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 Edward L. Bond, — — — — — General Agent for Canada,  
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# THE GAZETTE OF JOURNAL OF FINANCE AND INSURANCE REVIEW.

Vol. 33. No. 8. }  
 NEW SERIES.

MONTREAL, FRIDAY, AUGUST 21. 1891

} M. S. FOLEY,  
 EDITOR AND PROPRIETOR.

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 &c., &c., &c.*

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1878—PARIS EXHIBITION—1878

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Of English and Domestic manufacture.

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**WOOLLENS**  
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**TAILORS' TRIMMINGS**

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**BANK OF MONTREAL.**  
ESTABLISHED IN 1817.  
Incorporated by Act of Parliament,  
Capital All Paid Up, - - - \$12,000,000  
Res., - - - - - 8,000,000

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Buffalo—Bank of Commerce in Buffalo.  
San Francisco—The Bank of British Columbia.  
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**NORTH AMERICA.**

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Issue Circular Notes for Travellers,  
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HEAD OFFICE, MONTREAL.  
Paid-up Capital, - - - \$3,000,000  
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Collections made in all parts of the Dominion and re-  
turns promptly remitted at lowest rates of exchange.  
Letters of Credit issued, available in all parts of the  
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CAPITAL, \$3,000,000.

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The Chartered Banks.

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**Head Office, - - - Montreal.**

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A general banking business transacted.  
Letters of Credit issued, available in China, Japan,  
and other foreign countries.**

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ESTABLISHED IN 1835.  
Capital Paid-Up, - - - \$1,200,000  
Reserve, - - - - - 425,000

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**UNION BANK OF CANADA.**

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Moosomin, N.W.T., Neepawa, Man., Ottawa, Ont.,  
Quebec, Que., Quebec, Que. (St. Louis St.), Smith's  
Falls, Ont., Toronto, Ont., Winchester, Ont., Winni-  
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Minneapolis—First National Bank, St. Paul—St. Paul  
National Bank, Great Falls Mont., First National  
Bank, Chicago, Ill., Globe National Bank.**

The notes of this Bank are redeemed at par as fol-  
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lottetown, P.E.I., by the Bank of Nova Scotia.  
At Victoria, B.C. by the B'k of Brit North America.

The Chartered Banks.

**THE CANADIAN BANK OF COMMERCE.**

HEAD OFFICE, TORONTO.  
Paid-Up Capital, \$6,000,000  
Reserve Fund, 900,000

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Barrie, Dunnville, Ottawa, Stratford.  
Belleville, Galt, Paris, Strathroy.  
Berlin, Goderich, Parkhill, Thorold.  
Brantford, Guelph, Peterborough, Toronto.  
Brimley, Hamilton, St. Catharines, Walkerton.  
Cayuga, Jarvis, Sarala, Walkerville.  
Chatham, London, St. Ste. Marie, Waterloo.  
Collingwood, Montreal, Seaford, Windsor, Woodstock.

\*East Toronto—Cor. Queen St. and Bolton Avenue, North Toronto—791 Yonge St. North West Toronto—Cor. College St. and Spadina Ave. Yonge & College—43 Yonge St., cor. College St. Queen St. W.—544 Queen St. W. and 415 Parliament St.  
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Brussels, Belgium—J. Mattheu & Fils.  
New York—The Am. Ex. National Bk. of New York.  
Chicago—The American Exchange National Bank of Chicago.  
San Francisco and British Columbia—The Bank of British Columbia.  
Hamilton, Bermuda—The Bk. of Bermuda.  
Kingston, Jamaica—The Bank of Nova Scotia.

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Capital, \$1,500,000. Reserve Fund, \$1,350,000

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**Head Office, Toronto.**  
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Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.  
R. H. BETHUNE, Cashier.

**BANK OF OTTAWA,**

OTTAWA.  
Capital (all paid-up) \$1,000,000  
Reserve Fund, 426,000

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CHARLES MAGEE, Esq., Vice-President.

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Agents in Canada, New York and Chicago. Bank of Montreal. Agents in London, Eng., Alliance Bank.

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Incorporated 1836.  
**ST. STEPHEN, N.B.**

Capital, \$200,000  
Reserve, 25,000

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

**AGENTS.**  
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Drafts issued on any Branch of the Bank of Montreal.

**COMMERCIAL BANK**

OF NEWFOUNDLAND,  
ST. JOHNS, N.F.L.D.  
Established 1857. Incorporated 1858.

Capital, paid-up, \$306,600 00  
Reserve Fund, 165,000 00  
Undivided Profits, 19,787 71

HENRY COOKE, Manager.  
H. D. CARTER, Chief Accountant.  
Collections made on favorable terms.  
Agents—The London and Westminster Bank, London. New York—The National Bank of the Republic. Boston—The Atlas National Bank. Montreal—The Merchants Bank of Canada. Halifax: The Union Bank of Halifax. Quebec: The Merchants Bank of Canada.

The Chartered Banks.

**BANK OF HAMILTON.**

CAPITAL (All Paid), \$1,200,000  
RESERVE FUND, 600,000  
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JOHN STUART, President.  
A. G. RAMSAY, Vice-President.  
John Proctor, George Roach.  
Charles Gurney, A. T. Wood.  
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R. S. STEVEN, Assistant Cashier.  
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Chesley, Lusknow, Orangeville, Toronto.  
Georgetown, Milton, Port Elgin, Wingham.  
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Correspondents in Great Britain—National Provincial Bank of England [Ltd].  
Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made.

**THE ONTARIO BANK.**

Capital Paid-Up, \$1,500,000  
Reserve Fund, 280,000

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Aurora, Montreal, Pickering.  
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France and Europe—Credit Lyonnais.  
New York—The Fourth National Bank of the City of New York and Messrs. Walter Watson and Alex. Lang.  
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**MERCHANTS BANK OF HALIFAX.**

Capital Paid-Up, \$1,100,000  
Reserve Fund, \$375,000

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THOMAS RITCHEY, Vice-President.  
M. Dwyer, Wiley Smith.  
Henry G. Bauld, H. H. Fuller.  
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Londonberry, N.S. Yruco, N.B.  
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Boston, the National Hide & Leather Bank.  
Chicago, American Exchange National Bank.  
Newfoundland, Union Bank of Newfoundland.  
London, England, Bank of Scotland and Imperial Bank [limited].  
Paris, France, Credit Lyonnais.  
Collections made at lowest rates and promptly remitted for.  
Telegraphic transfers and drafts issued at current rates.

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Capital Paid-Up, \$500,000  
Reserve Fund, 150,000

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Lucien Huot, Esq., D. Lavolette, Esq.,  
A. L. DeMartigny, Esq.  
A. L. DEMARTIGNY, Managing Director.  
D. W. BRUNET, Assistant Manager.  
R. St. GERMAIN, Inspector.

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New York—The National Bank of the Republic.  
Paris—Credit Lyonnais.

The Chartered Banks.

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Capital Paid-up, \$1,000,000  
Reserve Fund, 500,000  
HEAD OFFICE, TORONTO.

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W. F. Allen, JOHN BURNS, Vice-President.  
A. T. Todd, Fred. Wyld, Dr. G. D. Morton, A. J. Somerville.

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Campbellford, Stouffville.

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London, England—National Bank of Scotland.  
All Banking business promptly attended to. Correspondence solicited.  
I. L. BRODIE, Cashier.

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Capital Authorized, \$2,000,000  
Capital Paid-Up, 1,740,000  
Reserve Fund, 876,000

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Wm. Ramsay, Esq., T. R. Wadsworth, Esq.  
Robert Jaffray, Esq., Hugh Ryan, Esq.  
T. Sutherland Stayer, Esq.

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E. HAV, Inspector.  
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Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections. Debentures purchased.

**Eastern Townships Bank.**

Authorized Capital, \$1,500,000  
Capital Paid-Up, 1,486,881  
Reserve Fund, 600,000

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Thomas Hart, Israel Wood.  
G. N. Galer, T. J. Tuck, N. W. Thomas.

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London, England—National Bank of Scotland  
Boston—National Exchange Bank.  
New York—National Park Bank.  
Collections made at all accessible points and promptly remitted for.

**THE WESTERN BANK OF CANADA.**

HEAD OFFICE, OSHAWA, ONT.  
Capital Authorized, \$1,000,000  
Capital Subscribed, 500,000  
Capital Paid-up, 350,000  
Reserve, 75,000

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

T. H. McMILLAN, Cashier.  
Branches:—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry.  
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Correspondents at New York and in Canada—The Merchants Bank of Canada. London, England—The Royal Bank of Scotland.

**BANQUE D'HOCHELAGA.**

Capital Paid-Up, \$710,100  
Reserve Fund, 160,000

**DIRECTORS:**  
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Chs. Chaput, J. D. Rolland, J. A. Vallancourt,  
M. J. A. PRENDERGAST, Manager.  
C. A. GIROUX, Assistant Manager.  
A. W. BLOUNT, Inspector.

**HEAD OFFICE, MONTREAL.**  
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**THE Trusts Corporation of Ontario.**

Offices, 23 Toronto Street, Toronto.  
**CAPITAL, - \$1,000,000 00**

President, HON. J. C. AIKINS, P.C.; Vice-Presidents, HON. SIR ADAM WILSON, HON. SIR RICHARD CARTWRIGHT, K.C.M.G.

This Corporation is accepted as a Trusts Company by the High Court of Justice, under the sanction of the Ontario Government, and acts as Executor, Administrator, Receiver, Guardian of Children, Committee of Lunatics, Assignee, Liquidator, &c., also as Agent for any persons appointed to the above offices, obviating the finding of Security and all onerous duties in connection therewith. Moneys Invested, Estates Managed, Bonds Issued and Countersigned. All business entrusted to the Corporation promptly and economically managed.  
**A. E. PLUMMER, Manager.**

**THE CENTRAL CANADA LOAN & SAVINGS CO. OF ONTARIO.**

HEAD OFFICE, - King St., - TORONTO

Capital Subscribed, - - - - \$2,000,000 00  
 Capital Paid-Up, - - - - 800,000 00  
 Reserve Fund, - - - - 192,000 00  
 Invested Funds, - - - - 3,003,696 14

Deposits received at current rates of interest paid or compounded half yearly.  
 Debentures issued in Currency or Sterling, payable in Canada or Great Britain.

Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

GEO. A. COX, President. F. G. COX, Manager. E. R. WOOD, Secretary

**THE Dominion Savings and Investment SOCIETY, LONDON, - - - ONTARIO.**

Subscribed Capital, - - - - \$1,000,000.00  
 Paid-up, - - - - 932,401.62

ROBERT REID, Collector of Customs, President.  
 THOMAS H. PURDOM, - Inspecting Director.  
**H. E. NELLES, 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, - - - 280,861 20  
 Total Assets, - - - 8,769,406 95

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 to invest in Debentures of this Society.  
 Banking House—King Street, Hamilton.  
**H. D. CAMERON, Treasurer.**

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**LEITCH & PRINGLE, BARRISTERS.**  
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**Oceanic Steamships.**

**Allan Line.**



1891—PROPOSED SAILINGS—1891

SUBJECT TO CHANGE.

Liverpool, Londonderry, Quebec and Montreal Service.

|                  | From Montreal. | From Quebec. |
|------------------|----------------|--------------|
| *Mongolian ..... | 26 Aug.        | 30 Aug.      |
| Parisian .....   | 29 Aug.        | 30 Aug.      |
| *Numidian .....  | 9 Sept.        | 12 Sept.     |
| Circassian ..... | 12 Sept.       | 13 5-pt.     |
| Sardinian .....  | 19 Sept.       | 21 Sept.     |
| *Mongolian ..... | 3 Sept.        | 3 Sept.      |
| Parisian .....   | 3 Oct.         | 4 Oct.       |

\*Steamships Mongolian and Numidian will carry cattle, and on y cabin passengers to Liverpool, and do not call at Quebec on the homeward voyage, but from Liverpool they carry all classes of passengers and call at Quebec.

All Steamers are despatched from Montreal at daylight on day of sailing. Cabin, Intermediate and Steerage passengers desiring to embark at Montreal can do so [without extra charge] after 8 o'clock the preceding evening. Steamers sail from Quebec at 9 a.m.

\*S.S. Parisian, Sardinian and Circassian sail from Montreal on Saturdays, S.S. Mongolian and Numidian on Wednesdays.

**Rates of Passage from Montreal or Quebec.**

Cabin, to Londonderry or Liverpool, by Steamship Parisian, \$60, \$70 and \$80 single; \$110, \$120 and \$130 return. S.S. Mongolian and Numidian \$45 and \$50 single, \$95 and upward return.

By other steamers, \$50, \$55 and \$60 single; \$95, \$105 and \$115 return, according to accommodation. Children, 2 to 12 years, half fare, under two years free.

**London, Quebec and Montreal Service.**

| From          | Steamship          | From Montreal to London or about |
|---------------|--------------------|----------------------------------|
| London,       |                    |                                  |
| 10 July ..... | Grecian .....      | 31 July                          |
| 23 July ..... | Monte Vidian ..... | 13 Aug.                          |
| 4 Aug. ....   | Rosarian .....     | 25 Aug.                          |
| 15 Aug. ....  | Brazilian .....    | 5 Sept.                          |

These steamers do not carry passengers on voyage to Europe.

**Glasgow, Quebec and Montreal Service.**

| From          | Steamship          | From Montreal to Glasgow or about |
|---------------|--------------------|-----------------------------------|
| Glasgow,      |                    |                                   |
| 9 July .....  | Sarmatian .....    | 28 July                           |
| 16 July ..... | Corean .....       | 4 Aug.                            |
| 23 July ..... | Buenos Ayren ..... | 11 A. G.                          |
| 30 July ..... | Peruvian .....     | 18 Aug.                           |
| 6 Aug. ....   | Norwegian .....    | 15 Aug.                           |

These steamers do not carry passengers on voyage to Europe.

**Glasgow, Londonderry and New York Service.**

(Late State Line of Steamers.)

| From          | Steamships.            | From Glasgow to New York. |
|---------------|------------------------|---------------------------|
| 10 July ..... | *Pomeranian .....      | 30 July 5 a. m.           |
| 17 July ..... | State of Nevada .....  | 6 Aug. 10 a. m.           |
| 24 July ..... | *Assyrian .....        | 18 Aug. 3 p. m.           |
| 31 July ..... | Sta. of Nebraska ..... | 20 Aug. 9.30 a.m.         |

And weekly thereafter.  
 Steamers with a \* will not carry passengers from New York.

**Rates of Passage from New York.**

Cabin, to Londonderry or Glasgow, by "State of Nebraska," \$40 to \$60 single and \$75 to \$120 return. By other steamers, \$35 and \$40 single; 165 and \$75 return. Children between ages of 2 and 12 years, half fare; under two years, free.

No second cabin or intermediate accommodation; all saloon passengers have equal privileges.

**Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service.**

|                     | Baltimore via Halifax to Liverpool. | Halifax via St. Johns, N. F., to Liverpool. |
|---------------------|-------------------------------------|---|
| Nova Scotian .....  | 28 July                             | 3 Aug.                                      |
| *Carthaginian ..... | 11 Aug.                             | 17 Aug.                                     |
| Caspian .....       | 25 Aug.                             | 31 Aug.                                     |
| Nova Scotian .....  | 8 Sept.                             | 14 Sept.                                    |
| *Carthaginian ..... | 22 Sept.                            | 28 Sept.                                    |

And weekly thereafter.

Glasgow, Galway and Philadelphia Service. Steamers in this service sail regularly every fortnight.

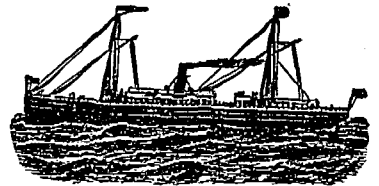
Glasgow, Londonderry, Galway and Boston Service. Steamers in this service sail regularly every fortnight.

**H. & A. ALLAN,**

25 Common Street, Montreal  
 80 State Street, Boston.

31 July, 1891.

**Ocean Steamships.**



**THE CLYDE STEAMSHIP COMPANY.**

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

From Pier 29, East River, N.Y.

**Mondays, Wednesdays & Fridays at 3 P. M.**

The Only Line between New York and Jacksonville, Fla., without change.

Unsurpassed Passenger Accommodations and Cuisine.

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Intermediate Landings on the St. John's River.

Sailing from Jacksonville daily (except Saturday) at 3.30 P. M., making close connection with all railroads at PALATKA, ASTOR, BLUE SPRINGS and SANDFORD.

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**Railways.**



**Intercolonial Railway.**

1891. Summer Arrangement. 1891

Commencing 22nd June, 1891.

Through express passenger trains run daily (Sunday excepted) as follows:

|  |       |       |
|--|-------|-------|
| Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot ..... | 8.00  | 22.15 |
| Leave Levis .....  | 14.30 | 7.35  |
| Arrive Riviere du Loup .....   | 17.30 | 11.30 |
| Trois Pistoles .....   | 18.45 | 12.47 |
| Rimouski .....   | 19.57 | 14.40 |
| Little Metis .....   | 20.55 | 15.43 |
| Campbellton .....  | 23.50 | 18.45 |
| Dalhousie .....  | 1.10  | 19.45 |
| Bathurst .....   | 1.40  |       |
| Newcastle .....  | 2.30  |       |
| Moncton .....  | 5.00  |       |
| St. John .....   | 8.30  |       |
| Halifax .....  | 11.30 |       |

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in 27 hours and 30 minutes.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

The buffet sleeping cars and all other cars of the train leaving Montreal at 22.15 o'clock daily (Sunday excepted) run through to Dalhousie.

All trains are run by Eastern Standard Time. Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

**G. W. ROBINSON,**

Eastern Freight and Passenger Agent  
 136 1/2 ST. JAMES STREET, - MONTREAL.

**D. POTTINGER,** Chief Superintendent  
 Railway Office, Moncton, N.B., 17th June, 1891.

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**JOHN D. McDONALD,**  
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 Office:—Raglan Street, opposite Smith & Stewart's  
 Hardware Store.

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**G. W. WELLS,**  
 (Late Killmaster & Wells),  
 BARRISTER, SOLICITOR, &c

**St. Catharines, Ont.**  
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 CLARKSON JONES. BEVERLY JONES.  
 GEO. A. MACKENZIE. C. J. LEONARD.  
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 Collections in all parts of the County of Bruce  
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 AYLMER.....Miller & Backhouse  
 BARRIN.....Lount, Dickinson & McWatt  
 BELLEVILLE.....Falkner & Masson  
 BOWMANVILLE.....R. Russell Loscombe  
 BROOKVILLE.....Fraser & Reynolds  
 BRUSSELS.....E. E. Wade  
 CAMPBELLFORD.....A. L. Colville  
 CORNWALL.....Leitch & Pringle  
 CORNWALL.....MacLennan, Liddell & Oline  
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 DORCHESTER.....Seager & Hart  
 GRAVENHURST.....T. Johnson  
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 GUELPH.....Macdonald & Macdonald  
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 INGERBOLL.....Thos. Wells  
 KINGSTON.....Britton & Whiting  
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 LONDON.....Gibbons, McNab & Mulhern  
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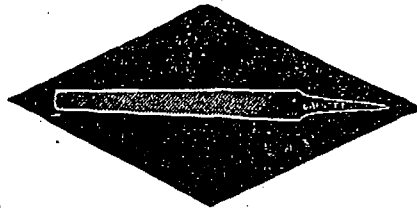
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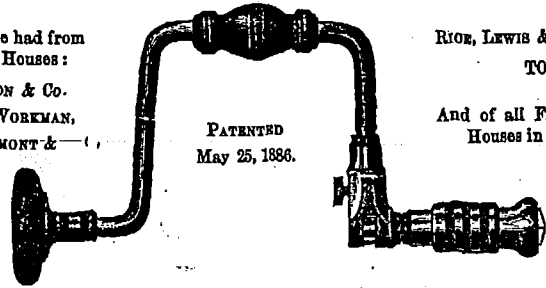
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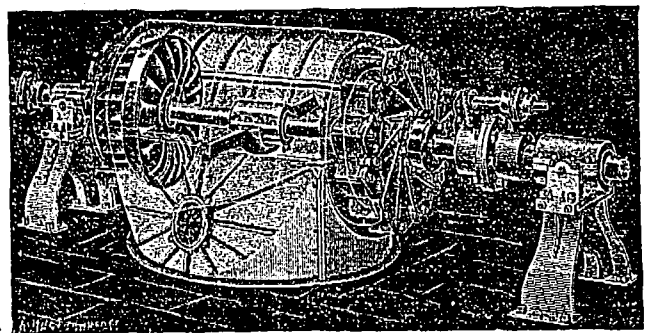
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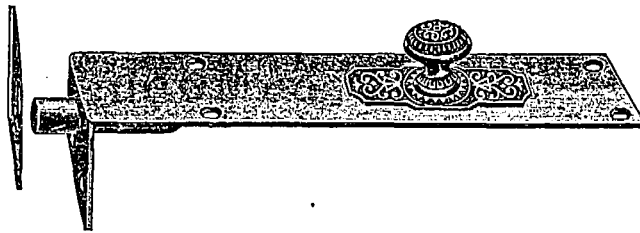
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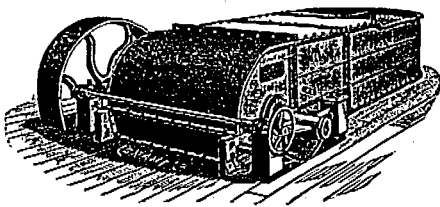
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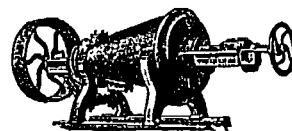
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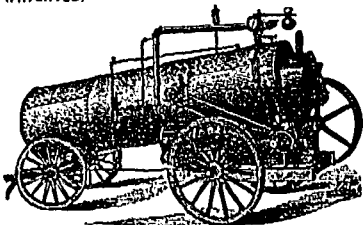
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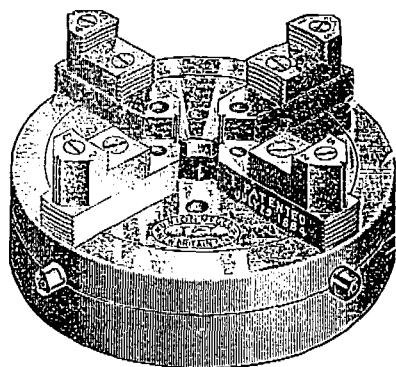
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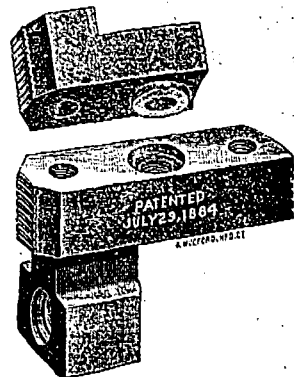


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FULTON &amp; MILLS, - TRURO, N.S.

## The Barber & Ellis Co'y

48, 45, 47 &amp; 49 BAY Street,

TORONTO,

823 Craig St, Montreal

## ENVELOPE

MAKERS,

Account Book Manufacturers.  
Box Makers, &c.

And Sole Agents for the well known paper made by THE ST. NICHOLS PAPER CO.

Loading Manufacturers, &amp;c.

## A. McTAVISH WATT

REPRESENTING

Shoe and Linen Threads—

Island Spinning Co., Ltd., Lisburn, Ireland.

Rope, Twine and Fishing Lines—

Belfast Ropewalk Co., Ltd., Belfast, Ireland.

Machine Twist "Coronet," Hardash

Anthony Ward &amp; Co., Leek, England.

Woolen Cloths, Etc.—

Emmanuel Bradley, Leeds, England.

Shirts and Drawers—

A. McInnes, Morritton, Ont.

Furriers' Trimmings—

W. Montague, London, England.

Cottonades, Denims, Yarns, Wraps, Braces.

72 St. Peter St., - MONTREAL

## MERRICK THREAD CO.

MANUFACTURERS OF

Merrick's Best Six Cord Soft Finish

—AND—

Three Cord Satin Finish  
SPOOL COTTON,

On Large and Small Spools.

Specially made for Boot and  
Shoe Manufacturers.

MILLS at HOLYOKE, Mass.

276 Devonshire Street,  
BOSTON.

## GEO. H. LABBE & CO.

Manufacturers and Importers of

Chairs, Rockers, Bedsteads, Bed-  
room, Parlor and Dining Room  
Furniture and Bedding,

WHOLESALE,

Nos. 443 & 445 ST. JAMES ST.,  
MONTREAL, P. Q.

## ST. LAWRENCE FOUNDRY CO.,

OF TORONTO

ARCHITECTURAL  
IRON AND STEEL WORK.

Roofs, Girders, Beams,  
Fronts, Stairs, Area Lights.

Manufacturers of FORGINGS & CASTINGS

OF EVERY DESCRIPTION FOR  
Builders, Machinists and Railways.  
Heavy Castings a specialty.

Cast Iron, Gas, Water & Sewer Pipes,  
SPIKES and BOLTS.

Patterns and Models.

Repairs and Machinists' Turning done with despatch.  
Estimates given and work executed on shortest notice.

262 TO 278 FRONT ST. EAST,  
TORONTO.

## ENVELOPES

STAMPED IN RELIEF COLORS  
NO CHARGE FOR DIES.

THE GEORGE BISHOP ENGRAVING  
AND PRINTING CO.

169 St. James St., Montreal.

**The IMPERIAL**  
**Varnish Works**



MONTREAL.

**JOHN COX & Co., Varnish Manufacturers,**

Respectfully call your attention to the **SUPERIOR QUALITY** of their **VARNISHES** and want customers and the public to understand that all goods are manufactured by our Mr. Cox personally in our own factory, and no other house can supply the same goods.

Our principal varnishes, always ready for use, are Fine Finishing, Gearing, Body, Rubbing, Waggon, Piano, Oak, Roofing, Agricultural, Copal, Oil Finish, Furniture, Japans, Dumar, Shellacs, Good Size, etc., etc.

Traders in Oils, Turpentine, Benzines, Dry Colors, Rosins, Gums, Etc., at Lowest New York Prices.

If our traveller fails to call on you, please write us direct.

WORKS: 574 and 576 St. Patrick Street

OFFICE: 724 to 728 Craig Street

Telephones 648 and 8178.

**MONTREAL.**

**JOHN COX & Co.**

**TO**  
**WATER WORK CONTRACTORS**

AND OTHERS.



[We have in Stock

**CAST IRON PIPE**

From 3 to 30 Inch.

SPECIAL CASTINGS, ALL SIZES.

Can ship promptly.

Correspondence solicited.

**THE CANADA PIPE & FOUNDRY CO.**

145 to 179 William St.,

MONTREAL.

**Ontario Wadding & Batting Co.**

ST. CATHARINES, ONT.

Successors to St. Catharines Cotton Batting Co.

Manufacturers of Fine Grades of

**WADDING AND BATTING**

We have much pleasure in informing the Trade that we have thoroughly equipped our Factory with the most improved modern English Machinery for the manufacture of all kinds of White and Colored Wadding, and are now prepared to place upon the market the finest Wadding and Batting in Canada.

We make the celebrated "Star" Brand Patent Rolled Batting, which has no equal in the market. We also make the "Double Cross" Brand Wadding.

Correspondence solicited.

**ONTARIO WADDING & BATTING CO.**

ST. CATHARINES, ONT.

STAR BRAND.



**BUFFALO SEWER PIPE CO.**

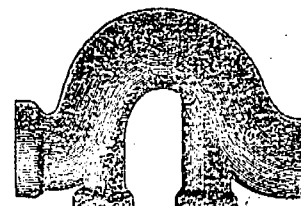
Manufacturers of

Steam Pressed, Salt Glazed

Vitrified Drain

AND

**SEWER PIPE**



**BLACK ROCK, :-: BUFFALO, N. Y.**

**STEEL RAILS** Track Bolts, Spikes and Washers.

**FROGS AND SWITCHES.**

Switch, Train and Semaphore Lanterns, Engineering Appliances.

J. & H. TAYLOR,

16 St. John St., - Montreal

**JAMES ROBERTSON,**

MONTREAL, Que.

**JAS. ROBERTSON & CO., Toronto.**

Manufacturers of

*Lead Pipe, Shot, White Lead,*

Etc., Etc., Etc.

**READY MIXED PAINT**

FOR ALL PURPOSES.

Retailers and Large Consumers of Paint will find it to their advantage to get quotations. Correspondence solicited.

**WM. HOWE,**

Lead, :-: Paint :-: and :-: Color :-: Manufacturer,

:-: **OTTAWA.**

IF YOU WANT ANY KIND OF

**BUCCIES**

Carts, Phaetons, Express or Farm Wagons you can save from \$10 to \$30 on each, by buying from

**LATIMER**

66 College Street, MONTREAL.

Latimer & Legare, Quebec, or Latimer & Bean, Sherbrooke. Cash buyers, Dealer, or Livery men get special low prices.

**MACHINERY**

IRON AND WOOD-WORKING.

**STEAM PUMPS** for Every Service.

**ENGINES AND BOILERS**

Canada Machinery Agency, 345 & 347 St. James St., W. H. NOLAN, - Manager.

*Commercial Summary.*

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

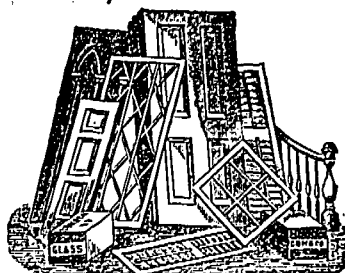
Wood from Singapore is being imported into England.

The outlook for salmon packers in B. C. is reported gloomy.

Several cheese factories are said likely to be built by English capital in Manitoba.

The works of the Montreal Blanket Co., were injured by fire on 17th inst. the loss being \$5,000.

The largest shipment of tea ever made from Japan was brought in by the Upton line steamer Sussex, which arrived at

**RHODES, CURRY & CO.**

Hard-Wood Flooring and Finish a specialty.  
**AMHERST, N. S.**

**J. A. FINLAYSON,**

Custom House Broker,  
And FORWARDER,  
Room 5, 8 Custom House Square,  
**MONTREAL.**

Bell Telephone 9057. P. O. Box 634

**CAMPBELL'S****QUININE WINE**

The Great Invigorating Tonic. Specific  
for Loss of Appetite, Indigestion  
and Spring Lassitude.

**Kenneth Campbell & Co., Montreal**

**TO THE DEAF.**—A person cured of Deaf-  
ness and noises in the head of 23 years' stand-  
ing by a simple remedy, will send a description of  
it free to any Person who applies to **NICHOLSON,**  
177 MacDougal Street, New York.

**McArthur, Corneille & Co.**

Importers of 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 x6, x7, and x8 oz. Sheet.  
Rolled Rough and Polished Plate Glass.  
Colored Plain and Stained Enamelled Sheet Glass.  
Painters' and Artists' Materials.  
Chemicals, Dye Stuffs,  
Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

**310, 312, 314 & 316 ST. PAUL STREET.**

—AND—

**147, 149 & 151 COMMISSIONERS ST.  
MONTREAL.**

**T. F. MEDAL GLUE,**

GERMAN GLUE,

COIGNETS GLUE GELATINE,

FINE GELATINE,

DEXTRINE

GLYCERINE,

QUININE.

IN STORE AND TO ARRIVE.

**WULFF & CO.,**

32 ST. SULPICE ST., MONTREAL.

**STORAGE Bond or Free**

For all kinds of Merchandise.

**TROTTER BROS.,**

153 to 163 WATER Street,

**MONTREAL.**

**Population**

Of the Leading Canadian Cities  
and Towns, compiled by the  
'Journal of Commerce.'

|                     |        |                |         |
|---------------------|--------|----------------|---------|
| Barrie .....        | 5,000  | Montreal ....  | 250,000 |
| Belleville ...      | 11,500 | Ottawa .....   | 44,000  |
| Berlin .....        | 6,000  | Peterboro ...  | 9,000   |
| Brantford....       | 13,000 | Pt. Hope....   | 5,500   |
| Brockville... 9,000 |        | Quebec .....   | 75,000  |
| Chatham.... 9,000   |        | Sherbrooke..   | 9,000   |
| Cornwall.... 7,500  |        | St. Catharines | 10,500  |
| Galt..... 7,300     |        | St. Thomas..   | 10,000  |
| Guelph .... 11,000  |        | Stratford....  | 10,000  |
| Hamilton ... 45,000 |        | Three Rivers.  | 9,500   |
| Kingston ... 20,000 |        | Toronto.....   | 200,000 |
| Lindsay .... 8,000  |        | Woodstock ..   | 9,000   |
| London .... 32,000  |        |                |         |

**OUR TRADE**

Is done with the Large Towns.

City People are more particular about  
Style. They want the newest Shapes  
and the Best Values. We specially cater  
for this class of trade, and supply the  
cities with the newest ideas.

The Merchant who wants Fashionable  
Styles should buy from

**MACLEAN, SHAW & Co.**

WHOLESALE HATTERS,

507 St. Paul St., MONTREAL

**MACFARLANE, MCKINLAY & CO.**

Manufacturers of

**WINDOW SHADES**

Shade Cloth, Spring Rollers, &c.

**TORONTO - - - ONTARIO**

Victoria a fortnight ago. She had 24,000 chests, besides other  
freight and a large number of passengers.

A FLOATING lobster cannery now operates off the coast of  
Newfoundland, which moves on, when the French authorities  
complain.

AN electric street car service is to be established at Port  
Arthur. Only fancy this wealthy and populous city being out-  
done by Port Arthur!

THE insolvent stock of Mr. J. B. Alarie, of this city, valued  
at \$980, has been sold at 62 cents in the dollar. The book debts  
amounting to \$942 brought 35 cents in the dollar.

SALMON fishing for the season, on the Columbia River, closed  
on the 10th. The total pack on the river for the year was 375,-  
000 cases, a shortage of 60,000 cases on the pack of 1890.

MCINTYRE and BENZIE, builders, of Toronto, have assigned.  
They are described as middle-aged, hard-working, honest men.  
Unfortunately they lacked the capital necessary for success.

ROBERT LOGAN has kept a saloon on St. James street west  
for the past ten months. He was supposed to be doing well, un-  
til one day the landlord closed him down for non-payment of  
rent. He has now assigned, owing \$1500.

**H. VINEBERG,**

Manufacturer of

**FINE CLOTHING**

7 VICTORIA SQUARE, cor. St. James, MONTREAL.

Buyers visiting Montreal markets will consult their interest by  
inspecting my lines.

**VICTORIA STEAM CONFECTIONERY**

—WORKS—

**WHITE, COLWELL & CO.,**

**ST. JOHN, N.B.**

Best shipping facilities to all points of Canada and West Indies

J. F. MILLER & SON, agricultural implement manufacturers,  
of Morrisburg, an account of whose meeting with their creditors  
was given in our issue of the 10th July, have made an assignment.

ANOTHER delegation of farmers from England will arrive here  
in a few days to report on the agricultural resources and capa-  
cities of the Dominion, more especially as to the openings in  
the older provinces for immigrants.

A. K. BISHOP & Co., hardware dealers, of Owen Sound, have  
assigned. The firm was formerly Bishop and Paulin, who dis-  
solved in 1888, Paulin retiring. Since then Bishop has done a  
small living business and has never been credited with making  
any headway.

THE insolvent stock of H. F. Poirier, retail dry goods mer-  
chant of this city, has been sold to Mr. P. E. Paquet, presumably  
for Mr. Poirier himself, at 52½ cents in the dollar. It was valued  
at \$41,900. The book debts, amounting to \$757, brought 31  
cents in the dollar.

It has just been discovered at Ottawa that the latest edition  
of the Encyclopædia Britannica, published in the United States,  
contain four articles copyrighted in Canada, and orders have

THE

**CITY OF LONDON**

Fire Insurance Co.,

OF LONDON, ENGLAND.

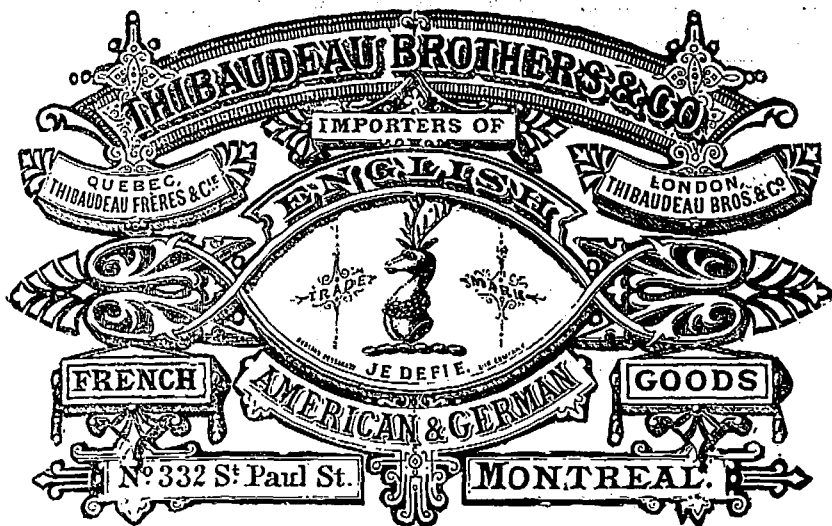
CAPITAL, - - - \$9,500,000.

Fire Risks accepted at Current Rates.

H. M. BLACKBURN, General Agent, Ontario & Quebec, Toronto

JAS. P. BAMFORD, Agent,

43 and 45 St. John Street, - - - MONTREAL



1891—FALL SEASON—1891

LONSDALE, REID & CO.,  
18 St. Helen Street, - MONTREAL

Full Range Samples now with our representatives. Inspection solicited.

**FISH & CO.,**

(Successors to FISH, HYMAN & CO)

Importers of Havana Cigars  
(WHOLESALE)

33 ST. NICHOLAS STREET,  
MONTREAL.

**HEES, ANDERSON & CO.,**

Window Shades,

Curtain Poles, Spring Rollers, &c.

TORONTO, ONT.

SELLING AGENTS:  
R. HENDERSON & CO.,  
MONTREAL,  
J. STANBURY & CO.,  
TORONTO.

**BEST for THE MONEY**

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

As they are very attractive in appearance and superior in quality, and no other bat will retail as well.

ASK FOR THESE BRANDS:

'North Star,' 'Crescent,' or 'Pearl,'

Put up in Bales or Cases in 4, 6, 8, 12 or 16 cts. Rolls.  
Baled Goods same quality but lower prices.

been issued to collectors of customs to seize the volumes containing these articles wherever found. The articles referred to deal with the subjects of "Fisheries," "French Literature," "Germany," and "Heat."

HAVING decided that music is to be rated as English the U. S. Customs now have to decide whether ballot dancers are "artists or laborers." Both, certainly, all laborers are not artists, but all artists are laborers. They get easily puzzled across the line.

JAMES LOMAX, butter dealer, of North Bay, started this business early in 1885 having previously run a bakery. His business was a limited one, he owed considerable money, and his habits were not of the best. Hence it is not surprising that we have to chronicle his assignment.

GEORGE ALEXANDER started as a cheese maker and dealer in wood stock a year ago. On the 14th inst. he is stated to have sold 160 boxes to a Sarnia buyer and received for them and other sales about \$1000. On the 16th he went West, whether for the good of his creditors will be known later.

W. D. TAYLOR, general storekeeper, of Maple Valley, Ont., is in a peck of trouble. Last May he sold out his small business to Alexander Earl. Next he was compelled to assign with liabilities of \$1,400 and assets of \$700, and, in addition, to this, he has been arrested on a charge of perjury, although he is now out on bail. Nothing will be done about his financial affairs till it is seen what will be the result of his trial which takes place next month.

THE well-known leather firm of McIndoe & Vaughan, of this city, has changed its style to McIndoe & Aird; Mr. F. C. A. McIndoe having admitted Mr. W. D. Aird as a partner in the firm. Mr. Aird has long been connected with the house, and is thoroughly conversant with the leather business.

THE St. Clair tunnel opened yesterday, reflects the highest credit upon the engineer, Mr. Joseph Hobson, C.E., who has our congratulations. This tunnel practically abolishes the water channel barrier between Canada and the States, and will be of enormous service to the G.T.R. in handling western traffic.

BURT & WILKINSON, did business separately as blacksmiths and carriagemakers until 1889, when they formed a partnership at Centreville, N.B. In May last they decided to dissolve, and Burt retired; but apparently they have been unable to wind up the estate satisfactorily as we have just heard of their assignment.

THE failure of James E. Booth, hotel-keeper, of Orangeville, was somewhat unexpected. When he bought out J. B. Huber last February he paid \$2,000; \$1,500 down and the balance 30 days later. He was supposed to do the best bar business in town, and was also a partner in the firm of Vogan & Booth, of Toronto, and yet we hear of his assignment.

A LARGE flume has been constructed in California 52 miles long, for carrying timber from the place of felling on the mountains to the plains below. It is made of timber, and v shaped. A lake in the Sierra Nevada mountains gives a supply of water to float the timber, with feeders down the hill sides. The big

**Pure  
Oak  
Belting**  
THE J. C. McLAREN BELTING CO.,  
MONTREAL - - and - - TORONTO  
Tel. No. 368. Tel. No. 475.

CROMPTON'S  
CORALINE  
CORSETS.

AGENTS FOR  
EASTERN ONTARIO,  
QUEBEC  
AND THE MARITIME  
PROVINCES.  
**Robertson, Linton  
& Co.,**  
Wholesale Dry Goods  
Corner St. Helen and  
Lemoine Sts.,  
Montreal



C. C. CLEVELAND. GEO. F. CLEVELAND.  
**J. L. GOODHUE & CO.,**  
 Manufacturers of  
**LEATHER BELTING**  
 - AND -  
**LACE LEATHER,**  
**DANVILLE, - - - QUE.**  
 W. B. CHAPMAN & CO., Montreal Agents.

**HENRY PORTER,**  
 Tanner and Manufacturer of  
**LEATHER \* BELTING,**  
 Fire Engine Hose, Harness, Moccasin,  
 Lace, Busset, and  
**OAK SOLE LEATHER**  
 OFFICE AND MANUFACTORY:  
 438 Visitation Street, MONTREAL.

OUR STOCK OF **BAGS** AND - - -  
**HESSIANS**

Is the LARGEST and most COMPLETE in CANADA  
**BAGS. HESSIANS**  
 Every quality and size, Jute or Cotton. Every Width and Quality.  
 Plain Printed in Colors. Plain or Striped

**WE ARE OFFERING SPECIALLY LOW PRICES.**  
**IT WILL PAY YOU to get our Quotations and Samples.**

**The Canada Jute Company (Ltd.)**  
 17, 19 and 21 St. Martin Street,  
**MONTREAL.**

1891 **CANNED PACK**  
**FINNAN HADDIES**

(THISTLE BRAND)  
 These fish are most delicately cured and smoked, the bones removed, and are ready for table use. They are cured and canned immediately after being caught, and can be rolled upon as possessing the true flavor of the Scotch Finndon Haddock.

For Sale by most Reliable Dealers, or  
**ARTHUR P. TIPPET & CO., St. John, N.B.**

flume is carried on trestles, sometimes 130 ft. high, where they are placed in the gulches in the rocks. It is said by *Engineering* that 9,000,000 ft. of "lumber" were used in the construction of the flume.

R. J. THOMAS, grocer and shoe-dealer, of Brantford, has assigned. He seems to have been fond of changing his location as he has tried three separate places in three years. He was originally at Fergusonville and about a year later moved to Shelburne. After staying a year there he sold out and came to Brantford last April. He was a stranger there, and was hardly likely to make a success in face of the keen competition of established houses.

J. KUHN & SON, commission merchants of Winnipeg, are endeavoring to effect a settlement with their creditors on the basis of 65 cents in the dollar. The only registered partner in the concern was Jane Kuhn, wife of P. J. Kuhn; J. Kuhn himself having failed disastrously in Halifax before coming to Winnipeg. Their business consisted largely in exchanging goods for produce with the farmers, and for the purpose of getting rid of this produce they had a branch store at Balmoral, managed by the son. Later they opened a similar store at Lethbridge and later still, the store at Balmoral was closed. It is probable their offer will be accepted.

**HUTCHISON, DIGNUM & NISBET,**  
 Manufacturers' Agents and Merchants,  
 Linens, Imported Woollens and Tailors' Trimming  
**SELECT CANADIAN TWEEDS,**

**55 Front Street West, ; ; TORONTO**

- SOLE AGENTS IN CANADA FOR -  
 Messrs. J. N. Richardson Sons & Owden, Belfast, - LINEN GOODS  
 Messrs. Currie, Lee & Gawn, Hawick, - SCOTCH TWEEDS  
 Messrs. R. Pringle & Son, Hawick, - SCOTCH UNDERWEAR  
 Messrs. David Moseley & Son, Manchester, - RUBBER GOODS  
 Messrs. J. S. Manton & Co., Birmingham, - BUTTONS

Stock of Linens, Tweeds and Trimmings always on hand.  
 R. B. HUTCHISON (late Mills & Hutchison) Ed. J. DIGNUM R. A. NISBET

**DUMARESQ & CO.**

*Dry Goods Jobbers,*  
 Glenora Buildings, - 1886 Notre Dame Street  
 ..... MONTREAL, .....

ONE of the curiosities of commercial life is the firm of J. H. Hewer & Co., confectioners, of Brantford, who have just assigned. There were two partners, J. H. Hewer, who is a professional baseball player and a member of the Guelph nine, and Wm. Allen, a carriage trimmer. Each of the men worked at his trade, and the two wives ran the business. The usual result followed. They ran it into the ground.

The liquidators of the Exchange bank have presented a petition to the Superior court, for authority to dispose of the remaining assets of the bank by public auction and for the approval and ratification by the court of the accounts of the liquidators made up to the 31st day of March last. The petition is continued until the 10th day of September next at half-past ten o'clock in the forenoon, up to which time the accounts are open to objection by creditors and others interested.

The Board of Customs have rendered the following decisions for the months of June and July:

- Buckles, made of iron wire, lined or made of wire only, when not especially for use as saddlers' hardware, 30 per cent.
- Buckles, made of tin, 35 per cent.
- Eyelets, made of brass, tinned, 30 per cent.
- Liquorice pellets, 3 cents per lb.
- Rings, made of iron wire, 30 per cent.
- Swords, made of iron or steel, 30 per cent.
- Terne or terne plate, being sheet iron coated with lead or a mixture of lead and tin, 12½ per cent.
- Wood pulp, board, 25 per cent.
- Wheeled road-scrappers, 35 per cent.

**ASK FOR**  
 And See that You Get  
**"TIGER" BRAND**  
*Chemically Pure*  
**WHITE LEAD**

**THE BEST IN THE MARKET.**  
 MANUFACTURED BY  
**Montreal - Rolling - Mills - Co'y,**  
**MONTREAL, P.Q.**

Members of the White Lead Association of Canada

# APOHAQUI

Mineral Water,

The Great **NATURAL CURE**

— FOR —

DYSPEPSIA,

INDIGESTION,

KIDNEY TROUBLES,

RHEUMATISM,

SKIN DISEASES.

## Lyman, Sons & Co.

MONTREAL.

Sole Export Agents.

## JAMES GUEST & CO., Commission Merchants

— AND —  
GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France.  
Chas. Coran & Co., " "  
Anger, Fik & Co., " "  
Central Society Vineyard Proprietors.  
Wisdom & Warton, Jerez de la Frontera, Sherry.  
Warter & May, Girona, Port.  
J. T. Wilkies, Rotterdam, Holland Gin.  
J. and Coops & Co., Burton-on-Trent, Ale.  
Slegert & Sons, Trinidad, Genuina Angostura Bitters.  
Bangher, Irish Whiskey, on the Green Banks of the Shannon.  
Eschenaur & Co., Bordeaux, Claret, Sauterns, &c.  
Jos. Curol, Fils & Co., Bordeaux, Claret, Sauterns, &c.  
Neveu, Raphael & Co., St. Hilaire, Sparkling Saumur.  
Faye & Copie, Macon, Burgundies and White Wines.  
Royal Hungarian Government Wines, of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.

## K.D.C. The Greatest Cure of the Age.

NOT A CURE FOR ALL ILLS, but

Guaranteed to Cure any Case

— OF —

### DYSPEPSIA OR INDIGESTION

(The parent of nine-tenths of all diseases) or

**MONEY REFUNDED.**

To those who have not tested K. D. C. and doubt its GREAT CURATIVE POWER, if they purchase one package and use it according to directions, if not benefited we agree to refund the dollar.

One or two packages will cure ordinary cases. Six packages GUARANTEED TO CURE THE WORST CASE OR MONEY REFUNDED.

Sample package with our guarantee and testimonial sent to any address on receipt of 3c stamp.

**K. D. C. COMPANY,**

NEW GLASGOW, N.S.; Canada

## GORDON MACKAY & CO.

— IMPORTERS OF —

WOOLLENS and GENERAL DRY GOODS,  
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

W. C. DIOR, a young clerk of twenty-two years of age, borrowed a thousand dollars from his brother and started a men's furnishing store at Springhill, N.S., in June 1890. He found competition keen and prices cut by the older houses in this line. As a consequence he soon ran behind, and now he has made an assignment with liabilities of \$1500, due principally to Montreal creditors. His assets are small.

C. N. CLARK, boot and shoe dealer of Fredericton, N.B., is endeavoring to effect a settlement with his creditors on the basis of 25 cents in the dollar, cash. He has been in business 25 years, but always in a very small way, and always up to his neck in judgments and bills of sale. Of late his habits have not improved, and the result is that his position has deteriorated until he is obliged to seek terms from his creditors.

The Canada Gas and Fuel Company, with headquarters at Chicago, has been incorporated by Messrs. Thurston G. Hall and Loftus E. Dancey, of Chicago, and T. N. Dancey, Patrick Dowling, Philip Holt, M. C. Cameron and Richard Cartwright, of Canada. It is capitalized in \$5,000,000, and the purpose is to exploit the "Hall electric gas process" in the United States and Canada. Rumor has it that the especial point of attack is Toronto.

ALEXANDER FISHER, plumber, of this city, has assigned with liabilities of about \$1 600. He was formerly of the firm of Mount & Fisher and later of A. Fisher and Co. who dissolved in June 1888. Since then he has been alone. Last April he was compelled to seek the leniency of his creditors who agreed to accept a settlement at 70 cents in the dollar, partially secured, and payable in 2, 4 and 6 months. He then owed \$2,800. Apparently he has defaulted on his second payment as we now hear of his assignment.

The yearly mortality of the globe is reported at 33,333,333 persons. This is at the rate of 91,554 per day, 3,870 per hour, 62 per minute. Each pulsation of the heart at this rate marks the decrease of some human creature. The average of human life is 33 years. One-fourth of the entire population die at or

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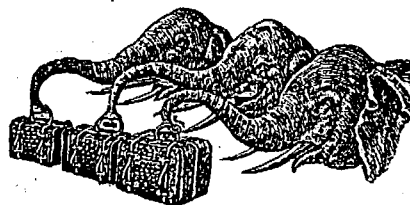
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before the age of 7 years; one-half at or before 17 years. Among 10,000 persons one arrives at the age of 100 years, one in 500 attains the age of 90, and one in 100 to the age of 60. Married men live longer than single men. In 1,000 persons ninety-five marry, and more marriages occur in June and December than in any month of the year; one-eighth of the whole population is military. Professions exercise a great influence on longevity. In 1,000 individuals who arrive at the age of 70 years forty-three are clergymen, orators, or public speakers, forty are agriculturists, thirty-three are workmen, thirty-two soldiers or military employes, twenty-nine advocates or engineers, twenty-seven professors, and twenty-four doctors. —(Finance Chronicle, London, Eng.)

S. S. Young, wholesale grocery jobber of Trenton, who succeeded W. M. Ireland & Co., some ten years ago, is in difficulties. His liabilities will not be less than \$40,000, due almost entirely in this city, and it is said one Montreal firm alone have been let in to the extent of \$15,000. Young was burned out in 1885, but was understood to have been fully covered by insurance. He then put up a fine store (which is understood to be now mortgaged up to the handle) and this is conjectured to have been the first heavy drain on his resources. Since then he has done a large business but principally with weak accounts, and he has always had a large amount out in doubtful debts. The present year was a hard one for his class of customers. He could not collect, and had to carry so many of them that his account became unsatisfactory and finally he has been compelled to suspend.

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THE CANADIAN

# Journal of Commerce.

MONTREAL, AUGUST 21st, 1891.

LOCAL GOVERNMENT IN IRELAND.

The proposal by Mr. Balfour to give the people of Ireland a measure of local self government, must be regarded by all Canadians with the utmost gratification. In the prosperity and pacification of that country we have a deep interest. In the training of its people in the art of self-government we are also concerned. An angered population of that isle, in

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| Geo. H. Corliss, Providence, R. I.     | Canada Life, Hamilton, Ont.           |
| Jas. C. Flood, San Francisco, Cal.     | Bank of Hamilton, " "                 |
| Wm. Fire Ins., Hartford, Conn.         | Western Assurance, - Toronto, Ont.    |
| United States P.O. at Rochester, N. Y. | Can. Bk. of Commerce                  |
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conflict with the Imperial Government, who were in close association with millions of our neighbors, and with so many of our own citizens, created a danger to our domestic peace, and a menace to those relations of good-will and amity between Canada and the States which are so desirable for the interests of both. While prepared to welcome the Irish Emigrant, we could not but regret that in doing so we were increasing the number of those who look upon British rule, with often too well justified distrust and animosity. While this continent is receiving such large additions to its population from abroad, it is of the highest importance that immigrants shall have had experience in local self government, as without any such experience they inevitably fall into the net of the political sharper, and while living in a democracy are no more free citizens than the serfs of Russia. The system so long in vogue in Ireland, in regard to local matters, has been a scandal, enough to irritate a far less sensitive and sensible people. Take as an illustration what occurred recently. A bridge over a small stream went on year after year getting more and more dangerous to traffic. There was no local body empowered to repair it. The people growled, and cursed, and complained, until a loss of life woke up the central authorities to pay attention to their need. The work could have been well done by local skill. But an English engineer was sent from London to report on the bridge, and the contract for the repairs was given to an English firm by whose workmen they were effected. What would Canadian farmers and trades people think of the state of a local bridge having to be inspected by an engineer from even another county, and the needed work upon it done by workmen from a distance? That reveals one of the secret causes of irritation in Ireland, it also shows how that country has been drained of a class of skilled labour which has tended to its impoverishment both socially and financially.

No one can travel through that land with a desire to see what its condition and needs are, without coming to a most decided conviction that centralisation of government has done untold mischief, and inflicted very grievous injury upon the people. We believe that a well ordered system of local government would gradually mitigate the evil of absenteeism, by providing a sphere of influence and usefulness for the resident gentry. If a little compulsion were brought to bear on absentees by the Act, or by its working, it would be wholesome to induce them, even involuntarily, to take up the responsibilities of a land owner.

1854.

USE THE

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Such a measure would do infinite service in restoring social order and prosperity, were land owners taught to regard themselves as something more than mere recipients of rents to be spent in the gaities of foreign lands. Ireland has a right to the riches drawn from her own soil, she has a right to the social influences, and the counsel of those who own that soil; she has the right to have her multifarious local interests managed by those who are locally associated with her soil; Ireland is neither child, nor idiot, she has the same right to local self government as England. The *London Spectator* fears that Mr. Balfour's Bill "will set up little eddies of Radical agitation all over the country," that the local councils will be "seditious," that Ireland ought to wait until "its peasant proprietors have had time to realise what property in land really means." Our contemporary clearly has no such acquaintance with the working of County Councils as we have in Canada. These bodies are not eddies of agitation, nor seditious, nor are our people blessed with long knowledge of ownership before engaging in council work. It is not so much the *peasants* of Ireland as the *absentee land lords*, who need teaching "what property in land really means," and the duties it involves. Had all Irish land owners been Fitzwilliams there would have been no need of Coercion Acts. Political matters are not discussed in County Councils. The business of these bodies is such as any man with common sense and local knowledge can transact. Attendance at a Council is a tedious affair for any one desirous of being swirled about in the "eddies of agitation,"—Radical or otherwise. Conflicts of parties and creeds are as foreign to such bodies as they are in the bargaining of traders in an office. That party and creed feelings are never shown in a Council we do not affirm, for whatever men do whatever they are must have an influence. There are County Councils in Canada where men of mixed races, creeds, and parties, debate with a sobriety and wisdom, even higher in tone than in the Legislatures, and some of the ablest members came here as farm laborers. There is no chance of learning to swim except in water. So there is no better way to learn what responsibilities are involved in the ownership of land, than by shouldering a share of those responsibilities in a County Council.

Knowing then the need of Ireland for relief from centralisation, and the capacity of her people for doing such business as they would be entrusted with, we have every confidence in a well matured system of

Local Self Government proving the greatest boon ever conferred on the Irish people by the Imperial Parliament. That it would be a great blessing also to Canada and to the States, is equally certain.

#### GOVERNMENT SUBSIDIES TO RAILWAYS.

We very much fear that if the history of government subsidies to railways were written, the narrative would be a highly disagreeable record. The story of the Baie des Chaleurs line, so far as it has been developed by the enquiry before the Senate committee, is not probably, more scandalous than others, but this has been revealed, while similarly inodorous ones have been concealed, or their offensiveness deodorised by time. It is known however, that the Dominion Government has paid over \$500,000 as a subsidy to that line, and therefore has a clear right to enquire into its financial affairs. The various phases of that enterprise are puzzling to follow. Its exact position now seems not precisely known. That any portion of a subsidy granted by a government to a railway, should be paid to any person or persons, other than he, or they, fully and officially authorised to receive it for and on behalf of such railway, seems utterly incredible. Yet sworn proof was given before the Senate Committee that some \$105,000 out of a Provincial railway subsidy was paid to a person who had no official connection with the railway, who was in fact a mere political jobber. That any part of such a subsidy should be taxed on its way to the rightful recipient by this intermediary between the government and the railway, as the Baie des Chaleurs Provincial subsidy was taxed, was a crime involving in its guilt all who arranged or winked at, so loose a transaction. For a government to compel its creditors to pay a commission to a third party, a party in intimate association with it, before being paid their claims, is to establish proof of there being an illicit connection between that government and its intermediary. We read of such affairs in Russia being reduced to a system. But that such a practice prevailed in this Canada of ours, we should have denied its possibility with indignation, had it not been revealed by the sworn testimony of one who had been victimised. We must say that the silence of that person in regard to what he regarded as a robbery is most strange. Some will say, is highly suspicious. Pray what system obtains in the offices of a government in regard to vouchers for payments, when such payments are not made directly to creditors, but to an intermediary, who deducts his percentage of black mail, before handing over the money to whom it is due? Is there no auditor of our public accounts? Are the members of Legislature indifferent to our finances, or incapable? Are public monies liable to be paid out by quarter of a million at a time, and is nobody to see that they are devoted to the purposes they are voted, or granted for? The cry that an enquiry into such flagrant iniquities by the Senate is a violation of Provincial rights, is as iniquitous as the scandals themselves. Is a Canadian Province so sacred an enclosure that anything may be done therein with impunity? If there has been nothing done in connection with the subsidies in question which is improper, why object to an enquiry that would at once establish the fact, and put scandalmongers to confusion? Proof that any subsidy granted to a railway by a government has been handed over to that railway, surely could be promptly furnished by exhibiting the vouchers for its receipt? The whole scandal could have been stopped before coming before the

public by the production of such vouchers. To go off on a cry of Provincial rights is an insult to public intelligence. It is a mere attempt at bluff, when the country is asking plainly "What disposition was made of the subsidy granted to the Baie des Chaleurs railway, and to what person or persons was the money paid?" That is the question, and Provincial rights or not, that question must be fully answered, as well as some others it will necessitate being asked. This whole business, and the scandals in connection with the Public Works Department at Ottawa, show that the affairs of our railways, and other works of a public character, built by, subsidised by, or worked by the governments of the country, are in the wrong hands when controlled by a political agency, as they necessarily assume the character of those in charge, and are worked for political more than for their legitimate business purposes. The Public Works Department especially needs a permanent non-political chief, such as presides over each of the great spending departments in England. The present system must be radically reformed. Canada has no money to spare to find contractors the means to subscribe thousands to election funds, nor will she tolerate her debts being taxed by intermediaries, or public subsidies to a railway being devoted to the creditors of a Minister. Napoleon once wisely said: "The men to whom political responsibility attaches, are not those to whom the details of office should be confided." Certainly they, after these revelations, should not be the persons to whom the payments of their offices should be confided. Canada is a business country, her citizens are business people, and they demand and will most sternly insist upon, their public affairs being conducted on business principles.

Already very large sums have been withdrawn from Canada by English investors, owing to these scandals. Orders have been cabled to this city to realize at once on local securities, and remit proceeds. The credit of Canada has been seriously damaged, and any indifference on the part of the public, or dereliction of duty by the press, or attempt to smother up, or condone such grave offences by those to whom the honour of the country is entrusted, will so aggravate the mischief as to lower our financial standing to a most costly degree.

#### THE REACTION ON THE PACIFIC COAST.

The present condition of the labor market on the Pacific coast shows that the "boom" which seems inseparable from the career of every new Western town is just fading out. A year ago mechanics were rushing to Vancouver, Seattle, and Tacoma. Work was plentiful. People were so busy erecting stores, constructing electric railways, and building churches and opera houses, that they had not time to pull out the stumps which decorated every vacant lot. Elaborately colored maps and glowing pamphlets were sent East in profusion. Town lots were staked out in the bush, and prices on the principal streets went up to preposterous figures. What was the result? Men were tempted into ventures on a scale far too large for their capital, and the towns themselves were stimulated into a sudden growth not justified by the development of the country around them. The natural result was a reaction. No town can develop in advance of the country which is to sustain it. A "boom" will not clear lands for agriculture, open profitable mines, or develop a great export trade in a few days. No doubt it is a country



of splendid resources, and with an assured future before it; but, all the same, it will be some time before it can catch up to the towns. Clearing is going on as fast as possible, but the process of fitting the land for the plough is slow and laborious, and, although profitable ores exist in abundance, it takes time to secure capital and render the mines lucrative. In the meantime, no matter how reluctantly, the towns are forced to come to a standstill until the country overtakes them and, as railroad building has now ceased, employment has become scarce and every day car-loads of workmen are returning east and thankful that they have the means to do so. Enterprise has been overdone and a period of inactivity and reaction has necessarily followed.

The Pacific towns are not alone in their experience. Booms seem to have been an inevitable concomitant in Western progress. Eight or nine years ago Winnipeg was passing through a similar experience, and lots on the main streets sold at prices three or four times as high as they could be bought for to-day when the future of that enterprising city is established on a solid and prosperous foundation. Many a man lost his all in the crash that followed the extinction of the "boom", and some of the finest residences in Winnipeg to-day were built by men who are now too poor to live in them. Brandon and half a dozen other bright little towns in the North-West can narrate similar experiences. Each and all of them were afflicted with "booms" which caused them to go into debt to purchase real estate above its true value and stimulated them to venture into enterprises beyond their depth. It has taken them years of struggle to curb their unhealthy growth and reach bottom again, and now they are perfectly content to increase on natural lines without the aid of the speculator and the auctioneer.

Mercantile men realize perfectly that the "boom" is a mistake. A town is far better off without one. Natural causes will render it just as big and prosperous in the long run as human industry and enterprise can make it, without the assistance of newspaper advertising or highly colored maps. But, of late, it has seemed to be inevitable in all young towns. Fortunately the fever of speculation soon burns itself out, and, if its victims are strong enough to withstand the chilling period of reaction, it usually has but slight ill effects upon their commercial future.

#### AUSTRALIAN FEDERATION.

As was anticipated from the outset, the scheme to federate our sister colonies in Australia under one central government, modelled upon the same lines as that which has proved so successful in this Dominion, has already unearthed so many conflicting interests that is more than doubtful if it can ever be brought to a successful conclusion.

In the first place the views of the different colonies upon the tariff question are widely divergent. From free trade in New South Wales they range to McKinleyism in Victoria. No doubt the meagrely populated colonies of Queensland, South Australia, Western Australia, and Tasmania would be willing to forego their present tariffs to secure the larger benefits of federation, but it is doubtful if, although there is certainly a strong and growing protectionist sentiment in New South Wales, that colony would be willing to accept the tariff of Victoria without considerable modifications. Then, again, there is the jealousy unavoidable

from the selection of a national capital. There is intense rivalry between Victoria and New South Wales and, as it is generally conceded that, in event of federation, Melbourne, the capital of Victoria, would be selected as the administrative centre, and thus would derive all the advantages arising from the concentration of capital and expenditure within her limits, the inhabitants of Sydney are opposing federation tooth and nail. A third difficulty arises from the question as to whether the sole control of public finance shall rest with the lower house of the proposed federated government, and whether the upper house shall possess the right to amend or revise money bills or not. All the colonies agree to the restricting of the initiation of financial measures to the lower house, but three of them object to the vesting of the sole control of money matters in that house. This alone is a serious bar to any immediate adoption of federation.

On the other hand the condition of the finances of the different colonies would naturally urge them in that direction. The cost of conducting the government in such sparsely populated countries is very large in proportion to the income, and this has compelled them to severally test their credit in Great Britain to such an extent that the burden of interest is rapidly approaching the total of the revenue. The system of state construction of railways, for which purpose most of the money was borrowed, has proved a most expensive one. The routes of these railways were decided (as might have been expected) by political exigencies, and not by commercial wants. Influential men obtained enormous compensations, and the deviations in the routes necessary to please them, and serve their interests, have not only largely increased the cost of construction but militated against the interests of producers by increasing the cost of freightage. The experience of the Australian colonies has been that state construction of railways is an expensive luxury, and that, had they followed the Canadian system of leaving the construction of railways to private enterprise, and merely assisting it with a fixed sum per mile, their existing railways would have been constructed at less cost, the commercial public would have been just as well served and the development of the country would have been far more rapid. In everything conducted purely by the state the canker of politics is certain to appear, and nowhere have the baneful effects of political exigency been more apparent than in the volume of the indebtedness of the Australian colonies.

#### INSURANCE OF DEPOSITS.

One may well ask what next eccentricity will be developed in connection with insurance? It seems as though ingenuity in finance having exhausted itself in devising odd forms of insurance against the ordinary risks of losses by fire, sickness, accident and death, that it is now bent upon the invention of wholly new systems, which provide against contingencies that have hitherto been left to be guarded against by prudence and sound judgment. The basal idea of insurance has been that as there are certain physical dangers not preventible by care or foresight, the risk of loss by such dangers may be obviated by contributions to a common fund available for those who are unfortunate enough to have suffered. There are proposals now to extend this to what may be rather classed business dangers, such as losses by debts or thefts. The widest range of this novel enterprise is the scheme to insure



the safety of bank deposits. If this is feasible we do not see why the further step should not be taken of insuring banks themselves against those losses that put deposits in danger. If depositors can be guaranteed against loss, why not shareholders? To insure the deposits of a bank would be a much larger contract than to insure the capital. One would think that those in receipt of dividends of 6 to 12 per cent, would be more able and anxious to have their investment guaranteed especially as it is in much greater danger than are deposits, than those who are only getting 3 or 4 per cent, and have some protection in the liability of shareholders. But, although the scheme is being seriously discussed, we regard it as a mere financial extravagance. All insurance business is based upon definite, known, and certain, facts and principles. The ratios of chances of claims being made under policies covering risks by fire, death, accident or sickness, are deduced scientifically from data that have been proved and tested. But to formulate any such laws as those recognised in the ordinary business of insurance, in connection with losses to depositors by bank failures, is, we submit, impossible. In the case of the vast bulk of deposits, there is no risk; to ensure, or guarantee 99 per cent of the deposits in our Canadian banks would be sheer waste of the premiums. To select certain banks for guarantee would help to bring them into trouble by creating distrust that would cause withdrawals of deposits, and the stoppage of the inflow of these necessities to the prosperity of a bank. So that to insure the deposits of a bank would do much to ruin the insuring company by premature claims. It would act as though the risk of fire in a building were largely increased by the very fact of its having been insured, or a man's expectancy of life shortened by his taking out a life policy. Ordinary risks now insured against are lessened by insurance, except in rare cases of a fraudulent intention. If bankers took any notice of such insurance of their deposits, it would most certainly not be to protect them more carefully by prudent management, but possibly, and more likely, it might render some custodians of such funds indifferent to their safety, as any losses would fall not on individuals, but on a company. Although in these days when no scheme seems too absurd, or too reckless to be set afoot, the insurance of bank deposits and other like business, will probably be entered upon, it will benefit only those who by this device pluck their deluded victims.

#### CANADIAN WINES.

The manufacture of wine from grapes grown in this country is assuming large proportions. In the Niagara Peninsula and Westward, especially on the main island in Lake Erie, grapes are grown with great profusion, and of excellent quality for wine making. There are many thousands of gallons made for home use, some of a higher quality than any offered for sale. Those who have been accustomed to European wines, particularly the heavy ones of Spain, look upon our article with some disdain. The clarets of France and the hocks of Germany are nearer to those we make in quality and strength, but save in the inferior brands of those wines, we have not yet acquired the art of presenting those made from Canadian grapes with the attractive flavor and body of the foreign article. We are inclined to think that our makers are somewhat inclined to cater to an established taste by seeking to imitate foreign wines, rather than relying upon the

gradual development of a palate for the native product. It is known to all vine growers, that the flavour of the grape and its adaptability for wine making, differs according to the soil it is grown upon, and are much affected by climatic conditions. This is not sufficiently recognised here, the industry is still in an experimental stage, and no doubt after a time, grape growers will know to a certainty, precisely the grape that is best adapted for each locality. We have also a difficulty here in handling the grapes, owing to the lack of experience in wine making on the part of growers. Experts from Germany and France find their knowledge not available here, as the conditions they have to work under vary so much from those in the old world. But success has been achieved so far, that there is great reason to believe that it is a mere question of time when a very much greater degree of it will be won. The demand, we are satisfied, will ensure a ready and profitable sale of all the native wine we can make, when certain defects are overcome. These main drawbacks are, an excess of acidity in our wines, and some element in them which produces headache in many drinkers, who can imbibe far more of a good sherry, claret or hock, without such discomfort. What that is we will not affirm, but our wine makers must know, and they must direct their ingenuity to the discovery of some method of giving their wines brightness, keeping quality, and liveliness of flavor, without any treatment that is liable to produce brain dullness, or stomachic disturbance. The excess of acidity should be cured by a higher stage of maturity being reached before being placed for sale. It must be kept in mind that our wines are not so delicate in flavor, or so costly, and strong as those that the wine bibber *sips* slowly so as to secure all the palate enjoyment possible out of his post prandial glass. The wines we make should be such as could be drunk freely, as they are in the wine districts of France and Germany, where the laborers slake their thirst with wine, as ours do with water or beer. But this demands in our case more maturity, more complete fermentation, as our grapes are, we believe, not usually as fully ripened as those of the older wine countries. Besides excess of acidity in some brands, there is also an excess of sugar in others, they *cloy* the mouth and satiate the taste as rapidly as honey. Wines with this fault we notice must be consumed rapidly, as soon as a cork is drawn the wine flattens at once. We are disposed to think that the grape industry needs organising something on the same lines as that of cheese,—that is, there should be wine factories, where the highest skill, the most approved machinery and certain mechanical essentials for good storage and bottling, would ensure wines being produced of a quality and price that would command a very large sale. The interests of temperance and health, would be served by a cheap supply of the juice of the grape. We are satisfied that this might become a most profitable and extensive enterprise.

MR. CHARLES A. EVANS, for the past fifteen years cashier and confidential clerk of Messrs. Kay & Banks, general agents of the Royal at Toronto, and a brother of Mr. H. W. Evans, of the North British and Mercantile at Toronto, and of Mr. W. B. Evans, of the firm of Evans & McGregor, managers of the Commercial Union, at Montreal, has been appointed superintendent and manager of the Royal and Queen for Nova Scotia, with headquarters at Halifax. We congratulate Mr. Evans on this appointment, the company he has settled in Halifax to represent, on securing so capable and thoroughly reliable an officer and Halifax on an addition to its good citizens.

## EGGS EXPORT TRADE.

The practical exclusion of Canadian eggs from the markets of the States renders the outlook for placing the same or a larger volume of those exports in the British market one of much importance and interest. For ourselves we have always been sanguine on these two main points—that the eggs could be transported to British ports with as low a percentage of breakage as from several other places from which the supplies come, and that they could be placed to all the extent we need to advantage in the new market. Those who have seen eggs gathered in and shipped from Ireland and France, know how many risks there are of breakages in collecting and forwarding them, hardly exceeded by an Atlantic voyage. Then the English market is supplied with eggs from almost every country in Europe, transport from which places is usually well nigh as costly and risky, if not fully so, as from this side of the water. One of the largest importers in Scotland has recently said, "we, being large importers of American and Canadian cheese, our shippers of these when here this spring asked us if we would take up Canadian eggs, which, after a little consideration, we agreed to do, and we have much pleasure in saying that it has been a wonderful success. The breakage is exceedingly small—one case of 300. We have received altogether close upon two millions of these eggs now in about five weeks. It promises to be a very large trade indeed, and a good deal depends on the shipping companies how they carry the goods. If they are carefully carried and kept in a cool part of the ship, free from heat, it is possible they may become a strong competitor with Irish and Continental eggs." The Canadian Gazette in a recent issue confirmed this, as do our private advices. The Gazette says:—"The trade in Canadian eggs is increasing in volume almost every week. In ten days recently upwards of 3,000,000 eggs of extraordinary fine quality were landed at Liverpool alone. They are said to weigh from 25 to 17 lbs per 120, while the best continental eggs weigh from 13 to 15 lbs only; and are admittedly superior in quality to the choicest Irish eggs—a fact evidenced by their price, which is always from 8 to 10 cents per 100 more than is obtainable from the Irish product. In no trade probably have the Canadians shown a greater aptitude and readiness to meet the needs of the British market. The packing is stated to be superior to that of any continental shipments, and the trade may now be said to be placed on a permanent footing. Indeed, the leading exporters and commission agents here say that, even were the McKinley tariff abandoned to-morrow, the trade would not now be affected. It is not likely that these Canadian shipments will increase the general volume of British eggs imports; but they will, it is expected, tend to keep out of British markets inferior Italian, Russian and Austrian varieties. There is great room for the development of the trade, and the Canadian Government and its representatives here are to be congratulated upon the success which has followed their persistent efforts to make the Canadian farmer realize the fact.

## BRITISH SHIPBUILDING.

"After the gloomy reports that have been coming from our shipbuilding centres, it will be a surprise," says the London Daily Oracle, "to most people to learn that there is actually more tonnage now building than there was a year ago. But this is the main fact to be gathered from Lloyd's Register of ship building returns issued a few days since. These returns show an increase of some 30,000 tons for last quarter. If the enormous productive power of our shipbuilding industry be taken into account, an increase of 30,000 is certainly not much, but the fact there is any increase at all is the significant point. The greater tonnage built is not due to any improvement in the shipping trade, but to the circumstance that last quarter's returns compare with the second, which was the worst quarter of 1890, but without a steady flow of new orders an end must soon come to this state of things. Every shipbuilder knows that new orders are growing fewer and fewer, and therefore the end of the activity in shipbuilding is apparently within measurable distance. Turning from the tonnage actually building to that for which preparations are being made, the falling off is manifest. The tonnage now preparing to build only amounts to 156,253 tons, at the end of March last it amounted to 180,349 tons; and at the close of last year to 293,288 tons. Therefore

in six months the amount of prospective work in hand has declined from 263,288 tons to 156,253 tons, which would show that shipbuilders are getting to the end of their tether with fresh orders."

## A LOAN SOCIETY SWINDLE.

A remarkable illustration of the reckless way in which persons hand over their money to strangers, when organised under the name of a Loan Company, has been furnished in Chicago. The case is similar to more than one in Canada, which in time will complete the parallel by being proved to be swindles. The "National Capital Savings Building and Loan Association" began business by selling shares for 50 cents each with a payment of \$11.05 per month for 96 months, at the end of which time a \$1000 loan would be paid for. There was also membership fee of \$30, an appraisal fee \$20 and \$45 to be paid in advance. It will be noticed that the terms were by no means as favorable as certain Canadian schemes offered; the hook in the line of our fishermen is so exposed that none but the most voracious and inexperienced fish will bite, the fish of the States it seems require the hook to be better covered. This Company opened an office and placed several relatives of the so-called Directors in charge. The auriferous stream came pouring in like a flood. There were agents appointed all over the Union seeking to dispose of \$20,000,000 of stock. In a short time about \$300,000 had been taken in, and along with it, the simpletons who sent their cash. The promoters issued a paper signed by the "Auditor of Public Accounts" Chicago, stating that the concern was substantial,—there is, however, no such officer. They managed even to hoodwink some of the commercial agencies, but how that was done will probably be explained in Court. There was at last an outcry that loans could not be effected with the concern. Professor Ellwood of the Wesleyan University, who was a heavy investor, then came up to investigate, and he went away satisfied. We ask attention to this by those who place their money in such affairs on the strength of some ecclesiastical endorsement. Soon afterwards, the State Attorney was asked his opinion of the Company's proceedings, and the result was that a raid was made on the offices, the whole staff were apprehended and the promoters of this huge swindle, under the disguise of a Loan Company, will have to stand their trial for fraud. The Chicago press speaks of there being "plenty of gudgeons" in the States, we fear this kind of fish is also plentiful in Canada.

## THE TIMES ON THE MCKINLEY TARIFF.

The London Times is thoroughly free trade in sympathy, but it is independent, not only of political parties, but of even its own record. The Times reports what it sees. At a recent Cobden Club gathering the chief speakers reported what they did not see, save through the glass of prophetic hope. They declared that the outlook for free trade all over the world was never so promising, from which we infer that the advance of free trade is coincident with, and manifested by an extension and more rigid enforcement of protection, for that is what has happened during the last year. What the highest and most independent organ of opinion in the world says is worth repeating and recording. The Times commenting on the returns issued by the Board of Trade, says: "The returns are unsatisfactory. The decline in exports is due chiefly to the lower value of manufactured articles, metals, and imported raw materials for sundry industries and manufactures. In raw materials for textile manufactures there has been an increase of £700,000, and in food-stuffs an increase of nearly £300,000. The increase in the latter is due to the advance in corn and not to an increased amount. The decline in exports is distributed over the whole list. The McKinley law has been the great cause of the disturbance. The prospect of the law last year swelled exports to the United States while those markets were still open. English merchants and manufacturers availed themselves of the outlet, and were met with equal eagerness on the part of America, to buy at lower rates. The McKinley law now in force has had the effect expected and intended. Our exports to the United States have decreased under several headings; and although they have advanced under other headings, this advance is not sufficient to balance the general trade loss. The figures for July are therefore lower than they otherwise would have been, and they com-

pare unfavorably with the time when the exports were abnormally large. The effects of hostile trade, also, are greatest and most visible at first, in the course of time things generally recover. Old trade channels are used, but trade goes by a more circuitous route under conditions less advantageous to the purchaser than to the exporter. The McKinley law has been a severe blow to some branches of trade, but the chief sufferer will be the country which has been so unwise as to establish it. The Board of Trade returns are, therefore, less unsatisfactory than they appear. They do not show that our trade resources are impaired or that the energy which has carried us to the front of the trading countries of the world will not maintain us in the place which it has enabled us to win." Clearly England is in our own case, she has to look out for new markets, and she will have also to fight United States competition at home and abroad by cheapness of production, and the abandonment of old-fashioned methods and routine.

#### AMERICAN JEALOUSY OF MANITOBA.

Whatever may be the cause, the American press never speaks of Manitoba or the North West Territories without a sneer, or some disparaging comment. The Milling World of Buffalo, a paper as lively as a mill race, is very fond of trying to grind Manitoba to powder, so to speak, but some way or other its machinery does not work, for the Province is never "a penny the worse," for the process. In its last number is a savage attack upon some one who stated that Manitoba would yield 25,000,000 bushels of wheat this year. It goes so far as to say that, when that happens, "the Canuck sky will rain plum pudding and fricasseed chicken," which, we must say, would be such a delightful addition to the wheat crop that when it happens "may we be there to see." After this prophetic culinary outburst, it turns its attention to this paper, and does us the honor to quote with approval a large section of our article on the U. E. Trade League, as other journals have done. But its anti-Manitoba craze breaks out in this question, "What can our contemporary mean by saying that the capacity of the Canadian North West to meet all the food needs of Britain is undoubted?" We try in these columns to say plainly what we mean. So in declaring that the N. W. of Canada is capable of supplying all the wheat needed in Britain, we meant *that* and nothing less. The food needs of Britain in the sense we spoke of, are those outside the home crop. But there is no need to restrict our allusion within that limit. One valley in the N. W. contains over 300,000,000 of fertile acres. If they were developed by culture that one valley could grow more wheat than the whole product of the States. The *Miller* should keep cool over this, as so enormous a development is likely to take many years, during which he might gradually be brought to look on Manitoba without grinding his own teeth with rage. The *Miller* calls Canada "frosty." That is as unwise as it is unkind, for the epithet will hurt his brethren in Dakota and Minnesota, which are fully as "frosty" as Canada. He objects to our speaking of the States as "a most hostile nation." We did not say so, our words were that in a trading sense this could be said of the U. S. The absolute demonstration of this is, first, the McKinley bill, which is a deliberate attack upon the commerce of Great Britain and of this country and second, the treaty which seeks to destroy our trade with the West Indies. Those two measures in times gone by would have been thought a sufficiently hostile provocation to have brought on a war. Still the *Miller* says, "the States are hostile to no nation," therefore we must regard the attempt by the U. S. to paralyze a large branch of our trade, and to make international intercourse difficult, as the outcome of a friendly feeling towards us. We might to this make answer, "We own you'd a right to dissemble your love,—but why did you kick us down stairs,"—out of your markets? Our critic says he believes in "reciprocity;" let him show his faith by his works, by advocating the lowering of the American tariff down to the level of ours. It looks now, as if the great U. S. could not stand against the competition of "little" Canada. The giant Republic needs double the Protection that guards efficiently the small population of this Dominion. Canadians are a modest race, but of this we do boast, we can thrive and develop without prohibiting competition by McKinleyising our tariff, or seeking to monopolise any market.

#### THE ATLANTIC MAIL SERVICE.

The restoration of the Mail service to Messrs. Allen will be received with satisfaction. The prospect, which some enthusiastic but slightly informed American papers, said was so glowing of having a magnificent line of Mail Steamers owned and run by United States citizens has recently been overcast by "summer clouds," but without exciting any special wonder. The navigation laws of the States as well as their economic condition are very serious difficulties in the way of such enterprises as lines of Mail boats, being built and run under the Stars and Stripes. The *Daily Oracle* (London) does not place much faith in the possibility of American built mail steamers for transatlantic traffic proving successful, even with the assistance of the postal subsidy. It says: "It is rumored that the visit to this country of Mr. Griscom, the President of the Inman and International Steamship Co., is to arrange for the thorough and complete Americanizing of the Inman Line, so as to bring a large proportion of the bounties voted by Congress for the fostering of American shipbuilders and shipowners into the coffers of the Inman & International Company. This will prove a difficult undertaking, as, under the American shipping laws, the present fleet of the Company cannot get an American registry, so that it is only by building new ships in American shipyards that the Inman & International Co. can obtain any benefit from the recently enacted Act of Congress, and even supposing that they can procure the money to build new steamers in America, which is not at all certain, what are they going to do with their present fleet? There is not the slightest doubt but that the Cramps or Roaches of Philadelphia could build as fine vessels as any afloat, but they could not do it at anything like the price that similar vessels could be built for on the Clyde, at Barrow or Belfast; and the question is, would the profits of running American-built steamers, combined with the bounties they would receive from the American Government, enable them to compete with the cheaper-built but equally good vessels of British build? The history of the defunct Collins Line should not be overlooked in this connection, and the fact that in all the years that have elapsed since its failure no American company has been able to hold its own on the Atlantic against foreign rivals is not without its significance. The tenders for the proposed new "Cunarders" were reported to be £600,000 and £650,000 apiece, by the two companies who tendered for them at Barrow and on the Clyde, so that any American line that built vessels to compete with the projected British-built steamers must be prepared to pay a very high price indeed for the privilege, possibly not much below £1,000,000 per steamer, and as in order to maintain an efficient weekly service they would require say five boats, whether it would prove a commercial success is more than doubtful."

#### THE SHOE TRADE.

The census of 1890 report the population of the U. S. to be 62,480,540. The annual increase in native population is two per cent and of immigrants something like half a million persons. Hence there are 1,749,610 more pairs of feet to be shod each year, and for each pair it is estimated that three pairs of shoes are needed, making a total increase every twelve months of 5,248,830. This year the population may be reckoned at 64,230,150, and they may be expected to use 192,690,450 pairs of shoes, costing to produce, on an average, \$1.15 a pair—\$221,594,017. Add the profit of the manufacturers—5 per cent, that of the wholesale dealers—10 per cent, and of the retail dealers—25 per cent, and we have an aggregate annual expenditure for shoes by consumers of \$319,926,360, independent of what they pay for rubbers, which will swell it to \$350,000,000 or thereabouts. Taking our population to be 5 millions the consumption would probably be 15 millions, costing on an average \$1.15 which amounts to over 17 millions. If, according to the proportions given by the *Shoe and Leather Reporter*, we allow 5 per cent for manufacturers, 5 per cent to wholesalers, 25 per cent to retailers, we get a total expenditure for boots and shoes in the Dominion of \$23,625,000. The estimate for England is 127 millions affairs yearly. We, however, doubt the accuracy of the proportion of profits accorded by our contemporary—but the organ of the trade ought to know best.

## SUGGESTIVE INSURANCE CASE.

At the recent Durham assizes a case was tried which gives strong confirmation to the position we took recently in regard to personal and medical testimony as to the health of a proposed insurer and of that of his parents. The company that defended the suit is named "The Refuge Insurance Company," in this case the refuge turned out to be no protection. The plaintiff was Mr. Thomas Stephenson, station master at Wingate Station, where his son had been a porter. This young man, John Thomas Stephenson, was under age, but he was anxious to insure his life, and a policy of insurance was entered into by the father on April 1, 1890. The proposal was sent in the usual way and the usual questions were answered. The young man was regarded as very healthy; in fact, he had never had an illness nor been under a doctor in his life. He died, however, about two months after the insurance was effected, the cause of death being, he believed, globular pneumonia, or galloping consumption. The defence was that the plaintiff had made an untrue answer to a question put to him by one of the medical men of the company. He was asked if the young man's mother died of consumption, and his answer was, no, whereas it was stated that she had died of consumption. From the evidence which was called, it appeared that the plaintiff had been told by one of the doctors who attended his wife that she did not die of consumption, and it was on the strength of that that he made the statement. The young man was only ill a few days. Judgment was given for the defendants with costs. Without knowing more details, the judgment cannot be understood. The answer of the father was in all probability given in perfect good faith. Doctors do deceive persons as to their malady, and if a physician declared that the mother in this case did not die of consumption, how could the court hold that the father knew better than the medical attendant? Besides this, what was the medical examiner of the company about to pass a life that was so worthless that a few days illness ended it by a complaint that must have been present, acutely present when the examination was made? The evidence may have shown some proof of wilful deception that justified a verdict for defendants, but if that verdict was based only a falsehood first told by a physician, the plaintiff was not to blame and he was not fairly used.

## A YEAR'S GRACE.

The following cable was received at Halifax on 15th inst., by Secretary Creed of the Board of Trade, from Sir Charles Tupper: "The colonial office is of opinion that the existing treaty between Great Britain and Spain entitles us to any reduction extended to the United States by Cuba and Porto Rico until July 1st, 1892, when the treaty expires."

A RECENT issue of the *Draper's Record*, of England, has the following reference to us: "The helpless position of British creditors towards insolvent customers who are domiciled in Canada, is a cause of recurring complaint against bankruptcy arrangements in the Dominion. The bankrupt arranges things comfortably with his creditors at home, and then, it seems, notifies those abroad that if they choose to accept his offer, they can draw upon the trustee for the amount of their claims, say, at the rate of 43 cents per dollar, on condition of their unreservedly assigning their claims to him, and so giving an unqualified discharge to the bankrupt. The so-called offer may be translated into an order to take it or leave it. Risks of trade must be detrimental to the general credit of the Dominion. Surely, then a strong reason exists for affording greater protection to creditors, and there can be no insuperable difficulty in effecting the necessary reform. Some sufferers, on this side, go to the length of declaring that we cannot trade with the Dominion while the actual state of the law obtains. But this is to assume that a large amount of the Canadian trade is insecure, and that commercial immorality is there paramount. This, of course, would be somewhat hyperbolic, and we cite the exaggeration merely to illustrate the strength of dissatisfaction and distrust occasioned. Ample ground, however, exists for our colonial brethren's striving after remedial measures; and we ask whether it is not possible to form a trade protection society on the spot for the purpose of making the reserved rights of creditors who withhold release a reality instead of a sham?"

AMERICAN MAIL CONTRACTS.—The American Postmaster General has issued a notice inviting tenders for the carriage of the United States mails, and, in accordance with the Act of March 3rd, 1891, he asks for proposals from steamship companies to convey the mails to foreign countries in vessels of American build, of the best construction, and of the highest speed. The new service will require no fewer than five vessels of the first class, seventeen of the second, five of the third, and four of the fourth, with an aggregate capacity of 154,000 tons. The probable cost will be five and a half to six millions sterling. The owners and officers of the vessel must be Americans, and the crews must contain a certain proportion of Americans. The first three classes of ships must be constructed so as to admit their prompt and economical conversion into naval cruisers. The schedule of routes includes New York to Liverpool, via Queenstown, or to Southampton or Plymouth weekly, by first-class steamers; New York to Antwerp, via Southampton or Plymouth weekly by first class steamers; New York to Antwerp weekly by second class steamers; and Boston to Liverpool, via Queenstown, weekly by first-class steamers. The contracts relating to first class vessels will hold good for seven years, and those to second class vessels for three years. Since this invitation was issued serious doubts have arisen as to its being accepted. The conditions as to owners and officers being Americans handicaps this proposal heavily, these, and the clause as to a certain proportion of the crews being American citizens, are enough to sink the proposal out of sight as impracticable. It is amazing that so shrewd, so pushing, so enterprising a people as those of the States, are willing to have their shipping interests paralysed by such absurd regulations as are enforced by these Navigation laws, which are conceived in a spirit of national exclusiveness that one would only expect in the Chinese. But so it is, and as this country, and Britain, profit so largely by that policy, we may wonder,—but are content and fully satisfied to do the trade, heedless of the nationality of those whose nautical skill we engage.

CURIOUS FREAKS OF STEEL.—The finest grades of razors are so delicate that even the famous Damascus sword blades cannot equal them in texture. It is not generally known that the grain of a Swedish razor is so sensitive that its general direction is changed after a short service. When you buy a fine razor the grain runs from the upper end of the outer point in a diagonal direction towards the handle. Constant stropping will twist the the steel until the grain appears to be straight up and down. Subsequent use will drag the grain outward from the edge, so that after steady use for several months, the fibre of the steel occupies a position exactly the reverse of that which it did on the day of purchase. The process also affects the temper of the blade, and when the grain sets from the lower outer points towards the back, you have a razor which cannot be kept in condition, even by the most conscientious barber. But here's another curious freak that will take place in the same tool. Leave the razor alone for a month or two, and when you take it up you will find that the grain has assumed its first position. The operation can be repeated until the steel is worn through to the back. The changes that occur in fine steel tools have long been known, but what is the secret of their action has not been found out.

THE branch of the Canadian Pacific Road extending from Calgary northwest nearly 200 miles, to Edmonton, on the Saskatchewan River, in Northwest Territory is completed. Work was commenced on this line in July 1890, and the entire work of grading, bridge building and track laying was completed in little over a year. Work is now being pushed on an extension from Calgary south to McLeod, a distance of 110 miles. The lines give the Canadian Pacific an arm into a new and fertile region of the great Northwest.

## MONTREAL CLEARING HOUSE.—Clearings and balances week ending 20th August 1891:—

|               |      | Clearings.   | Balances.   |
|---------------|------|--------------|-------------|
| 14th August   | 1891 | \$1,528,956  | \$157,913   |
| 15th "        | 1891 | 1,832,211    | 243,573     |
| 17th "        | 1891 | 1,528,617    | 214,619     |
| 18th "        | 1891 | 1,932,769    | 386,504     |
| 19th "        | 1891 | 1,627,357    | 208,673     |
| 20th "        | 1891 | 1,598,147    | 164,891     |
| Total         |      | \$10,048,057 | \$1,376,263 |
| Cor week 1890 |      | \$ 9,750,461 | \$1,194,202 |
| Cor week 1889 |      | \$ 8,908,717 | \$1,302,131 |

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R. A. Mainwaring  
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## MONTREAL ANNEX

Bell Telephone 2433.

147 St James St., MONTREAL

Financial.

MONTREAL, Thursday Evening,  
Aug. 20th, 1891.

The expansion of one million sterling in the British currency is the only feature in the London markets. This is a perfectly normal feature, due to the large withdrawals of notes and coin for holiday and other purposes which always takes place in the month of August. Otherwise the situation is unchanged. It looks now as if British home demands would be very light and as if rates would continue to rule low; the only disturbing factors being the demand for gold from Germany and South America and the certainty that bullion shipments will soon be made to the United States. When gold is cheap unexpected demands always spring up; but unless the drain be sufficiently marked to draw upon the bank's reserves to a considerable extent it is hardly likely that any but a moderate advance in rates will ensue. At present the street rate in London is 1½ per cent, with the Bank rate unchanged at 2½ per cent. In New York money rules at 2 per cent and in this market call loans run at 4@4½ per cent. Commercial rates are unchanged. The sterling exchange market is steady but inactive. We quote sterling sixties at 8½@8¾ between banks and 9 1-16@9 3-16 over the counter. Demand 9 3-16 @9 1-16 and 9½@9¾. Cables 9¾. Posted rates in New York are 4 84½ and 4 86½. Actual rates are 4 83½@4¾ and 4 85½@4¾. Cables are 4 86@4¾. Commercial paper rules at 4 82½ and documentary bills are 4 81. Francs, long 5 23¾, short dates 5 20¾. The stock exchange has shown perceptibly more activity during the week. The prospect of a good harvest, and the amount of money seeking investment have naturally stimulated stocks, and a very fair movement, principally for investment, can be reported.

| Banks.                | No. Shares. | Highest price. | Lowest price. | Average this week last year |
|-----------------------|-------------|----------------|---------------|-----------------------------|
| Commerce.....         | 50          | 131            | 131           | 129½                        |
| Hochelaga.....        | 30          | 115½           | 115½          | ....                        |
| Merchants.....        | 108         | 152            | 150½          | 146½                        |
| Molsons.....          | 100         | 160            | 170           | ....                        |
| Montreal.....         | 122         | 226½           | 225½          | 233½                        |
| <b>Miscellaneous.</b> |             |                |               |                             |
| Bell Telephone..      | 537         | 130            | 128           | ....                        |
| Corp'n Fours...       | \$1,000     | 101            | 101           | ....                        |
| Land Grant Bds..      | 1,000       | 108¾           | 108¾          | ....                        |
| N W. Land.....        | 750         | 81             | 79¾           | 83¾                         |
| Pacific.....          | 2,730       | 85½            | 82¾           | 83¾                         |
| Richelieu.....        | 175         | 60             | 59½           | 60½                         |
| Street Railway....    | 50          | 182½           | 182½          | 193½                        |
| Telegraph.....        | 375         | 106            | 105½          | 99½                         |

# 10%, 12%, 13% IN :: MONTHLY :: PAYMENTS.

**MAY-MAZEPPA STOCK.** Price, \$1.25 PER SHARE. Regular dividend 11-4 per cent monthly; paid since June \$110,000 in dividends. April dividend, \$12,500.

**BATES HUNTER SHARES,** par \$1; price 70 cents per share. Monthly dividend equal to 1 per cent. on price. **APRIL DIVIDEND, \$7,500.**

**SAN MIGUEL CONSOLIDATED GOLD MINING COMPANY,** GENERAL BENJ. F. BUTLER, President; shares, par \$10.00. Price, \$6.00 per share. **DIVIDEND MONTHLY, 5 CENTS PER SHARE — 10 PER CENT. PER ANNUM ON PRICE OF STOCK.**

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JAMES GILFILLAN, - - Treasurer.

(Ex-Treasurer of the United States),

AMES BUILDING, - BOSTON

The traffic returns of the Grand Trunk Railway for the week ending Aug. 15th, 1891, show an decrease of \$12,128 over the corresponding week of 1890.

### MON TREAL WHOLESALE MARKETS.

MONTREAL, THURSDAY EVENING, }  
Aug. 20th, 1891. }

The situation in commercial circles can best be described as one of expectancy. It seems now established beyond a peradventure that the crops throughout Ontario will be abundant, but in the case of Manitoba the prospects are not so favorable. That the crop will be a large one seems assured; but the condition in which it will be harvested is still a matter of conjecture. It is now evident that it will ripen late. The damp cool weather which has prevailed there has retarded the ripening of the grain, and although, in some favored sections, harvesting has already begun, it will not be finished until well into next month. Last year the frosts came on the 16th of August, and already one or two degrees of frost are reported at Calgary. If the coming fortnight proves warm, or even mild, the crop will be harvested in good condition; but the opinion of grain merchants here is that the harvest in Manitoba will be so late that fully one half of it will be caught by the frost. Still, frozen wheat is better than no wheat, and as prices will be high the farmer will realize handsomely on his crop, even if the worst comes to the worst. Under these circumstances a better feeling is apparent in dry goods circles and some houses talk of sending their travellers over their grounds again, in the hopes that retailers will have gained confidence from the outlook and be

willing to buy more freely. Remittances however, are poor; and they will likely remain so until the crops are thrashed and marketed. In groceries a similar condition of affairs prevails. The rush for sugar has quietened down, and, although refiners are still behind on contracts, their customers are no longer urging them. Teas are firm and well sold ahead. Iron is dull, and the only feature in the heavy metal market is the unexpected imposition of a duty on terne plates. Canned goods are weak, and it looks as if lower prices would rule for the new pack. Hides are unchanged, and tallow is inactive. Butter and cheese are strong and buoyant, and all descriptions of farm produce realize full values. Flour and provisions are steady. Fruit is dull and lower in face of abundant supplies. Fish is quiet, but without any weakening in prices. Leather is brisker and more active, and the outlook for wool is promising.

**ASHES.**—Receipts are moderate, slightly in excess of August of last year; there has been some improvement in the price of pots. 13 brls first sort were sold, first hand at \$4.50 for fair tares, two or three barrels seconds at \$3.80 @ \$3.85. A few first pearls changed hand on p.t. Receipts since 1st January, 1645 brls. pots; 117 brls. pearls. Deliveries 1629 brls. pots; 118 brls. pearls. In store 9th August at 6 p.m., 95 brls. pots; 10 brls. pearls.

**BUTTER AND CHEESE.**—A very strong market with holders confident may be reported for butter. Business in both creamery and dairy has been done at top figures, but sales are entirely for the local demand; for with creamery at 20 cents export is out of the question. Shippers hold that 19½ cents is all they can afford to pay if they are to have any margin to work on and as holders decline to abate their views there is nothing for it but to wait until the English market comes up to those figures. In dairy stock shippers are willing to concede



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16½ here, but holders stick out for 17 cents. We quote creamery 19½@20 cents. Townships dairy 16c@18c, Morrisburg and Brockville 16c@17c and Western dairy 14c@15c. The public cheese cable has risen to 46s since last writing, but private cables quote is under this as the basis for cheese. In the meantime the market, though still strong, is quiet, as the views of buyers and sellers are apart. All the July cheese is out of factorymen's hands and they are not willing yet to put a price on August make until they see how the market is going to go. Bids of 9-16 for this month's make were refused in Belleville. In fact both sides are holding off; although the balance of power certainly inclines to holders, and buyers are more anxious to secure stock than they pretend to be. In the meantime we can quote 9½c@9¼c for finest Julys and 9c@9¼c for 2nd. Several round lots were closed at these figures. For a mixed lot of last week July and first week August 9½ cents was paid in the Town-

ships, which is equivalent to a fraction more here, and it is evident holders are quite content to sit on their cheese for a while. During the week the sales were:—Belleville 400 boxes at 9½c; 400 at 9-16c; Ingersoll 140 at 9½c; no sales at Woodstock or Campbellford, 9-16c bid for August without resulting in business. The exports for the week from New York embrace 25,869 boxes to Liverpool, 9,988 to London, 3,034 to Glasgow, 1,443 to Bristol, 4,800 to Hull, and 500 to Leith; total, 45,733 boxes.

**CEMENT.**—The cement market is dull and weak owing to the unusually heavy stock on hand and the utter absence of demand. We quote British brands nominally \$2.35@2.45 but an offer of \$2.20 for a round lot would be eagerly considered. Belgian are held at \$2.25@2.35. Firebrick are slow of sale at \$17@23.50 per M according to brand.

**DRY GOODS.**—As usual towards the end of the present month, remittances have fallen off. Farmers are all busy at harvest work and collections are almost impossible. Travellers are doing fairly well, but there is some talk of sending them over their routes again, as when they first went out the uncertainty as to the harvest made their customers unusually cautious. Now that it seems decided we are to have a glorious crop, they are more ready to buy; although it is evident that not until the crop is thrashed and sold and the money safely in their tills will they modify their present conservative policy. The city trade is very fair, considering that this month is a between season one, and suburban traders have nothing to complain of. Reports from Manitoba are dubious, and it is to be feared that the roseate statements, hitherto put forward, will have to be modified considerably before the crop is harvested.

**FLESH.**—There is a very fair movement in feed and at full prices. We quote shorts at \$9@21, bran at \$15.50@16, middlings at \$22@25, and moullie at \$23@28.

**FISH.**—The market has sagged somewhat since last writing and we quote salmon at 14 cents. Halibut are scarce and wanted at 14c. Trout, whitefish and dore run at 7c@9c and mackerel, blue-fish, bonito, weak-fish and striped and seabass sell at 10c. Haddock and cod rule at 5c. Lobsters are scarce here although the catch has been a large one. We quote 15c. **ADVICES** from Labrador say that the season so far, has been a successful one. Not only is this true of traps and seines but also of punt fishermen, who have secured the best catches for many years. Fishing has also been good on the New Brunswick coast but mackerel have fallen off and herring have come in their place. Dry fish are coming in; but only in very small quantities, the fishermen being unable to cure them in consequence of the very hot weather, which has prevailed along the coast of Nova Scotia of late. Black bass sell at 8@10c. Pike 6c. Salt fish quiet and unchanged. Some green cod are now coming in at 5@5½c. B.O. salt salmon are scarce. Stocks are very light and will likely continue so until the new pack comes in next September. We quote as follows:—British Columbia salmon in barrels \$12, in half barrels \$6.25. Labrador \$15 in brls, \$8 in half barrels. Mackerel \$20 per brl, \$10 in half brl. \$1.50 per kit. No. 1 Labrador herring \$4.50 per brl, \$2.50 per half barrel. Halibut \$5 in half brls. Salmon trout \$4.50 in half brls. White fish \$5. Green cod \$5.50 in 200 lb barrels. Haddock \$5. No finnan haddies in the market but canned finnan haddies are selling at \$1.40 per dozen and \$5.50 per case. Smoked herrings 16½@17c per box. Boneless cod 6c@6½c in 14 lb boxes and 6½@7c in 5 lb boxes. Boneless fish 4@5c per lb in boxes same size.

**FREIGHTS.**—The poor condition of the markets on the other side, and the losses recently experienced by cattle shippers, have forced the steamship agents to reduce freights 5s per head. The present rate is 6s.

**FRUIT.**—The market is flooded with apples, pears and peaches, and as the demand is light prices are weak and holders nervous. Peaches are of poor quality, both green and hard, and they sell only slowly at from 50@75 cents per basket. Apples are in overstock. We quote

**DUNDAS, ONTARIO  
COTTON MILLS  
FOR SALE  
BY AUCTION.**

By virtue of the powers given to Trustees for Debenture-holders by Indenture dated 1st June, 1885, A. D. STEWART will offer for sale by Public Auction, on the Mill Premises at Dundas, Ont., on

Tuesday, 1st September, 1891,

at three (3) o'clock p.m., all the Lands, Buildings and Machinery lately used and occupied by the Dundas Cotton Mills Company in connection with their business at Dundas, Ont.

The lands consist of about Five Acres, and all the buildings necessary for a well conducted Mill are erected thereon and in good repair. There are also a number of dwellings for the use of operatives and others. The mill is equipped with *Two Corliss Engines giving 450 H.P., capable of 650 H.P.* The machinery is all in excellent running order, and consists partly of 16,000 Spindles, 479 Looms, and all necessary appliances for working the same.

Everything is in such excellent condition that there need be very little delay in commencing operations.

There are in connection with the Mill: Stores, Chattels, Etc., lists of which can be seen at the office of the Liquidator in Dundas, and any purchaser of the Mill can readily purchase them by private treaty at reasonable prices.

The product of the Dundas Cotton Mills has always been considered in the market second to none other.

**N.B.**—The Corporation of Dundas has pledged itself to deal liberally with any purchaser respecting taxes.

**TERMS OF SALE.**—Ten per cent. on day of sale, the balance with interest at 6 per cent. within three months. Possession will be given on 25 per cent of purchase money being paid or satisfactorily secured.

Full particulars and Diagrams of the property may be had on application to WILLIAM SMITH, Secy. Treas. CITIZENS' INSURANCE CO., MONTREAL; WILLIAM BIRKETT, Liquidator, DUNDAS, ONT.

**NESBITT, BICKNELL & GAULD,**  
Vendor's Solicitors,

Dated Aug. 12, 1891.

HAMILTON, ONT.

Astracans, Duchess and Harvest at \$1@22 per barrel. American Bartlett pears are at \$2@2.25 per keg and slow of sale at that. The rush of tomatoes into market here has brought Western tomatoes down by the run. We quote 50 cents per 12 quart basket. Local tomatoes bring \$1 per bushel and potatoes 25@30 cents. Spanish onions \$4 per case and Egyptian onions in bags are selling at 3 cents per pound. Lemons run at \$3.50@4 per box and Jamaica oranges at \$7.50 per barrel. No Mediterranean oranges in town. Concord grapes bring 60c per basket and bananas rule at \$1@1.25 per bunch.

**FLOUR AND GRAIN.**—The local market is quiet and uninteresting. A few car-load lots have changed hands at our quotations but buyers on spot are taking only sufficient for immediate requirements. We quote No. 2 hard Manitoba \$1.05@1.07; No. 3 do., 97c; No. 2 Northern, 96@97c; feed d. 1.70c; peas, 87c per 66 pounds in store; 88c afloat; Manitoba oats, 37c; Upper Canada do., 42c per 34 pounds; corn, 75@80c duty paid; feed barley 55c; good malting do., nominal. The flour market has been very firm all week and an advance of 25 cents per barrel has been made in strong bakers with every prospect of a further rise. Buyers, however, are reluctant to meet the advance, and are operating very sparingly; although there is an increased enquiry for export. We quote spring patents at \$5.80, city strong bakers at \$5.50, and strong



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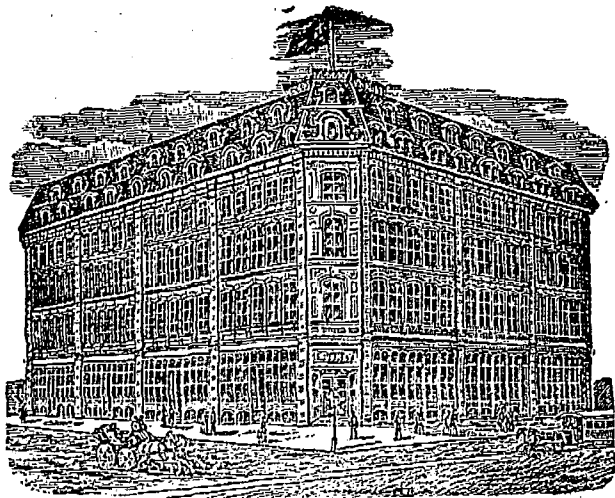
New York and Europe. 120 Branch Offices.  
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Manager Montreal Branch.

bakers at \$5@5 20. Oatmeal is dull and the business done purely of a jobbing character. The weekly review of the English markets cabled by the Mark Lane Express says:—The absence of supplies has improved the tone of the market. Farmers appear to be confident of a fair harvest and good prices. The average of the prices of wheat during the week was 41s 6d, or about a shilling advance. English flour sold at 6d dearer. Foreign wheat was greatly influenced by prices on the Continent, where the heavy demand for American wheat will restrict shipments from England. The Russian and Indian crops will also be diverted to the Continent. There are 4,000,000 quarters afloat, half of which is destined for the Continent. Maize advanced 1s 6d and barley 1s. Oats show no improvement. Beans were 6d higher. Sellers stiff on continental advices. English wheat scarce at 42s. The new crop is expected to open at 38s. Foreign was 1s dearer, mostly for forward month. Flour, peas, beans, lentils, barley and oats advanced 6d. Maize advanced 1s. In Chicago after the sharp flurry on Monday, the market became quiet but extremely nervous, and it now looks as if very little would cause a decline. Cables generally are strong on the faith of bad weather and poor threshing in France, and rumours of the imposition of an export duty by Russia. There continues to be a good demand there for cash wheat, and seaboard clearances are as large as it is to be expected from recent heavy export business, which was chiefly for August and September shipment. News from spring wheat districts is most encouraging. Corn is very nervous and jerky, after fluctuating 1c, with scarcely any trade.

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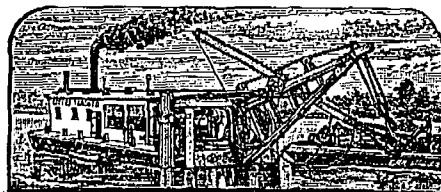
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August declined to about September price, which was generally regarded as a weak feature. Local sentiment is bearish, but September is regarded as manipulated, and traders are cautious.

COFFEES.—The sugar market is gradually regaining its equilibrium. Refiners are now getting abreast of orders and although they are still a little behind on contracts, buyers are not urging them for delivery as they were a week ago. Granulated continues firm at 4½¢ and the ordinary run of yellows at 3½¢@4¢. An occasional lot can be secured at 3½¢, but this is the average run. The sugar from the new refinery at Woodside, Halifax, has been well received by jobbers here. It has all been taken up; but some heavy shipments are expected shortly. Advices from Japan state that the tea market rules steady, business being chiefly in the lower grades. The continuance of favorable rates of exchange has no doubt weighed with buyers, and although efforts have been generally made to buy on a lower basis, the natives by holding firmly have prevented any decline. Home advices continue rather discouraging, but prices there are likely to be favorably affected should silver advance, as many predict it will. In the meantime the Japanese farmers have disposed of two-thirds of their crop and are in a good position to carry what remains so that no important decline is likely unless buying should absolutely cease for two or three months. Settlements to 24th July were 300,100 peculs against 268,500 for the same period of last year. In this market Japan teas are well sold up. Stocks are not accumulating and all

hands look for a good distribution during September. In fact low and medium grades have been sold up to end of October as stocks were nearly cleaned out before the new teas began to arrive. China black teas are firm. We quote low grade Kaisow congous at 14¢@15 cents; good Panyon 18¢@19¢; fine to finest Panyon 25¢@32¢; Pekoe Congou, low grade 24¢@25¢; fine 30¢@32¢; choice to choicest, 35¢@37¢; Moning and Ningchow Congous, common 16¢@17¢; good medium, 20¢@23¢; fine 27¢@38¢; choice to choicest, 50¢@52¢. Low grade Pakling in boxes 16¢@17¢; medium 22¢@25¢; fine 25¢@27¢; finest 32¢@35¢; choice to choicest 40¢@45¢; low grade Canton Capers 12¢@15¢; good teas 30¢@32¢; Foochow Capers 35¢@45¢; Orange Pekoes low grade 20¢@25¢; medium 30¢@35¢; finest 45¢@50¢. Molasses are weak and lower. Outting has been resumed and molasses that cost forty cents are sold at 38 and even 36 cents. It is the same thing with rice. The mill price is \$3.70 and yet we hear of houses selling rice at \$3.45. Indian and other package teas are going out of favor. The majority of them are of very inferior quality; some so-called Ceylons consisting of low grade Kaisow Congous and, as every package sold advertises the packer only, grocers prefer to make their own blends. Canned goods are weak and are expected to be lower. Tomatoes may be placed at \$1 for new pack. Lobsters should be plentiful as the catch has been unusually large; but the demand from England is also heavy and we still quote \$7.50@\$9 per case. Salmon (good brands) costs \$1.35 laid down here, and jobs at \$1.40. Nothing is doing as yet in canned fruits. The jobbers are not buying. The new pack will soon be in and it is expect-

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Directly imported "Porto Rico"  
tobacco manufactured into high grade  
Cigars a specialty.  
Send for Samples.

ed prices will rule very low. Canned pears  
are quoted at \$2@2.10.

HIDES.—The hide market is quiet and un-  
changed. A fair supply is coming in and is  
well taken up by tanners; although the latter  
hold that prices are too high to admit of any  
profit. Toronto is still bare, and Western  
holders ideas are stiffer, but Chicago is easier  
and it looks as if either prices of leather must  
go up or those of hides come down. Sheep  
and lambskins rule at 50 cents and we mark  
clips up to this figure. Calfskins run at 7½  
cents. Tallow is quiet, and fine cake rules  
at from 5@5½ cents.

IRON AND HARDWARE.—The sudden decision  
of the Customs authorities that terne plate is  
dutiable at 12½ per cent, after having admit-  
ted it free for so long, was a surprise to the  
trade. In some way or other the Toronto  
hardware houses got the news a day before  
it reached this city, and the result was that  
they snapped up all they could get at old  
prices. Directly the decision was known here  
prices advanced to \$8 and they are now firm-  
ly held at that. It appears that when the  
government took off the duty on tin plate as  
a sop to the Maritime Province canneries,  
they included terne plate also, and that they  
have only just discovered that terne plate can-  
not be used for cans and that it is imported  
for roofing purposes only. However, the new  
order simply means 87 cents duty per box  
which will have to come out of the pockets  
of the users. The pig iron market is dull and  
unchanged. We hear of sales of 300 tons to  
arrive, Cambroë, Summerlee and Siemens,  
spread over the balance of the season at prices  
within the range of our quotations. Warrants  
in Glasgow remain at 47s 3d and No. 3 Mid-  
dleborough is at 39s 4½d, but it looks as if  
the iron industry in Great Britain were in a  
bad way. The Mossbay Iron and Steel Com-  
pany have closed their works and discharged

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### JOSEPH SALTER,

General Agent,

SHIP and COAL BROKER  
NORTH SYDNEY, Cape Breton.

their employees; the steel departments of the  
West Cumberland Iron and Steel Works are  
also idle, and there seems no present prospect  
of an early resumption of work. In Work-  
ton alone, the headquarters of steel workers,  
over 6,000 hands are idle, and so destitute  
have many of these mechanics become that  
they are accepting parish relief. In this mar-  
ket Summerlee may be quoted at \$21 ex-wharf.  
Canada plates are weak and lower. We quote  
\$2.75 as the ruling figure. Tin plates are un-  
changed; cokes selling at \$3.60 and charcoals  
at \$4.25. Antimony is again lower in sym-  
pathy with England. Bar iron is dull and  
listless and prices would be shaded promptly  
to secure business. Manila rope has fallen a  
quarter of a cent owing to the cutting now  
going on between American factories. We  
quote 13c for 7-16 inch and upwards and 14c  
for small sizes. Nails are unchanged. Closing  
prices in London were:— Spot tin £91 12s 6d;  
three months £91 17s 6d; market firm; G. M.  
B. copper spot £53; do futures £53; market  
steady; soft Spanish lead £12 2s 6d.

LEATHER.—There is a better feeling appar-  
ent in the leather trade although we have no  
large transactions to note. Sole and upper  
are moving out freely within the range of our  
quotations and shoe men report a fair volume  
of orders. The English market is improved  
the receipts having lessened while the de-  
mand remains active. Factorymen look for-  
ward to a big sorting up trade, but at the  
moment only a quiet jobbing trade can be re-  
ported.

OILS, PAINTS AND GLASS.—A fair jobbing  
business is doing in oils and paints and the  
increasing frequency of enquiries shows that  
the trade must be tolerably well cleaned up.  
Cod oil is scarce and firm but the enquiry, for  
it is very limited. Linseed is unchanged at  
60@63 cents for raw and 62@64 cents for  
bolled. Castor oil is higher in sympathy with  
London. Seal oil is in more demand and 47½  
cents may be quoted as an average figure.  
Turpentine is firm and higher and we advance  
values to 57@59 cents. Glass is quiet and

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In 2-lb. Bricks.  
Packed in Boxes, 12, 24 & 48 lbs.

This Fish is Cut from the Largest Newfoundland  
Codfish, and quality is unsurpassed.  
Apply early.

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MONTREAL.

unchanged. For 100 box lots \$1.35 would be  
accepted for first break; but ordinary lots com-  
mand \$1.40@1.50. Paints are steady, and  
the market is moderately active at closely cut  
rates.

PETROLEUM.—The demand for coal oil is  
improving with the shortening days. We  
quote crude at \$1.34. Canadian refined sells  
at 12@12½c in Petrolia, 14c car loads here,  
and 15c in single barrels. American 20½c in  
car lots, 21½c in 10 barrel lots, and 23c for  
single barrels, 2 per cent off for cash; Ameri-  
can kerosene 22@25c, and Canadian 11½@15c.

PROVISIONS AND EGGS.—The local provision  
market is weaker, and the continued slow  
demand has so softened the views of holders  
that round lots of short cut could be secured  
under the quoted prices. Smoked meats are  
also dull, although values are notably un-  
changed. Eggs are coming forward more  
freely but the quality is improving, and  
dealers find no difficulty in handling them at  
12½@12¾c for ordinary stock, and 13@13½c  
for choice. In Chicago the market is strong  
and steady. Hogs closed as follows: Light  
mixed, \$4.70@5.85; mixed packing, \$4.70@  
\$5.70; heavy shipping, \$4.70@5.86; rough  
grades, \$4.70@5.10. In Liverpool, pro-  
visions closed at the following: Pork, 67s 6d;  
heavy bacon, old, 35s; new, 35s 8d; light  
bacon, old, 36s; new, 40s; tallow, 26s 9d.

WOOL.—About 200 bales of Cape wool have  
changed hands during the week at from 14½@  
15 cents, and there appears to be more de-  
mand. Millers who have held off rigorously  
and refused to buy a bale all through the sum-  
mer are now coming into the market again  
and it looks as if wool would be wanted be-  
fore the year is over. Some nice samples of  
North West wool are in the market, but buyers  
are chary of them as they are liable to turn  
out uneven and not up to sample. In fleece  
very little is doing. Millers are still picking  
up stray lots all over the country and will not

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Vice-President and Managing Director EDWARD RAWLINGS.

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T. H. Taylor & Co.....Otham, "  
Flour.

N. K. Fairbank & Co.....Montreal  
Lard.

Underwood & Co.....Chicago  
Pork, &c.

One or two large Canadian lines wanted.

Best of References.

## HALIFAX - N.S.

visit the dealers for a couple of weeks to come. In the meantime we quote 20@21 cents for fleece and 22@24 cents for pulled.

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

TORONTO, Aug. 20th, 1891.

Practically there is little change in the trade situation. The movement in merchandise is fair for the season and the leading staples continue firm in prices. Prospects are bright in consequence of the prime condition of grain crops both in Ontario and the Canadian Northwest. The chances are now that the Northwest will have the largest and best yield of wheat ever harvested. Cutting is now going on in some southern sections, and next week harvesting will be general. Money is quiet with rates unchanged. The demand will increase from this time out with the increased movement of grain. Sterling exchange quiet and steady, with 60-days bills between banks quoted at 108 11-16@108 13-16 and demand bills at 109 1/4@109 5-16. Stocks quiet, but firm all round. A further advance in Canadian

### STOCKS AND BONDS.

| NAME.                         | Par Value  | Capital Subscribed. | Capital paid-up | Rest.          | Div. last 6 Ms. | Dates of Dividends. | Per Cent. Prices Aug. 20. | Cash Value per Sh |
|-------------------------------|------------|---------------------|-----------------|----------------|-----------------|---------------------|---------------------------|-------------------|
| Brit. North America...        | \$ 243 1/2 | \$4,868,688         | 4,868,688       | 1,289,688      | 31              | April Oct           | 157                       | 882 39 1/2        |
| Can. Bank Commerce...         | 50         | 6,000,000           | 6,000,000       | 900,000        | 31              | June Dec            | 131                       | 65 50             |
| Commercial, Manitoaba.        | 100        | 687,200             | 364,150         | 50,000         | 31              | 2 May 2 Nov         | 100                       | 151 50            |
| Commercial, Nfld.....         | 200        | 806,000             | 306,500         | 165,000        | 41              | 30 June 31 Dec      | 400                       | 400 00            |
| Commercial, Windsor.          | 40         | 500,000             | 260,000         | 65,000         | 3               | .....               | 107 1/2                   | 41 20             |
| Dominion.....                 | 50         | 1,500,000           | 1,500,000       | 1,330,000      | 5               | 1 May 1 Nov         | 237                       | 118 50            |
| Du Peuple.....                | 50         | 1,200,000           | 1,200,000       | 425,000        | 3               | 3 Mar 8 Sept        | 99                        | 49 50             |
| Eastern Townships.....        | 50         | 1,500,000           | 1,466,684       | 600,000        | 31              | 2 Jan 2 July        | 140                       | 70 00             |
| Federal.....                  | 100        | 1,250,000           | 1,250,000       | in liquidation | .....           | .....               | .....                     | .....             |
| Hamilton.....                 | 100        | 1,232,570           | 1,217,610       | 674,878        | 4               | 1 June 1 Dec        | 160                       | 161 00            |
| Hochelaga.....                | 100        | 710,100             | 710,100         | 180,000        | 3 1/2           | June Dec            | 115 1/2                   | 115 50            |
| Imperial.....                 | 100        | 1,877,700           | 1,771,505       | 885,415        | 4               | June Dec            | 169                       | 169 00            |
| Jacques Cartier.....          | 25         | 500,000             | 500,000         | 150,000        | 3 1/2           | 2 June 2 Dec        | 98                        | 24 50             |
| Merchants' Can.....           | 100        | 5,739,200           | 5,739,200       | 2,510,000      | 3 1/2           | 2 June 1 Dec        | 151                       | 151 50            |
| Merchants, Halifax.....       | 100        | 1,000,000           | 1,100,000       | 275,000        | 1               | 1 Aug 1 Feb         | 130                       | 130 00            |
| Molson.....                   | 50         | 2,000,000           | 2,000,000       | 1,100,000      | 4               | 1 April 1 Oct       | 160                       | 80 00             |
| Montreal.....                 | 200        | 12,000,000          | 12,000,000      | 6,000,000      | 5               | 1 June 1 Dec        | 226 1/2                   | 452 00            |
| Nationale.....                | 30         | 1,200,000           | 1,200,000       | .....          | 2               | 1 May Nov           | 80                        | 24 00             |
| New Brunswick.....            | 100        | 500,000             | 500,000         | 440,000        | 6               | 1 Jan 1 July        | 249                       | 249 00            |
| Ontario.....                  | 100        | 1,500,000           | 1,500,000       | 280,000        | 3 1/2           | 1 June 1 Dec        | 114                       | 114 00            |
| Ottawa.....                   | 100        | 1,000,000           | 1,000,000       | 425,000        | 4               | 1 June 1 Dec        | 140                       | 140 00            |
| People's of N. B.....         | 20         | 180,000             | 180,000         | 100,000        | 4               | 1 Jan. July         | 110xd                     | 22 00             |
| Quebec.....                   | 100        | 2,500,000           | 2,500,000       | 500,000        | 3 1/2           | June Dec            | 121                       | 121 00            |
| St. Stephen's.....            | 100        | 200,000             | 200,000         | 35,000         | 2               | April Oct           | .....                     | .....             |
| Standard.....                 | 50         | 1,000,000           | 1,000,000       | 500,000        | 4               | Jan July            | 157 1/2                   | 78 75             |
| Toronto.....                  | 100        | 2,000,000           | 2,000,000       | 1,600,000      | 5               | 1 June 1 Dec        | 220                       | 220 00            |
| Union, (Halifax).....         | 50         | 500,000             | 500,000         | 40,000         | 3               | .....               | 115xd                     | 57 50             |
| Union of Can.....             | 100        | 1,200,000           | 1,200,000       | 200,000        | 3               | 2 Jan 2 July        | 85                        | 85 00             |
| Ville Marie.....              | 100        | 500,000             | 479,251         | 20,000         | 2 1/2           | 2 June 1 Dec        | 95                        | 95 00             |
| Western Bank of Can..         | 100        | 500,000             | 357,706         | 75,000         | 3 1/2           | 1 April-Oct         | 99                        | 110 00            |
| Agri. Sav. and Loan Co....    | 50         | 630,000             | 619,132         | 98,000         | 3 1/2           | 1 Jan 1 July        | .....                     | .....             |
| Brit. Can. Loan & Inv. Co.    | 100        | 1,620,000           | 322,412         | 60,000         | 3 1/2           | 1 Jan 1 July        | 114                       | 114 00            |
| Brit. Mortg. Loan Co.....     | 100        | 450,000             | 289,038         | 62,000         | 3 1/2           | 2 July.....         | .....                     | .....             |
| Building and Loan Assoc.      | 25         | 750,000             | 750,000         | 100,000        | 3               | 2 Jan 2 July        | 111                       | 27 75             |
| Canada Cotton Co.....         | 100        | 2,000,000           | 2,000,000       | .....          | .....           | May Aug             | 31                        | 31 30             |
| Can. Landed & Nat'l Inv't Co. | 50         | 1,500,000           | 663,890         | 158,000        | 3               | 2 Jan 2 July        | 125                       | 62 50             |
| Can. Perm. Loan and Sav..     | 50         | 5,000,000           | 2,600,000       | 1,550,156      | 6               | 1 Jan 1 July        | 200                       | 100 00            |
| Can. Sav. and Loan Co....     | 50         | 750,000             | 681,079         | 150,000        | 7               | June Dec            | 119                       | 59 50             |
| Central Can. Loan & Sav. Co.  | 100        | 2,000,000           | 800,000         | 192,000        | 3               | Jan. July           | 122                       | 122 00            |
| Dominion Sav. and Inv. Co.    | 50         | 1,000,000           | 918,250         | .....          | 3               | 30 July 31 Dec      | 95                        | 47 50             |
| Dominion Telegraph Co....     | 50         | 1,000,000           | 1,000,000       | .....          | 1 1/2           | 15 Jan-Qlty         | 88 1/2                    | 44 50             |
| Dundas Cotton Co.....         | 100        | 500,000             | 500,000         | .....          | .....           | .....               | .....                     | .....             |
| Dundas Loan and Sav. Co.      | 50         | 1,057,256           | 611,430         | 112,500        | 3 1/2           | May Nov             | 122                       | 61 00             |
| Freehold Loan and Sav. Co.    | 100        | 3,221,500           | 1,317,100       | 629,000        | 4               | 1 June 1 Dec        | 143                       | 143 00            |
| Hamilton Prov. and Loan ..    | 100        | 1,500,000           | 1,100,300       | 255,000        | 3 1/2           | 2 Jan 2 July        | 126 1/2                   | 125 50            |
| Home Sav. and Loan Co....     | 100        | 1,500,000           | 150,000         | 66,000         | 3 1/2           | 2 Jan 2 July        | 122                       | .....             |
| Hochelaga Cotton Co.....      | 100        | 2,000,000           | 1,000,000       | .....          | 5               | March-Qlty.         | .....                     | .....             |
| Huron & Lambton Loan Co.      | 50         | 800,000             | 315,033         | 47,570         | 2               | 2 Jan 2 July        | 158                       | 79 00             |
| Imperial Loan and Inv. Co.    | 100        | 628,850             | 628,900         | 106,000        | 3 1/2           | 8 Jan 8 July        | 124                       | 100 00            |
| Landed Banking and Loan.      | 100        | 700,000             | 493,000         | 80,000         | 3               | 2 Jan 2 July        | 122                       | 122 00            |
| Lond. & Can. Loan and Ag.     | 50         | 5,000,000           | 700,000         | 360,000        | 4               | 15 Moh 15 Sept      | 131                       | 65 50             |
| London Loan Co.....           | 50         | 679,700             | 622,650         | 60,000         | 3 1/2           | 31 Dec 30 June      | 107                       | 62 50             |
| Lond. and Ont. Inv. Co....    | 100        | 2,453,700           | 490,540         | 115,000        | 3 1/2           | 2 Jan 2 July        | 117                       | 117 00            |
| Manitoba Inv. Assoc.....      | 100        | 100,000             | 100,000         | 3,000          | 4               | Jan July            | 107                       | 107 00            |
| Manitoba Loan.....            | 100        | 1,250,000           | 312,500         | 111,000        | 3 1/2           | Jan July            | 108                       | 108 00            |
| Montreal Telegraph Co....     | 40         | 2,000,000           | 2,000,000       | .....          | 4               | 2 Jan-Qlty.         | 106                       | 42 40             |
| Montreal City Gas Co.....     | 40         | 2,000,000           | 2,000,000       | .....          | 6               | 15 April 15 Oct     | 208                       | 83 20             |
| Montreal Street Ry. Co....    | 50         | 600,000             | 600,004         | .....          | 4               | 6 May 6 Nov         | 182 1/2                   | 91 25             |
| Montreal Cotton Co.....       | 100        | 800,000             | 800,000         | .....          | 3               | Qlty.               | 79 1/2                    | 79 50             |
| Montreal Loan and Mortg..     | 50         | 1,000,000           | 500,000         | .....          | 3 1/2           | 15 Moh 15 Sept      | 125 1/2                   | 62 50             |
| National Investment Co....    | 50         | 1,700,000           | 425,000         | 30,000         | 3               | 31 Dec 30 June      | .....                     | .....             |
| Ont. Indus. Loan and Inv..    | 100        | 466,800             | 313,481         | 165,000        | 3 1/2           | 30 June 31 Dec      | 126 1/2                   | .....             |
| Ont. Loan and Deb. Co....     | 100        | 2,000,000           | 1,200,000       | 379,000        | 3 1/2           | 1 Jan 1 July        | 126 1/2                   | 125 50            |
| People's Loan and Dep. Co..   | 50         | 600,000             | 589,892         | 107,000        | 3 1/2           | 1 Jan 1 July        | 115                       | 57 50             |
| Real Est. Loan and Deb. Co.   | 50         | 800,000             | 477,203         | 5,000          | 3               | Jan July            | 49                        | 24 50             |
| Richelieu and Ont. Nav. Co.   | 100        | 1,619,000           | 1,350,000       | .....          | 4               | 9 Feb 15 Sept       | 60                        | 60 00             |
| Royal Loan and Sav. Co....    | 50         | 500,000             | 470,000         | 57,000         | 3               | Jan July            | 130                       | 64 00             |
| Starr M'fg Co., Halifax....   | 100        | 200,000             | 200,000         | Feby.          | 5               | March               | 27 1/2                    | 27 50             |
| Toronto City Gas Co.....      | 50         | 800,000             | 800,000         | .....          | 2 1/2           | 1 Feb-Qlty.         | 173                       | 86 50             |
| Union Loan and Sav. Co....    | 50         | 1,000,000           | 627,000         | 215,000        | 4               | 1 Jan 1 July        | 133                       | 66 50             |
| Western Can. Loan & Sav..     | 50         | 3,000,000           | 1,400,000       | 700,000        | 5               | Jan July            | 179                       | 89 50             |

Pacific. Following are the closing bids as compared with last Thursday:—

| Banks.         | Bid. Aug. 20. | Bid Aug. 13. | Loan Co.           | Bid Aug. 20. | Bid Aug. 13. |
|----------------|---------------|--------------|--------------------|--------------|--------------|
| Montreal.....  | 225           | 224          | Bldg. & Loan.....  | 110 1/2      | 110          |
| Ontario.....   | 111           | 113          | Can. Landed.....   | 125          | 124 1/2      |
| Toronto.....   | 22            | 220          | Can Per.....       | 199          | 199          |
| Merchants..... | 150           | 149          | Dom. Savings.....  | 95           | 95           |
| Commerce.....  | 13 1/2        | 130          | Freehold.....      | 143          | 142 1/2      |
| Imperial.....  | 109           | 168          | Huron & Erie.....  | 168          | 167          |
| Dominion.....  | 230           | 237          | Imperial Loan..... | 122          | 123          |
| Standard.....  | 167           | 157 1/2      | Peoples.....       | 115          | 114          |
| Hamilton.....  | 160           | 160          | Union.....         | 133          | 133          |

BUTTER.—The supplies are more liberal but values show no change. The best tub jobs at 14c@15c and ordinary at 11c@12c. Creamery tub 19c. Cheese is unchanged at 9 1/2c for May and June makes. Eggs unchanged with quotations ruling at 12c@13c.

DRESSED HOGS.—This market is very quiet, the only sales being a few to butchers at \$7 @ \$7.25.

FLOUR AND GRAIN.—Flour quiet with the feeling firm and in some cases advances were quoted. Straight rollers are quoted at \$4.40 @ \$4.50, and extras at \$3.90. Ontario patents \$4.50 @ \$5.25. Wheat in moderate demand and firm. No. 1 Manitoba hard is quoted at

\$1.15, bid. No. 2 hard sold at \$1.10 @ \$1.13 the latter on O.P.R. east, No. 2 Northern at \$1.07 1/2, and No. 3 hard at \$1. Northern No. 2 fall sold outside at 91c@92c and No. 2 spring on Northern at 90c. Barley dull and easier; offerings outside at 45c with 43c bid. Rye is scarce and firm with buyers at 75c. Corn nominal at 70c here, and peas at 70c. Oats easier at 34c@36c on track. Bran easier with offerings at \$10.50 Toronto freights. Middlings 17 @ \$19 here.

GROCERIES.—There is a quiet trade at unchanged prices. Sugars are steady at 5c@5 1/2c for granulated, and at 3 1/2c and upwards for yellows. Teas now in good supply; low Japans are quoted at 18c@20c. Coffees quiet. Rio 23c@24c; and Mocha 29c@31c. Syrups quiet with bright quoted at 60c@62c. Molasses firm; Port Rico puncheons 40c@42c, barrels 45c. Fish dull; trout and white fish 6 1/2c@7c. British Columbia salmon 18c@20c. Herrings \$2 @ \$2.50 per hundred; Niagara white fish 8c@9c.

HIDES AND SKINS.—Market quiet and steady. Cured quoted at 6c and green at 3c@5c. Sheepskins are offering and bringing 55c. Calfskins at 5c@7c.

LIVE STOCK.—Receipts of cattle moderate, and prices a shade weaker. Prime exporters bring 4 1/2c@4 3/4c and medium 4 1/4c. Butchers

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 Importers of  
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**"OUR NATIONAL FOODS"**

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|                                   |                 |                                     |
|-----------------------------------|-----------------|-------------------------------------|
| Desiccated Wheat..... 4 lbs       | 1 doz. in case. | Patent Prepared Groats... 1 lb tins |
| Desiccated Rolled Oats..... 4 lbs |                 | Gluten Flour..... 4 lbs             |
| Snow Flake Barley..... 3 lbs      |                 | Barley Meal..... 4 lbs              |
| Rollod Wheat Flakes..... 3 lbs    |                 | Rye Meal..... 4 lbs                 |
| Buckwheat Flour, S.R..... 4 lbs   |                 | White Corn Grits..... 4 lbs         |
| Prepared Pea Flour..... 2 lbs     |                 | Germ Meal..... 4 lbs                |
| Baravana Milk Food..... 1 lb tins |                 | Fruity..... 2 lbs                   |
| Patent Prepared Barley... 1 lb "  |                 | Pearl Barley (xxx)..... 2 lbs       |

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 Roller Flour,  
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**COARSE GRAIN FEED, &c., &c.**  
**MANITOBA WHEAT GROUND.**  
 Via transit to the Maritime Provinces.  
*Samples and Prices on Application.*

**ALMONTE - ONT.**

cattle rule from 3½@3¾c per lb, and inferior as low as 2¾c Stockers from 3c@4c. Sheep steady with exporters selling at \$5.00@5.50 per cwt. and butchers at \$3.75@4.00 per head. Hogs firm on light receipts; choice fat \$5.50@5.75 per cwt, and store hogs \$4.50@4.75

Provisions.—The demand continues fairly active; Car lots of long clear bacon quoted at 8c and jobbing lots 8½@8¾c. Smoked hams sell

**BRUNNER, MOND & CO., Limited,**  
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Manufacturers of **PURE ALKALI,** Guaranteed 58 degrees.



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Mr. M. B. Eshleman Sec. Treasurer of the Graybill Mfg Company, Waterloo, Ont, makers of school, church and office furniture, passed through this City on his way to the Maritime Provinces. Mr. Eshleman is making this trip in the interests of his company, who are perhaps the largest manufacturers in their line in Canada.

at 12½c@13c, bellies at 11c, backs at 11c@11½c and rolls 9c. U. S. Mess pork \$15. Lard firm with sales at 10½c@10¾c. Potatoes dull and easy at 75c. Beans \$1.70. Hay more plentiful and easy at \$11@12.

Wool.—This market is very quiet with no changes to note. Fleece is nominal at 18c@21c. Pulled wools sell at 22½c and extras at 27c@27½c.

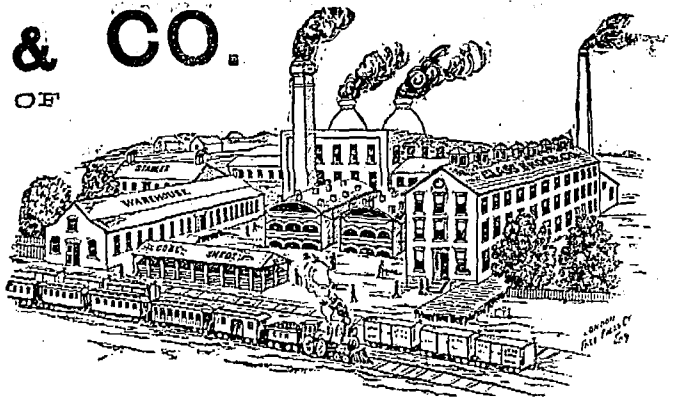
# GLASS BROS. & CO.

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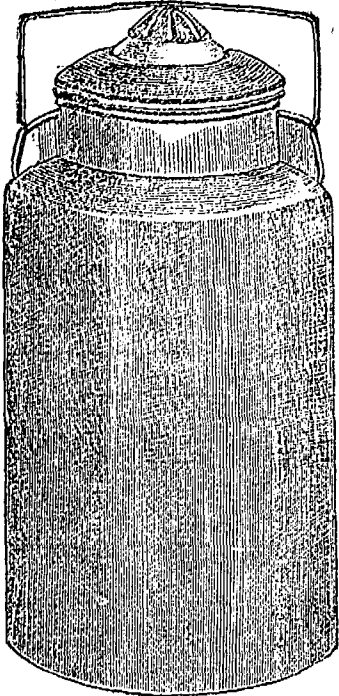
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Post Office,



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Patented July 4th, 1891.

This jar represents our New Fruit and Preserve Jar, which we are now introducing to the Canadian Trade, and, in doing so, desire to draw your attention to the advantages it possesses over those made of glass and other materials.

The Jars are manufactured from a mixture of English and Pennsylvania clays, making a stronger and better article than can be produced from any other combination.

We only use a pure Bristol Stoneware Glaze, which is free from Lead or other Metallic substances, readily attacked by all acids. We guarantee the body to be thoroughly vitrified, and absolutely acid proof.

These Jars will be found superior to all other articles in use for the preservation of Fruits, etc. Being non-transparent, the action of light cannot fade the color or ferment fruits kept in them, as is the case where glass is used, and, being a non-conductor of heat, preserves are kept at a more uniform temperature than in either glass or tin, and will be free from the unpleasant metallic taste so frequently noticed where tin is used.

They are made in various sizes, and are for sale by all Crockery and Grocery Dealers in Canada.

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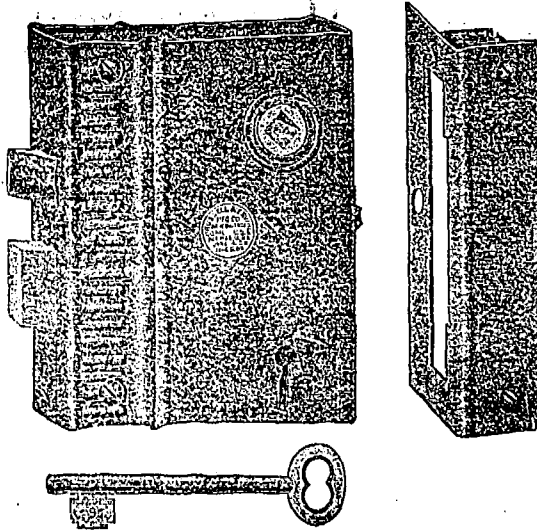
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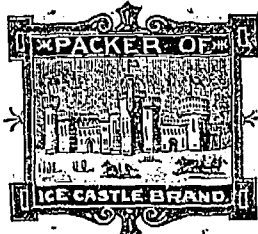


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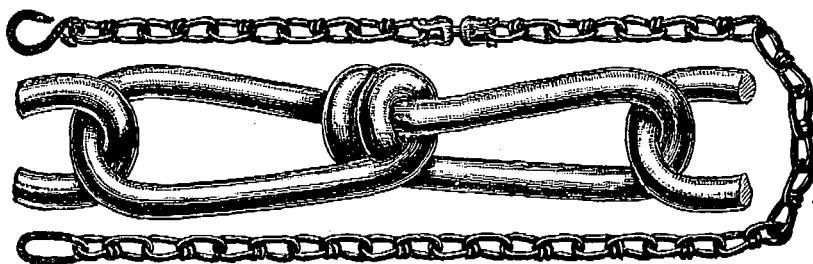
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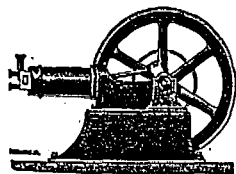
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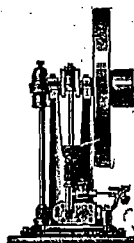
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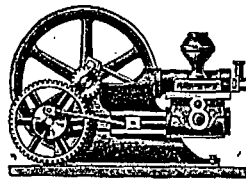
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For Superiority of their LINEN LEDGER  
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 20, 1891.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes sections for Farm Products, Groceries, and various commodities like tea, coffee, and sugar.

Wholesalers will please bear in mind that above quotations apply only to large lots. \*Note.—Refiners price to the wholesale trade; jobbers would have to pay additional.

Peat Moss,

FOR STABLE BEDDING.

Superior to the German Moss.

The best, cheapest and healthiest in the world; keeping the Horses clean, feet soft, and giving pure air in the Stable.

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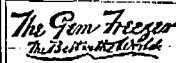
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We have on hand a considerable stock of New and Second-hand Machinery, consisting of Lathes and Benders of different Horse Power capacity, CARPENTERS' AND CABINET MAKERS' Machinery, consisting of Planers, a Boulé Sander and Carver Machine, also a Boring Machine, &c., &c., Wood Lathes, Iron Lathes of different sizes, Shingle Machines and Tools in general. The whole to be sold at a great reduction from now to the FIRST MAY, being obliged to change our locality. A visit immediately is solicited.

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 20, 1891.

| Name of Article.                    | Wholesale. | Name of Article.                | Wholesale.  | Name of Article.               | Wholesale.  | Name of Article.          | Wholesale. |
|-------------------------------------|------------|---------------------------------|-------------|--------------------------------|-------------|---------------------------|------------|
| <b>Hardware—Continued.</b>          |            | <b>Horse Shoes.</b>             | 5 65 3 75   | <b>Shot per 100 lbs.</b>       | 5 55 5 75   | <b>Harness.</b>           | 0 24 0 30  |
| 4dy to 5dy—Gold Cut.                | 2 75 0 00  | Terms, 4 months, or 3 pc        | 0 00 0 00   | Lead Pipe per 100 lbs.         | 5 00 0 00   | Upper Heavy.              | 0 25 0 28  |
| 8dy—{ Can. Pat.                     | 3 25 0 00  | or 30 days.                     | 0 00 0 00   | Zinc Sheet.                    | 6 25 6 50   | " Light.                  | 0 23 0 23  |
| 8dy—{ Am. Pat.                      | 5 55 0 00  | Ass'n. & ds.—25 to 30 dis       | 11 00 13 00 | " Spelter.                     | 5 50 6 00   | Grained Upper.            | 0 28 0 30  |
| <b>Steel Cut, Am. or Can. Pat.</b>  |            | <b>Coll Chains—1</b>            | 0 04 0 00   | <b>Scrap Iron—Chairs.</b>      | 18 00 00 00 | Scotch Grain.             | 0 30 0 34  |
| 10dy to 60dy                        | 2 35 0 00  | <b>Coll Chains—1</b>            | 0 05 0 00   | Machinery scrap.               | 0 00 17 00  | Kip Skins, French.        | 0 60 0 75  |
| 8dy to 9dy                          | 2 60 0 00  | 5-16.                           | 0 05 0 00   | Wrot iron.                     | 0 00 17 00  | English.                  | 0 50 0 75  |
| 6dy to 7dy                          | 3 10 0 00  | 7-16.                           | 0 04 0 00   | <b>Pender: Canada Blasting</b> | 3 00 3 50   | Canada Kip.               | 0 30 0 40  |
| 4dy to 5dy                          | 3 90 0 00  | <b>Galvanized Iron:</b>         | 0 04 0 04   | FF to FFF                      | 4 75 5 00   | Hemlock Calif.            | 0 50 0 65  |
| 8dy—{ Am. Pat.                      | 5 40 0 00  | Morewoods Lion, No. 28.         | 0 00 0 00   | Barbed wire, per lb 'Gal'      | 0 05 0 05   | " Light.                  | 0 40 0 50  |
| <b>Casing, Flooring, Box, Shook</b> |            | Morewood & Heathfield.          | 0 06 0 00   | Fencingwire, No. 8             | 0 00 0 25   | French Calif.             | 1 05 1 40  |
| <b>and Tobacco Box:</b>             |            | Queen's Head, or equal.         | 0 00 0 05   | " No. 9                        | 0 00 2 90   | Spills, Light & Medium.   | 0 18 0 23  |
| 8dy                                 | 4 25 0 00  | Common                          | 0 04 0 05   | " No. 10                       | 0 00 3 00   | Spills, Heavy.            | 0 13 0 16  |
| 4dy to 5dy                          | 3 75 0 00  | <b>Pig Iron: Siemens No. 1.</b> | 21 00 21 50 | Buckthorn Wire                 | 0 00 0 05   | " Small.                  | 0 12 0 14  |
| 6dy and 7dy                         | 3 25 0 00  | Coltness.                       | 23 00 6 00  | <b>Hides and Tallow.</b>       |             | Leather Board, Canada.    | 0 06 0 10  |
| 8dy and 9dy                         | 3 00 0 00  | Calder.                         | 21 50 0 00  | <b>Montreal Green Hides</b>    |             | Enameled Cow, per ft.     | 0 15 0 17  |
| 10dy to 30dy                        | 2 75 0 00  | Langloan.                       | 23 00 0 00  | No. 1 per 100 lbs.             | 0 00 5 50   | Pebble Grain.             | 0 70 0 15  |
| <b>Cut Sphs. all sizes:</b>         |            | Shotts.                         | 21 50 0 00  | " No. 2                        | 0 00 4 50   | Glove Grain.              | 0 10 0 14  |
| <b>Common Flour Barrel:</b>         |            | Summerlee.                      | 21 00 21 50 | " No. 3                        | 0 00 3 50   | B. Calif.                 | 0 12 0 14  |
| 0 1 in.                             | 4 65 0 00  | Gartsherrrie.                   | 21 25 21 50 | " No. 4                        | 0 00 3 50   | Brush (Cow) Kid           | 0 10 0 13  |
| 1 in.                               | 4 25 0 00  | Carnbroe.                       | 19 25 19 50 | fanners pay 75c to \$1 more    |             | Buff.                     | 0 11 0 14  |
| 1 1/2 in.                           | 3 95 0 00  | Eglinton.                       | 19 50 0 00  | for sorted, cured and insp'd   |             | Russeets, Light           | 0 35 0 40  |
| <b>Finishing Nails:</b>             |            | Hematite.                       | 25 00 0 00  | Hamilton, No. 1 insp.          | 5 75 0 00   | Russeets, Heavy           | 0 28 0 28  |
| 1 in.                               | 6 20 0 00  | <b>Bar Iron, per 100 lbs</b>    |             | " No. 2                        | 4 75 0 00   | " No. 2.                  | 0 25 0 30  |
| 1 1/2 in.                           | 4 50 0 00  | Ord. Crown.                     | 2 00 0 00   | Toronto " 1.                   | 5 00 5 25   | " Saddlers.               | 0 80 0 90  |
| 1 1/4 in.                           | 3 75 0 00  | Best Refined.                   | 0 00 2 25   | " 2.                           | 0 00 0 00   | Int. Fr. Calif.           | 0 65 0 80  |
| 1 1/2 in.                           | 3 75 0 00  | Siemens.                        | 0 00 2 25   | <b>NOTE.—The above are</b>     |             | English Oak               | 0 33 0 42  |
| 2 in.                               | 3 50 0 00  | Swedes.                         | 3 50 8 75   | prices in the west.            |             | Rough.                    | 0 20 0 25  |
| 2 1/2 in.                           | 3 50 0 00  | Sheet Iron to No. 20.           | 2 50 2 75   | Chicago Buff.                  | 7 50 0 00   | Dongola, extra.           | 0 30 0 32  |
| 3 in.                               | 3 25 0 00  | Boiler Plates.                  | 2 40 2 60   | " Steers.                      | 8 10 0 00   | " No. 1.                  | 0 20 0 25  |
| 3 1/2 in.                           | 3 25 0 00  | Boiler Lowmoor.                 | 0 00 0 00   | " Calfskins.                   | 0 00 0 00   | ordinary                  | 0 15 0 20  |
| 3 in. and up.                       | 3 10 0 00  | Hoops and Bands.                | 2 40 0 00   | " Bulls.                       | 0 00 0 00   | <b>Oils.</b>              |            |
| <b>Clinch and Heavy Clinch:</b>     |            | <b>Canada Plates:</b>           |             | Dry No'r West.                 | 0 11 0 00   | Cod Oil, Newfoundland.    | 0 38 0 40  |
| 1 in.                               | 6 20 0 00  | Good Brands.                    | 2 75 2 85   | Sheepskins.                    | 1 50 0 00   | Do Halifax.               | 0 00 0 00  |
| 1 1/4 in.                           | 4 50 0 00  | Iron W c: 0 to 7 p 100 lbs      | 2 65 0 00   | Oilps.                         | 0 40 0 00   | " Gaspe.                  | 0 07 0 00  |
| 1 1/2 in.                           | 3 75 0 00  | Wro' iron pipe, 1/2 to 2 in     | 0 00 0 00   | Lambskins.                     | 0 80 0 40   | S. R. Pale Seal.          | 0 00 0 00  |
| 2 and 2 1/2.                        | 3 50 0 00  | 60 p., over 2 in. 62 1/2 p.c.   | 0 00 0 00   | Calfskins uninspected.         | 0 07 0 00   | Straw Seal.               | 0 00 0 00  |
| 3 and 3 1/2.                        | 3 25 0 00  | Steel cast per lb.              | 0 11 0 12   | Horse Hides western, each      | 2 75 0 00   | Cod Liver Oil.            | 0 00 0 00  |
| 3 1/2 in. and up.                   | 3 00 0 00  | " Springs, 100 lb.              | 3 00 0 00   | City.                          | 2 00 2 25   | Do Norwegian              | 0 95 1 00  |
| <b>Sharp and Flat Press Nails</b>   |            | " Tire lb.                      | 0 00 0 00   | Tallow, refined.               | 5 50 0 00   | [Distributing Prices]     |            |
| 1 in.                               | 6 70 0 00  | " Sleigh Shoe, lb.              | 0 00 2 00   | rough                          | 2 00 3 00   | Cod Oil, Newfoundland.    | 0 40 0 45  |
| 1 1/4 in.                           | 5 00 0 00  | " Machinery.                    | 3 25 3 50   | <b>Leather.</b>                |             | Do Halifax.               | 0 00 0 00  |
| 1 1/2 in.                           | 4 25 0 00  | <b>Tin Plates:</b>              |             | No. 1 B. A. Sole.              | 0 20 0 22   | Do Gaspe.                 | 0 40 0 45  |
| 2 and 2 1/2.                        | 4 00 0 00  | IO Coke.                        | 3 60 3 75   | No. 2 "                        | 0 17 0 18   | S. R. Pale Seal.          | 0 47 0 50  |
| 3 and 3 1/2.                        | 3 75 0 00  | IO Charcoal.                    | 4 25 4 50   | No. 3 "                        | 0 13 0 15   | Straw Seal.               | 0 00 0 00  |
| 3 1/2 in. and up.                   | 3 50 0 00  | <b>IX</b>                       |             | No. 1, ordinary Sole.          | 0 19 0 20   | Cod Liver Oil, Nhd.       | 0 00 0 00  |
| <b>*Terms.</b>                      |            | <b>DC</b>                       |             | No. 2 "                        | 0 16 0 17   | Do Norwegian              | 1 00 1 10  |
| <b>Horse Nails: 9 lb.</b>           | 0 22 0 00  | <b>DX</b>                       |             | No. 3 "                        | 0 13 0 14   | Castor Oil.               | 0 09 0 12  |
| " 8 lb.                             | 0 23 0 00  | <b>DXX</b>                      |             | Buffalo Sole, No. 1.           | 0 00 0 00   | Lard Oil, Extra.          | 0 75 0 80  |
| " 7 lb.                             | 0 24 0 00  | <b>Terms Plate:</b>             |             | " No. 2.                       | 0 00 0 00   | No. 1.                    | 0 60 0 70  |
| " 6 lb.                             | 0 27 0 00  | IO, 20 x 28.                    | 8 00 8 25   | China " No. 1.                 | 0 18 0 19   | aw.                       | 0 60 0 63  |
| " 5 lb.                             | 0 30 0 00  | Russ. Sheet Iron.               | 10 00 11 00 | " No. 2.                       | 0 16 0 17   | Boiled.                   | 0 64 0 66  |
| Dist. 60 p. c.                      |            | Anchor, per lb.                 | 4 75 5 50   | Zanzibar " No. 1.              | 0 00 0 00   | Olive, Pure.              | 1 25 1 25  |
| <b>Wrought or Ship Sphs:</b>        |            | Lion & Crown, Tin'd Sht's       | 6 50 0 00   | " No. 2.                       | 0 00 0 00   | " Machinery.              | 0 95 1 10  |
| 7 1/2 in. and 1 in.                 | 3 90 0 00  | 24 gauge.                       | 6 50 0 00   | " No. 3.                       | 0 00 0 00   | Extra, qt., p case        | 3 00 3 60  |
| 8 in.                               | 4 25 0 00  | Lead: Pig, per 100 lbs.         | 8 50 3 75   | Slaughter, No. 1.              | 0 21 0 24   | pts, do.                  | 2 40 2 00  |
| 5 1/2 in.                           | 4 50 0 00  | Sheet                           | 4 25 0 00   |                                |             | pts., do.                 | 2 70 3 60  |
| 1 in.                               | 4 75 0 00  |                                 |             |                                |             | Spirits Turpentine, brls. | 0 56 0 57  |

Retailers will please bear in mind that the above quotations apply only to large lots.

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

\*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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Offer for Sale all Grades of Refined Sugars and Syrups of the well-known Brand



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The test by the Polariscope showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTE PURE SUGAR.

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MONTREAL, September 9th, 1887.

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 20, 1901

Table with multiple columns: Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price. Includes categories like Coal Oil, Paints, Lumber, Tobacco, Wines, Liquors, etc., and Wool.

Retailers will please bear in mind that the above quotations apply only to large lots.

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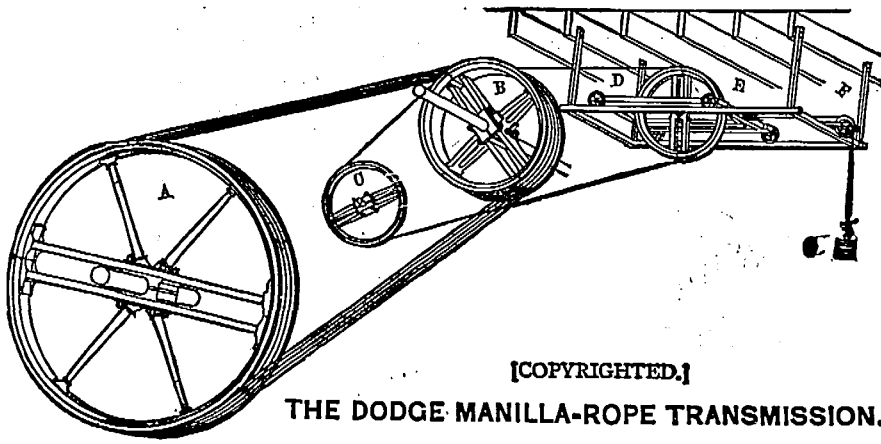
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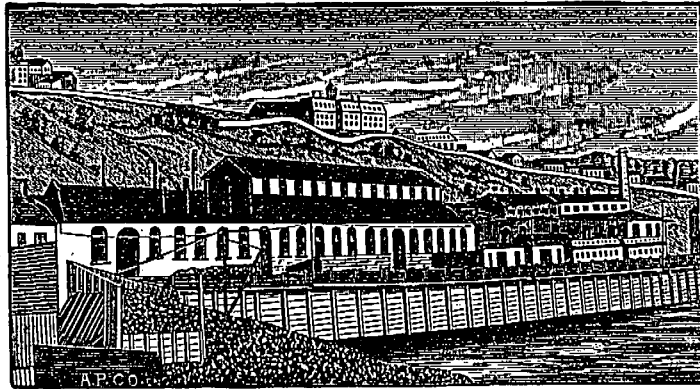
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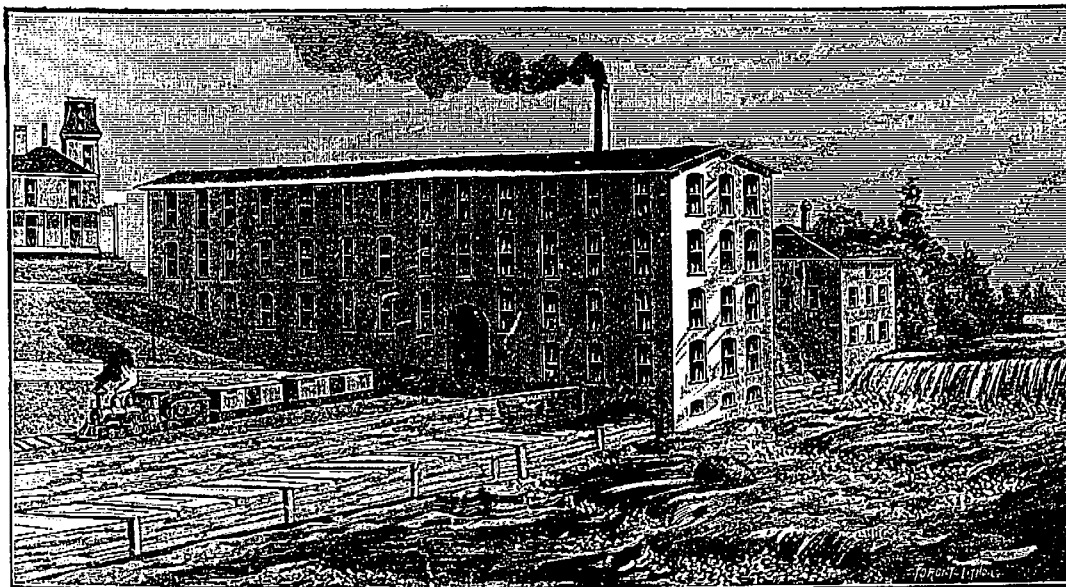
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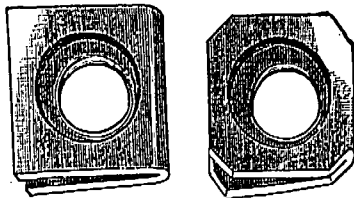
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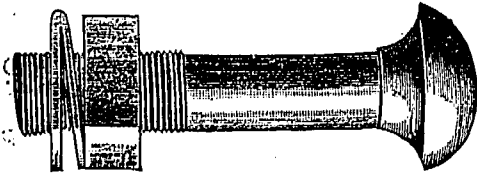


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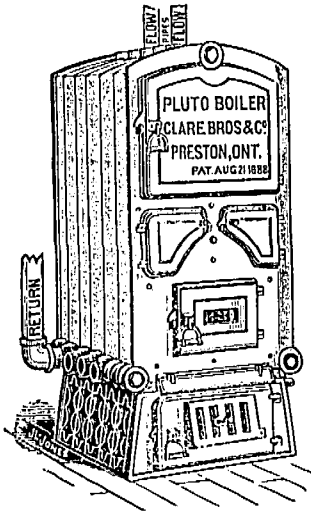
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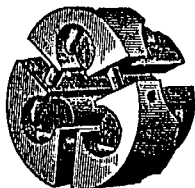
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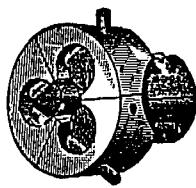
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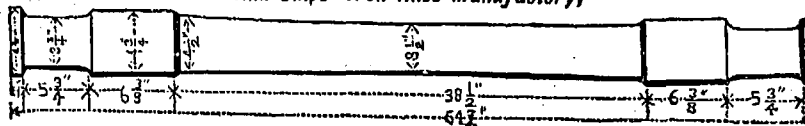
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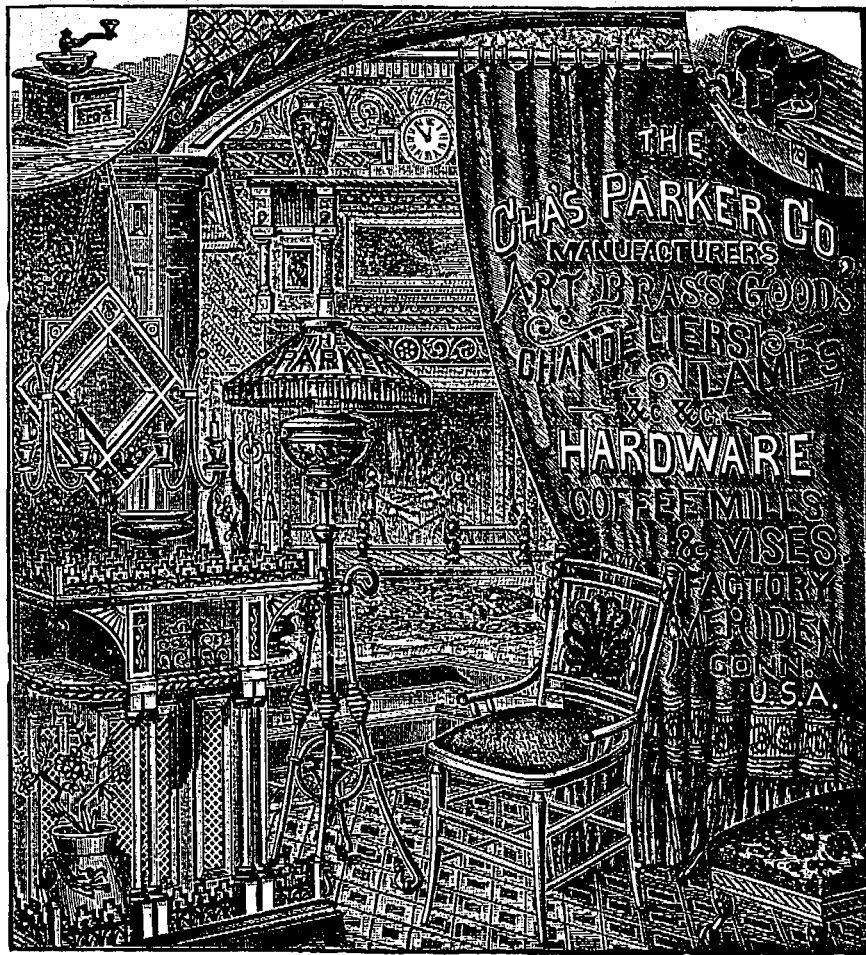
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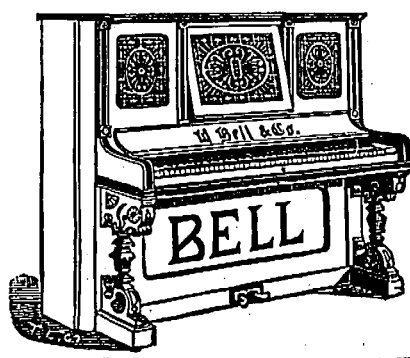
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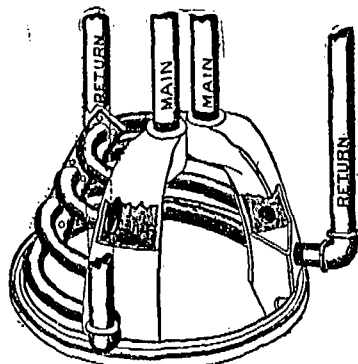
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It sets on top of the Firepot and does not in any way interfere with the heating surface of the Furnace, and increases the heating capacity at least two-thirds with one-half the fuel usually used in Hot-Air Furnaces. Another advantage of this Hot-Water Heater in a Hot-Air Furnace, is

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London Aug. 20.

|                                |        |        |
|--------------------------------|--------|--------|
| British Columbia, 1865, 6 p.c. | 103    | 105    |
| 1877                           | 120    | 124    |
| Canada, 4 p.c. loan, 1860      | 106    | 108    |
| 8 p.c. loan, 1888              | 93 1/2 | 94 1/2 |
| Debs. 1884, 8 p.c.             | 103    | 105    |

| Sha | Railway & other Stocks.                           | Aug. 18. |
|-----|---|----------|
|     | New Brunswick 6 p.c. 1937                         | 109      |
|     | Quebec Province, 5 p.c. 1874                      | 103      |
|     | Do do 1876 5 p.c.                                 | 103      |
|     | Do do 1880 4 p.c.                                 | 101      |
|     | Do do 1883 5 p.c.                                 | 105      |
|     | Atlantic & Nth Western 6 p.c. Guar.               | 113      |
| 100 | 1st M. Bds  | 115      |
| 10  | Buffalo and Lake Huron \$10 sh.                   | 12       |
| 100 | Do 6 1/2 p.c. 1st Mort.                           | 182      |
| 100 | Do 2nd Mort.                                      | 182      |
| 500 | Can. Central 5 p.c. 1st M. Bds Int. Guar. By Gov. | 108      |
|     | Canadian Pacific \$100                            | 114 1/2  |
| 100 | Grand Trunk, Geora Bay, &c. 1st M.                | 102      |
| 100 | Grand Trunk of Canada Ord. stock                  | 95       |
| 100 | 2nd equir. mtg. bds, 5 p.c.                       | 122      |
| 100 | 1st pref. stock                                   | 64 1/2   |
| 100 | 2nd pref. stock                                   | 43 1/2   |
| 100 | 3rd pref. stock                                   | 23 1/2   |
| 100 | 5 p.c. perp. deb. stock                           | 120      |
| 100 | 4 p.c. perp. deb. stock                           | 5        |
| 100 | Great Western shares, 5 p.c.                      | 116      |
| 100 | Hamilton and N. W., 6 p.c.                        | 108      |
| 100 | M. of Canada Stg. 1st Mort 5 p.c.                 | 106      |
| 100 | Montreal and Champlain 5 p.c.                     | 100      |
| 100 | 1st mtg. bds                                      | 104      |
|     | Montreal & Sorel 1st mtg. 6 p.c.                  | 15       |
|     | N. of Canada 1st Mtg. 6 p.c. pref.                | 104      |
|     | Northern Extension, 6 p.c. pref.                  | 100      |
| 00  | Quebec Central 5 p.c. 1st Inc. Bds.               | 25       |
| 00  | T. G. & B. C. p.c. bonds 1st Mort.                | 90       |
| 00  | Well, Grey & Bruce, 7 p.c. Bds. 1st Mort.         | 97       |
| 00  | St. Law. and Oct. 8 p.c. Bds.                     | 99       |
|     | Municipal Loans.                                  |          |
| 100 | City of London (Ont) 1st pref. 5 p.c.             | 102      |
| 200 | City of Montreal stg 5 p.c.                       | 103      |
|     | 1874  | 103      |
| 100 | City of Ottawa, 6 p.c. stg.                       | 102      |
|     | redeem 1873                                       | 102      |
|     | 1875  | 110      |
|     | 1876  | 102      |
| 100 | City of Quebec, 6 p.c. con., 1872                 | 99       |
|     | 6 p.c. redeem 1873.                               | 97       |
|     | redeem 1873                                       | 119      |
| 100 | City of Toronto, 6 p.c. stg. 1877                 | 104      |
|     | 6 p.c. stg. con. deb., 1874                       | 105      |
|     | 6 p.c. con. con. deb., 1879                       | 110      |
|     | 4 p.c. stg. bonds, 1921-28                        | 108      |
| 00  | City of Winnipeg, deb., 1884 5 p.c.               | 106      |
|     | deb. scrip. 1883 6 p.c.                           | 111      |
|     | Miscellaneous Companies.                          |          |
| 100 | Canada Company                                    | 40       |
| 100 | Canada North-West Land Co.                        | 3 1/2    |
| 100 | Hudson Bay  | 14 1/2   |

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FINANCE AND INSURANCE REVIEW

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| PLACE.     | NAME.                 | PROP. OR MGR.       |
|------------|-----------------------|---------------------|
| BROOKVILLE | The St. Lawrence Hall | Amos Robinson       |
| DUNDAS     | The Elgin             |                     |
| GALT       | The Queen's           | J. Lowell           |
| HAMILTON   | The Royal             | Hood Bros.          |
| KINGSTON   | The British America   | J. E. Dunham        |
| LONDON     | The Tecumseh          | O. W. Davis         |
| OTTAWA     | The Russell           | Kenly & St. Jacques |
| TORONTO    | The Queen's           | McGaw & Winnett     |

### QUEBEC.

|          |                       |                |
|----------|-----------------------|----------------|
| MONTREAL | The St. Lawrence Hall | Hy. Hogan      |
| "        | The Windsor Hotel     | O. Swett       |
| "        | The Balmoral          | S. V. Woodruff |
| QUEBEC   | The Russell           | W. Russell     |

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|---------|-------------|--------------------|
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|         |                |                  |
|---------|----------------|------------------|
| BERMUDA | Windsor Hotel  | W. Bradley       |
| "       | Waverly        | Mrs. Wm. S. Dore |
| "       | Hamilton       | Walter Aiken     |
| "       | American House | A. Paschal       |

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| NAME OF COMPANY.                   | No. Shares | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|------------------------------------|------------|-------------------------|------------------|------------------------|---------------------------|
| British America Fire and Marine    | 10,000     | 8-6mos.                 | \$50             | \$50                   | 101½                      |
| Canada Life                        | 2,500      | 7-6mos.                 | 400              | 50                     | .....                     |
| Citizens, Fire & Accident          | 11,880     | 6-12mos                 | 85               | 18                     | .....                     |
| Confederation Life                 | 5,000      | 5-6mos.                 | 100              | 10                     | .....                     |
| Western Assurance                  | 25,000     | 4-6mos.                 | 40               | 20                     | 145½                      |
| Royal Canadian Insurance           | 20,000     | 6-12mos.                | 25               | 20                     | 90                        |
| Accident Ins. Co. of North America | 2,610      | 6                       | 100              | 20 100                 | 90                        |
| Guarantee Co. of North America     | 18,372     | 6                       | 50               | 10 50                  | 100                       |

**BRITISH AND FOREIGN.—(Quotations on the London Market.) Aug. 20, 1891. Market value p. p'd up sh.**

|                                     |         |           |       |        |       |
|-------------------------------------|---------|-----------|-------|--------|-------|
| Atlas                               | 24,000  | \$0       | ..... | 6      | ..... |
| British and Foreign Marine          | 50,000  | 50        | 20    | 4      | £20½  |
| Caledonian                          | .....   | .....     | ..... | .....  | ..... |
| Commercial U. Fire, Life & Marine   | 50,000  | 80        | 50    | 5      | £32½  |
| Edinburgh Life                      | 5,000   | 10        | 100   | 15     | £32   |
| Fire Insurance Association          | 100,000 | 5         | £10   | £2     | ..... |
| Guardian Fire and Life              | 20,000  | 18        | 100   | 50     | £103  |
| Imperial Fire                       | 12,000  | 27 p. sh. | 100   | 25     | £176½ |
| Lancashire Fire                     | 100,000 | 30        | 20    | 2      | £7    |
| Life Association of Scotland        | 10,000  | 15        | 40    | 8½     | ..... |
| London Assurance Corporation        | 35,802  | 48        | 25    | 12½    | ..... |
| London & Lancashire Life            | 10,000  | 10        | 10    | 1 7-20 | ..... |
| Liverpool & Lond. & Globe Fire & L. | £39,175 | 70        | 20    | 2      | ..... |
| National                            | 40,000  | 25        | ..... | 2½     | ..... |
| Northern Fire & Life                | 80,000  | 70        | 100   | 5      | ..... |
| North Brit. & Merc. Fire & Life     | 40,000  | 56        | 50    | 6½     | ..... |
| Phoenix Fire                        | 6,722   | £21 p. s. | ..... | .....  | £270½ |
| Queen Fire & Life                   | 200,000 | 30        | 10    | 1      | £8½   |
| Royal Insurance Fire & Life         | 100,000 | 60        | 20    | 3      | ..... |
| Scottish Imperial Life              | 50,000  | 6         | 10    | 1      | ..... |
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|--------------------------------|-----------------|
| A gain in assets of.....       | \$10,319,174 46 |
| A gain in income of.....       | 4,908,087 10    |
| A gain in new premiums of..... | \$1,894,616 90  |
| A gain in surplus.....         | 1,717,184 81    |
| A gain in new business of..... | 48,388,222 05   |
| A gain of risks in force.....  | 83,824,749 56   |

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Investments in Canada for the sole protection of Canadian Policy-holders, over 300,000

Head Office for Canada: MONTREAL,

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

CHIEF AGENT,

W. TATLEY.

**NATIONAL ASSURANCE CO.  
OF IRELAND.**

INCORPORATED 1827.

CAPITAL, - - - - - \$5,000,000  
Fire Reserves, - - - - - \$650,000  
Fire Income, 1890, over - - - - - \$1,000,000

**ATLAS ASSURANCE COMPANY  
(OF LONDON, ENG.)**

FOUNDED 1808.

CAPITAL, - - - - - \$6,000,000  
Fire Reserves, over, - - - - - \$1,500,000  
Fire Income, 1890, over - - - - - \$1,000,000

HEAD OFFICE FOR CANADA:

79 St. Francois Xavier Street,

MATTHEW C. HINSHAW,

- - - - - Branch Manager.

Active Agents Wanted.

**Scottish Union and National  
INSURANCE CO., OF EDINBURGH, SCOTLAND.**

Established 1824.

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

Capital.....\$30,000,000 | Invested Funds.....\$13,500,000  
Total Assets.....34,472,705 | Deposit with Dom. Govt. 125,000

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

**Quebec Fire Assurance  
COMPANY.**

ESTABLISHED 1818.

Government Deposit, - - - - - \$75,200.00

Directors—J. Greaves Clapham, President; Edwin Jones, Vice-President; W. R. Dean, Treas.; Senator G. A. F. Pelletier, Geo. R. Renfrow, A. F. Hunt, Hon. Pierre Garneau. Chs. Langlois, Inspector; W. W. Welch, Secy. Agents.—Ontario—Geo. J. Pyke, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

**THE MANUFACTURERS' LIFE  
INSURANCE COMPANY**

AND THE

**MANUFACTURERS' ACCIDENT  
INSURANCE COMPANY.**

HEAD OFFICE: cor. Yonge and Colborne Streets, TORONTO

Combined Authorized Capital, :- \$3,000,000.

President—GEORGE GOODERHAM, Esq. (Gooderham & Worts, Limited)

Hon. J. A. QUINCY, Speaker House of Commons, Montreal; ROBERT ARCHER, Pres. Board of Trade; A. F. GAULT, Wholesale Merchant; R. R. McLENNAN, Railway Contractor, Alexandria, and A. G. McBRAN, Grain Merchant, Montreal, are a local Board for the Province of Quebec. CHAIRMAN, ROBERT ARCHER.

SELBY, ROLLAND & LYMAN,

162 ST. JAMES ST., MONTREAL, - - Managers for Quebec.

JOHN F. ELLIS, Managing Director.

Insurance.

**THE FEDERAL LIFE ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000  
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment Bond now before the public.

Agents wanted in all unrepresented districts.

**T. H. SCHNEIDER,** General Agent, Montreal. **DAVID DEXTER,** Managing Director.

**WORTH KNOWING**

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

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

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. BOSS, LL.D., - - - - - President,

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

ROBT. MCLAN, Esq., - - - - - }

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

**SHIPPING TAGS**

Having all the machinery necessary for the manufacture of SHIPPING TAGS, we would call the attention of Merchants and Manufacturers to our exceptionally LOW PRICES in this line at the Journal of Commerce.

Insurance

**BRITISH AMERICA ASSURANCE CO.**

**FIRE AND MARINE.**

Incorporated 1833.

HEAD OFFICE, - - - - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor, JOHN LEYS, Deputy Governor.  
John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.  
A. Myers. Thos. Long. George E. Smith.  
Dr. H. Robertson.

THE

**ROYAL CANADIAN**

**FIRE AND MARINE INSURANCE CO.**

President, - **DUNCAN McINTYRE, Esq.**  
Vice-President, - **Hon. J. R. THIBAUDEAU.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000  
Assets, - - - - - 745,000  
Income, 1888, - - - - - 625,000

HARRY OUTT, Secretary. AROH. NICOLL, Marine Underwriter.

**G. H. McHENRY,** Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

**THE DOMINION LIFE ASSURANCE CO.**

HEAD OFFICE, - - - - - WATERLOO, ONT.

Authorized Capital, - - \$1,000,000 | Dom. Govt. Deposit - - - \$50,000  
Subscribed Capital, - - 250,000 | Paid-up Capital, - - - 62,500

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOMAS HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are three classes—Abstainers, General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Extension of Agencies in the Maritime Provinces contemplated. Correspondence solicited.

**THOS. HILLIARD,** Man. Director.

**The WATERLOO MUTUAL**

**FIRE INSURANCE COMPANY.**

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '90, \$264,549.00

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

**MERCANTILE**

**FIRE INSURANCE COMP'Y.**

**WATERLOO, Ont.**

Subscribed Capital.....\$200,000.00

Government Deposit..... 20,100.00

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

**LIVERPOOL & LONDON & GLOBE**

**INSURANCE COMPANY.**

**LIFE and FIRE.**

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 STARRS, Chairman.  
EDWARD J. BARBAR, Esq.  
WENTWORTH J. BUGHANAN, Esq.  
ANDREW FREDERICK GAULT, Esq.  
G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MAGCALUM, Esq., M.D.  
Standing Counsel—Geo. B. ORAMP, Esq.

HEAD OFFICE, CANADA BRANCH:  
MONTREAL.

ESTABLISHED 1864.

**CITIZENS**

**Insurance Company**

**OF CANADA.**

**FIRE. ACCIDENT.**

Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders..... \$1,328,131

HEAD OFFICE—The Company's Building,  
181 St. James St., MONTREAL

DIRECTORS AND OFFICERS:

HON. J. J. C. ABBOTT, P. G., Q. C., - PRESIDENT

ANDREW ALLAN, VICE-PRESIDENT

C. D. PROCTOR. A. Desjardins, M.P. Arthur Prevost

J. O. Gravel. H. Montagu Allan.

**E. P. HEATON,** **WM. SMITH,**

Gen. Man. Sec.-Treas.

**NORTH AMERICAN LIFE**

**ASSURANCE COMPANY.**

Head Office, - - - - - TORONTO.

Guarantee Fund, - - - - - \$300,000

Deposit with Government, 50,000

HON. ALEX. MACKENNIE, M.P., President.

HON. G. W. ALLEN, } Vice-Pres's.

JOHN L. BLAINE, Esq. }

WILLIAM MCCABE, F.I.A., Eng.,

Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec

62 St. James St.

**IMPERIAL**

**Fire Insurance Company**

**OF LONDON.**

Established in 1803.

Subscribed Capital, - - - £1,200,000

Cash Assets, more than - - - £1,600,000

107 St. James Street.

**E. D. LACY,**

Resident Manager for Canada.

**HURON & MIDDLESEX**

**Mutual Fire Insurance Company.**

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

R. S. MURRAY, Esq., D. M. CAMERON, M.P.

President. Vice-President.

**JOHN STEPHENSON,**—Man. & Sec-Treas

Agents wanted in unrepresented Districts.

**Ocean & Inland Marine Insurance.**

**THAMES & MERSEY**

**Marine Insurance Co., Limited,**

Of Liverpool, London and Manchester.

Certificates Issued and Losses Payable in any part of the world.

**BRITISH AMERICA ASSURANCE CO.**

Of Toronto, Ontario.

**ARCHD. NICOLL, Agent,**

Bell Telephone 9023. 16 St. Sacramento St.

# NEW YORK LIFE

Insurance Co'y.

Assets, : \$115,000,000

Canadian Department :  
ASSETS IN CANADA

And Investments in Canadian Securities  
(MARKET VALUE)

\$2,551,945.

Income in Canada, 1890, - \$ 745,308.85

New Insurance Issued, - 4,153,450.00

Applications for New Ins, - 4,855,450.00

Insurance in Force, - - 15,880,047.00

HEAD OFFICE, *Company's Building,* BRANCH OFFICE, *Board of Trade Bld'g*  
**MONTREAL.** **TORONTO.**

DAVID BURKE, - Gen. Manager.

# BRITISH EMPIRE

Mutual Life

Assurance Co. of London, En<sup>g</sup>.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly 1,000,000

## ACCUMULATED FUNDS.

|            |            |
|------------|------------|
| 1857 ..... | \$ 565,000 |
| 1865 ..... | 1,185,000  |
| 1873 ..... | 2,810,000  |
| 1881 ..... | 4,210,000  |
| 1883 ..... | 4,780,000  |
| 1885 ..... | 5,304,000  |
| 1888 ..... | 6,386,000  |
| 1889 ..... | 6,854,000  |
| 1890 ..... | 7,303,500  |

F. STANCLIFFE General Manager.

General Agents, - Toronto,  
J. E. & A. W. SMITH.

# LONDON Guarantee

AND Accident

COMPANY  
(LIMITED)

OF LONDON, - ENGLAND  
CAPITAL, - \$1,250,000.

Head Office for Canada:

72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP

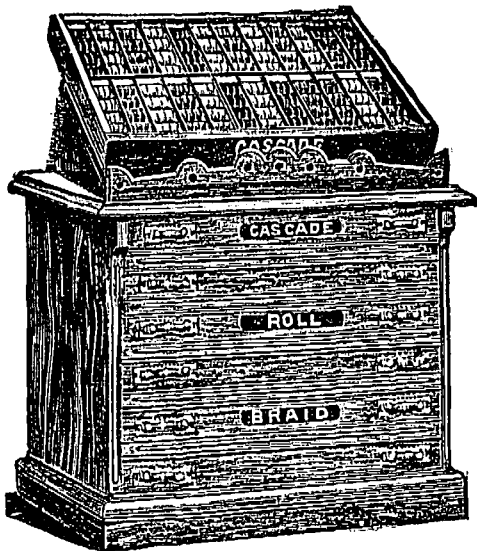
Issued for parties in position of trust where security is required.

ACCIDENT INSURANCE on the most approved plans

A. T. McCORD - - - TORONTO,  
CHIEF AGENT FOR CANADA.

A. J. HUBBARD, General Agent, MONTREAL

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



# THE Cascade Narrow Fabric Com'y

COATICOOK, QUEB.

- MANUFACTURERS OF -

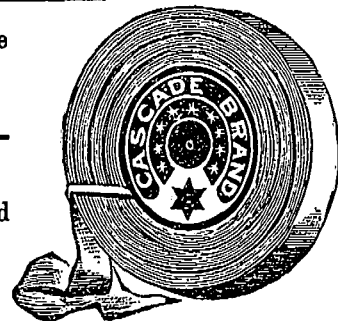
Fine Tailoring and Lama Braids.

WE now call the attention of the  
RETAIL Trade to our

NEW CABINETS OF ROLL  
DRESS BRAID.

These beautiful Cabinets presented  
FREE to Retail Patrons only.

Correspondence Solicited.



# WESTERN

Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1 555 885 19  
Income for Year ending 31st Dec., 1890, - 1,703,864 07

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

# THE FIRE Insurance :- Association

(LIMITED),

Of LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman  
ROBERT BENNY, Esq., - - - - - } - - Directors  
SANDFORD FLEMING, Esq., G. M. G. - -

Chief Office for Canada: - - MONTREAL  
No. 47 St. Francois Xavier Street.

J. J. KENNEDY, Manager.

# LONDON

AND

# LANCASHIRE

# LIFE

# CONFEDERATION LIFE.

W. G. MACDONALD,  
Actuary.

J. K. MACDONALD,  
Man. Director.

INCOME:

Three - Quarters :: of :: a :: Million :: Dollars.

BUSINESS IN FORCE :

\$ 20,000 000.00. \$

Assets and Capital, - \$4,250,000.

NEW BUSINESS Written in 1890:

\$3,100,000.\$