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THE CANADIAN
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 FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 9.
 New Series.

MONTREAL, FRIDAY, SEPTEMBER 1, 1899.

M. S. FOLEY.
 EDITOR AND PROPRIETOR

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INCORPORATED 1855.

Head Office, Toronto, Canada.

Paid-up Capital 82,000,000 Reserve Fund 1,800,000

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THE MOLSON'S BANK.

88th DIVIDEND.

The Shareholders of the Molson's Bank are hereby notified that a Dividend of FOUR PER CENT. and a Bonus of ONE PER CENT. upon the capital stock has been declared for the current half year, and that the same will be payable at the office of the bank, in Montreal, and at the Branches, on and after the

SECOND DAY OF OCTOBER NEXT.

The transfer books will be closed from the 25th September to 30th September, both days inclusive.

THE ANNUAL GENERAL MEETING

of the Shareholders of the Bank will be held at its banking house, in this city, on MONDAY, the 9th of October next, at three o'clock in the afternoon.

A by-law will be submitted to the meeting increasing the Capital stock, by the sum of \$1,000,000, divided into 20,000 shares of \$50 each, and providing for the allotment of the increased stock pro-rata amongst the shareholders desirous of accepting same, and the shareholders will be asked to pass the said by-law.

It is intended at present to allot only 10,000 of said shares after the certificate of the Treasury Board has been obtained.

By order of the Board.

F. WOLFERSTAN THOMAS, General Manager.

Montreal, 25th August, 1899.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Capital Paid-up, \$6,000,000 Res. 2,600,000 Head Office, Montreal.

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Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000 Reserve, 45,000

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AGENTS.

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Drafts issued on any Branch of the Bank of Montreal.

Western Bank of Canada.

DIVIDEND No. 34.

NOTICE IS HEREBY GIVEN that a Dividend of Three and One-half per cent. has been declared upon the Paid-Up Capital Stock of the Bank for the current six months, being at the rate of Seven per cent. per annum, and that the same will be due and payable on and after

MONDAY, 2ND DAY OF OCTOBER, '99,

at the office of the bank. The Transfer Books will be closed from the 15th to the 30th of September.

By order of the Board.

T. H. McMILLAN, Cashier.

Oshawa, August 26th, 1899.

THE ONTARIO BANK.

Capital Paid-up, \$1,000,000 Reserve Fund, 110,000 Profit and Loss Account, 40,360 HEAD OFFICE, TORONTO.

DIRECTORS:

G. R. R. Cockburn, Esq., President. Donald Mackay, Esq., Vice-President. A. S. Irving, Esq. Hon. J. C. Aikins, D. Ulyot, Esq. J. Hallam, R. D. Ferry, Esq. C. McGILL, General Manager. E. MORRIS, Inspector.

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The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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In the United States: New York New Orleans Skagway, Alaska

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Traders Bank of Canada

(Incorporated by Act of Parliament, 1885.) Authorized Capital, - - - \$1,000,000 Capital Paid-Up, - - - 700,000 Reserve Fund, - - - 70,000 Board of Directors: C. D. Warren, Esq., President. John Drynan, Esq., Vice-President. W. J. THOMAS, Esq., C. KLOEFFER, Esq., M.P. J. H. DEATY, Esq., of Thorold. GEO. E. TUCKETT, Esq., of Hamilton. Head Office, - - Toronto. H. S. STRATHY, General Manager. J. A. M. ALLEY, Inspector. BRANCHES: Ayler, Ont., Ingersoll, Sarnia, Drayton, Leamington, Stratroy, Dutton, Newcastle, St. Mary's, Elmira, North Bay, Sturgeon Falls, Glenora, Orillia, Sudbury, Guelph, Port Hope, Tilsonburg, Hamilton, Ridgetown Windsor. BANKERS: Great Britain - The National Bank of Scotland. New York - The American Exchange Nat. Bank. Montreal - The Quebec Bank.

BANQUE D'HOCHELAGA.

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The Chartered Banks.

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MERCHANTS' BANK.

OF HALIFAX. Capital Paid-Up, - \$1,032,660 Reserve Fund, - 1,394,495 BOARD OF DIRECTORS: Tros. E. KENY, President. THOMAS RITCHIE, Vice-President. M. Dwyer, Wiley Smith, Henry G. Baird. Hon. H. H. Fuller, M.L.C. Hon. David MacKeen. HEAD OFFICE, Halifax, N.S. D. B. Duncan, General Manager; E. L. Penee, Jo't General Manager; W. B. Torrance, Superintendent of Branches; D. M. Stewart, Inspector. Branches in Province of Quebec: Montreal, A. E. Brock, Manager. West End, Cor. Notre Dame & Selgneurs Sts. Westmount, St. Catherine St. & Green Ave. In Maritime Provinces: Antigonish, N. S. Moncton, N. B. Bathurst, N. B. Newcaste, N. B. Bridgewater, N. S. Pictou, N. S. Charlottetown, F.E.I. Port Hawkesbury, N. S. Dorchester, N. B. Sackville, N. B. Fredericton, N. B. Shubenacadie, N.S. Gaysboro, N. S. St. John's Nfld. Kingston, N. B. Summerside, P.E.I. Londonderry, N. S. Sydney, N. S. Lunenburg, N. S. Truro, N. S. Matland, N. S. Weymouth, N. S. Woodstock, N. B.

Branches in British Columbia: Atlin, Bennett, Grand Forks, Nanaimo, Nelson, Rossland, Vancouver, Vancouver East End Victoria and Ymir. Agency in Cuba, Havana. Correspondents: Dominion of Canada, Merchants Bank of Canada. New York, Chase National Bank. Boston, National Hide & Leather Bank. San Francisco, First National Bank. Chicago, America National Bank. Bermuda, Bank of Bermuda, Ltd. China and Japan, Hong Kong and Shanghai Banking Corporation. London, England, Bank of Scotland. 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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" Paid-Up, 982,474 97
Total Assets, 2,541,274 27

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Capital Paid-Up, 1,100,000 00
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Total Assets, 3,610,355 50

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Rinnac.	" 7th, " "	" 7th, 2.30 p.m.
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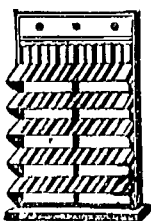
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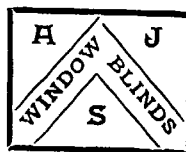
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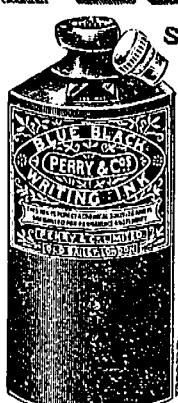
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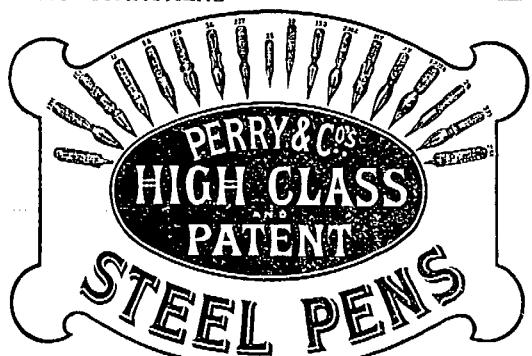
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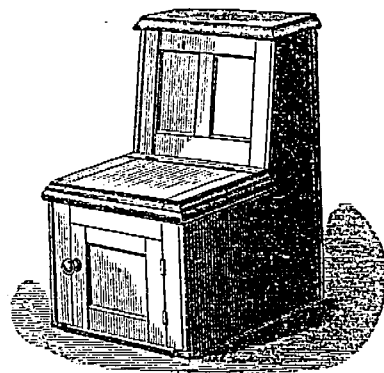
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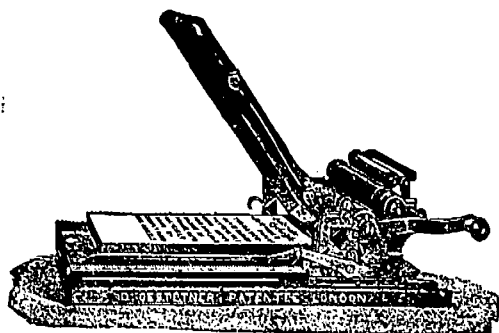
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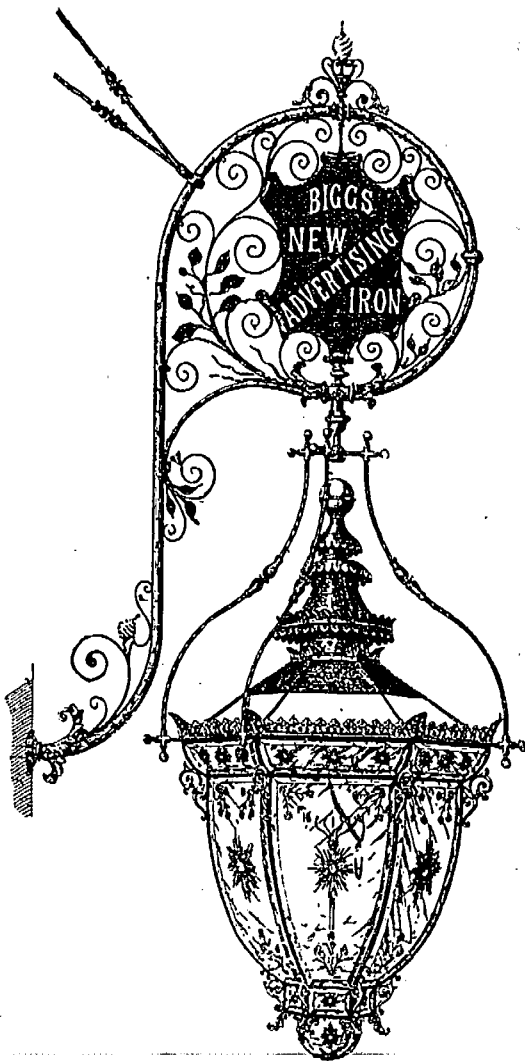
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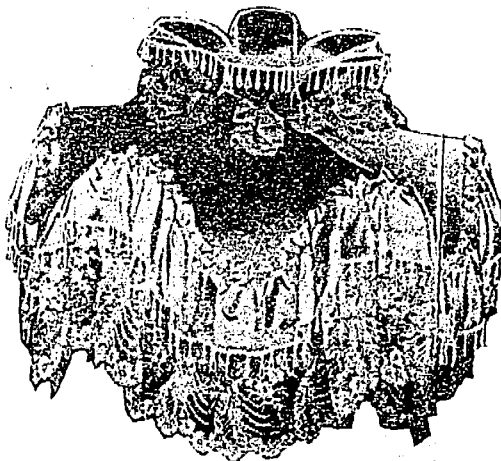
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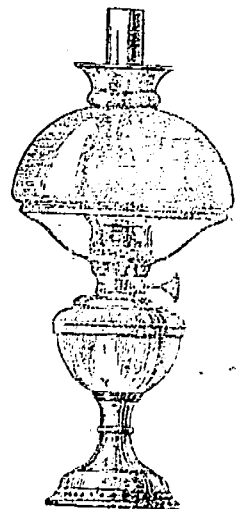
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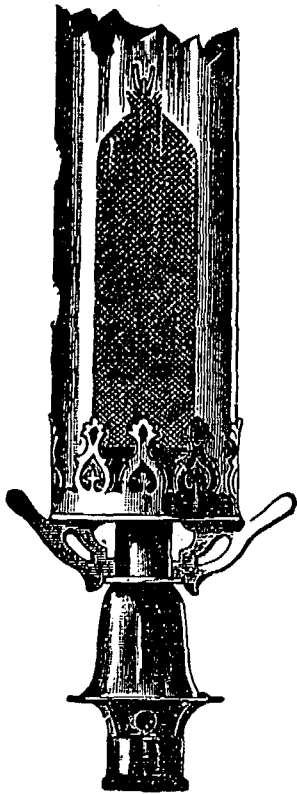
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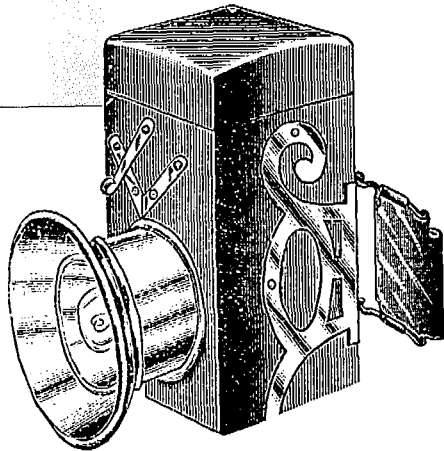
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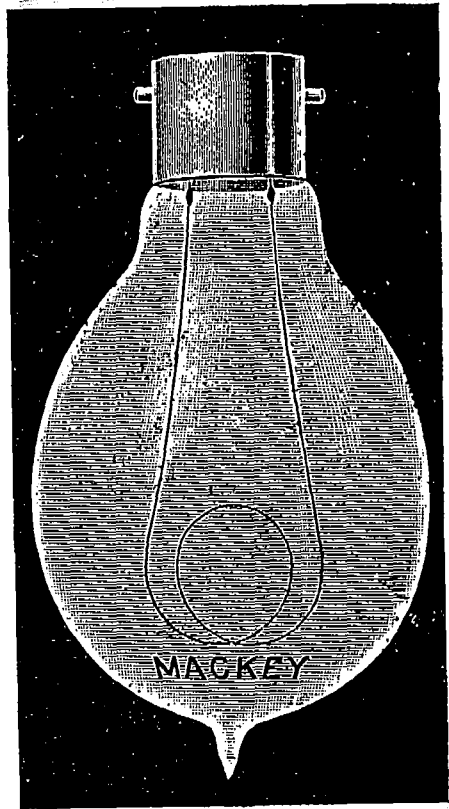
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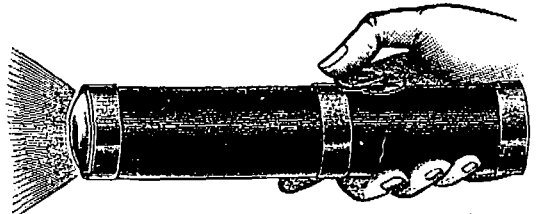
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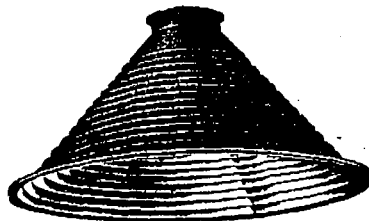
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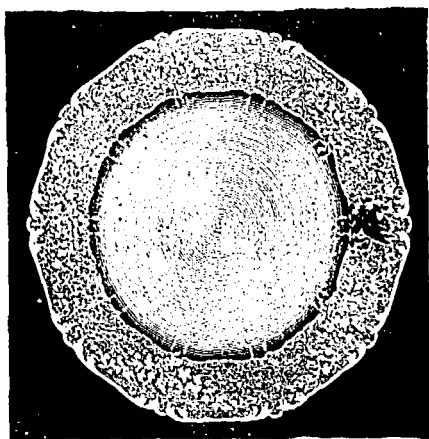
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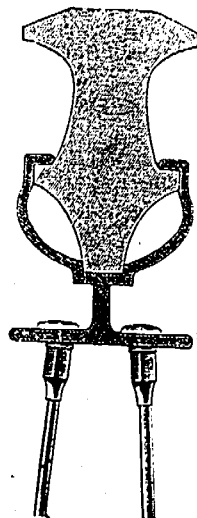
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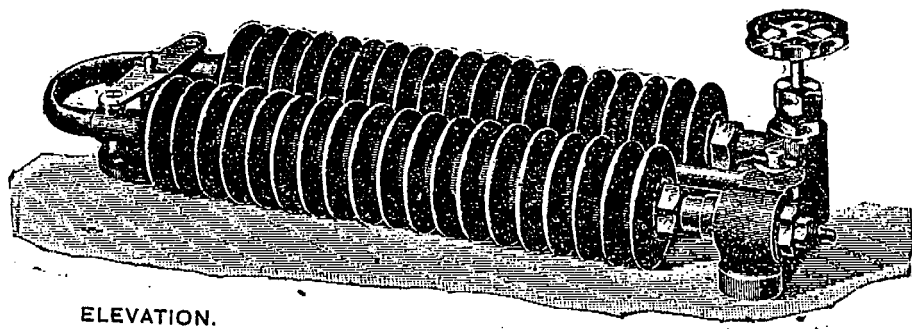
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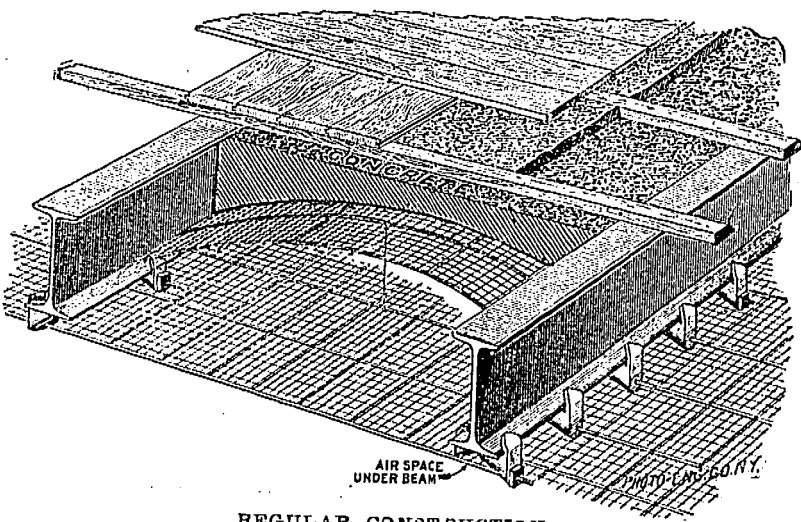
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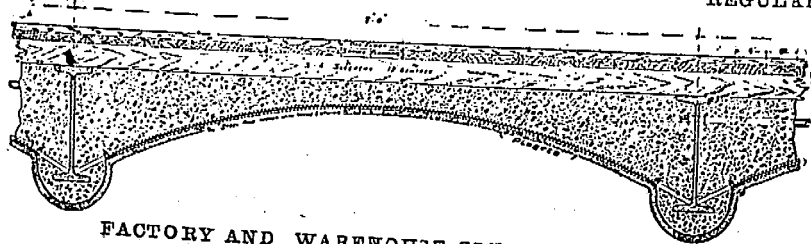
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Wm. Clendinneng & Son,
522 & 524 Craig St.

Furriers, Wholesale.
S. Selcer & Son.....633 St. Lawrence St.
J. Silverstone.....1916 Notre Dame St.

Mrs. Belfast Ginger Ale, Soda Water, etc.
Joseph Bros., 161 St. Paul St., Tl. 2553

Grocers, Wholesale.
Laporte, Martin & Co.....72 St. Peter St.

Hatters and Furriers.
James Coristine & Co., Limited.....
.....469 to 475 St. Paul St.

Men's Furnishings, Manfrs. and Importers
Wholesale.
Matthews, Towers & Co. 78 Board of Trade

Manufacturers of Silk Hats.
Jos. Lizotte.....1843 St. Catherine St

Merchant Tailoring.
H. Welsburgh & Co... ..69 Bleury St
D. Goldberg.....794 Dorchester S.

Paper Dealers, Wholesale.
Wright & Co.....617 St. Paul St.

Flour, Hay, Oats and Grain—Wholesale.
M. Joslow...2 St. Lawrence Market Place

Parcel Delivery and Express.
Hall's Parcel Delivery and Express,
335 St. James St

Plater s of Gold, Silver, etc.
Horace Ouellet.....19 St. George St.

Plumbers, Gas Fitters and Roofers.
Lapierre & Laberge.....121 McGill St.

Scrap Iron and Metals.
B. Cohen.....Sherbrooke, Que.
J. Diamond & Co.....810-812 Craig St.
I. Smith.....E. Sherbrooke, Que.

M. L. Schloman.....81 St. Peter St
Manfrs. Shirts, Collars, Pants, Overalls,
Skirts and Blouses.

Silversmiths.
Simpson, Hall, Miller & Co. 1794 Notre
Dame St.

Sporting Goods and Novelties.
The Wightman Sporting Goods Co., 408 St.
Paul St.

Cut Tobaccos.
American Tobacco Co. Ltd....47 Cote St.

Teas—Wholesale.
Quong Wah Lung...556 Lagachetiere St

Woollens and Tailors' Trimmings.
John Fisher Son & Co.....5 Victoria Sq.
M. Fisher, Sons & Co. 25 Victoria Square
Lusher Bros.....1836 Notre Dame St.
B. B. Lusher.....149 St. Lawrence St

Canadian Colored Cotton Mills Company.

Cottonades, Tickings, Denims, Awnings, Shirtings, Flannelettes, Gingham, Zephyrs, Skirtings, Dress Goods, Lawns, Cotton Blankets, Angolas, Yarns, &c.

Wholesale Trade only Supplied.

D. MORRICE SONS & CO.,
AGENTS,
Montreal and Toronto.

F. P. BUCK, President.
R. H. POPE, Gen. Mgr.
F. THOMPSON, Sec'y & Treas.

Royal Paper Mills Co.

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

STORE 763 Craig Street, MONTREAL.
Works and Head Office, East Aenev, P.Q.

CAMPBELL'S QUININE WINE.
It will tone up your system, and restore the appetite.

JUST WHAT YOU NEED THIS SPRING.

The best cure for Debility.

FANCY MOUNT ROYAL MILLS.
JAVA ROYAL INDIA BRIGHT
JAPAN GLACE POLISHED
IMPERIAL SEETA PATNA
IMPERIAL GLACE

D. W. ROSS GO'Y RICES

AGENTS.

MONTREAL, QUE.

JOHN E. HARDMAN, S.B.

Consulting Mining Engineer,
Room 3, Windsor Hotel, MONTREAL, QUE
20 Years' Experience in the Mining and Reduction of Gold, Silver, Lead and Copper
13 Years as a Specialist in Gold Mining and Milling

GEO. GONTHIER,

Public Accountant & Auditor.
Investigations of Partnership & Company Accounts
SPECIALTIES.

Balance Sheet System of Accounts and the Proof-by-balance System of Cost Accounts

SOLE REPRESENTATIVE OF

The ACCOUNT, AUDIT & ASSURANCE Co., Ltd.
OF NEW YORK.

11 & 17 Place d'Armes Hill MONTREAL, QUE.
Bell Tel. Main 1480

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.

—A branch of the Molsons Bank will be opened at Kingsville, Ont.

—Brantford, Ont., will expend \$50,000 on improvements to the waterworks system.

—Knowledge of the immense iron deposits of the New Ontario district is daily spreading, and capital is looking toward that young and partially unknown region, soon to become a leader in the great staple now so much in request.

—Preston, Ont., is to be incorporated as a town. The ratepayers, at a recent meeting, decided on the 29th inst. as a day of celebration in honor of the event. Preston is surrounded by a prosperous farming community; a people, who, combining the qualities of economy and thrift, with that of being free and contented purchasers of all that begets comfort, should make the new town grow to greater achievements.

—The recent sale of the Sultana gold mine, in North Western Ontario, to the British Capital Corporation, Limited, for \$2,250,000, is the largest deal of the kind ever made in that section. The owner was the pioneer mine developer in the Lake of the Woods region. Experts for the English buyers recently reported that there is not less than \$3,350,000 in gold in sight in the mine, besides immense reserves. The new company has paid the owner \$375,000 and a large amount in the new stock, and is about to offer its stock in Lon-

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.

MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

Roofing and Asphalting

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs,
&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

M. L. MORRIS,

Wholesale Clothier Hards faites en Gros

146A ST. LAWRENCE STREET,
MONTREAL.

NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,
216 St. Lawrence Street
MONTREAL, Que.

M. BERNSTEIN,

... Manufacturer of ...

WHOLESALE CLOTHING . . .

125 & 128 St. Lawrence Street, MONTREAL.

Jobs in Clothing always on hand.

S. GOLD & CO.

Manufacturers of Clothing.
Suits cut, trimmed and made from \$1.50 and upwards
Overcoats from \$1.75 up. For the trade only.

1631 Notre Dame St., MONTREAL.
Send for price list.

THE SLATER SHOE.

WE mail free, to all who write for it, a handsomely Illustrated Catalogue of our vast army of Goodyear-Welted Shoes for men and boys. It describes an amazing variety of different styles and sizes, all of "Slater" quality, ranging in price from \$3, \$4, \$5, for men, to \$2, \$2.50 for boys' and youths' foot gear. We have striven to make this catalogue well worth your sending for. **GEORGE T. SLATER & SONS.**

MAKERS — MONTREAL.

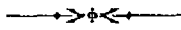
ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA.

Cunningham,
Coveney & Co.



WINE

SPIRIT BROKERS.



33 SEETHING LANE,

Great Tower St.,

LONDON, E.C. . . ENGLAND.

GEORGE PHILLIPS & CO.,

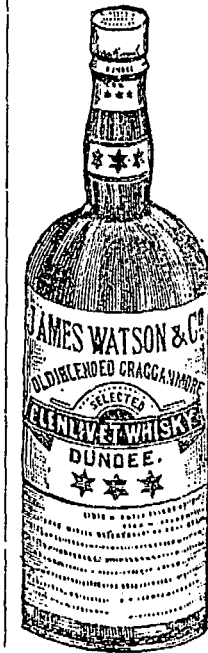
St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

Unswd. Gin	Orange Bitters
" Old Tom "	" Brandy
British Brandy	" Gin
Imperial "	Ginger "
Champagne "	" Brandy
Irish Whiskies	Cherry "
Scotch "	Aniseed
Jamaica Rum	Noyau
Demerara "	Raspberry
Vatted "	Lovage
Hollands	Shrub
Dantzic Spruce	Gingerette
Ports	Mint
Sherries	Cloves
Clarets	Capillaire
Champagnes	Coloring
Lime Juice Cordial	Peach Bitters

Glenallan Pure Malt Whisky.
Shannabog " Irish "
Free Mickey " "
Maid O'the Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has never yet been brewed than . . .

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported.

Henry J.
Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

—The St. Lawrence canals are expected to be open for vessels having 14 feet draught some time in September.

—The Windsor Hotel, New York, building loss has been settled for \$550,000 cash, the owner taking the salvage. Total insurance was \$600,000.

—A Quebec letter states that Messrs. Reid, Craig & Co., of that city have decided to transfer their paper mill at Lorette into a cotton mill. Work will begin at once.

—Canadian capitalists have formed a syndicate to build and operate a street railway system, as well as an electric light and power service for the city of San Paulo, Brazil.

—On the 22nd August 4,500 left Toronto by train for the North-West, occupying 11 special trains, with 20 cars of baggage. The bulk of the passengers were farm laborers.

—The Merchants' Bank of Halifax has opened a branch at Ottawa, under the management of Mr. H. J. Gardiner, of this city. The business of the Banque Jacques Cartier branch will be taken over.

—At Kincaidline, Ont., H. F. Hurdon, who has been doing a small coal business for a number of years, has made an assignment. Latterly he has been working under a chattel mortgage. Liabilities light.

—Mail advices from Sicily are to the effect that the market for fiberts is tending upward, owing to reported damage to the crop by fogs. Estimates of the crop make it from two-thirds to three-fifths of last year's crop.

—A Port William, Ont., dispatch states that Mr. Ogilvie's grain buildings, plans for which are to hand, will be 610 feet in length, comprising a seven story brick mill, an 800,000 bushel elevator and a 150,000 bushel storehouse.

—A check for \$387.50 from Jarvis Street Baptist Church, Toronto, has been received by the City Treasurer, being the voluntary payment of the first instalment of taxes on the property, the congregation declining, as in years past, to avail themselves of the exemption privilege applying to churches. A letter accompanied the cheque, renewing the protest of the congregation against exemptions.

—The Drew block at Burk's Falls, Ont., was totally destroyed by fire on the 27th ult. The block contained a hardware store, warehouse stables, Matthews' private bank, Bell's general store, the post office, and two residences. The store, dwelling and stables of James Wilson, and the store of E. O. Taylor, the upper story of which was occupied by A. Campbell, blacksmith, were also completely destroyed. The loss amounts to about \$22,000; insurance, \$8,000.

—The catering committee of the British House of Commons has just placed a vat in the cellar containing 800 gallons of Scotch whiskey to mature. It has also recently added \$40,000 worth of wines to its immense stock. The prospects of prohibition in that quarter are decidedly dark.

—A Winnipeg letter speaks of the Ontario & Rainy River Railroad, the link in Canada's new transcontinental line, as having bought a large acreage of dock and water front lands at Port Arthur. Also the terminals, etc, of the Port Arthur, Duluth & Western road.

—A Paris, Ont., by-law to raise \$11,000 for bridge repairs and extension to water mains, has been carried by a large majority. Many such outlays have been made necessary by the heavy freshets of last spring along the Grand other Ontario rivers.

—Notice is given of application to be made to Parliament next session for an Act incorporating a company to construct and operate a railway between Ottawa and Brockville, and to run a ferry between Brockville and Morristown, N.Y.

—L. O. Franchere, for many years conducting a tailoring establishment in this city, has been forced to assign. With but little capital, his advanced years told somewhat against him in competition with young energetic concerns. He owes \$1,000.

—A meeting of the creditors of Mrs J. F. Fosbre, milliner, Montreal, whose assignment was noted in last week's issue, is being held to-day to appoint a curator. The liabilities are about \$8,000. The business was started in the spring of '88.

PURE
OAK
BELTING

The J. C. McLaren Belting Co.,

Montreal - and - Toronto

Tel. No. Main 363

Tel. No. 875

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.
Purity, Brightness, Loftiness.

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.

Contractors to H.M. Government and the Principal Railways.



NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—The Waterloo, Ont., waterworks debentures, \$40,000, payable in 30 years at 4 per cent., and the isolation hospital debentures \$1,000 payable in ten years at 4 per cent., have been purchased by the Ontario Mutual Life Company for \$42,986. The town thus receives a bonus of nearly \$2,000.

—At Guelph, Ont., on the 27th ult., the Pit-Reform Clothing store conducted by A. J. Little, was badly damaged by smoke and water. The stock and fixtures are insured for \$5,300.—The propeller Sir L. S. Tilley, 750 tons, owned by R. O. and A. B. McKay, of Hamilton, Ont., was burned on Lake Erie on the night of the 26th ult. Loss \$50,000 to \$60,000; insured for \$35,000.

—Our Belleville Ont., correspondent writes:—Brasier & Co., hatters and furriers (firm consists of Mrs. John Brasier only, she having bought out the stock held by her husband), have called a meeting of creditors at Toronto for 31st ult. They contemplate going out of business. Originally started here about 12 years ago, purchasing the stock of Lazior and Meyers, but it has always been uphill work, interlarded with extensions or compromises.

—When the extensions to Windsor Station are finished, it will be the largest and handsomest business structure in the city. The elevation now on Osborne street, will be repeated as the end of a very long wing on that street. Between these sections there will be three large arches, over which will be a long balcony, something like that of the Viger hotel. These arches will provide entrance to a large covered area for carriages, so that passengers may enter or leave the station in all weathers without exposure. The interior arrangements will add much to the public convenience, as well as enlarging the accommodation for traffic and for the staff.

—Several large shoe manufacturers of Lynn, Mass., are refusing, in certain cases, to accept further orders for shoes at prevailing rates. This has not been brought about through any agreement, but is said to be rather an indirect effect of recent meetings held in Boston, and other centres. Discrimination is, of course, used in turning down business but some leading manufacturers say they would prefer shutting down than continue under conditions which admit of no reasonable profit. This would seem to indicate an early advance in prices all round.

—British ironmongers are stirred up over a Bill intended to prevent them undertaking any plumbing work. The idea is to have all in the plumbing trade registered and no other persons allowed to undertake any part of their business. Any ironmonger could easily make arrangements to have a registered plumber associated with him, so the Bill would do the hardware trade no such harm as is feared.

—Cables from London report Manila hemp there being very firm with practically no hemp to be had at previous quotations. The receipts at Manila last week were 4,000 bales, and for this week estimates are 3,000 bales. Advice from Mexico quoted the market there on the basis of 8½ cents for sisal hemp. Jute is firm, owing to continued adverse crop news, and very light offerings by Calcutta shippers.

—Referring to the great advance in prices of iron and steel goods, the "Hardware Trade Journal" throws out a caution that it is likely to be overdone and will check the present good trade. The iron and steel companies are paying such large dividends that there is likely to be trouble with the workmen who will demand a share in the profits of the fat years as they have to bear losses in lean ones.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands.
English 16, 21 and 35 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:

810, 812, 814 & 816 St. Paul Street

AND

147, 149 & 151 Commissioners St.

THE

NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

CABLE ADDRESS: "EUGSTER," LONDON.

THE

BRITISH SYPHON MANUFACTURING CO.,

SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write to
OUR

SAMPLES & PRICES,



Offices and Warehouse:

2 GRESHAM BUILDINGS,

Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

--- AND ---

. . . Diamond Merchants,

52 HATTON GARDEN,

LONDON, E.C., ENGLAND.



Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E. C., ENGLAND.

Hoses,
Tubing,

Sheet,

Pouches, Tobacco,

Washers,

Valves,

Packing,

Closet Covers,
(Ordinary and Patent),

Gas Bags,

Football Bladders,

Tyres,

Mats,

All Surgical goods
and Chemical
Articles.

—News of the embarrassment of the old-established retail grocery house of Jos. Bossiere, Quebec city, was somewhat of a surprise. The business has been running for over 20 years and was considered sound. An offer of 50 cents in the dollar, payable in 3, 6, 9 and 12 months, has been submitted.—J. O'Malley, grocer, Toronto, Ont., has assigned.

—The Manitoba wheat harvest is in full swing, and owing to weather conditions, bids fair to surpass in yield the outside figures recently compiled. Settlers are jubilant over the results of the favourable season, while the large influx of farm hands from the East will enable the inhabitants of the Eastern provinces to gain a more detailed knowledge of the resources of the Western country. Doubtless many will remain and take up land.

—A meeting of creditors of L. N. Bourgeois & Co., general merchandise, Danville, Que., is called for the 3rd inst. The firm has assigned. Mrs. L. N. Bourgeois is the sole owner. Her husband failed in the fall of '94, the business being taken over as above in December following. Too free crediting is given as the cause of the failure; a cause which is deadly in the general store business. It not only robs the owner of his capital but deprives him of the free mind necessary in intelligently conducting his store.

—The assignee is once more in possession of the tin and stove business of B. F. Kerr, New Glasgow, N.S. His experience, though not the most flourishing, dates back many years. He was originally of Kerr & McKay, who dissolved in March 2, '85, the latter retiring. This appears to have affected the store's resources. For Kerr assigned about two weeks afterwards, the estate paying 10 to 20 per cent. He remained out for some time, re-starting early in '97, with little capital.

—A Toronto letter states that the new bicycle syndicate proposes to close the Massey-Harris bicycle works and transfer the plant to the Lozier factory at Toronto Junction. The Welland Vale works at St. Catharines will be continued for the present, but the machinery will eventually be removed to Brantford.—Mr. Wm. Mackenzie, the chief promoter of the new transcontinental railway, is reported as stating that by the early part of 1901 a thousand miles of railway will be in operation, extending from Port Arthur to the Saskatchewan River.

—In discussing the coming yacht race for the cup, the Springfield "Republican" takes the same view as we expressed a few weeks ago, that these contests are not yacht races at all, but races between sailing machines. It remarks: "If the Britisher should win this year it would not be due to a superior yacht, but to a little better machine. The Yankee machine this year will even be sailed by a Scotch skipper, a subject of the Queen! Bless us! Where is Hank Haff? Gone with the wooden masts." It is generally recognized that the Shamrock was built as a store-keeper's advertisement. We wish him luck with his venture, but it must be remembered that the Shamrock only represents Sir Thomas Lipton's enterprise, it is not sent to represent British yachting.

—A mill for the preparation for market of crude plumbago is in course of erection at Grenville, Que. Fully \$100,000 is being invested. The mill is being built by the Keystone Graphite Company of Wilkesbarre, Pa., which has been conducting mining operations in the vicinity since the beginning of the year. The mill will be completed, it is expected, in about eight months. It will have a capacity of 25 tons per day, giving employment to about 125 men. As the crude mica goes through some seventeen processes before being marketed, the plant is, necessarily, an expensive one, so much so that but few are in operation. The company holds options on plumbago property a square mile in extent, and has about 1,000 tons of ore mined, with fully 100,000 in sight.

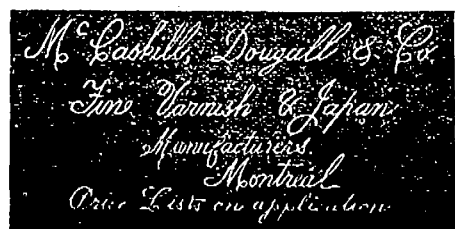
—Our Campbellford, Ont., correspondent writes:—W. H. Stewart, of the Village of Warkworth, dry goods and millinery, has made an assignment to Henry J. Walker, of that place. The liabilities are \$2,176; assets—Stock, \$1,942. Fixtures, \$33, and book debts, \$218. At a meeting of creditors on the 23rd ult. Mr. Cleary, of Hastings, and Mr. R. Lee, of the firm of McKinnon & Co., Toronto, were appointed inspectors. Mr. A. L. Colville is acting as solicitor for the estate.

—The falling away of the lumber trade with South America, from this port, has been very rapid. Whilst fifteen years ago, the Argentine Consul, alone, cleared as many as seventy vessels in a season, this year to date—and the season is far advanced—the number has dwindled to two vessels.

Clothing buyers visiting the Market
will do well to give us a call.

LARGE ASSORTMENT,
→ Right Values.

H. VINEBERG & Co.,
25 St. Helen St., MONTREAL



A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that is, they want the **"CALTON" STYLOGRAPHIC PEN.**

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/3.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

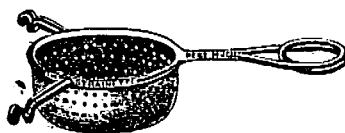
THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
58 FENCHURCH STREET, LONDON, ENGLAND.

—The mortgagee recently took possession of the general store of D. G. Cathcart, Revelstoke, B. C. The latter is reported absent. The business originally belonged to F. Ahlin & Co., who sold to Cathcart last May, accepting a chattel mortgage for \$2,000 on the stock.

—The U.S. consumes over 2,000,000 tons of sugar annually, and produces but 300,000 tons, or about 1 lb. in 7 of the quantity used by the people. There is hence abundant scope for successful beet production across the border, but already the beet growing industry in some States is prejudiced by the antipathy of vested sugar interests; the Michigan Legislature recently prorogued without ratifying the appropriation of 1c per lb. duty. Michigan refiners are out of pocket some \$25,000 in consequence.

—A London, Eng., letter states that Welsh colonists may soon invade Canada in large numbers. In the sixties 3,000 Welshmen went to Patagonia, and, in spite of the sterility of the country, they triumphed, and now send to Europe some of the finest wheat grown in South America. The Argentine Republic, which until recently, made no claim on Patagonia, now demands military service from the settlers, and compels them to drill on Sundays. They are beginning to look to Great Britain for assistance. Other Welshmen who desire to emigrate have been looking about, and, following the invitation of the Canadian High Commissioner, David Lloyd-George, member of Parliament for Carnarvon, and two others, are to sail for Canada. Mr. Lloyd-George said he and his companions were going to spy out the country, and that he could say nothing further until the end of the visit.



The "STRAINETTE"

Registered TEA STRAINER.

Fits Cups or Glasses.

Nickel Silver 8s. per doz.
E.P.N.S. Gilt ins'g, 9s. "
Hall-Marked Silver,
Gilt inside 7s. 6d. each

No. 1. N'k'l Silv'r... 8s. p. doz.

" 1b " " " " " " "

Bright, Gilt in., 12s. 6d. "

No. 2. Electro-Plate on N'k'l Silv'r, Gilt in., 3s. each

No. 2. Hall-M'kd Silv'r, Gilt inside 7s. 6d. "

No. 3. Electro-Plate on N'k'l Silv'r, Gilt in., 2s. 9d. "

No. 3. Hall-M'kd Silv'r, Gilt inside 8s. 9d. "

All above are size of large tea spoons.



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



The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.

The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

Electro-Plate on N'k'l Silver 1s. each.

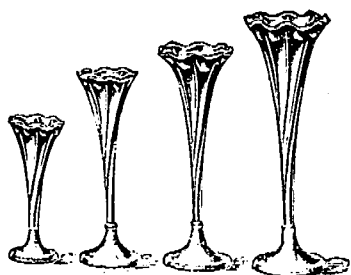
Hall Marked Silver, Gilt inside 8s. 6d. "

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

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

—The benefit of experimental farms is being recognized to a greater extent each season. The position Canadian products hold in the English market may well be attributed to the expert knowledge derived through agricultural colleges, where tests are constantly being made for higher results in dairy products, and remedies applied for the eradication of such insects as destroy grain, fruit, etc. The appearance of smut in some Ontario wheat samples has caused the best remedies, as issued by bulletins from the Ontario Agricultural College and Experimental Farm to be widely diffused through the press so that every farmer is made acquainted with the best and simplest remedies.

—Liabilities of \$2,000 are shown against the estate of Alex. Payette, a dealer in tins at St. Johns, Que., who has assigned. He claims assets to the amount of \$1,600. He began in a small way in the fall of '95, but being inclined to over-buy he was constantly hampered for capital. Several suits were instituted against him, two of which were issued recently and which it is thought hastened his assignment. While over-buying is shown to be the cause of the greatest number of failures, the dealer who bought tinware, etc., within the past year should scarcely regret the lack of decision on his part which created a surplus stock. These goods have made a big profit while lying in the store, and could readily be sold at wholesale to-day for 10 to 20 per cent. over their first purchase price. Such goods have advanced almost 30 per cent. and are likely to go higher, so that the average dealer in tins should be able to count extra profits in place of giving way to the assignee.



S. E. Breakspear,

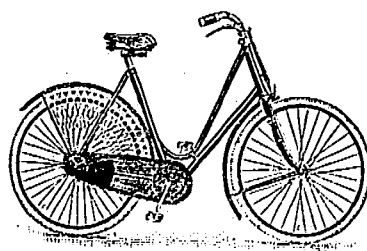
Manufacturing Jeweller

AND Silversmith,

38 St. John's Lane, - - - CLERKENWELL,

LONDON, E.C., ENGLAND.

ROULETTE CYCLES



Absolutely as Good as Can be Bought.

As an old-established private limited Company with **NO WATERED CAPITAL**, we are enabled to offer the very highest value at lowest possible prices consistent with the well-known quality of our goods. Your enquiries are particularly solicited.

OVER TWENTY MODELS TO CHOOSE FROM.
INDEPENDENT TESTIMONIALS IF REQUIRED.

THE **ROULETTE CYCLE COMPANY, Ltd.**
COVENTRY, ENG.

Catalogues free. **FOUNDED 1889.** Catalogues free

POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

T. H. ROBERTS, Esq., Proprietor of "Illustrated Bits," writes:
158 Fleet Street, London, E.C.,
September 22nd, 1898.

Dear Sir,—I did not answer your letter of some three months since, because I wanted to feel sure that the benefit I derived from "C.B.Q." was not simply temporary. I have now to say that, prior to the Autumn of 1897, I had frequent attacks of Gout, in some cases incapacitating me for six weeks at a time.

About August, 1897, I began to try your "C.B.Q.," of course being careful as to diet, etc., and for the past twelve months have taken no other medicine, having used in all ten bottles.

I have never laid up a single day since I first started your remedy. I give you my hearty thanks for what I have every reason to believe is a permanent cure from an atrociously painful ailment.

Faithfully yours,

T. H. ROBERTS.

A. M. Post, Esq.

Tay Villa, Gaywood, King's Lynn,

December 12th, 1898.

Dear Sir,—About six years ago I began to suffer from severe pains in the head, and was treated for Neuralgia, but without any permanent benefit, and although many remedies were tried, I gradually grew worse, until at last I was seldom free from pain. In July last I saw your "C.B.Q." remedy advertised, and decided to give it a trial. After using the Tablets a few days, I found that my general health was improving and that I could sleep well, which I had not done for years and after forty-five days' treatment the misery completely disappeared. It is now over three months since I stopped taking the medicine, and as during that time I have never felt ache or pain, I think I may safely say I have been cured.

Yours sincerely,

A. WYLLIE.

A. M. Post, Esq.

Fairfield, Connaught Road, Harlesden, N.W.,

23rd August, 1898.

Dear Sir—In reply to your letter of 24th inst., I have much pleasure in recommending your "C.B.Q." Tablets for Eczema.

I have suffered during the greater part of last year from it, and after trying no end of ointments and ointments without effect, I was advised to try your tablets, and am happy to say that after taking about four bottles of them I am quite free from this distressing disease.

You are at liberty to make use of this as a testimonial if you wish.

Yours truly,

C. F. HOCKIN.

A. M. Post, Esq.

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

No Colchicum, Calomel or Mercury.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver Constipation, &c. Price, 1s. 11d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

—The consumption of matches "Made in Sweden" is not large in Canada, but Customs returns show that it is growing. A superiority which is possessed by very many of these imported matches, is the impregnation, which ensures no falling ends when burning; the wood from which they are made is also of good quality, and seldom breaks off when striking. It is not generally known that the wood from which Swedish matches are made, is to a large extent brought into that country from the Russian Baltic, the domestic supply having been depleted owing to the heavy drain the match industry has made upon it in the last ten years.

—The London and Lancashire Life Insurance Company has just had an experience in India which shows the dusky Hindu is up to the graveyard insurance trick. One of the company's canvassers, named Vankutarotnam, secured a policy on the life of a man named Katta Suttiya, an old man of 75, by having him personated by a friend, who passed the English doctor. Evidence was furnished that the man who had died and been cremated was the man insured. The plot was discovered, the canvasser with the extensive name got three years in jail, and three confederates a shorter sentence. The intended fraud is said to have been most ingeniously planned. The London and Lancashire has been much praised by the press of India for discovering and punishing the perpetrators of this crime.

—The London, Ont., "Daily News" has published a Midsummer number which surpasses in the excellence of its illustrations any work of the kind ever issued in London, England. In fact, the scenes depicted on the cover could not be surpassed, as in clearness of definition, brightness of atmosphere effects, they have all the attraction of the highest class of landscape photography. The portraits of children are exquisitely pretty. The editor of the "Daily News" is evidently a ladies' man, as he has embellished his paper with a large number of portraits of the society leaders and belles and brides of London. The snap shots of local merchants, members of clubs, and characters are amusing. The letter press is well executed. Altogether this Midsummer issue of the London "Daily News" is highly creditable to Canadian skill, taste, and enterprise.

—The man who has been preserving his timber limits with the expectation that he or his successors would eventually reap big profits, will be interested on learning of one of the latest stock companies formed in the United States. The Artificial Lumber Company, capital \$12,000,000, has just been incorporated under the laws of Delaware, and will begin operations without delay. The company holds "new process" patents for the manufacture of artificial wood. These patents were issued last month and extend the life of the patents seventeen years. The wood, which is fire-proof, is intended mainly for interior decorating, both in buildings and in cars. A factory will be run at Barber-ton, Ohio, which has a capacity of 60,000 feet of finished product daily, sufficient orders to keep the factory in operation being already secured. Some of the Wagner Palace Car people will be on the directory, which will also include prominent railway interests.

—In many counties throughout Western Ontario, the drought is each day becoming a more serious matter for the farmers. Cattle are being fed on the supplies which had been stored for winter, as the fields are being rendered entirely bare of nutriment. City and town authorities are limiting the use of water, while farmers, in many places, are obliged to drive their stock for miles over dusty roads to creeks that have so far withstood the siege. One result of this is a reduced supply of milk, which at once effects the output of butter and cheese, a most serious drawback to the industrious farmer at a time when these products are selling at an encouraging price. A Woodstock, letter says: Brant, South Oxford, and Norfolk counties afford evidence at every step that the present drought, accentuated by the extreme heat, has reached the condition of a calamity. Watercourses are drying up, trees are dying, the pastures are like the highway and roots and corn are lifeless. In one case a farmer is actually selling water from a spring-fed pond to his neighbors. The soil is so dry that wheat cannot germinate unless rain comes soon. A long and heavy rain is now most earnestly desired, or untold loss must result.

—The inhabitants of Porto Rico, one of the new possessions of the United States, have been encountering difficulties somewhat after the manner of the man who hurriedly traded horses. Coffee raising has been one of the principal industries of Porto Rico, with Spain as the principal buyer, but since the war the conquered country placed a high tariff which practically shuts the Porto Ricans out. This has left them without a market, throwing thousands out of employment. Added to this destitution are the great losses by the recent storms, which places the inhabitants in an unenviable position. United States Government officials are now about to introduce Porto Rican coffee and find, if possible, a market for it within her borders. One hundred sacks have been ordered sent to the U.S. to be offered in sample form, and no doubt this bean will speedily find liberal buyers as the coffee is said to possess a very choice aroma.

—Shipping business on great lakes has been enormous this year. Canadian vessel owners have been doing very well. The "Railway and Shipping World" says: No one will begrudge them this, as the business has been to a large extent unprofitable for a number of years. Sailors and all classes of employees are also benefited by the increased business, as wages have been advanced 10 to 15 per cent. The carrying of Canadian lumber to U.S. ports is a new source of revenue this year, due to the new regulations of the Ontario Government regarding log exports. Hitherto the logs have been rafted to U.S. ports and sawn there. Now they are being sawn in Canada and Canadian vessels get the business of carrying the lumber across. The grain carrying trade is also yielding large revenues to Canadian vessels this season, and the delays caused by the backward spring and the Buffalo strike are now being fully compensated for.

—Some of the large newspapers in the United States, notably the Cincinnati "Enquirer" and the New York "World," are buying their paper at \$1.37½ to \$1.40 per 100 pounds.

The Guaranteed 5% Investment Policy, with Guaranteed Additions
OF THE
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA,
PROVIDES FOR

- 1st. A Guaranteed Annual Income for 20 years after death or after the maturity of the Endowment term,
- and
- 2nd. A Guaranteed final payment equivalent to the aggregate amount of the 20 instalments,
- and
- 3rd. A Guaranteed Addition to the instalments should death occur within the Dividend Period.

For further particulars apply to
PROVINCIAL OFFICE, OR TO **HEAD OFFICE,**
Bank of Toronto Chambers, 26 King Street E.,
MONTREAL, Que. TORONTO, Ont.

THE EXHIBITIONS.

The annual fall exhibitions have begun. For the next six weeks there will be shown throughout the country the best that art and nature have produced. The prize for the best piano or automobile will be sought with all the fervor exhibited by the owner of the prize potatoes and package of dairy butter. The prize trotting horse will possess an added interest for his owner, while the latest improved bicycle will court favor and a red tag with as much nervous fear as the owner of the well-knit socks.

The exhibition is productive of much good and its encouragement is therefore most desirable. The ambitious schoolboy adapts himself to persevering study because he is desirous of winning a prize. It is not the value of the prize he covets, but the name of excelling in competition nerves his energy and he uses all his powers in the hope of accomplishing his aim. In doing this he is adding to his own worth and to the worth of the country. Similar additions are the recognized worth of the man or the firm who attains to a higher level of achievement in the manufacture of articles of use or the growth of any commodity.

The farm waggon, buggy, or sleigh that takes first prize at the Fair is supposed to have been judged on its merits by those most competent, consequently its superior make being no longer a secret to those who have attended, this knowledge has become generally circulated and thus has learning been diffused. The farmer who takes the highest prize for grain knows what condition the soil was in that brought it forth, while the raiser of the best flock of sheep is convinced that his attention and mode of feeding must have been the best in order to have produced the best results. In every line a lesson is taught, and that lesson is deeply impressed on the minds of those visitors interested in like pursuits. They know how far they are behind, or they pride themselves on being so near the front. They see not only the highest production in all commodities but are being made acquainted with ideas that had before been foreign to their thoughts. Each is shown where, by diligence and study, he can become equal to the best, an attainment which means greater profit in his work, and less rough labor in the accomplishment of his aims. Encouraging the exhibition is encouraging the best interests of the Dominion.

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts.,
TORONTO, ONT.

DRY GOODS NOTES.

In cotton dress fabrics for next spring mercerized effects are prominent in both printed and woven-patterned goods.

—Cables from Calcutta report sellers of burlaps practically retired from the market for the time being, owing to scarcity of supplies.

—In men's wear fabrics, worsteds, both plain and fancy, hold preference over woollens; while in dress goods these conditions are reversed. In the latter rough hairy effects are most in favour, and wool lends itself more readily to the production of these than do worsteds.

—The rumor, current for some days past, that another wholesale dry goods house is about to be absorbed, is still lacking confirmation. To those acquainted with the system latterly pursued by wholesale men, and with the evolution in trade generally since the sturdy old founder of the business recommended himself to the trade by his steadfast adherence to certain principles, this change is no more surprising than that of other houses during the last year or two in Ontario and Quebec.

—Late advices from Bradford, Eng, give strong indications of a firm and rising wool market. Low classes of cross-breds are now being sought, and are likely to advance, while fine cross-breds and merinos hold the full strength acquired at the last sales. English wools are now feeling the improvement more appreciably, an improved tone being noticed in regard to most sorts. Mohair is in but slight demand yet, but holders of Cape sorts maintain an indifferent attitude. The clip from Turkey is arriving freely. In the yarn trade a confident tone is being shown. Foreign merchants' customers require to do a certain amount of trading, and in this the full prices must be paid.

CANADIAN PACIFIC RAILWAY LAND SALES.

	Acres.		Amount.	
	1899	1898	1899	1898
January..	14,718	22,044	\$46,411.35	\$72,924.83
February..	13,747	20,650	43,371.00	66,399.00
March	24,045	33,421	74,430.00	109,010.00
April..	36,626	43,145	116,835.00	140,276.00
May	39,573	43,148	125,862.00	137,835.00
June	54,225	49,203	169,234.00	160,200.00
July	47,402	39,512	149,546.00	123,010.00
	230,336	251,123	\$715,689.35	\$809,654.83

—At Kentville, N.S, Geo. W. Martin, who has been conducting a small grocery for some three years, has been forced to assign. Liabilities light.

—Grand Trunk Railway System—Earnings 15th to 21st August—1899—\$539,020; 1898—\$462,794; increase, \$76,226.

Telegraphic Address: "MAROQUIN, LONDON."

T. T. WOOD & CO.,

—* Manufacturers of *—

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,
Case Makers, Bookbinders and Bag Makers.

198-200, Bermondsey Street, Southwark.

50 YEARS OLD
ESTABLISHED
184

Assets Over Assurances Over
\$20,000,000 **\$75,000,000**

THE
CANADA LIFE
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Quebec Pro

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

Invested Funds, \$44,700.00
Investments in Canada, 14,150.00

[WORLD WIDE POLICIES.]

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

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



LANCASHIRE
INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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

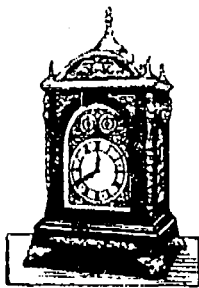
THE MANCHESTER FIRE ASSURANCE COMPANY.
Established 1824. CAPITAL, - - \$10,000,000

Head Office, | Canadian Branch Head Office, - TORONTO.
MANCHESTER, ENG. | JAS. BOOMER, Manager.

R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
CANADA LIFE BUILDING.

J. JENNENS,
Manufacturer of Every Description of
ENGLISH CLOCKS,
4 & 5 Skinner Street,
CLERKENWELL,
— LONDON, ENG.



(FOUNDED 1825.)
LAW UNION and CROWN
INSURANCE CO. of LONDON.

Assets exceed, - \$21,000,000.
Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.
J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.

FIRE. LIFE. MARINE

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

ESTABLISHED 1865.
11 HOSPITAL STREET, *
MONTREAL.
Telephone Main 947. P. O. Box 2081

Insurance.
PHENIX
ASSURANCE CO'Y
OF LONDON, ENG.
Established in 1783. Canadian Branch
Established in 1804.
No. 164 St. James St.
MONTREAL, P. Q.
PATERSON & SON
Agents for the Dominion
City Agents:
E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
S. Mondou.

WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.
(Send full particulars.)
G. J. ADAMS & CO.
Financial Agents.

Standard Building,
MONTREAL. Tel. Bell, "Main 1717."

R. WILSON-SMITH
FINANCIAL AGENT.
Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.
STANDARD LIFE CHAMBERS,
151 ST. JAMES STREET, MONTREAL.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 1ST, 1899.

AMERICAN MISTAKES AS TO CANADIAN BANK FAILURES

So much has been said in praise of the banking system of Canada. we are not surprised to find the recent collapse of one of our banks to have excited some rather caustic remarks in American papers. Canada is regarded to have put herself forward as the champion banker of the world, hence the least slip in her record is made the most of by critics who have been watching her career with rather jealous eyes. Now, it is true enough there have been eulogies passed on the banking system of Canada that were not as cautiously expressed, in view of contingencies, and experiences in the old land, as wider knowledge would have dictated. At the same time these eulogies have been misinterpreted, as well as misrepresented. No Canadian has ever declared that each one of the banks in this country was or is an exhibit in its organization and management of the Canadian banking system. Nor has it ever been said by any Canadian writer that this country's system of banking obviated all the risks incident to all human enterprises, such as defective management, frauds, or trade vicissitudes. When then some of our neighbours made sport out of the collapse of a Canadian bank in mockery of what they alleged had been our boasts, we might have replied to our critics: "Your remarks are singularly irrelevant, as you are denying what no Canadian ever affirmed, and affirming that for which there is no Canadian authority." The bank whose failure has elicited the sarcastic, or chaffing comments of some American papers failed because it came nearer to the American banking system

DISTINCT
IN
CONSTRUCTION

By SPECIAL APPOINTMENT
TO H.R.H. THE PRINCE OF WALES

DISTINGUE
IN
APPEARANCE

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



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

Applications and Enquiries to

The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

than the Canadian. From its initiation, and for the last twenty years the Bank Ville Marie has been regarded as the worst possible specimen of a Canadian bank. Its paid-up capital was only one-twelfth of the average paid-up capitals of the banks doing business in the same city, and only one-twentieth the average of the seven leading ones. In this Province and in Ontario there are 24 banks, whose average paid-up capital is, \$2,230,000, while the paid-up capital of the Ville Marie was only about one-tenth of that amount. These 24 banks have an average reserve fund of \$1,000,000. while the Ville Marie had not a dollar of reserve fund. Taking the whole of the banks of Canada, their average paid-up capital is \$1,670,000, and their average reserve fund is \$600,000. The Ville Marie had only one eighth of the average amount of the paid-up capital of all the other banks of Canada. The gross note issues of the Canadian banks in June last was \$39,097,708, of which the Ville Marie's share was \$261,870, or only two-thirds of one per cent. The total loans, or discounts, of the 38 banks of Canada in June was \$250,974,389, those of the Ville Marie were \$1,372,485, which is half of one per cent. of the total, or only one quarter of the average of the other 37 banks. Yet so insignificant an institution, which only lived by the consideration of its neighbours, has been represented in some American papers as a typical Canadian Bank!

The Ville Marie, in spite of its small capital, might have done a safe and profitable business had its management been kept strictly within the lines of the Canadian banking system. But this was not done, and, at this moment, its chief officers are in custody on a charge preferred by the Government of Canada that they made

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898, \$1,584,095.12

CASH AND INVESTED ASSETS.

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

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$33,027,390
Total Business in Force Dec. 31, 1898, 102,379 " 269,169,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

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

false returns, as they had issued more notes than the law allowed, and concealed this illegality, by false statements. Instead, then, of the Ville Marie failure being a proof that the Canadian banking system does not prevent a bank from breaking, it shows that this bank failed because it did not adhere to the Canadian banking system. Its conductors came to grief by deliberately breaking through the restraints of the banking laws of Canada, so that the failure of the Ville Marie bank is rather a tribute to the wisdom of the banking system of this Dominion than an exhibit of its being defective.

WHOLESALE PAWNBROKING.

In our issue of 17th January, 1897, we drew attention to a system in vogue of wholesale pawnbroking. There is nothing irregular in the mere act of placing a quantity of goods, however, large, in pledge as security for a loan. In one form or other this is done every hour of business days on an enormous scale. Advances on bills of lading, loans secured by warehouse receipts, and other instruments of that class are much of the same nature as advances on pledged goods. There is, however, an abuse of this business, respecting which, as in 1897, we warn wholesale merchants. It is regrettable, but true, that periodic warnings are needed to arouse merchants to a sense of certain dangers. The schemers are frightened off their game for a time, but they return to it in confidence that warnings have been forgotten. There has been an illustration of this recently. A retailer had built up a line of credit with his banker by the regularity with which all obligations were met. Presuming on this he secured an advance on paper to a much larger amount than usual, which was dishonoured. The banker was one who would stand no nonsense, demanded payment in a given time which was quite short. The creditor being driven to bay, secured a consignment of goods from a wholesale house in a distant city. These he immediately pledged, and with the proceeds of the advance paid off the banker. The wholesaler having sold them on time will have to wait some months before he can demand payment; meanwhile his goods are held in pawn to secure a loan made to his debtor by a third party! If ever a boycott declared by wholesale houses against a retailer is justified, it would be against the perpetrator of such a fraud as is narrated above. Men of that class should be driven out of trade.

GRAND TRUNK STATISTICS, AND ITEMS.

The following figures have been issued by the Grand Trunk Railway.

Details of G.T.R. Receipts Jan. 1 to June 30.

	1899.	1898.	inc. or dec.
Passengers	\$2,443,800	\$2,197,000	inc. \$246,800
Immigrants	17,000	17,800	dec. 800
Mails, express, &c..	470,000	454,500	inc. 15,500
Freight	6,645,000	6,432,600	inc. 212,401
Sundries	327,700	245,600	inc. 82,100
Total receipts	\$9,903,500	\$9,347,500	inc. \$556,000
Passengers, No. .. .	2,857,987	3,007,710	dec. 149,723
Immigrants, No. . . .	5,310	7,659	dec. 2,349
Freight, tons .. .	4,841,475	4,509,053	inc. 332,422

The following statement includes the G.T.R. of Canada, the Chicago & G.T.R., & the Detroit, Grand Haven & Milwaukee Railways, being the earnings by months:

	1899.	1898.	Dec.	Inc.
January .. .	\$1,956,281	\$1,916,322	.....	\$ 39,949
February .. .	1,824,434	1,674,453	.....	149,981
March .. .	2,186,359	2,048,970	.....	137,389
April .. .	1,942,543	1,918,477	.....	24,066
May .. .	2,039,239	1,940,980	.....	98,259
June .. .	2,062,137	1,880,402	.....	181,735
July .. .	2,105,403	1,860,884	.....	244,519
	\$14,116,396	\$13,240,498	.....	\$875,898

On August 11, the Directors declared a dividend for the half year on the first preference stock, at the rate of 2 per cent. per annum, increasing it from 1½ per cent. and carrying forward £2,000. The increase caused quite an advance in the stock, and cables reported a good deal of excitement in London. On the day of the declaration the first preference opened at 83¼, advanced to 83¾, then to 84 3-16, and wound up at 84½, at the close. The second preference opened at 54¾, and advanced to 56½, and the third preferred shares went from 22¾ to 23¾.

Work is in progress for placing iron sheeting on the new Victoria Jubilee Bridge, which will prevent horses seeing the trains. The roadway for vehicles and foot passengers will be opened as soon as this screen is finished. The Grand Trunk has made such progress with its double track from this city to Toronto that the only single track which will be left shortly will be 46 miles between Port Hope and Port Union. A few years ago the general manager of this line used to speak of a double track in despairing tones, so faint was the prospect of its being accomplished. Mr. Hays seems to go ahead and do things. Up to 8th August the G.T.R. had carried 13,448 passengers to Muskoka, more than double those in 1898. Improved arrangements have been made at the Grand Trunk station in this city which are appreciated by the travelling public and their friends. On the trains of the Grand Trunk and all through the service, it is manifest that there is constant attention being paid to the comforts and the needs, and the conveniences of travellers and shippers.

COMPENSATION FOR LOST REGISTERED

The British Post Office has adopted a system of giving compensation to any person whose registered letter has been lost or stolen. The principle on which the system is based is that of insurance. A letter containing money, or a valuable, which has to be registered, is presented to the Post Office and the value of its contents declared, then it is enclosed in a linen lined envelope supplied by the Post Office which bears the address of the

person to whom it has to be delivered. It is impossible to open this cover without such violence as betrays that it has been tampered with.

The fees are as follows:

2d for	£ 5	9d. for	£ 70
3d "	10	10d. "	80
4d. "	20	11d. "	90
5d. "	30	1. 0d. "	100
6d. "	40	1. 1d. "	110
7d. "	50	1. 2d. "	120
8d. "	60		

That is, for an extra ten cents the owner of a registered letter containing £25, is insured against loss, and for a larger fee against larger loss. The smallness of the insurance fee is a remarkable evidence of the confidence felt by the Post Office authorities in the inviolability of registered letters, the rate being one a cent fee to secure compensation for a loss of 1.250 cents, and for the largest amount a fee of 29 cents ensures compensation for a loss of 60,000 cents.

Were the Post Office called on to pay £120, or \$600, for a lost letter it would take the aggregate fees paid on 2,069 letters at 1s. 2d., or 29 cents each. If, however, the proportion of lost registered letters in Great Britain to the whole number is no higher than in Canada, and we believe it to be lower, the fees will be amply sufficient to cover all losses, expenses, &c. In Canada the proportion of registered letters lost to the total number registered, is only one in each 28,000. On this basis, assuming all those letters had paid the lowest fee of two pence, or four cents, the aggregate receipts would amount to \$1,120, and the Post Office would only have to pay \$25 for the one lost letter. The insurance of registered letters is evidently a profitable branch of business for the Post Office, and to those who trust valuables to registered letters it is a very great safeguard against loss.

COMMERCIAL LEGISLATION IN PRINCE EDWARD ISLAND.

The Legislature of Prince Edward Island in 1894 imposed a tax of \$15 a year on commercial travellers. Members of the Commercial Travellers' Association exerted themselves to have this legislation repealed with the result that at the last session of the Prince Edward Island Legislature the tax was increased to \$20 a year, and a tax of \$200 a year was imposed on commercial travellers in the liquor business. By act of the year 1898 it was enacted that when a creditor not residing in Prince Edward Island brought suit for the price of goods sold by a commercial traveller, or on a bill or note given for such goods, such creditor could not recover unless he proved at the trial that the commercial traveller who sold the goods had paid his tax at the time of such sale, and taken out a license. This exceptional legislation excited surprise among commercial men and representations were made to the Minister of Justice with a view to getting a disallowance of the act. The act was not disallowed, but at the session of 1899 the Legislature amended the act by providing that the proof might be that the person who sold the goods or his commercial traveller had paid the license fee before the commencement of the action. Bona fide indorsees of bills and notes given for such goods, and all sales made previous to the 14th of May, 1898, are exempted from the operations of the act of 1898. The act requiring payment of the commercial travellers' license fees, as amended, applies to creditors proving claims against debtors under

"An Act respecting assignment for the benefit of creditors."

"An Act respecting assignments for the benefit of creditors," was passed in 1898, being substantially as regards the rights of creditor and debtor, chapter 147 of the Revised Statutes of Ontario, A.D., 1897. The P.E. Island act provided for assignments to be made to official assignee to be appointed by the Governor-in-Council—but as no such officials were appointed the act was unworkable. By an amendment made in 1899 it is enacted that assignments executed for the general benefit of creditors whether made pursuant to the act or not and whether debtor has or has not included all his estate shall be subject to the provisions of the act.

By act of 1899 the following yearly taxes are imposed on companies:

Provincial Fire Insurance Companies	\$50
Provincial Gas and Electric Light Companies..	100
Provincial Steamship Companies	50
Express Companies..	100
Brewing and Distilling Companies	400

The following companies are taxable under act of 1894:

Fire Insurance Companies	100
Life Insurance Companies	150
Accident and Guarantee Companies	35
Trust, Loan and Building Companies	150
Telephone Companies	250
Banks having one office	50
Banks having more than one office	100

The legislators of Prince Edward Island must be so aristocratic in their tastes as to wish no commercial business to come between the wind and their nobility. They evidently desire to keep the Island as a little preserve for non-business people. Their policy, however, lacks thoroughness. Instead of harassing business men they should pass an Act declaring the pursuit of commerce forbidden in Prince Edward Island. Their taxation scheme is a subterfuge, and its operation is a deceit, as the incidence of such taxes ultimately falls on the people, not on companies, who by such taxation are made tax gatherers to the local Government.

A NON-REFILLABLE BOTTLE.

A bottle-stopper has been patented which is designed to prevent the common fraud of re-filling bottles bearing the label of a leading firm with a much inferior product. This fraud is not only perpetrated when bottles have been emptied, but is practised when the contents have been partially withdrawn. Thus, as soon as a bottle bearing a first-class brand of whisky is opened it is liable to be made a receptacle for a spirit which has cost only half the price of what has been taken out. This system of adulteration is carried on until the whole of the original contents have been consumed. To prevent any liquor being passed into a bottle after the cork has been extracted, while leaving free passage for its contents seems unpracticable. But some mouse traps show us that an orifice can be made for admittance which is not available for exit. The new bottle reverses this, it allows liquor to flow out but prevents any being put in. When the bottle is empty its career is run, as it can never be re-filled. The sealing of a bottle against re-filling is effected by a patent stopper most ingeniously contrived to prevent any liquor passing it any way except outward. When bottles fitted with this stopper are empty their necks are broken and the patent stopper is re-

turned to the supply firm. One singular feature in this stopper is, that if any attempt is made to tamper with the liquor in a bottle the apparatus is thrown out of order, which reveals that an attempt has been made to set the device aside. Whether distillers and others will adopt this patent is doubtful. Honest dealers will be inclined to resent it as a reflection upon them, and dishonest ones will simply continue to practice their fraudulent tricks.

NICKEL-IN-THE-SLOT MERCHANT'S.

The "National Advertiser" is of opinion that "there is no law of any decalogue that obliges a retail merchant to forego the opportunity of having the last chance at a customer. It is an advertising advantage he is rightfully entitled to. The shop is his; the goods are his; his whole outfit, himself included, is a standing advertisement for the goods he wants to sell. He is there to make money. He is a fool if he doesn't try to make as much as he honestly can. If he conscientiously believes goods of his own make to be 'just as good' as any other sold for the same purpose, why, in the name of common sense, shouldn't he say so? But this business of giving a customer 'just what he calls for,' if pushed to the logical conclusion, would turn every retail storekeeper into a mere sort of 'nickel-in-the-slot' machine." Between the apathy of those merchants or their clerks, who mechanically serve a customer with what is asked for, and the fussiness of others who annoy customers by their over-zealous anxiety to press goods on their attention, there is a happy mean which common sense defines. It is generally complained of those who serve in departmental stores, more especially the female clerks, that their nonchalant indifference to the wants of customers borders on rudeness. Doubtless their patience is often sorely tried by visitors who go to a store merely to pass time in handling goods, and chatting over them with a friend who is also killing time.

This experience is, however, one of the ordinary conditions of service in a store. A young man, or young woman who allows such incidents to affect his ordinary conduct to all customers, who becomes indifferent to, or impatient with every one, because some customers are provokingly tedious, is out of place in a retail store, especially a departmental one which is the happy hunting ground of the shop-loafer. Of course the more highly specialized is a store, the more temptation there is to the clerks to act on the nickel-in-the-slot principle. Each clerk has only a certain class of articles to sell, he or she cannot draw attention to other classes of goods, hence there is a very restricted opportunity for showing such a reasonable anxiety to push sales as give no offence, when done with tact and good humour. There is, however, so we are informed, quite a difference in this city between the manners of the clerks in different stores. In one, all are on the alert, quick to catch on to a customer's wants, painstaking in meeting their fancies, and clever in suggesting how desirable other goods are which the store contains. To buy in such a store is especially pleasurable, it is a very tempting place to visit. Now in another store, with greater attractions in some senses, the clerks are slow to catch on to what a customer requires, they are too indifferent to show any sympathy with or interest in the customer's business, they give buyers an unpleasant impression that they are rather a nuisance to be tolerated than an opportunity to be studied and cultivated. Hence from such clerks there never

comes a hint or suggestion as to other goods to be seen in another department., A customer, however well served in regard to quality, style, and price, goes away with an uncomfortable feeling, as though something had gone wrong, which is apt to inspire a murmuring resolution never to enter that store again.

Retailers need to watch their salespeople so as to stop the mischief which arises from this spirit of indifference creeping in, and injuring his business. A few clerks may demoralize a large staff by their nonchalant manners, as evil examples are very infectious. It has been urged that young people get so physically tired, and so depressed by bad air that they lose all their natural snap and agreeableness, and to this is owing their indifference to customers. There is something in this no doubt. A weary clerk is never a vivacious one. The nickel-in-the-slot manner is quite natural to one whose energy has been exhausted by breathing foul air for some hours. Good ventilation in a store adds to the comfort of customers, and keeps the sellers from becoming too weary to push business, or to keep up a pleasant address. But there are retailers and salespeople, who, under any conditions would deter rather than attract custom by their indifference. The nickel-in-the-slot style of doing business is woefully out of harmony with the spirit of the times and the needs of the day.

SINGULAR OUTCOME OF BREWERY TRUSTS.

The taking over of brewery interests by trust companies in England has been going on for a length of time until there are few private enterprises left in this trade. Throughout the old country the brewers have secured control over a number of hotels, inns, and beer-houses. Of these they are either the owners, or the tenant is in their hands, as his capital has been lent him by the brewer. These "tied-houses," as they are called, that is, public houses tied up to one brewer, are under engagement to supply only the beer, &c., of the owner or capitalist. While this has been rigidly enforced in regard to the staple liquor of the house, there was a certain liberty allowed in what may be called fancy drinks. Thus, in a house tied to a London brewery, which supplied it with ale and porter, there could be purchased a bottle of Bass, or Alsop, or Guinness' stout, for which the demand was too trifling to interfere with the staple liquor. Now the breweries have come into the hands of trusts, or joint stock companies, a large amount of new capital has been raised to pay for purchase money of plants, good-will, tied-house property, extensions, organizing expenses, &c. The profits of the original proprietors though ample for their capital, is found too small to pay a satisfactory dividend on the new capital. One means employed to increase the profits has been to curtail the privilege of the tied-house tenant to sell other liquors than those of the "boss." Hence there has been a boycott established in many "pubs" in London and the provinces against Burton beers and Dublin stout. So that in spite of the awful malediction against "whoever tries to rob a poor man of his beer," a poor traveller whose soul is athirst for a drink of Bass, is robbed of his favourite beverage and compelled to put up with some locally brewed ale, which is the only kind the house he is in is allowed to sell. Although a great howl has gone up against this form of prohibition, it is really not so tragical as some describe. Bass and Alsop are doubtless highly palatable ales, but "there are others." and a man is not very thirsty whose heart is broken because he cannot get Burton beer., But there is an outcry going on over

this grievance which is rather disturbing to the new brewery trusts. Free houses are being projected in opposition to tied ones, of whose success under proper management there can be no doubt, as, however fantastic tastes may be, men do not care to have no choice as to their beverage. The new brewery trusts are in a dilemma, they must either compete with themselves by selling their rivals' goods, or, by restricting sales to their own goods, they will provoke new competition. The outlook is dark for the shareholders of these enterprises, and has brought out a phase of the trust question which is interesting to study.

THE ART OF KEEPING UP APPEARANCES.

During the dog days, the newspapers of the old country endeavour to excite interest in their columns by correspondence on some topic which allows of a variety of opinions being expressed in an entertaining style. The "Daily Telegraph" this summer started the game by initiating a controversy on the art of "Keeping up Appearances." The subject has been discussed in its ethical, social, dramatic, economic, humorous, and other aspects. We cannot say that much novelty has been displayed in the letters, but it must be considered how well worn is the theme of keeping up appearances.

The conduct which is so described was probably first exhibited in the Garden of Eden. We know that it was displayed by Joseph, when ruler of Egypt, for he is reported to have kept up appearances to conceal his emotion when confronted with those who, in modern secret society parlance, may be described as "visiting brethren." It would be easy to quote other ancient examples. History and the drama literally teem with characters, incidents, situations, and plots, whose interest is derived from "keeping up appearances."

For intense dramatic interest there is no display of keeping up appearances equal to the coolness of Lady Macbeth when she urges her "Gentle lord," to, "Be bright and jovial among your guests to-night," and, when he, shaking with dread over the murder he has committed and the one just planned, responds to her counsels, "We will make our faces vizards to our hearts, disguising what they are." Then at the supper what a marvellous keeping up appearances there was in Macbeth's, "I drink to the general joy of the whole table; and to our dear friend Banquo—whom we miss." As a foil to so grim an illustration we may refer to Addison's description of "a young man of very lively parts," whose frauds in "keeping up appearances" as a man of fashion caused him "to die of old age at five and twenty." This character the great essayist uses as a text from which he deduces some excellent lessons on the folly of keeping up appearances for the sake of either being singular, or servile followers of the crowd. "It is the nature of actions, not the number of actors, by which we ought to regulate our behaviour," says Addison, and he remarks, "every man of sense will agree me." The phrase, however, has a reference rather to habits by which a person's income or spending capacity is judged. "Persons of a higher rank live in a kind of splendid poverty, are perpetually wanting, because instead of acquiescing in the solid pleasures of life, they endeavour to outvie one another in shadows and appearances." It is of this class of appearances to which the great English classic alluded that the phrase usually refers about keeping them up.

On this much can be said on both sides. This is a very censorious, prying, and uncharitable world. Outward appearances are quickly seized upon as evidence of

what has been suspected, or imagined, or hoped. It is a natural instinct in our race, as it is in other animals, to desire to keep too curious observers at a respectful distance. Some, like Miranda, may show their heart in their hand, but the general preference is averse to wearing the heart exposed for "claws to peck at," as Iago, said he did for deceptive purposes. "I am not what I am," said he, he was a double-faced villain who "kept up appearances" until unmasked.

Now, how far is the "keeping up appearances" justifiable, or laudable. That involves the question, What are the "appearances" which are being kept up? Clearly, if they are deceitful to the extent of being a source of injury or danger to others, such appearances should not be kept up. But appearances may be deceitful without justifying the complaint of others. The topic is a very tender one, it will hardly bear handling, but if everything done, or said by men, women and children were compelled to be scientifically correct, ethically true, and optically free from illusion, what a dismal world this would become! There are some morose precisians who would have all language stripped of similes, metaphors, hyperboles, every linguistic feature which differentiates ordinary speech from that of a mathematical treatise.

Appearances, then, that are harmless, may be kept up without offence to morals. Take the case of a family who from affluence have been plunged into comparative poverty. What possible wrong can there be in their struggling to keep up appearances? Is not this a natural out-put of self-respect? Why should such persons go about proclaiming to the world their change of fortune? If there is any charity left, surely every one with some share of it, would gladly soften the effects of the disaster by regretful sympathy, and by helping the victims to guard their wound from rough usage by keeping up appearances? Is not the Scotch thrift and skill which make old clothes look almost as well as the new, a struggle to keep up appearances by concealing the signs of poverty? If children who have been bred in a home where such care prevailed show in later life a determination to make the best appearance possible on restricted income, and by so doing give some a wrong impression as to their means, pray where is the harm, so long as they pay their way? Is it not a noble sight to see a family of culture holding up its head proudly in spite of poverty, and finding strength to bear the ills of life in the very struggle to keep up appearances? The greatest of philosophic poets says, "The most embarrassing position for a man is a change in external circumstances, for which his thoughts and feelings are not prepared." To such an one the necessity for keeping up appearances is imperative, and the bitterness of the change is assuaged by the consciousness that he is able to avoid exposing the extent of his fall.

Appearances when they are the outward and visible sign of actualities, are often the fruit of such efforts as command the world's esteem. They are evidences of talent, of enterprise, of high character, of ennobling ambitions. Appearances of this order enrich the race. Have not all the conventional usages of refined society come out of centuries of struggle to get rid of the appearances of barbarism? Are such appearances not to be kept up because a cynic may often detect in them an element of insincerity? Must a hostess be blunt to an unfavoured visitor in order to be strictly truthful? Are we all to carry a moral X ray apparatus around with us, so that we may read the hearts and minds of others and so avoid keeping up false appearances in our conduct towards

them? No! Appearances when they are the presentment of things which in themselves are worthy, are worthy of being kept up. If a man has a low nature it is infinitely better he should act the part of a gentleman than give way to his natural baseness. Hamlet gave good advice when he said, "Assume a virtue, if you have it not," for the effort to make an appearance of virtue is more wholesome than throwing off the reins of restraint.

But, if any mode of life entails wrong upon others then there is an end of excusing. If a man by "keeping up appearances" secures credit beyond his means and so injures his creditor his appearances are fraudulent. If by any form of deception ought is procured which has value, as goods, or honours, or social favours, then the appearances by which such deception has been practised deserve the sternest suppression. There is no mystery about this question; the line of cleavage between appearances that may be kept up with innocence and those that involve guilt is wide and clear. The mere vanities and frivolities, and petty deceptions of social life, only excite the condemnation of atrabilious Puritans, their appearances are too trivial for earnest censure. But appearances that involve injustice, neglect of duty, waste of means needed by creditors, or the squandering of money required for family obligations, or any other form of wrong, should not be kept up, but abandoned, so that others may be assumed the keeping up of which will be, at least, devoid of reproach.

BANK OF BRITISH NORTH AMERICA.

We have the pleasure to present in this issue a copy of the Balance Sheet which will be presented to the annual meeting of the Bank of British North America to be held in London on Tuesday next. The statement shows the profits for the half year, including \$25,180 brought forward from last account, to have been \$192,930. Out of this the returns report the declaration of an interim dividend of 25 shillings per share free of income tax, being at the rate of 5 per cent per annum, payable on 5th October next. The Board has written off \$12,500 from premises account, and appropriated \$2,235 to the Officers' Widows' and Orphans' Fund, and \$1,750 to their Life Insurance Fund. The bank holds \$13,183,900 in deposits and current account balances. Its current loans amount to \$19,537,200. It holds \$2,842,900 in cash and specie, and has \$6,168,643 of money at call, manifesting a very strong position, though not as well adapted for profit making as a weaker one might be. But the Bank of British North America has long had a reputation of looking first to stability. In this prime essential the B.N.A. ranks high amongst Canadian banks, and its manager here, Mr. H. Stikeman, understands well and with much sagacity and assiduity maintains the bank in its eminent position.

—The general store of H. Cleland, at Hallville, Ont., which has been running for about a year under limited patronage, has fallen under the temporary care of the assignee.

—Calicut, Ottawa, who writes concerning an impending change, is probably right in thinking it to be a case like "Hobson's Choice"—not the U.S. naval gentleman.

—A Quebec letter states that a contract has been let for the supplying of 5,000 horse power from the Chaudiere Falls, the work to be completed by March next.

—The Bank of Ottawa has opened a branch at Avonmore and one also at Hull.

—The Merchants Bank of Canada has opened a branch at Lachine.

LIFE ASSURANCE DIVIDENDS, BONUS OR PROFITS.

Our interesting British contemporary, "The Review," considers that, "Great difficulties have been thrown in the way of life insurance companies generally by reason of their having agreed (to a large extent in Great Britain, and to a larger extent in the United States) to utterly confuse the meaning of words. Princes, potentates, and the powers that be, not to speak of commercial men, have fallen into grievous error, owing to the life offices themselves having taken the lead in misleading.

There is no such thing as profit in life assurance at all, with the sole exception of the case of a man who dies before the premiums paid, with compound interest, equal the face value of his policy. All "dividends" and so-called "profits," or the better word, bonus, simply represent the return of an excessive premium charged in the first instance." It is affirmed that, "an excessive premium is so charged in order to meet eventualities and to provide for accidents." If the company is fortunate, and the expectations of the finances of the premium tables are realized, then there is some money to give back. But, says the "Review," "To call these profits or dividends is not merely grossly misleading as a matter of argument, but it has caused the companies themselves trouble, not only in various States of the Union, but on the continent of Europe."

With all deference we take decided exception to the above dicta. To affirm, "there is no such thing as profit in life assurance at all," is tantamount to saying, life assurance companies are only missionary enterprises, which were established, and are being conducted for philanthropic purposes. "Profit" is a very simple word there is no dispute as to its meaning, it conveys the idea of some advantage being reaped out of a transaction, or course of policy, or a business enterprise. Profit and advantage are equivalents. Now the shareholders of a joint stock life assurance company invested their money with a distinct hope of reaping a profit or advantage from the investment. As a rule, they are not disappointed, as life assurance business is advantageous or profit-yielding to those by whom it is conducted. That the profits arise from life assurance being sold for more than its actual cost, that "an excessive premium is charged to meet eventualities and to provide for accidents" are quite correct. These are the essential conditions for securing profits in all forms of business. Goods must be sold over cost or there will no profit. Charges must be made "to meet eventualities and to provide for accidents," in every line of mercantile enterprise, or there will be no profit. Life assurance, then, secures profits precisely in the same way as the dry goods business secures profits, and life assurance would not exist if it were true that "there is no such thing as profits in life assurance at all." The "Review" proceeds a step further by saying, "It is true that there might be on occasion a profit on the sale of an investment, but any such profit so-called should be carried to an investment contingency fund to provide for that loss which must inevitably come some time or another. Therefore there can be no profit even from this source." Now, the right disposition to be made of profits has nothing to do with the question whether they were or were not made. If a bond is bought at par by a life assurance company and sold at a premium, the difference is profit as the sale has yielded a pecuniary advantage. Whether that profit should be carried to an investment contingency fund to provide for future losses, or otherwise disposed of, is a question of management. The profit has been made, whatever is done with it. According to the above doctrine no life assurance company ought to pay a dividend to the shareholders, for no profit can have been made. Nor should any bonus be ever paid to policy-holders, for if there is no profit in life assurance, there is no legiti-

mate source from which a bonus can be paid. But such a doctrine borders on absurdity. If, after an actuarial examination, it is found that a company has received more money from its policy-holders than is required to meet all the expenses, and provide for the contingent liabilities created by the contracts with such policy-holders, such excess over what is needed is profit, it is an advantage secured by such business. How much of this amount should be returned to the policy-holders we do not say, but it is unquestionable, it is universally admitted, that under such conditions the policy-holders who provided such profits have an equitable claim upon a proportion of them. If "there is no profit in life assurance" from whence are the funds drawn periodically distributed in the shape of a bonus to policy-holders? Were no profits made every bonus would be a fraudulent misappropriation of what is laid aside to meet maturing claims.

Another singular assertion is made by the "Review" when it says, "There is no surplus, there never can be any surplus" in life assurance. Now, here again, we have to fall back on what is meant by "surplus," of which Boyle's definition is the best, viz., "What remains when use is satisfied." Now, whatever funds are owned by a life assurance company over and above what are required for the use of its business, to meet all existing, and all contingent liabilities, is a "surplus" over and above such liabilities. Whether the company is a mutual one, or joint stock, or mixed, or whatever its constitution, if it is in possession of more funds than can be called for to meet its obligations, such extra sum is clearly a surplus. There are some we know who desire to put fantastic meanings into certain words, or, to take all the meaning out of them, but in the sphere of business this is most objectionable. So long as the word "profit" means what is commonly understood, and, "surplus" means what its very structure as a word implies, the business of life assurance will yield a profit on its transactions, or be closed up, and whenever profit is made there must to that extent at least be a "surplus."

FALL MILLINERY OPENINGS.

The annual fall millinery openings at the wholesale houses took place this week. From a visitor's point of view, the wealth of display, in all the favourite shades that blend together for heightening effects, or claim individual consideration as the perfection of the Parisian maker's skill and taste, would seem to carry the appreciative eye from one point to another, on the various floors, till the mind would wonder how the ordinary retailer could possibly select better by choice than by random.

All goods shown this season appear to be leaders: appear as though selected from the myriads that the centres of fashion in the older countries bring forth, with as perfect an idea of what the talented Canadian mind would suggest as though selecting a single sample. But there is a something behind this perfectness of display which is altogether responsible for the attractiveness of the goods. It is found in the distinct removal of this season's trimmings from those of any former period. Art has accomplished this. She has given the maker of new styles the new trimmings and he has blended them into the perfection they hold. She has produced buckles hitherto unknown for beauty of design and attractiveness of finish, and one of these on the new hat will of itself create dignity and exclusiveness against a former make. She has produced wings of such delicate shade as to cause the fairy spirit of the original bird to bless the huntsman whose unerring aim brought it ruthlessly down and into the artist's hand. She has produced ribbon of such a myriad of designs, makes, shades and blends as to bewilder the average milliner in the choice. With these, aided by profuse quantities of various colored velvet and chenille, ostrich plumes, quills, osprey, feather edging, and angel and mercury wings, the new fall hats are trimmed. The visitor will depart feeling that, from the millinery point of view, full justice has been tendered the closing century.

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A chat with the importers shows at once that velvet and chenille will enter largely into the season's supplies for trimming. Ostrich feathers in black and natural colors, also in colors to match the hat, are shown with freedom. Deep pink plumes on black are noticeable among these. A number of toques and turbans are shown for medium hats. In the larger shapes many are shown with side or front full drooping. Chenille trimming, in all colors, black, and fancy designs, is being sold largely by the yard, also feather edging. Angel and mercury wings, straight wings also with beaded designs are used as the latest trimmings, together with fancy feathers, quills, wings and osprey. Ribbons are shown in fancies comprising an infinite variety, plain cords, satin mixed and failes; popular widths are 40, 60, and 80. Oriental satin ribbon is also used, this blending well with velvet. For ornaments, pastelle buckles in steel, gold, and brilliants are very attractive in the shaded designs brought out this season.

In colors, many of last season's shades will remain, while castor, beige, and Havana have been selected as likely to take leading parts. Fawn and castor in natural effects are very much in favor. Sailors and felts now claiming much attention, show very large crowns and rims after the style of the golf and rough rider. The impression prevails that these latter extremes will be neglected with the advent of really cool weather; some give them a month, others longer.

With the wholesale houses business is simply a stampede for goods. A leading house reports sales on the opening day over \$2,000 in advance of any day last year, although the heat was depressing and strongly invited delay in anything but rest. No such opening has been before experienced in Montreal, a pleasing result of the push and energy of its merchants and evidence of general prosperity throughout the country.

—A Hamilton, Ont., dispatch states that the Cataract Power Company syndicate has taken possession of the Hamilton Street Railway, Hamilton Radial Electric Railway and Hamilton and Dundas Railway, the business of the Street Railway passing into the hands of the Syndicate on payment of some \$130,000 for the controlling interest.

A CLOSE CALL.

A highly respectable and substantial mercantile house in town succeeded in withdrawing \$36,000 from one of the two small banks recently suspended the last day its doors were open for public business. A friendly word in time is often valuable; the incident in point was a close call for cash, and the lady's persistence is worthy of all the success accomplished. Banks who pay 4 per cent. on deposits these times of cheap money are not always the safest custodians.

—The first annual meeting of the Canadian Wholesale Hardware Association will be held at Hamilton, Ont., on the 7th and 8th inst.

N.B.—In the editorial on "Wholesale Pawnbroking," lines 26, 27 and 28 should read: "The wholesaler having placed them on consignment, must wait probably some months before he can expect payment." The inadvertence escaped notice in the earlier impressions of the issue.

—At the annual meeting of the Molsons Bank to be held on 9th October, a proposal will be made to increase the capital by \$1,000,000, divided into 20,000 shares of \$50, to be divided pro rata amongst shareholders who subscribe for them. The usual dividend of 4 per cent. with a bonus of one per cent. has been declared, payable 2nd October next.

BUSINESS CHANGES.

Quebec.—Emanuel Feureist & Fils, hotel, Beau-Rivage, co-partnership registered; L. Chaput, Fils & Co., wholesaler, grocery, Montreal, dissolved; Dupuis & Co., seeds, Montreal, dissolved; Racine Freres, grocers, Montreal, stock sold; J. McFarlane, general store, Campbell's Bay, succeeded by McFarlane Bros.; Joseph Bessette, hotel, St. Brigide, commenced business; Alphonse Paquin, saddler, Deschambault, if interested, inquire at office; Est. of Jos. Dacier, general store, Iberville, closing out business; Bertrand & Co., dry goods, Montreal, have sold out; Wilbrod Labreche, hardware, St. Henri, commenced business; H.

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LONDON, ENG.

Estimates and References to completed Works on application

J. Wyatt, jewellery, Sutton, commencing business; Gendron & Viau, dry goods, Montreal, commencing business; E. Bisson, grocer, &c., Hull, retiring from business; Miss J. A. McWilliams, fancy goods, Sherbrooke, about commencing business; Clement, Samson & Cronk, mfrs., shoes, Quebec, dissolved; Samson & Cronk, mfrs. shoes, Quebec, partnership registered.

Manitoba & N.W.T.—D. Sissons, general store, Carlton, dead; W. I. Smale, shoes, Carberry, sold out to Mauville Bros.; F. W. Vickers, jewellery, Gladstone, opening branch at Plumas; Hemmenway & Co., general store, Carman, succeeded by Hemmenway & Waller; T. A. Shaw, general store, Thornhill, stock advertised for sale Sept. 1; McKenzie Bros., grocer, Dauphin, sold out to Lilly McCaster.

Nova Scotia.—Glancey Plumbing, Heating & Repair Co., Glace Bay, have etc. business; Estate of R. McNeil, gro., flour, &c., Sidney, stock advertised for sale; Big Five Mining & Milling Co., Windsor, incorporation applied for; Shaw & Lloyd, general store, Bridgetown, dissolution registered; Geo. Walker, general store, Liverpool and Port Medway, reported to be closing out business.

British Columbia.—Cariboo Consolidated, Ltd., Baker-ville, incorporated; A. Peden & Co., tailors, Victoria, commenced business; Bouchier & McAdam, general store, Abbotsford, dissolved, J. Bouchier continues; Abernethy & Youill, grocers, Youill away, Abernethy continuing; Morris Marks, clothing and men's furnishings, Victoria, opened branch at Dawson.

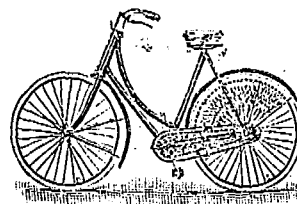
LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

August 24.

Hamilton—J. Johnston vs Morin & Cassels, \$553;
—W. West, jr. vs C. W. Bacon, \$1,000;—N. G. Miller vs W. J. Brown, \$1,000.



The New "PREMIER"
Cycle Company,
LIMITED.

Largest Makers in the World.

EVERY TYPE AND GRADE!

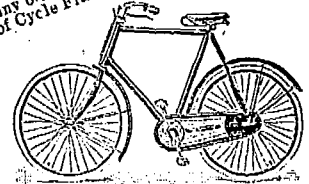
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AND
Works,
Coventry
ENG.

HIGHEST
AWARD
1884
ONTARIO

Speciality: HELICAL TUBE.

(Registered) TWICE THE STRENGTH (Patented)
(Weight for Weight) of any other tube used in the construction of Cycle Frames.

Descriptive
Catalogues
and
Shipping
Terms
on
Application



Business Established 1875.

August 26.

Brantford—J. W. Brooks vs Isaac Walsh, \$2,000; Chatham—Heintman & Co. vs J. E. Stevens, \$351; Leamington—Maxon & Maxon vs W. J. Smith, \$324; Normanby Tp.—R. Robertson vs H. Lewis, \$1,000; Novar—E. F. Cowan vs G. W. Savage, \$511; Winnipeg, Man.—P. Martin vs L. A. Tilley, \$362.

August 29.

Amherstburg—N. Quick vs John Pratt, \$400; Gwillimbury N. Tp.—T. H. Lloyd vs Richard Sheppard, \$561; Kingston—B. Barney vs Canadian Locomotive and Engine Co., Ltd., \$2,249; Ottawa—Matthews, Towers & Co. vs Macdonald Bros., \$1,902; Toronto—Mary McDevitt vs Farmers' Loan & Sav. Co., \$5,000; Lobo Tp. and St. Thomas—A. Popp vs J. B. and James Land, \$309; London—E. Stafford vs P. H. McLeod, \$1,000; W. H. McGarvey vs Ed. McGarvey, et al, \$9,352;—Bank of Ottawa vs C. W. Bingham admr. et al, \$256,000; Listowel—Kloepfer & Co. vs A. Morris, \$1,439; Mulmur Tp.—Ann J. Irwin vs Robt. Irwin, \$610;—P. Bardy vs Wm. Aselstine et al, \$1,000.

WRITS ISSUED—MANITOBA.

August 29.

Gleisher—V. J. Beaupre, \$800; Hartney—F. Chapin, \$308; Kemnay—Kemnay Farmers' Elevator & Mfg. Co., \$2,741; Osbow—Asher Pierce, \$5,116.

JUDGMENTS RENDERED—ONTARIO.

August 24.

Colborne Tp.—The John Goodwin Thresher Co. agt W. W. Fisher, \$411; Gloucester—The Reliance Loan and Sav. Co. agt T. and Elizth. Vaillant, \$404.

August 26.

Portage La Prairie, Man.—Ontario Lumber Co. agt Thos. Gleeson, \$600; Toronto—J. H. Horsey agt J. B. Swallow, \$301.

August 29.

Alexandria—T. Davidson Mfg. Co. agt R. McLennan, \$446; Cobourg—Provincial Trust Co. agt H. P. Climo, \$411; Orangeville—W. Halyl agt Lydia Baker et al, \$314; Hamilton—McPherson & Schell agt A. Onderdonk et al, \$332; Toronto—Pembroke Lumber Co. agt Thos. Meaney & Co., \$1,086.

CHattel MORTGAGES—ONTARIO.

August 24.

Hespeler—John Kruger to F. Wieberg, \$1,440; John Kru-

W. R. Cuthbert & Co.

37, 39, 41 Duke St.
MONTREAL.

Brass Founders &
Finishers

Manufacturers of
Plumbers' Supplies
& Babbot Metals.

The "FLUX" Fountain Pens.

TRADE MARK.

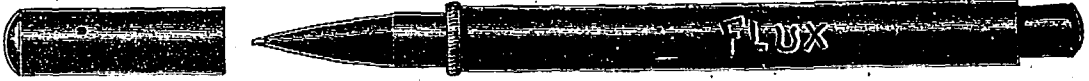
Made of the best Para-Rubber, nicely finished, while the Pen is solid Gold, 14 and 18 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) Price 3s. each. Each Pen supplied in Box with Filler and full Directions for Use By Imperial Parcels Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort, Free!

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

ger to F. Wieberg, \$1,469; Kemptville—L. M. Davison to J. H. Curry, \$7,000; Kingston—James Waugh to J. Millar, \$1,825; Napanee—Charles Stevens to A. Kent, \$1,046; Oil Springs—Wm. Cameron to A. E. Wallace, \$692; Ottawa—A. Hudson and wife to H. K. Pinkey, \$600; Owen Sound—W. H. Mawhinney to A. J. Creighton, \$900; Port Elgin—John Kallie et al to H. McLaren, jr., \$628; Windsor—F. C. Kerby to J. J. Kerby, \$1,978.

August 26.

Belleville—Mrs. H. A. Walton to J. W. Butterfield, \$856; Brampton—R. H. Hodgson to R. Cation, \$1,500; Brantford—C. R. G. Sutherland to Robt. Darling & Co., \$800; J. Vivian to J. M. Dyckman et al, \$587; Otonabee Tp.—A. Nesbitt to Central Can. L. & S. Co., \$3,778; Russell—John Stewart et al to W. Eager, \$1,655; Toronto—Julia McGinn to O'Keefe Brewing Co., \$4,500.

August 29.

Drayton—A. Schwark to Randal & Roos, \$885; Florence—J. C. and Sadie Elison to London Loan Co., \$2,987; Hamilton—Levi Buckingham and wife to H. Kuntz, \$1,375; Ed. Duffy, to Grant-Lottridge Brew. Co., \$987; H. T. Lyne to G. Weston, \$800; J.-A. McKinlay to Freehold L. & Sav. Co., \$1,850; Humber Bay—Mrs. Hannah Hicks to Pinkerton & Cooke, \$575; O. L. Hicks to Pinkerton & Cooke, \$575; London—A. E. Cooper to W. O. Carson, \$800; Port Hope—T. Braithburn to A. Winslow, \$1,500; Toronto—J. J. Scanlan to Ellen Callen, \$2,500; J. J. Scanlan to L. Reinhardt, \$2,250; J. J. Scanlan to Toronto B. & M. Co., hotel, future advance and \$2,250; T. Meagher and J. Peacock to Cosgrove Brew. Co., \$1,996; A. G. Williams to E. Kaemler, \$553.

BILLS OF SALE—ONTARIO.

August 24.

.....—The Grocers' Goods Mfg. Co., Ltd., to The Empire Soap Co., \$12,839.

August 29.

Cornwall—J. R. and Sarah Milligan to R. Rumions, \$2,300. Belleville—J. E. Ketcheson to Sophia Ketcheson, \$550; Dawson City—J. H. Brown to G. Bruce, \$800.

BILLS OF SALE—BRITISH COLUMBIA.

August 24.

Nelson—Rich. Godfrey, \$2,000; Vancouver—C. E. Turner, \$2,500; Victoria—Sarah Marks, \$11,000.

BILLS OF SALE—PRINCE EDWARD ISLAND.

August 29.

Lot 9.....—Michael Howard, \$2,000.

BUSINESS DIFFICULTIES.

—A settlement at 50 cents in the dollar, has been secured by the hardware firm of P. A. Bourget & Co., Levis, Que., whose embarrassment was recently referred to.

—Ismael Goyette, general dealer, South Durham, Que., has assigned. He began in the spring of '98, purchasing the branch, at the above place, of L. V. Baudry, of Valcourt, where he had previously worked. Insufficient capital seems to have been the cause of the trouble.

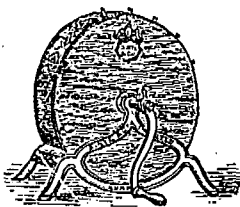
—From a quiet little hamlet in the northern part of Wellington County, Ont.,—a name suggestive of tender memories—we hear of the assignment of Wm. Allen. For many years he has been following the building trade at the village of Farewell, aiding his resources by running a shingle mill, the mellow hum of which must now close for a time. Want of ordinary capital has kept him in more or less trouble for some years.

—At a season when activity in fall millinery is supposed to be shown by purchases and fitting up, it is to be regretted that an occasional failure in that usually profitable line must be recorded. A. D. Florant, millinery, Montreal, has assigned. The business was opened on upper St. Lawrence street, some 16 years ago, and was continued there until '95, when a change of location to Laval avenue

SALES CONTINUALLY INCREASING

NYE'S KNIFE-CLEANERS.

Latest Improvements. Highest Finish.



Rubber Roller-stay pattern, No. 3 size (3 knives and carver), 32/- and upwards. The Solid Rubber Roller stay ditto, with rubber backers to leathers and our latest improvements, from 45/-.

Nothing to equal this in the Market.

A cheaper pattern, "The Regent," from 25/-.

Our Special Yacht Pattern from 42/-.

Only Make Supplied to H.M. Government.

Very Long Discounts to the Trade.

Write for Revised Lists of Knife-cleaners, Miners, Mills, &c.

BERWICK HOUSE, . . .

OXFORD ST., LONDON. W., ENG.

FRANCIS BAGLEY,

... MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

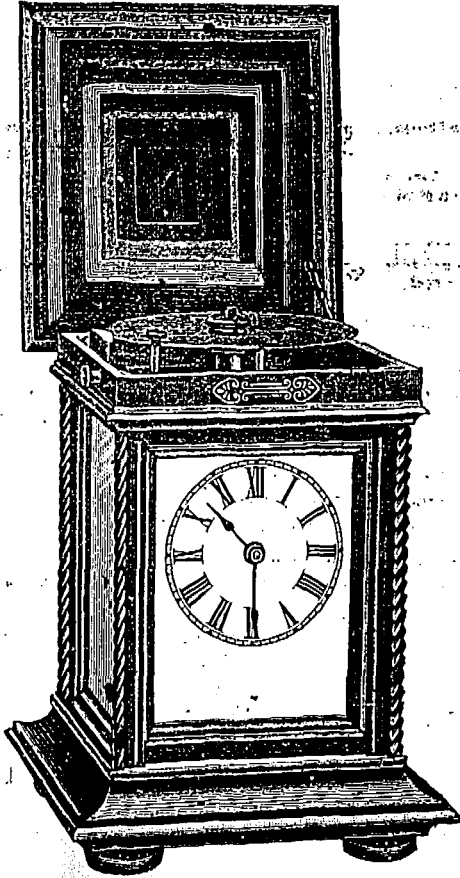
Agent in TORONTO & MONTREAL, COVENTRY, Eng.

F. A. TURNER.

ESTABLISHED 1867.

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Send your Trade Card at once for a Copy of OUR NEW CATALOGUE of 100 PAGES of ILLUSTRATIONS. Mailed anywhere Free. Indents accepted direct if accompanied with draft on London Bankers, otherwise through Merchant Shippers.

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MALLEABLE IRON Co'y.,
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...MANUFACTURERS OF...

Iron Stairs,
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Fire Escapes for Factories,
Balconies, Elevator Enclosures,

...AND ALL CLASSES OF...

Ornamental Iron Work.

Malleable Iron Pipe Fittings & Castings,
—19 to 29 Mill St., MONTREAL.

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National Telephone No. 617.

BELL BROTHERS & CO.,

(W. Bell, certified for Good Workmanship.)

PATENTEES & MANUFACTURERS

SPECIALTY OF

Shovels,

Spades,

Forks,

Hammers,

Picks,

ETC.

INVENTION WORKS,

SHEFFIELD, + ENGLAND.

was decided on. This did not prove promising, so the original street was again chosen. Moves are always attended by loss of time and trade, this proving no exception.

—While impressing his scholars with the necessity of acquiring a fair knowledge of mental arithmetic, so that in after years they might successfully combat the difficulties so often encountered in the world of finance, O. M. Alger, of Castleton, Ont., may have neglected that portion of it which pertains to discounts, percentage, etc. Quitting his profession as teacher he opened a grocery in the latter part of '96, with but little capital. He is now endeavouring to settle by paying 50 cents in the dollar. He owes about \$3,100 and shows assets of about \$1,600. His past career would scarcely admit of the above offer being carried through.

—The firm of Mongeon & Fils, clothing, Sorel, Que., is reported to have assigned. Under its present style the concern has been in existence since last winter. Lack of capital to properly conduct the business appears to be the chief trouble. The father formerly carried on business but failed. Next his wife undertook to stand at the helm and she failed. With but meagre capital, the clothing business should be left alone. Styles change from frock to sack coats, or vice versa, before a dealer who is not overly wide-awake, or overly flush with money, is made aware of it; then nobody wants a suit with a "back number" coat, and the dealer who hasn't enough capital to buy in a new supply, involving probably \$1,000, is left behind. He has nothing to do but fail. If he could replenish on up-to-date stock he could gradually work off his former goods by even breaking suits if necessary and sacrificing the coats. Occasionally a customer, regardless of style, or unacquainted thereof, may buy from the old suits, but for the man in the clothing trade to be required to depend on the sale of most of his stock before buying new to any extent, is to conduct his business contrary to present necessities.

Telegraphic Address: "SCYTHES." Established 1773. Telephone No. 1079.
Please Address in Full.

LINLEY & BINGHAM,

(Formerly S. & R. LINLEY.)

Registered: **S. LINLEY,**
OLD  Trade Mark.

Makers of Smiths' Bellows Portable Forges, Smiths' Hearths, Anvils, Vices, Tue Irons, and General Smiths' and Engineers' Tools.

Brazing Bellows and Forges for Silversmiths, Cycle Makers, &c.—Tilt and Forge Hammer Heads, Hursts and Tail Hoops, Grinders' Axles and Plates, &c.—Bellows Repaired, Anvils re-faced or re-ground.

CLOUGH WORKS, SYLVESTER GARDENS, SHEFFIELD.
No connection with any other Firm trading under the name of LINLEY. ENG.

The Union Sign Co.

251 St. James Street,
MONTREAL.

SIGNS & SHOW CARDS

of every description.

Office Door Lettering our Specialty.

Meetings, Reports, &c.

THE BANK OF BRITISH NORTH AMERICA.

Report of the Directors to be presented to the proprietors at a general meeting, on Tuesday, September 5th, 1899:—

The Court of Directors submits the accompanying Balance Sheet to the 30th June last.

The Profits for the Half-year, including \$25,180 brought forward from last account, amount to \$192,930, out of which the Directors have now to report the declaration of an Interim Dividend of \$6.25 per Share, payable, free of Income Tax, on the 6th October next, being at the rate of 5 per cent. per annum. The sum of \$12,500 has been applied to the reduction of Premises Account, leaving a balance of \$51,440 to be carried forward.

The Dividend Warrants will be remitted to the Proprietors on the 5th October next.

The following appropriations from the Profit and Loss Account have been made for the benefit of the staff, viz:—

To the Officers' Widows' and Orphans' Fund	\$2,235
" " Life Insurance Fund	1,750

London, 22nd August, 1899

BALANCE SHEET, 30th JUNE, 1899.

Dr		Cr.
To Capital	\$5,000,000	
20,000 shares of £50 each, fully paid.		
To Reserve Fund	1,500,000	
To Deposits and Current Accounts..	13,183,900	
To Notes in Circulation	1,625,000	
To Bills Payable and other Liabilities	8,735,600	
To Rebate Account	45,990	
To Profit and Loss Account—		
Balance brought forward from		
31st December, 1898	150,018	
Dividend paid April, 1899	125,000	
	25,018	
Net profit for the half-year ending this date, after deducting all current charges, and providing for bad and doubtful debts ..	167,750	
	192,768	
Deduct: Transferred to Premises Account	\$12,500	
Transferred to Officers' Widows' and Orphans' Fund	2,235	
Transferred to Officers' Life Insurance Fund	1,750	
	16,485	
Balance available for October Dividend	176,283	
	\$30,266,773	
		By Cash and Specie at Bankers and in Hand
		\$2,842,000
		By Cash at Call and Short Notice ..
		6,168,643
		9,011,543
		By Investments—
		Consols £150,000 @ 90
		675,000
		Other Securities
		477,430
		1,152,430
		By Bills Receivable, Loans on Security, and other Accounts
		19,537,200
		By Bank Premises, &c., in London and at the Branches
		565,600
		\$30,266,773

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and find it to present a true statement of the bank's affairs.

Edwin Waterhouse and George Sneath, Auditors, of the firm of Price, Waterhouse & Co., Chartered Accountants. London, 17th August, 1899.

Patent Hard-Polished Wood Letter of the Latest Designs.

Labour and Space-Saving Joinery of the Best Workmanship

Everything required by Printers supplied.

→ ATLAS WORKS ←

Day & Collins, Ltd.

Offices Completely Equipped in the Most Modern Style.

ESTABLISHED 1809.

ESTIMATES FREE.

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10 cents.

Varsity,

5 cents.

The Best ←

→ CIGARS ←

that money, skill, and nearly half

a century's experience can

produce.

Made and Guaranteed by

S. DAVIS & SONS.

FINANCIAL

Montreal, Aug. 31st, 1899.

Matters financial are running very quietly, though there is an under current of fear lest the Transvaal dispute should demand settlement by arms. In the "Economist" of 19th, it is stated that, "Gold to the amount of \$2,000,000 was withdrawn from the bank for the Cape this week." This is significant. If the Rand gold mines are stopped, the effect on the money market will be quite serious. The Johannesburg people are leaving the city in dread. If war breaks out money will go up to high figures, but the strain will end as suddenly as it did in the Soudan after Omdurman. The cash reserves of the English banks are again being discussed. It is a weak spot in the banking system of England for the provincial

banks to rely so much on the Bank of England to provide them with cash when brisk demand arises. If the country banks were better supplied with cash the drain on the Bank of England would be greatly relieved, whereas, now, when outsiders are pulling at the Bank, the country banks, and their London agents as well, increase the drain, as, practically, they have not a copper in their tills which is not wanted for current business. The Molsons Bank announces that at the coming annual meeting in October a resolution will be offered to increase the capital by \$1,000,000, raising it to \$3,000,000, to be distributed in the usual way. The business of this bank has been growing steadily for a length of time, and its opportunities for a much larger note issue have had to be ignored as the limit was being constantly approached. The Jacques Cartier bank has received a considerable number of signatures from depositors who are willing to allow their money to remain undisturbed. The bank has transferred a number of its branches to other institutions. The stock market continues dull. The prospectus of the Canada Cycle & Motor Co., is out. The capital is to be 6 millions, half to be 7 per cent. preference stock and half common stock. Of the preference stock two millions is offered at par.

The following is a comparative table of stocks for w.c. August 31st, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average Price quote Last Year
Bank of Montreal.	6 262	262	240	
Merchants.	18 172	170½	180	
Quebec.	25 127	127	123	
Commerce.	69 160½	150	140½	
Hochelega.	47 152	152	158	
MISCELLANEOUS.				
Can. Pacific.	2935 98	97	87	
Duluth S.S. & At.	2209 6¼	5¼	3	
Duluth S.S. & At. pf.	825 16¼	14	7	
Rich. & Out.	1010 114½	112	100½	
M. S. R.	918 325	323¾	277¾	
" new stock.	220 324	323	....
Montreal Gas Co.	325 209	205	195¼	

Royal Electric ..	415 185	188	161½
Toronto Ry. Co..	799 118½	117	102½
M. & Lond.	9695 59	56	....
Halifax Ry.	100 112	110	....
Payne Mining Co.	8300 187	183	....
Republic.	18,750 123	124	....
War Eagle.	10750 356	352	283
Mont. Cotton Co.	35 165	161	153½
Can. Col'd Cot. ...	30 65	65	50
Can. Col'd Co. bds.	1400 100½	100½	....
Dom. Cotton Mills	195 103	107	97½
Dom. Coal Com. ...	25 54½	54½	22
" " Bonds	2000 111	111	....
Hal. H. & L. Co.	375 28	26	....
" " Bds.	14000 85	81¼	....
Twin City.	225 67	66¼	....

Brazilian exchange for the week ending the 23rd, is as follows:

Aug. 24.	8 1-32d
" 25.	8 1-32d
" 26.	8 1-32d
" 28.	8d
" 29.	8d
" 30.	8 1-32d

MONTREAL CLEARING HOUSE.

Total for week ending Aug. 31, 1899. Clearings. Balances. \$11,750,198 \$2,143,503

Corresponding Week of 1898.	14,000,711	1,891,362
" " 1897.	11,645,323	1,265,646
" " 1896.	10,316,899	1,842,668

MONTREAL WHOLESALE MARKETS.

Montreal, Aug. 31, 1899.

While the extreme heat of the past week has had a depressing effect on business in general, the upward march of values, in large numbers of commodities, has been so strong and steady throughout the entire season that even midsummer heat has been unable to check the extra flow of trade that follows in its wake. Hardware, sturdy and fearless, is still climbing to heights which causes the observer to behold calls for that staple of a degree beyond

20,000 IN USE.

BROCKIE-PELL PATENT ARC LAMPS.

Trade Mark—" BROCHIEPEL " without which none are genuine

OWNERS OF PATENTS and SOLE MAKERS:

BROCKIE-PELL ARC LAMP LIMITED.

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

USERS.

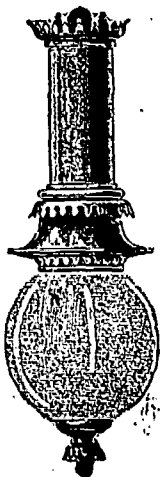
H.M. Government (1,100 Lamps).

40 Corporations and Vestries.

Over 20 Railways.

50 Electricity Supply Stations,

Etc., Etc.,



USERS.

Wm. Whiteley.

D. H. Evans & Co., Ltd.

Gardiner & Co.

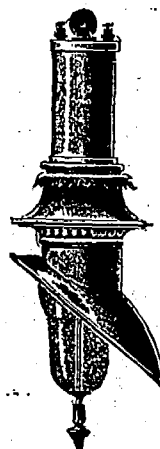
Chas. Baker & Co., Ltd.

Jones Bros.

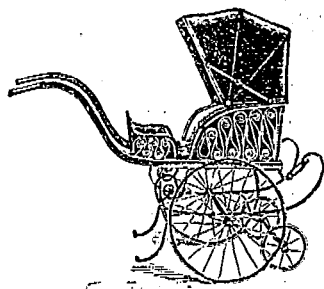
Horne Bros.

Lewis's.

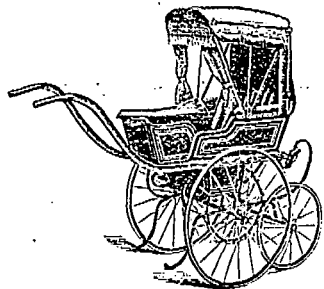
Etc., Etc.



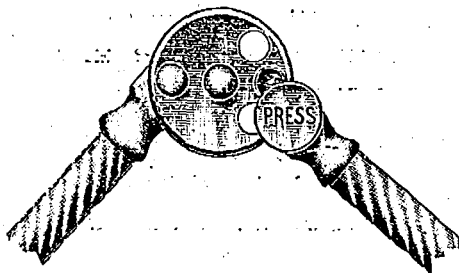
SIMMONS & CO., Export Manufacturers.



THE "AYAH."

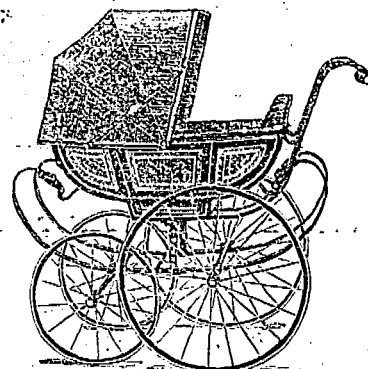


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PATENT AUTOMATIC CHECK-JOINTS.

Hold Carriage Hoods at at any desired degree of extension.



THE "ARGOSY."

Every Carriage Guaranteed Perfect and Durable.

Scores of Designs. Send for Complete Catalogue.

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Telegrams: "QUADRICYCLES."

A. B. C. Code.

the power of man to supply. Dairy produce would seem determined to make for itself a new name in the land. Cheese sells to-day fully 50 per cent. higher than at the same date a year ago, and evidently the top notch has not yet been reached. Butter is assuming equally interesting proportions by its present price being almost 25 per cent. higher than last year's quotations at same date. Leather is firm with a likelihood of an advance in sole. Shoe manufacturers, in harmony with our expressed views of the past two weeks, met in Quebec this week and the result will be an advance, in the near future, of 8 to 10 per cent., average, on most staple lines for spring delivery. The millinery openings this week drew a very large number of out-of-town visitors, while actual purchases have reached a height far beyond the expectations of importers. While distinct styles had much to do with this, it proves the prosperous and confident condition of trade. Returning seaside tourists notice the unusual activity in the city, and are aided in doffing their coats for a resumption of business by the present state of the thermometer, which seems to have caught the soaring power from several lines of merchandise.

Butter. — Contrary to the expectations of many dealers on this market the price of butter has continued to advance, the highest prices of the year having been paid this week. We hear of sales of choicest creamery in quantities at 22 to 22½ cents for boxes, and 21¼ to 21½ cents per lb. for tubs. Even at these high and advancing prices the demand is holding quite active, orders coming in largely from English markets. Stocks on spot are closely sold. The advanced prices asked for creamery butter forces buyers, to take hold of dairy with much greater freedom. Choicest Western is sold in large lots at 10 to 16½ cents, with some holders asking 17c. There is also an unusual demand for medium qualities for baking purposes, the price ranging from 13 to 13½ cents. Altogether the market continues in a healthy shape, with no immediate prospect of low prices being seen. But in another month when the Australian product will come into more competition with the Canadian a drop in prices may be looked for.

Cheese.—As though hand-in-hand with butter in appreciation of values cheese is steadily going higher and higher, fully 1 cent advance being shown since our last report. Choicest Western cannot be had to-day in quantities at less than 11½c to 12c, with Eastern make 11 to 11½ cents, which

is certainly very high for summer-make. Considering the prices paid for cheese at country points, nothing will be obtained here under 12c to 12½c within a very few days. One good result of prices reaching this notch will be a greater impetus to the cheese industries throughout the Dominion, and consequently greater encouragement for the industrious farmer. The long-continued drought throughout a wide area of Western Ontario is much to be deplored, as it speaks for a very heavy loss, particularly in the dairying industries. At Woodstock, Ont., on the 30th, holders were asking 11½c. At Napanee offerings were readily picked up at 11½c; while at Picton 330 boxes sold at 11 15-16 cents. Brockville, Ont., 31st, sales of white and colored at 12c; Ormstown, Que., 31st, the product of four factories sold at 12 1-16c; Madoc, Ont., 31st, 800 white offered, 753 sold for 12¼ cents, the highest record.

Drugs.—The steady advance in prices of almost all lines of merchandise, is finally beginning to devote some attention to the mysterious resources of the druggists supplies and lift them into line. Cocaine has experienced some sharp advances during the month as will be noticed in prices current on another page. Glycerine makers have advanced prices considerably and expect much higher prices to rule with the advent of the winter season. Opium, after a slight decline, has again recovered its former price. Quinine is slightly lower since the last bark sales. There have been large sales made of Norway cod oil for late fall delivery, owing to the reasonable prices ruling at present.

Eggs.—The market has been somewhat slow and dragging for the last few days, with arrivals much in excess of requirements. Fresh gathered are sold at 14 to 14½ cents, with select stock quoted at 16 to 17 cents. No. 2—so-called—are distributed at 12 to 13 cents.

Flour, Feed and Meal.—The week has been productive of little interest in the flour market beyond a fair distributing output. More business has been done than for a few weeks previous but no changes have taken place in prices. The heavy wheat yield in Manitoba and the North-West reacts against the shortage in Ontario, so that for the Dominion, the average will be pretty fairly sustained. Feed is still sought from quarters hitherto aloof from the purchasing centres at this season owing to the drought, and the high price of dairy produce which impels the farmers to sustain their

output. Hay is firm in price and likely to advance. Oatmeal is dull and unchanged. Quotations are as follows:—Flour—Winter wheat patents, \$3.65 to \$3.90; straight roller, \$3.30 to \$3.40; and in bags, \$1.60 to \$1.65; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.60 to \$3.70. Bran, Manitoba bulk, \$12.50 to \$13.00; do. Ontario, \$13.00 to \$13.50; shorts, \$14.50 to \$16; mouille, \$19.00; oatmeal, \$3.65 to \$3.70; and \$1.75 to \$1.80 per bag. Baled hay—No. 1, \$7.50 to \$8.00; No. 2 extra, \$5.50 to \$6.00; clover and mixed, \$4.75 to \$5.25.

Green Fruits, Etc.—Small fruits arrive in profusion. The steady demand proves equal to all supplies at figures that show a fair profit. At the auction sale on Wednesday, four carloads of California fruit were offered, and some three or more cars of sundries, comprising bananas, lemons, basket fruit, plums, grapes, apples, etc. Apples brought \$2.25; keg pears, \$1.85 to \$2; Bartlett pears, \$3.25 to \$3.45. In a car of mixed fruit, pears brought \$1.55 to \$2.10; peaches, 90c to \$1.05; and plums, \$1.10. Apples averaged \$2.10 for Duchess, and Hart & Tuckwell's keg pears, \$2. A lot of barrel bears sold well up to \$4. Messina lemons brought \$2.50 to \$2.70. Regular quotations are:—Jamaica oranges, barrels, \$7.50 to \$8; grape fruit, California, 64-80-96-126 size per box, \$4.25. Messina lemons, extra fancy, 300 or 360 size, \$3 to \$3.50; do. fancy, do., \$3; do. choice do., \$2.50; Smyrna figs, in 10 lb. boxes, fancy, new, per lb., 15c; do. cooking, 25 lb. mats, per lb., 4½c; Egyptian onions, \$1.75 per bag; coconuts, \$2.75 to \$3.00 per bag; cranberries, Cape Cod, fancy, dark berries in bushel crates, \$2.00 to \$2.25; California evaporated peaches, 25-lb. boxes, per lb., 12c; California peaches, \$1.15 to \$1.30 box; do plums, \$1.30 to \$1.60 box; do. Bartlett pears, \$2.40; do. bananas, Jamaica bunches, large Jamaica fruit, \$1.25 to \$1.40; eight hand bunches, 90c to \$2.00; blueberries, 20-quart box, 90c to \$1.10; apples, in brls., \$2.00 to \$3.25; do. in baskets; 30 to 40c; pears, do., 30 to 50c; blackberries, 6 to 8c; grapes, Delawares, crates, \$3.50; do. blue, \$3; do. 10 lb. baskets, 22½c to 30c; musk melons, 5 to 15c each as to size; plums, baskets, 45c to 60c; pears, baskets, 35c to 50c; do. brls., \$3 to \$4; peaches, fine to fancy, 60c to \$1 per basket.

Groceries.—Refiners report a fairly good demand for sugars, at unchanged prices: Granulated \$4.55 and yellows \$3.60 to \$4.25. The tea market is still one of buying from hand to mouth,

➔ **M. GOLDMAN,** ➔

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and stocks in the country whilst held to be low, apparently are sufficient for requirements. Good common Ceylon is quoted at 13c to 15c; Congous from 11c to 18c; Japan 12c to 16c for fine last season tea, and 14c to 17c for new. Little is doing in coffee and spices, but in latter, nutmegs evince more strength. Canned goods are quiet, the bulk of the buying of present pack having been done, and in some lines, noticeably corn, much overdone, and it is unlikely packers will be able to fill all their contracts. Dried fruits are in slow demand, as usually is the case at this date, when dealers are unwilling to carry a single box of old fruit into the new crop year. Reports from Denia state the quality is very fine. Whilst the bubonic plague in Oporto is not likely to spread to Mediterranean ports, it is too much to expect that advantage will not be taken of the presence of the plague there to scare consumers on this side in connection with Valencia raisins. Advices from Smyrna state the date crop will yield 40,000 camel loads, or a trifle more than half a crop. Syrups and molasses are dull, and so far the Guild has not raised prices of single puncheons, although this is said to be its intention.

Hardware.—Coil chain, full polished plates, and wrought iron pipe are again dearer, all of which in detail is given in revised prices current. At the moment, hardware merchants are striving to have the Minister of Customs remedy an existing state of things in regard to duties. It is represented that importers of iron and steel goods are obliged to pay duty on the market value of the imports to-day, at this port, whereas at some other Customs depots, importers are allowed to pass entries upon the valuation of the goods when these were bought, which in some instances was months ago. The comparative difference in value owing to the rapid enhancement of prices, naturally constitutes a serious source of unfair competition. There is to be a meeting of the Canadian Wholesale Hardware Association at Hamilton on the 7th and 8th September, when it is likely occasion will be made to make some changes in plans of selling, and also in the direction of establishing uniform prices in some lines, now not enjoying the same relative advance as has marked others.

Leather and Shoes.—Leather values hold firm, particularly in sole leather which continues to demand attention from abroad, resulting in light moving stocks throughout home markets. While rumors are afloat that prices will advance within brief periods, there has been no actual change in figures lately. Shoe and leather circles have been interested in the probable outcome of the meeting of shoe manufacturers held at Quebec on Monday

last. In all probability it will result in an advance of 8 to 10 per cent. average in the near future. This has been thoroughly in accord with the necessities set forth in our columns during the past weeks, and which many were formerly inclined to discredit. While the Quebec meeting was not an entirely representative one, the general feeling among the shoe manufacturers is that an advance in shoes is imperative. In fact, some representative shoe men have been lately receiving better prices, and in this way any further advance to meet the higher prices of findings, etc., will not show as perceptibly as in the case of some small concerns, whose policy for years back has been to secure extra trade through cutting prices, and meeting the unauthorized figures of the large houses. Besides the higher prices of leather, all shoe findings have greatly advanced recently. Standard screw wire, which has scarcely ever varied, in the memory of the average dealer, has recently been heavily advanced. Linings, tacks, etc., have all been similarly affected. Manufacturers are still busy with fall orders and samples for spring will doubtless be in conformity with higher prices.

Paints and Oils.—There is no new feature to note in values. Cod oil is easier at 35c to 40c and it is reported that fairly large sales have been made of Norwegian for fall delivery, at rather low prices because of the exceptionally large production in that country this season. Turpentine is steady at 76c to 77c. Linseed oil is unchanged at 57c for raw and 60c for boiled. Leads are firm at \$6. The business doing in all lines is only moderate, but shows signs of expansion. Collections are said to be good.

Provisions.—The demand for smoked meats keeps steady, while prices are sustained on the basis of the recent advance. Both Liverpool and Chicago markets quote lower prices on fluctuating figures but they have not thus far affected this market. The continued dry weather in Ontario is having a wide effect, corn and peas, largely used for home feed purposes by farmers, are not advancing in growth, and this will be shown in effect later on. Quotations are:—Selected heavy short boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15.00 per bbl.; pure Canadian lard, per pail, 7 to 7½c compound refined, 5¼ to 5½c; hams, 11½c to 13½c lb., as to size; bacon, 11½ to 13 cents lb., as to grade.

Wool.—The present tone of the wool market reflects the firmness which has been its ruling feature throughout the season. There is some little fine wool selling here at top prices; nothing under 19 to 21 cents

for greasy Cape being now obtainable. This is equivalent to 50 to 55 cents on the clean pound. A London private circular dated 22nd inst., quotes figures showing an advance of nearly 40 per cent. on all fine Australian merinos, bringing the price almost equal to the high quotations of 1886. The next series of London sales opens on September 19, when a further advance of 5 to 10 per cent. is expected to be shown on fine wools. An auction sale of eighteen bales greasy Cape wool, slightly damaged, takes place to-day at Guthrie's warehouse in this city.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Aug. 31, 1899.

Considerable activity has been the feature of the past week in wholesale circles; especially in millinery and dry goods, orders coming in, and goods moving quite freely. In cottons, orders have been liberal, in anticipation of a still further advance. Grain has not changed, but in butter and cheese there are prospects of higher prices. Hardware is advancing and groceries are steady. Hides and wool are dull. Money on call is quoted at 5 to 5½. Stocks quiet. Latest sales: Ontario at \$30, Commerce at 149, Imperial at 215½. North-West Land at 52¾, C.P.R. at 97¾. Cable at 184, Toronto Ry. at 118, War Eagle at 355, Republic at 126, Golden Star at 45½, Freehold Loan (new), at 80, Western Canada at 115.

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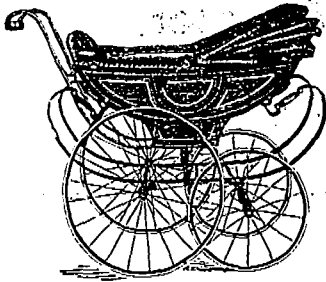
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CHILDREN'S CARRIAGES, TOY CARTS, &c.

There is a natural desire felt by buyers who can afford to pay for a luxury or novelty to have an article out of the common, as the saying is. Every parent



THE IDEAL

is ambitious of there being something in the fixings of his or her child to distinguish it from the crowd. Now, in the carriages available for children of all ages, there is a very narrow range

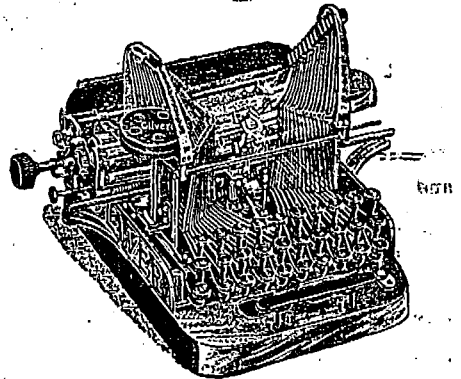
IMPROVED CHAMPAGNE KNIFE.

Mr. Alfred Williams, of Rivington Works, Rockingham-street, Sheffield, England, (whose announcement will be seen on another page), is the patentee and manufacturer of an improved champagne knife, the corkscrew of which is fitted with a sliding spring. This spring not only facilitates opening, but materially increases the length of the corkscrew, thus ensuring a firmer hold on the cork. This patent knife is being placed on the market at practically the same price as the ordinary knife. The handle is of stag, ivory, or pearl; and the blades, wire-cutter, and corkscrew are of the best hand-forged steel. The knife seems to us to considerably promote the comfort and convenience of champagne connoisseurs, and we have, therefore, pleasures in commending it to all whom it may concern.

STYLO AND FOUNTAIN PENS.

Messrs. Burge, Warren & Ridgley, London, England, are the largest and o'd-

to all, who keep this class of goods. The registered trade mark of this leading firm is a figure of Britannia holding one of the firm's fountain pens, the legend being, "The best Britannia rules the waves with." We may name that the firm also makes surgical instruments and has been engaged in this class of business about half a century.



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APPLY AT THE OFFICE OF

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THE NATIONAL.

in an ordinary establishment. The goods differ from each other by such trifles as to be practically the same. If, however, a buyer deals with a firm like Simmons & Co., the leading English manufacturers of this line of goods, he has a very varied choice, his difficulty is what goods to select when the styles are so different and all so attractive. The catalogue of Simmons & Co. has drawings of children's carriages of patterns we have never seen on this side. A mother who could send her child out in one of Simmons' elegant vehicles would have the whole city admiring and envying the turn-out. Some of these carriages are really most distinguished in appearance, and handsome enough for a young Prince or Princess. But, of course every mother will think nothing is too good for her child. The carts made to be drawn by a pony are exceedingly pretty in design, they are made for wear, and combine elegance with comfort and stability. Some of these carts are made to be drawn by goats, which look very quaint in harness and draw well and steadily. We see no reason why these animals should not be used here as we believe they would stand the climate, if properly cared for, and a goat's carriage would be a decided novelty here. Besides every class of carriage made for the use of children, Messrs. Simmons & Co. do a large trade in Bath chairs, Invalid carriages, Hospital couches, chairs, &c. Goods of this class require to be exceptionally well made and the Simmons goods in this respect are without any rival.

est actual manufacturers of Stylo and Fountain Pens in the United Kingdom. The firm has recently moved into a new factory with up-to-date equipments accommodating 70 workmen, and already further extensions are seen to be required. Messrs. Burge, Warren & Ridgley challenge comparison with any pens manufactured, others may be as good but theirs are cheaper, others may be as cheap, but theirs are better. There is no style of pen of this class which is not made by this firm. We particularly emphasize made because the actual manufacturers of these goods are only three, other vendors being merchants only. The trade, we need hardly say, should deal direct with a manufacturer, and Messrs. Burge, Warren & Ridgley can be confidently commended

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Pattern Maker, Wheel & Rack Cutter,
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A large Stock of Machine Out Patterns from which Castings can be supplied in iron or steel.

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It is SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED
SOUP.
Special Prices
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CLEAR or INVALID.**Genuine****Turtle Soup.**READY FOR
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Half-Pint
2s 3d.
Pint 3s 6d.
RETAIL PRICE

To the Recipe used by him in London for the CORPORATION BANQUETS.

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R.N., in his travels

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CHEAP POWER.

The attention of power-users in towns where gas is manufactured is directed to the advertisement of "Gas-Engine for sale," to be found on another column.

NIGHT AND DAY.

Talking of running factories overtime, Mr. Boissevain, the secretary of the Alaska Feather and Down Co. stated to the "Journal of Commerce," that since the 1st July they have been working 116 hours weekly. The machines are run on the average 19½ hours per day alternately by a day crew and a night crew. Asked which of the Company's lines of manufacture caused this extra heavy run, Mr. Boissevain replied "Principally the 'Puritas' wadded comforter and the Ostermoor Patent Elastic Felt Mattress. For both these lines the demand is greatly in excess of any previous year. We advertise these articles extensively to the general public and thus create a demand which the up-to-date retail merchant is apt to take advantage of by ordering liberally and keeping these goods well to the front in the store.

CANADA CYCLE AND MOTOR CO.

The above is the name of the latest union of industrial interests in the Dominion which marks the growth among us of the system of combining the ability and capital of separate and rival enterprises in large and powerful organizations, which is the most striking and characteristic feature of recent development. The new company represents an amalgamation of the leading bicycle manufacturers of Canada, viz.: the Massey-Harris Co.; H. A. Lozier and Co. (Cleveland bicycles), the Welland Vale Manufacturing Co., the Gould Co., and the Gendron. These companies are well known as producers of first-class articles. Their goods are in universal use, and their industrial success under competitive conditions is the strongest possible assurance of the brilliant future which is before them now that their forces are united. As in other similar cases the profit-earning power of the coalescing factors is increased by reducing the cost of advertising, selling, and distributing; by the improvements suggested by the varied talent of the directors; by the control of a large number of patents, special processes, and trade secrets; and by economies due to consolidation of the management, manufactories, office work, and financial arrangements. The Canada Cycle and Motor Co. is offering two million dollars' worth of cumulative seven per cent. preference stock to the general public at par on Wednesday, September 6th. The stock is to be guaranteed by a special rest of half a million dollars, and is of so high a character that the amount offered is likely to be subscribed many times over.

THE OLDEST LONDON SILVER-SMITHS.

For just sixty years Edward Barnard and Sons have occupied the well-known premises in Angel-street, St. Martin's-le-Grand, London, Eng. During that period the vicinity has seen many changes. The old Bull and Mouth receiving office, with its great characteristic sign which used to look down on the visitor to "Barnard's," together with the old Queen's Hotel, have disappeared in order to make room for the G.P.O. extensions; and now the oldest firm of silversmiths in the Metropolis, have had to shift their quarters into Fetter-lane, in order to make room for the further extensions proposed by the postal authorities. Sixty years is a good long time for a business to have been established but when I state that the firm has been in existence for two hundred and ten years some idea of the ancient character of the firm will be realized. Originally established by Anthony Nelme, at 9, Ave Maria-lane, in the year 1689, the business was carried on by him until he died in 1722. His son Francis Nelme then succeeded to the business and continued it until 1739 when Thomas Whipman, of Foster-lane, took over the business. On his death in 1756, Thomas Whipman, jun., took into partnership Charles Wright. Whipman, however, retired in 1775 and entered the retail trade, in proof of which, if any were needed, Mr. Cripps has in his possession a piece of plate and the invoice for the same, the latter being in the name of Thomas Whipman and the former bearing the mark of Charles Wright. The business of Wright, at 9, Ave Maria-lane, was side by side with that of Thomas Chawner who had established himself in Paternoster-row and Amen-corner, in 1773. The two businesses, however, were amalgamated by Henry Chawner, in 1786. Here it will be well to point out that Thomas Chawner was master to the first Edward Barnard, so that the connection of the Barnard family with the business can be traced from 1773. On the amalgamation of the business of Charles Wright and Thomas Chawner by the latter's son, Edward Barnard became foreman, and in truth the practical man of the establishment, since I think I am right in saying that though a good business man Henry Chawner was not a practical man. In 1796 Henry Chawner took into partnership John Emes, an engraver, who brought further capital into the rapidly extending business. A couple of years after Henry Chawner died, and John Emes became the sole owner of the business with Edward Barnard as manager. In 1808 Emes died, and his widow took Edward Barnard into partnership and Henry Chawner, jun., who joined as a sleeping partner. On the death of Rebecca Emes in 1829 Edward Barnard became the sole proprietor, and at once took into

partnership his sons Edward, John, and William, and the now familiar name of Edward Barnard and Sons was written over the old place in Paternoster-row. In 1838 in order to find more room for the rapidly growing business, Messrs. Barnard removed to Angel-street, St. Martin's-le-Grand, where for over half a century they have continued the business in what was admitted to be the finest manufacturing silversmith's premises in the trade, the workshops in particular being of such an admirable character that the Factories and Workshops Act gave them no alarm. During the time the business has been located in Angel-street, many changes have taken place. The first Edward Barnard retiring in 1846, from that time forward until 1851 his sons Edward, John, and William controlled the business. William died in 1851, and for seventeen years Edward and John directed the destinies of the house. In 1868, on the death of Edward, they took their sons, Edward, Walter, and John into partnership, but this only lasted nine years. In August, 1877, Edward Barnard was lost on the Cumberland mountains while holiday making, and though his relatives made every personal effort to find him alive, his body was recovered after a prolonged search. John Barnard, far advanced in years, retired from the business, and from that time, 1877, until 1896, Walter and John Barnard were the sole proprietors. In 1896, however, an important addition to the personnel of the firm was made, and Michael Barnard, who had served his time as practical engineer, Stanley Barnard, who had been in the American import trade for some time before entering his relatives' service, and Robert Dubock were taken into partnership—the latter, it is interesting to note, having commenced his career at Angel-street about thirty-three years ago as an office boy. This, then is the history of the firm, so but no one thought much about the ancient character of the business until it was rumoured that the old premises in Angel-street, were to be demolished, and Barnard and Sons would have to look afield for new premises. Evidently even in these days of high city rent, they did not find much trouble in securing a site in a good central position, for at the corner of West Harding-street and Fetter-lane, close to the spot where Dryden lived, and facing that grand pile of buildings, the Record Office, they have built a factory according to their own design, which will vie with any other building, erected for a like purpose, not only in point of architecture, but also accommodation. So far, then, they have kept their reputation for providing the best workshops in the trade. What they have done in the way of showing that, though the oldest firm in the trade, they are still young in ideas and thoroughly progressive in their methods. I had an opportunity of seeing when I made a tour of the new offices and factory in Fetter-

Old Outer Covers

Repaired Equal to New or Bought for Cash.

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,
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with the old methods of production lane only a week since, for side by side were to be seen the new, while the different workshops were fitted with the most up-to-date machinery and mechanical adjuncts. The basement, which covers a very large area, contains a very fine stamping and caster's shops, the walls of which are literally lined with a wonderful array of dies. Next to this is the rolling mills, where some very large mills are to be seen in operation. In the basement also, I might mention, is situated a commodious strong room, specially kept for the safe custody of customers' plate, that is to say, such pieces as may be sent for copying. This is a very needed precaution, since it is well-known that Messrs. Barnard's have copied many of the choicest museum specimens, besides producing many of the finest pieces of municipal plate throughout the country. The rest of the basement is occupied by powerful engines, which are under the superintendence of Mr. Michael Barnard. The ground floor is occupied by the show rooms, general office, principals' rooms and the receiving office from the workshops above. I might incidentally mention that the whole factory is run on a system adopted and perfected by the older members of the firm. The organization of the factory, from the counting house and warehouses to the smallest department in the establishment is perfect, and I think I am safe in saying that the system in vogue at "Barnard's" is not to be surpassed by their newer rivals in the manufacture of silver plate. On the first floor are the factory as well as counting-house and chasers' shops. Above these are the polishers' shops, spinning and turning rooms, and an engine room for the local machinery. The third floor is solely occupied by the smiths' shop—a truly ideal workshop with semi-circular windows and fine overhead light. Above this are the modelling and designing rooms and the gilding and burnishing shops, while on the roof photographic studios have been arranged, in which the works of art, produced by the firm can be photographed. The whole building is fitted with speaking tubes and telephonic communication and ever floor is fitted with lavatories. As an example of what a silversmith's factory should be, Messrs. E. Barnard and Sons' new factory stands pre-eminent, while the excellent organization of their business and the up-to-date nature of their methods show that, though they rightly claim to be the oldest firm of manufacturing silversmiths in London, they are putting into practical shape the newest ideas in their handsome new premises in Fetter-lane.

STOCKS AND BONDS.

NAME.	Par Val.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Aug. 31 (Bid)	Cash value per \$
British North Am.....	243	4,866,666	4,866,666	1,460,000	2 1/2	Apl. Oct	149	74 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	185	42 00
Commercial, Windsor..	40	500,000	349,172	90,000	3	May	264 1/2	137 25
Dominion	50	1,500,000	1,500,000	1,500,000	3	Jan July	155	77 50
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	Feb. Aug	158	79 00
Halifax Banking Co.....	20	500,000	500,000	375,000	3 1/2	June Dec	193	103 00
Hamilton	100	1,499,700	1,494,620	1,000,000	4	June Dec	152	152 00
Hochelaga	100	1,250,000	1,250,000	585,000	3 1/2	June Dec	216 1/2	215 50
Imperial	100	2,000,000	2,000,000	1,300,000	4 3/4	June Dec	169 3/4	109 75
Jacques Cartier.....	25	500,000	500,000	265,000	3	June Dec	180	180 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	215	107 10
Merchants' Halifax.....	100	1,377,500	1,692,662	1,394,495	3 1/2	Feb. Oct	230	500 00
Molson	50	2,000,000	2,000,000	1,500,000	4 3/4	Apr. Dec	90	27 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec	300	300 00
Nationale	30	1,200,000	1,200,000	180,000	3	May Nov	215	215 00
New Brunswick.....	100	500,000	500,000	800,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,697,500	1,613,700	1,850,070	4	Feb. Aug.	250	375 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	181	181 00
Ottawa	100	1,500,000	1,500,000	1,170,000	4 1/2	June Dec	200	200 00
People's of N. E.....	150	180,000	180,000	140,000	4	June Dec	250	375 00
Quebec	100	2,500,000	2,500,000	700,000	3	Apr. Dec	123 1/2	125 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	Apr. Oct	191	191 00
Standard	50	1,000,000	1,000,000	600,000	4	Apr. Oct	240	240 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	114 1/2	114 50
Traders	100	700,000	700,000	70,000	3	June Dec	123	61 00
Union (Halifax).....	50	500,000	500,000	250,000	3	Mch. Sept	187 1/2	187 00
Union of Can	100	2,000,000	2,000,000	450,000	3	June Dec	95	95 00
Ville Marie	100	500,000	479,620	10,000	3	June Dec	70	70 00
Western	100	500,000	387,739	118,000	3 1/2	Apr. Oct	100	100 00
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	100	100 00
Bell Telephone Co.....	100	3,168,000	3,168,000	120,000	4 1/2	Jan July	95	95 00
Brit. Can. Loan & Inv. Co...	100	1,037,900	398,481	810,000	3 1/2	Jan July	40	10 00
Brit. Morg. Loan Co.....	100	450,000	316,504	100,000	3	Jan July	70	70 00
Building and Loan Assoc....	25	750,000	750,000	100,000	2	Jan July	100	100 00
Can. Colored and Nat'l Inv't Co.	100	2,700,000	2,700,000	350,000	3	Jan July	120 1/2	81 25
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	1,200,000	3	Jan July	114	51 00
Can. Perm. Loan and Sav....	50	5,000,000	2,600,000	320,000	3 1/2	Jan July	132	132 00
Can. Sav. & Loan Co.....	50	750,000	750,000	10,000	2 1/2	Jan July	75	37 50
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	300,000	3	Jan July	129	64 50
Dominion Sav. and Inv. Co...	50	1,000,000	334,200	10,000	1 1/2	Jan July	116	58 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	800,000	3	Jan July	112	112 00
Dominion Cotton Mills Co...	100	3,000,000	3,000,000	349,109	3	Jan July	140	14 00
Freehold Loan and Sav. Co...	100	3,221,500	1,319,100	750,000	4 1/2	Jan July	180	90 00
Hamilton Prov. and Loan...	100	1,500,000	1,000,000	688,000	3	Jan July	111	111 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	66	33 00
Buron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	750,000	3	Jan July	109	54 50
Imperial Loan and Inv. Co...	100	840,000	728,847	160,000	3	Jan July	80	80 00
Landed Banking and Loan...	100	700,000	688,000	180,000	3	Jan July	45	45 00
Land. & Can. Loan and Ag...	50	5,000,000	700,000	210,000	4	Mch. Sep	170	85 00
London Loan Co.....	50	679,700	681,850	81,000	3	Jan July	109	54 50
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	80	80 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	2	Jan July	45	45 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	51,000	2	Jan July	170	85 00
Montreal Gas Co.....	40	2,500,000	2,397,916	51,000	5	Apr. Oct	208	83 20
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	600,000	2 1/2	Feb. Aug	324	162 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. Sep	152	152 00
Merchants Mfg Co.....	100	300,000	600,000	300,000	3 1/2	Feb. Aug	130	130 00
Montreal Loan and Mfg.....	25	500,000	500,000	150,000	3 1/2	Mch. Sep	120 1/2	60 25
Ont. Indus. Loan and Inv....	100	488,500	314,388	150,000	3 1/2	Jan July	20	10 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	64	32 00
People's Loan and Dep. Co...	50	600,000	600,000	40,000	3	Jan July	113	113 40
Real Est. Loan Co.....	40	578,540	373,720	50,000	3	Jan July	181	181 00
Richelieu and Ont. Nav. Co...	100	1,350,000	1,350,000	250,000	3	Jan July	180 1/2	186 75
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	4	Jan July	117 1/2	117 75
Toronto Electric Light Co...	100	500,000	500,000	20,000	2	Jan July	70	35 00
Toronto Street Railway.....	100	6,000,000	6,000,000	200,000	1	Jan July	113 1/2	56 75
Union Loan and Sav. Co.....	50	1,000,000	699,020	770,000	3	Jan July	98	49 00
Western Can. Loan and Sav...	50	3,000,000	1,500,000	62,000	3 1/2	June Dec	135	106 00
Western Loan & Trust Co...	50	2,201,200	561,721	62,000	3 1/2	June Dec	135	106 00
Windsor	100	1,000,000	1,000,000	1,000,000	3 1/2	June Dec	135	106 00

* Paying quarterly dividends.

\$2,000,000 7 PER CENT. PREFERENCE STOCK.

Canada Cycle ^{INC} Motor Co., Limited, (TO BE INCORPORATED.)

SHARE CAPITAL, - - - \$6,000,000

Divided into 60,000 Shares of \$100 00 each as follows:

7 per cent. Preference Stock "Cumulative" [30,000 shares]	-	\$3,000,000
Common Stock [30,000 shares]	- - - - -	\$3,000,000

DIRECTORS:

President: W. E. H. MASSEY, ESQ., President Massey-Harris Co., Limited.

HON. LYMAN MELVILLE JONES,
Gen.-Manager Massey-Harris Co., Limited,
Toronto.

J. W. FLAVELLE, ESQ.,
Man.-Director the Wm. Davies Co., Limited,
Toronto.

Vice-President: HON. GEO. A. COX, President Canadian Bank of Commerce.

WARREN Y. SOPER, ESQ.,
Messrs. Ahern & Soper, Ottawa.

E. L. GOOLD, ESQ.,
President Goold Bicycle Company, Limited,
Brantford.

E. R. THOMAS, ESQ.,
Messrs. H. A. Lozier & Company, Toronto.

BANKERS

THE CANADIAN BANK OF COMMERCE.

SOLICITORS

MESSRS. RYCKMAN, KIRKPATRICK & KERR.

TRANSFER AGENT AND REGISTRAR.

THE NATIONAL TRUST COMPANY, LIMITED, Chief Offices, Toronto and Montreal, Canada.

HEAD OFFICE, - - - TORONTO, CANADA.

\$500,000 of the Preference Stock has already been subscribed for by certain of the Directors, and will be allotted to them for cash.

\$500,000 of the Preference Stock is retained in the Treasury of the Company for purposes of its future operations.

THE NATIONAL TRUST COMPANY, LIMITED, offer for public subscription the balance, viz.:

\$2,000,000

7 per Cent. Cumulative Preference Stock at Par.

THE CANADA CYCLE AND MOTO COMPANY, Limited

is to be incorporated under the Ontario Companies Act to acquire as going concerns the businesses, as manufacturers and dealers in Bicycles and Bicycle Parts, now carried on by the following well known Companies:

MASSEY-HARRIS COMPANY, Limited, H. A. LOZIER & COMPANY (Cleveland Bicycles)

WELLAND VALE MANUFACTURING COMPANY, Limited, GOOLD BICYCLE COMPANY, Limited

GENDRON MANUFACTURING COMPANY, Limited;

including the Plant, Machinery, Tools, Stock-in-Trade, Fixtures, Patent Rights, Trade Marks, Trade Names, Copyrights, Good-will and Leaseholds of the above-named Companies in connection with their said business; and including also all the real property of H. A. Lozier & Company, and The Goold Bicycle Company, Limited.

THE COMPANIES.

The bicycle industry is one of great importance and magnitude in Canada. The constituent Companies are the leaders in the trade. Their Trade Marks and Brands are everywhere popularly known, and by reason of their world-wide reputation for unrivalled excellence some of the Companies enjoy a large and growing foreign trade which offers a favourable field for development, and which this Company proposes to extend.

The Companies give employment to about 1,700 men. Their outputs for the past year aggregated about 38,500 bicycles. The plant and machinery are of the latest and best equipment, and capable of twice that production with but small additional outlay in tools. The factory sites to be acquired by the Company are especially adapted for manufacturing purposes; have advantageous shipping facilities, and will permit of ample extensions to the existing buildings.

Each of the above-named Companies has covenanted not to engage for long periods of years in any business competing with the bicycle business of this Company.

CANADA CYCLE AND MOTOR CO., LIMITED.—Continued.

NET EARNINGS.

The steadily progressive character of the business of the constituent Companies is shown by the following Accountants' certificate:

We certify that the combined net profits in the business of Bicycles and Bicycle Parts of the Massey-Harris Co., Limited, H. A. Lozier & Co., (Cleveland Bicycles), Welland Vale Manufacturing Co., Limited, Gould Bicycle Co., Limited, and Gendron Manufacturing Co., Limited, for the past three years, are as follows:—

1896-7	-	-	-	\$190,914.02
1897-8	-	-	-	\$304,907.03
1898-9	-	-	-	\$330,115.35

Toronto, Canada,
August 28th, 1899.

GEO. EDWARDS, F.C.A.
ALEX. HART-SMITH, C.A. } Auditors.

ADVANTAGES.

Amongst the advantages to be gained by this amalgamation of interests, the following may be enumerated:—

FIRSTLY—Reduction in selling and distribution expenses and advertising.
SECONDLY—The economies and improvements in production arising from the practical knowledge of the members forming the Board of Directors, which will be available for each branch of the business.
THIRDLY—The economies due to consolidation of management, manufactories, office work, and of buying, distributing, and financial arrangements.

The Directors are fully alive to the desirability of conserving the individuality and initiative of the various businesses, and will not allow consolidation to act detrimentally in these matters, but there are obvious advantages to be gained, as, for example, in buying in large quantities in the best markets, in the supply of ample capital, and in the manufacture of a large output of high-grade wheels at prices to meet the demands of the public.

MANAGEMENT.

The Management of the Company will be in the hands of experienced manufacturers, who have been identified with the leading bicycle companies of Canada in the past, and have made a success of the business.

WORKING CAPITAL.

The Company will commence business without any bonded or mortgage debt and with a working capital in excess of \$1,000,000, exclusive of the additional capital available from the issue of the Preference Stock in the treasury (\$500,000.)

DIVIDENDS

The Preference Shares shall confer the right to a fixed cumulative preferential dividend of 7 per cent. per annum accruing from the date of payment by subscribers, to be provided for out of the net earnings of the Company before any dividends are paid upon the common stock, and the further right to repayment of capital in priority to the common stock, but they will not be entitled to further participation in profits or assets.

If in any one year dividends amounting to 7 per cent. are not paid on the preference stock the deficiency shall be a first charge upon the net earnings of the Company and shall be paid subsequently before any dividend is paid upon or set apart for the common stock.

Dividends will be payable half-yearly on the 1st days of May and November, or such other half-yearly dates as the Directors may determine.

RESERVE ACCOUNT.

The Charter of the Company will provide that 25 per cent. of the balance of the net earnings, after payment of the 7 per cent. dividend on the Preference Stock, shall be annually transferred to a reserve account in the books of the Company, the better to secure to the Preferred Shareholders the payment of the 7 per cent. dividend on their preferred shares, and such annual transfers shall be continued until the amount of said account reaches \$500,000, at which sum it is to be maintained, and if it is at any time drawn upon it is to be in like manner restored and maintained.

The amount required to pay 7 per cent. on the preference stock already taken by the Directors and that now offered to the public being \$175,000, it is considered that such dividends are amply assured, and the above reserve account of \$500,000 has been stipulated for in order that the position of the preferred shares may be rendered independent of any possible contingency.

AUTOMOBILES.

It is intended that an important part of the Company's undertaking will be the manufacture and sale of motors and motor vehicles. This branch of business is a natural outgrowth of the Bicycle industry, and is believed to offer a profitable investment for the capital and the large and successful experience in manufacturing which this Company will command.

Arrangements have been made to have the books of the Company regularly audited by Chartered Accountants.

Application will be made in due course to have the stock of the Company listed upon the Toronto and Montreal Stock Exchanges.

\$2,000,000 7 per cent. Preference Stock in the above Company will be offered for public subscription at PAR on WEDNESDAY, the 6TH DAY OF SEPTEMBER, 1899, payable as follows: 5 per cent. on application and the balance of 95 per cent. on allotment. The right is reserved to reject or reduce any application, and subscription carried with it an agreement to accept such reduced amount. The failure to make payment when due forfeits the previous payment. In case no allotment is made the amount deposited on application will be returned.

Subscription lists will open at the chief offices at the National Trust Company, Limited, Toronto and Montreal, and at the Head Office and Branches of the Canadian Bank of Commerce, at 10 a.m. on Wednesday, the 6th September '99, and close at 3 o'clock on the following day.

Forms of Power of Attorney to subscribe may be had on application to any branch of the Canadian Bank of Commerce, or to

The National Trust Company, Limited, 26 King Street East, Toronto
Canada Life Bld., Montreal.

ELECTRICAL UNDERTAKINGS, Ltd.,

MILLER STREET, HIGH STREET, CAMDEN TOWN,

FOUR-WHEELED DOG-CART.

Total weight about 2,400 lb. Battery weight about 800 lb. Capacity 20,000 watt hours at 25 ampères discharge, corresponding to twelve miles an hour.

**Two Motors of 3 h.p. each, working up to 6 h.p.
making a total of 12 h.p.**

Six speeds forward, two speeds back. Zero or Stop put on brakes. Minimum speed about two miles an hour; maximum speed thirty miles an hour. Speeds are not materially increased going down hill, as the carriage checks itself automatically and charges back. Seats four, including driver. Controlled entirely by one handle. Distant carriage can travel on a single charge at twelve miles per hour from seventy to two hundred miles on average roads. Good hill-climber.

PRICE FROM £400, ACCORDING TO DESIGN.

Extract from "MOTOR CAR JOURNAL," dated 16th June, 1899.

"10.—Electric Four Wheeled Buggy.—Built by Electrical Undertakings, Ltd. Two passengers. Fastest car of all up hill—so fast, indeed, that for conformation sake driver was asked to do second trial. Reputed to have returned the journey up the rise twenty seconds faster than any other car."

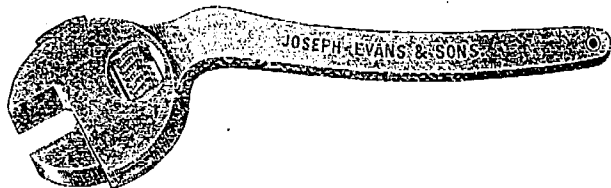
THE "GODIVA" OIL ENGINE.



Moderate in Price. Small Consumption. Tube Ignition. All Modern Improvements. Easy Starting.
Quiet when Working. Best Workmanship & Material Throughout. Absolutely Reliable.
Six Months' Guarantee.

PAYNE & BATES, LIMITED,
ENGINEERS. *(Late PAYNE & CO.)*

FOLESHILL, near COVENTRY, ENGLAND.



SPECIALITE—GLYBURN SPANNERS.

The Largest Makers in the Country.

JOSEPH EVANS & SONS,
LIMITED,

Manufacturers of Engineers' Tools, Hammers, Files, etc.

Also all kinds of MALLEABLE CASTINGS of the finest quality.

Highfield Tool Works, **HEBLEY, SHEFFIELD, Eng.**

London Office, 118 HOLBORN, E.C.

Telegraphic Address, "LONG; SHEFFIELD."

H. G. LONG & CO.

CROSS DAGGER CUTLERY AND PLATE,

Hallamshire Works,

SHEFFIELD, ENGLAND.

CUTLERY AND ELECTRO-PLATE.

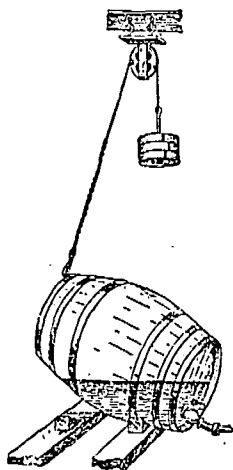
Table Cutlery	Dessert Cutlery	Carvers, Patent Guard	Pocket Cutlery
Pocket Cutlery on Cards	Scissors	Scissors in Cases	Razors
Razors in Cases		Razors Strops	Razor Paste
Long's Celebrated Farrier's Knives	Electro-Plated Fish Eaters and Fish Carvers	Electro-Plated Forks	Electro-Plated Spoons
Electro-Plated Dinner Cruets	Electro-Plated Breakfast Cruets	Electro-Plated Dish Covers	Electro-Plated Teapots, &c.
Electro-Plated Entree Dishes	Electro-Plated Goods of every Description	Cases of Carvers	Cabinets of Cutlery.

A LARGE ASSORTMENT OF CASE GOODS ALWAYS IN STOCK.

THE
"CHAMPION"
... Automatic Tilt

**FOR BEERS, SPIRITS
AND WINES.**

(Under Royal Letters Patent, No. 6876.)



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

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

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

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

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

Indispensable to Brewers, Publicans and Bottlers.

PRICE - 30s. - COMPLETE.

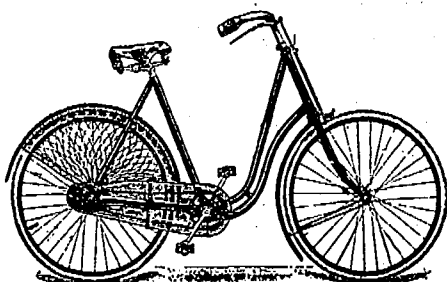
PATENTEE AND MANUFACTURER...

J. WALTON,
176 Shaftesbury Avenue

LONDON, W. C., Engl

The Foleshill Cycles

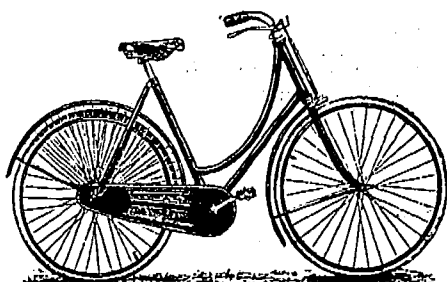
NONE EQUAL TO THEM.



FOLESHILL CYCLE Co., Ltd.
COVENTRY, ENG.

MACKLIN CYCLES.

The best in the Market, . . .
Only the HIGHEST GRADES.



MANUFACTURED BY

MACKLIN & SON,
GOSFORD ST, COVENTRY, England.

MARK WILLIS & SON,
 MANUFACTURERS OF
SILVER & ELECTRO-PLATED GOODS,
 Of every description.

Exchange Works,

207 ROCKINGHAM STREET,
SHEFFIELD, ENGLAND.

S. & I. KITCHIN,
 Cutlery Manufacturers,
 SOHO CUTLERY WORKS,
SHEFFIELD, ENGLAND.

→ **TABLE CUTLERY.** ←

PFN AND POCKET KNIVES. RAZORS, SCISSORS, &c., &c., &c.

SPEAR POINT, BUTCHERS, DAGGER AND HUNTING KNIVES.



SEALED TENDERS addressed to the undersigned and endorsed, "Tender for Extension of Lewis Dry Dock," will be received at this office until Wednesday, 20th September next, for the extension of the dry dock at Lewis, County of Lewis, Que., according to a plan and a specification to be seen in the office of U. Valliquet, Dockmaster, Lewis Que., at the Public Works Office, Post Office, Quebec, at the Public Works Office, Post Office, Montreal and at the Department of Public Works Ottawa.

Tenders will not be considered unless made on the form supplied, and signed with the actual signatures of tenderers.

An accepted bank cheque, payable to the order of the Minister of Public Works, for *twelve thousand dollars*, (\$12,000.00) must accompany each tender. The cheque will be forfeited if the party decline the contract, or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order,

E. F. E. ROY,
 Secretary.

Department of Public Works,
 Ottawa, 24th August, 1899.

Newspapers inserting this advertisement with out the authority of the Department will not be paid for it.

ESTABLISHED 1800.

Rio Works, Howard Street,
 SHEFFIELD, England.

Joseph Rodgers & Co.,

MANUFACTURERS OF

Table and Spring Cutlery,

RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

.. **ALFRED WILLIAMS** ..

CUTLERY
 MANUFACTURER,

243 ROCKINGHAM STREET, - - SHEFFIELD, ENGLAND.

Manufacturer of all kinds of Cutlery.

SPECIALTY:

Champagne Knife with Patent Sliding Corkscrew.

"THE HOME OF THE BEST CANADIANS."

INNS OF COURT HOTEL,

Holborn, London, W.C., England.

CENTRAL AND CONVENIENT.

Visitors may reside upon fixed terms, or have a bedroom only, and dine in the Pleasantest Table d'Hote room in England, or in the Popular Restaurant.

The Lounge Hall is the Finest in London.

200 Bedrooms and Self-Contained Suites.

The Hotel has all modern improvements, its arrangements are of the best, and it is noted for its great comfort, excellent cooking, splendid cellars, and very moderate charges. Building Fireproof. Inclusive terms from 10s. 6d. a day. Tariff gratis.

FRANK BLACKLEY,

Manager.

GLEW'S

Patent Steel-Shielded *

RUBBER TYRE SYNDICATE, LIMITED

The Leading Features of this Tyre are:

The Rubber and Shield
CANNOT
Come out of the Tyre.

A Brake can be used.

Great Economy.

Durability.

Adaptability
(to every class of Wheel.)

Freedom from Vibration.

Silent Running.

City Offices: 17 Queen Victoria Street, LONDON, E.C., ENGLAND.

Manufactory: Albion Works, Valmar Road, CAMBERWELL, S.E., LONDON, Eng.

Save 40 per cent in
Draught, and
50 per cent in
Economy, compared
with present
RUBBER TYRES.

FOR MOTOR CARS & HEAVY
VEHICLES, our MR. GLEW
has recently taken out a New
Patent, which, by the introduction of a
Key, avoids all danger of Breakage
from defective welding. The heaviest
BRAKE POWER can be Safely used.

Telegrams:
"ARROCYST, LONDON"

CYCLE & COMPONENT FACTORS.

SOLE MAKERS OF THE

"NEW ERA CYCLES."

SPECIALITIES.

Frames. Hubs. Spokes. Nipples. Pedals. Gear Cases.
Tyres, &c., &c.

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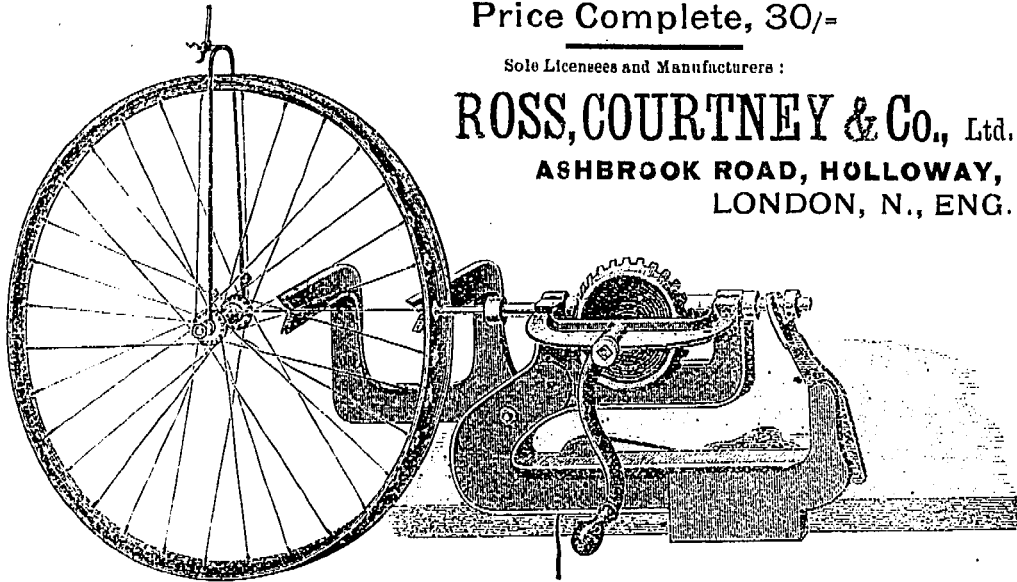
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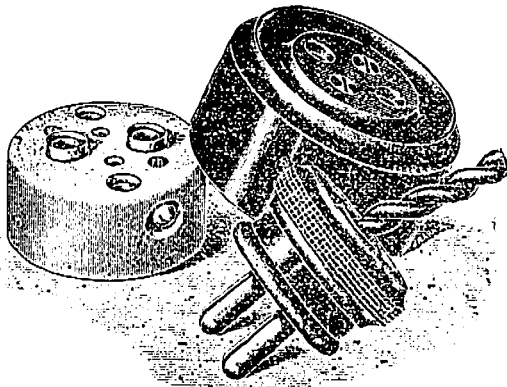
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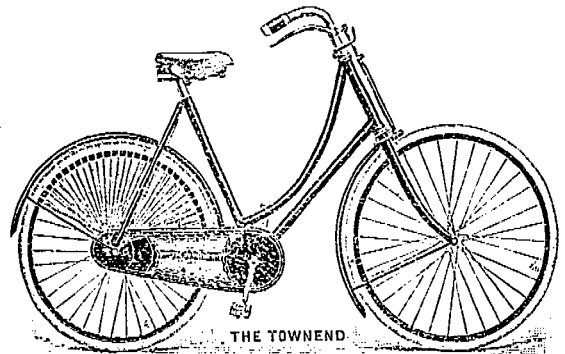
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CYCLES.

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The bearing is absolutely and effectively locked, and cannot possibly work loose.
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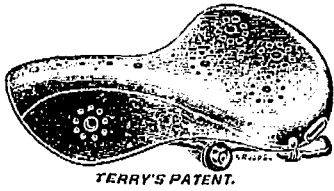
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Manufacturing

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LIMITED.

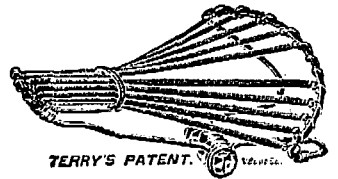
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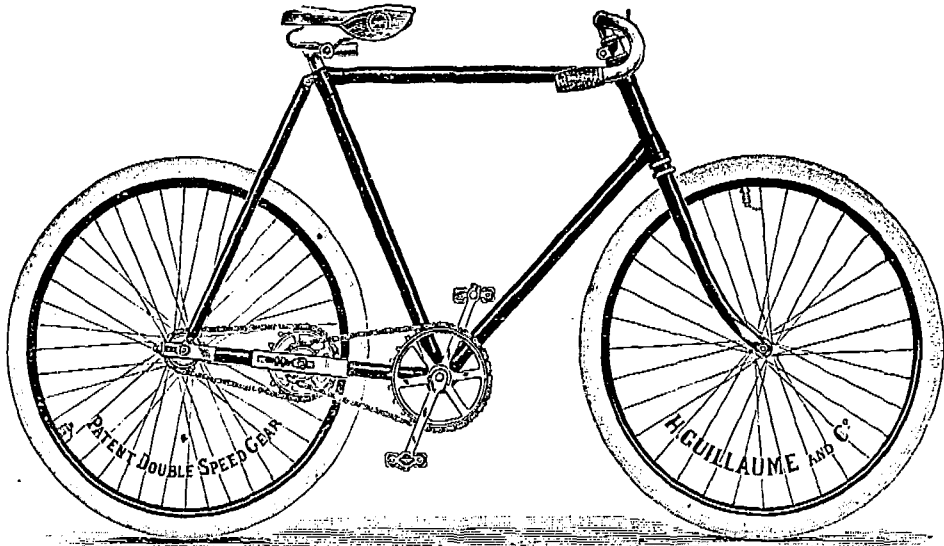
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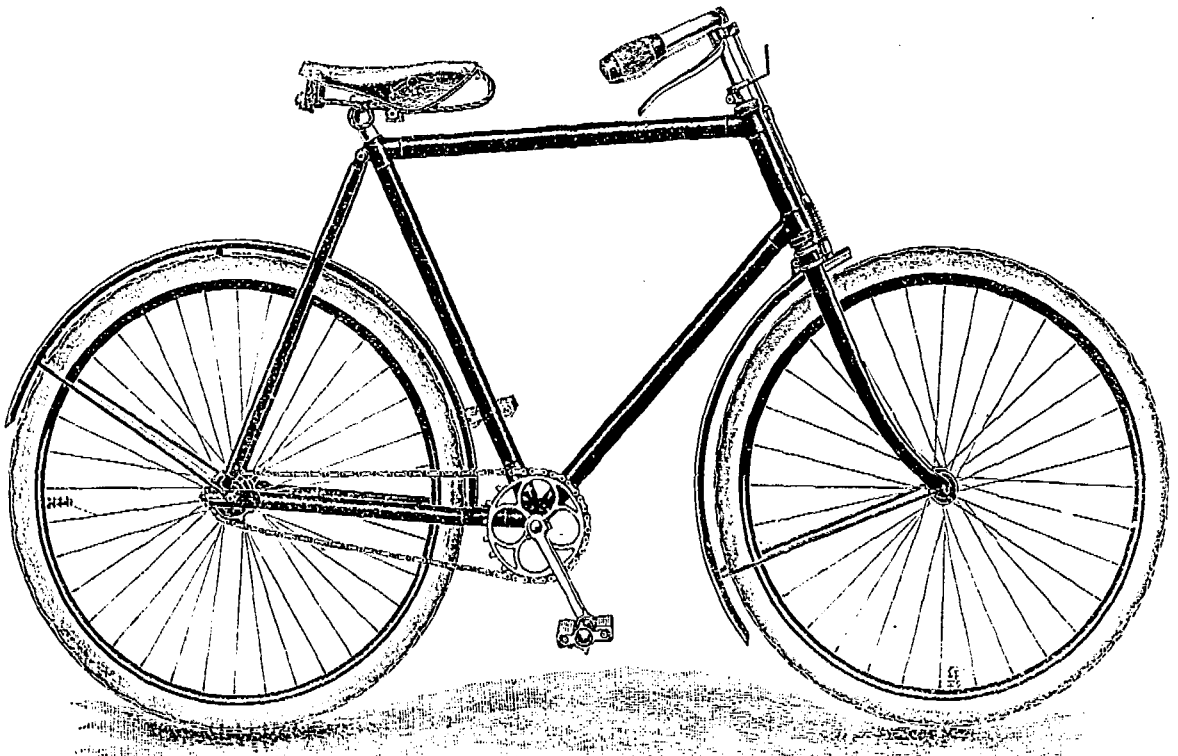
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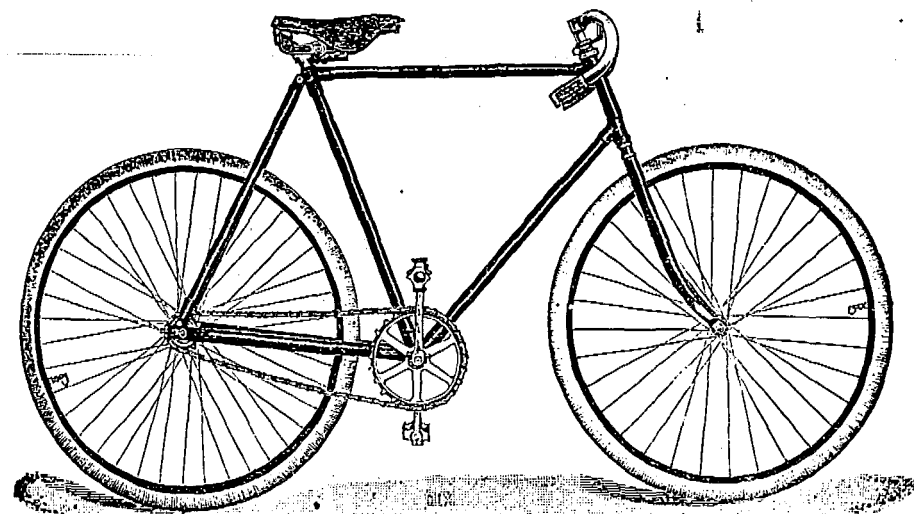
THE ELK CYCLES.





Price and Quality not Equalled in England.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 31, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans or Cobouge	\$0 70	0 80	\$0 60	\$0 65	\$0 55	\$0 60			Heavy Chemicals.			
Split Balmorals	0 90	1 10	0 80	0 90	0 70	0 75			Bleaching Powder	1 75	2 50	
Kip	1 10	1 20	0 95	1 00	0 80	0 85			Blue Vitriol	7 00	8 00	
Kip or Congress	1 20	1 50	1 00	1 20	0 90	1 00			Brimstone	2 00	2 50	
Split Boots	1 30	1 75	1 10	1 25	0 90	1 00			Caustic Soda 60	1 60	2 00	
Kip	2 10	2 75	1 50	1 75	1 10	1 30			" 70	1 80	2 00	
Grain " \$2.00 to \$3.00, Felt Box	2 10	2 75	1 50	1 75	1 10	1 30			Soda Ash	1 21	1 60	
Felt Boots, half fox	\$1 75	\$2 00	full 2 42	2 50					Soda Bicarb.	2 25	2 35	
									Sal. Soda	0 60	0 70	
									" Concentrated	1 50	2 00	
									Dyestuffs.			
									Archil, con.	0 27	0 29	
									Cutch	0 08	0 09	
									Ex. Logwood	0 10	0 15	
									Chip	2 00	2 50	
									Indigo (Bengal)	1 50	1 75	
									Indigo Madras	0 70	1 00	
									Gambler	0 04	0 06	
									Madder	0 10	0 15	
									Sumac	70 00	75 00	
									Fish.			
									Distributors prices.			
									Cape Bret. Herring	0 00	0 00	
									Labrador Herrings	0 00	0 00	
									No. 1 Shore Herrings	4 50	0 00	
									" Nova Scotia	0 00	4 50	
									Mackerel No. 1, palls	0 00	1 75	
									" " 1/2 barrel	0 00	0 00	
									Green Cod, No. 1	0 00	0 00	
									Green " large	0 00	0 00	
									Draff	0 00	0 00	
									No. 2	0 00	0 00	
									Large dry Gaspe per qntl.	4 50	0 00	
									Salmon No. 1 bris Lab.	14 00	14 00	
									Salmon, (Hercas)	0 00	0 00	
									" Brit. Col bris.	0 00	13 00	
									Boneless Fish	0 03	0 04	
									" Cod	0 05	0 06	
									Finnan Haddies	0 07	0 07	
									N. S. Salt Herrings, in half-barrels.	2 50	0 00	
									Salt Lake Trout, half-bris	4 25	0 00	
									Flour.			
									Winter Wheat patents	3 65	3 90	
									Manitoba patents	4 00	4 10	
									Straight roller	3 20	3 40	
									do bags	1 60	1 65	
									Strong Bakers	3 60	3 70	
									Superfine	0 00	0 00	
									Oatmeal, bri.	3 65	0 00	
									Corn meal, bag	00 00	00 95	
									Bran Manitoba	00 00	13 00	
									Bran Ontario bulk	00 00	13 00	
									Shorts	00 00	18 00	
									Wheat	19 00	00 00	




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George
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AND FINISH.

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 Sheet Lead, Lead Pipe, Compo, Sheet
 Zinc, White Lead, Oils, Colors and

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 31, 1899

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	
Farm Products.		Groceries.		Molasses (Barbados)		Vermicelli, Canadian		
BUTTER: Choice Cr. tubs.	0 21 1/4 21 1/4	Oats Ex-store.	0 20 0 32	0 31 0 36	0 05 0 06	Macaroni.	0 05 0 06	
" " " boxes	0 22 0 22	Barley, mulling.	0 00 0 00	0 00 0 00	" " Italian.	0 10 0 13	Peel—Clitron	0 14 0 16
" " Good to choice.	0 20 0 21	" feed in store.	0 00 0 00	0 00 0 00	" "	0 11 0 13	Orange	0 14 0 13
Dairy.	0 16 0 17	Peas, per 60 lb, Ex-store.	0 10 0 08	0 00 0 00	" "	0 10 0 12	Lemon.	0 10 0 12
Common	0 13 0 13 1/2	Rye.	0 03 0 55	0 00 0 00				
CHEESE:		Corn, Ontario.	0 00 0 06	Raisins:				
New Western col'd.	0 11 1/2 0 11 1/2	" duty paid.	0 00 0 00	Sultana.	0 11 0 18			
New white.	0 11 1/2 0 11 1/2	Buckwheat.	0 00 0 60	Loose Musc. California.	0 05 1/2 0 08 1/2			
Quebec.	0 10 1/2 0 11			Layers, London.	1 50 1 75			
Eggs:				Con. Cluster.	2 20 2 30			
Select new.	0 16 0 17			Extra Dessert.	2 75 0 00			
" straight candled.	0 14 0 14 1/2			Royal Bucking'm	3 50 0 00			
" No. 2.	0 12 0 12							
Hors:								
per lb.	0 14 0 18							
" Old.	0 01 0 03							
Hog Products:								
Bacon, smoked, per lb.	0 11 1/2 0 12 1/2							
Hams, city cured.	0 12 1/2 0 13 1/2							
" " Canvassed.	0 00 0 00							
Pork Ca. s.c. per bbl.	15 00 16 50							
do mess.	15 00 15 50							
Lard, per lb (Can pure).	0 07 0 07 1/2							
" " Com. Refined.	0 05 0 05 1/2							
Staves:								
Clover, red, per lb.	0 07 1/2 0 10							
Alaska, per lb.	0 07 1/2 0 09							
Timothy, (Can'n) per bsh.	2 00 2 50							
" " Western.	1 10 2 10							
Flax 56 lbs.	0 65 1 00							
Pail Rye.	0 75 0 90							
Millet.	0 75 0 90							
Hungarian.	0 75 0 90							
SUNDRIES—								
Potatoes, New " brl.	0 75 0 90							
Honey, Comb, 1 lb.	0 07 0 10							
" " Extracted.	0 04 0 03							
Beeswax.	0 20 0 25							
Beans: white ordinary bns	0 85 1 00							
Maple Sugar.	0 07 0 09							
Maple Syrup in wood.	0 06 1/2 0 07							
Maple Syrup in tin.	0 50 1 00							
Grain.								
Hard Man, No. 1 Ft. Will.	0 70 0 71							
" " No. 2.	0 60 0 61							
No. 1 Northern.	0 65 0 66							
" " 2	0 61 1/2 0 62							

Cable address: "Scent Fountains" London

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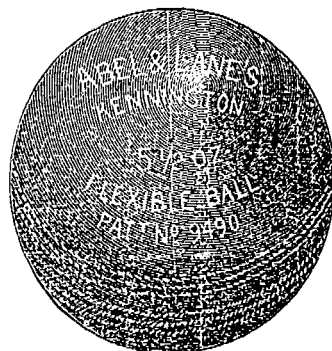
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 31, 1899

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Categories include Hardware, Galvanized Staples, Metal Scrap, and Tallow.

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For CUPOLA, CRUCIBLE or LADLE USE is the only Low Priced but High Grade Alloy that does convert Hard White Iron into Soft Ductile Steel Castings.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 31, 1899.

Name of Article		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
Class.		\$ c. \$ c	Salt—Continued.		\$ c. \$ c.	Capstan Cigarettes, 10s. 50s.		\$ c. \$ c.	Ports—		\$ c. \$ c.
United inches, 00 to 25.....		0 00 1 90	Special Dairy, per brl.		2 00 2 50	Gold Flake, 10s, 50s.....		0 15 0 75	Tarragona.....		1 10 1 50
do 26 to 40.....		0 00 2 00	quarters		0 45 0 50	Three Castles, 10s, 50s.....		0 20 1 00	Sandeman.....		2 00 5 00
do 41 to 50.....		0 00 4 25	Spl Cheese Salt p bag 200 lb		1 25 1 50	Gold Tip, 50s, 100s.....		1 25 2 50	Warter & May Ports gal.		2 10 5 50
do 51 to 60.....		0 00 4 10	Turk's Island per bush....		0 30 0 35	Gerth's Smoking, per lb....		0 00 1 60	Sherries—Per arlin		2 00 5 50
Paints, &c.			Tobacco—Cut Smoking.			Wool.			Wisdom & Warter's Sherries—per gal.....		2 00 5 50
Lead pure 50 to 100 lb. kgs.		0 00 6 00	No. 1 Black Cheewing, cads		0 50 0 65	Fleece, combing ord.....		0 15 0 16	Cigarettes—		
do No. 1.....		0 00 5 63	No. 2 do		0 59 0 60	do clothing.....		0 18 0 17	St. Juliens.....		2 50 2 65
do No. 2.....		0 00 5 25	Old Chum, in pkg., 10s and		0 00 0 82	Tab Wash.....		0 16 0 17	Barton & Guestier.....		4 00 25 00
do No. 3.....		0 00 0 00	12s		0 00 0 82	do super.....		0 17 0 18	Nat. Johnson & Sons.....		4 00 25 00
White Lead dry.....		5 00 5 50	Old Chum, in tins, lbs. and		0 00 0 82	do extra.....		0 20 0 19	J. Calvet & Co.....		4 50 40 00
Red Lead.....		4 10 5 00	½s		0 00 0 82	B. A. Scoured.....		0 47 0 50	Champagnes—		
Venotian Rod Eng'g.....		1 50 1 75	Old Chum, 1-8 tins.....		0 00 0 85	Natal.....		0 00 0 00	Pommery, Fils & Co.....		28 00 30 00
Yel. Ochre, French.....		1 25 3 00	Puritan, in pkgs., 1-1½		0 00 0 85	Cape.....		0 19 0 22	G. H. Mumm.....		25 00 30 00
Whiting, ordinary.....		0 40 0 55	do ½ lb. tins.....		0 00 0 85	Anstralian greasy.....		0 25 0 28	Perrier, Jonet & Co.....		25 00 30 00
do Gliders.....		0 60 0 70	do 1 lb tins.....		0 00 0 83	" scoured.....		0 00 0 00	Brandies—Hennessy .gal.		7 00 8 50
do Paris, do		0 85 1 00	Cut Cavendish, in pkg., 1-1½		0 00 0 80	Waste.			1 Star..... cases		12 75 14 00
English Cement, cask.....		2 40 2 10	Durham, in bags, 1-1½s and		0 00 1 00	No. 1, White Cotton.....		0 07 0 08	Scotch Whiskys		
Belgian Cement.....		1 95 2 05	1 6s		0 00 1 00	" 2, " ".....		0 06 0 07	Dewars Scotch extra spec.		12 25 13 00
Fire Bricks per 1000.....		18 00 26 00	Durham, 1 lb. drums.....		0 00 1 00	" 3, " ".....		0 06 0 06	Spl. Liqueur.....		9 25 10 00
Fire Clay.....		1 50 1 75	Ritchie's Navy Cut, 1-5 tins.		0 00 1 05	No. 1, Colored Cotton.....		0 04 0 05	Gin—		
Roan.....		2 75 4 50	do Smoking Mixture,		0 00 0 95	" 2, " ".....		0 01 0 04	De Kayper red cases.....		11 30 11 50
Glue—			½ tins.....		0 00 0 95	" 3, " ".....		0 03 0 04	do green do.....		5 00 6 00
Domestic Broken Sheet.....		0 13 0 15	Ritchie's Smoking Mixture,		0 00 0 80	Wines, Liquors, &c.			do hds.....		3 00 3 15
French Casks.....		0 11 0 13	1-10s		0 00 0 80	Ale—English..... qts		2 50 2 55	Irish Whisky—		
do brls.....		0 00 0 14	Unique, 1-15 pkgs.....		0 00 0 66	" 182 1 67 1		1 62 1 67 1	Geo Roe & Co. 1 star, qts		9 50 0 00
American White, brls.....		0 16 0 20	do in pkgs., 1 lb.....		0 00 0 61	Porter—			do do 3 stars, qts		9 70 10 50
Coopers' Glue.....		0 20 0 25	do in pkgs., ½ lb.....		0 00 0 60	Dublin Stout..... qts		2 40 2 45	John Jamieson & Co.....		9 50 11 50
Golden Ochre.....		0 04 0 04	O. K. Mixture, in pks., 16s..		0 00 0 61	do do pts		1 57 1 62	Angostura Bitters, per		14 50 15 00
Brunswick Green.....		0 04 0 10	Plug Tobaccos—			Spirits Canadian—per gal.			case of 2 doz.....		5 00 5 25
French Imperial Green.....		0 12 0 16	Ritchie's Derby Smoking,		0 00 0 63	Alcohol..... 65. O. P.		4 65 0 00	Banagher Irish Whisky, qts		4 00 4 25
Vermillionette.....		0 12 0 40	Solace, 3s, 8s and 16s.		0 00 0 63	do 50. O. P.		4 25 0 00	do do per gal		4 00 4 25
Genuine Quicksilver.....		0 75 0 90	Ritchie's Old Virginia Smok-		0 00 0 70	do 25 U. P.		2 25 0 00	Watson's Old Irish, qts, pr ce		6 75 7 75
No. 1 Furnit's Varn'h, pr gal		0 60 0 65	ing Twist, 3 ½s.....		0 00 0 70	Club Whisky..... U. P.		3 00 0 00	do do pts per cs.		7 75 8 75
Extra do do		0 75 1 00	Old Virginia Solace, 3 ½s.....		0 00 0 70	Corby's IXL Rye, qrts		8 00 8 50			
Brown Japan.....		0 55 1 20	Ritchie's Old Chum Cheewing		0 00 0 67	" XTC		6 00 6 50	Canadian Wines		
Black Japan.....		0 50 1 00	Solace, Thick and Thin 9s,		0 00 0 67	gal. 2.35			cases gal.		
Orange Shellac, No. 1.....		1 90 2 00	6 lb. cads.....		0 00 0 67	Golden Diana, qts.....		6 00 0 00	Fine Old Port.....		5 00 1 25
do do Pure.....		2 00 2 20	Standard, 9 1 3s, 6 lb. cads.....		0 00 0 67	Niagara.....		5 00 1 25	Burgundy.....		4 50 1 00
White do.....		2 25 2 40	do Thin 9s.....		0 00 0 67	Burgundy.....		4 50 1 00	Claret.....		4 50 1 00
Putty Bulk per cask.....		1 05 1 70	W. D. & L. O. Willis,		0 00 0 50	Claret.....		4 50 1 00	Dry Concord.....		4 50 1 00
Paris green in drum 1 lb pk.		0 16 0 18	(E. A. Gerth, agent.)		0 00 0 50	Westward Ho, ½ lb. tins.....		0 00 0 75			
Salt.			Meridian (Cavendish) ½ lb..		0 00 0 75	Traveller.....		0 00 0 50			
Liverpool per bag.....		0 35 0 45	Three Castles.....		0 00 0 50	Bristol Birds Eye.....		0 00 0 50			
Canadian, in small bags.....		2 10 3 00	Capstan Navy Cut.....		0 00 0 50						
Canadian, Quarters.....		0 25 0 50									
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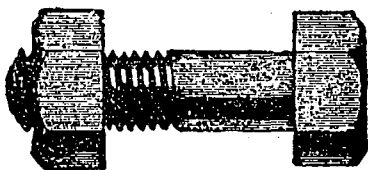
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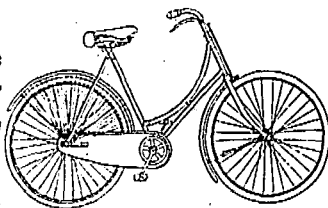
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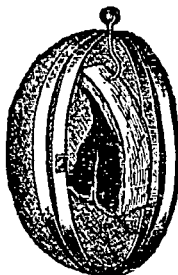
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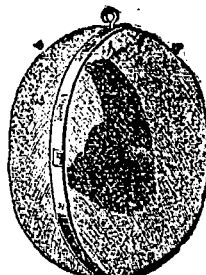
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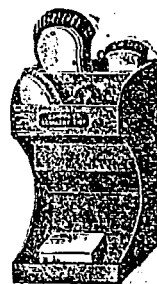
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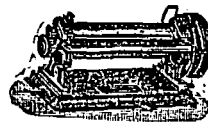
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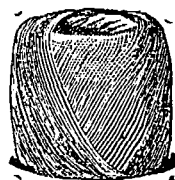
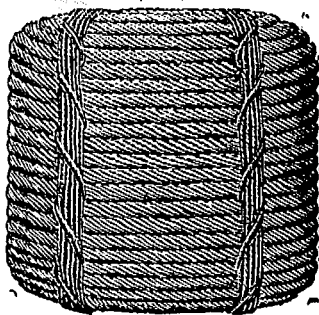
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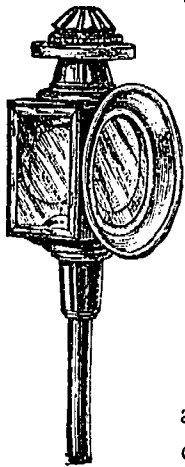
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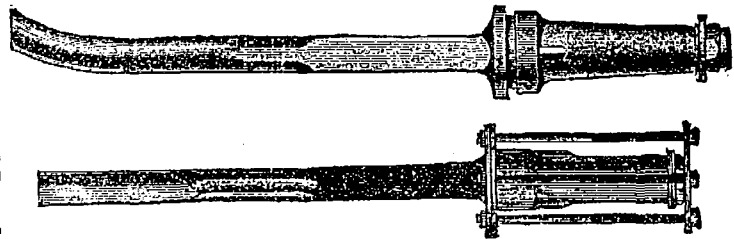
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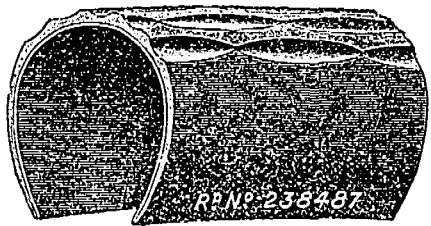
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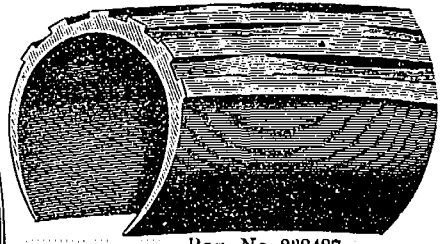
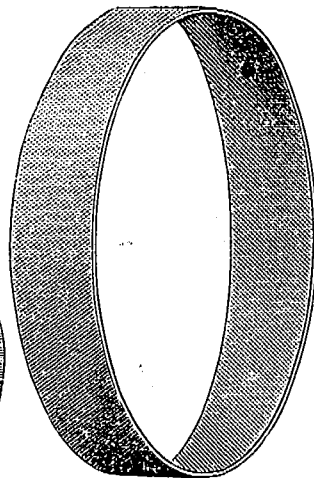
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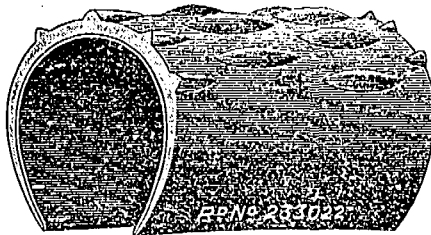
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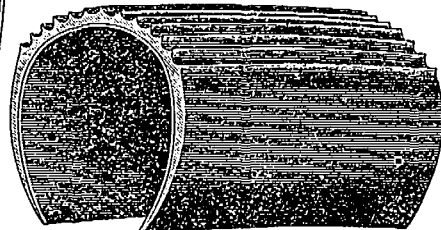
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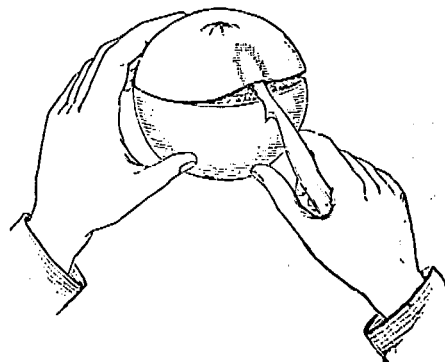
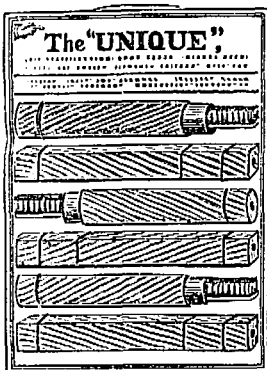
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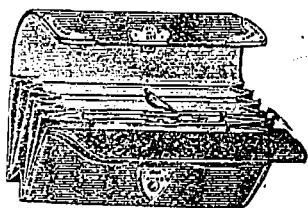
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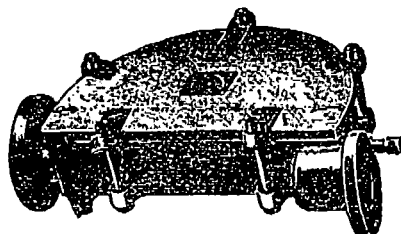


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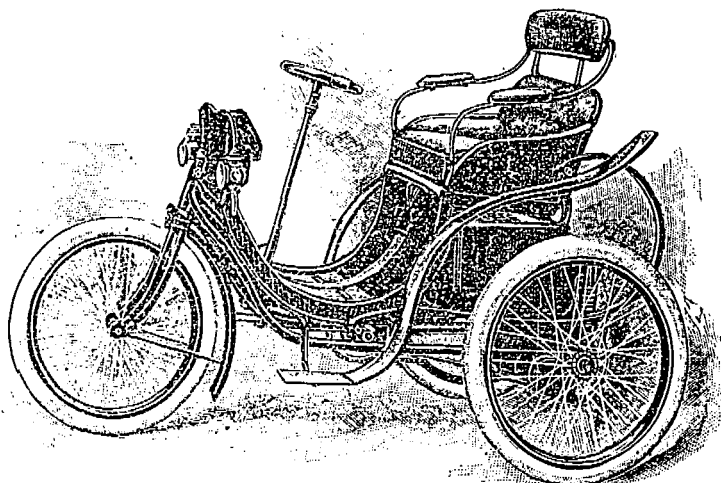
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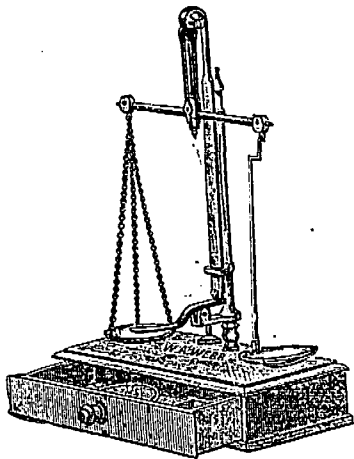
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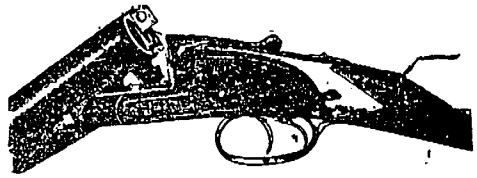
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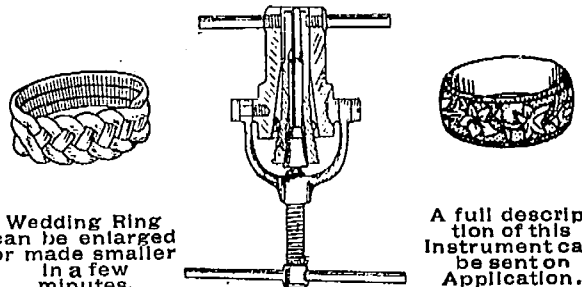
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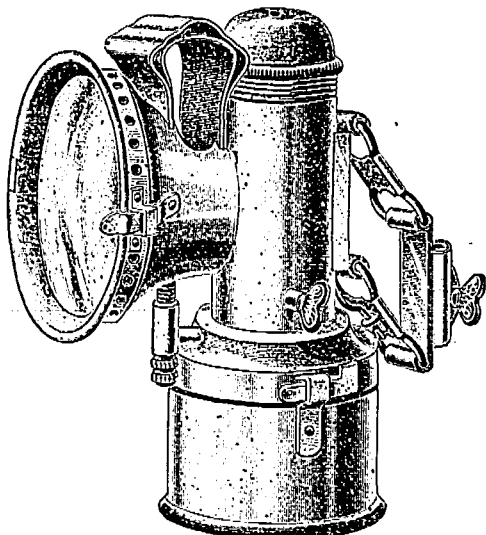
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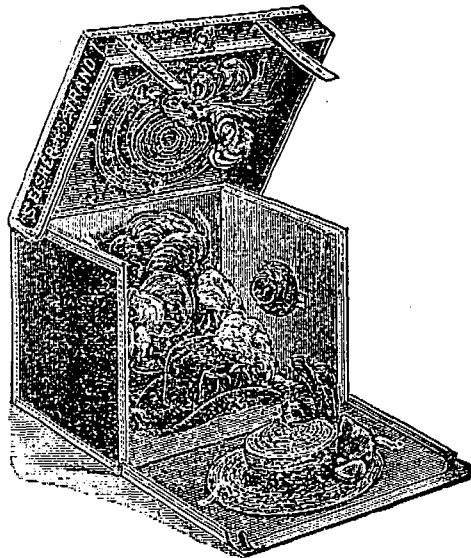
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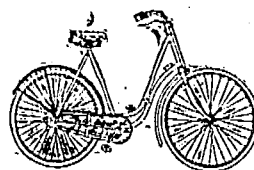
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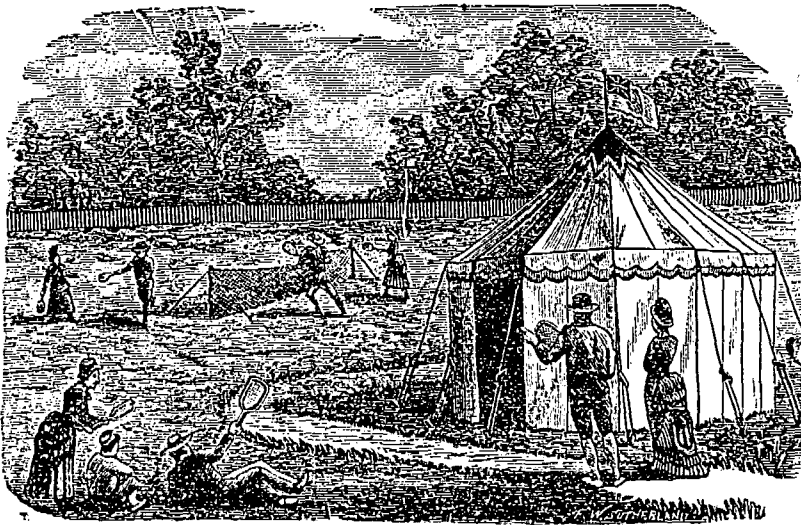
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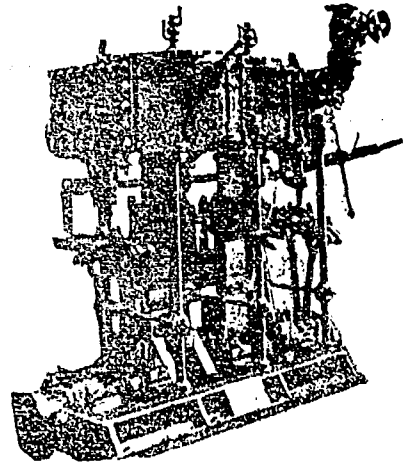
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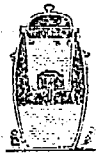
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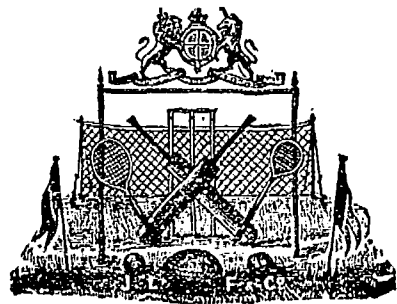
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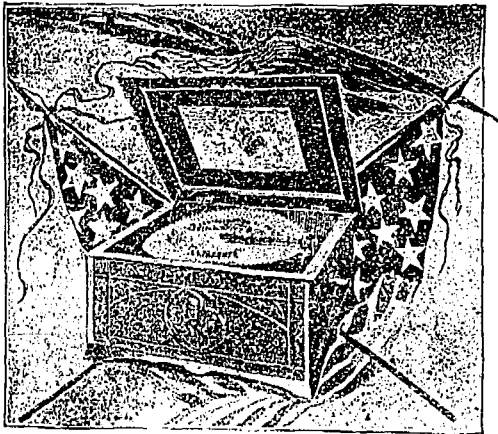


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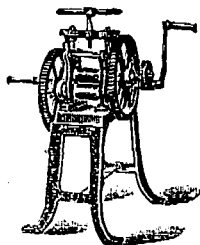
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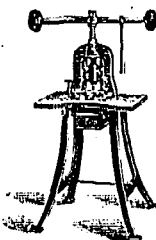
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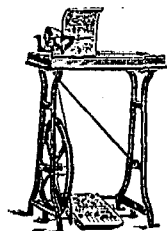
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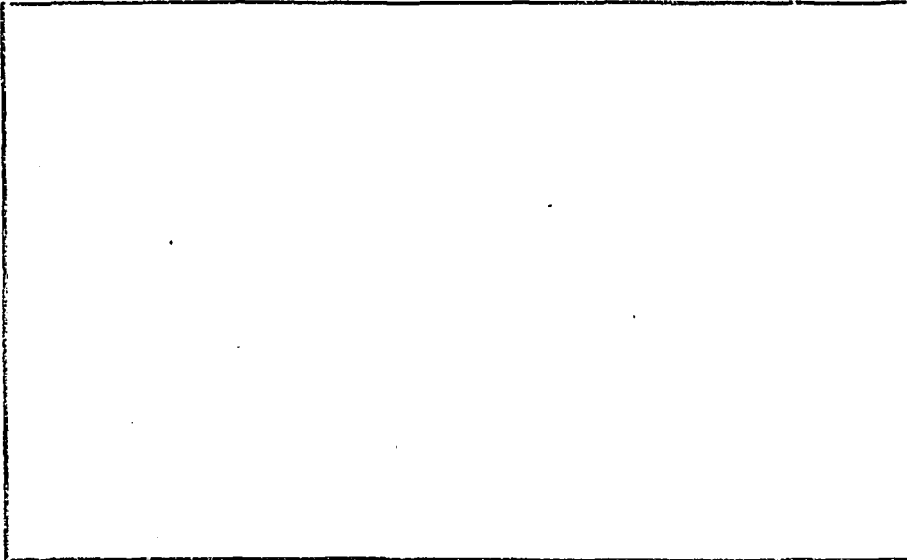


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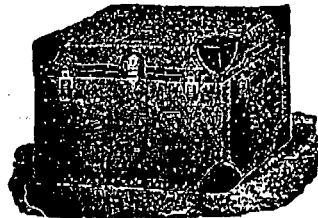
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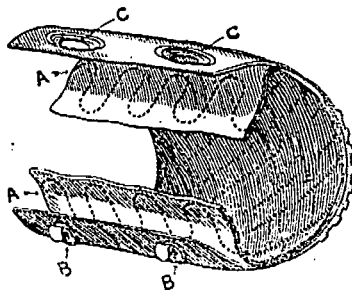
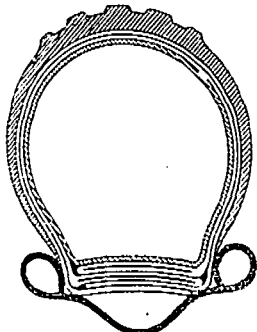
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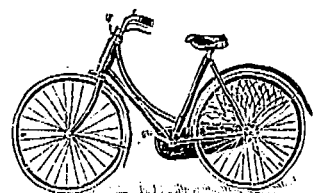
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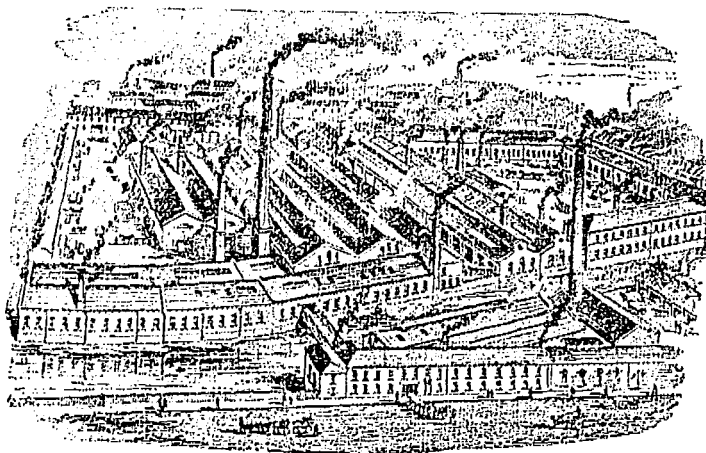
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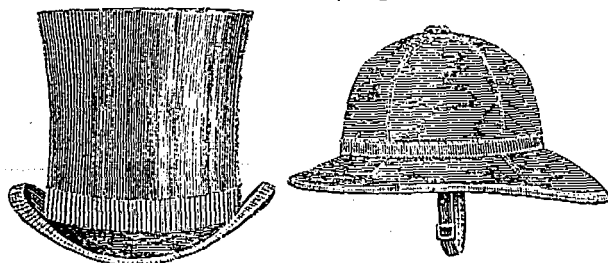
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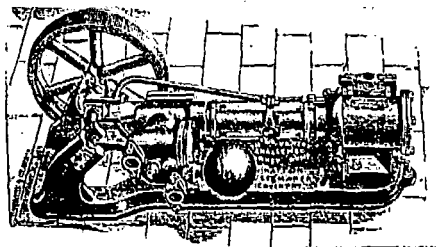
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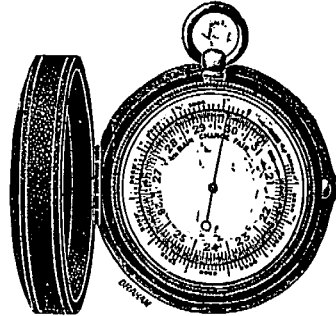
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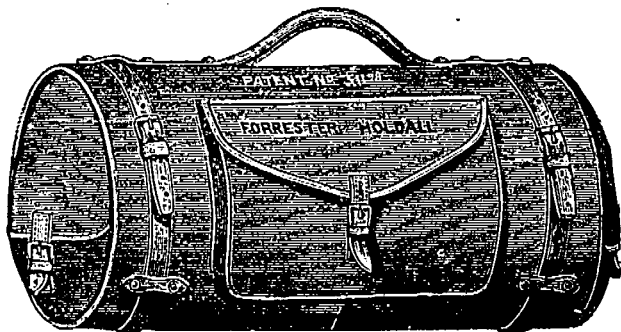
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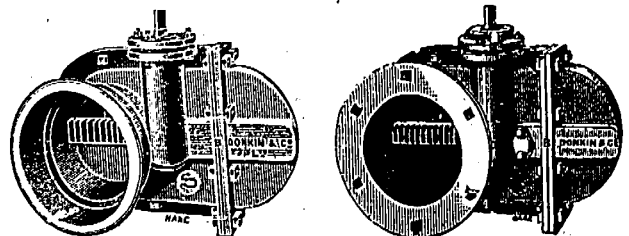
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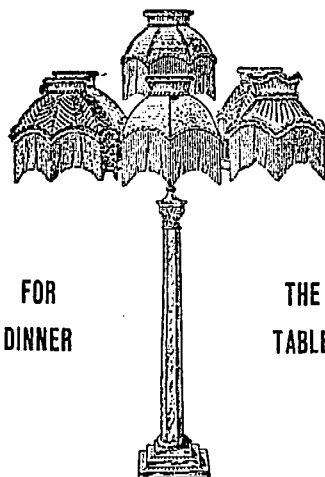
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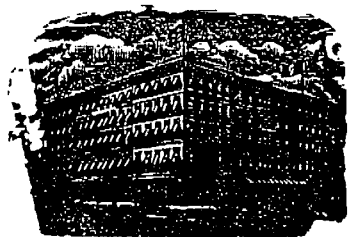
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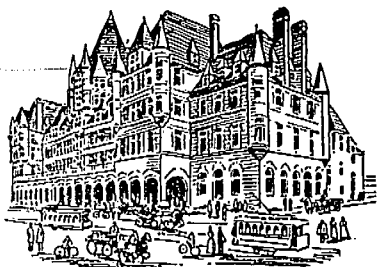


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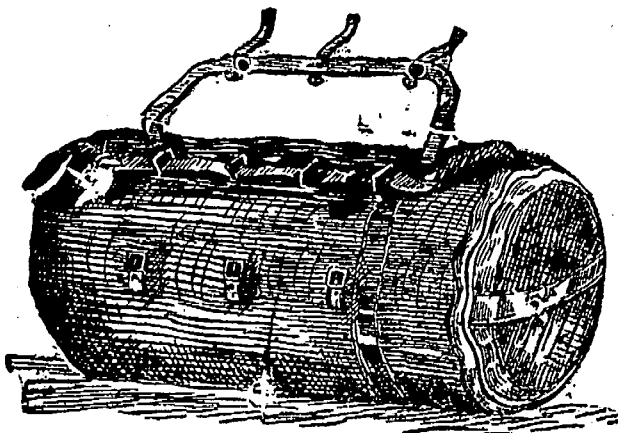
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100	1st pref. stock. 5 p.c.	8 1/2 8 1/2
100	2nd pref. stock.	5 1/2 5 1/2
100	3rd pref. stock.	2 1/2 2 1/2
100	5 p.c. perp. deb. stock.	139 142
100	4 p.c. perp. deb. stock.	109 1/2 110 1/2
100	Great Western shares, 5 p.c.	134 136
100	Hamilton & N.W., 6 p.c.	106 108
100	M. of Canada Stg. 1st Mort. 5 p.c.	106 108
100	Montreal & Champlain 5 p.c. 1st	
mtg. bds.		102 104
N. of Canada, 1st mtg., 5 p.c.		102 104
100	Quebec Central, 5 p.c. 1st Inc. Bds.	41 44
100	T. G. & B. 4 p.c. bonds, 1st mort.	105 107
100	Well., Gray & Bruce, 7 p.c. bds.	106 108
100	1st Mort	109 111
100	St. Law. & Ott. 4 p.c. Bds.	109 111
MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.	— —
100	City of Montreal stg. 5 p.c. 1874 ..	102 105
100	City of Ottawa, 4 1/2 p.c. stg.	108 110
redeem 1873		106 108
redeem 1876		103 110
100	City of Quebec, 6 p.c. redeem 1875 ..	111 113
redeem 1878		117 119
100	City of Toronto, 4 p.c. 1889-93	100 104
6 p.c. stg. con. deb. 1874		104 112
5 p.c. gen. con. deb. 1879		110 112
4 p.c. stg. bonds,		106 108
100	City of Winnipeg deb., 1884, 5 p.c.	113 115
Deb. scrip, 1883, 6 p.c.		114 116
MISCELLANEOUS COMPANIES.		
100	Canada Company	30 34
100	Canada North-West Land Co.	4 6
100	Hudson Bay	21 1/2 21 1/2
BANKS.		
Bank of British Columbia		18 1/2 18 1/2
" " North America		62 64
" " Montreal		605 615

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Belleville,	Anglo-American	D. Coyle
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's,	C. Lowell
Gananoque,	Provincial,	Nell McCarnel

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Hamilton,	The Royal,	Hood Bros
do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	C. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
Markham,	Tremont House,	Jas. E. Pitts
Napanee,	Paisley House,	E. A. Douglas
Ottawa,	The Russell,	Kenly & St. Jacques
Paris,	Arlington Hotel,	John Ealand
Port Hope,	Queen's Hotel,	A. A. Adams
Sarnia,	The Belchamber,	John Buckley
Stouffville,	Queen's Hotel,	J. G. Martin
Toronto,	The Queen's,	McGaw & Winnet

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Uxbridge,	Mansion House	Thos. Bennet.

QUEBEC

Montreal,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	A. Arch Welsh
do	Jacques Cartier,	J. B. Bureau & Co.
Quebec,	Chateau Frontenac.	

NOVA SCOTIA.

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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 American Fire and Marine....	10,000	3¼-6mos.	350	\$50	124½
Canada Life.....	2,500	5-6mos.	400	50	600
Confederation Life.....	5,000	7¼ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	162½
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. Aug. 29, 1899 Market value p. d up sh.

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	10	104
Atlas.....	24,000	24 p. s.	50	6	£28¼	£29¼
British and Foreign Marine.....	67,000	25	20	4	23	23
Caledonian.....	21,500	12s. p. s.	25	5	5	31.7-16
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	42½	43½
Guardian Fire and Life.....	200,000	9	10	5	10¼	11¼
Imperial Fire.....	60,000	25	20	5	27	25
Lancashire Fire.....	138,493	5	20	2	3¼	4¼
Lion Fire.....	100,000	8	8¼	1¼	5	7
London and Lancashire Fire.....	85,100	22	25	3¼	16	17
London Assurance Corporation.....	35,882	20	25	13¼	55	57
London & Lancashire Life.....	10,000	10	10	2	7	7½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	8t.	2	48¼	49½
Northern Fire and Life.....	80,000	*23¼	100	10	78	80
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	6¼	39	40
Norwich Union Fire.....	11,000	*33¼	100	12	121	124
Phoenix Fire.....	53,776	25	50	5	£40½	£41½
Royal Insurance Fire and Life.....	125,234	58¼	20		60½	51¼
Sun Fire.....	240,000	8s 6d p. s.	10	10	10½	11¼
Union.....	45,000	18 p. s.	10	4	24	25

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The Federal Life ASSURANCE COMPANY.

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Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

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 Capital\$30,000,000 | Invested Funds.....\$13,500,000
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 (Market value.)

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Cash Capital. \$750,000.00
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 Losses Paid since organization, . . . \$16,920,202.75

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The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets, -	\$184,935,600.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,832
Receipts from all sources.....	41,933,145
Payments to Policy-holders.....	20,835,472
Whole Life Risks assumed and renewed, 219,308 policies....	637,726,276
Risks in force, 273,213 policies, amounting to.....	802,807,478

NOTE.—The above statement shows a large increase over the business of 1895 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

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THE OLDEST SCOTTISH FIRE OFFICE.

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THE

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets.....\$ 3,137,528.61
 Cash Income..... 785,130.81
 Net Surplus..... 474,020.08
 Insurance in Force..... 20,595,708.00

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

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

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New York, April 29th, 1896.

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

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

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 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAM'L. FINLEY, E. S. GLOUSTON.
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch: MONTREAL.

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Canadian Investments, . . . 6,466,460.08

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Thos. Davidson, Managing-Director.

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Established - - - 1794.

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

Authorized Capital, \$3,000,000.00
Capital Subscribed & Paid-up, . . . 1,250,000.00
Deposited with Receiver General in
Canada, 110,334
Annual Income, 7,000,000.00
Surplus beyond liabilities and
Capital Stock, 3,264,332.15

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

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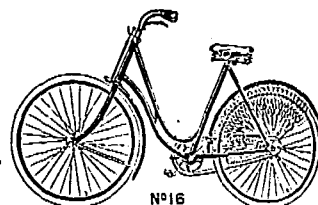
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Montreal Chief Office, 180 St. James St.

D. W. ALEXANDER, Manager for Canada.