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 EDWARD L. BOND, - General Agent for Canada.  
 MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 8.  
 NEW SERIES.

MONTREAL, FRIDAY, AUGUST 23, 1895.

M. S. FOLEY,  
 EDITOR AND PROPRIETOR.

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Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 815,152.10

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The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, June, 1895.

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INCORPORATED 1855.

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Reserve Fund, 1,800,000

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Capital Subscribed, 500,000
Rest, 10,000

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INCORPORATED BY ROYAL CHARTER.
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Reserve Fund, 275,000 "

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Colonial Bank of New Zealand. India, China and
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Issue Circular Notes for Travellers, avail-
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HEAD OFFICE: MONTREAL.

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Rest Fund, 1,300,000

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Nova Scotia—Halifax Banking Company.
Prince Edward Island—Merchants Bank of P. E. I.
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Cork—Munster and Leitner Bank, Ltd.
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Bank. San Francisco—Bank of British Colum-
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Collections made in all parts of the Dominion and re-
turns promptly remitted at lowest rates of exchange.
Commercial Letters of Credit and Travellers Cir-
cular letters issued available in all parts of the world.

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PAID-UP CAPITAL \$2,500,000

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The Chartered Banks.

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Rest, 3,000,000

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British Columbia—Bank of British Columbia.

A general banking business transacted.

Letters of Credit issued, available in China, Japan,
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ESTABLISHED IN 1835.

Capital Paid-up \$1,200,000
Reserve, 600,000

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Letters of Credit and Circular Notes for Trav-
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Capital Paid-Up 1,954,525
Rest 1,152,252

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The Chartered Banks.

The Chartered Banks.

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Paid-up Capital, \$6,000,000  
Reserve Fund, 1,200,000

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Reserve Fund.....40,000

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HEAD OFFICE, OTTAWA.  
Capital (fully paid up) \$1,500,000  
Reserve Fund 225,000

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Prompt attention given to collections.  
Correspondence respectfully solicited.

**BANK OF HAMILTON.**

CAPITAL (All Paid).....\$1,250,000  
RESERVE FUND.....675,000  
HEAD OFFICE.....HAMILTON.

**Directors:**  
JOHN STUART, President.  
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John Proctor, Geo. Roach,  
Wm. Gibson, M.P., A. T. Wood,  
A. B. Lee, (Toronto.)  
J. Turnbull, Cashier.

H. S. STEVENS, Assistant Cashier.  
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Alliston, Listowel, Owen Sound, Simcoe,  
Chesley, Lucknow, Orangeville, Toronto,  
Georgetown, Milton, Port Elgin, Wingham,  
Hamilton, Mt. Forest, Grimsby, Berlin.  
Barton Street

**Correspondents in United States:**—New York—  
Fourth National Bk, and Hanover National Bk. Buf-  
falo—Marine Bank of Buffalo. Detroit—Detroit Na-  
tional Bank. Chicago—Union National Bank.  
**Correspondents in Great Britain:**—National Pro-  
vincial Bank of England [Ltd].  
Collections effected at all parts of the Dominion of  
Canada at lowest rates. Careful attention given and  
prompt returns made.

**THE DOMINION BANK.**

Capital, \$1,600,000 Reserve Fund, \$1,500,000

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Srn. FRANK SMITH, Vice-President.  
Wm. Ince, Edward Leadley, E. B. Osler,  
James Scott, Wilmot D. Matthews.

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Lindsay, Napanee, Oshawa, Orillia, Uxbridge,  
Whitby, Toronto, Queen St. W., cor. Esther; Dun-  
das St., cor. Queen; Spadina Ave., No. 398; Sher-  
bourne St., cor. Queen; Market St., cor. King and  
George Sts.  
Drafts on all parts of the United States, Great  
Britain and the Continent of Europe bought and  
sold.  
Letters of Credit issued available in all parts of  
Europe, China, Japan and the West Indies.  
R. D. GAMBLE, Gen. Manager.

**MERCHANTS' BANK.**

OF HALIFAX.  
Capital Paid-Up, \$1,100,000  
Reserve Fund 680,000

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THOS. E. KENNY, M.P., President.  
THOMAS RICHIE, Vice-President.  
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Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

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D. H. Duncan, Cashier, W.B. Torrance, Asst. Cashier  
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West End, Notre Dame St. West.  
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Bridgewater, N. S. Pictou, N. S.  
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Fredericton, N. B. St. John's N'fd.  
Guysboro, N. S. Summerside, P.E.I.  
Kingston, N. B. Sydney, N. S.  
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Lunenburg, N. S. Weymouth, N. S.  
Maitland, N. S. Woodstock, N. B.

**Correspondents:**  
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New York, Chase National Bank.  
Boston, the National Hide & Leather Bank.  
Bermuda, the Bank of Bermuda, Ltd.  
Chicago, American Exchange National Bank.  
London, England, Bank of Scotland.  
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Collections made at lowest rates and promptly re-  
mitted for.  
Telegraphic transfers and drafts issued at current  
rates.

**La Banque Jacques Cartier.**

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Capital Paid-up.....\$500,000  
Reserve Fund.....235,000

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A. S. HAMELIN, Esq., Vice-President.  
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JOEL LEDUC.

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J. E. A. Lefebvre, Assistant Inspector.  
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J. Leduc, Mgr.; Laurentides, P. Q., H. H. Ethier, Mgr.;  
Hull, P. Q., J. P. de Martigny, Mgr.; St. Simon,  
D. Denis, Mgr.; St. Sauveur (Quebec), N. Dion,  
Mgr.; Quebec, Rue St. Jean, C. S. Powell, Mgr.;  
Fraserville, J. O. Leblanc, Mgr.; Valleyfield, La. de  
Martigny, Mgr.; Victoriaville, A. Marchand, Mgr.;  
Plessisville, E. C. P. Chevrelis, Mgr.; Ste. Anne de la  
Pérade, J. A. Rousseau, Mgr.; Paspébiac, P. Q., H. Bour-  
beau, Mgr.; Edmonton, N. W., S. R. Benoit, Mgr.  
Branches in Montreal—St. Jean Baptiste, M.  
Bourret, Mgr.; Ste. Onégonde, G. N. Ducharme,  
Mgr.; St. Henri, H. Dorion, Mgr.; Rue Ontario, A.  
Boyer, Mgr.  
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ches.  
Correspondents—London, Eng., Le Credit Lyon-  
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Credit Lyonnais, New York, National Bank of the  
Republic, The Bank of America, Boston, The Mer-  
chants National Bank, Chicago, Bank of Montreal,  
Canada, the Merchants Bank of Canada, Bank of Brit-  
ish North America.  
Letters of Credit and Circular Notes for travellers  
issued available in all parts of the world.

**UNION BANK OF CANADA.**

Capital Paid-up, - \$1,200,000  
Reserve Fund, - 280,000

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Hon. E. J. PRUCE, Vice-President.  
D. C. THOMSON, Esq., E. J. Hale, Esq.  
E. Groulx, Esq., James King, Esq., M.P.P.;  
John Breakey, Esq.  
E. E. Webb, Gen. Manager  
J. G. Billett, Inspector

**Branches:**  
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Boissevain, Man. Quebec, Que.  
Carberry, Man. St. Louis  
Lethbridge, N.W.T. Shelburne, Ont.  
Merrickville, Ont. Smith's Falls, Ont.  
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Moosomin, N.W.T. Toronto, Ont.  
Morden, Man. Virdee, Man.  
Neepawa, Man. Warton, Ont.  
Norwood, Ont. Winchester, Ont.  
Winnipeg, Man.

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

**The Standard Bank of Canada**

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

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JOHN BURNS, Vice-President.  
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Bradford, Colborne, Newcastle,  
Brighton, Durham, Parkdale, Toronto,  
Brussels, Forest, Picton,  
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**BANKERS.**  
New York—Importers and Traders National Bank,  
Montreal—Can. Bank of Commerce,  
London, England—National Bank of Scotland.  
All banking business promptly attended to. Cor-  
respondence solicited.  
GEO. P. REID, Manager.

**Eastern Townships Bank.**

Authorized Capital.....\$1,500,000  
Capital Paid-Up.....1,499,900  
Reserve Fund.....720,000

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N. W. Thomas, T. J. Tuck, G. Stevens,  
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Branches—Waterloo, Richmond, Coatcook, Stan-  
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Huntingdon.  
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London, England, National Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.  
Collections made at all accessible points and  
promptly remitted for.

**THE WESTERN BANK**

OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000  
Capital Subscribed 500,000  
Capital Paid-Up 372,400  
Reserve 100,000

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REUBEN S. HAMLIN, Esq., Vice-President.  
W. F. Cowan, Esq., W. F. Allan, Esq.  
Robert McIntosh, M.D., J. A. Gibson, Esq.  
Thomas Patterson, Esq.,  
T. H. McMILLAN, Cashier.

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Hamburg, Paisley, Penetanguishene, Port Perry.  
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and sold. Deposits received and interest allowed  
Collections solicited and promptly made.  
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Merchants Bank of Canada, London, England—  
Royal Bank of Scotland.

The Chartered Banks.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

St. Stephen, N. B.

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

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

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Globe National Bank, Montreal—Bank of Mont-  
real, St. John, N.B.—Bank of Montreal.  
Drafts issued on any Branch of the Bank of  
Montreal.

**BANQUE D'HOCHELAGA.**

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

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President, .. Vice-Pres.  
Cha. Chaput, J. D. Rolland, J. A. Vallancourt  
M. J. A. PRÉDÉRICAST, .. Manager  
G. A. GIBOUX, .. Assistant Manager  
A. W. BLOUIN, .. Inspector

Head Office, Montreal.

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Sorel, P. Q.; Valleyfield, P. Q.; Louiseville, P. Q.;  
Vanleek III, Ont.; Winnipeg, Man.; Montreal,  
1376 St. Catherine St. E., Notre Dame St. West.

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Lyonnais, Crédit Industriel et Commercial, Com-  
ptoir National d'Escompte de Paris, Société Gène-  
rale, Belgium, Brussels—Crédit Lyonnais, Ant-  
werp—Banque Centrale Anversoise, Berlin, Ger-  
many—Dutch Bank, New York—National Park  
Bank, Importers' and Traders' National Bank and  
Messrs. Ladenburg, Thalmann & Co. Boston—  
National Bank of Redemption, Third National Bank,  
Chicago—National Live Stock Bank, Illinois Trust  
and Savings Bank.

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

**Traders Bank of Canada**

(Incorporated by Act of Parliament 1835).

Authorized Capital, .. \$1,000,000  
Capital Paid-Up, .. 603,400  
Reserve Fund, .. 85,000

Board of Directors:

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C. D. Warren, Esq., .. Vice-President.  
W. J. GAGE, Esq., JOHN DRYMAN, Esq.,  
J. W. DOWD, Esq., ROBT. THOMSON, Esq.,  
.. of Hamilton.

Head Office, .. Toronto.

H. S. STRATHY, .. General Manager.  
J. A. M. ALLEY, .. Inspector.

BRANCHES:

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Drayton, .. Leamington,  
Elmira, .. Norwich,  
Glouce, .. North Bay,  
Guelph, .. Orillia, .. Tilsonburg,  
Hamilton, .. Port Hope, .. Windsor.

BANKERS.

Great Britain—The National Bank of Scotland.  
New York—The American Exchange Nat. Bank.  
Montreal—The Quebec Bank.

**HALIFAX BANKING CO.**

Incorporated 1872.

Capital Paid-Up, .. \$500,000  
Reserve Fund, .. 275,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBIE UNIAOKE, .. President.  
L. J. MURTON, .. Vice-President.  
F. D. Corbett, James Thomson, C. W. Anderson  
H. N. WALLACE, .. Cashier.  
A. ALLAN, .. Inspector.

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tigonish, Barrington, Bridgewater, Canning, Locke-  
port, Lunenburg, New Glasgow, Parrsboro, Shel-  
burne, Springhill, Truro, Windsor. New Brun-  
swick: Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molson  
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Bank. Boston—Suffolk National Bank. London,  
England—Parre' Banking Co. and the Alliance  
Bank, Ltd.

**J. DUNCAN DAVISON**

114 St. James Street, Montreal,  
(Care I. G. Dun & Co.)

**COMMISSIONER**

For Following Provinces:

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Nova Scotia and Prince Edward Island.

Loan Societies.

**THE CENTRAL CANADA**

Loan and Savings Company of Ont.  
TORONTO.

Head Office, cor. King and Victoria Streets,  
GEORGE A. COX, .. President.

Capital Subscribed, .. \$2,500,000 00  
Capital Paid-Up, .. 1,200,000 00  
Reserve Fund, .. 315,000 00  
Contingent Fund .. 30,134 71  
Total Assets, .. 5,200,830 09

Debentures issued in currency or sterling payable  
in Canada or Great Britain. Money advanced on  
Real Estate. Mortgages and Municipal Debentures  
purchased.

Executors and Trustees are authorized by law to  
invest in the debentures of this Company.  
FRED. G. COX, Manager. E. R. WOOD, Secretary

**The Dominion Savings  
& Investment Society**

London, .. Canada.

Capital Subscribed, .. \$1,000,000 00  
" Paid-Up, .. 982,474 97  
Total Assets, .. 2,541,274 27

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

N. MILLS, Manager.

**THE HAMILTON**

**Provident and Loan Society**

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

Capital Subscribed, .. \$1,500,000 00  
Capital Paid-Up, .. 1,100,000 00  
Reserve and Surplus Profits, .. 580,027 00  
Total Assets, .. 3,730,575 85

Deposits received and interest allowed at the  
highest current rates.

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

Banking House—King Street, Hamilton.

H. D. Cameron, Treasurer.

—THE—

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

INCORPORATED BY SPECIAL ACT OF THE  
LEGISLATURE.

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

Hon. A. W. Ogilvie, .. President.  
J. S. Bouquet, Esq., .. Vice-President.  
[Manager La Banque du Peuple.]

This Company acts as administrator, executor,  
trustee, receiver, committee of lunatic, guardian,  
liquidator, assignee, etc., etc., also as agent for the  
above offices.

All manner of trusts accepted; moneys invested;  
estates managed; rents, income, etc., collected;  
bonds, debentures, etc., issued and countersigned;  
highest class of securities for sale.

Send for information to the Manager.

W. BARCLAY STEPHENS.

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Manufacturers of

Varnishes, Japans,  
White Lead,  
Colored Paints  
Dry Colors, Printing Ink,  
Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Generally.

16 to 28 NAZARETH STREET,

MONTREAL.

**JAMES BAXTER,**

NOTE BROKER,

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

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MONTREAL.

Oceanic Steamships.

**ALLAN LINE**

ROYAL MAIL STEAMSHIPS.



Liverpool, Londonderry, Quebec and  
Montreal Royal Mail Service.

From	Steamships	From	From
Liverpool	Montreal	Quebec	Quebec
25 July	Numidian	10 Aug.	11 Aug.
1 Aug.	Sardinian	17 "	18 "
8 "	Laurentian	24 "	25 "
15 "	Parisian	31 "	1 Sept.
22 "	Mongolian	7 Sept.	7 "
29 "	Numidian	14 "	15 "
5 Sept.	Sardinian	21 "	22 "
12 "	Laurentian	28 "	29 "
19 "	Parisian	5 Oct.	6 Oct.

The Steamers of this service carry all classes of  
Passengers.

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

Steamers are despatched from Montreal at day-  
light on the day of sailing. Passengers go on board  
between 8 and 11 o'clock the previous evening (Fri-  
day.)

Steamers marked thus \* proceed directly from  
Quebec after embarking passengers at 3 p.m. Satur-  
day and do not stop at Rimouski or Londonderry.

Other Steamers sail from Quebec at 9 a.m. Sunday,  
and from Rimouski at 9 p.m. Sunday, calling at  
Moville (Londonderry) to land Mails and passengers.

The Laurentian carries First Cabin passengers  
only on the East bound passage.

The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

CABIN—Per S.S. Parisian, \$50, \$60, \$70 and \$80.  
By other Steamers, \$50 and \$60.

A reduction of 10 per cent. is made on Round Trip  
Tickets except on the lowest rates.

SECOND CABIN—  
To Liverpool, Glasgow, Belfast or Derry, \$30.  
From " " " " " " " " 25.  
Round Trip, \$55.

Steerage from Portland or Halifax to Liverpool, Lon-  
don, Glasgow, Belfast or Londonderry, including  
every requisite for the voyage, \$12.50.

Railroad Rates.—From Montreal to Portland,  
1st class \$7.50, 2nd class \$5.50  
From Montreal to Halifax,  
1st class \$7.50, 2nd class \$5.50.

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

(Late State Line of Steamers.)

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

From	Steamships	From	From
Glasgow	New York	New York	New York
19 July	State of California	3 Aug	9.30 a.m.
2 Aug.	State of Nebraska	17 "	1.00 p.m.
16 "	State of California	31 "	8.00 a.m.
30 "	State of Nebraska	14 Sept	11.30 a.m.
13 Sept	State of California	28 "	12.30 p.m.
27 "	State of Nebraska	12 Oct	10.00 a.m.
11 Oct	State of California	25 "	11.00 a.m.
25 "	State of Nebraska	9 Nov	9.00 a.m.
8 Nov.	State of California	23 "	8.30 a.m.
22 "	State of Nebraska	7 Dec	8.00 a.m.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,  
Return, \$50. Steerage to Glasgow, Belfast, London-  
derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.

The Steamships State of California and State of  
Nebraska are not surpassed for their excellent ac-  
commodations for all class of passengers. The  
Saloons are forward, Staterooms near the centre of  
the ships, Promenade deck the entire width of the  
Vessel, and two-thirds of her length. Electric lights  
throughout, and electric bells in every stateroom.  
No cattle carried.

**Glasgow, Quebec and Montreal  
Service.**

From Glasgow. Steamships. From Montreal

From	Steamships	From	From
Glasgow	Montreal	Montreal	Montreal
19 July	Norwegian	6 Aug.	6 Aug.
26 "	Siberian	13 "	13 "
2 Aug.	Pomeranian	20 "	20 "
9 "	Sarmatian	27 "	27 "
16 "	Ruenos Ayrean	3 Sept.	3 Sept.
23 "	Norwegian	10 "	10 "
30 "	Siberian	17 "	17 "

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

\*The Siberian and Sarmatian carry passengers  
West bound. The Siberian carries First Cabin pas-  
sengers only on the East bound voyage. Rate \$40  
and \$45.

**London, Quebec & Montreal Service**

From London. Steamships. From Montreal.

From	Steamships	From	From
London	Montreal	Montreal	Montreal
20 July	Grecian	7 Aug	7 Aug
27 "	Brazilian	14 "	14 "
3 Aug	Rosarian	21 "	21 "
10 "	Austrian	28 "	28 "
17 "	Monte Videan	4 Sept.	4 Sept.
24 "	Grecian	11 "	11 "

And weekly thereafter. No passengers carried by  
this service.

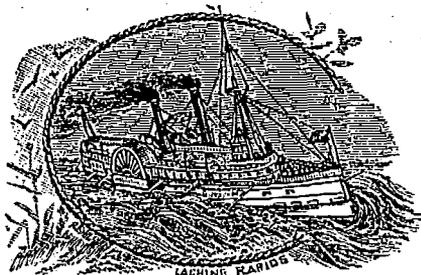
For tickets or further information apply to any  
Local Agent or to—

H. & A. ALLAN,

General Agents.

Portland, Boston or Montreal.

Aug. 7th, 1895.



**Richelieu & Ontario Nav. Co.**

**Toronto Line.**

Leaves every Monday, Wednesday and Friday at 10 a.m.

**Hamilton Line.**

Leaves every Thursday at 4 p.m.

**Are You Aware**

That the hot weather has arrived. Before making arrangements to take your family away for the summer, it would be well to call at our City Ticket Office, 128 St. James Street, opposite the Post Office, where information can be had and the greatest attention paid to the travelling public.

This is the Head Booking Office for the R. & O.

**H. FOSTER CHAFFER,**  
District Passenger Agent,  
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Telephone 1731. (Opp. P.O.)

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BARRISTERS,  
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Offices: Corner Richmond and Carling Sts.  
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P. Mulhern, Fred. F. Harper.

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185 St. James St.

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North British Chambers, 11 Hospital Street

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Commissioners, &c.  
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ROYAL INSURANCE BUILDING,  
1709 Notre Dame St., City

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G. W. HATTON. R. E. WOOD, B.A.

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Canada Permanent Chambers, Toronto.  
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English Agent: JONAS AP JONES,  
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BOWMANVILLE ..... R. Russell Loscombe  
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Wood, Webster & Stewart  
BROCKVILLE ..... Brown & Fraser  
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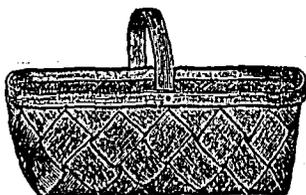
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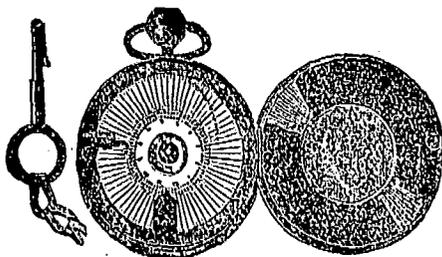
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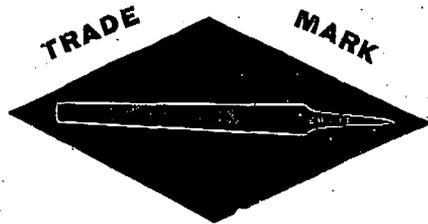
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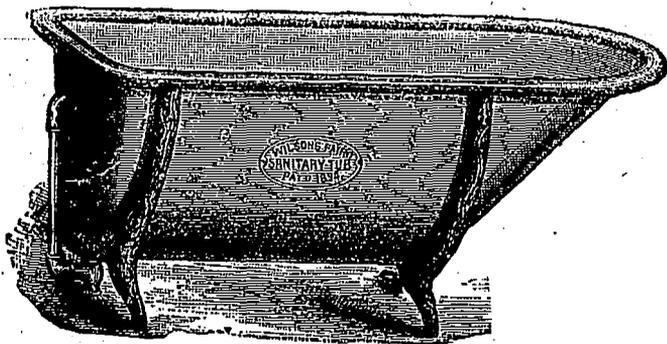
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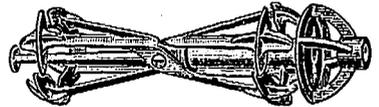
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—THE supplementary estimates issued last Tuesday in the British House of Commons include twenty thousand pounds for the relief of Newfoundland.

—FROM the latest report from the Sault there is good reason to believe that the canal will be opened by the first of next month.

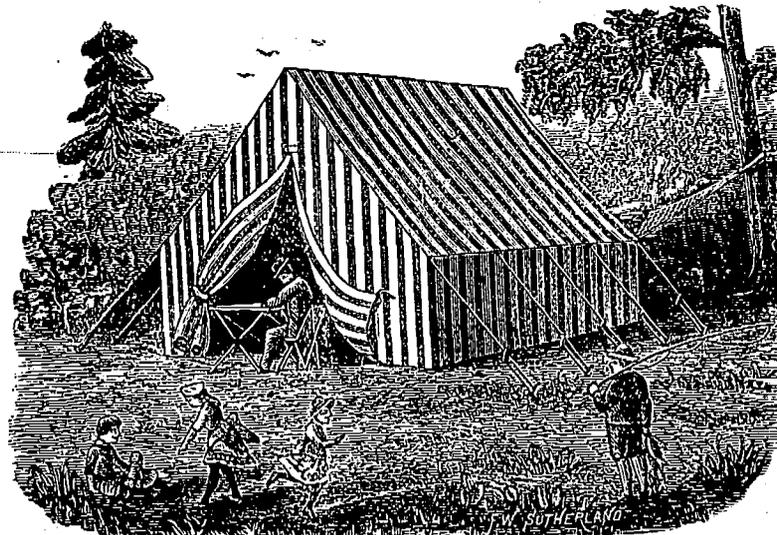
—THE McCormick Harvesting Machinery Company, of Chicago, has begun litigation over the alleged infringement of a patent, in which companies at Ottawa and Woodstock are involved as defendants.

—THE bankrupt stock of Abraham Royer, dry goods, Quebec, valued at \$4,550 was sold at auction to A. P. Lowe at 65 cents on the dollar, and book debts amounting to \$573 at 12 cents.

—THE Canadian Bankers' Association, numbering over 150 members, will visit Quebec on September 11th, remaining three days. A banquet will be held in their honor in the Chateau Frontenac on the 12th.

—THE strike of the jute workers in Dundee is spreading rapidly. Thirteen thousand more workers went out in addition to the seven thousand or more who struck first. The strikers are very orderly and are giving the police no trouble.

—DR. DAWSON, director of the Geological Survey, left Ottawa Tuesday for Athabaska Landing, N.W.T., to inspect the progress recently made in boring for oil. As yet oil has not been struck in paying quantities, but the indications are hopeful.



Tents, Flags, Awnings, Camp Furniture, Horse Covers, Window Shades, Laces, Fringes, etc., Embroidered Piano Scarfs, Table Covers, Baby Carriage Robes, Eton Jackets, etc., etc.

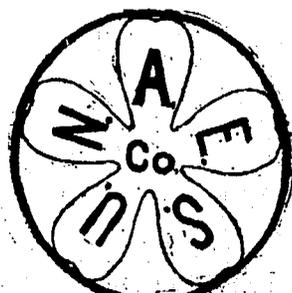
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All Skins unhaird by electric process unless stamped with our trade mark are not genuine.

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FALL 1895.

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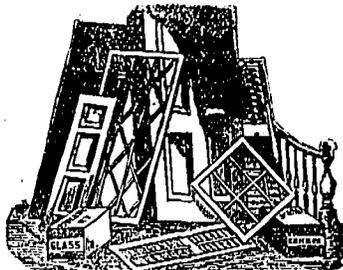
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DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star  
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Colored Plain and Stained Enamelled Sheet Glass.  
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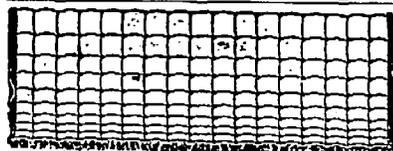
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needs a good fence and the neatest and best fence  
is the PAGE. Used by all the leading railroads  
and by farmers everywhere. Send for circulars and  
our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.  
WALKERVILLE, Ont.

—THE peanut crop is likely to be a little short this year. Tennessee will probably produce an average crop, but in both Virginia and North Carolina the acreage in peanuts is ten to fifteen per cent. less than last year.

—FISHING for pearls is a new industry at River Hebert, N. B. A considerable number of pearls have been taken, said to be of some value. Specimens have been sent to Toronto and this city in order that their real value may be ascertained.

—MR. ALTON F. CLERK, who was suspended from doing business on the Stock Exchange until August 15, has been unable to effect a settlement. His seat has in consequence been posted on the exchange for sale on August 30.

—WALDRON, DROUIN & Co., Montreal, have just received a large range of the newest styles of Hats for the Fall trade.

—It is a significant fact that the United States imported 14,066,054 pounds of woollen rags, shoddy and waste during the fiscal year just closed. This is one hundred times as much as in 1894.

—THE Prescott elevator is now approaching completion and will be ready for business on the 15th of next month. The storage capacity so far is 500,000 bushels and the transfer capacity from vessel to vessel or car to car, will be 25,000 bushels per hour.

—THE consolidation of the largest milling industries in Western Ontario is almost accomplished. The mills interested are

—IN the newest colors for Fall—Gold Brown, Seal Brown Coffee, and all the leading colors.—Waldron, Drouin & Co.'s (Montreal) stock is full.

## LENOX SCOTCH CAP CO.,

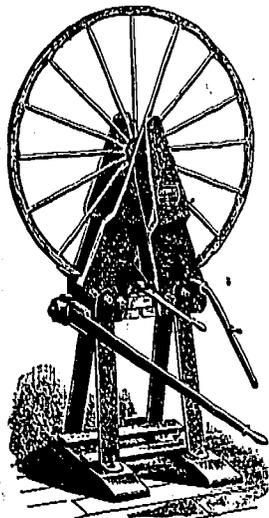
MANUFACTURERS OF

## FINE SCOTCH CAPS.

Scotch Yachting, and of the Celebrated  
Tam O'Shanters, Seamless Knit Caps and Toques  
a Specialty.

—UTICA, N. Y.—

## West's Hand Tire Setter.



A truly wonderful and efficient machine for setting tires "cold" BY HAND without taking out the bolts.

Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season.

Sets all light tires up to 1 1/4 x 3/8, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine.

If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold.

If you have heavier tires to set, get one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish.

Mail address, 105 Meigs Street.

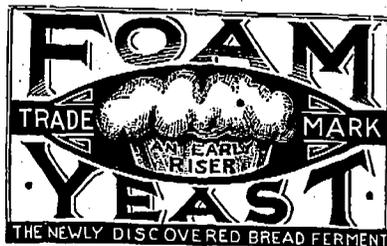
## J. B. WEST,

Factory, Eagle Foundry,

Brown's Race, - Rochester, N. Y.

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer  
... for it ...

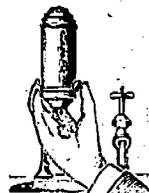


## The Foam Yeast Co., Ltd.,

TORONTO, Ont.

79 Esplanade.

## Sanitary Soap Vase



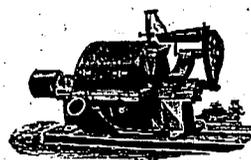
Prevents . . .  
disease, waste, pilfering of  
soap, clogging of waste pipes,  
stain of marble, uncleanly  
soap dish.

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

SANITARY SOAP VASE CO.,

Aqueduct Bldg., ROCHESTER, N. Y.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
**ENGLISH**  
 QUEBEC, THIBAUDEAU FRÈRES & C<sup>IE</sup> LONDON, THIBAUDEAU BROS & C<sup>Y</sup>  
**FRENCH AMERICAN & GERMAN GOODS**  
 N<sup>o</sup> 332, St. Paul St. MONTREAL.  
 JE DE DIE.



THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

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

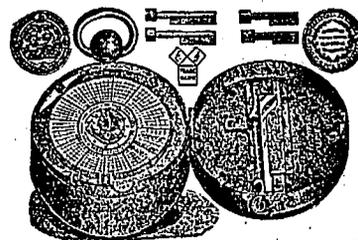
**E. S. STEPHENSON & CO.,**  
 Engineers and Machinists, - ST. JOHN, N.B.

THE "O. K." Patent Adjustable Can Opener.



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

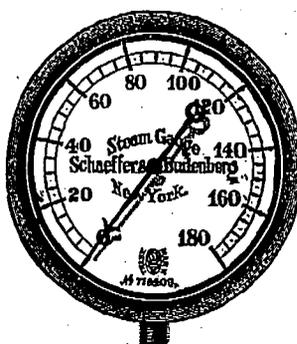
**Watchman's Improved Time Detector,** 12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 28, 1877; Reissued Sept. 28, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.

This Watchman's Time Detector contains all latest improvements. The only perfect instrument in the market. It cannot be tampered with successfully. Warranted in every way. Send for Circular.

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 206 B'way, NEW YORK, U.S.A.



**Schaffer & Budenberg.**

Manufacturers of  
 Pressure Gauges for all purposes,  
 Injectors and Ejectors,  
 Thermometers and Pyrometers,  
 Tachometers and Speed Indicators,  
 Burk's Control Watches, etc.

Works & General Offices:  
**BROOKLYN, N. Y.**

Offices & Salesrooms:  
 No. 66-John St., No. 22 W. Lake St.,  
**NEW YORK. CHICAGO.**

the Kent mills, Chatham; the St. Thomas mills, the Aylmer mills, and the Blenheim mills. The deal involves property to the value of \$250,000, and contemplates an investment of capital stock to the amount of \$500,000.

—THE spring shipments of live stock from Manitoba up to the end of May comprised 3,500 head of stall-fed cattle, 5,000 hogs, and 300 horses. During June and July grass fed cattle were shipped out at the rate of 2,000 head every week, so that up to the present nearly 20,000 head of cattle have been exported this season. Nearly as many more, it is expected, will go out of the country before winter sets in.

—CANNED lobster is in a firm condition. The pack in this country is fully one-third less than last year. The canners at—

—New shapes arriving every week for the Fall trade.—  
 Waldron, Drouin & Co., Montreal.

**ALWAYS THE BEST**

Softer and Cleaner Batting.

**NORTH STAR,  
 CRESCENT,  
 PEARL,  
 PATENT ROLL COT-  
 TON BATTING.**

A marked improvement  
 in the quality of

Will make these goods sell  
 unusually well in 1895-96.

Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

**PURE  
 OAK  
 BELTING**

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

**William A. Rosenbaum,**

**ELECTRICAL EXPERT and  
 PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

tribute this result to the heavy storms in the spring, which destroyed a large proportion of the fishing apparatus, but it is also intimated that one of the reasons why the pack is so much short is that the Government is strictly enforcing the stringent laws against fishing out of season.

—ONLY one House keeps the latest styles always on hand.—  
 MacLean, Waldron & Co., Montreal.

**Valencia Raisins.**

We offer at a very low price:

**20,000 BOXES VALENCIA RAISINS.**

Ordinary and Layer . . .

The Best known Brands on the Market.

Write for Quotations.

**LAPORTE, MARTIN & CIE,**

72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.

**ROBERT LINTON & CO.**

IMPORTERS OF

**British and Foreign Dry Goods**

Woollens and Tailors' Trimmings a Specialty  
 Canadian Woollens and Cottons  
 from all the different mills.

**No. 2 St. Helen St., MONTREAL**

**SPECIALTY IN  
Men's Goods**

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

Representatives in all Provinces.  
**Glover & Brals**  
184 MCGILL STREET,  
Montreal, Canada

Established in 1877.

**STORAGE**  
(FREE OR IN BOND)  
**FINLAYSON & GRANT,**  
CUSTOMS BROKERS,  
413 to 417 St. Paul Street, Montreal.  
Bell Telephone 9057. P. O. Box 684.

**Curtain Stretchers!!**

WHOLESALE & RETAIL.  
**L. J. A. SURVEYER, 6 St. Lawrence St.**  
MONTREAL, CANADA.

**HENRY PORTER,**  
Tanner and Manufacturer of  
**Leather Belting, Fire Engine  
Hose, Harness**  
Moccasin, Lace, Russet and  
Oak - Sole - Leather  
Office and Manufactory:  
436 Visitation St., - MONTREAL

**To Architects,  
Builders and Owners.**

Attention is called to Fire-Proof  
and Vermin-Proof

**Mineral Wool,**

As a Lining in Walls and Floors for preventing the  
ESCAPE OF WARMTH  
AND THE DEADENING OF SOUND.  
Sample & Circulars Free.

**American Mineral Wool Co.,**  
LESSEE OF  
Western Mineral Wool Co., Cleveland, O., and  
U.S. Mineral Wool Co., 2 Cortlandt St., N.Y.

**\$5,000 WANTED,**  
Communication with a well trained busi-  
ness man, one who can speak both languages  
fluently, command \$5,000—and be fully  
competent to take entire charge of Montreal  
branch. The amount specified above will  
be covered twice over with the proper  
party. Address: "Manufacture,"  
Office, "JOURNAL of COMMERCE,"  
Montreal, Que.



**Buttermilk Toilet Soap,**

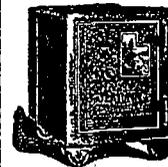
The Best Toilet  
SOAP  
in the World - -

EXCELLS ANY 25 CENT SOAP ON THE MARKET.

Nets the Retailer a handsome profit when sold at a very popular price  
It will not remain on your counters. Try a sample lot.

Canadian Agency:  
**F. W. HUDSON,**  
Toronto, Ont.

**THE COSMO BUTTERMILK SOAP CO.,**  
CHICAGO, ILL.



**E. D. COLLERET,**  
522½ Craig St.,  
MONTREAL.

**Asbestos  
Lined Safes**

for homes, offices, etc.,  
etc., from \$15.00 upwards.  
Catalogues and all information furnished upon  
application.

—A NEW bicycle shoe has made its appearance, which is a shoe and legging combined. The shoe is made in either black or tan kid, is seventeen inches high, laced over the instep and buttons from the ankle up to imitate a legging. The heel is adjusted to the pedal, the shank strong and broad, and the vamp low. The shoe is as well adapted for skating or winter wear as for the bicycle.

—THE Manitoba Government's official crop bulletin shows that the estimated yield of the province will be as follows: Wheat, 25.5 bushels per acre, or a total of 29,139,815 bushels; oats, 45.3 bushels per acre; total, 21,887,416 bushels; barley, 36.8 bushels per acre; total, 5,507,310 bushels; flax, 1,124,000 bushels; rye, 62,810 bushels; peas, 24,250 bushels. The total grain yield

—CALL early, or send your orders in for the new styles.—  
Waldron, Drouin & Co., Montreal.

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

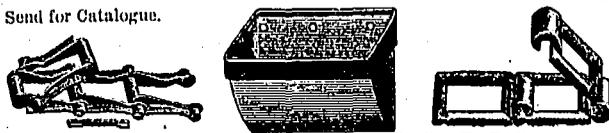
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

64 to 68 Columbia Street, BUFFALO, N. Y.

Send for Catalogue.



China Ouspadors, Tea Sets, Toilet Ware, Fruit Jars, Metal, Bronze, Piano and Table Lamps, Cutlery, Plated Goods.

**JOHN L. CASSIDY & CO.,**  
... IMPORTERS OF ...

**China, Crockery and Glassware.**

... ALWAYS IN STOCK ...

\* Street Lamps, Lanterns, Station Lamps, Headlights, &c. \*

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Wares and Sample Rooms: 339 and 341 ST. PAUL STREET, MONTREAL  
BRANCHES: 52 Princess St. Winnipeg, Man.  
Government St., Victoria, B. C.

IMPORT ORDERS A SPECIALTY.

for the province is placed at 57,861,621 bushels. It is computed from the returns that 5,700 extra agricultural labourers will be wanted to handle the crop in time to escape the frost.

—THE official summary of the crop outlook in Great Britain shows that the wheat crop has again lost ground to the extent of 1.5 points, and the black straw crops, beans and peas keep it company, the former having receded 2 points and peas 3.8 points. To these unpalatable facts must be added the great deterioration, measured by 18.7 points, in the special and costly culture of the hop-grower. On balance, however, the gains probably outweigh the losses. Both barley and oats are cultivated upon large

—THE English, Belgian, French and American markets contribute to supply new shapes to Waldron, Drouin & Co., Montreal.

**Mohawk  
Valley Cap  
Factory,**

Manufacturers of  
**Scotch Knitted  
Caps,  
Tam O'Shanters,  
Toques, Cloth Caps,  
All Styles Sweaters  
for Men, Women  
and Children, &  
Specialties in Knit Goods.**

OFFICE AND FACTORY: Park Ave., Broad, Catharine and Third Sts.,

UTICA, N. Y., U. S. A.

**THE CANADA ACCIDENT INSURANCE CO'Y**

Head Office: 20 ST. ALEXIS ST., MONTREAL.

... REINSURERS OF ...

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

The Citizens Insurance Company of Canada, Accident Branch, and The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
and get good contracts.

**LYNN T. LEET**  
Manager for Canada

# LYMAN'S FLUID COFFEE

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

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

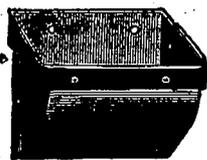
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

## CHAPUT FRERES, COMMERCIAL \* AGENCY, 10 Place d'Armes, MONTREAL.

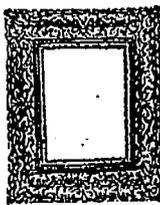
The best and most reliable information that can be obtained is supplied to the patrons of this Agency.



### ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by

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



### W. M. TERRIBERRY & CO., Manufacturers

White and Ornamental Mouldings

Corner  
FULTON & GREEN STS.,  
CHICAGO.

Ornamental Mouldings a Specialty.  
Phone Main 3723.

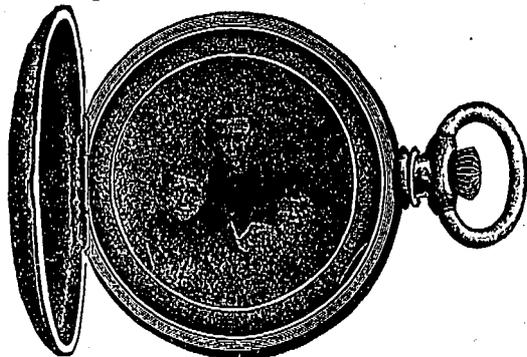
## JAMES GUEST & CO., Commission - Merchants

— AND —  
GENERAL AGENTS,

27 and 29 St. Saorament St. Montreal  
AGENTS FOR

George Sayer & Co., Cognac, France.  
Chas. Coran & Co., Cognac, France.  
Central Society, Vineyard Proprietors.  
Wisdom & Warter, Jerez de la Frontera Sherries.  
Warter & May, Oporto Ports.  
Halp & Co., Taragona Ports.  
A. Houtman & Co., Rotterdam, Holland Gin,  
Ind, Coope & Co., Burton-on-Trent, Ales.  
Seigert & Sons, Trinidad, Genuine Angostura Bit-  
ters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of  
the Shannon.  
Echeneaur & Co., Bordeaux, Clarets, Sauternes, &c.  
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Saut-  
ternes, &c.  
Neven, 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.

Agents wanted in every town in Canada.



We copy  
any  
Portrait  
on your  
Watch  
Case  
For  
\$3.00

Miniature Portrait Co., 180 Broadway, New York City.

W. F. Duryea, Manager.

areas than wheat, and an advance of 2.9 points in the former crop and of 8.0 points in the latter will be noted with satisfaction.

—THE new hats now being received by the wholesale millinery houses for the fall trade are remarkable for their comparative plainness of design and quietness in colors. It is quite evident that the new season's millinery will be distinguished more by the modes of trimming than by the untrimmed shapes. Some few decided curves appear here and there in the brims, but the

—FIRST come, first served, is the motto of Waldron, Drouin & Co., Montreal.

majority are gradually undulating toward the back, which is almost as wide as the sides or front, and suggests great possibilities in the way of trimming. One good style of brim shows a series of ripples across the back and left side only. A few brims are slashed to the crowns and one of the corners rolled up against the crown. A brim well adapted to wide bows is plain in front, but laid in three plaits in the center of each side, the back being rather narrow.

—JOHN H. LANDON, a railway brakeman, came from St. Thomas to Simcoe about eighteen months ago and started a hotel. He was not doing well, and when his place was burnt down last May in addition, his present assignment was felt to be only a question of time—J. A. Watson, musical instrument dealer of Mitchell, obtained an extension of three years last fall. He has not been able to meet his payments and is now trying to settle at 25 cents in the dollar—J. O. Girard, general storekeeper of Fraserville, is offering 65c, secured and spread over 15 months, and J. H. Dore & Co., dry goods of this city, are offering 85 cents in the dollar, cash. The difficulties of both these firms have already been noted—W. Morin & Co., furniture dealers in this city have assigned owing \$1,500. An attempt to run two stores on a capital insufficient for one, is the primary cause of their troubles—Antoine Parent, a wagon maker on a very small scale at St. Eloi, has assigned. He had not sufficient trade to make both ends meet.

—THE New Stiff Hats are selling freely. Feodoras still maintain their popularity.—Waldron, Drouin & Co, Montreal.

## M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

### SHELF AND HEAVY HARDWARE

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

ENGLISH HOUSE:

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

Shipping Office: 1 Rumbold Place Liverpool, Eng.

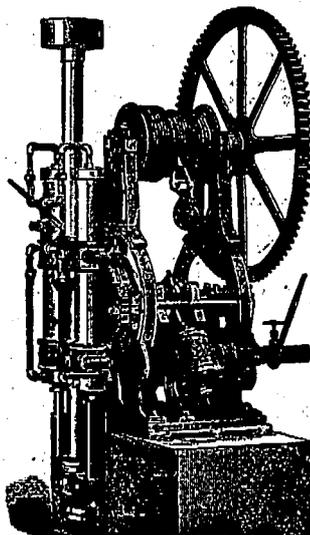


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Troy, N.Y., & New York City.

Manufacture Superior

Church, Chime and Peal Bells.



## Diamond Pointed Core Drills

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

A Large Stock Of Machines and Supplies  
constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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

It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.  
R. HILLS, - - - - - Secretary.  
W. T. RAMSAY, - - - - - Superintendent.

**J. W. MARLING.**  
Manager, Prov. Que., Montreal.

**THE STANDARD ASSURANCE CO.** ESTABLISHED 1825.  
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$30,500,000  
Investments in Canada, - - - - - 11,300,000

1895 Bonus Year.

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**  
OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISSEY, Resident Manager.



**LANCASHIRE**

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto.

J. G. THOMPSON, Manager.

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 178 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824. CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

Note.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**

**General Insurance Agents and Brokers**

ESTABLISHED 1865.

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Telephone 1277.

P. O. Box 2081.

Insurance.

**PHENIX**

**FIRE INSURANCE CO'Y.**  
LONDON.

Established in 1781. Canadian Branch  
Established in 1801.

No. 35 St. Francois Xavier St.  
MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

RAYMOND & MONDOU,  
Agents French Department.

**FOR SALE in FLORIDA.**

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

Apply to

M. S. FOLEY,

"Journal of Commerce," Montreal.

**Municipal Debentures, Government & Railway Bonds, Investment Securities,**

**BOUGHT and SOLD.**

Insurance Companies requiring securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

R. WILSON SMITH,  
British Empire Building, MONTREAL.

**AUGUST**

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

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, AUGUST 23RD, 1895.

CURRENT EVENTS.

Political news from abroad is decidedly more encouraging from a commercial standpoint. It is now known that Russia has shifted her ground, in view of the fact that the foreign policy of England is in the firm resolute hands of Lord Salisbury, and that she is now working in favor of peace. The Czar has exerted his per-

sonal authority in Servia and Bulgaria to prevent the outbreak in Macedonia from becoming serious ; while the Sultan has been terrified into ordering the Turkish military authorities to display more judgment than they usually do in such matters, and to prevent the troops from committing any outrages or shedding any unnecessary blood. The Armenian massacres may be considered a dead issue. The general belief is that they were by no means as extensive as was claimed. The reputation for skilful mendacity which, fairly or unfairly, is ascribed to Armenians by all who have ever had business relations with them, militates against popular sympathy with them in this case in a mercantile nation like Great Britain, and England was the only one likely to interfere on their behalf. The relations between Japan and Russia are also improving ; and it is now known that the Mikado's advisors intend expending the whole of the Chinese indemnity in increasing their fleet before they provoke any conflict with the Muscovite power, more especially as they have their hands full in Formosa at present. Commerce in Argentina is spoken of as decidedly better, and the news from Chili is reassuring. That from Australia is not so encouraging, and it is believed that some of the reconstructed banks will have to be wound up after all. Representatives of the leading banks have recommended that the right of issuing notes should be taken over by the government, and this has been taken to indicate a fear lest the notes of the weaker banks should be refused by the public unless backed by some species of government guarantee.

A suggestion comes from a Glasgow fruit merchant that is worth the consideration of Canadian shippers. It is to the effect that the time-honored apple barrel be discarded, and its place be taken by three square wicker baskets, or crates, whose joint capacity should be equal to that of a barrel. He points out that the present apple barrel containing from 120 to 140 pounds of fruit is far too large a package for the average family trade, while a crate containing 40 to 45 pounds could be readily consumed by an ordinary household. Another point he makes is that the present barrel leads to a quantity of "false packing," which would be impossible in an open crate. The barrel with a few layers of choice fruit at either end, and a quantity of culls and over-ripe fruit in the centre, is a familiar spectacle to dealers both in this city and in England. They cannot turn the whole barrel out for examination, partly from want of time, and partly because it would bruise the fruit. Consequently they are compelled to buy with their eyes shut, on the faith of the honesty of the seller. If he prove dishonest they have the option of either culling the barrel and selling only the prime sound fruit, or risking the return of the whole by the customer with a prolonged dispute over the account. On the other hand the open crate could be easily examined by the dealer and would render any attempt at fraud on the part of the farmer far more difficult. The fruit would not heat in it as readily as it does in a barrel. The freight would be no greater. Handling would be easier, and the package would reach a class of buyers to whom a barrel of apples would be an injudicious investment. In fact he makes a strong argument in favor of the crate, and, as he is evidently a practical

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

**40 MILLION DOLLARS  
SAVED IN PREMIUMS : 40**

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	89,000
Interest Income, annually, exceeds.....	\$ 185,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	*3,023,000
Death Claims Paid, over.....	22,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

\*Not a single dollar of the accumulated or invested Reserve Fund has ever been used or required either for the payment of death losses or for any other purpose.

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.

12 PLACE D'ARMES, - - - MONTREAL, Que.

AGENTS WANTED.

man, some of our enterprising fruit shippers might make the experiment of sending over a consignment of apples in crates and see if the results are as tangible in practice as are they promising in theory.

It is a somewhat significant fact that several American insurance companies which have heretofore made a feature of their willingness to pay claims in cases of suicide just as readily as where death occurred from natural causes, have replaced the suicide clause in their policies and obviously for sound commercial reasons. There has been a considerable increase in the number of suicides lately, and among them were one or two striking instances where the self-murderers provided for their families after their voluntary death by taking out policies of insurance at a comparatively moderate expenditure of premium. It is to offset this tendency that the companies have decided to restore the suicide clause, although their experience in the past has been that there is very little hope of successfully contesting a claim on that ground before a jury. It is difficult, in many cases to prove self-destruction at all, and even when it is most palpable, the question of temporary insanity is almost invariably decided in favor of the heirs by a jury. After a man has been insured two or three years no company would contest a claim on the ground of suicide unless the circumstances were peculiarly flagrant. It is assumed that the insured at all events did not contemplate suicide when he originally took out the policy and hence that the risk was an ordinary one. The only use of the suicide clause, then, is to deter intending self-destroyers from selecting those companies who insert it in their policies ; for there is always a chance that the company may make good its defence under this clause despite the proverbial soft-heartedness of juries when called upon to decide between a fatherless family and a wealthy corporation. This is all that they expect. But the fact that company after company is steadily replacing the clause shows that the increase in the number of suicides has aroused the apprehension of insurance men.

## LA BANQUE DU PEUPLE.

The public are still in the dark in regard to the affairs of this bank, inasmuch as to the present time no report has been made by the Joint Cashiers. As we mentioned last week, this, of course, is going to take time, probably more time than it was thought at first would be necessary—but if the joint cashiers are wise they will not be in any haste in giving forth statements.

The liquidation of a Bank, where the affairs have been so mismanaged, as in the present case, is often very disappointing. As an instance of this we have the late Commercial Bank of Manitoba. This bank closed its doors somewhat over two years ago, but although its Circulation was paid off within the sixty days prescribed by the Bank Act and its special debt to another Bank, as well as its deposits to the Provincial Government within a moderate time thereafter, the depositors to the present time have received but fifty cents in the dollar—one-quarter of which has only been paid within the last few days. At the time of the liquidation a similar story as to what the assets would realize was told us by the newspapers and others who knew very little about it; and the principal liquidator, who was supposed to be cognizant of the position of the business and who had also an opportunity of making some valuation of the assets, stated at a meeting of the creditors that he thought the debts of the bank would not only be paid in full but that the shareholders would receive probably fifty cents in the dollar. Today we venture to say, he could tell a different story, for not only has he made very great efforts to collect the assets of the Bank but he has called upon the unpaid Capital, and also a large part of the Double Liability of the shareholders, all of which has been used to pay the depositors. This is merely an illustration of the difficulties and uncertainties of bank liquidation. Possibly the liquidation of a bank in Manitoba is surrounded with more than ordinary difficulties—but some difficulties are common to every case of the kind. Sometimes they are greater, sometimes less.

About this time every month we are favored with a general statement of the Banks from the Finance Department in Ottawa, but this month the report is, evidently, considerably delayed and, we believe, largely owing to the non-receipt of the ordinary monthly statement from the Banque du Peuple. It was rumored last week in town that the Joint Cashiers could not agree on the signing of this report, which may have been the cause of the delay. Their nicety under the circumstances is more to be commended than the influence governing the former officials of the bank.

The trouble going on among the officers of the Canadian Shipping & Trading Co. is interesting in connection with La Banque du Peuple, inasmuch as it was one of the accounts spoken of before the liquidation as having been managed in a very peculiar way. The concern has no relation to the "Canada Shipping Co." of this city. There are charges and countercharges made between the late Manager of the Bank and the Manager of the Trading Company. Both have been arrested in connection with these charges. There is an old saying about what happens when certain parties fall out. We don't know about the second part of this saying, but there is evidently some truth in the first

part in reference to the affairs of this company. A letter was published a few days ago in an evening contemporary, purporting to have been signed by the late Manager of the Bank, setting forth to a very large financial corporation in Paris and through it to the commercial world throughout France and Spain, the sound financial position and the respectability of the Trading Co. Since the publication of that letter Mr. Bousquet alleges he made the serious though facile mistake of calling the capital of the company *dollars* instead of *francs*. As this made a difference of \$200,000 in the paid-up capital of the concern, the public can easily see how serious was the mistake made by Mr. Bousquet.

It is a custom between banks when they are asked to do so, to give letters of introduction to each other regarding the standing of their customers, and this is notably so where parties go from this side to open up commercial dealings on the continent of Europe. The giving of these letters is a matter in which the greatest care has to be exercised, and it is a very great privilege indeed for a man to be the bearer of a letter of introduction, stating his respectability, responsibility and capital from a solvent and well-managed bank on this side, for the banker to whom it is addressed places the most explicit confidence in it, and when enquired of by the mercantile world gives currency to the statement in such a way that the party bearing the letter is at once placed in a very enviable position in the commercial world, inasmuch as his credit and wealth are established beyond question, and in consideration of it he is accorded the very best treatment in commercial circles and almost unlimited credit. Mr. Carbonneau, the manager, evidently knew the value of such a letter, doubtless made the best possible use of it on his visit to France, and may not have drawn particular attention to the difference between dollars and francs in the paid-up capital of the company. The intention may not have been to deceive parties on the other side, but the effect was just the same, and even if the amount of capital was unimportant the mere fact of the person occupying the position of Mr. Bousquet in the People's Bank giving such a letter and stating that the parties connected with it were of the highest responsibility and respectability, would carry great weight.

What a commentary upon the affair is the development now in connection with that company. As the matter is before the Courts we refrain from saying much about it, but we are at liberty to express our views as to the danger of a manager occupying the dual position of head of a large financial concern and, at the same time, the head of a trading company as to the standing of which there might be, perhaps, more or less question, and which was an applicant for credit in the markets of the world.

This is apropos of certain careless methods in signing and arranging accounts in the bank, to which we believe there is strong ground for drawing attention. A man who is careless in one respect is likely to be careless in others, and besides the penalties of the Bank Act acting as a deterrent to the publisher of misleading statements, the moral responsibility which rests upon a man in a prominent position to sign his name only to what is actually true, should deter him from a contrary course.

We are anxious to see the report of La Banque du Peuple ; when it is published we shall endeavor to do the fullest justice to it for the benefit of our subscribers and the public in general. In the meantime we would say that there are some reports in circulation as to the irregularities in the accounts of the officers. It is well-known that before the suspension took place large unsecured overdrafts were charged to the late manager and one of his predecessors, and which had a disturbing effect on the position of the bank. It has been stated since that time that the late manager's account has been secured. We trust that there will be no hesitancy on the part of the present bank officials in giving the public some information upon this point, for there is no point on which a manager should be more careful than his personal dealings with his institution. His course in this respect, if it is wrong, has a very great bearing on the course of the other and junior officials. They all take their cue from the head of the institution. If he is strict, so far as himself is concerned, the others will fear to go wrong, but if the contrary is the case, the wrong doing will permeate through the whole system, and inasmuch as it begins at the head that official cannot well question it. In their statements, therefore, the officials of the bank should let the public know to what extent the officers are indebted to the bank and what it is likely to lose by them, it being almost a certainty that if they are largely indebted there will be a large loss, for bank officers as a rule are not in a position to pay a heavy indebtedness, especially if they are likely to lose their positions as will be the case if the bank is finally wound up.

How it may end for the shareholders depends on the power of the hands directing. Viewing all the circumstances, there appears to be a revulsion of feeling in certain quarters in favor of having from Mr. Bousquet an explanation of his "policy," in the sanguine hope that he after all may not be the worst guide out of the ditch.

#### AGENTS' BALANCES.

The epidemic of dishonesty which appears to have broken out among fire insurance agents on the other side of the line has drawn the attention of the companies seriously to the necessity of more efficient methods of preventing any improper acts upon the part of their men as well as to the desirability of a more rigorous policy of punishing offenders instead of permitting them as heretofore to escape upon promise of a settlement by their friends which in nine cases out of ten never materializes. Commencing with the Kiernan case at Elizabeth, there has been one series of embezzlements recorded until it looks as if his example, and more especially the inadequacy of the punishment he received, had roused the latent crookedness in his confederates until at last this outbreak of dishonesty has reached sufficient volume to call for more severe measures.

Owing to the nature of fire insurance the companies are compelled to trust their local agents more fully than is necessary in any other line of business. To their honor be it said, in most instances that trust is not abused, for the majority of them are honorable straight-forward men of business. But there are black sheep in every flock, and consequently we find among

the ranks of insurance agents weak and unprincipled men to whom the temptation to act dishonestly is no novelty, and who are only too ready to yield to it if opportunity offers. These are the men who insure dangerous risks as dwelling-houses, who "swing" policies, who divide commissions, speculate with, or embezzle part or even the whole of the premiums they collect. When detected they usually abscond, and the company have only the meagre consolation of being thankful that their losses are no worse. Occasionally the matter is condoned, the adverse balance allowed to remain on the books, and notes or other promises accepted for re-payment by installments. Even one among the so-called "good" may some time or other be driven into a tight place, as was discovered of a whilom prominent life insurance representative who, failing to secure a prompt loan of a large sum on city property but a few weeks ago, was tempted to use somewhat under \$2,000 to turn the corner.

The point to be considered is, how to reduce the rising percentage of the dishonesty among agents to its normal ratio again. It is due to the insuring public that this should be done ; for if the present epidemic of embezzlement be allowed to continue it will add to the cost of fire insurance by necessitating an additional loading of the premium to cover the risk of defalcation or forgery by agents. It has been suggested that the companies should form a fund to cover the losses arising from this cause, and to prosecute the offenders to the bitter end, upon the same lines as the incendiary fund. But probably the best possible method would be to insure the fidelity of all agents in some reliable guarantee company and to reject all private sureties whatsoever. The certainty of punishment, if such a course were followed, would inevitably act as a deterrent upon the weak, if not upon the vicious ; and the bulk of this class of criminals belong to the former category. The remembrance of the relentless vigor with which these companies bring defaulters to justice, no matter what the cost may be, has kept many a man from embezzlement ere now, and will save many another from disgrace in the future. Why not, then, place the care of the agent's honesty in their hands? The man whose fidelity risk they refuse to assume is certainly not fit to be an agent, and the surveillance they exercise over the conduct of their clients would be of great value to the companies who employ them. Would not this be the best course to follow? Something must be done, and that shortly, for there have been so many instances of late where dishonesty by agents has gone unpunished that the impression will soon spread over the entire agency field that it is comparatively safe to swindle the insurance companies since so many fraudulent agents are permitted to escape scot free, unless some vigorous steps are taken to punish the offenders.

—The statisticians of the Victorian and New South Wales governments have recently completed their compilations of the imports and exports of the seven colonies for 1894, the figures comparing as follows :

IMPORTS.		EXPORTS.	
Colony.		Colony.	
Victoria .....	£12,470,599	Victoria .....	£14,026,546
New South Wales .....	15,801,941	New South Wales .....	20,577,678
Queensland .....	4,264,685	Queensland .....	8,402,646
South Australia .....	6,271,246	South Australia .....	7,887,078
Western Australia .....	2,144,414	Western Australia .....	1,251,406
Tasmania .....	979,670	Tasmania .....	1,489,041
New Zealand .....	6,788,020	New Zealand .....	9,281,047
Total .....	£48,720,581	Total .....	£72,815,492

## THE U. S. GOLD RESERVE.

The continued exports of gold from the United States, owing to the fact that at the present rate of exchange shippers of bullion make a profit of \$3 on every \$1,000 shipped, are attracting a great deal more attention than they really deserve. This is possibly because the investing public have come to believe that there is an absolute necessity to maintain the reserve of gold in the Treasury at the so-called safety limit of \$100,000,000, regardless of the fact that it has frequently been allowed to drop far below that limit without in the least impairing the value of legal tenders or producing the slightest diminution in the credit of the United States. The government has gold enough in hand to ensure confidence, it has an increasing revenue in sight, and it has ample means to purchase all the gold it needs. All this is readily conceded by investors in all parts of Europe. Why, then, should the shipment of a few million dollars of bullion to England, for purely commercial reasons, attract so much comment?

In the stock market—that most sensitive of all financial barometers—it certainly does not. Brokers know perfectly well that the outflow of gold will have no effect upon speculation until it causes a contraction in credits and a consequent rise in the rates of interest. And that point is certainly not within the limit of possibilities at present. So long as the purchasers of stocks can get all the call money they want at 1 per cent. per annum the movement of gold affects them no more than the fluctuations in the volume of circulation; more especially when it is remembered that there are millions of dollars of loanable capital in London now earning from  $\frac{1}{4}$  to 9-16 per cent. which could be poured into New York within a few hours were there a chance of its profitable investment.

No doubt, during the past two years the expenditure of the United States has largely exceeded its revenue, and Secretary Carlisle has been compelled to resort to bond issues in order to make both ends meet. But this is the fault of the legislature, and not because the wealth of the country was insufficient to raise the necessary income. There is a great difference between a deficiency arising from legislative bickering and neglect, and one due to lack or exhaustion of available resources. No one denies that the United States could, with very little strain upon the taxpayers, double its present revenue if necessary. Indeed it is only due to the declaring of the income tax unconstitutional that the present inadequacy of the revenue is due, and this is a defect which Congress can easily remedy. Whether, therefore, the Treasury gold reserve be maintained at \$100,000,000 or not, the financial position of the United States is unimpaired.

Another point is the important aid furnished to the Treasury by the Morgan-Rothschild syndicate, who are supporting the gold reserve not only by the payment of millions of dollars of assay receipts purchased from bullion dealers to offset the gold withdrawn for export, but by the announcement that they have still \$3,500,000 in gold in their vaults that they will pay in if necessary. In addition to this they are checking the outflow of gold in every possible way—both justifiable and unjustifiable. We have already alluded to the manner in which they have placed obstacles in the way of Canadian banks, not represented in New York, ob-

taining gold, by threatening to boycott the express companies who withdrew and shipped it for them. But in other, and far more equitable ways, they have assisted in maintaining the Treasury balance. Since the syndicate first commenced their negotiations with the Government they have placed no less than \$101,970,000 worth of American securities in the London market, classified as under:—

United States Fours.....	\$32,500,000
New York Central debentures.....	3,500,000
Wabash refunding bonds.....	8,500,000
Minneapolis and St. Louis 5s.....	2,000,000
Southern Railway bonds.....	1,750,000
Chesapeake and Ohio 4½s.....	1,250,000
Missouri, Kansas, and Texas bonds.....	750,000
Manhattan 4s.....	8,500,000
New York Central stock.....	4,750,000
City of Chicago 4s.....	2,750,000
Cleveland and Marietta 4½s.....	1,250,000
Terminal of St. Louis Consols.....	4,500,000
Allegheny Valley 4s.....	5,000,000
City of Toronto 3½s.....	300,000
Twin City Rapid Transit preferred.....	870,000
Ontario and Western 4s.....	500,000
Minneapolis Western bonds.....	500,000
Pennsylvania R. R. 3½s.....	5,000,000
Other bonds, estimated.....	6,000,000
Other stocks, estimated.....	2,500,000
Lehigh Coal, 5s.....	6,800,000
Lynn and Boston, 5s.....	2,500,000

It can be readily seen how the placing of such a volume of securities would wipe out any adverse foreign balance and, hence, diminish the necessity for the export of gold. Indeed it is only the fact that the present high prices for exchange show an unusually large profit on gold shipments that keeps them up. When once bills commence to come freely into the market again we shall here no more of the export of gold, and no one will trouble themselves further as to whether the Treasury balance fluctuates a few millions below or above the supposed safety limit. But in the meantime there is an undoubted feeling that the monetary system of the United States stands in need of improvement, and that the spectacle of a great and wealthy nation being compelled to resort to a continuous manipulation of the exchanges in order to maintain its gold reserves, is somewhat of an incongruity.

## ENGLISH TEXTILE MARKETS.

The review of the textile markets in Great Britain for the first half of the present month shows a cheering amount of improvement. There is nothing in any way approaching a boom, nor is the market at all excited; but there is a quiet undertone of strength apparent which is infinitely more reassuring, since the more gradual the recovery and the greater are the prospects of its permanence.

In the cloth trade there is an improvement all round, in spite of the strike now going on in the mills where dress and mantle cloths are principally made. From Leeds the news comes that mill-men are demanding higher prices than ruled a month ago and that buyers are partially conceding them. There is a growing preference for smooth-faced fabrics, and the demand for the better class of coatings and suitings is marked, while all classes of serges are active. From Huddersfield similarly cheering reports are made. Prices have gone up, and the work-people are required to work long hours to keep level with the number of orders from wholesale houses preparing for the spring trade. Indeed some mills are working night and day to fill the rush of repeat orders for serges, vicunas, tweeds and meltons which have come in from the United

States, as so thorough a clearance has been made of stocks that they have nothing left to fill repeats with.

In the linen trade the market is quiet, and the run is principally upon the lighter grades; the demand for the best qualities being only moderate. At Barnsley a quiet trade is ruling in wide sheetings, bed linen and light household fabrics. Medium to low grade table linens move out steadily; but very little is doing in good damasks. At Belfast the market is firmer. Brown power and hand-loom linens have been in moderate request, and coarse linens have sold so briskly at full rates that some of the mills are sold ahead to a considerable extent. The export trade keeps up well, although the shipments are principally in execution of orders taken some time ago. Fresh business is somewhat slack at the moment; but there are not wanting signs of improvement in the near future. The flax crop is now being pulled, and it is feared the continuous rain may have rendered the fibre soft. There is not much changing hands, as the direct arrivals fill up the spinners warehouses; but any parcels selling bring firm prices. The export demand for linens at Dundee keeps up well, more especially for medium to heavy fabrics, but English houses are not taking their usual quantities of goods and values remain low. Jute is still neglected, and quotations are slowly declining. Spinners in Europe hold large stocks and in view of the favorable report of the new crop expect to buy their jute just as cheaply this year as last.

Reports from Nottingham as to the lace trade report the recovery very slow. The continental demand for bobbin nets has fallen off, and makers of plain goods complain of a lack of orders, although prices remain firm. Stiff foundation nets are somewhat more active, but orders for brussels, mechlin and zephyrs are scarce. Makers and finishers of curtains report trade dull and their machinery partially idle. It is evident that in spite of the diminished production the supply of goods is fully equal to the demand; more especially as no striking novelties are shown and styles run in the same familiar channels. The silk branches of the lace trade are particularly dull, while, on the other hand, the hosiery trade is noticeably active. Manufacturers are well employed, and special goods in natural wool and merino meet with ready sale. Cotton hosiery remains quiet, and this class of goods seems to be declining in popular favor. In all other lines a quiet steady trade is noted.

It is evident from these reports that while buyers are still operating conservatively there is a firm undertone to the market generally. Stocks are light and in compact shape on both sides of the Atlantic, and manufacturers are in a position to profit to the uttermost from the gradually advancing revival in demand. Confidence in the future is augmenting slowly but surely, and when once it is thoroughly established, we may look for a marked improvement in the textile situation.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending August 17, 1895:

	1895.	1894.
Passenger Train Earnings.....	155,741	156,835
Freight do. do. ....	217,556	212,163
Total do. do. ....	\$373,297	\$368,998
Increase 1895, \$4,299.		

SUBURBAN AND OTHER SUMMER RESORTS.

While, during the present season, the number of persons leaving our large cities and towns for summer quarters, shows but little falling off, there is, nevertheless, a marked diminution in the number sojourning at seaside and mountain resorts. This at first blush will be attributed, doubtless, to the depression in trade which has been with us for the last year or two, for as people are usually slow to economise, any marked influence on their habits would not be apparent for a while. But such, we opine, is not altogether the cause, and indeed it has but very little to do with the case. The cause is rather to be looked for in the condition and influences of the real estate business of the last few years, which in all our large cities, and especially in Toronto and Montreal, has been undergoing an evolution that men ten years back could scarcely have conceived. Suburban tracts and farms have been divided and sub-divided and sold and sold again to nearly everyone who had, and some who had not the wherewithal, even a few dollars to spare, for a bit of ground on which he or they might eventually build a cottage, or to some wealthier citizen who could sub-divide, or build a palace thereon for himself or his family. Many men after listening to the advice of the real estate broker, "charm he ever so wisely," and nursing their title deeds closely, have found themselves at a loss what to do with their property. They found it far easier to buy than to sell, far easier to acquire a lot or two than to obtain the means of building thereon. In too many cases their visions proved to be castles in Spain, and like other ventures had to be abandoned, especially during the period of depression through which we have been passing. There are, however, a great many among our investors in real estate who have built or erected residences for themselves in suburban districts, and having done so, feel themselves obliged to make use of them. Many of these people have been accustomed from year to year to visit seaside and other resorts, but they are economising to enable themselves to pay off the encumbrance, if any, upon their property, and a number of them, consequently, who frequented the lower St. Lawrence, the Atlantic coast, the White Mountains and other places in former years, have consequently determined to reside at and improve their suburban, river or lakeside properties. This is probably not much to be regretted, as it leaves at home much of the money that would otherwise have gone to fill the pockets of the summer hotel-keeper, whose heated rooms and indifferent fare generally yielded little more than the "change of air" to his guests—not to speak of the salutary effect upon the habits of our people among whom thrift too often slumbers.

—An important decision on the subject of "swinging" policies has been given by the Supreme Court of Iowa. An agent of the Phenix induced one of his clients to drop his policy in the Cedar Rapids Insurance Company and to assign the policies to him for cancellation and take new policies in the Phenix. The agent, some days afterwards, presented the Cedar Rapids policies for cancellation, but could not agree with the company upon the terms and so kept them and sued for the return premium. The court confined itself to two points and decided that the policy could not be canceled by the assured without giving notice to the company, and that taking new insurance without the consent of the Cedar Rapids was a violation of the contract which rendered the policy void. There was no Cedar Rapids policy in force, therefore there was nothing to cancel and no return premiums were due.

## CASES OF ACCOMMODATION.

The liquidation of La Banque du Peuple, apart from the irregularities referred to last week, is likely to disclose more or less of the iniquitous methods resorted to by that class of dealers who are somehow so constituted that they cannot possibly move in a straightforward manner—the genus which is said to be born with a kink in its character. The amount of what is known as “accommodation paper” which found entry in the books of that bank—and for which good money was exchanged—is almost incredible, and will probably never be wholly disclosed. This is perhaps not so much to be wondered at when the very employes of the bank were allowed liberties which even no Cheeryble Brothers could tolerate. It is not uncommon in large establishments for trusted employes to be allowed overdrafts on their current month's salary; but in the suspended bank this practice was carried to a degree that spoke more for the trust than for the superintendence. Not only this, but the example furnished by certain customers of the bank was not lost on employes who were themselves likely to want occasional accommodation, and knew how far indulgence could be claimed,—how far they could petition to have their “trespasses” forgiven accordingly.—

It may well be asked, What is the use of so much *ex-post-facto* wisdom? Just this that while there is no occasion for applying the lesson elsewhere, it is not at all improbable that the history of the financial troubles of this country will end for all time with the collapse of La Banque du Peuple.

The lesson conveyed by the inability and delay of the bank in furnishing the government with the last monthly statement is also salutary. As the liquidators could or would not sign it, recourse had to be had to a bank on the same street, an employe of which prepared it for them. The Government had actually to telephone for the statement to close the usual monthly returns of the banks. There seems to have been no one in office equal to the task, and the liquidators were naturally indisposed to assume the responsibility. But this will be found treated more fully in another article in the present issue.

## NEW POSTAL REGULATIONS.

The following are extracts from the latest official circular issued by the Post Office Department which may be of service to our readers:—Private Post Cards.—Upon all cards intended for use as private postal cards the words “Private Post Card” must be distinctly printed or written. The name and address of the sender may be printed on the face of the card, but the face of the cards is not to be used for advertising purposes. Private post card must not exceed a size of 6 inches in length by 3½ inches in width, these being the dimensions of the larger official post card at one time issued by the Department. Cards exceeding these limits are to be treated as insufficiently paid letters. Private post cards are not transmissible to the United States.

Parcel Post with the United Kingdom.—On and from the first October next the rate on parcels passing between Canada and the United Kingdom will be reduced to sixteen cents for the first pound and twelve cents for every subsequent pound. This will lead to a reduction in the rates on parcels forwarded via England, and an amended table showing the rates to be charged on and from the above-mentioned date, has been issued. An arrangement has also been concluded with the Australian postal department for the estab-

lishment of a direct parcel post with that country by the steamers of the Canadian-Australian Steamship Company sailing from Vancouver and Sydney. The rates to be charged on parcels forwarded by this route are: For the first pound, 20 cents; for every subsequent pound, 16 cents. The steamers performing the service between Canada and New South Wales sail from Vancouver on the 16th of every month, and parcels should be sent to Vancouver in time for inclusion in the mail made up at that office. There is a weekly dispatch of parcels from England for New South Wales, but as the estimated time occupied in transmission between London and Sydney is 49 days, to which would have to be added the time required for transmission from Canada to England, the route via the latter country could seldom, if ever, present any advantage. The Department also finds it necessary to once more call attention to the fact that a letter which had been left open is not on that account entitled to any reduction of postage. A letter, or any communication or writing serving the purpose of one, must be prepaid at letter rate, whether the envelope containing it is open or closed; and if any letter goes forward insufficiently prepaid, the postmaster at the receiving office can collect double the deficient postage on delivery.

## INCENDIARY FIRES.

Suspicious fires have become so common in Toronto that the insurance companies interested have placed the matter in the hands of detectives. Last Thursday a fire occurred in the store of George Diehl & Co., which is obviously of incendiary origin. On the ground floor there was no sign of fire, while in the basement there were traces of a considerable blaze. The principal damage was done on the second floor, where a great portion of the stock was stored, and there is nothing to show how the flames could have reached the second storey without scorching the first floor. The fact that burning oil was found by the firemen floating on the water, and that subsequently shavings soaked in turpentine have been discovered, points to foul play. A second instance was that of the fire which broke out on Saturday night in the cellar of G. & S. Murray, dealers in lamps and coal oil. The flames were discovered by the officer on the beat, and the brigade quickly extinguished them, the damage being slight, and covered by insurance. An examination of the premises showed that some one had broken in one of the cellar windows and, going up to the first floor, had opened the till, which only contained a few coppers. It is supposed that, disgusted with the smallness of his prize, he dipped some lamp-wicks in oil, and placing them near the tanks which contain large quantities of oil, set fire to them. Had the fire obtained much further headway a serious explosion would have occurred. This is a glaring case, and with the recollection of Toronto's two calamitous conflagrations still fresh in our memories, it is to be hoped the incendiaries may be discovered and brought to justice. Is it possible that the presumed fire-bugs just committed for trial in this city have their counter-parts in Toronto?

## THE RISE IN RAW SILK.

Buyers of silks just returned from Japan when speaking of the strong advances cabled from Yokohama and other silk centres in the far East say that, while it must be confessed that some very marked advances have been asked and granted by certain silk houses, these transactions hardly determine the normal condition of the market. A careful investigation shows that these deals were made by buyers who were especially in need of the raw silk, and whose buying was compulsory. These operations are now over, and the opinion of the majority of silk people is that advances for the present have reached their limit. The position of a few buyers who being compelled to place their orders at an advance has been used to good advantage by the bullish element of the market, and the reports current in this country concerning the up-

ward tendency are the results of these circumstances. It is true that the demand is good not only in this country but also in Europe, and should the raw silk hold the advances that it has already experienced, the price of manufactured stuff will necessarily go up. But there are some conditions that deserve attention, and the notable one is that certain makes of Japanese silk which have heretofore been sold in large quantities, will be practically out of the market the coming season. A result of this will be that the silk used in the manufacture of these goods will be diverted into other channels, which fact will counteract, to a considerable degree, the unusual demand of which we hear so much, and which we are told is going to be so heavy next season. The crop has been a good one both in quality and quantity. An increase of 15 to 20 per cent. over last year is recorded. This factor must also be considered in considering future advances.

#### ARTIFICIAL SILK.

Five new processes for the manufacture of artificial silk have recently been patented. In four of these the basis is gun-cotton which is either dissolved or softened, and then spun into threads. In the Chardonnet process, already in operation in France, the guncotton is dissolved in ether and alcohol. It is then forced through very small holes, and comes out as fine threads, from which the alcohol is washed and the ether vaporized. The silk thus obtained can scarcely be distinguished in feel and lustre from natural silk, but has the defect that it is readily inflammable and explosive. The fibres are four times as thick as those of real silk, and are much less strong and elastic. They can be produced at \$1.23 a pound. The Vivier silk, another guncotton product, is said to cost but 32 cents a pound. The Langhans silk, whose basis is cellulose, and which is non-explosive, has not yet been produced on a large scale. The best test to detect artificial silk is by combustion. Artificial silk burns up quickly, almost like paper, and gives off a smell similar to burnt cotton, while the genuine article burns slowly and curls up while burning, giving an odor that is quite peculiar to it. Materials are now made in which a mixture is made of real and artificial silk so delicately woven that the most expert eye fails to detect the adulteration.

#### A CIVIC DEFAULTER.

The discovery that Mr. W. H. McDunnough, accountant in the City Comptroller's office, was a defaulter to the extent of some \$40,000 caused a painful sensation in civic and social circles. It is the old story of a trusted official speculating in stocks with the city's money, and it commenced with the temporary borrowing of \$500 to invest in an absolutely sure thing some seven years ago. Since then Mr. McDunnough has converted some \$40,000 to his own use and sunk it all in unprofitable speculations in our local Wall street. His method was simplicity itself. When bonds came in for cancellation he received credit for the amount from the department. But instead of cancelling them he quietly made a small punch mark so that he could recognise them again and re-issued them, using the proceeds to bolster up his deals. When the holders of these cancelled bonds applied for their interest he simply paid them out of his own pocket so that the fraud was not detected until he became so seriously ill that attendance at the office was no longer possible. Then, when holders of bonds supposed to be cancelled demanded their interest, the defalcation was at once discovered. Mr. McDunnough will not be arrested. Indeed to do so would be to precipitate his death, for he is now so seriously ill that a fatal termination is looked for very shortly. In the meantime his relatives have proposed to pay \$10,000 to the city in settlement, and it is believed that this offer will be accepted.

—A MEETING of the creditors of Henry Rehder, general store-keeper of Paris, Ont., has been held in Toronto. The liabilities will reach nearly \$20,000, and the assets show a nominal surplus.

#### A LARGE DIVIDEND.

The Chicago *Inter-Ocean* of the 20th inst. devotes over a column to the career of John Cudahy, a well known speculator in that city. Cudahy lost in a lard deal during the panic of 1893 and suspended payment with liabilities of over a million and a half. He determined to pay in full. Three brothers endorsed his notes, payable in five years, without interest. The first payment of 25 per cent. was made on the 19th inst., amounting to \$378,000. Cudahy, who was for years largely engaged in the meat packing business at Chicago, became one of the boldest speculators in that city. His suspension was brought about by the advance in lard from 6 to 10 cents, a deal in which he and N. K. Fairbank were jointly interested. The engraving in the *Inter-Ocean* indicates a man of brain power, indomitable pluck and perseverance, a head admirable in its handsome and clear-cut contour and symmetry of feature.

#### THE POSITION OF OPIUM.

The outlook for opium is certainly not promising. The impression among merchants is that the crop for the present year amounts to at least 10,000 packages and that there are some thousands of old opium in speculators hands besides. There is also reason to believe that the visible supply is much in excess of the heaviest twelve months consumption we have known as yet. Under these circumstances buyers are purchasing only as their exact wants urge them and the belief is that although the native speculative element in Smyrna has made some moves calculated to create the impression that they are able to absorb a large proportion of the visible supply and point to the fact that they have been able to advance prices in face of phenomenally large supplies since the opening season, it is merely a bold attempt to force up the market which will fail for lack of backing. A Smyrna cable quotes ordinary opium at 6s 11d, f.o.b., which is considered a higher figure than circumstances warrant.

#### U. S. PIG-IRON PRODUCTION.

The American Iron and Steel Association report that the production of pig-iron in the United States in the first half of the current year amounted to 4,087,000 tons, as compared with an output of 2,718,000 tons in the first half of 1894, of 4,562,000 tons in the first half of 1893, and of 4,697,000 in the like period of 1892. It is estimated, moreover, that the production in the present half-year will not fall short of 5,000,000 tons, raising the total output for the whole year to nearly 9,100,000 tons. The production reached its maximum in 1890, when it amounted to 9,202,700 tons, and although that figure is not likely to be attained this year, it promises, if the present rate of expansion continues, to be largely exceeded in 1896. Indeed, the estimated production of 5,000,000 tons in the present half-year exceeds the actual output in any previous six months. From the fact, too, that stocks were smaller at the end of the past half-year than at the beginning, it would appear that consumption is quite keeping pace with production, and further evidence to the same effect is afforded by the marked rise that has taken place in the selling prices of iron.

#### BAY OF QUINTE NOTES.

—G. A. TONER, is rebuilding the flour mills at Kingston mills. —At Napanee last week 1,331 boxes of cheese were boarded; prices 7½ to 7 11-16; no sales.—It is said that owing to lower prices the receipts of dairymen of this district this year will be one third less than they were last year.—Excitement has been caused in Madoc township by the news of a "rich strike" in a gold mine by a man named Miller.—At Belleville on Tuesday twenty-eight factories offered 2,080 white and 200 colored cheese. There were sold 715 boxes at 7½c and 7¼c.—Patrick Hayes has purchased from William Scanlin the harness business in Deseronto formerly carried on by the late E. J. Cullane.—It is said that the Folgers of Kingston are trying to buy up Thousand Island Park.—The Gibbard Furniture Co., Napanee, have closed down their factory for a short time.—The drilling machine at High Falls, near Verona, is down one hundred feet and there is a strong smell of oil.—It is said that the Belleville Electric Railway will be extended to Corbyville, Trenton, and other adjacent villages.

THE BANK STATEMENTS.

The fluctuations in the commercial situation during the month of July as indicated in the returns of the chartered banks, are such as are usually looked for at this season of the year. Outside of the disturbance caused by the suspension of the Banque du Peuple the changes in the figures are purely normal, but the statement that further actions of a drastic character will be taken in the case of the suspended bank during the coming week lends additional interest to the figures already given in our articles upon this subject. Circulation shows a falling off of \$368,000 during the month. This is less than the usual reduction, which ordinarily reaches a million, and is within \$63,000 of the figures of the corresponding month last year. Deposits on demand show an increase of \$1,593,000 on the month, and \$3,225,000 on the year. In deposits after notice the same steady increase occurs. They are \$431,000 larger than in last June, and \$2,379,000 more than they were a year ago. This means that the public are still reluctant to invest their savings in new enterprises and that they yet prefer to put it into the banks even at a low rate of interest rather than to risk it in outside investments. How the banks are using this constantly increasing mass of interest-bearing deposits is shown in their American balances which are now \$22,968,798 or \$1,577,000 larger than they were a month ago, and \$5,717,000 more than they were in July, 1895.

Call loans show a falling off of \$874,000, due to the usual midsummer lull on the Stock Exchange and the suspension of afternoon sessions. Discounts have also fallen \$4,800,000 below the figures of June last, and \$2,023,000 below those of July, 1894. This is not so easily accounted for; save on the theory of a shrinkage of trade due to the conservative buying now so prominent a feature in every branch of Canadian commerce. Possibly some of it may be due to the lessened volume of renewals; but it evidently cannot all be ascribed to so favorable a source in view of the present unsatisfactory condition of remittances. Still the outlook is hopeful. Advices from both England and the United States are cheering. The harvest in Manitoba promises well, and although it is now evident that the crops of Ontario will be under the average, with the rising market for dairy produce and the certainty of a large yield in the Northwest another month ought to show the most cautious of our merchants relaxing their purse strings and renewed activity in every branch of trade.

Subjoined is a comparative table of the principal items in the statement:—

	July 1895.	June 1895.	July 1894.
Circulation.....	\$ 29,738,115	\$ 30,106,578	\$ 29,801,772
Deposits on demand...	68,175,704	66,582,630	64,950,318
do. after notice.....	114,512,523	114,081,499	111,633,147
Call loans.....	15,889,213	16,763,622	14,677,518
Discounts.....	200,697,210	205,497,046	202,720,760
American balances....	22,968,798	21,391,104	17,251,515

—DURING the second quarter of the present year the exports of British products to the United States were £3,100,720, against £3,896,977, an increase of £2,203,752, and the total for the six months ended June 30 is £13,503,511, against £8,176,838, an increase of £5,326,673. On the other hand, the imports from the United States have fallen off. They amounted for the past quarter to £20,143,318, against £20,946,194, a decrease of £802,876, and for the six months to £47,089,675, against £49,989,854, a decrease of £2,900,179. There is, therefore, a change of £8,226,852 against the United States in its commercial transactions with England. The expansion in the exports is still going on. The United States Consul at Bradford has issued a statement showing the value of the declared exports from the consular district of Bradford to the United States during July, 1895. The total is £584,301, an increase of £424,553 on July, 1894. Almost every class of goods shows an increase, the chief exceptions being alpaca and silk yarns.

—MR. J. P. Murray, of the Toronto Worsted and Braid Co., has made an assignment of his personal estate. The works are closed down and may not reopen for some time. The firm's liabilities are some \$23,000 and include a chattel mortgage for \$10,000 held by Gillies, Son & Co. of Carleton Place, a loan of \$12,000 by the Bank of Commerce, secured by Mr. Murray's personal estate, and a number of smaller sums.

—THE Dominion Keyboard and Art Woodwork Manufacturing Co. of Toronto Junction has assigned. It was established first by Wagner Ziedler & Co. in Toronto and was by them transferred to Toronto Junction and the name of the firm changed to its present style, although it was never incorporated under the Ontario Act. A few months ago, before going to England, Mr. Harold Zeidler sold out his interest to W. H. Harris and George P. Summers, two young men, who had formerly held positions with the firm, and they, with George P. Wagner, carried on the business. The failure is attributed to excessive competition, which prevented the firm of late from securing profitable contracts. What the liabilities are cannot be stated, but the firm has hopes of being able to secure a satisfactory settlement and to resume work. Meantime the business will be carried on by the assignee to complete existing contracts and to fill orders in the keyboard department. No legal proceedings were taken to compel the assignment, but the firm being unable to meet its engagements put its affairs in the hands of the assignee that all creditors might be placed on an equal footing. The principal creditors are the Molsons Bank, the Massey-Harris Company, and J. B. Smith & Sons. The firm, which has a good record, has in the past had several large contracts, among them the interior woodwork of the new Parliament buildings and Toronto University.

—A ST. STEPHEN correspondent writes: Work has begun on the construction of the St. Stephen and Milltown Branch Railroad. The company building the branch is composed of local men, and the road is intended to form a connecting link between the Shore Line which runs from St. John to St. Stephen and the proposed Shore Line of Washington Co., Maine—George F. Pinder, lately in the jewelry business in St. Stephen, has opened in Calais, Maine, occupying one-half of D. T. Dwyer's shoe store—Mrs. William McComb, millinery, has made an assignment to the sheriff; assets about \$600, liabilities \$1,500. This is the first assignment in Charlotte County under the new law which necessitates the assignment to be made to the sheriff—Considerable discussion was held last winter as to the building of a shoe-factory at St. Stephen by Brockton parties. This, however, died out, but now local men are seriously considering the matter, and much hope is indulged that the industry may be started.

—THE statement reiterated by the American press that the seals in the Behring Sea are practically exterminated is denied by British Columbian experts. The past season has, it is true, been a poor one, but that does not prove that the herds are becoming extinct. It merely shows that exceptionally rough weather, such as the sealers experienced in the early part of the season, is unfavorable to hunting the seal. Had the conditions been otherwise, there can be no doubt that the sealers would have met with their usual experience. Indeed, they reported on their return from the north that they had met with large herds of seals, which they were debarred from hunting on account of the close season. It seems, therefore, that it is premature to say that the seals are gone. This cry is raised to enforce upon Canadians still more stringent regulations. In 1894 the catch was the largest yet recorded, and it is obvious that the seals could not be caught in abundance if they were not there in still greater abundance.

—THE following list of United States Patents, granted to Canadian inventors, August 6th and 13th, 1895, is reported for this paper, by James Sangster, Patent Attorney, Buffalo, N. Y.—Henry C. Biette, Toronto, autographic register;—John Cox, Victoria, Edger; Francis N. Denison, Toronto, short-circuiting device for stopping dental motors;—George Hurst, Canso, lobster-trap;—Henry C. Mitchell, Toronto, boiler-covering;—Horace A. Wartman, Sydenham, fence-post;—Hugh Cotter, Burlington, bag-supporting device;—Arlington I. Farnam, Dunham, fly-catcher for use on animals;—John Hazlett, Kingston, steam-boiler;—Frank S. Mead, Montreal, gas or oil engine;—George Phillips, Victoria, sanitary grate;—Charles H. Smith, assignor of one-half to A. Mathews, Toronto, child's safety-skate;—Jeduthun N. Wigle, Ruthven, magazine-camera.

—IT is hardly necessary to say that Mr. Chas. Hosmer, superintendent of C.P.R. telegraphs denies that his visit to the Pacific coast is in any way connected with the rumoured taking up and operating of the line through Alaska and Siberia which had been contemplated by another company some twenty-five or thirty years ago. Mr. Hosmer has no idea of investing or inducing other people to invest capital in an enterprise that is not likely to pay for years to come, if ever it does.

—J. S. LEIGHTON, grocer of Orangeville, Ont., is endeavoring to effect a settlement at 50 cents in the dollar which will in all likelihood be accepted. He ran a shingle mill until 1889, when he went into groceries. He seems to have done fairly well but gave too much credit and lost money in other ways—Thomas Martin, dry goods merchant of this city, is in trouble and a firm of accountants are examining into his position. Liabilities are placed at \$5,000—Joseph Lamontagne, general storekeeper of Beauport, has assigned and a meeting of creditors has been called for the 26th. He has been hard pressed for some months past as the business did not pay him.

—The weather has been more favorable in Europe for the beet crop, but experts hold that the saccharine matter in the roots is much behind last year at this time, and were it not for the large excess of visible stocks weighing on the immediate markets, the coming upward movement of prices might be expected to set in at any moment. As it is, Europe is extremely dull on very small and insignificant fluctuations while waiting for further developments from the growing beet and cane crops.

—JOSEPH BERCIER, an ingenious young man who works in a lumber yard at Point St. Charles, has been arrested upon the charge of obtaining money from the Bank of Montreal under false pretences. His father drew a pension as a superannuated employee of the Public Works Department and when he died Bercier conceived the idea of presenting the certificate and drawing the pension himself. The fraud was soon discovered and his arrest followed.

—Our correspondent at Norwood writes as follows:—D. S. McKellar who came from Toronto to sell the bankrupt stock of Shields & Rutherford some time ago is now going into business at this place regularly—M. A. Knox, the son of a wealthy farmer has started a third jewelry shop—Rutherford & Co., drugs, have moved to larger premises—Mr. P. Doherty has opened a small new hotel—Messrs. Olivier & Hall, rival dentists, both struck town at the same time.

—The Provincial Exhibition in this city the present season promises to be of unusual interest, especially as regards dairy products and utensils. The buildings have been decorated and greatly improved in order to attract and give additional accommodation to visitors. Ample refrigerators and plenty of ice will be provided in order to insure safe keeping. A number of prizes are being offered for cheese and butter. It is necessary that the cheese entered for competition be made by the exhibitor or his employees.

—The Maritime Board of Trade at its session in Halifax, N. S., passed resolutions protesting against the Dominion Government's granting subsidies to steamers landing Canadian freight at Portland or Boston, and insisting that all subsidized steamers should land Canadian freight at Canadian ports.

—The Department of Marine and Fisheries states that the number of sealskins taken this year, and likely to be taken in Behring Sea during the open season, which commenced on the first of August, will be considerably below the catch of 1894. The coast catch already accounted for is very much less.

—The Dominion Cold Storage Co. Lt., recently organized in this city, and to which reference has occasionally been made in our columns, appear to be meeting with every encouragement and all the success they could have anticipated—another evidence that times are on the mend.

—The Privy Council have refused the Northwestern Transportation Co., of Sarnia right to appeal against the decision in favor of F. B. Mackenzie, of Brandon, Man., who three years ago secured a judgment for \$3,300 damages for the mixing of grain in transportation.

—Mr. INGERSOLL, European manager of the New York Life, and Mr. McClintock, of the Mutual, accompanied by their lawyer Mr. Charleton Lewis, are in Berlin in connection with the action of the Government in forbidding their companies to do business in Germany.

—JAMES KENYON HAWTHORNE, one of the leading West India merchants of London, has failed with liabilities amounting to \$440,000. His failure is attributed to the payment of heavy interest on loans and the accumulation of bad debts in connection with estates in Jamaica.

—The defunct Commercial Bank of Manitoba has paid another dividend of 13 per cent., making a total of 50 per cent. so far on original claims.

—The demand for caffeine is increasing so rapidly that tea sweepings are no longer relied on exclusively. The lower grades of tea are being purchased by the caffeine makers at the public auctions in London in order to manufacture this expensive alkaloid, which is daily coming into greater request as a nerve stimulant.

—The question of the development of mines in British Columbia is at present attracting much attention in London financial circles, and it is probable that several mining experts will visit the province in the autumn.

—The stocks of McLean & Co., Windsor, general dry goods, valued at \$12,500; I. Speare & Co. Kingston, general drygoods and millinery, \$7,000; M. Irvine & Co., Galt, millinery, \$770, were sold by auction in Toronto on Wednesday last.

—When a payment is to be made "at the current rate of exchange," and there is no stipulation as to whether the demand or sixty-day rate is meant, dealers in English exchange commonly understand the words to mean the actual rate for sixty-day bills.

—A *cause celebre* is likely to arise through the alleged disappearance of a quantity of jewellery from a city residence which was insured against burglary. The value is placed at a few thousand dollars.

—We are indebted to Mr. J. D. Davis, the principal of the Montreal Business College, Victoria Square, for a handsome illustrated booklet of over 70 pages, descriptive of the system which is pursued in this high-class business training-school.

—The injunction sought for by the Canadian Fibre Chamols Co. against the owners of La Compagnie Generale des Bazaars, to restrain them from infringing a trade mark has been granted.

## Correspondence.

### BANK OVERDRAFTS.

To the Editor JOURNAL OF COMMERCE, Montreal.

SIR,—While reading over your issue of the 12th July, I was struck by your remarks relative to bank overdrafts, in reply to a letter received by you from "a merchant of standing" in Montreal.

The letter itself, if published by you, I did not see, but I fully support his contentions that there should be a column added to the present form of Monthly Government Returns or statements of the banks, showing distinctly the amount of overdrafts held by each.

If these returns are to be of any use to the investing public—as a guide to the financial position of our banks—they cannot be made to show too clearly the nature of the securities in which the different banks are dealing. To such a column all our honorable and conservative general managers would not object. They have nothing to fear from the addition of such information, whatever the feelings of any reckless brother managers, who, in the absence of such a column monthly, cover up their mismanagement and ultimate losses by charging back to the accounts of individual borrowers amounts which should long before have appeared in the Past-Due-Bills column, or been wiped out of existence altogether,—by such means they are able to show progressive annual statements until the inevitable look-ups and heavy losses occur, with the result that they are obliged to seek assistance from the very banks they have been unfairly competing against. Under such circumstances the other banks can only be expected to advance on their gilt-edged paper, and the result is suspension and in the end liquidation, entailing enormous losses on the unfortunate shareholders who, deceived by their glowing statements and high dividends, have been induced to purchase their shares.

I do not believe that any legislative Act or form of Return, will make men honest or deter them from manipulating these Returns to suit themselves, but the addition of such a column would close one of the chief avenues for doing so, and in the event of an official investigation, and under conviction much more easy; and it should be the wish of every one interested in upholding the high standing which our present banking system has justly obtained in the eyes of the banking world, that the Government Returns should be made as stringent as possible and that Government should punish those who willfully and fraudulently transgress them with the severest penalties.

The account of the city of Montreal, or that of any similar corporation is not the sort of overdraft your correspondent seeks to reach, but at the same time you may be sure, that it is not by the wish of the banks that they are carried in the shape of overdrafts. There would be far more money in them for the banks could they treat them as ordinary discount accounts; but competition prevents this.

Overdrafts are an undesirable asset for a bank to hold in many ways. In the first place they only receive interest on the amount borrowed, instead of discount as in the case of notes; secondly a note fixes undoubtedly the liability of the party giving it, whereas an overdraft, in the event of the failure of the party

owning it, often becomes the medium of litigations and ultimate loss to the bank. While in the case of the bank's itself falling or being in difficulty, I apprehend it would find some trouble in raising money on it from another bank; I am speaking now of ordinary overdrafts to individuals.

I could name several instances in the history of banking in Canada where upon a change of management taking place, or liquidations resorted to, large and long standing overdrafts have been discovered, which could not be realized on, but which have been carried in this way from year to year through fear of admitting, or showing the public, the true state of affairs, and thereby causing a tumble in the value of the stock, with the natural result of a heavy withdrawal of deposits; and it is to be feared that this state of affairs is more common than many bankers or directors imagine. It is with the view of bringing to light, and putting a stop to such impudent frauds upon the public that I join with your correspondent in suggesting that such a column be added to the present form of Bank Return.

Our banking system is no doubt an excellent one, but managers and directors are only human after all, and black sheep will creep in as in any other walk of life. It is therefore clearly the interest of the banks and bankers to use every means in their power to drive out such from among them, and to urge upon the Government to so modify our forms of Government Return that fraud, if not impossible, will at least be a dangerous enterprise to engage in. When this is done our banking system will become not only in name, but in deed, the admiration of the Canadian public, and the envy of our neighbors across the line.

Yours truly,

BYSTANDER.

Guelph, Ont., 20th August, 1895.

### LEGAL RECORD, &c.

Week ended Aug. 21st, 1895.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments rendered for sums of \$250 and upwards, and chattel Mortgages and Bills of Sale for sums of \$500 and upwards:

#### WRITS ISSUED, PROVINCE OF QUEBEC.

August 15th.

Bedford—Sophia L. de Clayes vs. E. Cyr..... \$1,349  
Montreal—J. Baxter vs. C. E. Carbonneau, \$477; L. Peltier, vs. A. J. Jutras et al, \$3,000; L. Z. Chabot vs. A. Pepin et al, \$300.  
Weedon—J. Dansereau vs. P. Bienvenu, \$372; J. Dansereau vs. J. Bienvenu, \$372; J. Dansereau vs. Mrs. B. Letendre, \$372.  
Westmount—Dme. Helen M. Plummer et vir vs. J. Snowdon, \$750.

August 16.

Montreal—A. E. Gauthier vs. C. H. Beaulieu, \$506; H. Lemire vs. J. S. Decary et al, \$304; J. D. Dickinson et al vs. A. S. Whitney, \$852.

August 10th.

Doucet's Landing—Banque du Peuple vs. R. Scott,..... \$ 700  
Montreal—Trust & Loan Co. vs. J. F. Armstrong, \$4,680; A. D. Taylor vs. T. Berthiaume, \$415; A. A. Latour vs. H. Demers, \$400; J. B. L. Precourt vs. A. Desloges, \$5,000; Dme. M. P. G. Barrs vs. L. M. G. Desparois, \$340; Banque du Peuple vs. J. A. Franchere et al, \$400; T. J. Joule vs. Dme. C. McDonnell et vir, \$202; J. H. Rowell et al vs. Minneapolis Flour Mfg. Co., \$960; J. Leveille vs. Dme. O. Noiseux, \$270; L. H. Henault vs. C. Paquette, \$450; O. L. Henault vs. C. Paquette et al, \$250; O. Rolland vs. Dme. A. Pepin et vir, \$375; E. Poirier et al vs. Queen's Hotel Co., \$891; L. M. Jette vs. A. Rochon et al, \$684; A. D. Taylor vs. A. J. H. St. Denis, \$550; D. Galarneau vs. Dme. E. Varin, \$386; A. R. McDonald vs. Dme. M. Watson et vir et al, \$917; De R. DeL. Chevalier et vir vs. Dme. H. Wilson et vir, \$500.

Napierville—H. Blanchette vs. T. Fortin (Dmgs.)..... 500  
Quebec—C. L. A. Morrissette vs. Q. M. & C. Ry..... 4,708  
St. Etienne des Gres—J. Ritchie et al vs. A. Marchand... 825  
St. Sylvere—L. Hamel vs. O. Maryand..... 260  
Sorel—A. E. Gauthier vs. C. H. Beaulieu..... 506  
Three Rivers—L. G. Labarree vs. J. Ryan..... 300

#### WRITS ISSUED, PROVINCE OF ONTARIO.

August 15th.

London—W. A. Fortner vs. R. E. Smith (Dmgs.)..... \$ 500  
Southampton—J. Calder & Co. vs. Mary A. Heffernan... 276  
Toronto—R. Redmond et al vs. W. R. Glasby (Dmgs.).... 5,000  
Trenton—J. B. Caverhill et al vs. R. A. Barber..... 340  
York Co.—J. E. Reesor et al vs. A. Shields..... 700

August 16th.

Almonte—D. M. Fraser vs. R. J. Dowdall et al, assignee. \$ 812  
Blythe—J. Bruce vs. R. Taylor & Margt. Pollock of Morris Tp, \$5,000.  
Brantford Tp—W. Rosswell vs. G. Rosswell..... 287  
Gloucester—J. O'Meara vs. A. C. & Sarah Finley..... 1,413  
Grimaby—A. Wolverton vs. J. W. Van Dyke..... 468  
Hullet Tp—Molsons Bank vs. D. & J. F. Reynolds..... 400  
Onondaga Tp—F. Hunter vs. N. & Margt. Modgins..... 4,184  
Osgoode—F. Fagan vs. P. Fagan..... 428

Sarnia—Lena J. Dancy vs. J. W. Chisholm..... 572  
Seaforth—W. W. Ogilvie vs. J. A. Clark..... 422  
Toronto—Christine C. Zink vs. R. J. Laughlin, \$316; T. Milburn vs. J. J. & R. J. Lappin, \$2,261; P. Jamieson vs. London & Can. L. & A. Co., Ltd., \$728.  
Toronto June—J. Kroden vs. F. J. Wesley & Co..... 2,180  
Usborne Tp—J. Pearn vs. T. Werry, Sr. & Jr. et al..... 566

August 19.

Belleville—R. Paul vs. Catherine Gordon..... 1,025  
Brighton—S. E. Arthur vs. J. W. Gordon..... 508  
Clinton—Gault Bros. & Co. vs. T. D. Hodgens et al..... 2,015  
Cook's Mills—P. Baskerville & Bros. vs. Rochester Bros... 747  
Flambora E Tp—W. H. Ryckman vs. Nancy C. Blair.... 1,960  
Gwillimbury Tp—Sarah E. C. Murray vs. Euphemia Gunn, \$2,280.  
Hepworth—D. O. Cameron vs. R. Pender..... 314  
Innisfil Tp—E. C. J. F. Appelbe vs. S. Todd et al..... 298  
Lambton Co.—P. Taylor vs. Grand Trunk Ry..... 500  
Strabane—W. Scott vs. J. Hall..... 261  
Toronto—Axon, Grundy & Rowbotham vs. G. Anderson & Co., \$380; W. & Anna Barr vs. D. C. Kerr et al (Dmgs.) \$1,000; P. Jacobi vs. D. McLean et al, \$269.  
Wallaceburg—A. H. McDougall vs. J. W. Steinhoff.... 708

#### JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

August 15th.

Shipton—A. McLeay et al agt. Burke et al..... \$ 497

August 19.

Doucet's Landing—M. Patterson agt. R. Scott..... \$8,004  
Montreal—R. S. Cliff agt. P. Connire..... 275  
St. Gregoire—E. Pinge agt. N. Beliveau et al..... 274  
St. Narcisse—A. Racine & Co. agt. E. Clement..... 927

#### JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

August 15th.

Collingwood—W. Wilson agt. C. Telfer..... \$ 695  
Meaford—W. J. Elliott agt. H. Line..... 280  
St. Thomas—W. Jackson agt. J. M. Cronk..... 806  
Toronto—Alice R. Sweeney agt. Louisa F. Cook, \$1,900; Can. Landed Nat. Inv. Co. agt. E. Larter, \$1,900; J. Barber agt. C. M. E. Ridge, \$270.  
Whitby—D. M. Decker agt. T. H. Greenwood et al..... 580

August 16th.

Elora—Bank of B. N. A. agt. J. T. White..... \$ 282  
Harwich Tp—Stone & Wellington agt. J. H. White..... 340  
Osgoode—T. Mansfield agt. J. H. Saunders & wife..... 553  
Ottawa—Sieves & Gonin agt. J. Grant..... 305  
St. Marys—Bank of B. N. A. agt. J. Perrin..... 464

August 10th.

Alfred Tp—Christine Menard agt. S. Gauthier..... \$ 477  
Cornwall—J. Griffiths Cycle Corp. agt. J. A. Roys..... 270  
Plympton—Huron & Lambton Loan Co. agt. J. Walker... 3,439  
Toronto—S. H. Thomson agt. D. McDonald..... 810

#### JUDGMENTS RENDERED, MANITOBA.

August 15th.

Winnipeg—Commercial Bank agt. C. H. Mahon..... \$15,468

#### JUDGMENTS RENDERED, BRITISH COLUMBIA.

August 16th.

New Westminster—Brunette Saw Mill Co., Ltd. agt. A. McCorrie, \$377.  
Shortreed—T. Ryan agt. R. Shortreed..... 288  
Vancouver—Bank of B. C. agt. A. R. Davies..... 251

#### CHATEL MORTGAGES, PROVINCE OF ONTARIO.

August 15th.

Ashfield Tp—Sarah J. & Geo. Riggins to D. McMurchy. \$ 600  
Kennebec Tp—H. Sanderson to Mary J. Miller..... 1,169  
Owen Sound—G. Harcourt to R. Wylie..... 1,403  
Toronto—J. W. Garret to F. Wilson, \$768; T. & J. Smylle to Canada Perm. L. & S. Co., \$800.

August 16th.

Goderich—W. J. Coates to J. McCrackee..... \$1,600  
London Tp—A. B. Barter et al to E. M. Barry..... 1,040  
Ottawa—J. & D. O'Meara to Stonehouse & Chamberlain, \$860; R. B. W. Robinson to Kirby Bros., \$2,902.  
Toronto—L. E. Dubois to W. Adams..... 2,162

August 19th.

Brockville—Willgress & Healy to N. B. Colcock..... \$1,845  
Hamilton—H. Maxey & wife to H. Kuntz..... \$2,637  
L'Original—E. P. Johnson to Mary S. Taylor..... 590  
Ottawa—Mrs. Jennie Thoburn to W. Thoburn..... 1,272  
Toronto—Bank of Toronto to C. Farquhar..... 1,588

#### CHATEL MORTGAGES, MANITOBA.

August 15th.

Manitou—T. Cassin to E. L. Drewry, \$301; Manitou Creamery & Cheese Fcty. to Hon. T. Greenway, \$500.

#### BILLS OF SALE, PROVINCE OF ONTARIO.

August 19th.

St. Edmunds Tp—R. Batstone to H. Currie..... \$ 700

#### BILLS OF SALE, N.S.

August 19th.

Halifax—J. H. Bezanson, grocer, for \$600; A. McDougall & Co., wholesale liquors, \$550.

Financial.

Thursday Ev'g., Aug. 22nd, 1895.

The subject of gold shipments from the United States to England, which is fully treated in another column, has been the principal topic in financial circles during the week. The shipments from New York to-day were \$2,850,000, of which \$1,750,000 was taken by a banking house (outside of the syndicate) which has been importing some of the last issue of U. S. Fours placed in England, \$1,000,000 by a coffee importing house which has been the heaviest shipper of gold all along, and \$100,000 by a firm of bullion brokers. Against these withdrawals the bond syndicate have deposited a further \$2,000,000 in gold, making the net loss to the Sub-Treasury \$850,000. The banking house announce that they will make further shipments of gold to cover the bonds they are bringing back from Europe. But, as demand exchange was offered in New York at 4.90½ to-day without finding buyers, it is possible that the exchange market may recede sufficiently by to-morrow to enable remitters to secure all the exchange they require on better terms than they can ship gold. In fact it looks as if the gold-export movement were nearing its end. There is a larger supply of bills on the market, drawn against future shipments of produce and brought out in order to profit by the present high rates of exchange. A number of large lines of bankers bills drawn against shipments of securities were also in offer, and it is said the syndicate has succeeded in covering a considerable percentage of its short contracts in sterling. The result is a moderate demand and a decline in rates. Posted asking rates in New York for sterling fell to \$4.89½ to \$4.90 for long bills and \$4.90½ to \$4.91 for demand. Actual rates are: Long bills, \$4.89 to \$4.89½; sight drafts \$4.90½, and cable transfers, \$4.90½. Francs are quoted at 5.16½ to 5.16¾ for long and 5.15½ to 5.15 for short; reichsmarks, 95½ to 95¾ for long and 95½ to 96 for short; guilders, 40.5-16 to 40¾ for long and 40.7-16 to 40½ for short. In this market exchange was steady. Rates between banks were 9.13-16 to 15-16 for sixties, 10.1-16 to 10½ for demand, 10¼ for cables and 5-32 to ½ discount for New York funds. Over the counter rates were: Sixties 10 to 10½; demand, 10¼ to ¾; cables, 10½; and New York funds 1-16 to ½ premium.

Money in London is stiffer, and the rate for call and short loans has risen to ½ per cent., while discount for both short and three months notes is now ¼ per cent. In New York money on call is easy at 1 per cent. Time money is quoted at 1½ per cent. for sixty days, 2 per cent. for ninety days, 2½ per cent. for four months, and 3 per cent. for six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable at 3 to 3½ per cent., choice single-name paper at 4 to 4½ per cent., and good at 5 to 6 per cent. In this market call loans are easy at 4 to 4½ per cent., and discounts quiet at 6½ to 7 per cent. as to quality of paper.

A proportion of the proceeds of the proceeds of the Chinese loan has been transmitted from Paris to London to the credit of the Japanese government. As had been anticipated no silver was sent. The remittance was made partly by the sale of French Treasury bills in London and partly by drawing on the balances held there by the larger French banks. Yet the silver syndicate has been able to keep the price of the white metal at 30½d in London, with the assistance of the Indian government, and in New York commercial bars sell at 66½ to 67¼c, and fine government assay at 67 to 68c, without any evidence of weakness.

Only an average volume of business can be reported on the Stock Exchange, and values closed practically at the same figures as a week ago. Trading was purely professional, and the fluctuations were fractional, except in the case of Canadian Pacific which advanced a point and a half on the strength of the prospective haulage of the magnificent crop in the Northwest. The three street railways were responsible for 8,851 shares out of the 12,312 shares dealt in, and all these closed within a quarter of a point of their opening figures. There was the usual quiet investment demand for bank stocks, but the industrials were altogether neglected. The following are the transactions of the week as per Charles Meredith & Co. stockbrokers:

BANKS.	Shares.	Highest	Lowest	Last Year
Montreal.....	38	222	220½	221
Peoples.....	41	30	30	...
Molsons.....	3	177½	177½	167
Merchants.....	18	169	160½	165½
Toronto.....	2	242	242	...
Jacq. Cartier....	152	100	100	...
MISCELLANEOUS.				
Can. Pacific.....	325	54¼	53¾	68
Duluth.....	325	6¼	6¼	5
do. pfd.....	50	13	13	...
Cable.....	1257	164¾	163½	141¾
Toronto Ry.....	1860	84¾	83½	...
Telegraph.....	7	164	164	151½
R. & O.....	164	102	100	80½
Mont. Street Ry.	2212	213	210½	152¾
New do.....	4779	211¾	209½	148¾
Gas.....	987	206¾	205	167½
Bell Tel.....	50	159	158	148½
Royal Electric..	52	150	149	119¾
Col'd Cot. Bd's..	\$500	99	99	...

MONTREAL WHOLESALE MARKETS

Thursday Ev'g., Aug. 22nd, 1895

The usual August lull is in full possession of the markets and, although prices are very firm and a number of advances are noted, most branches of trade have had a dull and featureless week with the exception of teas and wool, which have displayed marked activity. The situation in dairy produce is much steadier. Export demand is reviving and more business is passing. August cheese is in good demand at 7¼ to 8c; but July and earlier makes are offering at 7½ to 5½ without inducing exporters to handle them. Cables from England do not warrant the payment of more than 7 cents at present. But, as the market for French cheese is already above that limit, and the United States have advanced ½c, higher cables may soon be expected. Butter shows little

change. Exporters views on finest fresh creamery are still ½c below the figures holders are able to accept. Western dairy is dull under large offerings. Eggs are still in full supply and only best fresh full stock bring firm prices. Hides are unchanged, but very firm. Cement is quiet with very few large lots changing hands. Hay is weaker, owing to the slackening of the English and American demand; but farmers still get \$9 for No. 1, and \$8 for No. 2 at country points. The trouble is that they have been holding back their hay for better prices and some have two seasons hay still in their barns with very little prospect of getting the prices now that they could have got six weeks ago. In leather there is a little more doing and there is some enquiry for futures. Groceries are quiet and steady with the exception of tea which is very active. Japans especially have sold freely both here and in the West. Sugars are quiet owing to the shortage in the fruit crop curtailing the usual August demand. Canned goods continue in a good position and at full prices. Dried fruits are neglected, although there has been some enquiry for new crop California raisins for September shipment. Iron and the metals are very firm. Tin and copper are again marked up, and an advance in bar iron is predicted before long. Barbed wire has been moved up to \$8.25 delivered. Wool shows great activity. Canadian fleece has been practically all cleaned up at top prices on American account and greasy Capes show an advance of 7½ per cent. on the week under an active demand. B. A. scoured has risen 3 cents in sympathy with France. Dry goods show only a fair overturn. The belief that the crops in Ontario will be under an average renders the merchants of that province cautious buyers and our city trade suffers from the absence of so many of the best purchasing class at out-of-town resorts. Money continues to be a source of complaint. Remittances are not up to the mark, and, unfortunately, we can look for very little improvement in this direction before the middle of next month.

ASHES—Receipts rather moderate. Sales of first pots, \$4.10 to \$4.20, and seconds, \$3.95 to \$4.00. Pearls quiet at \$5. Received since 1st January 1,170 brls. Pots, 804 brls. Pearls. Delivered since 1st January 1,087 brls. Pots, 267 brls. Pearls. In store 21st August, 6 p.m. 157 brls. Pots, 40 brls. Pearls.

BUTTER, CHEESE AND EGGS—The butter market shows but little change. Finest fresh creamery is in fair request on export account at 17 to 17½c; but as the stocks here cost a fraction over that amount, holders cannot afford to accept anything under 18c, and consequently we hear of few sales. On earlier makes buyers ideas are 16½ to 16¾c, which is from ½ to 1c under holders' views. Townships dairy is in small supply and sells readily at 15 to 15½c when the quality pleases the buyer. Nothing is doing in Western dairy. Offerings are large and the market is dull at 14 to 14½ cents. Cheese—The market is somewhat steadier and orders are coming in more freely, although the cable still remains at 88s. Ontario August make is in good demand and holders ask 7¼ to 8c. Earlier makes offer at 7¼ to 7½; but as the cables do not warrant the payment of over 7c not much business is doing. At the wharf French

# J. W. MackeDIE & Co.,

## CLEARING SALE

# OF SPRING AND SUMMER CLOTHING.

We are SELLING OFF all the remainder of our Spring and Summer Stock at

**JOB PRICES**

A rare chance to pick up regular well made goods VERY CHEAP.

 STOCK MUST BE CLEARED. 

TERMS: NET CASH 30 DAYS.

**J. W. MACKEDIE & CO.,**

MONTREAL, April 19th, 1895.

33 Victoria Square.

country cheese have advanced  $\frac{1}{4}$  cent and 3,000 boxes sold at  $7\frac{1}{4}$  to  $7\frac{1}{2}$ c. There is still plenty of 7c cheese in the market, however. At Woodstock 430 boxes, July, sold at  $7\frac{1}{2}$  and 180 at 7 11-16d. At Napanee 675, August, sold at 8c. At Lindsay 351, August, sold at 8c, and the board adjourned for three weeks. There is not much change in the position of eggs. They are still in full supply and only on best fresh new stock are firm prices being made. There are a few orders from England at from 6s to 6s 3d, or the equivalent of  $12\frac{1}{2}$  cents, for selected new fresh stock. Straight candled eggs have been offered largely at  $10\frac{1}{2}$  to 11c. They sell only slowly as the trade seem to be tired of handling this old mixed stock and prefer to pay from 2 to 3c more for fresh stock from new crop. Potatoes are unchanged. We quote \$1 per barrel and 35 to 45 cents per bag. Maple sugar is dull. New sells at  $6\frac{1}{2}$  to  $7\frac{1}{2}$ c and old at 4 to 6 cents. Maple syrup in wood 4 to 5 cents per lb. and in tins 50 to 60c each.

**CEMENT & FIREBRICKS.**—The arrivals of the week have been 1200 barrels English, 4,700 barrels Belgian cement and 30,000 fire bricks. The market is dull and the only transaction of moment was the sale of 500 barrels English cement at \$1.95 ex-wharf, on Western account. Prices are unchanged. In small lots we quote: \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$31 per M as to brand.

**DRUGS AND CHEMICALS**—Business is quiet in the heavy chemicals in this market. Cream of tartar continues steady at the recent advance and tartaric acid is stronger in sympathy with it. Sulphate of copper continues to move up along with the primary metal. Borax is reported firmer. Gambier is slightly easier. Advices from England say that although the market has had a hardening tendency, there have been few alterations in prices for current delivery. Fifty-eight per cent. ammonia, alkali remains at £2 17s 6d to £3 per ton in bags on rails, and 5s extra casks, on rails at maker's works, Lancashire and Cheshire. For forward delivery, however, it is significant that £3 5s in bags, and £3 10s has been paid, while in some cases higher figures have been given, with little inclination to do business on the part of sellers. Bleaching powder

is quiet at £7 per ton for soft wood casks on rails prompt delivery, but there are no sellers over next year at this figure. The negotiations between Le Blanc and ammonia alkali makers are still pending, but some of the largest manufacturers have acquired a number of smaller works so as to render the proposed combination more effective. Caustic soda: 77 per cent. remains firm at £9 5s to £9 10s; 74 per cent. £8 5s to £8 10s; 70 per cent. £7 5s to £7 10s; 60 per cent., £6 5s to £6 10s; and 60 per cent. cream, £6 to £6 5s. Soda crystals are quiet but firm at 35s per ton in bags on rails, 5s extra casks. Salt cake is in good demand at 17s 6d to 20s per ton in bulk, closing with an upward tendency. In general chemicals London reports as follows:—Aloes—East India quiet. In skins inferior to soft, 21s to 40s; Buchu leaves dull, short green,  $3\frac{1}{2}$ d. Beeswax slow of sale and bought in. Cardomoms dull and lower. Gum myrrh very dull—Gum assafoetida quiet—Gum benjamin dull—Cubebbs quiet—Ipecacuanha full up except good fair quality—Musk dull of sale—Nux vomica flat—Rhubarb easier—Senna firm.

**Dry Goods**—There is a firmer tone among the manufacturers as the old stocks of raw materials run out and hints are dropped of higher prices before long owing to the increased cost of all the textile staples. As a consequence there is more disposition to place orders and far seeing dry goods men are taking advantage of existing low prices to contract ahead. The certainty of good crops in the Northwest has of course improved the tone of the market, but cautious merchants will continue to buy conservatively until it is finally garnered and sold. Ontario does not present such a promising outlook. It is doubtful if the crops will reach an average, and travellers report a falling off in the retail trade in consequence. City trade is dull—as it usually is during this month. Only the first flight of the summer absentees has returned as yet, and the swarm of tourists now in the city are buying little except a few souvenirs. The suburban trade is very fair and the aggregate shows a slight improvement over the same month last year. Money continues to be a source of complaint, and it will be well on into September before any improvement can be looked for.

**FLOUR AND GRAIN**—There has been a general decline in flour values since our

## Our inducements.

A Good Article  
At a Fair Price

## OUR CELEBRATED BRANDS

"Cable Extra,"  
"Mungo,"  
"El Padre," and  
"Varsity."

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

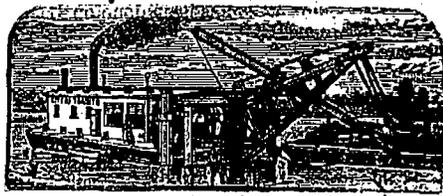
## S. DAVIS & SONS

The Largest Olgar Manufacturers in the Dominion.

last writing. We now quote winter wheats at \$4.15 to \$4.40, spring wheats \$4.25 to \$4.50, Manitoba strong bakors \$4.10 to \$4.35 and straight roller at \$3.75 to \$4. At these prices a fair local business is doing in strong bakors and there have been enquiries for some round lots for export which have not yet been accepted by millers. Feed is scarce. Many millers are completely sold out. We quote prices unchanged at \$17 for bran, \$19 for shorts, and \$22 to \$23 for moullie. Oatmeal is slow at \$3.35 to \$4 for standard. In the grain market the only feature is the steady decline in oats. Sales of carlots of old No. 2 white have been made at 35 to  $35\frac{1}{2}$ c. Peas are unchanged at 73c per 60 lbs. afloat. Cable advices to the Board of Trade were as follows:—Cargoes off coast, wheat, dull; maize, quiet; cargoes on passage and for shipment, wheat, rather worse; maize, easy. English country markets dull. Liverpool spot wheat, quiet; spot maize, steady. Minneapolis first bakors' flour, 18s 3d. Liverpool futures, wheat, quiet; August, September, 5s  $1\frac{1}{2}$ d; October, 5s  $1\frac{1}{4}$ d; November, 5s 2d; December, 5s  $2\frac{1}{2}$ d; maize, quiet; August September, October, 3s  $9\frac{1}{2}$ d; November 3s  $9\frac{1}{4}$ d; December, 3s  $8\frac{1}{2}$ d; January, 3s

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Dredges, Ditchers, Der-  
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Of various styles and sizes to suit any work.

Submarine Rock Drilling Machinery, Hoisting Engines, Suspen-  
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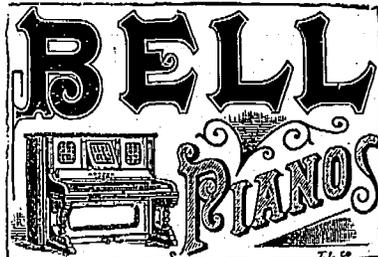
FALL TRADE 1895.

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5d. Wheat in Paris, August, 19.15; Sep-  
tember, 18.95. Flour in Paris, August,  
41.40; September, 42.10.

FRUIT.—The cool spell has checked the  
sale of fruit somewhat, and only a quiet  
trade is doing. There is a glut of bananas  
and they are slow of sale at 45 to 90c per  
bunch. Watermelons are practically over.  
A few are still selling at 17 to 18c each.  
Musk melons sell at \$4 to \$7 per basket of  
fifteen. California peaches move slowly  
at \$1.40 to \$1.50 per box, and California  
plums sell at \$1.25 to \$1.40. Pears job at  
\$2.00 to \$2.75 for California, \$2 to \$2.50  
for Hudson River in kegs and \$3 to \$3.50  
in barrels. Lemons are firmer in New  
York but have not advanced here as yet.  
In this market lemons run at \$4 to \$4.50  
per box and summer oranges at \$3.25 to  
\$3.50 for boxes 200 size. Spanish onions  
are in full supply at 90c per crate. West-  
ern apples are demoralized owing to their  
softness and bad keeping qualities. They  
run at \$1 to \$2. New Malaga lemons, the  
first variety to be shipped at the beginning  
of the new season, will probably begin to  
arrive next month. Already speculative  
interest in the fruit has been excited by  
the growing scarcity of old crop Sicily,  
and sales amounting to 30,000 or 25,000  
boxes have been made to New York  
buyers by the Spanish shippers on the  
basis of \$3.50 per box delivered.

GROCERIES.—Trade is a little on the  
quiet side. Farmers are mostly in the  
fields and the country storekeepers seem  
to be resting on their oars. Teas continue  
active. The samples per the S.S. Victoria  
were received in this city on the 20th and  
those by the S.S. Empress of India on the  
21st. The last sailing ship of the season  
left Yokohama on the 17th and freights  
were at once advanced from 1c to 1½c  
per lb gross. Agents are selling freely  
both here and in the West. Ceylons and  
Congous are also active and a fair trade is  
doing. A London market report on Ceylon  
teas says: Common grades were in good  
supply, leafy Pekoes selling at 6½d to 8d,  
and Pekoe Souchongs, 6d to 7d. Fine teas  
were very scarce; best Pekoes selling at  
10½d to 1s; broken Pekoes, 1s 2d to 1s 3d;  
Orange Pekoe, 1s, and Pekoe Souchongs,  
9d to 9½d. As to Indian teas, there has  
been a fair selection from the Darjeeling  
district, desirable invoices from other  
quarters being limited. The finer grades  
have met with fair support, the best lines  
realizing full rates, while the large supply  
of common to medium grades sold with-  
out animation at a lower range of value.  
A fair quantity of low Pekoes has been  
taken for Bombay. Sugars continue dull  
and inactive. Owing to the shortage in  
the fruit crop in many sections the August  
trade has been a disappointment to re-  
finers. We still retain 4½c as the price  
for granulated; but for lots above 250  
barrels 4c would be accepted. Yellows  
are dull at 8 1-16 and upwards. Molasses  
are over. The last price paid at the island  
was 14c per wine gallon and \$4 for pack-  
ages. Canned goods are attracting more  
attention. Factory prices in car-lots are  
77½c for tomatoes, 75c for corn and 82½  
to \$1.45 for peas. From Eastport it is re-  
ported that sardine packers are doing next  
to nothing owing to the high cost of fresh  
fish and the low prices packed goods are  
fetching. The British Columbia salmon  
pack is now complete for the season, with  
the exception of 5,000 cases. Sixteen  
canneries packed 174,000 cases against  
180,000 cases last year. The inside price  
is still \$4.50 on the coast. Canned lob-  
sters are firm, owing to the brisk demand  
from England where an advance of 6d on  
ordinary talls has been established. Half  
pound flats and talls continue scarce and  
are moving off at good prices. Dried  
fruits are quiet. The earliest shipments  
would hardly reach here before 1st Octo-  
ber, and buyers do not care to mortgage  
themselves a month ahead. Prices on  
California loose in 50 pound boxes were  
named on the coast about the first of the  
month, and some orders for September  
shipment were placed at 2¼c, 3c and 3½c

# HOUCHIN'S

Popular Specialties.

Consist of Wax Tapers and Torches for Lighting Gas, Alcohol Stoves, 20 Styles, Gas Heaters and Curling Iron Heaters, and Insect Powder Guns and Bellows, &c.

## 5,000

Dealers in the United States and Canada sell Houchin's Specialties

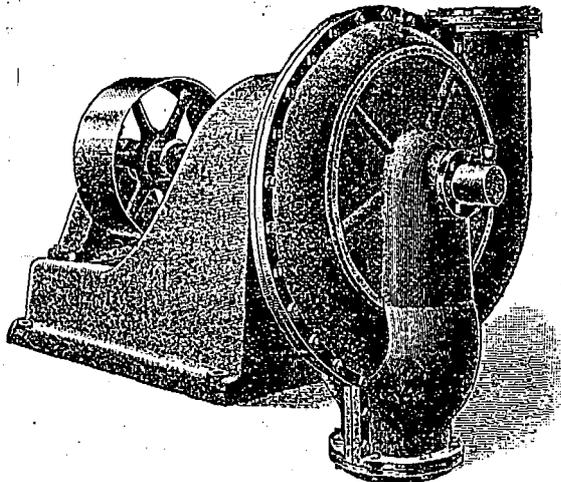
If you do not, send for Illustrated Price List.

## T. W. Houchin Co.,

67-69 PARK PL.,

NEW YORK, U.S.A.

## BALDWINVILLE CENTRIFUGAL PUMP WORKS,



Manufacturers of

### Centrifugal and Triplex Pumping Machinery.

Capacity from 100 to 50,000 gallons per minute.

Send for Catalogue  
to

IRVIN VAN WIE,  
Proprietor,  
715-723 West Fayette St.,  
SYRACUSE, N. Y.

Established 1880.

Telephone Calls—Office "50-Franklin,"  
Shipping Dept. "826-Franklin,"

Incorporated 1891.

## John Simmons Co.,

# BOILER TUBES,

Wrought, Cast Iron and Steel  
Pipe Fittings and Brass  
Work.

## TOOLS & SUPPLIES

For Steam, Water, Gas, Oil & Electrical Engineering.

OFFICE AND SALESROOM:

106-110 Centre Street, - - - NEW YORK.

Specially equipped for Pipe Cutting, Bending and Lathe Work 1/8" to 16".



## REED'S WORK LOOKS WELL AND WEARS WELL.

Have You Ever Tried It.

GEO. W. REED, 783 and 785  
Craig Street, MONTREAL.

f.o.b. for 2, 3 and 4 cr. Since that time one or two shippers have shaded the above prices a quarter of a cent, thereby securing a few additional orders. Much the larger part of the future business on raisins, however, has been done on London layers; a good many cars have been placed with eastern buyers at 1.10 to 1.15c for 3 crown grade. During the past week 1.05c f.o.b. has been quoted. Amsterdam houses quote nutmegs lower, mace in a steady position. Cloves 10 per cent lower for fine qualities. Pepper steady and maintaining prices well. Cassia quiet. Mail advices from Leghorn report that candied orange and lemon peels are again neglected and easier to buy. Olive oil had exhibited no material change so far as machinery and soap grades were concerned, but all eating oils were lower and had a downward tendency.

**HAY**—The market is dull and weaker. The demand from Western Ontario and the Eastern States has died out and very little is being exported to England. In fact only 4,000 bales were shipped last week against 16,000 bales this time last year. As a result prices have fallen 50c and buyers are now paying \$9 for No. 1 and \$8 for No. 2 at country points. Alongside ship prices are \$1 higher. Cables from England are weaker and quote London and Bristol 66s, Liverpool 64s, Glasgow 70s, c.i.f.

**HIDES**—The hide market continues firm under a scarcity of supplies and a steady American demand. Stocks are very light and principally of undesirable hides. Anything like good quality is snapped up at once as fast as they arrive. Locally prices are still 8 1/2, 7 1/2 and 6 1/2c for Nos. 1, 2 and 3 to butchers, with tanners paying a cent more for sorting, curing and inspection, but it is said 10 cents has been paid for choice No. 1. No sheepskins are now in the market but lambs are more plentiful. We mark clips and lambskins up to 35c. Tallow is firm at 6 to 6 1/2c for prime refined and 5 to 5 1/2c for No. 2 quality.

**IRON & METALS**—Trade is quiet, but there is a steady jobbing demand and a number of advances in values are reported during the week. Barbed wire has been put up to \$3.25, delivered, and it is expected that bar iron will advance before long. Already the rolling mills have called a meeting on the subject. Block tin is up to 16 to 16 1/2c, and Straits to 15 1/2 to 16c. Strip tin is now 16 1/2 to 17c. Coil chain prices have been altered to \$4 for 1/4 inch, \$3.15 for 5-16, \$3 for 3/8, \$2.85 for 7-16 and \$2.75 for 1/2 inch. Summerlee pig iron has risen 50c to \$20.50. Canadian pig unchanged at our quotations. Zinc spelter is higher at 4 1/2c. Tin plates are less active, now that can-makers are supplied. We quote \$2.50 to \$2.85 for coles and \$3 to \$3.50 for charcoals. In the United States the iron and steel market during the past week has been rather quiet, with less rush than has been apparent for some time past. It cannot be said that there is anything like a dullness noticeable in any branch of the market as all lines still seem to be pushed. But in some lines, buyers know that mills have all they can attend to for the balance of the year, hence it is little use to attempt to place contracts at present rates for anything like early delivery. Then the impression is growing that the present rate of production in all lines of the trade will produce its effect before a great while. At the same time, it is evident that all lines of production just now are being kept busy to avoid falling behind orders. Another thing that makes the market rather tame is the fact that there is a large amount of material in every line already under contract. Wants are pretty well provided for up to the close of the year, and beyond that neither buyer nor seller are willing to go.

**LIVE STOCK**—A drop of 1c per lb. in live stock cables caused a weaker feeling in

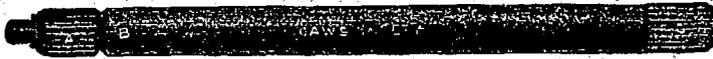
# CAW'S "SAFETY" FOUNTAIN PEN

Can't leak any way you carry it. Can't blot or dry up.

F. C. BROWN'S PATENT, FEB. 12, 1899.



VIEW OF PEN READY FOR USE. TWO-THIRDS ACTUAL SIZE.



VIEW OF PEN CLOSED.

## A New Fountain Pen on a New Principle.

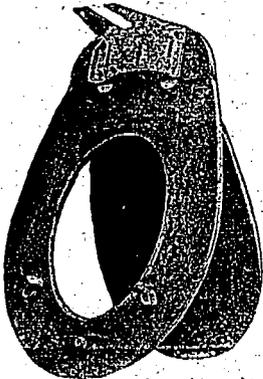
All the faults of other fountain pens overcome. When through writing, the pen-point is drawn into the ink reservoir, which is corked up tight by the safety cap A, so that it can be carried in any position without leaking, while the pen, being immersed in ink, is kept clean and moist; and when opened will write the instant it touches paper. One twist of the wrist opens it for filling; another twist and it's ready to write. No joints to ink the fingers. No threads to get gummed up. Simple in construction, and perfect in operation.

Caw's Safety Fountain Pen is *safe* to buy and *safe* to use. Money refunded if not satisfactory.

CAW'S PEN AND INK CO., 168 BROADWAY, New York City.

PATENT FOR SALE IN CANADA.

## P. J. CAHILL'S PATENT ADJUSTABLE UNIVERSAL CLOSET SEAT S.



This patent for Canada is for Sale Reasonable.  
No. 522,253, Patented July 3, 1894.

Fastening directly to bowl with lock nut, in one minute's time. Adjustable to fit Washout Bowls Nos. 1, 2 or 3. Special prices for one dozen or more seats sent by freight.

PATRICK J. CAHILL,

Inventor and Sole Owner.

52 & 52 1-2 John and 18 & 20 Jay Sts.,

Utica, N. Y.

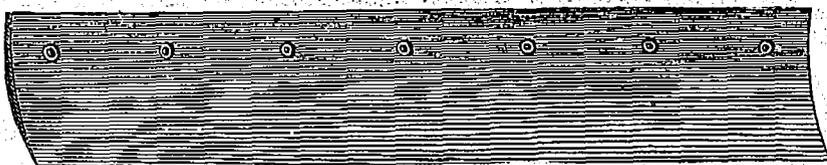
Under side of Seat, showing patent adjustable attachment, which applies to No. 3 Washout Closet, with bent Flush Pipe connection.

local markets and prices have declined  $\frac{1}{2}$ ¢ on cattle and  $\frac{1}{4}$  to  $\frac{1}{2}$ ¢ per lb. on sheep since last writing. The top price of export cattle is 4 cents per lb., although  $4\frac{1}{2}$  cents would be paid for choice beeves were there any in the market. Butchers pay  $3\frac{1}{2}$  cents for good, and 2 to  $2\frac{1}{2}$  cents for common cattle. For export, sheep brought from  $3\frac{1}{4}$  to  $3\frac{1}{2}$ ¢ and butchers paid 2c to  $2\frac{1}{2}$ ¢ per lb. live weight. Lambs met with a slow sale,  $3\frac{1}{4}$ ¢ to  $3\frac{1}{2}$ ¢ per lb. for good stock, and at  $2\frac{1}{2}$ ¢ to 3c for medium. Good calves were fairly enquired for and sold at from \$4 to \$8 each, while common moved slow at \$2 to \$4 each. From the opening of navigation to Monday last the exports of live stock from this port have been 53,610 cattle, 58,616 sheep and 7,542 horses. This is an increase of 3,450 cattle, 11,484 sheep, and 4,620 horses as compared with the corre-

sponding period of last year. Cattle freights are easier. Rates to Liverpool are quoted at 40s to 42s 6d, and the steamship Durham City is to sail in the first week of September at a 85s rate for cattle. London rates are steady at 40s and Glasgow at 45s.

LEATHER—There is very little to say about the leather market this week. Prices remain firm and unchanged. There is a little more doing, and certainly there is more enquiry. A hopeful sign is that there is some disposition to buy ahead, but business is not expected to be brisk until well on into next month. The larger boot and shoe houses are all busy. Those who were well stocked with leather before the advance, and can afford to sell at old prices, are doing a rushing trade; but

## Nine-Tenths of all the Staves Manufactured in this Country are Cut with our Knives.



M. Gregg & Son,  
ROCHESTER, N. Y.

Manufacturers of—  
Staff Jointer, Planer, Veneer and other Knives.  
Circulars "How to cut Timber for Stave and Heading Bolts," furnished on application.

## TO LET.

On St Catherine Street, that centrally situated shop or store, Number 2354, adjoining the drug-store of J. A. Harte, corner of Metcalfe Street.

Apply to M. S. FOLEY,  
Editor of the Journal of Commerce,  
171 St. James Street, City.

## Water-Works Debentures for Sale.

Thirty debentures of the Town of Orangeville, for the sum of \$2,762.00 each, (this includes amount of interest coupon) the first to fall due on the 11th day of June, 1896, and the remaining twenty-nine on the same day in each of the following years currency, guaranteed by the County of Duferin, are offered for sale.

A circular giving full information to persons intending to tender will be furnished upon application. Sealed Tenders marked "Tender for Debentures" will be received up to twelve o'clock noon on the 2nd day of September, 1895, by  
A. A. HUGHSON, Town Clerk, Orangeville, Ont.

those who have had to buy since the rise cannot put their shoes on the market at the same figures and consequently are losing customers. The English market keeps up well, and shipments of splits, buff and sole, made by tanners and dealers have turned out satisfactorily. There is also a considerable quantity of hemlock sole going to that market from the United States.

PAINTS, OILS & GLASS.—Trade is dull at the moment. Buyers are disinclined to enter into new obligations while sellers show no inclination to use pressure to sell goods in view of the certainty of higher prices later on. Leads are very strong and we advance our quotations 25c all round and the other paints are firmer in sympathy. Glass has risen in Belgium and bids fair to be higher here also. Linseed oil is firmer and we mark values up 1 cent. Cottonseed oil is weak and depressed. Some of the mills which have heretofore been inclined to hold out of the market are now showing anxiety to dispose of their stocks, and are soliciting bids. Buyers are showing no interest and the close was dull and nominal. Sales of prime yellow have been made at 28c for spot, but later offers to sell at 27c did not succeed in drawing out buyers. The soap trade which has been buying good off yellow at 27c, now declines to pay over 26c f.o.b. New York. There is no crude here and for what is held at mills 19 @ 20c, is wanted with 18c the best bid.

PETROLEUM—The market is quiet and unchanged at last week's decline. We quote, in car lots, prime white at 16 $\frac{1}{2}$ ¢, waterwhite at 18c, and astral at 19c. In broken lots the prices would be one cent higher. Canadian oil is 14 $\frac{1}{2}$ ¢ in car lots and 16c in single barrels. Benzine sells at 14 $\frac{1}{4}$  to 16c for Canadian and 23c for American.

PROVISIONS.—The local market rules quiet and unchanged under a small jobbing demand. Pork is again weaker. Canadian short cut sells at \$15.50 to \$16 for clear and \$17 to \$17.50 for mess. Hams and bacon job at 9 to 11c. Lard in pails 9 $\frac{1}{4}$  to 10 $\frac{1}{4}$ . Common refined, 7 $\frac{1}{4}$  to  $\frac{1}{2}$ . The Chicago provision market was weak and pork declined 7 $\frac{1}{2}$ ¢ to 15c, closing at \$0.80 August, September and October, \$10.17 $\frac{1}{2}$  January. Lard closed 5c to 7 $\frac{1}{2}$ ¢ lower, at \$6.10 August and September, \$6.15 October, \$6.10 January. Short ribs closed at \$6.10 August and September, \$6.15 October, \$5.25 January. There was no change in the Liverpool provision market. Pork closed at 58s 9d, lard at 31s 8d, and bacon at 36s to 38s 6d.

RUBBER—The market is stronger for Para grades owing to the steady buying of European houses. Latest cables quote island fine 5,200 reis, coarse, 2,700 reis; upriver, fine, 5,600 reis; coarse, 3,700 reis. Exchange, 10 $\frac{1}{2}$ d per milrel. Central American rubbers are active if the better grades,

# LEHIGH VALLEY CREOSOTING COMPANY,

Office: No. 1 Broadway, New York. o Works: Perth Amboy, N. J.

Built in 1886 by the Lehigh Valley Railroad Company.  
Leased and operated by the Lehigh Valley Creosoting Co., Incorporated 1887.

**Lumber, Piling and Ties treated with Dead Oil of Coal-tar (Creosote.) Creosoted Lumber, Piling and Ties Furnished.**

Rail Connection at Perth Amboy with Lehigh Valley Railroad, Pennsylvania Railroad, and Central R.R. of N.J. Direct Water communication from New York Bay.

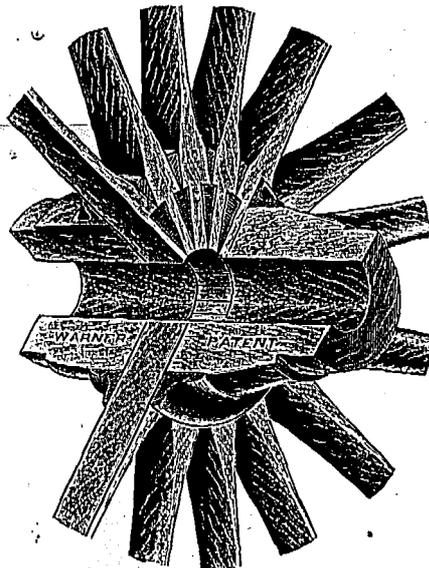
Creosoting is employed successfully in the protection and preservation of Timber used for:

- |              |                     |                       |             |
|--------------|---------------------|-----------------------|-------------|
| Breakwaters, | Floating Elevators, | Underground Conduits, | Buildings,  |
| Coal Docks,  | Dry Docks,          | Foundation Timbers,   | Coal Bins,  |
| Bulkheads,   | Dredges,            | Telegraph Poles,      | Box Drains, |
| Wharves,     | Vessels,            | Paving Blocks,        | Bridges,    |
| Dykes,       | Scows,              | Cross Ties,           | Trestles,   |
| Cribs.       | Boats,              | Fence Posts,          | Culverts.   |

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.

Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 80 years ago and since thoroughly tested in all parts of the world.

Address: **H. COMER, Sup't**  
**Lehigh Valley Creosoting Company,**  
No. 1 BROADWAY, N. Y.



## Rochester Wheel Co.,

Corner Hill & Elizabeth Sts.,  
ROCHESTER, N. Y.

Manufacturers of Light and Heavy

WOOD HUB, SARVEN PATENT,  
WARNER PATENT,  
KINNEY PATENT,  
COMPRESSED BAND

## WHEELS.

Highest World's Fair Award on our entire Exhibit of Wheels.

owing to the scarcity of coarse Para. Africans are moving fairly well. Cash prices, f.o.b., in Boston, are: Fine Para, new, 72 to 73c; old, 75 to 80c; coarse new, island, 46c; up river, 56c; Caucho, strip, 47c; sheet, 45c.

**WOOL**—The market is active, and greasy Capes are selling freely at an advance of 7½ per cent. on last week's prices. Holders are asking an advance of 8 cents per pound on B. A. scoured to keep in line with the rise in France which is the principal market for these wools. Canadian combing fleece is all sold out. There are a few small parcels at country points which will soon be snapped up. The closing price was 25½ to 26c, which is 4 cents higher than for years past. Very little clothing or ordinary fleece remains and 23 to 24 cents is readily paid for what there is. The market is firm all round and further advances are looked for.

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

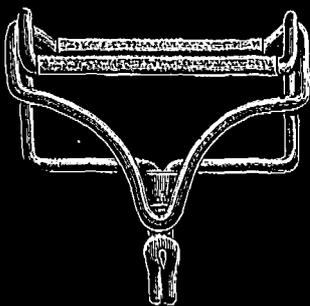
TORONTO, Aug. 22, 1895.

Trade is moderately active in wholesale circles, and the general outlook is favorable. A good many orders are being got ready for shipment, and merchants appear hopeful. Retailers however are buying cautiously, which is a good feature, and there is no accumulation of merchandise in the country. Prices continue firm in nearly all lines, especially cottons, woollens and silks. Money is unchanged, with call loans quoted at 4½ per cent. on good stocks. Prime commercial paper is discounted at 5 to 6½ per cent. A fair business is being done on the Stock Exchange, with quotations in most cases firm. Commerce sold at 137½, Imperial at 184, Ontario at 89½, Hamilton at 157. Western Assurance at 163¾, British at 121½, Cable at 164½, Toronto St. Ry. at 88½, and Telephone at 158¼.

**BUTTER, &c.**—The market is dull, with little change in prices. The best tub is jobbing at 15 to 16c, medium 11 to 12c, and inferior 7 to 10c. Pound rolls 18 to 20c large rolls 13 to 14c and creamery 13 to 20c. Eggs firm at 11c per dozen in case lots. Cheese quiet at 8c in a jobbing way.

**DRESSED HOGS**—Very few offering, with prices unchanged at \$6.50 to \$7.

**FLOUR AND GRAIN**—Trade is very dull, with little flour offering. Straight rollers are quoted at \$3.30 to \$3.40, Toronto freights and patents at \$3.85 to \$3.90. Manitoba patents held at \$4.20, and strong



For Durability, Simplicity and perfection, this Brace Buckle stands supreme. It's without teeth and cannot slip, the harder the pull, the tighter it gets. No need to take off the ends to adjust it up or down. A favorite with everyone who wears it, and a seller every time.

## DOMINION SUSPENDER COMPANY,

United States, NIAGARA FALLS, Canada.

Makers of the best value in \$2.00 \$4.00 Braces on the Continent. SAMPLES on application (arrange paid for proof).

Registered Mark

# ROYAL SCALP FOOD

Price \$1.00  
6 Bottles \$5.00 Exp. Pd.



**ONE HONEST MAN  
AND BUT ONE RELIABLE  
HAIR FOOD.  
NO DYE.**

**We feed the Hair that which it lacks  
and nature restores the color.**

**THEORY.**

ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up. It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates the sluggish scalp, cleanses it and thoroughly eradicates all dandruff, which is the forerunner of baldness. It is the ONLY remedy ever discovered that will restore the Life, Beauty and Natural Color to the hair without harm. MAIL ORDERS PROMPTLY FILLED. SEND FOR FREE PAMPHLETS. STATE AND LOCAL AGENTS WANTED.

**CURES BALDNESS,  
STOPS FALLING HAIR,  
CURES DANDRUFF,  
RESTORES FADED AND  
GRAY HAIR TO NATURAL  
COLOR AND VITALITY.  
PERFECTLY HARMLESS.  
WARRANTED.  
CLEAR AS WATER.  
NO SEDIMENT, NO LEAD,  
SULPHUR OR CHEMICALS**

**ROYAL SCALP FOOD CO.  
Box 305, WINDSOR, ONT.**

## McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

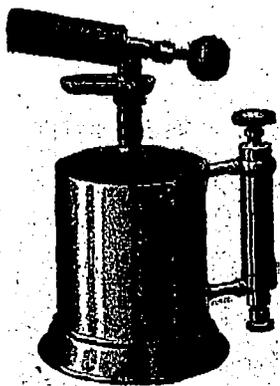
# CLOTHING

(WHOLESALE.)

256 St. James Street, Adjoining the New Bank of Toronto Building.

## MONTREAL.

OUR TRAVELLERS ARE NOW ON THE ROAD WITH FALL SAMPLES.  
EVERYTHING NEW, FRESH AND PRICES RIGHT



### "Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to 30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,

40-42 State St., Chicago, Ill.

bakers at \$3.00. Wheat dull with buyers and sellers apart. White and red sold west at 72 and new at 67 to 69c. No. 1 Manitoba hard is very dull, and at 80c. Toronto freights. Barley is purely nominal. Oats weaker at 32c on track, and 28c outside. New are quoted at 24 to 25c outside. Peas dull at 56 to 57c outside and rye purely nominal. Bran firm at \$15.50 to \$16 and shorts \$19. Oatmeal easy at \$3.75 to \$3.90 for car lots.

GROCERIES—Trade quiet with prices steady. Granulated sugars are selling at 4 1/4c, and yellows at 3 3/4 to 4c, according to quality. Dried fruits steady. New Valencias to arrive sell at 6 1/4c. Teas quiet at unchanged prices. Canned vegetables firm at 90c for corn and peas and 95c to \$1 for tomatoes.

HIDES AND SKINS—The hide market is firm, with cured at 9c to 9 1/4c. Green unchanged at 8c for No. 1 and 7c for No.

2. Calfskins 7c to 8c. Lambskins are firm at 45c, and pelts 45c. Tallow dull at 5 1/4 to 5 3/4c, the latter being the selling price.

LIVE STOCK—The market is a little weaker for cattle. Offerings chiefly of inferior quality. The best shippers sold at 4 1/4c to 4 1/2c per lb. and others 3 3/4c per lb. Butcher's cattle easy, with choice quoted at 3 3/4c. Inferior butchers sell at 2 3/4 to 3c. Sheep are easier at 3 1/2 to 3 3/4c for export. Spring lambs unchanged at \$2.50 to \$3.00 each. Hogs easier, the best bringing 5.00 to \$5.15, weighed off cars, and thick-fats \$4.50 to \$4.60. Sows \$4.00 per hundred.

PROVISIONS—Trade fair, with market firm. Mess pork \$15.75 to \$16.00 and short cut \$16.00 to \$16.25. Long clear bacon sells at 7 3/4 to 8c, hams at 11c to 12c, rolls 8 to 8 1/2c. Lard is firm at 8 1/4c for tierces, 8 3/4c to 9c for tubs and 9 1/4c for pails. Beans firm at \$1.70 to \$1.90. Potatoes sell at 35c to 40c per bushel for new. Dried apples 5 to 5 1/4c, and evaporated 6 1/2 to 7c.

WOOL—Market quiet and unchanged. Fleece 23 to 24c, and unwashed 14 to 14 1/2c. Pulled wools dull at 20 1/2 to 21 1/2c for supers, and 22c to 23c for extras.

### SPECIAL NOTICE.

#### THE NEW YORK SPECIALTY CO.

The New York Specialty Co., whose advertisement appears in another portion of this issue, claim to be the leading introducers of the very latest novelties offered on the market. That they are so is evidenced by the illustrated catalogues they issue every month from their headquarters at 253 Broadway, New York. They also announce that in consequence of the many requests for information and orders for goods not in their stock, they have added a general purchasing department and bureau of information to their business. All orders, goods or information will receive prompt attention. This department is under the management of experienced buyers, and can guarantee entire satisfaction besides a considerable saving in prices. The same rule applies to this department—money returned if goods are not satisfactory—as in all the other branches of their business. They are continually issuing new illustrated circulars of the latest novelties and patents, which upon request they will be pleased to mail free, and which will keep you posted as to newest articles out and at their lowest prices. They will also send any article by registered mail on receipt of 8 cents extra for registration fee, and warrant every article as represented and will cheerfully return money if not as stated. All orders filled on day of receipt. We have just received their latest illustrated catalogue. A more complete assortment of foreign and domestic novelties is not handled by any other firm, and we recommend all our readers to send for a set which is mailed free to any address. This firm is one of the largest in that line and merchants cheerfully recommend them to friends.

### ROYAL SCALP FOOD.

The Royal Scalp Food, the advertisement of which appears in another portion of these columns, is guaranteed to cure baldness, stop falling hair, cure dandruff, restore faded and gray hair to its natural color and vitality, and be perfectly harmless and as clear as spring water. It is purely vegetable and is no dye. It is a perfect hair food. It feeds the hair that which nature requires and good results always follow. It always pleases and is made in Canada. Ask your druggist for it and insist on getting Royal Scalp Food and take

**SURETYSHIP.**

The only Company in Canada confining itself to this business.

**The GUARANTEE Co. OF NORTH AMERICA.**

Capital Authorized, - - - - - \$1,000,000  
Paid up in Cash (no notes) - - - 304,600  
Resources, - - - - - 1,225,572  
\*Deposit with Dom. Gov't, - - - 57,000

**THE BONUS SYSTEM**

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.

**Over \$1,140,000 have been paid in Claims to Employers.**

President and Managing Director:

**EDWARD RAWLINGS.**

Vice-President, - - - - - WM. J. WITTHALL  
Secretary and Treasurer, - - - ROBERT KERR.

*SELKIRK CROSS, O.C., Counsel.*  
*RIDDELL & COLLIER, Auditors.*

**HEAD OFFICE:**

**Dominion Square, Corner Metcalfe St., MONTREAL.**

\*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.

*ESTABLISHED 1882.*

**THE CANADA JUTE CO.**

MANUFACTURERS OF BAGS.

Importers of Twines, Hessians, Pad-dings, Buckrams, etc.

**17, 19 and 21 St. Martin Street, MONTREAL.**

—BOOKBINDING—

.. AND ..

**JOB PRINTING OF ALL KINDS**

DONE AT THE

**JOURNAL OF COMMERCE.**

**STOCKS AND BONDS.**

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 5 Ms	Dates of Dividends.	Per Cent Price Aug.15	Cash value per S.
British North Am.....	243y	4,866,666	4,866,666	1,338,833	2 1/2	Apr. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,300,000	3 1/2	June Dec.	137 1/2	68 75
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	260	130 00
Du Peuple.....	50	1,200,000	1,200,000	600,000	3 1/2	Mch Sep	20	10 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	143	71 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	157	157 00
Hochelega.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,968,600	1,962,370	1,166,175	4	June Dec	184	184 00
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	168 1/2	165 50
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	159	159 00
Molson.....	50	2,000,000	2,000,000	1,300,000	4	April Oct	177 1/2	88 75
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	221	442 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	78	23 40
New Brunswick.....	100	500,000	500,000	525,000	5	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	89 1/2	89 50
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	188 75
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	118	118 00
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	118	118 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	81 50
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	163	.....
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	244	244 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	289,000	3	Jan July	100 1/2	100 25
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec	73	73 00
Agri. Sav. and Loan Co.....	50	830,000	626,008	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	500,000	4 1/2	Quarterly	157 1/2	157 50
Brit. Can. Loan & Inv. Co.....	100	1,620,000	388,498	112,000	3 1/2	Jan July	111	111 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Can. Colored Cot. Mills Co.....	100	750,000	750,000	124,075	3	Jan July	90	22 50
Building and Loan Assoc.....	25	750,000	750,000	.....	.....	Oct	62	62 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	118	118 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	164	82 00
Can. Sav. and Loan Co.....	50	760,000	760,000	195,000	3 1/2	June Dec	115	55 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,800,000	321,007	3	Jan July	122	122 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	July Dec	80	40 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan—Qtly	120 1/2	60 25
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar—Qtly	87 1/2	87 75
Farmers' Loan and Sav. Co.....	50	1,057,250	611,480	146,195	3 1/2	May Nov	106	53 00
Freehold Loan and Sav. Co.....	100	3,223,500	1,819,100	659,550	4	June Dec	133	133 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,027	3 1/2	Jan July	123 1/2	123 50
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	166	83 00
Imperial Loan and Inv. Co.....	100	800,000	708,658	164,054	3 1/2	Jan July	112	112 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	115	115 00
Lond. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep	116	58 00
London Loan Co.....	50	679,700	659,050	74,000	3	Jan. July	104	62 00
Lond. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	113	113 00
Manitoba & North-W. Ln Co.....	100	1,500,000	875,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan—Qtly	163 1/2	65 40
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	204 1/2	81 60
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	210 1/2	105 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	122	122 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	115	115 00
Montreal Loan and Mortg.....	25	600,000	600,000	300,000	3 1/2	Mch Sep	132 1/2	33 13
Ont. Indus. Loan and Inv.....	100	466,800	314,318	190,000	3	Jan July	35	35 50
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	128	64 00
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	.....	Jan July	45	22 50
Real Est. Loan Co.....	40	681,000	321,880	60,000	2	Jan July	70	35 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	161 1/2	101 62
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	83 1/2	83 75
Union Loan and Sav. Co.....	50	1,000,000	679,645	280,000	4	Jan July	116	58 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	150	75 00
Western Loan & Trust Co.....	50	1,000,000	275,000	18,000	3 1/2	June Dec	98 1/2	49 25

nothing else. If you can't get it at your druggists send direct to the factory, and get it by express.

**GOODYEAR SHOE MACHINERY CO. OF CANADA.**

We learn that nearly 25 million pairs of shoes were made by the Goodyear machines in the United States during 1894. The process is the exact duplication of the hand method, and is adapted to all grades of work from infants' turned backs to the heaviest of men's double-soled boots. These machines are used by all the leading manufacturers in Canada, and no shoe store can be complete without a full line of these goods. Goodyear welts may be repaired the same as hand-sewed, and, being made by machinery, have the additional advantages of uniformity and cheapness. The manufacturers of the Goodyear machines have one of the best equipped machine shops of its size in Canada, and deserve much credit for what they are accomplishing in co-operating with Canadian boot and shoe manufacturers to give our citizens—our people—from the richest to the poorest—the best value for the money in footwear. They inform us that they have recently sent to the entire shoe trade of this country a handsome photographure "Flirtation," to which we are pleased to call the attention of our readers. It may be seen in all leading shoe stores.

**THE Purdy Electric Centrifuge.**

THE WOOD ELECTRIC MANUFACTURING CO.

18 and 30 West Randolph Street, CHICAGO.

# TO KNOCK OUT The Gyander Head OF AN ENGINE

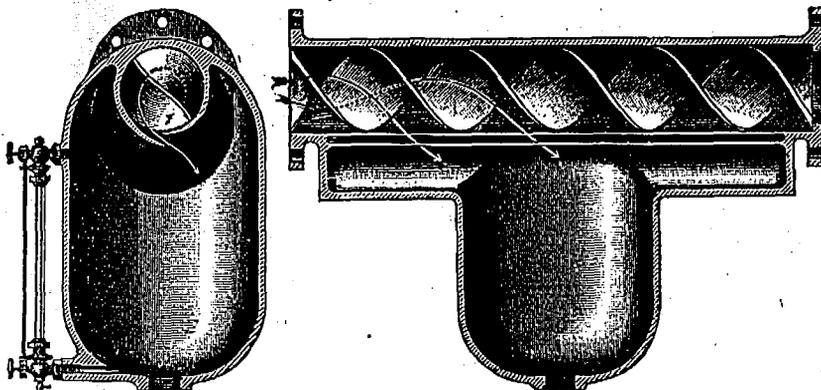
IS NOT AN UNUSUAL OCCURRENCE IN

## AN UNPROTECTED PLANT.

The Mosher Separator is a Sure Preventative.

"The Whirl and the Edge does it."

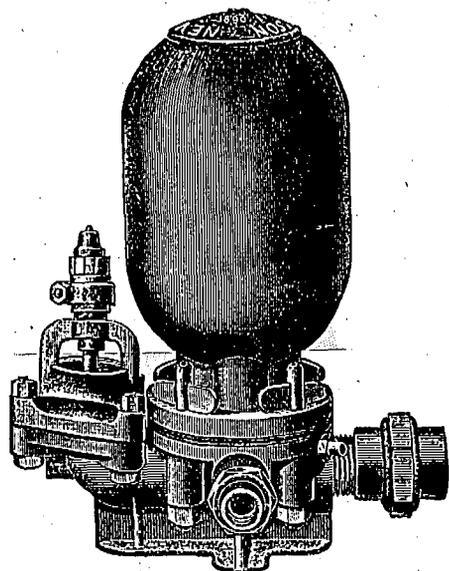
Simple in Construction.  
Highly Efficient.



Mosher Separator with Large Collecting Chamber.

CATALOGUE "C" Contains a treatise on the Steam Separator. Sent FREE to those who desire to secure the greatest economy in the operation of their Steam Plants.

**CHARLES D. MOSHER**, Engineer and Naval Architect, Patentee and Manufacturer. **No. 1 Broadway, NEW YORK.**



### F. B. HANSON,

Successor to THOMAS HANSON,  
MANUFACTURER OF

→ **New Patent** ←

IMPROVED SINGLE AND DOUBLE  
COMPOUND

→ **Hydraulic  
Rams** ←

Will raise 100 per cent. more water than any other  
ram in the market.

**174 Centre St.,  
NEW YORK CITY.**

SEND FOR PRICE LIST AND TERMS.

### THE ELECTRIC SEAL UNHAIRING COMPANY.

The North American Electric Seal Unhairing Co., of 241 to 249 Centre street, New York, whose advertisement appears in another portion of this issue, are the originators of the fur known as electric seal which is really French brown half sheared coney with the water hairs removed by an electric process. The skin after passing through this process is a very good imitation of seal and has been very popular here for the last two years. They have annually increased their plant until now they have a factory turning out 400 dozen "Electric Seals" daily and even then in the busy season find it necessary to work night and day to supply the demand. This company has established a branch at 9 Rue De L'EpINETTE, St. Mandi, (Seine) France, for the accommodation of European and Canadian trade, and hope to make the article as popular there as in this country. They also remove the stiff water hairs from seal, otter and other skins by electric process.

MR. JAMES E. THURSBY.

Mr. James E. Thursby, of 45 Broadway, New York, whose card appears in another portion of this issue deals in railway equipment, such as cars, locomotives and rails, bolts, fishplates, spikes, etc., while making a leading specialty of second-hand street cars, and street railroad rails. He has been connected with the railroad business for the past ten years and opened his present office in New York in 1890, and is now doing a large and growing business. Having the best possible connections and facilities for the procurement of supplies he can guarantee the prompt and perfect fulfillment of all orders. Prices are quoted that are safe from successful competition, and all transactions are placed on a substantial and thoroughly satisfactory basis. The scope of his trade comprises all sections of the country, being especially large and influential in such centres as Baltimore, New Orleans, Washington, Louisville and Richmond, Nashville, Atlanta, Mobile, Memphis, and Charleston; Galveston, Norfolk, Wheeling, Houston, as well as the cities of New York, Brooklyn, Boston, and Portland Maine, and Canada. His supplies have met with entire satisfaction in all cases.

## AN OUNCE OF REALIZATION

Is worth a pound of theory. "Fry the fat" out of this question, are Goodyear Welted Shoes what is claimed for them or not? It is certainly claimed that the most perfect shoes made are



Goodyear  
Welted \*\*  
**SHOES.**

**E. J. WOOD,**  
**Consulting and Contracting Engineer**  
 243 Broadway, New York.

MANUFACTURER OF

Power Measuring Machinery,  
 Reducing Pressure Valves,  
 Pump Pressure Regulators,  
 Damper Regulators,  
 Steam Meters & Hydraulic Gov'rs

*Send for Catalogue.*

RECORDS AMOUNT OF POWER USED.

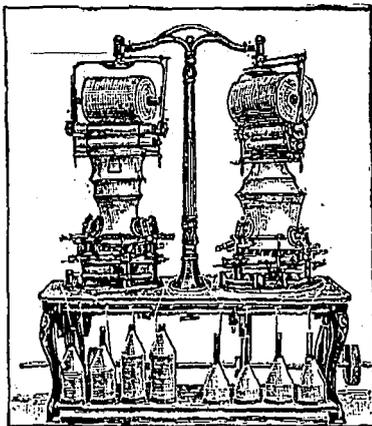
THE A. H. HART Co., Elm Flax Mills, N. Y., Says: "It pays to use one."  
 C. L. MILLER, M. E., 42 W. 67th St., N. Y., Says: "On a test it was absolutely correct."

**E. J. WOOD,**  
**CONSULTING ENGINEER,**  
**243 BROADWAY, NEW YORK.**

ESTABLISHED 1846.

**Tompkins \* Bros.**

TROY, N.Y.



Tompkins' Upright Rotary Knitting Machine.

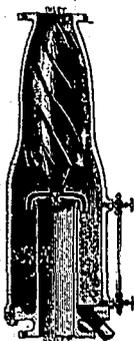
Manufacturers of

**KNIT  
 GOODS  
 MACHINERY.**

**"STRAIGHT LINE" CENTRIFUGAL SEPARATOR  
 GREASE EXTRACTOR**

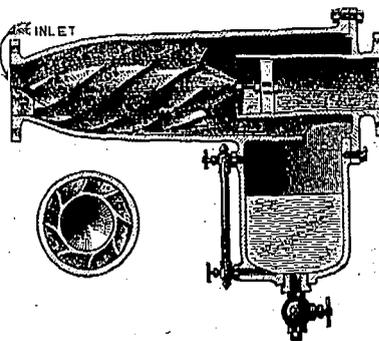
*For Horizontal or Vertical Steam or Exhaust Pipes.*

Used in U. S. Navy, Principal Central  
 Electric Light Stations, Electric Rail-  
 ways, Steamships, Railroads, Mills,  
 Manufacturing Plants, and in Mines  
 on steam mains up to 1,000 ft. in  
 length.



Vertical Separator.

**Joseph DeRycke,**  
 Patentee and Manufacturer,  
 TAYLOR BUILDING,  
 39 & 41 Cortlandt St.,  
 New York.



Horizontal Separator.

**Thomas J. Taylor,**  
 Manufacturer of

**REAL  
 TORTOISE  
 SHELL.**

AND IMPORTER OF  
 Celluloid & Fancy Ornaments

FOR THE HAIR.

Carries Largest Assortment of any House in U. S.

**402 Broadway,**  
 Factory, 239 Centre St. **NEW YORK**

**"Superior Saint Julien"  
 CLARET.**

Shipped by Messrs. Nathaniel  
 Johnston and Sons, Bordeaux, is  
 the best value we know of in  
 medium priced wines. We are  
 the only holders and importers  
 of this choice wine.

Remember the Grade—

JOHNSTON "SUPERIOR SAINT JULIEN."

We offer it in quarts at \$12 per  
 case and in pints at \$14 per case.

FRASER, VIGER & CO.

**"Kilmarnock" Whisky**

At present, appears to have the  
 call, and the boys have evidently  
 started a run on it. It is un-  
 doubtedly a good, all round, ab-  
 solutely pure spirit, and is  
 always to be had at the Italian  
 Warehouse.

**Walker's "Kilmarnock"  
 Old Highland Malt Whisky**

Only \$10 per case of 1 dozen  
 bottles or 90c per bottle.

FRASER, VIGER & CO.

**Finest Nutmeg Melons.**

Now at their best, but season  
 will soon be over.

Send in your Orders at once.

**FRASER, VIGER & CO.,**

FAMILY GROCERS & WINE MERCHANTS.

207, 209 & 211 St. James St., MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 22, 1895.

Name of Article.	Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale	
	Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.
<b>Boots and Shoes.</b>				Roast Chicken 1-lb tins..	2 25	0 00	Soda Ash.....	1 50	2 00
Brogans or Cobourgs.....	\$0 80	\$0 60	\$0 85	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.....	2 30	2 50
Split Balmorals.....	1 10	1 00	1 20				Sal. Soda.....	0 70	0 80
Kip.....	1 20	1 00	1 25				Concentrated...	1 50	2 00
Buff " or Congress.....	1 85	2 00	1 10						
Calf.....	2 15	3 25		<b>Brooms.</b>			<b>Dyestuffs.</b>		
Calf Congress.....	2 25	3 50	0 00	Rose 4 varn. hand heavy..	3 25	0 00	Archil, con.....	0 27	0 29
Split Boots.....	1 40	2 00	0 85	Pansy 4 " " medium	3 00	0 00	Cutch.....	0 07	0 08
Kip ".....	2 00	3 00	1 50	Thistle 4 " " "	2 50	0 00	Ex. Logwood.....	0 10	0 15
Grain " \$2.00 to \$3.00, Felt Sox.....	2 25	3 00	1 00	Map Leaf A 4 stgs.	3 25	0 00	Chips.....	2 00	2 50
Felt Boots, half fox.....	\$1 60	2 10	do full \$1 75, \$2 50	" B 4 " stained	2 70	0 00	Indigo (Bengal).....	1 50	1 75
<b>Pegged.</b>				Shamrock A 4 " varn han	2 65	0 00	Indigo Madras.....	0 70	1 00
Split Batts or Bals.....	0 80	1 00	0 70	" B 4 " stained	2 40	0 00	Gambier.....	0 07	0 08
Kip Pegged or Buff Bals.....	0 90	1 10	0 80	Daisy A 8 stgs varn handle	2 40	0 00	Madder.....	0 10	0 15
Pegged Button, Machine Sewed.....	1 00	1 25	0 85	" B 8 " stained	2 10	0 00	Sumac.....	62	66
Glazed Buff Button.....	1 00	1 25	0 85	Tulip No. 1 8 stgs " "	1 90	0 00			
Goat ".....	1 25	2 00	1 15	" 2 2 " " "	1 60	0 00			
Pollah Calf ".....	1 25	2 00	1 00	Curling 4 " "	2 05	3 50			
French Kid ".....	1 85	3 50	1 90				<b>Fish.</b>		
Dongola Kid ".....	1 25	2 00	1 00				Cape Brit. Herring,.....	0 00	4 50
Mens' Calf, Bals. Cong or Butt. Goodyear Welt.....	2 15	3 50	1 25	<b>Drugs &amp; Chemicals</b>			Labrador Herrings.....	0 00	4 25
" " McKay Sewn.....	2 00	3 00	1 00	Acid Carbolic Cryst med.	0 90	0 35	Sea Trout No. 1 split p.b.	7 00	7 50
" " Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt.....	2 75	3 75	1 25	Aloes, Caps.....	0 13	0 15	" half bris.....	4 25	4 50
" " McKay Sewn.....	2 00	3 00	1 00	Alum.....	1 50	2 00	Herrings.....	3 25	3 75
" " French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	2 00	3 00	1 00	Borax.....	0 06	0 03	" Nova Scotia.....	4 00	4 50
Ladies' Glaze Dong. Butt. and Bals. Goodyear Welt.....	2 00	3 00	1 00	Brom. Potash.....	0 55	0 60	Mackerel No. 1, kitta.....	1 40	1 50
" " McKay Sewn.....	1 50	2 50	0 75	Camphor, Eng. Refoz, ck	0 70	0 72	" 1/2 barrel.....	7 10	7 50
				" Ref Rings	0 65	0 70	Green Cod, No. 1.....	4 60	4 50
				Citric Acid.....	0 35	40	Green " large.....	5 50	6 50
				Copperas, per 100 lbs.....	0 75	1 00	Draft " ".....	1 00	7 00
				Cream Tartar.....	0 19	0 25	No. 2 ".....	2 75	0 00
				Epsom Salts.....	1 50	1 75	Large dry " per quintal.	4 00	4 75
				Glycerine.....	0 16	0 20	Salmon No. 1 bris Lab.....	0 00	9 00
				Gum Arabic per lb.....	0 20	0	Salmon, (terces).....	0 10	00
				" Trag.....	0 50	1 00	" Brit. Col bris.....	10 00	11 00
				Morphia.....	1 75	1 85	Boneless Fish.....	0 03	0 04
				Opium.....	4 50	4 75	" Cod Nfd.....	0 04	0 6
				Oxalic Acid.....	0 06	0 12			
				Phosphorus.....	0 35	40	<b>Flour.</b>		
				Potash Bichromate.....	0 10	0 15	Winter Wheat.....	4 15	4 40
				Potash Iodide.....	3 90	4 00	Manitoba patent b brands.	4 25	4 50
				Quinine.....	0 85	6 50	Straight roller.....	3 75	4 00
				Strychnine.....	0 30	1 00	Extra.....	4 00	0 00
				Tartaric Acid.....	0 30	0 35	Superfine.....	4 00	0 00
				Tin Crystals.....	0 20	0 25	Manitoba Strong Bakers.....	4 10	4 25
							Standard oatmeal, brl.....	3 90	4 00
				<b>Heavy Chemicals.</b>			Bran.....	17 00	00 00
				Bleaching Powder.....	2 25	5 00	Shorts.....	00 00	19 00
				Blue Vitriol.....	4 50	6 50	Mouille.....	22 00	23 00
				Brimstone.....	1 75	2 25			
				Caustic Soda 60.....	1 90	2 25			
				" 70.....	2 15	2 50			

**STORAGE BATTERIES,** The "AMERICAN" received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for **DURABILITY and EFFICIENCY.**

No other Storage Battery Made in this Country Received any Mention whatsoever.

The "AMERICAN" BATTERY Contains no "Active Material" Artificially Applied. We have over 1,500 Cells in Successful Train Lighting Alone. No "Paste" Used.

Send for new "LIGHT and POWER" Catalogue. For Further information write to **AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill.**

—PRODUCT OF THE— Under License of—

**Syracuse Storage Battery Co.** The Consolidated Electric Storage Co. (The Brush Patent.)

The BEST in every way for all purposes where it can be applied. IMPOSSIBLE to buckle or short circuit.

Factory at PHENIX, N. Y. Office: 38 & 39 Herald Building, SYRACUSE, N. Y.

**FEATON 1895**

*M. J. Hutchinson*

MANUFACTURER OF THE LARGEST LINE OF

*Canopy Top*

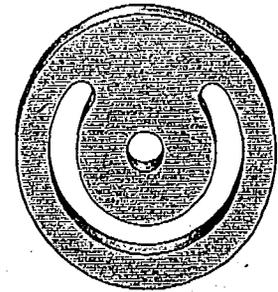
AND TRIMMINGS ON THE MARKET.

*Richmond, N.Y.*

PO. BOX 796 A.

SEND FOR SAMPLES

All our work is made from Best Oak Leather Stock Kendrick Valve and Washer Co. 318 E. Water St. Syracuse, N. Y.



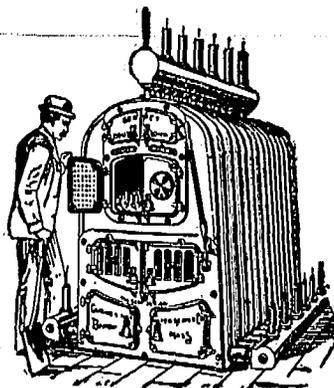
Tubular Well Cups, Oil Well Valve Cups, Deep Well Cylinder Cups, Elevator Cups. Special Cup Leathers to order. Pumps Valves and Plungers, Leather and Fibro Washers. Special Leather Washers to order. PLUMBERS' SPECIALTIES.

Get your Catalogues printed at the **Journal of Commerce.**

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 22, 1895.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Farm Products.</b>		<b>Groceries.</b>		<b>Spices.</b>		<b>Hardware.</b>	
Butter: Creamery.....	0 17 1/2 0 17 1/2	Barley, malting.....	\$ 00 0 00	Molasses (Barbados) 1mg.....	0 88 0 87	Vermicelli, Canadian.....	0 05 0 00
Townships, dairy.....	0 14 0 15 1/2	" feed.....	0 00 0 00	Porto Rico.....	0 83 0 84	Macaroni, ".....	0 05 0 06
Western.....	0 14 0 15 1/2	Peas, per 66 lbs, admt.....	0 00 0 73	Trinidad.....	0 00 0 00	" Italian.....	0 10 0 13
CHEESE:		In store.....	0 00 0 00	Cuba.....	0 00 0 00	Peel—Citron.....	0 20 0 00
Finest Western.....	0 07 0 08	Rye.....	0 54 0 55			Orange.....	0 14 0 16
Medium to good.....	0 00 0 00	Corn, in bond.....	0 60 0 00			Lemon.....	0 18 0 15
Finest Townships.....	0 07 0 07 1/2	" duty paid.....	0 43 0 43 1/2	<b>Raisins:</b>		<b>Chocolat Menier.</b>	
Finest Eastern.....	0 07 0 07 1/2			Loose Musc. California ..	0 05 0 05 1/2	Vanilla, yel. wrap, 24 x 1/2 lb	0 34 0 36
Eggs: Western culls.....	0 09 0 10	<b>Tea, (Hf.-Chest &amp; Cad.)</b>		Layers, London.....	2 10 2 25	do Chamois do do	0 43 0 48
Limed.....	0 00 0 00	Japan, com. to med. b.....	0 12 0 15	Con. Cluster.....	2 65 2 75	do Pink do do	0 50 0 56
Shipped as strictly fresh.....	0 10 0 12	" good med. to fine.....	0 17 0 18	Extra Dessert.....	3 50 0 00	do Blue do do	0 58 0 66
Hops: 1894, per lb.....	0 05 0 08 1/2	" choicest.....	0 22 0 25	Royal Bucking'm Cluster	4 35 4 50	Tripl. Van. Green do do	0 50 0 56
" Old.....	0 00 0 00	Y. Hyson, com. to good.....	0 11 0 20	Sultanas..... per lb	0 05 0 07 1/2	do do Lilac do do	0 58 0 66
Hog Products:		Gunpowder, Moyuna.....	0 17 0 20	Valencia off stalk.....	0 02 0 00	do do Bronze do do	0 65 0 74
Bacon, smoked, per lb.....	0 09 0 11	" good.....	0 25 0 35	" Layers.....	0 04 0 00	do do White do do	0 73 0 83
Hams, city cured.....	0 09 0 11	Pinguay, med to good.....	0 11 0 13	Prunes, French.....	0 04 0 07	Unsweet'd blue prem do	0 38 0 42
" Canvassed.....	0 00 0 00	" fine to finest.....	0 22 0 23	" Bosnia.....	0 05 0 06 1/2	<b>Starch:</b>	
Pork Ca. a.c. per bbl. clear	18 00 00 00	Oolong.....	0 28 0 42	" new layers.....	0 05 0 00	Can. Laundry.....	0 04 0 00
do mess.....	18 00 00 00	Congou, common.....	0 11 0 13	Sh. Almonds, bxs.....	0 00 0 25 1/2	Silver Gloss.....	0 00 0 07
Lard, per lb.....	0 09 1/2 0 10 1/2	" good common.....	0 15 0 20	S. S. Tarragona.....	0 12 0 00	Benson's Prep. Corn.....	0 00 0 07 1/2
" Com. Refined.....	0 07 1/2 0 07 3/4	" med. to good.....	0 22 0 27 1/2	Walnuts.....	0 10 0 14	Can. Pure Corn.....	0 08 0 00
SEEDS:		" fine to finest.....	0 32 0 35	" Grenoble.....	0 14 0 00	Vinegar: Imp Trip, 1 brl.....	0 41 0 00
Clover, red, per bushel.....	7 10 7 20	Indian.....	0 17 0 30	" Filberts.....	0 07 0 07 1/2	Cote D'or.....	0 35 0 00
Alsike, per lb.....	0 10 0 11 1/2	Ceylon.....	0 16 0 30			Crystal Pickling.....	0 28 0 00
Timothy, (Can'n) per beh.....	0 00 0 00	<b>Coffees, Mocha (green)</b>				W. W. X.....	0 20 0 35
" Western.....	0 00 0 00	Java.....	0 26 0 29	<b>Spices: Cassia.....</b> mate	0 08 1/2 0 09 1/2	W. W. XX.....	0 00 0 00
Flax 56 lbs.....	1 45 1 50	Maracaibo.....	0 19 0 21	Mace..... chests	0 80 1 20	Pure Malt.....	0 65 0 60
Potatoes, per barrel.....	1 00 1 25	Jamaica.....	0 19 0 20	Cloves.....	0 07 0 09	Cider X.....	0 25 0 00
Honey, strained.....	0 08 0 09	Rio.....	0 18 0 19	Nutmegs.....	0 60 0 90	" XXX.....	0 32 0 00
Beeswax.....	0 00 0 00	Plantation Ceylon.....	0 27 0 29	Jamaica ginger, bl.....	0 18 0 21	Soap: Best Laundry.....	0 06 0 08 1/2
BEANS: white ordinary bus	1 40 1 50	Chicory.....	0 09 0 11	" unbl.....	0 15 0 19	" Common.....	0 02 0 05
" hand-picked.....	1 55 1 65	Canadian do.....	0 00 0 07	African.....	0 08 0 10	Matches: Telegraph.....	3 50 3 70
Barley.....	0 75 0 85	Sugars:		Pimento.....	0 07 0 08	" Telephone.....	3 30 3 50
<b>Crain.</b>		Ex Ground, in brls.....	0 04 0 00	Pepper, Black.....	0 06 0 07 1/2	" Parlor.....	1 70 0 00
Hard Manitoba, No. 1.....	0 00 0 00	" in bxs.....	0 04 0 00	" White.....	0 10 0 12 1/2	" Star.....	2 00 2 25
" No. 2.....	0 00 0 00	Powdered, in brls.....	0 04 0 00	Mustard, 4 lb jar, Eng.....	0 72 0 75	Nelson's Matches:	
Oats No. 2.....	0 35 0 35 1/2	Paris Lump, in brls.....	0 05 0 00	" 1 lb.....	0 23 0 25 1/2	Steamship.....	2 40 0 00
		" half brls.....	0 34 0 00	" 4 lb jars, Cana.....	0 65 0 70	Railroad.....	2 50 0 00
		" 100-lb bxs.....	0 05 0 00	" 1 lb.....	0 22 0 24	Washboards:	
		" 50-lb bxs.....	0 04 0 00	<b>Rice, large lots, standard B</b>	0 00 3 45	Nelson's Royal Lily.....	1 20 0 00
		Ex Granulated, brls.....	0 04 0 00	" Patna..... \$ 100 lb.	4 25 5 00	do Rose.....	1 40 0 00
		Off grade gran'd.....	0 00 0 00	" Japan Standard.....	4 25 5 00	<b>Hardware.</b>	
		Branded Yellows.....	0 03 1/2 15-16	" Crystal Japan.....	4 75 5 00	Antimony.....	0 09 0 10
		Syrup.....	0 01 1/2 0 02 1/2	" Carolina..... \$ 100 lb	6 50 7 50	Tin: Block, L & F, \$ lb.....	0 16 0 18 1/2
				Taploca, Pearl.....	0 04 0 08	" Straits.....	0 15 0 16
				" Flake.....	0 04 0 08	Strip.....	0 18 0 17
				Gelatin, 1 qt pk.....	1 15 0 00	Copper: Ingot.....	0 12 0 12 1/2
				" 1 1/2 qt pk.....	1 75 0 00	Sheets.....	0 24 0 20
				" 2 qt pks.....	2 30 0 00		

SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.



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"Journal of Commerce."

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 22, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Sharp and flat pressed nails</b>		<b>IX Charcoal</b>		<b>No. 1, ordinary sole</b>	
<b>NEW CUT NAIL SCHEDULE.</b>		3 inch.....extra.. 1 25 0 00		Usual		No. 2 " " " " 0 25 0 26	
Base—50d and 60d, f.o.b..... 2 50 0 00		2 3/4 and 2 1/2 " " " " 1 65 0 00		Trade		No. 3 " " " " 0 21 0 23	
Cut Nails.....per keg..... 2 50 0 00		1 1/2 and 1 1/4 " " " " 2 50 0 00		Extras,		Buffalo Sole, No. 1..... 0 00 0 00	
Steel nails..... " " " " 2 50 0 00		1 " " " " " " 3 00 0 00		Terne Plate IC, 20x28..... 5 50 5 75		" " No. 2..... 0 00 0 00	
Cut nails, fence and cut spikes.—Hot cut.		<b>Horse Shoes</b>		Rus. Sheet Iron..... 0 09 0 10		Slaughter, No. 1..... 0 28 0 31	
40d.....extra..... 0 05 0 00		Acce—S. S..... 6 50 10 00		Anchors, per lb..... 0 04 0 05		" " No. 2..... 0 27 0 28	
30d..... " " " " 0 10 0 00		Coil Chain—1/2 chain..... 2 50 2 65		Lion & Crown tin'd sh'ts 23 and 24 gauge..... 0 05 0 06		Harness..... 0 25 0 33	
20d. 16d and 12d..... " " " " 0 15 0 00		" 5-16..... " " " " 3 15 0 00		36 gauge..... 0 06 0 06		Upper, heavy..... 0 30 0 35	
10d..... " " " " 0 20 0 00		" 7-16..... " " " " 3 00 0 00		Lead: Pig, per 100 lb..... 3 25 0 00		Upper, light..... 0 35 0 38	
8d and 9d..... " " " " 0 25 0 00		<b>Galvanized Iron:</b>		Sheet..... 4 00 4 25		Grained Upper..... 0 32 0 35	
6d and 7d..... " " " " 0 40 0 00		Morewoods Lion, No. 26..... 5 00 5 35		Shot, per 100 lbs..... 5 55 5 75		Scotch Grain..... 0 32 0 35	
4d to 5d..... " " " " 0 60 0 00		Queen's Head, or equal..... 4 15 4 40		Lead Pipe, per 100 lbs..... 5 09 0 00		Kip Skins, French..... 0 60 0 75	
2d..... " " " " 1 00 0 00		Common..... 3 75 4 00		Zinc: Sheet..... 4 50 4 75		English..... 0 50 0 70	
4d to 5d, cold cut not pol. or bl'd..... 0 50 0 00		<b>Pig Iron: Siemens No. 1..... 17 00 17 50</b>		" Spelter..... 0 04 0 00		Canada Kip..... 0 50 0 60	
3d..... " " " " 0 90 0 00		Summerlee..... 20 00 20 50		<b>Scrap Iron—</b>		Hemlock Calf..... 3 50 0 60	
Fine blued nails—		Gartsherrle..... 00 00 00 00		Machinery scrap..... 0 00 15 00		" Light..... 0 50 0 60	
3d.....extra..... 1 50 0 00		Carnbroe..... 18 50 19 00		Wrot iron..... 0 00 18 00		French Calf..... 1 05 1 40	
2d..... " " " " 2 00 0 00		C.I.F.T. Riv. Charcoal Iron No. 1 Ferrona..... 17 00 17 50		Powder Canada Bl'sting F F F F..... 2 00 0 00		Splits, light and medium..... 0 23 0 28	
Casing and box, flooring, shook, and tobacco box nails—		<b>Bar Iron, per 100 lbs.</b>		" " " " " " " " 5 00 5 25		" heavy..... 0 20 0 25	
12d to 30d.....extra..... 0 50 0 00		Ord. Crown..... 1 60 1 85		<b>WIRE:</b>		" small..... 0 16 0 20	
10d..... " " " " 0 60 0 00		Best Refined..... 2 25 2 50		Bright No. 7, per 100 lbs..... 2 60 0 00		Leather Board, Canada..... 0 06 0 10	
8d and 9d..... " " " " 0 75 0 00		Norway..... 3 00 0 00		Annealed No. 7..... 2 65 0 00		Enamelled Cow, per ft..... 0 18 0 17	
6d and 7d..... " " " " 0 90 0 00		Sheet Iron 16 G & heavier..... 2 15 2 25		" " ciled " " " " 2 65 0 00		Pebble Grain..... 0 12 0 15	
4d to 5d..... " " " " 1 10 0 00		" " 17, 18, 20 G " " " " 1 90 2 00		Galv'd No. 6..... 3 15 0 00		Glove Grain..... 0 12 0 14	
3d..... " " " " 1 50 0 00		" " 22, 24 " " " " 1 90 2 00		Trade discount on above 22 1/2 per cent.....		" " " " " " " " 8 00 9 00	
Finishing nails—		" " 26 G " " " " 2 00 2 10		Barbed Wire—		B. Calf..... 0 13 0 14	
3 inch.....extra..... 0 85 0 00		" " 28 G " " " " 2 10 2 20		2 and 4 bars..... 3 25 0 00		Brush (Cow) Kid..... 0 12 0 14	
2 1/2 to 3 1/4 " " " " 1 00 0 00		<b>Boiler plates, iron, 3/4 in. 3-16 in.</b>		Plain Twist 2 and 3 wrs..... 3 25 0 00		Buff..... 0 13 0 15	
2 to 2 1/4 " " " " 1 15 0 00		0 00 1 50		Staples..... 3 25 0 00		Rus sets, light..... 0 35 0 40	
1 1/2 to 1 3/4 " " " " 1 35 0 00		0 00 2 25		Wire Nails—7 1/2 p.c., off list delivered for Qne hsc, f.o.b Montreal for Qne hsc.....		" heavy..... 0 26 0 30	
1 1/4 " " " " 1 75 0 00		Boiler Heads, steel..... 0 00 0 03		<b>Hides and Tallow</b>		" No. 2..... 0 20 0 25	
1 " " " " 2 25 0 00		Hoops..... 2 15 0 00		Montreal Green Hides		" Saddlers..... 8 00 9 00	
Slatting nails—		Band Imported..... 0 00 2 00		" No. 1 per 100 lbs..... 0 00 8 50		Imt. French Calf..... 0 70 0 75	
5d.....extra..... 0 85 0 00		" Canadian..... 0 00 1 85		" " " " " " " " 0 00 7 50		English Oak..... 0 35 0 42	
4d..... " " " " 0 85 0 00		<b>Canada Plates:</b>		" No. 3..... 0 00 6 50		Rough..... 0 20 0 22	
3d..... " " " " 1 25 0 00		Good Brands..... 2 10 2 50		Tanners pay \$1 extra for sorted, cured & inspect'd Sheepskins..... 0 00 0 00		Dongola, extra..... 0 30 0 32	
2d..... " " " " 1 75 0 00		Wrot Iron pipe, 1/4 to 3 in 70 p.c., over 2 in 67 1/2 p.c.. Imported iron pipe, 1/4 to 3/8 inch, 65 p.c. 1/4 to 3/8 p.c..... 0 00 0 00		Clips..... 0 35 0 00		" ordinary..... 0 20 0 25	
Common barrel nails—		<b>Steel, cast per lb.</b>		Lambskins small..... 0 35 0 00		Colored Pebbles..... 0 15 0 17	
1 inch.....extra..... 1 50 0 00		" Spring, 100 lbs..... 2 50 2 75		Calfskins, uninspected..... 0 08 0 00		" Calf..... 0 20 0 28	
3/4 " " " " 1 75 0 00		" Tire " " " " 2 00 0 00		Horse hides west, each..... 0 00 1 50		" " " " " " " " 0 15 0 17	
1/2 " " " " 1 35 0 00		" Sleigh shoe, 100 lbs..... 0 00 1 90		" " City..... 0 00 0 00		" " " " " " " " 0 20 0 28	
1 1/4 " " " " 2 00 0 00		" Machinery..... 2 50 0 00		Tallow, rendered..... 6 00 6 50		" " " " " " " " 2 00 2 50	
Steel nails 10c extra..... 2 50 0 00		<b>Tin Plates:</b>		" rough..... 2 00 2 50		<b>Oils</b>	
Clinch nails—		IC Coke..... 2 50 2 85		<b>Leather</b>		Cod Oil, Newfoundland..... 0 36 0 40	
3 inch.....extra..... 0 85 0 00		IC Charcoal..... 3 00 3 50		No. 1 B. A. Sole..... 0 25 0 28		" Gasps..... 0 00 0 00	
2 1/2 and 2 3/4 " " " " 1 00 0 00				No. 2 " " " " 0 24 0 25		S. R. Pale Seal..... 0 35 0 37	
2 and 2 1/4 " " " " 1 15 0 00				No. 3 " " " " 0 21 0 23		Straw Seal..... 0 00 0 00	
1 1/2 and 1 3/4 " " " " 1 35 0 00						Cod Liver Oil, Nfld..... 0 65 0 75	
1 1/4 " " " " 2 00 0 00						" " " " " " " " 1 00 1 25	
1 " " " " 2 50 0 00						Castor Oil..... 0 06 0 06	

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Out 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. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

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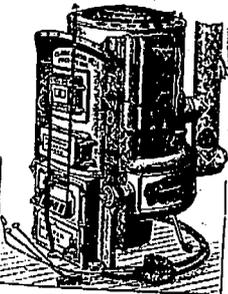
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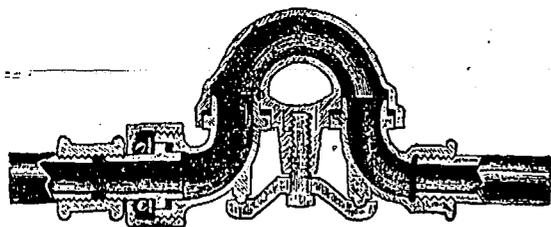
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<b>Coal Oil:</b>		<b>Canadian, Quarters</b> .....	\$ c. \$ c.	<b>Empir. Rye</b> .....	\$ c. \$ c.	<b>Blankheynn &amp; Nolet, Key</b>	\$ c. \$ c.
Car Lots Store, [2. p.c. off]	0 14 0 00	Factory Filled per bag	0 25 0 80	Wilson's Invalide Port	6 75 7 50	gln, red cases	9 50 0 75
1 to 20 brls	0 16 0 00	do Quarters	0 25 0 30	T. G. Sandeman & Sons	0 00 0 00	Green cases	4 75 5 00
Water white	0 20 0 21	Rice's Pure Dairy, per brl	2 25 2 50	Burmestees	2 10 4 00	Roules	2 50 2 75
Am. in car lots	0 10 0 19	do quarters	0 45 0 50	Tarragona	1 10 1 50	<b>Irish Whisky—</b>	
do loss quantities	0 17 0 20	Cheese Salt per bag 210 lb.	1 25 1 50	Sherries—Pedro Domecq	0 00 0 00	Bushmills	9 50 0 00
Benzine American	0 23 0 26	Turk's Island per bush	0 30 0 35	Pemartin	2 00 5 50	Jno. Jameson & Sons, 1 star	0 00 0 00
do Canadian	0 14 0 16	<b>Tobacco</b>		Miss	2 10 6 00	do do two stars	0 00 0 00
<b>Glass.</b>		No. 1 Black Chewing, cads	0 46 0 51 1/2	<b>Claret—</b>		do do three stars	0 00 0 00
United inches, 00 to 25	1 15 1 20	No. 2 do	0 45 0 00	Barton & Guestler	7 00 6 00	Geo Roe & Co. 1 star, qts	9 50 0 00
do 26 to 40	1 25 1 30	Old Chum brlt do sol. 8s.	0 58 0 00	Claret & Co. vintage wines	0 00 0 00	do do 3 stars, qts	9 70 10 50
do 41 to 50	2 70 2 80	Navy, Bright Smoking 3s.	0 56 0 57	Nat. Johnson & Sons	4 50 33 00	Dunville & Co.	7 50 7 75
do 51 to 60	3 00 3 25	do do do 5s.	0 55 0 00	Bordeaux Claret Co.	3 00 10 00	Wisdom & Warter's Sherries	2 00 6 50
<b>Paints, &amp;c.</b>		Derby Plug Smk'g sol. 12s.	0 50 0 00	<b>Champagne—</b>		Warter & May's Ports do	2 10 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do do 7s.	0 50 0 00	Pommery, Fils & Co.	81 00 36 00	Geo. Sayer & Co's	
do No. 1	4 50 4 75	do do do 3s.	0 50 0 0	Claret & Co.	28 00 30 00	Brandy, do	4 50 6 50
do No. 2	4 25 4 50	Myrtle Navy Plug Smk'g sol	0 60 0 00	Nat. Jonet & Co.	31 00 33 00	do do cases 1 star do	11 50 12 00
do No. 3	4 00 4 25	Old Chum Plug Smk'g sol 4s	0 67 0 00	Perrin, Jonet & Co.	4 50 33 00	do do do V.S.O.P do	16 50 17 00
White Lead, dry	5 00 5 25	do Smoking sol.	0 60 0 00	Gold Lack, Sec.	30 00 32 00	Ind Coops & Co., Rom. } pts	2 10 0 00
Red Lead	4 00 4 25	and R. & R. 8s.	0 67 0 00	<b>Brandies—</b>		ford Ales. .... } pts	1 45 0 00
Venetian Red Eng'h.	1 50 1 75	do Cut Smoking, 9s.	0 67 0 00	1 Star	12 00 0 00	Angostura Bitters, per	
Yel. Ochre, French	1 25 3 00	Myrtle do do 9s.	0 70 0 00	Martell	6 00 0 00	case of 2 doz.	14 50 15 00
Whiting, ordinary	0 45 0 50	Can. Chewing	0 32 0 32	Cases (one star)	12 25 0 00	Banagher Irish Whisky, qts	9 50 10 00
do London, washed	0 60 0 70	do Smoking, Plug	0 35 0 45	Barnet & Fils one star	0 00 0 00	do do do per gal	3 75 4 00
do Paris, do	1 00 1 10	<b>Wool.</b>		do V.S.O.P.	14 75 15 00	Jas Watson & Co. Dundee	
English Cement, cask	1 95 2 05	Fleace comb. ord.	0 23 0 24	Bisquet Dubonche	9 50 10 50	3 star Glenlivet, per case	9 50 10 00
Belgian Cement	1 80 1 90	do clothing	0 24 0 25	Rensault & Co.	10 00 35 00	1 do do	8 50 9 00
Fire Bricks per 1000	15 00 21 50	do Combing	0 25 0 26	E. Puet, V.V.O.F.	0 00 23 00	Old Glenlivet	4 00 6 00
Fire Clay	1 50 1 75	Pulled	0 28 0 28	do 1940	0 00 29 00	Watson's Old Scotch qt. cs	6 50 7 00
Rosin	2 40 4 50	North West	0 15 0 16	Joc'y Cl' b blue lab. *** case	0 00 3 75	do do pts, per cs	7 50 8 50
<b>Glue:</b>		B. A. Scoured	0 26 0 33	do white do V.O do	0 00 3 75	Watson's Old Irish, qts, pr cs	6 50 7 50
Domestic Broken Sheet	0 11 0 14	Natal	0 15 0 16	do silver lab V.S.O do	0 00 10 00	do do pts per cs.	7 50 8 50
French Casks	0 10 0 12	Cape	0 13 0 15	do gold lab V.SOP do	0 00 12 00	Marle Brizard & Roger L'gl	
do brls	0 00 0 13	Australian	0 14 0 16	do ext. WVSOP do	0 00 17 00	Creme de Menthe glaciale	
American White, brls.	0 17 0 20	<b>Wines, Liquors, &amp;c.</b>		do blue lab. *** gal.	0 00 3 50	verte	10 75 00 00
Coopers' Glue	0 18 0 24	Ale—Bass's	2 50 2 55	Bontellou Fils	9 00 20 00	Guracao	00 00 11 75
Golden Ochre	0 04 0 04	Porter—Guinness & Sons	1 62 1 67 1/2	DeLage	9 00 24 00	Prunelle	00 00 13 00
Brunswick Green	0 04 0 10	Dublin Stout	2 40 2 45	<b>Scotch Whiskies—</b>		Kummel	00 00 12 25
French Imperial Green	0 11 0 15	do do	1 57 1 62 1/2	Kilby	9 00 9 50	Creme de Cacao	00 00 15 35
Vermillionette	0 12 0 40	Spirits Canadian—per gal.	4 25 0 00	Mountain Dew	8 75 9 00	Anisette, case	00 00 13 25
Genuine Quicksilver	0 75 0 90	Alcohol	65. O.P. 3 71 0 00	Sheriffs	3 90 4 00	Cherry Brandy case	00 00 11 75
No. 1 Furnit'g Varn' h, pr. gal	0 60 0 65	Spirits	25 O.P. 3 00 0 00	do	9 75 0 00	Creme de Noyau, Moka, Ge-	
Extra do do	0 75 1 00	do	25 U.P. 2 00 0 00	Claymore	8 75 9 25	neville etc. case	9 25 12 75
Brown Japan	0 55 1 20	Rye Whisky	25 U.P. 2 00 0 00	Glenfalloch, High Pd	3 40 3 50	Absinthe super, case	00 00 13 75
Black Japan	0 50 1 00	Corby's IXL Rye, qrts	8 00 8 50	Walkers Kilmarnock	10 00 15 25	Vermouth, case	6 20 6 50
Orange Shellac, No. 1	1 90 2 00	" XTC "	6 00 6 50	<b>Gin</b>		Kirsch de com., case	9 75 10 25
do do Pure	2 10 2 25			Do Knyper red cases	11 00 11 00	Kirsch, fine	10 75 11 35
White do	2 25 2 40			do green do	5 75 0 00	White Ball old Jamaica	
<b>Salt.</b>				do hds	2 50 0 00	Rum, cases	15 00 17 00
Liverpool per bag	0 42 0 45						
Canadian, in small bags	2 10 3 00						

**SUYDAM FLEXIBLE METAL PIPE JOINT**



WHAT IS THIS FLEXIBLE JOINT ?

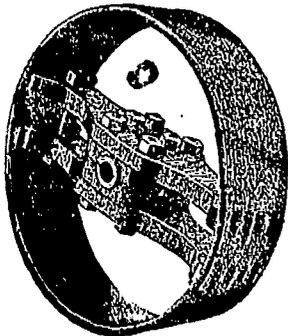
It is an absolute steam joint under any steam pressure  
It is a practical flexible coupling for metal pipe.  
It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.

It is more durable and less expensive than rubber hose

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2666 Notre Dame St., - MONTREAL.

REID'S PATENT.

**Bent Rim Wood Split Pulleys.**

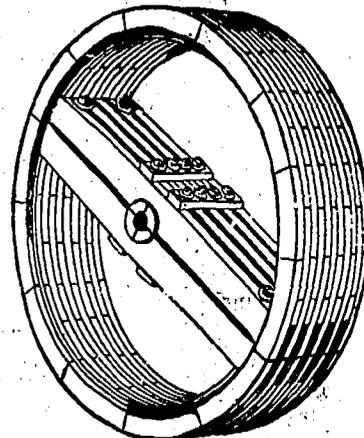


No Glue in Rim like Segment Rim Pulleys, to be affected by Steam, Dampness or Moist Temperature.

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106 Adelaide St., West,  
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Agent, - MONTREAL.

**THE REEVES**

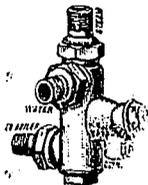


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It is a dead true, being accurately balanced.  
Arms are built in such a way that when in motion they do not displace any more air than an iron pulley.  
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Every Pulley guaranteed.

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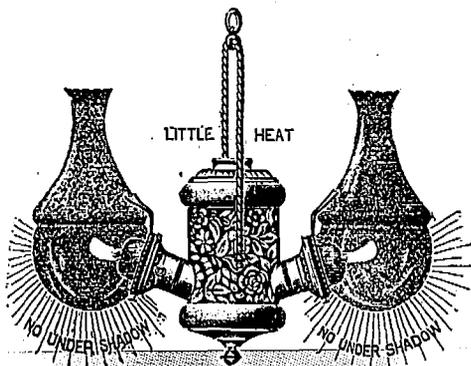
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Has the following points of Excellence:

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3. The only burner that cannot be clogged up.
4. Has a fixed Pump.
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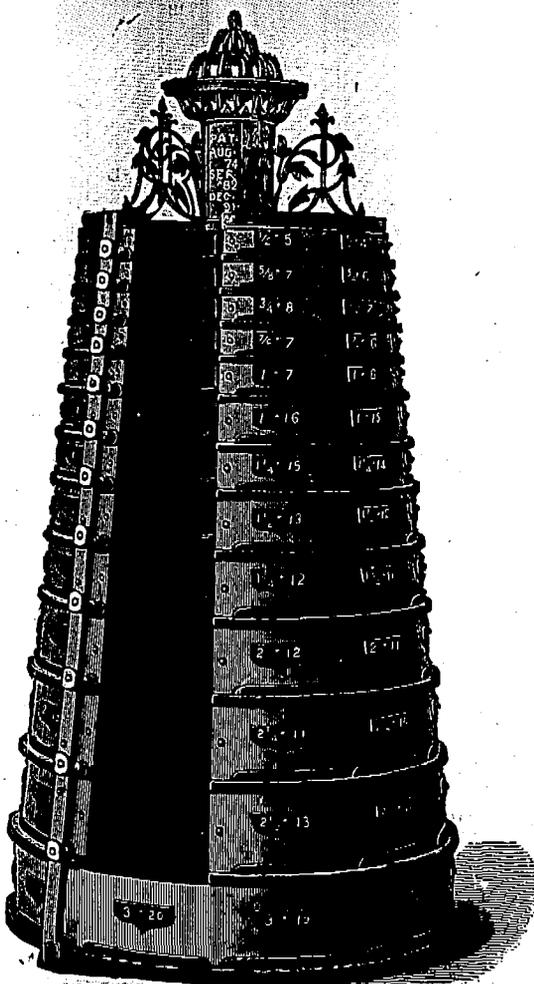
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THE RANTON PATENT BOILER.—This Boiler comprises the best features of both tubular and water tube boiler. It has been on the market three years, and has given the highest satisfaction wherever used. Its principal points of superiority are:

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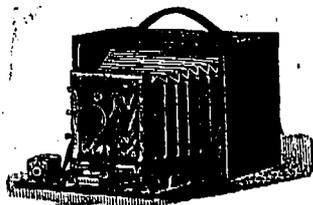
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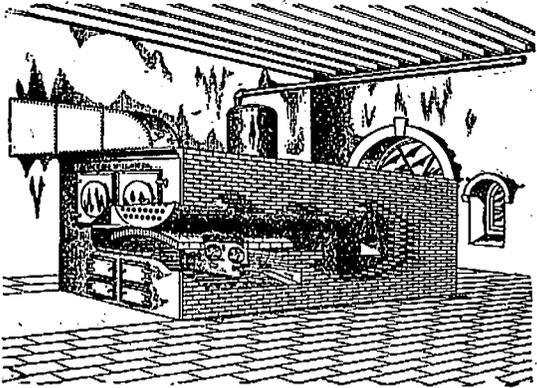
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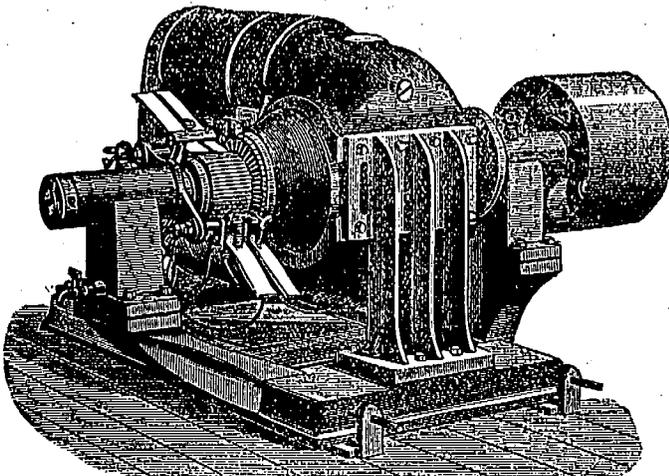
### Constant Potential Dynamos and Motors

of all sizes & voltages for lighting and power

**ADVANTAGES CLAIMED:**

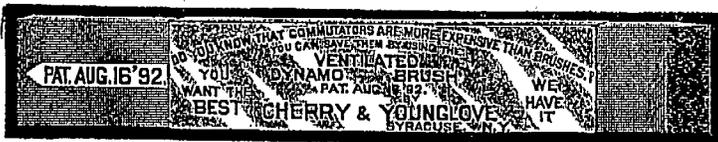
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Perfectly self regulating and so simple any man of ordinary ability can run them.



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### Cherry-Younglove Ventilated Dynamo Brush.

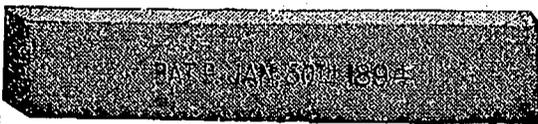


Does not spark, heat or cut the commutator of a dynamo, and operates in the satisfactory manner that a practically operative brush should.

Our PATENTED construction insures requisite ventilation, sufficient elasticity and ready and positive longitudinal adjustment. By the use of these brushes your commutator will last indefinitely; they insure a steady current. Be sure that you secure our PATENT DYNAMO BRUSH, duly marked or stamped with our name thereon (see cut of brush).

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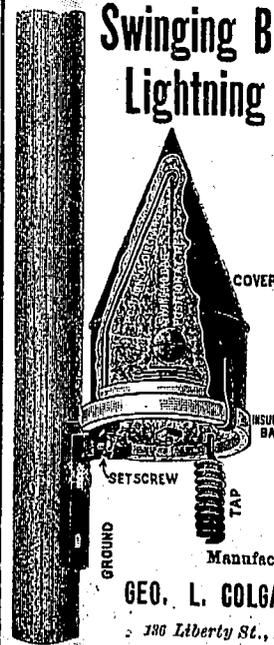
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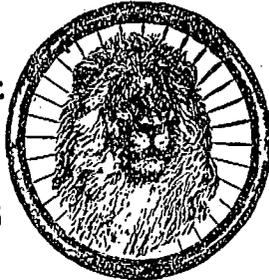
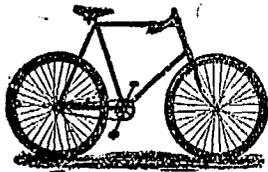
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EVERY MACHINE FULLY GUARANTEED.

SEND 2-CENT STAMP FOR CATALOGUE.

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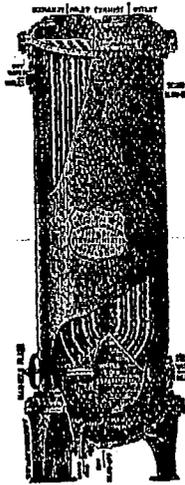
Factory and Main Office:—Lake and Halsted Sts., CHICAGO, ILL.

BRANCHES:—New York, San Francisco, Salt Lake City, Denver, Memphis, Detroit, Toronto.

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## TUBULAR FEED WATER HEATER AND PURIFIER.



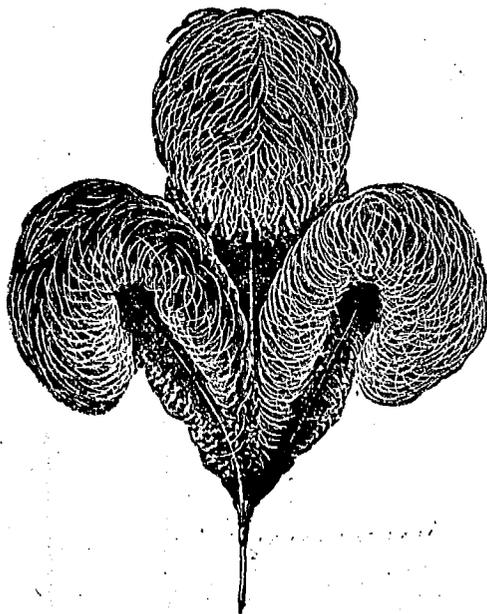
With Seamless Brass Tubes. One square foot of heating surface per horse-power.

Guaranteed to heat the feed water to the Boiling Point (210. or 212°) with the exhaust steam without causing any back pressure. Also to Extract the Oil from the exhaust so that the exhaust steam, after being passed through the heater, can be used for heating purposes and the water of condensation from the heating system be returned to the boilers free from Oil.

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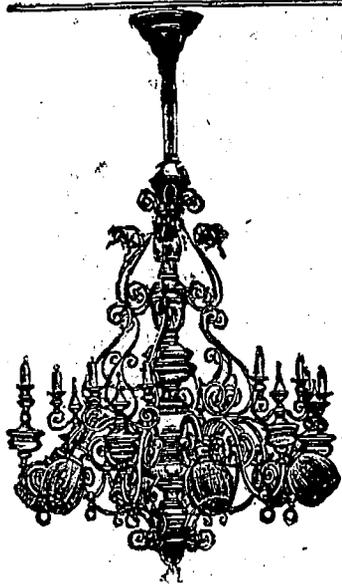
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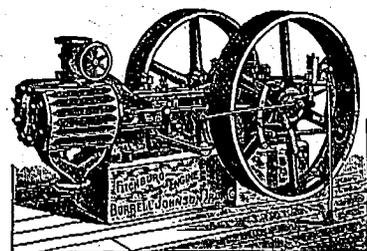
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For Beading, Center Beading, Cluster or any Fancy Design for Center of Ceiling or Wainscoting

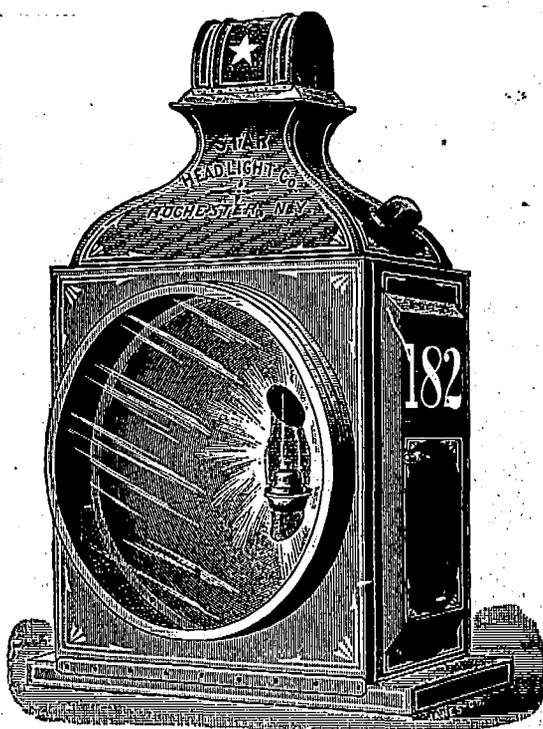


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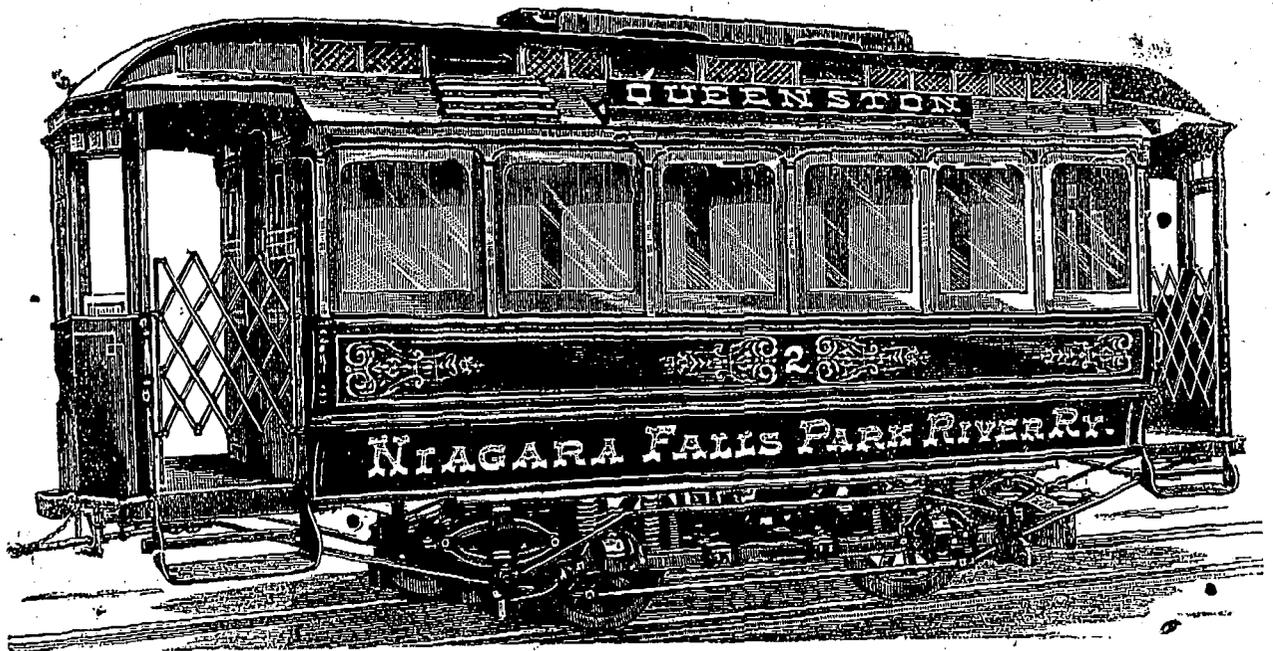
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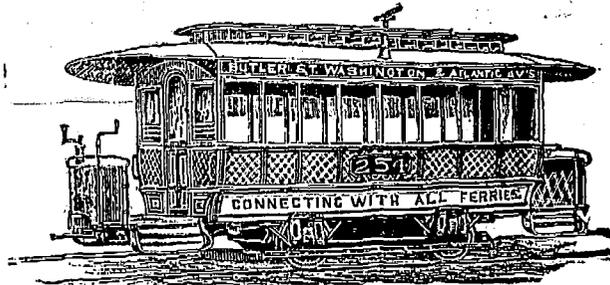
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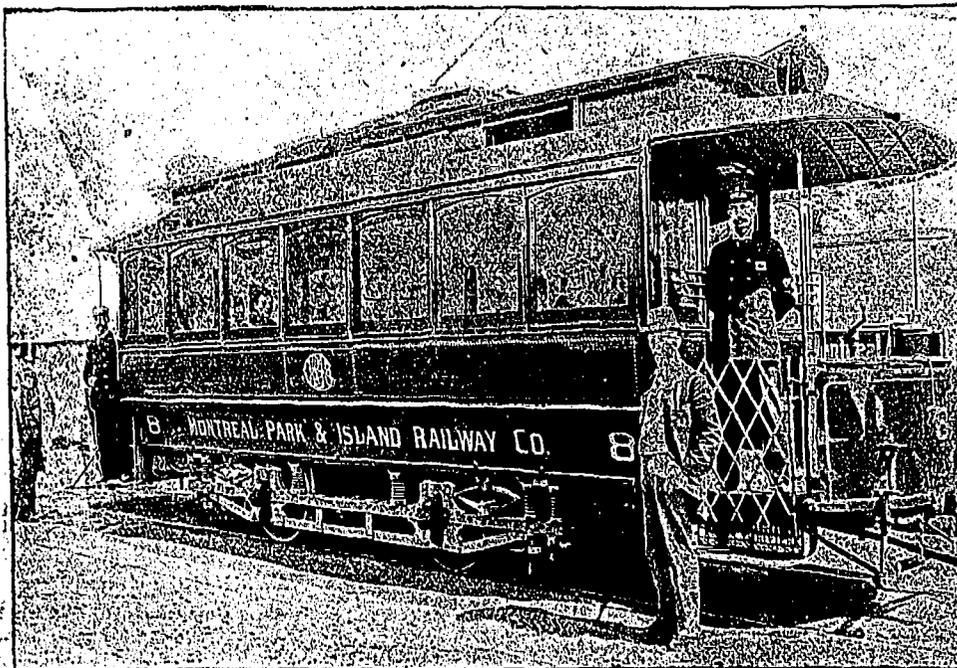


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Electrical Apparatus.

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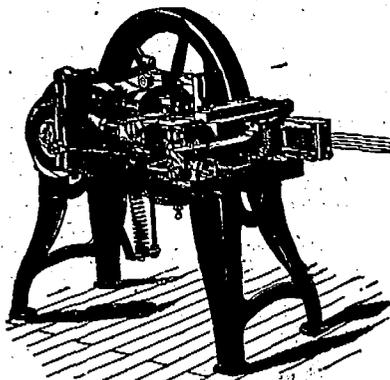
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No. 0 Machine makes 300 40d Nails per min.  
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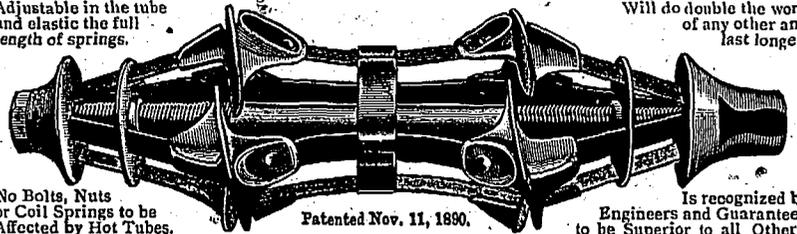
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Adjustable in the tube and elastic the full length of springs.

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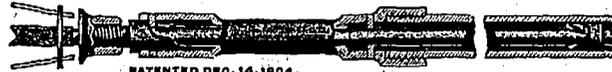


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J. W. OLIVER, Editor-Proprietor of **Yonkers, N. Y., "Statesman,"** says: "I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the **Tuerk Motor** has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

**Tuerk Hydraulic Power Co.**

237, Broadway, Cor. Park Place, **NEW YORK.**

39 Dearborn St., **CHICAGO, ILL.**



**Globe Valve Repairing Tools.**

MANUFACTURED BY

**\* T. DRAPER, \***

Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

**T. DRAPER, Petrolia, Ont.**



# BOILER SHOP.

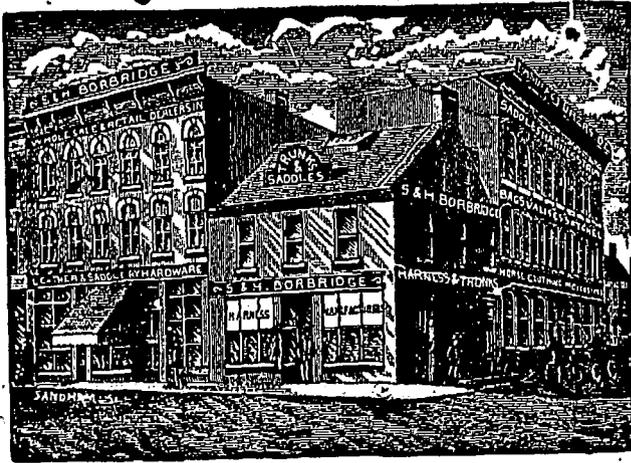
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,  
Manager.

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

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

# IMPERIAL OIL CO'Y LIMITED.

## PETROLEUM REFINERS.

MANUFACTURERS OF  
Lubricating Oils, Paraffine Wax and Candles.  
RAILWAY and STEAMSHIP OILS A SPECIALTY.

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TORONTO, MONCTON,  
KINGSTON, HALIFAX, N. S.  
MONTREAL, WINNIPEG,  
QUEBEC, VANCOUVER, B. C.

WORKS & HEAD OFFICE:

**PETROLIA,**  
Canada.

ESTABLISHED 1837.

INCORPORATED 1892.

**The L. & I. J. White Co.,** BUFFALO, N. Y.



KNIVES furnished promptly for any make or Style of Cutter.

Warranted Superior Quality.

MANUFACTURERS OF Paper-Cutting KNIVES.

SECURITIES.		London	Aug. 8.
British Columbia, 1877, 6 p. c. ....		129	134
1897, 4 1/2 per cent ...		116	121
Canada, 4 per cent. loan, 1890 .....		110	112
3 per cent. loan, 1888 .....		101 1/2	102 1/2
Deba. 1884, 3 1/2 per cent. ....		108	110
Shs	Railway and other Stocks.	Aug. 8.	
Quebec Province, 5 p. c., 1874.....		110	112
1876, 5 p. c. ....		110	112
1880, 4 1/2 p. c. ....		105	107
1883, 5 p. c. ....		115	117
Atlantic & Nth. Western 5 p. c. Gua			
100	1st M. Bds .....	116	118
10	Buffalo & Lake Huron \$10 shr. ....	12	13
100	do 5 1/2 p. c. 1st mort. ....	131	133
300	do 2nd mort .....	131	133
Can. Central 5 p. c. 1st M. Bds. Int.			
guar. by Gov. ....		105	107
Canadian Pacific \$100.....		53 1/2	53 1/2
100	Grand Trunk, Georgian Bay, &c....		
1st M. ....		97	99
100	Grand Trunk of Canada Ord. stock.	6 1/2	6 1/2
100	2nd equip. mtg. bds. 6 p. c. ....	119	122
100	1st pref. stock .....	39 1/2	40
100	2nd pref. stock .....	23	25 1/2
100	3rd pref. stock .....	14 1/2	15
100	5 p. c. perp. deb. stock .....	118	120
100	4 p. c. perp. deb. stock .....	84	85
100	Great Western shares, 5 p. c. ....	111	114
100	Hamilton & N. W., 6 p. c. ....	97	100
100	M. of Canada Stg. 1st Mort. 5 p. c. ....	92	94
100	Montreal & Champlain 5 p. c. 1st		
mtg. bds .....		88	92
*Montreal & Sorel, 1st mtg., 6 p. c. ....			
N. of Canada, 1st mtg., 5 p. c. ....		97	100
Northern Extension, 6 p. c. pref. ....		00	000
100	Quebec Central, 5 p. c. 1st Inc. Bds. ....	29	32
100	T. G. & B. 4 p. c. bonds, 1st mort. ....	101	103
100	Well., Grey & Bruce, 7 p. c. bds. ....		
1st Mort .....		95	97
100	St. Law. & Ott. 6 p. c. Bds., 4 p. c. ....	101	103
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p. c. ....	98	100
100	City of Montreal stg. 5 p. c. ....	106	103
1874 .....		106	103
100	City of Ottawa, 6 p. c. stg. ....	104	109
redeem 1875 .....		104	109
redeem 1875 .....		117	119
100	City of Quebec, 6 p. c. con. 1873 .....	101	103
6 p. c. redeem 1875 .....		114	116
redeem 1878 .....		116	118
100	City of Toronto, 6 p. c. ....	100	108
6 p. c. stg. con. deb. 1874 .....		102	120
5 p. c. gen. con. deb. 1890 .....		113	116
4 p. c. stg. bonds, 1921-23 .....		104	106
100	City of Winnipeg deb., 1884, 5 p. c. ....	112	114
Deb. equip. 1883, 6 p. c. ....		116	118
MISCELLANEOUS COMPANIES.			
100	Canada Company .....	24	27
100	Canada North-West Land Co. ....	40	50
100	Hudson Bay .....	14 1/2	14 1/2

### HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horaman
MARRHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Baland
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGav & Winnatt	
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

### QUEBEC.

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

### NOVA SCOTIA.

HALIFAX,	The Halifax,	J. Hessel & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

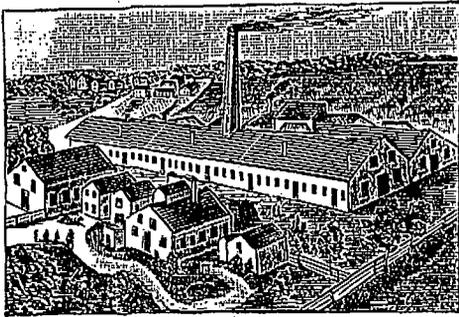
### PRINCE EDWARD ISLAND.

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

### BERMUDA.

Hamilton,	Windsor Hotel,	W. Bradley
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CANADA'S  
**GREAT \* CANNING \* MILLS**



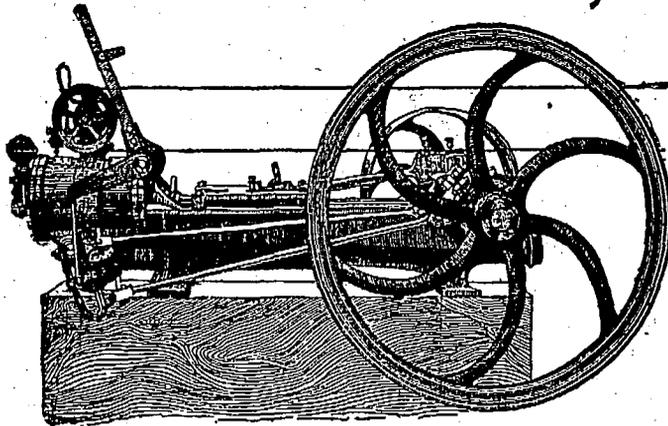
The A. C. Miller & Co s : : : :  
**"INDIAN BRAND,"**

Peas, Corn and Fruits of every description.  
 CORRESPONDENCE INVITED. PICTON, ONT.

**FARRAR & TREFTS,**

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



IRON AND BRASS  
 CASTINGS OF  
 EVERY DESCRIPTION.

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

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CANNED GOODS, FRUIT & VEGETABLE.  
 Picton, Ont. Little Chief Brand, A. C. Miller & Co.  
 Trenton, Ont. - Log Cabin Brand, - Miller & Co.

FINE WHISKEYS, I.X.L AND X.T.C.  
 Belleville, Ont. - H. Corby

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 Montreal - Hanson Bros.  
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 Estimates for Special Styles and Sizes furnished.  
 Belleville, Ont., The Belleville Box & Basket Co. Ltd.

MNFRS. OF WOVEN WIRE FENCING AND  
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RAW FURS AND SKINS.  
 Montreal - Hiram Johnson  
 496 St. Paul Street.

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 Superior Qualities.  
 Montreal - James Fyfe  
 Corner St. Paul and St. Peter Streets.

**BEDDING !!**

Get your **BEDDING** and **BEDSTEADS** from a  
 first-class House : : : :  
**ROCK BOTTOM PRICES!**

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

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 1 Little St. Antoine Street,  
 Corner St. James Street only.  
**MONTREAL, Que**

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STREET CARS, OMNIBUSES & HOSE  
 WAGGONS.  
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WOOD ENGRAVER AND DESIGNER.  
 Montreal - J. Lovell Wiseman  
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HIRAM JOHNSON, Importer and Exporter of  
 Raw Furs and Skins. Raw Furs a specialty.  
 Correspondence solicited. 496 St. Paul Street,  
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**FOR SALE.**

- 1 Iron Cylinder Dryer, 84 in. face, 86 in. dia.
- 9 " " " 72 " 40 "
- 4 " " " 72 " 86 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " 72 " 17 "
- 2 " " 72 " 16 "
- 2 " " 72 " 12 "
- 1 Second Hand Steam Boiler, 64 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 87 " 11 "
- 1 " " 40 " 12 "

**Dominion Paper Co.** Montreal, Que.

**E. L. ETHIER & CO.,**

Billiard Table  
 and Bowling Alley Balls  
 Manufacturers and  
 Importers.

Do all kinds of work in  
 the Billiard line.

88 St. Denis Street,  
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 Branch Store: Ottawa.



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

**Syracuse Solar or Sun Made  
Coarse Salt For Meats, Fish, Pickles,  
Ice Cream, Skins & Pelts.**

Unequaled for Curing.  
Brings hides and skins up bright and clean on the  
flesh. Adds to their value.  
Used by the Chicago packers and by leading coun-  
try hide dealers.  
No dirty grain or blotches when Syracuse Salt is  
used. Keeps shrinkage down.  
Write us for samples of our salt and full details.  
Once tried, always used.  
For full details of analysis and prices, etc., address

**Onondaga Coarse Salt Association,**  
Thos. Malloy, Sec'y. SYRACUSE, N.Y.  
WESTERN AGENT:  
G. W. Williams, 19 & 21 Wabash Ave., - Chicago.  
EASTERN AGENT:  
C. S. Worden, Mercantile Exch.,  
6 Harrison Street, New York.

**Western Electric Co.**  
CHICAGO-NEW YORK,  
Electrical Apparatus and  
Supplies.  
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug. 13, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3½-6mos.	350	\$50	118½ 110
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7½ 6mos.	100	10	270
Western Assurance.....	25,000	5-6mos.	40	20	161½ 161½
Guarante. Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Aug 10, 1895 Market value p. p'd up sh.

Atlas.....	24,000	22 p.s.	50	6	£25	£27
British and Foreign Marine.....	57,000	25	20	4	£25	£26
Caledonian.....	21,500	19	25	5	£20-0-0	£20
Commercial U. Fire, Life and Marine.....	50,000	25	50	5	£35	£36
Edinburgh Life.....	5,000	.	100	20	52-5-0	50
Fire Insurance Association.....	100,000	7½	£10	£2	3	3
Guardian Fire and Life.....	200,000	5	10	5	9½	10
Imperial Fire.....	60,000	20 p. s.	20	5	29½	29½
Lancashire Fire.....	186,493	5	20	2	5	5½
Life Association of Scotland.....	10,000	17½	40	8½	42-0-0	00
London Assurance Corporation.....	35,862	20	25	12½	£57	59
London & Lancashire Life.....	10,000	10	10	2	4	4½
Liv. Lon. & Globe Fire and Life.....	891,752	75	St.	2	47½	48½
National of Ireland.....	40,000	£25	2½ p.c.	£2½	38-0	71
Northern Fire and Life.....	30,000	23½	100	10	69	70
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6½	38½	39½
Phoenix Fire.....	6,722	£13½ p. s.	50	50	£278	£278
Queen Fire and Life.....	200,000	30	10	1	71-16	613-16
Royal Insurance Fire and Life.....	125,234	58½	20	3	50½	51½
Scottish Imperial Life.....	50,000	8½d	10	1	1-12-0	.....
Scottish Provincial Fire and Life.....	20,000	15	50	8	.....	.....

THE—  
"I. X. L."  
**TEMPERED COPPER CO.**  
Manufacturers of  
Tempered Copper for Commutator Bars.  
Tempered Copper Castings a Specialty.  
All Kinds of Brass and Bronze Castings.  
OFFICE AND WORKS:  
16, 18 & 20 Elk St., - Buffalo, N.Y.

**Consumers**  
**Cordage Co.**  
(LIMITED)  
MANUFACTURERS OF

Manilla, Sisal, Jute,  
and Russian Cordage.

**BINDER TWINE.**

**Jute and Cotton Bags.**

→ HEAD OFFICE ←

St. Patrick St., Montreal.

ESTABLISHED 1824



**Alliance**  
Assurance Company  
of London, England.  
CAPITAL \$ 25,000,000.  
GEO. McHENRY MANAGER FOR CANADA.  
MONTREAL.

**PROTECTION . . .**  
Under all circumstances  
is afforded by the Policies of the

Liberal Provisions for **Union Mutual**  
Incontestability; Grace in payment of Premiums; Extended Insurance under terms of MAINE NON-FORFEITURE LAW . . . Issues an **INSTALMENT POLICY** with all desirable features.

**: Life :  
INSURANCE  
COMPANY.**

PRINCIPAL AGENCIES IN CANADA:  
162 St. James St., Montreal, P.Q. 17 Toronto, St. 103½ Prince William St. St. John, N.B.

**Manufacturers Life . . .**  
Head Office: TORONTO.  
GEO. GOODERHAM, President.

Compared with the corresponding period of last year the business of the "Manufacturers Life" to date shows the following substantial increases in every department

**In Premium Income, an increase of 25 per cent.  
In Interest Income, an increase of...250 per cent.  
In New Business, an increase of over 25 per cent.**

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

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE. . .

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

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

**WORTH KNOWING**

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

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

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

HEAD OFFICE, 22 to 28 King St. W., TORONTO

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

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

**Scottish Union and National INSURANCE COMPANY, I**  
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 | Deposited with Dom. Govt., 125,000  
(Market value.)

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

**York County Loan & Savings COMPANY.**

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - TORONTO  
Subscribed Capital, - \$300,000.

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

**Quebec Fire Assurance Co'y.**

Established 1818.

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

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

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

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THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL  
LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, } Vice-Presidents.  
J. K. KERR, Esq., Q. C., }

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

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income..... \$ 558,394.98  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,987,448.30  
Reserve Fund ..... 1,564,020.00  
Net Surplus ..... 838,216.75

Dr. CHAS. AULT, Man. for Prov. Quebec.  
180 St. James St., Montreal, Que.

**THE PROVIDENT SAVINGS Life Assurance Society of New York**

want General Agents in the following counties in the Province of Ontario.

Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nippissing Districts; Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.

Good terms will be given reliable and energetic men.  
Apply to R. H. MATSON,  
General Manager for Canada,  
37 YONGE ST., TORONTO, Ont.

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**  
FIRE AND LIFE.

Invested Funds, .. \$40,838,724  
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.

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EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

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

Head Office, Canada Branch:  
MONTREAL.

**THE WATERLOO MUTUAL Fire Insurance Company.**

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$340,734.71.

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

**MERCANTILE FIRE INSURANCE COMPANY**  
WATERLOO, ONT.

Subscribed Capital.....\$200,000 00  
Dom. Govt. Deposit..... 50,079 76

Losses promptly adjusted and paid.

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

**SUN** FOUNDED A. D. 1710.

**INSURANCE FIRE OFFICE**

HEAD OFFICE:

Threadneedle Street, LONDON, ENG.

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

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

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

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

**Saskatchewan Buffalo Robes**

Manufactured by

**NEWLANDS & CO., Galt, Ont.**



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

Statement of Business,  
December 31st. 1894.

ASSETS INVESTED	\$162,011,770
SURPLUS	20,249,307
INCOME IN 1894	36,488,318
INSURANCE IN FORCE	813,294,160

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.

Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

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

ESTABLISHED 1847.

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

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

Larger Cash Surplus,  
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