the reason being that the large increase in value is almost entirely in free goods. For the ten months of the fiscal years the figures are:

| | 1900. | 1899. |
|----------------------------|----------------------|----------------------|
| Imports | | |
| Dutiable goods | \$ 87,472,337 | \$ 72,805,321 |
| Free goods | 55,830,922 | 48,324,021 |
| Coin and bullion | 6,293,615 | 4,115,771 |
| Total | \$149,597,374 | \$125,242,123 |
| Duty collected | 24,286,148 | 21,072,127 |
| Exports— | | |
| Canadian goods | \$127,461,445 | \$111,062,315 |
| Foreign goods | 12,752,035 | 15,000,518 |
| Coin and bullion | 8,121,971 | 3,746,410 |
| Total | \$148,335,451 | \$129,815,249 |

—The following Ontario companies have recently been incorporated: The Toronto Foundry Company, share capital \$50,000; the Canadian Steam Carriage Company, share capital \$250,000; the Cramp Ontario Steel Company, share capital, \$5,000,000; the York Laundry Machinery and Supply Company, share capital \$40,000; the Nut Oil Refining Company, share capital \$40,000; the Riverside Canning Company of Wallaceburg, share capital \$20,000; the Black Jack Zinc Syndicate of Ontario, share capital \$100,000; the Paris Electric Light Company, share capital \$20,000; the Grand Toy Company, share capital \$40,000. The Sun Oil Refining Company of Hamilton is permitted to increase its capital stock from \$15,000 to \$50,000.

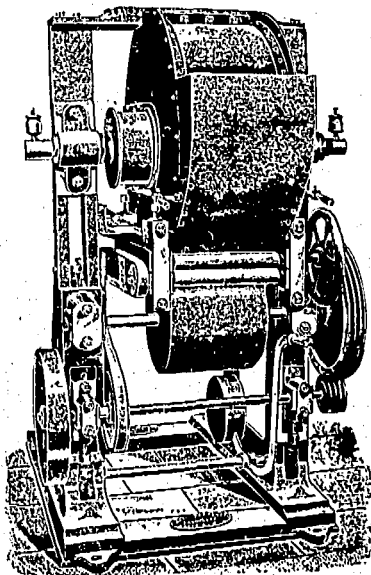
—Prince Edward Island public accounts show a revenue for the past year of \$282,677, and expenditure of \$276,793. In addition, however, there was an expenditure of \$25,714, chargeable to capital.

—Some loss and trouble was occasioned at Chatham, Ont., on the 17th inst., by the breaking away of a portion of the reservoir walls.

—Preparations are under way for the erection of a new theatre in Quebec to be built on the site of the Old Academy of Music.

DAVID ASHTON & CO.

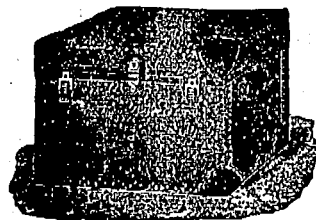
SPECIALITY:—
File and Saw Manufacturing Machinery



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AZTEC WORKS. NEEPSND,

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J. EVELEIGH & CO.

MONTREAL.
Manufacturers of . . .
All Kinds of
TRAVELLING
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Telegrams: Reservation, London. Stores: Eagle Yard, S.E.
Factory: Hampton Street, S.E.

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LIMITED,

PEWTEERS,

Complete Hotel and Bar Fitters,

Beer Engine Manufacturers,

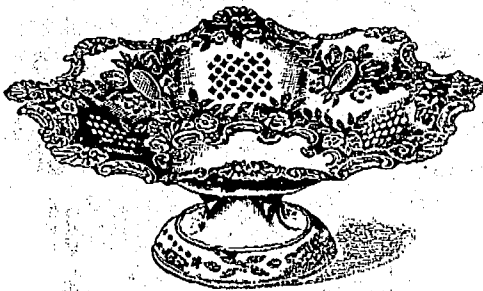
Brass, Gun & German Silver Founders

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

84 Walworth Road,

LONDON, S.E., England.

ALLAN GREEN

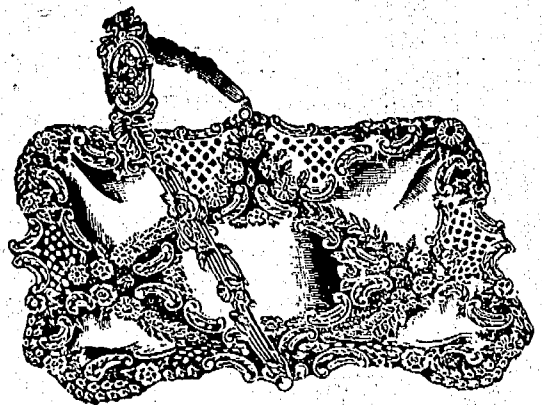


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STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



HENRY GATEHOUSE,

"Fountain" Fish and Game Store,

WHOLESALE AND RETAIL,

808-810 DORCHESTER STREET,

MONTREAL.

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

Consignments solicited to sell on Commission.

—The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building, Montreal:—Canadian patents: H. S. Wellar and F. S. Wellar, dish driers; R. Barnes, harness; C. Houzel, mowing machines; J. E. Laidlaw, non-reclosable bottle; J. Heckner, broom-whisks; H. S. Callendar, electrical recording apparatus; J. F. Guay, acetylene gas machine; W. J. Verity and P. A. Vansickle, wheels for gang or other plows; G. Leask and G. R. Drinnon, gasolene burners; G. Lalonde, automatic barriers or guards for the approaches of swing bridges; W. H. Goodwin, chart blanks; B. Fletcher, julip straws. American patents: A. H. Doike, acetylene gas generator; William Duncan, water meter; W. J. Gurd, fluid meter; G. H. Hardie, and N. Thompson, engine; S. Hungerford, combination metal working machine; L. Maude, hot air furnace; H. W. Racey, fire escapes; Lewis Skaife, gully; T. P. Theriault, H. Toland and R. A. Dunham, animal trap; B. D. Wight, fabric winding machine; B. D. Wight, winding and measuring machine for ribbon lace, etc.; A. S. Williamson, fuse waterproof detonator.

—There is considerable discussion in New York insurance circles over the recent advance in rates on departmental stores.—Those interested in the latter are protesting against such action, but it is not considered likely that any modification will be made. It is believed that any weakening as to New York advances would have a bad effect on the rest of the country. Those representing department store interests hint at adverse legislation, litigation, etc., but these intimations are not treated with much consideration in insurance circles. Underwriters say that they must have better rates or 1900 will show a much greater deficit than 1899.

—The fruit yield in the Niagara, Ont., district is very promising. A prominent grower of Welland County states that never before was there such a good prospect for fruit in that district. All that is feared is a series of rains, for apples need warm, sunny weather. Peaches and plums have wintered exceedingly well. Strawberries will be in about June 10.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

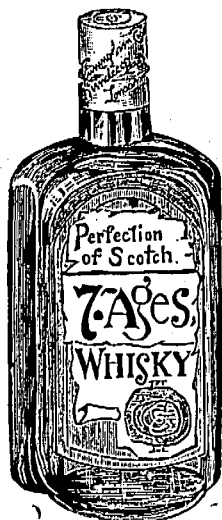
THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT
REMUNERATIVE PRICES.

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

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

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

CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

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



W. NEAL,

OXFORD HOUSE, CHAPEL FIELDS,
COVENTRY, Eng.

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

ESTABLISHED 1860.

Rio Works, Howard Street,
SHEFFIELD, England.

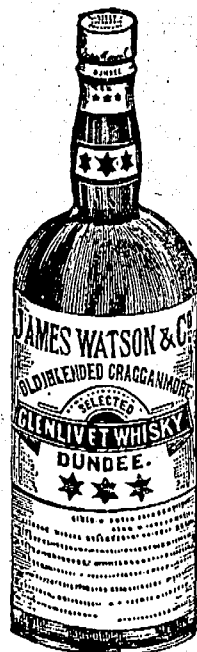
eph Rodgers & Co

MANUFACTURERS OF

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RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.



A Safer Drink has
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brewed than . . .

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported.

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HOSPITAL ST.,
MONTREAL.

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BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER

PATENT AGENT,

56 LUDGATE HILL, LONDON. - - ENGLAND.

—Residents of Sandwich, Ont., are endeavoring to have the owners of saw mills in adjacent points in Michigan move their plants to the Canadian side. Liberal inducements are spoken of. The Michigan mills are almost idle for want of logs.

—Recent advices from Liverpool mention the launching of four large steamers for Messrs. Elder, Dempster & Co., two of which are for the Liverpool-Canadian service. The Montreal is for the Canadian trade. Her principal dimensions are: Length, 470 ft., beam, 56 ft., depth 42 ft. 9 in., (to shelter deck), and she is built up to Lloyd's highest three deck-class, besides being specially strengthened on the upper works. She will carry when loaded about 10,000 tons deadweight, and has capacity in her holds and other cargo spaces for about 18,000 tons of measurement cargo. The second steamer is intended for the Canadian cattle and general freight trade. She is built to Lloyd's highest class, three-deck rule, with continued shelter deck, specially arranged for the conveyance of cattle or horses. Her principal dimensions are: Length, 390 feet; beam, 48 feet; depth (to shelter deck), 36 feet 5 inches, and her deadweight carrying capacity is about 6,500 tons on a light draft of water.

THE FILTER FOR CANADA.

CISTERN FITTED WITH

PORTABLE



No. 8 OR LARGE
CISTERN FILTER.

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



CISTERN FILTER.

CISTERN AND DOMESTIC FILTERS

MADE BY THE

LONDON AND GENERAL WATER PURIFYING COMPANY,

(Limited)

No Families who value their Health should be without one

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

Testimonials from the Highest Authorities. Indents through Shippers only.

Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

—A Port Arthur, Ont., letter of the 18th inst., mentions the presence there of two head officials of the Canadian Northern Railway to arrange for the operating of the Port Arthur, Duluth and Western, its Minnesota branch, the Ontario and Rainy River, the Minnesota and Manitoba, and the Winnipeg and South-eastern railways as part and parcel of the Canadian Northern railway system.

—The Canadian Pacific steamboat express Toronto to Owen Sound, connecting with the company's Upper Lake steamer service, began its season trips on the 19th inst. The Atlantic express arriving in Toronto in the morning, makes connection with the steamboat express for Owen Sound and Port Arthur, Mt. William and Upper Lake points.

—The northern end of the Rutland-Canadian Railroad from Burlington, Vt., to Rouse's Point, N.Y., is so far completed that freight trains are operating over it. Other parts of the road are being ballasted.

Our Oak Leather is Tanned and Curried
in the good old way and made into
Belting, with the accumulative
experience of 43 years.

"Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

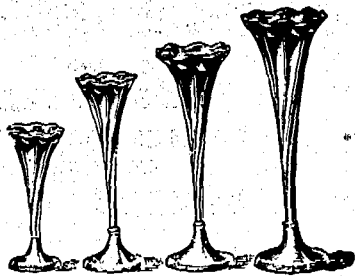
DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

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

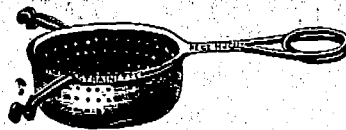


S. E. Breakspear

Manufacturing Jeweller

AND Silversmith,

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



The "STRAINETTE"

Registered TEA STRAINER.

Fits Cups or Glasses.
Nickel Silver..... 8s. per doz.
E.P.N.S., Gilt inside..... 14s. "
Hall-Marked Silver,
Gilt inside..... 7s. 6d. each

No. 1. N°1 Silver..... 6s. p. doz.
" 1s. "
Bright, Gilt in..... 3s. 6d. "
No. 2. Electro-Plato on
N°1 Silver, Gilt in..... 2s. each
No. 3. Hall-Marked Silver,
Gilt inside..... 7s. 6d. "
No. 3. Electro-Plato on
N°1 Silver, Gilt in..... 2s. 6d. "
No. 3. Hall-Marked Silver,
Gilt inside..... 6s. 9d. "



"UNICUS"
TEA INFUSER
H.J. COOPER'S PATENT.

All above are size of large tea spoons.



The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.
The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

Electro-Plato on N°1 Silver 1s. 6d. each
Hall-Marked Silver, Gilt inside..... 8s. 6d. "

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

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

—From 1st May to 17th there were 17 suicides by drowning in rivers at New York.

—An exchange tells of potatoes being rapidly dug, cleaned and sacked by a simple machine, which has a plow to unearth the tubers, the earth and potatoes falling into an endless chain elevator, which delivers them into a hopper with slat sides, which removes the earth and drops the potatoes into a bag. No mention is made of how stones of a similar size are prevented from keeping company.

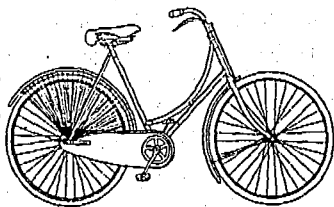
—The ex-President of the Globe National Bank Boston, Charles H. Cole, was sentenced last week to eight years' imprisonment for misapplication of the funds of the bank. By making loans in his own interest he had ruined the institution with which he had been connected for 30 years. His co-directors deserve to be his co-prisoners, for had they done their duty the irregularities could not have occurred. The defalcations exceeded one million dollars.

—An idea of the kind of merchandise being shipped from Canada to foreign countries is sometimes given in the report of a single cargo: The Manchester line steamship Manchester Commerce, sailed from Montreal on the 19th inst., for Manchester, England, with a full general cargo, including 175,000 bushels grain, 220 tons paper, 500 tons pulp, 100 stds deals, 300 loads timber, 200 tons hay, 1,150 boxes butter, 540 boxes cheese, 100 brls. dried apples, and 14 cars provisions.

—Three of the chief American officials in the Cuban post office service have been convicted of extensive frauds. The Spanish residents will smile sardonically at these specimens of the way the public service in Cuba has been reformed by the island's new masters.

—The Manitoba & Northwestern Railway, recently taken over by the C.P.R., will in future be known as the North-western branch of the C.P.R.

AGENTS



On the
Look Out
For
Business

...Should drop a line to...

THE COVENTRY WHEEL CO., LTD.

COVENTRY, ENG. (Only address).

Makers of the celebrated

"Coventry Wheel" and "Maxim" Cycles.

Established 1842.

Thomas Otley & Sons,

Manufacturers of all kinds of

Electro-Plated, Nickel Silver,

and Britannia Metal Goods.

Meadow Works,

SHEFFIELD, ENGLAND.

FINE ART METAL PLAQUES.

ENGLISH MAKE !!

Imitation Dresden China a wonderful reproduction, 11 inches in diameter printed in 18 colors and enamelled, patent invisible ring attachment for hanging, enperseding wire frames, packed 1 pair in a parcel 6 gross in a Case—Free case, Free London, 2½% Cash, equal to an 11 line in the market at double the price.



Sample mailed on receipt of 1s. 3d. to cover postage and package. Price per gross 45s. THIS IS A GOOD THING. New price list mailed free to Wholesale Houses.

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

The Novelty Inventors.

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

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

SPECIALITY: ENGLISH GOODS.

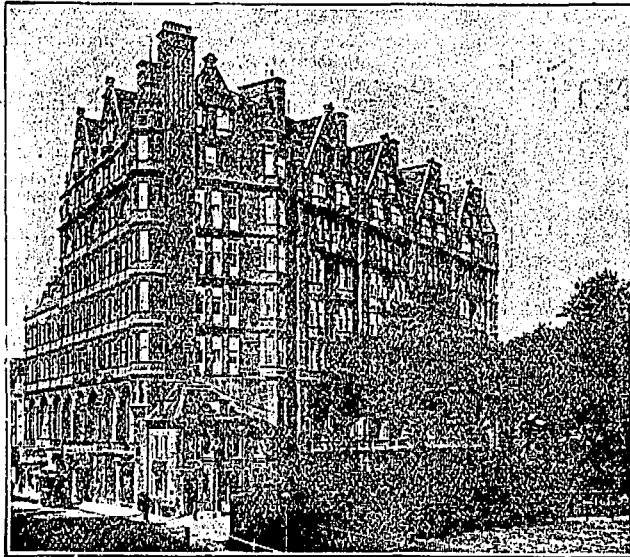
THE ROYAL PALACE HOTEL,

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

LONDON, ENGLAND.

THE FINEST POSITION IN LONDON.

Table d'Hôte Dinner (separate tables) open to
Non-Residents, 6 P.M. to 8.30 P.M.



Exceptional Cuisine (French), Lounges, Elevators, Electric Light throughout. Refreshments à la Carte.

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

Thos. B. Cumpston & Son

LINEN,

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

Reg. Telegraphic Address:
"CUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas,
D.S. & D.D. Cover Canvas,
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Contractors to the following British Railway Cos.:—Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

Cable address: "Scent Fountains" London.

R. R. PATTISON & Co.,

IMPORTERS OF..

FOREIGN FANCY GOODS.

and Factors of English Toys
OF EVERY DESCRIPTION.

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

Bone Goods with Sea Side Views.

—A contract is reported closed with the American Shipbuilding Company, of Superior, Wis., for the building of six steel ships for a company which will operate between Duluth and Montreal, using the new Canadian canal. The ships are to draw fourteen feet of water, and carry about 75,000 bushels of wheat. They will ply on the lakes in the summer, and in the winter will go into the Atlantic trade. The organizer of the new company, Mr. A. B. Wolvin, of Duluth, is also the head of the Superior branch of the American Shipbuilding Company.

—A case of considerable interest to wholesale merchants is now working its slow way through the courts. A Toronto dispatch states that Messrs. Bouch, Coath & Co., a Birmingham (England), firm, which is in litigation over the Army & Navy Company's failure, has taken the case to the Court of Appeal. The firm shipped \$1,900 worth of goods to the Army & Navy Company, but before they were received the company failed and the goods fell into the hands of creditors. Appellants were beaten before the Master-in-Chambers and in the Divisional Court, and the case was before the Court of Appeal to-day. They claim as the goods were never really in the possession of insolvent company, they are entitled to their full value.

—Advices from Washington, U.S., state that in response to the recent Senate resolution, the Secretary of the Treasury sent to the Senate a statement from the commissioner general of immigration concerning the immigration to the United States of Japanese laborers. From this statement it appears that 2,230 of these laborers arrived in 1898; 3,395 in 1899, and for the ten months ending April 30, 1900, 7,131. These figures indicate only those who went direct to the United States from Japan but do not embrace those reaching the States via Canada. How many there are arriving in this way the department does not know, but the commissioner expressed the opinion that the number is large. The opinion is expressed that there will be a large increase in the coming year. He also states that strict examination is made to prevent the entrance of laborers under contract.

—The location of the site for the Spanish River Pulp and Paper Company's mill in Northern Ontario has been decided on and the work of clearing for building has commenced. The mill will be erected at the falls on the Spanish River, about four miles northeasterly from Webwood, a site in the latter village being once in contemplation. A road is being opened up and a spur line from the C.P.R. of one mile will be built shortly.

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

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

LOOM-Y-NOOS

(REG'D TRADE MARK.)

PRISMS

.....MAKE.....

Dark Rooms Light as Day.

SAVE GAS BILLS—IMPROVE HEALTH.

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

—Commenting upon the insurance frauds perpetrated in Argentine by one Castro, an English paper says: "The Standard Life Office seems to have scored all along the line in the Argentine Republic. This Scottish company was too wide awake to be let into the trap set for it by Senor Castro."

—The ratepayers of Owen Sound, Ont., will vote on June 12th on by-laws to grant a nineteen-year loan of \$15,000 to a furniture company, which proposes to establish there a factory capable of employing 150 workmen. Mr. W. H. Merritt, formerly of the Strathroy, Ont., Furniture Company, is the chief promoter. Also on a ten-year loan of \$6,000 to the Parkhill Basket Manufacturing Company, which undertakes to remove to Owen Sound, and \$7,000 for school purposes.

—Returning visitors from the Sault Ste. Marie, Ont., district report much activity in mining, lumbering, railway and wharf building, etc. Contracts for some 350 miles of railway construction have been given and these works are being pushed rapidly ahead. The Canada Copper Company distribute some \$200,000 per month in wages. Lumber has doubled in price since the Hull-Ottawa fire. The Algoma Central Railway has in operation a division of its system running from Michipicoton Harbor to the Hellen mines, where it taps a mountain of the purest hematite brown ore, calculated to contain many million tons. This is being mined for smelting at Sault Ste. Marie, Midland, Hamilton, Deseronto, and also at Collingwood when smelters are put up at the latter point. Another branch is being constructed from a point near Sudbury, tapping the nickel belt of the district with a view of supplying the nickel ore via the C.P.R. to the smelting works and rolling mills at the Soo, and to the smelting works on the Grand Trunk Railway system from Little Current by water to the ports of Midland and Collingwood. The main line is under construction and 25 miles will be completed by July 1, 1900, and an additional 100 miles early next year. It will bring to the pulp and paper mills at Sault Ste. Marie the almost unlimited supply of pulpwood in the vicinity, and also bring down for reduction purposes nickel and other ores.

—The enlargement of the Erie canal is continuing to take a stronger hold on the people of New York State. Among numerous letters recently sent by prominent New York business men to the Board of Trade of that city are the following: Gustav H. Sewab, of the North German Lloyd—"The enlargement and improvement of the Erie canal is a question of the most vital importance to the future welfare and continued commercial supremacy of New York State and the city of Greater New York. Through the enterprise of our Canadian neighbors, and through the competition of and discrimination of the railroads from the West to outports, New York is losing her trade, and unless she takes immediate and energetic steps to recover her supremacy it will soon pass away from her. The remedy is the widening and deepening of the Erie canal to at least 12 feet, which would accommodate barges of 1,000 tons, and would enable the Erie Canal to deliver freight from the West in the port of New York at rates that no railroad discrimination to outports can touch, and that would defy Canadian competition. Every consideration should impel the citizens of New York State, to work unceasingly for the early completion of the great improvements that have been planned in the enlargement and deepening of the Erie canal." W. E. Dodge, of Phelps, Dodge & Co., iron merchants—"I am heartily in favor of the proposed improvement of the State canals, as of vital importance to our commerce and manufactures." Evan Thomas—"This canal improvement is not a matter of opinion but a matter of must. Either the Erie canal must be improved to modern requirements or New York city, and as a natural sequence the State, loses its commerce, and once started on the downgrade the descent is swift." A. C. Barnes, of the American Book Company—"I believe the canal to be the artery without which our vigorous commercial life cannot be sustained. New inventions are hardly conceivable that will enable land transportation to compete with adequate waterways in cheapness. In my own business (publishing) we now rely on the canals for the bulk of our Western shipments. Without them we would have to manufacture there for the Western market."

FRIDAY, MAY 25TH, 1900.

EXAGGERATED ANNOUNCEMENTS.

The retail merchant who makes it a rule to advertise only what he is prepared to sell, who does not deviate in the slightest degree from facts in his announcements regarding the quality, make, size or value of his goods, is naturally a little displeased on reading those of his competitors who do not adhere so strictly to this laudable if not always progressive feature in business affairs. In a Western city some years ago, the head of a jobbing and retail specialty grocery concern, which had two branch stores located on outside streets, said to a new superintendent: "I want you to change over those branches into prize-giving stores. Other such concerns out there are drawing away the trade we used to control. It's my opinion a man cannot do a straight business in those sections any more." The stores were changed. One proved a success, but the other was eventually closed up.

Legislation against giving premiums with purchases has been tried and proved ineffective. The following act has been brought out and reported by the Judiciary Committee, of the Massachusetts, U.S., House of Representatives, which, if it becomes law, will have the effect of compelling bargain houses to announce only that which they are prepared to sell:—

Section 1. Any person, firm or association of persons, or any employee thereof, who, in a newspaper, circular or other publication published in this State, knowingly makes or disseminates any statement or assertion of fact concerning the quantity, the quality, the value, the method of production or manufacture, or the fixing of the price of his or their merchandise, or the manner or source of purchase of such merchandise, or the possession of rewards, prizes, or distinctions conferred on account of such merchandise or the motive or purpose of a sale, intended to give the appearance of an offer advantageous to the purchaser which is untrue or calculated to mislead, shall be guilty of a misdemeanor.

Section 2. Any person, firm or association of persons, or any employee thereof, who violates any provision of this act shall be liable to a fine not exceeding \$100 for each offence.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.



*Luxury and Home Comforts.
Unexcelled Cuisine.*

Inclusive Terms, from 10/6 per day.

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINITES," LONDON.

"Canada's Leading Company"

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

Canada Life Assurance Company, Head Office, Toronto.

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

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

Invested Funds, \$44,700.00
Investments in Canada, 14,150.00
[WORLD WIDE POLICIES.]
Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
Loans advanced on mortgages and Debentures purchased. Agents wanted.
J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.
D. M. McGOUN, Assistant-Manager.



LANCASHIRE INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - Head Office, Toronto
J. G. THOMPSON, Manager.
A. W. GILES, } Inspectors.
J. A. FRIGON, }

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.

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

—THE— IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Head Office, - - Toronto, Canada.

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

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

AN UNEQUALLED RECORD.

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

| | |
|---|-------------|
| 1. INCREASE in Insurance in force | \$2,973,100 |
| 2. INCREASE in Assets | 253,382 |
| 3. INCREASE in Cash Income | 163,412 |
| 4. INCREASE in Premium Income | 148,497 |
| 5. DECREASE in Expenses | 5,000 |

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

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

11 HOSPITAL STREET, *
MONTREAL.

Telephone Main 1277. P. O. Box 2081.

Insurance.

PHENIX ASSURANCE COY

OF LONDON, ENG.

Established in 1781. Canadian Branch
Established in 1864.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion

City Agents:

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

STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,

CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal

Bell Telephone Main 1808 P. O. Box 684.

R. WILSON-SMITH

FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE

Trust & Loan Company of Canada

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

| | |
|--------------------------|----------------|
| Capital Subscribed - - - | \$7,500,000.00 |
| Paid Up Capital - - - | 1,581,666.00 |
| Cash Reserve Fund - - - | 870,375.00 |

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

Address, THE COMMISSIONER,

THE TRUST AND LOAN COMPANY OF CANADA,

26 St. James St., MONTREAL, QUE.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, MAY 25TH, 1900.

THE BANK STATEMENT FOR APRIL.

The opening of navigation is to Canada akin in character to the relief of Mafeking. For some months the forces of that arch enemy, the ice king, have kept navigation with its business relations in a state of siege. April comes yearly to relieve the garrison by dispersing the besieger's forces. In the last two seasons the hour of complete relief was unusually delayed, but this year there was a partial relaxation of the enemy's grasp earlier than in 1899, by which a considerable volume of trade was set in motion.

For many years past there was a falling off in circulation in April, sometimes to a considerable extent as these figures show:

DISTINCT IN CONSTRUCTION
 By SPECIAL APPOINTMENT TO H.R.H. THE PRINCE OF WALES
 DISTINGUÉ IN APPEARANCE

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



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

Applications and Enquiries to
The Swift Cycle Co. Ltd.,
 WITH WHICH IS INCORPORATED
THE COVENTRY MACHINISTS' CO'Y, Ltd.,
 CHEYLESMORE WORKS,
 COVENTRY, ENGLAND.

The Investment Company, Limited.
 AUTHORIZED CAPITAL, \$500,000.

Officers:—HON. A. W. OGILVIE, President. C. H. CATELLI, Esq., Vice-President. W. L. HOGG, Esq., Manager.
 Directors:—HON. A. W. OGILVIE, Senator of Canada; HON. RICHARD TURNER, Quebec; C. H. CATELLI, Montreal; J. N. GREENSHIELDS, Q.C., Montreal; W. BARCLAY STEPHENS, Montreal; S. BEAUDIN, Q.C., Montreal; W. L. HOGG, Montreal.
 Auditors:—P. S. ROSS & SONS, Montreal.
 Notary Public:—E. W. H. PHILLIPS.
 Solicitors:—MESSRS. BEAUDIN, CARDINAL, LORANGER & ST. GERMAIN.
 Bankers:—IMPERIAL BANK OF CANADA.

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

47 ST. FRANCOIS XAVIER ST., MONTREAL.

Tel. Main 782.

| Circulation. | April. | March. | Decrease. |
|------------------------------|--------------|--------------|-------------|
| 1899 | \$37,369,800 | \$38,409,200 | \$1,039,400 |
| 1896 | 29,654,000 | 30,789,000 | 1,135,000 |
| 1894 | 29,996,000 | 30,702,000 | 706,000 |
| 1893 | 32,633,000 | 33,430,000 | 797,000 |
| Averages in above years | 32,413,200 | 33,332,550 | 919,350 |
| Averages in '98, '97 and '95 | 31,936,530 | 32,142,000 | 205,470 |

This year the circulation rose in April, but only a small amount, the change being from \$43,814,918 in March, to \$43,908,432, the increase being, \$93,514. But this is significant as being the first time in eight successive years that the volume of note issues has been enlarged in April. Their total amount this season is \$4,538,600 more than in 1899, and \$11,699,000 in excess of of the average for seven preceding years. The movement of deposits on demand is generally upward; the average increase for the eight years up to 1899 was about

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,184,327.27
 Death Losses Paid, 1898, \$3,837,500.95
 Total Paid Members, 1898, \$4,684,095.12

CASH AND INVESTED ASSETS.

Net Surplus invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898. \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898. Policies, 12,779 Ins., \$32,037,590
 Total Business in Force Dec. 31, 1898. " 103,379 " 289,169,321
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

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

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

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

UNION ASSURANCE SOCIETY OF LONDON.

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

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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - - - MONTREAL.

T. L. MORRISEY, Manager.

\$1,600,000. This year they rose from \$91,852,300, in March to \$94,979,400 in April, an advance of \$3,127,100, which is about double the average increase since 1893. In April last year these balances were less by \$6,442,000 than last month and \$43,048,000, or over 80 per cent. greater than in April 1890. Deposits payable after notice are somewhat erratic in April, but the tendency is towards expansion. The increases this year and in each of the eight years when these deposits enlarged are shown below:

| Depts. payable after notice. | April. | March. | Increase. |
|------------------------------|---------------|---------------|-------------|
| 1890 | \$174,041,600 | \$172,937,000 | \$1,104,600 |
| 1899 | 163,093,000 | 161,332,000 | 1,761,000 |
| 1897 | 126,094,000 | 126,101,000 | 807,000 |
| 1895 | 114,457,000 | 114,417,000 | 40,000 |
| 1894 | 109,589,000 | 108,764,000 | 825,000 |
| 1893 | 104,206,000 | 103,700,000 | 506,000 |
| Average '93 to '99 | 123,063,000 | 122,889,000 | 174,000 |

In the years 1893 to 1900 the deposits payable after notice have enlarged from \$104,206,000 to \$174,041,600, an increase in eight years of \$69,835,600, which is over 67 per cent. Since April, 1890, these deposits have shot up over \$100,600,000 above the height they had then reached, 11 millions of which enlargement took place between April, 1899, and April, 1900. So large an increase in the volume of resources would be rather embarrassing than helpful to the banks were their discounts not advancing proportionately. They have done so since 1893 since which year the current loans have gone from \$206,789,000 to \$281,615,500, an increase of \$74,826,500. The principal increases which have occurred since

1896, when the depression had reached its lowest point, are shown in following figures:

| | 1900. | 1896. | Increase. |
|-------------------------------------|--------------|--------------|--------------|
| Circulation.. | \$43,908,000 | \$29,654,000 | \$14,254,000 |
| Deposits on demand.. . . . | 94,070,000 | 60,880,000 | 34,119,000 |
| Deposits payable after notice . . . | 174,041,000 | 120,644,000 | 53,397,000 |
| Current loans | 281,616,000 | 210,202,000 | 71,323,000 |
| Call loans | 28,005,000 | 13,371,000 | 15,534,000 |
| Balance in U.S. | 19,149,000 | 16,435,000 | 2,714,000 |
| Balance in Great Britain | 5,210,000 | 5,030,000 | 180,000 |
| Securities | 35,810,000 | 22,797,000 | 13,013,000 |

Large then as has been the increase in discounts since 1896 it has not overtaken the increase in loanable funds, as is shown by the considerable enlargement which has taken place in those invested in securities, in those held in the United States, and in those lent on stocks, bonds, etc. The enlarged profits of the Bank of Montreal, last year will we be rivalled by all the other banks, whose accounts are being prepared for the annual meetings to be held in a few weeks.

The death of Mr. F. Wolferstan Thomas removes one the most prominent and successful of Canadian bankers.

The Merchants Bank of Canada is about returning to its own building after its enlargement upwards and interior alterations. The banking office is much lighter now than before which is a great improvement. The gaiety even brilliance of the decorations is being commented upon as a new departure in bank office adornment but when a room is defectively lighted by nature, it is legitimate to utilize art for giving a bright, cheerful appearance which seems more appropriate to a prosperous bank than dinginess and gloom.

Our usual comparative table is appended, and the bank statement for April will be found on a later page:

BANK STATEMENTS.

| | April, 1900. | Mar., 1900. | April, 1899. | April, 1898. |
|--|--------------|-------------|--------------|--------------|
| Capital authorized | 79,108,664 | 79,108,664 | 76,898,664 | 76,029,999 |
| Capital subscribed | 65,701,528 | 65,613,448 | 64,578,848 | 62,580,166 |
| Capital paid-up | 64,451,351 | 64,245,727 | 63,420,015 | 60,332,641 |
| Amount of resl. | 30,581,347 | 30,416,762 | 28,249,103 | 20,570,533 |
| LIABILITIES. | | | | |
| Notes in circulation | 43,908,432 | 43,814,918 | 37,369,887 | 30,671,928 |
| Balance due Dominion Gov't. | 2,401,425 | 2,982,924 | 2,957,212 | 3,500,805 |
| Bal. due to Provincial Govts. | 3,099,686 | 3,151,646 | 2,299,685 | 3,064,695 |
| Deposits on demand | 94,979,467 | 91,852,305 | 88,537,362 | 51,331,630 |
| " after notice | 174,041,686 | 172,936,941 | 163,093,210 | 73,406,939 |
| Loans on banks in Can. sec. | 568,245 | 479,347 | 42,000 | 189,882 |
| Dep. on demand in Can. banks. | 2,223,568 | 2,371,035 | 3,004,729 | 1,782,545 |
| Bal. due Can. banks dly exch. | 139,427 | 68,335 | 76,914 | 700,621 |
| Bal. due agencies, &c., abroad. | 1,107,813 | 1,248,503 | 678,797 | 113,893 |
| Bal. due agencies, &c., in U.K. | 5,671,691 | 4,423,988 | 6,320,454 | 2,825,627 |
| Other liabilities | 360,726 | 553,626 | 550,776 | 122,914 |
| Total liabilities | 328,668,220 | 323,883,606 | 304,031,109 | 168,522,621 |
| ASSETS. | | | | |
| Specie | 10,040,239 | 9,440,138 | 9,165,535 | 6,320,484 |
| Dominion notes | 16,073,871 | 16,655,394 | 16,068,827 | 9,913,272 |
| Deposits securing circulation | 2,056,344 | 2,056,344 | 1,995,523 | ..... |
| Notes & cheques on other banks | 10,340,636 | 8,678,073 | 8,231,246 | 6,110,760 |
| Loan to other bks. in Ca. sec. | 516,504 | 457,781 | 42,000 | ..... |
| Dep. on demand in Can. bks. | 3,470,661 | 3,714,834 | 3,505,620 | 2,957,743 |
| Bal. due from b'ks of exchngs. | 179,443 | 157,721 | 100,138 | ..... |
| Bal. due from for'n bks, &c. | 19,148,974 | 16,510,872 | 22,569,792 | 11,055,415 |
| Bal. due from bks, &c., in U.K. | 5,210,026 | 7,438,772 | 9,398,598 | 1,483,993 |
| Dominion Govt. Deb. Stocks. | 4,499,049 | 4,509,671 | 5,059,878 | 2,008,678 |
| Can. Municipal & public secs. | 17,001,868 | 17,009,746 | 16,601,094 | 5,387,889 |
| (not Dominion.) | | | | |
| Can., Brit. & other R.R. secs. | 14,330,216 | 14,507,428 | 14,880,656 | ..... |
| Call loans on bonds & stocks. | 28,905,583 | 28,966,114 | 28,611,774 | 11,724,792 |
| Current Loans & Discounts | 281,616,493 | 279,023,194 | 245,498,939 | 152,069,797 |
| Loans to the Govt. of Canada . . . . . | ..... | ..... | ..... | 1,168,755 |
| " to Provincial Govts. | 2,361,468 | 1,894,493 | 3,194,891 | \$18,789 |
| Overdue debts | 1,897,427 | 1,928,177 | 2,516,512 | 3,014,723 |
| R. E. besides bank premises | 1,037,131 | 1,080,870 | 1,842,823 | 1,126,536 |

| | | | | |
|---|-------------|-------------|------------|-------------|
| Mortgages on real estate | 600,806 | 672,076 | 607,437 | 730,592 |
| Bank premises | 6,192,823 | 6,172,452 | 6,038,049 | 4,023,347 |
| Other assets | 3,209,307 | 3,127,156 | 2,378,682 | 2,941,301 |
| Total assets | 100,714,067 | 100,912,107 | 98,440,210 | 100,174,576 |
| Loans to directors and their firm | 10,477,190 | 9,777,167 | 7,111,614 | 7,144,595 |
| Average specie for month | 0,671,682 | 0,589,045 | 0,310,640 | 6,148,605 |
| A'vge Dominion notes for mo. | 16,398,174 | 16,584,714 | 15,723,239 | 9,786,150 |
| Gre'tst circulation during mo. | 45,620,310 | 44,280,053 | 30,442,891 | ..... |

FIRE INSURANCE IN CANADA, 1899.

We recently published the official abstract of fire insurance in Canada last year. The following shows the amount of risks taken last year, the premium receipts, the losses, with the ratio of losses to premiums for 1899 ad 1898:

| | Gross amount of Risks taken, 1899. | Paid for Losses, 1899. | Received for Premiums 1899. | Rate of Losses paid per cent of Premiums received. | Loss ratio, 1898. |
|---------------------------------------|------------------------------------|------------------------|-----------------------------|--|-------------------|
| Canadian companies. | | | | | |
| British America | \$31,619,429 | \$102,872 | \$347,188 | 40.91 | 52.23 |
| Canadian Fire | 6,773,243 | 19,539 | 79,661 | 24.53 | 53.89 |
| London Mutual | 20,724,400 | 120,541 | 197,777 | 60.95 | 56.75 |
| Mercantile | 6,412,280 | 34,292 | 69,698 | 49.20 | 62.78 |
| Quebec | 10,423,624 | 104,916 | 103,431 | 101.44 | 46.70 |
| Victoria-Montreal | 5,847,903 | 8,130 | 41,852 | 19.44 | ..... |
| Western | 48,708,316 | 186,800 | 364,251 | 51.28 | 49.40 |
| Total | \$130,569,195 | \$637,100 | \$1,203,860 | 52.92 | 52.38 |
| British companies. | | | | | |
| Alliance | 18,967,096 | 106,732 | 184,326 | 57.00 | 83.53 |
| Atlas | 12,965,107 | 107,556 | 150,158 | 71.63 | 97.65 |
| Caledonian | 20,394,730 | 144,855 | 209,221 | 69.23 | 55.84 |
| Commercial Union | 32,608,354 | 287,269 | 343,388 | 83.66 | 80.32 |
| Guardian | 29,647,249 | 216,100 | 320,833 | 62.04 | 56.71 |
| Imperial | 23,656,600 | 199,057 | 275,459 | 88.33 | 50.21 |
| Lancashire | 28,335,801 | 243,328 | 380,996 | 73.51 | 49.94 |
| Law Union & Crown | 3,135,969 | 3,635 | 26,858 | 13.10 | ..... |
| Liverpool, London & Globe | 33,309,313 | 280,450 | 319,623 | 80.28 | 90.79 |
| London & Lancashire Fire | 18,342,814 | 106,306 | 207,555 | 51.22 | 108.40 |
| London Assurance | 15,658,150 | 77,269 | 131,420 | 58.01 | 119.16 |
| Manchester | 20,129,689 | 147,384 | 219,727 | 67.08 | 50.76 |
| National of Ireland | 12,965,107 | 107,556 | 150,158 | 71.63 | 97.65 |
| North British | 43,290,331 | 345,245 | 460,854 | 76.58 | 63.22 |
| Norwich Union | 23,578,530 | 171,355 | 279,960 | 61.27 | 72.49 |
| Northern | 23,003,408 | 158,868 | 258,007 | 61.67 | 55.01 |
| Phoenix of London | 42,875,029 | 315,070 | 592,604 | 62.69 | 57.38 |
| Royal | 61,911,035 | 416,070 | 613,956 | 67.77 | 67.50 |
| Scottish Union & National | 17,853,959 | 106,629 | 185,416 | 57.51 | 67.00 |
| Sun Fire | 15,478,700 | 144,113 | 177,679 | 81.11 | 65.51 |
| Union Assurance | 26,873,131 | 179,213 | 288,231 | 75.23 | 75.66 |
| Totals | \$521,080,342 | \$3,863,936 | \$5,656,117 | 68.31 | 68.10 |
| American companies. | | | | | |
| Etna Fire | 15,084,613 | 106,455 | 175,613 | 60.61 | 61.64 |
| American Fire | 3,921,250 | 5,206 | 38,216 | 15.67 | ..... |
| Connecticut Fire | 5,223,786 | 38,774 | 57,215 | 67.77 | 48.26 |
| Hartford Fire | 16,416,837 | 111,646 | 185,804 | 60.09 | 63.79 |
| Insurance Co. of N. America | 18,360,126 | 77,243 | 122,924 | 62.84 | 79.84 |
| Phoenix, of Brooklyn | 7,426,901 | 46,329 | 77,287 | 59.94 | 64.30 |
| Phoenix, of Hartford | 10,707,592 | 106,456 | 112,586 | 94.56 | 85.02 |
| Queen, of America | 27,636,947 | 185,611 | 303,420 | 61.17 | 41.17 |
| Totals | \$100,767,561 | \$677,724 | \$1,068,099 | 63.45 | 63.66 |
| Grand totals | \$750,257,098 | \$5,178,760 | \$7,928,077 | 65.32 | 65.10 |

The total amount at risk of the different classes of companies for each of the past six years is returned as follows:

| | Canadian | British | American |
|------------|---------------|---------------|------------------|
| 1899 | \$169,792,859 | \$654,890,000 | \$112,186,809.04 |
| 1898 | 159,927,706 | 629,763,638 | 105,697,763 |
| 1897 | 151,231,897 | 611,840,429 | 102,449,891 |
| 1896 | 141,251,862 | 591,050,008 | 112,666,482 |
| 1895 | 143,697,862 | 575,683,150 | 118,491,852 |
| 1894 | 150,241,967 | 567,948,304 | 117,876,931 |

It is somewhat remarkable how closely the average ratio of losses in 1899 approaches to the ratio in 1898 when the companies had such very varied experiences, the extremes being 46.91 per cent. and 101.44 per cent. of the older companies. The newer companies, as the Victoria-Montreal, had a very low loss ratio, this new enterprise having escaped with a percentage of 19.44. If 30 per cent. is allowed for expenses, there were 11 fire companies whose outlay for losses and expenses exceeded their income from premiums, but, they have a revenue from investments which will bring nearly all of them out on the right side. The great uncertainty of fire insurance business is illustrated by the record of several companies for 1898 and 1899. Thus we have the Imperial having a loss ratio in 1898 of only 50.21, while last year it was 88.32, and the Lancashire in 1898, had a ratio of 49.74, while in 1899 it rose to 73.51. On the other hand, the London and Lancashire in 1898 had a loss ratio of 108.40, while last year's was only 51.22, and the London Assurance in 1898 had a ratio of 119.16, and 58.91 in 1899. The Atlas and National of Ireland, who divide joint business, had much better luck last year than in 1898, the loss ratio having fallen from 97.65 to 71.63. Out of 33 companies operating in Canada, 17 had a higher loss ratio in 1899 than 1898, and 16 with a lower.

When the whole of their several returns are aggregated, the loss ratio for 1899 was 65.32 as against 65.10 in 1898. The general average of the loss ratio to premiums of each class of fire company, in spite of very wide variations in individual cases, came, in 1899, within a very small fraction of the proportion in 1897 and 1898. Whether this indicates the existence of some obscure law by which a general average is successively produced, or, if the agreement between different years is only a mere coincidence we are not prepared to affirm. It is, however, remarkable how dominant is the ratio of 65 to 66 per cent. of losses to premiums in the fire insurance returns of the last 30 years, that being the average of those years, if the enormous excess of one year, 1877, is left out of the account. Even with the vast loss ratio of 1877, 225.8 per cent., that is, losses over 2½ times the premiums, the general average is only 68 per cent. From 66 to 68 per cent. of losses, therefore, may be taken as the standard ratio, and, if 30 to 33 per cent. is allowed for expenses, the margin of profits on fire insurance business is reduced to a very small percentage of the premiums.

THE PROPOSED AMENDMENTS TO THE BANK ACT.

The Finance Minister has introduced a bill to amend the Bank Act, preparatory to the charters expiring next year. To discuss a bill satisfactorily before seeing a copy of it is not possible as the synopsis in the press reports from Ottawa cannot be relied upon for this work. We may, however, offer a few criticisms of a general character.

There appears to be provision made for more information being given by the directors to the shareholders than

is now customary at annual meetings. Provision against the issuance of notes after a bank has suspended is also made. Before seeing the exact words of the bill, we refrain from extended comments, but, in regard to the first of the above features, we must say, that the greatest caution ought to be exercised in revealing details of a bank's business to shareholders at an annual meeting, which is practically a public one. Any shareholder can now ascertain what information he has a reasonable ground for desiring, which will be given to him in confidence. Some men have a morbid curiosity to know what does not concern them as shareholders but which they desire information upon from mere curiosity or a less worthy motive.

As to preventing directors issuing notes to depositors after a bank has suspended payment the law is now sufficient to effect this, to do so would be a crime entailing a heavy penalty. The proposal to include standing timber among the things on which it would be lawful to loan money is a very questionable one. Thousands of acres in Ontario on which money was borrowed on the valuation of the standing timber thereon, have been stripped of such timber, in some cases, without the mortgagor or mortgagees' knowledge, and in some cases, known to us, by the mortgagor himself. Standing timber is not easy to locate, or identify, and constitutes a very doubtful security for a loan. The same objection applies to products of a quarry. Loans on property in remote districts, unless such property is carefully watched day and night, which entails considerable expense and risk, are very liable to become loans devoid of their supposed security.

The provision to extend the time in which banks may hold land, for purposes of its own business, from seven years to twelve years, will call for careful consideration. The less banks have to do with holding land the better for their interests, on this rock scores of banks have been wrecked, some in Canada. There seems no reasonable objection to drafts unpaid for five years being included in the return now issued of deposits in which no change has occurred for five years.

The bill proposes to use the Canadian Bankers' Association as the official liquidator of a suspended bank, the Association to have power to assume control as soon as suspension takes place. This we regard as a wise provision, it would ensure the affairs of a suspended bank being instantly given in charge of a capable and independent officer, who would prevent any irregularities by the directors or staff of the institution. Such a curator would be in close touch with the ablest bankers of the country whose advice would be most valuable. The Bankers' Association could be implicitly trusted to place a thoroughly reliable and skilled bank officer in charge of a bank in suspension, and it would be responsible for his actions, for, by appointing a curator, he would simply be the agent of the Association.

It is also proposed to give the Bankers' Association some powers for regulating the issue of notes, so as to prevent over issuance of circulation. Before seeing the bill we can form no judgment in regard to the method proposed for exercising control over the circulation, but, the bankers themselves will take care that whatever provisions are placed in the bill will not unduly interfere with their business. Cases of over-issue are exceedingly rare, and bank officials are too honourable as a class to make false returns to the Government. There is no inspection in the United Kingdom of note issues, and we

have not heard of any case of trouble arising from the banks being thrown on their honour in making returns, or in observing the law.

Provision is also made for the purchase of the assets of a bank which although solvent may desire to go out of business. Such a bank, by the votes of two-thirds in value of all its shareholders, might sell its assets to another bank. If such assets were so large as to require an extension or increase of the stock of the purchasing bank, the shareholders of that bank would also have to be consulted. Proper provision was made for the protection of noteholders of the selling bank, and to see that all liabilities of the selling bank were properly guarded. Any agreement with regard to the sale of the bank assets in this way would have to be approved by the Governor-in-Council.

It would almost inevitably lead to a bank's suspension were its affairs freely discussed at a meeting such as the above clause seems to call for. This provision will need to be carefully guarded against the risk of its precipitating a ruinous run. The bill to amend the Bank Act will have to stand the ordeal of the Committee on Banking and Commerce, whose deliberations will be helped by the counsel of the leading bankers of the Dominion

ARE WE DEGENERATING? IF SO, WHY?

The above questions have been discussed recently by a prominent American physician. Whether the topic was suggested to him by a play entitled "Degenerates," the morality of which has been hotly discussed in England and the States, we cannot say, but the coincidence is singular of his treatise appearing while such a drama was becoming notorious.

There is a chronic tendency in man to disparage his own times, in comparing them with those of the past. This naturally arises from so large a portion of the race having reached a period of life when its troubles have become disagreeably familiar and the hopeful illusions of an early period are vanishing. Having no experience of the evils of past days and a very keen consciousness of existing ones, it is inevitable that, in comparing the present with the past, the clouds in sight make a deeper impression than those long since vanished. If, however, we study the records of history so as to bring before the imagination a picture of earlier days, we discover that in regard to "the ills that flesh is heir to," there is nothing new under the sun. The wail of pessimism and of suffering is heard in all the literature of "the days that are no more." Jeremiah was not the first to write jeremiads. There were satirists before Juvenal, whose bitterest passages would be justified if applied to existing phases of modern life. Those who raise the cry that we, of this age, are degenerates, should read the plays of the Wycherly school of dramatists, or even the writings of the English Juvenal, the famous Dean of St. Patrick's. They would learn that language was in common use amongst the educated classes in England which cannot be heard to-day except in the purlieus of vice and crime.

As to physical degeneration the evidence is demonstrative of the very opposite change having taken place. The average age of our race in civilized lands has been rising for a long period. "There were giants in those days," no doubt, but the armour preserved in museums shows that the frames of the soldiery in olden days were much less robust than are those now bearing arms. There are

few men of to-day that can get into the old armour. In bygone times children and youths were swept away by zymotic diseases like flies at the first frost. Injuries to limbs, which are now cured quickly, were then fatal; surgical operations were rank butchery compared to modern methods; and the art of medicine was mere quackery, often worse.

But the writer whose treatise is before us, has reason for some of his gloomy conclusions. He speaks of the conditions of city life, its late hours; high pressure; dissipation; bad sanitation; crowding into sweat shops; as tending to form "a dark and corrupting current in the stream of our national life." He writes respecting the inflow into cities of settlers from the country, "This great change from rural to urban life has been followed by physical degeneracy in the population of to-day as compared with our ancestors of one hundred and fifty years ago." This, he says, "No one will deny." But it is denied by the statistics of mortality, which demonstrate that the average mortality in cities is not higher than the average of rural places. Country visitors in cities are not notable for their superior robustness, indeed in this city they, as a rule, are less healthy looking than the citizens.

The average mortality of London, with its millions of people within a small area, is much lower than the average of thousands of English villages and rural towns. The sanitation of cities is always far ahead of country districts, where as every physician knows, zymotic diseases are very prevalent, owing to lack of drainage, bad water, bad food, and unhealthy dwellings. It is notorious that the greater proportion of lunatics come from rural districts, especially are females in rural parts liable to become mental "degenerates." It is also notorious, that the vast majority of the soldiers in the crack English regiments, as the Highlanders and the Guards, are recruited in cities from city born residents. That children nowadays see less of nature, as the writer alleges, than they once did, is true, but city people appreciate nature to an extent unknown to dwellers outside. We, however, fully agree with the writer, when he says: "When scarcely out of the cradle the child is grappled by tentacles of our educational system, and they never relax their hold until he has run the gambler of the kindergarten, the graded schools, high schools, colleges, and universities, and emerges a finished product of this system. It is during the early years of childhood and youth, when the brain is unstable and easily irritated, that the greatest amount of harm is done by the stuffing, cramming processes, the almost endless examinations, and the continual nervous strain and irritation which attend them." The high pressure of the examination system in schools is doubtless a curse, educationally as well as physically. In Ontario, where this system is rampant, it was recently condemned by a large body of physicians. With the following point made we also fully agree: "The columns of many modern daily newspapers are not only filled with falsehood and misrepresentation, but reek with sensationalism and vileness which make them unfit for decent homes. They bristle with advertisements of vile nostrums, which not only defraud and swindle the unwary and ignorant but carry death and devastation in their trail."

Disparagers of the present day, because of there being so many dailies which cater to low tastes, do not consider the changed conditions of society. In past days, the journals issued were only prepared for the library and office. Later on catering began to the steward's and

housekeeper's rooms, where gossip was attractive; then, as education progressed, the servants' hall called for papers adapted to domestics; then the harness room furnished readers who needed a supply of sporting news; and later, the cottages of hedgers and ditchers, of drain diggers and scavengers took a daily paper. As the circle of readers extended there were papers issued to gratify the tastes of classes who, in past years, never read a newspaper. While these changes were developing downwards, the upper range of journals were advancing upwards, so that, while it is true a large section of the modern press caters to low tastes, the better class of journals, those for the office and library are much superior to those of half a century ago, and are much more widely read. Whether it is better for the lower classes, such as delight in yellow papers, to have papers adapted to their immature or debased tastes, than for these classes to have been left too illiterate to read a newspaper may be disputed. But, because there is now a demand for a low class of papers adapted to the lower strata of society, is no proof at all of the press having degenerated.

The medical contributor to the "Baltimore Underwriter" seems to think that all the progress in sanitation and medicine has been counter-balanced by modern conditions which have lowered the general vitality. We doubt this, but it is indisputable that "the immense number of weaklings saved by modern science will transmit and so lower their vital resistance." But the life insurance companies, for whose benefit the above pessimistic remarks have been published, know how to take care of their own interests. As to the community generally, although grave evils still exist in every sphere of life, for even improved conditions have "the defects of their qualities," there are too many evidences of betterment in social refinement and morality; in popular intelligence; in sanitation; in regard for all that tends to the comfort, the elevation and well being of the people, to justify the disparagement of the present times when compared with those of the past. In no single feature are those of this generation "degenerates." The evils and the scandals now existing are only a survival of those earlier times, with the area of their influence and manifestation exceedingly narrowed. The tide of civilisation has not ebbed, nor has its channel become shallower, but far otherwise, for the waters have so deepened as to have overflowed new districts. The pessimists measure only the depth of the stream in the recently submerged area, hence their gloomy, but utterly erroneous views.

THE LATE MR. F. WOLFERSTAN THOMAS.

It has been feared for some months that Mr. F. Wolferstan Thomas, General Manager of the Molsons Bank, was gradually approaching the end of his earthly career. Some time ago he seemed to give promise of length of days, for his appearance belied his age by many years. A few months back he gave signs of a serious disturbance of health which it was hoped would disappear after a rest and change. In spite, however, of all that medical skill could do his strength broke down until he passed away in the early hours of the 18th inst. Mr. Thomas was intended by his father, the Rev. Francis Wolferstan Thomas, rector of Parkham, North Devon, for the ministry of the Church of England, or the Army. In his 17th year, however, he struck out an independent career by embarking for Canada with the intention to engage in farming. This calling not being congenial he entered

the Bank of Upper Canada at Toronto. He was made manager at Goderich, in 1860, from whence he was promoted to London, Ont. In 1870 he was appointed manager in this city of the Molsons Bank, which, at that time, was not so important an institution as it became under his management. It then had no branches, whereas it now has 40 offices open extending from Quebec to Vancouver. Mr. Thomas won his high reputation as a banker and secured for the Molsons Bank its eminence by pursuing a conservative policy looking for the maintenance of and increasing stability of the business primarily, being assured that when these were thoroughly looked after, extension and good profits would certainly follow. The extension result is shown by the deposits being now \$12,337,100, as compared with \$2,193,250 in 1873, and discounts \$14,209,470, against \$4,885,075 in the earlier year. As to profits, the Reserve Fund shows that since 1873 it has gone up from \$350,000 to \$1,625,000, the addition being all in excess of 8 per cent. dividends. The value of \$2,000,000 capital in 1873 was \$2,120,000, today the same capital has a value of \$3,800,000.

Although most assiduous in the discharge of his onerous banking duties, probably too much so for the interests of his health, he devoted a large amount of time to those of a public nature which constituted no small part of his recreation for he took such deep interest in a number of institutions that his service to them was a delight. He was more especially associated with the General Hospital as governor, treasurer, and president. He was successful in raising \$30,000 for erecting the Jubilee Training Home of Nurses. He was President also of the Mackay Institute for Deaf Mutes, of the Verdun Hospital, and was officially associated with the Art Association, St. George's Society, the Mount Royal Cemetery Co., St. Andrew's Home, the Prevention of Cruelty to Animals Society, and other benevolent institutions. He had served many years as Delegate to the Synods of the Church of England. In 1896 he was elected President of the Canadian Bankers' Association, in which he office he delivered an able and interesting address. His interest in the city's welfare was frequently shown by his trenchant letters in the press on civic management and misgovernment. The removal of so able a banker and so good a citizen is a heavy loss to this city, but he has left an institution that will ever be associated with his life and ever be an honour to his memory, he has left also an example which is a rich inheritance to those who have the wisdom to follow it in the business, the civic, and the private sphere.

NEW GENERAL MANAGER, MOLSONS BANK.

Mr. James Elliot has been appointed General Manager of the Molsons Bank in succession to Mr. F. Wolferstan Thomas, deceased. Mr. Elliot has been forty-one years in this bank, for some years past having been assistant general manager. He is therefore very familiar with the affairs of the bank and with the methods and policy by which his predecessor achieved such success. He is also thoroughly acquainted with the whole of the staff and the bank's customers and connections. The business, therefore may be expected to go on without a break, or any effort to achieve popularity by disparaging past management. Mr. Pratt, who has for some time acted as local manager in this city, succeeds Mr. Elliot as assistant general manager, an appointment which will be acceptable to the connections of the Molsons Bank. While

lamenting the too early demise of their esteemed chief, we felicitate both the above officials on their promotion, and feel assured they will fill their respective positions with honour to themselves and the advantage of the bank.

FRENCH STEAMER IN PORT

The *Mont Blanc*, which is the first vessel of the Franco-Canadienne steamship line to arrive in this port, is now moored in the harbour. Her cargo is chiefly French wines, of which the consumption is fast increasing. The steamer left Bordeaux on 27th April. She met with strong head winds, dense fog, and heavy seas, but reached Halifax on 12th inst. This vessel was warmly welcomed by the *Chambre de Commerce*, and French-Canadian visitors, as well as by numbers of prominent citizens, who were glad to see in this port a representative of the mercantile marine of France. With proper tariff arrangements, on both sides, a large trade would be done between Canada and France to their mutual advantage. We trust the Franco-Canadienne steamers will become very familiar objects in our harbour as the enterprise has our heartiest good wishes.

THE STANDARD LIFE INSURANCE CO.

Mr. W. M. Ramsay, who for half a century has been associated with the Standard Life Insurance Co., will retire from the position of Manager for Canada in April, 1901. He will be succeeded by Mr. David M. McGoun, who has been twenty-five years in the service of this eminent company, of which 15 were spent at Montreal, five in the West Indies and five in South Africa. He has had, therefore, a wide experience of the business. Mr. McGoun belongs to the same school in life assurance as his veteran and much esteemed chief whom he is to succeed. He has little faith in fancy plans of life insurance which some companies parade as glittering baits before applicants. He adheres to the old, the sound principle, that a life policy is properly a provision for the bereaved, not a speculation for the living, as are some forms of life insurance, so-called. With such views he is in harmony with the established policy of the Standard Life which has built up its splendid business and immense resources by persistent adherence to conservative methods and principles. For a year, Mr. McGoun will have the benefit of close association with Mr. Ramsay, who, on retiring from the managership, will take a seat at the Board of Directors, we trust for a very extended term of service.

RELIEF OF MAFEKING.

From the 14th October, 1899, to 18th May, 1900, 316 days and nights, the little town of Mafeking, on the border of the Transvaal, has been held in thrall by besieging Boers. During the whole 31 weeks the townspeople, with a small body of British troops, have had their supplies of food and ordinary means of communication cut off with the outside world. Day by day the town has been stormed at by shot and shell. When challenged again and again to surrender the gallant soldier who conducted the defence sent defiant replies. He said, "I will let you know when I have had enough." Exasperated at the unbending courage of the besieged the Boers even selected the hospital, and the women's shelter as targets

for shells. When they dared to approach nearer the town the garrison drove them back, as the Russians were driven when they ventured outside the forts of Sebastopol. As time went on the food supply began to dwindle into such alarming proportions that the whole population was put on short rations. Horses and mules were killed to furnish food. Wheaten bread was no longer available in any form. The stock of oats was used to provide meal, a diet that sickened the children, made even strong men squeamish, and killed the sick. The prospect of absolute starvation was looming up, but, even this caused no weakening in the cry, "No surrender." Sieges there have been in past days, even in the 14th century a garrison of rebels in Yorkshire, was compelled to eat horse-flesh. In Paris, when hemmed in for 167 days by Germans, even dogs and rats were marketed as food. In Sebastopol which was besieged for over 10 months, the food supply was ample, while the people were little disturbed by the shells of the enemy. Kars, so bravely defended by General Williams, succumbed to famine. No wonder, then, there was such an outburst of joy and thanksgiving throughout the Empire when Mafeking was relieved. An American journal says: "Wounds, sickness and death had reduced their power of resistance, and, at the last, their crude and revolting fare was reduced to a two weeks' supply; yet they had kept a cheery and heroic spirit, always sending word to the world, when their runners could penetrate the Boer lines, that they could hold out longer if necessary. It is the record of deeds like this which justifies the very arrogance of British pride."

Col. Baden-Powell, who held the town in the face of such terrible conditions, will ever rank as a military hero. His whole force was only 600 men of the Bechuanaland military police. The town is on a plain, a position most difficult to defend, yet, such was the genius of Col. Powell, such the bravery of his men, that they kept a large Boer force under Cronje at bay until the foe was driven off by troops sent by Lord Roberts. A more brilliant feat of arms, or marvellous display of courageous tenacity is not on record. The siege and relief of Mafeking will be a fascinating story as long as undaunted heroism command homage and praise.

SIR WILLIAM P. HOWLAND, K.C.M.G.

The National Club, Toronto, has presented his portrait to Sir William Howland, who was one of its founders. Sir William is one of the Fathers of Confederation. Born an American in 1811, of English stock, he came to Canada in his 19th year. In 1840 he acquired the Lambton mills, near Toronto, which have ever since been worked by members of his family. His remarkable energy, capacity for work, business ability, and sound, dispassionate judgment in public affairs, led to his being for many years a prominent figure in Parliament, where he held successively the positions of Receiver-General, Minister of Inland Revenue, Finance Minister, and Postmaster-General. Before Confederation, in 1866, he represented Canada on a Reciprocal Trade Commission at Washington, and took an active and very useful share of the work of arranging Confederation in 1866-7. At a grave crisis, shortly after that was consummated, Sir William declined to act with his party in a movement to wreck the government for partizan purposes, in which he showed that independence of character and high minded regard for principle which have ever been his honour and claim to that general respect which Sir William has so long enjoyed. When Lieutenant-Governor of Ontario, his

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native urbanity, unostentatious, but generous hospitality, and earnest sympathy with all movements for promoting the public welfare, made him exceedingly popular with all classes. He has been for years President of the Ontario Bank, the Canadian Loan and Agency Co., and the Confederation Life Association. Sir William bears the weight of his nearly 90 years with remarkable ease, especially considering how actively he has been engaged in business occupations and in the duties of public life. We trust he may be still spared many ears to enjoy repose, and to realize how deeply he is respected wherever known.

VALUATION OF STOCK AFTER A FIRE.

In the High Court of Justice, Toronto, before Justice Street, on 12th inst., an important insurance case was decided. The case, as reported in the "Mail and Empire," was an appeal by the Economical and the Waterloo Mutual insurance companies from the report of a special referee, in action upon two policies, each for \$2,000, with defendants respectively covering the goods in plaintiff's store in the village of Kleinburg. The defendants admitted their liability, but disputed the amount due by each, and the report finds the loss sustained by the plaintiff, Mr. East, storekeeper, to have exceeded \$4,000. The method of valuation adopted by the plaintiff's witnesses was as follows: each one independently of the others, estimated broadly the percentage of damage to each class of goods, taking into consideration the inevitable depreciation in selling value sustained by a stock of goods exposed for an hour to fire, heat, and thick smoke in a confined space with the accompaniments of soot, dirt, and water. The defendants' witnesses allowed for the quantity of each article which could be seen to have sustained damage, and treated all besides as retaining their original value, and allowed 2½ to 3 per cent. upon the whole stock under the head of "smoke damage." The learned judge unhesitatingly adopts the

plaintiff's method of valuation. The appeal of the companies against the decision of the referee was dismissed with costs.

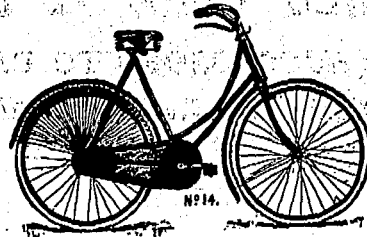
There can be no question about the value of the whole stock in a store being depreciated by fire, even when some portion is not injured, for the fact of goods having been in a place where a fire has occurred excites the suspicion of purchasers who are not willing to pay the ordinary price for such articles under these circumstances. Goods that have been in a store during a fire of any extent cannot be sold under ordinary conditions. They have to be removed in order to be offered for sale, or to be so handled as to discover the fact of their having been exposed to a fire. The judgment consequently seems a reasonable decision.

CENTRAL CANADA CHAMBER OF MINES.

The Central Canada Chamber of Mines has been organized to publish and keep before the world the mineral resources of this country. Amongst the patrons and officials of the new organization we find, His Excellency the Governor-General, His Honour the Lieut.-Governor of Manitoba, the Rt. Hon. Sir Wilfrid Laurier, Lord Strathcona and Mount Royal, the Hon. Hugh John Macdonald, Hon. Senator Cox and a large number of others, all whose names are an assurance of the institution having legitimate and praiseworthy objects. The Chamber of Mines has not been established to make profits, but solely to disseminate reliable information and statistics through the world. The organization is similar to one established at Johannesburg, South Africa, which has done valuable service to the mining interest of that region. Indeed it is affirmed, that the enormous inflow of capital into gold mining in the Transvaal was mainly owing to the local Chamber of Mines spreading reliable information as to the mineral resources of South Africa. It is regarded as "only reasonable to expect similar results for Canada

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if the same lines are followed in their integrity, which cannot fail to have important results and cause a rapid flow of population and a corresponding increase in the volume of trade generally." The personnel of the institution is undoubtedly strong, embracing as it does some of the most prominent and representative public and commercial men in Canada, which should give it the necessary weight and place it both here and in Europe in the front rank of our useful public institutions. It is to be hoped that its future operations will justify the confidence which it will unquestionably receive in the

centres of capital throughout the world. Mr. F. H. Malcolm, Winnipeg, is the secretary of the institution.

WINTER EXPORTS OF ST. JOHN, N.B.

The new Mayor and civic Council of St. John, N.B., entered upon their respective offices on the 1st inst. The retiring Mayor, Mr. Sears, delivered a valedictory address which was characterised by commendable pride in the port, confidence in its expansion, and good taste. His successor, Mr. Daniel, in his inaugural, showed himself to be in touch with civic affairs. He expressed confidence in the members of the new Council having each one entered upon his duties determined to act according to his judgment in the best interests of the city, whose interests are our own, and personal motives in carrying out this paramount object, as it is only by so doing that we can hope to retain either the approval or our own conscience and self-respect or the confidence which the electorate has placed in us." The "Telegraph" gives a comparative statement of the winter exports of St. John for the last two seasons. The total value of the grain exports in 1899-1900 were \$2,663,771 as against \$1,223,652 in 1898-9. The live stock exports in past season were, \$1,103,754, and in previous winter, \$512,817. In dairy products, lumber, apples, and other goods there were much larger shipments than in 1898-9. The total winter exports of St. John N.B., last season are given as \$10,567,051, which is \$7,177,046 in excess of those of previous winter. The inward tonnage was 22,529, and outward 191,754, as compared respectively with 4,287, and 46,508 in 1898-9. So large an increase of exports may well be regarded as promising a prosperous future for St. John:

NEW YORK FIRE REPORT FOR 1899.

The report of the New York Insurance Department for 1899 is a gloomy document. The total receipts for the year of fire insurance companies doing business in New York State were \$147,518,524, and outlays, \$151,478,846, giving an excess of disbursements over revenue of \$3,960,322. The receipts for premiums were \$142,599,859. The outlays were, for fire losses, \$96,926,558, for expenses, \$54,541,840, and for dividends, \$7,178,499. The loss ratio was a fraction under 68 per cent., and the expense ratio 38.2 per cent. The 186 companies had \$21,641,889,523 of risks in force at close of 1899. There were 102 companies who paid out more than their receipts, the aggregate being \$7,443,416, and 69 companies, who received \$3,483,094 in excess of outlays. The amount of risk written in 1899 was \$3-



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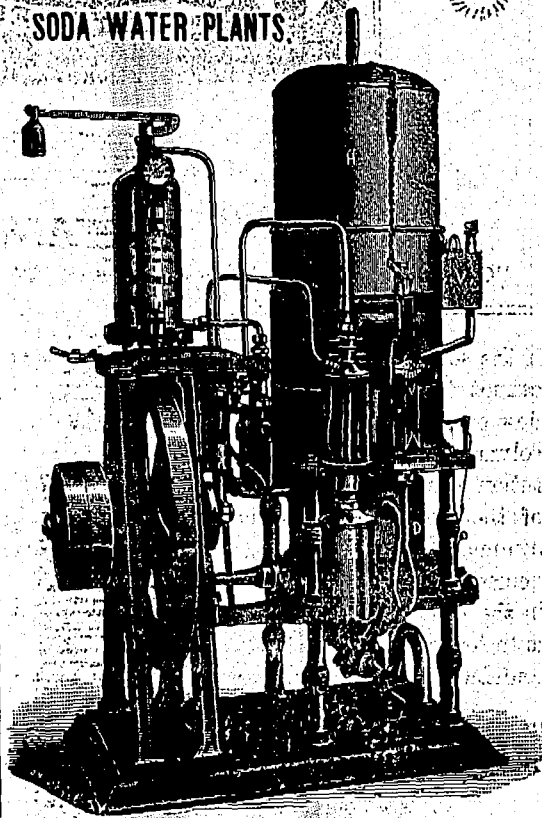
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Catalogues on application.

492,217,362; which was \$338,012,506 less than was written in 1898. The coincidence of heavily decreased business with losses in excess of revenue makes the past year's record for the fire insurance companies operating in the State of New York an exceptionally disastrous one.

CALIFORNIA OIL PRODUCTION.

The Los Angeles Times, California, has issued a special Petroleum-Oil number, from which we learn that a new industry has been established at that city which gives promise of adding enormously to the local resources. There have been 300 wells sunk since oil was discovered, of which 200 are now being operated. The 12 wells of one company produce 2,000 barrels monthly. A sugar factory contracts to take 100,000 barrels yearly. Among the leading products of Southern California we find oil takes the third place, the figures being citrus fruits, 7 millions of dollars,

gold, 6 millions, petroleum, 2½ millions. Hay comes next with 2 millions, then vegetables and fruits, 3¼ millions, canned goods, 1½ millions. The total year's product is valued at \$34,005,000. The oil wells are promising to make California the leading oil-producing State in America.

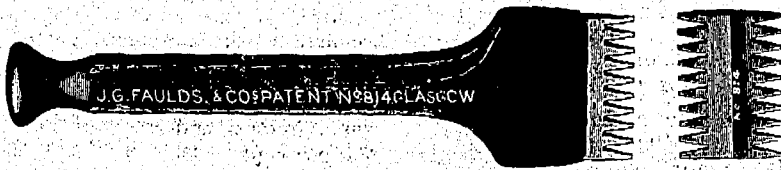
—The liabilities of the Quebec dry goods firm of Delage & Gauvreau, whose assignment we reported last week, amount to \$28,300, and assets \$27,445. The firm secured a settlement only last January.

—The Ontario Department of Agriculture has received many favorable accounts of results in spraying fruit trees with whale oil soap water. It is said to be very successful in cases of San Jose scale.

—The new steamer Tunisian, of the Allan Line, which arrived at this port on the 20th inst., is one of the largest and most perfect vessels afloat. The dimensions are: Length, 520 feet; beam, 60 feet; depth, 43 feet; gross tonnage, 10,576.

F. G. Faulds IMPROVED Multiplex Stone-Cutter

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

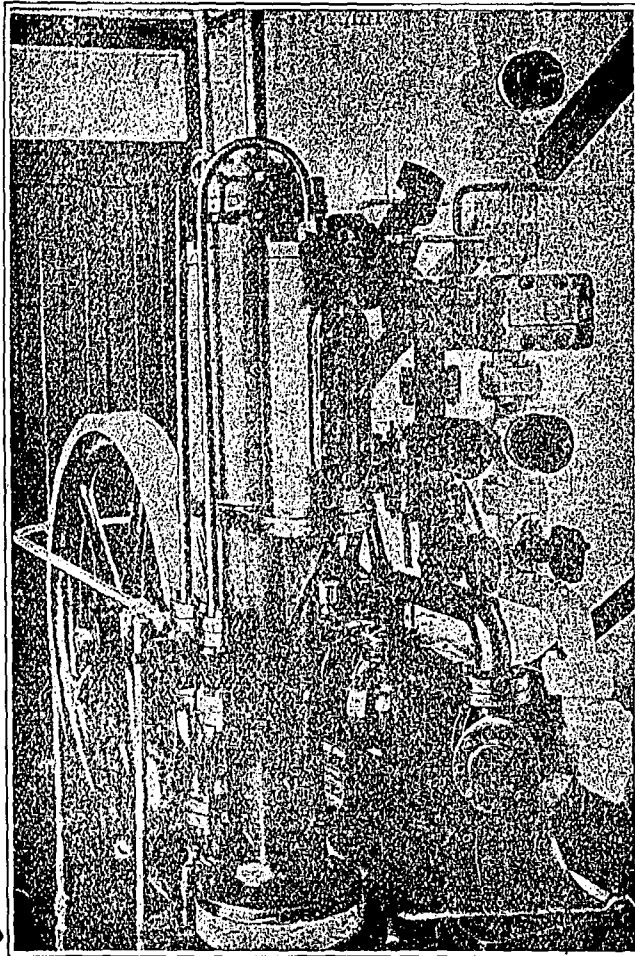


Owing to the handiness and durability of these Tools they are in constant use throughout the whole of the United Kingdom.

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

SOLE INVENTORS, PATENTEES AND MANUFACTURERS—

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



Ice-Making and REFRIGERATING MACHINERY

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

Cold Storage Purposes.

MOST ECONOMICAL IN WORKING.

Over 250 Plants Running
In all parts of the World.

FOR PARTICULARS AND ESTIMATES APPLY TO

The • North-Pole • Ice • and
• Refrigerating • Co., Ltd.,
8th QUEEN ANNE'S GATE,
Westminster, S.W., LONDON, Eng.

—A dispatch from Levis, Que., states official information has been given that the projected works there, referred to recently, will immediately be carried out, and will cost in the neighborhood of \$300,000. A new station will be built and the old station will be used as a post office and custom house.

RECENT FIRES.

Chatham, Ont., May 18th.—Saw mills at Kippen and Sycamore burned. Loss about \$2,500.—Athens, Ont., 18th.—Residence of John Green destroyed. Insured for \$400.—St. Catharines, Ont., 19th.—The loss on the Canada Cycle & Motor Company's stock, machinery; etc., will be about \$175,000, with insurance of \$127,000, placed as follows:—North America, \$7,000; Connecticut, \$25,000; Mercantile, \$2,500; Aetna, \$5,000; Alliance, \$5,000; British America, \$6,000; Caledonian, \$1,000; Imperial, \$10,000; Lancashire, \$10,000; Liverpool, \$5,000; Anglo-American, \$2,500; London & Lancashire, \$2,500; Manchester, \$5,000; National Assurance, \$2,500; North British Mercantile, \$5,000; Northern, \$5,000; Norwich Union, \$2,500; Phoenix, Brooklyn, \$2,500; Phoenix Association, London, \$2,500; Sun, \$2,500; Quebec, \$2,500; Queen, \$2,500; Union, \$7,500; Waterloo Mutual, \$2,500; Royal, \$10,000; Western, \$9,000; Victoria, \$2,500; Canadian, \$2,500; Merchants', \$2,500. Total, \$127,000. The loss to stock, machinery, buildings, etc., of Wellad Vale Manufacturing Co. will be between \$150,000 and \$160,000, as follows: Aetna, \$10,000; British America, \$12,000; Caledonia, \$8,000; Commercial Union, \$5,000; Imperial, \$10,000; Liverpool & London & Globe, \$5,000; London Assurance, \$5,000; London & Lancashire, \$2,500; Manchester, \$5,000; National, \$2,500; North British & Mercantile, \$5,000; Northern, \$5,000; Norwich Union, \$5,000; Phoenix of Brooklyn, \$5,000; Phoenix of Hartford, \$2,500; Phoenix of London, \$5,000; Sun Insurance, \$2,500; Western, \$5,000; Lancashire, \$10,000; Queen, \$3,000; Connecticut, \$1,000.—Toronto, 18th.—Building owned by J. Bilton and occupied by J. H. Sparks destroyed. Loss about \$600.—Lachine, Quebec, 16th.—Steamer Paul Smith, owned by the Adirondack and St. Lawrence Tourist Co., burned. The steamer cost \$25,000, and was being fitted up to run in

conjunction with the Canada Atlantic Railway from Coteau to Montreal. She was under charter to Mr. Alex. McLaren, who has undergone the responsibility for a good deal of interior repairs, but did not have any insurance. The Paul Smith was insured for \$3,000.—Shedden, Ont., 15th.—Lightning destroyed barn and contents owned by L. Bainerd. Loss about \$1,200; partial insurance.—St. Catharines, Ont., 21st.—Attempts have been made to burn the lumber yards of Geo. Wilson & Co. The second succeeded in burning the storeroom and barn, horse and buggies, sleighs, wagons, etc. Loss about \$2,000.—Quebec, 21st.—La Syndicate de Quebec's large dry goods store damaged. Insured for \$53,000. The building is insured for \$16,500.—Kingston, Ont., 17th.—Barn owned by S. Watts, jr., of Portsmouth, burned, with contents. No insurance. Residence of James Donnel, near Collin's Lake, owned by D. Cays, burned with contents. Building partially insured. Barn of B. Knapp, Cranberry Lake, burned. Insured.—Portage la Prairie, 18th.—Elevator used by the Northern Elevator Co., at Oakville, burned, with 8,000 bushels of grain. The building was owned by W. W. McMillan, of Winnipeg. Building and contents insured in the Victoria-Montreal Insurance Company.—Toronto, 19th.—D. H. Wilson's malt vinegar brewery damaged. Loss, \$7,000; fully insured in Perth Mutual and Waterloo Mutual companies.—Cobourg, Ont., 17th.—Gilroy's second-hand store damaged. Loss covered by insurance in Phoenix of England.—Regina, N.W.T., 18th.—Residence of N. Darke, destroyed.—Pointe Claire, Que., May 22nd.—Twenty-six dwellings and business houses were consumed entailing a total loss of some \$80,000. Some of the losses are: Joseph Carriere, \$2,000; M. Rodier, \$2,000; Isaac Mitchell, \$3,000; F. Lefebvre, \$4,000; A. Charlebois, \$2,000; L. Leclair, \$6,000; L. Aumais, \$3,000; M. Brunet, \$1,500; A. Paquette, \$4,000; Rickner's Hotel, \$10,000; Leon Charlebois, \$15,000; Emilie Mayor, \$15,000; H. Duchesneau, \$10,000; Legasse and Despatois, \$5,000; Leclerc Hotel, \$8,000; Moise Leclercq, \$2,500; Town Hall, \$3,000. The total insurance will probably not amount to more than \$20,000. Among the companies interested are: Guardian Fire and Life Assurance Co., \$10,000; Imperial Fire Insurance Co., \$1,500; and the agencies of Mr. Walter Kavanagh, about \$8,000. Among the losers who say they have insurances are Messrs.

THE "ELECTRAGRAPH" (1897, Improved Model.)

GOLD MEDALS AWARDED.

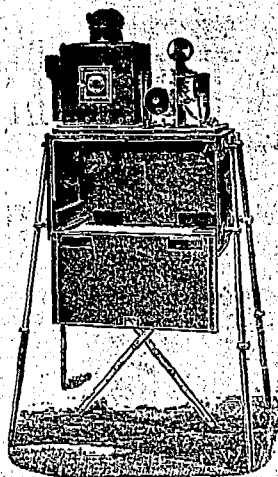
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MACHINE FACTORY - - BARRACK STREET,

ST. ANN'S WORKS,
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Essentially the Apparatus for the Professional Exhibitor.

MANUFACTURER OF

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

THE CINEMATOGRAF OF THE DAY. (Patented.)

Duchesneau, Charlebois, Isaac Mitchell, E. Mayer, Rickner, Valois, Paquette, Dr. Lesage.

BUSINESS CHANGES.

Ontario.—Miss L. Dawson, general store, Gelert, succeeded by E. H. Sharples; Imperial Cocoa and Spice Co., Ltd., Hamilton, incorporated; Est. J. W. Campbell, furn., Lanark, business advertised for sale; Young & Co., gro., etc., Alvinston, sold out to Woodham & Nuller; MacMahon & Co., bankers, Drumbo, succeeded by Curry & Co.; Richardson & Perkins, general store, Powassan, style now A. L. Perkins & Co. R. L. Twohey, dry goods, etc., Port Colborne, advertising business for sale; Mengie-Turner Co., Ltd., mfrs.

window shades, etc., Toronto, incorporated; G. F. Youngblut, shoes, Auburn, moved to Hensall; Martin & Pearce, tobacco, etc., Hamilton, have dissolved; Doupe & Doupe, general store, Lucan, succeeded by S. A. Doupe; S. Loucks, gro., Port Elgin, closing out here; Young & Co., general store, Alvinston, sold to Goodham & Miller; A. B. Meredith, grocer and fruits, Kingston, started business; F. W. Paul, grocer, London, sold to T. Vincent; S. Rollins, jr., flour, feed, gro., Madoc, retiring from business and removing from here; McHale & Mayhew, grocer and provisions, Renfrew, started business.

British Columbia.—J. H. Shrewsbury, gro., Vancouver, stock sold to Welsh & Nightingale.

New Brunswick.—Mrs. K. E. Hallett, millinery, Dalhousie, succeeded by Miss Kate Harquail; W. Howard, gro., St. John, commencing business.

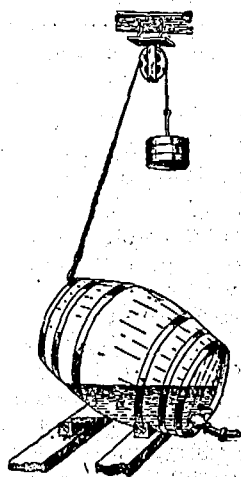
Nova Scotia.—C. H. R. Crocker, mfr. vinegar and pickles, Wilmot, succeeded by Crocker & McMaster; A. Jenkins & Co., meat and prov., North Sydney, succeeded by K. M. Jenkins; Pratt & McEachran, plumbers, Truro, dissolved, style now S. A. Pratt & Co.; J. McLeod, blacksmith and gro., Westville, advertises either grocery or blacksmith business for sale; Donovan & Brennan, plumbers, Halifax, started business; D. G. Kirk & Co., dry goods and men's furnishings, North Sydney, commencing business; McQuarrie & Co., furniture and undertakers, Stellarton, commenced business.

Manitoba & N.W.T.—J. B. Gowanlock, agent impts., Cypress River, sold out to Venner & Moose; Trimble Bros., general store, Leduc, sold out to J. F. Glanville; N. W. Lee, restaurant, Medicine Hat, out of business.

Quebec.—Price Bros. Co., lumber, Batiscan, Wm. Price, sole owner; Samson & Vaillancourt, hay, Yamachiche, co-partnership registered; G. & E. Couture, whol. and ret. gro., Levis, co-partnership registered; Laniel & Frere, gro., Montreal, co-partnership registered; Vineberg Bros., furn., Montreal, dissolution and new co-partnership registered; Matthieu & Gignac, saw mill, Quebec, co-partnership registered; N. Normandin & Co., boots and shoes, Magog, have opened branch at Sherbrooke Thibodeau & Cadieux, men's furnishings, Montreal, dissolution and new co-partnership registered; W. Blouin & Co., gro., Quebec, co-partnership registered; Darry, Cooke & Co., importers dry goods, Montreal, dissolved; Duckett, Hodge & Co., exporters butter and cheese, Montreal, dissolved; Western Loan and Trust Co., Montreal, W. Barclay Stephens, deceased.

THE "CHAMPION" ... Automatic Tilt FOR BEERS, SPIRITS AND WINES.

(Under Royal Letters Patent, No. 6876.)



This AUTOMATIC TILT is simplicity itself; being SELF-ACTING, no attendance is required—in fact, the cellar can be locked up and left.

INDISPENSABLE to PUBLICANS and the TRADE.

When the Beer or other contents has reached such a level as to require the tilting of the cask, the machine begins at once to act for itself.

The AUTOMATIC TILT moves imperceptibly with the regularity of clockwork, the eccentric sheave performing the duty of tilting and retaining in position.

The AUTOMATIC TILT acts on a rider, just as well as on a stillion.

N.B.—The increased quantity of bright beer that can be drawn off by using this AUTOMATIC TILT soon saves its cost.

Indispensable to Brewers, Publicans and Bottlers. PRICE - 30s. - COMPLETE.

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By Special Royal Warrant appointed September, 1892, Bagpipe Maker to Her Majesty the Queen.

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(Late Pipe-Major DUNCAN MACDOUGALL)
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Bagpipes from 50s. to £50.

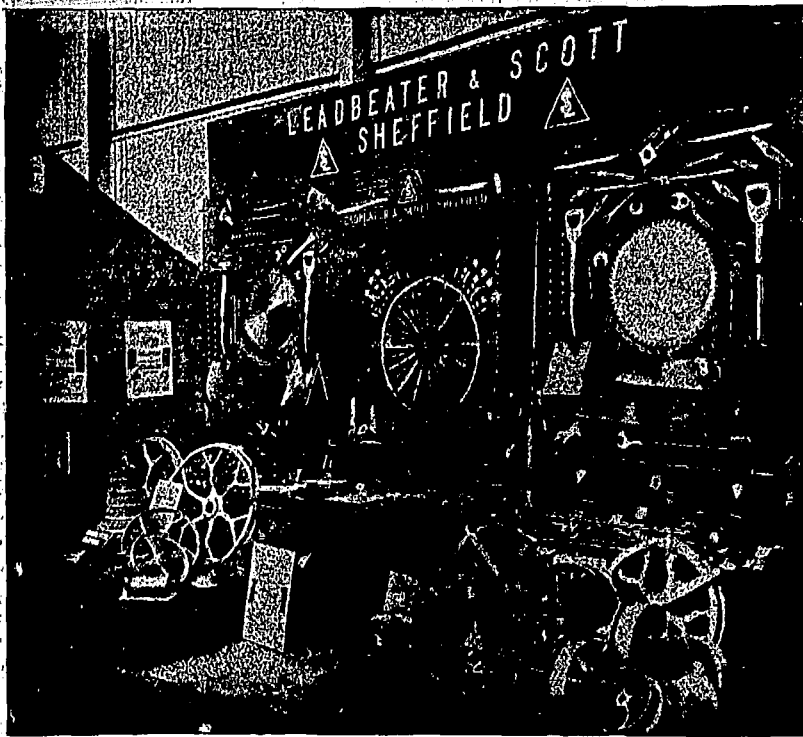
Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

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

Self Hardening Tool Steel.

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

ESTIMATES ON APPLICATION.

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LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Port William—S. Scott vs H. Murphy, \$419; Goderich Tp.—P. S. Wilson vs W. J. Wilson, \$415; Goderich—Ontario Binder Twine Co. vs A. McKinnon, \$489; Haldimand Tp.—Commercial Building and I. Soey vs W. Gordon, \$900; Hamilton—J. Hargrove vs Dominion Council of Canada and Newfoundland Royal Templars of Temperance, \$1,000; Markham—R. and A. E. Pugsley vs J. E. Pitts, \$762; Ottawa—W. Mann vs W. H. Hurdman, jr., \$1,089; Port Arthur—O. Daunais vs A. Guerard, \$700; Sarnia—Union Bank vs Kidd & Reilly, \$314; Toronto—J. E. Mollieur vs G. Anderson and Co., \$546; S. Taylor vs G. G. Christie, et al, \$1,800; C. G. Barth vs F. P. Cole, \$10,050; W. H. Plummer & Co. vs J. Couzens et ux, \$3,163; S. G. Kingston vs W. C. and A. M. Flint, \$564; A. J. Clue vs J. Joss, \$2,600; E. T. Farrell vs F. Kennedy, as assignee, \$335; J. Blakely vs M. and L. Benjamin & Co., and Sweeney of Spokane, Wash., \$5,001; Quebec Bank vs Shipway Iron and Bell Works, \$727; Quebec Bank vs F. H. Shipway, \$1,522; Confed. Life Assn. vs D. Walker, \$317; Trafalgar Tp.—W. H. Partridge vs N. Herrold et al, \$3,000; Tweed—M. M. Kitcherson vs Elzith. Honatt, \$348;—Ottawa Electric Co. vs Dominion Electric Heating Co., Ltd., \$549; Cootsworth—A. M. Smith & Co. vs J. W. Simpson, \$394; Goderich—A. Bogie vs B. Allen, \$2,000; Hamilton—Bank of Hamilton vs A. Allen, \$658; Louie A. C. Chown vs C. S. Scott et al, \$732; London—J. McEoy vs A. Callaghan, \$890; Isabella Griffith vs J. Fleming, \$803; Perth—G. May & Sons vs W. Farrell, \$582; Tilbury—Canada General Electric Co. vs R. H. Smith, \$1,216; Toronto—Canada Perm. L. & S. Co. vs T., G. and S. Baldwin, \$1,366; W. H. Syms vs A. W. Godson, \$947; Canada

Per. & Western Canada Mtge. Corporation vs Annie E. Hardy, \$570;—Canada Per. & Western Canada Mtge. Corporation vs T. Hardy, \$555; Canada Per. & Western Canada Mtge. Corporation vs T. and Cathie. M. Hardy, \$551; H. Forman et al vs M. & J. N. Sipes, \$457; Confed. Life Association vs D. and Susan Walker, \$317; Warwick—J. Mitchell vs T. W. Mitchell, admr., \$680; York Tp.—A. Royce vs G. J. Gilbert, \$527; United States—North American Western Life Assee. Co. vs Emily N. and Gertrude Stewart, et ux, \$5,050; Acton—R. J. McNab vs Mary A. Kribs, \$2,268; Listowel—M. Upton vs J. S. Hardie, \$2,000; M. Upton vs H. Irvine, \$2,000; St. Thomas—St. Thomas Gas Co. vs T. Donley, \$478; Toronto—J. Watson vs Anglo-American Fire Ins. Co., \$3,000; J. Gardner vs Sun Savings and Loan Co., \$2,500;—J. W. Buchanan vs Ca. Pac. Ry. Co., \$13,587;—Hazelwood & Whale vs Lake Sawbill Gold Mining Co., Ltd., and W. H. Gillard & Co., \$600.

WRITS ISSUED — MANITOBA & N.W.T.

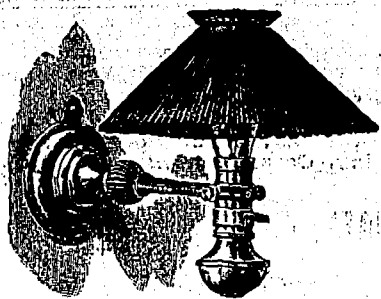
Dauphin—A. A. Moore, \$692; Winnipeg—W. W. Cross, \$322; Gladstone—Morfit & Raincock, \$850; Otterbourne—J. Hebert vs D. Audette, \$345.

WRITS ISSUED—BRITISH COLUMBIA.

Elholt—J. A. McMaster, \$404.

JUDGMENTS RENDERED—ONTARIO.

Holland Tp.—Anne A. McBain agt W. G. Campbell, \$015; Toronto—India Tea Co. agt Social Ceylon Tea Co. et al, \$4,332; London—London Laundry Co. agt J. Mackey et al, \$1,407; Toronto—Court Robin Hood, No. 5693, A.O.F., agt H. Cooper, \$302; Wellington Lime Co. agt F. W. Roberts, \$302; Brampton—Merchants Bank agt J. E. Pearen et al, \$6,417; Brockville—E. Ayerst Leaf Tobacco Co. and G. A. McGowan agt W. G. Woods, \$429; London—Dominion Radiator Co. agt W. H. Dunn and G. Stinson, \$532; Moulton—S. Chadbourne agt C. Yankeween, \$527; Reach Tp.—W. Smith exr. agt G. Minty, \$325; M. S. Smith agt G. Minty, \$439; Toronto—J. J. Foy et al agt F. Allen, \$5,552; H. F. Foy et al agt F. Allen, \$3,190; A. W. Stevenson & Co. agt E. S. Cox, \$755; H. J. Martin agt W. McFarlane, \$1,287;—S. R. Clarke agt J. W. and M. E. Dealy, \$435;—W. S. Hodgins agt Prudential Life Assn. Co., \$1,036.



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Just the thing for Office Desk,
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Cut Nails.—Clasp, Clout, Floor, &c. in Iron, Steel, Copper and Lead. Patent Steel Rose Flat Points, Plane Nails, Dog Spikes, Cut Tacks, Tingles and Gimp Pins.

Wire Nails—Round, Square, & Oval, Countersunk Clout Wire Plate & Pipe Nails, Lead Wire Nails, Cooper's Hooks, Tenter Hooks, Staples, Wire Tacks, Panel & Recutcheon Pins.

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Wire.—For Nail, Screw and Fencing Purposes, or to any Section. Nails made to Sample.

JUDGMENTS RENDERED—QUEBEC.

Montreal—A. M. Wovenden agt M. Guerin et al, \$5,007; Alice Fudigan agt A. R. Johnson, \$310; Smelstry—W. Farrell agt G. B. Baker, \$3,946;—E. E. Tache esq agt C. A. G. Prevost, \$2,091; Lacolle—De. M. E. Stewart et al agt N. Corbiere, \$1,107; Montreal—Grove Chemical Co. agt W. G. Bender, \$301; F. Ferdais agt W. Cully, \$885; J. R. Savignac agt F. X. Fournier, \$453; E. Bertrand agt L. G. Lapointe, \$175; British Columbia Mills agt J. C. Murray, \$237; Westmount—Town of Westmount agt H. F. Jackson, \$1,980.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Hilton—J. Davies, \$366; Letellier—D. Parent, \$960; Gleichien—Mrs. Gertie Nicholl agt V. J. Beaupre, \$411; Neepawa—Gold Medal Mfg. Co., Ltd., agt A. W. and G. H. Rodgers, \$523.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Nakusp—Sarah E. Manuel, \$355; Camp McKinney—J. M. Lynch, \$568.

JUDGMENTS RENDERED—NOVA SCOTIA.

Halifax—J. W. Rhuland, \$1,495; Onslow—T. P. Putnam, \$1,616 and \$1,816.

EXECUTIONS—QUEBEC.

Montreal—C. T. Jette agt De. M. L. Desaulniers et vir, \$177; V. Gould agt W. W. Ruthven, \$3,248; Varennes—De. Lucie Trudeau agt L. Choquette et al, \$705; Montreal—Town of Westmount agt J. Barolet, \$189; J. Chabot agt J. Decelles, \$178; St. Henri—F. W. Evans et al agt A. Deschamps, \$6,028; Montreal—H. McLennan et al agt J. Fairbairn, \$5,212.

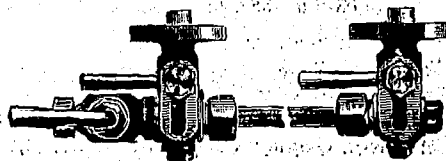
CHATTEL MORTGAGES—ONTARIO.

Burford Tp.—F. C. and Elizth. Barke to G. E. Taylor, \$1,671; Chaffey Tp.—E. and Ellen Silver to R. J. Lance, \$700; Clinton—G. and H. Davis to J. Jenkins, \$1,000; Kincardine—R. Baird to Merchants Bank of Canada, \$8,413; London—R. H. Reid to Carling B. and M. Co., \$2,090; Mani-

towaning—H. D. Brainard to Marion Eichhorn, \$1,062; Petrolia—J. Adams to J. H. Fairbank, \$1,368; Tamworth—D. & J. F. Mitchell to Murphy, Gordon & Co., \$800; Toronto—I. D. Day to H. L. Barrett, \$780; Mary B. Houghton to Toronto Brew. and M. Co., \$1,729; Westmeath Tp.—Mary J. Labine to G. Schmidt, \$3,409; Emily—P. J. and M. Callaghan to Sawyer & Massey, \$1,037; Guelph—D. J. Kepny to Mary A. Hall, \$2,233; Hintonburgh—J. Reid to T. A. Crowe, \$714; Niagara Falls—Mary Hamilton to S. Bradley, \$635; Peterboro—A. and Rose Rountry to T. Rountry, \$976; Petrolia—A. Yager to R. O. Noble, \$626; Stayner—R. E. Bingham to H. S. Howland & Sons, \$1,548; Toronto—J. Hunter to J. Mandleberg & Co., \$1,022; Windsor—F. L. Howell to H. Lee & Son, \$1,417; Cartwright Tp.—W. W. Bradburn et al to W. Parr, \$638; Drayton—J. Coram to J. McGowan, \$599; Gravenhurst—D. Boyce & Co., to Traders' Bank of Canada, \$1,400; Kingston—J. C. Swain to J. M. Caines, \$1,133; St. Thomas—G. G. Claxton and A. A. Whitman to R. Ferguson, \$1,504; Streetsville—J. F. Noble to Anna M. Noble, \$800; Toronto—Ida R. Alexander to R. Bayley, \$1,500; Clancy Bros. to Cosgrave Brewery Co., \$2-

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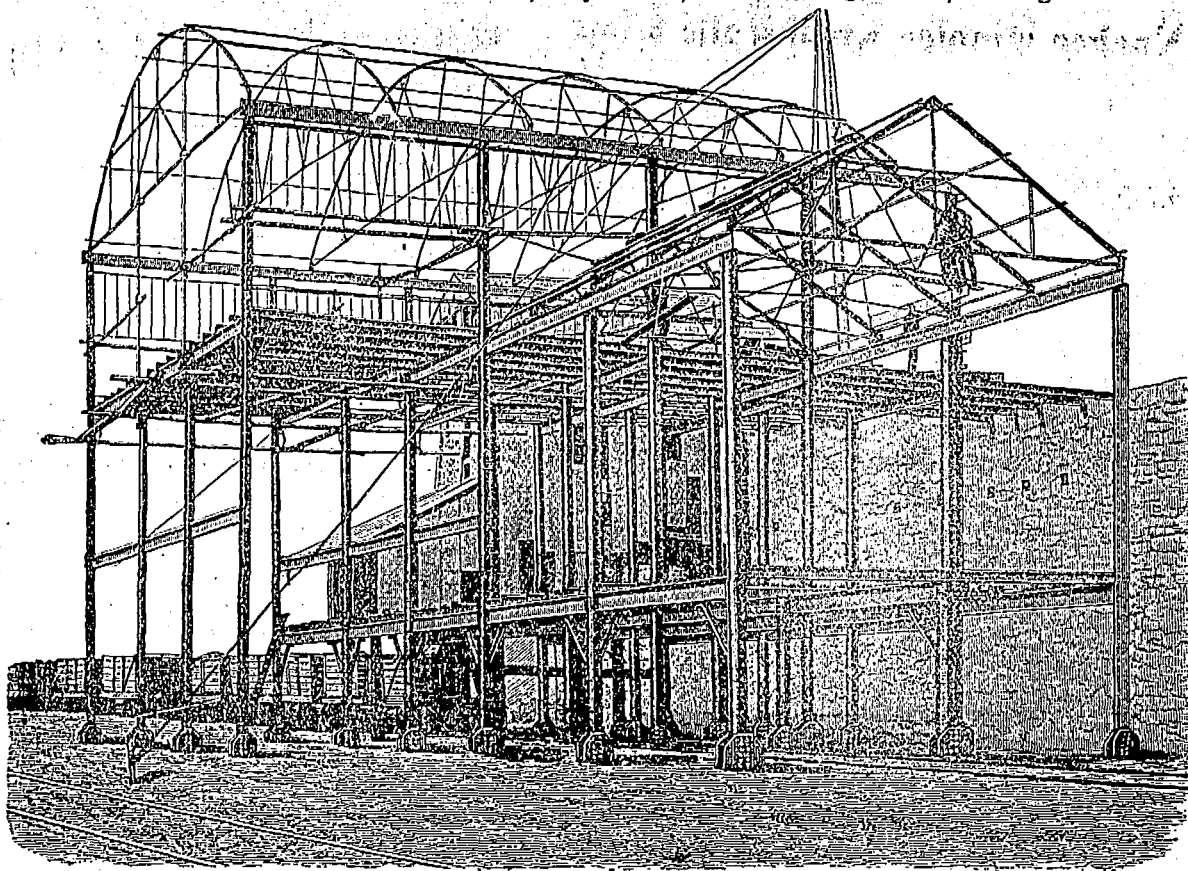
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Iron and Steel Fireproof Flooring, Plate, Lattice, and Compound GIRDERS, Steel Roof Principals, Constructional Work of all kinds, Hay Sheds, Iron Fencing, Gates, Railing.



Ralston's Patent 'Dual' Canvas Target Apparatus.

425; F. J. Creamer to R. W. G. Bennett, \$900; P. J. Halley to T. B. Taylor, \$8,968; Whithy—A. Pringle and M. O'Donovan to Annie A. O'Donovan, \$2,200; York Tp.—J. C. Lines to W. Booth, \$1,207.

CHattel MORTGAGES—MANITOBA & N.W.T.

Emerson—S. A. Hamilton, \$5,277; Shoal Lake—J. W. Bailey, \$600; Deloraine—D. E. Traynor, \$4,492; Winnipeg—Parsons Produce Co., \$5,000; Brandon—W. Postlethwaite to Bank of B.N.A., \$8,591.

CHattel MORTGAGES—BRITISH COLUMBIA.

Revelstoke—J. Gill & Co., \$32,000; Vancouver—J. W. Seaton, \$950; Margt. Quigley, \$13,684; H. Shulte, \$1,100.

BILLS OF SALE—ONTARIO.

Collingwood—A. E. Swazze to W. J. Stevenson, \$675; Mt. William—J. B. Harrington & Co. to J. Tonkin, \$1,150; Ot-

tawa—P. M. Cote and wife to E. Tasse, \$3,337; Toronto—American Chandelier Co. to W. H. Meredith, \$2,000; York Tp.—Mrs. Martha Barnard to R. Barnard, et al, \$800; Cataract—J. M. Deagle to Emma Deagle, \$1,000; Ottawa—W. F. King to C. H. O'Dell, \$7,000; Woodstock—F. Chambers to C. Otterbein, \$800; Dorchester N. Tp.—H. Hoad, admr., et al, to H. and I. Hoad, \$600; Nipigon—Mary and J. Mercier to W. Hogan, \$7,700; Toronto—R. W. G. Bennett to F. J. Creamer, \$900.

BILLS OF SALE—BRITISH COLUMBIA.

Victoria—F. G. Macaulay, \$1,000; Athin—J. H. Russell to B. Wehrfritz, \$1,000; Nelson—Kootenay Steam Laundry to J. Blomberg, and J. P. Swedburg, \$4,000; Vancouver—D. G. Macdonell to Margt. Quigley, \$13,684.

BILLS OF SALE—NEW BRUNSWICK.

Hopewell—C. L. Carter, \$1,850.

Beestons Globe Cycle Co., Ltd.,

BEESTONS, THE PIONEER BRACKET.

Wolverhampton ENGLAND.

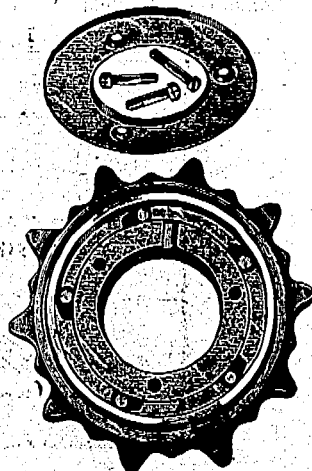
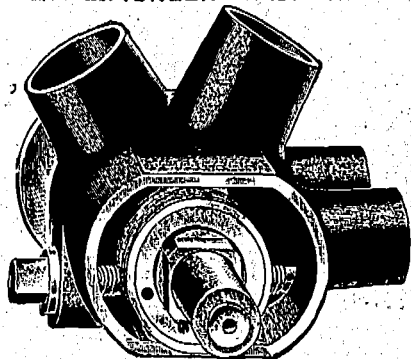
ESTABLISHED 1890.

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

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WE SUPPLY the Largest Firms in
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WITH OUR SPECIALITIES:

Spokes, Nipples, Steel Balls, Rims

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YOU can buy from us with advantage. Our Shipping Trade is a most extensive one, and we fully understand Export requirements. All our goods are fully warranted.

We will mail Samples and Quotations on receipt of P/O. State probable quantities.

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9 New Broad Street, LONDON, E. C., Eng.

Sole Agents for Great and Greater Britain for the famous "F. N." Frames and "N. S. U." Fittings.

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Stained Glass,
Mosaics and
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Estimates and References to completed Works on application.

—The Chambly Water & Power Company, Chambly, Que., is preparing to increase its working capacity to 30,000 horsepower.

—It is reported at Ottawa that the Eddy Company will rebuild at Hull without delay, and that within four months paper will be turned out.

—Pouring oil on dusty streets is the latest civic fad in Montreal. A consoling feature to the ratepayer will be the fact that he can see where the money goes.

—Mr. W. Barelay Stephens, managing director of the Western Loan and Trust Co. of this city, died on the 21st inst. The deceased was a man of restless energy and had many irons in the fire. He was associated with a number of local enterprises, as well as being a member of the Stock Exchange. As a business man he was much respected by a wide circle here, in Ontario and Manitoba. In social life, Mr. Stephens was highly popular, being of a most genial

disposition. He was vice-commander of the Royal St. Lawrence Yacht Club. His sudden death has caused widespread regret.

—A Washington, U. S., despatch states that the House Committee on Foreign Affairs acted favorably on the joint resolution authorizing the President to invite Great Britain to join in the formation of an international commission, four from each Government to consider the diversion of waters along the boundary of the United States and Canada. The inquiry is designed particularly to ascertain the effect of the level of the Great Lakes caused by improvements at the Welland canal, Sault Ste. Marie canal, and the Chicago drainage canal. The inquiry will cover the entire lake region, including all the waters of the lakes and rivers, whose waters flow by the St. Lawrence to the Atlantic Ocean.

—A St. Petersburg despatch states that an imperial ukase has been pub-

lished announcing the redemption of the debt of the Imperial Treasury to the State Bank for bank notes issued for the purpose of meeting the expenses of the wars of 1853-56 and 1877-78. It provides that henceforward no bank notes shall be issued to meet the requirements of Treasury. This liquidation is regarded as an indication that the Imperial Treasury will not need further loans to meet budget expenditure. In 1881 the war debt of the Treasury to the Bank of Russia aggregated 964,000,000 roubles. When M. De Witte, Russian Minister of Finance, assumed his portfolio in 1892, the debts still totalled 742,000,000 roubles. This entire amount has been extinguished within less than eight years.

BUSINESS DIFFICULTIES.

—A few more names are being added to the list of those whom the recent full fire deprived of stock in trade and whose insurance falls short of equalizing the bills payable. G. Lafond, general dealer, has liabilities of some \$13,000 against insurance of \$4,000 and is settling at 30 cents in the dollar.—J. B. Pharand, general merchant, was, two years ago, estimated to be worth \$40,000. He lost \$12,000 by a Hull fire, considerable more in real estate transactions, and the remainder was swept away in fire. He had insurance of \$5,000 against liabilities of \$15,000. He is settling at 40 cents in the dollar, borrowing a part to make this up.

FINANCIAL.

Montreal, Wednesday, May 23, 1900.
We are issuing this journal a day ahead of the usual time owing to Queen's Birthday falling on the day in the week on which we are accustomed to go to press. Since the accession of Her Majesty no natal day anniversary has occurred on which greater pros-

Journal of Commerce.

CATALOGUE, BOOK AND COMMERCIAL

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MONTREAL.

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CONTRACTORS TO THE WAR OFFICE AND THE ADMIRALTY,

Florence Mills, WARRINGTON, England,

MANUFACTURERS OF

IRON AND STEEL WIRE.

SPECIALITY—TINNED AND GALVANISED STEEL MATTRESS WIRE.

Bright, Tinned, Galvanised and Coppered Wire
In Coils or Straight Lengths:

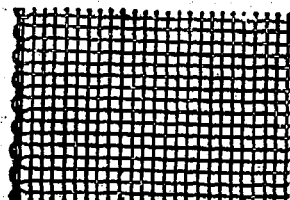
WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared

WIRE CLOTH or GAUZE For Screening or Stamp Battery Purposes.
UPHOLSTERERS' SPRINGS, ETC.



TRADE MARK.



perity prevailed in the United Kingdom and the Colonies. The famine in India and the war in South Africa are the only clouds in the Imperial sky. The former calamity no human power could have prevented, the latter was caused by the almost incredible folly of the rulers of a State whose ambition was to create a power that would

have robbed the Empire of its possessions in South Africa. Their ambition has proved to be a boomerang, the missile hurled against Great Britain will prove the destruction of the thrower. The great event of the week, the relief of Mafeking, had little effect on the money market. In a strategic sense this incident had little importance, though its moral effect is great as a demonstration of military genius and indomitable courage. The utter failure of the Boer delegates to secure any form of help from foreign powers culminated this week in their interview with President McKinley, who, of course, declared firmly that the policy of the United States was absolute neutrality. Next month will almost certainly usher in the last act of this drama as Lord Roberts will have moved up within striking distance of Pretoria, through, probably, he will have captured the Transvaal capital. When that occurs there will be a financial movement on a large scale, that will quite excite the money market as it has not been stirred for a length of time. The bank statement for April appears in this issue; it is highly favorable. The death of Mr. F. Wolferstan Thomas removes one of our most experienced bankers, who has left his mark on the banking history of Canada. His successor, Mr. Elliot, who was trained under him, who has been

his assistant for years, will doubtless continue his policy. Outside of Pacific the local 'Change has had another dull week. Pacific seems to have fallen under the stamping feet of bears. Considerable sales have taken place at 93½, and a few at 93½ to 95. Other stocks have been almost ignored. Money in New York is easier, call money there ranging from 1¼ to 2. Local money rates remain as last week. There are some who look for a change in the bank rate this week to a lower point which we regard as unlikely.

The following is a comparative table of stocks for week ending May 24th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

| BANKS | Shares Sold. | Highest. | Lowest. | Average made last Year |
|----------------------|--------------|----------|---------|------------------------|
| Hochelaga..... | 6 | 140 | 140 | .... |
| MISCELLANEOUS. | | | | |
| Can. Pacific..... | 2123 | 94¼ | 98½ | 97 |
| Dul. S.S. & At. Pf.. | 50 | 14¼ | 14¼ | 12½ |
| Com. Cable Co.... | 10 | 167 | 167 | 182 |
| Payne..... | 17500 | 112 | 98 | .... |
| Twin City..... | 100 | 62½ | 62 | 68½ |
| Montreal Teleg... | 42 | 167½ | 164½ | .... |
| Rich. & Ont..... | 80 | 107 | 105¼ | 112 |
| Republic..... | 30900 | 100 | 92 | 129 |
| M. S. R..... | 569 | 255 | 258¼ | 308 |
| War Eagle..... | 2500 | 149 | 146 | 87½ |
| Montreal Gas Co.. | 102 | 183 | 180½ | 199 |
| Bell Telephone... | 16 | 178 | 175½ | 180½ |
| Royal Electric... | 1470 | 202 | 198½ | 184 |
| Toronto Ry..... | 760 | 100¼ | 98½ | 115½ |
| Mont. & Lond.... | 2600 | 26 | 24½ | .... |

El Padre Needles

10 cents.

Varsity,

5 cents.

The Best ←

→ CIGARS →

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

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MONTREAL, Que.

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T. T. WOOD & CO.,

..... MANUFACTURERS OF

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,

Case Makers, Bookbinders and Bag Makers.

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Wm. SMITH & SON,

MANUFACTURERS OF

●●●●●●●●●●●●●●●● PATENT STEEL MUSIC WIRE, ●●●●●●●●●●●●●●●●

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

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

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

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

MILD CAST STEEL WIRE—OF EVERY DESCRIPTION.

Dallam Wire Works, Warrington, England.

Telegraphic and Cable Addresses:—"SMITH," WARRINGTON.

| | | | | |
|--------------------|-------|-----|-----|------|
| Virtue Co..... | 21700 | 105 | 98 | .... |
| Montreal Cotton... | 25 | 148 | 148 | .... |
| Can. Co'Pd Cot.bds | 500 | 99 | 99 | .... |
| Dom. Cot. Mills,xd | 100 | 95½ | 94 | 108 |

Brazilian exchange for the week ending May 21st, is as follows:

| | | | |
|-------------|---|----|-----|
| May 16..... | 8 | 17 | 32d |
| " 17..... | 8 | 9 | 16d |
| " 18..... | 8 | 11 | 16d |
| " 19..... | 8 | ¾ | |
| " 21..... | 8 | 11 | 16d |

MONTREAL WHOLESALE MARKETS.

Montreal, May 24th, 1900.

The continuance of cool weather has checked the output in summer lines and these have influenced others to a degree which shows trade to be rather quiet during the past week. Hardware has remained steady in price. Leather continues quiet. Groceries move freely, with sugars 5c per 100 lbs. lower for all grades. In dairy products cheese has declined while butter is becoming firmer. Dry goods are slow in movement owing to the backward season. Crop reports are so far favorable, although growth is retarded.

BUTTER.—The market continues to show firmness an active business being done in export account. Finest creamery is being taken freely at 17½c to 18c. Earlier makes are jobbing to the local trade at 16½c to 17c. Dairy goods are also commanding considerable attention and sell quickly. Finest Townships, 16c to 16½c, and Western, 14c to 15c.

CEMENTS & FIRE BRICKS.—Arrivals at this port for week ending 23rd were: 54,000 fire bricks; 7,100 Belgian and German cement, and 3,150 brls. English cement. Trade is liberal for car lots at steady prices. Two lots of 10,000 brls. were purchased by the Government this week but details were not obtainable.

CHEESE.—Arrivals are showing a large increase, supplies offering being in excess of requirements. Prices are, accordingly, weakening. Finest is quoted at 9¼c to 9½c. At these prices

large transactions are taking place, exports showing a heavy increase over last week. Liverpool cable is steady at 53s 6d. At Ingersoll, Ont., on 22nd 702 boxes colored were offered. 9c bid. No sales. At Campbellford, Ont., same date, 765 boxes offered at 9 1-16c, but no sales.

DRUGS, ETC.—Prices have been steadier during the past week. Refined camphor has advanced 1c lb., while gum and powdered opium have declined 2½c. Oil of cloves is also lower, while Turkish oil of geranium, has advanced 15c in foreign markets. Sponges are steadily advancing.

EGGS.—The tendency is easier, offerings being much larger. The demand has eased off owing to picklers being fully supplied and no longer on the market. Prices range from 11c to 12c and for No. 2, 10¼c to 11c.

FLOUR, FEED & MEAL.—A better trade is being done in all lines. Flour is quotably unchanged in price, wheat showing ¼c decline for the week. Manitoba bran, bulk, is now \$15 and shorts bulk, \$17. Other lines are unchanged. Quotations are: Flour—Winter wheat patents, \$3.45 to \$3.65; straight rollers, \$3.20 to \$3.45, in bags, \$1.55 to \$1.60. Manitoba patents, \$3.90; strong bakers, \$3.60 to \$3.70. Manitoba bran, bulk, \$15; shorts, \$17.00; mouille, \$20.00 to \$24.00; per ton; oatmeal, \$3.30 to \$3.35, and \$1.60 to \$1.65 per bag; baled hay, No. 1, \$9.50 to \$10; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.50. Best timothy hay in bulk is held at \$8.75 to \$9 per load, averaging 1,500 lbs.

GREEN FRUITS, ETC.—The second auction sale of lemons and oranges, per steamer Endeavor, took place in Montreal on the 19th inst., 38,000 boxes were disposed of. New York buyers purchased freely of 360 size lemons. Oranges brought slightly higher figures than at previous sale. Fancy Messina lemons sold at \$2.75 to \$3 for 300 size; 300 size, \$2.50 to \$3. Choice fruit sold at \$1.50 to \$2.25; lower grades went down as low as 50c. Most of the fancy lemons were bought for western account. Sorrento oranges, 300 size, sold at from \$3 to \$3.55; 200 size, at \$2.95 to \$3.15; 360 size from \$3.10 to \$3.15, and 160 size at \$2.70 to \$3. The Catania oranges, fine quality, sold from \$1.60 to

\$2.25 for ovals. The bulk were taken by local buyers. Another auction took place on the 22nd inst., the cargo of the steamer Kong Kaakon, comprising 3,000 boxes and half boxes oranges and 1,500 boxes lemons. The bidding was brisk. Lemons brought 90c to \$3.05 per box. Messina oranges, \$1.10 to \$2. Two cars of American strawberries were sold at the depot here on the 22nd. One, slightly inferior brought 5c to 12c qt.; the better bringing 12c to 16c qt. Bahamas brought 70c to 75c bunch and pineapples 8c to 12c each. Quotations are: Jamaica oranges, \$5.50 to \$6; seedlings, \$2.50 to \$3; Valencia oranges, 420s, \$5.50 to \$6; oranges, ovals, boxes, \$4.25; do. half boxes, \$2.75 to \$3; do. Messina, \$3.50 to \$4; do. Messina, half boxes, \$1.75; do. half boxes, bloods, \$2.50 to \$3.00; lemons, fancy, \$3 to \$3.25 choice, \$2 to \$2.75; bananas, \$1.40 to \$2.50 per bunch; pineapples, 15c to 25c each; tomatoes, \$3.75 to \$4 crate; apples, \$5 per brl. for No. 1; coconuts, \$3.50 per 100; California celery, \$8.00; strawberries, 12c to 18c; cucumbers, hot house, \$1.25 per dozen; mushrooms, 75c; Bermuda onions, \$275 per crate; cauliflower, per dozen, \$3; California pears, Le Beurre, \$4.25 per box; asparagus, baskets, Canadian, \$1 to \$1.25.

GREEN HIDES.—A reduction of ½c has taken place bringing prices to 8½c for No. 1; 7½c for No. 2 and 6½c for No. 3. This drop has not been a surprise, as it is generally expected at the present season and dealers have been looking for lower figures in keeping with easier markets abroad. Trade continues quiet. Other lines are unchanged. Chicago reports trade dull, with holders anxious to dispose of late winter and early spring take-off of steer hides, but tanners were indifferent and prices sagged. New York showed a similar feature as to transactions.

GROCERIES.—Sugars have shown considerable fluctuation during the week. On the 19th a drop was made by refiners here of 10c per 100 lbs. on white and 5c on yellows. This was occasioned through the arrivals of American sugars at points west. Later a rise of 5c took place on white sugars in keeping with a similar rise in the U.S., which leaves prices now 5c per 100 lbs. lower on all grades than existed a week ago. Indications favor higher prices in foreign markets but it is difficult to gauge the future on this ar-

Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

icle. A Havana report of the 18th inst. says: Senor Lacoste, Secretary of Agriculture, discussing the sugar crop to-day, said: "I never expected the crop to be larger than that of last year. Many of those who prophesied a good crop did so without a knowledge of the facts. The bad crop is due to the drouth. Many estates that had intended to grind this year found the crop insufficiently advanced and that it would not be worth while, for the sake of a few thousand sacks, to set in motion the large machinery of their plants." An importation by the American Sugar Refining Company has arrived at New York. The importation is valued at \$250,000, and the duty will amount to \$150,000. An appraising officer, in speaking of the sugar, said:—"The importation consists of very high grade sugar, some of it being above 16 Dutch standard in color. Any sugar above 16 Dutch standard in color pays, under the present tariff, a duty of \$1.55 per cwt. We expect the importations of sugar for this month and the next to be very heavy." New prices on Barbadoes molasses are: Car lots, 38c; less than car lots, 39c; brls., 41½c; half brls., 42½c. Trade continues good.

HARDWARE & METALS.—Locally the situation in hardware is unchanged from quotations given last week. L. & F. tin is steady at 34c, and strip at 35c. New York prices on pig tin showed an advance at the opening of the week and London cables reported an advance in that market since the 18th of £1 17s 6d on spot delivery and £1 7s 6d. for three months' futures. The New York copper market has also recovered from the lower price on copper. Iron and steel are steady, with old iron showing a weak tone.

LEATHER & SHOES.—The situation has caused leather dealers to look for little in the way of active business before the turn of the month. Fall cutting has scarce begun yet, and some have only finished spring orders. Prices are unchanged and no features are apparent which might call for comment. The season has been against business so far but dealers are looking for a favorable change. The New York market for heavy leather was dull and in buyers' favor but light stock was in shorter supply with tanners, and prices were well sustained.

MAPLE PRODUCTS.—The market is steady with a fairly good business passing. Syrup in wood, 6½c to 7c lb. In

STOCKS AND BONDS.

| NAME. | Par Val's. | Capital Subscribed. | Capital paid-up. | Rest. | Div. last 6 Ms | Dates of Dividends. | Per Cent. Price May 23. (Bid) | Cash value per S. |
|-----------------------------------|------------|---------------------|------------------|-----------|----------------|---------------------|-------------------------------|-------------------|
| British North Am..... | 248 | 4,865,665 | 4,865,665 | 1,581,000 | 2½ | Apr. Oct | 147½ | 147 50 |
| Can. Bank of Commerce | 60 | 6,000,000 | 6,000,000 | 1,000,000 | 3½ | June Dec | 105 | 42 00 |
| Commercial, Windsor.. | 40 | 600,000 | 30,000 | 80,000 | 3 | ..... | 250 | 130 00 |
| Dominion..... | 50 | 1,737,830 | 1,676,080 | 1,500,000 | 3½ | May | 156 | 78 00 |
| Eastern Townships..... | 50 | 1,432,700 | 1,500,000 | 850,000 | 3½ | Jan July | 156 | 78 00 |
| Halifax Banking Co..... | 20 | 500,000 | 500,000 | 400,000 | 3½ | Feb. Aug | 158 | 79 00 |
| Hamilton..... | 100 | 1,737,800 | 1,675,180 | 1,116,212 | 4 | June Dec | 185½ | 185 25 |
| Hochelaga..... | 100 | 1,500,000 | 1,495,830 | 585,000 | 3½ | June Dec | 152 | 152 00 |
| Imperial..... | 100 | 2,482,700 | 2,407,218 | 1,564,692 | 4 & 1 | June Dec | 214 | 214 00 |
| Jacques Cartier..... | 25 | 500,000 | 500,000 | ..... | 3 | June Dec | ..... | ..... |
| Merchants' Can..... | 100 | 6,000,000 | 6,000,000 | 2,600,000 | 3½ | June Dec | 156 xd | 156 00 |
| Merchants' Halifax..... | 100 | 2,000,000 | 1,997,240 | 1,700,000 | 3½ | Feb Aug | 180 | 188 00 |
| Molson's..... | 50 | 2,460,150 | 2,385,250 | 1,625,000 | 4 & 1 | Oct | 175 xd | 87 50 |
| Montreal..... | 200 | 12,000,000 | 12,000,000 | 7,000,000 | 5 | June Dec | 254½ | 509 50 |
| Nationale..... | 30 | 1,200,000 | 1,200,000 | 203,000 | 3 | May Nov | 90 | 27 00 |
| New Brunswick..... | 100 | 500,000 | 500,000 | 700,000 | 5 | Jan July | 300 | 300 00 |
| Nova Scotia..... | 100 | 1,803,230 | 1,760,500 | 2,168,570 | 4½ | Feb. Aug. | 231 | 221 00 |
| Ontario..... | 100 | 1,000,000 | 1,000,000 | 110,000 | 3½ | June Dec | 124½ | 124 50 |
| Ottawa..... | 100 | 1,994,900 | 1,763,230 | 1,437,437 | 4 & 1 | June Dec | 190 | 190 00 |
| People's of N. B..... | 160 | 180,000 | 180,000 | 140,000 | 3 | ..... | 250 | 375 00 |
| Quebec..... | 100 | 2,500,000 | 2,500,000 | 700,000 | 3 | June Dec | 125 | 125 00 |
| St. Stephen's..... | 100 | 200,000 | 200,000 | 45,000 | 2½ | April Oct | ..... | ..... |
| Standard..... | 50 | 1,000,000 | 1,000,000 | 600,000 | 4 | April Oct | 195 | 195 00 |
| Toronto..... | 100 | 2,000,000 | 2,000,000 | 1,800,000 | 5 | June Dec | 235 xd | 235 00 |
| Traders..... | 100 | 1,000,000 | 1,000,000 | 70,000 | 3½ | June Dec | 112 xd | 112 00 |
| Union (Halifax)..... | 50 | 1,500,000 | 650,000 | 350,000 | 3½ | Mch Sept | 160 | 75 00 |
| Union of Canada..... | 100 | 2,000,000 | 2,000,000 | 450,000 | 3½ | June Dec | ..... | ..... |
| Western..... | 100 | 500,000 | 500,000 | 128,000 | 3½ | Apr Oct | ..... | ..... |
| Agri. Sav. and Loan Co..... | 50 | 630,000 | 629,544 | 160,000 | 3 | Jan July | ..... | ..... |
| Bell Telephone Co..... | 100 | 3,168,000 | 3,168,000 | 910,000 | 4½ | Jan | 177 | 177 00 |
| Brit. Can. Loan & Inv. Co..... | 100 | 1,937,900 | 398,481 | 130,000 | 3½ | Jan July | 75 | 75 00 |
| Brit. Mortg. Loan Co..... | 100 | 450,000 | 816,504 | 100,000 | 3 | July | ..... | ..... |
| Can. Colored Cot. Mills Co..... | 100 | 2,700,000 | 2,700,000 | ..... | ..... | Oct | 76 | 76 00 |
| Can. Landed & Nat'l Inv't Co..... | 100 | 2,008,000 | 1,004,000 | 350,000 | 3 | Jan July | 85 | 85 00 |
| Can. Perm. Loan and Sav. Co..... | 50 | 5,000,000 | 2,600,000 | 1,200,000 | 3 | Jan July | 113 | 65 50 |
| Can. Sav. & Loan Co..... | 50 | 750,000 | 750,000 | 220,000 | 3½ | Jan Dec | 115 | 67 50 |
| Central Can. Loan & Sav. Co..... | 100 | 2,500,000 | 1,250,000 | 885,000 | 3 | Jan July | 135 | 135 00 |
| Dominion Sav. and Inv. Co..... | 50 | 1,000,000 | 934,200 | 20,000 | 2½ | July Dec | 75 | 37 50 |
| Dominion Telegraph Co..... | 50 | 1,000,000 | 1,000,000 | ..... | 1½ | Jan | 123 | 64 00 |
| Dominion Cotton Mills Co..... | 100 | 3,000,000 | 3,000,000 | ..... | 3 | Mar | 97½ | 97 50 |
| Freshold Loan and Sav. Co..... | 100 | 3,221,500 | 1,319,100 | 300,000 | 3 | June Dec | ..... | ..... |
| Hamilton Prov. and Loan..... | 100 | 1,500,000 | 1,100,000 | 345,824 | 3 | Jan July | 110 | 10 00 |
| Home Sav. and Loan Co..... | 10 | 2,000,000 | 200,000 | 200,000 | 3½ | Jan July | 140 | 14 00 |
| Huron & Erie Loan & Sav. Co..... | 50 | 3,000,000 | 1,400,000 | 750,000 | 4½ | Jan July | 177 | 89 50 |
| Imperial Loan and Inv. Co..... | 100 | 840,000 | 720,647 | 160,000 | 3 | Jan July | 92 | 92 00 |
| Land's Banking and Loan..... | 100 | 700,000 | 638,098 | 160,000 | 3 | Jan July | 112 | 88 50 |
| Land & Can. Loan and Ag..... | 50 | 5,000,000 | 700,000 | 210,000 | 4 | Mch Sep | 60 | 30 00 |
| London Loan Co..... | 50 | 679,700 | 661,850 | 81,000 | 3 | Jan. July | 100½ | 53 25 |
| London and Ont. Inv. Co..... | 100 | 2,750,000 | 550,000 | 160,000 | 3½ | Jan | 96 | 96 00 |
| Manitoba & North-W. Ln Co..... | 100 | 1,500,000 | 875,000 | 51,000 | 3 | Jan July | 45 | 45 00 |
| Montreal Telegraph Co..... | 40 | 2,000,000 | 2,000,000 | ..... | 2 | Jan | 162½ | 65 00 |
| Montreal Gas Co..... | 40 | 2,500,000 | 2,997,916 | ..... | 5 | April | 182 | 72 50 |
| Montreal Street Ry. Co..... | 50 | 5,000,000 | 5,000,000 | 834,347 | 2½ | Feb. * | 253½ | 12687½ |
| Montreal Cotton Co..... | 100 | 1,400,000 | 1,400,000 | 600,000 | 4 | Mch. | 142 | 142 00 |
| Merchants M'g Co..... | 100 | 600,000 | 600,000 | ..... | 4 | Feb. | 135 | 135 00 |
| Montreal Loan and Mortg..... | 25 | 500,000 | 500,000 | 300,000 | 3½ | Mch Sep | 140 | 35 00 |
| Ont. Indus. Loan and Inv..... | 100 | 466,800 | 314,386 | 160,000 | 3 | Jan July | ..... | ..... |
| Ont. Loan and Deb. Co..... | 50 | 2,000,000 | 1,200,000 | 515,000 | 3 | Jan July | 122 | 61 00 |
| People's Loan and Dep. Co..... | 50 | 600,000 | 600,000 | 40,000 | 2 | Jan July | 30 | 15 00 |
| Real Est. Loan Co..... | 40 | 578,840 | 378,720 | 50,000 | 3 | Jan July | 68 | 31 50 |
| Ritchell and Ont. Nav. Co..... | 100 | 1,850,000 | 1,850,000 | 250,000 | 3 | ..... | 107 | 107 00 |
| The Royal Electric Co..... | 100 | 1,500,000 | 1,500,000 | 282,862 | ..... | Jan. | 201½ | 201 75 |
| Toronto Electric Light Co..... | 100 | 500,000 | ..... | 20,000 | ..... | Jan. | 130½ | 130 75 |
| Toronto Mortgage Co..... | 100 | 1,445,580 | 724,540 | 250,000 | 2½ | ..... | 80 | 80 00 |
| Toronto Street Railway..... | 100 | 6,000,000 | 6,000,000 | ..... | ..... | Jan. | 98½ | 98 00 |
| Western Can. Loan and Sav..... | 50 | 3,000,000 | 1,500,000 | 770,000 | 3 | Jan. July | ..... | ..... |
| Western Loan & Trust Co..... | 50 | 2,201,200 | 561,721 | 52,000 | 3½ | June Dec | 98 | 49 00 |
| Windsor Hotel..... | ..... | ..... | ..... | ..... | ..... | ..... | 105 | 105 00 |

* Paying quarterly dividends.

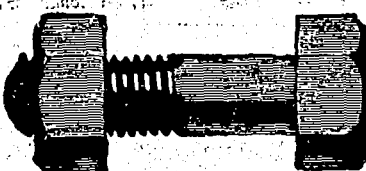
Telegraphic Address: "COOPER, SHEFFIELD,"
11937

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

Railway Spikes,
SET SCREWS, WASHERS, &c.

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



Bolts, Nuts, & Rivets.

tins, wine measure, 70c to 75c, per gallon.

PAINTS, OILS & GLASS.—The situation in leads and mixed paints is very strong. Heavy advances have again taken place in oils and turpentine as predicted last week. Raw linseed is now 83c to 84c, boiled 86c to 87c, as to quantity. This is an advance of 4c over last week's quotations. Turpentine has advanced to 74c to 75c, as to quantity. Glass is unchanged.

POTATOES.—Offerings of old stock are liberal. Quality is good and demand fair at 35c to 40c per bag of 80 to 90 lbs. New stock sells slowly and can scarcely be quoted as yet.

PROVISIONS.—The activity noted last week continues, all lines being active at firm prices. Present indications

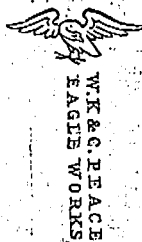
would appear to reflect high figures for the season as receipts are not heavy and supplies are limited, Chicago markets are subject to much fluctuation, but the average shows prices to be fully sustained. Lard is in good demand and steady as to price. Quotations are:—Heavy Canadian short cut mess pork, \$18 to \$18.50; short back, \$17.00 to \$17.50; selected heavy short cut mess pork, boneless, special quality, \$19.00 to \$19.50; and heavy mess pork, long cut, \$17 to \$17.50; pure Canadian lard, 9½c to 10½c per lb.; and compound refined, 7c to 8c per lb. Hams, 12c to 14c, and bacon, 11½c to 13½c lb.

WOOL.—Importers are making lower prices to induce trade but this does not appear to bring much business. The latest sales at London show more firm-

ness in Australian merinos, which are about 5 per cent higher. Capes are unchanged, and sell here at 18c to 23c; B.A., 40c to 50c. There is no Australian on this market. Western prices are spoken of as 16c to 18c for new Canadian clip but there will be none for some time. Offerings at the London sales on the 22nd numbered 12,664 bales, of which 8,200 were New Zealand. Values were firmer all round and competition was active, especially for Queensland and Victoria grades. The home trade bought freely and the continent was active and American representatives took moderate quantities of suitable grades. Some Cape of Good Hope and Natal was withdrawn, as buyers bid ½d. below sellers. A Boston report of the 21st inst., says: "Average fine medium Territory clothing wool

W. K. & C. PEACE,
EAGLE WORKS,
SHEFFIELD, ENGLAND,
MANUFACTURERS OF
Steel & Files, Saws, Edge Tools, &c.

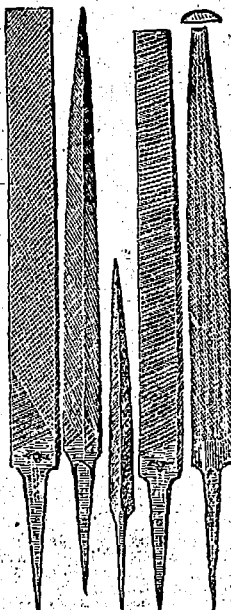
REGISTERED TRADE MARKS,



"IMPERIAL"
"W. K. & C. PEACE" "W. K. PEACE"
"EAGLE WORKS" "R. IBBOTSON"
"IBBOTSON" "PATTERSON"
"PEACE & CO." "W. I. HORN & CO."

WARRANTED
CAST STEEL

Warranted Cast Steel for Tools, Chisels, Taps, &c. Single and Double Shear Steel, Blister and Spring Steel. Steel for Agricultural Implements and Mining purposes.

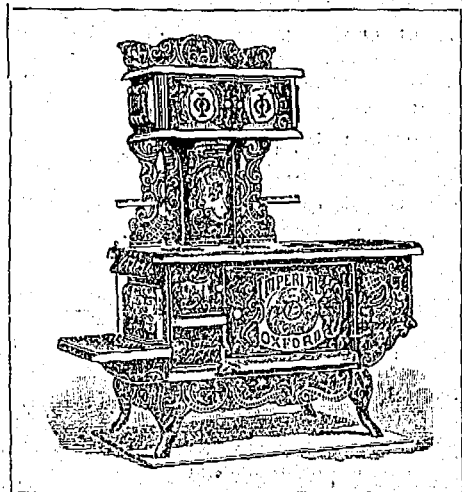


Best Cast Steel Files for Engineers, Saw Mills, &c. Solid Cast Steel Hammers, Engineers' Tools, Circular and Mill Saws. Planing & Moulding Irons, Machine Knives and Cutters of all kinds.

OUR
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REPRESENTS the very highest development attained in range construction.

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



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

Are you Handling Them. Write us

The GURNEY MASSEY CO., Ltd.
MONTREAL.

LONDON:
9. LOFTHOUSE, 61 St. Mary Axe, E.C., Eng.

costs to-day 52c the scoured pound, against 42c a year ago and 62c last January. The drop in Europe has been pegged by the withdrawal of half the offering at the London auctions. The advance of five per cent. on low cross-breds in London yesterday is the first favorable news since January. American markets are in a condition of absolute stagnation under the pressure of foreign depression and competition. The sales for the week were 1,572,500 lbs. domestic and 280,000 lbs. foreign, a total of 1,852,500 lbs. for this week, against a total of 1,958,000 lbs. last week, and a total of 7,459,500 lbs. the corresponding week last year.

TORONTO WHOLESALE TRADE.

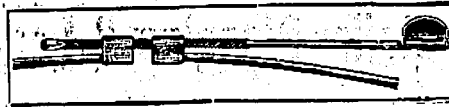
(Revised by Telegraph.)

Toronto, May 23, 1900.

Trade in wholesale departments was fairly active this week, some increase in the volume being reported. Orders for dry goods were quite liberal, and the enquiry for autumn goods has increased. The tone of the markets is generally firm, and manufacturers are busy. In hardware and metals business was fair. Pig tin is weaker. Groceries sell well sugars declined and then advanced. Leather in good demand; hides weaker and cattle firmer. Money unchanged at 6 to 6½ per cent. for prime discounts. Stocks quiet and irregular. Latest sales: Ontario Bank 127¼, Cable 165¼, C.P.R. 93½, Toronto Ry. 99½, Western Assurance 141, Gen. Electric 165¼, London Electric 115 rd, Toronto Electric 130½, N.W. Land pr. 50½, Canada Per. and W. C. Loan 115.

Butter, &c.—The butter market has quieted and steady this week. Choice tub in moderate supply and firm at 13½ to 14½c, and inferior to medium at 10c

This little joint in the wire accounts for the extreme ease of detaching the Scottish Tyre.



Combined with superfine quality of rubber and fabric, it also accounts for the popularity of the tyre.

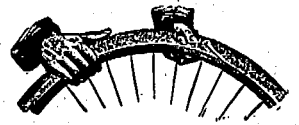
WE INVITE EVERY CYCLE MANUFACTURER TO EXAMINE THE "SCOTTISH" TYRE.

Its simplicity convinces at first sight. Its excellent quality speaks for itself. "The Scottish non-slipper is really a non-slipper."—The Cyclist.

These

PRESTON DAVIES TYRE & VALVE CO., Ltd.

Broad Street,
Bridgeton Cross,
GLASGOW,
SCOTLAND.



BOWDEN RIM BRAKES AT WHOLESALE RATES.

HIGHEST AWARDS.



Telegrams: "MORIER, GLASGOW."

GLASGOW, Scotland.

HOLGATE & FISHWICK,

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

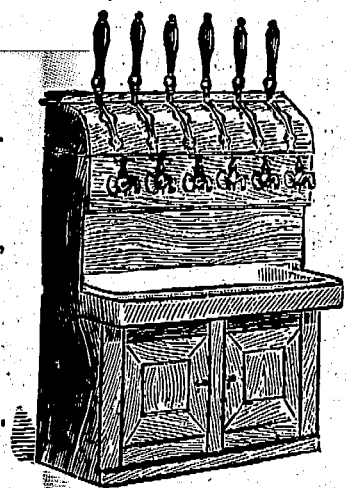
Brewers' Engineers,

Brassfounders, Copper-smiths,
Plumbers, Pewterers,
Bar Fitters, &c.,

EVERY REQUISITE FOR PUBLICANS SUPPLIED.

Beer Engines, Warmers, Drainers, &c.

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



DEBENTURES FOR SALE.

THE TOWN OF DUNNVILLE OFFERS FOR SALE SINKING FUND DEBENTURES

AMOUNTING TO \$10,000.00,

Interest, 3½ per cent., payable yearly, and principal at end of 21 years.

Tenders will be received until Monday, June 4th.

Tenders to be addressed to

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

USERS.

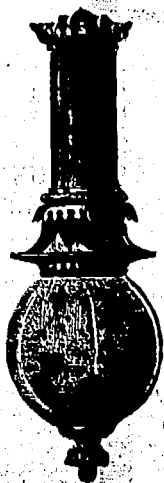
H.M. Government
(1,100 Lamps).

40 Corporations
and Vestries.

Over 20 Railways.

50 Electricity
Supply Stations,

Etc., Etc.,



20,000 IN USE.

**BROCKIE-PELL
PATENT
ARC LAMPS.**

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

OWNERS OF PATENTS AND SOLE MAKERS:

BROCKIE-PELL ARC LAMP

LIMITED.

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

USERS.

Wm. Whiteley.
D. H. Evans
& Co., Ltd.

Gardiner & Co.

Chas. Baker
& Co., Ltd.

Jones Bros.

Horne Bros.

Lewis's.

Etc., Etc.



Telegrams: "ANTICORROSIIVE."

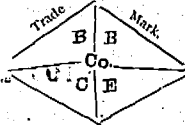
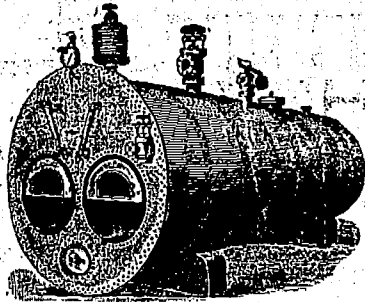
The British Boiler Cleaning & Enamelling Co.

MANUFACTURERS AND EXPORTERS OF PATENT

BOILER COMPOSITIONS

In Liquid or Solid Form for Land or Marine Boilers.

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



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Telegraphic Address: BONACCORD, GLASGOW."

Established 1868.

Centrifugal Pumps & Pumping Engines.

For Docks, Circulating Purposes, Salvage Works, Etc.



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

Specialities:

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

DRYSDALE & CO.,

Bon Accord Engine Works,

GLASGOW, Scotland.

to 12c. Creamery sells at 17c to 18c for tub and at 19c to 20c for choice rolls. Cheese is dull, at 11c for new and at 11½c to 12c for old in a jobbing way. Eggs steady at 12c per dozen in case lots.

Dressed Hogs.—Offerings are limited and prices rule firm. Sales of small lots at \$7.25 to \$7.50.

Flour and Grain.—The flour market is quiet with prices steady. Straight rollers in barrels sold at \$2.75 to \$2.80 west and choice grades quoted at \$3. Manitoba patents \$4 to \$4.10 and strong bakers, \$3.65 to \$3.70. Bran is steady at \$12.50 to \$13 west, and shorts at \$14.50 to \$15. Oatmeal dull at \$3.20 to \$3.30 in car lots. Wheat quiet and steady; white and red 65c to 65½c north and west, and spring 66c east. Goose, 71c to 72c low freights, No. 1 Manitoba hard is quoted at 77c to 77½c Toronto and west, and at 73c to 74½c Owen Sound. Barley is nominal; no business. Oats steady, white selling at 28c east and at 27c to 27½c west; mixed, 26½c west. Peas dull at 60c east and at 59c west. Rye, quiet at 51c to 52c outside. Buckwheat is quoted at 50c to 51c. Corn weaker, with Canadian at 43½c here, and at 38½c west, and American 45c on track here.

Groceries.—Trade is moderately active and prices generally unchanged. Sugars slightly easier; granulated, \$4.68 and yellows, \$3.93 to \$4.38. Dried fruits unchanged. Valencia raisins, layers, 7½ to 8c. Provincial currants, 4½c to 5c. Filiastras, 5c to 5½c. Coffees unchanged, at 10c to 14c for Rios, and at 23c to 28c for Mocha. Canned goods steady; tomatoes, 95c to \$1; peas, 75c to 90c; corn, \$1.10 to \$1.15. Teas are unchanged.

Hardware and Metals.—Business was good during the week, reasonable lines being in demand. Tin is easier, and prices of iron and steel generally unchanged.

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

Live Stock.—Cattle are firmer, with demand good. Exporters sell at \$4.75 to \$5.15 per 100 lbs. for choice, and at \$4.50 for medium. Choice butchers' cattle bring 4c to 4½c lb., and medium, 3½c to 3¾c. Stockers, 3¾c to 4c. Sheep, 3½c to 4c per lb. for choice ewes. Lambs, 5c to 6c per lb. Hogs,

are higher, the best bocon lots bringing 6¾c per lb., light fats, 5½c, and heavy, 5c to 5¼c per lb.

Provisions.—The demand for cured meats is fairly active, and prices rule steady. Mess pork is jobbing at \$16.00 to \$16.50, and short cut at \$17.00 to \$17.50. Bacon firm at 8¼c to 8½c for large lots of long clear and at 8¼c to 9c for small lots. Rolls, 9c to 9½c. Hams, smoked, 12c to 13c. Lard is firm at 8¼c to 9¼c, according to package. Dried apples, 5½c to 6c. Potatoes, 35c to 37c per bag. Hops are dull at 13c to 14c. Beans, \$1.15 to \$1.20 for common and \$1.55 to \$1.65 for hand-picked.

Wool.—Offerings of unwashed are large and prices steady at 10c to 11c. The new clip of washed fleece is 15c to 16c. Pulled supers, 19c, and extras 20c to 21c.

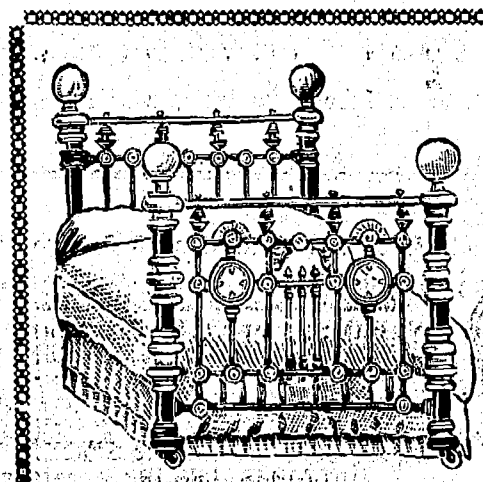
WIRE MATTRESSES, MATS, &c.

Spring and wire mattresses that were designed to enhance the comfort of life are amongst its torments, when of inferior quality. The soft side of a deal board is more agreeable to lay upon than the ordinary mattress of this kind. In many hotels there is not a bed fit for a traveller to sleep upon. The

springs are in lumps that cause insomnia, and the wire mattress is a hammock which sags so irregularly as to be a nuisance. The Firth Co., Warrington, England, manufacture bed springs and wire mattresses that obviate those troubles. They are made of the finest grade of steel guaranteed to maintain an even surface with an elasticity that woos sleep. Their method of bracing wire mattresses so as to keep them from sagging is so admirable as to place these goods in a class apart from all others. We commend them to the attention of house furnishers and especially hotel keepers, who wish their guests to have a comfortable night's rest. The firm makes a woven wire bed rest that must be a great relief to those needing such an article. They supply iron and brass bedsteads especially adapted to the use of wire mattresses which ordinary bedsteads are not, as makers of those goods still retain patterns that are only adapted to the old style mattress. Their wire mats also are very superior and are made of any size and shape to order. The Firth Co. are contractors to the Admiralty and War Office, which stamps their goods as of the most enduring quality. See advt.

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

...The Mersey Bedstead Co., Ltd., Hadfield Works Warrington, England.



Manufacturers of
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Bedsteads,

Cots, Folders,

&c.

OF EVERY DESCRIPTION
IN BRASS AND IRON.

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

Write for Pattern Book of Latest Design.

—THE—

STANDARD LIFE ASSURANCE CO.

Established Three-quarters of a Century.

ASSURANCES COMPLETED }
DURING THE YEAR 1899, } - £2,209,000

ACCUMULATED FUNDS - £9,500,000
ANNUAL REVENUE - - 1,190,000
CLAIMS PAID - - - 19,750,000

BONUS YEAR 1900.

The Next Division of Profits will take place as at 15th
November, 1900.

BONUSES ALREADY DECLARED, £6,000,000.

Free Whole-World Policies granted, unchallengeable
after two years.

Claims payable upon proof of Death and Title.

Endowment Assurances upon favourable terms, under the Company's
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FAMILY TRUST INVESTMENT POLICIES,

Securing a Fixed Income to Wife, with Reversion to Children.

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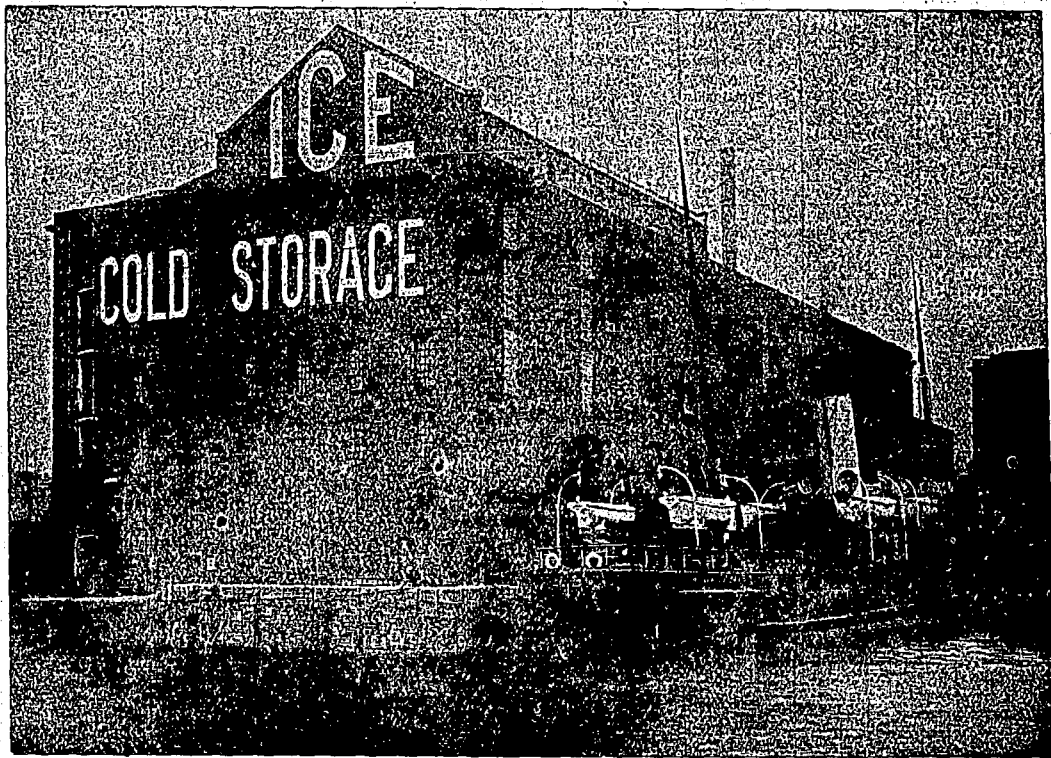
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(Patent Dry Air Carbonic System.)

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



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

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

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

50 TONS OF ICE MADE PER DAY.

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

OVER 100 MACHINES SUPPLIED FOR DAIRIES IN ENGLAND AND COLONIES.

☛ Fruit Cold Storage a speciality. ☚

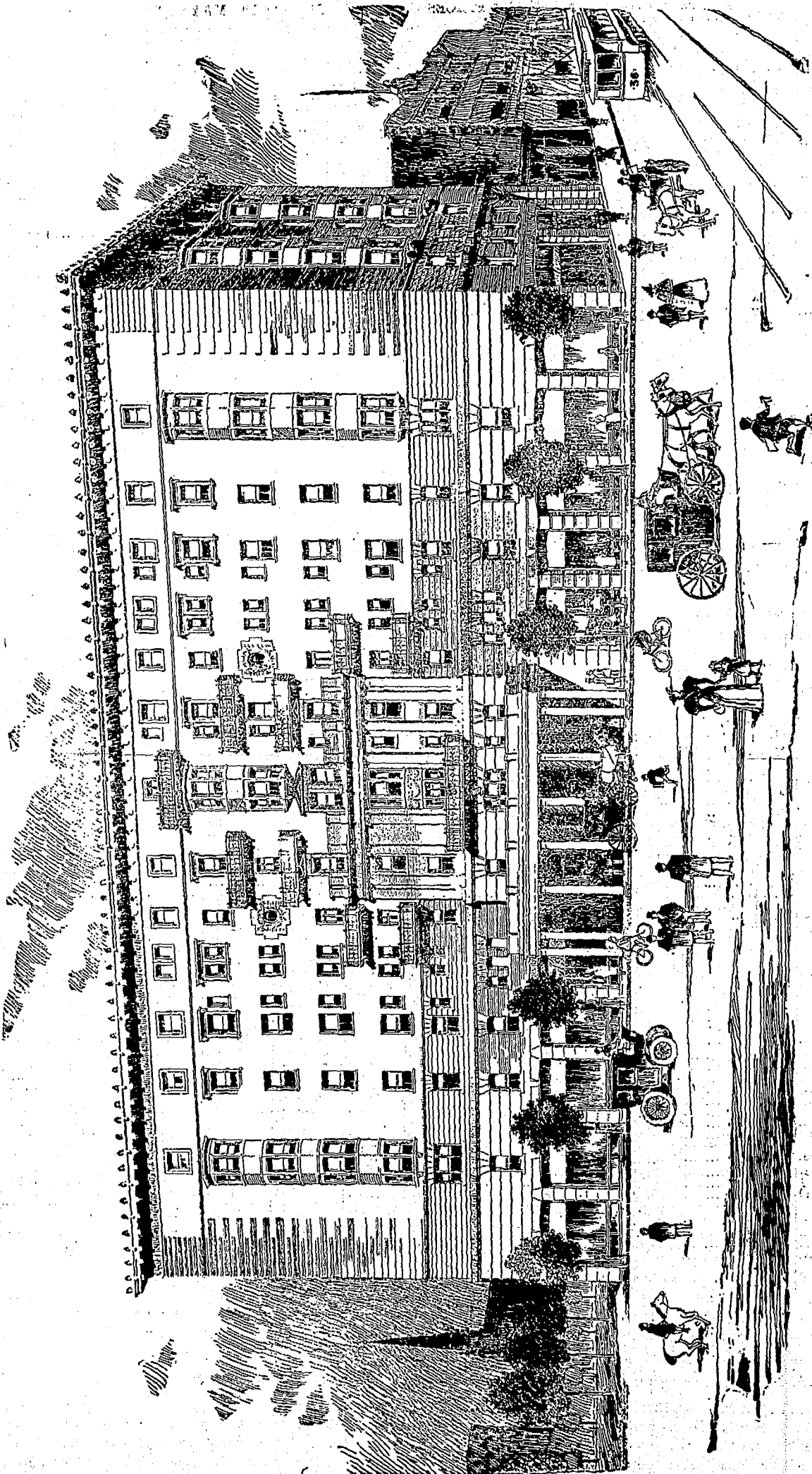
J. & E. HALL'S

Refrigerating Machines Supplied to

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

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

.....AND.....
 DARTFORD IRON WORKS, KENT. Eng.



BELLEVUE APARTMENTS, DOMINION SQUARE.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 24, 1900.

| Name of Article. | Wholesale. | | | | Name of Article. | Wholesale. | Name of Article. | Wholesale. | | | |
|---|------------|--------|----------|----------------|------------------|------------------------------|------------------|-------------------------|----------------------------|-------|-------|
| Boots and Shoes. | | | | Brooms. | | | | Heavy Chemicals. | | | |
| Brogans or Cobourgs | 0 75 | 0 85 | \$0 60 | \$0 55 | \$0 60 | Good Luck 2-4 stg. Var. Han. | 3 90 | 0 00 | 3 50 | 5 00 | |
| Split Balmorals | 0 90 | 1 10 | 0 80 | 0 90 | 0 70 | Rose 4 varn. hand heavy.. | 4 45 | 0 00 | 4 00 | 8 00 | |
| Kip | 1 10 | 1 20 | 0 95 | 1 00 | 0 80 | Pansy 4 " " medium | 4 10 | 0 00 | 3 90 | 2 50 | |
| Buff | 1 20 | 1 50 | 1 00 | 1 20 | 0 90 | Thistle 4 " " " | 3 90 | 0 00 | 3 90 | 2 50 | |
| or Congress | 1 30 | 1 75 | 1 10 | 1 25 | 0 90 | Map Leaf A 4 stgs. | 4 45 | 0 00 | 70. | 2 50 | |
| Split Boots | 2 10 | 2 75 | 1 50 | 1 75 | 1 10 | B 4 | 4 20 | 0 00 | Soda Ash | 1 35 | 1 50 |
| Kip | 2 10 | 2 75 | 1 50 | 1 75 | 1 10 | stained | 4 00 | 0 00 | Soda Bicarb. | 2 35 | 2 35 |
| Grain | 2 10 | 2 75 | 1 50 | 1 75 | 1 10 | Shamrock A 4 " varn han | 4 00 | 0 00 | Sol. Soda | 0 75 | 0 85 |
| Felt Boots, half fox. | \$1 75 | \$2 00 | full | 2 42 | 2 50 | B 4 | 3 65 | 0 00 | Concentrated | 1 50 | 2 00 |
| | | | Misseee. | | | Daisy A 3 stgs varn handle | 3 40 | 0 00 | | | |
| | | | Childe. | | | B 3 | 3 60 | 0 00 | Dyestuffs. | | |
| Split Batts or Bals | 0 75 | 80 | 0 65 | 0 70 | 0 47 | Tulip No. 1 3 stgs | 3 60 | 0 00 | Archil, con. | 0 27 | 0 29 |
| Kip Pebbled or Buff Bals | 0 90 | 1 00 | 0 80 | 0 90 | 0 60 | 2 2 " " | 2 80 | 0 00 | Catch | 0 08 | 0 09 |
| Pebbled Button, Maching Sewed | 1 00 | 1 10 | 0 90 | 1 00 | 0 70 | 4 " " | 4 00 | 0 00 | Ec. Logwood | 0 10 | 0 15 |
| Glazed Buff Button | 1 00 | 1 10 | 0 90 | 1 00 | 0 70 | Warehouse 4 heavy..... | 4 35 | 0 00 | Chip | 2 00 | 2 50 |
| Follah Kid | 1 25 | 1 60 | 1 15 | 1 25 | 0 80 | E. 3 str. bamboo handle.. | 5 20 | 0 00 | Indigo (Bengal) | 1 50 | 1 75 |
| Dongola Calif 1 quality | 1 00 | 1 10 | 0 90 | 0 95 | 0 75 | | | | Indigo Madras | 0 70 | 1 00 |
| " 2 " " | 1 15 | 1 35 | 1 00 | 1 15 | 0 85 | | | | Gambler | 0 04 | 0 05 |
| " 3 " " | 1 50 | 2 00 | 1 20 | 1 50 | 1 00 | | | | Madder | 1 10 | 1 15 |
| | | | | | | | | | Sumac | 70 00 | 76 00 |
| Mens' Calif, Bals, Cong or Butt, Goodyear Welt | | | | | 2 30 | Drugs & Chemicals | | | | | |
| " Tan Russia Calif, Bals, Cong or Butt, Goodyear Welt | | | | | 1 30 | Acid Carbolic Cryst medi. | 0 40 | 0 50 | | | |
| " French Pat. Calif or Enamel Leather Bals, Butt. and Cong. | | | | | 2 50 | Alcés, Cape. | 0 15 | 0 13 | | | |
| ladies' Glaze Dong. Butt. and Bals., Goodyear Welt | | | | | 1 30 | Alum | 1 40 | 1 50 | | | |
| " " " " Turns 1 quality | | | | | 2 10 | Borax, xtles. | 0 08 | 0 07 | Fish. | | |
| | | | | | 3 50 | Brom. Potass | 0 70 | 0 80 | Blosters, per box | 0 00 | 0 30 |
| | | | | | 2 10 | Camphor. Ref Rings. | 0 03 | 0 03 | Labrador Herrings, N.F. | 0 00 | 0 00 |
| | | | | | 3 00 | Retoz. ck. | 6 85 | 0 50 | No. 1 Shore Herrings | 5 25 | 5 50 |
| | | | | | 2 10 | | 6 85 | 0 50 | Novs Scotia | 0 00 | 15 00 |
| | | | | | | | 0 45 | 0 45 | Mackerel No. 2, bris. | 0 00 | 0 10 |
| | | | | | | | 0 00 | 0 45 | " " " " barrel. | 0 00 | 0 10 |
| | | | | | | | 5 50 | 6 00 | Green Cod, No. 1 | 4 50 | 0 00 |
| | | | | | | | 0 75 | 0 80 | Green " large | 4 75 | 5 00 |
| | | | | | | | 0 20 | 0 25 | Draft " " | 0 00 | 0 00 |
| | | | | | | | 1 50 | 1 75 | No. 2 | 0 00 | 0 50 |
| | | | | | | | 0 16 | 0 20 | Large dry Gaspe per qntl. | 4 00 | 4 50 |
| | | | | | | | 0 25 | 0 50 | Salmon, bris Lab. | 13 50 | 00 00 |
| | | | | | | | 0 50 | 1 00 | Salmon, (half bris) | 7 00 | 7 50 |
| | | | | | | | 0 25 | 0 40 | " Brit. Col bris. | 0 00 | 13 00 |
| | | | | | | | 0 22 | 0 30 | Boneless Fish | 0 04 | 0 00 |
| | | | | | | | 1 75 | 1 85 | " Cod | 0 05 | 0 00 |
| | | | | | | | 3 00 | 3 25 | Flunan Haddies | 0 00 | 0 00 |
| | | | | | | | 1 40 | 1 60 | N. S. Salt Herrings, in | 0 00 | 0 00 |
| | | | | | | | 4 25 | 4 10 | half-barrels. | 0 00 | 0 00 |
| | | | | | | | 0 08 | 0 10 | Salt Lake Trout, half-bris | 0 00 | 0 00 |
| | | | | | | | 0 85 | 0 75 | | | |
| | | | | | | | 0 10 | 0 12 | Flour. | | |
| | | | | | | | 3 40 | 3 75 | Winter Wheat patents... | 3 45 | 3 65 |
| | | | | | | | 0 40 | 0 50 | Manitoba patents | 3 30 | 4 00 |
| | | | | | | | 0 55 | 0 80 | Straight roller | 3 20 | 3 45 |
| | | | | | | | 0 30 | 0 35 | do bags | 1 55 | 1 60 |
| | | | | | | | 0 25 | 0 30 | Strong Bakers | 3 60 | 3 70 |
| | | | | | | | | | Superfine | 0 00 | 0 00 |
| | | | | | | | | | Oatmeal, bri. | 3 30 | 3 85 |
| | | | | | | | | | Corn meal, bag | 00 95 | 1 00 |
| | | | | | | | | | Bran Manitobas, bulk. | 00 00 | 15 00 |
| | | | | | | | | | Bran Ontario, bulk. | 00 00 | 16 00 |
| | | | | | | | | | Shorts | 00 00 | 17 00 |
| | | | | | | | | | Monilla | 20 00 | 24 00 |

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

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

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

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FOR SALE, in Canada (about 5 miles West of Niagara Falls) in the Garden of the Dominion, that First-class Grain, Pasture and Fruit Farm known as "BEECHLANDS," situated immediately East of the town of Thorold, and 4 1/2 miles from St. Catharines, in the Province of Ontario; about 1/2 mile from P. O., Market, Railway Stations, Churches, Schools, &c., containing about 30 acres fertile loam clay; Fishing Stream of Water and Railway through the place; Partridge Grove at lower end; Barns, Stables and other Outhouses, all for \$7,500. Or will sell without large Stone House and part of Orchard, Grove and Lawn, say 6 acres. The Gothic Stone Lodge House, at the North gate is ample for ordinary family. Easy terms of payment. The place is well adapted for, and produces Wheat, Oats, Barley, Hay, Clover, Apples, Grapes, Pears, Peaches, Plums, Cherries, Quinces, Strawberries, and other small fruits, nearly all of the finest quality. Or will Lease Farm, Lodge and Outbuildings (the latter somewhat out of repair), with privilege of buying. No waste land. Thorold and St. Catharines have a connecting electric-tram service running through the manufacturing town of Merriton. The steam railway service to the Falls has been replaced by an electric railway recently. Address the owner, M. S. FOLEY, Editor and Proprietor of the Journal of Commerce, Montreal, Canada.

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Further Particulars from

HOWARD BROS.

HEAD OFFICE:—

Register Buildings, 38 South Castle Street, LIVERPOOL, Eng.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 24, 1900.

| Name of Article. | Wholesale | Name of Article. | Wholesale | Name of Article. | Wholesale | Name of Article. | Wholesale |
|----------------------------------|-------------------|------------------------------------|---------------|-----------------------------|-------------------|-----------------------------------|---------------|
| Farm Products. | | Grain. | | Molasses (Barbados) | | Vermicelli, Canadian | |
| Butter: Choicest Cr..... | 0 17 1/2 0 18 | New No. 1 Hard, Ft. Will | 0 00 0 68 | Porto Rico..... | 0 40 0 48 | Macaroni..... | 0 05 0 06 |
| Choicest to fine..... | 0 18 1/2 0 17 | " 2..... | 0 00 0 66 | Evaporated Apples, New, | 0 43 0 45 | " Italian..... | 0 05 0 06 |
| Townships Dairy..... | 0 15 0 16 | No. 1 Northern do | 0 00 0 66 | do do Old. | 0 07 0 07 1/2 | | 0 10 0 12 |
| Western..... | 0 14 0 15 | " 2..... | 0 00 0 63 | Raisins: | | Peel—Citron | 0 14 0 16 |
| Good to choice..... | 0 00 0 00 | Oats, soft..... | 0 00 0 31 1/2 | Sultanas..... | 0 08 0 12 | Orange | 0 11 0 13 |
| Fresh Rolls..... | 0 24 1/2 0 14 | Barley, No. 1..... | 0 00 0 50 | Loose Musc. Malaga..... | 0 08 0 08 1/2 | Lemon | 0 10 0 12 |
| CHEESE: | | " No. 2..... | 0 00 0 49 1/2 | Layers, London..... | 1 20 2 30 | Chocolate | |
| New..... | 0 09 1/2 0 09 1/2 | Peas, per 60 lbs..... | 0 65 0 65 1/2 | Con. Cluster..... | 2 27 2 30 | Vanilla, yel. wrap, 24 x 1/4 lb | 0 34 0 32 |
| Under grades..... | 0 09 0 09 1/2 | Rye..... | 0 61 1/2 0 62 | Extra Dessert..... | 2 76 2 80 | do Chamois do do | 0 43 0 48 |
| Eggs Select new | 0 11 1/2 0 12 | Groceries. | | Royal Bucking'm..... | 3 50 0 00 | do Pink do do | 0 50 0 56 |
| No. 2..... | 0 10 0 10 1/2 | Tea, (Ht. Chest & Cad.) | | Valencia..... | 0 00 0 07 1/2 | do Blue do do | 0 58 0 66 |
| Fall, fresh..... | 0 00 0 00 | Japan, com. to med., B..... | 0 18 0 16 | " Selected..... | 0 00 0 09 1/2 | do do do do | 0 50 0 56 |
| Hops: N. Y. State, per b. | 0 14 0 15 | " good med. to fine..... | 0 17 0 19 | " Layers..... | 0 00 0 08 | do do Lillac do do | 0 58 0 66 |
| Pacific Coast, | | " choicest..... | 0 23 1/2 0 25 | Currants, Provincials..... | 0 04 0 05 | do do Bronze do do | 0 65 0 74 |
| Canadian..... | 0 14 0 14 1/2 | " fancy..... | 0 26 0 26 | Fillarats..... | 0 04 1/2 0 07 | do do White do do | 0 73 0 82 |
| German..... | 0 18 0 35 | " dust..... | 0 06 1/2 0 08 | Patras..... | 0 05 0 07 1/2 | Unsweet blue prem do | 0 39 0 49 |
| English..... | 0 30 0 00 | Y. Byson, com. to good..... | 0 12 0 20 | Voatizzas..... | 0 07 1/2 0 08 1/2 | Starch: | |
| British Columbia..... | 0 18 0 26 | " fine to finest, B..... | 0 20 0 45 | Prunes..... | 0 05 1/2 0 08 1/2 | Can. Laundry..... | 0 04 0 00 |
| Hog Products: | | Gunpowder, Moyuna..... | 0 22 0 25 | Figs in bags..... | 0 03 0 10 | Silver Gloss..... | 0 00 0 07 1/2 |
| Bacon, smoked, per b..... | 0 11 1/2 0 13 | " good..... | 0 25 0 25 | " new layers..... | 0 15 0 25 1/2 | Benson's Prep. Corn..... | 0 00 0 06 1/2 |
| Hamp, city cured, " | 0 12 0 14 | Pingauey med to good..... | 0 12 0 16 | Dates..... | 0 05 0 05 | " Sat. Chr. label..... | 0 07 0 00 |
| " Canned..... | 0 00 0 00 | " fine to finest..... | 0 19 0 23 | S. Almonds, bxs..... | 0 25 0 25 | Can. Pure Corn..... | 0 00 0 05 1/2 |
| Pork C. a. c. per bbl..... | 18 00 19 50 | Oolong..... | 0 14 0 16 | W. S. Tarragona..... | 0 13 1/2 0 14 | No. 1 Wh. blue 48 lb..... | 0 05 1/2 0 00 |
| do moss..... | 17 00 18 50 | Congon, common..... | 0 15 0 16 | Vanilla..... | 0 00 0 08 1/2 | Vinegar: less 10 p.c. dis. | |
| Dressed Hops, light..... | 7 50 7 75 | " good common..... | 0 15 0 27 1/2 | " Grenoble..... | 0 13 0 14 | imp Trip..... | 0 33 0 00 |
| " heavy..... | 6 50 7 00 | " med. to good..... | 0 22 0 27 1/2 | " White..... | 0 10 0 11 | Cote D'or..... | 0 28 0 00 |
| Lard, per b Can pure..... | 0 09 1/2 0 10 | " fine to finest..... | 0 32 0 32 1/2 | Spices: Cassia..... | 0 12 0 15 | Crystal Pickling..... | 0 23 0 00 |
| Com. Refined..... | 0 07 0 08 | Indian..... | 0 15 0 25 | Mace..... | 0 30 1 20 | W. W. XXX..... | 0 25 0 00 |
| SEEDS: | | Darjeelings..... | 0 15 0 25 | Cloves..... | 0 15 0 16 | W. W. XX..... | 0 20 0 00 |
| Olover, red, per lb..... | 0 08 1/2 0 10 | Ceylon..... | 0 25 0 28 | Nutmegs..... | 0 08 0 15 | W. W. X..... | 0 17 0 00 |
| Timothy, (Can'n) per bsh..... | 2 00 2 50 | Coffees, Mocha (green)..... | 0 22 0 25 | Jamaica ginger, bl..... | 0 07 0 14 | Pure Malt..... | 0 45 0 00 |
| " Western..... | 1 50 1 80 | Java..... | 0 17 0 18 | " unbl..... | 0 08 0 10 | Clider X..... | 0 17 0 00 |
| Flax 56 lbs..... | 1 50 2 00 | Maracibo..... | 0 17 0 18 | African..... | 0 08 0 10 | " XXX..... | 0 27 0 00 |
| Fall Rye..... | 0 75 0 90 | Jamaica..... | 0 10 0 15 | Pimento..... | 0 10 0 12 | Soap: Best Laundry | 0 05 0 00 |
| Millet..... | 0 75 0 90 | Rio..... | 0 27 0 29 | Pepper, Black..... | 0 17 0 17 | Common..... | 0 02 1/2 0 04 |
| Hungarian..... | 0 75 0 90 | Plantation Ceylon..... | 0 06 0 11 | " White..... | 0 25 0 27 | Matches: Telegraph | 4 00 4 20 |
| SOUNDRES— | | Chitroy..... | 0 00 0 06 | Mustard, 4 lb jar, Eng..... | 0 72 0 75 | " Telephone..... | 4 00 4 20 |
| Potatoes, per bag..... | 0 20 0 40 | Canadian do..... | 0 00 0 06 | " 1 lb..... | 0 23 0 25 | " Tiger..... | 4 00 4 20 |
| Honey, Comb, 1 lb..... | 0 00 0 00 | Sugars: Factory. | | " 4 lb jars, Cana..... | 0 65 0 70 | Parlor, 200's..... | 0 00 0 00 |
| " Extracted..... | 0 08 0 10 | Ex Granulated, brls..... | 0 00 4 50 | " 1 lb..... | 0 22 0 24 | Diamond Jubilee..... | 0 00 4 50 |
| Beeswax..... | 0 25 0 30 | German gran'd..... | 0 00 0 00 | Rice, C. C. | | Walkerville..... | 1 70 1 85 |
| BEANS: prime | 1 70 1 85 | Ex Ground, in brls..... | 0 00 5 15 | " standard B..... | 0 00 3 25 | Washboards: | |
| do. Best hand picked..... | 1 75 1 75 | " in bxs..... | 0 00 5 35 | " Patna..... \$ 100 lb. | 0 04 0 05 | Royal Lily..... | 1 60 0 00 |
| Sugar Maple..... | 0 08 0 10 | Powdered, in brls..... | 0 00 4 90 | " Burmah..... | 4 00 4 25 | do Rose..... | 1 65 0 00 |
| Syrup Maple, wine gals..... | 0 70 0 75 | " boxes..... | 0 00 5 15 | " Cryetal Japan..... | 6 00 5 25 | Globe..... | 1 65 0 00 |
| " imperial gal..... | 0 80 0 85 | Paris Lumps, in brls..... | 0 00 5 15 | " Carolina..... \$ 100 lb | 6 75 7 75 | Improved Globe..... | 1 50 0 00 |
| | | " half brls..... | 0 03 5 25 | Tapoca, Pearl..... | 0 00 0 05 | | |
| | | " 100-lb bxs..... | 0 00 5 15 | " Flake..... | 0 00 0 04 | | |
| | | " 50-lb bxs..... | 0 00 5 25 | Gelatine, 1 qt pk..... | 1 15 0 00 | | |
| | | Branded Yellows..... | 3 75 4 40 | " 1 qt pk..... | 1 75 0 00 | | |
| | | | | " 2 qt pks..... | 2 30 0 00 | | |

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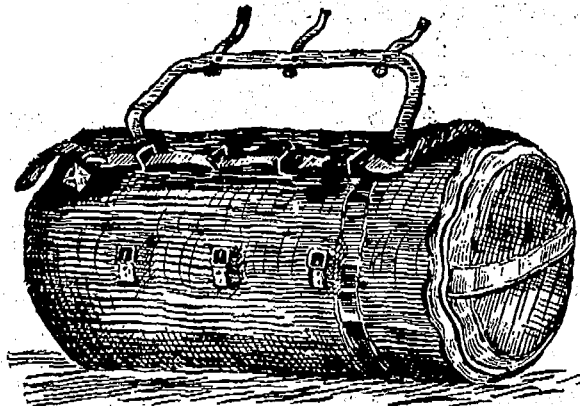
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J. H. FAIRBANK,

Manager.

Proprietor.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 24, 1900.

| Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
|----------------------------------|------------|--|------------|---|---------------|---------------------------|---------------|
| Hardware. | | Coil Chain—No. 4 | | Lead Pipe, per 100 lbs. | | Tallow, cake | |
| Antimony | \$ 10 00 | 9-16 | 0 00 | less 16 p.c. | 0 00 | barrel (refined) | 0 04 00 |
| 7th. Block L & F, 7 1/2 | 0 00 | 1/2 | 0 00 | Zinc: | 0 04 00 | Ordinary | 0 04 00 |
| " Straits | 0 00 | 3/4 | 0 00 | Spelter, per 100 lbs | 0 00 50 | Rough | 0 00 00 |
| " Strip | 0 00 | 1 | 0 00 | Sheet, Zinc | 6 75 00 | Leather | |
| Copper: Ingot | 0 18 00 | 1 and 1 in. | 4 75 00 | Black Sheet Iron. | | No. 1 B. A. Sole | 0 26 00 |
| CUT NAIL SCHEDULE. | | Galvanized Staples— | | Per 100 lbs. | | No. 2 B. A. Sole | 0 25 00 |
| Base Price, per Keg, car lots | 2 85 00 | 100 lb. box, 1 1/2 to 1 3/4 | 4 10 00 | 8 to 16 gauge | 3 05 00 | No. 3 B. A. Spanish Sole | 0 23 00 |
| Extra—Over and above 30d. | | Bright, 1 1/2 to 1 3/4 | 3 60 00 | 18 to 20 do | 2 75 00 | Slaughter, No. 1 | 0 23 00 |
| 40d, 50d, 60d and 70d Nails. | | Galvanized Iron: | | 22 to 24 do | 2 95 00 | Light medium & heavy | 0 23 00 |
| Cut and Fence Nails— | | Queen's Head | | 26 do | 3 05 00 | " No. 2 | 0 26 00 |
| 16 and 20d Hot Cut, per 100 lbs | 0 05 00 | Or equal | 4 75 50 | 28 do | 3 10 00 | Harness | 0 21 00 |
| 10 and 12d " " | 0 10 00 | Comet | | 30 do | | Upper, heavy | 0 34 00 |
| 8 and 9d " " | 0 15 00 | do | | 32 do | | Upper, light | 0 35 00 |
| 6 and 7d " " | 0 30 00 | do | | 36 do | | Grained Upper | 0 34 00 |
| 4 and 5d " " | 0 40 00 | Bar Iron, per 100 lbs. | 2 40 00 | 40 do | | Scotch Grain | 0 35 00 |
| 3d " " | 0 65 00 | Car lots | 2 40 00 | 42 do | | Kip Skins, French | 0 35 00 |
| 2d " " | 1 00 00 | Ord. Crown, base | 0 00 00 | 44 do | | English | 0 45 00 |
| Cut spikes 10c, per Keg advance. | | Best Refined | 0 00 00 | 46 do | | Canada Kip | 0 50 00 |
| Fine blued nails— | | Norway, base | 4 25 00 | 48 do | | Hemlock Calf. | 0 50 00 |
| 2d per 100 lbs | 1 00 00 | Am. Sheet Steel, 6 1/2 | 3 75 00 | 50 do | | Light | 0 50 00 |
| 3d " " | 1 50 00 | " " " 17 | 3 75 00 | 52 do | | French Calf. | 0 85 10 |
| Casing, Box, Tobacco Box | | " " " 18 & 20 | 3 75 00 | 54 do | | Spits, light and medium | 0 85 10 |
| and Flooring Nails— | | " " " 22 & 24 | 3 85 00 | heavy | | small | 0 17 00 |
| 20 to 30d per 100 lbs | 0 55 00 | " " " 26 | 3 90 00 | net extra | | Leather Board, Canada | 0 06 00 |
| 10 to 16d " " | 0 60 00 | " " " 28 | 4 00 00 | Iron and Steel Wire pl'n | 3 20 | Enameled Cow, per ft. | 0 16 00 |
| 8 and 9d " " | 0 65 00 | Boiler plates, iron, 3/4 in. | 0 00 1 75 | 6 to 8 | base. | Pebble Grain | 0 12 00 |
| 6 and 7d " " | 0 70 00 | " " " 3-16 in. | 0 00 2 50 | Rope. | | Glove Grain | 0 12 00 |
| 4 and 5d " " | 0 95 00 | Hoop Iron, base for 2 in. and larger | 0 00 3 40 | Steel, base | 0 00 | B. Calf. | 0 15 00 |
| 3d " " | 1 20 00 | Band Canadian, 1 to 3 in. | 8 85 00 | " 7-16 and up | 0 11 | Brush (Cow) Kid | 0 17 00 |
| Finishing nails— | | 80c; over base of ordinary iron, smaller size Extras | | " 3/4 | 0 13 | Buff | 0 13 00 |
| 3 inch and longer per 100 lbs | 0 60 00 | Canada Plates: | | " 1 | 0 13 | Russel's, light | 0 35 00 |
| 2 1/2 and 2 1/4 inch " " | 0 65 00 | Galvanized, 50 sheet | 4 75 | " heavy | 0 14 | " No. 2 | 0 35 00 |
| 2 and 1 1/2 " " | 0 70 00 | 52 sheets | 3 15 | " Saddlers' doz. | 0 16 | Int. French Calf. | 0 65 00 |
| 1 1/2 and 1 1/4 " " | 0 95 00 | 60 do | 3 25 | " Enameled Oak lb | 0 16 | English Oak lb | 0 30 00 |
| 1 1/4 " " | 1 20 00 | 75 do | 3 35 | " Dongola, extra | 0 16 | Dongola, extra | 0 38 00 |
| 1 " " | 1 50 00 | All bright | 3 75 | " No. 1 | 0 17 | " ordinary | 0 20 00 |
| Slatting nails— | | Wro't Iron pipe, 1/2 in. 1 in. | 3 30 | " ordinary | 0 11 | Colored Pebbles | 0 13 00 |
| 1 1/2 and 1 1/4 inch per 100 lbs | 0 95 00 | 3/4 in. | 3 40 | Wire Nails. | | Calf | 0 16 00 |
| 1 1/4 " " | 1 20 00 | 1 in. | 3 85 | Base Price carload | 3 10 | Oils | |
| 1 " " | 1 50 00 | 1 1/4 in. | 5 90 | Less than | 3 20 | Cod Oil | 0 35 00 |
| Common barrel nails— | | 2 in. | 9 60 | 2d extra | 1 00 | S. R. Pale Seal | 0 47 00 |
| 1 1/2 inch per 100 lbs | 1 00 00 | per 100 ft. nett. | | 3d " " | 1 00 | Straw Seal | 0 42 00 |
| 1 " " | 1 00 00 | Steel, cast per lb. | 0 00 base | 4d and 5d " " | 0 65 | Cod Liver Oil, Nfld. Norw | |
| 3/4 " " | 1 25 00 | " Spring, 100 lbs | 3 80 00 | 6d and 7d " " | 0 80 | " Process. | 1 00 10 |
| 3/8 " " | 1 50 00 | " Tire | 3 00 base | 8d and 9d " " | 0 15 | " Norwegian | 1 25 1 35 |
| Clinch nails— | | " Sleigh shoe, 100 lbs. | 3 00 base | 10d and 12d " " | 0 10 | Castor Oil | 0 09 00 |
| 3 inch and longer per 100 lbs | 0 60 00 | " Toe Calk | 3 65 | 16d and 20d " " | 0 05 | Castor Oil brls | 0 08 00 |
| 2 1/2 and 2 1/4 inch " " | 0 65 00 | " Machinery | 3 75 base | 30d to 60d " " | Base | Lard Oil, Extra | 0 75 00 |
| 2 and 1 1/2 inch " " | 0 70 00 | " Harrow Tooth | 3 40 | Hides and Tallow | | " 75 gravity | 0 85 00 |
| 1 1/2 and 1 1/4 " " | 0 95 00 | Tin Plates: | | Montreal Green Hides | | boiled, nett | 0 86 00 |
| 1 1/4 " " | 1 20 00 | IC Coke, 14 x 20 | 4 50 | " No. 1 | 0 00 0 08 1/2 | Olive, pure | 0 90 10 |
| 1 " " | 1 50 00 | IC Charcoal, 14 x 20 | 4 75 4 80 | " No. 2 | 0 00 0 07 1/2 | Extra, qt., per case | 3 00 3 70 |
| Sharp and flat pressed nails | | IX Charcoal | 5 75 | " No. 3 | 0 00 0 06 1/2 | Turpentine, nett | 0 74 0 75 |
| 3 inch and longer per 100 lbs | 1 35 00 | IXX " " | 6 75 | Fanners pay \$1 extra for sorted, cured & inspect'd | | Benzine | 0 00 0 24 |
| 2 1/2 and 2 1/4 inch " " | 1 50 00 | D C " " | 0 00 | Sheepskins | 1 00 1 10 | Petroleum: | |
| 2 and 1 1/2 " " | 1 65 00 | D X " " | 0 00 | Clips | 0 00 0 15 | Gasoline 76 gravity | 0 21 0 22 |
| 1 1/2 and 1 1/4 " " | 1 85 00 | D X X " " | 0 00 | Lambskins each | 0 00 0 15 | Stove Gasoline | 0 20 0 21 |
| 1 1/4 " " | 2 50 00 | Terne Plate IC, 20x28 | 8 75 box | Calfskins, No. 1 | 0 00 0 11 | Silver Star | 0 16 0 17 1/2 |
| 1 " " | 3 00 00 | Russ. Sheet Iron | 0 10 0 10 | " No. 2 | 0 09 0 00 | Imperial Acme | 0 17 0 18 1/2 |
| Coil Chain—No. 6 | 0 12 00 | Lion & Crown tin'd sh'ts. | | Horsehides, No. 1 | 0 00 2 00 | American W. W. | 0 19 0 20 |
| " " " 5 | 0 11 00 | 22 and 24 gauge case lots | 7 50 7 75 | " No. 2 | 0 00 1 50 | Astral | 0 20 0 21 |
| " " " 4 | 0 10 00 | 26 gauge | 7 75 8 00 | | | | |
| " " " 3 | 0 10 00 | Lead: Pig, per 100 lbs; .. | 0 00 4 60 | | | | |
| " " " 1/2 inch | 0 08 00 | Sheet, .. | 4 00 4 25 | | | | |
| " " " 5-16 | 6 00 0 00 | Shot, 100 lb., less 7 1/2 p.c. | 0 00 6 50 | | | | |
| " " " 3/8 | 5 40 0 00 | | | | | | |
| " " " 7-16 | 5 15 0 00 | | | | | | |

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RUBBER GOODS of every description.

Outer Covers. Inner Tubes. Cushion Tyres. Solid Tyres. Peram Tyres. Valve Rubber.
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MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 24, 1900.

| Name of Article | Wholesale. | Name of Article. | Wholesale. | Name of Article | Wholesale. | Name of Article. | Wholesale. |
|-------------------------------|---------------|--|------------|--------------------------------------|----------------|---|-------------|
| Class. | | Salt—Continued. | | Capstan Cigarettes, 10s. 50s. | | Ports— | |
| United inches, 20 to 25..... | 0 00 2 00 | Special Dairy, per brl. | 2 00 2 50 | Gold Flake, 10s, 50s..... | 0 15 0 75 | Tarragona..... | 1 10 1 50 |
| do 26 to 40..... | 0 00 2 10 | quartars | 0 45 0 50 | Three Castles, 10s, 50s..... | 0 20 1 00 | Sandeman..... | 2 00 6 00 |
| do 41 to 60..... | 0 00 4 50 | Spl Cheese Salt p bag 200 lb | 1 25 1 50 | Gold Tip, 50s, 100s..... | 1 25 2 50 | Warter & May's Ports gal. | 2 10 6 50 |
| do 51 to 60..... | 0 00 4 75 | Turk's Island per bush..... | 0 30 0 35 | Gerth's Smoking, per lb..... | 0 00 1 60 | Sherries—Per artin..... | 2 00 5 50 |
| Paints, &c. | | Tobacco—Cut Smoking. | | Wool. | | Wisdom & Warter's Sherries.... per gal..... | 2 00 5 50 |
| Lead pure 50 to 100 lb. kgs. | 0 00 6 75 | No. 1 Black Chewing, cads | 0 50 0 65 | Fleece..... | 0 18 0 20 | Clarets— | |
| do No. 1..... | 0 00 6 37 1/2 | No. 2 do | 0 69 0 00 | do clothing..... | 0 00 0 00 | St. Juliens..... | 2 60 2 65 |
| do No. 2..... | 0 00 6 00 | Old Chum, in pkg., 10s and 12s | 0 00 0 82 | Tab Wash..... | 0 00 0 00 | Barton & Guestier..... | 4 00 25 00 |
| do No. 3..... | 0 00 6 00 | 1/2 Old Chum, in tins, lbs. and 1/4s | 0 00 0 82 | Pulled, combing..... | 0 00 0 00 | Nat. Johnson & Sons..... | 4 00 25 00 |
| White Lead dry..... | 5 50 6 00 | 1/2 Old Chum, in tins, lbs. and 1/4s | 0 00 0 82 | do super..... | 0 00 0 00 | J. Calvet & Co..... | 4 50 40 00 |
| Red Lead..... | 5 00 5 50 | Puritan, in pkgs., 1-1/2s | 0 00 0 85 | do extra..... | 0 00 0 00 | Champagnes— | |
| Venetian Red Eng'h..... | 1 50 1 75 | do 1/2 lb. tins..... | 0 00 0 85 | B. A. Scoured..... | 0 40 3 00 | Pommery, Fils & Co..... | 28 00 30 00 |
| Yel. Ochre, French..... | 1 25 3 00 | do 1 lb. tins..... | 0 00 0 83 | Natal..... | 0 24 0 25 | G. H. Mumm..... | 28 00 30 00 |
| Whiting, ordinary..... | 0 45 0 50 | Cut Cavendish, in pkg., 1-10s | 0 00 0 80 | Cape, greasy..... | 0 18 0 20 | Ferrier, Jonet & Co..... | 28 00 30 00 |
| do Gliders..... | 0 60 0 70 | Durham, in bags, 1-13s and 1-6s | 0 00 1 00 | do cleaned..... | 0 00 0 00 | Brandies—Hennessy ..gal. | 7 00 8 50 |
| do Paris, do | 0 85 1 00 | Durham, 1 lb. drums..... | 0 00 1 00 | Australian greasy..... | 0 00 0 00 | 1 Star..... cases | 12 75 14 00 |
| English Cement, cask..... | 2 40 2 50 | Ritchie's Navy Cut, 1-5 tins. | 0 00 1 05 | California..... | 0 15 0 20 | Scotch Whiskeys | |
| Belgian Cement..... | 1 90 2 20 | do Smoking Mixture, 1/4 tins..... | 0 00 0 95 | Waste. | | Dewars Scotch extra spec. | 9 25 9 50 |
| Fire Bricks per 1000..... | 17 00 24 00 | Ritchie's Smoking Mixture, 1-10s | 0 00 0 80 | No. 1, White Cotton..... | 0 07 0 08 | Spl. Liqueur..... | 12 25 12 50 |
| Fire Clay..... | 1 50 1 75 | Unique, 1-15 pkgs..... | 0 00 0 68 | " 2, " "..... | 0 08 0 07 | Extra spl. Liqueur..... | 13 25 16 50 |
| Rosin..... | 2 75 4 50 | do in pkgs., 1 lb..... | 0 00 0 61 | No. 1, Colored Cotton..... | 0 04 0 05 | Gin— | |
| Glue— | | do in pkgs., 1/2 lb..... | 0 00 0 60 | " 2, " "..... | 0 04 0 04 | De Kuyper red cases..... | 0 00 11 25 |
| Domestic Broken Sheet..... | 0 13 0 15 | O. K. Mixture, in pks., 15s.. | 0 00 0 61 | Wines, Liquors, &c. | | do green do..... | 0 00 5 85 |
| French Casks..... | 0 11 0 13 | Plug Tobaccos— | | Als—English..... qts | 2 50 2 55 | do hds..... | 3 00 3 15 |
| do brls..... | 0 00 0 14 | Ritchie's Derby Smoking, Solace, 3s, 8s and 16s | 0 00 0 68 | " " " "..... pts | 1 62 1 67 | Irish Whisky— | |
| American White, brls..... | 0 16 0 20 | Ritchie's Old Virginia Smoking Twist, 3/4s | 0 00 0 70 | Porter— | | Geo Ros & Co. 1 star, qts | 9 50 0 00 |
| Coopers' Glue..... | 0 20 0 25 | Old Virginia Solace, 3/4s | 0 00 0 70 | Dublin Stout..... qts | 2 40 2 45 | do do 3 stars, qts | 9 70 10 50 |
| Golden Ochre..... | 0 04 0 04 | Ritchie's Old Chum Chewing Solace, Thick and Thin 9s, (8 lb. cads) | 0 00 0 67 | do do..... pts | 1 57 1 62 | John Jamieson & Co..... | 9 50 11 50 |
| Brunswick Green..... | 0 04 0 10 | Standard, 9 1-3s, 5 lb. cads.. | 0 00 0 67 | Spirits Canadian—per gal. | | Angostura Bitters, per case of 2 doz..... | 14 50 15 00 |
| French Imperial Green..... | 0 12 0 16 | do Thin, 9s | 0 00 0 67 | Alcohol..... .65, O. P. | 4 50 4 60 | Banagher Irish Whisky, qts | 9 75 10 25 |
| Vermillionette..... | 0 12 0 40 | W. D. & H. O. Willis. (E. A. Gerth, agent.) | 0 00 0 50 | Spirits..... 50, O. P. | 4 05 4 15 | do do do per gal | 4 00 4 25 |
| Genuine Quickilver..... | 0 75 0 90 | Westward Ho, 1/4 lb. tins... | 0 00 0 75 | do..... 25 U. P. | 3 20 2 30 | Watson's Old Irish, qts, prcs | 6 75 7 75 |
| No. 1 Furnit's Varn'h, pr. gl | 0 85 0 70 | Meridian (Cavendish) 1/4 lb.. | 0 00 0 50 | Club Whisky..... U. P. | 3 60 0 00 | do do do per cs. | 7 75 8 75 |
| a do do | 0 75 1 00 | Traveller..... | 0 00 0 50 | Corby's IXL Rye, qrts | 3 00 3 50 | Canadian Wines | |
| Brown Japan..... | 0 50 0 75 | Three Castles..... | 0 00 0 50 | XTC " "..... gal. | 2 22 2 30 | Golden Diana, qts..... | 6 00 0 00 |
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| Orange Shellac, No. 1..... | 1 70 1 80 | Capstan Navy Cut..... | 0 00 0 50 | " " " "..... pts | 1 62 1 67 | Niagara..... | 5 00 1 25 |
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| Parisgreen in drum 1 lb pk. | 0 12 0 13 1/2 | | | | | | |
| Salt. | | | | | | | |
| Liverpool per bag..... | 0 40 0 45 | | | | | | |
| Canadian, in small bags..... | 2 10 3 00 | | | | | | |
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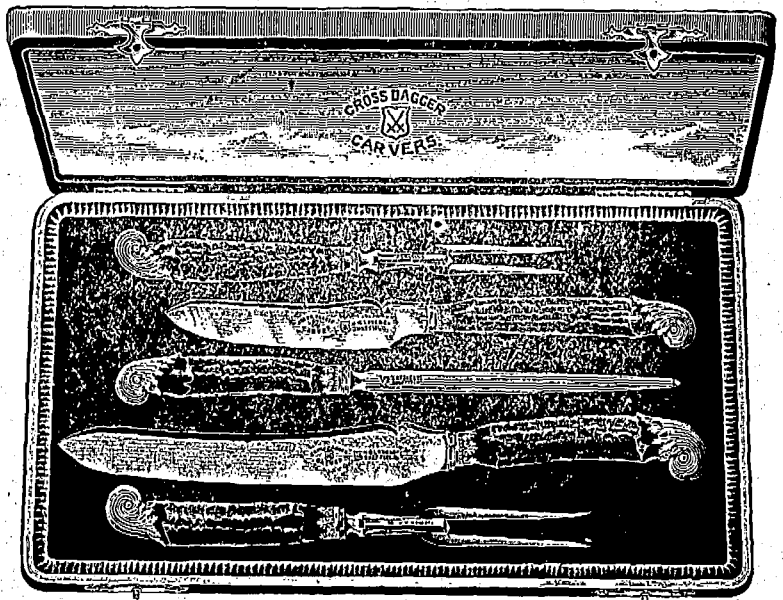
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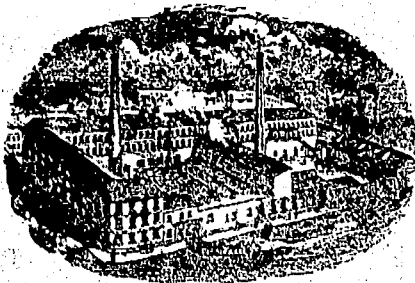
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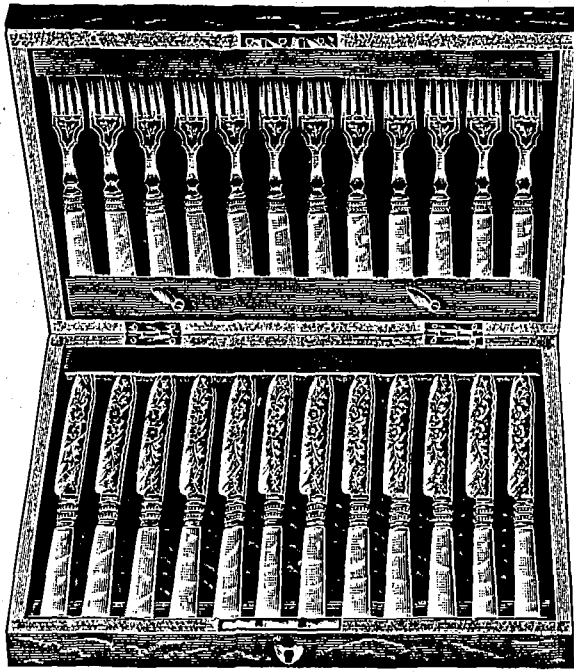
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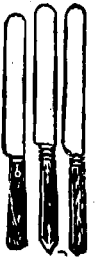
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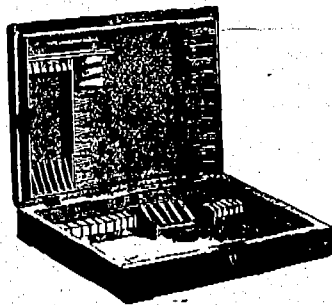
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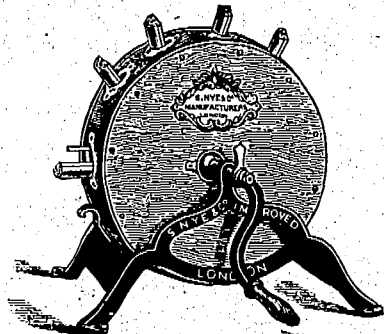


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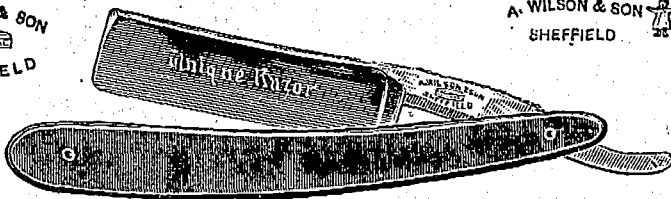
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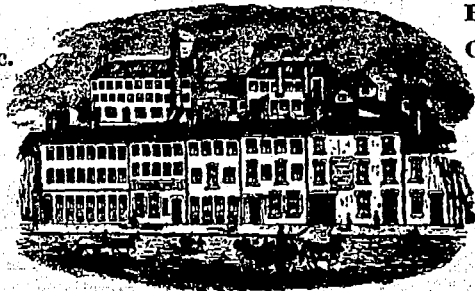
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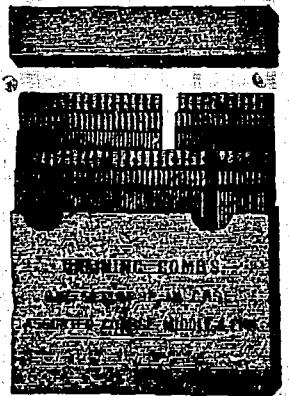
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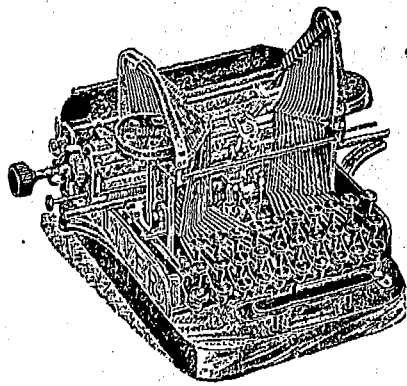
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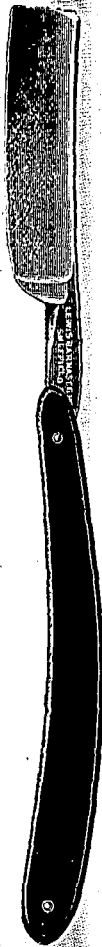
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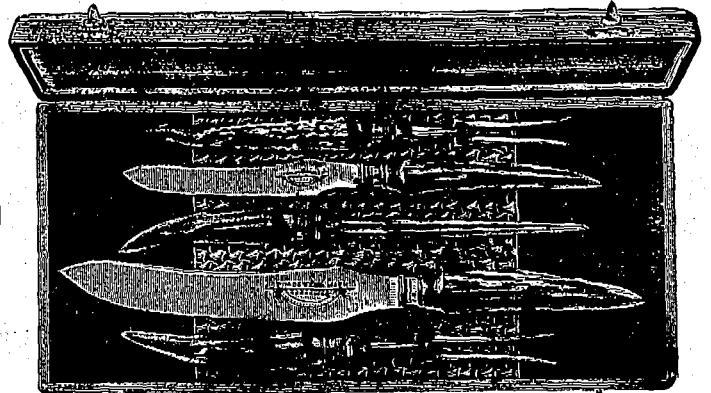
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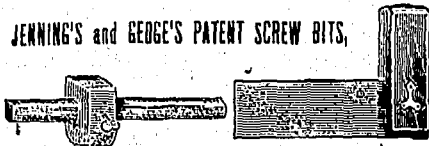


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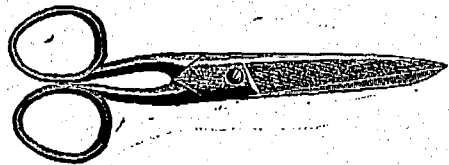
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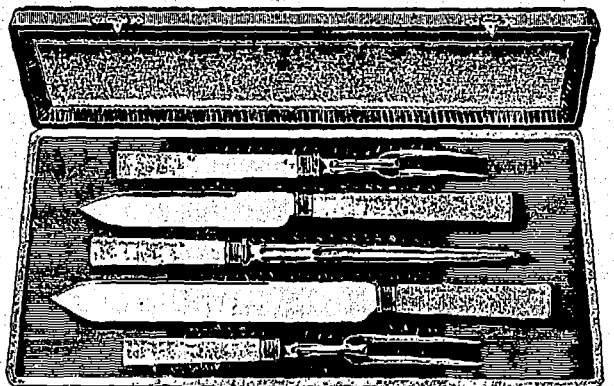
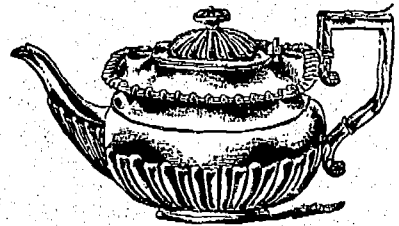


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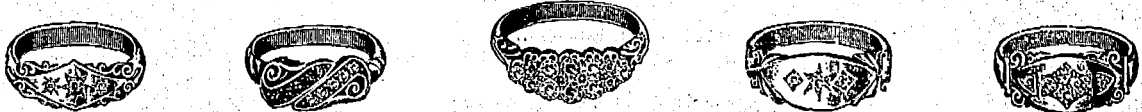
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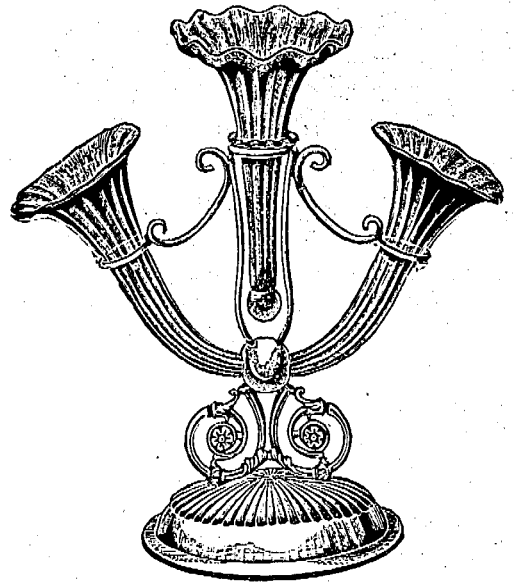
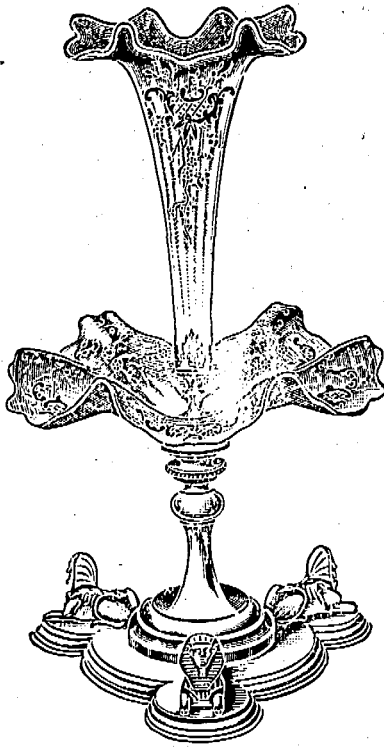
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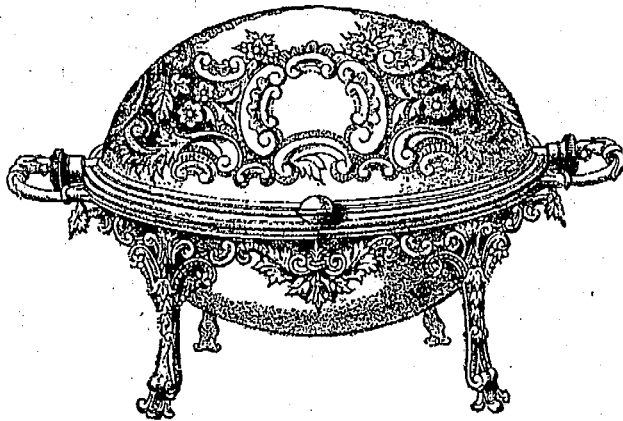


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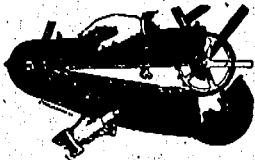
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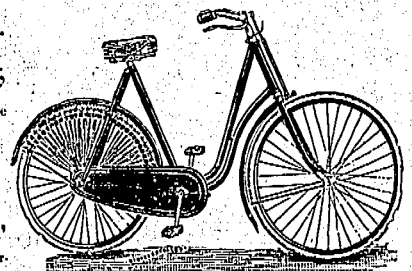
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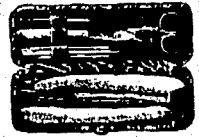
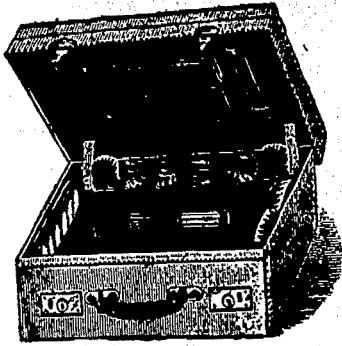
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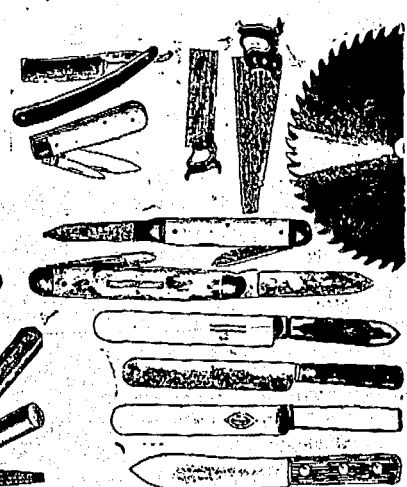
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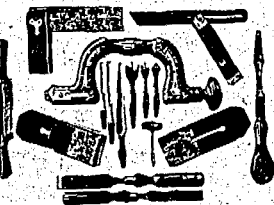
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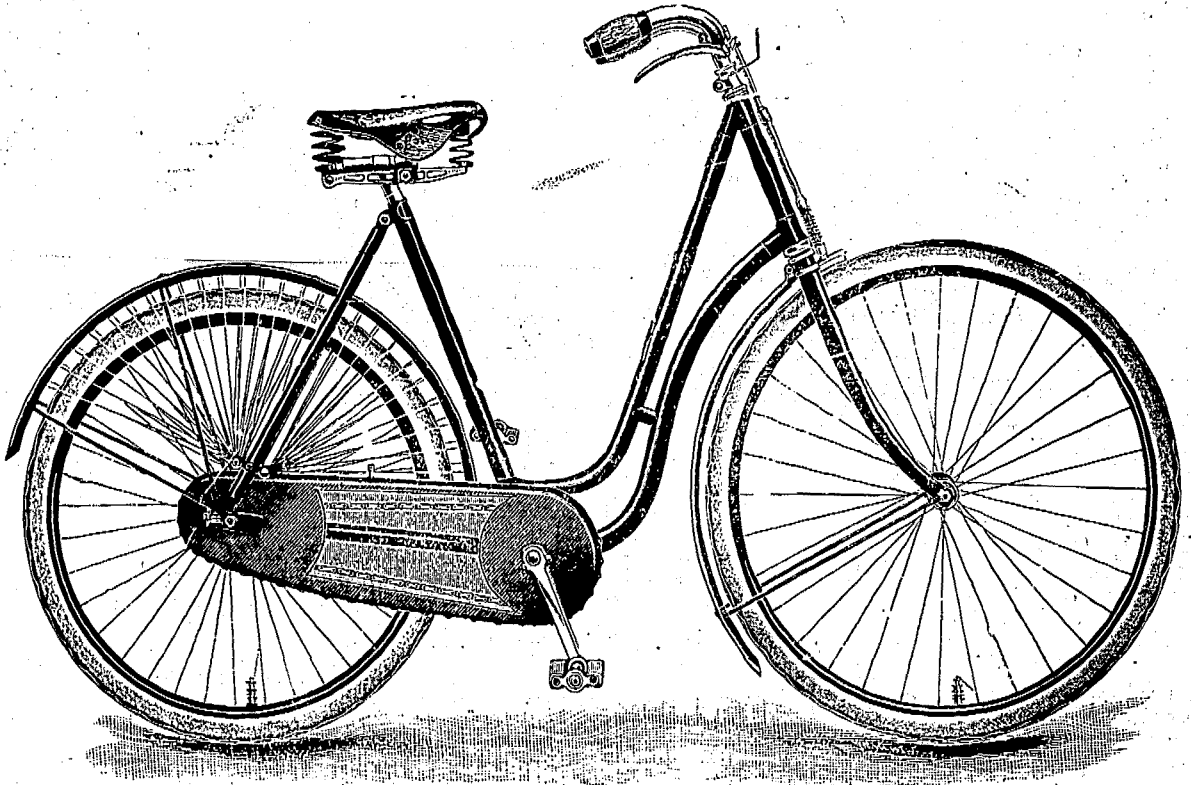
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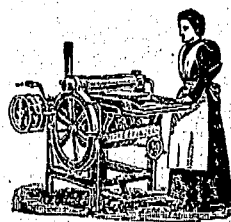
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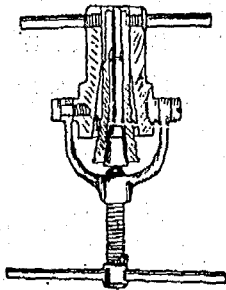
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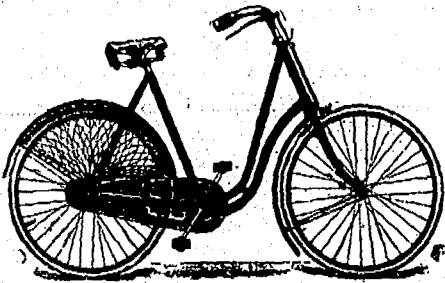
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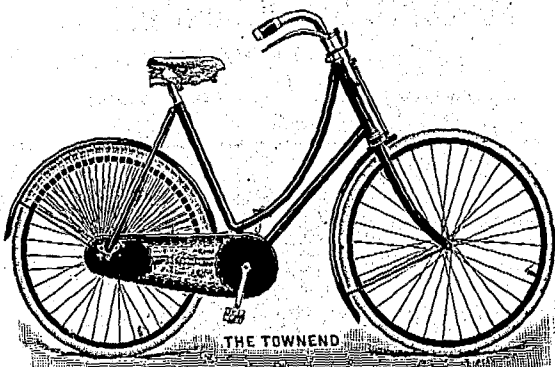
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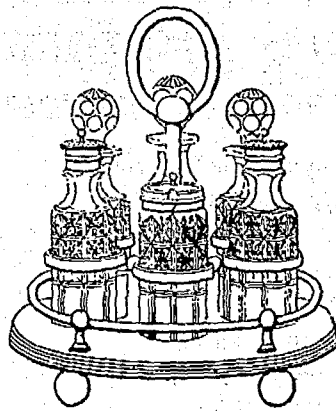
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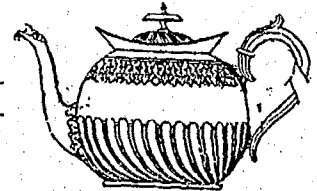
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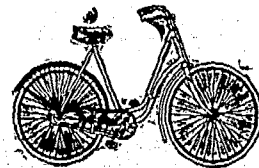
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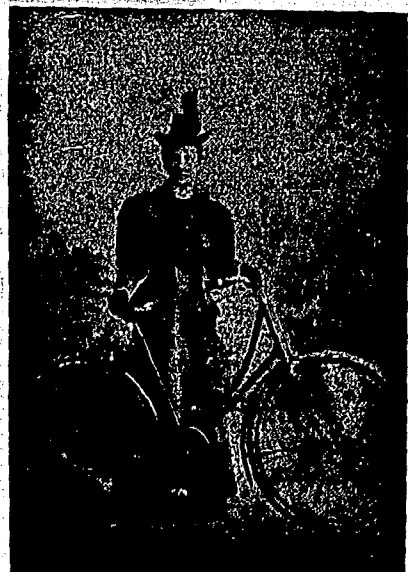
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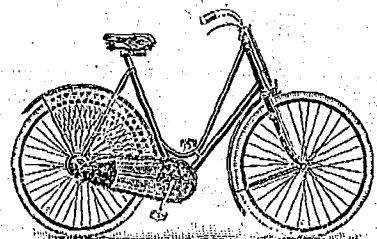
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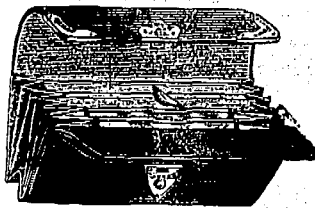
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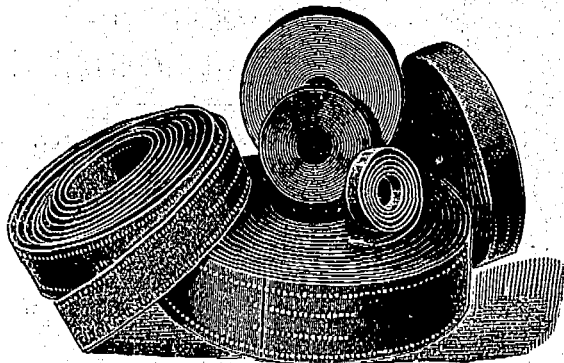
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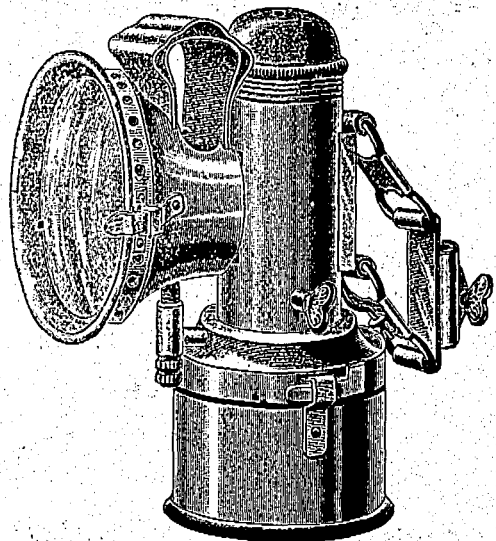
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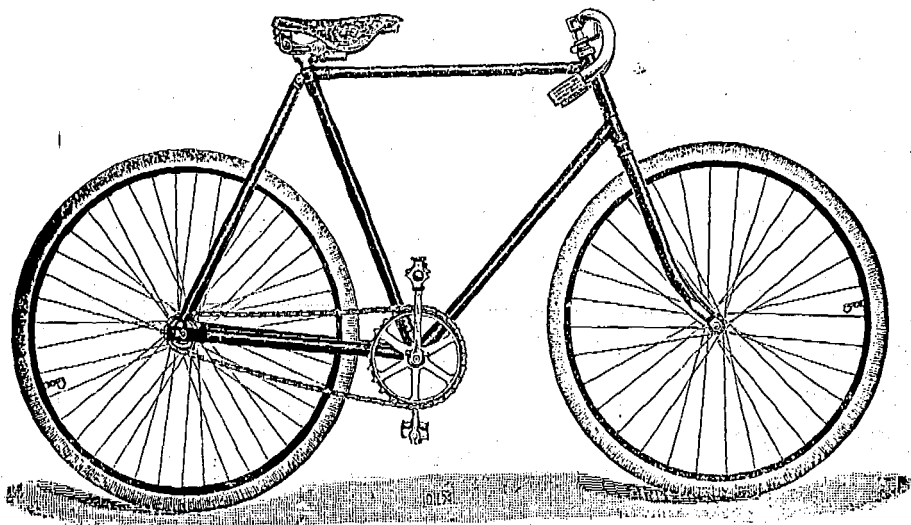
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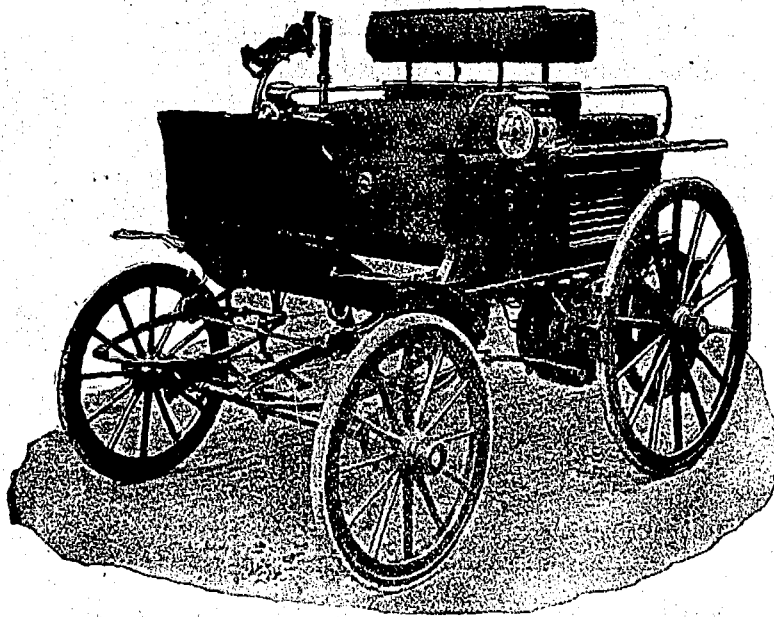
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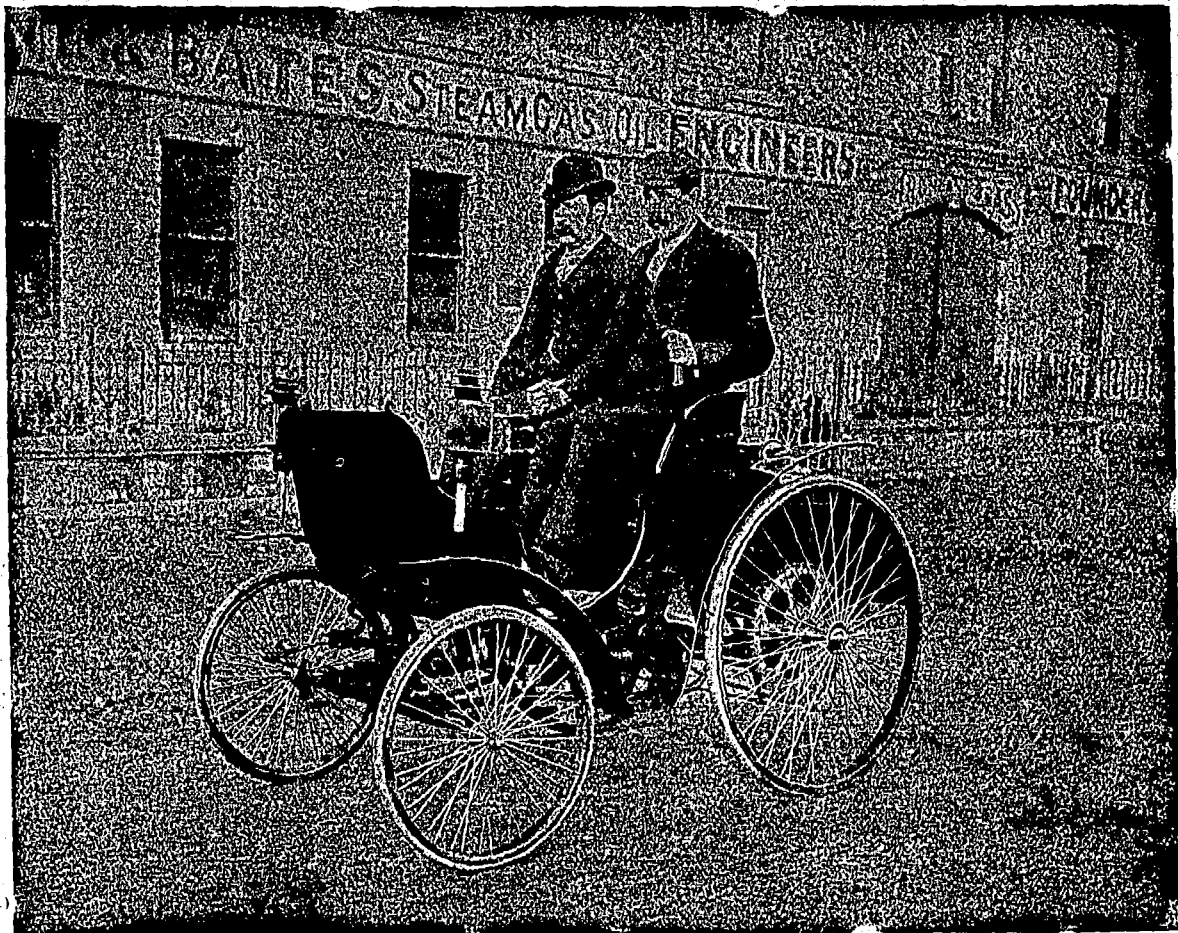
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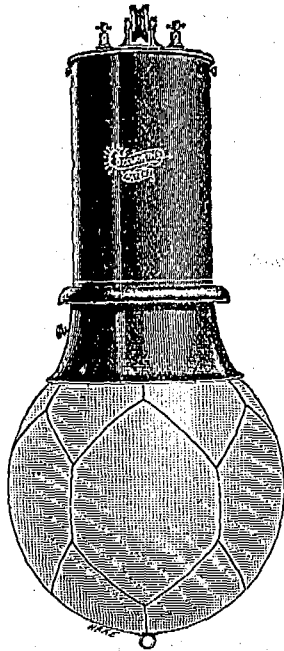


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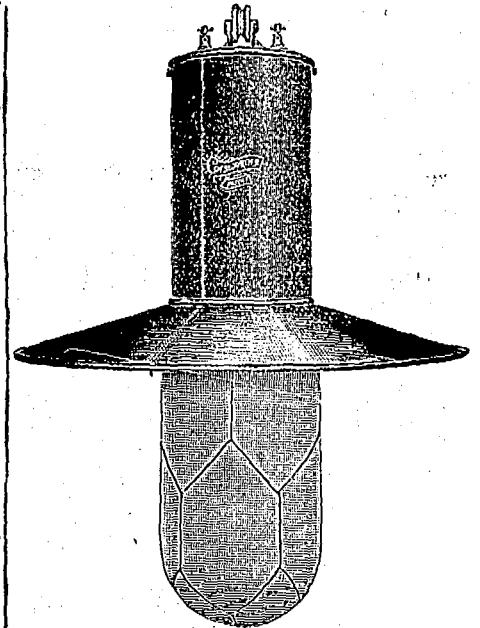


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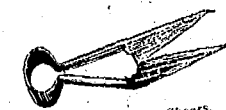
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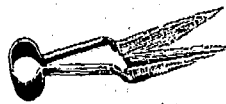
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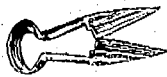
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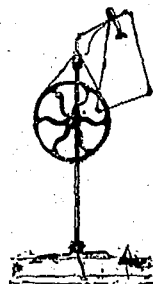
..MANUFACTURERS OF..

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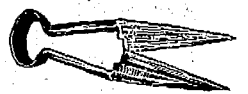
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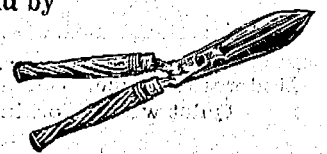
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| Canada Life..... | 2,500 | 5-6mos. | 400 | 50 | |
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| Western Assurance..... | 25,000 | 5-6mos. | 40 | 20 | 141 |
| Guarantee Co. of North America..... | 13,372 | 5 | 50 | 50 | |

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| | | | | | | |
|--|---------|-------------|-----|-------|------|--------|
| Alliance Assur..... | 250,000 | 8s. p.s. | 20 | 2 1-5 | 10 | 10½ |
| Atlas..... | 24,000 | 24 p.s. | 50 | 6 | £26½ | 237½ |
| British and Foreign Marine..... | 87,000 | 25 | 20 | 4 | 20½ | 21½ |
| Caledonian..... | 21,500 | 12s. p.s. | 25 | 5 | 5 | 3s 7-1 |
| Commercial U. Fire, Life and Marine..... | 50,000 | 27½ | 50 | 6 | 43 | 44 |
| Guardian Fire and Life..... | 200,000 | 9 | 10 | 5 | 10 | 10½ |
| Imperial Fire..... | 60,000 | 25 | 20 | 5 | 25½ | 25½ |
| Lancashire Fire..... | 186,493 | 5 | 20 | 2 | 23½ | 23½ |
| Lion Fire..... | 100,000 | 3 | 20 | 1½ | 2 | 2 |
| London and Lancashire Fire..... | 85,100 | 22 | 25 | 2½ | 17 | 17½ |
| London Assurance Corporation..... | 35,882 | 20 | 25 | 12½ | 53 | 54 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 2 | 7½ | 8 |
| Liv. & Lon. & Globe Fire and Life..... | 391,752 | 90 | 50 | 2 | 47 | 48 |
| Northern Fire and Life..... | 30,000 | *22½ | 100 | 10 | 74 | 76 |
| North Brit. & Merc. Fire and Life..... | 110,000 | 30s. p.s. | 25 | 6½ | 37 | 35 |
| Norwich Union Fire..... | 11,000 | *33½ | 100 | 12 | 119 | 122 |
| Phoenix Fire..... | 53,776 | 35 | 50 | 5 | £37½ | £38½ |
| Royal Insurance Fire and Life..... | 125,234 | 58½ | 20 | 10 | 49 | 50 |
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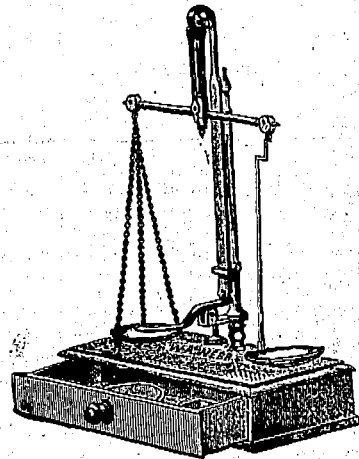
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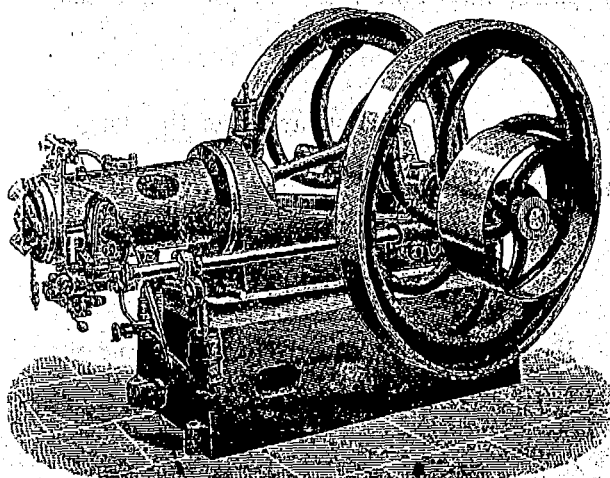
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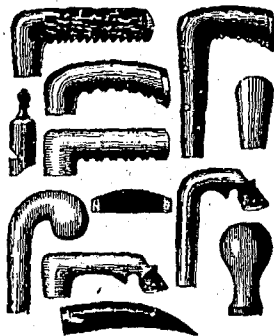
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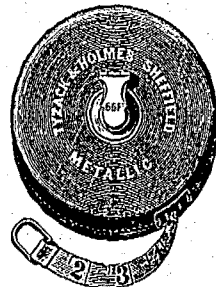
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| 1887, 4 1/2 per cent ... | | 93 95 |
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| Canada, 4 per cent. loan, 1860 | | 102 104 |
| 3 per cent. loan, 1888-99 | | 106 107 |
| Debs. 1884, 2 1/2 per cent | | 91 98 |
| 2 1/2 p.c. loan, 1897 | | 109 111 |
| Manitoba, 1910, 5 p.c. | | |
| Shs | Railway and other Stocks, | May 10. |
| | Quebec Province, 5 p. c., 1874 | 103 109 |
| | 1876, 5 p. c. | 103 109 |
| | 1880, 4 1/2 p. c. | 103 105 |
| | 1883, 5 p. c. | 111 112 |
| | Atlantic & Nth. Western 5 p. c. Gua 1st M. Bds | 132 135 |
| 100 | Buffalo & Lake Huron £10 sh. | 13 1/2 13 1/2 |
| 100 | do 5 1/2 p. c. 1st mort. | 140 144 |
| 300 | do do 2nd mort. | 140 144 |
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| | Canadian Pacific \$100 | 115 117 |
| 100 | Grand Trunk, Georgian Bay, &c. 1st M. | 100 102 |
| 100 | Grand Trunk of Canada Ord. stock, | 7 1/2 8 1/2 |
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| 100 | 3rd pref. stock. | 25 1/2 25 1/2 |
| 100 | 5 p. c. perp. deb. stock. | 135 138 |
| 100 | 4 p. c. perp. deb. stock. | 106 108 |
| 100 | Great Western shares, 5 p. c. | 181 183 |
| 100 | Hamilton & N. W., 6 p. c. | |
| 100 | M. of Canada Stg. 1st Mort. 5 p. c. | 105 107 |
| 200 | Montreal & Champlain 5 p. c. 1st mtg. bds | 100 102 |
| | N. of Canada, 1st mtg., 5 p. c. | 100 102 |
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| | T. G. & B. 4 p. c. bonds, 1st mort. | 108 110 |
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| | redeem 1873 | 104 106 |
| | redeem 1876 | 104 107 |
| 100 | City of Quebec, 6 p. c. redeem 1876 .. redeem 1878 | 111 113 |
| 100 | City of Toronto, 4 p. c. 1889-93 | 100 103 |
| | 6 p. c. stg. con. deb. 1874 | 101 109 |
| | 5 p. c. gen. con. deb. 1879 | 111 115 |
| | 4 p. c. stg. bonds, | 104 106 |
| 100 | City of Winnipeg deb., 1884, 5 p. c. Deb. scrip. 1883, 5 p. c. | 110 112 |
| | | 113 115 |
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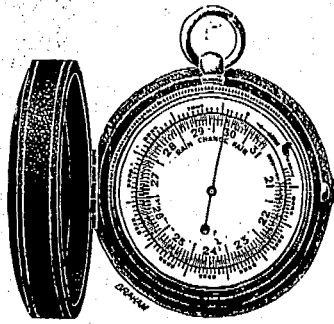
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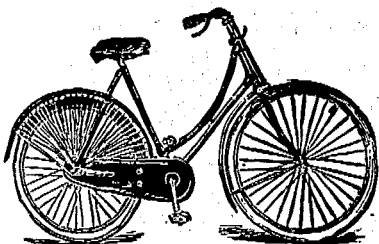
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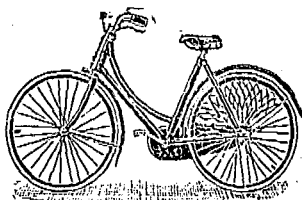
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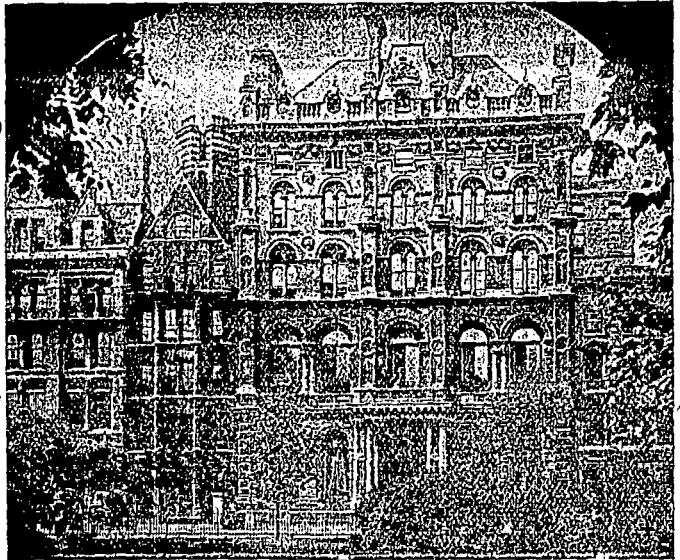
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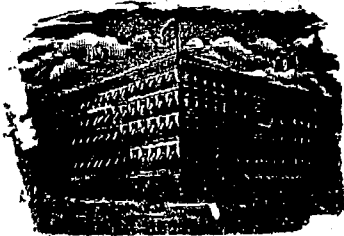
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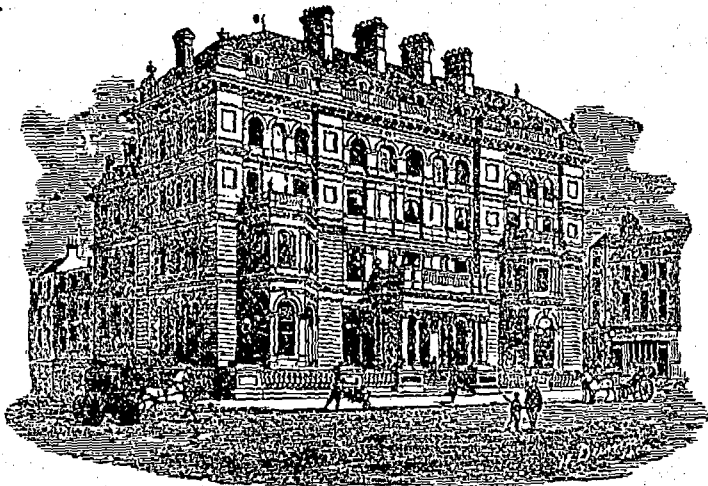
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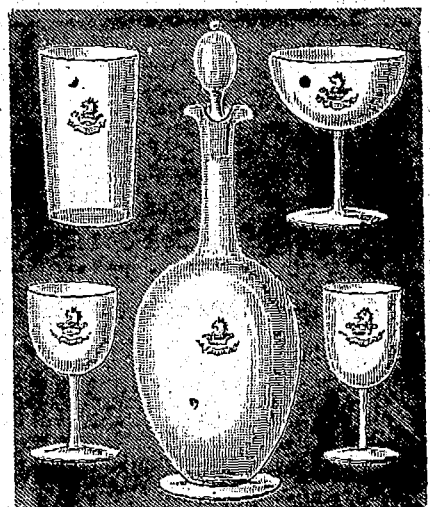
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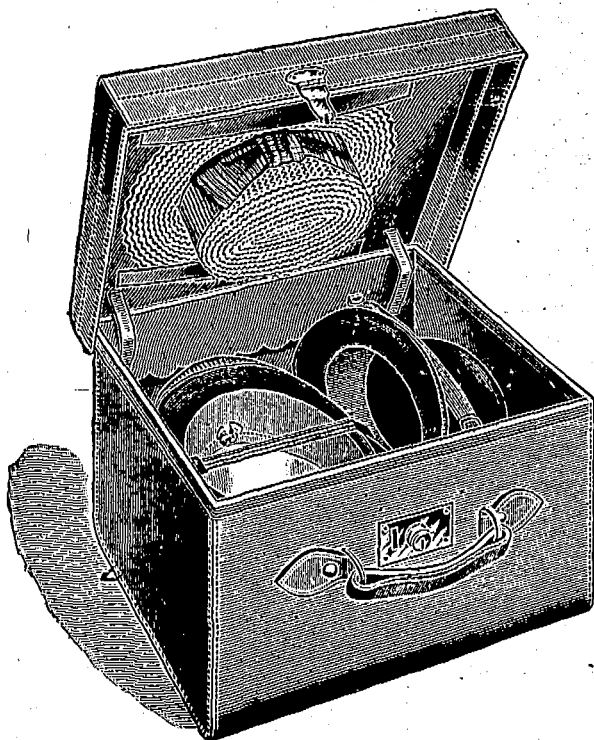
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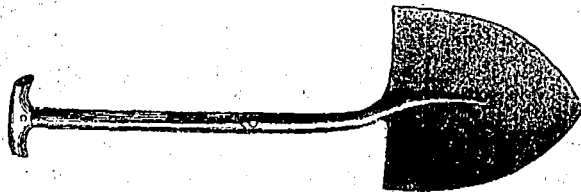
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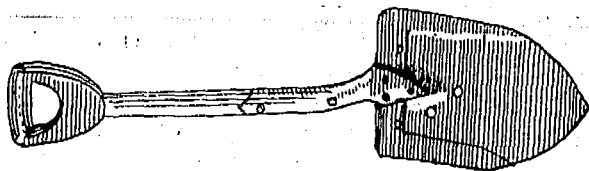
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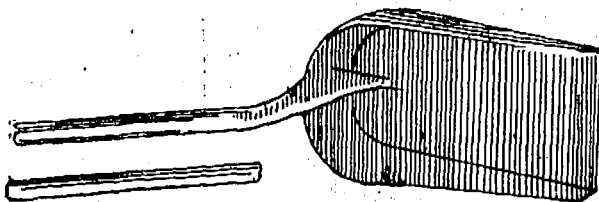
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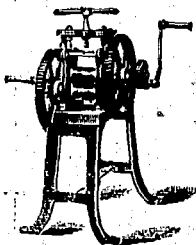
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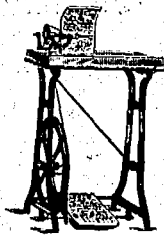
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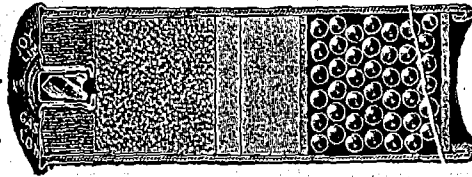
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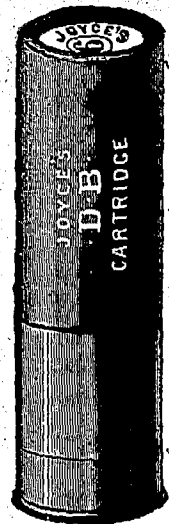
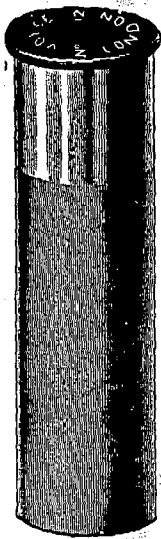


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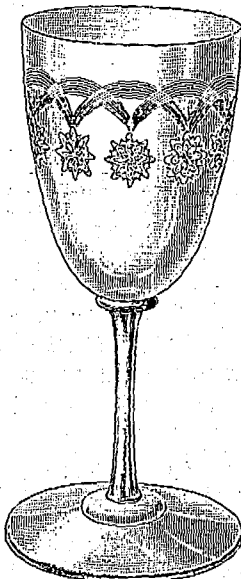
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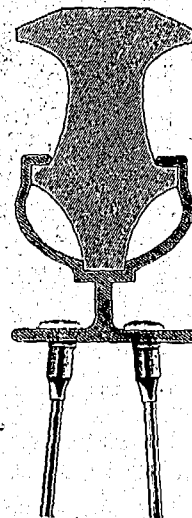
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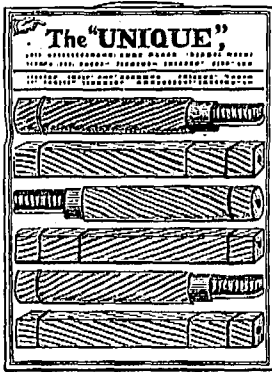


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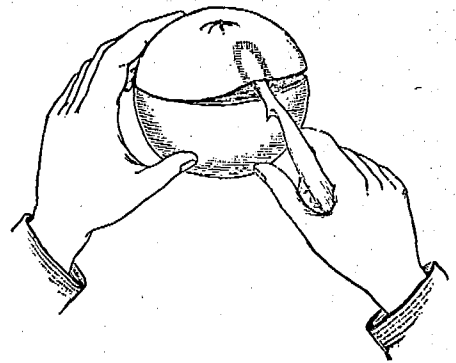
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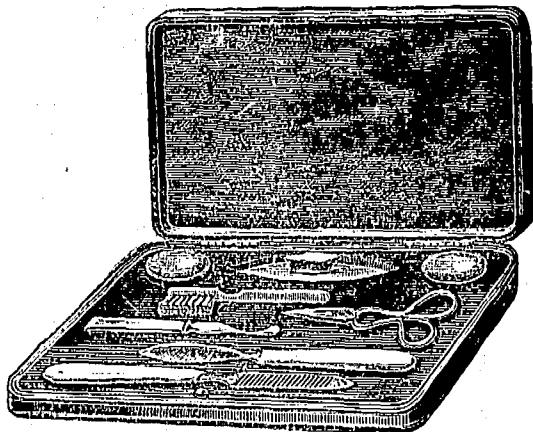
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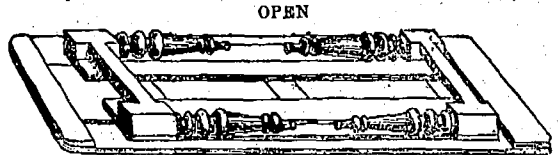
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M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.

Capital \$30,000,000 | Invested Funds.....\$13,500,000
Total Assets 34,472,705 | Deposited with Dom. Govt., 125,000 (Market value.)

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. " " " " " " \$750,000.00
Total Assets, over " " " " " " \$1,473,536.06
Losses Paid since organization. " " " " " " \$18,707,996.75

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

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1896

| | |
|---|------------------|
| Assets, - | \$184,935,600.80 |
| Reserve on Policies (American Table, 4 p.c.)..... | \$168,221,916 |
| Liabilities other than Reserve..... | 1,623,951 |
| Surplus..... | 15,089,823 |
| Receipts from all sources..... | 41,353,145 |
| Payments to Policy-holders..... | 30,885,472 |
| Whole Life Risks assumed and renewed, 219,306 policies | 637,226,476 |
| Risks in force, 273, 213 policies, amounting to..... | 802,807,478 |

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

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

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

Assets \$3,509,053.20
Cash Income..... 593,522.39
Net Surplus..... 468,023.35
Insurance in Force..... 23,706,675.00

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

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

LIVERPOOL & LONDON & GLOBE INSURANCE CO. COMPANY.

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

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.
WENTWORTH J. BUCHANAN, Deputy Chairman.
A. F. GAULT, SAM'L. FINLEY, E. S. CROUSTON.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch: MONTREAL.

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

Journal of Commerce,

171 St. James St.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

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

JOURNAL OF COMMERCE.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

The Canada Accident Assurance Company.

Head Office, MONTREAL,

A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

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

T. H. HUDSON, Manager.

R. WILSON SMITH, President.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

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

AN UNPARALLELED RECORD.

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

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

→ **COMMISSIONER**

For Following Provinces:

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

Established 1809.

North British & Mercantile Insurance Company.

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

Directors:

Henri Barbeau, Esq. Arch'd Macalder, Esq.
Thos. Davidson, Managing-Director.

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

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

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - - 1794.

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

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

Geo. L. Chase, President.

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

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

UNCONDITIONAL POLICIES

ARE ISSUED
BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

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

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

INCREASES IN LIFE INSURANCE IN CANADA.

The Royal-Victoria Life Insurance Co. of Canada

made the following increases in business in 1899 over 1898:

1. Increase in CASH PREMIUMS PAID 148 per cent.
 2. Increase in NEW BUSINESS ISSUED 48 "
 3. Increase in BUSINESS IN FORCE 85 "
- NOTE—Decrease in amt. of Death Claims 200 "

All Life Insurance Companies in Canada combined


made the following increases in business in 1899 over 1898:

1. Increase in CASH PREMIUMS PAID 8.82 per cent.
 2. Increase in NEW BUSINESS ISSUED 23.08 "
 3. Increase in BUSINESS IN FORCE 9.66 "
- NOTE—Increase in amt. of Death Claims. 14.98 "

Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life Insurance, will please communicate with

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

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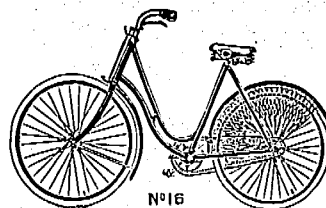


Prory Works,
COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office, - Toronto, Ont.

Hon. GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.
C. C. FOSTER, Secretary.

Montreal Branch, ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

189 ST. JAMES STREET.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

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.
G. R. KEARLEY, RESIDENT MANAGER.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

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

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

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS.

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

COMMERCIAL UNION

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

FIRE LIFE MARINE

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

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