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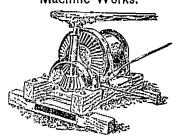
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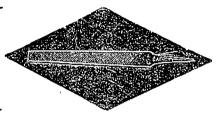
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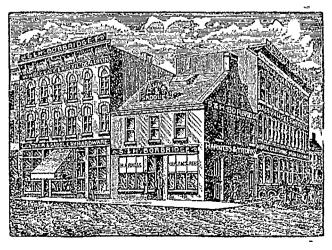


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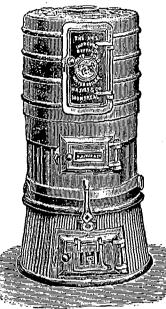
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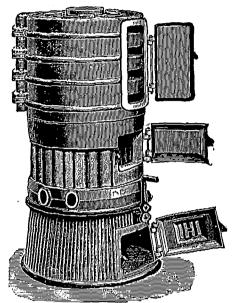
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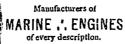
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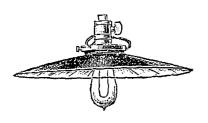
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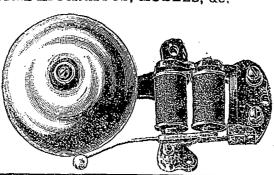
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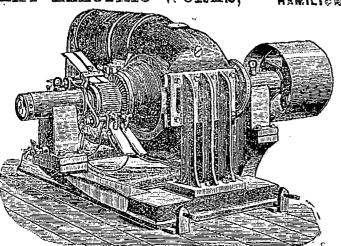
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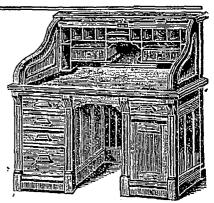


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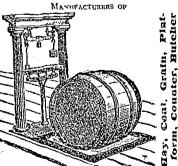
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-Canadian wines at the Fair are wellspoken of by foreign tasters.

-Twelve acres in Essex have yielded 486 bushels of wheat.

-Wiartowa has added 376 to population since 1891, making a total of 2,360. It hopes to be incorporated as a town.

-Mr. T. Cowan, of Galt, has been appointed a judge of machinery at Chicago. They were good judges who selected him-

-The United States acronge in grain is greater than the entire area of the Germaņ empire.

-Paris has an insurance company that refuses to insure the life of any one who uses hair dye. This, we suppose, is taken to indicate mental disturbances!

-The fortifications at Esquimault, B.O., are to be quipped with 100 mea, some from the Royal Marine Artillery, others from the C Battery of Canadian Artillery.

-British millers are of opinion that American flour has deteriorated in quality in the last few years, while the home made article has much improved, owing to the increased use of better machinery.

-The Britannia, a yacht owned by the Prince of Wales, bent the crack American bout at receat regatta races. The Prince and his son "Sailor George" were on board when the race was run.

⊱One million men are reported out of work in the States. Allowance, however, must be made for very large numbers who are always idle at this season. Meanwhile men for harvest work are scarce.

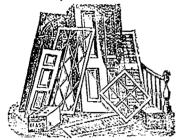
-J. Goodman & Co., livery, Winnipeg, have been sold out under a landlord's warrent for rent. There was not enough re-

LONSDALE, REID & CO., Dry Goods Importers, MONTREAL.

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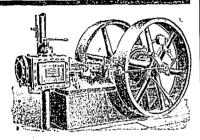
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alized to pay rent and the chattel mortgages, one of which was for \$500, and another for \$250.

-The Secretary of the Treasury has ordered the placing of a duty on all fresh water fish caught in Canada and imported into the United States. This is hard on the trade which was large. The action resulted on a complaint from northern New Yorkers.

-Letters patent of incorporation have been granted to the Russell company of Ottawa, with a capital of \$300,000, to purchase and operate the Russell House hotel, and to the Euphemia Shipping company, of Yarmouth, with a capital of \$18-

-Notices are given of application to Parliament for the incorporation of a company to construct a railway from Regina to the international boundry, and from Regina to the Saskatchewan river, and to the Saskatchewan Railway and Mining

G. DESOLA,

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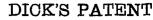
The boot and shoe stock of C. J. Poile, Chatham, Ont., has been sold to Jennie 12. Poile, who will conduct the business, her brother acting as agent. The price was 75c on the dollar and the assignee is collecting the book accounts. Liabilities were nearly \$6,000; nominal assets \$5,250.

-The date and place record of World's Fairs is, 1st, London, 1851; 2nd, Paris; 1855; 3rd, London, 1861; 4th, Paris, 1867; 5th, Vienna, 1873; 6th, Philadelphia, 1876; 7th, Paris, 1878; 8th Paris, 1889; 9th, Chicago, 1893. The next will be in Paris, which seems & favorite spot for these

-Ninety per cent. of the energy in coal is now lost in converting it into power. It goes off in heat through the chimneys and is perceived in any room where there is a furnace and boiler. A means of saving the waste will vastly cheppen the cost of everything manufactured by electric or steam power.

-The circulation return in the Canada Gazette, shows that the amount of Dominion notes outstanding at the end of July twas \$18,843,895, of which \$11,436; 200 was in large bills and the balance in bills of twenty dollars and under. The amount of specie and guaranteed debentures held was \$8,809,790, which is \$4,098; \$16 in excess of the amount required by law.

A banker in position to know says that the present depression is thinning out the American colonies in the cities of Europe





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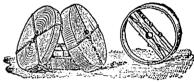
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mixed with tar, or some petroleum product, a form of fuel could be made which would "sell like hot cakes," and stop the pre- ; sent waste and trouble with streams being injured by saw-dust.

-Postage rates to and from Newfoundland. From the 1st July, 1893, the rate of postage on letters to and from Newfoundland has been reduced from 5c per laoz, to Se per oz., and the privilege of free transmission has been extended to regularly authorized newspapers and periodicals published in Canada addressed to regular subscribers in Newfoundland, and published in Newfoundland addressed to subscribers in Canada.

. -Not for its fatrinsic value, says The Hamilton Spectator, but just to show how the poor Canadian farmer is suffering by reason of the absence of reciprocity, it may be mentioned that on 9th inst, in Buffalo, good dairy butter sold at 15 to 17 cts., common dairy at 12 to 14 cts., and eggs at 15% to 16. In Hamilton the same day butter. sold at 25 cents and eggs at 20. But then look at the duty the Canadian farmer has to pay on the steel in the needles he uses!

-Louis Nadeau, Adamsville, Que., bas made an abandonment on the demand of the Warterloo firm of A. F. Savaria & Co. The liabilities are between three and four thousand dollars, assets considerably less. Gravenhurst, Ont., has been closed out by legal process. It was run by the wife of N. R. Tudhope, formerly in business with his brother, J. W. Tudhope. Heavy family expenses, lack of capital and free crediting are causes assigned.

-The Philadelphia Press estimates that in New England alone there will be to-day 500,000 unemployed operatives of both sexes, and that \$300,000,000 of invested capital will be at the same time rendered idle. It is also computed that there are 36,000 men unemployed in New York, 30, 000 in Chicago, 4,000 in Johnstown and others in various places, making an aggregate of hot less than 600,000 persons out of work.

The Poronto Glass Company, with a capital of \$50,000, divided into 500 shares of \$100 each, is applying for a charter. The applicants are John Clark Malcomson, superintendent; W. Keegan, Herbert H.: Malcomson, George Morris, and William Barrett Giner and George Morris are named as the first directors of the company. The company asks for power to manufacture glass and articles made of glass in all its branches.

-The Colonist states that Messrs, Woods. Travis & Co., of Westminister, shipped 200 barrels of salmon to China by the outgoing Empress. The same firm has another order for 750 barrels of salmon for the same destination, which will go forward later, as they are mable to get the barrels in time for the next steamer. F. Boutilier & Co. have received an order for 1,000 barrels of salt salmon for export. The western markets are expanding at a rate to stiffen prices in the near future.

-In proof of the steadily growing demand for B. C. shingles in Eastern Canada, the B. C. Maritime Register mentions that Messrs. H. H. Spicer & Co., of False Creek, Vancouver, consigned recently to custom-

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ers in Eastern Canada a solid train load of shingles. The train consisted of 15 cars, containing some 2,500,000 shingles. This was the first complete train of shingles sent East from Vancouver, and as the C. P.R. is specially arging expedition, it is expected to reach its destination in ten days, in which case a remarkably quick transit will have been effected.

1 —A New Havea dispatch says: "From present indications the oyster set along the Connecticut shore this year will be one of the largest in many years. Investigation shows that those set in shallow water are very heavy. One prominent oysterman found yesterday 150 set on a single shell, and the investigation showed that many other shells were as heavily burdened. About 700,000 bushels of stones and shells have been planted thus far by the

oystermea in this vicinity, and much of the deep water planting is yet to be done."

—A small dividend is expected in the matter of S. W. Deming & Co., tailors, Sarnia, Ont. The business was run by two exclerks, who bought out their employers on the instalment plan. The stock was old and appears to have cost too much. Linbilities \$4,800 and assets about \$2,300.

A letter from Barrie, Oat., informs us that the estate of J. J. Brown, grain deater, shows a surplus of \$4,400, but as this includes \$11,000 equity of redemption, and as it is hardly expected the lands will sell for more than the amount of the mortgages, there will be, if this proves, correct, a deficit of \$7,600.

In cont mines electricity is in many places not only furnishing the motive power, but a light which diminishes the danger of explosions almost to nothing. The case and safety with which the electric power can be applied places it above valuation. Not only is the safety of the miner and mining property promoted, but the operation of mining is so accelerated that the output can be greatly increased and expenses diminished. A mining firm in the Scranton regions has recently awarded a contract for a trolley coal road four miles long. The same firm is already doing ventilating, dumping and other work with electrical appliances.

-Comptroller Wallace says Canada has a better all-round exhibit than any country within the fair grounds, including the whole of the United States. Virginia has a splendid exhibition of tobacco, Ohio and Michigan have other special attractions, while Canada has not only a large variety of exhibits, but all of them are good. There

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is excellent tobacco from Quebic, the linesi fruit that one's eyes ever gazed off from Manapolis Valley, Nova Scotia, and the exhibits of arts and agriculture from Ontario and the other provinces are simply marvellous. Take points, and there are 88 varieties from Canada, while none of the States have more than 38. The exhibit of cotton goods is excellent.

-The monetary stringency in the United States has had a very marked effect on the traffic through the St. Mary's canal. In the early part of the season there was a constant jam of boats at the canal; but there is no jam now, the traffic is daily decreasing, notably amongst the coal and iron barges. Large numbers of vessels are tied up because they can get nothing to carry, and the trade generally is very dull on the American side of the river. On the Canadian side things are more satisfactory. Messrs. Ryan and Haney have a very large force of men at work on the Canadian canal, and there is now no doubt the work will be completed within the time specified in their contract.

←The following list of United States Patents granted to Canadian inventors, July 11, 1893, is expressly reported for the Journal of Commerce by James Sangster, Solicitor of Patents, Buffalo, N.Y.: James J. Chavassas, assignor of two thirds to

G. Bengough and A. J. Phillips, Toronto, Power Filling Machine. Edward Harmer, Ottawa, Advertising Device. Wm. G. Lane, Pictou, Coal Dumping Car. Gerald D. O'Grady and John R. Collins, Toronto, Station Indicator. D. Ritchie & Co., Montreal, Trade-Mark for Tobacco, Cigars, Cigarettes, and Cheroots. The word "Puritan!" D. Ritchie & Co., Montreal, Trade-Mark for Tobacco, Cigars, Cigarettes, and Cheroots, the word "Athlete": Total issue including patents, Designs, Trade-Marks and Reissues, 496.

-Mr. Frank J. Hart has done the fruit trade of Canada a service by publishing statistics of our apple exports. He shows that Montreal last year shipped 429,243 brls., Halifax, 116,725, Portland, 235,395. Boston, 204,138 and New York 218,037. American ports secured a share of our crop, as 47,680 brls. Canadian apples were shipped from New York. 142,047 from Portland, and about 60,000 from Boston. The ports of import were Liverpool, 798,291; London, 174,405; Glasgow, 220,790; various, 40,057. The total exports in 1892-93 were 1,203,538 brls, previous year 1,450,336. In 1883-84 the total exports dropped to \$1,532 brls., but the trade is not of recent growth; as in 1880-81 Canada and the States sold 1,328,806 brls. in the British markets.

A meeting of the creditors of Geo. In Dissonette was recently held in Kingston. He made an offer of 60c on the dollar for the stock, and 25c for the book debts. This offer, if accepted, to carry his discharge. The meeting accepted it conditionally on all the creditors agreeing. Sympathy was expressed for the debtor who had become involved owing to his being a security for

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his late partner, Richard Bowes, as by the terms of the dissolution between them, he had to assume all the liabilities of the late firm. Some interesting questions may arise between the two estates and the creditors' right to rank on each of them. It looks now as though the creditors of Bowes & Bissonette who rank on each estate will receive 100c on the dollar.

-The schooner May Belle arrived on 7th at Victoria, Japanese coast. From the middle of June till the time of sailing she got only forty-seven skins off Copper Island. which she left July 10th, meeting the Viva, which transferred 1450 skins. She reports the Agnes MacDonald and Highlander with 2,450 skins. The Penelope had 2,000 skins. Many of the U.S. vessels are already on the way back out of luck. From June 1 vessels off the Japan coast have not averaged fifty skins each. The entire take around Copper Island was not more than 12,000. Many have only taken 300 to 400, the average being less than 800. The coast catch this season is 27,000 skins, with which the estimated catch around Japan of 32,000, gives 59,000 ft ess by 30 per cent. than expected.

-One horse-power is the power needed to raise 33,000 pounds one foot in a minutel This is a plain statement, and the inference to be drawn from this statement, that to raise a larger weight in the same time or to a greater distance will require a proportionately larger amount of power, is also plain to any comprehension; and yet no term used commonly in mechanics conveys so indefinite information as the term "horse-power." Why? Because cause and effect are mixed up. A ten horse-power engine may be used with an effect of but one horse-power, white the same engine may be worked up to double its rating. Fibre and Fabric gives the following rule, by which the amount of horse-power being exercised by machinery may be ascertained. Multiply the width of the driving belt in inches by the number of feet it runs per

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Agont for JOHN ROBERTSON & SONS SCOTCH WHISKEY CHAMPAGNE { Vin de Princesso.

OUILLET & DELASIAIRE Jarnac Cognac Brandies. Jarnac Cognac Brandic JOHN FERGUSON & SONS, Scotch Whiskey. N. M., COUYPIGNE, Bourdeaux Clarets.

416 ST. PAUL STREET, MONTREAL

minute and divide by 1000, the answer being the horse-mower."

-Professor Richard Rathbun, representing the United States Fish Commisssionle and Dr. William Wakeham, in charge of the Canadian fish ries, says a recent Washington dispatch, form a joint commission which is now at work conducting some interesting investigations and making surveys in the St. Lawrence and along that coast. This work will require some years for its completion and is intended to provide the necessary data and scientific information upon which both governments can base legislation for the protection of the fishing industries and the preservation of the food fishes that abound in those waters. At prescat the commission is giving its attention to a study of the mackerel. It is the intention of the commission to locate the fishing grounds. They will study the effects of other business upon the fisheries, notably the effect of iumbermen blocking up the tributary streams and filling the channels with refuse mat-

-The American Consul at Amoy, China, recommends; "In order to save expense in Honnage dues as much as possible, that the steamships being two full cargoes rather than six half eargoes. As steamship agents usually make allowances for these local charges and get it from the shipper directly or indirectly, the latter should see that there is a full cargo to Shanghai, Fuejau, Amoy and Swatow, these being controlled by the Chinese customs. Where there is an insufficient demand for flour at any coast port, the better practice would be to ship a full cargo to Hong

Berlin

Piano & Organ Co.

LIMITED.

BERLIN, ONT.

Kong or Shanghai and there break it up. There are many lines of steamers on the China coast, and freights are ridiculously low. Transshipment and freightage from the two cities named would cost less than a part cargo plus local tonnage dues. Flour should be packed in single and double bags. For native use a coarse and cheap variety of flour is much better than the fine and superfine brands used in the United States. Bread is seldom used on a Chinese table. The flour that is consumed is employed for making maca; oni, vermic Hi, dumplings and the like. For one dish that is baked, ten are boiled."

-Our Baltimore namesake gives the following recipe for a substitute for glass: The article is produced by dissolving from four to eight parts of collodion wool in about 100 parts by weight of ether or alcohol or acetic ether, and with this are intimately combined from 2 to 4 per cent. of castor oil and 4 to 10 per cent. of resin or Canadian balsam. This compound when poured upon a glass plate and subjected to the drying action of a current of air of about 50 per cent, solidifies in a comparatively short time into a transparent glasslike sheet or plate, the thickness of which may be regulated as required. The sheet or plate so obtained has substantially the same properties as glass, resisting the action of salts and alkalies, and of dilute acids, and, like glass, is transparent and has no smell. Again, it is said to be pli-

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able or flexible and infrangible to a great degree, while its inflammability is much less than that of the collodion substitutes. Any desired color may be imparted to the compound by admixture of the necessary pigment, the latter to be soluble in the solvent used in the preparation of the compound if incorporated therewith; but color may be imparted by surface application, annaline dyes being employed and thus the sheets may be used in lieu of stained glass.

-The quarterly meeting of the Brass Manufacturers' Association of Canada was held last week in the Queen's Hotel, Mr. Robert Mitchell, president of the association, occupied the chair. Among the wither gentlemen present were Messrs. J. Morrison, vice-president, of Toronto; A. W. Glassford, secretary treasurer; T. J. Church and T. L. Clark, Montreal; Alex. Eassman, Toronto; J. Burns and J. E :-

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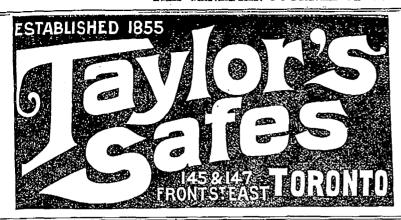
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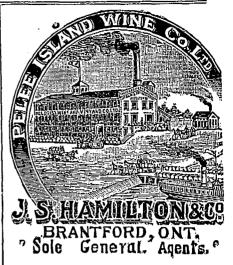
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sex, London; T. McAvity, St. John, N.B., and Thos. Carrol, Hamilton. Among the questions discussed was the tariff, but the brass manufacturers, in view of the progress of the demand for tariff reform, decided not to ask for any increase of protection. The members of the trade are dissatisfied with the item 25 per cent. on electric fittings in the customs schedule. Mr. Mitchell called attention to the fact that almost identically the same fittings, when used for gas lighting, were taxed 80 per cent. Now electric and gas fittings were frequently combined. The consequence was that importers were tempted to buy only combination littings or in some way to get the word electric inserted in the invoice. Thus confusion prevailed, and it was manifestly absurd to maintain the two rates of duty.

-1t is intended that Canada shall make

a good showing of dairy products at the World's Fair in October next, and the Government invites the assistance of the)ending exporters of cheese in selecting the best samples at different factories. The plans apply alike to Ontario, Quebee, New Brunswick, Nova Scotia and Prince Edward Island. Any factory may send two of its finest cheese addressed to the dairy commissioner at Ingersoll, Out., or Montreal, Que, the Dominion Government paying freight charges from the factories to these points, and from these points to Chicago and return, as well as the cost for earing for the cheese during the exhibition and until they are disposed of afterwards. The Government will make mayment on account to the several exhibitors of dairy products to nearly the full market value. The cheese from every factory which will merit the highest number of points when judged in October, no



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DRY CATAWBA SWEET CATAWBA, ISABELLA, OLARET.

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matter in what month they were made are wanted; probably those from the make of the last half of August or the

-Mr. D. Duff, manager of the London Road Car Company, 9 Grosvenor road, Westminster, writes the Globe as follows: "Consignments of American horses have becently been landed at the port of London, and found ready purchasers in the large omnibus and tramway companies. The class of horses mostly in demand in London for this kind of work is a cross between a light Clydesdale sire and a thoroughbred mare, or vice versa; size from 15.2 to 16 hands; age, five to seven years old, and with as much substance as



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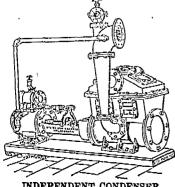


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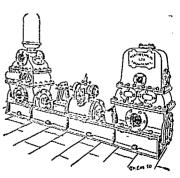
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can be obtained in horses of that class." Mr. Duff adds: "I am of opinion that a much larger trade in horses should be possible between your country and the darge centres of population in Great Britain, on terms which would be advantageous to sellers and buyers."

-A pension of \$250 a year has been granted to Mrs. Frances E. Trollope "in consideration of the literary merits of her husband, the late Thomas A. Trollope and of her narrow means." If the British Government paid Mrs. Trollope the money stolen by one of its predecessors from her grandfather, she would need no pension. Her grandfather's ships were 'destroyed by' the Danes, the Danish Government paid for those ships after the war, the English Government received the money, but, instead of handing it over to the owner, it was spent in buying solid gold plate for Windsor Castle. Successive governments have acknowledged this to have been done, but not one has had the courage to remove this stain from England's honor.

: -The London Free Press says, "It is understood that a proposition is likely to be forthcoming to operate the London and Port Stanley Railway, on the part of a private company of citizens. The matter has not as yet taken definite shape, but has been talked over informally by business' mea of the Board of Trade. The basis of the conversation, as spoken of outside, is that a company should be formed, with a small capital, to run the road independently, in connection with the lake traffie, the city to furnish all needful equipment, at a cost which has been estimated at from \$75,000 to \$125,000. It is too early as yet to speculate upon the economs ical phase of such an arrangement."

The Canadian Government has extended a further invitation to tenant farmers to visit Canada and examine into the conditions of agriculture there. This invitation, says The Star, has created widespread attention, the more especially in view of the present state of farming here. There is considerable eagerness on the part of tenant farmers to visit Canada and see for themselves how farming is conducted there, and Sir Charles Tupper has received a great many applications. Only the most representative farmers are to be permitted to accompany the party, however, and Sir

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All New Lines. No Old Stock.

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Charles Tupper is now selecting twelve of the best men to represent the various districts.

-The Mail pays Mr. Clark Wallace, Comptroller of Customs a pretty compliment by saying. "If the Custom's officials follow: the instructions they are receiving from the controller, they will do much to reconcile the public to their presence at every sort of duty. Recently they were commanded to be polite, and now they are required to fill in entry blanks for importers. This will not be very satisfactory to the Customs brokers." The order is, however, not that all entry blanks must be filled in by the officials, which wouldinvolve an increased staff, but that persons unaccustomed to pass entries must be assisted by the Customs' clerks.

—It is generally doubted whether accident insurance companies are defrauded, as they claim, by self-matilations. A man is a prisoner in Chicago for this crime. Robert Hicks, who has charge of the Siamese exhibit at the World's Fair, had recently taken out a series of accident policies amounting to \$20,000. One of the policies was for \$7,500 for the loss of a hand. Hicks allowed a street-car to run over his hand. The shock was more than he had bargained for, and after the amputation he tried to kill himself. He failed and then made a confession. The accident policies were in his mother's name.

The Liverpool & London & Globe Insurance Co. furnishes another object lesson of the effect of unjust and oppressive insurance laws. It consents to comply with the new statutes of Tennessee, but it raises its rates throughout the State 25 per cent. It is understood that the Royal and the Phoenix of Hartford will pursue the same course. They will get the advance, too, as so few companies remain in the States and the people of Tennessee must pay the bill because the fool killer wasn't around when their legislature was in sea-

The introduction of garbage destructors is already working a revolution in municipal management in Imany cities. It has taken some little time to enable people to realize that not only need the refuse of towns and cities be not wasted, but that it can actually be turned into a source of very considerable profit. A destructor in a Lancashire town generates

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heat for an electric plant capable of lighting the town hall, market, free library, technical schools and part of the street lames.

-Some time ago the Allan Steamship Company entered an action for libel against the Fireman's Union, the cause of action being that the latter had charged the Allans with oppressing the men in their employ. They also charged that the Allans employed incompetent hands, and thus endangered the lives of passengers on their steamships. The Court awarded the Allans \$1,000 damages.

first ten days in September will be best. They must reach Ingersoll or Montreal not later than September 26. Similar arrangements have been made for exhibits of butter, but only one package from any creamery or dairy is needed. A bulletin of detailed information, address, labels and entry forms may be obtained on application to the dairy commissioner, Ottawa.

—The present season has been an unusually successful on for eastern and northern New Brunswick fishermen, according to the St. Joha Sun. In one district covering five counties the catch will yield over \$3,000,000, which compared with a total yield in the same district last year, of about \$2,000,000, shows a bandsome increase.

-Grand Trunk Railway Company. Return of traffic week ending Aug. 12th, 1893: Passenger train earnings \$175,498, 1892 \$161,013; freight train earnings \$205,538, 1892 \$243,392; total train earnings \$381,036, 1892 \$404,405. Decrease 1893, \$23,369.

—The exports entered at the Montreal Customs House for the fiscal year ending June 30 last amounted to \$47,003,993 and the imports \$50,321,896. This shows an increas of about \$4,000,000 on the exports and \$1,800,800 on the imports over last year.

—Aluminum is to be used wherever practicable in the accourtements, arms and equipments of the German army. By its use the weight carried by infantry soldiers will be a trifle over 57 pounds, where now it is slightly more than 68 pounds.

←The Secretary of War has appointed a board to enquire into the floods along

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the St. Lawrence river on American property by the building of the St. Clair dams. The board leaves for the scene in a few days. On the board's recommendation action will be taken.

-Several convictions have been secured by the Post Office Department recently against persons enclosing letters or written messages in newspapers. The lowest penalty for this infraction of the postal law is a fine of \$10.

-Fire losses for July in this country and the States amounted to 12 millions. There has been enough lost by fires in the States to account for the present finan-

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cial trouble there. This item seems to have been generally overlooked.

-The failures of English farmers this year exceeds by 40 per cent. those of last year. There are 16,000 men employed in agriculture living in sheds, tents and wans in the open fields.

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Faye & Copie, Macon, Burgundies and White Wines
Royal Hungarian Government Wines of Budanest,
Hungary.
James Watson & Co., Dundee, Scotch and Irish
Whiskey.

-A travelling bank is projected to accommodate a few towns on Kootenai: Lake, neither of which can support a bank of its own. The bank is to be on a boat, which will travel from town to town. Rather tempting to pirates!

-The Department of Railways and Camals has awarded the contract for 1,300 lineal feet of steel pipe required in connection with the Sault Ste. Marie canal to the Central Ontario Bridge Company, Peterboro.

-The proprietors of the L. Schepp & Co.'s desiccated concount works, have decided to locate in Toronto, after several trips back and forth between Chicago, New York, Torouto, and Hamilton. Mr. Schepp is now making arrangements to move.

-A local paper speaks of a Goderich farmer holding his wheat 7 years. He now wishes he had taken our advice, no doubt, as we have always urged the selling of wheat early.

-The Post Office Department has ruled that cut flowers are rateable for postage as fifth class matter, paying one cent per

-It is announced that the Quebec Centrat Railway is issuing \$500,000 of five per cint, prior lien bonds.

-New York is having a cholera scare owing to eases having reached there from Ea te, n Europe.

-- A branch of the Bank of Montreal has ii opened at Deseronto.

... The English Mercantile Accident and Guarantee Co. is closing up.

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A GOOD INSURANCE POINT.

The remedy for bad debts is affirmed by some to be entire abolition of all means of recovering debts by legal process.

This, no doubt, would reduce the credit system considerably. But it would not prevent bad debts being made, as



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eredit is a necessity of trade, supplying as it does the place of an enormous amount of capital which is not available, and credit implies some degree of risk.

Were all business put on a ready money basis, commerce would shrink, like desiccated fruit, into very small dimensions.

The same style of argument that favors the abolition of legal processes of debt collecting is used also to uphold the theory that but for insurance there would be no or few fires. This involves the assertion of all fires being now caused, more or less directly, by incendiarism.

We do not wish to write a chapter on ancient history, but it would require a lengthy one to narrate all the fires which occurred before fire insurance was known, old as is its record. It would-need-also-a-column in a daily paper to narrate all the fires which take place where insurance is still, practically, unknown, or those where its protection was not sought.

We are however satisfied, that the general extension of fire insurance has been synchronous with the increase of careless habits of construction. Such a parallel may have occured without one being cause and the other effect, as is a common form of argument.

Cholera, for instance, came to England with an extended franchise, and its visits have been at periods identified with popular rights movements, but, though synchronous, no one supposes these things had any relation to each other. So fire insurance may be wholly guiltless of having depreciated the art of building, from which it has so terribly suffered, but the case has a suspicious look.

Those who take an idealistic view of business affairs, bordering on the romantic, have over and over again urged the insurance companies to abandon writing lines on properties that are defectively constructed, or occupied by hazardous tenants.

That course would shut up fire insurance within comparatively, as narrow limits as a big round apple is shrunk into by a patchet drying process. Defective construction is the badge of all the tribe of modern buildings, and hazardous occupants are "too numerous to mention." Every occupancy is accompanied by some form and degree of hazard, material, or moral.

It is the interest, it is indeed the duty of fire insurance companies to take every precaution against writing on properties that have risks, constructive or otherwise, which they can cause to be removed or reduced.

But to affirm that the refusal to insure such defective properties would prevent them ever being built, is a vain imagination. A Boston paper remarks; "How many times have we been told that the remedy for all ills from poor construction and hazardous occupancy was for the insurance companies to cease writing property of this charaeter. How rudely this proposition is disposed of by the recent fire in the cold storage warehouse at Chicago. Here was \$650,000 of property from which the insurance companies had cancelled off, on account of the defective construction and on which the owners could not get a dollar of insurance, and yet they had refused to make any change in the premises."

That is, indeed, a vivid illustration of the lengths to which reckless builders will go in risking their valuable properties without any insurance protection. But it was not needed to prove the point as the insurance companies are having brought constantly under observation proofs of the fatuous folly of men, who, to save a few dollars of premium, will risk their property, their prospects, and even their lives.

LOAN COMPANIES' REPORT.

The 27th Annual Report of Loan and Building Societies in Canada for 1892 is again imperfect owing to the refusal of a number of companies to furnish returns.

The list of such defaulting companies gives the names of no less than twenty whose affairs are not included in the Government Report. The number from whom returns were received was seventy. So that 22 per cent of the above class of institutions declined to let the public know of their position through the medium of the Governments' Annual Report.

Those companies are making a mistake. They are public companies; they depend upon the public for support; they invite business from the public by circulars, advertisments, published statements, and by hanging out their "shingles," to draw public attention. If they lost public conflidence they would collapse.

What then can be their motive for refusing to make an annual return to the Government? They clain that, "their charter does not call upon them to submit a statement of their business to the Dominion' Government." Neither do the charters of other companies whose returns appear in the official Report.

But, inasmuch as the compilation of that Report serves a most useful purpose, by giving the country information of great interest and value, information essential to a correct estimate being formed of the financial condition of Canada, the conductors of 70 of these companies, out of a total of 90, very wisely assist the Government by each furnishing a return of its affairs

A course which companies, including tall the oldest and largest in the Dominion, regard to be wise, or at least courteous, can hardly be regarded

as evidence of the opposite course being either wise, in the interest of the companies themselves, or courteous to the great body of the people who are deeply interested in our financial institutions..

We regret that the official charged with the duty of compiling the Loake Societies Report,—a duty he has discharged with highly creditable skill—should have rested satisfied with the refusal of the 20 companies, who declined to send in their returns.

It would have been easy to have procured printed copies of their ammual statements. From these the information needed could have been compiled, not, possibly, exactly in the form desired, but so as to enable the official Report to have been a compilete syropsis of this class of enterprise.

W are informed that, the returns of some companies were refused because of an idea prevailing that, the Dominion Government, in asking for them, was seeking to infringe upon Provincial rights. So narrow a view is deplorable, if it is entertained, which with all deference to our informant we take the liberty to doubt, as the many agers of the companies in question are too loyal Canadiaks to refuse information of interest and of value to the whole Dominion on a ground so unrepseonable.

We would suggest to the Finance Minister the desirability of an Act being passed next Session which would remove the technical obstructuon which makes his Loan companies Report so imperfect.

If there are any persons in charge of such institutions whose consciences are so very tender in regard to observing the conditions of their Charters, it is only just to them to have their scruples over-ridden by kin Act of Parliament.

No Provincial banker feels his liberty trespassed upon by the obligation to furnish the Dominion Government a monthly return of his busines, nor would any Loan and Building Society feel it an act of oppression were it made by law to furnish annually an analogous return to that of the Banks.

A more extended analysis of this Report will be made later on when we may be able to fill up some of the blanks.

Meantime we record the salient features, which are, increases in, paid up capital of \$438,000, reserve funds, \$467,000; debentures, and debenture stock, \$3,555,000; loans on real esta-

te \$3,402.000; loans on municipal securities \$382,000.

We are glad to note so trifling an increase in the amount of "loans secured on properties held for sale", only \$70,000 in excess of 1891, and considerably less than in years 1888, 89, 90.

All along the lines indicating active business the figures show enlargement in the past year.

A CRITIC OF CANADA CRITICISED.

Now the thermometer is soaring into the nineties we may be excused taking an excursion to, "fresh fields and pastures new," as a relief from the arid routine of a commercial paper.

An English lady authoress has been airing her impressions of "Canadian Society," in print. She is not satisfied with it, of course, as she thinks, since the English troops were withdrawn, that we have deteriorated in social style.

As the rank and file of the military from the old land were not conspiciously cultured, we cannot suppose that our critic alludes to their influnce being elevating on Canadian Society. Indeed the classes in Canada, who occupy here the relative position amongst us that those do who supply the army of England with "food for powder," are far better educated, and speak English much more correctly, in grammar, and pronunciation, than the great masses of the English people do at home.

Compare the children attending the public schools of Canada, with those attending the same class of schools in England, and it is indisputable that, our youngsters are better clothed, better mannered, and speak with more accuracy than those of the old country.

Our critic with that amusing toploftiness of her class, does not consider such children, or their parents, as "Society" people. But we Canadians have more sense, as we are wise enough to know that the society of a nation is not a narrow circle of persons who have the infinite audacity to shut from the social circle all who are not in their restricted sphere.

But of course, the lady only meant to refer to the officers. Well be it so. We admit that many of the military, men were gentlemen of much prefinement, but there were exceptions. If we desired to point any anxious inquirer to a standard of English pronuncias.

tion, and to perfect grammar, we should certainly not send him to the neighbouring barracks.

The English officers, even if models in these respects, were a mere handful, a dozen or two at most. To suppose that their superlative elegance of manners and speech elevated the tone of Canadian Society, as is affirmed, is ridiculous. Their social circle was a very narrow one, and, judging by those who knew them therein, their English was rather shaky in classicality.

Judging from memory, from tradition, and from anecdotes still current there were not a few of the "Bah! Jove!" variety at the mess tables, whose affected pronunciation, and enunciation of English proved that "the well of English undefiled" was not drawn upon by those valiant young soldiers to any great extent.

Cholera can be spread over a country by the entrance of a few cases. But the art of speaking Eniglish is not propogated, as our critic seems to think, by occasional contact, at a dinner, or a dance, with those who possess the accomplishment.

There is a naughty story told of a Scotchman, who was seen standing at a street corner in London with his tongue hanging out. When asked to explain, he said, he was "trying to catch the English accent." The writer leads us—to—suppose that when the British officers were here, "Canadian Society" used to stand with its tongue projected trying to catch the English accent.

She is mistaken. There were scores of Canadians who used to put their tongues in their cheeks to cheek improper levity when amused by the gallant dudes of the "Dontch-yer-know" class who honored them by a few polite commonplaces in society. Nice fellows they were, gentlemanly too, brave as Hector, but they were not teachers of deportment and English, as our censor imagines; nor will those now living thank her for placing them in so invidious a light.

Taking class for class, Canadians speak as correctly, in grammer and pronunciation, as the people of Great Britain. Still, we admit that, there is room for improvement in the speech of many Canadians. The mixture of races here, not the absence of English officers, has developed a peculiar provincial twang which is not pleasant, it is a hybrid mixture of Scotch, Irish and English, without the raciness of the former, or the purity of the latter.

It is not a dialect, but a mere deprava-

A New Brunswick paper seems to doubt there being any standard of English, and asks if correct English is, "the dialect of Yorkshire, of Lancashire, of Cumberland, of Somerset of Devonshire, or of Cockney London?" The enquiry is absurd as a local dialect cannot be a correct form of language. Those dialects, and others, are spoken by those who are English no (loubt-it would be strange if they were by Italians or French, but educated English people do not speak any dialect. Professor Freeman however once said that, if King Alfred came back he would understand the peasants of Somersetshire better than he would modern English. The same may be said of King Canute and one Yorkshire dialect, and a Derbyshire, dialect is too near Saxon to be understood by strangers to the district in which it is spoken. Several English dialects are survivals of old English and not mere vulgarisms, as many suppose.

It is not fair to compare society in a country like Canada, a land of traders, with that of England. Society, in England is like a finished corinthian column, here it is one in course of construction; we have not yet reached the point for crowing the work with theacanthus leaf capital, and the ambition of a few to be regarded here as aristocrats is premature, Still, considering the very slight opportunities they have had of studying the original, they make . tolerably successful attempt to imiate some of the more salient, if not the most honorable features of soclety amongst the "upper ten" of En-

But we can tell our lady critic that we have social life in Canada as pure, and as refined as any in England, though our houses are smaller, and our servants fewer.

Her ladyship has a poor opinion of Canadian ladies as housekeepers because she says, our houses are so small they do not require the great administrative talents of "Society" ladies in England. The remark is as ungenerous as it is unladylike. English ladies of the higher classes do not administer their great establishments, they leave such duties to housekeepers and stewarts.

She covertly sneers at our sitting on verandahs. We have seen the very cream of England's nobility sitting on verandah, or balcony, of a ducal mansion, and once saw a beyy of titled beauties running races on such a place, —at Chatsworth House—so the custom of sitting on verandahs seems to us rather aristocratic.

When Chaadina society is spoken of as having depreciated in tone and manners since the departure of English troops, our critic forgets the respect due to those families in Canada by whom she was courteously entertained which shows her to be no authority on social customs, as it is the height of vulgarity to speak disparagingly orsneringly of those, of whose hospitality we have partaken.

We cannot compliment the authoress on the good taste of her covert sneers at the people of Canada, because of their pronuncing English differently to the barrack room standard; nor on her discourteous comments on Canadian women as housekeepers; nor on her impertinent remarks on (the size of our houses. In the more refined and cultured society circles of Canada such comments, as she has been rude enough to publish, are regarded as signs of bad breeding, and bad taste.

THE SEAL QUESTION DECIDED.

Whatever opinion the parties to the Behring Sea Arbitration may entertain as to the verdict just given, the civilised world must regard the reference of the grave questions at issue to an International Court as an event of Supreme historic magnitude, honorable alike to the litigants, and to the age.

Incidents have arisen in the history of this dispute, which, earlier in the century, would have led to the arbitrament of war. The Arbitration has been the triumph of Peace, of reason, of law, of principles, over brute force.

Having consented to the reference; appointed representatives in the Tribunal; and been given the utmost latitude in presenting its case, we trust each party will now abide honorably by the decision.

The verdict is divisable into two main parts; a decision as to the claims put forth by the States regarding proprietory and jurisdictive powers in the Behring Sea, and touching the future policy of both parties in their seal catching operations.

Under the first of these divisions, the Court has declared the claims put forth by the United States as untenable. Consequently the punitive action adopted by the States against our sealers is condemned as unwarranted, as indeed entit-

ling Canada to damages for wrongful seizure, and detention, and harassment of our scaling vessels.

- The claim to ownership of the Behring Sea is thus disposed of: "As to the third point, as to so much thereof as requires us to decide whether the body of water now known as Behring Sea was included in the phrase "Pacific ocean" as used in the treaty of 1825 between Great Britain and Russia, we unanimously decide to determine that the body of water now known as Behring Sea was included in the phrase "Pacific ocean," as used in said treaty."
- The Arbitrators base their decision on that point on the evidence proving that, "Up to the time of the cession of Alaska to the United States, Russia never asserted in fact or exercised any exclusive jurisdiction in Behring Sea or any exclusive rights to the seal fisheries therein beyond the ordinary limit of territorial waters."

As then Russia never claimed the Behring Sea, it did not, in ceding Alaska, convey any title to it to the United States. The "mare clausum" theory is thus anbihilated.

That claim was the first on which the whole question turned. The U.S. in seizing our vessels in waters open to the world committed an act worthy only of bucaniers, which old Johnson defined as "a cant word for the pirates of America."

The chief articles for regulating the sealing industry are as follows:

Article 1. The United States and Great Britain shall forbid their citizens and subjects respectively to kill, capture or pursue at any time or in any manner what ever, the animals commonly called fur scals, within a zone of 60 miles around the Prybiloff Islands, inclusive of the territorial waters, the miles being geographical miles, 60 to a degree of latitude.

Article 2. The two Governments shall forbid their citizens or subjects to kill, capture or pursue in any manner whatever during a season extending in each year from May 1 to July 31 inclusive, fur seals on the high sea in that part of the Pacific ocean, inclusive of Behring Sea, situated north of the 35th degree of north latitude or custward of the 180th degree of longitude from Greenwich until it strikes the water boundary described in article I of the treaty of 1867 between the United States and Russia following that line up to Behring straits.

Articles 3 to 5 forbid any but sailing vessels being employed; require each seal poat to be licensed and a record kept of the daily catch, stating the number of each sex secured; and order periodic reports made to the several governments interested.

Article six will be much discussed, we therefore give the official text:

"Article 6. The use of nets, firearms or explosives is forbidden in fur scaling. This restriction shall not apply to shot guns when such are used in fishing outside of Behring Sea during the season when such may be lawfully carried on." The lawfull season is the period exclusive of the months May, June and July, which are to be a close season.

A protected area, or zone, is established extending sixty miles around the Pribiloff Islands, in which the subjects of neither country shall at any time kill seals. As the Court had no authority to bind any nation, not a party to the arbitration, it looks as though some extension of the management will have to be made as it is manifestly unjust for the sealers of America, Great Britain and Canada to be under restrictions although self-imposed from which those of other nations are exempt.

· By article 9 it is decided that, every five years the Regulations shall be reconsidered to ascertain if their working has been satisfactory.

The point is taised that, as our sealers operate in the sea limit wherein catching is forbidden, and the Americans kill the seals on the Islands, where they atone are allowed, this will give the U. S. sealers a monopoly.

. On a cursory reading of the verdict we, at present, see no satisfactory answer to this. But, as the granting of a monopoly to the Americans would vitiate the whole purpose and intent of the Arbitration award, we are satisfied that this inferpretation is erroneous.

A HINT TO CANADIAN CARRIAGE AND IMPLEMENTS MAKERS.

Some interesting information and suggestions regarding the trade in American agricultural implements in England is furphished through the State Department by Consul Bradley, at Southsumpton, England which our manufacturers can heed with profit.

The American reapers and self-binders were lighter, simpler, and more convenient than any of the others shown at the Southampton. Agricultural Show, the cost of maintenance is at the minimum, and draft much easier. American horse rakes are neater, lighter, and about 25 per cents cheaper than the English kinds—the American list price being \$10 and the English price \$50 to \$60.

The American plow is very much superior to any other kind, being lighter and the shears and points more durable. The English makers cannot properly chill points and other parts, their process rendering the metal very brittile. The American iron is also susceptible of a higher polish. In certain locatities wooden-beamed plows examine be disposed of at any price. If our manufacturers would adopt the style of iron-beamed plows the trade would be extended. The American style caused the English makers to imitate, as the old style was so heavy.

In the matter of farm wagons apidearts there is no reason why American makers cannot obtain a fair share of tradd if ceptain features in construction be observed. There is no use trying to introduce carriages which cannot be "turned" in a small area or a harrow road. American buggles and carriages are neater, more artistic and highly finished, no doubt; but no vehicle should be sent over which has not an "undercut".

The consul suggests that agricultural shows could be attended by American commercial travellers with good results, and with better results we may add, if our carriage and implement manufacturers follow up this hint by placing their goods before the English people.

HORSES FOR ENGLAND.

Mr. T. Morgans, horse-buyer, of Picton, shipped a carload of horses from Kingston to Montreal on 9th inst., to be transhipped to Edimburgh, Scotland. A car load was also shipped this week from Kingston. In Edinburgh a good-looking carriage horse will bring as much as £60, while big roadsters are sold from £40. This is the second shipment of horses to the Edinburgh market Mr. Morgans has made. Early in the month he shipped a couple of cars to Providence R.I., and did well on the lot. Mr. Morgans says, and he is supported by the best expert in Canada, that if the farmers would only go into breeding horses the trade could be made a profitable one. Some farmers think that because the McKinfley bill has knocked the American trade out, so to speak, that the horse trade is done. They are very much mistaken, however. The Scottish market is a good one to cater to, and if Canada can only gain a record for raising good horses she will receive the benefit of the trade. Tenders for 5,000 dus horses have been asked for in Edinburgh, and Mr. Morgans is after a piece of it. If he gets the contract he will elemn the farmers out in this section. Mr. Morgans has been in the horse business a great, many years and has made money out of the business. He expects to see the Democratic administration repeal the McKinley bill when the, horse trade with the United States could be started again. As it is, however, he says, the sending of first-class horses to the other side is very little affected by the will. In this, as in other exports, it is essential, in order to secure and maintain a good hold on the English market, that quality be the main considerution. It costs as much to ship appold "plug," only fit for carrion, as a racer

worth thousands. The English demand is for horses that are good value for from \$200 to \$500 for saddle, on shaft. You can't fool the British on horses, and will only loose money by trying it on.

DAMAGE TO BOAT BERTHED IN HARBOR.

Transport reports a case interesting to the shipping interest and to harbor authorities. Plaintiffs owned the yawl Princess Royal, which they berthed for the winter season in the harbour, at Searborough, on 9th November, 1802. The berthing was carried out under the orders of the assistant harbour master. The pier alongside which the vessel was placed, was built of stone, and large wooden piles, fitted with wooden facing-pieces fastened by iron bolts, were planted along the pier side to prevent boats from colliding with the pier. It was alleged that during a gale in January, 1893, considerable injury was done to the boat through its chafing against the iron bolts which plaintiffs said projected from the facing-pieces. Evidence was given for the defence that the bolts were not show projecting on the night proceding the gale, in January, 1898, that plaintiffs had not proved negligence on the part of defendants. His Honour thought that the exposure of the bolts had been effected by the keen edge of the chafing board on the side of the vessel rubbing against the faceing pieces. A verdiet was given for defendants with costs.

WHEAT CULTURE DISCOURAGEMENTS The correspondence of the Cincinnati Price Current indicates a quite general fuclination to market wheat at this time less freely than ordinarily, taking the chances of the future for better prices. The Price Current says: "If there has been a time in the generation when such procedure seemed justifiable the present may be considered as such a time. There is another feature indicated with reference to wheat interests, in the form of a discouragement concerning the planting of this erop, and inclination to turn attention in other directions. But the wisdom of this policy may be doubted. The raisers of hogs who realized unsatisfactory prices for some years abandoned in a great measure efforts for maintaining this branch of operations, and under the extraordinary prices this brought about for hogs in the past year, the farmers as a class, have not been beneficiaries to any considerable degree, for the reason that they have not bred the stock. There is a long period of time between this harvest and the next one. It is to be conceded that the wheat supply of the world is now ample, and in fact liberal, but that the present season seems to promise that instead of enlarging the supplies it is likely to reduce the relative marketable surplus, so that before the close of the year now opening conditions are like-

ly to be shifted sufficiently to have an important influence in changing market values of this staple. That the present time is a proper one to abandon wheat culture in localities adapted to this grain in this country, may be considered as more than doubtful." We warned farmers some time ago, when wheat was thought to be permanently fixed at over \$1 a bushel, to restrain their anxiety to extend their wheat growing. The wheat problem is a very perplexing one, and farmers would be well advised to avoid putting too many eggs in that or any other basket. The wheat fields of the States will not be restricted in area by present low prices.

TORONTO DIPS ITS FLAG TO MONT-REAL.

The Sunday car agitation in Toronto has brought out so many references to this city by speakers and writers that the Evening News sent two of its staff to enquire into our car service. We have a suspicion that these visitors came with no slight misconceptions as to Montreal. It seems to have been a case of "coming to curse but remaining to pray." The News says:

" Montreal is indeed a noble city, with its vast commerce, its railway facilities, its ocean shipping, its educational and financial institutions, its churches, its massive public buildings and its substantial homes-one indeed that we Toronto people ought to feel proud of as being the Canadian metropolis. Indeed it would be well if every Torontonian could spend a few days in Montreal if only to have some of the conceit taken out of him, for we are somewhat conceited and ant to think there is nothing in Canada better than our own town. An erstwhile To-rontonian now living in Montreal remarked the other day that 'Toronto people are painfully conceited about that place.' There is some truth in it, and it takes a visit to Montreal to make us begin to realize that we are not all creation. "In many-respects Montreal is as much ahead of Toronto as Toronto is ahead of Hamilton." The allusion to Hamilton might have been left out, but it is enabled a very striking, and very handsome compliment to be paid to this city.

THE EXODUS REVERSED.

Owing to the depression in the United States French Canadian mill operatives are returning to Canada by hundreds, some of the trains being almost wholly momopolized by them. It is said many of them are assisted by the corporations by whom they were employed. The large influx of immigrants from the States will cause no small trouble shortly in Canada. Our cities will be over-run with men out of work. Those who have sought to make political capital out of "the exodus" to the States, should now give this return wave their study, and suggest a method of finding employment for the immigrants. The Halifax Herald puts the alleged decrease of our population in . a new light. It says: "The Flort Mr.

Anglin, one of the best informed and most careful statisticians in his party. estimated the number of people wrongly enumerated in the census of '81 to be 300.000. (Vide Hansard for 1882, p. 154 et seq.) Accepting that calculation as approximately correct-and it was endorsed at the time by the whole Liberal party-the increase of population in Yanada between '81 and '91 would be over 800,000-equal to 22 per cent, That would leave us all our natural increase and 7 per cent. for immigration. Even admitting that Mr. Anglin's estimate was exaggerated to some extent, there is still ample justification for the belief that the alleged exodus was less between '81 and '91 than ever before in our history."

A STRET CAR NUISANCE.

The transfer business both here, and in Toronto is being severely condemned and very justly so. Crowds of persons waiting to be transferred collect on the pavement, blocking traffic, and causing much confusion. There is no shelter, so that extreme discomfort is caused, and injury to clothing, by persons being compelled to stand exposed to the weather. It is also exceedingly dangerous to ladies and children, as they are rushed on to the car they have been waiting for, and often escape being run over by mere good luck. The Street Car Company ought to provide shelter for transferces, their own office might be used for this purpose. When winter comes it will be intolerable to have to stand on a pavement waiting for a car long enough to be made sick. There needs also some better arrangement about transfers. The company is no doubt losing money by the present system. It is impossible for a conductor to identify every person who gets aboard as a "transfer," or not. We are aware of the difficulty of tickets.but surely something might be done to stop the rush and tumble confusion of the present system, with its loss to the company, and annoyances to those who are dunned twice for the fare.

VALUE OF A LIFE POLICY IN TIMES OF STRINGENCY.

The financial stringency is decidedly felt by American life insurance agents in the falling off in new business. In such times, when trade is hard and money scarce, people are not disposed to add to their liabilities. In fact it would surprise most outsiders if they knew the men who have come to the U.S. life companies for loans on their policies or for extension of time to pay premiums. The amount of property a man has seems to bear little relation to his ability to raise the cash to-day. Quite so, but it is a good point for life insurance agents to refer to the great help which has been given by life insurance companies to policy holders during the recent financial straim. Many a trader has been saved from going under, and many a one has kept the smallf's hand off his farniture by the timely assistance of the life insurance company of which he is a policyholder. Although then, as a Boston paper remarks, there may be "a falling off in new business," owing to stringency, as soon as better times come, and they are near at hand, the companies will have added to their prestige, and to their claims upon prudent men, by their invaluable services to many during the time of pressure.

-The Real Estate Record for the month of August contains the following statement: "There were 140 real estate transfers in the city wards and Cote St. Autoine recorded in the registry office during the month of July, amounting to \$939,189.26.

St. Antoine Ward -St. Ann's Ward -- 29 \$359,949 \$2 - 70 36,101,96 West Ward - - Centre Ward -77,640 00 28,100 00 St. James Ward -- -12 41.47.0 00 70,089 50 37,989 00 St. Lawrence Ward -- 14 - 6 St. Mary's Ward -- 17 54,848 88 East Ward -3,203 20 St. Jean Baptiste Ward - - 24 59,783 40 St. Gabriel Ward -Hochelaga Ward -14,116 00 3,275 80 Cote St. Antoine --14 152,676 75

140 \$939,189 26

During the corresponding month of last year 145 transfers were recorded amounting to \$727,880,22. The real estate mortgage loans recorded during the month of July in registration division of Montreal West, amount to \$308,900. In Montreal East the loans recorded amounted to \$148,060. The mortgage loan market keeps about the same, excepting that lenders are more particular about security and scrutinize the offerings very closely. Five and a half per cent. is still the ruling rate for first-class loans, although occasional amounts are placed at five per cent. The registered sales during the month at Maisonneuve, Cote St. Louis, Mile End, Montreal Annex, Ste. Cuncgonde, St. Henry, Notre Dame de Grace and Montreal Junction amounted to about \$209,000, the heaviest transactions being at Notre Dame de Grace.

-Our Emerson, Man., correspondent writes: W. S. Hefferman & Co. have gone out of business here .- W. L. Griffith's 30,-000 bushel elevator with 13,000 bushels of wheat has been completely destroyed by fire. Loss \$11,000; fully insured. He has commenced rebuilding a 25,000 bushel elevator on the old site.-Since the suspension of the Commercial Bank of Manitoba, which was the only chartered bank in Emerson, money has been tight, much being tied up in deposits there.-Duncan McArthur, who was manager of the bank here, has started a private bank. This is not the same Duncan MacArtbur who was president of the defunct bank in Winnipers-The. towa has recovered from the effect of the spring flood. The pld wooden traffic bridge over the Red river, which was carried away by the high waters, will not be rebuilt, the larger iron bridge answering for all purposes. The Provincial Government assisted the Municipality to replace the Coulee bridges, approaches to the down.-The wheat crop in this district is exceptionally promising, this part especially.—James Lovering, a steady young man, is competing with Caristic Freres, the large cattle dealers, in the cattle export trade here.—The Carney House has been refused a liquor license and is now closed. It was too large for the town and never maid, and is now on the hands of a Loan Company, mortgagees.

-The incorporation of the Acadia Sugar Co., in England has excited much adverse comment. It will be remembered that a charter was refused here, because of the feeling against combines. Referring to the fact that the Acadia Sugar refinery has been incorporated in England after corporate powers were refused by the Dominton and Provincial legislatures, the Toronto Mail says: "It seems scarcely right that an organization which Canadians have refused to recognize should phtain legal status in England, and operate in this country. It is a state of aifairs ententated to raise a doubt as to whether Canada really possesses self-govgrament.". It may be said in reply, remarks a St. John paper, that foreign corporations do business in the Canadian provinces on suffrance; and that at any time, if they abuse their powers, the local legislature of each province can prevent foreign corporations owning a dor? lar's worth of real estate within its boundaries.

~Some idea of the rapid advance of the kerosene out trade of China, in recent years may be gathered from the following 4.gues. In 1872 the import was 8,711 gailons, after which it iluctuated in an irregular manner for nine years, failing in 1880 to the insignificant total of 1,720 gallons. In 1882 the importation reached 21,740 gartons; in 1887, 199,120 gallons; and in 1892, as above shown, 2,364,-900 gattons; an increase in five years of over 4,000 per cent. Yet it is believed that the trade in this article is still in its infancy. In country districts remote from the main centres of population, a little saucer of vegetable oil, from which a small wick or strip of pith hangs down, and sheds a feeble glimmer over one corner of the room, is still almost the only illuminant known. The oil used in this miserable substitute for a lamp is some seven times dearer than kerosene, so that the foreign article has cheapness as well as efficiency to recommend it .-Exchange.

:—According to the reports presented to the directors by Treasurer Seeberger, up to and including August 10, the cost of creating and maintaining the World's Fair was \$23,101,821.16. This does not metude the floating indebtedness, which amounts to several hundred thousands. The treasurer now has on hand cash to the amount of \$527,254.91. Treasurer Seeberger showed the gate receipts to be \$3,380,830.81. From other sources, mainly concessions, \$2,326,930 has been collected. The gross daily receipts are now giveraging \$80,000. The expenses are about \$17,000. Since August 1, the average of about \$40,000 per day has been

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paid on account of different indebtedness. Mr. Sceberger incorporated in his report a statement concerning the souvenir half-dollars, showing that while they have had a satisfactory sale since the opening of the fair the demand for them is increasing, with every prospect that the entire issue will be exhausted.

-In the ordinary course of things, says a U.S. paper, our money should increase with the growth of the nation; while, us a matter of fact, it is estimated that last year there were \$24.47 in circulation per capita, and now only \$23.85, a decrease of 62 cents for every man, woman and child in the country, estimating the population at 67,000,000. The amount of money said to be actually in the hands of the people is \$1,595,726,411, of which \$403,000,000 is in gold coin, about \$94,-000,000 in gold certificates, \$57,000,000 in silver dollars, \$65,000,000 in fractional currency, \$326,005,000 in silver cerificates, about \$475,000,000 in United States Treasury notes of various issues, and \$175,000,000 in National Bank notes. The Treasury contains, however, over \$526,-006,000 in coin and notes, the bulk of which is in silver, there being not less than 362,000,000 silver dollars. Of the rest, \$25,000,000 is in greenbacks and 隆110,000,000 in gold coin.

-The Huntingdon Gleaner has the following: "Cheese factory managers are complaining more bitterly than ever of dockage in weights. An inspector of weight and measures passed along here a few days ago and his services were utilized by our factories to have their scales adjusted and weights certified, but it has unde no difference. A cheese that weighs plump 65 pounds in the latitude of Huntingdon, will next day be declared to weigh 64 pounds in Montreal. On a lot of 47 cheese, carefully weighed here and fractions under one pound thrown in the dockage was 54 pounds. Quebec is not likely to lose anything from these socalled short weights. We in Ontario are losing much more from "long" ones. If English dealers lose on weights they immediately cut down the price for the district they come from. Complaints in this direction have not done Ontario any good. They were recently discussed by the Woodstock Board.

⊢A number of small business assignments are reported from Ontario. These include W. H. Fewings, tobacconist, St. Thomas ; J. H. Freeman, blacksmith, Appin, J. J. Harris, boots and shoes, Simcoe; J. Johnston, jeweller, Atwood; John Maynard, jeweller, Bowmanville; R. B. Holland, trader, Dungannon; J. W. Nettleton, gents' furnishings, Toronto; B. Koenig, musical instruments, Berlin; J. II. Johnston, jeweller, Grimsby; Pettit, Lemieux & Co., grocers, North Bay and T. A. Greig, tins, Pickering. Mrs. L. Blackstock, general store, Thornton, is offering 35c on the dollar. Gilbert Bedell, general store, Tecumseth, has settled at 75 per cent. A meeting of the creditors of Thos. Milbee, boots and shoes, Barrie, has been called. S. Duckett, general store, Maxville, offers 45c on the dollar on time; liabilities, \$3,-900. J. W. Ferguson, boots and shoes, Atwood, wishes to compromise at 57½ on the dollar.

-The Canadian Millers' Association which met at Toronto last week will ask for legislation making it a criminal offence to underbill cargoes. A committee was appointed to consider the plan of placing an association flour agent at Montreal or some other Eastern point. A plan was proposed by the secretary for forming a trading syndicate for the development of the West Indian trade. The election of officers took place, resulting as follows: President, Mr. A. H. Buird, Paris, elected by acclamation; first vicepresident, Harold Barrett, Port Hope; second vice-president, A. Wolverton, Wolverton, by acclamation; treasurer, William Galbraith; Toronto, by acclamation; executive committee, M. McLaughlin, J. L. Sproule, Toronto; James Goldie, Guelph; J. D. Flavelle, Lindsay; J. D. Saunby, London; W. H. Meldrum, Peterboro; J. Galbraith, Allandale.

-The outlook for crops around Shelburne, Ont., is said to be excellent. Hay was a large crop, and wheat, oats and peas give promise of an abundant yield. Potatoes and other roots promising. The midge is reported to be doing some damage, but it is believed to be slight.

The stock of W. Warner, stationery, Brandon, Man., recently sold by the sheriff, realized \$2,048, or \$5!\(\frac{1}{2}\) on the dollar. This was applied towards payment of rent and three executions. Two other executions for about \$1,566 are out, and other claims are being produced. Warner appears to be running the business now in the name of Reesor, the landlord who sold him out for rent. Dissatisfaction exists amongst the unpaid creditors, and there appears to be reason for it.

-The Hon. S. C. Wood, president of the Freehold Loan and Savings Company, Toronto, has been making an inspection of the wheat fields of Manitoba. He thinks there will be a fair crop, an average of A6 bushels to the acre. This would give about 16,000,000 bushels according to the official returns of the acreage. Oats he describes as "just fair," and he says 35 to 40 bushels an acre would be a liberal estimate. Potatoes, as usual, are a bountiful crop, fully 300 bushels to the acre. A gratifying feature of his report is the increase of stock and the general improvement in modes of farming. Implements are better housed and much loss will be obviated in this way. The harvest will be early, and some reapers have already been at work.

The Boston Journal, in pointing out to Mr. Cleveland the condition that confronts him, compiles a table of 33 leading securities and makes a calculation of the shrinkage in their values, based upon market quotations, in the period clapsing from the President's election last November to the first of the present August. They are mostly railway stocks, and the

total shrinkage is put at \$400,406,616. This is certainly evidence of widespread distrust that cannot be lightly ignored. There is no ignoring such facts, but it is entirely overlooked that the greater part of that shrinkage is nothing more than the effect of letting the wind out of inflated quotations.

-There was a sale of California fruit at the Montreal Fruit exchange last week, which was very successful. The Montreal Auction Company, an entirely new concern with \$100,000 capital, had a sale of apples at Messrs. Hart & Tuckwell's, where good prices were realized; then' there was a sale of bananas from the cars at Point St. Charles, an entirely new departure, and here extraordinarily good prices were realized. In all these cases Mr. T. J. Potter was the auctioneer. These records prove that Montreal is fast becoming one of the greatest fruit centres of the continent, as is due to her geographical position. The sales so far have been most satisfactory to everybody concerned, shipper as well as buyer.

-Mr. W. H. Mallock, in an article in the National Review states that the annual income per head of the working classes in the United Kingdom has advanced from a little over \$45 to \$100 since 1843. With the doubled income has come such a reduction in the cost of the necessaries of life that the same money will purchase much more now than 50 years ago. He estimates also that nearly \$375,000,000, is received in the mother country annually from interest on capiinvestments abroad. Mr. Mallock's estimate of working class incomes is absurd. if he is correctly reported. The average income of that class in 1843 was about \$200-a-year.

-1. N. Lussier & Co., shoes, city, have assigned with liabilities of \$5,000.-Miss Lea Montmarquet, millinery, St. Hyacinthe, has failed for a small amount .- S. M. Beaudoin, dry goods, city, proposes an extension, spread over a year, which may be accepted. He shows a nominal surplus of \$6,500 over liabilities of \$11,000.-L. N. Desiosiers, general store, Notre Dame de T'Assomption, is offering 70c on the dollar, on time.-Cheri Brault, general store, St. Malo, has assigned. P. Fraser & Frere, general traders, Cap St. Ignace, formerly of Quebec city, have failed with debts of \$2,000. J. V. Perrault, a small city grocer, has assigned. Liabilities \$1,000.

-The Inland Revenue Department, having last fall secured convictions against manufacturers of threshing machines for sending out with the machines measures which were uninspected and stamped, it may be expected that weights and measures officers will now be keeping a sharp lookout for the measures used by the grain threshers. It will be remembered that in the test cases made by the Department, the courts held that what the manufacturers called boxes were measures within the Weights and Measures Act, and that the grain threshers were "traders" and therefore subject to the provisions of that act.

-The Department of Agriculture at the

World's Fair have announced the decision in the Columbian cheese test. This test was one of the most complete, the most carefully conducted and most thorough that has ever been made. The Jerseys, Guernseys and Short Horns competed. Each with 25 cows. The result is as follows: Milk in 15 days by Jersey, 18,390 pounds; Guernsey, 10,938 pounds; Short Horned, 12,186 pounds. Cheese made in 15 days—Jersey, 1,451 pounds; Short Horn, 1,077 pounds; Guernsey, 1,130 pounds. Value of cheese: Jersey, \$193.98; Guernsey, \$135.92; Short Horn, \$140.14.

-The Gazette says: "Mr. Edgar, M. P., speaking at the gathering on 14th inst. of local supporters of the Opposition, promised that when the Liberals got into power the free trade screw would be applied gradually, so that manufacturers would have time to get their shelves cleared before the full force of the opposition policy was felt. The Conservative policy is to keep the manufacturers filling their shelves. Empty shelves in the factories mean empty pockets in the workmen's breeches and empty cupboards in the workmen's homes."

Higgins & Co., dry goods, Buckingham, Que., reported embarrassed, commenced in their present stand three years ago. The head of the firm was successively at Westi Winchester, Ont., and Papineauville, Que, where he was in financial difficulties and has failed or assigned twice. Rumor places his present liabilities at \$10,000 and assets at \$3,000 to \$4,000. He attempted business on the cash principle and had the reputation of selling goods cheap to draw custom. He had little or no capital of his own to start with.

—Good progress is being made with pipe connections for the new water works system at Buckingham, Que., and it is hoped the supply will be available in September. The work is being done by the town corporation at a cost of over \$40,000. The saw mills of Ross Bros. and estate of Jas. MacLaren are in full operation. There was a fine crop of hay in this locality and it was saved in good condition. The growing grain presents a fair appearance.

-The Victoria, B. C., Colonist records that the largest pack of salmon ever put up on the Fraser, in one day, was made at Alexander Ewen's Lion Island cannery last week, when 2,000 cases were packed. The Westminster and Port Haney Freezing Co. shipped 20,000 pounds fresh salmon to New York recently. The exports of fresh salmon to all points aggregate 30,000 pounds daily at present.

r—Woodalls of Liverpool, in discussing the outlook of the apple trade for the coming season, say the prospect cannot be considered brilliant. The English supply is probably ample to meet the demand during the early part of the season, and none will be wanted from Canada before good, well-matured winter stock can be shipped. The crop on this side is light.

c-The mining industry in the townships of Buckingham and Portland is practically suspended. The British phosphate company is still employing 12 to 15 men in Buckingham. At the High Rock mine, Portland, 15 to 20 men are working. Mining has been resumed at Lake Donaldson for the purpose of exploring plumbago.

-F. W. Wisdom, mill supplies, St. John, N.B., whose assignment is announced, was formerly of the firm of Wisdom & Fish. Liabilities \$10,000 and assets about \$9,000. L. A. Wilson, blacksmith, Halifax, M. C. Crowdis, generals tore, Margaree, N.S., and J. C. Waters & Sons, carriages, Whycomah, N.S., have assigned.

-Dennis Daniels, coal and wood, Toronto, whose assignment is reported, gave too much credit, and does not seem to have fully understood his business. Any money he put in is lost. To secure friends, who advanced money, he gave cattle mortgages, which are likely to be objected to by the other creditors.

The Boston Transcript tells Mr. Mercier to star at home, and mind his own business, as his agitation in not wanted in the States. It says: He mistakes his audience if h to thinks that Americans have any sympathy with him or his methods.

-J. Btc. Mailhoit & Son, plasterers, city, have made an assignment with liabilities of \$6,277. The assets consist of plasterers' implements, carts, notes, judgments, etc., and four lots situated in the town of Maisonneuve.

-The steamer Topaz arrived in port from Newfoundland with a cargo of iron ore which will be forwarded to Chicago This, it is said, is the first cargo of the kind that ever came to Montreal from that quarter.

—Mr. W. B. Searth is nominated for Lt. Governorship of Manitoba. It is said the tate Sir John A. promised this to him, but the promises of the late Premier are not respected by his successors. Others labored, and they have entered into the field to reap crops which others planted.

...J. P. Matthews & Co., grocers, Victoria, B.C., have assigned. A. J. Whitineck, grocer, Vancouver, is giving up business. The estate of John Malabar, grocer, Brandon, Man., has assigned.

—The directors of the Lehigh Valley Railroad Company in view of the default of the Reading Railroad Company on bills due have dissolved the lease of the road to that corporation.

-The searcity of currency in New York has been very embarrassing in all lines of business. As high as 5 per cent. has been paid for funds to ship to outside points.

J. S. Bache & Co., a leading U. S. brokerage firm, say: "Any man that can buy stocks outright and put them away will have bargains, but trading on margins is quite another matter."

-Reports from British Columbia speak of very large catches of salmon. One day's lishing resulted in a take of 300 tons. The lish shipped to Australia has arrived in good condition.

Melissa Manufacturing Company.

J. W. MACKEDIE & Co. Clothing • Manufacturers,

Melissa Manufacturing Co.

TRAVELLERS ARE NOW ON THE ROAD WITH COMPLETE LINES OF

→\!

SPRING AND SUMMER GOODS.

_ M i

31 & 33 VICTORIA SQUARE.

MONTREAL, 3rd January, 1893

The Lacania, a sister ship to the Campania, has proved so fast on a trial teip that she will be the fastest ocean steamer aftonts.

An 8-cent stamp is to be issued to cover postage and registration. The large postal cards are to be withdrawn,

-The Bank of Commerce has not been shipping gold to New York recently as was reported here.

—The people of Sarnia think the C. P. R. is coming that way, and that a second tunnel will be built.

-England does business with Siam to the extent of 15 millions yearly. These are the grapes the French fox was after.

←La Banque Nationale has opened a handsome office on St. Lawrence street.

The peach crop in Ningara district is expected to be the largest in ten years.

. -Canada, says Dr. Selwyn, has the best exhibit of mica at the World's Fair.

Financial.

Thursday Evg., Aug. 17, 1893.

The local money market is quiet. For funds available 6 to 612 per cent, on call is the nominal rate. Sterling dull. Sixties 7 to 14 and 8 to 14; demand 8 To Bi and 9 to H; cables 94 to M*NewYork York funds 14 dis. to 1 per cent., and par to is prem. Documentary sixties 61/2 to 7. Cattle bills, 3 days, 712 to 8, Money in London is cabled at 3%; bank rate 4 per cent. The Montreal stock market has been extremely dull as the recorded business below will show. At current prices of stocks there would be a good demand if the money market was easier but brokers are obliged to refuse many orders for fear the money will be called in, which might compel them to close out holdings at a loss to their clients. There is said to be plenty of funds but banks are not free lenders to the stock

operators at present. Brokers say idle funds mean small profits at the close of the year. The following is the record for the week, as per Glouston & Co., stock brokers:

	Banks,	No. Ebares.	Highest price.	Lowest price.	Average this weel
	Montreal	27	216	215	225}
	Peoples	37	114	114	
	Molsons	30	159	159	
	Toronto	1	235	235	
	Merchants	16	151	150	160
	Union	3	104	104	
	Commerce	86	135	134	1497
	Miscellaneous.				
	Cable	654	120	117	•• • •
	Telegraph	373	137	133	1461
	Richellen	50	50	50	71 1
	Passenger	262	163	160	2324
	Gas	736	190	1843	208
	Pacific	75	71	70	88
ı	Montreal Cotton	50	114	112	128 <u>1</u>
	Dominion Cot	100	112	112	207
	Telephone	80	130	128	1613
	Duluth Com	400	61	6	134
	Duluth Pref	25	15	15	33

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Aug. 17, '93. . The weather has taken a cold turn but is generally favorable for harvesting, in the absence of frost or heavy rains. The trade situation continues quiet. Orders for current needs are not large and storekeepers wish to feel sure about the crops before purchasing goods for future shipments. Prices have varied but little and the advantage is with buyers in almost every line of trade, especially if their financial standing is above the average. Conditions are so different here that the effect of the prostration in the United States should not be felt, but merchants still watch affairs across the lines with auxious interest.

Butter and Cheese.—There has been little done in butter but prices are nominally steady. A few sales of creamery are mentioned at 201-2c, and there are purchasers under that figure. In Montreal the movement in cheese is slow and con-

fined to sales of Townships and French country stock. Most of the Ontario cheese reaching here is going into cold storage. A Woodstock despatch says that 18 factories offered 5,883 boxes, chiefly last half July. No sales but 9 3-8c freely offered. At Napance 707 colored offered and 220 sold at 9 3-4c. Ingersoil advices say: Offerings 3,110 boxes; no sales but 9 3-8c offered.

Dry Goods.—Remittances from all parts of the Dominion slow. Travellers still en route and report a more hopeful feeling gaining ground as the season advances. Crop prospects improve every day and higher prices for the products of the soil are hoped for. In consequence, the orders sent in are larger and people are more disposed to buy for future needs. Subarban shop keepers speak of a good volume of orders and, owing to the employment afforded all classes of work people a better trade is looked for this fall than usual. In the city, the absence of citizens at summer resorts usually causes August to be a dull month. Purchaises of strangers in the city, letter orders, and occasional visiting buyers make sales, however, a full average. Manufacturing interests appear healthy and progressive and are not auticipating orders. Prices are maintained at about the same level. Liverpool cotton in better demand; American middlings, nominal. New York cotton, Intures steady; Aug. 7.19c, Sent.7.28c, Oct. 7.35c, Nov. 7.46c. Close, spots, dull; mplands, 71-2c; gulf, 73-4c; futures, steady; sales, 153,400 bales; Aug. 7.22c, Sept. 7.26c, Oct. 7.34c, Nov. 7.43c, Dec. 7.52c, Jan. 7.60.

Flour and Grain.—The local demand for breadstuffs is dull but prices are nominally unchanged. Winter wheat flour is quoted at \$3.90 to \$4.10 per brl., and Manitola patents, best brands, at \$8.90. No. 2 hard Manitola wheat is worth 78c and feed barley about 44c. Chicago wheat is easy at 61.3-Sc Aug., 62.1-4c Sept., 70.1-Sc Dec. A London cable says: Cargoes off coast, wheat, rather easier; maize, nil. Cargoes on passage and for shipment, wheat, very inactive; maize,

Green Fruits, Etc.—The auction sales of California fruit have been quite a success. As our own box and barrel fruit is not in yet better prices are realized than in many of the States, where the local fruit is in and competes with that from California. Duchess and Astrachan apples \$2.50 to \$3. Water melons 25c to 30c each. Lemons, choice, \$2.50 to \$3; fancy \$3.50 to \$4. Oranges, California,



RIGHT POROUS WATERPROOF CLOTHING

HE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfactio to the public,

Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

Missible we are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

Manutactured and for sale by us and the Dry Goods and Furnishing Houses throughout Ganada.

H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.

Attention Farmers! Attention Farmers!!

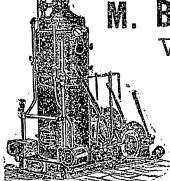


Just what every farmer wants, cheapest and best

Hay Press

Send for Price List and mention this paper to

O. CHALIFOUX & SONS, St. Hyacinthe, Que.



BEATTY & SONS,

WELLAND, ONT.
DREDGES, DITCHERS,

Derricks, Steam Shovels,

HOISTING ENGINES
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tone Derrick Irons, Centrifugal Pumps
And other plant for Contractors' use.

Agent J.S. G. STEWART & CO., Imperial Building, MONTRFAL

150 to 300 size, \$3.50 to \$4; plums, per 4 basket crate, \$1.50 to \$1.75; peaches, box, \$1.75; pears \$2.75; ordinary peaches, per basket, 75c to \$1; bananas \$1 to \$1.75 bunch. Dates, per lb., \$1.2c. Nuts, filberts, 10c; walnuts 14c; almonds 17c; peanuts, raw, \$1.2c; roasted 12c.

Groceries.—Another uneventful week has to be reported. Orders moderate and prices nominally unchanged. A London cable quotes beet sugar at 14s S 1-4d Aug. 13s 6 1-4d Oct. Teas dull and little doing in coffees. The quantity of rice now affont from the East to the United Kingdom is 184,000 tons and the exports from Burmah this year have been 645,000 tons, in opposition to 669,000 tons last year, and 709,000 tons in the seven months of 1891. The announcement is made that the United States will prohibit the importation of lemons from Italy on ac-

count of the cholera. A meeting of shippers was recently held at Mossina at which it was unanimously agreed that ao further shipments of lemons or oranges would be made to the United States upon steamers carrying immigrant passengers. The "Prince" line has agreed to drop the passenger traffic, but other companies are floiding out against giving up so profitable a business.

Hops.—Picking will commence shortly in New York State and 22c is asked for the new crop with few buyers. Last year's hops steady in New York at 21c for best. The crop is reported below the average both in the States and Europe and holders are firm. On this market Townships are quoted at 181-2c to 19c and there is little doing.

Irou and Hardware.-The tone of the

CARSLEY & CO.,

Wholesale Dry Goods

113 St. Peter Street, MONTREAL, and [3]
18 Bartholomew Close, LONDON, England

Our Inducements

A GOOD ARTICLE:

Our :. Celebrated :. Brands :

" OABLE,"

"MUNGO,"

"EL PADRE,"

— AND —

" MADRE E HIJO."

Are as staple as flour, sell readily and always in demand. Millions of each brand sold annually; sales constantly increasing.

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

MONTREAL EXPOSITION CO'Y.

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PROVINCIAL EXHIBITION

Agricultural and Industrial

FAIR 4th to 9th Sept. 1893

MORE EXTENSIVE MORE ATTRACTIVE

Grand Opening. MONDAY 4th SEPT Labor Day. Civic Holiday.

All departments complete.
Military and other Bands.

GREAT SHOW OF LIVE STOCK!
Horses, Cattle, Sheep, Swine, Poultry
Manufactures and Industries.

Grand Pyrotechnic Display:—

BURNING OF MOSCOW, 1MPEBIAL JAPANESE TROUPE, HORSE BACING, HIGH JUMPING.

And a host of Splendid Attractions.
H. M. S. MOHAWK will be in the Harbour and open for inspection.

COMPLETE ELECTRIC CAR SERVICE.

REDUCED FARES ON ALL RAILROADS AND STEAMBOATS.

Open Day and Night.

ADMISSION - - - 25 Cents

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MONTREAL,

S. J. BUCHANAN,

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All kinds of Biscuits, Fancy Mixed Choose, Hand Made, etc. All will be served with greatest satisfaction. Hand made wine a speciality.

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JAMES ELLIOTT, 226 St. George St., MONTREAL

market has not improved. Prices are nominal and only few orders are being filled Pig tia is weaker in London, and copper has also declined slightly. Soft Spanish lead is cabled at £10. A New York paper states that the tin plate market suffers from the general trade depression. Bessemer steel plates, 100 lbs. to the box, may now be secured at \$4.85, possibly at a shade less.

Leather and Shoes .- The demand for leather has been moderate, of late, buyers being supplied at the moment. Factories will be busy on fall orders for some time yet, but are already preparing to make spring samples. Sole leather is in fair demand and not too plentiful. There is no accumulation of any kinds of stock.

Meal and Feed .- The demand for meal is less ativec but supplies are not large und prices are steady. Standard in bags \$2.10 to \$2.15 and granulated in bags \$2.15, in bris, \$2.25. Feed is fairly active and firm. Bran \$13.50 to \$14, shorts \$16 to \$19 and moullie \$20 to \$23.

. Provisions and Eggs,-There is only a quiet movement in provisions. Pork, Canada short cut, \$21 to \$21.50 and new western mess \$22. Hours sell at 12c to 13c and bacon at 12c to 121-2c. Canada lard 11c to 121-2c and common refined 91-2c to 3-4c. Eggs quiet at 11c to 12c. Pork in Chiengo has recently sold at \$12.60 Aug., \$12.75 Sept., and lard at \$8.45 Aug. and Sept.

TORONTO WHOLESALE TRADE. (Revised by telegraph.)

Toronto, Aug. 17, 1893. Generally speaking the wholesale trade

STAR WIRE WORKS. JOB- BELLIUM, FTOP. JOS. BELLON, Prop.

Manufacturer of all kinds of CHILDREN'S GRIBS.

Wire Window Guarde, Bank and Office Railings. Flower Stands. Flower Baskets, Wire Barrel Covers, Coat Hangers, Rat Traps, Ladies' Gent's and Children's Figure.

Wire goods for house furnishing Trade, Flo-ral Wire Designs and other Florists' Goods. Trade supplied in the above goods at prices defying all competition in Canada.

Sponge or Paper Basket.



IRON PIPE AND FITTINGS.

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for Gas and Steam Fitters, Engineers.

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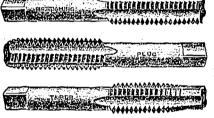
96 ST. PETER STREET.

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BUTTERFIELD & CO.

MANUFACTURERS OF

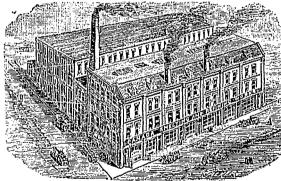
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Blacksmiths' :-: Stocks and Dies.

Reece's New Screw Plates and Taps for Blacksmiths', Machinists' and Steam Fitters' use, and other laborsaving tools.

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GOLD AND SILVER SWEEP SMELTING REFINING & ASSAYING.

Special attention and prompt returns given for Jewelers Sweeps and Photographers' Waste.

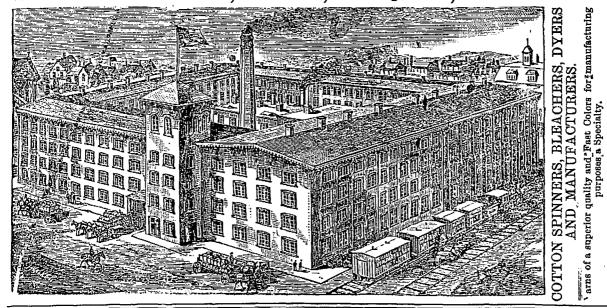
All kinds of ore, Jewelers' Sweeps, "hotograph Waste, old gold or silver or plated metals or any kinds of residue containing gold and silver, smelted and refined, and cash sent promptly to cover same.

of the city is quiet. There are evidences, however, of increased activity, and the good averag crops will no doubt stimulate the demand later on. Money is firm, and is likely to continue so until the crops are moved. Payments as yet have not improved, and in many instances are reported very backward. Call loans on stock collateral are firm at 7 per cent. and sterling exchange is low. There is little business on the stock exchange, dear

money and the unsettled condition of American securities driving off buyers. Bank of Montreal wanted at 212, Ontario at 1101-2, Hamilton at 152, and Dominion offered at 261, without bids. Commerce sold at 136, Imperial at 178 and Toronto at 238. Cable sold at 1188-4 to 119, and C. P. R. is 69 3-4 bid. Gas sold, at 181, Dominion Telegraph at 105, Western Assurance at 140, British America at 115 1-2. Loan and miscellaneous shares

N.B.

WM. PARKS & SON, Limited, ST. JOHN, New Brunswick.



quiet. London and Canadian sold at 181, Canada Permanent at 195, and Toronto Savings at 119 1-2 and 119.

Butter.—Receipts this week have been limited, and prices are somewhat firmer. The best tub dairy is selling at 19c to 20c, and choice creamery, owing to scarcity, is higher at 23c to 24c. Medium tub 14c to 16c. Eggs are still weak, with case lots quoted at 11c to 11 1-2c. Cheese is unchanged at 9 1-2 to 10c.

Dressed Hogs.—The offerings are still small, and the demand limited. Fresh killed sell to butchers at \$7.75 to \$8.

Flour and Grain.—Flour steady, with some sales of straight roller reported at \$2.90 to \$3. Extras are quoted at \$2.50 to \$2.60, Ontario patents at \$3.05 to \$3.20, Manitoba patents at \$3.90 to \$4 and strong bakers at \$3.60 to \$3.80.Bran sold at \$10.75, Toronto freights, and shorts at \$15.50, Toronto freights. Ontment firm at \$4.30 to \$4.40. Wheat dall, red sold at 59c outside west and white at 60c. Spring sold at 58c on Northean. No. 1 Manitoba hard is quoted at 82c and No. 2 hard at 78c. Pens weaker at 551.2c to 56c nortth and west. Onts sold at 331.2c outside for old and at 30c for new.

' Groceries.—Trade quiet and featureless. Dried fruits unchanged. New Valencia raisins are expected soon, and much ear-

BEDDING!!!

YOUR BEDDING AND BEDSTEADS

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ESTABLISHED 20 YEARS.

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ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,

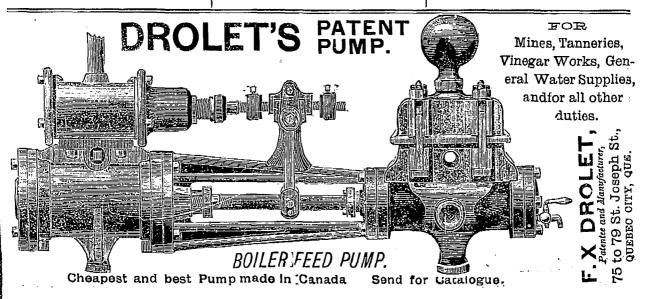
I LITTLE ST. ANTOINE STREET, Corner St. James Street only.
TELEPHONE 1908

lier than usual. Sugars are steady,granulated selling at 51-2c to 55-8c and yellows at 41-2c to 58-8c according to quality. Syrups quiet. Teas in fair request, especially medium grades. Coffees unchanged with Rios quoted at 20c to 21c. Fresh canned herring jobbing at \$1.20 per dozen.

Hardware.—Business quiet, with no special feature. The outlook generally is considered hopeful.

Hides and Skins.—Hides remain dull, with cured still quoted at 41-2c to 43-4c. No. 1 green brings 4c, No. 2, 3c and No.

- 3, 2c. Lambskins are firm at 40c to 50c and pelts 25c. Calfskins 6c to 7c. Tallow is unchanged at 5c to 51-2c.
- Live Stock.—Owing to unsaticfactory prices, receipts have fallen off, but this has resulted in steadying the market. Choice shipping cattle are selling at 4.1-2c to 4.8-4c and medium at 4c to 4.1-4c per lb. Grass stockers are bringing 8.1-2 to 3.3-4c. The demand for butchers' cattle remains moderate, the best sell 3.3-4c, medium at 3.1-4c to 3.1-2c and inferior at 2.1-2c to 3c. Milch cows sell at \$30 to \$40 and calves at \$2 and \$7.50 per head. Sheep steady, with sales at \$4.225 to \$4.75



SURETYSHIP

The only Company in Ganada confining itself to this business.

THE GUARANTEE CO.

OF BORTH AMERICA.

Capital Authorized, - \$1,000,000 Paid up in Cash (m nelet), 204,660 Resources - 1,119,946 Deposit with Bom. Sev't, 57,360

THE BONUS SYSTEM

of this Company readers the Premiums in certain cases ennually reducible until the rate of

One-Half per sout, per augum is recebed.

This Company is under the same apprienced masagement which introduced the system to this continent over thirty years ago, and has since activaly and successfully conducted the business to the satisfaction of its clients.

\$962,000.00 have been paid in Claims to Employers.

President, - SIR ALEX, T. CALT, C.C.M.G.
Vice-President and Managing Director
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Bunkers. - THE BARK OF MONTREAL

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Bookbinding and Job Printing

OF ALL KINDS DONE AT THE

Journal of Commerce.

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THE LARGEST FACTORY OF THE KIND IN THE DOMINION.

LION 'L" BRAND

Pure Goods, Honest Goods

LEADING DEALERS

FROM OCEAN TO OCEAN HANDLE

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PURE VINEGARS. WARRANTED PURE of natural strongth, and free from any added acids. Mannfactured solely under the su; cryision of the Inland Revenue Department, Unequalled for table use and pickling purposes. Put up in wood, all sizes, and in demijohns.

MIXED PICKLES. EQUAL TO ANY IMPORTED SIMILAR GOODS. Put up with solected fresh vegetables, in pure vinegar, in 20 oz. round bottles, and in wood packages of 1, 5 and 10 Gallon.

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FOR COMMERCE: Specially prepared for Bakers' and Confectioners' use. FOR THE HOUSEHOLD: For Hotels, Boarding Houses, Clubs, Colleges, Convents, Hospitals, Asylums, etc. Also, for travelling, hunting, fishing yachting excursions, pic nics, etc. Put up in 8 ez. and 1 lb. glasses; also in tin from 1 lb. to 10 lbs., and in wooden pails of 7, 14 and 30 lbs.

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Gold, Silver and Bronze Medals,

20 First Prizes.

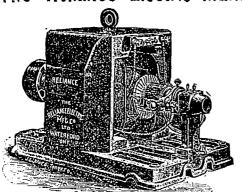
very quiet. Mark Lane English and forcign wheat, rather casier. American and Danubian maize, quiet. English 'and American flour, very inactive. Liverpool pwheat, spot, steadily held; do, maize, buyers hold off. Mixed maize, 4s 11-2d. Canadian peas, 5s 51-2d. New English wheat is offered in provincial markets at 28s per quarter. It is stated that the British cereal harvest is the worst since 1879. The hay crop is the worst ever recorded. Potatoes alone are above the average.

for the best. Lambs sell at \$2.50 to \$8.75. Hogs firmer, the best selling at 6c to 61-4c and inferior at 51-2c to 53-4c.

Provisions.—Trade fair, and prices about steady. Pork, mess, is quoted at \$19 to \$20 and short cut at \$21. Bacon steady at 101-2c for long clear, and at 10c to 101-2c for rolls. Lard 121-2c to 13c and hams 13c to 131-4c. Dried apples unchanged at 41-2 to 5c and evaporated \$3-4c to 9c. Beans \$1.30 to \$1.35 and hops 10c to 14c. Potatoes \$1.25 per barref.

Wool.—Trade inactive, without changes in prices. The best Canadian fleece is 17c to 171-2c, fine clothing 19c and Southdown 21c. Pulled wools dull at 211-2c to 22c for supers and at 26c to 261-2c for extras.

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The Reliance System of Arc and Incandescent Lighting. The Rae System of Electric Railway and Power

Apparatus.

Branch Offices: 141 King Street, West, TORONTO, ONT

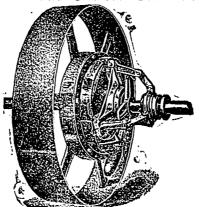
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INCANDESCENTILAMPS Manufactured by HIGH CRADE CHAS. C. PAIGE, Man.-Dir., Ü ACKA 96 to 100 MONTREAL.

CLAUSSEN CLUTCH PULLEY AND CUT-OFF COUPLING.



Simple, Durable and only one point of adjustment.

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IT-IS-NO-LONGER-NECESSARY TO IMPORT CABBON POINTS

The Peterborough Carbon and Porcela LIMITED. PETERBORO, Ont.



Can furnish them equal to any in the world as they are

MANUFACTURERS OF

CARBON POINTS For all systems of Arc Light BATTERY PLATES CARBON BRUSHES,

All kinds of Porcelain for Electrical and Hardware Lines.

"WHAT IS THE LUMINIFEROUS ETHER?"

A few days ago Sir Gabriel Stokes, Bart., F. R. S., who now occupies Sir Isaac Newton's Professional Chair at Cambridge University, gave the results of his investigation on the subject, which he, as a man of science, has made his specialty; the occasion chosen was the annual meeting of the Victoria Institute (at London, England), of which he is president. Sir G. Gabriel Stokes was supported by His Excellency the United States Ambassador to England, and a large number of home, foreign and colonial members. letters of regret at not being able to be present were read, among these from the Dukes of Argyll, Westminster, Fife, and special communications were also received from Lord Halsbury, vice-president, and Lord Kelvin, the president of the Royal Society. The report for the year was read by Captain F. Petrie, the honorary secretary, and shewed that the home, colonial and American members now numbered 1,450. The society's scientific work had tended to bring about a truer appreciation of the results of scientific inquiry, and to show that there is an absence of real opposition between science and revelation. Sir Gabriel then described the luminiferous ether, which had been termed a medium whose vibrations are supposed to cause light, pervades all space, is imponderable and infinitely elastic. He explained the results of the investigations



TENDERS FOR DEBENTURES:

TENDERS FOR DEBENTURES:

Tenders addressed to the Treasurer of the City of Hamilton, Province of Ontario, Canada, and marked "Tenuer for Debentures" will be received by the undersigned up to twelve o'clock, noon, on Wednesday, the 4th day of October, A D. 1893. for the purchase of \$2,350,000 of Debentures, to be issued by the Municipal Coun il of the Corporation of the s.id City of Hamilton, parable at the expiration of Oyears, with interest at four per cent. per annum, payable half-year. from 1st April, 1894. Principal and interest may be made payable in Hamilton, Ontario, or in Great Britain, or elsewhere. The Debentures may 1 e expressed in storling money of Great Britain, or eu roncy of Calada or of the United States or in gold, or partly in each, and in such sums as the purchaser may desire. Parties tendering must sta e in their tenderin what cur ency, in what sums and where they desire the Debentures and interests to be made payable, and the net amount which will be paid for said Debentures, free from Exchange and all other charges. The purchuse money of said Debentures from Exchange and all other charges. The purchuse money of said Debentures of the paid and the balance in said City of Hamilton, each of such payments to be made on the 26th day of March, A.D. 1894. The highest or any tender not necessarily accepted. Acopy of financial statement may be obtained at the City Bank, London, England, or from the undersigned.

A. STUART, A. STUART,

Hamilton, 27th June, 1893.

City Treasurer.

An Englishman, aged 39 with 15 years practical manager's experience of the dyeing and finishing trade seeks a similar position in Canada; his experience is thorough in all classes of Bradford goods both for men and women's wear, and would be fully competent also to superintend the erection of plant as ap-ulied to dveing and finishing. Advertiser would visit Canada to investigate suitable opening. Address first instance,

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o. simmons,

Mayor.

Petrolia, Aug. 14, 1893.

of home and foreign men of science into the nature of that substance, and said that it was quite conceivable that further great discoveries might be made as regards it. What its nature was we could only assume; for instance, the results of modern astronomical calculation had shewn that light travelling at the rate of 186,000 miles a second, would take four years say, to go from the nearest star to the earth; now as we saw the fixed stars there must be some link of connection between us and them. There were two theories of light; accordN. CURRY, PRESIDENT:

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ing to one, light was a subtance darted forth from the luminous body, according to the other it was a state of change taking place, probably by a medium intervening between that body and the obser-Sir Isaac Newton held that there must be such a medium, either material or immaterial, but the question arose how far did it extend; was it infinite like space? Science could give no answer; if it were limited what was outside it? Was there another system subject to the same or different laws? if there be such then, according to phenomena open to our investigation there can be no communication therewith. But the properties of ether are no less remarkable than its extent, the question whether it gravitates towards ponderable matter, science can-

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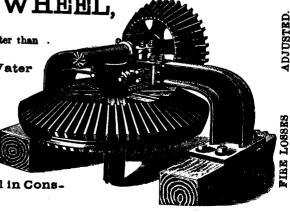
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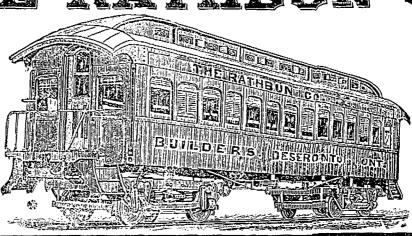


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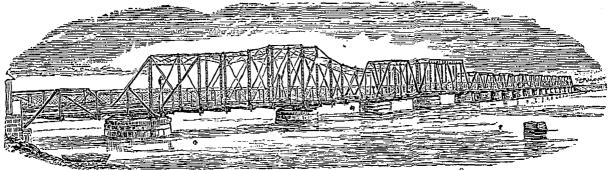
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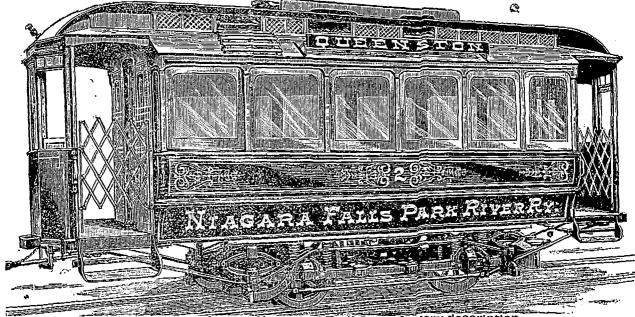
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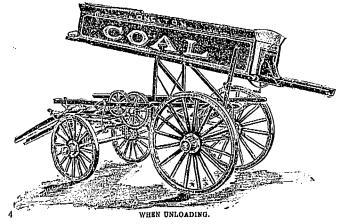
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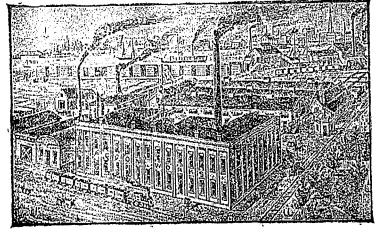
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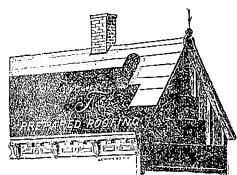
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not answer, but if it be connected with gravitation, it cannot be imponderable. Sir Gabriel then referred to the undulatory theory of sound, and to his own suggestion to Faraday, forty years ago, in regard to the possibility of the electricity having an undulatory motion somewhat similar to that of light. Since then Clark

Maxwell had shown that the velocity of light agrees with that of electricity, and Hertz had shown that the one exhibits some phenomena of the other.

At the conclusion of the address, His Excellency the Hon. T.F. Bayard, the United States Ambassador to England, as a member of the Institute, moved, and Sir Henry

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Barkly, G.C.M.G., K.C.B., F.R.S., seconded a vote of thanks for the address.

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MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, AUGUST 17, 1893

MUNTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 17, 1893								
Name of Artic	is.	Who	losals.		Name of Article.	Wholesale.		Wholesale.
		0 80 1 05 50 75 0 95 1 20 0 85 1 00 1 25 0 86 1 16 1 40 0 96	#8. #0 85 0 90 1 10 1 15 1 50	Youthu. 50 70 50 80 0 75 0 80 0 75 0 80 0 80 1 00 0 90 1 15	Roast chicken, 1-1b tins Roast turkey, 1-1b tins	\$ c. \$ c. 2 30 2 40 2 30 2 40	Soda Ash, Soda Bicarh Sal Soda Concentrated	1080 090
DID *********		1 2 00 3 00 0 00	0 00	0 00 0 00 1	1	}.	Dyestuffs.	
Calf Split boots Kip Calf Felt boots half fox full Sox	2 0164 4 1659 5 6 1667 2 0195 5 6 62 52 6 66 67 662 5 666 8 6 66 526 54 5 1668 8 6 66 526 5 666 8 6 6 6 6 6 5 6 6 6 6 6 6 6 6 6 6 5 6 6 6 6	1 90 8 40 0 00 1 35 2 10 1 25 2 00 2 90 1 50 2 75 3 90 0 00 1 60 2 10 0 00 1 80 2 60 0 00 0 35 0 75 0 00	9 00 1 60 1 70 0 00 0 00 0 00 0 00	0 00 0 00 0 95 1 15 1 10 1 40 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00	No. 1 Gom sistings, hard wood handle No. 2 do 3 strings No. 8 do 2 strings No. 0 Huri strings No. 1 do 8 strings No. 2 do 8 strings No. 3 do 8 strings No. 3 do 8 strings, ba	3 60 0 00 2 95 0 00 2 40 0 00 2 15 0 00 3 60 0 00 2 60 0 00	Archil, con	0 07 0 08 0 10 0 15 2 00 2 10 1 50 1 75 0 70 1 00 0 051 0 66
fegged, Split Batts	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Womens. Mi 0 65 0 85 0 70	9 80 0 80	Childs. 0 40 0 50	wood handle	1 85 0 00	Sumao	
Kitt "		1 100 1 10 0 76	0 85	0 50 0 60 0 50 0 65 0 50 0 65	handle	1 50 0 00	Fish.	
Pebbled **		0 90 1 15 0 80	0 90 0 90	0 50 0 65	Drugs & Chemicals		Labrador Herrings, No 1. Nild Shore. No. 1 Sea Trout No. 1 split p b.	9 00 9 25
Mackine Served. Peppled Button		.l1nn 120 085	0.90	0 50 0 70 0 50 0 70	Acid Carbolic Cryst Modi Aloes, Cape	0 18 0 15	Cape Breton Herrings	4 50 5 00
Goat Polish Calf	144 1 1-144 1 1-144 1 1-1 44 1 1-14 1 1-144 1 1-144 1 1-144 1	1 50 2 00 1 30	1 75	0 80 1 85 0 90 1 85 1 40 1 76	Borax, xtls	0 08 0 11	Mackerel, No 1, kitts	0 00 1 90 8 75 7 00 0 00 0 00
	Wholesale.	Name of Arti		Wholesale	Camphor, Eng. Ref Am. Ref	0 67 0 70 0 621 0 65	Green Cod, Large	1 U IIA
Name of Article.	A TOTALETO			\$ c. \$ c.	Citrie Acid Copperss, per 100 lbs Cream Tartar	0 75 1 00	Dry per quintal	5 00 5 25
Cannod Gzeds.	25 o \$5 c. 6 50 7 00	Peas, Mar., 2-lh Corned Beef, 1-lb Corned beef, 2-lb		1 65 0 00 2 70 2 80	Epsom Salts Glycorine Gum Arabic per Ib	1 50 1 75 0 17 0 20	Salmon, No. 1 (tiorces)	0 00 21 00
Lobsters,	8 50 9 50	" 4-108 " 6-1bs		8 75 9 00 19 85 19 50	Trag. Morphia.	0 60 0 90 1 40 1 60	Brit. Col bris	12 00 15 00 12 00 16 50
Galmon		Lunch Tres 1-lb.		8 25 0 00 5 50 5 75 2 25 0 00	Oxalio Acid	ו בדום אז הו	" Cod Nfid	0 061 0 07
Oysters, Tomatues, per dox Peaches, 2-lb. rellow	1 40 1 50 0 80 0 90	Kng. Brawn, 2-1bs Soups, 2-1bs Hosze's Boston B	* **	0 00 1 70	Phosphorus	1360 375 I	Winter Wheat	3 00 4 10
Bartlett pears, 2-lb tins,	8 00 8 15	Canadian B beans Koast Boof, 1-lb. 2-lb.		0 00 1 39 1 1 40 0 00 2 60 0 00	Strychnine Extraction Acid	0 30 0 45 0 90 1 00 0 40 0 45	Manitoba patent b brands Straight roiler Extra	3 90 0 00 3 15 8 25 2 10 8 16
Strawberries; 2-lb tina,	2 25 2 03	" 4-Ib.	10	14 00 0 00 1 5 50 0 00	Tin Crystals Heavy Chemicals	0 20 0 25	Manitoba Strong Bakers	2 60 2 90 3 65 0 01
Pineapples, 2-lb tin.p.dez Blzeberries, 2 lb. per dez	1075 090 L	Deviled Tong'e, i Ham j-lb. Chicken j-lb.	-Ib "	1 20 0 00 1 20 0 00 2 00 0 00	Bleaching Powde Blue Vitriol	2 50 3 00	Standard oatmeal for brl.	1 3 70 0 00 1 2 30 2255
Gr'nGages, 2-lb tins p de Corn, per doz	10801001	Chicken t-lb. Turkey t-lb. Ox Tongue 2-lb. Sinnan Haddies.	"	200 000 600 000	Reimstone	175 2 25 2 25 2 50 3 75 8 00	Bran Shorts Moulle	116 00 19 00
] [New pack of fifti	08. ·	500 000	I	500	<u> </u>	1

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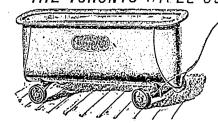
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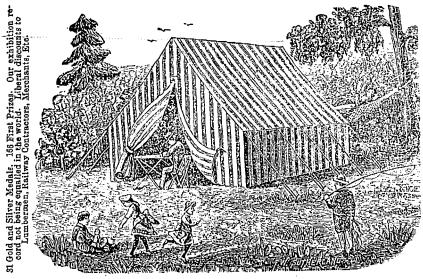
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Name of Article	Wholesale. Name of Articl	e. Wholesale.	वीकार विकासीक	Wholeshie	Rame of Article.	Wholesale			
Firm Preducts. Buyyer: Creamer; New Western dairy. Townships Firesh (hest colored Fresh (held) Fresh (h	\$ c. \$ c. \$ c. \$ 3 creex, maltive	0 721 0 00 0 0 451 0 0 0 0 0 0 645 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Molassos. (Barbados) im's Porto Rico	\$ 0. \$ 0. 33 33 30 00 00 00 00 00 00 00 00 00 00	Vermicolli; Canadian Macaroni Figi-Ciston Orango Lemon Sisrck: Can. Laundry Silver Gloss. Benson's Prep. Corn Can. Prop. Corn Can. Prop. Corn Cot. D'or. Cot. D'or. Crystal Plokling. W. W. XXX W. W. XXX W. W. XXX W. W. XXX Pure Mait Cider X. Fure Mait Cider X. Common Matches: Telephone Parlor Telegraph. Stor. Nelson's Matches: Steamboat Railroad Washboards; Nelson's Favorite Markboards; Nelson's Favorite Markboards; Strip Sirip Sirip Shoets Naw Cor Nail Schadula Base-50d and 50d, f.o.b, Cut nails. Base-50d and 50d, f.o.b, Cut nails. Base-Hot cut. Shoets Cut nails. Cut nails. Base-Hot cut. Cut nails. Cut nails.	2 c. 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			



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Name of Article.			Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesz
Hardware—Continued. 30d. 16d and 12d	1015		Terms, 4 months, or 3 po or 30 days.		Re-melted Lead. Shot per 100 lbs Lead Pipe per 100 lbs	5 56 5 75	Grained Upper Scotch Grain	0 25 0 26 0 26 0 30
8d and 9d	0 25 0 40	000	coll Chain—i	6 02 0 00 8 02 0 00 8 00 10 00	Spalter Scrap from Machinery scrap Wrot iron Powder: Canada Blasting	4 75 5 06 0 90 18 00	Kip Skins, French English Canada Kip Hemlock Calf	0 50 0 79 0 30 0 40 0 40 0 69
3dss	1 50	0 00	Galvanised Iron : Morewoods Lion, No. 28.			0 00 16 06 3 00 3 50 4 75 5 00	French Calf	0 35 0 50 1 05 1 40 0 14 0 20
not pol. or bl'd. 34 Fine blued nails—	0 90	0 00	Morewood & Meathfield. Queen's Head, or equal.	4 75 0 05 0 04 0 043	Annealed, No. 7, per 190 lbs	2 70 0 00	Leather Board, Canada Enameled Cow, per ft	0 12 0 14 0 06 0 10 0 15 0 17
3dper 100 ibs 2dper 100 ibs	1 50 2 00	0 00	Pig Ires : Blemens No. 1.	19 00 18 50 19 00 0 00 18 25 18 50	Galvd, No. 7 Barbed Wire— 2 & 4 barbs	8 25 0 00 4 50 0 00 4 25 0 00	Pebble Grain	0 094 0 18 0 12 0 18 0 10 0 13
snook, and tobscoo box nails— 12q to 30d·····per 100 lbs	9 50	0 00	Shotts SummerleeGartsherrie	18 50 0 00	Ribbon	4 75 0 00 4 25 0 00	Buffirence	0 11 6 14 0 35 0 40 0 26 0 80
8d and 9d	9 75 0 90 1 10	0 00	Iglinton	17 50 18 00	Hides and Tallew.		Imt. Fr. Calf	8 00 9 00 0 65 0 75 0 88 0 43
Finishing nails—	1	0 00	or Iron,—per 100 lbs	1000 105	Montreal Green Hides No. 1 per 100 lbs No. 2	0 00 5 00 0 00 4 00 0 00 8 00	Rough Dongola, extra No. 1 ordinary	0 30 0 83 0 30 0 25 0 15 0 30
21 to 21 " " 2 to 21 " " 11 to 11 " "	1 00 1 15 1 85	0 00 6 00 0 00 0 00	Swedes Sheet Iron to No. 28 Boiler Plates	3 25 8 40 2 50 1 60 2 40 2 60	Tanners pay 50c. more for sorted, cured and insp'd Toronto		Colored Pebbles	0 18 0 15 0 20 0 23
1 " Slating nails—	2 25	0 00	Hoops and Bands Canada Piates:	. 3 85 0 00	Prices in the west. Sheepskins	000000	Gaspe	9 40 0 00 00 0 474
5dper 100 lbs	1 25	0 00 0 00 0 00 0 00	62 p.c over 2 in. 62 p.c	0 00 0 00	Clips	0 00 0 50	Straw Seal Cod Liver Oil Norwegian Linseed, raw	0 674 6 73
Common barrel nails— 1 inch. per 100 lbs	1 50 1 75	0 00 0 00	" Sleigh Shoe. lb	2 25 2 50	Pough	. 0 66 0 66	[[Destributing Prices]	
4		0 00	TO THE STATE OF TH		1	0 20 0 23	Cod Oil, Newfoundland Do Halifax Do Gaspe S. R. Pale Seal.	0 43 0 424
24 and 25	1 15	9 00 9 00 9 00	IC Coke	Usual Trade Extras	Mo. 1 B. A. Sole,	0 17 0 18 0 15 0 16 0 19 0 20 0 16 0 17	Cod Liver Oil, Nid Norw gian Castor Oil	0 75 0 80 0 90 1 00 0 074 0 12
Sugarb and may bress of or re-			DXX " Perme Plate: 10, 20 x 28		No. 3 Buffalo Sole, No. 1 No. 3 Zansibar, No. 1 No. 3	0 14 0 15 0 90 0 00 0 00 0 0G	Lard Oil, Extra	0 89 0 90
2 and 2i	1 65 1 85 2 50	0 00 0 00 0 00	Anchors, per lb Lion & Crown, Tin'd Sht's	6 90 6 25	II DIBUKDIOR: INO. I	. 1 12 20 13 234 1	Machinery	1 (0 1 10 0 95 1 1± 3 00 3 60
Horse Shoes	3 40	3 50	Lead : Pig. per 100 lbs	1 00 1 25	Upper Heavy	.10223 D28	pts do pts. do Spirits Turpentine	3 40 9 00

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

**SETTERMS for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 8 per cent. off for cash rithin 30 days. Discount on Boltss: Carriage and Tire, 75 to 30 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 lays. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Rame of Article.	Wholstale	Name of Artists.	Wholesale.
Coal Oil: Ornde Car Lots Store, In o.c. chi Broken lots Am. in oar lots 10 bbis 5 bbis single bbis Bensine-car lots broken	\$ 0. \$ 0. 1 18 1 20 0 13 0 00 0 13 0 13 0 19 0 0 0 20 0 0 0 12 0 13 0 13 0 15	Orange Shellac, No. 1 Pure	1 89 2 00 2 00 2 85	Dublin Stout4ts """ """ """ """ """ """ """ """ """ "	2 40 2 45 1 57 1 62 6 0 00 0 60	Hay, Fairman & Cogal .cases Claymore	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
United inches, 60 to 25 United inches 26 " 40 41 " 50 51 " 80	1 30 1 85 1 40 1 45 3 00 3 25 8 25 8 50	Factory-filled por bag Quarters	0 00 2 00 0 00 6 50 1 75 0 60 0 00 0 33	Rye Whisky 25 U.P imperial, 5 yrs. old 1897 in cases, qts 1897 in cases, qts 1897 in cases qts qts qts 1887 in cases 1887 in cases 1887 ido (Club ye, in bris., 1886, p.k.)	0 00 0 00 0 00 0 00 0 00 0 00	os. green	5 50 5 70 0 00 0 00 0 00 0 00 0 00 0 00 19 08 600 0 00 0 00
W Lead pure, 50 to 166 to kgs No. 1 No. 2 No. 8 White Lead, dry White Lead, dry Venetian Red. Ength Yel. Cohre. French Whiting, ordinary Lendon. Washed Paris Portland Gemont. briter Bire Brick Hire Clay Clue, Domestic Broken Sheet Fronch, Casks	4 50 4 16 4 50 4 76 5 275 5 375 5 4 50 4 75 6 4 50 50 70 1 50 50 50 0 45 0 50 0	No. 2	0 45 0 00 0 41 0 00 0 54 0 68 0 64 0 67 0 52 0 67 0 50 0 55 0 45 0 00 0 55 0 60 0 35 0 60	McKensie, Driscoll & Co. T. G. Sandeman & Sons . Clode & Baker	0 0 0 0 0 0 0 0 0 0 1 1 0 1 5 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	doo, Roo &Co, one star, qts Dunville & Co	0 0 0 0 0 0 0 9 25 19 25 19 25 7 75 2 10 6 50 12 10 12 10 10 10 10 10 10 10 10 10 10 10 10 10
American White, Bris Coopers' Glue Colden Oobre. Franswick Groen French Imperial Green Vermillion Genuine Quicksilver	0 00 0 13 0 17 0 20 0 20 0 24 0 00 0 0 0 04 0 00 0 04 0 13 0 12 0 16 0 12 0 40 0 75 0 90	Palled, unassorted	0 21 0 22 0 164 0 17 0 00 0 00 0 00 0 00 0 16 0 17 0 31 0 38 0 164 0 184 0 374 0 39	Brandles—Honnessy 1 Star V. C. Gazes Wartell Cases (one star) Barnett & Fils, one star V. H. O. P. Bisquet Dubenche Renault & Co.	6 50 8 00 12 00 0 00 16 00 9 00 6 00 0 00 11 60 0 00 11 75 15 00	Por case, pts) Jas. Watson & Co. Dundee 3 Star Glonlivet, per case Old Glonlivetper as Watson's Old Scotch, qt, or pts, per of Watson'sOld Irish, qts, pro	9 75 10 00 8 75 9 00 1 4 00 6 00 1 7 00 8 00

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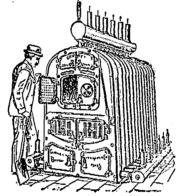
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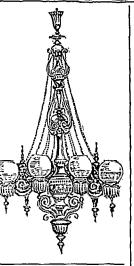
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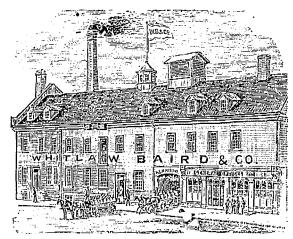


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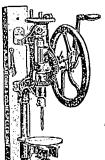
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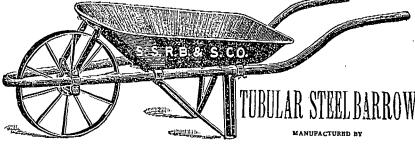
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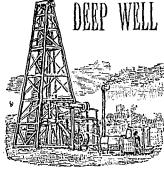
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Briti	sh Columbia, 1877, 6 p.c	122	127
	1887, 41 p.c	113	116
Cana	da, 4 p.c. loan, 1860	107	109
	8 p.c. loan, 1888	921	931
	Debs. 1884,81 p.c	102	104
	Dans, recalled brossessessessessessessessessessessessesse	102	404
Sha	Railway & other Stocks		Avg 8
100 10 100 300	Quebec Province, 5 p.c., 1874 Do do 1876, 5 pe Do do 1880, 4 pc Atlantic & Nth Western 5 p.c. Gua 1st M. Bds Buffalo and Lake Huron £10 sh Do 5 p.c. 1st Mort Do 2nd Mort Can. Central 5 p.c ist M. Bds Int guar. By Gov	115	105 108 108 108 17 134 139 139 139
	Canadian Pacific \$100	1 1	713
100	Grand Trunk, Georg Bay, &c	.1	105
100 100 100 100 100 100 100	Grand Trunk of Canada Ord. stock. 2nd equir. mtg. bds, 6 p. 1st, prof. stock 2nd prof. stock 3rd prof. stock 5 p.c. perp. deb. stock 4 p.c. perp. deb. stock	124 15 277	74 126 454 284 164 128 96
100 100 100 100 100 100	Great Western shares, p.c	107	127 107 109 104 106 98 24 102 102
1	MUNICIPAL LOANS.	1	{
100 100	City of London (Ont) 1st pref. 5 p.	0. 99	101 106
100	1874. City of Ottawa, 6 p.c. stgrodeom 1873.	104 100 100 113	108 103 102 115
100	City of Quebec, 6 p.c. con., 1878 6 p.c. redeem 1875	:: 61 :: 12 :: 12	103 103 114 119
100	6 p.c. stg. con. deb. 1874 5 p.c. gen. con. deb. 1890 4 p.c. stg. bonds, 1921-28	102 105 112 101	107 121 114 103
00	City of Winnipeg, deb., 1884, 5 p.c. deb. scrip. 1883, 6 p.c	110 117	112
100 100 100	· ·	33 35 15	36 34 15]

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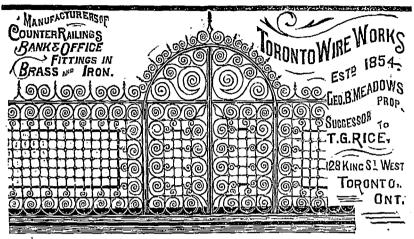
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British American Fire and Marine Canada Life	2,500 5,000 25,009 20,000	8-6mos. 71-6mos. 5-6mos. 4-6mos 6-12mos. 6	850 400 100 40 25 50	\$50 50 19 20 20 10 59	118 293 1421 125 100	118 191 145

BRITISH AND FORBIGN .- (Quotations on the London Market.) Aug 4, 1893 Market value p. p'd up sh.

Atlas British and Foreign Marine	24,000	50 50		Ģ	£22}	£234
British and Foreign Marine	-50,000	DU I	20	•	£19}	£20}
Caledonian Commercial U. Fire, Life and Marine	20,000	**	ایدا	12	4001	0000
Commercial U. Fire, Lile and Marine	00,000	80 10	50	9	£261	£27}
Edinburgh Life	1 5,000	1.0	100 -	15		*****
Fire Insurance Association	100,000	.0	£10	# <u>\$</u> 4	1	
Guardian Fire and Life	20,000	13	100	อัก	£ 8]	9] 28
Imperial Fire	12,000	£7 p.sh.	100	£2 50 25 2	27	
Lancashire Fire	100,000	80	20	2.	4.3	43
Life Association of Scotland	1 10,000	15	20 40 25 10 20	.81	112272	*****
London Assurance Corporation	35,802	48	25	12]	£543	521
London & Lancashire Life Liv. & Lon. & Globe Fire and Life	10,000	16	10	1 7-20	44	43
The & ron. & Grove Lile and Tile	£33,175	10 70 25 70	20	2.	4!#	421
National.	40,000	20		2 <u>1</u>	1#	_8~
Northern Fire and Life	1 30,000	1 70	100	5	62 [°] 35	64 37
North Brit. & Merc. Fire and Life	40,000	. 56	50	6)	35	37
Phoenix Fire	6,722	£21 p. s.		*2	£240	£445
Queen Fire and Life	. 200,000	80	1 . 10	ļ	7 1-16	6 13 16
Queen Fire and Life	. 100,000	66	10 20 10 50	8	431	443
Scottish Imporial Life	1 20,000	18	10	1 1		-
Scottish Provincial Fire and Life	20,000	15) 50	3		
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North British & Mercantile

INSURANCE COMPANY.

Total Funds, - \$52,053,716.00 Total Revenue, - \$12,899,247.00

CANADIAN INVESTMENTS: \$4,599,453.00

THOS. DAVIDSON, Managing Director, MONTREAL

Founded

THE

1805.

CALEDONIAN

INSURANCE COMPANY

Of EDINBURGH, SOOTLAND.

CAPITAL.

\$5.000.000

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LANSING LEWIS, Manager.

Toronto Agonts: MESSES. MUNTZ & BRATTY, I Victoria Street.

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

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

WALTER KAVANAGH, Resident Agent, 117 St. Francole XavieriSt., Montreal

Quebec Fire Assurance

COMPANY.

ESTABLISHED 1818.

Directors—Hdwin Jones, President; Geo. R. Renfrew, Vice-President; W. R. Dean, Treas.; Hon. Pierre Garneau. Hon. C. A. P. Pelletier, 'A. F. Hunt, Wm. Simens.

Agencies.—Nova Scotia—J. T. Twiney & Son. Halifax. P. E. I.—Urquhart & Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montjeal

—J. H. Routh & Son Ontario—Geo. J. Pyke Toronto. Manitoba—A. Holloway. Winnipeg. British Columbia—W. S. Graveley, Vancouver.

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\$300,000

SOLICITORS : MESSRS. HUNTER & H. NTER.

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Incorporated 1848.

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For Forty-three years, the Union Mutual has been engreed in the business of Life Instrance. During that period it has issued more than One Hundred Thousand Policies, aggregating in insurance more than Two Hundred Millions of Dollars. It is spaid to its Policy-holders and their teneficiaries more than Twenty-Six and a half Millions of Dollars. To day it has more then Thirty-three Millions of Insurance in force upon its Books. It has an Annual income of more than One Million Dollars and it possesses in safely invested Assets an accumulated fund for the security of its Policy-holders, representing more than six years' Income.

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Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President - GEO. GOODERHAM, President Bank of Toronto.

The double maturity plan of the Manufacturers Life is a straignt promise to pay. No restriction on residence, travel or occupation, indisputable after the first year. Matures in full at death, or age 65, or when reserve a surplus combined shall amount to the sum insured. The cheapest endowment policy possible.

JUNKIN & HOLT, Managers for Quebec,

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LIFE ASSURANCE COMPANY.

HEAD OFFICE,

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Buarantes Capital, Bovernment Deposit,

- \$700,000

Writes Liberal Policies without Burdensome

Conditions.

On the Ordinary Lavel Fromiam Plans, the POFULAR HOMANS' PLAN and the most period Endowment

Bend now before the public.

Agents wanted in all unrepresented districts. H. RUSSELL POPMAM, General Agent, Montreal.

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

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This is the only policy offered to the Canadian public that can
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after three annual premiums have been paid on it.

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TORONTO.

FIRE AND MARINE.

Cash Capital. Total Assets over -

\$750,000.00 \$1,265,570.70

Losses Paid since organization,

\$12,475,201.09

Geo. A Cox, P.esident. J. J. Kenny, Vice-Pres. P. H. Sims, Sec retary C, R. G. JOHNSON, Bes. Agent, 42 St. John Street, Montegal.

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HEAD OFFICE, BROWN STREET, MANCHESTER. MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed\$1,250,000 Capital paid up in Cash..... \$500,000 Funds in hand in addition to Capital...... \$782,500

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T. H. Hudson - - - Manager for Canada.

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Established in 1863. Head Office, Waterloo, Ont.

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MERCANTILE

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\$40,833,724 - 1,000,000 Invested Funds. Funds invested in Canada, over Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - TORONTO. - John L. Blairin, Esq.

Hon. G. W. Allen Vice-Presidents, \[\begin{cases} \ - & Hos. G. W. Alles \\ J. K. Kerr, Esq., Q.C. \]

WILLIAM MCCARE, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - -Income - - \$ 446.474.40 s - - 1.421.981.80 ve Fund, - 1,115,346.00 urplus, - - 226,635.80

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DRUMMOND, MCCALL Pipe Foundry Co.

(LIMITED)

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Cast-Iron Water and Gas Pipes,

NFW YORK LIFE INS. BUILDING

MONTREAL.

LACHINE, QUE.

THE IMPERIAL

INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803

SUBSCRIBED CAPITAL \$6,000.000 PAID-UP CAPITAL \$1,500,000

TOTAL INVESTED FUNDS OVER \$8,000,000

CANADIAN BRANCH, COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL. E. D. LACY, RESIDENT MANAGER.

FOUNDER A.D. 1710

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

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

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Oon. Agts., Winnipeg. Gen. Agt., St. John, N.B

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ACCUMULATION POLICY

NEW YORK LIFE

A Policy with no Restrictions whatever

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The Payment of Premiums.

DAVID BURKE,

General Manager for Canada

Assurance Co. of London, Eng.

METABLISHED 1847

UANADA BRANCH, MONTREAL.

Canadian Investments, nearly, - \$1,500,000 Accumulated Funds, - - 8,200,000 Annual Income, over - - - 1,300,000 Assurance in Force, 31,500,000 Total Claims Paid

Free Policies Bonuses every 3 vears. Special Advantages to Total Abstainers.

F. STANCLIFFE, General Manager.

J. E. & A. W. SMITH, Gen. Agents, Toronto WM. CLIET, Gen. Agent, P.Q., - - Quebec

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LIFE

TORONTO.

W. C. MACDONALD, J. R. MACDONALD. Actuary Mang.Dir.

Invested Funds, ever - - - \$ 4,000,000

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Insurance at Bisk. 22,550,000 Gain for 1892, \$2,000,000

Policies issued on all approved plans.

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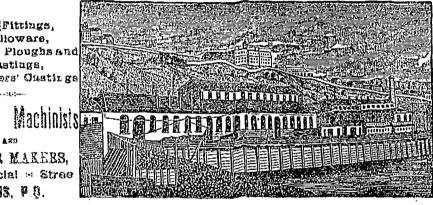
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Assurance Company, FIRE AND MARINE. INCORPORATED 1881.

\$1,555,665 19 1,800,000 00 Income for Year ending Slat Dac., 1891

Elead Office: - - - - Toronto, Opt J. J. KENNY, Managing Director,

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Head Office for Canada: N. E. Cor, King & Yonge Sts., Toronto BONDS OF SURETYSHIP

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