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 Risks Accepted at Current Rates.
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British & Foreign Marine Ins. Co. } of
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 Open Policies granted to Importers & Exporters.
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 MONTREAL.

THE ^{CANADIAN} JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Finance Dept 22dec95

Vol. 42. No. 12.
 NEW SERIES.

MONTREAL, FRIDAY, MARCH 20, 1896.

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

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 MANUFACTURERS' AGENTS
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Prize Medal Awarded for our manufacture of Felt Hats.

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

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

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

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In Wearing Apparel there are few articles of greater variety than

Men's Neck Wear.

From our immense stock, your customers of whatever grade, age, complexion or locality, can be suited. Inspection invited

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OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses . . .

CUT TOBACCOS.

Old Chum,
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CLOTHING,

ALSO

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Cloth and Clothing.

Our Travellers will shortly call upon you with our Spring Samples.

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Ames, Holden Co.
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 Manufacturers of

Fine BOOTS
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Special Sale.

Having decided to consolidate our business by closing our Toronto Warehouse and removing the unsold stock to Montreal, we will offer special inducements to buyers until April 15th.

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Fancy Goods, Druggists' and Tobacconists' Sundries, Purses, Wallets, Toy Games, Smallwares, etc.
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 Liberal terms to large buyers.

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The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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Rest, 1,200,000

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712 Queen St. E.; 450 Yonge St., cor. College; 791
Yonge St.; 268 College St.; cor. Spadina; 546 Queen
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and West Indies, China, Japan and South America.
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Hamilton, Bermuda—The Bk. of Bermuda.
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THE ONTARIO BANK.

Capital Paid-up, \$1,500,000
Reserve Fund, 40,000

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HEAD OFFICE, OTTAWA.
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Rest, 1,000,000

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peg, Man.
GEO. BURN, General Manager
D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Authorized Capital, \$1,500,000
Capital Paid-Up, 1,500,000
Reserve Fund, 720,000

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Collections made at all accessible points and
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The Chartered Banks.

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CAPITAL (All Paid) \$1,250,000
RESERVE FUND 675,000
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vincial Bank of England [Ltd].
Collections effected at all parts of the Dominion of
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OF HALIFAX.

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Reserve Fund, 975,000
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Bermuda, the Bank of Bermuda, Ltd.
Chicago, American Exchange National Bank.
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Collections made at lowest rates and promptly re-
mitted for.
Telegraphic transfers and drafts issued at current
rates.

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Reserve Fund, 235,000
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Bank of the Republic, Chicago, Bank of Montreal,
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British North America.
Letters of Credit and Circular Notes for travellers
issued available in all parts of the world.

The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000
Rest, 280,000

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Montreal, Que. Souris, Man.
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Morden, Man. Warton, Ont.
Neepawa, Man. Winchester, Ont.
Norwood, Ont. Winnipeg, Man.

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Liverpool, Parr's Banking Co. & Alliance Bank (Ltd).
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Boston, Lincoln National Bank.
St. Paul, St. Paul National Bank.
Buffalo, Queen City Bank.
Chicago, Ill. Globe National Bank.
Detroit, First National Bank.
Great Falls, Mont. First National Bank.
Minneapolis, National Bank of Commerce.

The Standard Bank of Canada

Capital Paid-up, \$1,000,000
Reserve Fund, 600,000

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JOHN BURNS, Vice-President.
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Brantford, Champlain, Markham,
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Brighton, Durham, Pictou,
Brussels, Forest, Stouffville.
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Montreal—Can. Bank of Commerce.
London, England—National Bank of Scotland.
All banking business promptly attended to. Cor-
respondence solicited.
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Traders Bank of Canada.

(Incorporated by Act of Parliament 1885).

Authorized Capital, \$1,000,000
Capital Paid-Up, 700,000
Reserve Fund, 85,000

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C. D. Warren, Esq., Vice-President.
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J. W. DOWN, Esq. ROBT. THOMSON, Esq.,
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HALIFAX BANKING CO.

Incorporated 1872.

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

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Bank. Boston—Suffolk National Bank. London,
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The Chartered Banks.

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Capital Paid-Up, \$800,000.
Reserve Fund, 320,000.

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R. BICKERDIKE, Vice-Pres.
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Head Office, Montreal.

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Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

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American Bank Note Company,

78 to 80 TRINITY PLACE, NEW YORK,

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With Special Safeguards to Prevent Counterfeiting.
SAFETY COLORS. SAFETY PAPERS.

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Buys and Sells Commercial Paper, &c., &c.

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

Excelsior Brush.



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

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Loan and Savings Company of Ont. TORONTO.

Head Office, cor. King and Victoria Streets,
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Capital Subscribed,	\$2,500,000 00
Capital Paid-Up,	1,250,000 00
Reserve Fund,	325,000 00
Contingent Fund	34,025 40
Total Assets,	5,454,730 34

Debentures issued in currency or sterling payable in Canada or Great Britain. Money advanced on Real Estate. Mortgages and Municipal Debentures purchased.
Executors and Trustees are authorized by law to invest in the debentures of this Company.

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

The Dominion Savings & Investment Society

London, Canada.

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

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

N. MILLS, Manager.

**THE HAMILTON
Provident and Loan Society**

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

Capital Subscribed,	\$1,500,000 00
Capital Paid-Up,	1,100,000 00
Reserve and Surplus Funds,	339,395 15
Total Assets,	3,638,790 18

Deposits received and interest allowed at the highest current rates.

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

Banking House—King Street, Hamilton.
C. FERRIE, Acting-Treasurer.

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

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

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

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

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W. Barclay Stephens, Esq., Manager.
J. W. Michaud, Esq., Accountant.

SOLICITORS:
Messrs. Greenhalghs & Greenhalghs.

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

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

Oceanic Steamships.

ALLAN LINE
ROYAL MAIL STEAMSHIPS.

Liverpool, Halifax and Portland Royal Mail Service.

From Liverpool, Steamship.	From Portland, Halifax.
16 Jan..... Mongolian	5 Feb. 8 Feb.
30 Jan..... Numidian	20 Feb. 22 Feb.
13 Feb..... Laurentian	5 Mar. 7 Mar.

Trains connecting with the steamer leave Montreal, via C.P.R., 8.40 p.m. Thursday, or via G.T.R. 7.55 a.m. Friday.

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

WINTER RATES—Cabin: \$50 and upwards. A reduction of 10 per cent. is made on Round Trip Tickets except on the lowest rates.

Second Cabin—To or from Liverpool, Glasgow, Belfast or Derry, \$30; round trip, 55.
Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$21.50, Cape Town, South Africa, \$37.50.

Glasgow, Londonderry and New York Service.

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

10 Jan..... Cart haginian	30 Jan.
*Austrian	6 Feb.
24 Jan..... Pomeranian	18 Feb.

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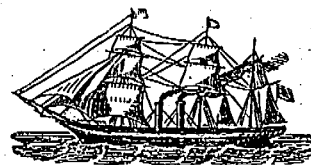
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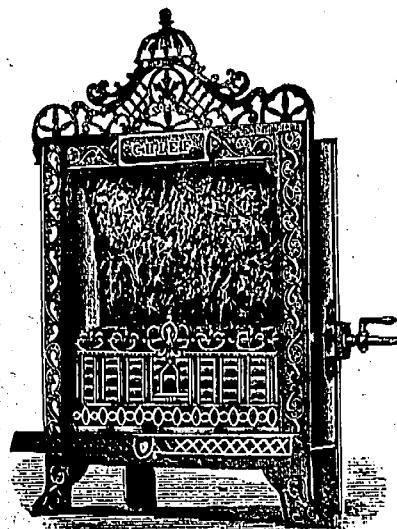
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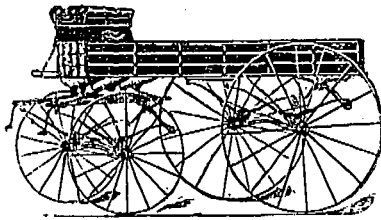
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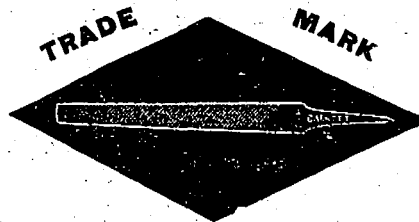
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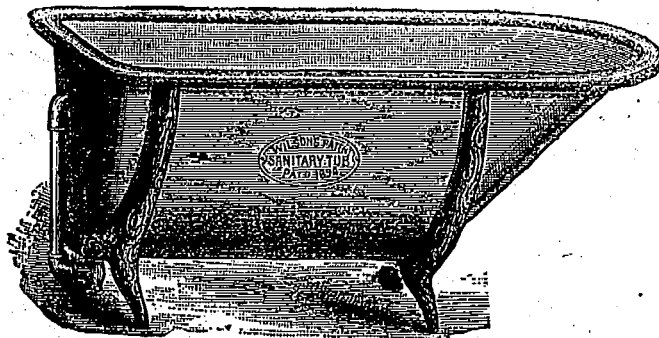
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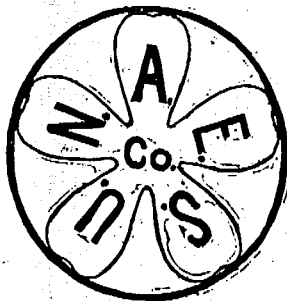
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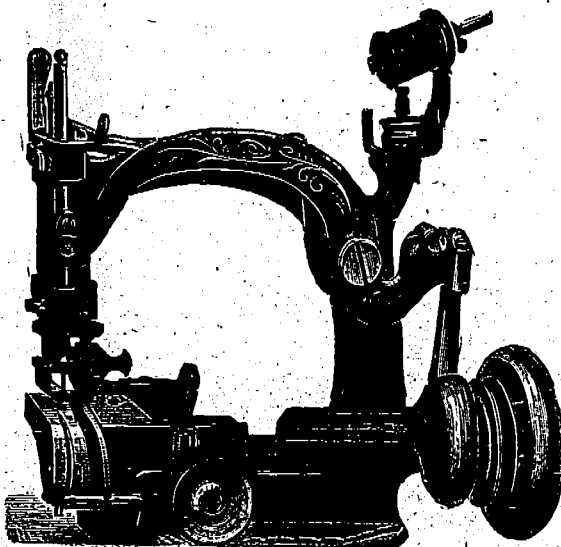
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PROGRESSION appears to be the order for Eastern Townships towns. Drummondville is now lighted by electricity. Twenty-five lamps are in use and more are to be put up.

BRITISH steel rail makers are reported to be forming a combination with the object of maintaining prices and regulating sales.

THE Anglo-German syndicate has successfully floated a Chinese loan of \$10,000,000. The loan is at 5 per cent, repayable in 36 years, and secured on customs receipts.

BRITISH COLUMBIA shipping was not so animated during February as it generally is. The main feature of the trade has been the Alaskan rush. Shippers feel that the dull season is about over, for soon cannery and mining supplies will begin to move and spring work generally will be in full swing.

THE Montreal agent of the Guelph Woollen Mills Co. has secured an order for three cases of woollen goods for the Commercial Seal Co., Alaska, to be shipped via San Francisco. The management look upon this order as a curiosity, knowing that the Seal Co must pay the American duty.

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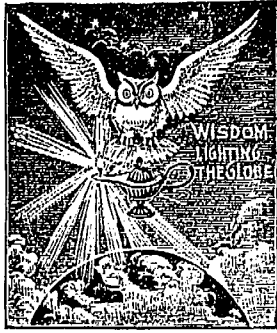
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—J. S. DONALDSON, drugs, Vernon, B.C., has assigned; no particulars as yet.

—The large passenger elevator in John Eaton & Co.'s store, Toronto, fell two storeys the other day, with nine passengers on board. Fortunately there were no fatalities.

—The Wm. Parks and Son, Cotton Mills, St. John, N.B., have appointed J. S. Smith, formerly of Wm. Hewett & Co., Toronto, selling agent to the wholesale trade, and to Ontario manufacturers, west of Kingston.

—The metric system came into force in Turkey on the 1st inst. The various trade corporations have on the notification of the local authorities, provided themselves with weights and measures in conformity with the system.

F. H. C. Mey Chain Belting Engineering Works,

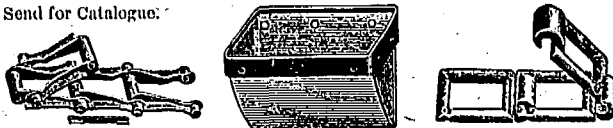
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

Builder of Dryers for Grain and Malt, and Manufacturer of Elevator Buckets.

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Send for Catalogue:



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—OF—

**North Star, Crescent
and Pearl Batting.**

Purity, Brightness, Loftiness.

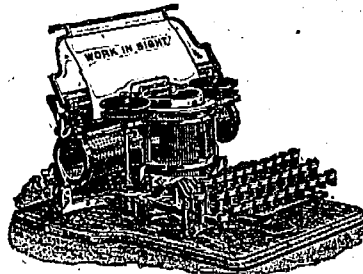
No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best at the price.

William A. Rosenbaum,

**ELECTRICAL EXPERT and
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177 Times Building,

NEW YORK CITY.



JAS. B. HAMMOND,

Sole Agent for

**Hammond
Typewriter.**

TYPEWRITER
SUPPLIES.

156 St. James St. Montreal.

—Mr. W. S. WELDON has been appointed manager of the Windsor Hotel, a position which he has been temporarily filling for several weeks past, since the resignation of Mr. Dunning.

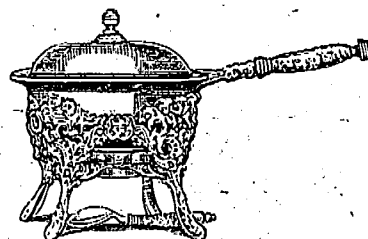
—DISPATCHES from the Labrador Coast report inshore seal fishing to be unusually good along the coast. The best catches so far have been at Bradore Bay, Whalehead, and Tobatiere Bay.

—AN illustration of the keenness of competition in business is found in the statement of a steel manufacturer, who has spent some months in the Transvaal. He reports that in Johannesburg alone, he found no less than 32 representatives of steel houses in England and Scotland, competing for orders.

—THE Canadian Canned Goods Association held their annual meeting last week in Toronto. The president in his address reported sales good in spite of low prices, and said the outlook for next year was bright. The new officers are:—President, W. A. Ferguson; vice-president, H. I. Matthews; sec.-treas., W. C. Breckenridge.

—At the annual gathering of the Nova Scotia Mining Society, some technical papers of interest chiefly to mining engineers, were read. Officers were elected as follows:—President, R. G. Leckie, Halifax; vice-presidents, G. Fraser, New Glasgow; W. Blakemore, Glace Bay; and Chas. Fergie, Westville; secretary H. M. Wyld.

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TELEPHONE 4241.

F. H. Barr,
IMPORTER AND
DEALER IN

Ranges, Stoves,
House Furnishing
Goods.

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

2373-2375 St. Catherine St.,

MONTREAL.

"VICTORIA"

Is the Trade Mark of our Matches, have you tried them?

The **VICTORIA MATCHES** are warranted equal in quality to any other brand on the market.

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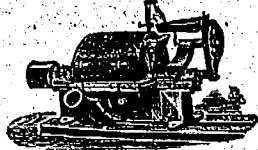
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2, 74 76 & 78 St. Peter St.,

Wholesale Grocers, MONTREAL.

THIBAudeau BROTHERS & CO.
 IMPORTERS OF
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FRENCH **AMERICAN & GERMAN** **GOODS**
 LONDON: THIBAudeau BROS & CO.
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 No. 332 St. Paul St. MONTREAL.

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Woodburn
 IMPROVED
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for Sugars, Starch, Cream of Tartar, Spices, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada. Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to

E. S. STEPHENSON & CO.,
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THE "O. K." Patent Adjustable Can Opener.



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

—INLAND revenue returns for February were slightly ahead of the same month last year. The figures were \$544,573 as against \$548,820 last year, and \$568,994 in February 1894. The principal items of last month's revenue were:—Spirits, \$260,378; malt, \$65,689; tobacco, \$155,464 and cigars \$42,510

—F. J. PAINTON & Co., musical instruments, Vancouver, B.C., has assigned. No particulars as yet—Sloane & Scott, general store, Nanaimo, B.C., held meeting of creditors at Windsor Hotel, Montreal, when an offer of composition was made. Some of the creditors were not disposed to accept the offer, and no settlement has as yet been arrived at.

—THE British Admiralty is about to experiment with liquid fuel on the new fast cruiser Gladiator. The new Italian war ships have been fitted with oil burners on a system invented by an engineer named Cuniberti, and the same device has been adopted by the German government. The fuel used is not crude petroleum, but petroleum residuum, which is said to be more economical and has the advantage of not producing smoke when burnt.

—THE cedar forests of Europe that formerly supplied wood

for pencils are practically exhausted, and experts searching for a substitute report that California redwood appears to be the best material available. Already several car loads have been shipped to Nuremberg, Germany. The new paper covered Pencil bids fair to oust the wooden casing; and it needs no sharpening by knife, or otherwise. A layer of the paper is removable by means of a pin, a nail or something similar.

—THE coal companies are experiencing an improvement in business, presumably due to the long continued wintry weather. During February, the Cumberland Ry. & Coal Co., shipped from their collieries, 33,775 tons of coal as against 21,552 tons in February last. For the two months, January and February, the shipments were 71,236 tons, compared with 44,804 tons for the same period of 1895. The Dominion Coal Co., shipped 50,000 tons during the first two months of the year as against about 30,000 tons last year. Over 8,000 tons found a market in the United States.

—THE annual report of insurance in New York State shows that in 1895, the fire premiums received amounted to \$22,942,277; fire losses paid, \$11,160,704; business expenses, \$7,647,425; show-

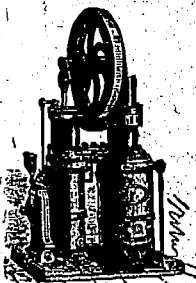
PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 363. Tel. No. 475

ROBERT LINTON & CO.

IMPORTERS OF
British and Foreign Dry Goods
 Woollens and Tailors' Trimmings a Specialty,
 Canadian Woollens and Cottons
 from all the different mills.
 No. 2 St. Helen St., MONTREAL

Do You Use Water . . . ?
 Do You Want it Every Day ?



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

Rider and Ericsson Hot-Air Pumps

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



Rider Engine Co.

86 Lake Street, CHICAGO
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Dominion Bridge Co., Montreal & Lachine
 Locks, P. Q.
 (LIMITED)
 Steel Bridges for Railways and Highways, Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plates always on hand, in lengths to thirty-five feet. Tables, giving size and strength of rolled beams, on application. Post Office Address: MONTREAL.
J. H. MCGREGOR, Agent,
 Canada Life Building, Toronto, Ont.

REINHARDT & CO.
 TORONTO,

For Leading Brands of
Lager * Beer
 "Salvador,"
 "Hofbrau,"
 "Bavarian."

FALL 1896.

SPECIALS

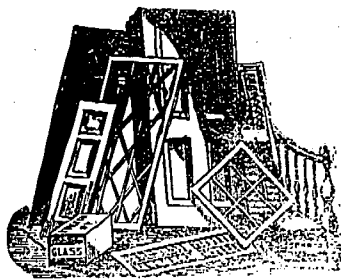
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

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Agents for Crompton's Corsets.

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All kinds of Building Materials, Fittings for Banks, Stores, etc., a Specialty.

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Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

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147, 149 & 151 Commissioners St.

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Curtain Stretchers !!

Wholesale and Retail.

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WM. PARKS & SON,

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ST. JOHN, N.B.

Cotton Manufacturers.

AGENTS—J. SPROUL SMITH, 30 Colborne St., Toronto
DAVID KAY, Fraser Building, Montreal.
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Special Agent for Beam Warps for Ontario.

MILLS—New Brunswick Cotton Mills
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CUSTOMS BROKERS,**

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Bell Telephone 9057.

P. O. Box 684.

ing as compared with premiums received an apparent net profit of \$4,216,159. The fire risks written amounted to \$3,138,939,171, as compared with \$3,058,083,506 in 1894. The profits of the year were divided between 37 N.Y. state companies, 56 companies of other states and 23 foreign companies. One New York company lost \$3,560 and 4 companies of other states \$22,867 in the year's business.

—THE Government crop report is as follows: Reports from the township, county and state correspondents of the department indicate as the amount of corn yet held by farmers 49.8 per cent. of the total crop, or 1,072,000,000 bushels. Proportion and total farm reserves are both unprecedented. A year ago the stock so held was but 476,000,000 bushels. The amount to be sold outside the country is estimated at 21.9 per cent. last year's percentage having been 13.4. The merchantable property is 88.14 per cent against 82.4 last year. Average of merchantable corn 25.6 cents, and of unmerchantable 15.4 cents. The wheat reserves in farmers hands amount to 26.3 per cent. of the crop, or 128,000,000 bushels. Of this amount 4.9 per cent. is reported as coming over from 1894 or before. The proportion of wheat sold beyond county lines is 58.5 per cent.

—Good prospects for trade are reported from Goderich, Ont. The Knitting Co's Works and bicycle factory are more than usual-

ly busy, and the Goderich Organ Co. report fair orders having been received from England and Brazil. The Kidd Salt Works property has been purchased by the Kensington Furniture Co., who are building what will be one of the largest factories of the kind in Western Ontario. The company even before the new buildings are complete will have made a profit on their investment. This kind of news is encouraging. Plans have also been prepared for a handsome new hotel in the same thriving town, which promises to be one of the best arranged and convenient in the West. It will be three stories high, and contain 35 bedroom, with every modern convenience. The brick used in the building are Goderich made, and Credit Valley stone will be used for the dressing.

—MESSRS. S. Greenshields, Son & Co., wholesale dry goods merchants, are adding a new feature to their business, in the shape of a Notions department, which is furnished with the complete stock of fancy goods, purchased *en bloc* from the estate of Samson, Kennedy & Co., Toronto. The principal members of the staff formerly employed by the Toronto concern in the same department have been brought to Montreal to fill similar positions. Messrs. Greenshields contemplate enlarging their present premises by adding the adjoining building, now occupied by Evans & Co., coal merchants, and the Royal Paper

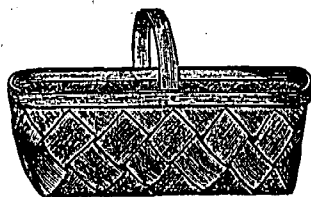
— THE —

Oakville Basket Co.

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers
OAKVILLE, ONT.



MENEELY BELL CO'Y.

Troy, N.Y., & New York City.

Manufacture Superior

Church, Chime and Peal Bells.

TOWNSEND, HOSTETTER & CO.

CHICAGO, ILL.

MANUFACTURERS OF **SIGNS** of every description.

Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.

DIETZ DRIVING LAMP

From
On
In

It you get the result of much experiment and outlay, also of much Reflection.

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

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

R. E. DIETZ CO., 60 Laight St., N.Y.

⚡ Mention this paper and get special discount.

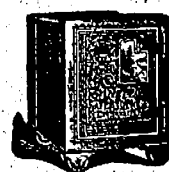
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Driving Lamp.

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

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E. D. COLLERET,

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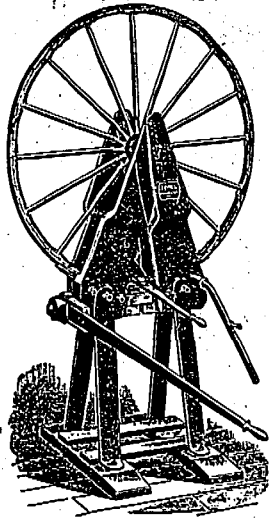
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Asbestos

Lined Safes

for homes, offices, etc. etc., from \$15.00 upwards.

Catalogues and all information furnished upon application.



West's Hand Tire Setter.

A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty-five years' experience in the business of Setting them Cold. If you have heavier tires to set, get one of my Power Hydraulic Machines. If you buy one later, I will take the hand-machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

J. B. WEST,
Factory, Eagle Foundry,
Brown's Race, - Rochester, N.Y.

GILLETT'S

PURE
POWDERED 100%
LYE

PUREST, STRONGEST, BEST.
Ready for use in any quantity. For making Soap, Softening Water, Disinfecting, and a hundred other uses. A can equals 20 pounds Sal Soda.
Sold by All Grocers and Druggists.
G. W. GILLETT, Toronto



Emil Pewny & Co.,
Sun Life
Building,
MONTREAL.
Stock of Standard
Lines on hand.

A. T. WILEY & CO.,
Importers of
China, Glass-
ware, & General
Household
Crockery, Lamps,
etc.
Dinner Sets a Specialty.
Sample of Dinner Set, 97 pieces, \$7.50.
1808 Notre Dame Street & 2341 St. Catherine Street.
MONTREAL.

Co. The trustee of the Samson, Kennedy & Co estate, has so far realized \$100,170, of which \$27,100 was on book debts. After paying the first two dividends, there is a balance on hand of \$24,045. The Manitoba lands of the estate are to be sold by auction. The claim of Mrs. Kennedy, included in the assignee's list of liabilities at \$4,429, has been filed for \$10,615. There will be a strict enquiry into this claim before it is settled.

—We note the following Ontario failures:—Sarles & Grass, general store, Frankfort, have assigned to R. Grass. In business in a small way several years; Sarles had previously been of Weston & Sarles, and Grass a clerk. Had some capital when they started, but competition was too much for them. Have credited freely, and lost by bad debts.—P. A. Ferguson, general store and liquors, Mattawa, is offering 30 cents on the dollar cash. Present difficulties caused by loss by fire, dull trade and poor collections. Statement showed liabilities of \$6,000, stock \$3,000; book debts, \$2,700, \$2,000 of which he considers bad. Has also real estate, mortgaged for \$3,300—John Clark, shoes, Mount Brydges is offering a composition, at 40 cents on the dollar. Is considerably in debt, but receiving outside assistance to enable him to pay this composition if accepted—Wm. Angus,

painter, Pembroke, has assigned to Wm. A. Johnston. Liabilities are small—Jeffrey Bros. hardware, Stratford, have compromised at 35 cents on the dollar. Assets are \$12,000, and liabilities about \$14,000—Jas. Bain & Son, stationery, Toronto, have been forced to assign. Liabilities are heavy, and it is impossible at present to give any idea of what the estate will pay—Jos. Maisonville, hotel, Windsor, who has been endeavoring to sell out, has assigned to R. F. Sutherland. He owns his property but it is heavily encumbered, and has not a great deal of assets. Estate is likely to be poor—J. F. Elliott, grocer, Chesley, has assigned to Wm. Elliott of Chesley; assets and liabilities small.

—We note the following Quebec failures:—M. E. Bourdon, grocer, Boucherville. This failure was noted in a former issue, he having assigned to Chas. Desmarteau. He has succeeded in compromising with his creditors at 50 cents on the dollar cash; ordinary liabilities \$739, privileged, \$1,700; total, \$2,439. Assets stock and book debts \$305, property \$1,200—Jas. Alexander, general store, Richmond, has been sued in a number of different cases for considerable amounts, and a demand of assignment was made by R. S. Deacon, through the office of J. McD. Hains, Mont-

M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

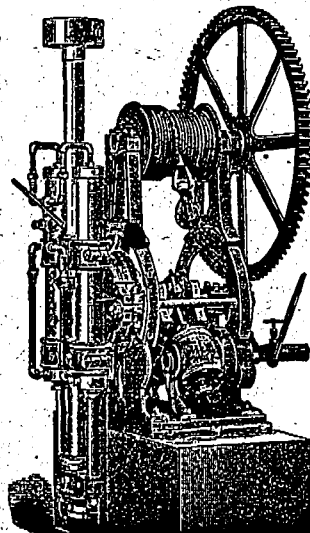
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Metals, Tinplate, Tinware,
Planers' Plumbers' & Steam Fitters' Supplies
Gas Fixtures,
LAMPS AND LAMP GOODS.

English House:

SAMUEL, SONS & BENJAMIN,
164 Fenchurch St., London, E. C.

Shipping Office:
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Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies constantly on hand.

Diamonds, Carbon & Bort a Specialty.

LEWIS F. BOSTELMANN,
Room 44, 39 Cortlandt St.,
NEW YORK.

LYMAN'S
FLUID
COFFEE

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

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

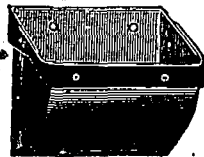
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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ELEVATOR BUCKETS
OF ALL SIZES.

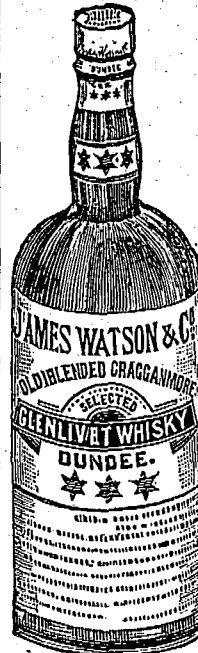
Manufactured by
John Radigan & Co., - 46 Kelley St.,
HAMILTON, Ontario.

Established 1819.

Bisquit,
Dubouche & Co.

COGNAC

SHIPPERS OF THE MOST FAMOUS VINTAGES IN WOOD AND CASE.



Chas. W. Murphy & Co.,

(Successors to Jas. Guest & Co.)

Commission Merchants,
27 & 29
St. Sacrament Street,
MONTREAL.

General Agents for Canada of the Superior and Popular Brand of

Scotch Whiskey

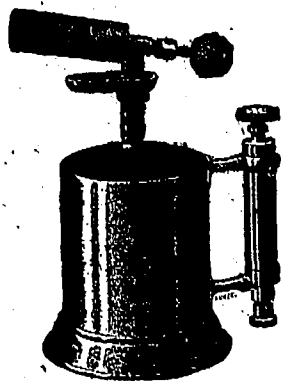
indicated in the engraving herewith, and of other first-class brands of Liquors,

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

real; has just filed consent to assign. He shows business liabilities of \$12,480, and assets of \$11,926. He has real estate of \$3,000, mortgaged for \$4,000. An old trader here, having been in business for years; at one time of the firm of Beattie & Alexander, but has carried on alone for a considerable time, and has heretofore been good pay. Has apparently enjoyed first-class credit. Is somewhat old-fashioned in his manner of doing business and the trade has not that amount of push which was required to make money, but with some indulgence may be able to pull through all right—G. Caron, general, store, Cap St. Ignace, who failed last month, with liabilities of \$4,200, and assets \$3,500 offering to compromise at 65 cents on the dollar—E. H. Paquette dry goods, Coaticook, has assigned to the court with liabilities of \$4,072. Has been engaged in business over 25 years, but although at one time was in fair circumstances, has recently lost money. He assigned in May 1893, with liabilities of \$20,000; subsequently compromised with creditors at 45 cents in the dollar, and since then he has been able to make no headway despite hard work—J. E. Tremblay, general store, St. Anne de Bellevue, previously noted, is compromising at 30 cents in the dollar, 4, 8 and 12 months secured—Jas. Bisset & Co., mfrs. agents, etc., Quebec, are offering 20 cents on the dollar cash. Liabilities are small, and the offer is likely to be accepted.

—We note the following Montreal failures:—Pigeon, Gendron

& Co., wholesale grocers, have assigned to court, and a meeting of creditors has been fixed for the 19th inst. Principal creditors are: J. B. Beauchamp, \$7,259; Rogers, Robertson & Co., \$792; Banque Nationale, \$4,000; J. C. Beauchamp, indirect, \$400. The business formerly under the style of Beauchamp, Pigeon & Co.; dissolved in 1889, Beauchamp retiring, and Alphonse Beauchamp continuing the business under the old style. In spring of 1892 the present firm was formed composed of Alphonse Pigeon and Louis S. Gendron, with E. Beauchamp, as special partner. In Feb. 1895, were unable to meet their engagements, held a meeting of creditors, but were unable to effect a settlement; subsequently they succeeded in arranging a composition of 60 cents in the dollar. After this L. E. Beauchamp withdrew from the firm, and remaining partners continued, but competition had been too much for them, and they are again in trouble, as above shown—Victor Lemay, saloon, of which some particulars were given lately, has assigned to the court with liabilities of \$7,650. Principal creditors, M. L. Dagenais, \$1,560; Mrs. Laurent, \$320; Banque Jac. Cartier, \$1,095; Banque du Peuple, \$808; Banque d'Hochelega, \$825; Laporte, Martin & Co., \$774; J. O. Villeneuve & Co., \$455; H. Dubois, \$250; Larin, Laforce & Bordeau, \$350—P. Monette, grocer, has assigned in trust to Chas. Desmarteau. Small grocery on Duvernay street, carried on since last fall. Was previous to this of V.



"Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

A complete tool for Soldering, Brazing, Burning Paint, Melting Metals, Heating Soldering Coppers, Frozen Pipes, Heavy Soldered Joints, etc., etc.

Everyone Warranted and Tested to 30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,

40-42 State St., Chicago, Ill.

WE OFFER A LARGE LOT OF FRESHLY CUT

Figured Walnut Veneers

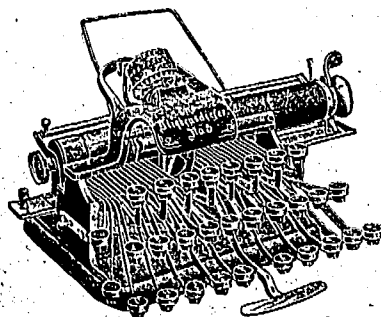
Correspondence invited.

WM. E. UPTEGROVE & BRO.

Veneer and Lumber Merchants.

FOOT EAST 10th ST.,

New York.



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→ No. 5 ←

Wonderful Typewriter.

4 Letters and Characters. Weight, Six Pounds.

PRICE, \$45.00. FULL KEYBOARD.

Equals any of the high-priced Machines in Capacity and Quality of work and excels them all in convenience.

OREELMAN BROS., Agents,

Georgetown, Ont., Canada.

HENRY PORTER,

Tanner and Manufacturer of

Leather Belting, Fire Engine

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Office and Manufactory:

436 Visitation St., - MONTREAL

SPECIALTY IN
Men's Goods

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

Representatives in all Provinces.

Glover & Brais
184 MCGILL STREET,

Montreal, Canada

Established in 1877.

Sanitary Soap Vase



Prevents
disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.

Affords
each user fresh, dry pure soap.
The only Clean, Sanitary, and Safe way to use soap.
Agents Wanted.

SANITARY SOAP VASE CO.,
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Manufacturers, TORONTO.

& P. Monette, who compromised with their creditors a little over a year ago. Upon their dissolving, he took the business over himself, but has not been able to make a success of it, there being very little scope for a business at that point—Hy. Wilson, drygoods, has assigned in trust to Alfred Thibaudeau, for whom Kent & Turcotte are acting; liabilities placed at \$6,000. Commenced in fall of 1898, succeeding C. Lanthier by buying bankrupt stock. Previous to this had been employed by J. G. MacKenzie & Co., and for a time by Thibaudeau Bros. & Co., supposed to have had some knowledge of business. Bought his first stock at 68 1/4 cents on the dollar, but only paid a small amount down, and was not credited with having much means of his own.

materials. Of course this cheapness applies only to the lowest grades,—the raw materials for inks of the better qualities being nearly as expensive as for years past. The cause of the reduction in the price of the commonest news-inks arises from the utilization of the refuse of the petroleum refineries. The largest manufacturer of this class of inks is now the Standard Oil Co. which is practically driving the ordinary ink manufacturers out of the field for this class of ink. The price of news ink has been falling from 7c per lb. to 6c, 5c, 4c and even as low as 3 1/2c to large users in the eastern cities of the United States.

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The cheapness of printing inks has become almost as remarkable as the reduction in the price of news-paper and kindred

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending March 14, 1896:

	1896.	1895.
Passenger Train Earnings.....	\$ 91,437	\$ 95,031
Freight do. do.	293,436	298,000
Total do. do.	\$324,873	\$334,201
Decrease 1896, \$9,418.		

China Cuspidors, Tea Sets,
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China, Crockery and Glassware.

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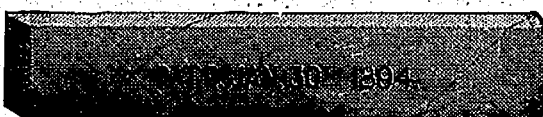
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

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Your brushes have given the best of satisfaction."

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

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Loans advanced on mortgages and Debentures purchased. Agents wanted.

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TO THE

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NOTE.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1898.

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A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/2 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north-east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

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

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, MARCH 20TH, 1896.

"MADE IN GERMANY."

Mr. George Newcomen, whose name will be familiar to many of our readers as taking a prominent part for some years past in the discussions relating to Fair Trade, Imperial Federation, &c, has addressed a brief article to the *Westminster Review* under the above

MARCH.						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	::	::	::	::

"ASSESSMENT SYSTEM." / "MUTUAL PRINCIPLE."

Mutual Reserve Fund Life Association. It Leads Where Others Follow.

(INCORPORATED)
Edward B. HARPER, Founder,
Frederick A. BURNHAM, President.

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

Dec. 31, 1881.	SUCCESS IS THE ART OF SUCCEEDING.	Dec. 31, 1895.
1,609	Number of Policies in Force	105,878
\$94,553	Income during Year	\$5,576,332
None	Death Claims Paid during Year	\$4,084,075
None	Reserve or Emergency Fund	\$8,435,026
\$15,510	Gross Assets	\$5,061,708
None	Total Death Claims Paid	\$25,000,000
\$7,750,000	New Business during Year	\$69,025,895
\$7,688,000	Insurance in Force	\$808,659,371

Fifteen Years Completed.

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

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

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quoted caption. Mr. Newcomen's treatment of the subject in hand is not by any means new. The encroachment of German competition upon the trade of Great Britain has long been a sore subject with British manufacturers, but there will always be a great majority of the people of England set against any change in the direction of a discrimination against foreign manufactures, whatever the clamor for reciprocity, however strong the feeling that they are being unfairly treated in return for the freedom with which foreign products are admitted to the English markets.

Mr. Newcomen is convinced that the success of many articles of German manufacture over those of Great Britain does not arise from any superiority of the German over the British artisan. There is a protection to industries in foreign countries which the people of England do not clearly apprehend, a protection over and above that which is determined by high duties and by bounties on exports. The artisan throughout the continent, especially in Germany, will work for cheaper wages, will work many more hours per week, can live cheaper and dress cheaper, and in many ways is enabled to economise to a degree that his English fellow-workmen would scorn to contemplate. The article of beer alone which the artisans of both countries consume very largely, is scarcely half the price in Germany that it is in England. Then the British workmen has, for over half a century, been making it more and more difficult for his employer to compete with the manufacturer of similar goods on the Continent, but these factors are of comparatively trifling importance compared with those which arise from the making of a vastly cheaper article that will look almost as well as the intrinsically better one. To take the item of cutlery alone, the German pocket-knife looks as well, if not better than its competitor from Sheffield. The German razor is generally admitted to be a better polished article, and indeed in all cutting instruments the German article looks quite as well, and can be sold at a much lower price than that which is made in England, but the old saying that "the proof of the pudding is in the eating of it" will apply here most effectively, as everyone who has used a Sheffield-made knife and the German-made article can testify. More care has been bestowed upon outside appearance than upon quality and durability. Hence, in many places in Germany the names of leading English manufacturers are employed with a slight variation in spelling, and in this way the buyer is very often deceived into the idea that he is getting an English manufactured knife when he

is really buying one "made in Germany," the edge upon which will soon wear off and leave him with an article that will recall the fable of the vendor of the razors that were "made to sell."

We do not believe that Mr. Newcomen's plan of "A Society for the maintenance of the supremacy of British Trade" is at all practicable in Great Britain, here or elsewhere. There is very little sentiment in the minds of people who set out to buy—to do shopping. They do not concern themselves,—men or women—as to where an article is made, so long as it agrees with the prevailing fashion or demand, and is cheap. An article of dress, let us say a lady's mantle, that looks in every respect as well as the most expensive, will not be discarded because it is "made in Germany" or elsewhere. The fair shopper will simply concern herself as to its fashionable character and its cheapness combined. She will not be influenced in paying fifty cents more because it is represented to her that it has been made in the country in which she is buying it. Purchasers wholesale or retail—shoppers, in brief, have no patriotism. Whoever, to take another example, asks the question as to whether the box of matches he buys is made in Hull, Canada, in England or in Norway? People, as a rule, buy what they want indiscriminately, without ever thinking for a moment of inquiring where it was manufactured.

What should be recommended and if possible preached to our people is that they avoid as much as possible extravagant habits of living, that they avoid strikes of all kinds or other attitudes towards their employers by which profit in manufacture is cut down to a minimum. Every increase in the expense of manufacture in any country tends more to send the business abroad to countries where people are less removed from a state of slavery, where they are willing to work for much less, and consequently are content with lesser remuneration. The frequent strikes in the United States and in Great Britain have done more to divert trade to the German markets than all the bounties and government tolls which have ever been established in those countries. A general spirit of goodwill, of altruism, between employer and employed and a more far-reaching sense of their self-interest, should be strongly urged upon our work-people. They should be made to learn that a trade dispute prolonged to a certain period may have the effect of permanently diverting the trade to another country. "When the battle is ended" as Mr. Newcomen says, "the combatants may find to their sorrow that the cause of their contention is at an end."

THE BELL FARM IN THE NORTH-WEST.

The history of the development of new countries and of new districts is one, more or less, of a succession of disappointments mitigated by successes partial or complete. The conditions existing in, or arising out of, the earlier stages of new industries and of converting territory hitherto uncultivated into productive areas, are necessarily for some time only imperfectly known. Hence all early efforts of an industrial character in regions where the labors of man have hitherto been unknown must be largely tentative. Experiment after experiment must be made in making which the experience requisite for ultimate success is acquired, usually at a considerable sacrifice of time, labor and capital. The pioneers of civilization labor, and others enter into and profit by their labors. To judge of the adaptability of any region for settlement on a large scale by the experience of the first generation of those who first break in upon its native wildness is to take a very shallow and unreasonable view. In the reign of Queen Elizabeth those who took such a view might have argued that England would never have a large population, as it had taken many centuries for the old land to have acquired a population about the size of that now settled in Canada. This city a century ago gave very little promise of developing into its present wealth and rank: indeed at one time, in the memory of those now living, Montreal was losing population at a very rapid rate.

The experiment, for such it ought to be viewed, of establishing an immense farm in the North-West has, most unfortunately, been unsuccessful. It is however no evidence of common experience—no proof of there being no future for efforts of this class in the great west. The farm was a very ambitious project. It had a frontage of 10 miles on the Canadian Pacific Railway by 10 miles deep, including some 64,000 acres not too well-chosen, and capable of yielding annually a million and a quarter bushels of wheat. The projector and manager was Major Bell, who organized the Qu'Appelle Farming Company to acquire and work this enormous farm. Manifestly an undertaking on so prodigious a scale demanded extraordinary conditions to ensure success. The location must be highly favorable, the supply of labor constant and cheap; the management equal to that needed for controlling an army; the food supplies must be regular and economical; and the capital ample for meeting all the enormous expenses of the staff and horses, and supplying the costly machinery, including conveniences for storing and marketing, the grain. Under the circumstances we regard this enterprise as having been ill-conceived. In such a region it is at present impossible to secure labor at low rates or the supply regularly. Too many eggs were in this one basket; the scheme was far too large for experimental purposes, and its collapse need excite no surprise. Now that wheat is so cheap as to leave only a fractional margin between cost and market value, there needs to be the closest economy in its cultivation, and the growers must work hard to make any profit.

Reliance upon hired labor, especially such as is available in the North-West, which is very costly and not good of its kind, diminishes the chances of profit, as it is not worth its price even when watched closely by the "boss." On a farm 10 miles square it is impossible to

oversee the laborers, so that loafing is carried on freely.

We look on the story of the Bell Farm as a valuable contribution to the experience of North-West settlement. It carries no reflection upon the agricultural capacities of the prairie provinces, but indicates that the farming operations therein must be on a more moderate scale than that of 64,000 acres under the care of one man. Had some sixty or a hundred energetic young men been given entire charge of some 600 to 1,000 acres each, with the requisite capital, the majority of them would have established good farms and the failures would have been cleared out to make room for those adapted to such work, such farmers as in our judgment are to be found in Ontario, where they have learnt agriculture under such conditions as would enable them to prosper in the North-West, as many from that province have done. As was said in olden days of Corinth, it is not for everybody or anybody to go to the North-West. The climatic and social conditions are not fascinating; they are the drawbacks to settlement, but even these will only delay the conversion of the entire prairie region into a productive agricultural area in time. In such a development a generation or two is a trifling period.—The recent writ for \$124,000, issued at Indian Head by the Scottish American Investment Co. against W. R. Bell (see *JOURNAL OF COMMERCE*, 6th March, page 465), furnishes the text of our article.

CANADIAN CATTLE EMBARGO.

The question of the day on the opening of navigation from Canada's standpoint, is surely that concerning the embargo on Canadian cattle to England.

The introduction of a bill in the Imperial House of Commons, excluding Canadian cattle permanently from the United Kingdom, except for slaughter at the port of landing, should rouse the people of the Dominion to take prompt action to have such disastrous restrictions removed. Conclusive evidence shows, that "pleuropneumonia" does not, and never did, exist in Canada. Still, cable advices state, that "in the House of Commons lately, Right Hon. Walter Long, president of the Board of Agriculture, in reply to interrogation, said that seventy-two cases of contagious pleuro-pneumonia had been found in cattle imported from the United States, and, sixteen in cattle imported from Canada since October, 1892. He had no doubt that the disease was specifically infectious, though the degree of infection was relatively small. Whatever view the Canadian and United States authorities might take, he could only say that it had been conclusively proven here that the disease was infectious.

Our veterinary surgeons are as competent judges as those in England, or elsewhere; then from the above statements, it must be inferred both are right.

Where is the disease contracted? Certainly not on the breezy plains of our North-West ranges, nor on the progressive farms of Ontario and Quebec Provinces. The fear is that the cattle are "hustled" away from their healthy pastures, crowded on to freight cars, chased and beaten from these on to the ocean steamers, with their blood on fire but half dead from exhaustion and fear, then 'tween decks they swelter. Insurance companies have paid heavier death losses between the

ports of Montreal and Quebec than from marine disasters. The surmise is: Canadian cattle contract "pleuro-pneumonia" on the voyage.

Animals as well as men must have rest. The question is, Would it pay to allow the cattle rest and be well-fed at the stock-yards after the railway journey,—as is done in Chicago—before being shipped from the port of Montreal, and then receive more gentle handling and less haste be employed in being transferred to the steamship. The Canadian government should appoint a veterinary surgeon to examine and pass all animals free from disease, and on arrival at port of destination a similar inspection should be made, one for the Canadian Government and one for the Imperial. With such precautions, "pleuro-pneumonia" must be detected, the cause of contraction located and the disease stamped out by effectual legislation.

The bill introduced in the Imperial House of Commons this week to compel all sellers to place marks upon foreign and colonial meats by which these can be readily distinguished from domestic meats and from each other, passed its second reading by a vote of 230 to 82. The measure applies also to the marking of butter and cheese. The secretary of the Board of Agriculture testified during the session of Wednesday on the Adulteration of Food question that among the samples of food examined by the Government, 39 came from Canada and 51 from the United States, not one of which was adulterated.

THE DAIRY PRODUCTS ACT.

The low prices ruling for wheat in the last few years have given such an impetus to dairying as to have raised that industry into very marked prominence. Owing to some neglect, or carelessness in making butter, our exports of that article began to fall off very heavily sometime about 1881-2. In 1881 the value of our butter exports was \$3,573,034, in 1882 this fell down to \$2,936,150, in 1883 the figure was \$1,705,817, and so the exports declined year by year until in 1889 their total value was only \$331,958; not one-tenth of what they had been in 1881. The prospect of this trade becoming extinct caused an effort to be made for regaining it, and in 1892-93-94 the exports sprang up to an average of \$1,200,000. In 1895 there was a decrease, and the Government adopted a new policy designed to place the butter trade in a better position. Cold storage was provided in Montreal, Bristol, Liverpool and Glasgow, with refrigerator cars and vessels with like accommodation. Farmers were also encouraged to make butter for export of a good quality. These efforts will do much to develop this branch of dairying. In regard to cheese, our experience has been most gratifying. In 1880 our exports were only valued at \$3,893,366, in 1895 they reached \$14,253,002, the increase having been made by regular advances year by year. The extent of the British market whither our dairy products all go, is shown by the total value of butter imported into Great Britain in 1894 being \$67,288,000, and of cheese \$27,326,000. It is therefore strange that Canada supplies over 50 per cent. of England's cheese imports, while she sends only one and a quarter per cent of the butter imports. The possibility of a very large expansion of butter exports is manifest from these figures. As the dairy interests of Canada have been greatly injured by inferior goods being sold in

England as "Canadian," which were not made in the Dominion, or sold under some other misrepresentation which injured our reputation, a Bill has been introduced into Parliament to ensure our dairy products being placed on the market fairly and honestly, so as to do away with any suspicions, or doubts, or prejudices which have been caused by lack of frankness in the past, and by the falsehoods of American rivals. The Bill in question provides that, every package of cheese and butter made in the Dominion shall be branded "Canada" or "Canadian," in order to stop American goods being passed off as our make. Each package is also to be stamped with the registered number of the factory it comes from, or the name of the district in which it is made. This will gradually have the effect of establishing particular reputations in English markets, as buyers will notice the numbers and names and learn to identify certain qualities with these brands. The month also in which cheese was manufactured is to be branded on the tub or package, so as to prevent cheese made in less favorable months being passed off as having been made in the best season. This is done and is very injurious to Canada. Mr. McLennan, M.P., who is really in charge of this important Bill said in the House on 20th July. "This is the whole ground of complaint in Great Britain, and it is the grievance which manufacturers of cheese in this country feel, because misrepresentation is made in regard to the date cheese is placed on the English market. I am aware, from inquiries made, that in October there were 600,000 boxes of cheese in cold storage, of the value of \$3,000,000, and this cheese was all of early make, I believe June, July and the early part of August, it being stored with a view of placing it on the English market in the fall and representing it as September make." The guilty parties are not farmers, or cheese merchants but, "There are a few speculators, making money out of the cheese industry, who wish to prevent the date being marked on the cheese which is placed on the English market, though its largest and most respectable dealers are favourable to the branding of the date, and, no doubt, the small price received in the spring is largely due to the enormous quantity placed there late in the season."

The bill should be passed, although some objections were raised by members who object to everything which does not bear their party brand. Mr. McLennan is thoroughly familiar with this question, he has given great attention to the needs of the dairy industry, and in pushing this bill he is doing a valuable service to the agricultural interests of Canada, which have everything to gain by placing dairy products on the market in a straightforward, frank and honorable manner.

—JAS. LOGGIE, shoes, Toronto, Ont., has assigned to R. Tew; no particulars as yet—Lyndon & Morgan, furniture, Port Colborne, Ont., have assigned to D. Blackley, who is preparing statement. The firm for some time past has been in poor shape. Endeavored to meet their engagements, but were unsuccessful—John Stevens, mfr. biscuits, Galt, Ont., has assigned to W. J. Millican. Formerly connected with the Hamilton Biscuit Co., but early in 1894, started this business, succeeding defunct firm of Jackson & Co., buying their stock under chattel mortgage; was credited at the time with having some moderate capital, and experience. Insufficient capital has hampered him and caused failure—J. F. Sibbett, hotel, Carleton Place, has assigned to J. McPherson.—S. A. Hyman, hatter and furrier, Belleville, Ont., has assigned to W. J. McCamon. Liabilities are \$15,000 and assets including book debts, \$12,500. Meeting of creditors called for 27th inst.

THE REPORT OF THE QUEEN'S PRINTER.

The department of public printing and stationery is one which absorbs a large amount of money every year, much of which is wasted. For this waste the public is responsible, but as it is the public which "pays the piper," there is no second party entitled to complain. The expenditure by the Queen's Printer for the year 1894-95, was \$331,295, which was divided up among the other departments. The Post Office is in this respect the most costly service, the printing bill of that service last year amounting to \$50,000; the large number and variety of forms used in our post offices causing a great consumption of printed paper. The department of Agriculture comes next with a bill of \$14,700 for printing and paper; the Customs follows with one for \$9,700, and the other departments each put the country to the expense of about \$5,000 a year.

One of the mysteries of the statement is the smallness of the account for printing of the Auditor General's branch which in 1894-95 was only \$446. Considering that his annual report is a work of some 150 cubic inches in each language, that it contains 1,494 pages in English and 1,494 in French, and that 4,470 copies of it were issued, the smallness of this account is surprising. There were no less than 50 different official reports presented to Parliament last year, of which an aggregate number of copies was printed of 263,565, the aggregate number of pages being 22,890.

Besides reports there are an enormous number of documents printed each Session to meet the current requirements of Parliament. These include copies of Votes and Proceedings, Orders of the Day, copies of Bills introduced, Sessional Papers, Hansard for House of Commons and for Senate, &c. The aggregate number of copies printed annually of these documents is about 820,000. Then there is work on printing the Statutes, of which 37,425 volumes were issued last year, and of the "Canada Gazette" issued weekly, there was a total of 98,000 published in 1895. This does not exhaust the list, for last year 637,509 copies of pamphlets and miscellaneous documents were printed by the Queen's Printer, at Ottawa. In the course of the year, the total number of sheets printed was 29,533,387. The expenditure of the stationery office for 1895, was \$254,174, of which \$23,307 went to the Royal Pulp and Paper Company, \$28,068 to the Rolland Paper Co., \$14,803 to the Barber and Ell's Co., and smaller sums to other paper manufacturers. Reference is made to the giving out in February, 1895 of the electoral lists to be printed in Toronto and Montreal where 14 printing offices were employed to get these "rushed" through in time. The experiment is declared to have been a failure, so far as expedition went an opinion which is not surprising from its source, as the Montreal section had to be sent back incomplete (not all of it), and the whole work might have been done in less time at the Government Bureau. It might have been done better had it all been given direct to two or three large and well equipped offices, instead of being largely given to one or two "farmers." It is no reflection upon the printing offices in this city that delay occurred, as it was not to be expected that they would close their establishments against their regular customers for some weeks in order to do work for a casual customer

like the Government, and which in this case makes its own price for what must largely be performed by expensive night labor.

AMERICA AND SPAIN.

[From the Spectator.]

We wonder if sensible Americans, who, we suppose, in the last resort rule the United States, as sensible Englishmen rule Great Britain, have any idea of the pace at which their country is rushing towards a new policy. Their settled idea up to the present time has been to avoid mixing themselves up in European politics, and to confine their activity, if possible, to North America, but at all events to the two continents in the Western hemisphere. In theory they still adhere to this idea, which they regard as sacred because it was Washington's, but in practice they show a strong, though as yet an unacknowledged disposition to depart from it. They have become enormously numerous, being the second white State, in point of numbers, in the world; their wealth has, for national purposes, practically no limit; and they feel in their prosperity and their pride an impulse to activity in all directions. As the *New York Outlook* recently observed, they are faced in their own hemisphere by States which are not their equals; they have never experienced any necessity for caution in foreign relations; and they are inclined to believe, not only that their own view as to foreign affairs is correct, but that whenever it is fully presented to foreign nations the latter will agree, and cheerfully resign any pretensions of their own. The only condition by which the Americans limit this view is apparently that the particular cause of quarrel in each case shall have some relation to a State in America or a ship sailing under an American flag. They think, naturally enough perhaps with their training, that this condition limits at once the sphere of their energies and the number of their foes, but they will speedily find themselves mistaken. When they threaten a State like Chili, as they did a few years ago, the affair may be a sort of duel, because no other State has any direct interest in it; but when they threaten a European nation they disturb arrangements of the most complicated kind, and rouse up enmities in quarters of which they never think. Europe chuckled a little when they threatened Great Britain the other day, because Europe is at once out of temper with this country, and confident that she can take care of herself; but Europe was dead against the Union all the same, and had the struggle gone on to the bitter end, the world might have witnessed some very singular combinations. Napoleon III. conquered Mexico during the great American Civil War, and because that war was raging; and if the Union were exhausted, or even occupied, by a great war with England, prizes would lie open for seizure in South America which would excite in many nations a fury of greed. Imagine how open the ear of the German Emperor would be, under such circumstances, to the grievances, real and imaginary, of the great body of German settlers in South Brazil, and how the Colonial party in Paris would lecture on the anarchy revealed by the method of the recent Brazilian invasion of French Guiana. With Brazil partitioned between Germany and France, it might not be so easy to turn them out as it was to turn out Napoleon III., who left Maximilian to be shot without

risking a battle. Similarly, in this Cuban affair the Americans imagine they are only dealing with Spain; but in reality they are risking an alteration in the relations of all Europe.

We do not profess a final opinion as to the merits of the struggle in Cuba. The history of Spain gives us a strong prejudice against her methods of colonial government, which are always selfish and sometimes cruel; but, on the other hand, we are unable to feel attracted to Spanish-American independence. Those States might have flourished as Principalities, as one of them, Chili has flourished under an oligarchy, but under Republican institutions the mixture of colours in the populations appears to produce a tendency towards anarchy which has continued to manifest itself for seventy years. As regards the special case of Cuba, it is even more difficult to form an opinion, owing to the excessive care with which the Spaniards conceal information, and the excessive carelessness of the Cubans as to any relation between their accounts and actual occurrences. That the Spaniards have a right to put down a rebellion is clear, if only from that greatest of precedents, the American subjugation of the South; but if, as one Senator alleged, the officials in Cuba are "hideously cruel," the sympathy of Americans with the sufferers is as much justified as our own sympathy with Armenians. We do not know for ourselves whether the Spanish accounts or the American stories are correct—though we do know that the rebellion of 1868-76 was put down with shocking cruelty—and it is therefore as impartial observers that we point out to our American friends the consequences of recent incidents. The Senate and the House of Representatives have passed resolutions calling on the President to accord to the insurgents belligerent rights, and the Senate, besides denouncing all Spaniards in furious language, has asked Mr. Cleveland to advise Spain to grant independence to the island. What is the result? Not only does Spain immediately declare her readiness for war and call out her maritime Reserves, but she immediately shifts her place in Europe, and, having previously displayed a slight bias towards the Triple Alliance, makes overtures to France of a most serious kind. If France will lend her "diplomatic" assistance in her American dispute, she will open all her ports to France in the event of war, and will help her to obtain all she wants in the Hinterland of Morocco. These terms have, it is said, been informally accepted; while it is certain that the French Government has encouraged great bankers to offer large financial assistance to Spain, which, as it is based upon the revenues of Cuba, must have been preceded by at least a moral guarantee that Spain should retain the island. In other words, the American Senate, by rashly threatening Spain, has run the ultimate risk of a war not only with Spain, but with France, besides endangering, as we have pointed out above, the independence of South America. That may be perfectly right and wise—we are not discussing that point, and in fact, in the absence of trustworthy information, we have no opinion—but it is quite certain that if the United States are to pursue that line of policy, they must give up their resolution not to interfere in Europe. They must, in fact, study European politics, and on occasion defer to European necessities, or their acts will some day bring down a storm which they

have not the least intention of producing. Take, for example, a case which might easily occur, though in all human probability it will not happen. Imagine a resolution of the Senate solemnly condemning as infamous a French attempt to obtain by menace common justice from Brazil, which has actually and technically invaded French territory in Guiana. It is quite possible that the French, who are a duelling people, would feel that insult very keenly, and quite possible also that, being an ambitious people, they might offer to join Germany in a partition of Brazil. That would not be nice for the United States, which, though beyond risk of invasion, would have to fight two great military and maritime Powers at a distance of more than a thousand miles from its base. The two Powers would not dream of invading the Union, but would destroy its Fleet, and then deal with Brazil as they pleased. The United States, in short, would be drawn by its own acts within the circle of European politics, and would be compelled, whether it liked it or not, to form European alliances, to watch European affairs, and in the end to throw its weight occasionally on the side which it deemed most favorable to its own interests. It would probably go on pleading the Monroe doctrine all the same, for nations are never quite logical; but it would nevertheless be intervening in Europe in a way which would make that doctrine seem, in the eyes of international jurists, just a little absurd.

We are not writing with any idea that our words may influence American opinion against intervention in Europe. On the contrary, our impression is that such intervention is in the near future very nearly inevitable. The American Union is growing too great in the world for a policy of isolation. It claims a Protectorate over the whole of Central and South America, while it refuses to acknowledge any responsibility for the petty States occupying that vast area. Collisions are sure to arise from that attitude, and collisions with Powers not held in as we are by a secret conviction that firing on Americans is firing on ourselves. Moreover, we believe that the same impulse which sends every wealthy American to Europe, the same attraction of an old civilisation for a new one, will at last drag the American Republic within the vortex of European politics. Americans will want to rival Europe, or to convince Europe, or to be great in Europe. "I want," General Grant is reported to have said when the ultimatum about Mexico was presented to Napoleon III., "to see whether we cannot beat a European army;" and that desire to test themselves against the old Powers, to be great among the old Powers, and to influence the policy of the old Powers, will before long become a national one. A rich man does not feel his wealth while he stays away from general society. There is no reason that we know of why the process which has already begun should not go on to the end, or why this country, at all events, should not welcome the arrival of a new Power which, if it is occasionally jealous of us, at least shares our humanitarian sentiments; but we are not sure that Americans anticipate any such issue. They still not only wish to keep out of European politics, but, what is much stranger, they think that they are keeping out of them. They are not; for the world grows too small for any one but the insignificant to remain wholly alone. "I," says the

big gosling in the hen's nest, displacing a chicken at every flap of his wings, "am content to remain outside the complications of this nest;" but he will find as he steps over the side that the cocks, whom he has sorely affronted, are not quite sure he is outside them. They will be apt to argue that as he is so big, and so little conscious of the commotion he makes, he must come under the rules of the farmyard, or be regarded as a general enemy. And the gosling, who is longing for place and position and deference, rather than for general dislike, will acknowledge at once that the former alternative is by far the pleasanter of the two. America has to be admitted into the great comity, and in our judgment is even now, though unconsciously, seeking for admission.

ADULTERATION OF FOOD.

The report of the Inland Revenue Department, Ottawa, Part III. deals with the much vexed question of adulteration. While it must be admitted that a good deal has been done by the department towards stamping out the evil, it is evident that a great deal remains to be done. Out of 926 samples in all, analysed in 1895, only 680 were found genuine. This may seem to be a fair proportion, but taking out of the list flour and infants' food, which were gratifyingly pure, the showing is much worse, for out of 149 samples of flour, only two were found to be adulterated; while out of 36 samples of infants' food, there were none adulterated. Coffee and tea show up a little better than in former years, but are still lamentably adulterated. Of the first named, out of 89 samples, only 51 were genuine, and of 89 samples of tea 57 were genuine. Butter was also found to be largely adulterated, out of 113 samples, 81 being genuine. This seems to be on account of an excess of water or salt, sometimes of both, and is put down by the commissioner as largely due to carelessness rather than fraud. Turning to articles that can scarcely be considered foods, although classed by the department under that head, we find that out of 98 samples of white lead, only 56 were genuine, or about 57 per cent. a very low average. Fertilizers show up a little better, 59 per cent. being classed as genuine, or 77 samples out of 113, no less than 24 being "unclassified," whatever that means. It is gratifying, turning again to foods, that among the purest samples that were examined were beef extracts and infants' foods. In this connection the remarks of Dr. Best will bear repetition as they apparently reflect the opinion of other analysts:—"The various beef extracts examined were evidently prepared from fresh and wholesome materials, and were not mixed with extraneous substances. With reference to the different brands of infants' foods it may be noted that while nothing of an injurious nature was detected in any of samples, yet it may be a question whether these compounds are in the form most suitable for the digestive powers of infants and invalids." In the Montreal district coffee is still the article most largely adulterated; out of 14 samples examined, only 4 were found genuine, while tea shows up even worse, only 3 samples out of 14 being genuine. In Winnipeg much of the coffee now sold is put up in tins labelled "coffee compound." One sample contained one-third its weight in chicory, while two reported as adulterated contained both chicory and starch, while a third contained 75 per cent. of chicory. From this it will be seen that the suggestion for Dominion licenses, including inspection of spice mills is perhaps worthy of consideration, as an aid to the exclusion of worthless materials from this popular beverage, and the condiments of food. A further aid in reducing the percentage of adulteration, would be the regular and frequent publication of bulletins by the department, as dealers would refuse to purchase or sell goods which are generally known to be below standard strength.

LOCAL REAL ESTATE.

Real estate business is experiencing some improvement, an evidence that men who have made money are becoming more confident, and that a good many others continue to prosper whatever the experience complained of here and there. There is more prosperity in business than is generally believed. There is too much croaking, too much grumbling among business men, and one dispirited citizen will infect half a dozen with the "blues." "Give me the man," said a prosperous stationer, the other day, "who will admit that business is good with his house; we have had so far one of the best seasons of any one of half a dozen of late years," and so on. The accounts of sales by brokers and transfers recorded during February reflect a larger volume of real estate business than has been seen since April 1893. During last month, according to the *Real Estate Record*, there were 138 sales in Montreal and Westmount, amounting to \$968,593, while in April 1893, there were 190 transfers recorded. Amounting to \$985,775. Of these sums Westmount contributed \$308,118 last month and \$268,539 in April 1893. The general character of the business transacted is better than it has been for some time, most of it being of the permanent investment order. In this connection an encouraging feature is a disposition on the part of the investor of moderate means to turn away from stocks, into what may be regarded as safer avenues of investment. In the auction branch of the real estate market, there is also an improvement. There is little change in the mortgage loan market, except perhaps a tendency to slightly lower rates for large amounts on undoubted security. The transfers in February last year amounted to \$531,755. The mortgages in Montreal West last month amounted to \$121,907; of this \$51,762 was placed at 5 per cent, \$23,000 at 5½ per cent, \$17,000 at 5¾ per cent, \$17,815 at 6 per cent, \$1,830 at 7 per cent, \$2,500 at 8 per cent, and \$8,000 at a nominal rate. In Montreal East the loans amounted to \$265,403; of this \$40,000 was placed at 4½ per cent, \$23,000, at 5 per cent, \$64,000 at 5½ per cent, \$59,550 at 5¾ per cent, \$62,950 at 6 per cent, \$4,350 at 7 per cent, \$1,400 at 8 per cent, \$900 at 10 per cent and \$9,253 at a nominal rate. In the renting department, this is a tenant's year. Houses and stores are apparently plentiful, many new houses having been built out in the suburbs. Convenient city dwellings, with modern appurtenances are still, however, in demand.

EXPORTS OF EGGS.

Last year's exports of eggs to Great Britain were sufficiently large to encourage a hope that with judicious handling this branch of trade should work into a regular and increasing source of profit to the Canadian producer. The returns of the Board of Trade show that of the 12½ million great hundreds, which the United Kingdom imported in 1895, Canada supplied less than half a million; Germany led with only 3½ millions, France came next with 2½, Belgium, 2½; Russia, 2½, and Denmark 1½ millions. Still, it must be considered that the Canadian trade is yet young, and since 1893 has increased over 100 per cent. The figures following them are very encouraging, showing the quantity and value of British imports from Canada:—

1893.....	Great hundreds	207,374	£ 75,506
1894.....	Great hundreds	254,604	92,644
1895.....	Great hundreds	436,903	156,653

Commenting on these figures, an English Exchange says the export egg trade of Canada was last year more satisfactory than in previous years. One large receiver intends visiting Canada next month to make further and extensive arrangements for supplies. This is significant of his opinion of the Canadian trade. Another large importer reports that his firm have had several consignments from Canada, both fresh and pickled, which were disposed of advantageously to the shippers. The mode of packing, and size of case are, he

thinks, just what is wanted, and provided the quality be maintained, a large business should be done. Our egg producers would do well to lay these expressions of opinion to heart, particularly the reference to quality. Once let the quality of the eggs deteriorate, and importers and consumers alike on the other side will become disgusted and the trade will suffer. It behoves every one in these days of sharp competition, to supply the best that can be given, at a reasonable price.

THE SEALING OUTLOOK.

The sealing fleet from British Columbia, has left for the season's hunt under elementary circumstances as adverse as last year. The weather was then to blame for a series of financial reverses, and the outlook so far is not much more hopeful. A succession of gales has prevailed and only two fine days have broken the disastrous monotony. The outfitting of this year's fleet cost upwards of \$142,000, as compared with about \$125,000 in 1895. More white men are employed too, this year than last, some 1,500 having signed articles, besides fully as many Indians. Wages are practically unchanged, \$4 per skin being the ruling rate for hunters. Nearly one-half of the fleet have gone direct to the Japanese coast with the intention of hunting along the Copper Island and the Siberian coast; some three or four will confine themselves to the Behring Sea, and the remainder left for the coast of Oregon, Washington and Vancouver Island. The Newfoundland seal fisheries are being prosecuted vigorously. Twenty-two steamers left St. John for the ice fields, according to a telegraphic despatch, taking 8,000 men.

MEN'S WEAR.

Among the principal materials for men's wear this spring and coming summer will be worsteds in greys and blue greys. Worsteds for the Canadian trade are best, because they keep cleaner and stand more roughing. Black worsted twills according to a local merchant sell best for the city trade, while the satin finish for the country is the leader. Vicunas are having a moderate demand for dress suits, while worsted mixtures are also receiving some attention. Shepherd checks are the principal checks selling. Heather mixtures and Bannockburns in light shades for bicycle suits, are unusually active as compared with last year. Fawn and drab Venetians for overcoatings have always a place for the smart trade, though mixed worsteds in browns, fawns and greys are thought to have good chances for the early spring trade. A greater variety of new styles in vestings are shown this season than ever before.

New fashions in men's wear show few radical alterations. A few new styles will give the effect of lightness as against heaviness in designs. Overcoats and undercoats are to be shorter, and shoulders are to be padded. Double breasted sack suits will have their usual run for the early part of the season. Trouserings are to have narrower legs and less spring.

ORANGEVILLE NOTES.

The only manufacturing establishment of any consequence here, writes our Orangeville, Ont., correspondent, occupied by the McMaster Manufacturing Co., has been destroyed by fire, supposed to be the work of an incendiary. The building was owned by Mr. Thomas Stevenson, druggist here, who had an insurance of \$2,200, on a value of \$3,700. The company manufactured the Low Down Binder known as the McMaster Binder. The insurance on the stock of the company consisting of reaping machines, plant, patterns &c. was \$3,000 which they claim was worth \$8,000. It is not likely that the building will be rebuilt or that the company will continue business in this town. They are trying to get English capitalists into the company with a view to re-starting on a larger scale. The capital stock of the

company was \$80,000, \$20,000 of which was subscribed and 60 per cent. paid up. It is not supposed stockholders will realize anything after payment of liabilities. The company was never in a prosperous condition owing to insufficient capital which did not enable them to cope with larger companies—Trade generally in Orangeville is poor. During the past summer and winter, at least six of the mercantile firms nearly all of whom were of long-standing, failed or compromised. Owing partially to deep snow and the almost impassable condition of the roads, business recently has been very dull. The farmers are assisted very much by a monthly horse market established here, attended by Montreal purchasers. Although the price of horses is low, they appear to be the principal commodity the farmers have to sell. Crops were poor last summer. Prices now range as follows: Mixed oats, 22c; white oats from 22½ to 22¾c; barley 30c, there being but very little if any of first class grades; wheat, 80c; peas, 50c; hay, \$15 per ton; potatoes, 10c per bag. There is very little hay to sell and farmers are feeding their horses, cattle and other stock very largely on potatoes.

THE SPANISH AND UNITED STATES NAVIES.

In point of naval equipment there is little difference between the two countries. The subjoined tables give the name of the ship, the fighting class to which it belongs, its displacement and length, the number of guns of all kinds, and the maximum speed.

SPAIN—ARMOURED SHIPS.

Name and Class.	Tons.	Length.	Guns.	Spd.
Pelayo, steel barbette battleship...	9,900	330	36	16
Emperador Charles V., arm. cruiser	9,235	364	26	20
C. Colon, armoured cruiser.....	9,235	364	26	20
Almirante, Oquendo, ar'm. cruiser.	7,000	340	80	20
Cardenal Cisneros, armoured cruiser	7,000	340	28	20
Cortaluna, armoured cruiser.....	7,000	340	30	20
Infanta Maria Teresa, ar'm. cruiser.	7,000.	340	30	20
Princess de Asturias, ar'm cruiser.	7,000	340	30	20
Vizcaya, armoured cruiser.....	7,000	340	30	20
Numancia, broadside ship.....	7,305	314.10	26	8
Victoria; broadside ship.....	7,250	318.3	15	11
Puig Cerda, iron monitor.....	553	127	3	8
Duque de Tetuan, arm'd. gunboat .	703	141	5	..
Total, 13 ships, with 315 guns.				

UNITED STATES—ARMOURED SHIPS.

Name and Class;	Tons.	Length.	Guns.	Spd.
Monadnock, monitor.....	3,990	249.4	14	14.0
Amphithrite, monitor.....	3,990	249.4	14	12.0
Miantonomoh, monitor.....	3,990	249.4	12	12.0
Texas, battleship.....	6,300	290	18	16.0
Monterey, monitor.....	4,138	250	18	16.0
Indiana, battleship.....	10,231	348	40	16.2
Maine, armoured cruiser.....	6,648	310	32	17.0
New York, armoured cruiser.....	8,150	380.6	28	20.0
Vesuvius, dynamite cruiser.....	930	246	6	21.7
Cushing, torpedo boat.....	116	..	..	22.5
Ericson, torpedo boat.....	120	..	..	24.0
Alarm, ram.....	2,183	172.6	4	17.0
Katahdin, ram.....	2,050	243	4	17.0
Total, 13 ships, with 200 guns.				

The comparative strength of the American and Spanish navies is shown in another way by the following table :

	Spain	United States
Armored ships.....	13	18
Unarmored ships.....	118	36
Dispatch vessels.....	2	1
Training and other ships.....	7	35
Torpedo boats, No. 1.....	59	8
Torpedo boats, No. 2.....	70	1
Total guns.....	935	1,255
Total ships.....	333	130
Officers.....	1,782	2,860
Seamen.....	15,560	12,201
Marines.....	10,026	6,100
Total active list.....	27,368	21,161

NEW INS. MANAGER.

Those who could read between the lines in the paragraph concerning the Alliance Assurance Co. in our issue of a fortnight ago, were among the first to learn of certain changes going on for some little time past in the office in this city. Official information has meantime reached us to the effect that Mr. Geo. H. McHenry has resigned his position as general manager, and that Mr. E. Lloyd Owen of the London office has assumed the management for Canada in his place.

WEIGHTS, MEASURES AND GAS.

The total revenue collected for the inspection of weights, measures and gas during the year ended 30th June, 1895, was \$39,483 as against \$38,651 during the previous year. The total expenditure was \$71,041 as against \$73,398 during the same period of 1893-4. The number of weights, Dominion, tested were 70,487 of which 318, or 0.40 per cent. were rejected, while of measures of capacity, 78,981 were inspected and 694, or 0.87 per cent. were rejected. An admission almost startling in its frankness, is made by Mr. Miall in the words:—The expenditure in the weights and measures branch might be considerably lessened in many of the diversions without affecting the efficiency of the service, by reducing the staff of assistant inspectors." The government would do well in view of last year's deficit to lop off all superfluous salaries and thus lighten the taxpayers' burden to that degree.

The report of gas inspection shows an uniformly high quality all over Canada. Tests of the illuminating power have been made in all the cities and towns including 105 in Montreal. No case is reported as below standard. In addition some 68 tests for sulphur and ammonia are reported in Montreal, in none of which were these ingredients found in excess. The number of gas meters inspected was 13,552 of which 196 were rejected, as against 12,833 tested and 180 rejected in the previous year. These figures must be considered as on the whole satisfactory. When everything else, almost, is adulterated to a considerable extent, it is refreshing to find one commodity that is said to come always up to standard. It is a pity, though that some of the "extra pressure" complained of as put through consumers' meters was not tested, particularly for illuminating power.

LAGER BEER BREWING.

The influence of the Teutonic element in our population, though not so pronounced as in the United States, is nevertheless making itself felt, especially as regards the social habits of the people. Lager Beer has become the national beverage of the United States, and it bids fair to obtain a similar hold upon the tastes of our own population. In the early days of its manufacture in Canada the lack of experienced help stood in the way of its success, for though the quality was there it lacked that peculiar palatableness which characterized it in the Western States and which has made it so popular a beverage of late years on this side of the Atlantic also. Among those who brought with them the necessary skill and ability to manufacture an article that suited the popular palate and produced a light, mild drink, with what a connoisseur calls "just enough trouble in it to make the glad come," is Mr. Reinhardt of Toronto, who may be justly termed the father of lager-beer brewing in Canada. Mr. Reinhardt's success has been evident from the start, and his name is as identical with the manufacture of lager beer in this country as is that of the great makers in Germany. It is perhaps fortunate if the national thirst is to be assuaged in this way, that it is to be effected by so innocuous a beverage as lager-beer.

THE SITUATION IN DRIED FRUIT.

The dullness in the local dried fruit market seems to have arisen chiefly from the lack of supplies. Receipts for some time past have been very small, and consequently business has been curtailed. California fruits are now becoming scarcer, and are likely to continue so for some time. One authority on the situation says, never before have the markets been so well cleaned up. Prices on raisins are very firm and on California prunes good prices are maintained. Last year at this time California was carrying about 275 carloads; this year her stock does not amount to 100 carloads. The reason for this shortage is that about 175 carloads have been shipped to England, Germany and France. Up to this year, shipments had not been made to France, but further shipments will be made, on account of the shortage in last year's crop of French prunes. Apricots are stronger, on reports of frost and snow in the Santa Clara Valley. Advices from the Mediterranean ports speak of the shortage in prunes, but say the winter has been on the whole favorable. The prospects are for a good crop of oranges, almonds, raisins, &c., especially of Malaga raisins. What makes the outlook for raisins so particularly good is the fact that the vines that were

planted to replace those destroyed by the phylloxera, will yield the coming season and the fruit from these is expected to be superior in quality to that obtained from the old vines.

THE TORONTO RUBBER SHOE CO.

Mr. James Robinson of Montreal, who has purchased a large quantity of stock in the above company is to be congratulated on his election to the position of president. The company in turn is to be congratulated in having secured so able and experienced and prosperous a business man for their chief director. "Young Jim" in this connection, deserves a passing word for the ingenuity and tact he displayed in unearthing the scheme which recently exercised the ingenuity of two very clever operators in this connection. We shall refer to the settlement of this so-called "conspiracy case," later on.

—Wm. GEEN, general store, Thornbury, Ont., has assigned to Hy. Barber. In business there since March 1893, succeeding J. T. Gibson. Previously a clerk with J. E. Hutton, also with Gibson, and had a fair knowledge of business, but only limited capital; gave chattel mortgage of \$500 when he bought the stock—Jas. Fairhead, ice dealer, Toronto, Ont., has assigned to G. M. Gardiner. Manager for the late Simcoe Ice Supply Co., for a time. There are judgments vs. him, one registered in Sept. last for \$5,400, favor of Imperial Loan and Investment Co., and another for \$1,496, recently obtained in favor of Traders' Bank. It is feared liabilities will be large, and assets small—Robt. Heath, builder, Toronto, Ont., has assigned to G. M. Gardiner.—J. A. Larochelle, baker, Mattawa, Ont., is offering to compromise at 15c on the dollar. In business about a year and a half in a very small way. Was formerly superintendent of the L.T.C.R.R. and was thought to have money. Inexperience told against him—T. Coyne & Co., drygoods, Ingersoll, Ont., have assigned to G. Hayes. Isaac Coyne did business in wife's name, he having previously assigned in Dec. 1893, with liabilities of \$25,000. Stock was subsequently sold to Holt Mfg. Co., but that concern also failing, Coyne was enabled to get the stock back, and has since carried on. Liabilities will be quite large, and the estate is not likely to turn out very well—A. G. Elliott, general store, Richmond Hill, Ont., has assigned to E. McMahon. Liabilities will not be large, as business has only been a small one—Mrs. E. J. Gouldie, general store, Dwight, Ont., previously noted, has affected settlement at 70c on the dollar—Laing Bros., grocers, Peterboro, Ont., have assigned to W. A. T. Campbell, A small affair; only in business a short time; had no capital to speak of and gave up a couple of months ago. Failure was caused principally by their collector absconding—Daniel McKenzie, carriages, Owen Sound, Ont., has assigned to G. S. Kilborn. In business several years; had control of quite a fair trade, but latterly competition was too strong. Was also under chattel mortgage—Angus Grant, shoes, Woodville, Ont., has assigned to A. E. Staback. Business only a limited one; started 2 years ago, having bought out Ross & Co., with whom he had been clerking. Had little or no capital of his own, but was assisted by his mother. Inexperience and lack of business ability caused trouble—Anams & Hemphill, tailors, Ottawa, Ont., have assigned to C. B. Claggett. Liabilities are about \$4,000 and assets consist of stock \$2,000, book debts \$2,000, making a total of \$4,000. In business together since summer of 1893; previous to that Henry Adams had carried on alone. Close prices and lack of capital caused the trouble—Frank J. Brown, harness, Simcoe, Ont., has assigned to W. F. Nickerson. Liabilities are quite small, and he is offering 25c on the dollar.

—J. A. NORMAND, tobacconist, Montreal, has assigned in trust, and is trying to compromise at 25 cents in the dollar, cash, payable March 20th. Assets are composed of stock and fixtures, \$738.96; liabilities, \$1,492.50, \$710 being for rent. In business since July 1892; started on borrowed capital. His stand has been more or less poor. Composition may be accepted—F. W. Sodden, trader, Montreal, has assigned to the court on demand of M. G. Wilson. Liabilities are \$6,618. Principal creditors, Wm. Angus, \$350; M. G. Wilson, \$210; Hartford Hardware Co., \$485; Wm. Rotch, Boston, \$1,500; David Seath, Montreal, \$700; Hon

F. Gilman, \$255; A. Dansereau, \$250; John Simpson mortgage, \$2,375. Meeting to appoint a curator fixed for 21st—P. Monette, grocer, Montreal, has offered to compromise at 10 cents in the dollar cash, or his note for 100 cents in the dollar, with no definite time specified for payment of notes. Liabilities are \$770, and assets are \$397—C. S. Thompson, grocer, Montreal, Mrs. C. S. Thompson, carrying on, has assigned to the court, with liabilities of \$883. Principal creditors, Laporte, Martin & Co., \$140; M. L. Thompson, \$120; Dr. Plouffe, \$215—Jos. Vineberg, clothing, Montreal, on whom a demand of assignment was made by Isaac Vineberg, has assigned to court, with liabilities of \$685. Principal creditors: Isaac Vineberg, \$225; Benning & Barsalou, \$158. In business several years in a small way. Cause of trouble is strong competition and close prices.—Alex. Nelson & Co., furs, have assigned to the court; liabilities about \$13,000, principal creditors are M. Vineberg & Co., \$2,865; Hirschel & Meyer, \$2,172; A. Vogel & Co., \$1,355; L. Solomon, London, \$1,660; Henry Markus & Son, New York, \$481; W. W. Hart & Co., New York, \$708; T. Atfell & Co., \$263; Henry Bennett, New York, \$398; S. Dugarth, New York, \$272; G. Gaudy & Blem \$1,222; F. Eiler, Leipsig, \$223. Demand was made by M. Vineberg & Co., through Kent & Turcotte. Business started many years ago; at one time, Wm. Aylen was a partner, but they dissolved Feb. 1885, Nelson continuing alone, but in April 1891, he admitted Michael Hulbig, retaining same style. Previous to this failed, but for a time did an extensive business. In fall of 1892, practically gave up the retail business, and started manufacturing on St. Paul street. Competition was strong, but in March 1895 they took in Edward Percy Gordon, who invested some money. Last summer found them in cramped shape, owing to poor collections, and they received an extension. Met first payment all right, but found themselves unable to meet subsequent payments, and have endeavored to make an arrangement with creditors, but did not succeed. A statement of affairs will be prepared shortly—Haines & Co., importers and manufacturers, Montreal, have filed consent to assign, on demand of Canada Paint Co. Business was originally carried on under style of Haines & Co., afterwards as Haines & Baillie, but in 1887 style was again changed to Haines & Co. In June 1892, another change took place, to Haines, Luedeking & Co., which concern was dissolved in August last, and old style of Haines & Co., again assumed. Have lost money for some time past. Liabilities in this country are quite small, outside of their bank, being mainly in Germany.

—Our Vancouver, B.C., correspondent reports that A. J. Sharp & Co., merchant tailors, have assigned to J. W. Weart, through pressure by Eastern creditors, who thought they had waited long enough. "Trade this winter has been dull and many merchants who never had to ask for favors hitherto, have had to do so during the past season.—Tenders are being called for the erection of a Smelter and for materials.—The Sharpe's are likely to arrange a settlement. They are not extravagant in living and are well-liked.—The Provincial Government have thrown out the British Pacific Railway proposition. It would cost altogether too much and the finances of the Province would not stand it. As it is we are hard pressed to pay our public charges and a new Assessment Act has been brought in, taxing the mines. The deficit has been yearly increasing, but the Government seem at last to have awakened to the seriousness of the situation.—The steamer "Clyde" a tug boat, was burned to the water-edge in English Bay, about two weeks ago incurring a loss of \$6,000 to the owner as there was but small insurance, some \$1,200.—The steamer "Comox" was slightly burnt by fire but a day or two ago.—The Marine Railway is likely to be started soon, as preliminary arrangements are complete. It will give employment to a considerable number of men.—Lumber trade is brisk and our harbour has usually from 10 to 15 ships loading at the Moodyville Co.'s and British Columbia T. & T. Co.'s mills. A number of the larger businesses in Victoria are opening branch offices here and some of them are changing their head offices to this place."

—Ross & Watson, general store, Norwood, Ont., have assigned; liabilities not believed to be large. In business together since spring of 1898; previous to that Ross had been at Roseneath. Their capital has been light, and experience somewhat limited. Trade in this section has been very much overdone, and they have been unable to cope with strong competition.—Switzer Bros., dry goods, Ottawa, Ont., whose assignment was noted in a former issue, held a meeting of creditors on the 16th, at which they made an offer of 60c in the dollar, on liabilities incurred prior to Jan. 3rd, 1896, and 80c on liabilities after that date, payable in 3, 6 and 9 months, secured by their father, R.

Switzer, who will give security on his real estate as collateral. Petition is being circulated among creditors, asking for signatures. It is thought that the compromise will be effected. Liabilities are about \$11,000, and assets nominally the same—Rboert Stanley, dry goods, St. Catharines, Ont., has assigned to Henry Barber & Co., D. McCall & Co., of Toronto, hold chattel mortgage for a large amount; no particulars of other creditors yet. Statement is now being prepared. The business has been carried on several years. Compromised at 75c in the dollar in 1888; since then has been working along, but not making much improvement. Competition has always been keen and prices very fine. It is also reported that in the fall of 1894 he was obliged to ask an extension, spread over 15 months, and outside of his main suppliers, has not been in general credit.

—P. Grace & Co., wholesale grocers, Montreal, Que., have made a voluntary assignment to Chas. Desmarteau. The cause of their failure is attributed to having accommodation paper to the extent of about \$13,000, with a large wholesale house, this paper having been discounted by the Bank du Peuple, who are, we understand, pressing for payment. Besides this, it is understood they are considerably indebted to the Molsons Bank. The business was established here some time ago; at one time firm was composed of Patrick and William Grace, and G. P. Rainville, but firm dissolved, and new partnership was registered in Feb., 1894, composed of P. Grace and G. P. Rainville. They in turn dissolved in Aug. last, and P. Grace registered as the only partner. The business has been quite an extensive one, they dealing to a considerable extent with small firms through the city, and it was understood that they made money, though taking risk with their accounts. Mr. Grace, claims that the matter will be settled, and that he will be able to resume business shortly.

—M. S. PERSONS, general store, Agnes, Que., has assigned to the court. Liabilities are about \$3,500 and assets \$7,000, more or less locked up in outstandings on real estate—E. McConkey & Co., tailors, St. Johns, Que., have amended their offer to 60 cents on the dollar, at which figure they are likely to get a settlement; particulars already noted—L. O. Touzin, general store, Notre Dame de Angles, Que., is in difficulties, and asks an extension spread over 3, 6, 9 and 12 months, which has been generally granted—David Grenier, hotel, Garthby, Que., has assigned to Millier & Griffiths of Sherbrooke, and they have been appointed curators—Jas. O'Leary, general store, North Hatley, has assigned to the court on demand of Jno. O'Leary. Has only recently sold out to C. L. Ramsdell, after several hitches. His liabilities are small.

—ONE of the principal customers of La Banque du Peuple, Messrs. Michel Lefebvre & Co., vinegar manufacturers, have been served with a demand of assignment at the instance of the bank. The liabilities are said to be about \$500,000, of which the Banque du Peuple is down for \$423,000. A contestation of the demand has been filed. The relations of the firm in question with the bank, were referred to at a meeting in December last, (unwisely we believed at the time) and the result of the present action of contestation will be awaited with interest, as it may affect the aldermanic seat of the principal partner in the firm. We shall have more to say about this later.

—THE wife of W. V. T. Samuel doing business under the style of Wm. Samuel, hats and furs, has assigned to court on demand of Walter Dunning, liabilities \$1,668, principal creditors, W. Dunning, \$231; H. Johnston, \$150; H. Heath, \$130; L. Gnaedinger Son & Co., \$125. Business was originally started by Wm. Samuel, Sr., and was quite successful; upon his death, the son Wm. V. T. Samuel took hold of the business; but assigned in spring of 1894, getting no settlement and was sold out. Afterwards began in a small way, and has been endeavoring to make a living; but without success.

—J. B. E. DANJOU, general store, St. Luce, Que., has since since our former issue, succeeded in effecting a composition of 50c on the dollar, at 4, 8 and 12 months on liabilities of \$6,000—G. Caron, general store, Cap St. Ignace, Que., whose assignment was reported last month, has succeeded in compromising with creditors. Statement shows liabilities of between \$4,200 and \$4,400, and assets of about \$3,500.

—J. S. DONALDSON, drugs, Vernon, B. C., had stock seized by Sheriff on a claim of \$200, owing to Archdale, Wilson & Co., Hamilton, who sued and got judgment. He immediately assigned for the benefit of creditors, and Frederick K. Billings is solicitor for the assignee.

—G. C. HUTTEMEYER & Co., printers, Montreal, and G. C. Huttemeyer individually, have filed consent to assign, on demand of W. T. Costigan, who has been named provisional guardian. Came here some time ago from Toronto, where was formerly engaged in same line of business. He was interested in the British Empire Exposition, having had the exclusive privilege of publishing the daily programme, agreeing to give them in return, a considerable amount of printing.

LEGAL RECORD, &c.

Week ended March 18, 1896.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

	March 12.
Coteau Richer—L. Huot vs S. Simard.....	\$350
Iberville—D. MacDonald vs E. N. Chevallier.....	\$500
Montreal—T. Prendergast vs Pontiac & Pacific Junc. Ry. Co., \$364.	
Quebec—P. E. Roy et al vs G. W. Budds.....	300
	March 18.
Montreal—Trinidad Asphalt Co. vs M. Connolly, \$9,764; L. Pelletier vs A. S. A. Jutra, \$3,000; B. Bastien vs D. Leclaire, \$313; J. F. Gravel vs D. Riopel et al, \$304; Bk. of B.N.A. vs E. Trudel, \$1,502.	
	March 16.
Laurentides—J. F. Gravel vs D. Riopel.....	304
Montreal—R. Prefontaine et al vs W. W. J. Masson....	535
	March 17.
Beauport—P. C. Fortin vs H. Giroux.....	700
Montreal—J. H. Bourgouin vs J. Blouin, \$300; N. Jacobs vs J. Bourdeau (Dmgs.) \$1,000; A. W. Atwater et al vs Consumers Cordage Co., \$1,040; J. H. Bourgouin vs N. Cote, \$340; P. L. G. Auger vs M. S. V. Dufault et al, \$3,600; J. Ward vs J. R. Hutchins, \$302; Dme. M. Chasse et vir vs Dme. H. Leduc et al, \$7,000; Dme. D. Coderre vs A. Renaud, \$500.	
Quebec—F. W. Ross vs R. G. Ward.....	2,240
St. Praxedes—D. Laine et al vs E. Lachance.....	481
	March 18.
Granby—A. Choiniere vs Alph. Boire.....	2,600
Granby Tp—N. Charron vs Phib. Mongeau et al.....	956
Malmaison—La Banque Jac. Cartier vs John Hanigan et al, \$604.	
Montreal—Dme. H. Leduc vs Dme. M. A. Boivin et vir, \$766; G. Hurel vs L. P. Dermigny, \$600; Banque du Peuple vs D. Leclaire, \$8,000; D. Leclaire vs M. T. Lefebvre, \$313 & \$8,000; Dme. M. H. Fraser et al esq. vs J. Lowry, \$2,072; C. Boucher vs G. A. Morrison, \$3,102; W. G. Brown vs J. Rose, \$738; J. A. Ogilvy vs Dme. E. H. Wiley, \$410.	
Quebec—Credit Foncier vs J. O. Tousignant.....	742
St. Hugues—Mrs. M. Masse vs A. Paquette.....	3,884
Stukely Tp—N. Vien vs P. Masse.....	791
Terrebonne—P. L. G. Auger vs Dme. J. E. Marsan et al.	3,600

WRITS ISSUED, PROVINCE OF ONTARIO.

	March 12.
Blenheim—Grant Tanning Co. et al vs Peter & Mary Reed, \$805.	
Casselman—Bk. of Commerce vs Casselman Lumber Co. & E. G. Davies, Benton Harbor, \$5,003.	
Hamilton—J. Middleton vs J. McArthur.....	6,683
Hensall—Wolland Vale Mfg. Co. vs D. Urquhart.....	332
Mornington Tp—Trust & Loan Co. vs Thos. Gallop.....	687
Nepean—T. F. Nellis vs Hugh & Caroline Conley.....	558
Ottawa—Bank of Montreal vs Eb. Browne (Sottled), \$805; Merchants Bank vs McRae Bros. & Co., \$382; Levy Bros. Co., Ltd. vs W. H. Sproule, \$308.	
Parkhill—J. F. Wilson vs E. F. Manes (Penalties & Damages), \$900.	
Thornbury—D. McCall & Co. vs Sarah Farewell.....	849
Toronto—D. Moore Co. Ltd. vs H. A. Collins, \$6,970; Acct. Supreme Court vs A. Cuddy et al, \$2,654; J. Hilliard vs Chas. Harris, \$375; J. Stark vs T. H. Taylor, \$6,352; Est. J. D. Irwin vs World Newspaper Co. Ltd., \$436.	
	March 13.
Chatham—J. Henderson et al vs Jno. Cooper.....	645
Chatham Tp—Lanited Banking & Loan Co. vs J. S. Waugh, \$851.	
Cornwall—Julia Randolph vs D. & John Bergin.....	355
Dundas—W. Mowat vs Mary J. Gray.....	3,492
Dunwich—John Baird vs Margt. & John Warren & Duncan McPhail, \$2,074.	
Lindsay—Buntin, Reid & Co. vs C. D. Barr.....	3,242
Lindsay Tp—C. W. Erb vs P. Forbes.....	677
Markham Tp—J. F. Davison vs D. Haacke et al.....	328
Norington Tp—Bank of Commerce vs Andrew Tillie....	2,275
Murray—G. C. Biggar vs W. J. Cross.....	1,896
Ottawa—D. B. MacLennan vs Dme. J. E. Evans.....	1,244
Port Hope—Harvey Van Norman Co. vs Thos. Ellison....	307
St. Thomas—J. Milligan vs Saml. Shepherd, \$485; Molsons Bank vs Saml. Shepherd, \$11,031.	

Toronto—Margt. Parker vs Mrs. Elzth. & W. F. Sexton, Jr., \$300.

March 16.

Algoma—T. McGuire vs G. H. Macdonell.....	33,400
Ancaster Tp—R. A. Wass vs Ed. Oliphant, exr.....	519
Clark Tp—A. McCabe vs J. Carveth (Slander).....	2,000
Flesherton—L. O. Van Egmond vs Robt. Trimbles.....	355
London—W. Johnston vs W. W. Johnston, \$387; S. Slater, admr. vs Chas. Slater, \$1,700.	
Hamilton—A. M. Carpenter vs Maxey, Larson & Gough	338
Kingsville—E. Scratch vs L. Malott.....	400
Monaghan—Stratton & Hall vs Jas. & R. S. Latimer....	491
Niagara Falls—P. A. Johnson & Co. vs D. O'Malley....	337
Ottawa—Frazier & Hamilton vs C. J. Amey, \$507; Bank of Ottawa vs A. N. Phillon et al, \$313.	
Peterboro—J. J. Lundy vs W. I. & Ellen Devlin, \$1,565; J. H. Davis vs H. A. Robinson et al, \$492.	
Toronto—D. S. Moncrief vs D. Harding, \$399; Incorp. Synod Diocese of Toronto vs Jno. O'Donohue, \$739.	
Tossoronto—T. O'Hearn vs Saml. Broley.....	900
Sheffield—Maggie Murphy vs John Murphy.....	628
Wilmot Tp—S. Snyder vs John Koch et al.....	719

March 17.

Amherstburg—J. Whitham & Co. vs C. F. Wilcox.....	369
Dumfries S Tp—G. & J. Inksater vs James Ford.....	2,128
Hamilton—E. M. Park vs G. E. & Bessie Siddall.....	1,648
New Hamburg—J. R. Feick vs John Koch.....	755
Normandy Tp—Ontario Mutual Life Assce. Co. vs Wm. Ball et al, \$6,754.	
St. Catharines—Gordon, MacKay & Co. vs Robt. Stanley.	349
St. Thomas—R. Hamilton vs J. W. Rogers.....	554
Toronto—Ontario Mut. Life Ass. Co. vs R. Bowes et al, \$766; T. J. Carroll vs Jas. Morrison Brass Mfg. Co., \$5,000; A. Webster vs C. B. Murray et al, \$1,244; Acct. Supreme Court vs Ellen Vaughan et al, \$24,414; Co. fed. Life Assn. vs Mary J. West et al, \$2,081.	

March 18.

Crystal Beach—J. J. Wichmann vs J. E. Rebstock et al.	495
Dundas—S. E. Moyer vs W. R. & Mary J. Grey.....	343
Milton—Jane McLeod vs John & Mary E. Head.....	4,000
St. Catharines—R. Fitzgerald Co. vs Jno. McCarthy.....	399
Toronto—M. Smith vs Chas. Coleman et al, \$1,005; F. D. Leyden vs Thos. Gedde et al, \$2,943; H. Messersmith vs Ester S. Robinette, \$388; Mrs. W. Pudfin vs Robt. Whilliams, \$2,238.	

WRITS ISSUED, MANITOBA.

March 13.

Winnipeg—C. Truthwaite et al vs Day, Greathed & Young	\$725.
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March 18.

Gimli—R. J. Whitla et al vs Haneson Bros.....	336
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WRITS ISSUED, N. W. T.

March 16.

Edmonton—La Banque Jacques Cartier vs Gariepy & Chenier, \$542.	
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JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

March 12.

Belosil—C. Patenaude agt Jos. Patenaude.....	2,600
Montreal—Canada Paper Co. agt A. A. Little, \$2,335; G. Simpson agt W. J. Morrice, \$435; P. Paquette et al agt Chas. Rasconi, \$786.	

March 13.

Montreal—J. Baxter agt C. C. Clouston, \$803; A. Panneton agt J. E. Desaulniers, \$353; Halifax Banking Co. agt T. S. Vipond et al, \$605.	
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Rigaud—Fulton & Richards agt Dme. Jas. Giraldeau....	36
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March 16.

Montreal—Dme. Emelie St. Germain agt Dme. Pierre Contant, \$747; J. S. Budden agt Thos Harding, \$385; D. H. Loya-nachan et al agt A. Lefebvre, \$368; Montreal Board of Trade agt Wm. Osborne et al, \$375.	
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March 17.

Ascot—Eastern Twps. Bank agt G. F. Terill.....	300
Montreal—Dme. Melina Archambault agt Dme. Marie E. V. Bisailon, \$1,052; Montreal Watch Case Co. agt Geo. Chillas, \$798; Montreal Loan & Mtge. Co. agt M. Gill, \$2,279; F. Poitras agt Dme. Donald MacFarlane, \$736; Dme. M. A. Kollmeyer et al agt Zy. Stafford, \$333.	
Rock Island—S. R. Seldon agt Rock Island Whip Co....	5,706
St. Vincent de Paul—I. Chevalier vs J. B. Desnoyers..	531

March 18.

St. Aime—J. Hebert & Cie. agt Alfred-Hebert.....	456
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JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

March 12.

Aldboro—H. R. Archer agt A. McNeil et al.....	846
Dunnville—G. Chick agt John Durham.....	473
Ottawa—A. P. Mutchmor agt M. D. MacKay et al.....	369
Toronto—W. Gray agt Jos. Shepard.....	342

March 13.

Port Arthur—J. Payne agt T. N. & F. Gibbs.....	2,654
Toronto—J. O'Leary agt Ellen Fitzgerald.....	2,121
..... Trust & Loan Co. agt R. J. & A. I. McKee.	3,429

Albion Tp—A. Rutherford agt Wm. & Mary Parr & H. H. Bolton assignee of Bolton, \$3,949.	March 16.	Hamilton—Wm. Condon & wife to H. Kuntz.....	857
Alnwick—J. W. Kerr agt Andrew Leeper.....	800	Lindsay—W. H. Simpson to J. Dobson.....	750
	March 17.	Lion's Head—C. Sensabough to W. Vandusen.....	740
Biddulph Tp—T. Hodgins agt J. H. Hodgins.....	339	Niagara Falls—H. W. Smith to Lyman Bros Co. Ltd....	1,900
London—G. Sleeman agt Thos. Jeffries.....	384	Ottawa—Edmond Chevrier to D. V. Ranger, \$600; Jos. Taeger to Julia Roos, \$1,316.	
Mornington—Catho. Crerar agt P. Hergott.....	3,373	Otonabee—Mark Curtis & Sons to Central Can. L. & S. Co., \$6,913.	
St. George—Marples, Jones & Co. agt W. J. Roseburg...	1,006	Perry—John Leahay to P. Bartholemew.....	3,159
Sombra—D. D. Moshier, exr. agt Cornelius Dingman...	318	Peterboro—W. W. Johnson to J. Macdonald & Co.....	1,194
Tilbury Centre—H. Richardson agt M. Dussault.....	415	Waterloo—Irea Zewinski to S. Snyder.....	733
Toronto—Canada L. & N. I. Co. agt John Bailey.....	1,074		March 17.
Warton—W. F. Davidson agt A. Bell.....	385	Clifford—D. McEachren to W. D. Williamson.....	3,000
	March 18.	Hespeler—J. W. Christman to J. Macdonald & Co. \$3,490 & 1,820	
.....—C. R. Charteris agt John Gooden.....	313	Ingersoll—B. B. Baillie to Wm. Sutton.....	1,800
JUDGMENTS RENDERED, NOVA SCOTIA.		Newmarket—Stewart Scott to C. G. Ross.....	2,800
	March 12.	Petrolia—S. D. Abell to W. S. Calvert.....	1,158
Margaree—J. P. McFarlane, G.S. for.....	9,016	Toronto—Sam'l. Barnett to Cosgrave Brew. Co., \$1,157; R. Jolliffe to H. A. Rider, \$1,990; A. W. McLachlan to Anne McLachlan, \$3,500; W. R. Mentry to Toronto B. & M. Co., \$3,000; W. R. Mentry to L. Reinhardt, \$2,500; Mary A. White to MacWillie Bros. \$1,100.	
Pugwash—A. D. Ross & Co. G.S. for.....	1,415	Whitby—A. G. Henderson & S. H. Graham to H. E. Warren, \$1,530.	
	March 18.		March 18.
Pugwash—H. B. Robertson, for.....	390	Himsworth—Trenouth & Bro. to Dominion Bk.....	15,900
	March 18.	Jarvis—T. E. Morrow to J. D. Wilson.....	600
Dartmouth—E. S. Siteman, tailor, for.....	1,098	Niagara Tp—M. A. Bayley et al to Security L. & S. Co....	567
JUDGMENTS RENDERED, MANITOBA.		St. George—R. D. Laidlaw & wife to C. N. Bell.....	2,000
	March 18.	Toronto—H. M. Asling to M. L. Wright.....	1,048
Hartney—F. Brown agt W. A. Fletcher.....	838	CHATTEL MORTGAGES, B.C.	
Minnedosa—Knox, Morgan & Co. agt R. J. Spratt & Co..	351		March 13.
JUDGMENTS RENDERED B. C.		Vancouver—Lee Deen to B.C. Mills Timber & Trad. Co. Ltd. \$492; J. McDowell to J. A. Flett, \$300.	
	March 16.		March 16.
Chilliwack—McLennan, McFeel & Co. agt S. A. Cawley & Co., \$304.			Chilliwack—S. A. Cawley to Isa. Cawley.....
CHATTEL MORTGAGES, PROVINCE OF ONTARIO.			4,500
	March 12.		CHATTEL MORTGAGES, MAN.
Dunnville—A. S. Brunt to Mary A. Reid.....	702		March 18.
Finch Tp—Jas. Small to Nora M. Wingard.....	800		Hamiota—J. W. Lannin to L. C. Rodgers.....
Harrow—S. C. Zimmerman to R. Thomson et al.....	1,760		1,200
Louth Tp—A. J. & Wm. McNichol to Can. Perm. L. & S. Co., \$900.			BILLS OF SALE, N.S.
Ottawa—P. M. Cote & wife to E. Tasse.....	3,521		March 12.
	March 13.		Hantsport—Hantsport Fdry. & Mach. Co. Ltd. for.....
Alexandria—Mrs. Ida McKay to D. B. McLennan et al, exrs., \$750.			1,050
Bowmanville—S. F. Hill to Minnie Gale.....	850		BILLS OF SALE, P.E.I.
Downie—Frances Ingram to T. Holiday.....	895		March 12.
London—Jacob Harris to J. Sussex.....	1,000		Souris—Wm. Dingwell, carpenter, for.....
St. Catharines—Robt. Stanley to D. McCall & Co.....	2,833		700
Stratford—J. G. Hess to J. Gabel, \$660; F. J. Scarff to Copp-Clark Co., \$989.			BILLS OF SALE, N.B.
Toronto—F. S. Jackson, H. Bidwell & J. W. Ball to Bank of Hamilton, \$2,725; C. H. Newman & wife to T. Reid, \$700; A. H. Stinson to W. W. Nation, \$3,361.			March 12.
Windsor—B. J. Walker to T. H. Lee & Son.....	2,171		McDonald Corner—I. T. McDonald, G.S. for.....
	March 16.		750
Bridgeburg—E. W. Doan to J. T. James.....	555		BILLS OF SALE, PROVINCE OF ONTARIO.
Brockville—Myles & Catho. Bourke to M. Ryan.....	1,577		March 16.
			Bathurst Tp—J. B. Hughes to F. A. Lambert.....
			Kingston—Mrs. M. Cornwall to E. J. B. Pense, trustee..
			2,475
			March 18.
			Barrie—Elijah Donnell to Emma Whittaker.....
			504
			Tiny—M. Chevette, Jr. to C. Pelletier, \$1,044; C. Pelletier to T. Pelletier, \$800.

INSOLVENT NOTICE.

In the Matter of GAGNON FRERES, 175 St. Lawrence Street, Montreal.

The undersigned will sell by Auction at No. 69 ST. JAMES STREET, MONTREAL, on MONDAY, the 23rd March, 1896, at 11 o'clock, the assets of the Estate, as an er:
 Stock of Assorted Dry Goods.....\$15,566 32
 Fixtures..... 941 85

Hook Debts, per list..... \$18,508 17
 Store will be open on 19th, 20th and 21st. March.

KENT & TURCOTTE,
 97 St. James St. Montreal
MARCOTTE BROS., Auctioneers.

Financial.

Thursday Ev'g., March 19, 1896.

Business on Change has been less active than last week, due chiefly to a slight hardening of money. Call loans are still nominally quoted at 5 to 5½ per cent., but are offering less freely. The principal trading has been in Montreal Street Ry., Toronto Ry., and Cable. The successful fight made by the first named company

El Padre Needles,

10 cents.

'Varsity,

5 cents.

The Best ← CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS

against the snow during the winter, has made the stock more friends, and the earnings are still creeping up. Still, for an 8 per cent. stock, many consider it quite high enough, except the optimistically inclined, who are discounting the future.

Cable opened firm, on the projected absorption of the Postal Telegraph Co., mentioned last week, but in the absence of much business, it has sagged from 163¾ to 162¼. Toronto Ry. keeps fairly steady. Gas has fluctuated most, sales having been made from 204¼ to 200¼; the feature being a proposed issue of new debentures. The rest of the list was steady, with a fair amount of business in bank stocks. During the week the Bell Telephone Co. declared the usual quarterly dividend of 2 per cent. earnings being reported as keeping up very well. News from outside markets is of dull business, with speculation almost entirely in the hands of professional traders. The industrial shares in New York, have been fairly active, under manipulation, with money growing tighter. In London, Consols have maintained their strength, despite war rumors, and an attack that was made on them induced by the Egyptian expedition. Money is still plentiful and cheap, with ½ per cent. the rate quoted. Bar silver is 81¾d. The Sterling Exchange mark et here, has been dull all week, and changes are few. Rates are:—Between banks, New York funds, 1-10 to 1-16 dis

count; sixties, 9% to 9 7-16; demand 9 9-16 to 9 11-16; Cables, 9% to 9%. Counter rates are.—New York funds, par; Sixties, 9% to 9%; demand, 9% to 9%; Cables 9%. Appended to the usual comparative table compiled by C. Meredith & Co.:

BANK.	Shares.	Highest	Lowest	Average Last Year
B'k British N. A.	2	100 1/4	100 3/4	100 1/2
Commerce	154	135 1/2	135 1/2	130 1/2
Montreal	123	219 1/2	218 3/4	217
Hochelaga	8	122 1/2	122 1/2	120
Merchants	33	166	165	163 1/4
Molsons	22	177	177	176 1/2
Toronto	5	239	239	242 1/4
MISCELLANEOUS.				
Cable	755	163 3/8	162 1/4	144 1/2
Can. Pacific	60	56	56	37 3/4
Gas	615	204 1/2	200 3/4	194 1/4
Mt. St Ry	1039	219 1/2	218	188 3/4
Toronto Ry	460	77 1/2	76	76 1/2
R. & O.	100	88	88	93 1/2
Telegraph	38	166	165	158
Royal Elec.	143	120	119	139 1/2
Mont. Cotton. Co	80	123 1/2	123	119
Col'd Cot. Bd's..	\$700	99	99	97 1/4
Postal Telegraph	760	86 1/2	85 1/4	....

MONTREAL CLEARING HOUSE.

Total for Week Ending March 19, 1896. Clearings.	Balances.
\$ 8,905,373	\$ 1,048,936
Corresponding	
Week of 1895	11,031,140 1,703,233
" " 1894	10,116,996 1,464,282
" " 1893	12,772,836 1,662,759

MONTREAL WHOLESALE MARKETS.

Thursday Evg., March 19th, 1896.

Collections are still complained of extensively, but the fact that money is difficult to obtain, does not seem to hamper trading very much. The wholesale trade appear to be living in hope to a great extent that improved spring business will lead to much more satisfactory remittances, and hence they do not appear to be curtailing credit much. A fair business generally has been done, at steady prices. The railroad representatives met this week and fixed summer freight rates, but did not announce when they would come into force. This has caused discontent in the trade, as a number of those who would purchase now, are inclined to hold back for the opening of navigation, or the cheaper rail rates. It also prevents merchants here from sending forward a lot of spring goods that would otherwise be cleared out. It is contended that March 20th is quite late enough for these rates to go into force. In the grocery trades sugars hold firm, with prospects of an advance. Dried fruits principally Californias, have been active, while canned goods, such as tomatoes, peas and corn, have sold well. Other lines show little change. In hardware the feature has been a decline of 25 cents in Terne plates; the dry goods trade is more encouraging, and leather, boots and shoes are more active. In green hides a slightly easier feeling was reported, but this was presumably on account of poor quality. Dry hides are firm. Other lines are steady and business fairly good.

ASHERS—There is no change to note. Receipts are still somewhat heavier than last year. Pots sell at \$3.50 to \$3.55 for first,

sort, and \$3.25 for seconds. Pearls quiet at \$4.80 to \$4.85 for fair tares. Received since 1st January, 298 brls. pots, 43 brls. pearls; delivered since 1st January, 227 brls. pots, 44 brls. pearls; in store 18th March at 5 p. m., 233 brls. pots, 52 brls. pearls.

BEANS—Hardly anything doing; an offer of a quantity at \$1.10 per 60 lbs. was made, but no business resulted. Market is expected to improve during next few weeks.

BOOTS AND SHOES—Travellers are now in, and manufacturers are busy shipping spring goods. They are also reported as looking for leather for fall samples. Collections, particularly around the city, are poor, the weather having been against retailers.

DRESSED HOGS—The market is extremely dull, and sellers would doubtless make concessions on prices. Fresh killed sell at \$5.75 per 100 lbs. in jobbing lots, while fresh frozen sell at \$5 to \$5.25 for light weights, and \$4.50 to \$4.75 for heavy weights. One car lot of light weights is said to have sold at \$4.75.

DRY GOODS—The atmospheric changes of the past few days have had a cheering effect on the dry goods trade. A good many buyers from the Eastern Townships and other points outside the city have been purchasing, and this, the trade say, is indicative of trade revival in the country. Suburban traders report business more active, and city retailers are also apparently doing better. Travellers are sending in a fair number of sorting orders, and report spring prospects as much better. Manufacturers report an increased number of orders, but no alterations in prices. They insist, however, that any change that may be made will be towards higher prices. Money is still a source of complaint, but an improvement in this respect is hoped for.

FISH—The demand for fresh fish has fallen off considerably, and prices have an easier tendency. Supplies are more than ample for the demand in almost every kind. Fresh herrings have declined to 75c to \$1 per 100, while haddock is steady and sells well at 3 1/2 to 4c per lb. Cod is now 3 1/2c; salmon, 8 to 9c; pike, 4 1/2c, while tommycods have fallen off to \$1 to \$1.25 per brl. In salt fish there is very little doing, and to effect good sized sales, sellers would make concessions. Following are prices: Green cod No. 1, \$4.50 to \$4.60; large, \$4.75 to \$5; draft, \$5 to \$5.25; No. 2, \$2 to \$2.25. Cape Breton herrings, \$3.50 to \$3.75; half barrels, \$2 to \$2.25; Nova Scotia herrings, \$2.75 to \$3.

FLOUR—No export business is recorded in either Ontario or Manitoba grades, except a small shipment to Fiji, which is considered as experimental. Straight rollers has been reduced in price, owing to millers' agents "cutting," and is now offered as low as \$3.80 Montreal. Toronto freights the same grade is quoted at \$3.70. Manitoba flours sell fairly well at unchanged prices. The meal market is very quiet and a shade easier, while feed is firm in the face of a limited demand.

FUR SALE—A sale of Hudson Bay furs took place this week in London Eng. Silver fox, cross fox, and red fox declined 30 per cent., blue fox, 40 per cent., and white fox 50 per cent., as compared with last year's prices. Marten furs advanced 10 per cent., otter advanced 7 1/2 per cent., and fisher 7 1/2 per cent. over the prices of 1895.

GRAIN—Oats locally are decidedly easier, and the quotation for No. 2 is down to 29c. To move good-sized quantities sellers would make concessions on even

this price. The demand for peas is slow, and prices have a weaker tendency. In barley there is little or nothing doing. Wheat locally shows no change. In foreign markets the situation is more hopeful. The world's visible supply is smaller than for several years past, and shipments from the Argentine Republic are declining in a marked manner as compared with previous years. On the other hand, weather and crop conditions are generally favorable.

GREEN FRUIT—Supplies for the Easter market are expected next week; meanwhile business continues only steady. The arrivals of Sicily blood oranges we noted last week are moving off fairly well, but prices are unchanged at \$6. Valencias sell at \$5; Messina, \$2.50 to \$3.50; California frosted, \$2 to \$3; fancy, (125 to 175 in box) \$3.50 to \$4.50; Jamaica, in brls., \$10; Dominica, in brls., \$2 to \$2.50. Lemons move slowly at \$1 to \$1.50 for frosted, and \$2 to \$3 for fancy. Other lines are steady as follows: Tomatoes in carriers, \$4; bananas per bunch, \$2.50 to \$3.50; pineapples, 25 to 35c each; apples, \$2 to \$4.50 per brl., as to variety and quality. Good Spys sell well, Baldwins and greenings also being in demand.

GROCERIES—Sugar locally is unchanged but considering the position of raws and the tendency of outside markets, an advance would not be unexpected. Raw sugar have sold at 4 1/2c for centrifugals, and beets are 6d higher, while a New York despatch says the Trust has advanced granulated 1/2c, making it now 5 1/2c. This advance was attributed to the advance in raws. Montreal refiners' prices are considerably below New York, as follows: Granulated, 250 brls. and over, 4 1/2c; 100 to 250 brls., 4 11-16c; 25 to 100 brls., 4 1/2c; yellows, 3 1/2 to 4 1/2c, according to quality. Teas are quiet. Some small sales on country account have been made in gunpowder and Young Hysons. Some Darjeeling stock is also offering, while in Japan little is doing. It is yet a far cry to the new crop, though some are said to be waiting for it. Dried fruits have had an active week, chiefly in California raisins and prunes. Stocks at the coast are very light, and prices consequent upon a good demand here, are firm. Arrivals of Mediterranean fruit are small, with a fair demand. In canned goods, the feature is a scarcity of peas. Tomatoes and corn also meet with a brisk enquiry at former prices. Molasses are steady, with business quiet. The New Orleans market is steady and a hardening tendency is reported there. Rice, coffee and other lines show no change, with a fair business doing.

HARDWARE—No particulars of the proposed English steel rail combination have been received here, but if carried into effect, would appreciably affect local matters. Pig iron is quiet, though some small sales of Siemens have been made at \$16.50 to \$17.50. Other lines show little or no improvement. A few orders are being received, but not very extensive ones. Terne plates are reported 25c lower, at \$5.50 to \$5.75. Collections are no better, to the disappointment of the trade.

HIDES—Locally calfskins are arriving more freely, but no changes in prices have been noted, the market being steady. New York advices report sales of nearly 10,000 hides, chiefly for account of the U. S. Leather Co.

LEATHER—A little more enquiry is noted to-day, and the Quebec trade is reported as quite brisk. This is regarded as indicative of a decidedly improved fall trade. Export business continues good, shipments going forward continually. Blacks are doing well on the other side, realizing more, perhaps, than they would here. Prices are unchanged.

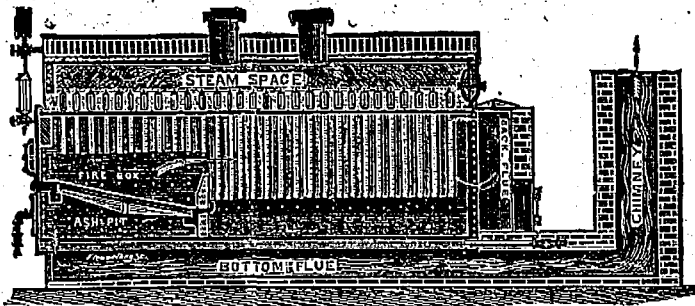
The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—

SPACE,
FUEL,
BRICK WORK,
LABOR.

It gives absolutely
DRY STEAM.



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

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

GEO. KINGSLEY, Patentee & Manufacturer.

Or to H. McLAREN & CO.,

ST. JOHN, N. B.

706 CRAIG ST., MONTREAL.

FOR SALE:

Tannery and Leather Bolting Works.

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

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

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

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

For further particulars, apply by letter to

R. C. SMITH, Advocate.

P. O. Box 827, Montreal, P. Q.

PAINTS, OILS AND GLASS—Business is moderately active, though no extensive shipments will be made until the summer rates come into force. Paris green is very firm, with small movement. Linseed oil and turpentine are steady at prices noted last week, while cod liver oil is firm, with prospects for an advance. Glass shows no change in prices here, though Belgian prices are very firm. Makers have notified their agents here to withdraw all quotations, and they now only quote on special lines. Last reports were that they intended forming an association to regulate prices in future. Collections show little or no improvement.

PETROLEUM—Business has slackened off, but is still fair for the season. Prices are unchanged but firm; Canadian refined, 15½ to 16½c; American P.W., 19 to 20c; and W. W., 20½ to 21c. Crude is scarce and quoted at Petrolia \$1.72.

POULTRY—Arrivals of fresh killed stocks are light, and prices consequently hold firm. Chickens 10 to 12c; ducks, 10 to 12c; geese, 6 to 7c, and turkeys, 9½ to 10c.

PRODUCE AND PROVISIONS—The cheese cable as posted in the Board of Trade shows an advance of 1s, to 4s. Business here on export account is very dull, with very little going forward. The local jobbing trade is only moderate, and easier prices are reported, 8½c being mentioned for fall cheese. For butter there is a fair local demand, fresh creamery jobbing at 20 to 22c. Fresh dairy is arriving a little more freely, while good rolls are still very scarce. Western dairy sells at 13 to 14c, and the few rolls arriving move off quickly at 15 to 17c. Receipts of eggs have been pretty heavy, but the market holds steady. What the trade call "new laid" are selling at 15½ to 16c, but family grocers are selling a line at 30 to 35c, for which it is difficult to find a name in the dictionary, being fresher than the so-called

"new laid." Held fresh sell at 10 to 12c; Montreal limed, 10 to 11c, and Western limed, 9 to 10c. In provisions there is little change, pork and lard moving slowly at former rates. Smoked meats hold steady with a limited demand.

WOOL—Locally prices are unchanged. A few sales of greasy Cape have been made at 14½ to 16c, and of B. A. scoured at 27 to 33c. The London wool sales have continued at about 5 per cent. advance, and a corresponding advance is expected here. The Boston market is reported steady.

TORONTO WHOLESALE TRADE.

(Revised by Telegram).

TORONTO, March 19, 1896.

There is no change in trade conditions. Business moderate, in dry goods, and a little improvement reported in groceries. Generally speaking, however, trade is quiet and below expectations. Money is stringent and the immediate outlook not very bright. Prices of staples are somewhat unsettled and wheat is lower. Sterling exchange continues firm. Speculative business on the Stock Exchange has fallen off through a lack of money. The dealings are mostly for investment. Standard sold at 162, Imperial at 183½, Commerce at 136. Cable is lower at 161, and Telephone sold at 157, Gas at 197, Western Assurance at 162, Toronto Electric at 135, London and Canadian Loan at 101½, Canada Landed at 107.

BUTTER, &c—The market is firmer, with choice grades in demand. The best tub jobs at 17 to 18c. Medium at 10 to 13c, creamery tub at 20 to 21c, and creamery rolls at 22 to 23c. Eggs are lower at 13c for new laid in case lots and 10c for pickled. Cheese 9 to 9½c.

DRESSED HOGS—The market is quiet with packers holding off. Sales of selected at \$4.75 in car lots, while heavy are are quoted at \$4.25 to \$4.35.

FLOUR AND GRAIN—Flour is very dull. Straight roller nominal at \$3.50, Toronto freights and patents \$3.75. Manitoba patents in small lots \$4.20, and strong bakers at \$3.80. Wheat is lower, with sales of white outside at 73½ and red at 77c. No. 1 hard lower at 80c N. B., and No. 2 sold at 78c, N. B. No. 1 Northern at 79c, and No. 1

frosted 66c N. B. Barley is dull with sales of No. 1 outside at 39 to 40c and of No. 2 at 32 to 33c. Feed barley 29c. Oats dull white selling outside at 22½ to 23½c and mixed at 22c. Peas easy at 50c outside. Yellow corn sold at 32½c and rye at 43 to 44c outside. Bran steady at \$12 on track here, shorts \$12.50 to \$13.

GROCERIES—Trade is a little better, with no changes in prices of importance. Dried fruits steady at 4 to 4½c for Filiatras currants in barrels. Valencia raisins; off stalk 4½c to 4¾c and selected layers 6 to 6½c. Canned goods firm at 90 to 95c for peas and 85 to 90c for tomatoes. Rio coffee 17 to 20c. Teas steady.

HARDWARE—Trade is fair with little change in prices.

HIDES AND SKINS—The hide market is dull. Cured quoted 6c. No. 1 Green brings 5c, No. 2, 4c, and No. 3 3c. Calfskins unchanged at 6c to 7c and Sheepskins 90c to \$1. Tallow unchanged at 4 to 4½c.

LIVE STOCK—The market for cattle is firm at 3¼ to 3½c for the very best butchers. Medium at 2¾c and inferior at 2 to 2¾c. Calves \$3.00 to \$7 each and milch cows \$22 to \$35 each. Sheep dull at 2½c to 2¾c per lb. and lambs steady, there being sales at 4c to 4½c per lb. Hogs are easier, the best sold at \$3.37 per cwt weighed off cars, thick fats at \$3.75, stores at \$3.60 to \$3.75 and sows at \$3.25 to \$3.35.

PROVISIONS—Trade quiet. Mess pork is jobbing at \$13.75 and short cut at \$14 to \$14.25. Long clear bacon 6¾ to 6¾c, rolls 7 to 7½c, and backs 9 to 9½c. Smoked hams 9½ to 10½c. Lard rules at 8 to 8½c. Potatoes unchanged at 18 to 20c for car lots on track. Beans 85c to \$1.00 per bushel. Dried apples 4 to 4½c and evaporated 6 to 6½c.

WOOL—Trade dull and featureless. Fleece nominal at 21 to 22c, and rejections at 17 to 18c. Pulled wools 20½ to 21½c and extras 22 to 23.

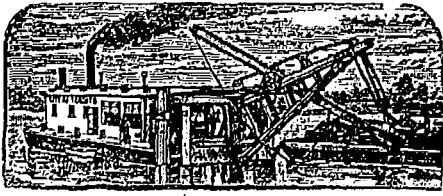


SHERIFF'S SALES.

F.F.—No. 328—SIMEON BEAUDIN & al
vs. LOUIS NORMANDEAU.
19 The enjoyment and usufruct of the
undivided half of a lot of land situate

M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Der-
ricks, and Steam
Shovels - - -

Of various styles and sizes to suit any work

Submarine Rock Drilling Machinery, Hoisting Engines, Suspen-
sion Cableways, Horse-Power Hoisters, Gang Stone Saws,
Centrifugal Pumps,

For Water Sand and Gold Mining, and other contractors' plant.

JAS. G. STEWART, MONTREAL, - - - Agent.

Royal Agricultural Hall,

LONDON, ENGLAND.

THE following established Exhibitions and Markets are held under the auspices of and with the support of all the leading members of the respective Trades. All the largest Engineers and Manufacturers from all parts of the world exhibit (under one roof) at these annual gatherings and they are the best markets for all who desire to buy to the greatest advantage and who may wish to see the latest novelties. Buyers unable to attend personally should instruct their European agents to visit these markets and advise them of all novelties, etc. Catalogues of each Exhibition are published separately and a copy of any one of them will be sent post free on receipt of 1s.

Prospectuses and full particulars can be had free on application.

THE CONFECTIONERS' BAKERS' AND ALLIED TRADERS' 4th ANNUAL INTERNATIONAL EXHIBITION AND MARKET

will be held on the 18th to 25th September, 1896.

Managing Director—W. E. AYLWIN, Esq., Canned Goods Broker.

THE GROCERY, PROVISION, OIL AND ITALIAN WAREHOUSE AND ALLIED TRADERS' ANNUAL INTERNATIONAL EXHIBITION AND MARKET

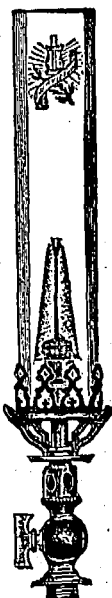
will be held on the 2nd to 9th October, 1896.

Managing Director—W. E. AYLWIN, Esq., Canned Goods Broker.

THE BREWERS', MALTSTERS', DISTILLERS' MINERAL WATER MANUFACTURERS', WINE AND SPIRIT MERCHANTS' AND ALLIED TRADERS' 18th ANNUAL EXHIBITION AND MARKET

will be held from October 31st to November 6th 1896.

Managing Directors—ARTHUR T. DALE, M.J.I., and CAPT JOHN REYNOLDS.



THE DREXEL LIGHT

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

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

THEREFORE:

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

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

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

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

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

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

Drexel Medical Co.,

112 St. Francois Xavier Street,

Telephone No. 630.

MONTREAL.

in Centre ward city of Montreal, known on the official plan and book of reference of the said Centre ward, as number three (3) with the buildings thereon erected; bounded in front by Commissioners street; which said enjoyment is in virtue of the last wills and testaments of Joseph Normandeau and of Dame Thérèse Deleigne, made and executed at Montreal, on the 1st August, 1831, before Mre. Thomas Bedouin, notary, and colleague G. Pelletier, and also in virtue of a deed of partition of the estate under the said two last wills made on the 13th of October, 1845, at Montreal, before Maître C. A. Brault, notary, and his colleague.

2° The enjoyment and usufruct of the undivided third of a lot of land situate in Centre ward, said city of Montreal, known on the official plan and book of reference of the said Centre ward, as number five (5) with the buildings thereon erected; bounded in front by Commissioners street; this enjoyment is in virtue of the last wills and testaments of Joseph Normandeau and of Dame Thérèse Deleigne, made and executed at Montreal, on the 1st of October, 1831, before Mre. Thomas Bedouin, notary, and his colleague G. Pelletier, and also in virtue of a deed of partition of the estates of the said two last wills made on the 13th of October, 1845, at Montreal, before Mre. C. A. Brault, notary, and his colleague.

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

F.F.—No. 2216—LOUIS H. PELTIER vs. ARTHUR JOYAL.

One undivided fifth in a land or lot situate in the west ward of the city of Montreal, which lot is bounded in front by Saint Paul street, known on the official plan and book of reference of the said west ward of the city of Montreal, as number thirty-one (31)—with one undivided fifth of the buildings thereon erected.

To be sold at my office, in the city of Montreal, on the TWENTY-SIXTH day of MARCH instant, at HALF PAST ELEVEN of the clock in the forenoon.

F.F.—No. 1182 — HORMISDAS LAPORTE & al vs. CAMILLE MIREAULT.

A land being the south east half or part of the lot of land known as being lot number one hundred and fifty (150), on the official plan and book of reference of the village of La Côte Saint Louis, county of Hochelaga, district of Montreal; said half or part of lot is bounded in front by Robin street, in rear by number one hundred and thirty-seven, on the south east side by lot number one hundred and fifty-one, and on the north east side by the other half or part of said lot number one hundred and fifty, of the said official plan and book of reference—with house and dependencies thereon erected, containing thirty feet nine inches in width by one hundred and fifty-two feet six inches in depth, more or less.

To be sold at my office, in the city of Montreal, on the TWENTY-SIXTH day of MARCH instant, at HALF PAST ELEVEN of the clock in the forenoon.

F.F.—No. 1761 — THE NATIONAL MUTUAL LOAN & BUILDING SOCIETY.

Those two certain lots of land situate in the parish of Saint Anne, county of Jacques Cartier, district of Montreal, described as numbers two hundred and eighty-five and two hundred and eighty-six (285 and 286), on the official plan and book of reference of said parish of Saint Anne, each of said lots containing fifty feet in width by one hundred and fifty feet in depth, Eng-

FOR THE SEASON **1895-96**

We are placing on this market the Finest Assortment of

RUBBER BOOTS

AND SHOES

Ever produced in this country, consisting of over one hundred and fifty lines

→ **GRANBY** ←

is the leader in all Fine Rubber Footwear.

THE GRANBY RUBBER COMPANY.

George Blache,
MERCHANT-TAILOR.

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

lish measure and more or less; bounded in front by Grand Trunk avenue. To be sold at the parochial church door of Sainte Anne du Bout de l'Île, on the TWENTY-SIXTH day of MARCH instant, at ELEVEN o'clock in the forenoon.

F.F.—No. 1103—PRIME DUROCHER vs. JOSEPH VIAU.

1° A land situate in the third concession of the parish of Boucherville; bounded in front by the public road between the second and third concessions, known as number one hundred and thirty-five, on the official plan and book of reference of the said parish of Boucherville, county of Chambly—with a barn thereon erected.

2° Another land situate in the third concession of the parish of Boucherville; bounded in front by the road between the second and third concessions, known as number one hundred and thirty-four, on the official plan and book of reference of the parish of Boucherville, county of Chambly—with a house, barn and stable thereon erected.

3° Another land situate in the third concession of the parish of Boucherville; bounded in front by the public road between the second and third concessions, known as being lot one hundred and twenty-nine, of the official plan and book of reference of the parish of Boucherville, county of Chambly—with a house, barn, stable and outbuildings thereon erected.

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

TWENTY-SIXTH day of MARCH instant, at TEN o'clock in the forenoon.

F.F.—No. 364—RICHARD R. HIGGINS vs. DANIEL McMANUS.

A land situate in the parish of Saint Zotique, county of Soulanges; bounded in front by the lake Saint Francis, containing about five arpents and a half in width by twenty arpents in depth, the whole more or less—with the buildings thereon erected, which lot is known and designated as numbers seven hundred and ninety-one and seven hundred and ninety-two (Nos. 791 and 792), of the official plan and book of reference of the said parish of Saint Zotique.

To be sold at the parochial church door of Saint Zotique, on the TWENTY-SIXTH day of MARCH instant, at TEN of the clock in the forenoon

F.F.—No. 764—THE TRUST AND LOAN COMPANY OF CANADA vs. HON. WILFRID PREVOST.

1° Six lots of land situate in the village of Coteau Landing, parish of Saint Zotique, district of Montreal, known on the official plan and book of reference of the village of Coteau Landing, county of Soulanges, as numbers: south half of No. 15 and sixteen, seventeen, twenty and twenty-two (S. ½ of 15 and 16, 17, 20 and 22); bounded in front by Parent street.

2° A lot of land situate at the same place, known on the official plan and book of reference of the said village of Coteau Landing, county of Soulanges, as number thirteen (13); bounded in front by the Queen's highway and on one side by Parent street.

3° The part of a lot of land situate at the same place, said lot of land known on the official plan and book of reference of the said village of Coteau Landing, county of Soulanges, as number twelve (12); being the south west part

thereof, as it appears on the plan of the said lots and others marked in green, made and prepared by H. M. Perrault, surveyor, dated the twenty-fifth of September, one thousand eight hundred and eighty; bounded in front by the Queen's highway, in rear by the river Saint Lawrence, on one side by the residue of said lot number twelve (12), and on the other side by lots numbers thirteen, fourteen, fifteen, sixteen and seventeen (13, 14, 15, 16 and 17) hereinabove described.

4° The part of a lot of land situate at the same place, said lot of land known on the official plan and book of reference of the said village of Coteau Landing, county of Soulanges, as number thirty-five (35), being the part of said lot taken off the south west side and marked in green on the plan above mentioned of H. M. Perrault; said part bounded in front by Parent street and by numbers thirty and thirty-one (30 and 31), of the said official plan and book of reference, in by the lands of Saint Zotique, namely: by the lot of land known on the official plan and book of reference of the said parish of Saint Zotique, as number four (4), hereinafter described, on one side by the lot of land known on the official plan and book of reference of the said parish of Saint Zotique, as number five (5), and on the other side and by the part of the lot of land known on the official plan and book of reference for the said village of Coteau Landing, as number thirty-five (35), and marked in rose color on the above mentioned plan of H. M. Perrault.

5° The part of a lot of land situate in the parish of Saint Zotique, county of Soulanges, district of Montreal, said lot of land known on the official plan and book of reference of the said parish of Saint Zotique, as number four (4), and marked in green on the above

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Reserves, - - - - - 1,231,840
*Deposit with Dom. Gov't, - - - 57,000

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of this Company renders the Premiums in certain cases annually reducible until the rate of

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EDWARD RAWLINGS.

Vice-President, - - - - - WM. J. WITHELL

Secretary and Treasurer, - - - ROBERT KERR.

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

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STOCKS AND BONDS.

NAME.	Par Val'a.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Mch. 19	Cash value per S.
British North Am.....	248y	4,866,666	4,866,666	1,838,333	2½	Apl. Oct	240	584 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3½	June Dec	136	68 00
Commercial, Windsor.	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	240	120 00
Du Peuple.....	.....	.....	.....	.....	.....	.....	6	8 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3½	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	676,660	4	June Dec	154	154 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	121	121 00
Imperial.....	100	1,963,600	1,963,370	1,156,175	4	June Dec	183½	163 50
Jacques Cartier.....	25	500,000	500,000	235,000	3½	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	164	164 00
Merchants' Halifax.....	100	1,500,000	1,500,000	975,000	3½	Aug Feb	163	163 00
Molson's.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	173	86 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	218½	437 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	.....	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	80	80 00
Ottawa.....	100	1,600,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	116,000	4	Jan July	158½	168 75
Quebec.....	100	2,500,000	2,500,000	500,000	3½	June Dec	117	117 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	162	162 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	239	239 00
Traders.....	100	700,000	700,000	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	230,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	479,620	10,600	3	June Dec	72½	72 50
Agri. Sav. and Loan Co.....	50	630,000	626,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	500,000	4½	Quarterly	157	157 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3½	Jan July	100	109 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3½	Jan July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	134,076	3	Oct	60	60 00
Can. Colored Cot. Mills Co.....	100	2,700,000	.....	.....	.....	.....	.....	.....
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	330,000	3½	Jan July	107	107 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	140	70 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3½	June Dec	111	55 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	325,000	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	July Dec	81	40 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1½	Jan-Qtly	124	62 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	89	89 00
Farmers' Loan and Sav. Co.....	50	1,057,250	611,430	146,195	3½	May Nov	100	50 00
Freshold Loan and Sav. Co.....	100	3,223,500	1,319,100	658,550	4	June Dec	111½	111 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	339,395	3½	Jan July	115	115 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	190,000	3½	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,337,000	670,000	4½	Jan July	170	85 00
Imperial Loan and Inv. Co.....	100	840,000	708,558	164,054	3½	Jan July	105	105 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	116	116 00
London & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mich Sep	102	51 00
London Loan Co.....	50	679,700	659,050	74,000	3	Jan July	103	51 50
London and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3½	Jan July	110	110 00
Manitoba & North-W. La Co.	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	165	66 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	200½	80 20
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	217½	108 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	125	125 00
Merchants M'fg Co.....	100	800,000	600,000	.....	4	Feb Aug	120	120 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3½	Mich Sep	134	38 50
Ont. Indus. Loan and Inv.....	100	466,800	314,316	190,000	3	Jan July	80	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	462,000	3½	Jan July	125	62 50
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	.....	Jan July	40	20 00
Real Est. Loan Co.....	40	581,000	321,880	50,000	2	Jan July	65	32 50
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	86½	86 50
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Quarterly	135	135 00
Toronto Street Railway.....	100	5,000	.....	.....	Nil	.....	75½	75 75
Union Loan and Sav. Co.....	50	1,000,000	674,644	260,000	4	Jan July	103	52 50
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	5	Jan July	148	74 00
Western Loan & Trust Co.....	50	1,000,000	272,000	18,000	3½	June Dec	184½	49 25
Wind-or Hotel.....	50-55

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mentioned plan of H. M. Perrault, founded in front by the part herein above described of the lot of land known on the official plan and book of reference of the said village of Coteau Landing, as number thirty-five (35), in rear by the lands on Riviere à Delisle, on one side by the lot of land known on the official plan and book of reference of the said parish of Saint Zotique, as number five (5), and on the other side by the other part of said lot number four (4), marked in rose color on the above mentioned plan of H. M. Perrault.

All the lots hereinabove described with the building thereon erected and forming only one and the same plot of ground.

To be sold at the parochial church door of Saint Zotique, on the TWENTY-SIXTH day of MARCH instant, at TEN of the clock in the forenoon.

Sheriff's Office, { J. R. THIBAUDEAU,
Montreal, 18th { Sheriff.
March, 1896.

Romeo Prevost & Co., accountants auditors, curators and commissioners Liquidation of Insolvent Estates a speciality. Money to lend.

Offices Nos. 6 and 7 New York Life Building, Montreal.

SPECIAL NOTICE.

It would be well for steamboat owners and engineers, outfitting for the season to read the advertisement in another column, of the Globe Valve facing tools and flat seat facers. These tools are now largely used in steamboats, chemical works, water and gas works, canning factories, creameries and mills and factories of all kinds, as well as public institutions. They are very simply operated and made up in sets of eight sizes from 1/4 to 2 inches. T. Draper, Petrolia, Ont., is the manufacturer, and will be pleased to answer enquiries.

HOME SEEKERS EXCURSIONS.

In order to give everyone an opportunity to see the Western Country and enable the home seekers to secure a home in time to commence work for the season of 1896, the Chicago, Milwaukee & St. Paul R'y has arranged to run a series of four home seekers excursions to various points in the West, North-West and South West on the following dates: March 10, April 7 and 21 and May 5, at the low rate of two dollars more than one fare for the round trip. Tickets will be good for return on any Tuesday or Friday within twenty-one days from date of sale. For rates, time of trains and further details apply to any coupon ticket agent in the East or South or address A. J. Taylor, Canadian Passenger Agent, 2 King street, east, Toronto, Ont.

ANOTHER SMOKE-CONSUMER.

Herr Gruenwald of Holzminder, Germany, has recently patented a device for disposing of the smoke from boiler fires. The waste gases of combustion are drawn through a conduit at the end of which is a ventilating fan, which forces them into the lower part of a gasometer. Here they bubble through a sheet of water, where they are cleansed of the solid particles held in suspension, and collect in the upper part of the gasometer, whence they may be set free into the atmosphere or used for any purpose desired. The wash water is continuously renewed and, as a measure of economy, the combustible solid matter contained in it may be extracted, by decantation or evaporation, and used a second time for fuel. The draught is regulated simply by varying the load upon the bell of the gasometer. The system is applicable only where power is available for operating the ventilator, but one fan may perhaps suffice for a whole battery of boilers. Besides the smoke-consuming property of the invention, an important feature is in dispensing with chimneys, as well as the stacks on men-of-war, which are valuable points, and which, with the accompanying smoke, render torpedo boats difficult of concealment from the enemy. The sole drawback to this device seems to be the difficulty of protecting the parts of the ventilator from the action of the hot gases, and if that obstacle be overcome and no others be encountered, such a smoke consumer may prove a great boon to some cities.

Canadian Pacific Railway Co'y.

The undermentioned dividends have been declared: One and a half per cent. on the Common Stock for the year 1895. Two per cent. on the Preference Stock for the half year ended 31st December, 1895.

Warrants for the Common Stock dividend will be mailed on or about April 1st to Shareholders of record at the closing of the books in New York and London respectively.

The Preference Stock dividend will be paid on Wednesday, April 1st, to Shareholders of record at the closing of the books, at the Company's London Office, No. 1 Queen Victoria Street, London, E. C.

The Common Stock Transfer Books will close in London at 3 p.m. on Friday, February 21st, and in Montreal and New York on Tuesday, March 3rd. The Preference Stock books will close at 3 p.m. on Tuesday, March 10th.

All books will be re-opened on Tuesday, April 2nd. By order of the Board.

CHARLES DRINKWATER, Secretary.
Montreal, Feb. 10th, 1896.

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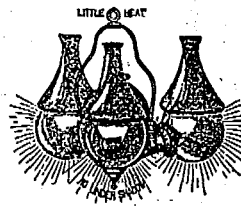
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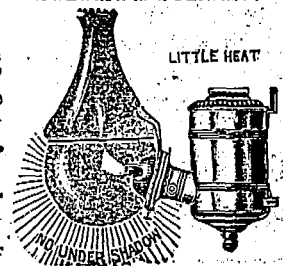
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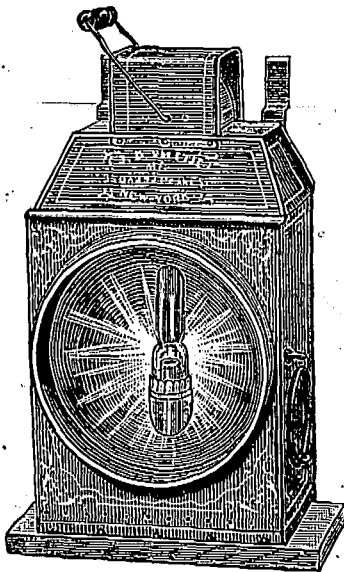
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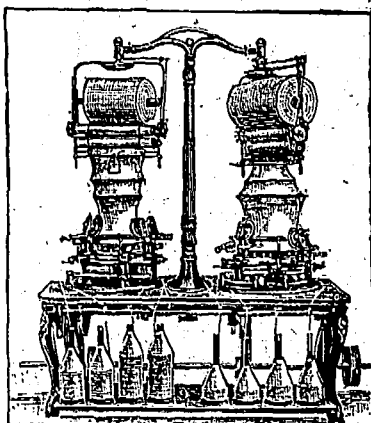
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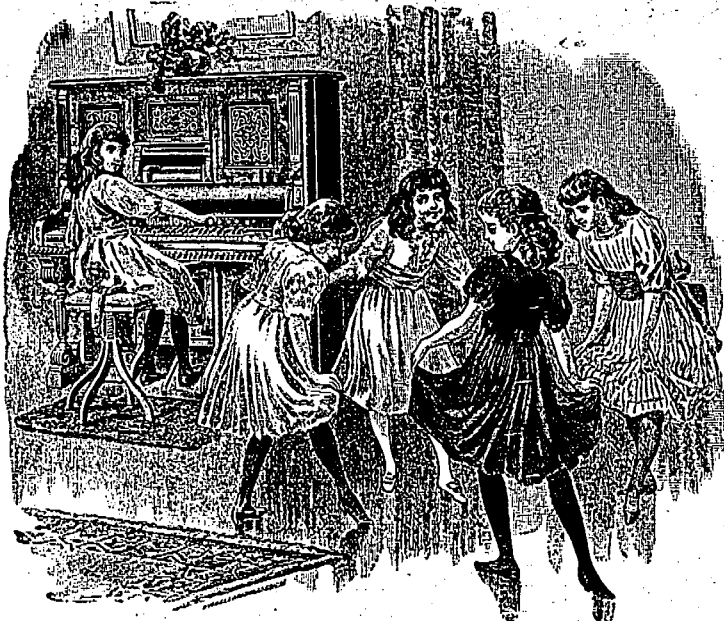
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Opera's, Waltz's, Nocturne's, Etc.



WILCOX & WHITE ORGANS are superior.

The Symphony is an instrument which will reproduce automatically any piece of music. You simply insert in the opening over the key board the roll of music you want to hear, draw the stops, which are toned like flutes, clarionets, violins, etc., and immediately the music pours forth in a manner beyond conception. The time is governed by a stop also, leaving nothing to be desired. You draw the stops according to your own taste, thereby becoming the conductor, so to speak of your own orchestra.

Thousands are in use giving constant pleasure to as many happy owners.

Any piece of music can be obtained and nothing is so difficult for the SYMPHONY to execute in the most surprising manner. You can also use the key-board.

PRICES, \$175.00 TO \$800.00.

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Established 1876. MERIDEN, CONN., U.S.A.
123 Fifth Ave. New York.

If you have not seen it you should do so.

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LAURENT, LAFORCE & BOURDEAU, 1637 Notre Dame St., Montreal.
JAMES COOPER, 161 St. James St., Montreal. GEO. WOOLSON, 183 Queen St., Toronto.
W.M. LASH, St. John's, N.F. and thousands of others.

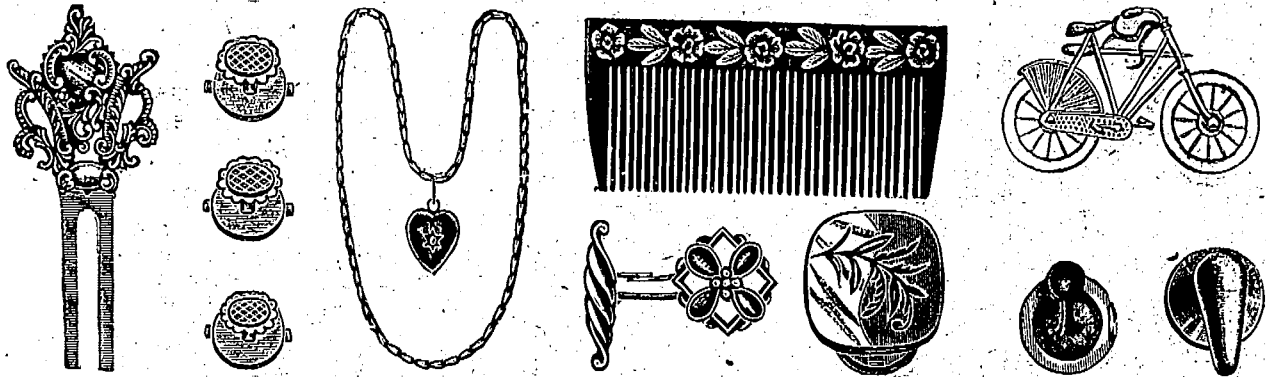
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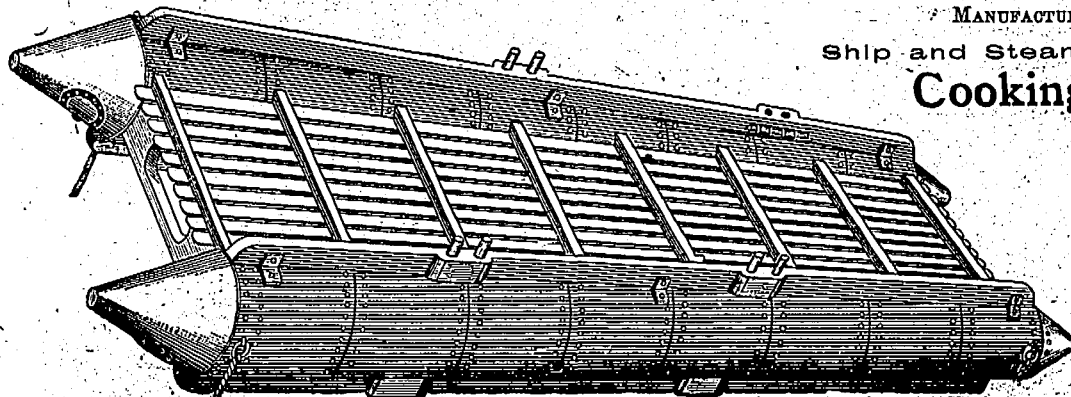


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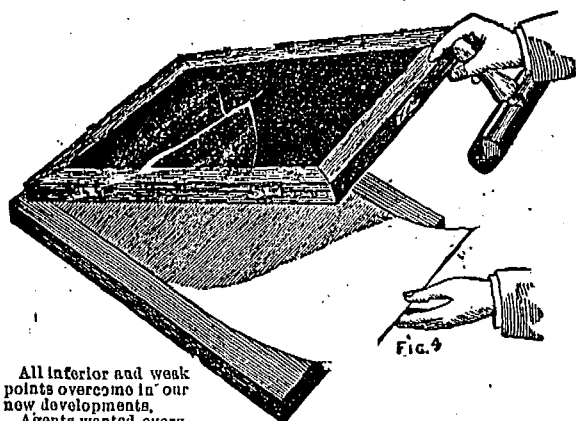
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Fig. 4

DESCRIPTION

— OF —
CLAY * PROPERTY

Belonging to MR. GEORGE FURNISS situated at L'ORIGINAL, ONT., CAN.

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

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

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

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

The Point has a splendid site for a wharf, which is the only possible place of shipment, by water, for any of the clay which extends some acres above the Point.

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

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

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

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

The proprietor is willing to sell the property or form a company for the manufacture of brick, etc.

For full particulars address the proprietor.

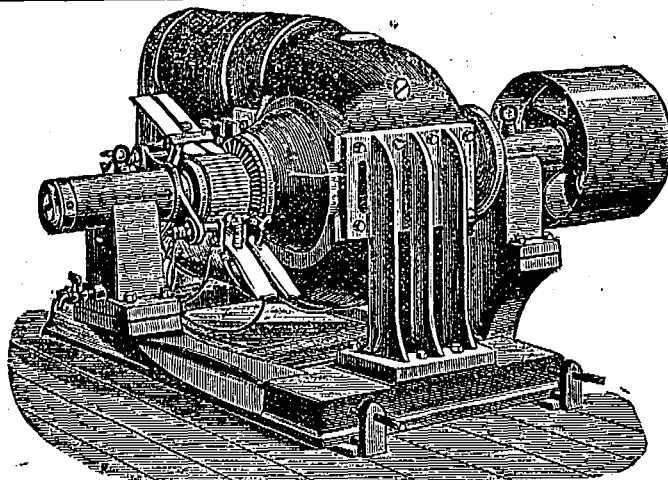
GEO. FURNISS,
L'ORIGINAL,
Ontario, Can.

MANUFACTURERS OF Constant Potential Dynamos and Motors of all sizes & voltage for lighting and power

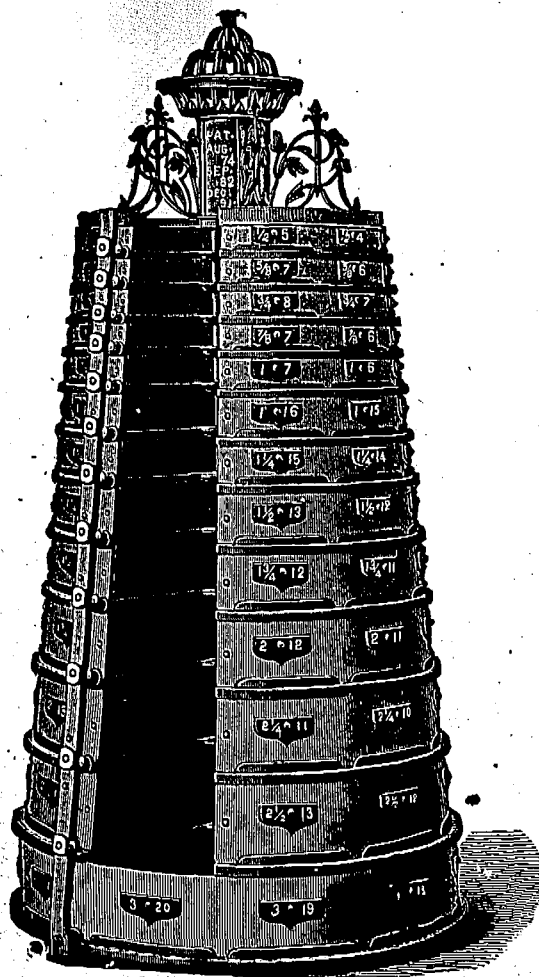
ADVANTAGES CLAIMED:

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking consequently small wear of Commutator and brushes.

Perfectly self regulating and so simple any man of ordinary ability can run them.



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CHICAGO, Ill.,
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Send for our Catalogue or write to any Hardware Jobbing House in the world.

The Westphal
Revolving
Screw Cases,

BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MARCH 19, 1896

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.	\$ c \$ c	Sharp and flat pressed nails	1 35 0 00	IX Charcoal.....	Unal	No. 1, ordinary sole.....	0 22 0 23
NEW CUT NAIL SCHEDULE.		3/4 and 2 1/2 "..... extra..	1 50 0 00	IXX ".....	Trade	No. 2 " ".....	0 20 0 21
Base—504 and 604, f.o.b.,....	2 60 0 00	2 " ".....	1 55 0 00	DC ".....	Extras,	No. 3 " ".....	0 17 0 18
Cut Nails..... per keg.....	2 60 0 00	1 1/2 and 1 3/4 ".....	2 50 0 00	DX ".....		Buffalo Sole, No. 1.....	0 00 0 00
Steel nails.....	2 60 0 00	1 " ".....	3 00 0 00	DXK ".....		" " No. 2.....	0 00 0 00
Out nails, fence and cut spikes.—Hot cut.		Horse Shoes.....	2 50 0 00	Terne Plate IC, 20x23..	5 50 5 75	Zanzibar.....	0 00 0 00
40d..... extra.....	0 05 0 00	Azes—S. S.....	3 50 3 75	Russ. Sheet Iron.....	0 04 0 10	" " No. 1.....	0 22 0 25
30d.....	0 10 0 00	—sold S.....	6 50 10 00	Anchor, per lb.....	0 04 0 05	" No. 2.....	20 0 22
20d, 15d and 12d.....	0 15 0 00	Coil Chain—1/2 chain.....	2 50 0 00	Lion & Crown tin'd sh ts		Harness.....	0 25 0 33
10d.....	0 20 0 00	5-16.....	0 00 3 50	22 and 24 gauge.....	0 06 0 06 1/2	Upper, heavy.....	0 30 0 35
8d and 9d.....	0 25 0 00	7-16.....	4 50 0 00	26 gauge.....	0 06 0 06 1/2	Upper, light.....	0 35 0 38
6d and 7d.....	0 40 0 00	1/2.....	3 00 0 00	Lead: Pig, per 100 lbs.....	3 15 3 25	Grained Upper.....	0 32 0 35
4d to 5d.....	0 60 0 00	3/4.....	2 85 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 32 0 35
3d.....	1 00 0 00	1.....	2 75 0 00	Shot, per 100 lbs.....	5 55 5 75	Kip Skins, French.....	0 60 0 75
2d.....	1 50 0 00	Galvanized Iron:		Lead Pipe, per 100 lbs.....	5 00 0 00	English.....	0 60 0 70
4d to 5d, cold cut		Morewoods Lion, No. 22..	5 15 5 40	Zinc Sheet.....	4 50 4 75	Canada Kip.....	0 50 0 60
not pol. or bl'd.		Queen's Head, or equal..	4 15 4 40	" Spelter.....	0 04 0 04 1/2	Hemlock Calf.....	3 50 0 60
3d.....	0 90 0 00	Common.....	3 75 4 00	Scrap Iron—		" Light.....	0 50 0 60
Fine blued nails—		Pig Iron: Siemens No. 1..	16 50 17 50	Machinery scrap.....	0 00 15 00	French Calf.....	1 05 1 40
3d..... extra.....	1 50 0 00	Summerlee.....	20 50 21 00	Wrot iron.....	0 00 16 00	Split, light and medium.	0 18 0 23
2d.....	2 00 0 00	Gartbarrie.....	00 00 00 00	Powder—Canada Bl'et'ng	2 00 0 00	" heavy.....	0 16 0 20
Casing and box, flooring,		Carnbroe.....	19 00 19 50	F F to F F F.....	5 00 5 25	" small.....	0 16 0 20
shook, and tobacco box		C. I. F. T. Riv. Charcoal iron	26 50 28 00	Wire:		Leather Board, Canada..	0 06 0 10
nails—		No. 1 Ferrona.....	17 50 17 75	Bright No. 7, per 100 lbs	2 60 0 00	Enameled Cow, per ft....	0 15 0 17
12d to 30d..... extra..	0 50 0 00	Bar Iron, per 100 lbs.		Annealed No. 7.....	2 65 0 00	Pebble Grain.....	0 11 0 13
10d.....	0 60 0 00	Ord. Crown.....	1 55 1 60	" oiled ".....	2 65 0 00	Glove Grain.....	0 11 0 13
8d and 9d.....	0 75 0 00	Best Reined.....	2 25 2 50	Galvd. No. 8.....	3 15 0 00	B. Calf.....	0 11 0 13
6d and 7d.....	0 90 0 00	Norway.....	3 00 0 00	Trade discount on above		Brush (Cow) Kid.....	0 11 0 13
4d to 5d.....	1 10 0 00	Sheet Iron 16 G & heavier.	2 50 0 00	20 per cent.		Buff.....	0 11 0 15
3d.....	1 50 0 00	" " 17, 18, 20 G ".....	2 25 0 00	Barbed Wire—		Russsets, light.....	0 35 0 40
Finishing nails—		" " 22, 24 ".....	2 30 0 00	2 and 4 barbs.....	3.25 for 1000	" heavy.....	0 28 0 30
3/4 inch..... extra..	0 85 0 00	" " 26 G ".....	2 40 0 00	Plain Twist 2 and 3 wrs.	lbs & more	" No. 2.....	0 20 0 25
2 1/4 to 2 3/4 ".....	1 00 0 00	" " 28 G ".....	2 50 0 00	Staples.....	del. up to	" Saddlers'.....	8 00 9 00
2 " to 2 1/4 ".....	1 15 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	Wire Nails—70 & 12 1/2 p.c.	25c freight	Int. French Calf.....	0 70 0 75
1 1/2 to 1 3/4 ".....	1 35 0 00	" " 3-16 in.....	0 00 2 25	off list delivered for		English Oak.....	0 38 0 42
1 1/4 ".....	1 75 0 00	Boiler Heads, steel.....	0 00 0 03 1/2	Ontario, and 75 p.c.,		Rough.....	0 20 0 22
1 ".....	2 25 0 00	Hoops.....	2 15 0 00	f.o.b. Montreal for Que-		Dongola, extra.....	0 30 0 32
Slating nails—		Band Imported.....	0 00 2 00	bec, 10 kgs & over up		" No. 1.....	0 20 0 25
5d..... extra.....	0 85 0 00	Canadian.....	0 00 1 85	to 25c per ton for int.		" ordinary.....	0 12 0 20
4d.....	0 85 0 00	Canada Plates:		Hides and Tallow		Colored Pebbles.....	0 15 0 16
3d.....	1 25 0 00	Good Brands.....	2 25 2 75	Montreal Green Hides		" Calf.....	0 20 0 23
2d.....	1 75 0 00	Wrot Iron pipe, 1/2 to 2 in	0 00 0 00	" No. 1 per 100 lbs	0 00 6 00	Oils	
Common barrel nails—		70 p.c., over 2 in 67 1/2 p.c..	0 00 0 00	" No. 2.....	0 00 5 00	Cod Oil, Newfoundland..	0 35 0 36
1 inch..... extra..	1 50 0 00	Imported iron pipe, 1/2 3/4		" No. 3.....	0 00 4 00	" Gaspe.....	0 32 0 35
3/4 ".....	1 75 0 00	1/2 inch, 65 p.c. 3/4 to 2 in		Tanners pay \$1 extra for		S. R. Pale Seal.....	0 40 0 42
2 ".....	2 00 0 00	70 p.c.		sorted, cured & inspect'd		Straw Seal.....	0 33 0 35
Steel nails 10c extra.		Steel, cast per lb.....	0 08 1 09	Sheepskins.....	0 00 0 00	Cod Liver Oil, Nfld.....	1 00 1 10
Clinch nails—		" Spring, 100 lbs.....	2 50 2 75	Clips.....	0 00 0 00	" " Norwegian	
3/4 inch..... extra..	0 85 0 00	" Tire.....	2 00 0 00	Lambskins.....	0 70 0 75	Process.....	2 00 0 00
2 1/4 and 2 3/4 ".....	1 00 0 00	" Sleigh shoe, 100 lbs..	0 00 1 90	Horse hides, unispected.	0 06 0 00	Castor Oil.....	0 06 0 06 1/2
2 " and 2 1/4 ".....	1 15 0 00	" Machinery.....	2 50 0 00	Horse hides west, each.	0 00 0 00	Lard Oil, Extra.....	-0 70 0 75
1 1/2 and 1 1/4 ".....	1 35 0 00	Tin Plates:		" " City.....	0 00 0 00	No. 1.....	0 60 0 65
1 1/4 ".....	2 00 0 00	IC Coke.....	2 75 3 00	Tallow, rendered.....	4 50 4 00	boiled.....	0 56 0 57
1 ".....	2 50 0 00	IC Charcoal.....	3 25 3 75	" rough.....	2 00 2 50	Olive, pure.....	0 85 0 90
				Leather		Extra, qt., per case..	3 00 3 70
				No. 1 B. A. Sole.....	0 05 0 25	" pts. do.....	2 40 2 50
				No. 2 ".....	0 20 0 22	" 1/2 pts. do.....	2 70 3 60
				No. 3 ".....	0 18 0 19	Spirits Turpentine.....	C 45 0 00

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Hook and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

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 Manufacturers of REFINED SUGARS of the well-known Brand

Redpath

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

LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried)
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 Special Brand, the finest which can be made, SYRUPS of all grades in brls. and half brls.
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 3 lb. each.

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 Company of Canada.

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THE COMPANY'S OFFICE,
 307 St. John Street, MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MARCH 10, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Oval Oil:							
Car Lots Store, [2. p.c. off]	0 16 1/2	Canadian, Quarters.....	0 25 0 80	Ports—		Mitchell's Scotch.....	\$ c. \$ c.
1 to 20 brls	0 16 1/2	Factory Filled per bag.....	0 85 1 00	Burmestees.....	2 10 4 00	do Irish.....	6 50 12 50
American P.W.....	0 19 0 20	do Quarters.....	0 25 0 80	Tarragona.....	1 10 1 50	Jas Watson & Co. Dundee	
do W.W.....	0 20 0 21	Rice's Pure Dairy, per brl.	2 25 2 50	Sandeman.....	2 00 0 00	3 star Glenlivet, per case.	9 50 10 00
Astral.....	0 22 1/2 0 23	do quarters.....	0 45 0 50	Warter & May's Ports gal.	2 10 6 50	1 do do	8 50 9 00
Benzine American.....	0 22 0 23	Cheese Salt per bag 210 lb.	1 25 1 50	Sherries—Pemartin.....	2 10 6 00	Old Glenlivet..... per gal	4 00 6 00
do Canadian.....	0 14 1/2 0 16	Turk's Island per bush.....	0 30 0 35	Misa.....	2 10 0 00	Watson's Old Scotch qt. ca	6 50 7 00
Glass.		Tobacco duty paid.		Mackenzie.....	2 10 0 00	do do pts, per cs	7 50 8 50
United inches, 00 to 25.....	1 25 1 85	No. 1 Black Chewing, cads	0 46 1/2 0 51 1/2	Wisdom & Warter's Sher-		Gin—	
do 26 to 40.....	1 35 1 45	No. 2 do	0 45 0 00	ries..... per gal.....	2 00 6 50	De Kuyper red cases.....	11 00 11 00
do 41 to 50.....	3 00 3 10	Old Chum br'l't do sol. 8s.	0 58 0 00	Clarets—		do green do.....	5 75 0 00
do 51 to 60.....	3 30 3 40	Navy, Bright Smoking 3s.	0 56 0 57	Barton & Guestier.....	4 00 25 00	do hnds.....	2 30 0 00
Paints, &c.		do do do 5s.	0 55 0 00	Nat. Johnson & Sons.....	4 00 25 00	Blankheynn & Nolet, Key	
Lead pure, 60 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12s.	0 50 1 00	J. Calvet & Co.....	4 50 40 00	gin, red cases.....	9 50 9 75
do No. 1.....	4 50 4 75	do do do 7s.	0 50 1 00	Champagnes—		Green cases.....	4 75 5 00
do No. 2.....	4 25 4 50	do do do 3s.	0 50 0 00	Pommery, Fils & Co.....	28 00 30 00	Ponies.....	2 50 2 75
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smk'g sol.	0 60 0 00	G. H. Mum.....	23 00 30 00		
White Lead, dry.....	5 00 5 25	Old Chum Plug Smk'g sol. 4s	0 67 0 00	Perrier. Jonet & Co.....	28 00 30 00		
Red Lead.....	4 00 4 25	do Smoking sol.	0 67 0 00			Irish Whisky—	
Venetian Red Eng'h.....	1 50 1 75	do and R. & R., 8s.	0 67 0 00	Brandies—		Bushmills.....	9 50 0 00
Yel. Ochre, French.....	1 25 3 00	do Cut Smoking, 9s.	0 70 0 00	Hennessy ..gal.	6 50 8 00	Mitchell's Irish.....	6 50 12 50
Whiting, ordinary.....	0 45 0 60	Myrtle do do 9s.	0 67 0 00	1 Star..... cases	12 00 0 00	Geo Roe & Co. 1 star, qts	9 50 0 00
do London, washed	0 60 0 70	Can. Chewing.....	0 32 1/2 0 33	Martell..... gal.	6 00 0 00	do do 3 stars, qts	9 70 10 50
do Paris, do	1 00 1 10	do Smoking, Plug..	0 35 0 45	Barnett & Fils, V.S.O.P.	12 25 0 00	John Jamieson & Co.....	9 50 11 50
English Cement, cask.....	1 85 2 10	Wool.		Cases (one star).....	14 75 15 00	Dunville & Co.....	7 50 7 75
Belgian Cement.....	1 85 1 95	Fleeces comb. ord.....	0 00 0 00	Bisquet Dubouche, one star	9 50 10 50	Angostura Bitters, per	14 50 15 00
Fire Bricks per 1000.....	15 00 21 50	do clothing.....	0 00 0 00	do V.S.O.P.....	10 00 16 50	case of 2 doz	14 50 15 00
Fire Clay.....	1 50 1 75	do Combing.....	0 00 0 00	Renault & Co.....	16 00 36 00	Banagher Irish Whisky, qts	9 50 10 00
Rosin.....	2 40 4 50	Washed.....	0 21 0 23 1/2	E. Puet, V.V.O.P.....	0 00 23 00	do do do per gal	3 75 4 00
Glue—		North West.....	0 00 0 00	do 1840.....	0 00 29 00	Watson's Old Irish, qts, pr cs	6 50 7 50
Domestic Broken Sheet.....	0 11 0 14	B. A. Scoured.....	0 25 3 34	Bouteilleau Fils.....	9 00 20 00	do do pts per ca.	7 50 8 50
French Casks.....	0 10 1/2 0 12	Natal.....	0 00 0 00	DeLaage.....	9 00 24 00	Miscellaneous—	
do brls.....	0 00 0 13	Cape.....	0 14 0 16	Richard V.S.O.P.....	12 00 00 00	Marie Bizard & Roger Liq	
American White, brls.....	0 15 0 20	Australian.....	0 14 0 16 1/2	do V.S.O.....	10 00 00 00	Creme de Menthe glaciale	
Coopers' Glue.....	0 18 0 24	Wines, Liquors, &c.		do V.O.....	8 50 0 00	verte.....	10 75 00 00
Golden Ochr.....	0 04 0 04	Als—English..... qts	2 50 2 55	Geo. Sayer & Co's		Curacao.....	00 00 11 75
Brunswick Green.....	0 04 0 10	do "..... pts	1 52 1 57 1/2	do Brandy, do	4 50 6 50	Frunelle.....	00 00 13 00
French Imperial Green.....	0 11 0 15	Ind Coops & Co, Rom- } qts	2 10 0 00	do do cases 1 star do	11 50 12 00	Kummel.....	00 00 12 25
Vermillionette.....	0 12 0 40	ford Ales..... } pts	1 45 0 00 1/2	do do do V.S.O.P do	16 50 17 00	Creme de Cacao.....	00 00 15 35
Genuine Quicksilver.....	0 75 0 90	Porter—		Scotch Whiskies—		Anisette, case.....	00 00 18 25
No. 1 Furn't's Varn'h, pr. gl	0 60 0 65	Dublin Stout..... qts	2 40 2 45	Kilby.....	9 00 9 50	Cherry Brandy case.....	00 00 11 75
Extra do do	0 75 1 00	do do do pts	1 57 1 62 1/2	Morning Dew.....	0 00 0 00	Creme de Noyau, Moka, Ge-	
Brown Japan.....	0 55 1 20	Spirits Canadian—		And. Usher.....	9 25 10 25	nevleve etc. case.....	9 25 12 75
Black Japan.....	0 50 1 00	Alcohol..... 65. O. P.	4 25 0 00	House of Common.....	9 25 12 00	Absinthe super, case.....	00 00 13 75
Orange Shellac, No. 1.....	1 90 2 00	Spirits..... 50. O. P.	3 71 0 00	Sheriffs..... per gal	8 00 4 00	Vermouth, case.....	5 20 6 50
do do Pure.....	2 10 2 25	do do 25 U. P.	3 00 0 00	Glenfalloch, High'l'd..... gal	9 75 0 00	Kirsch, do com., case.....	9 75 10 25
White do do	2 25 2 40	Rye Whisky..... 25 U. P.	2 01 0 00	Walkers Kilmarnock.....	10 00 15 25	Kirsch, fine.....	10 75 11 35
Salt.		Corby's IXL Rye, qts	8 00 8 50			White Ball old Jamaica	
Liverpool per bag.....	0 45 0 50	do " XTC ".....	6 00 6 50			Run, cases.....	15 00 17 00
Canadian, in small bags.....	2 10 8 00						

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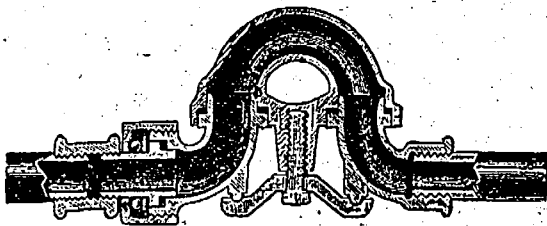
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It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.

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A Full and Complete Assortment of the

Pelee Island WINES,

Comprising:	Per Case.	
	1 doz. qts.	2 doz. pts.
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Hochheimer.....	4 50	5 50
Sweet Catawba.....	4 50	5 50
Isabella.....	4 50	5 50
St. Augustine (Communion Wine).....	4 10	5 50
Delaware.....	4 50	5 50
Extra Old Port, Vintage of 1889.....	5 50	6 50
Chateau Pelee Medoc Claret, Unfermented Grape Juice, (quarts only).....	3 75	4 75
	9 00
Etc., Etc., Etc.		

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Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.
IF YOU VALUE YOUR HORSES, WRITE TO US!

The cost of this shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner that the nails cannot be driven in any other but the proper direction.



This shoe combines all the advantages of, and the requirements on a perfect horseshoe without any disadvantages.

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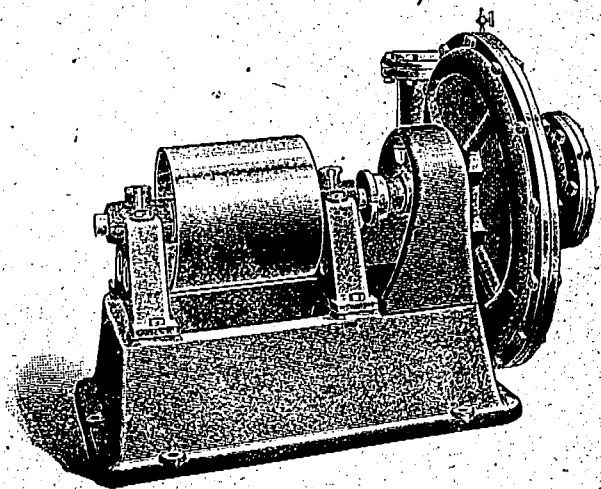
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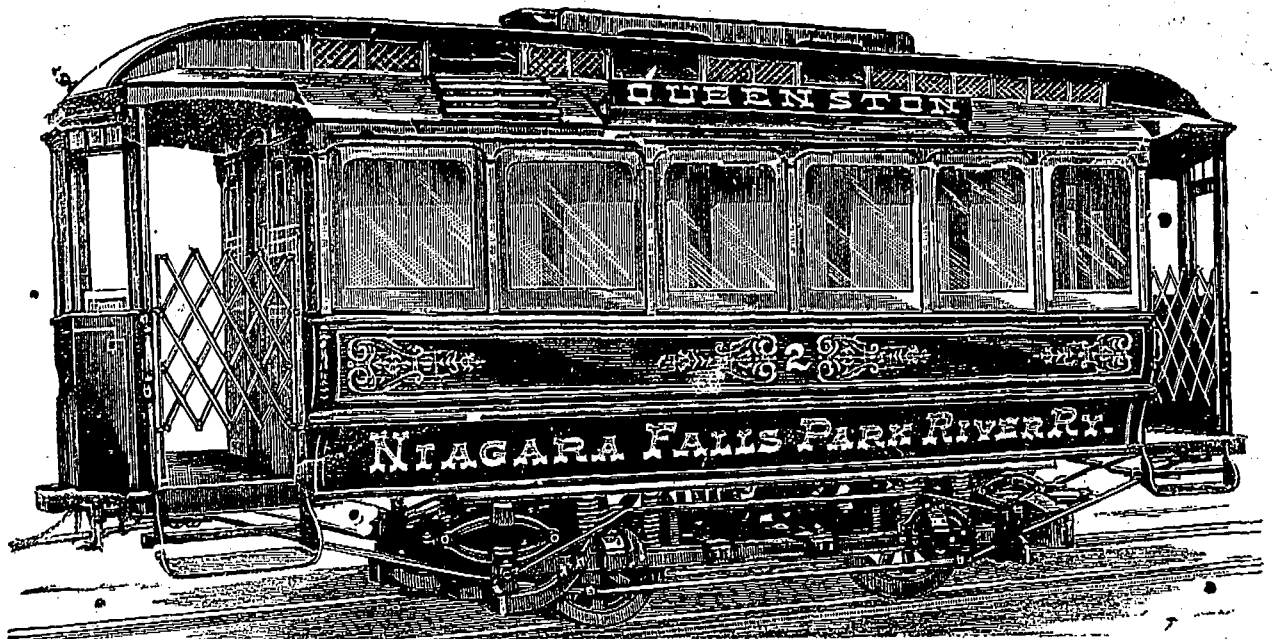
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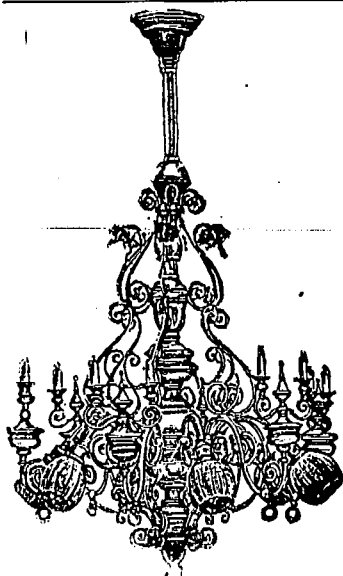


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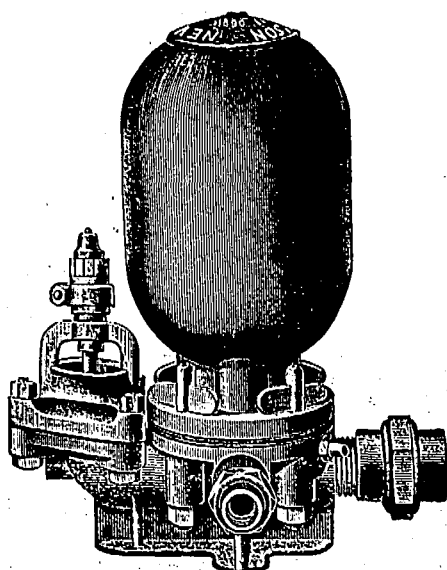
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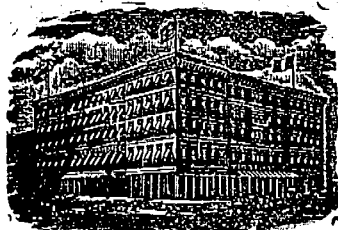
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Journal of Commerce, 171 & 173 ST. JAMES ST., MONTREAL.

(Head of St. John Street.)

Leading Hotels in Canada



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

400 Acres of Land,

Over 13,000,000 Feet,

Situated in HOCHELAGA WARD, beginning at Frontenac Street,

FOR SALE in lots to suit purchasers.

This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EASY OF ACCESS BY ELECTRIC CARS. TERMS EASY.

Apply to **HENRY HOGAN, Prop.**
St. Lawrence Hall, MONTREAL.

**THE RUSSELL,
OTTAWA.**

THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. H. ST. JACQUES, Prop.

Brice Electric Works,

Manufacturers of

**Dynamos,
Motors,
Transformers.**

And all kinds of
Electrical Apparatus.

58 Catharine St.

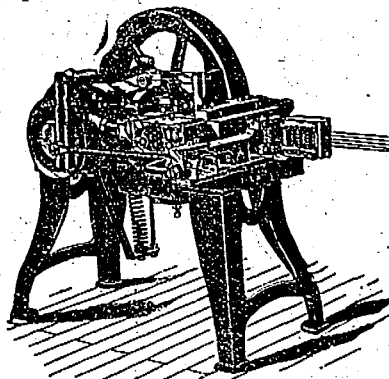
Arthur W. Brice, Manager. HAMILTON.

HOTEL DIRECTORY.

Price of admission to this Directory is \$10 per annum.
ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE,	The St. Lawrence Hall,	Amos Robinson
BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co.
	(late Kyle)	
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DESERONTO,	Deseronto House,	Geo. Stewart
GAITHER,	The Queen's,	C. Lowell
GARANNOQUE,	Provincial,	Neil McCorney
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon,	A. B. Spellman
INVERESSOL,	Atlantic House,	C. H. Kennedy

Continued on Page 580.



Kennedy Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 800 40d Nails per min.
" 1 " " 750 8d " "
" 2 " " 900 4d " "

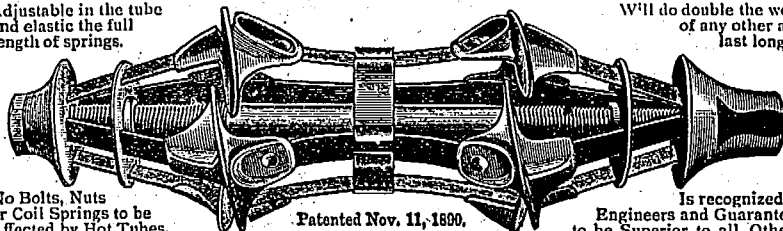
KENNEDY WIRE NAIL MACHINE CO.,

9 East Monroe St., CHICAGO.
Send for Circular.

THE DUPLEX BOILER TUBE SCRAPER.

Adjustable in the tube and elastic the full length of springs.

Will do double the work of any other and last longer.



No Bolts, Nuts or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by Engineers and Guaranteed to be Superior to all Others.

TELESCOPE FLUE BRUSH HANDLE.



PATENTED DEC. 14, 1894.

SOMETHING NEW!
Fills a Long Felt Want.

Needs Only One-half the length of Boiler Tubes in front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scrapped with One-half the Labor and One-half the Time taken with Link Handles or Long Slims Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes.

Made only by **SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.**

PERFECT PRESS MOTOR.

J. W. OLIVER, Editor-Proprietor of Yonkers, N.Y., "Statesman," says: "I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 18 nut governor to run three large presses, a folder and several jobbers."

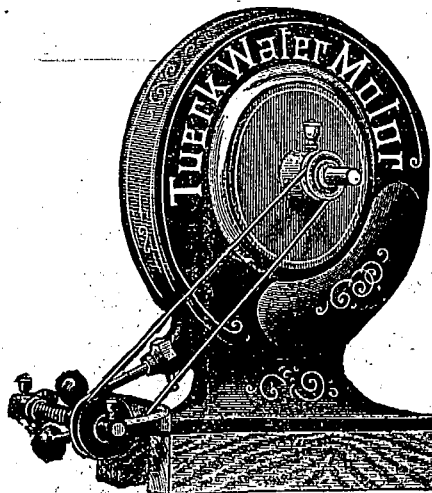
Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 80 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

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39 Dearborn St., CHICAGO, ILL.



Ball Check Valves, Ball Globe Valves. Oil Well Machinery & Supplies
Blow-Off Valves for Boilers a Specialty.

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Manufacturer of

*** * Refacers**

For Globe Valves,
Jenkins Valves & Water Taps.

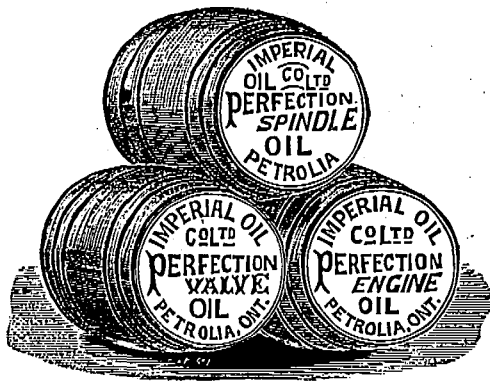
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For all purposes, Hollow or Solid.



Valve Refacer. Seat Refacer.

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Perfection Valve Engine and Spindle
OILS

Are Fine, Filtered, Viscous Oils
FOR FAST RUNNING MACHINERY.

Special Oils supplied for any desired purpose.

Imperial Oil Co., Ltd. Petrolia, Ont.

BOILER SHOP.

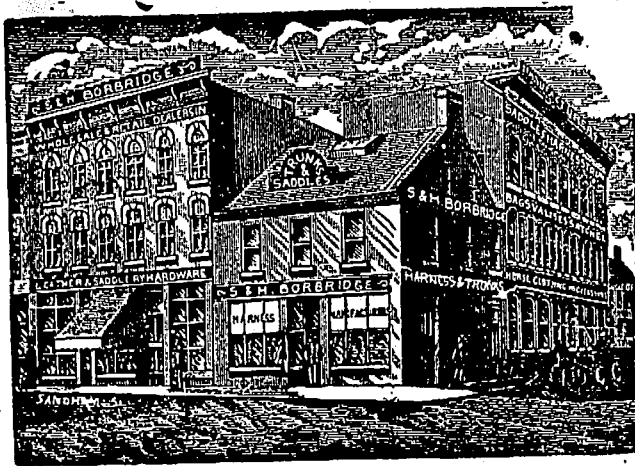
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

S. & H. BORBRIDGE



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

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ESTABLISHED 1837.

INCORPORATED 1892.

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KNIVES furnished promptly or any make or Style of Cutter.

Warranted Superior Quality.

MANUFACTURERS OF

Paper-Cutting KNIVES.

SECURITIES.		London Mch. 5
British Columbia, 1877, 6 p. c.	180	183
do 1887, 4 1/2 per cent.	114	119
Canada, 4 per cent. loan, 1860	110	112
do 3 per cent. loan, 1888	103 1/2	103 1/2
Debs. 1884, 3 1/2 per cent.	107	109
SHE		Mch. 5
Railway and other Stocks.		
Quebec Province, 5 p. c., 1874	109	113
do 1876, 5 p. c.	109	113
do 1880, 4 1/2 p. c.	104	106
do 1883, 5 p. c.	115	117
Atlantic & Nth. Western 5 p. c. Guar	115	118
100 1st M. Bds	12	13
100 Buffalo & Lake Huron £10 shr.	181	185
100 do 5 1/2 p. c. 1st mort.	181	186
800 do 2nd mort	104	106
Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov.	58 1/2	59 1/2
Canadian Pacific \$100	97	100
100 Grand Trunk, Georgian Bay, &c. 1st M.	5 1/2	5 1/2
100 Grand Trunk of Canada Ord. stock.	128	125
100 2nd equip. mtg. bds. 6 p. c.	30	30 1/2
100 1st pref. stock	32	23 1/2
100 2nd pref. stock	12 1/2	12 1/2
100 3rd pref. stock	123	125
100 5 p. c. perp. deb. stock	84	86
100 4 p. c. perp. deb. stock	112	114
100 Great Western shares, 5 p. c.	99	102
100 Hamilton & N. W., 6 p. c.	91	94
100 M. of Canada 5 p. c. 1st Mort.	91	94
100 Montreal & Champlain 5 p. c. 1st mtg. bds	98	111
*Montreal & Sorel, 1st mtg., 6 p. c. N. of Canada, 1st mtg., 5 p. c.	90	100
100 Northern Extension, 6 p. c. pref.	90	92
100 Quebec Central, 5 p. c. 1st inc. Bds.	103	106
100 T. C. & B. 4 p. c. bonds, 1st mort.	94	97
100 Wall, Grey & Bruce, 7 p. c. bds. 1st Mort	102	104
100 St. Law. & Ott. 6 p. c. Bds., 4 p. c.		
MUNICIPAL LOANS.		
100 City of London (Ont) 1st pref 5 p. c.	105	107
100 City of Montreal stg. 5 p. c.	105	107
1874	104	109
100 City of Ottawa, 6 p. c. stg.	102	106
redeem 1878	116	120
redeem 1875	114	116
100 City of Quebec, p. c. redeem 1875	117	119
redeem 1878	100	106
100 City of Toronto, 6 p. c.	101	120
6 p. c. stg. con. deb. 1874	112	114
5 p. c. gen. con. deb. 1890	106	107
4 p. c. stg. bonds, 1921-28	112	115
100 City of Winnipeg deb., 1884, 5 p. c.	117	119
Deb. scrip. 1883, 6 p. c.		
MISCELLANEOUS COMPANIES.		
100 Canada Company	20	23
100 Canada North-West Land Co.	35	45
100 Hudson Bay	14 1/2	15 1/2

HOTEL DIRECTORY---Continued.

PLACE.	NAME.	PROP. OR MGR.
KINGSTON,	The British American,	
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horman
MARHAM,	Tremont House,	Jas. E. Pitte
NAPANEE,	Falsely House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Baland
PERIBORO,	The Oriental,	Graham Bros.
PERIBORO,	Grand Central	D. Lackie
PIXTON	Royal Hotel,	E. J. Healy
REEF HOLE,	Queens	A. A. Adams
SARNIA,	The Balchamber,	John Buckley
STONEVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnet	
TORONTO,	Brown's Hotel,	Brown Bros.
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

QUEBEC.

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

NOVA SCOTIA.

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

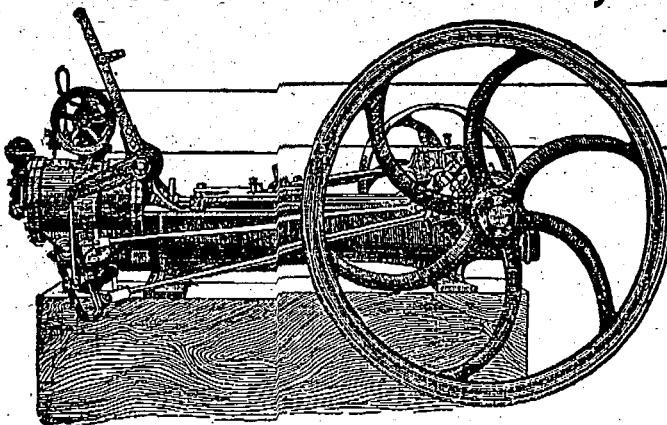
PRINCE EDWARD ISLAND.

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

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Manufacturers of
**Stationary,
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BOILERS and
ENGINES.**



**IRON AND BRASS
CASTINGS OF
EVERY DESCRIP-
TION.**

OUR SPECIALTIES:
Oil Engines and
Boilers,
25,000 IN USE,
Propellor Tug and
Yacht Wheels,
10,000 IN USE.

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Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
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Established
20 years.

ROCK BOTTOM PRICES.

Get your **BEDDING** and **BEDSTEADS** from a
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Old Bed Feathers and Mattresses Purified and Re-Made at the
Shortest Notice.

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

MONTREAL, Que.

TELEPHONE 1908.

FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

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Can.

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kinds done at this
office.*

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STREET CARS, OMNIBUSES & HOSE WAGGONS.

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Nashold Self-Locking CLEAT.

Patented in U.S., Canada, England, France, and applied for in Germany
for Sale by all Electrical Supply Houses.

It is the most practical Cleat made.
It is made of finest glazed porcelain.
It is in one piece.
It has the strength.

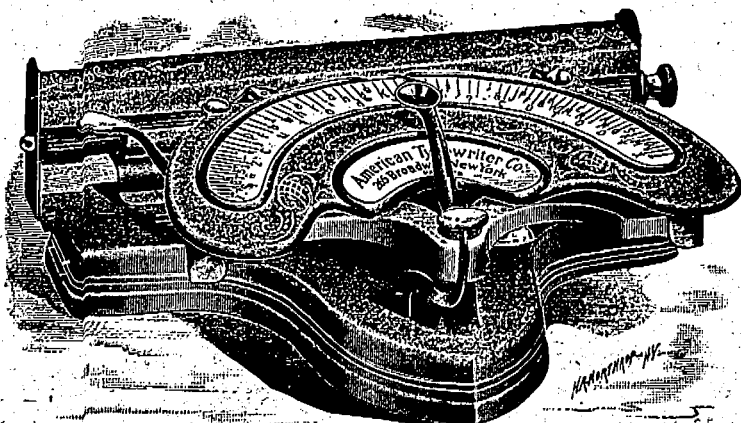
It will lock the wire firmly.
It will NOT break in putting up.
It will NOT hold moisture.
It will NOT hurt the insulation.

The wire can easily be put in place or removed without loosening the Cleat.
It is a great saver in Time and Labor over any other Cleat in use for putting up Electric Light or other Wires.

The Nashold Cleat Company,

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Washing
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Barrel
Churns,
etc. etc.**

HAMILTON, ONT.

SEND FOR PRICES.

**Job Printing of
all kinds done at
this office**

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations March 16, 1898

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3¼-6mos.	350	250	118 118¼
Canada Life.....	2,500	5-6mos.	400	50	200 275
Confederation Life.....	5,000	7¼-6mos.	100	10	270 280
Western Assurance.....	25,000	5-6mos.	40	20	168 159
Guarante. Co. of North America.....	13,372	6	50	50	157¼ 157¼

BRITISH AND FOREIGN.—(Quotations on the London Market, March 7, 1898 Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
Atlas.....	24,000	22 p. s.	50	6	226¼ 227¼
British and Foreign Marine.....	97,000	25	20	4	224¼ 225¼
Caledonian.....	21,500	20	25	5	227-10-0 228
Commercial U. Fire, Life and Marine.....	50,000	25	50	5	237¼ 238¼
Edinburgh Life.....	5,000	19s	100	20	54-10-0 00
Fire Insurance Association.....	100,000	5	10	5	2 2
Guardian Fire and Life.....	200,000	7½	10	5	10 10¼
Imperial Fire.....	50,000	20 p. s.	20	2	28¼ 29¼
Lancashire Fire.....	136,483	5	20	2	5¼ 6
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8¼	44-10-0 00
London Assurance Corporation.....	35,882	10	25	12¼	259 6¼
London & Lancashire Life.....	10,000	10	10	2	4¼ 4¼
Liv. & Lon. & Globe Fire and Life.....	391,752	75	St.	2	51¼ 52¼
National of Ireland.....	40,000	22s	21 p. c.	23¼	38-9 00
Northern Fire and Life.....	30,000	22¼	10s	10	72 78
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	40 41
Phoenix Fire.....	6,722	213¼ p. s.	50	50	238¼ 239¼
Queen Fire and Life.....	200,000	30	10	1	7 1-16 6 18-16
Royal Insurance Fire and Life.....	125,234	38¼	20	3	62 68
Scottish Imperial Life.....	50,000	8¼d	10	1	1-13-6
Scottish Provincial Fire and Life.....	20,000	15	50	3	....

THE—

“I. X. L.”

TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars

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

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Consumers Cordage Co.

(LIMITED)

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Manilla, Sisal, Jute,
and Russian Cordage.

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Jute and Cotton Bags.

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St. Patrick St., Montreal.

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Under all circumstances
is afforded by the Policies of the

Liberal
Provisions for

Union Mutual

: Life :

INSURANCE COMPANY.

Incontestability;
Grace in payment of Pre-
miums;

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

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Manufacturers' Life Insurance Co. TORONTO, Canada

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J. F. JUNKIN, Gen. Manager. GEO. A. STERLING, Secretary.

W. N. KING, } District Managers.
W. E. FINDLAY, }
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Reliable Agents Wanted. 162 St. James St., MONTREAL.

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.. AFTER ONE YEAR FROM ISSUE..

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,
President. Managing Director.

WORTH KNOWING

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

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

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

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HON. S. H. BLAKE, Q.C., } Vice-Presidents.
ROBT. McLEAN, Esq., }

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

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Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

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

The great success which has attended the Company from its organization, and particularly during 1895 (its banner year), is duly evidenced by figures taken from the last financial statement:

Cash Income.....	\$ 581,478.24
Expenditure including death claims, endowments, profits and all payments to policy-holders	252,284.28
Assets	2,300,618.15
Reserve Fund	1,795,822.00
Net Surplus	403,218.35

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

PROVIDENT SAVINGS

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

Age nearest Birthday.	Age nearest Birthday.
25 \$13 75	49 \$10 45
26 13 05	44 20 10
27 14 15	45 20 80
28 14 35	46 21 00
29 14 55	47 22 50
30 14 80	48 23 50
31 15 05	49 24 00
32 15 30	50 25 80
33 15 55	51 27 10
34 15 80	52 28 50
35 16 05	53 30 10
36 16 30	54 31 80
37 16 60	55 33 05
38 16 95	56 35 05
39 17 35	57 37 80
40 17 80	58 40 10
41 18 30	59 42 60
42 18 85	60 45 30

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, \$750,000.00
Total Assets, over \$1,464,654.84
Losses Paid since organization, .. . \$14,094,183.94

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
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V. ROBIN, Treasurer.

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Head Office: - Confederation Life Building,
Corner Yonge and Richmond Sts., - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—Messrs. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

Quebec Fire Assurance Co'y.

Established 1818.

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

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

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

Invested Funds, .. \$40,833,724
Funds Invested in Canada, over 1,000,000

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

Canada Board of Directors:

HON. HENRY STARNES, Chairman.
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

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

Head Office, Canada Branch: MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUH, Esq., Vice-President; C. M. Taylor, Esq., Secretary; JOHN KILLER, Esq., Inspector.

MERCANTILE

FIRE INSURANCE COMPANY.

INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital, .. \$200,000 00
Deposit with Dom. Govt., .. 50,079 76
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000

WM. A. SIMS, Pres. JOHN SHUH, Vice Pres.
JAMES LOCKIE, Man. Dir. R. A. GALE, Inspector.

SUN FOUNDED A. D. 1710.
INSURANCE OFFICE FIRE

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG.

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, - Manager.
H. F. Petman, Inspector.

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

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.
IRA CORNWALL, Genl. Agt., St. John, N.B.
L. J. McGhee, " Halifax, N. S.

—THE—
Shipman Engine M'g. Co.

ROCHESTER, N.Y., U.S.A.

Sole Manufacturers under Letters Patent of the

Sprague - Schuyler Steam Pressure, Sterilizing and Disinfecting Apparatus

For Physicians, Surgeons, Hospitals and Health Departments.
Correspondence Solicited.

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

December 31st, 1895.

Total Assets,
\$174,791,990.
Actual Surplus,
\$24,038,677.
Insurance in Force,
\$800,000,000.

CANADIAN BUSINESS.

Assets in Canada, - - - - \$ 3,030,874
Liabilities, - - - - - 3,283,803
Surplus Assets, - - - - - 613,010
Insurance in Force, - - - - 20,650,540

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

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

ESTABLISHED 1847.

Head Office, - CANADA.
British .: Empire .: Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.

Larger Cash Surplus,

INCREASED BONUS.

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,
Manager, P.O.

A Little More
First Cost



than the cheapest, the

MAXIMUM OF
COMFORT
and ECONOMY,

adapted to all kinds of wearers.

It pays to handle only

→ Goodyear **WELTED SHOES.**

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,320,000.00
Income for Year ending 31st December, 1895, over - 2,400,000.00

Head Office. - Toronto. Ont.

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

J. H. ROUTN & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL
EVANS & McCRECOR, Managers.

THE IMPERIAL
INSURANCE COMPANY LIMITED
FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL, - - - - - \$6,000,000
PAID-UP CAPITAL, - - - - - 1,500,000
TOTAL INVESTED FUNDS OVER - - 3,000,000

Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER

LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.