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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Vol. 37, No. 6
 NEW SERIES.

MONTREAL, FRIDAY, AUGUST 11, 1898

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

Finance Dept. Montreal
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The Chartered Banks.

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1893. Summer Arrangement. 1893

On and after Monday, the 26th June, 1893, through Express Passenger trains will run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure Depot	23.15	7.45
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot		20.45
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22.30	8.10
Leave Lewis	9.00	14.30
Arrives Riviere du Loup	7.30	17.45
Trois Pictoues	24.25	18.37
Rimouski	26.11	20.05
Sto. Flavie	26.50	20.35
Little Meis	27.12	20.57
Campbellton	23.10	
Dalhousie	1.50	
Bathurst	1.37	
Newcastle	2.50	
Moncton	5.00	15.35
St. John	8.30	19.05
Halifax	11.30	22.25

All the cars on Express train leaving Montreal at 23.15 o'clock run through to Little Meis without change. This train runs through to Dalhousie on Tuesdays and Fridays. The trains to Halifax and St. John run through to their destination on Sundays. The Buffet Sleeping Car and other cars of Express train leaving Montreal at 7.45 o'clock run through to Halifax without change. The trains of the Intercolonial Railway are heated by steam from the locomotive and those between Montreal and Halifax via Lewis are lighted by electricity. Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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22 "	Numidian	8 "	17 "
29 "	Sardinian	15 "	16 "
6 July	*Mongolian	22 "
13 "	Parisian	29 "	30 "
20 "	*Laurentian	5 Aug.
27 "	Numidian	12 "	13 Aug
3 Aug	Sardinian	19 "
10 "	*Mongolian	26 "
17 "	Parisian	2 Sept	3 Sept
24 "	*Laurentian	9 "

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30 "	*Grecian	20 "
7 July	State of Nebraska, 10 a.m.	27 "
14 "	*Peruvian	3 Aug
21 "	*Norwegian	10 "
28 "	State of California, 9.00 a.m.	17 "
4 Aug	*Grecian	24 "
11 "	State of Nebraska, 2.00 p.m.	31 "
18 "	*Peruvian	7 Sept
25 "	*Norwegian	14 "
1 Sept	State of California, 1.00 p.m.	21 "
8 "	*Grecian	28 "
15 "	State of Nebraska, 2.00 p.m.	5 Oct
22 "	*Peruvian	12 "
29 "	*Norwegian	19 "
6 Oct	State of California, 11.30 am.	26 "
13 "	*Grecian	2 Nov
20 "	State of Nebraska, 11.30 am.	9 "

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

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23 "	Austrian	19 "

And every ten days thereafter.

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23 "	Manitoban	12 "

And weekly thereafter. These Steamers do not carry passengers on voyage to Europe.

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June 1893

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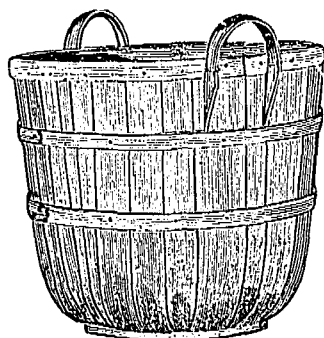
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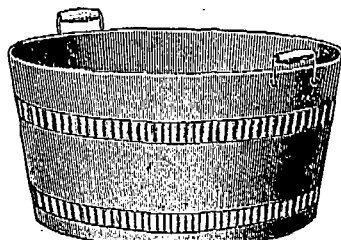
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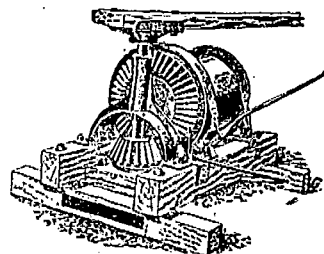
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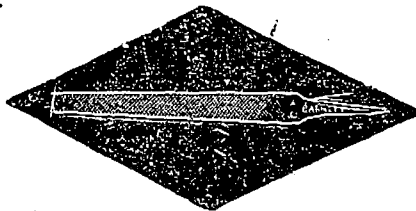
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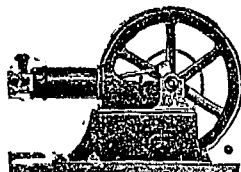
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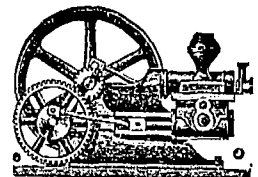
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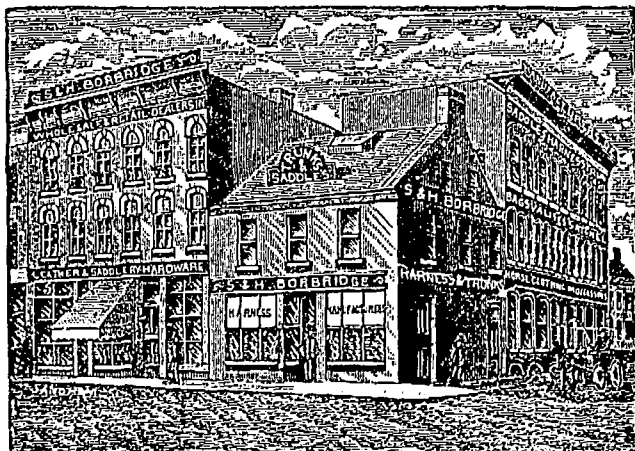


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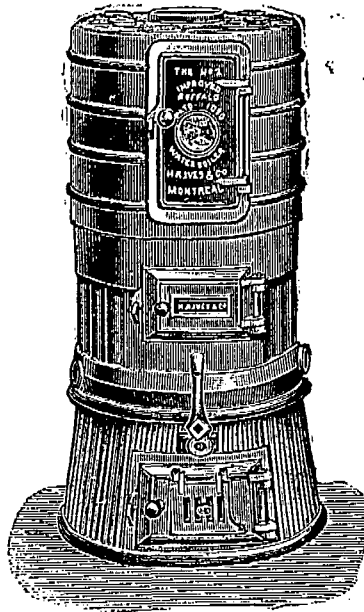
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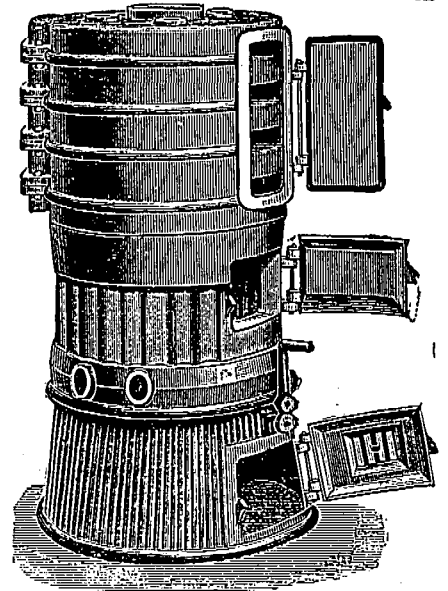
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**HAS FEWER PARTS,
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(None of which are exposed to fire.)

**More Efficient,
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Than any Boiler of same capacity yet
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Any section can be replaced without disconnecting
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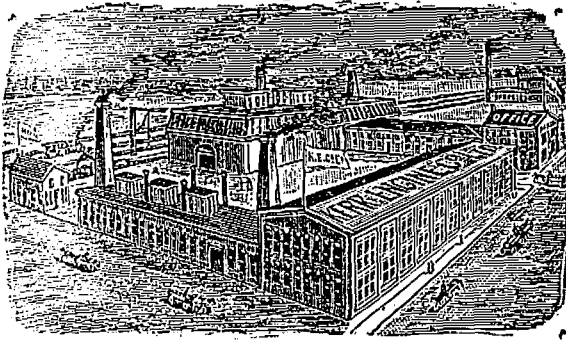
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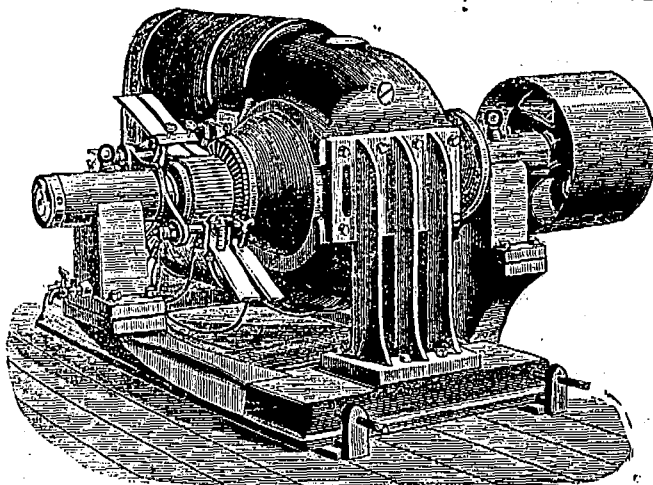
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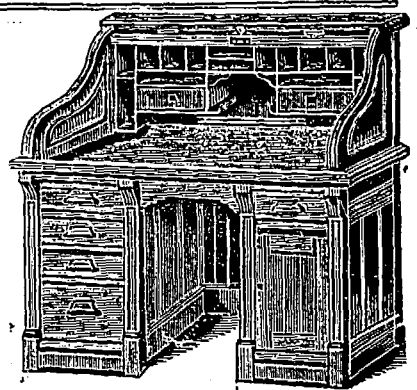
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Write for the testimony of eighty witnesses who
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Which does the work of the \$100 machines.

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Grey Cottons, Bleached, Shirtings, Bleached &
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The fast new steel steamship City of King-
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Also the quick steel steamship America,
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Apply to MUSGRAVE & Co Halifax, or

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Full Roller Process.

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The CLAMP PENCIL w' th rubber tip don't
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The CARDINAL with rubber tip, wedge
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The HELMET, the best rubber tip pencil yet!
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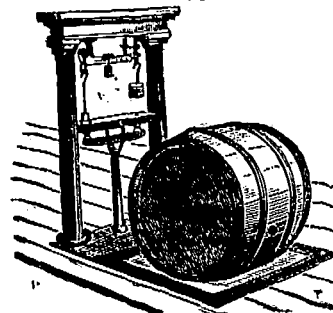
Roman Cement, Portland Cement,
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Drain Pipes, Vent Linings,
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3 Ton Scale, 12x8.....\$60

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Special Scales made to order.

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⇒ SPRING 1898 ⇐

Ginghams, Zephyrs, Cravenettes, Bedford Cords, Chevlot Sultings, Flannelettes, Dress Goods, Skirtings, Oxfords, Shirts, Cottonades, Awnings, Tickings, Etc.—NOW READY.

SEE SAMPLES IN WHOLESALE HOUSES.

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J. & H. TAYLOR,
Steel Rails,

56 LB. IN STOCK.

All sizes from 12 lb. upwards to order.

Grading Ploughs and Scrapers,
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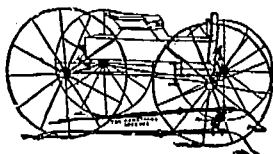
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Ask for description.

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Manufacturers of
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Inquiries and Correspondence solicited. . . .
HAMILTON, ONT.

Commercial Summary.

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

—The apple crop in Western Ontario will be light.

—The city Street Railway Co. will shortly issue \$700,000 worth of bonds.

—11,000 acres of land near Calgary have been recently purchased and settled by citizens at Schuyler, Nebraska.

—The smuggling of whiskey into Gulf ports is to be investigated personally by the Comptroller of Inland Revenue.

—The Hochelaga Bank has decided to open a branch at Louisville, Que. at the request of a number of leading residents there.

—W. C. Read, of Fergus, charged with offering to purchase counterfeit money from American green goods men, has been fined \$500 and costs by Judge Chadwick.

—The Crown Lands Commissioner for Quebec has been collecting arrears of timber dues which his predecessor had neglected. Some \$90,000 has been collected.

—The claim of the Gilbert Bros., Montreal contractors, for the Galops canal channel against the Government for \$323,000 has been referred to the Exchequer Court.

—F. R. Alley, T. Gauthier, F. E. Nelson, G. R. Robertson and J. G. Ross, of Montreal, have been incorporated under the name of the "Amherst Park Land Company," with a capital of \$190,000.

—The protests have been so general in reserve about half of them. The freehold the press against selling the Thousand Islands that the Government has decided to in no one of them ought to be parted with.

—The gold in the treasury passed the reserve limit on 2nd August, and stood at \$100,791,370. The net gold certificates

MACHINERY, Iron and Wood-Working,
STEAM PUMPS for Every Service. ENGINES and BOILERS
Canada Machinery Agency, 345 & 347 St. James St.,
W. H. NOLAN Manager

Consumers
Cordage Co.

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,
and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

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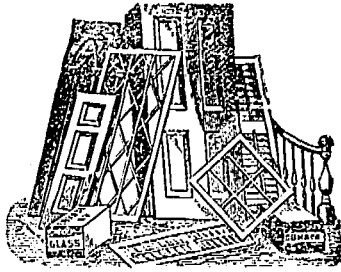
New York Life Insurance Co's Bldg,
MONTREAL.

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

SPECIALTIES

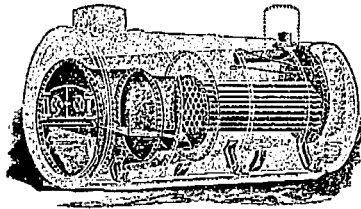
In stock, Dress Goods, Cashmeres, Velveteens, Lining, Hosiery, G. V. S., Laces and Fancy Small-wares. Canadian staples at market price.

RHODES, CURRY & CO.



All kinds of building Materials Fittings for Banks Stores, etc., a specialty.

AMHERST, N.S.



MONARCH ECONOMIC BOILERS.

More economical than Brick set Boilers, with all advantages of light portable forms.

ROBE ENGINEERING CO Ltd.,

AMHERST, N.S.

outstanding are \$86,995,659 and the total gold holdings in the treasury, \$187,787,629.

—Few are aware that a naval war on a vast scale is going on in British waters, happily, however, a mimic one between two sections of the British fleet. John Bull means to keep his supremacy of the seas at any cost.

—The recent incendiary fires at St. Johns, Que., are believed to have been the work of a man who has just been sentenced to the penitentiary for larceny. He will be tried for the more serious offense next assizes.

—The price of U.S. bonds is now so low that national banks are arranging to buy them, in order to increase their note issues. They are hoping to add about eight millions of dollars to the currency by these purchases.

—If the authorities do not stop the vandals who hack the wood work in the

G. DESOLA,

General Commission Merchant,
CUSTOMS AND EXCHANGING BROKER
General agent in Canada for "Filtature et Filatures réunies," United Thread Factories of Alost, Belgium.
3 St. SACRAMENT STREET, - - (MONTREAL.

McArthur, Corneille & Co

Importers of and Dealers in

WHITE LEAD AND COLOBS.

DRY AND GROUND IN OIL.

Varalshes, Oils, Window Glass, Star, Diamond and Double Diamond Star Brands.
English 16, 18, and 26 oz. Sheet.
Rolled Rough and Polished Plate Glass.
Colored Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye Stuffs,
Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

370, 372, 374 & 376 ST. PAUL STREET.

—AND—

147, 149 & 151 COMMISSIONERS ST.
MONTREAL.

CELEBRATED

Truro Spa Ginger Ale.

Lemon Soda, Sarsaparilla, Champagne Cider, Club Soda and other choice flavors.

Our goods are always reliable, and retailers find them both saleable and profitable.

Highest awards wherever exhibiting.

Only the purest ingredients used

PURE FRUIT SYRUPS.

Write for quotations.

MANUFACTURED BY

BIGELOW & HOOD,
TRURO, N.S.

Mountain park, they will soon have to renew it at a great expense. Such depre-dators should be given a month at Hochelaga to exercise their wood cutting tastes with a buck saw.

—The Directors of the World's Fair have been fined \$1000 each by a U.S. Superior Court judge for ordering the gates to be closed on Sunday, that order being a contempt of court. By the time the Fair is closed some arrangement will be reached on the question.

—Grand Trunk Railway Company. Return of traffic week ending August 5th, 1893: Passenger train earnings \$176,965, 1892 \$154,972; freight train earnings \$224,485, 1892 \$237,594; total train earnings \$401,450, 1892 \$392,566. Increase, 1893, \$8,884.

—For the detection of the Italian Admiral the fountain in Victoria Square was made to throw up a stream far overtopping the highest warehouses. Looking at this display, the question arose, why is there not some appliance for throwing such a volume of water on a building on fire?

—The bookkeeper of a wholesale house on St. Paul street is reported to have been dealing in stocks with his employer's funds, and so became a heavy defaulter. He was arrested, but well-to-do friends paid the shortage and released him. A bucket shop victim we presume.

—The eminent lady financier has turned up in Cincinnati this time. She was notified by her bank that she had overdrawn her account by \$100. She sat down, wrote

DICK'S PATENT

Gutta Percha



Belting

Is the Leading Belt, once used always used.

Send for Samples and Prices to

THOS. FORRESTER,
118 St. James St., MONTREAL.

C. C. CLEVELAND,

GRO. F. CLEVELAND.

J. L. GOODHUE & CO.,

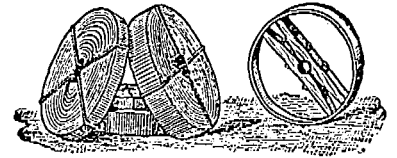
Manufacturers of

LEATHER BELTING

—AND—

LACE LEATHER, DANVILLE, - - - QUE.

W. B. CHAPMAN & CO., Montreal Agents.



BALLS OF FIRE

Hurled into the ranks of an army, could not have created the excitement and dismay that our large stock of heavy Belts and Machinery have caused among the traders and agents throughout Canada. We sell direct to the consumer, barring out all middle men giving or reaping the immense profits squeezed and coaxed out of them by that class of men.

100,000 feet extra heavy new rubber belts at 50 and 20 per cent discount of list price.

200 Machines for wood and iron workers, engines and boilers 4 to 30 horse powers at prices that cannot be equalled.

1200 Hickory bent rim split wood pulleys no glue in them, and light American metal pulleys, all balanced.

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436 Visitation Street, MONTREAL

a cheque for \$100 on the same bank, and promptly forwarded it to make up the deficiency. She must have been reading 'about debts being assets.

—Messrs. Chrysler and Lewis, of Ottawa, give notice of application to Parliament for an act to incorporate a company to manufacture, produce, supply and dispose of electricity for light, heat, power and other purposes in Canada, and to pur-

ROYAL CARPET CO.,

Manufacturers of

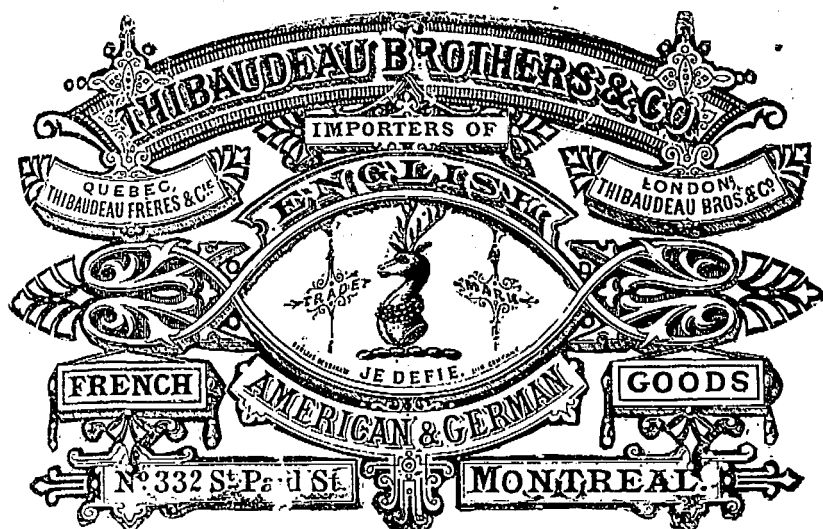
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As they are very attractive in appearance and superior in quality, and no other bat will retail as well.

ASK FOR THESE BRANDS:

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

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

chase the plant of other companies or to amalgamate with other companies.

—Mr. J. J. Curran, Q.C., M.P., Solicitor General, has brought an action for libel against the Witness. The step is ill-advised. Press prosecutions are out of date, especially for public men, and more especially for the legal adviser of a Government. Mr. Curran will act wisely if he allows the matter to drop.

—Florida has been ousted from the Horticultural Building at the World's Fair. The Florida State commissioners have shown no disposition to maintain a creditable exhibit, and Chief Samuels, after giving them several warnings, decided to take away the space which Florida had, and divide it among other states which try to make a good display.

—A Boston correspondent writes to a contemporary that on a certain day "loans in Wall street were six per cent. per annum, which is equivalent to 50 per cent. a year!" When "a year" is English, brief and clear, we do not see why "per annum" need ever

be used where English is spoken. Per capita and per annum should be shelved, they have lived too long.

—A painstaking statistician states that the United States produces 2,200 pounds of grain to each inhabitant; Denmark, 2,005; Canada, 1,500; Russia, 1,200; Spain, 1,100; Roumania, 1,150; France, 990; Sweden, 980; Argentine Republic 850; Australia, 760; Germany, 700; Belgium, 600; Portugal, 550; Ireland, 500; Scotland, 490; England, 360.

—The latest advance in the application of electricity as a labor and time saving agent is its use in operating canal lock gates. At the Beauharnois locks yesterday the gates were opened and shut by electricity, and the experiment was in every way satisfactory. Manager Conroy, of the Canadian General Electric Co., is in charge of the venture and is sanguine that the old methods will soon be superseded.

—Advance sheets of Poor's Railroad Manual for 1893 show a total mileage in the United States at the close of last

year of 175,223 miles, an increase over previous year of 4,428 miles. The total liabilities were \$11,088,933,606, consisting of \$4,920,555,225 capital stock, \$5,463,611,204 bonds, and the rest unfunded and current debt. The total traffic revenue was \$1,205,222,023, and net earnings were \$358,638,520.

—The gold movement across the Atlantic during the past six years, as compiled from the recently published United States Bureau of statistics, is as follows:

Fiscal Year.	Exports.	Imports.
1887-88	\$18,376,234	\$13,934,317
1888-89	59,952,285	10,284,858
1889-90	17,274,491	12,493,342
1890-91	86,362,654	18,232,567
1891-92	50,195,327	49,699,454
1892-93	108,680,844	21,174,381
Total	\$340,841,835	\$156,268,919

—Toronto papers report that local banks have had a large demand from American business houses the past few days for loans, but they are pursuing a policy of great caution and refuse to entertain their application for funds. They say there are excellent opportunities now for making

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handsome profits on loans in the States, but the risks are greater than they care to incur. Some banks there are refusing to cash drafts of banks and business houses in the States outside of New York city.

The building Inspector of this city has taken out an action against Mr. J. Murray Smith as local manager of the Bank of Toronto for neglecting to take out a permit for their new building at the corner of St. James and McGill streets. He would have shown more proper consideration for, and courtesy towards a Bank which is adding another handsome building to the city had the Manager been politely notified and requested to meet the civic ordinance as to permits.

Aside from the claims of the hotels and boarding houses in Montreal who failed to receive expected lodgers, the shortage

in connection with the recent Christian Endeavor Convention will be about \$3,500. Considering the large numbers of our citizens who took so active an interest in the Convention, and the money expended by our visitors, so trifling a sum as above named ought to have been raised without difficulty and the local managers relieved of anxiety.

—A Toronto paper says: "The American authorities are in earnest in their declared intention to reform the tariff; it remains to be seen whether so much can be said of the authorities at Ottawa. A tariff for revenue must remain, and under shelter of this manufacturers ought to be able to succeed." The evidence of the "American authorities" being sincere is no stronger than that for authorities at Ottawa being also in earnest. All that manufacturers

require is a tariff whose shelter will enable them to live.

—The following figures show the shipments of grain from Montreal from the opening of navigation to the end of July since 1890:

1890	- - - -	5,357,669 bushels.
1891	- - - -	4,251,633 "
1892	- - - -	9,338,047 "
1893	- - - -	12,047,004 "

The grain transferring facilities at the port consist of fourteen floating grain elevators, each having an average capacity of over 4,000 bushels per hour, or a total of about 56,000 bushels per hour.

—In the month of July the purchase of silver by the United States Treasury was 2,384,000 ounces. This is the first time since the passage of the Sherman act that it has fallen below the stipulated quota of 4,500,000 ounces, and the decrease

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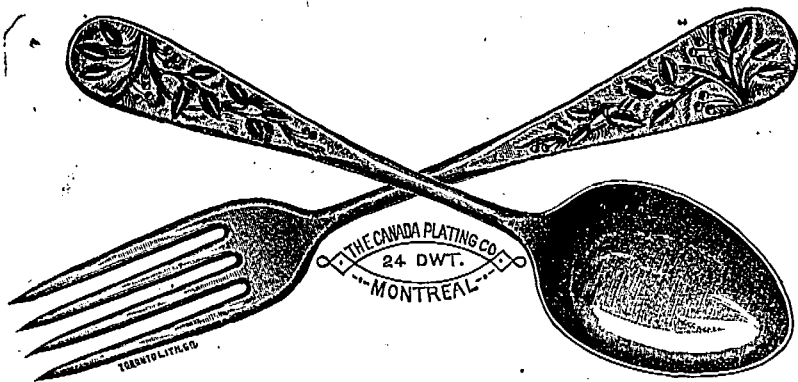
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OTHERS.

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Factories and Salesrooms:
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E. G. GOODERHAM, JNO. C. COPP.
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is a clear indication that the Administration will not continue the senseless purchases of the white metal. All the offers of the vendors were refused, and the Secretary of the Treasury, purchased at his own offer of 70 3-10 cents an ounce.

-Silver coinage men, says The Empire, who claim that the metals are and should be equal, might study the Mexican silver dollar which is not redeemable in gold and will consequently not buy anything like 100 cents worth of goods. As long as it is redeemable in gold the Yankee silver dollar will pass at par. But not a day later had the "silver coinage men" ever travelled in Europe they would have become familiar with currency facts which would have taught them a much needed lesson.

-The Hamilton Spectator asks, "Can't somebody persuade Montreal to move itself out of Canada?" Our contemporary should not allow his jealousy of our mountains and his Franco-phobia to lead him into such displays of bad temper, and bad taste. The American system of one city sneering at, and seeking to belittle other places, is neither patriotic, nor wise. "Whatever broils disturb abroad, there should be peace at home." Montreal has nothing but good wishes for Hamilton, and is entitled in this to unrestricted reciprocity.

SIMPSON, HALL,
18 & 19
DEBRESOLES ST., MILLER & CO.
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ELECTRO-PLATED WARE

AND SOLE MANUFACTURERS
OF THE CELEBRATED
WM. ROGERS' Knives, Forks,
Spoons, Etc., Etc., Etc.
A. J. WHIMBEY, Manager.

-A joint commission, consisting of Canadians and United States representatives, has been appointed, says the Halifax Chronicle, for the purpose of investigating more thoroughly than has yet been done the habits of the mackerel in the waters in the vicinity of the mouth of the St. Lawrence, with a view to reaching some conclusion that will enable the govts. to adopt measures that will serve to promote the interests of the mackerel fisheries, which, in a commercial sense, are more important than any other.

-The New Orleans Picayune says: "The last season has witnessed the largest domestic rice crop ever grown, the Louisiana yield alone having approximated 2,000,000 bags of rough rice, but at the same time unfortunately, the lowest prices on record have been experienced. It is therefore questionable whether the producers have realized any considerable profit from their enormous yield. The previous average production of rice in Louisiana has been about 1,000,000 bags, and nothing but low prices could have been expected in a season which witnessed such an extraordinary increase of output."

-The attention of the Department of Customs having been called to the practice which obtains at some ports in the case of goods of small value imported by express, of ignoring, for the purposes of duty, any parcel of a less value than fifty cents, and of charging duty on a value of one dollar upon all parcels of a value of fifty cents or over, Comptroller Wallace has issued a circular to collectors informing them that this practice is not sanctioned by law and that for the future all parcels coming by mail or express must be en-

EGGS AND PRODUCE
AULD BROTHERS,
Wholesale Grocers and Dealers.
Grafton St., CHALLOTTE OWN, P. E. I.

tered at the exact cost to the importers for the same and duty must be collected on such fractional parts of a dollar in each case.

-A traveller left the following circular at the Queen's Hotel, Toronto, a few days ago. It is sent out by a firm in Sioux City, Iowa, and is a vivid illustration of the seriousness of the financial crisis in the Western States:—"Our terms are strictly cash. If bills are not paid promptly on receipt of goods, we will ship your goods only C.O.D. We are obliged to insist upon this manner of settlement, owing to the financial condition of the country. Remittances must be made in drafts or money orders. Checks will not be accepted, as the banks have refused to accept the same. Very respectfully, A. Hiller & Sons."

-The Toronto Gas Company's earnings are getting so bulky they scarcely know what to do with them to prevent them going to the city, as provided after they reach a certain percentage on the stock. Recently the company decided to expend a thousand of dollars in building a big spare receiver in the west end. Now they propose to spend \$10,000 more to supply gas to residents on the island. With proper management the citizens of Toronto might have gas at 75 cents per thousand for ordinary burners, and for fuel purposes at 60 cents. The company could afford these terms and pay its dividend.

-The Daily Colonist, Victoria, B.C., reports that Mr. Joseph Peirson, on 25th July, brought to the city some very fine specimens of gold, taken from the bed of the south fork of the Quaselle river. Being convinced that there was gold in the bed of the river, he employed a diver to explore it, and the gold, about seventy dollars' worth, is the result. The gold is in large grains, some of them containing as much metal as is in a five-dollar piece. The "dirt" was considered rich, averaging from fifty cents to a dollar the pan. Old miners say that there must be more gold where that came from.

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Agent for
JOHN ROBERTSON & SONS SCOTCH WHISKEY
CHAMPAGNE { Vin de Princesse,
 { Vin d'E.C.

OUILLET & DELAMAIRE
Jarnac Cognac Brandies.
JOHN FERGUSON & SONS, Scotch Whiskey.
N. M. COUYPICNE, Bourdeaux Clarets.

416 ST. PAUL STREET, MONTREAL

—A new company has been organized in Toronto, which is likely to continue the development of an important industry. The Rosedale Pressed Brick & Terra Cotta Company has leased for twenty years a property of 27 acres in Rosedale, on the banks of the Don. Ex-Mr. John Fleet is president, and Mr. J. V. Wright is managing director. The brick-yard lies south of Taylor Bros.' works, and along the line of the B.M. Line Railway. We have seen sample briquettes made from the natural clay on this property, and in color and quality they are very beautiful. The buildings are erected and the machinery has been ordered with a view to beginning manufacture this season.

—The Americans have discovered the value of the new Canadian steamship line to Australia. The Winnipeg Free Press of 3rd inst. says: "This morning a solid train of twenty-five car loads of harvest machinery passed through the city on the C.P.R., destined for Australia. The machinery was shipped by the Deering Company of Chicago, and the shipping bill calls for delivery to be made at Sydney and Melbourne, Australia. All the cars were placarded with a notice denoting the nature of the shipment. The train came from St. Paul to Winnipeg by the Soo and C.P.R. lines. This machinery was formally shipped from Chicago to San Francisco and thence by steamer, but the establishment of the Vancouver-Melbourne line has altered matters.

—The non-elasticity of the U.S. note issue currency has caused a plan to be proposed for moving the crops which is being adopted in some parts of Southern Minnesota, and will very probably be generally adopted. It is that the grain men issue

Berlin Piano & Organ Co.

LIMITED.

BERLIN, ONT.

their cheques for grain purchased of the farmers, payable fifteen days after date, which would allow time for the collection of drafts against consignments. At some points the banks will not advance money on drafts against consignments, but will only enter such drafts for collection. This plan makes a division of the burden, which the farmers cannot but admit is fair. Farmers who are obliged to sell may find themselves much inconvenienced.

—Messrs. Col. F. C. Henshaw, D. A. P. Watt, and John McLea are acting as a court of arbitration in the following case: Some time ago the ship "Beatrice," belonging to Messrs. Maguire, of Quebec, arrived in port with a cargo of molasses for Messrs. Kendall and Co. The charter party provided for the rate of freight and for the rebate of the amount of extra premium which the company might have to pay on the cargo on account of any unseaworthiness in the vessel, this to be deducted from the freight. Messrs. Kendall claim that they had to pay 5 per cent. excess of insurance on account of the badness of the vessel, a sum of \$1,300. This the owners deny, and claim that ordinary rates could have been obtained.

—The proprietors of mica mines in the Ottawa district, having a very large accumulation of mica now in their storehouses in Ottawa, have decided not to con-

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SOLDERS, and other Metals.

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Metallurgists and M'frs,

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tinued production at present, but to restrict operations to the disposal of the mica now on hand. Various mines are said to be in splendid shape, and that production could be resumed at any moment should the condition of business warrant it, but in the meantime operations at the mine would cease. This decision, while no doubt a prudent one under the circumstances, is much to be regretted, as it will throw out of employment a large number of miners, and be seriously felt in the immediate neighborhood of the mines, which have been a distinct benefit to the country surrounding them.

—According to advices from British Columbia the effect of the American depression is being keenly felt in the coal-mining districts of that province. The demand for fuel has decreased to such an extent that several mines have been closed down, and the owners of others an-

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The Citizens Insurance Company of Canada, Accident Branch, and
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can get good contracts.

LYNN T. LEET,
Manager for Canada

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT STREET EAST TORONTO

—The Government has decided not to sell the Thousand Islands.

—The liabilities of H. A. Cate, boots and shoes, St. John, N.B., are \$3,800, assets; \$1,200.

—The R. & O. Navigation Co. have put another boat on between the West and this port.

—Toronto papers are so full of discussion in re Sunday Cars, they read like a collection of theological essays.

—The harvest has commenced in the North West under most favorable conditions. The yield promises to be the largest yet secured.

—The people of India are estimated to be holders of \$130,000,000 worth of silver. This metal seems to have a peculiar fascination for half-civilized nations.

—The dailies are giving speculations as to the Behring Sea verdict. The sessions of the arbitrators are strictly private, so all reports are mere guesses. Why cannot a clairvoyant, mind-reader, be engaged to visit Paris, and get at the facts?

—The Allan Line has made a great reduction in cabin rates by all the steamers of the Montreal and Liverpool service, and



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Brantford and Pelee Island.*

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And our celebrated communion and invalids wine "St. Augustine," registered. Our Pelee Island Wines are the finest Canadian Wines, and being free of duty are much better value than imported Wines.

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Have you ever tried it?

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CHARLES COCKSHUTT & CO.,

BRITISH AND CANADIAN **WOOLLENS & CLOTHIERS' TRIMMINGS,**

— WHOLESALE ONLY. —

59 FRONT STREET WEST, — TORONTO.

also by the steamers of the Allan State Line, sailing between New York, Londonderry and Glasgow.

—The Arcadia Sugar Refining Co. has secured a charter of incorporation in England. The Nova Scotia, Halifax, and Moncton refineries are included in the combine. The capital of the company is fixed at \$2,800,000. Since this was effected the price of sugar has risen.

—Engineering experts recommend the city to purchase another water works engine to cost \$100,000. If they could devise a scheme for cleansing the water, and making it cooler at the taps, they would do

The Northey Manufacturing Co. Ltd., TORONTO, ONT.

SINGLE and DUPLEX

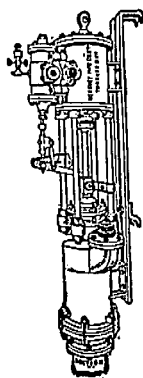
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For General Water Supply

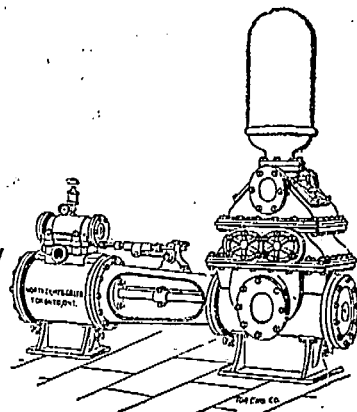
— AND —

FOR ALL DUTIES.

CATALOGUE FREE.



SINKING PUMP.



FIRE OR PRESSURE PUMP.

the citizens a needful service. Lukewarm water is a poor beverage.

—J. T. Craig, general store, Oxbow, Man., who recently obtained an extension has assigned.—Boez & Bedenk, who have carried on business as tailors at Regina since '92 in a small way, have assigned. Mrs. C. L. Jordan, millinery and hair goods, Winnipeg, has assigned.

—The Cote St. Antoine Town council has passed the by-law concerning the establishment and operation of an electric passenger railway in the town by the Montreal Street Railway Company. It gives the company an exclusive franchise for thirty years and exemption from taxes for that period.

—The Italian war-ship, Etna, left this port on the 8th. After the contre-temps which occurred on its arrival, it is gratifying to record that no such visitors were ever more generously entertained in any city than have been Admiral Magnaghi and his officers and crew in Montreal. That is his and their verdict.

—The Superintendent of the Victoria Niagara Falls Park reports that the number of visitors to the park last year was 233,495, nearly 40,000 less than in 1891. The falling off was in carriage travel, which declined 36 per cent., while the number of visitors on foot increased nearly 24 per cent. The fee for vehicles is most unpopular in a so-called "free" Park.

—J. A. Thompson, broker, Picton, Ont., whose assignment is reported, might have done better by closer attention to business. Liabilities are \$700 and assets only \$100, made up of accounts due and effects used in his business. There is some real estate in the name of his wife, which may be the cause of legal proceedings before the estate is wound up.

—A sad event in city business circles this week is the suicide of J. R. Arnott, warehouseman, who shot himself in the head. Until a few days ago when a bailiff sale for rent was advertised against him he was understood to be in good circumstances. Now it would appear he has lost heavily in speculation and the estate may realize little for the creditors.

—Angus Curry, general store, East Bay, N. B., is offering his creditors 20 per cent.

5 cash and 5 in 3, 6 and 9 months. He has been some years in business and owes \$1,400.—J. A. Merithew, lumber, Canterbury Station, N. B., has assigned.—There is a judgment of \$1,843 against J. E. McAuley, trader, Millstream, N. B., and he is offering a general compromise of 50 per cent.

—Messrs. Shaughnessy, Angus and Joseph, with Messrs. E. B. Osler and H. Chammond, local capitalists, crossed over to Niagara on the 8th, with the object, it is reported, of looking at one or two sites for the erection of two large hotels it is proposed to build at the Falls on the Canadian side, and that the Canadian Pacific Railway is largely interested in this project. The accommodation on our side is certainly as deficient as it is superabundant at Niagara Falls, U.S.

—Brosseau & Tremblay, sash and door factory, city, referred to previously as assigned, have made an offer of 50c, four, eight and twelve months secured, liabilities being now stated at \$34,000.—Isidore Boileau, hats and furs, city, commenced in '90, and was in difficulties in '92, when he settled at 53½c on the dollar. He now assigns owing \$3,000.—The firm of, Ouimet & Brodeur, dry goods, city, was started by A. H. Ouimet in the spring of '91. He assigned in May '92 and settled at 50c, when the present partnership was formed. They now fail with liabilities of \$6,000 to \$7,000.

—The Mark Lane Express, in its weekly review of the British grain trade, says:—Where the wheat crop is bad, it is very bad. Where it is good, it is barely good. The average yield is not expected to exceed twenty-seven bushels to the acre, which will make a total of 7,087,500 quarters, against 8,000,000 quarters in 1892. The growth of root crops, including potatoes, has been highly favorable lately. The showery weather has been advantageous only to oats and barley in backward districts. There will probably be a very fair second hay crop and improvement in the pastures. There is a reduced demand in the market for all sorts of feeding stuffs. The sales of English wheat included new samples. The first sales were made at 30s per quarter, but later there were transactions at prices ranging from 28s to 32s. The opening mean values were:—Red, 27s to 31s; white, 28s to 34s. The quality was very uneven.

—Euclide St. Amour, general store, Actonvale, Que., in business some nine years, has assigned, owing about \$6,000. J. C. Parker, who has kept a retail boot and shoe store in this city since '85 has failed with liabilities of \$14,000 to \$15,000. He was in trouble in the spring of '91, when he settled at 55c on the dollar and seems to have had a struggle ever since.—Since July '90 Dubrule & Co. have carried on business as dry goods dealers and tailors at Richmond, Que., but, of late, their affairs have not been in easy shape. They now assign with liabilities of \$12,000 to \$13,000.—Noe Forget, general store, St. Lucie, has compromised at 25c on the dollar, cash.—The statement of affairs of Etienne Jussault, dry goods, Quebec, shows debts of \$4,500 assets of \$4,000, the latter in good shape. His wife is a creditor for \$850. The failure is attributed to dull trade and poor locality.

—In Ontario, F. X. Marrin, grocer, Barrie, has effected a compromise at 25c on the dollar.—Tudhope & Co., grocers, Gravenhurst, have closed out.—Wm. White, builder, Toronto; W. C. Carpenter, builder, Woodstock; J. W. Ferguson, shoes, Attwood; J. J. Brown, grain, Barrie; H. Eekenswiller, general store, Clifford; Mrs. L. Blackstock, general store, Thornton; S. McNab, store, Woodville; Mrs. E. Eastland, trader, Apsley; C. Zurhorst & Co., provisions, Toronto; Coolidge & Co., hats, Brockville, Stewart Bros., dry goods Fort William; Robt. Smith, jeweller, Hamilton, and S. W. Deming & Co., tailors, Sarnia, have assigned.—Jas. Irwin, general store, Brussels, whose assignment is reported, was formerly a member of the firm of Irwin & McBean. He owes \$5,500.—H. Tolchard, grocer, Toronto, has compromised at 40c on the dollar, spread over a year.—J. Watt & Co., general store, Uxbridge, who recently held a meeting of creditors, show liabilities of \$40,000. They offer 70c on the dollar, with good security and this is likely to be accepted.

—Our Poree correspondent writes: The lobster fishing season on the Gaspe coast up to the 15th ult. has been quite productive particularly in Poree and vicinity. A number of American and Nova Scotia schooners have entered Gaspe harbors in the course of this and the last months in search of bait, and have paid as much as \$2 and more per barrel of herring to our

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Successors to Jas. Park & Son,

TORONTO, - - - - - ONT.

fishermen, when the price paid here is 25
and 50 cents.—Brigs Owny Belle, Capt. Tur-
ner, with 2013, and Bolina, Capt. LeHeron,
1234 tubs of cod from Valpy and Le Bas
left Perce port in the beginning of this
month for the Brazils, Rio Janeiro. Also
brig "Zingara," Capt. LeBrocq, with 2545
tubs shipped by LeBoutillier Brothers to
Rio. Other large shipments have also been
made to Brazilian and Mediterranean ports
by the firm of Robin, Collas & Co.—Cod-
fishing at Perce and on the north shore of
St. Lawrence between Shelldrake and Nat-
asquan, mostly under the control of
Gaspe and Jersey firms, has given a larger

LIGHTBOUND, RALSTON & CO.

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SYRUPS, MOLASSES, CANNED
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All goods packed under this brand being
of finest quality.

yield and average than during the last 15
years.—Robertson & McCollum, lumber
merchants, Matbay, have shipped lumber
to Barbadoes in large quantities and renun-
merative prices.—King Brothers, Grand
Pahos, have also loaded several vessels
during the season for France and Eng-

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Seigert & Sons, Trinidad, Genuine Angostura Bi-
tars.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of
the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sauternes, &
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sau-
ternes, etc.
Neveu, Raphael & Co., St. Hilaire, Sparkling,
Saumur
Faye & Cople, Macon, Burgundies and White Wines
Royal Hungarian Government Wines of Budapest,
Hungary.
James Watson & Co., Dundee, Scotch and Irish
Whiskey.

land.—The Marquis de Noe, France, at the
request of Paris bankers, last month
visited the Gaspe oil region, and his re-
port may induce the investment of French
capital for the more rapid development
and working of our oil wells, of which
there are now eight in operation.—The
Petroleum Oil Trust has lately imported
heavier machinery and are buying more
land.—The hay crop will be much below
the average and almost nil in several town-
ships. Farmers are already killing their
cattle or selling at great sacrifice.—Charles
Lamb, a general merchant, Perce, after a
satisfactory settlement with his creditors,
has resumed business.—The agent of a
fishery firm from Barbadoes has lately
visited the Gaspe district, making enquir-
ies and offering higher than the hitherto
current and ruling prices paid by our own
exporters for cured and dried fish. This
is a new departure, and the seeking of
our staple product by foreigners cannot but
enhance its value and favor a healthy com-
petition.—The Gaspe Liberals will hold
a large convention at Gaspe Basin on the
26th of August, at which Hon. Messrs.
Laurier, Jangelier, Greenshields, Pouliot,
Choquette and others are expected to be
present.—The commercial firm of LaBrie,
Chenel, Ste. Ann. des Monts was dissolved
some time ago by mutual consent.—Charles
Lamb and Miss Lydia Lamb, Perce, have
entered into partnership under the name
of "Chas. Lamb & Co."—George Roy, Jos.
Roy, Clovis Roy and Wilfrid Roy of Cape
Chut, have registered a partnership under
Sec. 14, Cap. 4, of the revised statutes,
P.Q., as the "Societe de fabrication de
beurre et de fromage de Cap Chut du Comte
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Total Assurance, over.....	\$109,200,000
Total Invested Funds.....	\$37,700,000
Annual Income.....	5,000,000
Investments in Canada.....	\$8,500,000
Total Assurance in Canada.....	\$14,000,000
Bonus Distributed over.....	\$27,500,000

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THE CANADIAN

Journal of Commerce

MONTREAL, AUGUST 4, 1893.

THE TARIFF UNDER PRESENT CONDITIONS.

Those who argue that the Protective tariff has "survived its usefulness", would do well to consider the present situation.

Prior to 1878 the depression of manufacturing industries in the States

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caused special attention to be paid to the Canadian market. The production across the line had been going ahead of demand. Stocks were accumulating, no immediate prospects of their reduction were in sight. The manufacturers saw a chance of working off those goods on Canadians, hence a steady stream began to flow in of such articles as we were making, at prices with which we could not compete. By making a "slaughter market" of Canada, the Americans killed two birds with one stone. They got cash for their unsalable surplus stocks, and at the same time commenced war upon a competitor whom they were anxious to destroy, whom they indeed succeeded in weakening to a threatening extent.

The Canadian tariff at that period offered no effectual barrier to those imports, imports that were the materials for carrying on a war against our industries. The United States manufacturers could afford to sacrifice a large proportion of ordinary profits to secure sales. Indeed, so pressed were they for money that they, in some cases could afford to sacrifice their entire profits, in order to get rid of stocks that were eating themselves up in storage charges, and interest, and depreciations.

The old woman who explained how she could sell apples so cheaply, said she lived on the losses. When a factory is making up goods which cannot be sold at ordinary prices, it may be better even to sell goods at a loss than to keep them. The shutting down of a mill, or factory, is often a very costly business. Machinery unused will seriously depreciate, and, within limits of course, it may pay a manufacturer to sell his goods at the barest cost of production, or even below it, for a time, in order to avoid the greater loss which closing up would cause.

That is the position in which a large

number of U. S. manufacturers, are now placed. They have stocks on hand which are unsalable; they are in great need of ready cash; if then the markets of Canada were now unprotected there would be such an influx of American goods as would drown out the industries of this country like one from a burst reservoir.

The calamity would bring the manufacturers of Canada into even a worse financial and industrial plight than that in which American ones now are. The tariff, with all its faults, is at this time demonstrating more than it has ever done, the value and the necessity of guarding our industries from slaughtering operations.

The contention that the time had come for leaving our industries without shelter, "taking them out of the cradle" as one speaker said—who often mistakes facetiousness for sense—proceeds on the assumption that trade goes on with the monotonous steadiness of the planetary system.

Trade however is subject to tornadoes and cyclones, and a disastrous one would now be levelling our factories, but for the wind-guard of our fiscal system.

THE U. S. BANK FAILURES.

The number of bank failures this year in the United States though very large means less than a proportionate number of such failures would in Canada.

There are more banks to the acre in America than in any other country, by far the larger number being "one horse" concerns, more like the private banks found yet in so many Canadian villages and small towns.

Such institutions have no reserved strength. In order to pay the proprietors, every dollar available has to be worked for all it is worth, so that panic movements are very disastrous.

Small places are peculiarly liable to these movements, their populations are usually not well informed, except about their local affairs. There is a community of feelings and of interests, and of opinions in small towns and villages, which makes it very easy to start a "run," and not easy at times to understand by what it was originated, or how it can be explained, or justified.

The people in small towns are accustomed to act together, there is very little individual, or independent judgment exercised. They are like a flock of sheep, and one scared man calling for his deposit is talked over in every tavern and corner grocery until all his neighbours start off to withdraw their little pile.

The effect at once is to make the bankers in such places very nervous, they begin to call in all the loans they can, they stop discounting, and so alarm, and embarrass store-keepers and other customers, thus a ferment is set working which destroys confidence and stops these small banks without any reason. When the scare is over everybody wonders what the trouble was all about, banks re-open, and the nation goes on perpetuating this vicious banking system, because too proud to adopt a wiser one. English banks have had a "run" on some one of their small branches without the excitement being known of in any other locality. Had such branch not had the help of "Head Office," it would have closed up, just as so many U. S. banks have done from lack of some central support. A branch bank in a small town in Derbyshire some years ago was being drained of deposits, and the Manager was puzzled by demands for gold to redeem the bank's note issues. The bank was very strong and all this was a bagatelle, irritating indeed, but not serious. It became known that the "run" was caused by the Manager having incan-

clously and prematurely hinted that owing to lack of sufficient business, the bank might be closed. This was reported outside, and the illiterate farmers all round the district concluded that it would be prudent to draw out their money before the bank was closed. Another branch bank had a "run" immediately on the death of its Manager. He was highly popular, and much respected. The depositors assigned as a reason for withdrawing their money, that as they didn't know who the next Manager would be, they would be on the safe side and keep their funds at home! So long as the banks in the States are all single, isolated institutions, wholly dependent upon local conditions, there must be a very large number of exceedingly fragile ones in operation, wholly incapable of resisting the strain of financial disturbances. Speaking of the effect upon these small banks of the recent troubles, the St. Louis Globe-Democrat says "There are in the neighborhood of three thousand, eight hundred National banks in this country. That is, for every one that has closed its doors this year there are thirty-six or thirty-eight in full operation, and this number will be increased rather than decrease. Large as the number of suspended banks is, it is but a small proportion of the aggregate which are in existence and which are as strong as they ever were in the past. No depositor has lost a cent this year by the suspension of any bank. No bank, except perhaps half a dozen or a dozen which were managed by dishonest or incompetent men, would have failed this year if its depositors had the business sagacity and level-headedness to avoid runs on them for money which they did not want to use. Ninety-nine out of every hundred of the banks left in the country are in a solid and safe condition, and will weather this storm successfully despite the accidents and mischances to which they are exposed."

It is pleasant to read of Depositors in the failed U. S. banks having not lost a cent. That there is a deplorable lack of "business sagacity and level-headedness" in the people of the States as the Globe-Democrat says, is demonstrated by their resting contented with a banking system which causes banks to become victims by the hundred to financial troubles, which, if they were properly organized they could do much to control, and prevent.

PRISON MADE BINDER TWINE.

A new brand of binder twine has been placed on the Winnipeg market in a limited quantity. This is the twine manufactured at the Central prison, Toronto, in connection with which a twine factory has been established by the Ontario Government. As the factory was not ready to operate until late in the season, it was not expected that any of the twine would come west this year, as the desire of the Ontario government was to supply the farmers of that province as cheaply as possible. However Mr. John Fallam, one of the best known citizens of Toronto, who is handling the Central prison twine for the government, has forwarded a couple of cars to his branch house in Winnipeg, and this has been disposed of to a local wholesale hardware house.

Enough will be sold to introduce the twine this season. Only one brand is made, and it is claimed to be a pure manilla twine. It is sold at 8½¢ in car lots east, and at 9½¢ to farmers there. The freight rate of 82¢ per 100 pounds would be added to the car lot price east to make a quotation there, though about 9¢ was quoted at Winnipeg in car lots, which is considerably lower, counting freight, than the quotation at Toronto. Agents of United States factories have been trying hard to place orders for twine in that market recently, as owing to lighter crops, the supply in that country is in excess of requirements. It is understood some low quotations of prices have been made.

We quote the above from a Manitoba paper.

While we are glad that farmers are able to purchase binder twine cheaply it is a grave question whether their being able to do so by being supplied with a prison made article is good for them, or the country in the long run.

The prison made twine is so cheap because its cost of manufacture is not burdened with the wages paid to free men, or the management, and establishment charges, which have to be borne by other makers.

The twine is cheap because the Government has practically subsidised this manufacture, by providing free, and unlimited capital, devoting to it buildings that are public property; and furnishing labor which is not remunerated, slave labor in fact.

As the whole cost of maintaining the prisoners who make this twine, and of

providing and maintaining the necessary plant, falls upon the people of Ontario at large, we do not see the equity of only one class in the Community reaping the benefit of this manufacture.

When twine made by Ontario jail birds, without wages, whose cost of maintenance is far below what a decent workman can be kept for, is sold in Manitoba, the farmers in that Province are receiving alms from the people of Ontario.

As the employment of each one of the wage-less prisoners displace two honest men, probably, who but for the prison manufactory would be earning wages, by which to support themselves and their families, there is, we submit, a grave wrong done to honest industry by this use of unpaid prison labor.

This competition puts down the market price of the labor used in the binder twine industry wherever it exists, just as one rascally trader, who sells goods under cost, lowers the value of all his neighbours goods.

Were the Government to purchase a number of farms out of public funds and proceed to work them by prison labor, and machinery bought out of the public revenue, and to sell the products of such farms below the cost at which honest farmers could afford, they would raise a great outcry at being subject to so scandalous a form of competition.

The effect too upon capitalists who engage in a manufacture, who pay fair wages to free, honest-living men, is enough to paralyze manufacturing enterprise, as such competition tends to destroy the value and the free use of capital.

When the men who have been taught the trade of binder twine making, a trade requiring manual skill, like any other occupation, as shoe-making, blacksmithing etc, are turned loose, they will naturally look to that trade to make a living and will inevitably bid for work so as to cut out respectable artisans engaged in it.

The artificial forcing of men into this trade by relays of discharged prisoners must seriously depreciate the value of the labor which has been naturally, and under normal conditions, been drawn into it.

Not only so, but the cruel wrong will be done of associating the binder twine workers with a prison record.

We regard then the manufacture of binder twine by wage-less prison labor, as an outrage upon the rights of free labor, a slur upon the dignity, and social status of honorable workmen; and utterly unjustifiable as the entrance by a Government into the province of trade and manufacturing.

THE PRESIDENT'S UKASE ON THE SILVER LAW.

The message of President Cleveland to Congress reads like the mandate, or ukase of a despotic ruler. The legislature is told to repeal the Sherman Silver law "at once." If any English Monarch were to make such a speech to the House of Commons, there would be an uproar that would convulse the country. "Take away that bauble," exclaimed Cromwell, "Repeal that Silver Law at once," says the Republican President.

We think the mandate a wise one, but it is a curious illustration of "government by the people and for the people."

The President never alludes to the Tariff question, he wholly ignores it as a factor in the present troubles.

He says; Our unfortunate financial plight is not the result of untoward events nor of conditions related to our natural resources; nor is it traceable to any of the afflictions which frequently check national growth and prosperity. With plenteous crops, with abundant promise of remunerative production and manufacture, with unusual invitations to safe investment and with satisfactory assurance to business enterprise, suddenly financial distrust and fear have sprung up on every side. Numerous moneyed institutions have suspended because abundant assets were not immediately available to meet the demands of frightened depositors. Surviving corporations and individuals are content to keep in hand the money they are usually anxious to loan, and those engaged in legitimate business are surprised to find that the securities they offer for loans, though heretofore satisfactory, are no longer accepted. Values supposed to be fixed are fast becoming conjectural, and loss and failure have involved every branch of business.

I believe these things are principally chargeable to congressional legislation touching the purchase and coinage of silver by the general Government.

He points out that, the monthly purchase by the Government of 4,500,000

ounces of silver, enforced under the Sherman Act, was regarded by those interested in silver production as a certain guarantee of its increase in price. The result, however, has been entirely different, for immediately following a spasmodic and slight rise the price of silver began to fall after the passage of the act, and has since reached the lowest point ever known.

The Act declared it to be the established policy of the United States to maintain the two metals on a parity with each other upon the present legal ratio or such ratio as may be provided by law.

How any sane person could suppose a parity of value could be maintained between two articles, when one was being largely bought up every month, regardless of its being required, or marketable, is a mystery. No more effective method could have been devised to destroy that parity than cornering silver, while gold was left free from artificial operations.

Let wheat be, say, worth one dollar a bushel, and barley worth fifty cents a bushel their parity is as 2 to 1. If the Government, urged by wheat growers, steps in to store up wheat as Joseph advised Pharaoh—without however his foresight of future needs—the immediate effect would be to destroy that parity, and, if wheat could only be bought by barley, then that grain would certainly be largely enhanced in value.

The issue of Treasury notes for silver purchased has received 147 millions. These notes are made redeemable in gold and silver. The effect is thus put by the President: While all but a very small quantity of this bullion remains uncoined and without usefulness in the treasury, many of the notes given in its purchase have been paid in gold. This is illustrated by the statement that between the 1st of May, 1892, and the 15th day of July, 1893, the notes of this kind issued in payment for silver bullion amounted to a little more than \$54,000,000, and during the same period about \$49,000,000, were paid by the treasury in gold for the redemption of such notes.

Naturally, inevitably indeed this made "the depletion of gold easy," and so the stock of it held in the Treasury decreased between July 1890 and '93 by \$132,000,000, while its pile of silver increased by \$147,000,000.

The President points out how this gradual substitution of the deprecia-

ted metal for the one upon which all its foreign obligations are based, led to the withdrawal of confidence in American securities, which distrust at length extended to the country whose monetary system was so unsound.

The silver money party demand that no regard be paid to the judgment, or the actions or policy of foreign nations; The President exposes the folly of this by showing the necessity of the States having a currency in harmony with that of the nations with which it has such enormous financial and trade relations. "The people of the United States are entitled to a sound and a stable currency, and to money recognized as such on every exchange and in every market of the world. Their Government has no right to injure them by financial experiments opposed to the policy and practice of other civilized states, nor is it justified in permitting an exaggerated and unreasonable reliance on our national strength and ability to jeopardize the soundness of the people's money."

The President's address closes by a very firm demand, autocratic in tone, for a prompt repeal of the Sherman Act. The document is forcible, but its whole reasoning is after all only the elaboration of a financial truism.

If old Sir Thomas Gresham, after centuries of absence, were to "revisit the glimpses of the moon," and read Mr. Cleveland's address he would exclaim, "What! has it taken people up the end of the nineteenth century to find out that my law is correct?"

WHAT IS A MUNICIPAL SINKING FUND?

If those who occupy seats in Municipal bodies were examined as to the nature, the objects and the proper disposition of a Sinking Fund, there would be some highly amusing replies given to the above question, replies as absurd as any incident in "Alice in Wonderland."

Persons who suppose the Debentures of a municipality form part of its Assets, would be sadly puzzled to explain why a Sinking Fund should be provided at all as they must regard such a fund as a piece of foolishness.

Were an investigation held into the finances of Municipalities—as we trust one will be, for it is much needed—it would be found that, the law regarding such funds is very generally broken, like other laws are, relating to such corporate bodies.

A Sinking Fund is intended to be a fund created by the annual setting aside of a portion of the revenues of a Municipality, for the ultimate payment of its Debentures, when they mature.

It is somewhat of the same nature as the Reserve Fund, or Rest of a bank. There is however this vital difference, a bank sets aside a portion of its profits, year after year, to build up a fund out of which to pay off any losses that may occur; it is a provision against a rainy day that may or may not arrive.

But, a Municipal Sinking Fund is set aside to meet debts that are promised to be paid on a fixed day. An Ontario County for instance recently paid off the whole of its Railway Subsidy Debentures, at the Bank where its Sinking Fund had been accumulating for that purpose for twenty years.

The operation is the same as that of a man earning weekly wages, who, out of them, every Saturday night puts aside enough to meet the rent due monthly.

It is by no means uncommon for corporations to levy a rate, which covers the amount annually due for a Sinking Fund, and then to spend the money so raised in various ways. They do this illegally, and imprudently, relying upon their being able to renew the Debentures they have not provided for, when they fall due. In the same way, a reckless man, instead of laying by his rental weekly spends it, and when rent day comes, borrows money to meet his landlord, or pawns his goods "to raise the wind."

Quite recently the ratepayers in a Village complained that there was no Sinking Fund in existence, although taxes had been levied to provide such fund. The mouthpiece of the Corporation, who knew better, but did not wish his designs to be exposed, replied that, the Sinking Fund was "intact," because, he argued the money taken from it was represented by sidewalks, and other perishing works!

The truth in this case is, as in too many others, that in order to delude the ratepayers, and to deceive persons looking for lots in the place, the taxes have been fixed too low to meet the current expenses, and therefore the Sinking Fund has been spent for that most illegal purpose.

When the Debentures of such a Municipality fall due, if payment of them is demanded, the holders will have to be told that the Sinking Fund is "intact," but it will be intact only in old lumber, drain pipes, water mains, etc.,

So, the Village will either have to be declared insolvent, or the Debenture holders will have to renew these securities, which cannot be paid, as the Sinking Fund has been wasted.

The renewal of Debentures is usually a highly unjust business so unjust indeed as to be often fraudulent.

Debentures are issued, say for 20 years, to provide for works which will only last that period. The ratepayers during that 20 years pay taxes to provide for the re-payment of the borrowed money. Then, other persons come into the place, and they are compelled to pay taxes to meet the cost of works which have perished prior to their coming, as well as taxes for renewing them.

The system then of spending Sinking Fund moneys is a scheme for saddling future ratepayers with taxes which ought to have been paid by past ones.

This suits land speculators, who are usually at the bottom of Sinking Fund frauds, as they get more for their lots because of the taxes being low, and leave their victims to find out the trick played on them after some years have elapsed.

It is this class of men who deceive the unwary by declaring a Sinking Fund to be "intact," when there is no trace of it, except in cross entries in a Municipal Ledger, so made as to throw dust in the eyes of ratepayers, or, in the boards of sidewalks, or the tiles of drains, or other works constructed solely to enhance the value of lots owned by speculators who have got control of a Municipal Council.

It is high time the Government took up the whole question of Municipal management, and investigated the financial position of our corporate bodies.

A WORD OF EXPLANATION.

By an unfortunate accident a portion of the type in which the above was set, got placed last week at the end of the article "How to be wealthy though poor," which ends with the words, "away out at sea," on page 214, left hand column. By a singular coincidence, the columns of an evening paper on the same day, showed a singular mishap. Probably intense heat had relaxed the usual diligent oversight of our mechanical department, as well as that of our neighbours.

RURAL DEPOPULATION.

The tendency in Canada of rural population to abandon agricultural for mercantile life is regarded by some theorists as a consequence of the pre-

sent fiscal system of this country.

As those who are leaving the rural districts are, it is affirmed, going off to the States, it is clear that they are fleeing from the alleged oppression of one tariff to the heavier burthen of a higher one. They are rushing from the comparative calm of the Canadian Scylla, to the raging whirlpool of the American Charbydis. That is of itself a complete answer to the cry about the fiscal policy of Canada causing rural depopulation.

But a further one is found in the demonstrable fact that, England, the land of Free Trade, is also disturbed over the same phenomenon.

If a disease, which prevails in any one locality, is said to be caused by the peculiar specified conditions of that locality, it is destructive of that theory to prove that the very same disease prevails in another locality where the conditions of life are wholly diverse.

If, to make the argument explain itself by an illustration, if, say, cholera broke out in Greenland, and it were alleged that the disease was created by the coldness of the climate, it would be a complete refutation of that theory to show that cholera prevailed in a land where frost is not known. If the same disease exists in hot climates as in cold ones, it is manifest that neither frost nor heat can be regarded as being in themselves responsible for such disease.

Now, what some regard as a serious social disease, the growing distaste of our rural population for agricultural life, and their consequent abandonment of the country farms for city stores and offices, is as prevalent in England under Free Trade as in Canada, under Protection. How then can such social disease be caused by Protection?

The theory is as empty of sound argument as a drum is of ought but air. It is indeed a mere political drum, by which a great noise can be made without any skill, or knowledge.

The question of the rural depopulation of England was recently discussed by the Royal Statistical Society of England, after listening to a very exhaustive paper read by Dr. Longstaffe, one of its Fellows.

The thoroughness with which the author treated his subject has excited the sarcasm of the English press as his whole array of statistics have been spoken of as "a waste of labor," and his deductions therefrom "a mere truism, or self evident fact." The fact

is stated to be this, labor is more in demand in cities, than in rural places, it is also more varied, and affords a wider scope for special talents and tastes, consequently labor is drawn to the more remunerative and attractive markets.

The N. Y. Review takes the same view. It says; Doctor Longstaffe after pointing out the fact that the depopulation of rural districts in England had been steadily going on for many years, whilst the population of cities had been as steadily increasing, endeavoured to point out the causes, these being two, the one sentimental, the other economic—the sentimental one the desire of the countryman to share the pleasures of town life, the economic the easy facilities for reaching the desired goal. Dr. Longstaffe according to our views overlooks the main causes for rural depopulation, that being the decreased demand for labor in agricultural districts owing to the introduction of machinery in farming operations, and the increased demand in cities, as proved by larger and steadily increasing wages."

It is however we submit a mistake to lay so much stress on the "economic" view. There are thousands of men in cities who would be better off as tillers of the soil. The gratuitous education given the young in rural districts seems to have been specially designed to prepare them for professional life. Their parents never enjoyed such advantages, their sisters now do not, so the youths in rural places are led to associate illiteracy, homely manners and "rusticity" in its many forms that irritate educated persons, with country life, with which such social defects have no necessary connection.

The education given by the State, breeds false vanity in the rural youth, they regard agriculture as unfit for such cultured beings as themselves, and make their way to cities where they usually discover that, after all, their education is not the certain road to fame and fortune they supposed it would be.

Then there are certain advantages in city life which attract men with families, these are both "economic" and "sentimental," as, more varied occupations, more social enjoyments, and a wider range of pleasures. Young men, who are fond of amusement, after a visit to a city are as inconsolable as Calypso when their country life leaves them so few sources of excitement.

There is a very large class who would

rather have bread and water in a city than turtle soup in a farm house. To them the "economic" view is nothing.

The range of social enjoyment, an essential to healthy mental and physical life, has been restricted in rural districts by the marked development of puritanical ideas, and tyranny in recent years. Youths, and young men who leave rural villages, and hamlets feel in a large town, or city, like boys set free from school. We cannot dwell on this, but those who know what country life is by experience, will endorse our statement that, frequently the restrictions put on young people's amusements are such an intolerable irritation and burthen as to drive many to places where more rational freedom prevails.

The causes of rural populations drifting city wards are working out their natural effects. It is mere charlatanism to speak of these effects in Canada, being caused by its fiscal policy.

MR. BALFOUR A BI-METALLIST.

A meeting was held on 3rd inst. at the Mansion House, London, for the purpose of considering the financial and business situation. The meeting was presided over by Lord Mayor Knill. The gathering was very largely attended. Among those present were A. J. Balfour, the Conservative leader; Henry Chaplin, formerly president of the Board of Agriculture; Sir John Lubbock, of the firm of Roberts, Lubbock & Co., bankers; Thos. F. Bayard, American Ambassador to Great Britain; Dana Horton, and most of the leading bankers of London. Mr. Balfour made an address. He disclaimed political motives, and alluded to the anxiety felt throughout the business world, which anxiety was connected with the currency changes in India, and the action that might be taken by the United States Government. A gold standard, Mr. Balfour declared, would never satisfy commercial wants, while a double standard alone would prevent dangerous oscillations in trade. He condemned isolated action on the part of the individual states, and recommended an international agreement fixing the ratio of value between gold and silver. Mr. Balfour denied that the advocates of bi-metallism aimed at an inflation of the currency. This might be true of some of the metallists connected with the Western States of America, but it did not apply to the bi-metallists of Europe, who believed that the adoption of bi-metallism would prove the safest commercial policy. In the event of a European war a double standard would, according to Mr. Balfour, be found very advantageous. We should have preferred to hear the views of Sir John Lubbock. Although Mr. Balfour is a distinguished politician, and one of the ablest of debaters, especially in discussions relating to the domestic affairs of Great Britain, he has yet to win his spurs as a financial

authority. Until then Mr. Balfour has done something to compel his recognition as an authority on such matters, we must decline to regard his opinions as of much weight.

MAKING BESSEMER STEEL.

The conversion of iron into steel is thus described by a visitor to Sheffield, England: "Three and a half tons of iron were melted to an intense heat in a furnace, and thence drawn off into a huge swinging pot, with a high projecting mouth pointing up a chimney. Into this molten mass a fierce current of air was driven, ascending through the boiling iron in an intense flame, which blazed and roared with a fury that baffles description. It was not altogether entertaining to be informed that if the huge swinging vessel holding this tempestuous mass of liquid fire should burst, spectator and workman would alike perish in an explosion of the boiling metal. This process goes on for 15 or 20 minutes, the manager determining by the volume and color of the flame when the process of converting the iron into steel is accomplished. This done the blast is suspended the pot is swung back, and the melted mass poured into a large iron bucket, which, in its turn, is swung around by machinery over the moulds, where the contents are drawn off into ingots of half a ton weight. The whole operation impressed the beholder as an amazing triumph of human skill. Simply as an exhibition of fireworks it is wonderful." The above process was first publicly shown at Dudley one night about 1865. But there the pot holding the molten metal rested on the ground. The ironmasters, and a few others who were privileged to see this first exhibition of the Bessemer process, were amazed at the pyrotechnic display, the metal throwing off sparks like a fountain of fire. Many were very dubious about its success on a large scale.

THE INTERCOLONIAL PAYS AT LAST.

The Intercolonial road last year for the first time earned enough to pay working expenses. Since 1877 it has been at an average yearly loss of about \$300,000. This highly satisfactory change has not wholly resulted from so large an increase of earnings as to overtop ordinary expenditure. The increase in receipts in 1892-93 was only \$100,000 over those of previous year, when the deficit was half a million dollars. The figures were \$3,065,499 compared with \$2,945,442. But the expenses were reduced by \$400,000, resulting in a surplus of \$20,181. The expenses in 1892 were \$3,439,377, and in 1893, \$3,045,318. This remarkable reduction in outlay has been caused by economies enforced by the Minister of Railways and Canals. Details of these are not yet published. When the full returns come it will be interesting to note in what way the money was spent which led to such enormous deficits every year. Very loud complaints have been made all along the road at the reductions

in the staff, and other matters, but so far, the public's voice has not been heard in complaint of any serious defects in the service.

VACANCY IN THE SUPERIOR COURT.

The Maritime Provinces desire the vacancy in the Superior Court, caused by the death of Judge Patterson, to be filled by a member of the Eastern bar. On the other hand, the Province of Manitoba has taken up the matter and at a meeting of the benchers of the Law Society the claims of a Manitoba judge being selected were strongly put. A meeting of the bar was held in Winnipeg to consider the propriety of advising the Government to select a new judge from the bar of the Western Provinces of the Dominion. Manitobans are hard fighters, but it will take a good deal of pressure to down the Maritime Provinces, says the Herald. Why Provinces should fight over such matters is rather a puzzle, as surely the best man in the Dominion, come from where he may, ought to be placed in the Superior Court. Provincial jealousies, and self-seeking are singularly out of place in regard to such an appointment. A judge who knows that he has been appointed, not solely on his merits, but as the representative of the bar of his Province, loses prestige, and, in any question in which provincial prejudice might operate, his judgment would not be regarded with respect, but it happened to coincide with the interests of his Province.

MORE ATTRACTIONS FOR VISITORS NEEDED.

The financial depression is telling heavily against our summer resorts, railways and steamboats. There were great hopes entertained that this would prove an exceptionally good year for summer travel. It has not reached the average. This city is feeling the absence of visitors as high hopes were felt that the city hotels would be largely patronized by visitors en route to and from the World's Fair. The recent discourtesy shown by the Mayor to the Italian warship is therefore the more deplorable, as such incidents are magnified in European papers, and do this city irreparable damage. Complaints too are made that the city does nothing to enliven its visitors, or entertain them in the evening. The complaint is well founded. We ought to have band performances every night in the principal public squares to add to the attractions of the city. A dull place is shunned by tourists.

VALUE OF GOODS ON SHOW AT CHICAGO.

The goods exhibited at Chicago by Germany are valued at 10 millions of dollars, those of France, 9 millions; of Great Britain, 8 millions. The buildings and fixings used to display those goods cost \$1,400,000. Canada could not be expected to rival these figures, but, in proportion to her opportunities, and population the exhibit of the Dominion ranks side by side at the

World's Fair with those of the three greatest of old world nations, and in some features, as in farm products and educational exhibits, leads the world. Foreigners are all amazed at the show Canada has made, and wonder the resources of this country have hitherto been so little known.

THE WAR BETWEEN C. P. R. AND GT. NORTHERN.

The war between the above lines which has led to not a little vain talk over the probability of Mr. Van Horne being prosecuted for infringing the Interstate Act, does not seem to be giving the C. P. R. any serious concern, nor interfering with Mr. Van Horne's digestion, or stopping his customary hilarity.

—Mr. Robert Kerr, general traffic agent of the C.P.R. Western and Pacific divisions, when asked by a Winnipeg Free Press reporter how the rate war inaugurated by the Great Northern was progressing, said there had been no new developments recently, and supposed that the Great Northern had begun to realize that the C. P. R. and N. P. could not be coerced into doing something they had neither reason nor desire to do. The trouble was caused by the Great Northern's objection to the tourist system of the C. P. R. and N. P. The G. N. did not wish to spend \$200,000 to equip their through line with tourist cars and hoped by cutting rates to force their rivals out of the business. If they had succeeded that class of travellers who cannot afford the luxury of a Pullman would have been compelled to ride across the country in colonist cars, whereas at present they can travel in comfortable tourist sleeping cars at a slight advance on the price of a second-class ticket. Mr. Kerr does not look for any further cuts. In a couple of months the C. P. R. will be running through trains between St. Paul and the coast via the "Soo" line. This road will be opened some time between the 1st and 15th of September. As soon as the rails are laid to the boundary on the American side C. P. R. will take their tourist traffic to St. Paul via the Souris branch and Estevan until the line is completed between Estevan and Pasqua. They will be able to carry out this proposed arrangement some time this month. This will make the C. P. R. entirely independent of the Great Northern, who have been causing them some little inconvenience by refusing to haul tourist cars to and from St. Paul.

—The city Board of Trade received last week a communication from the Harbor Commissioners in reference to the reduction of the wharfage duties on hay and the accommodation for its inspection before shipment. The commissioners had decided that for financial and other reasons they could not at present change the wharfage rate of twenty cents per ton on hay, but that with a view to providing the necessary accommodation on the wharves for the export trade in hay, the Harbor Master's report thereon be referred to the trust's

legal counsel to draft the necessary by-law. The Harbor Master's report recommended that four clear working days be allowed to remove goods, and after that a charge per day be made of one cent per barrel on cement, one-half cent per bag salt, one-half cent per cwt. on iron of all grades, ten cents per thousand on bricks, one-half cent per cwt. on drain pipes and all other articles not enumerated. This would be a small charge, but it would be sufficient to induce merchants to remove their goods. There was no available space on the wharves for the inspection of hay. All goods for export, such as flour, butter, cheese, lard, grain, lumber, etc., were inspected before reaching the wharves, and he (the Harbor Master) could not see why hay could not go through the same ordeal.

—Probably the finest cut of timber ever made in Canadian forests is coming down the Gatineau River, to be sawed at the large new mill built this spring by Gilmour & Hughson. The drive consists of 30,000 logs cut on the Gilmour & Hughson limit, on the Gatineau, 200 miles above Ottawa. These logs average 16 feet in length and from three to four feet diameter, the majority being 44 inches in diameter. The average log of this drive, in short, contains a quantity of timber equal to that in five and a half standard logs, the standard lumbermen's log being 12 feet long and 21 inches diameter at the top. These enormous Gatineau logs are yellow pine, the very finest timber in the forests and when sawed will give on the average each 1,300 to 1,400 feet or from \$30 to \$40 worth of lumber. The size of the logs rendered necessary the manufacture of special cant dogs (the iron grips used by the lumbermen on the river) as the regulation size could not open wide enough to handle the giants.

—The Electric street railway was formally opened on 1st inst. by an official trip over the road by members of the Peterborough and Ashburnham Street Railway Co., the Mayor, Town Council, and town officials. The main line on George street was travelled from end to end, the trip being highly satisfactory in every respect. At the northern terminus short speeches were made by Mayor Keadry, Messrs. J. R. Stratton, M.P., T. E. Bradburn, president of the company, Frederick Nicholls, president of the Canadian General Electric Co. and vice-president of the Street Railway Co., J. F. Belcher, C.E., town engineer, Councillor Cahill, and others. Today the road is running regularly. While in Peterboro recently we were greatly gratified at the marked progress made in recent years, and the general signs of an advancing and prosperous city.

—The Hon. T. M. Daly, Minister of the Interior, has written a letter to Hon. J. A. Ouimet, acting minister of justice, suggesting the advisability of appointing a new judge for the mainland in British Columbia, with his residence at Vancouver or New Westminster. He suggests the new

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appointment be made in the Supreme court of the province. For a long time back there has been much grumbling in the mainland over the fact that the judges have been overworked. There are four judges resident at Victoria, while there is only one on the mainland, residing in New Westminster, and the business on the mainland is about as great as it is on the island. It was pointed out to Mr. Daly when in British Columbia that there were more writs issued out of the Vancouver registry alone last month than from the Victoria office.

The Canadian Magazine for August is an excellent number. A lively defence of the Premier by Mr. O'Handy will excite much interest in political circles. So also will an article on Mr. Wiman, by Mr. Edgin Myers, both the above are somewhat risky for a magazine, but have nothing in them to give umbrage to those who may differ from the authors. The article on Hawaii by Mr. Howell is especially interesting, the more so from being enlivened by illustrations. The Hon. G. W. Ross, Minister of Education, Ontario, gives his views of the "Referendum and Plebiscite" question, which favor the submission of public matters to a plebiscite. A very grave social question, "The displacement of young men," by young women in offices, and stores, is discussed by Mr. J. L. Payne, who thinks the effect is to "fill the country with spinsters and batchlors." Other articles are ably written, and the whole number is highly creditable to the country, to the enterprise of the publishers, and the judgment of the editor.

Financial.

Thursday Evg., Aug. 10, 1893.

The financial situation continues to be one of uncertainty and rates are more or

less nominal. Sterling 60 days' sight 7 to 7½ and 8 to 8½, demand 8 to 8½ and 9 to 9½; cables 8½ to 9 and 9½ to 10. New York funds 1½ dis. to 1¾ and par to 1½ pre- Money in London was cabled 3½ to 4 and the bank rate 4 per cent. The local stock market has continued quiet and, as stated, only one session per day is being held. The market has shown signs of greater strength although few stocks close at the best prices of the week. A better feeling was caused to-day by the report that Armour had entered the market to buy Chicago products and that wheat had advanced 1c in consequence. Following is the record for the week as per Clouston & Co., stock brokers:

Stocks.	No. Shares.	High price.	Lowest price.	Average price.
Montreal.....	137	220	215½	225½
Peoples.....	70	114½	114	109½
Molson.....	139	159	157½	180
Merchants.....	276	151	5	161
Commerce.....	156	132½	130½	146
<i>Miscellaneous</i>				
Cable.....	1486	125	121	167½
Telegraph.....	697	139	132½	44½
Bichellon.....	225	50	50	73½
Passenger.....	338	165	160	23½
" New Stock	10	162	162	....
Gas.....	1034	190	179	266
Pacific.....	236	71	69½	88½
Colored Cotton.....	50	75	74½	98½
Dominion Cot.....	25	108	108	197½
Telephone.....	75	130	127½	165
" New Stock	15	127	125	....
Duluth Com.....	250	6½	6	13½
Duluth Pref.....	100	16	15½	33½

The Hon. Charles Foster, ex-Secretary of the U. S. Treasury, is charged by a New York paper with having largely overdrawn his account at the bank of which he had control, that all the firms in which he was interested had also large overdrafts, and that even the accounts of his clerks were overdrawn. Mr. Foster's public career was unimpaired. He had large opportunities of making money by his inside know-

ledge of the State's finances, but kept himself free from suspicion of hoodling, or any form of wrong doing. There is therefore a disposition to doubt the above charges being sustainable. Although the value of a good character is being shown by its guarding the ex-Secretary from criticism, it will not be a specific answer to the above charges, which we trust he will be able to prove unfounded. We have not one iota of sympathy with those whose antipathy to the Government, and the institutions, and the policy of the U. S., leads them to take pleasure in parading ostentatiously the reports of scandals disparaging to the public men of that country.

MONTRÉAL WHOLESALE MARKETS.

Thursday Evg., Aug. 10, 1893.

The fine, warm harvest weather of the past week, following a steady rain fall, must have been beneficial to the grain crop of the Province which is coming on fast. A few fields are already down but with others the hay is not all gathered in. Prospects are generally good throughout the country and there promises to be a full average. The apple crop is variously reported, but more will be known in a week, or two, when buyers will begin to think of contracts, and visit the orchards. A quiet tone pervades all the markets of trade and there are few changes in price lists. Events in the United States are being watched with much interest by businessmen who would like to see things even up there and a return to easier money. Many look upon the wholesale discharge of factory hands as a move on the part of the enemy and are of opinion that the Cleveland administration will, in the end, make few changes in the tariff.

Butter and Cheese.—Buyers are operating but slowly in butter and will not meet sellers on creamery which they claim is too high priced. They wish to pay about 20. Nominal quotations are: Creamery 20c to 21c, Townships 19c to 20c, western 16c to 17c. Cheese is steadily held but the English market is not active.

1898

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1898

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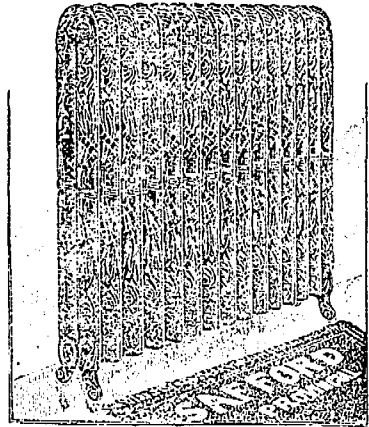
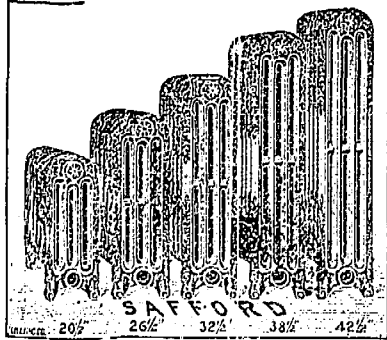
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ST. JOHN, N.B., QUEBEC, HAMILTON, WINNIPEG AND VICTORIA, B.C.

The money stringency in N. Y. has injured the trade, as holders in some cases have been obliged to part with their holdings at a loss. If this thing goes on it will hurt the British market for Canadian cheese. Three New York operators came on here to see if they could get bank accommodation and do a little business in Canadian cheese. Their purchases were small being confined to about 3,000 boxes for prompt shipment. A considerable quantity of summer cheese is being held here this season in cold storage by the agents of English houses. Finest colored cheese may be quoted at 9 1-4c to 1-2c and white at 9c to 9 1-4c. Cable for white 46s and for colored 47s. At Belleville 34 factories offered 2,295 white and 505 colored; 9 5-8c to 9 11-16c was bid but little sold, as most factorymen wish to contract. Sales were made at 9 5-8c and 9 9-16c. At Ingersoll offerings were 5,118 boxes. Sales of 690 at 9 3-8c, 550 at 9 7-16c and 690 at 9 1-2c.

Dry Goods.—The city retail trade has kept well up to the mark, but business is dull in most of Ontario and the far west, and payments from these are delayed. Wholesalers do not expect great things in August and appear hopeful of better things as the season advances. Collections from Quebec Province have been, comparatively speaking, good, and marketings of hay and farm and dairy produce, have doubtless contributed to put some money into circulation. New York cotton, futures steady; Aug. 7.44c, Sept. 7.48c, Oct. 7.60c, Nov. 7.70c. Cloves—Spots quiet; uplands 7 3-4c, gulf 8c, futures steady; sales 104,000 lbs.; Aug. 7.44c, Sept. 47c, Oct. 7.58c, Nov. 7.68c, Dec. 7.79c, Jan. 7.39c.

Flour and Grain.—In the local market there is only a moderate jobbing movement. The visible supply of wheat in the States and Canada is 59,424,000,

against 26,081,000 a year ago; on passage to Britain 24,208,000, against 16,816,000; on passage to continent 10,824,000, against 6,352,000 a year ago. Wheat in Chicago irregular and weak. Late sales at 58 1-8c Aug., 59 7-8 Sept., 67 3-4c Dec. A recent London cable reports: Cargoes off coast, wheat, quiet; maize, nil. Cargoes on passage and for shipment, wheat, quiet but steady; maize firm. California wheat, promptly to be shipped, 29s 9d; nearly due, 28s 9d. French country markets very slow and occasionally cheaper. Weather in England, hot and forcing. Liverpool spot wheat, rather easier; spot maize, buyers hold off, hoping to obtain some concession. No. 1 standard California wheat 5s 9 1-2d; American red winter, 5s 6d; No. 2 spring, 5s 7d; No. 1 Bombay wheat, 5s 8d; mixed maize, 4s 1 1-2d. Canadian peas, 5s 6 1-2d. Indian shipments of wheat to the United Kingdom, 65,000 qrs.; to the continent 40,000 qrs.; on passage to the United Kingdom, wheat and flour 3,026,000 qrs.; maize, 549,000 qrs.; on passage to the continent, wheat, 1,353,000 qrs.; maize, 580,000 qrs. Minnesota first bakers' flour in Liverpool, 16s 6d. Corn was weak in Chicago on the predictions from Washington of showers generally over the States of Nebraska, Iowa, Kansas, Kentucky and Tennessee.

Dugs and Chemicals.—There is not much doing and few changes. Gambier firmer and vitric acid unsettled. Coconut butter, tragacanth and arabic gum, cubeb berries, oils—pennyroyal and capivi, and spirits of turpentine are lower.

Green Fruits, Etc.—Business has continued fair for the season. Early apples \$2.50 to \$4.00 per barrel. Gooseberries per basket \$1. Red and white currants, 75c to \$1.00. Raspberries 90c for large and 45c for small pails. Cherries, per basket of 12 quarts,

large black, \$1.50; ordinary, \$1 to \$1.25. Water melons 25c to 30c each. Oranges, 1-2 boxes, 100 size, Messinas or Catania, \$2 to \$2.25; 180 size \$2.75 to \$3; bloods, 100 size, \$2.50. Lemons, choice, \$2.75 to \$3.25; fancy \$3.75 to \$4.50. Bananas \$1 to \$1.75 per bunch. Peaches, per basket, 75c. California pears \$1.75 to \$2.50 per box. Apricots \$2 to \$2.25. Onions, per crate, Bermudas, \$2. Peaches \$2 to \$2.25; plums \$2.25 to \$3. Dates, per lb., 5 1-2c. Nuts, filberts, 10c; walnuts 14c; almonds 17c; peanuts, raw, 9 1-2c; roasted, 12c.

Groceries.—It has been a dull week all round. Jobbers were informing brokers and commission men, on the hunt for orders, that they did not want to buy but sell. Country store keepers are not requiring much just now, as their customers, the farmers, are busy in the fields and doing little shopping. Refined sugars unchanged. Teas have not improved in demand and are only going out for current wants. Commenting upon the handling of the new China teas in the English markets a mail report says: The supply of common tea from the north is ridiculously small, so that the offerings have been eagerly taken at high prices compared with last year. A London sugar cable quotes cane firm, Java 18s 3d, refining 16s. Beet quieter, Aug. 16s 4 1-2d, Sept. 16s 1 1-2d.

Iron and Hardware.—Warrants are enabled steady at 42s 4d. Reports from abroad afford little encouragement, but a prospective coal strike in Britain tends to help prices. Philadelphia accounts state that not enough is doing to make a market. Enquiries for some goods give hopes that there will be more doing soon. At present prices are at their lowest in the States and show no signs of rallying. In Montreal there is little business doing and price changes



RIGBY POROUS WATERPROOF CLOTHING

THE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfaction 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.

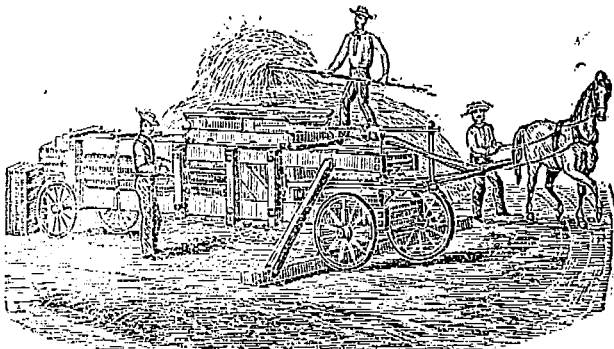
We are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

Manufactured and for sale by us and the Dry Goods and Furnishing Houses throughout Canada.

H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.

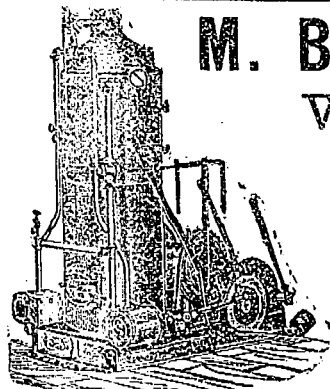
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Just what every farmer wants, cheapest and best Hay Press in Canada.

Send for Price List and mention this paper to

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M. BEATTY & SONS, WELLAND, ONT.

DREDGES, DITCHERS, Derricks, Steam Shovels, HOISTING ENGINES, HORSE POWER HOISTERS, GANG STONE SAWS, Stone Derrick Irons, Centrifugal Pumps

And other plant for Contractors' use.

Agents J. S. G. STEWART & CO., Imperial Building, MONTREAL

are all downwards. London cables, tin, spot, £81 7s 6d; 3 months £81. Copper, spot, £41 12s 6d; futures £42. Soft Spanish lead £10 2s 6d. Spelter, lower, £17 7s 6d.

Live Stock.—The good prices of a week ago in England have been followed by a decline. Dominion fed animals are being recognized as good as States cattle. Formerly when Canadians were slaughtered on arrival they had to be sold for less. A Liverpool writer says Canadian freights at 35s to 40s are not as low as they should be; and with steamers from Boston at 25s to 30s per head our Yankee rivals can face a 6d market and come out ahead. Large supplies and the hot weather are responsible for the relapse in prices. Finest steers in Liverpool 12c, good to choice 11 1-2c and poor to medium 10 1-2c.

Provisions and Eggs.—Both city and country demand has been light. Prices are slightly down. Canada short cut \$21 to \$21.50 and new western mess \$22 Hams 12c to 13c and bacon 11 1-2c to 12 1-2c. Canada lard in pails 11c to 12 1-2c; common refined 9 1-4c to 3-4c. Pork in Chicago recently sold at \$11.10 Aug., \$12.25 Sept., \$12.75 Jan., and lard at \$7.50 Aug., \$7.72 1-2 Sept., \$7.65 Oct. Eggs quiet and receipts moderate. Business at 11c to 11 1-2c, but 12c is obtainable for single cases of choice.

TORONTO WHOLESALE TRADE. (Revised by telegraph.)

Toronto, August 10, 1893.

Trade at Toronto continues quiet. There are a few more orders being placed for

CARSLEY & CO.

Wholesale Dry Goods.

113 St.-Peter Street, MONTREAL, and 18 Bartholomew Close, LONDON, England

Our Inducements

A GOOD ARTICLE: AT A FAIR PRICE.

Our Celebrated Brands:

"CABLE," "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 COY.

GRAND 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, IMPERIAL JAPANESE TROUPE, HORSE RACING, 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

For Prize Lists and all Information apply to

S. C. STEVENSON; Man. and Sec'y. St. Gabriel St., MONTREAL.

S. J. BUCHANAN,
 Wholesale and Retail **Biscuit Manufacturer,**
 242 St. John Street, QUEBEC.
 All kinds of Biscuits, Fancy Mixed Cheese, Hand Made, etc. All will be served with greatest satisfaction. Hand made wine a speciality.

TO PRINTERS..

For sale or to rent, one or two of the *Typograph Machines*, (Typesetting and Gasting) now in use in this Office; guaranteed in good order.

JOURNAL OF COMMERCE.
MONTREAL.

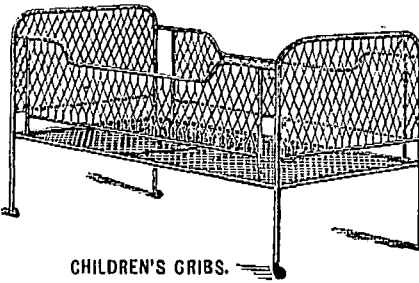


THE ELLIOTT SMOKE CONSUMER.
 Over ten years in use on Messrs. Garth & Co's Factory, on Craig Street, Montreal, and can be seen by anyone interested. Guaranteed to do away with the smoke nuisance or no charge.
JAMES ELLIOTT, 226 St. George St., MONTREAL

staple winter goods, but generally the improvement is slight. There is little change in prices of merchandise and payments-are-backward, with the most serious complaints from city retail dealers. Money is firm; call loans are quoted at 7 per cent., and prime commercial paper is discounted at 6 1/2 to 7 per cent. Sterling exchange is firmer in sympathy with New York rates. Stocks are firmer this week, but the amount of business on 'Change is still limited. Sales of Montreal at 218, of Merchants at 151, of Commerce at 132, of Imperial at 174, of Dominion at 263, and of Molsons at 159. Canadian Pacific sold up to 7 1/4, Cable to 12 1/4-4, Duluth preferred at 16, Bell Telephone at 129, Gas at 18 1/2, and Western Assurance at 140 1/2. London and Canada sold at 130 1/2, and other loan company shares are quiet and featureless.

STAR WIRE WORKS. JOS. BELLON, Prop. 116 to 118 BERRI STREET, MONTREAL, CANADA, P.Q.

Manufacturer of all kinds of

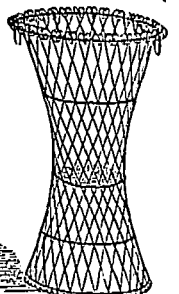


CHILDREN'S GRIBS.

Wire Window Guards, Bank and Office Railings, Flower Stands, Flower Baskets, Wire Barrel Covers, Coat Hangers, Rat Traps, Ladies' Gents' and Children's figures.

Wire goods for house furnishing Trade, Floral Wire Designs and other Florists' Goods.

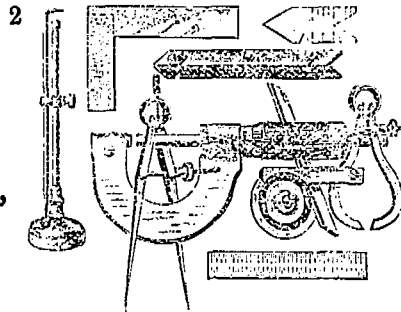
Trade supplied in the above goods at prices defying all competition in Canada.



Sponge or Paper Basket.

FINE MACHINISTS' TOOLS.

CHUCKS,
DRILLS,
REAMERS,
 Etc., Etc.

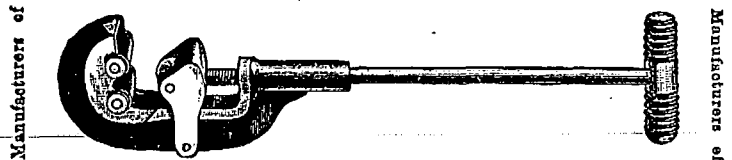


ALSO FOR
Steam Fitters,
Engineers,
Gas Fitters,
 Etc., Etc.

MECHANICS SUPPLY CO.,

96 ST. PETER STREET, - - - QUEBEC.

BUTTERFIELD & CO



Solid and Adjustable Dies. Pipe Taps and Dies. TAP WRENCHES
Blacksmiths' and Machinists' Screw Plates, Etc.
 Send for new Illustrated Catalogue. **ROCK ISLAND, P.Q.**

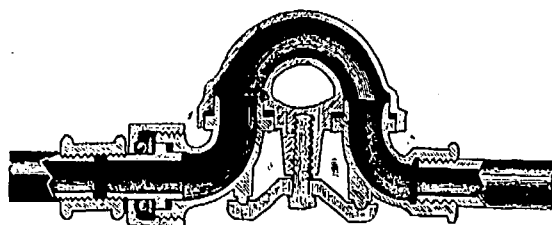
Butter.-This market is quiet, with prices generally unchanged. Choice tub sells at 18c to 19c in a jobbing way, good to choice large rolls at 14c to 17c, and creamery at 20c to 22c. Cheese is unchanged at 9 1/2-2c and eggs are still quoted at 11 1/2-2c per dozen in case lots.

Dressed Hogs.-Offerings are small and the demand limited. A few fresh killed sold at \$7.75 to \$8.

Flour and Grain.-The trade in flour is limited and prices unchanged. Straight

roller is quoted at \$2.55 to \$3, extras at \$2.50 to \$2.60, Ontario patent at \$3.05 to \$3.20, Manitoba Patents at \$3.90 to \$4, and strong bakers at \$3.60 to \$3.80. Bran dull at \$9 to \$10 a ton west, and shorts are firm at \$15 to \$16. Oatmeal firm at \$4.30 to \$4.40. Wheat dull, red sold at 60c outside west and white at 61c. Spring sold at 58c on Northern. No. 1 Manitoba hard is quoted at 82c and No. 2 hard at 78c. Pens steady with sale at 57 1/2-2c to 58c north and west. Oats firm at 40c to 41c on track and at 36c to 36 1/2-2c outside.

SUYDAM FLEXIBLE METAL PIPE JOINT.

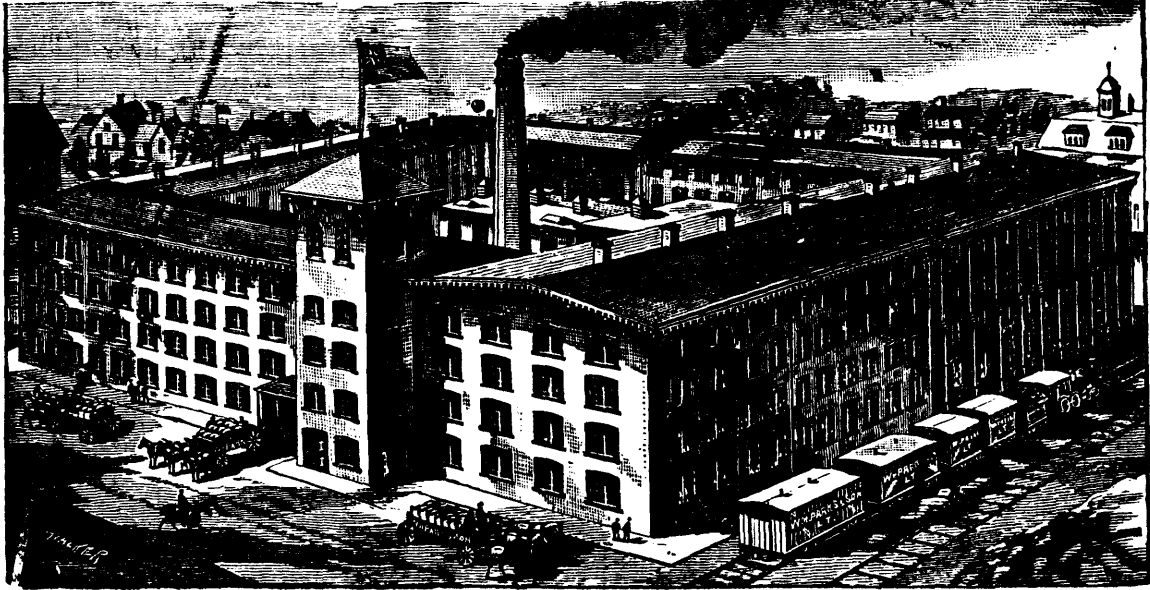


WHAT IS THIS FLEXIBLE JOINT?

- It is an absolute steam joint under any steam pressure.
- It is a practical flexible coupling for metal pipe.
- It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.
- It is more durable and less expensive than rubber hose.

THE GILBERT BROS. ENGINEERING CO., Limited, SOLE MANUFACTURERS FOR THE DOMINION.
 2666 Notre Dame Street, MONTREAL.

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



COTTON SPINNERS, BLEACHERS, DYERS AND MANUFACTURERS.

Arms of a superior quality and Fast Colors for manufacturing purposes a Specialty.

MI. N.B. { Sr. JOHN, N.B. }
NEW BRUNSWICK COTTON MILLS, }
ST JOHN COTTON MILLS.

Groceries.—Trade is quiet and prices generally steady. Sugars unchanged, granulated selling at 5 5-8c, and yellow at 4 1-2c to 5 3-8c according to quality. In fruits the opening prices for currants are lower than ever before as the crop promises to be the heaviest on record. Canned goods quiet and steady.

Leather.—Trade generally is quiet without changes in quotation.

Hides and Skins.—Hide market dull at unchanged prices. Cured are quoted at 4 1-2c to 4 5-8c, and green run from 2c to 4c, the latter for No. 1. Lambskin firm at 4c to 5c. Calfskins dull at 6c to 7c. Tallow 5c to 5 1-2c.

Live Stock.—Receipts are heavy and prices lower. The best shippers sell at 4 1-2c to 4 3-4c, and medium at 4c to 4 1-4c. The demand for butchers' cattle slow, the best selling at 3 3-4c per lb. Medium at 3 1-2c and inferior 2 3-4c to 3c. Milch cows sold at \$30 to \$45 each, and calves from \$4 to \$7. Sheep are lower at 3c to 3 1-4c per lb. for the best and \$3 to \$4 each for inferior. Lambs sold at \$3 to \$3.75 each. Hogs lower, the best selling 5 3-4c and inferior not wanted.

Provisions.—Trade fair, with prices shade easier. Pork, mess, is quoted at \$20 to \$21 and short cut at \$21.50. Bacon steady at 10 1-2c for long clear, and at 10c to 10 1-2c for rolls. Lard 12 1-2c to 13c,

BEDDING!!!
GET YOUR BEDDING AND BEDSTEADS FROM A FIRST-CLASS HOUSE.

ESTABLISHED 20 YEARS. —:—:— BOOK BOTTOM PRICES.

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

J. E. TOWNSEND,

1 LITTLE ST. ANTOINE STREET, Corner St. James Street only. TELEPHONE 1906

and hams 13c to 13 1-4c. Dried apples 4 1-2c to 5c, and evaporated 8 3-4c to 9c. Beans \$1.30 to \$1.35, and hops dull at 10c to 14c. Potatoes new, \$1.75 per barrel.

Wool.—Market quiet and prices unchanged. Selected fleece is quoted at 17c, fine clothing 19c, and Southdown 21c. Pulled wools unchanged at 21 1-2c to 22c for supers and at 26c to 26 1-2c for extra.

75c A DAY AT THE WORLD'S FAIR.

The Journal of Commerce has secured for the benefit of its subscribers four of the best hotels in Chicago, all within from one to three blocks of the World's Fair 62nd

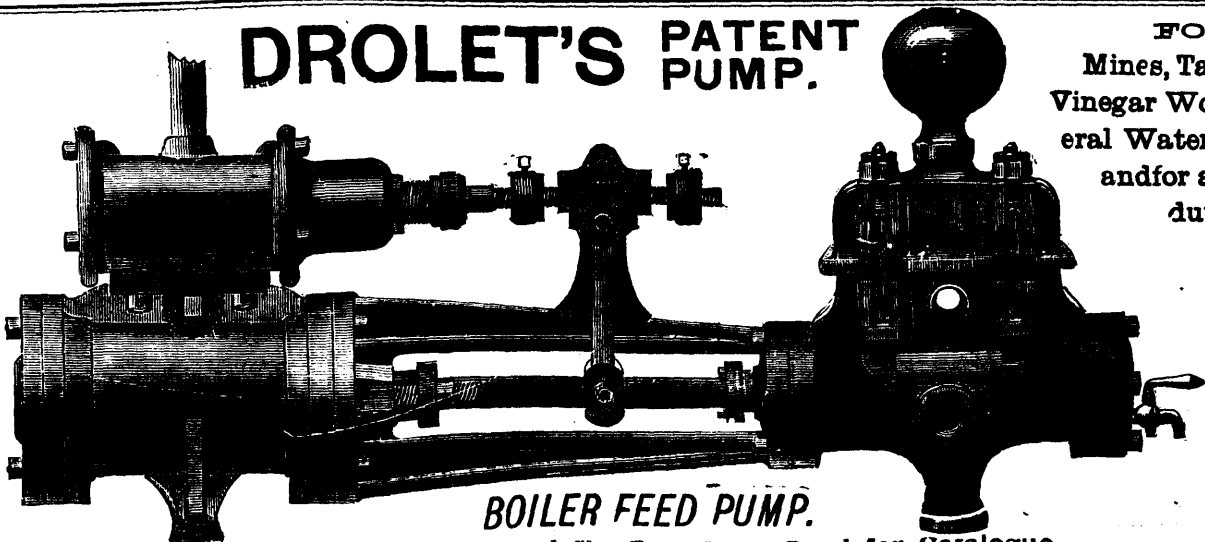
street central entrance, at greatly reduced rates. Regular rates are \$1.00 per day and up, European, \$2.50 and up American plan.

These hotels are new brick and stone, fire proof buildings with modern improvements, well furnished, and just the place for comfort and convenience.

The rates which we make to our subscribers are seventy-five cents per day per person, two occupying one room, or for one person occupying a room one dollar, European plan. The rates on the American plan are \$1.75 per person, two in a room, one person in a room \$2.00. This includes breakfast and dinner. The food will be abundant and well served.

In order to secure the privilege of the re-

DROLET'S PATENT PUMP.



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Mines, Tanneries,
Vinegar Works, Gen-
eral Water Supplies,
and for all other
duties.

F. X. DROLET,
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75 to 79 St. Joseph St.,
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BOILER FEED PUMP.

Cheapest and best Pump made in Canada Send for Catalogue.

SURETYSHIP

The only Company in Canada confine itself to this business.

THE GUARANTEE CO.
OF NORTH AMERICA.

Capital Authorized. \$2,000,000
Paid up in Cash (no notes). 224,600
Reserves 1,119,948
Deposit with Dom. Gov't. \$7,000

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of this Company renders the Premiums in certain cases annually reducible until the rate of One-Half per cent. per annum is reached. This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

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Vice-President and Managing Director EDWARD RAWLINGS.
Bankers, THE BANK OF MONTREAL.

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EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

*N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

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17, 19 & 21 ST. MARTIN STREET
MONTREAL.

Bookbinding and Job Printing

OF ALL KINDS DONE AT THE

Journal of Commerce.

STOCKS AND BONDS

NAMES.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div last 6 Mo	Dates of Dividends.	Per Cent Prices Aug 10	Cash value per S
Brit. North America	\$ 242 1/2	\$1,866,666	4,666,666	1,289,666	3 1/2	April Dec	156	70 85
Can. Bank Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	18 1/2	66 27
Commercial, Manitoba	200	887,200	646,950	50,000	3 1/2	2 May 2 Nov	100	57 25
Commercial, Nfld.	200	806,000	306,500	165,000	4 1/2	30 June 31 Dec	41	63 00
Commercial, Windsor	40	500,000	260,000	165,000	3		105	42 00
Dominion	50	1,500,000	1,500,000	1,950,000	5	1 May 1 Nov	263	131 50
Du People	50	1,200,000	1,200,000	670,000	3	3 Mar 3 Sept	114	57 25
Eastern Townships	50	2,500,000	1,466,684	625,000	3 1/2	2 Jan 2 July	13 1/2	67 00
Federal	100	1,250,000	1,250,000					
Hamilton	100	1,250,500	1,250,000	650,000	4	1 June 1 Dec	152	169 00
Hochelaga	100	710,100	710,100	270,000	3 1/2	June Dec	122 1/2	123 50
Imperial	100	2,000,000	1,900,000	1,100,385	3 1/2	June Dec	174	174 00
Jacques Cartier	25	500,000	500,000	216,000	1	2 June 2 Dec	125	31 25
Merchants' Can.	100	6,000,000	6,000,000	2,900,000	1	2 June 1 Dec	149	149 00
Merchants, Halifax	100	1,000,000	1,100,000	610,000	1	1 Aug 1 Feb	140	150 00
McGill's	50	2,000,000	2,000,000	1,100,000	4	1 April 1 Oct	156	78 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	216	40 00
Nationale	30	1,200,000	1,200,000		2	1 May Nov	92	27 00
New Brunswick	100	500,000	500,000	500,000	6	1 Jan 1 July	249	249 00
Ontario	100	1,500,000	1,500,000	845,000	3 1/2	1 June 1 Dec	113	113 00
Ottawa	100	1,500,000	1,335,000	707,549	4	1 June 1 Dec	155	155 00
People's of N. B.	20	180,000	180,000	180,000	4	Jan. July	120 1/2	24 15
Quebec	100	2,500,000	2,500,000	550,000	3 1/2	June Dec	122 1/2	122 00
St. Stephen's	100	200,000	200,000	45,000	2	April Oct	121	80 00
Standard	100	1,000,000	1,000,000	500,000	4	Jan. July	161	80 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	1 June 1 Dec	280	230 00
Union, (Halifax)	50	500,000	500,000	40,000	3		128	61 50
Union of Can.	100	1,200,000	1,200,000	250,000	3	2 Jan 2 July	102	102 00
Ville Marie	100	370,500	350,000		3 1/2	2 June 1 Dec	82	82 00
Western Bank of Can.	100	500,000	360,000	85,000	3 1/2	1 April-Oct	99	99 00
Agri. Dev. and Loan Co.	50	680,000	619,152	98,000	3 1/2	1 Jan 1 July	118	118 00
Brit. Can. Loan & Inv. Co.	100	1,620,000	923,412	60,000	3 1/2	1 Jan 1 July	118	118 00
Brit. Mortg. Loan Co.	100	450,000	229,036	52,000	3	2 July		
Building and Loan Assoc	25	750,000	750,000	100,000	3	2 Jan 2 July	111	25 25
Canada Cotton Co.	100	2,000,000	2,000,000			May Aug	62 1/2	62 50
Can Landed & Nat'l Inv't Co	100	1,500,000	663,990	158,000		2 Jan 2 July	134	184 00
Can. Perm. Loan and Sav.	100	5,000,000	2,500,000	1,562,252	6	1 Jan 1 July	195	195 86
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	7	June Dec		
Central Can. Loan & Sav. Co	100	2,500,000	1,000,000	250,000	3	Jan. July	118	118 00
Dominion Sav. and Inv. Co	50	1,000,000	915,250		3	30 July 31 Dec	94	47 00
Dominion Telegraph Co.	50	1,000,000	1,000,000		1 1/2	15 Jan-Qty	107	63 50
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	112,500	3 1/2	May Nov	118	19 00
Freehold Loan and Sav. Co.	100	3,221,500	1,317,100	625,000	4	1 June 1 Dec	137	137 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	318,000	3 1/2	2 Jan 2 July	135	135 00
Home Sav. and Loan Co.	100	1,750,000	175,000	147,500	3 1/2	2 Jan 2 July	130	130 00
Hochelaga Cotton Co.	100	2,000,000	1,800,000		5	March-Qty.		
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	2	2 Jan 2 July	162	81 00
Imperial Loan and Inv. Co.	100	625,850	625,900	106,000	3 1/2	8 Jan 8 July	124	124 00
Landed Banking and Loan	100	700,000	493,000	80,000	3	2 Jan 2 July	119	119 00
Land. & Can. Loan and Ag.	50	5,000,000	700,000	360,000	4	15 Feb 15 Sept	133	65 00
London Loan Co.	50	675,700	622,650	60,000	3 1/2	21 Dec 30 June	108	54 00
Lond. and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July		
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan July	000	000 00
Manitoba Loan	100	1,250,000	812,500	112,500	3 1/2	Jan July	118	118 00
Montreal Telegraph Co.	40	2,000,000	3,000,000		4	2 Jan-Qty	135	54 00
Montreal City Gas Co.	40	2,000,000	2,000,000		6	15 April 15 Oct	15 1/2	7 00
Montreal Street Ry. Co.	50	600,000	600,000		4	6 May 6 Nov	18	80 00
Montreal Cotton Co.	100	800,000	800,000		3 qtr		1.0	110 00
Merchants M'fg Co.	100							
Montreal Loan and Mortg.	50	1,000,000	500,000		3 1/2	15 March 15 Sept	120	120 00
Ont. Indus. Loan and Inv	100	466,800	314,291	185,000	3 1/2	30 June 31 Dec	100	62 50
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	415,000	3 1/2	1 Jan 1 July	130	130 00
People's Loan and Dep. Co.	50	600,000	589,392	107,000	3 1/2	1 Jan 1 July	100	50 00
Real Est. Loan and Deb. Co.	50	800,000	477,205	5,000		Jan July	78	38 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000		3	9 Feb 15 Sept	40	49 00
Royal Loan and Sav. Co.	50	500,000	470,000	57,000	4	Jan July	130	65 00
Starr M'fg Co., Halifax	100	200,000	200,000		6	March	25	25 00
Toronto City Gas Co.	50	800,000	800,000		2 1/2	1 Feb-Qty	181	90 50
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	Jan 1 July	132	66 00
Western Can. Loan & Sav	50	3,000,000	1,400,000	700,000	5	July	163	84 00



THE LARGEST FACTORY OF THE KIND IN THE DOMINION.

LION 'L' BRAND

Pure Goods, Honest Goods

LEADING DEALERS

FROM OCEAN TO OCEAN HANDLE

THESE GOODS.

PURE VINEGARS. WARRANTED PURE of natural strength, and free from any added acids. Manufactured solely under the supervision 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 selected fresh vegetables, in pure vinegar, in 20 oz. round bottles, and in wood packages of 1, 3, 5 and 10 Gallon.

JAMS, JELLIES and PRESERVES. WARRANTED FRUIT and SUGAR. 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 oz. and 1 lb. glasses; also in tin from 1 lb. to 10 lbs., and in wooden pails of 7, 14 and 30 lbs.

MICHEL LEFEBVRE & CO., MANUFACTURERS, MONTREAL, P.Q.

Established 1849 Gold, Silver and Bronze Medals, 20 First Prizes.

duced rates, you must be a subscriber or subscribe to the Journal of Commerce and remit to the business manager of the Journal of Commerce twenty-five (25) cents and a three-cent stamp. We will return a certificate entitling you to the above advantages. This 25c advance payment will be deducted from your hotel bill.

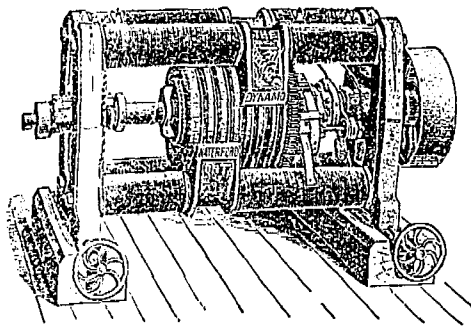
Remember to keep your baggage checks and go directly to our Chicago representatives, C. E. Dorn & Co., 62nd street, opposite World's Fair Central entrance, who will see that you are taken care of and received in a fitting manner. They will look after your comfort while in the city, show you the interesting objects, supply you with a free guide to the Fair, secure your hotel rooms, and arrange for your meals, see that your baggage is properly taken care of; in short, they will act for you in a way to make your stop at the World's Fair pleasant and comfortable.

Remember that our hotels are all within from one to three blocks of the World's Fair central entrance at 62nd street.

Our headquarters have been selected in view of the fact that they are within one block of all local means of transportation, and no matter where you get off your train, you can ride to within one block of C. E. Dorn & Co.'s office by taking either the Ill. Central suburban trains, Elevated R.R., cable cars or electric cars. Ask for the corner of 62nd street and World's Fair.

The Reliance Electric Manufacturing Co. Ltd,

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

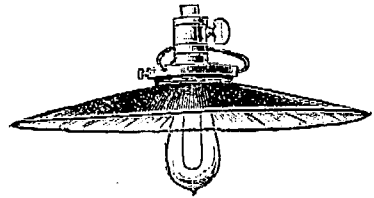


Branch Offices:
141 KING STREET, WEST,
TORONTO, ONT

HEAD OFFICE & WORKS:
WATERFORD ONT.

T. W. NESS, 749 Craig St., Montreal, - Agent Province of Quebec

J. M. HARRISON. H. A. SEYLE.
MONTREAL ELECTRIC SUPPLY CO.
781 CRIC STREET, MONTREAL.



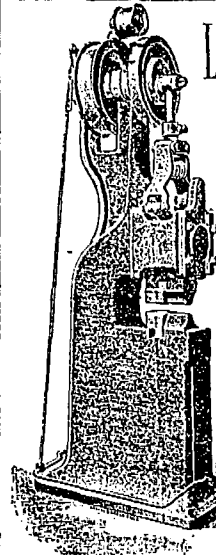
Practical Electricians, Manufacturing Contractors,
Telephones, Annunciators, Bells, Batteries,
Push Buttons, Burglar Alarms, etc.
Electric Light, Wiring of Stores, Offices, Concealed
wiring of Private Houses, complete installation
of Electric Light Plants.
Electric Light Fixtures and Brackets.
N.B.—Repairs of all kinds neatly executed.

LS. PELISSIER

ENGINEER-
MACHINIST

MANUFACTURER OF
HYDRAULIC AND
STEAM APPARATUS.

SPECIALTY:
Elevators.



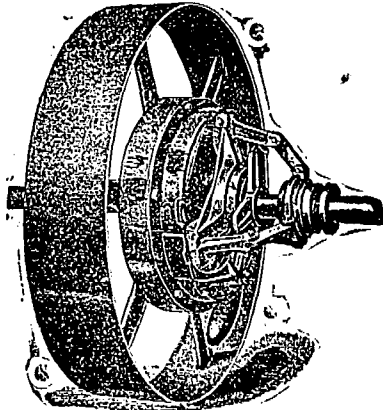
188
ST-URBAIN ST
1ST FLOOR
MONTREAL

HIGH GRADE
INCANDESCENT LAMPS

MANUFACTURED BY
PACKARD LAMP CO. LTD.
CHAS. O. PACKER, Man. Dir., 96 to 100 King St.

MONTREAL.

**CLAUSSEN CLUTCH PULLEY
AND CUT-OFF COUPLING.**



Simple, Durable and only one point of
adjustment.
Manufactured by
DARLING BROTHERS, MONTREAL.
RELIA NCE WORKS.

TENDERS FOR DEBENTURES:

Tenders addressed to the Treasurer of the City of
Hamilton, Province of Ontario, Canada, and marked
"Tender for Debentures" will be received by the
undersigned up to twelve o'clock, noon, on Wed-
nesday, the 4th day of October, A. D. 1893, for the
purchase of \$2,350,000 of Debentures, to be issued by
the Municipal Council of the Corporation of the
said City of Hamilton, payable at the expiration of
40 years, with interest at four per cent. per annum,
payable half-yearly from 1st April, 1894. Principal
and interest may be made payable in Hamilton,
Ontario, or in Great Britain, or elsewhere. The
Debentures may be expressed in sterling money of
Great Britain, or in currency of Canada or of the
United States or in gold, or partly in each, and in
such sums as the purchaser may desire. Parties tend-
ering must state in their tender in 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
purchase money of said Debentures to be paid as
follows: £201,000 Sterling in London, England, 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 neces-
sarily accepted. A copy of financial statement may
be obtained at the City Bank, London, England or
from the undersigned.

A. STUART,
City Treasurer.

Hamilton, 27th June, 1893.

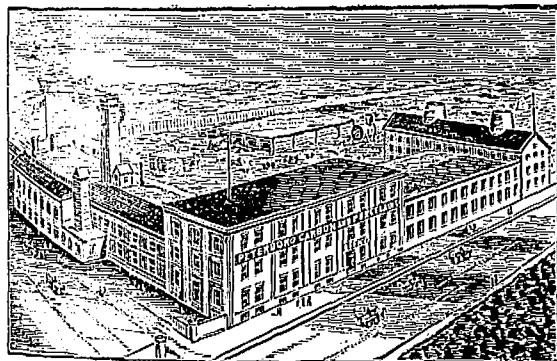
An Englishman, aged 39 with 16 years
practical manager's experience of the dyeing
and finishing trade seeks a similar position in
Canada; his experience is thorough in all
classes of Bradford goods both for men and
women's wear, and would be fully competent
also to superintend the erection of plant as ap-
plied to dyeing and finishing. Advertiser
would visit Canada to investigate suitable
opening. Address first instance,

T. H. BIRD, 176 Great Clowes St.,
Broughton, Manchester, Eng.

injury to the carbon, the carbon continu-
ing to glow until the oxygen burns it, and
in this condition it will ignite vapor.

It follows from the foregoing that great
care should be exercised in the use of ar-
tificial heat in whisky warehouses, and an
equal degree of care should be used in car-
rying into such warehouses artificial
light, and it is not possible to intro-

IT IS NO LONGER NECESSARY TO IMPORT CARBON POINTS
The Peterborough Carbon and Porcelain Co.
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.

WILL ELECTRICITY LIGHT GAS?

This question to many will appear as
senseless as to ask if a lucifer match will
light gas, for they have seen it done, or
ignited their own gas by an electrical
spark. Let any person shuffle around his
chandelier in his stocking feet, when wear-
ing woollen, he will find in a few min-
utes that he is able to light the gas from
sparks emitted from the tip of one of his
fingers. But the question has been dealt
with in a paper on the care needed in
places where spirits are stored. The writer
says:

It is a common error to suppose that the
carbon which furnishes the light in the
incandescent lamps will not ignite vapor.

For the purpose of testing this it has been
ascertained by actual experiment that
the electric sparks thrown from the car-
bon when the globe is broken, unless the
carbon be shattered simultaneously with
the glass, will ignite any kind of gas.
There are three conditions under which
this will be done, to wit:—

1. When the globe and carbon are sud-
denly shattered in an atmosphere mixed
with gas and air, the gas being ignited by
the glowing carbon before it has had time
to cool.
2. When the globe is broken in only one
place the vibration bringing the ends to-
gether and producing a spark at each con-
tact which will ignite vapor.
3. Where the globe is broken without

N. CURRY, PRESIDENT.

J. M. CURRY, SEC.-TREAS.

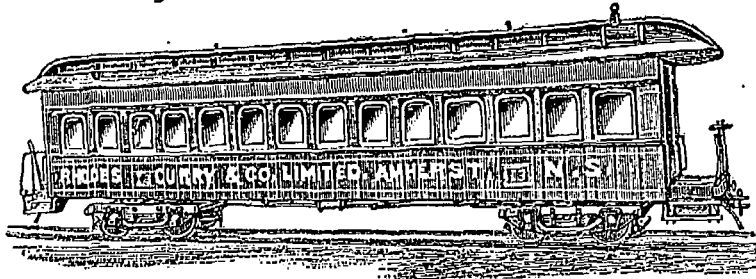
N. A. RHODES, VICE-PRESIDENT.

J. C. ROBERTSON, CONSULTING DIRECTOR.

CABLE ADDRESS, RHODES AMHERST } A B C CODE

RHODES, CURRY & CO. (LIMITED)

Manufacturers of,
RAILWAY
AND
STREET CARS
OF EVERY DESCRIPTION.
—
CAR WHEELS AND
CASTINGS.



AMHERST,
NOVA SCOTIA.

Successors to James Harris & Co., Established 1826, St. John, N.B. and Rhodes, Curry & Co., Established 1877, Amherst, N.S.

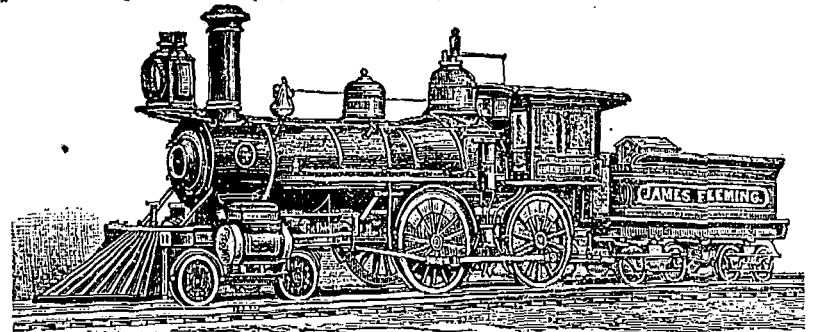
duce artificial heat of any kind into these warehouses without adding materially to the fire risk, and, further, that all artificial lights should be carefully guarded.

SPECIAL NOTICE.

Mr. James Elliott of this city claims to have solved the great smoke consumption problem by an apparatus which he affirms will do away entirely with the smoke nuisance, and reduce the cost of raising steam 25 to 35 per cent. Of inventions to effect this object there has been a large supply for many years. There is not one in use (nor any system of firing known, where coal is used, that entirely obviates the necessity for great waste of fuel which is sent up the chimneys only

Phoenix Foundry & Locomotive Works

POND STREET,
ST. JOHN, N.B.

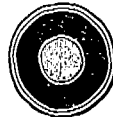


JAMES FLEMING,

Successor to GEO. FLEMING & SONS.
Manufacturer of Locomotives, Marine and Stationary Steam Engines, Steam Boilers, Ship Tanks, and Machinery of every description.

THE "CLARK" WIRE.

Insulation Guaranteed wherever used, Aerial, Underground or Submarine.

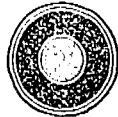


In a letter from the Inspector of the Boston Fire Underwriters' Union, he states: "A thoroughly reliable and desirable Wire in every respect."

The rubber used in insulating our wires and cables is especially chemically prepared, and is guaranteed to be water-proof, and will not deteriorate, oxidize or crack, and will remain flexible in extreme cold weather and is not affected by heat. The insulation is protected from mechanical injury by one or more braids, and the whole is laced with Clark's Patent Compound, and special extra finish, which we have now adopted for all our shield wires as an extra weatherproof protection, and also preventing chafing and abrasion, which is water, acid, and to a very great extent fireproof. Our insulation will prove durable when all others fail. We are prepared to furnish Single Wires of all gauges and diameter of insulation for Telegraph and Electric Lights from stock. Cables made to order. We are now prepared to furnish our Clark Wire with a white finish for ceiling cleat work as well as our standard color.

Clark Joint Gum should be used for making waterproof joints. This is put up in half-pound boxes, in strips about one foot long and five-eighths inch wide, and when wrapped about a joint and pressed firmly it makes a solid mass. For Railway and Motor use, we make all sizes of stranded and flexible with Clark insulation.

We guarantee our Insulation wherever used, Aerial, Underground or Submarine, and our net prices are as low, if not lower, than any other first-class Insulated Wire. We shall be pleased to mail Catalogues with terms and discounts for quantities.



EASTERN ELECTRIC CABLE CO.

61 to 65 Hampshire Street,
BOSTON, - MASS.

HENRY A. CLARK, Treasurer and Gen'l Manager.
HERBERT H. EUSTIS, President and Electrician.

NEW AMERICAN WATER WHEEL,

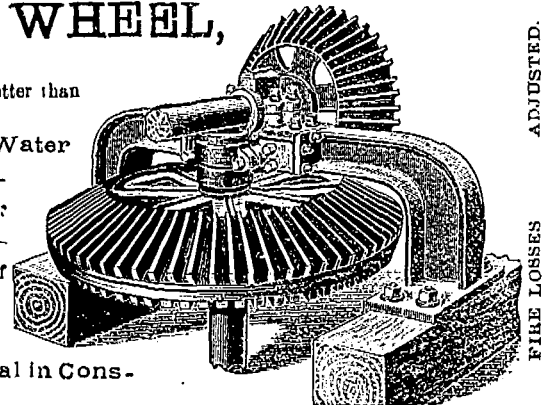
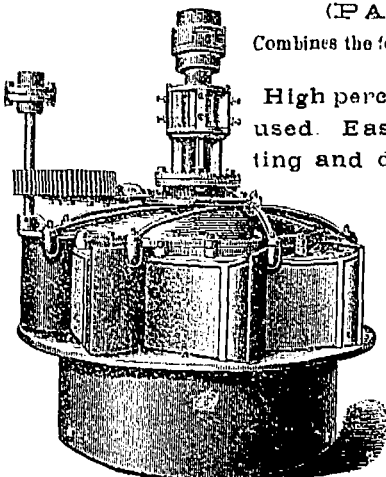
(PATENTED)

Combines the following desirable properties better than any other Wheel made:

High percentage of Power for Water used. Easy working, Light Fitting and durable Gates. Under

perfect control of Governor. Free passage of leaves, small Rubbish and Slush Ice
Strong and Substantial in Construction.

LOCATED.
MILL SITES

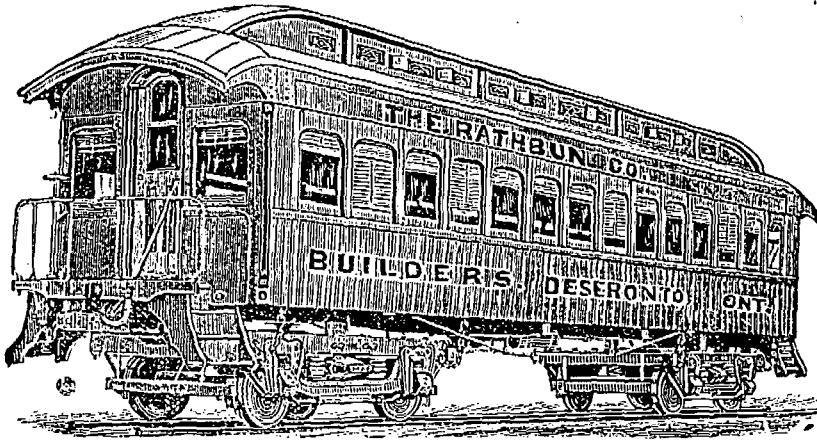


ADJUSTED.
FIRE LOSSES

ALEX^R JEFFREY,
Millwright, Draughtsman and Contractor,
57 & 59 CANNING STREET, MONTREAL.

THE RATHBUN CO.

Manufacturers of
 Passenger
 Coaches.
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 DESERONTO
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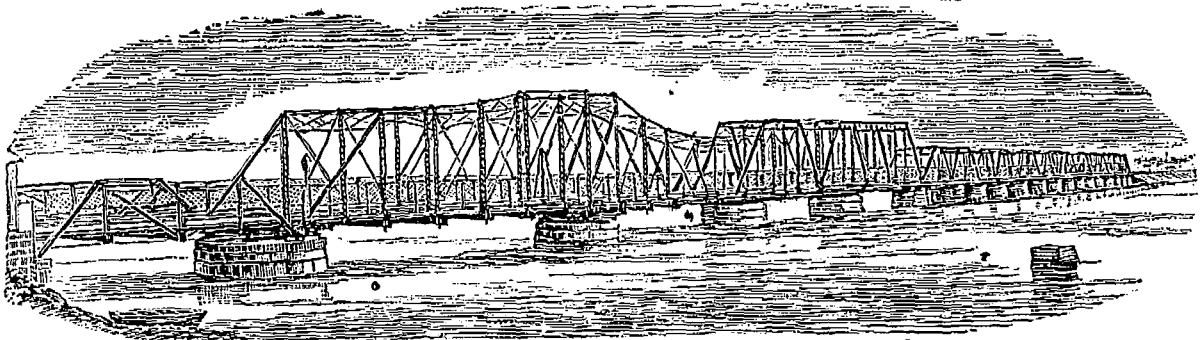
Manufacturers of
 Flat,
 Box
 AND
 Coal
 Cars.

W. W. LEE, President and Manager.

ESTABLISHED 1846

W. HOPKINS, Vice-President.

The G. & J. BROWN M'F'G. CO. LIMITED. BELLEVILLE, ONT.



BAY OF QUINTE BRIDGE. TOTAL LENGTH OF SUPERSTRUCTURE 1918 FEET.

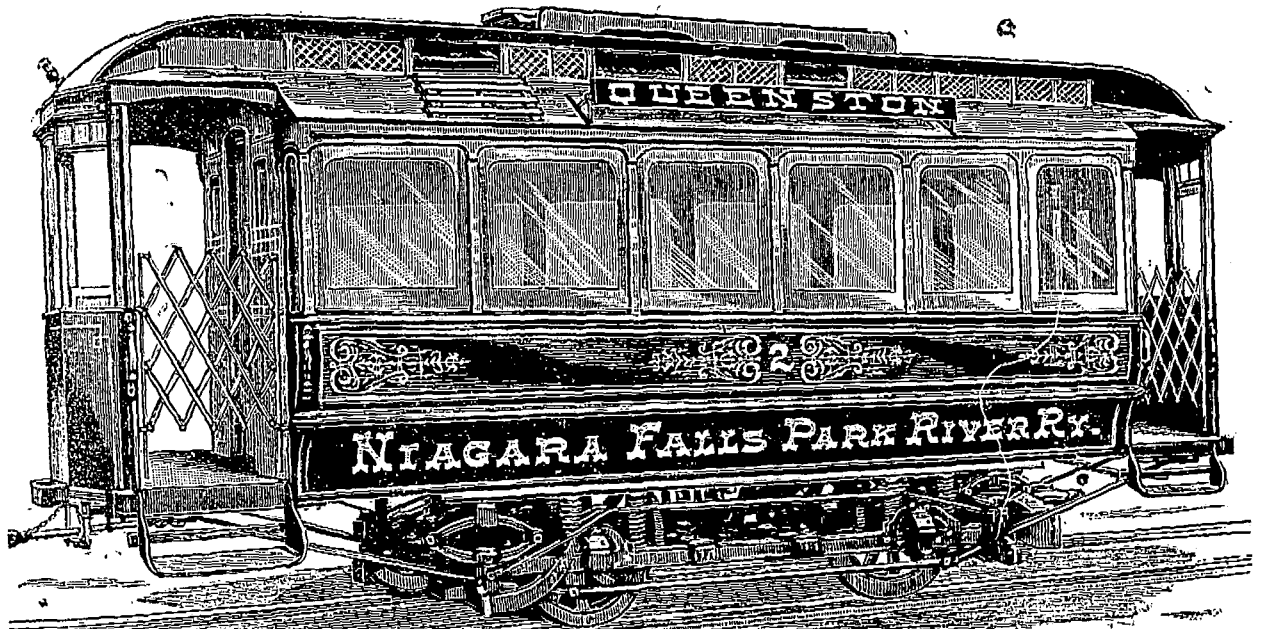
ENGINEERS, BOILER MAKERS, MACHINISTS, FOUNDRYMEN, ETC.

BRIDGE BUILDERS

RAILWAY AND CONTRACTORS' PLANT

GEARS AND TRUCKS FOR ELECTRIC RAILWAYS.

FINE ELECTRIC STREET CARS. OUR SPECIALTY.



We also manufacture Horse and Trail Cars of every description.

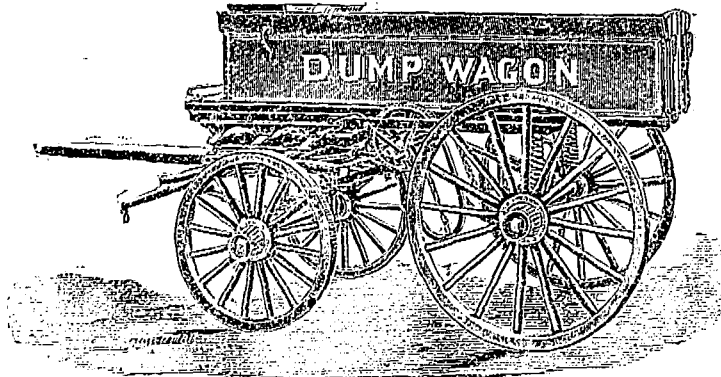
PATTERSON & CORBIN - - ST. CATHARINES, ONT.

CAST STEEL WORKS
 OF
FRIED. KRUPP,
 Essen, Germany.
 REPRESENTATIVES **JAS. W. PYKE & CO.**
 FOR CANADA:
 35 ST. FRS. XAVIER ST., MONTREAL.
 Steel Tyres and Steel Tyred Wheels, Axles, Crank
 Pins, etc., etc., etc.

A & E. LOIGNON,
 Civil Engineers
 AND BUILDERS OF
BRIDGES AND IRON BUILDINGS
 FOR MANUFACTURING PURPOSES.
 Structural Iron Material kept in stock. Designs,
 Estimates and Specifications.
 7 Place d'Armes, - MONTREAL.

DUNCAN S. MACINTYRE,
 HARDWARE & METAL BROKER,
 Railway and Contractors' Supplies.
 MONTREAL, P.Q.

AMERICAN PATENT CHUTE AND DUMP SPRING WAGON.



SEND FOR PRICE LIST.

3 ON THE ROAD.

TWO-HORSE SPRING DUMP WAGON,
With 3 inches tires, to carry Two Tons, bottom ironed, Tailboard to lift off.

Manufactured by

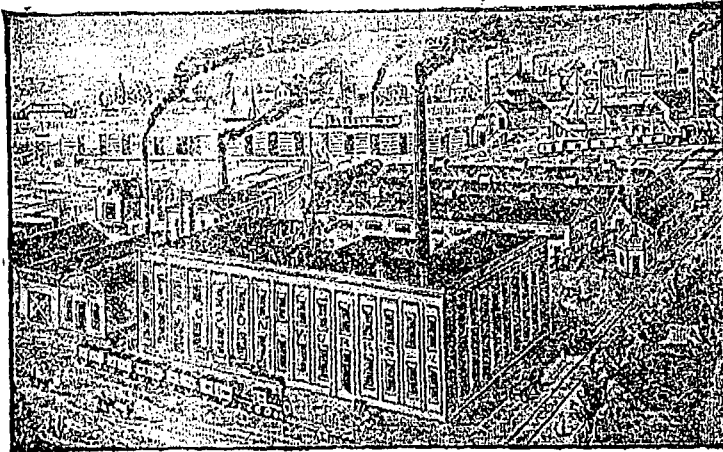
JEFFREY BROS.,
PETITE COTE, MONTREAL.

D. R. VAN-ALLEN, Pres. & Man. WM. BALI, Vice-Pres. WM. S. IRELAND, Sec.-Trea.

THE CHATHAM MANUF'G CO, Limited. AUTHORIZED CAPITAL \$300,000

MANUFACTURERS OF

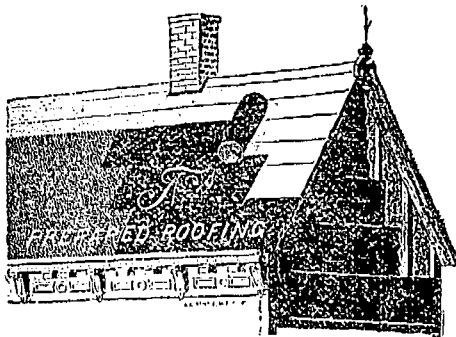
Wagons & Wagon Stock, Hardwood Lumber & Ship Plank.



Made with Van-Allen's Patent Arm that at once does away with the old time breaking point of axles and the necessity of any truss rods; construction what is called the Chatham or Chautauque Patent Wagon.

CHATHAM, ONT.

Notice to Builders and Founders.



THE undersigned are Sole Agents for the all-wool Manhattan Felt, manufacturers of the celebrated Patent Victoria Paint, Rosin Cement, Pitch, Japan Paint for Metal Roofs, Castings, &c. All the above materials are FIRE PROOF. All kinds of Roofing and Building Felts sold. New Roofs made in all styles, and Old Roofs repaired and painted at low rates. For further information Telephone 7134, or address

JOHN TOWLE & CO., 220 DeLorimier Avenue, MONTREAL

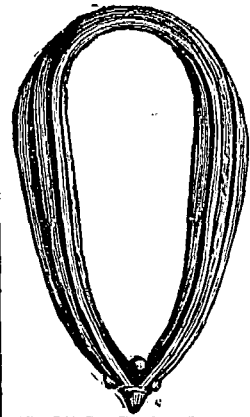
half burnt. Smoke may be said to be badly digested coal. Mr. Elliott is about negotiating the sale of his Patents in England, and the European continent, and invites inspection of his "Smoke Consumer," at Garth and Co's factory, Craig, St.

The Albion reinsured the entire business of the British Columbia Fire Ins Co

of Victoria B. C., as at 1st July.

This introduces the "Albion" to a new and choice connection in B. C. where they have recently opened a branch. Messrs. Dally and Claxton representing them at Victoria Mr. C. S. Douglas at Vancouver and Mr. Fred. H. Robson at Newminister. The company has also recently re-

PEAKE, BROS. & CO.,
Merchants and Ship Owners,
Agents—Black Diamond S.S. Co. and Ship Chandlers
Charlottetown P. E. I.



BLACK'S
Horse
Collar
Works
PORT HOPE,
ONT.

Send for Price Lists.

The best and cheapest collar in the market.

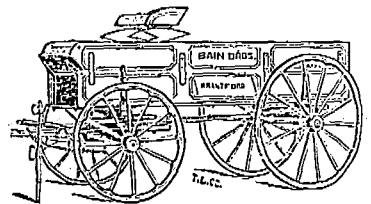
High Top Concord Bolt Hames.

Manufactured in all styles and qualities to suit the trade.

Send for price list to

JOSEPH ADAMS & CO.,
HUNTINGDON, P. Q.

BAIN BROS. MFG. CO., LTD.
MANUFACTURERS OF



The **LEADING WAGON**
OF THE DOMINION.
BRANTFORD.

W. W. WYLIE,

BUILDER OF

Electric & Horse Street
CARS.

OTTAWA, ONT.

solved upon opening out in Manitoba and the North West Territories.

Mr. D. Laurie general manager of the Albion Fire Insurance Association, of London, has returned home from a business visit to this country. He speaks well of the Association's business here and of the future prospects of the Dominion. Mr. John Kennedy, of Montreal represents the Albion as Chief Agent for Canada.

MONTREAL WHOLESALE PRICES CURRENT - THURSDAY, AUGUST 10, 1893

Name of Article.		Wholesale			Name of Article		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brooks	0 80	1 05	0 75	0 85	0 70	0 80	0 75	0 80	Soda Ash	1 10	1 00	
Cobourg	1 00	1 25	0 85	1 00	0 75	0 80	0 75	0 80	Soda Bicar	2 30	2 50	
Split Balmoral	1 15	1 40	0 98	1 15	0 80	1 00	0 80	1 00	Sol Soda	0 80	0 90	
Kip	1 25	1 50	1 10	1 50	0 90	1 15	0 90	1 15	Concentrated	1 75	2 00	
Buff	2 00	3 00	0 00	0 00	0 00	0 00	0 00	0 00	Dyestuffs.			
Calf	1 25	1 60	1 10	1 50	0 00	0 00	0 00	0 00	Archil con	0 27	0 29	
Buff Congress	1 90	3 40	0 00	0 00	0 00	0 00	0 00	0 00	Cutch	0 67	0 68	
Calf	1 35	2 10	1 25	1 60	0 95	1 15	0 95	1 15	Ex. Logwood	0 10	0 15	
Split boots	2 00	2 90	1 50	1 70	1 10	1 40	0 00	0 00	Chips	2 00	2 10	
Kip	2 75	3 90	0 00	0 00	0 00	0 00	0 00	0 00	Indigo (Bengal)	1 50	1 75	
Calf	1 60	2 10	0 00	0 00	0 00	0 00	0 00	0 00	Madras	0 70	1 00	
Wet boots half fox	1 80	2 60	0 00	0 00	0 00	0 00	0 00	0 00	Gambier	0 95	0 66	
" full	0 35	0 75	0 00	0 00	0 00	0 00	0 00	0 00	Madder	0 12	0 15	
" Sox									Sunac	70 00	00 08	
Figgs.												
Split Batts	0 65	0 85	0 70	0 80	0 40	0 50	0 40	0 50	Fish.			
Split Balmoral	0 80	0 90	0 70	0 85	0 50	0 60	0 50	0 60	Labrador Herrings, No. 1	4 75	5 00	
Kip	1 00	1 10	0 75	0 85	0 60	0 65	0 60	0 65	Nfld Shore, No. 1	4 00	4 25	
Buff	0 90	1 15	0 80	0 90	0 50	0 70	0 50	0 70	Sea Trout No. 1 split p. b.	9 00	9 25	
Pebbled	0 90	1 15	0 80	0 90	0 50	0 65	0 50	0 65	half brigs	5 00	5 75	
Machin Sewed.												
Peppled Button	1 00	1 20	0 85	0 90	0 50	0 70	0 50	0 70	Cape Breton Herring	4 50	5 00	
Gleated Buff Button	1 00	1 20	0 85	0 90	0 50	0 70	0 50	0 70	Mackerel, No. 1, kitts	0 00	1 90	
Goat	1 50	2 00	1 15	1 50	0 80	1 35	0 80	1 35	1 brigs	6 75	7 00	
Polish Calf	1 50	2 00	1 30	1 75	0 90	1 35	0 90	1 35	Green Cod, Large	0 10	0 09	
French Kid	1 85	3 00	1 90	3 50	1 40	1 75	1 40	1 75	No. 1	0 00	0 09	
Roast Chicken, 1-lb tins.												
	2 30	2 40							Draft	3 00	8 50	
Roast Turkey, 1-lb tins.												
	2 30	2 40							Dry	5 00	5 25	
Corn Brooms.												
No. 1 Gem 4 strings, hard wood handle	3 60	0 00							Salmon No. 1 brigs	0 00	14 00	
No. 2 do 3 strings	2 95	0 00							2	0 00	12 00	
No. 3 do 2 strings	3 40	0 00							Salmon No. 1 (thores)	0 00	21 00	
No. 4 do 2 strings	2 15	0 00							2, large	0 00	18 00	
No. 0 Hurl 4 strings	3 00	0 00							3	0 00	15 00	
No. 1 do 3 strings	2 60	0 00							Brit. Col brigs	12 00	15 50	
No. 2 do 3 strings	2 25	0 00							Boneless Fish	0 04	0 05	
No. 3 do 3 strings, ha wood handle	1 85	0 00							Cod Nfd	0 06	0 07	
O. K. 2 strings basswood handle	1 50	0 00							Flour.			
Drugs & Chemicals												
Acid Carbolic Cryst Med	0 40	0 45							Winter Wheat	3 90	4 10	
Alice, Caps	0 13	0 15							Manitoba patent brands	4 08	0 09	
Alum	1 60	2 00							Straight roller	3 15	3 25	
Borax, xtls	0 08	0 11							Extra	2 90	3 15	
Brom. Potass	0 28	0 42							Superfine	2 88	2 90	
Camphor, Eng. Ref	0 67	0 70							Manitoba Strong Bakers	3 55	3 80	
Am. Ref	0 68	0 65							Best brands	3 75	3 80	
Citric Acid	0 50	0 65							Standard oatmeal per brl.	2 31	2 85	
Copperas, per 100 lbs	0 25	1 00							Bran	30 00	15 00	
Cream Tartar	1 60	1 75							Shorts	17 00	20 00	
Epsom Salts	0 17	0 25							Meal	30 00	28 00	
Glycerine	0 40	1 25										
Gum Arabic per lb	0 60	0 90										
Trag	3 75	1 60										
Morphia	0 08	1 00										
Opium	0 08	1 00										
Oxalic Acid	0 65	0 75										
Phosphorus	0 10	0 12										
Potash Bichromate	8 80	3 75										
Potash Iodide	0 80	0 45										
Quinine	0 90	1 00										
Styachine	0 40	0 45										
Tartrac Acid	0 40	0 45										
Tin Crystals	0 20	0 25										
Heavy Chemicals												
Bleaching Powde	2 50	3 00										
Blue Vitriol	4 03	5 00										
Erimstone	1 75	2 25										
Caustic Soda 60	2 25	2 50										
70	2 75	3 00										

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

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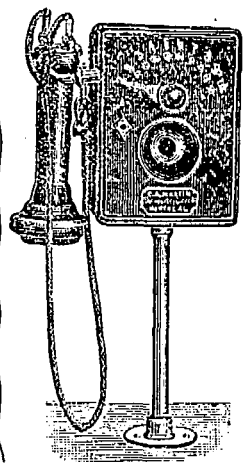
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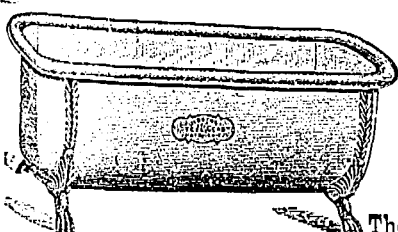
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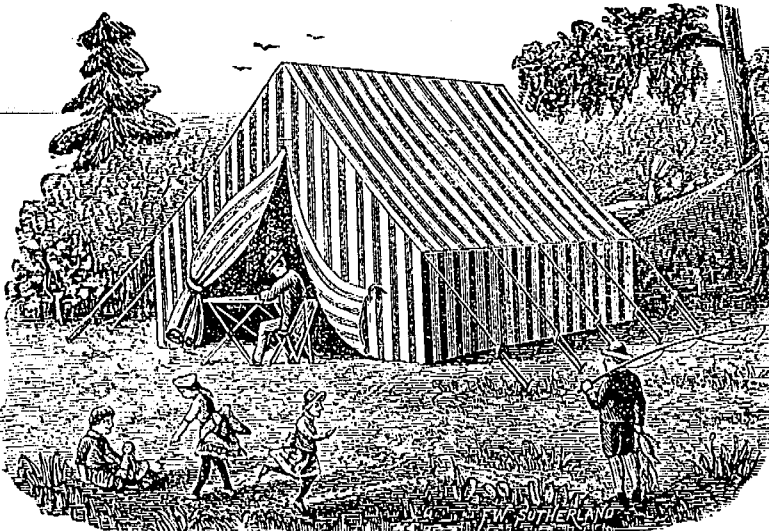
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 123 QUEEN ST. EAST, TORONTO.

H. McLAREN & CO,
 706 CRAIG STREET - MONTREAL, QUE.
 AGENTS FOR MONTREAL.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.		Barley, malting		Molasses, (Barbados) im'z		Vermicelli; Canadian	
Butter: Creamery New	0 20 0 21	" " " " " "	0 72 0 00	" " " " " "	0 31 0 33	Macaroni	0 06 0 07
Western dairy	0 16 0 17	Peas, per 56 lbs, afloat	0 03 0 45	" " " " " "	0 00 0 00	" " " " " "	0 06 0 07
Townships	0 19 0 20	Eye afloat	0 19 0 74	" " " " " "	0 00 0 00	" " " " " "	0 13 0 06
Cheese: Finest colored	0 94 0 94	Corn, in bond	0 00 0 00	" " " " " "	0 00 0 00	" " " " " "	0 23 0 25
Finest white	0 9 0 9	" " " " " " "	0 55 0 56	" " " " " "	0 00 0 00	" " " " " "	0 16 0 17
Medium	0 84 0 84	Groceries.		" " " " " "	0 00 0 00	" " " " " "	0 14 0 16
Eggs:		Tea (Hf.-Chest & Cad.)	0 12 0 17	" " " " " "	2 25 0 00	" " " " " "	0 03 0 00
Fresh	0 00 0 00	" " " " " " "	0 17 0 25	" " " " " "	2 00 0 00	" " " " " "	0 06 0 00
Fresh (held)	0 11 0 11	" " " " " " "	0 27 0 30	" " " " " "	2 25 0 00	" " " " " "	0 07 0 08
Finest lined	0 11 0 11	" " " " " " "	0 34 0 37	" " " " " "	3 50 0 00	" " " " " "	0 06 0 00
Western	0 00 0 00	" " " " " " "	0 40 0 42	" " " " " "	6 25 0 00	" " " " " "	0 06 0 00
Hops: 1892 per lb.		" " " " " " "	0 15 0 30	" " " " " "	4 25 0 00	" " " " " "	0 06 0 00
" " " " " " "	0 13 0 14	" " " " " " "	0 33 0 35	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
" " " " " " "	0 06 0 10	" " " " " " "	0 47 0 55	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Hog Products:		" " " " " " "	0 30 0 32	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Bacon Smk'd per lb.	0 11 0 12	" " " " " " "	0 17 0 18	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Dressed Hogs	0 00 0 00	" " " " " " "	0 25 0 31	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Hams city cured	0 12 0 13	" " " " " " "	0 40 0 60	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
" " " " " " "	0 00 0 00	" " " " " " "	0 12 0 15	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Pork Ca. s. c. per bbl.	21 01 21 51	" " " " " " "	0 22 0 25	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Western do	00 00 00 00	" " " " " " "	0 25 0 27	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Mess New Western	22 00 00 00	" " " " " " "	0 32 0 45	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Lard per lb	0 11 0 12	" " " " " " "	0 15 0 16	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
" " " " " " "	0 01 0 01	" " " " " " "	0 20 0 22	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
" " " " " " "	0 00 0 00	" " " " " " "	0 27 0 55	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Beans:		" " " " " " "	0 07 0 08	" " " " " "	0 00 0 00	" " " " " "	0 06 0 00
Clover, red, per bushol	10 00 10 25	" " " " " " "	0 27 0 28	" " " " " "	0 08 0 07	" " " " " "	0 06 0 00
Alfalfa, per lb	0 14 0 16	" " " " " " "	0 27 0 28	" " " " " "	0 10 0 20	" " " " " "	0 06 0 00
Timothy, (Can'n) per bush	2 80 3 00	" " " " " " "	0 23 0 26	" " " " " "	0 10 0 85	" " " " " "	0 06 0 00
" " " " " " "	1 20 1 30	" " " " " " "	0 19 0 22	" " " " " "	0 06 0 90	" " " " " "	0 06 0 00
Flax 56	0 65 0 75	" " " " " " "	0 18 0 21	" " " " " "	0 19 0 21	" " " " " "	0 06 0 00
Potatoes, per bag 50 lbs.	0 05 0 05	" " " " " " "	0 00 0 00	" " " " " "	0 16 0 19	" " " " " "	0 06 0 00
Honey, in comb	0 05 0 05	" " " " " " "	0 11 0 13	" " " " " "	0 09 0 12	" " " " " "	0 06 0 00
" " " " " " "	0 00 0 00	" " " " " " "	0 00 0 00	" " " " " "	0 16 0 21	" " " " " "	0 06 0 00
Beeswax	0 00 0 00	" " " " " " "	0 00 0 00	" " " " " "	0 22 0 25	" " " " " "	0 06 0 00
Beeswax—Choice	1 30 0 45	" " " " " " "	0 00 0 00	" " " " " "	0 65 0 70	" " " " " "	0 06 0 00
Ordinary	1 00 0 20	" " " " " " "	0 00 0 00	" " " " " "	0 22 0 24	" " " " " "	0 06 0 00
White	0 00 0 00	" " " " " " "	0 00 0 00	" " " " " "	0 22 0 24	" " " " " "	0 06 0 00
Grain.		" " " " " " "	0 00 0 00	" " " " " "	0 22 0 24	" " " " " "	0 06 0 00
Hard Manitoba, No. 2	0 80 0 81	" " " " " " "	0 00 0 00	" " " " " "	0 22 0 24	" " " " " "	0 06 0 00
" " " " " " "	0 74 0 75	" " " " " " "	0 00 0 00	" " " " " "	0 22 0 24	" " " " " "	0 06 0 00
Oats afloat	0 40 0 40	" " " " " " "	0 00 0 00	" " " " " "	0 22 0 24	" " " " " "	0 06 0 00

Retailers will please bear in mind that above quotations apply only to large lots.
 *Note.—Refiners prices to the wholesale trade; jobbers would have to pay 5c additional.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 10 1893

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Terms, 4 months, or 3 pc		Re-melted Lead	
30.....	0 10 0 00	or 30 days.....	0 00 0 00	Shot per 100 lbs.....	3 00 0 00
30, 16d and 13d	0 15 0 00	Asst—S.S.....	7 00 7 50	Lead Pipe per 100 lbs.....	5 55 5 75
10d.....	0 20 0 00	solid S.....	8 50 10 00	Zinc Sheet.....	5 50 0 00
8d and 9d.....	0 25 0 00	Cast-Steel—1.....	8 04 0 00	" Spelter.....	4 75 5 00
6d.....	0 40 0 00	Cell Chain.....	0 05 0 05	Screw Iron	
4d to 5d.....	0 60 0 00	5-16.....	0 05 0 00	Machinery scrap.....	0 00 16 00
3d.....	1 00 0 00	7-16.....	0 04 0 00	Wrot Iron.....	0 00 18 00
4d to 5d cold out, not pol. or bl'd.	0 50 0 00		0 04 0 00	Lawyer: Canada Blasting	
3d.....	0 90 0 00	Galvanized Iron:		Y F to Y F.....	4 75 5 00
Fine blind nails—		Morwoods Lion, No. 28	0 02 0 06	Wire:	
2d..... per 100 lbs	1 50 0 00	Morwood & Heathfield.	0 10 0 05	Bright, No. 7... per 100 lbs	2 60 0 00
3d.....	2 00 0 00	Queen's Head, or equal	0 04 0 04	Annealed, No. 7, "	2 65 0 00
Casing and oak, flooring		Common.....	18 00 18 00	" oiled "	2 70 0 00
stock and tobacco box		Fig Iron: Siemens No. 1	19 00 18 00	Galvd. No. 7.... "	3 25 0 00
nails—		Coldness.....	18 95 18 00	Barbed Wire..... "	
12 to 30d..... per 100 lbs	0 50 0 00	Calder.....	19 00 19 00	2 & 4 barbs..... "	4 50 0 00
12 to 30d.....	0 60 0 00	Langdon.....	18 95 18 00	Plain Twist, 2 & 2 wrs "	4 25 0 00
12 to 30d.....	0 75 0 00	Shotts.....	18 58 18 00	Ribbon..... "	4 75 0 00
12 to 30d.....	0 90 0 00	Summerlee.....	18 25 18 00	Staples..... "	4 25 0 00
12 to 30d.....	1 10 0 00	Gartcherrie.....	7 00 17 50	Wire Nails—75 p.c off the	
12 to 30d.....	1 50 0 00	Carnbroe.....	14 01 0 00	list.	
Finishing nails—		Kinglinton.....	17 50 18 00	Hides and Tallow.	
3 inch..... per 100 lbs	0 85 0 00	Ematite.....	17 50 18 00	Montreal Green Hides	
2 1/2 to 2 1/2.....	1 00 0 00	Charcoal Iron	26 50 28 00	No. 1 per 100 lbs	0 00 5 00
2 to 2 1/2.....	1 15 0 00	Ord. Crown.....	0 70 1 95	" No. 2.....	0 00 4 00
2 to 2 1/2.....	1 35 0 00	Best Refined.....	0 00 2 20	" No. 3.....	0 00 3 00
1 1/2 to 1 1/2.....	1 50 0 00	Sweden.....	3 25 4 00	Tanners pay 50c. more	
1 1/2 to 1 1/2.....	1 75 0 00	Sheet Iron to No. 20.....	2 50 3 00	for sorted, cured and insp'd	
1 1/2 to 1 1/2.....	2 25 0 00	Boiler Plates.....	2 40 2 00	Toronto.....	4 50 0 00
Slating nails—		Boiler Heads, Steel.....	0 30 0 06	Norw.—The above are	
5d..... per 100 lbs	0 85 0 00	Hoods and panes.....	2 15 0 00	prices in the west.	
4d.....	0 85 0 00	Canada Plates:		Sheepskins.....	0 00 0 00
3d.....	1 25 0 00	Good Brands.....	2 50 0 00	Clips.....	0 00 0 00
2d.....	1 75 0 00	Wro' Iron pipe, 1 to 2 n		Lambskins.....	0 00 0 50
Common barrel nails—		6 1/2 p.c over 2 in. 6 1/2 p.c	0 00 0 00	Calfskins uninspected.....	0 05 0 00
1 inch..... per 100 lbs	1 50 0 00	Steel, cast, per lb.....	11 01 12	Horse Hides western, each	2 75 0 00
1 1/2.....	1 75 0 00	" Springs, 100 lb.....	3 70 0 00	" City.....	2 00 2 25
2.....	2 25 0 00	" Tire " lb.....	2 50 0 00	Tallow, refined.....	0 60 0 06
Clinch nails—		" Sleigh Shoe, lb.....	2 25 2 50	rough.....	3 00 3 25
3 inch..... per 100 lbs	0 85 0 00	" Machinery.....	3 00 0 00	Leather.	
2 1/2 and 2 1/2.....	1 00 0 00	Tin Plates:		No. 1 B. A. Sole.....	0 20 0 22
2 and 2 1/2.....	1 15 0 00	IC Coke.....	3 25 3 50	No. 2.....	0 17 0 18
1 1/2 and 1 1/2.....	1 35 0 00	IC Charcoal.....	3 75 4 25	No. 3.....	0 15 0 16
1 1/2.....	2 00 0 00	IX.....		No. 1, ordinary Sole.....	0 19 0 20
1.....	2 50 0 00	IXX.....		No. 2.....	0 16 0 17
Sharp and flat press'd n'ls		DG.....		No. 3.....	0 14 0 15
3 inch..... per 100 lbs	1 25 0 00	DX.....		Buffalo Sole, No. 1.....	0 60 0 00
2 and 2 1/2.....	1 50 0 00	DXX.....		" No. 2.....	0 00 0 06
2 and 2 1/2.....	1 65 0 00	Iron Plates:		Zansibar, No. 1.....	0 00 0 00
1 1/2 and 1 1/2.....	1 85 0 00	IC, 20 x 23.....	7 00 7 25	" No. 2.....	0 00 0 00
1.....	2 50 0 00	Russ. Sheet Iron.....	10 50 11 00	Slaughter, No. 1.....	0 20 0 24
Horse Shoes.....		Anchors, per lb.....	4 75 5 50	Harness.....	0 22 0 28
1.....	3 00 0 00	Lion & Crown, Tin'd Sh's		Upper Heavy.....	0 23 0 26
2.....	3 00 0 00	24 gauge.....	6 00 6 25		
	3 40 3 50	Lead: Pig, per 100 lbs.....	2 00 3 00		
		Sheet.....	4 00 4 25		

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

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

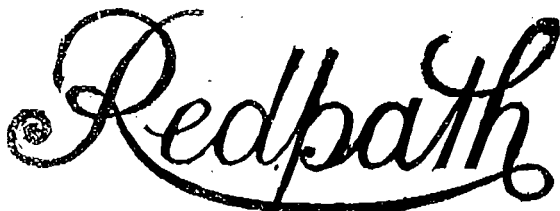
*27-Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.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

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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:		No. 1 Furnit's Varn'h, pr gal	\$ 0 60	Wines, Liquors, etc.	\$ c. \$ c.	Scotch Whiskies—	\$ c. \$ c.
Grade.....	1 18 1 27	Extra.....	0 75 1 00	Alt-Bass's.....	2 50 2 55	Mackie's R. O. Special	10 00 10 5
Car Lots Store, (2 p.c. ok)	0 12 0 00	Brown Japan.....	0 55 1 20	Perrier—Guinness & Sons	1 62 1 67	Islay Blend.....	8 00 8 25
Broken lots.....	0 13 0 13	Black.....	0 56 1 00	Dublin Stout.....	2 40 2 45	Sheriffs.....	3 90 4 10
Am. in car lots.....	0 19 0 00	Orange Shellac, No. 1	1 83 2 00	Pure.....	2 00 2 25	Hay, Fairman & Co.....	9 75 0 00
10 bbls.....	0 20 0 0 0					Claymore.....	0 70 0 00
5 bbls.....	0 20 0 0 0	Sm'tt.		Spirits Canadian—per gal.		Glenfalloch, High'd.....	4 50 9 75
single bbls.....	0 20 0 14	Liverpool per bag, Elev'n's	0 00 0 65	Alcohol.....	0 00 0 00	case	8 50 8 75
Benzine car lots	0 12 0 13	Canadian, in small bags	2 20 2 75	Spirits.....	0 00 0 00		
broken.....	0 13 0 16	Quarters.....	0 32 0 35	55 U.P.....	0 00 0 00	Gin—	
		Factory-filled per bag.....	1 10 1 25	Imperial, 5 yrs. old.....	0 00 0 00	Jno. De Kuyper.....	2 85 2 90
Glass.		Quarters.....	0 32 0 35	1837 Incases, qts.....	0 00 0 00	os. red.....	10 60 10 50
United inches, 09 to 25.....	1 30 1 85	Rice's pure dairy, per bag	0 00 2 00	1837 flasks.....	0 00 0 00	cs green.....	5 50 5 70
United inches 26 " 40.....	1 40 1 45	quarters.....	0 00 8 50	1837 " i do.....	0 00 0 00	A. C. A. Nolet.....	3 40 3 65
41 " 50.....	3 00 3 25	Cheese salt per bag 210 lbs	1 75 0 60	1837 " flasks.....	0 00 0 00	os. red.....	0 00 1 00
51 " 60.....	3 25 3 50	Turk's Island bush.....	0 00 0 30	1837 " i do.....	0 00 0 00	cs green.....	0 00 0 00
				Club rye, in brls., 1836, p.g.	0 00 8 00		
		Tobacco (duty paid)		McKenzie, Driscoll & Co.	2 40 6 00	Irish Whiskey—	
Paints, &c.		No. 1 Black Chewing, cads	0 46 0 51	T. G. Sandeman & Sons	0 00 0 00	Bushmills.....	10 00 0 00
W Lead pure, 50 to 100 lb kgs	5 00 5 50	bxs.....	0 46 0 51	Olde & Baker.....	2 10 4 00	Jno. Jameson & Sons, 1 star	0 00 0 00
No. 1.....	4 50 4 75	No. 2.....	0 45 0 00	Tarragona.....	1 10 1 50	os. red.....	0 00 0 00
No. 2.....	4 50 4 00	Bright Chewing.....	0 54 0 58	Sarrisa—Pedro Domecq	0 00 0 00	two stars.....	0 00 0 00
No. 3.....	4 00 3 75	Smoking.....	0 64 0 67	Pernard.....	2 00 5 50	three stars.....	0 00 0 00
White Lead, dry.....	5 25 5 75	Navy 3s.....	0 52 0 57	Misa.....	2 10 6 00	Geo. Roe & Co, one star, qts	9 25 0 00
Red Lead.....	4 10 4 50	Smoking, 6s.....	0 50 0 55	Claret.....	7 00 26 00	two stars, qts	9 25 18 25
Venetian Red, Eng'h.....	1 50 1 75	Solacc, 12s.....	0 50 0 55	Barton & Guestier.....	0 00 0 00	Wisdom & Warter's Sher-	7 50 7 75
Yel. Ochre, French.....	1 25 3 00	Myrtle Navy.....	0 45 0 60	Calvet & Co. vintage wines	0 00 0 00	ries.....	2 00 6 50
Whiting, ordinary.....	0 45 0 50	Can. Chewing.....	0 32 0 33	Nat. Johnston & Sons.....	7 00 28 00	Warter & May's Ports	2 10 8 50
London, Washed	0 60 0 70	Smoking, Plug.....	0 35 0 45	Champagne.....		Geo. Sayer & Co's	4 50 8 50
Paris.....	1 00 1 10	do Cut.....	0 18 0 60	Pommery, Filis & Co.....	31 00 33 00	os. red.....	11 50 12 00
Portland Cement, brl.....	2 25 2 60	Wool.		G. H. Mum & Co, ex. dry	28 00 30 00	V.S.O.P.....	16 50 17 00
Fire Brick.....	20 00 25 00	Fleeco.....	0 17 0 20	Piper Heidsiek.....	31 00 33 00	case of 2 doz.....	14 00 15 00
Fire Clay.....	1 50 2 00	Pulled, unassorted.....	0 21 0 22	Perrier, Jouet & Co.....	28 00 30 00	Banagher Irish Whiskey, qts	9 50 10 00
Glue—		Black.....	0 16 0 17	Gold Lark.....	28 00 30 00	per gal.....	8 75 4 00
Domestic Broken Sheet.....	0 12 0 13	Extra Super.....	0 00 0 00	Louis Duvan.....	15 00 16 50	Nerea Raphael, Spark-	14 00 15 00
French, Casks.....	0 10 0 12	B Super.....	0 00 0 00	Louis Roderer.....	29 00 31 00	ling Baumr.....	11 50 12 00
Bril.....	0 00 0 15	North West.....	0 15 0 17	Brandis—Hennessy.....	6 50 8 00	Per case, pts}	16 00 16 00
American White, Bril.....	0 17 0 20	Buenos Ayros.....	0 51 0 58	1 Star.....	12 00 0 00	Jas. Watson & Co, Dundee,	9 75 10 00
Coopers' Glue.....	0 20 0 24	Natal.....	0 16 0 18	V. O.....	16 00 0 00	3 Star Glenlivet, per case	9 75 10 00
Golden Ochre.....	0 04 0 00	Cane.....	0 14 0 16	Martell.....	6 00 0 00	1	8 75 9 00
Brunswick Green.....	0 04 0 12	Australian, scoured.....	0 37 0 39	Cases (one star).....	11 50 0 00	Old Glenlivet.....	4 00 0 00
French Imperial Green.....	0 12 0 16			Barnett & Filis, one star	0 00 0 00	Watson's Old Scotch, qt, cs	7 00 8 00
Vermillion.....	0 12 0 40			V. S. O. P.....	14 75 16 00	pts, per cs	8 00 9 00
Genuine Quicksilver.....	0 75 0 90			Bisquet Dubonche.....	9 50 0 00	Watson's Old Irish, qts, pr	7 00 8 00
				Renaut & Co.....	15 00 0 00	pts, per gal	8 00 9 00

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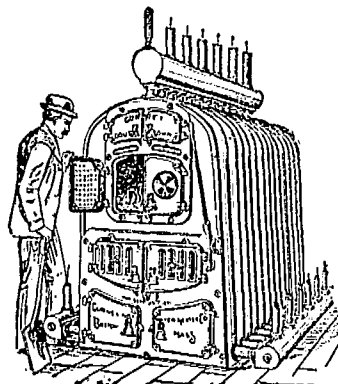
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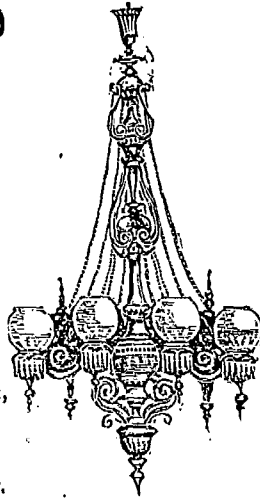
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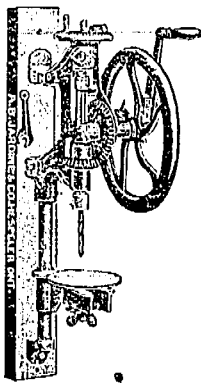
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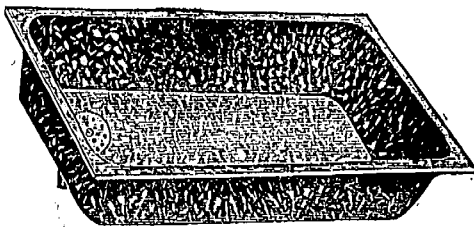
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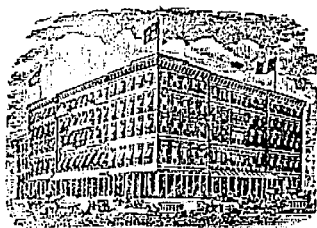
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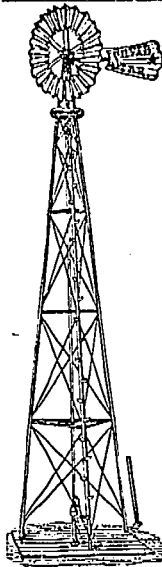
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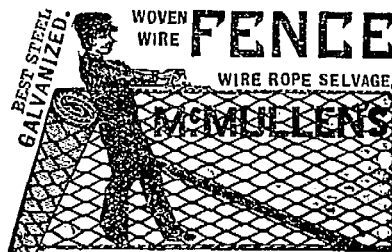
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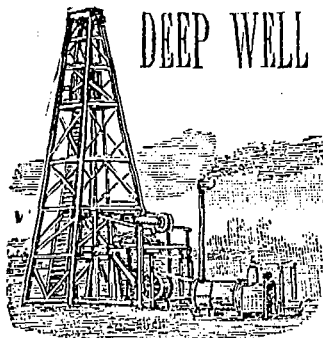
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8 p.c. loan, 1888.....		92 93 1/2
Debs. 1884, 3 1/2 p.c.		102 104
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	Quebec Province, 5 p.c., 1874.....	103 105
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	Do do 1880, 4 1/2 pc	101 103
	Do do 1883, 5 pc	103 108
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100	Do 5 1/2 p.c 1st Mort.	137 139
300	Do 2nd Mort	137 139
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	1st M.	103 105
100	Grand Trunk of Canada Ord. stock.	6 1/2 7 1/2
100	2nd equir. mtg. bds, 6 p.c.	124 126
100	1st pref. stock	45 45 1/2
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100	4 p.c. perp. deb. stock ..	94 95
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100	Hamilton and N.W., p.c.	105 107
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	1874.	104 106
100	City of Ottawa, 6 p.c. stg.	100 103
	redeem 1875.	100 102
	1875.	113 115
	1875.	101 103
100	City of Quebec, 6 p.c. con., 1873.	101 103
	redeem 1875.	117 119
100	City of Toronto, 6 p.c. stg. 1877.	102 107
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	5 p.c. gen. con. deb. 1890.	112 114
	4 p.c. stg. bonds, 1921-23.	101 103
00	City of Winnipeg, deb., 1884, 5 p.c.	110 112
	deb. scrip. 1883, 6 p.c.	117 119
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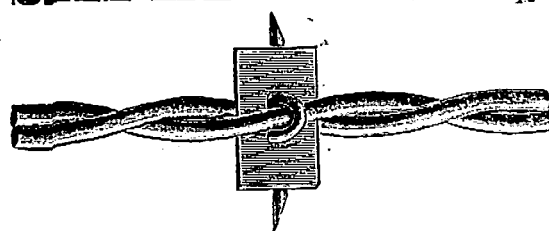
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 to our Celebrated Safety Barb
 Wire.
 The perfection of barb wire.
 Takes the lead everywhere.

Its points of superiority are greater safety to stock. Being stronger gives greater security. It is the
 best manufactured wire on this market, therefore the most satisfactory to handle.
 Ask your dealer for it and take no other.

R. PARKER & CO.,

Dyers and Finishers.

ALL-WOOL AND UNION DRESS GOODS Dyed and Finished, guaranteeing no shrinkage in the width.
 RIBBONS, SOFT SILK AND UNION, Dyed, Finished and Reblocked.
 BRAIDS Dyed and made up in gross and one dozen hanks.
 OSTRICH PLUMES, Cleaned, Dyed and Curled in the best styles.
 FINGERING YARNS, BERLIN WOOLS Dyed and made up.

SEND FOR WHOLESALE PRICE LIST.

R. PARKER & CO.,

Dyers and Finishers,

Works and Head Office, - - 787 to 791 Yonge Street,
 TORONTO, ONT.

THE AMERICAN COPPER CO.

Works at

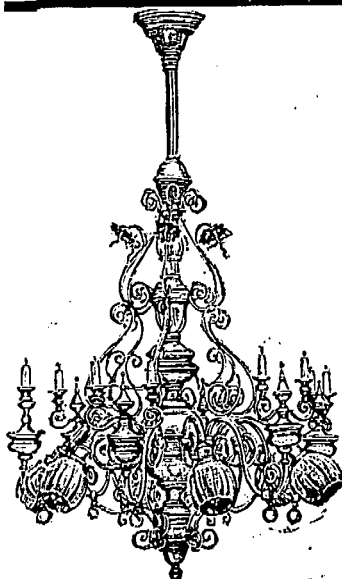
NEW TORONTO.

Office:

91 Adelaide St. West, TORONTO

Manufacturers of

**Chandeliers for Gas, Electric
 and Combination for
 Churches, Public Buildings
 and Private Residences.**



CORRESPONDENCE SOLICITED.

THE
Accident Insurance Co.
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:
157 ST. JAMES ST.
MONTREAL.

President, - - - - - **MR. A. T. GALT**
Vice-President and Managing Director:
EDWARD RAWLINGS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over NINETEEN THOUSAND LOSSES AND HAS CONTINUED BUT ELEVEN CLAIMS AT LAW IN 16 YEARS FOR NEARLY ONE MILLION DOLLARS. It has ample financial resources, and has made the SPECIAL DEPOSIT with the INSURANCE DEPARTMENT at Ottawa. It is, moreover, the only Company whose capital and funds are SOLIDLY applicable to Accident Insurance.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Aug 7, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.	
British American Fire and Marine.....	10,000	3-6mos.	350	250	115½	115
Canada Life.....	2,500	7-6mos.	400	50		
Confederation Life.....	5,000	5-6mos.	100	19	203	191
Western Assurance.....	25,000	4-6mos.	40	20	141	140
Royal Canadian Insurance.....	20,000	6-12mos.	25	20	125	
Guarantee Co. of North America.....	13,372	6	50	10 50	100	110

BRITISH AND FOREIGN.—(Quotations on the London Market.) July 28, 1893 Market value p. p'd up sh

Atlas.....	24,000	50	.....	6	£22½	£23½
British and Foreign Marine.....	50,000	50	.....	4	£19½	£20½
Caledonian.....	50,000	30	.....	5	.....	.....
Commercial U. Fire, Life and Marine	5,000	10	.....	15	£26½	£27½
Edinburgh Life.....	100,000	5	.....	.....	.....	.....
Fire Insurance Association.....	20,000	13	.....	53	£ 8½	.....
Guardian Fire and Life.....	12,000	.....	.....	27	.....	9½
Imperial Fire.....	100,000	£7 p. sh.	.....	2	.....	28
Lancashire Fire.....	10,000	15	.....	8½	.....	41
Life Association of Scotland.....	10,000	48	.....	12½	£5½	.....
London Assurance Corporation.....	35,802	16	.....	.....	.....	52½
London & Lancashire Life.....	10,000	10	.....	1 7-20	.....	41
Liv. & Lon. & Globe Fire and Life.....	£33,175	76	.....	2	.....	41
National.....	40,000	26	.....	2½	.....	42½
Northern Fire and Life.....	30,000	70	.....	5	.....	37
North Brit. & Merc. Fire and Life.....	40,000	56	.....	6½	.....	64
Phoenix Fire.....	6,722	.....	.....	.....	£240	£425
Queen Fire and Life.....	270,000	.....	.....	1	7-16	6 13 16
Royal Insurance Fire and Life.....	10,000	60	.....	3	.....	45
Scottish Imperial Life.....	50,000	6	.....	1	.....	.....
Scottish Provincial Fire and Life.....	20,000	15	.....	3	.....	.....

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, SCOTLAND.

CAPITAL, - - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNTZ & BEATTY, 1 Victoria Street.

The oldest Scotch Office and one of the Strongest Companies represented in Canada. Continuance of all business connections solicited, and new connections invited.

Scottish Union and National

INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

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

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

(Market value)

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

Quebec Fire Assurance

COMPANY.

ESTABLISHED 1818.

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

Agents—Nova Scotia—J. T. Twiney & Son, Halifax. P. E. I.—Urquhart & Brown, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Holloway, Winnipeg. British Columbia—W. S. Graveley, Vancouver.

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

SEND FOR AN ESTIMATE FOR YOUR JOB PRINTING
TO
THE Journal of Commerce
GOOD WORK AT MODERATE PRICES.

JOSEPH PHILLIPS, President. ALBERT M. NASH, Secretary. V. ROBIN, Treasurer.

YORK COUNTY LOAN AND SAVINGS CO.

Head Office: CONFEDERATION LIFE BUILDING
COR. YONGE AND RICHMOND STS., TORONTO.

Subscribed Capital, - \$300,000

SOLICITORS: MESSRS. HUNTER & HUNTER. BANKERS: THE MOLSONS BANK.

THE MUTUAL LIFE

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1891

ASSETS, - - - - -	\$159,507,133.68
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Reserve on Policies (American Table 4 p. c.).....	\$146,968,322.00
Liabilities other than Reserve.....	507,849.32
Surplus.....	12,030,967.16
Receipts from all sources.....	37,634,734.63
Payments to Policy-holders.....	18,755,711.86
Risks assumed and renewed, 194,473 policies.....	607,171,801.60
Risks in force, 225,607 policies, amounting to.....	695,753,461.30

NOTE.—The above statement shows a large increase over the business of 1890 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to
FAYETTE BROWN, Manager, MONTREAL.

MANUFACTURERS

LIFE INSURANCE CO

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 straight promise to pay. No restriction on residence, travel or occupation, indispensible 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,
B. J. H. ST., MONTREAL.

Insurance

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR ROMANS' PLAN** and the most perfect Endowment

Send now before the public.

Agents wanted in all unrepresented districts.

M. RUSSELL POPHAM, General Agent, Montreal. **DAVID DEXTER,** Managing Director.

WORTH KNOWING

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

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

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

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

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

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

ROBT. McLEAN, Esq., - - - - - }

E. SUTHERLAND, - - - - - Manager
Correspondence solicited. Agents wanted.

Insurance

BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - TORONTO.
Incorporated 1852.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00
Total Assets over - - - - - \$1,268,570.70

Losses Paid since organization, - - - \$12,475,201.09

Geo. A. Cox, President. J. J. Kenny, Vice-Pres. P. H. Sims, Secretary
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

THE

United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

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

J. N. LANE, General Manager & Secretary.

T. H. HUDSON - - - - - Manager for Canada.

Approved Risks Insured upon the most reasonable terms.
Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

Job Printing and Bookbinding of all kinds done
at the JOURNAL OF COMMERCE.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$308,279.00

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

MERCANTILE FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Dom. Govt Deposit..... 50,079.76

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq., Secretary; T. A. GALE, Esq., Inspector.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. LIFE and FIRE.

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STAMER, Chairman.
EDWARD J. BARREAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
Sindair Counsel—Geo. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH:
MONTREAL.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAIRIE, Esq.

Vice-Presidents, - { HON. G. W. ALLAN

{ J. K. KERR, Esq., Q.C.

WILLIAM McCABE, 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 - - - - - \$ 446,474.40
Assets - - - - - 1,421,381.83
Reserve Fund, - - - - - 1,115,846.00
Net Surplus, - - - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - 69 St. James St.

DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING
MONTREAL.

WORKS: - - 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.

SUN INSURANCE OFFICE FIRE

FOUNDED A. D. 1710

HEAD OFFICE,
Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,

15 Wellington Street, East.
TORONTO, ONT.

H. M. BLACKBURN, - - - - - Manager
W. ROWLAND, - - - - - Inspector

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

ALLAN & WILLIAMS, - - - - - Gen. Agts., Winnipeg.
IRA CORNWALL, - - - - - Gen. Agt., St. John, N.B.

THE
ACCUMULATION POLICY
OF THE
NEW YORK LIFE

A Policy with no Restrictions
whatever
AND
BUT A SINGLE CONDITION
NAMELY,
The Payment of Premiums.

DAVID BURKE,
General Manager for Canada

BRITISH EMPIRE

Mutual Life
Assurance Co. of London, Eng.

ESTABLISHED 1847

CANADA 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, - - - - 10,000,000

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

F. STANCLIFFE, General Manager.

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

CONFEDERATION

LIFE

TORONTO.

W. C. MACDONALD, J. K. MACDONALD,
Actuary Mang.-Dir.

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

New Insurance 1892, (written) 3,665,000

Gain over 1891, \$750,000

Insurance at Risk, - - - - 22,550,000

Gain for 1892, \$2,000,000

Policies Issued on all approved
plans.

H. J. JOHNSTON & SON,
MANAGERS, Province of Quebec.

TELEPHONE 504.

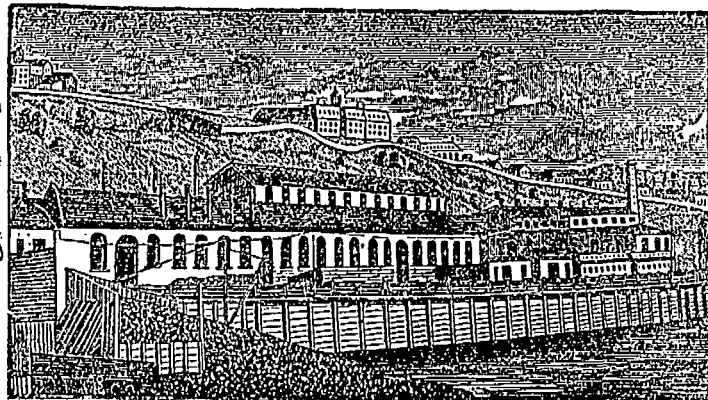
ESTABLISHED

CARRIER, LAINÉ & CO.,

Stoves,
Stove Fittings,
Holloware,
Ploughs and
Plough Castings,
Builders' Castings

Founders, Machinists

AND
BOILER MAKERS,
Commercial - Street
LEVIS, P.Q.



Marine Engines and
Boilers,
Stationary Engines &
Boilers,
Flour and Saw-Mill
Machinery,
House and Bridge
Girders

Works & Office:
Commercial - Street
LEVIS, P.Q.

WESTERN
Assurance Company,

FIRE AND MARINE. INCORPORATED (S.S.).

Assets, - - - - \$1,555,885 19
Income for Year ending 31st Dec., 1891 - 1,800,000 00

Head Office: - - - - Toronto, Ont.

J. J. KENNY, Managing Director,

A. M. SMITH, President. C. O. FOSTER, Secretary.
J. H. ROUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

ALBION FIRE
Insurance - Association

(LIMITED),

OF LONDON, ENGLAND.

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

Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street,
J. J. KENNY, Manager.

COMMERCIAL UNION

ASSURANCE CO., LTD.,

Of London, - - - - England.

FIRE! LIFE!! MARINE!!!

Total Invested Funds - - - \$12,500,000

Capital and Assets - - - - \$25,000,000

Life Fund (in special trust for life policy holders) - - - 6,000,000

Total Net Annual Income - - - - 5,700,000

Deposited with Dominion Government - - - - 374,246

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

HEAD OFFICE, Canadian Branch, - - - MONTREAL

EVANS & MCGREGOR, Managers.
F. M. COLE, Special Life Agent. - - N. PICARD, City Agent.

LONDON

Guarantee and Accioent Co.

Limited.

OF LONDON, - ENGLAND

CAPITAL, \$1,250,000.

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

BONDS OF SURETYSHIP

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

A. T. McCOORD, Chief Agent for Canada. U. D. RICHARDSON, Asst. Chief Agent.

A. I. HUBBARD, General Agent, MONTREAL

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