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The Linde British Refrigerator Co., Ltd.
301 ST. JAMES ST., MONTREAL.
Sole Manufacturers
Cold-Air-Circulation System.

Over 3,200 Machines Sold.
Special Machines for DAIRIES, BUTCHERS, Etc.
WRITE FOR INFORMATION.

1361

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol. 50. No. 18.
NEW SERIES.

MONTREAL, FRIDAY, MAY 4, 1900.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

MCINTYRE SON & CO.,

MONTREAL,
IMPORTERS of DRY GOODS.

DRESS GOODS,
SILKS,
LINENS,
SMALL WARES,

TREFOUSSE KID GLOVES,
ROUILLON KID GLOVES.

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NORTHUMBRIA HOUSE,
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JAMES CORISTINE & Co.
(LTD.)

Manufacturers and Importers of

**Hats
Caps
and
Furs**

469-475 ST. PAUL ST.,
MONTREAL.

Leading Wholesale Houses.

The "ATLAS" Brand



SCOTCH

GLUE.

GREENBERG & SONS,
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X The following Brands Manufactured by X

THE American Tobacco Co.
OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES

Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

**MARK FISHER SONS
AND COMPANY,**

Merchant Tailors and
Woolen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.

We have never shown a more extensive line of

STAPLE WOOLLENS

than we are doing at present.

Our Tailors' Trimming Dep't
is also more than usually complete.

Mark Fisher, Sons & Co.,
VICTORIA SQ., - MONTREAL

Leading Wholesale Houses.

The * * *

**Jas. Walker
Hardware Co.,**
Limited.

234-236 St. James Street,
MONTREAL.

**Builders and
General Hardware.**
Wholesale and Retail.

SPRING GOODS.

Our travellers are now on the road carrying a large line of samples of
SPRING AND SUMMER

**Sporting Goods, Pipes,
Tobacconists' Sundries.**

Imported and Domestic Cigars,
Smallwares, Druggists' Sundries,
etc., etc.

The largest line carried by any house in the Dominion.

THE
H. A. Nelson & Sons Co., Ltd.
MONTREAL, P.Q.

**BLACK DIAMOND
FILE WORKS.**

EST. 1863. INC. 1895.



HIGHEST AWARDS at TWELVE
International Expositions.

SPECIAL PRIZE,
GOLD MEDAL,
AT ATLANTA, 1895.

G. & H. BARNETT COMPANY,
PHILADELPHIA, PA.

The Chartered Banks.

BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. for the current half-year, (making a total distribution for the year of Ten per cent.) upon the paid up Capital stock of this Institution has been declared, and that the same will be PAYABLE at its Banking House in this City, and at its Branches, on and after FRIDAY, the FIRST DAY OF JUNE next,

The TRANSFER BOOKS will be closed from the 17th to the 31st of May next, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on Monday, the Fourth day of June next. The chair to be taken at One o'clock.

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 20th April, 1900.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1858.

Incorporated by Royal Charter in 1849.

Paid-up Capital, \$1,000,000 stg.
Reserve Fund, 925,000 "

London Office, 8 Clement's Lane, Lombard St., E.O.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Gaspard Farrer, Frederic Lubbock,
Henry R. Farrer, John Paton,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada - St. James st., Montreal.
H. STIKEMAN, General Manager.

J. ELMSLY, Inspector.

BRANCHES IN CANADA:

London, Ont. Halifax, N.S. Ashcroft, B. C.
Brankford, Sydney, C.B. Atlin,
Hamilton, St. John, N.B. Bennett,
Toronto, Fredericton, Greenwood,
Kingston, Yukon District, Victoria,
Midland, Dawson City, Vancouver,
Ottawa, Winnipeg, Man. Rossland,
Montreal, Que. Brandon, Kaslo,
Quebec, Trail, Sub-Ag'cy

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agents in the United States:

New York, (52 Wall St.) W. Lawson and J. O. Welsh, Agents.
San Francisco, (120 Sansome Street), H. M. J. McMichael and J. R. Ambrose, Agents.

London Bankers—The Bank of England and Messrs. Glyn & Co.

Foreign Agents—Liverpool—Bank of Liverpool
Australia—Union Bank of Australia, New Zealand
—Union Bank of Australia, Bank of New Zealand,
Colonial Bank of New Zealand, India, China and
Japan—Chartered Mercantile Bank of India, London
and China; Agra Bank, Limited. West Indies—Colo-
nial Bank, Paris—Messrs. Marcuard, Krauss & Co.
Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000
Rest Fund, 1,025,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Sm'l. Finley,
Henry Archibald, J. P. Cleghorn,
H. Markland Molson.

F. WOLPERSTAN THOMAS, Gen. Manager.
A. D. Durnford, Chief Inspector and Superintendent
of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES.

Alvinston, Ont. Meaford, Ont. St. Thomas, Ont.
Aylmer, " Montreal, P.Q. Sorel, P.Q.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, " Norwich, " Toronto Jc. "
Chesterville, Ont. Ottawa, " Trenton, "
Clinton, " Owen Sound, " Valleyfield, Que.
Exeter, " Port Arthur, " Vancouver, B.C.
Fraserville, Que. Quebec, P.Q. Victoria, B.C.
Hamilton, Ont. Revelstoke, " Victoriaville, Q.
Hensall, " Station, B.C. Waterloo, Ont.
Kingsville, " Ridgetown, Ont. Winnipeg, Man.
Knowlton, Que. Simcoe, " Woodstock, Ont.
London, Ont. Smiths Falls, Ont.
Montreal, St. Catherine St. Branch.

AGENTS IN CANADA.

British Columbia—Bank of British Columbia.
Manitoba and North-West—Imperial Bank of
Canada.
New Brunswick—Bank of New Brunswick.
Newfoundland—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of
Yarmouth.
Ontario—Canadian Bank of Commerce, Dominion
Bank, Imperial Bank of Canada.
Prince Edward Island—Merchants Bank of P.E.I.,
Summerside Bank
Quebec—Eastern Townships Bank.

IN EUROPE.

London—Parr's Bank, Ltd.; The Chaplin-Milne-
Grenfell Co., Ltd.
Liverpool—The Bank of Liverpool, Limited.
Cork—Munster and Leinster Bank, Ltd.
France, Paris—Societe Generale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers.

IN UNITED STATES.

New York—Mechanics' National Bank; National
City Bank; Manover National Bank; The Morton
Trust Co. Boston—State National Bank; Sul-
folk National Bank; Kidder, Peabody & Co.; Phila-
delphia—Corn Exchange National Bank; First Na-
tional Bank; Philadelphia National Bank; Fourth
Street National Bank. Portland—Casco National
Bank. Chicago—First National Bank. Cleveland—
Commercial National Bank. Detroit—State Sav-
ings Bank. Buffalo—City National Bank. Mil-
waukee—Wisconsin National Bank of Milwaukee.
Minneapolis—First National Bank. Toledo—
Second National Bank. Butte, Montana—First
National Bank. San Francisco and Pacific Coast—
Bank of British Columbia.

Collections made in all parts of the Dominion
and returns promptly remitted at lowest rates of
exchange.

Commercial Letters of Credit and Traveller's Cir-
cular letters issued available in all parts of the
world.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-up, \$1,985,070
Reserve Fund, 1,700,000

BOARD OF DIRECTORS:

Thos. E. Kenny, President,
Thomas Ritchie, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C., Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the Gen-
eral Manager, Montreal); W. B. Torrance, Sec. and
Supt. of Branches; W. F. Brock, D. M. Stewart,
Inspectors.

Antigonish, N.S. Montreal, Westmont.
Atlin, B.C. Nanaimo, B.C.
Bathurst, N.B. Nelson, B.C.
Bennett, B.C. Newcastle, N.B.
Bridgewater, N.S. Ottawa, Ont.
Charlottetown, P.E.I. Picton, N.S.
Dorchester, N.B. Port Hawkesbury, N.S.
Fredericton, N.B. Rossland, B.C.
Grand Forks, B.C. Sackville, N.B.
Guysboro, N.S. St. John, N.B.
Halifax, N.S. Shubenacadie, N.S.
Kingston, N.B. St. John's, Nfld.
Londonderry, N.S. Summerside, P.E.I.
Louisburg, C.B. Sydney, N.S.
Lunenburg, N.S. Truro, N.S.
Maitland, N.S. Vancouver, B.C.
Moncton, N.B. Vancouver, E't End, B.C.
Montreal, Que. Victoria, B.C.
Montreal, West End. Weymouth, N.S.
Woodstock, N.B.

Agencies in Havana, Cuba; New York, N.Y.; and
Republic, Washington.

CORRESPONDENTS:

New York, Chase National Bank. Boston, Na-
tional Shawmut Bank. San Francisco, First Na-
tional Bank. Chicago, American National Bank.
Spokane, Exchange National Bank. Seattle, First
National Bank. China and Japan, Hong Kong
and Shanghai Banking Corporation. Great Britain,
Bank of Scotland. France, Credit Lyonnais. Ger-
many, Deutsche Bank. Spain, Credit Lyonnais.
Collections made at lowest rates and promptly
remitted for. Telegraphic transfers and drafts is-
sued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

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

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

AGENTS:

London—Messrs. Glyn, Mills, Currie & Co. New
York—Bank of New York, N.B.A. Boston—Globe
National Bank. Montreal—Bank of Montreal. St.
John, N.B.—Bank of Montreal.
Drafts issued on any branch of the Bank of
Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized \$1,000,000
Capital Subscribed 500,000
Capital Paid up 385,239
Reserve 128,000

BOARD OF DIRECTORS:

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

T. H. McMillan, Cashier.

BRANCHES—Whitby, Midland, Tilsonburg, New
Hamburg, Paisley, Penetanguishene, Pickering,
Port Perry, Ont., Tavistock, Ont.
Drafts on New York and Sterling Exchange bought
and sold. Deposits received and interest allowed
Collections solicited and promptly made.
Correspondence at New York and in Canada—
Merchants Bank of Canada. London, England—
Royal Bank of Scotland.

THE ONTARIO BANK.

NOTICE is hereby given that a Dividend of Two
AND A HALF per cent. for the current half-year
has been declared upon the Capital Stock of this
Institution, and that the same will be paid at the
Bank and its Branches, on and after

Friday, the First Day of June next.

The Transfer Books will be closed from the 17th
to the 31st May, both days inclusive.

The Annual General Meeting of the Shareholders
will be held at the Banking House in this City, on
TUESDAY, THE 19TH DAY OF JUNE next.

The chair will be taken at 12 o'clock noon.

By order of the Board.

C. McGILL,
General Manager.

Toronto, 23d April, 1900.

The Bank of Toronto.

DIVIDEND No 88.

NOTICE is hereby given that a DIVIDEND OF
FIVE PER CENT. for the current half-year, being
at the rate of TEN PER CENT. per annum, upon
the Paid-up Capital of the bank, has this day been
declared, and that the same will be payable at the
bank and its branches on and after Friday, the
FIRST DAY OF JUNE next.

The Transfer Books will be closed from the
Seventeenth to the Thirty-first day of May, both
days inclusive.

THE ANNUAL GENERAL MEETING OF
Shareholders will be held at the Banking House of
the Institution on Wednesday, the Twentieth day
of June next. The chair to be taken at noon.

By order of the Board,

(Signed) D. COULSON,
General Manager.

The Bank of Toronto, Toronto, 25th April, 1900.

The Chartered Banks.

The Canadian Bank of Commerce

DIVIDEND No. 66.

NOTICE is hereby given that a DIVIDEND OF THREE AND ONE-HALF PER CENT upon the Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches On and after

FRIDAY, the 1st day of June next.

The Transfer Books will be closed from the 17th of May to the 31st of May, both days inclusive.

The Annual General Meeting of the Shareholders of the Bank will be held at the Banking House, in Toronto, on

TUESDAY, the 19th day of June next.

The chair will be taken at twelve o'clock. By order of the Board.

J. H. PLUMMER, Assistant General Manager.

Toronto, April 24th, 1900.

The Chartered Banks.

Bank of Hamilton.

NOTICE is hereby given that a dividend of four per cent. on the paid up capital stock of the Bank, for the half year ending 31st May, has this day been declared, and that the same will be payable at the bank and its branches on and after 1st June.

The transfer books will be closed from the 16th to the 31st May both inclusive.

The Annual Meeting of the shareholders will be held at the head office of the bank, in the city of Hamilton, on MONDAY, 18th JUNE, at twelve o'clock noon.

By order of the Directors, J. TURNBULL, Cashier.

HAMILTON, 25th April, 1900.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,500,000
Reserve Fund.....850,000

BOARD OF DIRECTORS:

R. W. HENKLER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, H. B. Brown,
N. W. Thomas, J. S. Mitchell, G. Stevens,
C. E. Kathan.

HEAD OFFICE, SHERBROOKE, Que.

Wm. FARWELL, General Manager.
Branches—Bedford, Coaticook, Cowansville,
Granby, Huntingdon, Magog, Ormstown, Rich-
mond, Stanstead, St. Hyacinthe, Waterloo, Grand
Forks, B. C.

Correspondents:

Montreal—Bank of Montreal.
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 DOMINION BANK
TORONTO.

NOTICE is hereby given that a Dividend of 3 per cent. upon the Capital Stock of this Institution has been declared for the current Quarter, being at the rate of 12 per cent. per annum, and that the same will be payable at the Banking House in this City on and after

Tuesday, the first day of May next.

The Transfer books will be closed from the 20th to the 30th April next, both days inclusive.

The annual general meeting of the shareholders for the election of Directors for the ensuing year will be held at the Banking House, in this City, on Wednesday, the 30th day of May next, at the hour of 12 o'clock noon.

By order of the Board, T. G. BROUGH, General Manager.
Toronto, March 26th, 1900.

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

DIRECTORS.
W. F. COWAN, President.
JOHN BURNS, Vice-President.
W. F. Allan, Fred. Wyld,
T. R. Wood, A. J. Somerville

Jas. Scott.
AGENCIES.
Allea Craig, Cannington, Kingston,
Bowmanville, Chatham, Markham,
Brantford, Colborne, Parkdale, Toronto
Bradford, Durham, Picton,
Brighton, Forest, Richmond Hill,
Brussels, Harristown, Stouffville,
Campbellford.

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, General Manager.

The Bank of Ottawa.

DIVIDEND No. 48.

NOTICE is hereby given that a dividend of four and one half per cent upon the paid-up capital stock of this Bank, has been declared for the current half-year, and that the same will be payable at the Bank and its Branches, on and after FRIDAY THE 1st DAY OF JUNE, 1900.

The Transfer books will be closed from the 17th to the 31st May next, both days inclusive.

By order of the Board,
GEO. BURN,
General Manager.

Ottawa, 20th April, 1900.

The Chartered Banks.

UNION BANK OF CANADA.

DIVIDEND No. 67.

NOTICE is hereby given that a Dividend at the rate of SIX PER CENT. per annum, on the Paid-up Capital Stock of this Institution, has been declared for the current half year, and that the same will be payable at the Bank and its Branches, on and after FRIDAY, the first day of June next.

The Transfer Books will be closed from the Seventeenth to the Thirty-first of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held on THURSDAY, the Fourteenth of June next, at the Banking House in this City.

The chair will be taken at 12 o'clock. By order of the Board.

E. E. WEBB,
General Manager.

Quebec, April 25th, 1900.

QUEBEC BANK.

DIVIDEND NOTICE.

NOTICE is hereby given that a DIVIDEND OF THREE PER CENT. upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House, in this city, and at its Branches, on and after FRIDAY, the first day of June next.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on Monday, the 4th day of June next. The chair will be taken at 3 o'clock.

By order of the Board of Directors,
THOMAS McDUGALL,
General Manager.

Quebec, 24th April, 1900.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, \$500,000
Reserve Fund, 375,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBE UNIACKE, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAUL, W. J. G. THOMSON, W. N. WICKWIRE
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank. London, England—Parr's Bank, Limited.

Bank of Nova Scotia.

INCORPORATED 1832.

Capital Paid-up.....\$1,760,900
Reserve Fund.....2,162,570

DIRECTORS.

JOHN Y. PAYZANT, President
CHARLES ARCHIBALD, Vice-President
R. B. SEETON, R. L. BORDEN, GEO. S. CAMPBELL,
J. WALTER ALLISON.

HEAD OFFICE, .. HALIFAX, N. S.
H. C. McLEOD, Gen. Mgr. D. WATERS, Inspector

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. Andrews, St. John, St. Stephen, Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside, In Quebec—Montreal. J. Pitblado, Manager.

In Ontario—Almonte, Arnprior, Berlin, Toronto, H. A. Richardson, Manager.

In Manitoba—Winnipeg. C. A. Kennedy, Mgr. St. John's. J. A. McLeod, Manager.

In Newfoundland—Harbor Grace.

In West Indies—Kingston, Jamaica. W. P. Hunt, Manager.

In U. S.—Chicago, Ill.—Alex. Robertson, Manager, and W. H. Davies, Assistant Manager. Calais Maine.—A. E. Vessey, Mgr. Boston, Mass.—W. E. Stavert, Manager.

The Traders Bank of Canada.

DIVIDEND No. 29.

NOTICE is hereby given that a Dividend at the rate of SIX PER CENT. per annum upon the Capital Stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and its Branches, on and after FRIDAY, THE 1st OF JUNE next.

The Transfer Books will be closed from the 17th to the 31st of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held in the Banking House in Toronto, on TUESDAY, THE 19th OF JUNE. Chair to be taken at twelve o'clock noon.

H. S. STRATHY,
General Manager.

Toronto, 17th April, 1900.

BANQUE D'HOCHELAGA.

NOTICE is hereby given that a Dividend of THREE AND A HALF PER CENT. (3½ p.c.) on the paid up capital of this Institution has been declared for the current half year, and that it will be payable at its Head Office, in Montreal, and at its Branches, on and after the FIRST DAY OF JUNE next.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive.

The General Annual Meeting of the Shareholders will be held at the Head Office of the Bank, in Montreal, on Friday the 15th day of June next, at noon.

By order of the Board of Directors,
M. J. A. PRENDERGAST,
General Manager.

Montreal, 20th April, 1900.

The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,500,000
 Capital Paid-Up 2,393,323
 Rest 1,555,860

DIRECTORS.

H. S. HOWLAND, President.
 T. R. MERRITT, Vice-President.
 Wm. Ramsay, Robert Jaffray,
 T. Sutherland Stayner, Elias Rogers, Wm. Hendrie,
 HEAD OFFICE, TORONTO.
 D. R. WILKIE, General Manager.

BRANCHES IN ONTARIO.

Essex, Listowel, Sault Ste. Marie,
 Fergus, Niagara Falls, St. Thomas,
 Galt, Port Colborne, Toronto,
 Hamilton, Rat Portage, Welland,
 Ingersoll, St. Catharines, Woodstock.

BRANCH IN QUEBEC.—Montreal.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.
 Brandon, Man. Prince Albert, Sask.
 Calgary, Alta. Revelstoke, B. C.
 Edmonton, Alta. Strathcona, Alta.
 Golden, B. C. Vancouver, B. C.
 Nelson, B. C. Winnipeg, Man.
 Portage La Prairie, Man.

AGENTS.—London, Eng., Lloyd's Bank, Ltd.,
 New York, Bank of Montreal, Bank of America.
 The Imperial Bank is prepared to issue letters of
 credit negotiable at any of the branches of the
 Standard Bank of South Africa, Ltd., Transvaal,
 Cape Colony, Natal, Rhodesia.

LA BANQUE NATIONALE.

NOTICE.

On and after TUESDAY, the FIRST of MAY
 next, this Bank will pay to its shareholders a
 dividend of

Three per cent.

Upon its Capital, for the six months ending on
 the 30th April next.

The transfer book will be closed from the 16th to
 the 30th April next, both days inclusive.
 The Annual Meeting of the shareholders will
 take place at the banking house, Lower Town, on
 Wednesday, the 16th May next, at three o'clock p.m.
 The powers of attorney to vote must, to be valid,
 be deposited at the bank five full days before that
 of the meeting, i.e., before three o'clock p.m., on
 Thursday, the 10th May next.

By order of the Board of Directors,

QUEBEC, 30th March, 1900. P. LAFRANCE, Manager.

Union Bank of Halifax.

INCORPORATED 1856.

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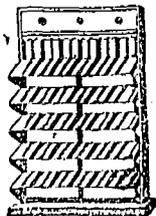
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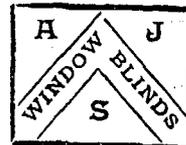
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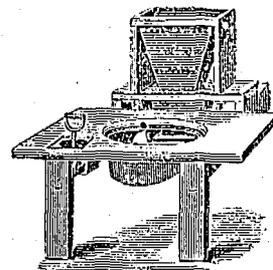
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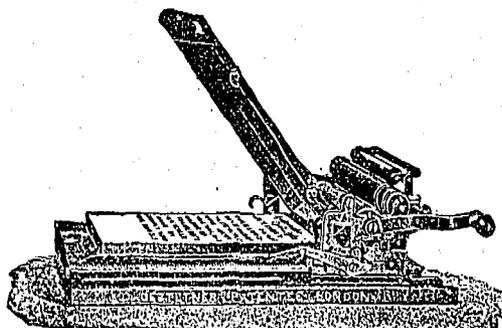
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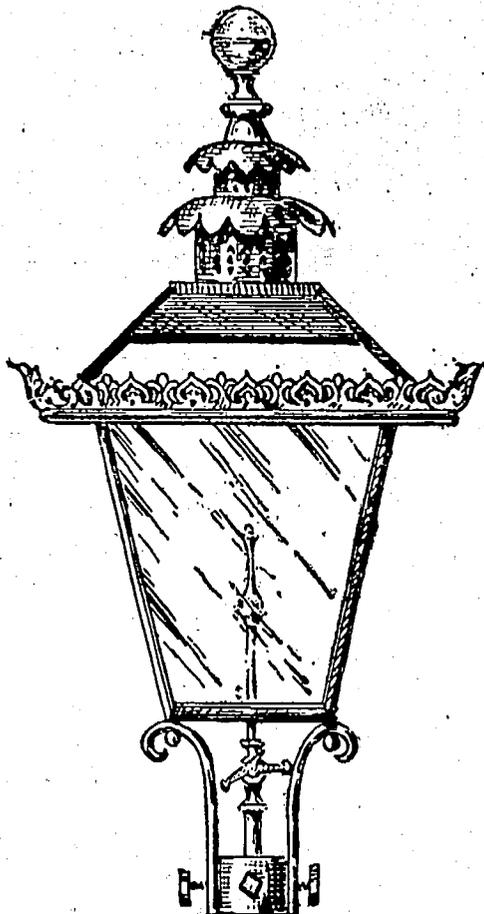
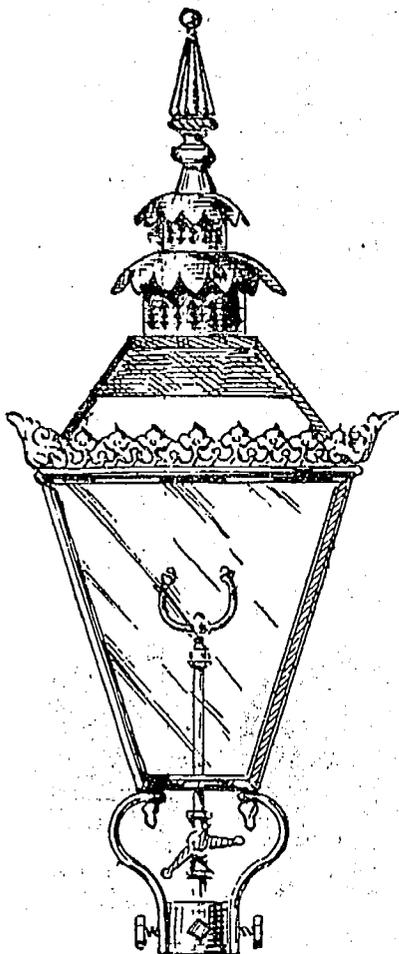
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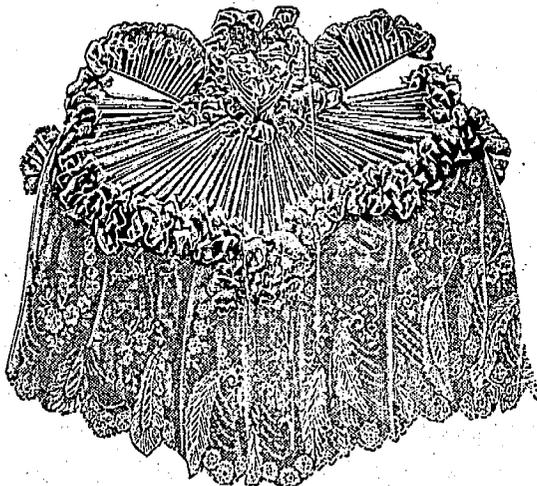
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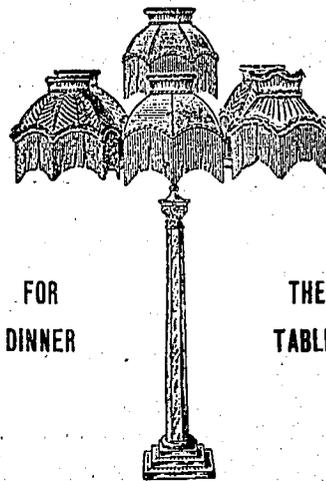


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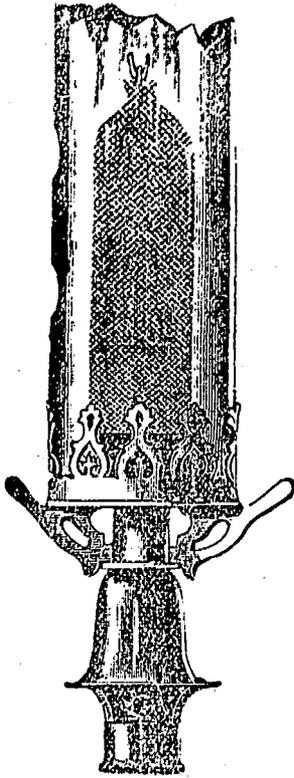
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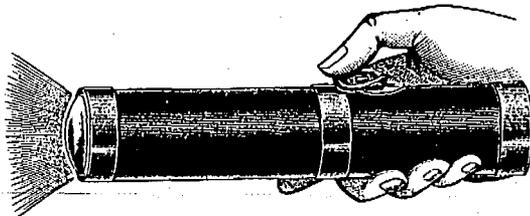
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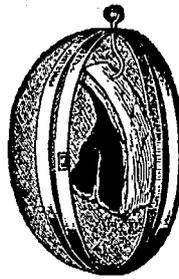
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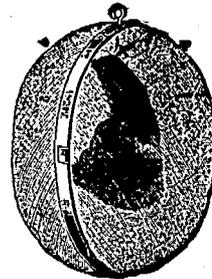
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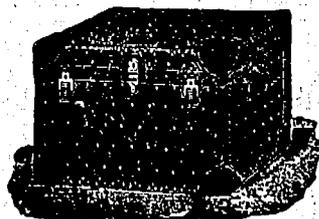
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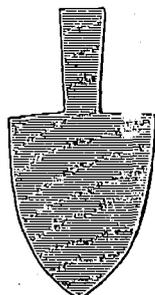
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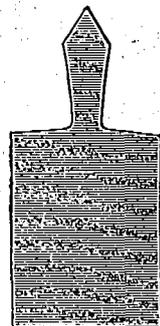
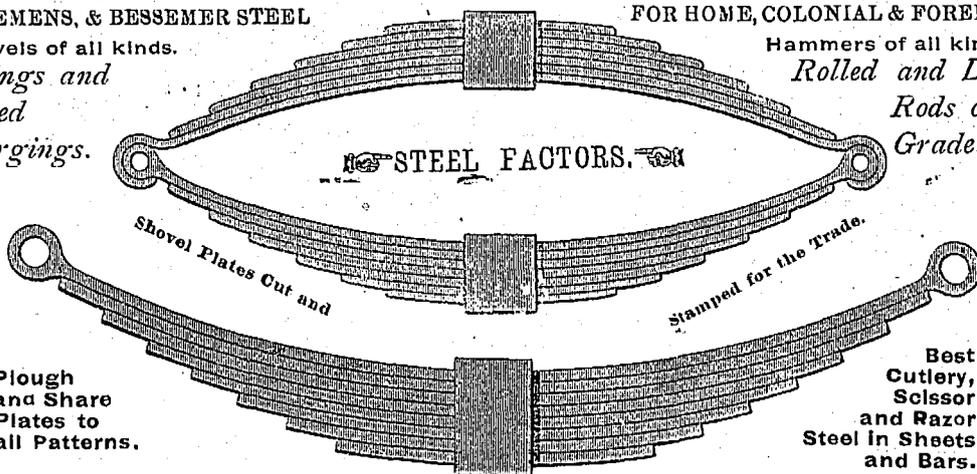
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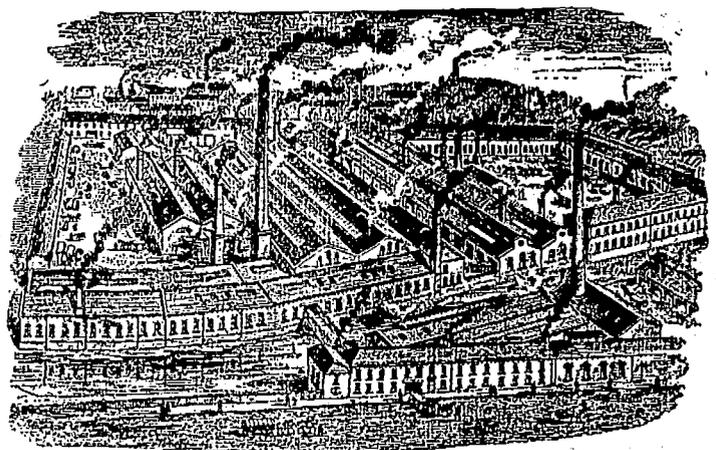
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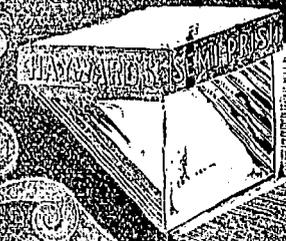


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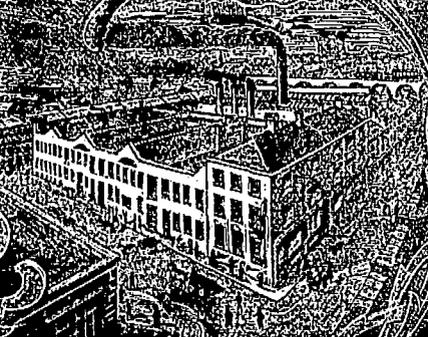
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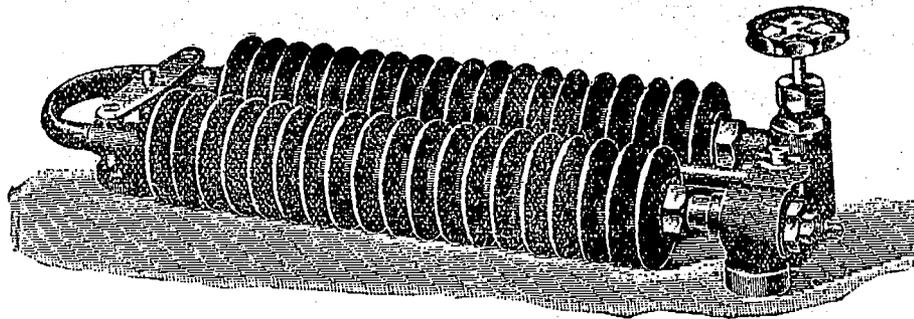


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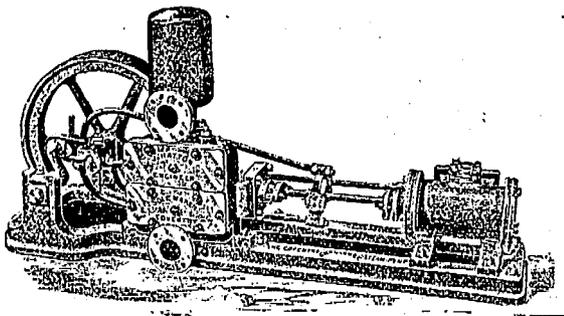


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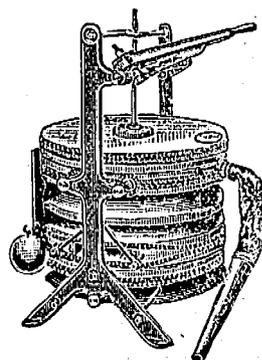
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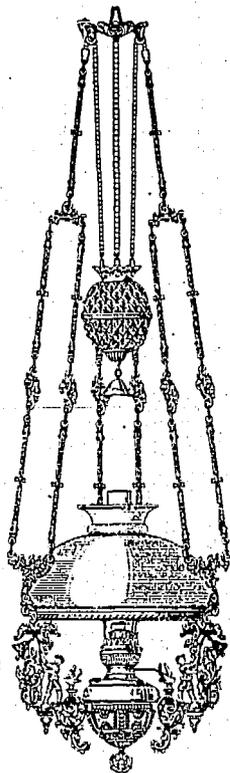
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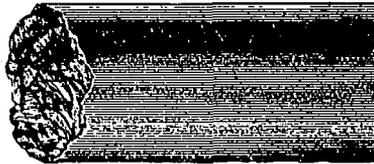
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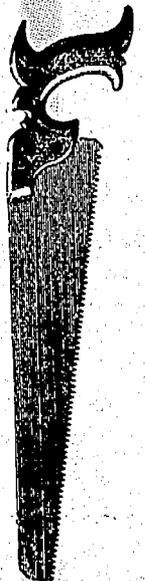
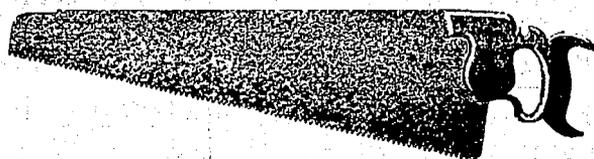
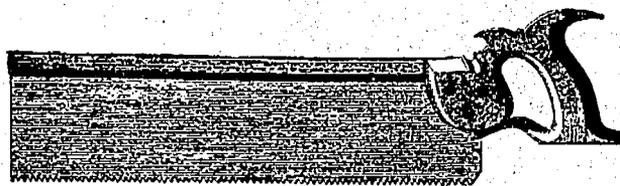
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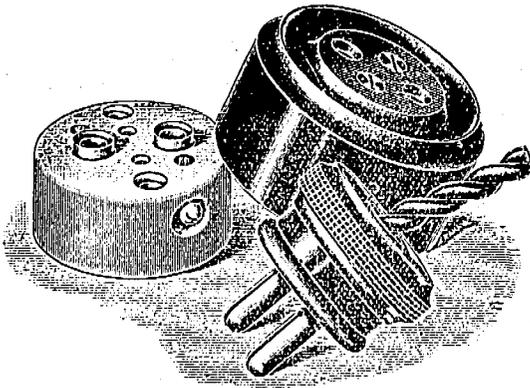
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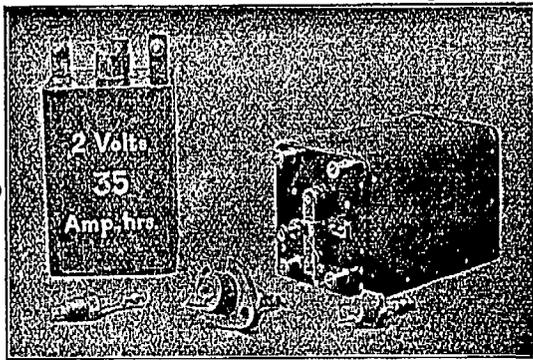


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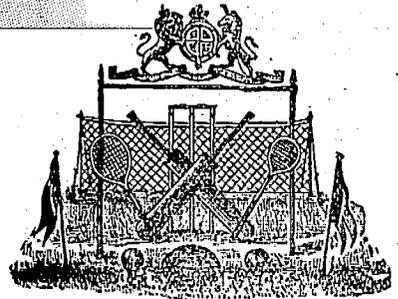
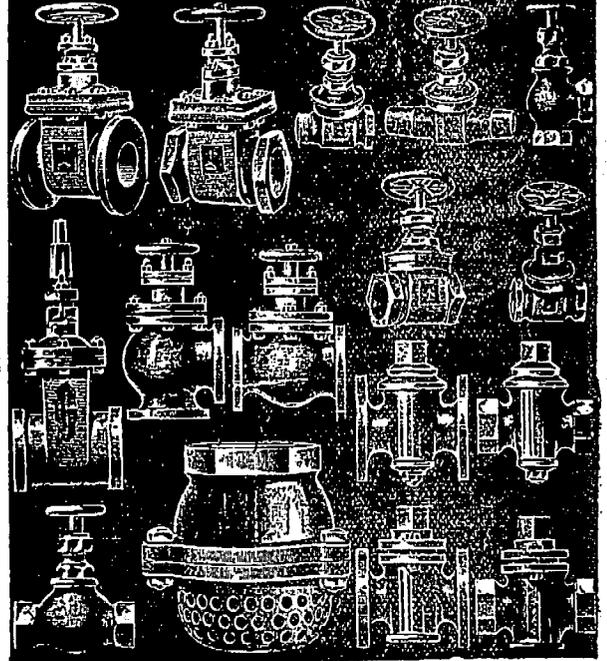
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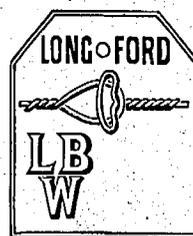
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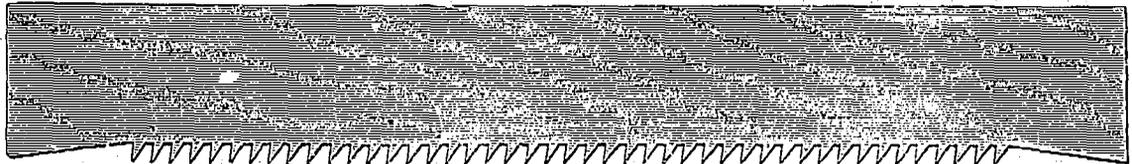
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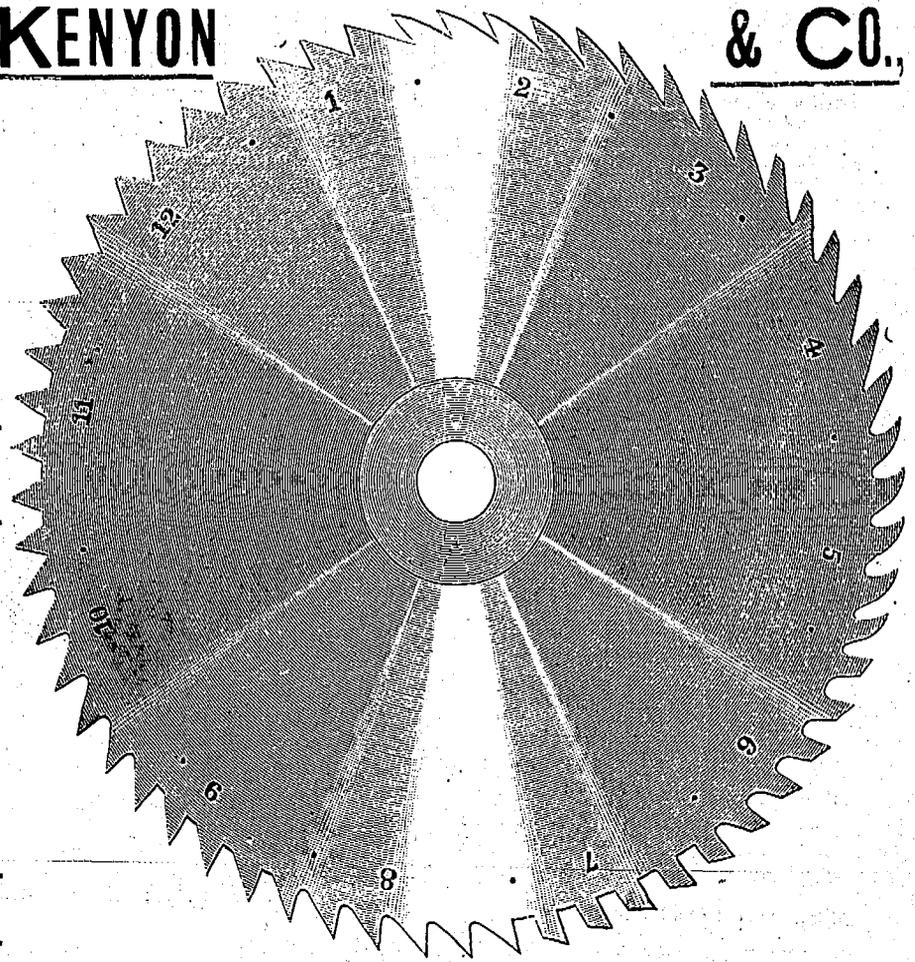


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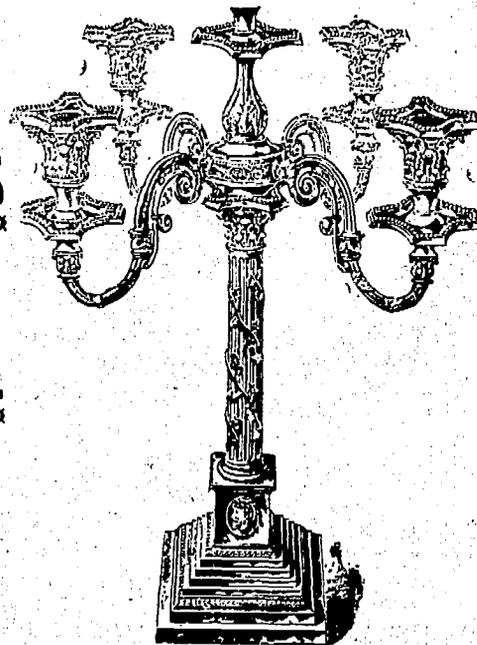
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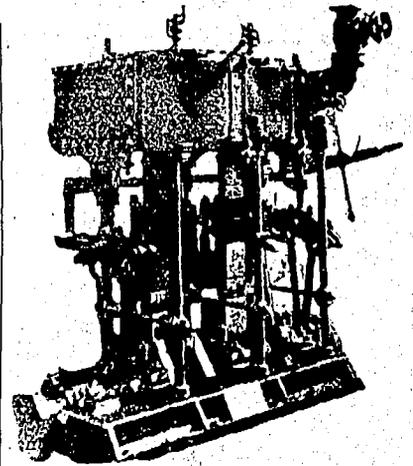
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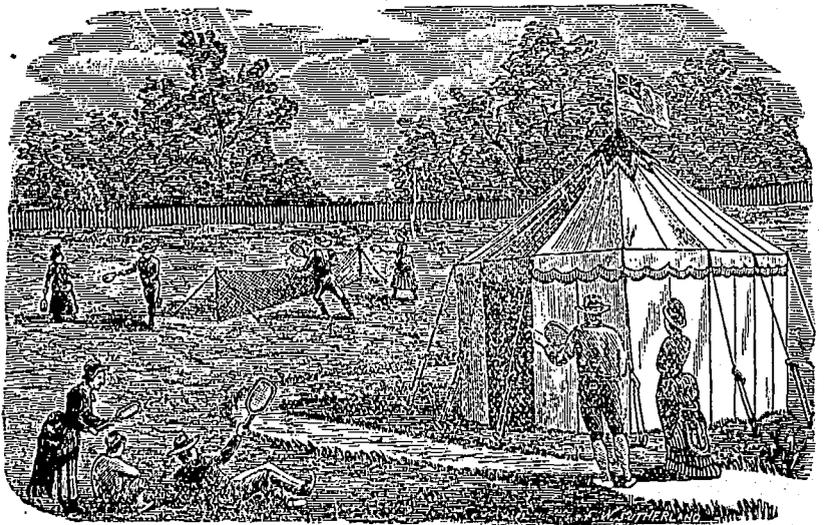
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All kinds of Printing and Writing Papers and Book-Binders' Supplies

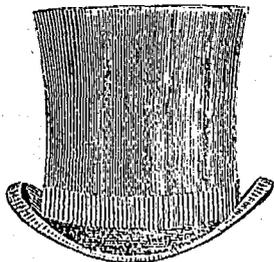
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Hats, Helmets, Caps, Etc.

PATENTEES OF

"THE AIR-CHAMBER HAT" FOR INDIA.

SOLE MANUFACTURERS OF

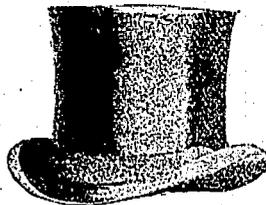
The "BREEZE HELMET" (Registered and Patented).

Cable Address: "LUCK," London.

LUCK & SONS,

23, 24 & 25 Walbrook,

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Hats, Helmets, Caps, Etc.

Silk Hats, Hard Elastic and Soft Felt Hats
Helmets, Men's and Youths' Straw
Hats, Caps, etc.

For Colonial and Indian Markets.

Canadian Colored Cotton Mills Company.

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

Wholesale Trade only Supplied.

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AGENTS,
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Royal Paper Mills Co.

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

STORE 763 Craig Street, MONTREAL.
Works and Head Office, EAST ANGLS, P.Q.

CAMPBELL'S QUININE WINE.

It will tone up your system, and restore the appetite.

The best cure for Debility.

JUST WHAT YOU NEED THIS SPRING.

FANCY MOUNT ROYAL INDIA BRIGHT

JAPAN GLACE POLISHED
IMPERIAL SEETA PATNA
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MONTREAL, QUE.

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SOLE REPRESENTATIVE OF
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OF NEW YORK.

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Commercial Summary.

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

—Uxbridge, Ont., voted on the 30th ult., in favor of a loan of \$5,000, for 10 years, without interest, to Mr. Small, proprietor of the Organ Company.

—Arrangements have been made with the Hamilton, Ont., Brass Company, whereby National Cash Registers will be made by that company, thus doing away with the necessity of building a factory for their manufacture in that city.

—A Port Arthur, Ont., dispatch states there is considerable disappointment in Algoma owing to the Government not granting aid to the Thunder Bay, Nipigon & St. Joe Railway. Every railway projected from that part of the district has either been built or is building, and it was expected a land grant, same as given the Algoma Central would at least have been voted.

—It is announced in London, Eng., that a syndicate of northern capitalists, with "unlimited wealth," is about to erect, on the banks of the River Tees, the largest armour plate works in the United Kingdom. The syndicate, it is added, is sending a commission to the United States to inspect the best plants there, and to study American methods. The commission includes the managers of large steel companies, and Mr. Stephen Furness, son of Sir Christopher Furness, the prominent shipowner and engine builder of West Hartlepool.



"Jardine"

TIRE UPSETTERS WILL UPSET TIRES

Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER. ONT.

R. J. PIKE,

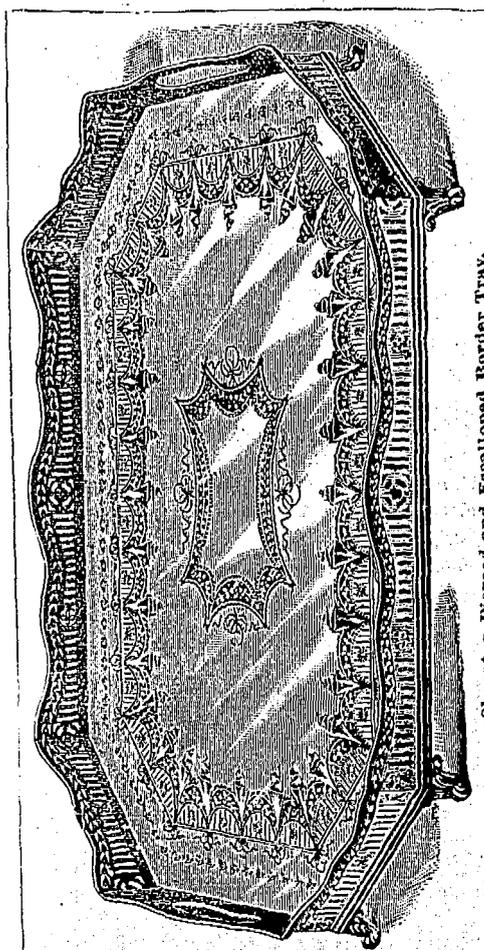
Gold and Silver Watch Case
Manufacturer,
CROMWELL HOUSE
EARLSDON, COVENTRY, Eng.

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Jobber in
CLOTH SAMPLES, REMNANTS
and TAILOR CLIPS
also dealer in
All kinds of Raw Furs and Fur Clippings.
169 Cadieux St. MONTREAL.

Cable Addresses: Broadbury, Sheffield, Silivm, London.

THOMAS BRADBURY & SONS



Sheraton Pierced and Escalloped Border Tray.

8086.

22 & 24 Arundel Street,
SHEFFIELD, Eng.

AND
15 Charterhouse Street,
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Manufacturers of
Solid Silver Goods

. . . of Every Description.

—ALSO—

Best Electro-Plate only,
Spoons and Forks, &c.

Reproductions of Old English Silver a Specialty.

Established
1824.Established
1824.

NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MANUFACTURERS :

JOSEPH PICKERING & SONS

Albyn Works, SHEFFIELD, Eng.

—Manitobans and North Westerners affirm that they could take all the apples now shipped to England, if placed in their markets in good condition. That should be easy enough, but the freight question is not so easily settled.

—The Montreal customs report an increase of \$27,120.24, as compared with the amount collected for the corresponding month last year. The collections for the months of April, 1899-1900, were as follows: April, 1899, \$666,979.82; April, 1900, \$694,100.06; increase, \$27,120.24.

—The London "Times" states that, although the greatest pains have been taken to invite those disabled in the war to apply for assistance from a fund of half a million dollars which is waiting to be distributed, only a dozen applications have been received. Those injured in the war, their families and the relatives of those killed will be better provided for than were the sufferers by any previous war. There was room for improvement, as Great Britain has never been liberal enough to its disabled soldiers and sailors, or to the widows and families of the slain.

—The report of winter port shipments at St John, N.B., submitted to the Board of Trade shows a large increase in both exports and imports, over the previous winters. Grain shipments touched nearly 4,500,000 bushels, against a little over 3,000,000 bushels last year, while cattle shipments increased last year from 10,300 head to about 18,000. The outward tonnage was 300,000 tons, compared with 141,000 tons the previous winter. There were 61 sailings, compared with 52 last year. The total value of exports was \$9,518,000 against about \$7,000,000 last year, and not quite \$5,000,000 in the winter of 1897-98.

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,

LONDON, E. C., ENGLAND.

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent).
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles.

—New Ontario companies include the Canada Biscuit Company, Toronto; the provisional directors are: Hon. John Dryden, Brooklin; J. C. McHeggie, H. C. Fortier, T. Kennedy and E. S. Reade, Toronto. The share capital is \$100,000.—The Automatic Steam Cooker Company, share capital \$50,000, has been incorporated. The firm of Ambrose Kent & Sons, Toronto, has been incorporated into a joint stock company, capital, \$100,000. Other concerns just incorporated are: The Capital Power Company, Ottawa, with a capital of \$300,000; The Whitefish River Booming, Towing & Rafting Company, with a capital of \$40,000; The Kirkton Milling Company, with a capital of \$300,000; The Leo Mining & Developing Company, with a capital of \$5,000,000. The provisional directors of the latter company include Hon. A. S. Hardy, Toronto, and H. S. Cates, W. T. Niswanger, and J. Hirschfeld.

—The Philippine war may virtually be ended, but the peace end of the deal is no less productive of good for some representative food supply companies. A Chicago letter of the 26th ult., mentions the departure of two special trains hauling thirty-eight Armour refrigerator cars, which carried 1,000,000 pounds of tinned and crated bacon consigned to the American soldiers in the Philippines. The meat was prepared under Federal Government inspection, and by a formula furnished by the Chief of the Bureau of Animal Industry, Washington. The shipment constitutes forty-five days' rations for the entire army of the Philippines.

—Mrs. J. R. B. Smith, millinery, Montreal, conducting business under the style of J. R. B. Smith & Co., has assigned. The principal creditors are: R. Tindheim, \$290; Zainer & Feldstein, New York, \$464; Union Hat Works Company, St. Johns, \$800; J. Godin, Montreal, \$450; Champion Manufacturing Company, New York, \$208.23; Tipper & Co., Philadelphia, \$455.58; and John Tearie, England, \$282.

—Canadian Pacific land sales for the month of April just ended were 58,500 acres, for \$182,000. For the same month last year sales were 36,600 acres, for \$117,000.

M^c Cashell, Dougall & Co
Fine Varnish & Japan
Manufacturers.
Montreal
Price Lists on application

BRICK.

**YOUR
MONEY**

is well spent if you buy Milton Bricks. They are the highest grade of Canadian Brick. Our Buff Brick may be seen in the new Foley Block.

THE MILTON PRESSED BRICK CO., Ltd.

Works & Head Office: MILTON, Ont.

Dr. ROBERTSON, President.

J. S. McCANNELL, Managing Director.

Montreal Agt., T. A. MORRISON & Co. 204 St. James St.

CABLE ADDRESS: "GLOSIEST," LONDON.

ESTABLISHED 1800.



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

NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—The opening up of Northern Ontario by means of railway communication is being continually urged, not only by settlers in that region, but by influential merchants throughout the province. A large deputation, representing the Boards of Trade or Councils of London, Goderich, Kincardine, Owen Sound, Port Elgin, Thorold and Sudbury, and the Townships of Hallam, Lorne, Nairn, and Hyman, Ont., waited upon the Ontario Government recently and asked for grants of cash and lands, in aid of the Manitoulin & North Shore Railway. The applicants included Mr. R. S. Williams, President of the Goderich Board of Trade; Mr. W. M. Dack, ex-M.P.P., Kincardine; Mr. James Cleland, and Mr. John Harrison, Owen Sound; Mayor Ryan and Councillor Purvis of Sudbury; John George, Reeve of Port Elgin, and Thos. Conlan, Thorold. The Boards of Trade of Berlin, Brantford, Collingwood, as well as those towns and cities already mentioned, have all passed strong resolutions urging the Dominion and Provincial Governments to grant these subsidies, and the railway enterprise has also been strongly endorsed by petitions or resolutions from Gore Bay, Little Current, Manitowaning, Howland, Carnarvon, Assinack, Tekummah, Dawson and Billings on the Manitoulin Island. It was asked that in addition to the usual cash subsidies granted to railways in old Ontario the Government give a land subsidy of 6,400 acres per mile (subject to the reservation of the pine), to be selected in alternate townships or blocks in the vicinity of the line of railway, or from the wild lands north of the C.P.R. for the first 80 miles from Little Current northward to the Township of Levaek and eastward from the Township of Trill to the Town of Sudbury.

—The Queen has expressed her extreme gratification at the reception given her in Ireland and her hope to pay another visit. We trust Her Majesty will impress upon the Prince of Wales that it will be his duty to visit Ireland every year and hold Court receptions there as in London. Annual royal visits would add millions to the income of the people of Ireland, and most of it would be money earned by themselves which, hitherto, has gone to enrich other peoples.

—At a judicial sale of mining and timber property in the Nipissing district, Ont., held in Toronto recently, four parcels, said to contain rich deposits of nickel and copper, were purchased for \$25,100.

FRANCIS BAGLEY,

....MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in TORONTO & MONTREAL, COVENTRY, Eng.

F. A. TURNER.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,

Glass, Varnishes,

Glues, &c.

Oils, Chemicals, Dyestuffs,

Tanning Materials, &c.

AGENTS FOR

BERLIN ANALINE CO.,

Berlin, Germany.

Manufacturers of Analine, Colors and other Coal Tar Products.

THE

NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,

COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE

BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for our

SAMPLES & PRICES.

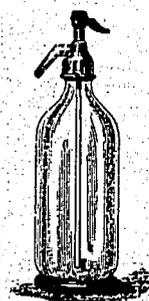
Offices and Warehouse:

2 GRESHAM BUILDINGS,

GUILDHALL,

LONDON, E.C.,

ENGLAND



The "FLUX" Fountain Pens.

TRADE MARK.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurling, so common with cheap fountain Pens.



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—A new pulp mill is to be erected at Ste. Adele, Que., to be known as the North River Lumber and Pulp Company. Mr. M. L. Stearns, one of the proprietors of the lumber mills at Val Morin, near Ste. Agathe, is one of the leading movers in the new enterprise. The mill will be a twelve grinder, capable of turning out 60 tons of pulp daily.

—The agricultural implement manufacturers of Ontario, at a recent meeting in Toronto, decided to no longer send exhibits to the various fall fairs. Too heavy expense in proportion to the results achieved is given as the reason. This will be a severe blow at the annual exhibitions which derive much additional patronage from the farming class because of the showing of the best in everything pertaining to their calling. Should all classes of exhibitors so decide the fair of the future would be a shallow affair indeed.

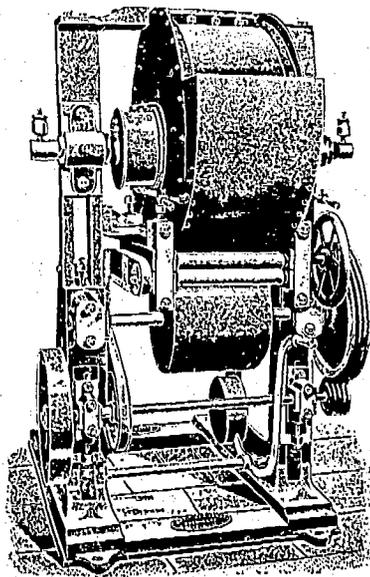
—Probably owing to the prevailing high cost of building material, all Montreal contractors are not at present enabled to make ends meet. Arthur Topin, contractor, Montreal, has assigned, at the instance of Theodore Lessard. Following is a list of the principal creditors: J. Brosseau, \$1,500; Adolphe Toupin, \$750; Amanda L'Etang, \$1,800; J. Lamoureux, \$3,000; M. Bolton, \$4,800; T. Forrest, \$250; T. Lessard, \$427; succession Lacroix, \$4,028; P. A. Beaudin, N.P., \$600.—Eugene Paquin, contractor, St. Henri, of Montreal, has assigned on demand of Charles P'Euuyer, of Ste. Cunegonde. The principal creditors are: Madame E. Paquin, \$6,000; Charles P'Euuyer, \$500; L. H. Henault, \$300; and V. Gosselin, St. Henri, \$216.

—Two interesting addresses on the resources of the Thunder Bay, Ont., district, were given by influential representatives from Port Arthur, at a recent meeting of the Toronto Board of Trade. It was shown that there is in the section between Nipigon and the western boundary of the Province about 30,000,000 acres of land, of which 12,000,000 acres are suitable for stock and farming purposes, an amount in one corner of New Ontario equal to the whole cultivated area of old Ontario, which supports two and a half million people. These lands are divided as follows: Along the line of the Port Arthur, Duluth & Western Railway 768,000 acres, along which line settlers from the United States are now going in freely. Along the line of the Ontario & Rainy River Railway 2,880,000 acres, which includes the famous Rainy River valley, where over 5,000 people are now domiciled. Along the line of the Canadian Pacific Railway 3,840,000 acres, on which line at Dryden there is a farm settlement and the Ontario Government dairy farm station. At present each of these railway companies gives a return land-seeker's ticket once, from Port Arthur or Fort William, for one cent per mile, but their other fares and rates are too high. Along the line of the Thunder Bay, Nipigon & St. Joe Railway 2,536,000 acres. This railway is designed to run due north from Port Arthur and Fort William to the boundary of the Province. Along the line of the St. Joe Railway, counting twenty miles on each side, there will be 17,920,000 acres of land, 50 per cent. more acres than there under cultivation in old Ontario at present. Iron and other ores were reported to be found in untold quantities, in many sections.

—At Milton, Ont., on the 25th ult., five men were fined each \$200 for bribery at the Halton election; and one man was fined \$600. In default of payment of fines within one month the bribers are to be imprisoned for six months, and the bribed for one month. All parties were disenfranchised for eight years. We fear the most culpable parties in this scandalous affair, viz., the "machine" operators and huggers will escape justice.

DAVID ASHTON & CO.,

SPECIALITY:—
File and Saw Manufacturing Machinery



ENGINEERS.

AZTEC WORKS. NEEPSSEND,

SHEFFIELD, ENG.

Telegrams: Reservation, London.

Stores: Eagle Yard, S.E.

Factory: Hampton Street, S.E.

F. H. Mathews & Sons,

LIMITED,

PEWTERERS,

Complete Hotel and Bar Fitters,

Beer Engine Manufacturers,

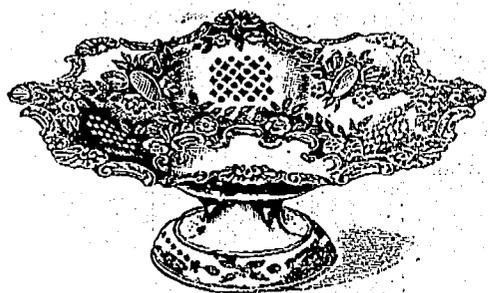
Brass, Gun & German Silver Founders.

Patentees and Makers of
The "WASTE NOT" Beer Engine.

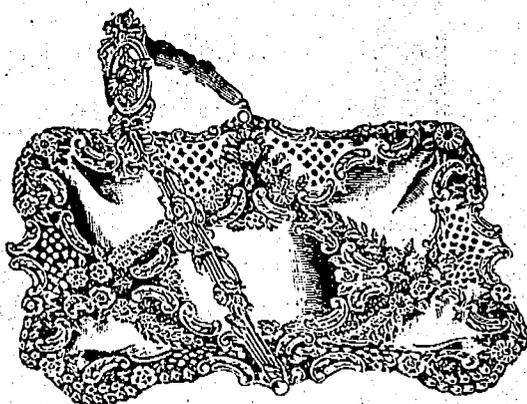
84 Walworth Road,

LONDON, S.E., England.

ALLAN GREEN



MANUFACTURER OF



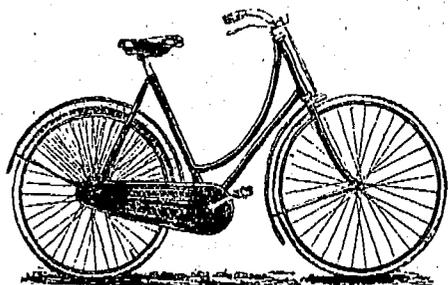
STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.

MACKLIN CYCLES.

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



MANUFACTURED BY

MACKLIN & SON,
GOSFORD ST., COVENTRY, England.

—Advices from Ottawa state that the Dominion Government has given a preliminary judgment in the case of the independent oil companies and the consumers against the C.P.R. and G.T.R. for discrimination in favor of the Sarnia and Petrolia oilfields, which are controlled by the Standard Oil Company. The case had already been argued before the Railway Committee. The decision is that the rates from Suspension Bridge and Black Rock to Montreal must be restored to twenty-three cents, the companies having raised them to thirty-five cents; while the Sarnia rate, although the distance was greater, was reduced about 20 to 21 cents from 35 cents. The latter rate remains the same.

HENRY GATEHOUSE,

“Fountain” Fish and Game Store,

WHOLESALE AND RETAIL,

808-810 DORCHESTER STREET,

MONTREAL.

COLD STORAGE CAPACITY . . . 40,000 CUBIC FEET.

Consignments solicited to sell on Commission.

—Our Petrolia, Ont., correspondent writes:—The trading stamp system is likely to get a footing in our town. The better class of merchants, however, absolutely refuse to have anything to do with it.—A joint stock company (limited), is being formed here to be known as the Petrolia Packing and Cold Storage Company, with a subscribed capital of \$100,000. The object is to cure pork for export trade and supply local cold storage. A considerable portion of the stock has been subscribed. As Petrolia is situated in the midst of a pork and corn producing country, the venture should prove profitable.

—The Canadian sugar beet seems to have struck a hard field from which it will take some little time to pull up. A St. Catharines, Ont., letter states that the by-law to bonus the Beet Sugar Company to the amount of \$40,000 was defeated by 81 votes. This company was to erect and put in operation a \$500,000 plant, and had contracted for the growing of sugar beets throughout the county, besides obtaining from the Government the privilege of using 3,000,000 gallons of water per day from the Welland canal.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

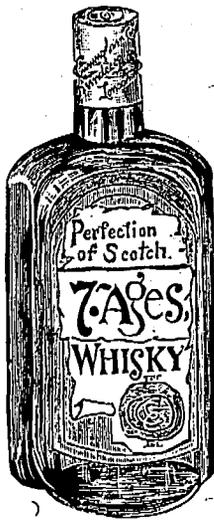
THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT
REMUNERATIVE PRICES.

The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY
BE OBTAINED FROM

The Brewers' and Distillers' Co₂ Co., Ltd.,
16 VICTORIA STREET, LONDON, ENGLAND.

CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

33 Seething
Lane,
GREAT
TOWER ST.,
London, E.C.,
ENGLAND.

W. NEAL,

OXFORD HOUSE, CHAPEL FIELDS,
COVENTRY, Eng.

All kinds of Gold Watch Cases
in 9ct. and 18ct.

ESTABLISHED 1860

Bio Works, Howard Street,
SHEFFIELD, England.

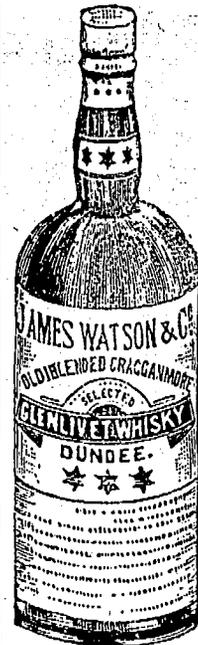
Joseph Rodgers & Co.

MANUFACTURERS OF

Table and Spring Cutlery,
RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.



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

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported.

Henry J.
Chard & Co.

Agents for Canada,

28
HOSPITAL ST.,
MONTREAL.

Cable Address:
FABRIQUE, LONDON.

BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER

PATENT AGENT,

56 LUDGATE HILL, LONDON. - - ENGLAND.

—A Victoria, B.C., dispatch of the 29th ult., says: "The Coast seal hunting season closes on May 1st, and schooners are already coming home. The average catches are larger than last season. The fishermen of the west coast of Vancouver Island are again petitioning the Dominion Government for the establishment of a patrol to protect British Columbia halibut banks from American poaching vessels.

—Statistics of the British Board of Trade are quoted by the Canadian "Gazette" to show the average annual consumption of wine, beer and spirits in Canada, Australia, United States and Great Britain. The percentages refer to gallons per head consumed yearly:

	Wine.	Beer.	Spirits.
Canada..	0.08	3.6	0.65
Australasia	1.05	10.6	0.76
United States	0.30	12.6	0.85
Great Britain	0.41	31.9	1.03

According to these returns the people of Canada consume less than half the alcohol per head of the amount drunk by Americans, or Australians; one twelfth of the consumption in France; and about one-sixth of Germany and United Kingdom. Canadians are the most abstemious of civilized people.

—The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Montreal: Canadian patents: W. J. Still, electric motors; J. L. McCullough, swinging gates; H. Martin, ladies' sewing stands; D. Morrison, grass and stubble burners; W. H. Smith, mattresses; W. H. Horn, shanks for cornets and like musical instruments; E. Noble, bag-holders; A. Proulx, barrel supports; J. G. Dalhousie, corset clasps; H. Foland, and P. A. Dunham, animal traps; J. Nagle, machine for opening and shutting gates; A. Ames, candy machines; R. K. Ahn, amalgamating barrels; G. D. Scott, acetylene gas generators; J. W. Falls, acetylene gas generators; S. Jewel, gas generators; S. W. Bradley, bottle cork-fastener; T. Benson, piston rod lubricator; R. Wood, churns; A. Bray, adjustable clamps for moulding flasks or boxes and other purposes; C. C. Parker, nut-locks; S. George, lumber measuring instruments; T. H. McCauley, automatic pumps; R. Smith, rotary engines; R. J. Copeland and A. E. Chatterson, binders; W. J. Earle, wire tighteners; J. W. Gravel, chamois socks.—American patents: John Bain, truss; E. C. Boeckh, combined display table and case; C. W. Conner, roofing tool; I. Frechette, trimming attachment for pegging machines; D. Gilmour, lumber; D. Gilmour, manufacture of lumber; S. Jewel, acetylene gas generator; O. Jull, feathering puddlewheel; A. J. Kappel, and J. Walker, vending-box; J. L. McCullough, swinging gate; R. Simpson, clothes reel; J. D. Storie, car-coupling; W. J. Ward, vehicle wheel; W. H. Wortman and W. Richmond, pea harvester.

—As an instance of what modern building is doing for the iron trade, a Pittsburg letter tells of the Carnegie Steel Company having secured a contract from the Mexican Central Railroad for a pier at Tampico, which will require 10,000 tons of steel beams.

—The London "Mail" affirms that South African tobacco will soon be sold in large quantities in England; it is said to be the nearest to Cuban grown anywhere.

"Every Factory in Canada should
"use the best Belting. Our
"EXTRA" brand

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

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

THE ROYAL PALACE HOTEL,

Adjoining the Royal Kensington Palace, Kensington, W.,
overlooking Kensington Gardens and Hyde Park,
LONDON, ENGLAND.

THE FINEST POSITION IN LONDON.



Table d'Hôte Dinner (separate tables) open to Non Residents, 6 p.m. to 8.30 p.m. Exceptional Cuisine (French), Lounges, Elevators, Electric Light throughout. Recherche Dinners à la carte.

Erection of buildings, &c., cost nearly a Quarter of a Million Sterling. Sumptuously furnished. Every modern improvement. Telegraphic Address—"PRECEDENCE, LONDON."

Thos. B. Cumpston & Son

LINEN,

Works: St. Helen's Mills, Hunslet,
Whitehouse Street, HUNSLET,
LEEDS, ENGLAND.

Reg. Telegraphic Address:
"CUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas
D.S. & D.D. Cover Canvas,
Brattice Cloth & Wagon Covers,

Contractors to the following British Rail
way Cos.:—Midland, Great Northern,
North Eastern, Gt. Western,
South Eastern, and
Gt. Southern and Western Ry. of Ireland.

Cable address: "Scent Fountains" London

R. R. PATTISON & Co.,

..IMPORTERS OF..

FOREIGN FANCY GOODS,

and Factors of English Toys
OF EVERY DESCRIPTION.

91 HIGH HOLBORN, LONDON, W. C. England.

Bone Goods with Sea Side Views.

—The contract for building the ore dock at Michipicoten, Ont., for Mr. Clergue's Algoma Central Railway has been given to a Vancouver, B.C., builder. The cost will be about \$200,000.

—An English cold-storage man advises apple shippers to abandon the barrel of uncertain size and pack in boxes of uniform size having cracks for ventilation. He says the apples in the middle of the barrel heat and deteriorate on the voyage for lack of free circulation of air. Tasmania, which is thousands of miles further from the English market than Canada is, ships apples to London in better condition and at higher prices than we do, simply because she provides honest goods and uniform packages.

—Directors of the Cuba Company, recently incorporated at Trenton, U.S., with \$8,000,000 capital, were elected as follows: Sir William C. Van Horne, president; William C. Whitney, Thomas F. Ryan, P. A. B. Wheeler, General Saml. Thomas, George G. Haven, Edward Berwin, and General G. M. Dodge. The entire capital of \$8,000,000 was taken up. Arrangements were made to secure \$2,500,000 cash for immediate use. The shares of the company are of \$50,000 each. The principal object of the company is the development of Cuban railroads.

—The word "peanut" is almost a synonym for anything mean or petty, but the article itself is the basis of a large trade. The American crop last year will weigh about 82 millions of pounds, or 40,000 tons. Europe imports 400 millions of pounds annually to be made into oil, in which the peanut is very rich, 40 per cent. of the shelled nut being oil. Peanut cake, minus the oil, sells at \$30 per ton in Germany for cattle food. The nut is also made into butter, candies, burnt almonds and the oil is sold as olive oil. The "Roller Mill" states that there are 20 peanut factories in America.

—The supply of ostrich feathers has fallen off heavily as a result of the war. There are six public sales in London each year, at which feathers are sold on an average worth \$649,300. At the last sale the sales reached only about half that amount. The price varies from \$8 to \$76 per pound; the highest price runs at about 65 to 70 cents for a feather and the lowest about 7 cents each.

—The Gulf and Manitoba Railway has been granted permission by the Minnesota State Railway Commission to increase its capital stock from \$50,000 to \$7,000,000. The proposed line will be 700 miles long, the terminals being Duluth and Kansas City.

TELEGRAPHIC ADDRESS "STEAMPOWER, LONDON,"
TELEPHONE No 997 Hop.

Robert Millar,
Engineer and
Mechanician,
44, LANCASTER STREET,
BOROUGH ROAD,
LONDON, S. E.,
England.

LOOM=Y=NOOS

(REG'D TRADE MARK.)

PRISMS

.....MAKE.....

Dark Rooms Light as Day.

SAVE GAS BILLS—IMPROVE HEALTH.

WEBSTER BROS. & PARKES,

228 St. James Street, MONTREAL, Que.

GROCERY NOTES.

The consumption of cocoa and chocolate is increasing at a rate which proves the change of these articles from luxuries to household necessities. This has been brought about through constant efforts at perfection and the upholding of prices, rather than in the substitution of adulterations which, in the case of so many meritorious commodities, has worked to their ruin. Both chocolate and cocoa are made from crude cocoa, the fruit of the cacao tree, a sub-tropical plant. Though closely allied as to constituents, custom and method of manufacture have given to cocoa and chocolate a separate use in the household economy. Cocoa, otherwise chocolate with the excess of oil extracted, is consumed almost entirely as a beverage; while chocolate, though to some extent used for making drinks, finds its greatest distribution as a confection and a flavoring essence. Ecuador is the largest producer, exporting 33,500,000 pounds. Trinidad is second with 22,000,000 pounds, and Venezuela furnishes nearly 15,000,000 pounds. Other countries from which supplies are obtained are: Grenada, Hayti, Cuba, Ceylon, Para, Bahia, Surinam, Martinique, Guadeloupe, Java, Dominica, St. Lucia, Jamaica, and Africa. The African crop is estimated at over 17,000,000 pounds yearly. The estimated consumption in Europe is 102,000,000 pounds.

—A consignment of 2,500 boxes of smoked herrings were seized by the Medical Health Officer at this port on Saturday last as being unfit for use. They were ordered sent to the incinerator to be burned.

A private London circular of the 20th ult., treating of the dairy outlook, says:—The temperature during the latter half of the week has become mild and spring-like, and is altogether genuine growing weather. The demand for Australian and New Zealand butter is erratic. Ordinary quality is difficult of sale. Special brands known as "Fancy," which were placed early in the season with good retail houses are making excellent prices, as agents are able to squeeze about 2s per cwt. above market value from buyers, who, at the present moment, are unable to supply their wants from other sources. "Choicest" butter on the spot is about 2s per cwt. dearer than last week, but it is expected that the arrival of 11,000 boxes of Australian and 43,000 boxes of New Zealand this week will have a tendency to reduce values to their former level. "Choicest" makes 92s to 94s per cwt. according as the quantity of each purchase is large or small. In the special cases mentioned above of "Fancy" brands, 96s is obtainable. — Cheese.—There is a slightly increased demand for Canadian, and white may be purchased at 60s to 61s, but coloured runs at 63s to 63s 6d. A few new season's are offered at 56s to 57s c.i.f. About 15,000 crates of New Zealand cheese have arrived this week, and coloured is making 62s to 63s, while white realises 60s to 61s.

—The following were among the enquiries concerning Canadian trade received at the Canadian Government office in London, during the week ending 13th of April:—An important firm of manufacturers of colors, paints and varnishes are desirous of being placed in communication with buying-agents in Canada. The manufacturers of a special kind of digestible biscuit desire to extend their business and to include Canada among the countries to which they export.—A firm of exporters of provisions, tinned goods, jam, sauce, pickles, chemicals, etc., desire to appoint agents at various points in Canada.—A Copenhagen (Denmark) firm ask to be placed in communication with a first rate exporter of wooden handles from Canada. They are willing to take up any other article suitable for the Scandinavian and Baltic market and offer a good reference.—A Colombo (Ceylon) firm have mica (in lumps and uncleaned), plumbago, cinnamon oil, cocoanut oil, coir-yarn, etc., for sale and offer samples and quotations to Canadian buyers.—A well known firm of pyrotechnists offer to furnish catalogues of their manufactures to parties interested.—The names of Canadian exporters of carriage wheels, are asked for by a Liverpool firm.—A Bradford house enquires for the names of seed crushing firms in Canada.

FRIDAY, MAY 4TH, 1900.

A MONTREAL CLOTHING FAILURE.

Some seven years ago, Matthew (Mates) Bernstein began business in Montreal in the humble calling of pedlar. His native shrewdness caused capital to slowly roll in his direction until, in a few years, he was enabled to open a business as retail dry goods and clothing. In this he also made some headway, aided by economy in living. As business increased he extended his purchases to the European market, the manufacture of clothing, which he added, causing his business to largely expand. In January, 1899, he reported stock on hand worth \$8,000 and book debts of \$4,000, with liabilities to the trade of \$3,500. Some two months ago he opened new premises at 85 St. James street, continuing to manufacture also at his residential premises on St. Lawrence street. Mr. Bernstein attributes his assignment to the recent failure of Barry, Cook & Co., for whom he endorsed to the amount of \$2,500. A meeting to appoint a curator will be held on the 9th inst. An offer of settlement has meantime been submitted. The liabilities aggregate some \$50,000. The principal creditors are: M. Vineberg & Co., secured, \$14,962; Boyd & Co., secured, \$5,000; Firth & Co., Bradford, Eng., \$3,836; Wild, Darling & Co., Toronto, \$2,286; J. A. McCarville, \$562; J. A. McCuaig, \$990; H. H. Wolff & Co., secured and ordinary, \$1,182; Ester Ichbitfky, \$1,000; S. Kolber, indirect, \$1,000; Molsons Bank, indirect, \$1,800; Jno. M. Garland, Sons & Co., Ottawa, \$1,063; Dick, Ridout & Co., Toronto, \$1,544; Canadian Bank of Commerce, secured, \$3,800; Goodyear Rubber Company, \$1,199; J. P. Loban, New York, \$1,148; Jas. Wood & Sons, Manchester, Eng., £421; H. Roth, Manchester, Eng., £289; Jean Monnal, Belgium, £268; Sirgden & Lovett, Leeds, Eng., £286; Geo. Breetles & Co., London, Eng., £313; Schwart & Levin, \$700; B. Stern, \$600.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.

*Luxury and Home Comforts.**Unexcelled Cuisine.***Inclusive Terms, from 10/6 per day.**

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINES," LONDON.

"Canada's Leading Company"

The Canadian business of the Canada Life for 1899 was not only the largest of any year since its establishment in 1847, but exceeded that of any other company doing business in the Dominion.

Canada Life Assurance Company, Head Office, Toronto.

President, Hon. Geo. A. Cox. Assistant General Manager, E. W. Cox.
Treasurer, H. B. Walker. Secretary, R. Hills.
Superintendent, W. T. Ramsay. Actuary, Frank Sanderson.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825. OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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

[WORLD WIDE POLICIES.]

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

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

NORTHERN ASSURANCE CO'Y. INCOME AND FUND (1892)



Capital and Accumulated Funds, :: \$38 355,000
Annual Revenue from Fire Premiums..... } 5,715,000
Annual Revenue from Life Premiums..... }
Annual Revenue from Interest upon Invested Funds..... }
Deposited with Dominion Government for the security of Canadian }
policy-holders 200,000

Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1730 Notre Dame St.
Manager for Canada, —ROBERT W. TYRE.

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.
R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
1723 Notre Dame St.

WANTED.

The Imperial Life Assurance Company of Canada desires to secure the services of two District Agents for Quebec, one for Eastern Ontario and one for Western Ontario; and is prepared to grant liberal contracts to energetic business producers, who must also be persons of influence and character. To the right parties an excellent opportunity is afforded of forming an influential and permanent connection.

Applications will be treated confidentially.

Apply to

F. G. COX,
Managing Director.

HEAD OFFICE, - - - TORONTO, ONT.

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

11 HOSPITAL STREET, *
MONTREAL.

Telephone Main 1277.

Insurance.

PHENIX ASSURANCE CO'Y OF LONDON, ENG.

Established in 1781. Canadian Branch
Established in 1804.

No. 164 St. James St.
MONTREAL, P. Q.

PATERSON & SON Agents for the Dominion

City Agents:

E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
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STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT, CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal

Bell Telephone Main 1808 P. O. Box 684.

R. WILSON-SMITH

FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE Trust & Loan Company of Canada

(Incorporated A. D. 1845 by Royal Charter.)

Capital Subscribed - \$7,500,000.00
Paid Up Capital - 1,581,666.00
Cash Reserve Fund - 870,375.00

Negotiate Loans on City Property and improved Farms at low rates and on very desirable terms.

Address, THE COMMISSIONER,

THE TRUST AND LOAN COMPANY OF CANADA,
26 St. James St., MONTREAL, QUE.

THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, MAY 4TH, 1900.

LIFE INSURANCE IN CANADA IN 1899.

We publish in this issue the "Abstract of Life Insurance in Canada for 1899," from the Report just to hand of the Superintendent of Insurance. The net amount in force at close of last year was, \$404,135,593, as against \$369,908,865 at end of 1898, the increase for the year having been, \$34,226,728. The total amount in force of the Canadian companies, for Canadian business was \$252,219,758, being an increase of \$24,625,242 over previous year. If to the Canadian business is added the foreign, the Canadian life companies had \$228,867,163 of policies in force at close of 1899, which exceeds the amount in 1898 by \$27,372,513. The increase of Canadian business exceeds in proportion the foreign, the former having enlarged by 10.7 per cent. and the latter by 10.8 per cent. All the Canadian companies show an

DISTINCT IN CONSTRUCTION
 By Special Appointment
 TO H.R.H. THE PRINCE OF WALES
 DISTINGUE IN APPEARANCE

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



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

Applications and Enquiries to
The Swift Cycle Co. Ltd.,
 WITH WHICH IS INCORPORATED
THE COVENTRY MACHINISTS' CO'Y, Ltd.,
 CHEYLESMORE WORKS,
COVENTRY, ENGLAND.

The Investment Company, Limited.
 AUTHORIZED CAPITAL, \$500,000.

Officers:—HON. A. W. OGILVIE, President. C. H. CATELLI, Esq., Vice-President. W. L. HOGG, Esq., Manager.
 Directors:—HON. A. W. OGILVIE, Senator of Canada; HON. RICHARD TURNER, Quebec; C. H. CATELLI, Montreal; J. N. GREENSHIELDS, Q.C., Montreal; W. BARCLAY STEPHENS, Montreal; S. BEAUDIN, Q.C., Montreal; W. L. HOGG, Montreal.
 Auditors:—P. S. ROSS & SONS, Montreal.
 Notary Public:—E. W. H. PHILLIPS.
 Solicitors:—MESSRS. BEAUDIN, CARDINAL, LORANGER & ST. GERMAIN.
 Bankers:—IMPERIAL BANK OF CANADA.

Agents for the buying, selling and negotiating of mortgages, debentures, stocks and other securities, and guaranteeing payment of the interest thereon.

47 ST. FRANCOIS XAVIER ST., MONTREAL.

Tel. Main 782.

increase of "net amount in force" of general business, but the Sun Life's "Thrift" insurance decreased last year by \$75,265, and the "Provident" business of the North American fell off by \$1,298, though in both cases the premiums for the year were increased. The amount of policies new and taken up of the Canadian companies in 1899 was \$42,138,128, compared with \$35,626,812 in 1898, an increase of \$6,511,316. The Sun Life in 1898 showed \$3,920,547 as the "amount of policies new and taken up," whereas in 1899, this item is returned as only \$3,602,209, showing a decrease of \$318,338, or a decline of over 8 per cent., below the standard of the previous year. This seems to indicate that the competition of the more recently established companies is telling more unfavourably on the business of the Sun Life of Canada than upon others.

The British life companies increased their policies new

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898
 Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27
 Death Losses Paid, 1898, \$3,887,500.95
 Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

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

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$83,037.39⁰
 Total Business in Force Dec. 31, 1898, Policies, 102,379 Ins., \$69,169,321
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

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

Montreal Office, - - - 97 St. James St.

T. W. P. PATTERSON, Gen. Man.

UNION ASSURANCE SOCIETY OF LONDON.

(INSTITUTED IN THE REIGN OF QUEEN ANNE, A. D. 1714.)

Capital and Accumulated Funds exceed, - - \$16,000,000

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:
 Cor. St. James and McGill Streets, - MONTREAL.
 T. L. MORRISEY, Manager.

and taken up from \$3,323,107 in 1898 to \$3,748,604, an advance of \$425,497. In 1898 the increase was \$544,597. Their net amount in force went up from \$36,606,195 to \$38,026,272, a net increase of \$1,420,077. Of this increase the Standard took the lion's share, its increase last year being \$1,086,354, and that of the London and Lancashire, \$326,643. The total of the British companies is seriously affected by the gradual diminution of the insurance in force of 6 companies that have ceased to do new business in Canada. Last year these companies reduced their amount in force from \$2,314,372, to \$2,217,457, a decrease of \$196,917. The whole amount will be wiped out by claims maturing.

The American companies made a net increase of \$8,181,409 in amount in force, the figures being for 1898, \$105,708,154, and 1899, \$113,889,563. Their policies new and taken up last year were \$21,514,478, an increase of \$5,116,094 in excess of same item in 1898. Relatively the American companies secured more business last year than either the Canadian or British. The respective increases in 1899, were, in amount of policies new and taken up, Canadian, 18.27 per cent.; British, 12.80 per cent.; American, 31.20 per cent. In 1898 the American companies only increased their new business by 8.32 per cent., as against the Canadian companies increase of 15.50 per cent., and the British of 19.70 per cent. The comparison will be clearer tabulated:

Increase in policies new and taken up.	1899.	1898.
	per cent.	per cent.
Canadian companies.	18.27	15.50
British companies.	12.80	19.70
American companies.	31.20	8.32

To what the greater increase achieved by the American companies is due will be worth considering by their Canadian and British rivals. Of one thing, however, some of the companies who have been distanced in the race may rest assured, the policy of so-called economy in placing and persistently keeping before the public the existence and claims of a life assurance company is a very mistaken one.

THE HULL CONFLAGRATION.

One of the worst calamities that ever befel Canada occurred on the 26th inst., when the city of Hull, with a large portion of the lower part of Ottawa were devastated by fire. Hull is the chief centre of the lumber industries of the Dominion. Its saw mills and factories were on a very large scale, its stocks of lumber were enormous, and its entire population was dependent almost wholly upon these establishments and the trade arising therefrom. The Ottawa river runs between Hull and the Capital, on both sides of which were mills and lumber yards. Main street, on which the fire broke out, runs parallel to the river between which and the street were the establishments of the Eddy Manufacturing Co., Robt. Hurdman & Co., and part of those of Mr. J. R. Booth. The Eddy yards extended a great length a considerable portion being on the river immediately opposite the high bluff on which stand the Parliament Buildings. On the Ottawa side are the yards and mills of Mr. Booth, the McKay Milling Co.'s premises, the Bronson & Weston firm's mill and yard, the sheds of the C.P.R., etc. All these are adjacent to a residential part of Ottawa. Indeed the best part of the Capital and the Parliament Buildings were belted on two sides with lumber yards and mills.

The houses in Hull were nearly all wooden, of a very poor class, which at all times are extremely liable to catch fire from overheated stove pipes or defective chimneys. The fuel used is wood and, as many know to their cost, a little negligence in lighting a stove fire or trying to get one up quickly, is very apt to overheat the piping, and to send flame and showers of ignited kindling out of the chimney. This it was which started the conflagration. A cottage of this class is itself a heap of dry kindling which, when once fired, sets all the adjacent ones quickly aflame. There is nothing to confine the flames or the heat in any boundary, so fire spreads out in every direction like an explosion of gunpowder, only worse, for every building touched by the flames, or the intense heat, or showers of heavy sparks becomes an instant prey and adds fury to the conflagration. If a gale of wind is blowing, as it was when the fire broke out, there are myriads of torch like fragments of wood scattered over an enormous area extending hundreds of feet like red hot shot sent from scores of batteries. Unless a fire originated in a congerie of wooden cottages is instantly suppressed it becomes uncontrollable with marvellous rapidity, as the furnace like heat evolved forbids a fire brigade reaching near enough to do effective service.

Such being the conditions of a fire in a locality like Hull, where millions of dollars worth of property were exposed to certain destruction, the marvel is that the fire protection was so utterly out of proportion to the risk. What would be adequate to protect an ordinary city from any serious fire, would in a lumber and wood

manufacturing centre, be almost useless. Worse indeed than useless is inadequate fire protection, for it lulls property owners into a sense of false security which leads to careless habits becoming established and the neglect of precautions that are taken where no fire protection exists. The crowding together of entirely wooden cottages, many of them in bad repair, most of them with stove-pipes running through wooden walls, seems an arrangement designed to develop a conflagration. The shingled roofs of such tinder boxes instead of keeping down an internal fire are a heap of kindling needing a few burning embers to fall on them to be set affame and the dwelling a bonfire. If such structures must be allowed there ought to be a strict inspection of them at short intervals and compulsory steps taken to remove all sources of danger. House accommodation for the work-people in so risky a locality should be provided by brick tenements. Shingled huts ought to be prohibited. A woodyard, of itself, is not a fire danger, but, when surrounded by such highly inflammable materials as wooden cottages, it is a conflagration set ready for the torch that threatens to be applied every hour day and night.

Hull is, or was, peculiarly well situated for fire extinguishment if adequate appliances exist for utilising the flood of water that flows through it or at its doors. The Chaudiere Falls are a miniature Niagara cataract. The force and volume of its waters could be so controlled as to drown out a fire instantly after an alarm being given. As the Parliament Buildings are exposed to destruction by the conflagration hazard of the adjacent lumber industry district, it will be the duty of Parliament, in the public interest, to establish a system of fire protection that will ensure absolute immunity to public properties of such value. The district, including Ottawa and Hull, ought to be under Parliamentary jurisdiction in regard to fire protection arrangements. It is proverbially foolish to lock the door when the horse is stolen, but, when the horse has escaped from lack of a good lock, it is wisdom to provide better protection. Such a calamity as has befallen the citizens of Hull and Ottawa ought never to have been possible. If the warning of it and of previous ones in that locality, and the lessons they teach are heeded those cities will never again be devastated by fire.

THE CITY'S GIFT TO HULL.

There will not be a whisper heard in this city against the donation of \$15,000 as a contribution towards the Hull relief fund. Indeed a larger one would have been approved. But the proceeding adopted by the City Council in regard to this grant is open to the gravest objection. The new charter provides that all special grants of this, or an analogous nature, must be approved by a special vote of the ratepayers. Instead of adopting the course marked out by the charter the Council has voted \$15,000, with the intention to secure an endorsement, not of the citizens, but the Quebec Legislature, which body has no direct interest in the benevolent action of this city.

It seems to us an act of self-abasement, of humiliation, for the trade Metropolis of Canada, the largest and far the wealthiest city in the Dominion, to go begging the Provincial Legislature's permission to contribute \$15,000 for a benevolent object. To ask the formal approval of those whose money is given for this purpose is a

very sensible course. But for this great city to be bound to ask permission to do an act of charity of a number of entire strangers, few of whom have any interest in its affairs, is what no self-respecting community ought to submit to, without asserting its supreme authority in such matters as civic benevolence.

The charter expressly guards the citizens from being subjected to such an act of humiliation. The charter asserts the right of the citizens to dispose of their own money. The charter guarantees the self-governing powers of this city. The charter establishes the principle that those who contribute the funds have the sole right to pronounce upon their disposal. Public spirit, civic pride, the self-respect of the community as an organized body of self-governing citizens, must have evaporated in Montreal, if it tolerates such action to set aside the City Charter, as has scandalized the City Council.

A pretty spectacle indeed will our Mayor and civic delegation present for their fellow-countrymen's ridicule, when they go whimpering to Quebec for approval by strangers, of a grant which every one of our citizens has already heartily commended! "Poor Montrealers," will be said in other places, "they are like children, they cannot give a cent to charity without asking leave from their parents." We seem indeed to have representatives in the Council who live and move and have their being in the Provincial Legislature. They either despise or distrust their fellow-citizens, for they dare not ask their formal approval of a trifling grant of \$15,000 for a benevolent object which is eliciting subscriptions from every community in Canada, even from cities in the United States, as well as from those in Great Britain. When this miserable appeal is made to the Provincial Legislature the city charter will be again thrown open for manipulation by outsiders inspired by some petty, self-aggrandising local clique, as it was last session.

If the Provincial Legislature has any vestige of the high spirit which ought to animate such an assembly, it will bid the Montreal appellants go home and carry out the charter provided for the self-government of this city. To ignore the charter in this matter, is to abrogate it. The City Council by refusing the citizens their clear right to vote upon the grant of \$15,000, has violated the principle of municipal government, it has stultified itself, and humiliated this city.

WITH THE RETAILERS.

While some sections of a city or certain outlying districts, thinly populated, are peopled by a class, the majority of whom do not purchase high grade goods, it is nevertheless a mistake to cater only to the majority. Once a merchant prepares to open a store he has his full time employed and naturally gives greatest attention to that portion of his proposed trade from which he expects greatest returns. But the best trade does not come hurriedly and, consequently, a new merchant may often mistake the rush of custom during his opening weeks as a criterion of what he must cater to in order to make his store prosperous. Good goods that give satisfaction to the purchaser are seldom spoken of as dear once they have been tried. There is an expected superiority in their purchase and the buyer is never offended at being told of the extra value attached to a higher priced article. On the contrary, there is no end

to the dissatisfaction in a poor article no matter what price was paid for it, until it finally disappears. Its real value becomes each day more apparent as the outer gloss or finish which assisted its sale is being worn off. The changed opinion has sufficient reason else it would not have changed, and this opinion is the stronger because of better acquaintance with the reasons which brought it about. The article purchased at a higher price than customary is expected to give better satisfaction and this proven, it is not longer looked upon as dearer, but as of a more lasting nature. These results are known to all who had experience in purchasing even their own shoes, but the lessons they teach are often forgotten by the merchant who, of all buyers, should consider them the most because he is buying for a whole community.

The established merchant who has not handled goods above the medium class will naturally claim he has no trade for higher priced merchandize which, doubtless, is a fact, but that fact is of his own creation. Had he kept higher-priced goods the chances are he would have sold them, worked up a trade for them, and secured a better margin of profit from their sale. The haggling customer seldom attempts to "beat down" the price of a good article. It is generally the medium to low grade goods that are subject to the attacks of the customer who perpetually looks for bargains and never really secures them until the fixed price has been reduced through hesitation and argument. Therefore the dealer who keeps a high grade of goods and secures a trade in these lines has at the same time practically excluded himself from the unprofitable customer's invasion. He has also virtually removed himself from the worry attached to such dealings, which is more deadly than overwork and more distressing than overdue bills unpaid.

The average dealer aims to keep both a cheap and a good line, but there is a limit to his purchases at both extremes beyond which he hesitates to go. For instance, he may keep in his shoe department lines of men's shoes from \$1 to \$3; in ladies' stock, from \$1 to \$2.50; in boys' and youths', from 80 cents to \$1.50, etc. Beyond \$3 on men's shoes he does not deem it prudent to go because the popular impression may prevail that if \$4 or \$5 shoes are displayed, customers who want a \$1.50 shoe may decide the latter must be poor indeed, when the former displays nothing beyond a good article at a presumably high price. Furthermore, high-priced shoes are more apt to change in style, besides being sold in so many widths, that to keep a supply of sizes more than double the stock must be carried. But more than double profit is made in selling high grade shoes so that if their sale can be effected they are the really productive end of the department. Why then should a dealer avoid the more profitable class and carry only the medium? The same is true of notions and sundries in all lines. It is well to keep a low line which gives popularity to the fact that the store is a centre for bargains, but it is more necessary to keep good goods so that the better class can be accommodated and a better profit secured by their trade.

Among the various wholesale houses in Chicago there are two prominent jobbing concerns which make a speciality of notions and sundries of all kinds and look for much of their trade from departmental stores. One of these jobbing houses makes a speciality of low-priced goods. Beyond a certain limit, which marks a fair to good grade or quality in many articles, they do not

keep. Whatever is low-priced, or can be bought so, it will sell at a low price, they buy, and list it presumably as they buy it, as low as possible. This house catalogues its goods, and presumably sells only from that source. Everything throughout the entire store is marked in private characteristic letters denoting the selling price, so that the steady buyer soon becomes acquainted with their significance. Many of the salesmen in this establishment are mere boys, but they know the price, the buyer sees the goods and he orders what he wants. He is seldom influenced and for this reason is more apt to run through the stock. Special lots are seen grouped on each floor which assist in attracting trade and that house is always busy. A thorough system governs every transaction with this firm. If nothing more than a gross of shoe laces were needed (which could be bought as low as 36 cents) and the purchaser desired to take them along, they would be brought by the salesman to the checking room, where the sales-slip would also be checked, then to the wrapping department, and next to the delivery room, where the buyer would receive them on presentation of the invoice. On going out a final check-man at the door would require to see the invoice and see that the number thereon corresponded with the number stamped on the package at the delivery wicket. He would then mark the invoice with a punch similar to those used by railroad conductors, and the purchaser was free.

This house wins trade by avoiding errors. In fact, the system is proof against mistakes and is a useful training school for the ordinary customer. It tells him that the expenditure necessary to govern a business and keep mistakes and petty pilferings from encroaching on the profits, is money well spent. If it is an outlay the exact amount is known and can be reckoned. If mistakes and pilferings occurred their amounts could not be reckoned and consequently the owners would never know exactly how the business stood. A wholesale house, however, can catalogue all its goods and do business on a low to medium quality, where a retailer, who requires to serve every caller, can not. The former has goods to sell, catalogues them and the trade call or send for what are illustrated and listed as to price, size, color, width, weight, etc., but the retailer needs to keep what all the trade in his vicinity demand.

CITY AND DISTRICT SAVINGS BANK.

The statement of the City and District Savings Bank, published in this issue, was one of the most gratifying presented during its career of 53 years. The business of this institution being primarily that of a Savings Bank, gives an excellent idea of the prevailing condition of the classes not directly engaged in commercial pursuits as employers of labour, or proprietors of industrial establishments. The opportunities of those classes for exercising thrift are, however, dependent largely upon the condition of trade generally, so that when a savings bank is prospering it is indicative of the country's mercantile conditions being favorable. Last year the City and District cleared \$122,660 of net profits, which is \$18,470 in excess of those of previous year. From this sum two half-yearly dividends and a bonus were paid, and \$50,000 added to Reserve Fund which now stands at \$550,000, an amount within \$50,000 of the stock. Besides the Reserve Fund the bank has \$100,040 standing

at credit of Profit and Loss Account, so that its total reserve of undistributed profits now exceeds the capital paid-up by \$50,040. The deposits now amount to \$11,094,194, showing an increase of \$992,104 since the end of 1898. These funds were utilized to extent of \$5,696,379 in loans secured by collaterals, being \$860,028 more than in previous year. The difference between this increase and the increase in deposits, \$132,076, at date of statement, was added to the cash on hand and in chartered banks, which is shown as \$1,098,614, or \$148,156 in excess of the amount of these funds a year previously. The number of deposit accounts open is 54,053, an increase in 1899 of 2,527 in number, and the average amount now is \$204.23, as against \$195.98 in 1898. These are highly satisfactory features in the statement as they prove the savings class to be increasing in number, to be enlarging their deposits all round, and their increasing confidence in the City and District Savings Bank. The bank has assets which are immediately available, or convertible into cash in a few days, more than the full amount of all the money at the call of depositors by \$653,466. This shows how thoroughly alive the President, Sir William Hingston, and his co-directors are to the grave responsibilities of their position, and how ably the finances of the bank are managed by the Manager, Mr. H. Barbeau.

HER MAJESTY'S THEATRE.

Theatres are not usually so regarded but they, none the less, constitute one of the industries of a country, as they also do a great attraction to a city. Wholly apart from the wearers of the "sock and buskin," the artists who appear before the public, there are numbers of men and women engaged behind the scenes and in their homes whose labours are strictly industrial, as carpenters, painters, dressmakers, machinists of various kinds, and the scene shifters. A return of the number of persons engaged in the mechanical work of all the theatres in this country would surprise those unacquainted with the operations needed in conducting these establishments. The wages paid to these persons constitute a considerable portion of the weekly outlay in maintaining a theatre. The cost of the musical part of entertainments adds also largely to the expenses. Then there is the lighting, cleaning, the continual demand for new dress and decorative equipments; the rental, the service of ushers, printing and advertising, the remuneration of professional actors and actresses, supers, commissions to agents, and a variety of petty expenses incident to theatrical management.

To provide a constant succession night after night of performances that attract audiences sufficient to cover all outlays and leave a margin for the management is a business requiring a combination of talents few possess. The first-class business ability required to look after the finances of a theatre enterprise, accompanied with the peculiar judgment called for in catering to the public amusement, and the organizing talent needed to keep so complete a machine in good working order, are rarely found. Experienced actors have proved themselves the best managers, so far as the catering goes, but, although they have been most successful in this feature, many of them have come to grief from lack of ordinary business experience and talent.

The difficulty of conducting a theatre has been very greatly enhanced by the modern system of engaging tra-

velling companies for a few days. That this system has demoralized the stage is beyond question, it has also demoralized public taste. Each travelling company endeavours to outrival others in its sensational attractions. The histrionic art needed by members of most of these troupes is trifling. They are chiefly made up of song and dance performers, with just enough acting ability to keep the stage occupied. The theatre-going public have acquired a vitiated taste for stage stimulants, like a confirmed whisky sot to whom even the best and most wholesome wine is too weak. The old system of each theatre having a "stock" company which remained a whole season, in many places indeed was a fixture for years, reared a class of professional actors and actresses incomparably superior to the ordinary ones who perform in a different city every week. Montreal theatre-goers have no opportunity of witnessing such a succession of interesting presentation of high class dramas, as were given by the old "stock" companies in all the principal towns and cities of the United Kingdom. Acting has been displaced by all manner of vulgar sensations. A play nowadays is nothing without pistol firing. The crack of a revolver, with a fume of gunpowder, seems to be highly fascinating to modern audiences. A comedy without a red-nosed tramp in rags, who does "a turn" with an alleged comic song and dance, has no attractions. The hero or heroine must be either murdered, or killed on a railway or crushed by machinery, or commit suicide, to excite any interest. Farcical situations mixed up with scenes of violence, ladies of high rank who sing low comic songs, and dance with small respect to decency, and heroes who are a mixture of burglar and saloon artist, constitute the features of a modern comedy.

Her Majesty's Theatre was intended to raise the standard of theatrical and operatic performances in this city, so that persons of some refinement, knowledge of the world, and musical culture could witness them with pleasure. The financial arrangements made when Her Majesty's was built promised better results than were secured by the lessee, Mrs. Frank Murphy (formerly Mrs. Henry Thomas). A number of our prominent citizens guaranteed the interest and agreed to engage boxes for each season. Mrs. Murphy consequently felt herself in the "fifth sphere." This, however, did not pay the \$6,000 of yearly rent, so those interested decided to buy out the lessee's interest, which, it is understood, was done for \$1,000. The theatre has been too often closed, the attractions were not equal to anticipations, and the visitors have not found a superabundance of those little attentions and courtesies which add much to the popularity of a place of entertainment.

The management has been undertaken by Mr. John A. Grose, who is well known and highly respected as chief of a detective service. He has energy enough for this trying position, and other business and personal qualities essential to success. Whether he has the special talent of a caterer to public taste, he has to prove. He undertakes the management under an arrangement with Mr. W. Mann, the wealthy contractor, one of the owners of the premises, who guarantees the increased rental of \$8,000 a year. If Mr. Grose provides a regular series of such performances as are worthy of this metropolitan city, which contains a very large number of persons who have intelligence and culture enough to highly enjoy the presentation of dramas by genuine, by artistically trained actors and actresses, and furnishes entertainments by good musicians, he will at least have deserved,

and, we believe, will achieve success. It is not in accordance with our ideas of municipal government, but it is true, that civic aid given for the maintenance of a first-class theatre in a city, brings a good return to the treasury, as large numbers of visitors are drawn by such an attraction whose expenditures are very helpful to local trade. Mr. Grose has the best wishes of the community for his success. A very general desire also prevails for an encouraging reward being reaped by the public-spirited citizens who originated the endeavour to provide in Her Majesty's Theatre a superior class of theatrical and operatic entertainments.

THE SUCCESSORS OF CRIMINALS.

In the sphere of business there is a never ceasing succession of those who are withdrawn from any occupation, or enterprise. Nature, it is said, abhors a vacuum; whether from dislike or necessity there is no vacuum found in her domain. It is unhappily so also in the sphere of crime. The persistence with which the supply of malefactors is kept up to continue the work of those withdrawn by the administration of the law, is a most discouraging factor in modern society. In spite of popular education being so extended, of the increased vigilance of police arrangements, and of the defences set up to guard against fraud, there is a constant supply of men who prey upon their fellow creatures, like man-eating tigers.

One source of this supply is of the endless chain class. The most dangerous depredators, who are professional criminals, who cannot live by honest labour, are committed to short terms of imprisonment, which to them is a mere interlude in their predatory game. These men are as fit for liberty as a person afflicted with smallpox, or a beast of prey. When free they spread the contagion of crime amongst their associates. The last man hung in Canada plunged at one step from vagrancy into burglary and murder by falling into the company of discharged thieves. When a miscreant has proved a determination to follow crime as a profession, society has a clear right to protect itself by refusing him for life all chance of exercising his chosen calling and of inoculating others with the criminal virus.

An enemy of society, of a different, but not less dangerous class, has recently been put in confinement. He had a business organized of the predatory kind. Who will succeed to this? His disappearance will not create a vacuum. The chance of making such gains as he secured will not be allowed to pass by some who knew his methods and to some extent practised them. The pigeons are still around ready for another hawk to pluck. Rumour is busy pointing to the successor, or successors of the bird now in the penitentiary cage. That there are hawks hovering all the time over this and other cities watching a chance to dart down upon a victim is well known. To vary the simile, there are men who are setting baited nets to ensnare those silly creatures who seem rather fascinated than warned by the baited trap. The operator who is plotting for their capture and plucking knowing the force of "auri sacra fames," baits his trap with glittering prospects of large gains from speculating in mining shares, or other stocks of the poker chip variety. His prospective victim soon learns how money can be borrowed temporarily for marginal uses, as young Herbert was, and is assured that the operation

will enable such so-called borrowed money to be soon returned. We say, "so-called borrowed money," because hints given and suggestions refer usually to money taken unlawfully, fraudulently by a clerk who has such funds at his command, funds he cannot appropriate for his own use without committing a crime. The malefactor who played hawk to the pigeons of this city, has successors, who, in time will, we trust, share his fate.

THE HOUSE OF COMMONS ON THE FIRE.

The House of Commons, Ottawa, had a narrow escape of being burnt out by the conflagration last week. It owes its immunity not to any foresight of the authorities. From the Parliament grounds members have more than once watched a threatening fire raging at the foot of the hill on which the buildings are placed. Attention more than once has been called on the floor of Parliament to the danger of their being swept away by a conflagration, but no heed was taken to the obvious danger. On the 2nd inst., a resolution was unanimously passed granting \$100,000 towards the relief of the sufferers, and votes taken for \$20,000 and \$21,000 to rebuild the Hull Post Office and the bridge over the river connecting Ottawa with Hull. The Honble. Mr. Foster, whose house was burnt, said, "If an attempt had been made to lay a train to ensure the spread of the fire it could not have succeeded better." He urged the necessity of measures being adopted to render such a calamity impossible in the future. Mr. Gibson, the Liberal Whip, said: "The danger of the lumber piles always strongly impressed a stranger on his first visit to Ottawa." Mr. Charlton, a lumber dealer, regarded the number of small wooden houses and shanties, so near the lumber piles, as "a menace to public safety." Mr. Casey, who has seen Hull burnt out three times, naturally endorsed these views. The Premier said: "The Government could only remonstrate, it had no power to act." This is very strange and, under the circumstances, very dangerous doctrine. An Act of Parliament could be passed, "For the better protection of the Parliament Buildings at Ottawa," which would compel all owners of property which are a menace to these buildings, to take the precautions necessary for their absolute safety. Mr. McLean, in answer to the Premier's pusillanimous cry, that the Government had no power to impose such restrictions as the public safety demanded said: "If the Government notified the municipal authorities that no grant would be made for public buildings unless proper building by-laws were adopted, such by-laws would be established, both in Hull and Ottawa." This common sense, practical suggestion commended itself very generally to the House of Commons. The country has a right to demand that Parliament takes measures to guard the property of the people of Canada by enforcing protective building regulations within a certain area. Its power to do this is beyond all question.

NOTICE OF DISHONOUR BY TELEGRAM.

A short Act is much-needed to fix the legal position of the telegraph and telephone services. Cases are now frequently arising which for their prompt and final settlement need legislation. Judgments from the bench are entitled to the utmost respect, but when a decision is merely the personal ruling of a judge or judges in the absence of a definite law on the matter, it has not the

conclusive authority of one based upon statutory law. It is not the function of a Court to enact a law, but to interpret and to administer the one bearing on the question submitted for its judgment and action. There was recently a decision given by an American Court which declares a message by telephone to be as binding on both sender and receiver as a letter, or memorandum exchanged between them. This judgment seems to be very loose in law, highly illogical, and liable to give rise to grave abuses. Proof of the dispatch of a telephone message by a certain person and of its receipt by another person is impossible, even if admitted by both, its exact words would be very difficult to prove if disputed by either of them. In one of the Gilbert lectures reported in the "Bankers' Journal," the question is treated of notice of dishonour given by telegraph. Lord Justice A. L. Smith says: "I think that the notice would be good if, on the day after the dishonour of the bill, the person giving the notice were to telegraph to the person to receive the notice in terms which sufficiently identified the bill and intimated that it was dishonoured." The vital question, however, is, Does a telegram conform to the requirements of the Act relating to bills of exchange? Section 49 declares, (1) The notice must be given by or on behalf of the holder or endorser; (2) The notice may be given in writing, or by personal communication; (3) A written notice need not be signed, and an insufficient written notice may be supplemented and validated by verbal communication; (4) When notice of dishonour is required to be given to any person, it may be given either to the party himself or to his agent in that behalf; (5) A printed notice is valid. Now, presuming that the conditions numbered, 1 and 4 have been complied with, can a telegram be legally regarded as a notice "in writing," as prescribed by condition 2. The Gilbert Lecturer, Mr. Paget, is a distinguished English barrister. He says:

"It is not a very easy question. The Act does not seem to contemplate a telegram by the way; it goes on talking of posts, addressing, posting, miscarriage of the postoffice, and so forth. But if it comes within the terms of the Act it would be good.

The writing which leaves the sender's hands is not the writing which reaches the receiver's hands. It is not even on the same coloured paper. But I do not think that is essential. It is obvious it need not be in his handwriting, as it may be in print. The Act uses the word given, which seems to point to the sufficiency of its being in writing when it reaches the receiver. It may be given by or on behalf of the holder or endorser. So you may clearly employ an agent or a series of agents. It must be everyday practice to telegraph to your agent in another place to give notice of dishonour, and he might do so in writing. Finally, Chief Justice Bovill once held that a mere telegram, written out and signed by the telegraph clerk at the far end, in the name of the sender or his agent, would be a sufficient memorandum signed by the sender or his agent duly authorized in that behalf to satisfy the Statute of Frauds. And if it satisfies the Statute of Frauds, it must certainly satisfy the Bills of Exchange Act and us.

So I think telegraphic notice of dishonour is unquestionably good. I take it the whole chain of the young lady at the counter, who takes it in if she has nothing better to do, the transmitting clerks at each end, and the telegraph boy who takes it out at the far end, are all acting as agents for the sender, or on his behalf.

I do not feel at all sure that the post-office, in its telegraphic capacity, can be treated as the agent of both parties, as it is in its purely letter-carrying capacity. I do not think it is so. I do not think you could say that when you hand in your written form that writing was constructively and immediately in the possession of the receiver. I think a question might still be raised if you telegraphed at such an hour on the day after dishonour that the telegram was not received during office hours that day, and there was a convenient post between the two places that day. But where notice is sent and received on the day after dishonour, I have no doubt it is good, and that Lord Justice Smith is right in this respect."

It seems to us clear that a notice by telegram fulfils condition 1, which requires "a notice given by or on behalf of the holder or endorser," and is according to condition No. 2, which says, "The notice may be given in writing." The telegraph clerk stands practically to the sender of the notice in the same position as that occupied by the junior clerk of a bank to whom, ordinarily, is entrusted the duty of sending out notices of dishonour. He fills up a printed form, addresses it to the person or persons to whom notice has to be sent, and in case he is instructed to do so by telegram, this clerk merely places the work on another agent of the bank, employed for this service, just as Clerk A., being too busy, may ask Clerk B., to do his work in this matter in a particular case. Between a bank sending a notice of dishonour by telegram and the person to whom it is required to be given, there seems to us no break in the chain of agency, certainly no such break as to invalidate the notice. But, it is high time an amending or supplementary Act were passed defining the legal powers and bearings of telephone and telegraph messages. The present law assumes the non-existence of these modes of communication, a defect which puts the law out of harmony with the conditions of modern life.

U. S. FIRE INSURANCE SINCE 1880.

The average ratio of premiums to risks throughout the United States from 1880 to 1898 was 1.04. The average rate of losses paid to premiums received in same period was 55.3. The average rate of premiums differed very widely, ranging from 0.57 in District of Columbia to 2.59 in Alaska. The rate, broadly speaking, seems to advance the further west and south are the risks. There are 8 States under 1.00, 21 from 1.000 to 1.50, 11 from 1.50 to 2.00, and the remaining 11 run from 2.02 to 2.59. The "Weekly Underwriter" gives the following statement of the aggregate of fire insurance business in the States in 19 years:—

	Risks.	Premiums.	Losses paid.
Dis. of Columbia.	\$1,210,663,423	\$6,954,453	\$2,814,117
New York.	60,803,505,959	371,240,525	215,306,101
Maryland	4,038,537,030	23,924,964	16,614,823
Delaware	332,149,669	2,568,006	1,635,152
New Jersey	6,954,036,463	56,104,762	26,988,525
Connecticut	3,688,166,746	35,305,701	16,508,955
Rhode Island	1,505,616,167	14,946,170	7,532,709
Massachusetts	12,181,461,149	123,379,464	73,125,240
In eight States	\$90,714,136,606	\$639,424,045	\$360,525,627
All other States.	108,229,228,553	1,424,968,420	782,074,851
In the U. S.	198,943,365,159	2,064,392,465	1,142,600,478

The above shows that for 19 years there has been an average annual loss of \$60,137,000 by fires in the United States.

FIRES FROM ELECTRIC WIRING.

The following are cases selected from a Report issued by the National Electric Bureau Board as specimens of fires caused by defects in electric wiring: (1) Vibration of wire ceiling under a motor caused wire lathing to cut through insulation and tubing on conductor passing through ceiling to motor. (2) Electric iron with current on, left on wooden table, burned through table and set fire to floor. (3) Show-window fire from short circuit through worn insulation where wires made a sharp turn over baseboard. (4) Electric wire next to gas pipe became partly stripped of insulation. Current punctured gas pipe and ignited gas. (5) Flexible lamp cord in show window was wound closely with ribbon. Heat from lamp, ignited ribbon while trimmer was still in window. (6) Fan motor shut off for season had fuses left in and paper tied over fan and motor to keep out dust. Current being accidentally turned on, the paper prevented fan from revolving, and overheated windings on motor set fire to paper. (7) Feed wire of street railway, attached to insulator on building, made contact with iron column. (8) Fire in fireproof building. Fire started at base of the shaft which contained the electric light feeders supplying the building. At the base of this shaft the cables were protected with circular loom, and led into iron conduit running to the basement. Dirt and moisture collected about the cables and caused a leak of current, resulting in a short circuit, which set fire to insulation of cable and ignited woodwork of doors in shaft. The loss was confined to damage to cables and woodwork at each floor leading into the shaft, such as door casings, etc. At a few points lead pipe connections to drains were melted off.

PROPOSAL TO EXTEND THE THREE-MILE LIMIT.

The established law, that the authority of a maritime country shall extend to three miles out from the coast line was settled after much international discussion because, at that time, three miles was the extreme range of cannon shot. In early days, Spain, England, and other nations having a sea coast claimed dominion over the whole of the waters extending from their shore outwards. Conflicts over these claims were a natural result. A writer in the New York "Press" points out that for and against these claims volumes were written. The less favored nations whose domains did not border on the sea claimed that they ought to be free highways of the nations. Most of these writings are now merely legal curiosities. Many of the arguments advanced by Master Seldon in favor of "mare clausum" are so crude, says a writer in "Case and Comment," that it is strange they could have been regarded as having weight even in his day. The natural change of the interests of the nations caused by the growth of the commercial spirit and the demonstration of the worthlessness of such possessions as the sea have led to an abandonment of claims to closed seas. The revulsion has been so strong that even the United States could not establish such a claim to the Behring Sea, although having so much interest and such apparent justice in the claim. The necessity, however, is obvious, for a maritime country to have authority over some portion of the waters washing its coast. One reason is the probable danger of a sea fight

USED ALL OVER THE WORLD.

Melbourne, 1888—
1st Award.
Adelaide, 1887—
1st Award.
Barcelona, 1888—
1st Award.



Dunedin, N.Z., 1890—1st Award.

Melbourne, 1888—
1st Award.
Adelaide, 1887—
1st Award.
Barcelona, 1888—
1st Award.

JOHN SHAW, SHEFFIELD.

SPECIAL IMPROVED
Steel Wire Ropes
OF THE FINEST QUALITY, FOR
MINING, PLOUGH ROPES, INCLINES.
Special Flexible Steel Ropes for Cranes, Hoists, &c.
TRAWL WARPS, SHIPS' HAWSERS.
Copper Rope and Tape Lightning Conductors.

Electro Gilt and Silver Picture Cord, Copper and Galvanized
Wire Sash Cords, Patent Lockwedge Fencing, Gates, Hurdles, Iron
Fencing, &c.



occurring close to the coast between the war ships of two foreign powers whose guns might destroy life and property on the adjacent shore. It is also desirable for a country to have police jurisdiction extending some distance from the coast as a protection against criminals. The marine league was regarded as sufficient for safety. It is now suggested that as the range of cannon is now three times the length it was when the three-mile limit was fixed, the maritime countries should agree to extend their jurisdiction over waters extending ten miles from the coast. Canada would offer no objection to this, but our neighbours would never agree to have their fishermen kept ten miles out from the coast of Canada as they feel very sore over the waters of the Dominion reaching only a marine league from the coast, in accordance with the established rule amongst the nations.

The volume of business transacted during the year amounted to eighty-four million dollars, or six millions more than in the preceding year. The increase during the year in the amount due depositors was \$992,113.87. The number of open accounts on 31st December last was 54,053, being 2,527 greater than in the previous year. The average amount due each depositor was \$204.23, as against \$195.98, for 1893.

The branch at Point St. Charles having been found inadequate in size and location for the convenience of depositors, a property has been secured, corner of Conde and Centre streets, where a suitable building is now being erected.

As usual, frequent and thorough inspections of the books were made during the year. The report of the auditors and the balance sheet accompany this report. It has been found expedient to make certain changes in the by-laws governing the transfer of shares of other institutions; deposits in chartered banks, and in the by-laws respecting depositors. These are now submitted for your consideration.

Liabilities.

Capital stock (amount subscribed \$2,000,060)	
paid up	\$600,000.00
Reserve fund	550,000.09
Profit and loss account	100,040.12
Amount due depositors	11,094,194.09
Amount due Receiver-General	93,341.85
Amount due charity donation fund	180,000.09
Amount due open accounts	62,530.84

\$12,680,106.91

Assets

Dominion of Canada Government stock and accrued interest	\$1,526,250.00
Provincial Government, city of Montreal and other municipal debentures	3,426,415.86
Loans secured by collaterals	5,696,379.62
Bank premises (head office and its four branches)	400,000.00
Charity donation fund, invested in municipal securities, approved by the Dominion Government	180,000.00
Other assets	352,447.16
Cash on hand and in chartered banks	1,098,614.27

\$12,680,106.91

Meetings, Reports, &c.

THE CITY AND DISTRICT SAVINGS BANK.

The annual meeting of the Montreal City and District Savings Bank took place on Tuesday, 1st inst., at the head office, St. James street, Montreal, Sir Wm. H. Hingston, president, occupying the chair. The following, which is the fifty-third annual report, was read and unanimously adopted, the directors all being re-elected:—

Your directors have pleasure in presenting the fifty-third annual report of the affairs of the bank, and of the result of its operations for the year ending 31st December, 1899.

The year has been one of general prosperity; and the bank has had its share therein. Deposits have increased; money has been in constant demand, and remunerative rates have been obtained.

The net profits of the year, were \$122,660.54, which, added to the balance at the credit of the profit and loss account of last year (\$117,379.58), bring the latter to \$240,040.12. From this, two dividends and a bonus have been paid, and \$50,000 have been carried to the Reserve Fund, making it \$550,000. The amount at the credit of profit and loss is now \$100,040.12.

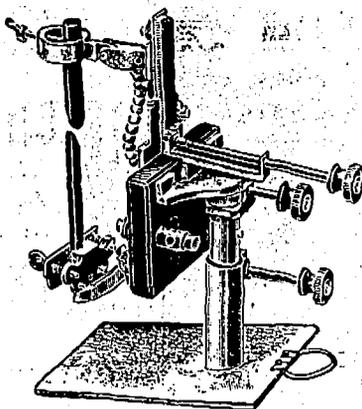
GOLD MEDALS AWARDED.

J. W. Dickinson,
ELECTRICAL * *
*** * ENGINEER,**

SHOW ROOMS & OFFICES }
 PHOTOGRAPHIC WORKS, } COOKRIDGE STREET
 MACHINE FACTORY - - BARRACK STREET,

ST. ANN'S WORKS,
LEEDS, YORKS,
ENGLAND.

TELEGRAMS: "ELECTRIC," LEEDS.



ARC LAMP.

MANUFACTURER OF

- Dynamos,
 - Motors,
 - Arc Lamps,
 - Resistances,
 - Switches,
 - Switchboards,
 - Fittings,
 - Instruments,
 - Steam, Gas and Oil Engines
- Of every description.
- Motor Cars, Storage Batteries,
 - Kinematographs,
 - Kinetoscopes,
 - Graphones,
 - Telephones,
 - Phonographs,
 - Bells,
 - Indicators,
 - Fire Alarms and every
- Description of Electrical Apparatus.

Number of accounts open 54,053
 Average amount due to each depositor, 31st Decem-
 ber, 1899 \$204.23
 Sir William Hingston was also re-elected president.

"BOBS" AND THE FLAG.

In reply to some inquiries for Pin-Buttons of Field Mar-
 shal Lord Roberts, and of the Flag, (Union Jack coloured)
 similarly mounted, we make the following offer, good till
 1st May: Anyone sending us one new subscriber (prepaid)
 will be sent ten of Lord Roberts and five of the Flag. If
 preferred, other British generals in the present war can be
 furnished. For two or more subscribers a proportionate
 number will be sent.

DISASTROUS FIRES.

The Hull-Ottawa fire of last week will rank among the
 great conflagrations of which records are preserved. At
 the historical fire in London, England, in 1666, says the
 "Globe," one thousand lives were lost, 436 acres burned
 over, and 13,200 buildings destroyed. At the great Chi-
 cago fire of 1871, the estimated loss being \$195,000,000, 25,000
 buildings were burned; at the New York fire, 1835, 600 build-
 ings; Charleston, fire, 1838, 1,158; Pittsburg, 1845, 1,000;
 San Francisco, 1851, 1,500; and at Boston in 1872, 800, when
 the loss was \$73,000,000.

Among the memorable fires in Canada may be mentioned
 that in Quebec in 1845, in which 1,650 houses were burned,
 and one-third of the population made homeless. The loss
 was from \$2,000,000 to \$3,000,000. Another fire on June
 28 consumed 1,300 dwellings, and 6,000 persons were made
 homeless.

In 1825 in New Brunswick, a tract of 4,000,000 acres was
 burned over, and the towns of Chatham, Newcastle and
 Douglstown destroyed; 160 persons were killed, and 590
 buildings burned. St. John, N.B., has twice been devas-
 tated by fire. In 1837 115 houses were burned; in 1877,
 an area of 200 acres was burned over, 1,650 dwellings de-
 stroyed, and 37 streets and squares wiped out. St. John's,
 Nfld., was nearly destroyed in 1846. Two whole streets
 upwards of a mile long were obliterated. Montreal was
 visited in 1850 and 200 houses burned, and again in 1852,
 when the space burned was one mile in length, by half a
 mile in breadth, including 1,200 houses, and the loss was
 estimated at \$5,000,000. Among the fires of the last few
 years which will be within the memory of all may be men-
 tioned that at Boston, which destroyed a large section of
 the business part of the city; at Windsor, N.S., Westmin-
 ster, B.C., and the great fire at St. John's, Nfld.

HULL-OTTAWA INSURANCE LOSSES.

The insurance losses by the recent fire at Hull and Ot-
 tawa, as far as ascertained, are:—

Aetna	\$200,000
Anglo-American	20,000
Alliance	160,000
Atlas	50,000
British America	105,000
Caledonian	220,000
Commercial Union	110,000
Canadian Fire	10,000
Economical Mutual	12,000
Equity Fire	10,000
Guardian	200,000
Imperial	110,000
Hand-in-Hand	4,000
Hartford	160,000
Lancashire	150,000
Liverpool, London & Globe	100,000
London & Lancashire	100,000
London Assurance	80,000
Manchester	150,000
Mercantile	23,000
Merchants	20,000
North British & Mercantile	317,000
Northern	50,000
Norwich Union	100,000
North American	100,000

F. G. Faulds' IMPROVED Multiplex Stone-Cutter

SPECIAL NOTICE
 TO MARBLE CUT-
 TERS.—These Cutters
 are now being specially
 Toothed and Tempered
 for the working of Mar-
 ble.

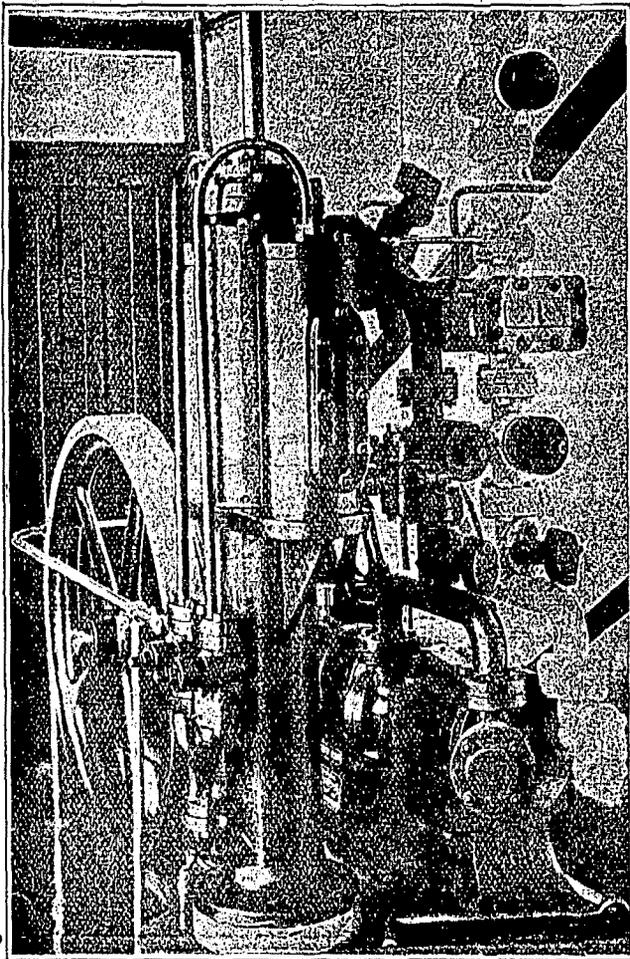


Owing to the handi-
 ness and durability of
 these Tools they are in
 constant use through-
 out the whole of the
 United Kingdom.

Two sample Tools, with six Cutters, sent carriage free to any address in the Kingdom on receipt of a Postal Order for 2s. to the
 SOLE INVENTORS, PATENTEES AND MANUFACTURERS—

J. G. FAULDS & CO. 48 North Frederick Street, Glasgow, Scotland.

For Buttons of "BOBS" and of the FLAG, See Announcement Elsewhere.



Ice-Making and REFRIGERATING MACHINERY

[P. Schou's Patent] on the Ammonia Compression System, for

Cold Storage Purposes.

MOST ECONOMICAL IN WORKING.

Over 250 Plants Running
In all parts of the World.

FOR PARTICULARS AND ESTIMATES APPLY TO

The • North-Pole • Ice • and
• Refrigerating • Co., Ltd.,
8 QUEEN ANNE'S GATE,
Westminster, S.W., LONDON. Eng.

National of Ireland	50,000
Ottawa	25,000
Perth-Montreal	12,000
Phoenix of London	200,000
Phoenix of Hartford	30,000
Phoenix of Brooklyn	40,000
Quebec	20,000
Queen	150,000
Royal	220,000
Scottish Union & National	60,000
Sum	55,000
Union	140,000
Waterloo Mutual	20,000
Western	115,000
Victoria-Montreal	12,000

The Ottawa City Assessor estimates the loss in Ottawa to be 1,500 houses, valued at about \$2,500,000. The personal property contained in the buildings and premises he estimates at \$1,000,000. This is exclusive of the lumber destroyed on the Ottawa side of the river, which will probably add another \$1,000,000 or \$1,500,000 to the total.

The E. B. Eddy Company, it is said, have decided that before they rebuild the City Council of Hull must adopt regulations whereby the piling of lumber within the city limits shall be prohibited.

RECENT FIRES.

Rowmanville, Ont., April 27th.—The outbuildings belonging to the Bennett House burned. Loss about \$1,500; insurance, \$600.—Winnipeg, 29th.—The large elevator operated by the Dominion Elevator Company, at Virden, burned, with 20,000 bushels of wheat. Loss about \$18,000.—Brookville, 27th.—Serious fire occurred, burning two dwellings with outhouses belonging to N. McMillan; Dr. Bell's residence and residence with stables of Dr. McTaggart. Partial insurance.

DRY GOODS NOTES.

Reviewing the raw cotton situation a leading New York brokerage firm report under date 28th ult.:—The visible

supply of cotton as officially given this morning is only 2,508,000 bales. This is the smallest visible supply, since 1890, when it was 200,000 bales less and cotton sold at 12 $\frac{3}{4}$ c in New York. The consumption of American cotton in 1890 was about 7,750,000 bales. This year, according to Ellison's own admission, it is 11,000,000 bales. The British spinner is commencing to recognize the situation afresh, and spot cotton in Liverpool to-day is 5 $\frac{1}{2}$ pence, within $\frac{1}{2}$ d of the highest figures reached this season. A recount of the New York stock will probably be made next week, and will, in our opinion, show that it is over-estimated by 40,000 bales. This will leave the stock available for delivery on contract here, hardly over 50,000 bales, which is supposed to be an adequate protection for a short interest that is variously estimated at from 600,000 to 900,000 bales. The situation is strong beyond precedent, and cannot fail to result in extreme prices for cotton. Ten cents and even eleven and twelve cents a pound for August delivery cotton seems quite within the range of possibility. The bears in Liverpool and New York have all season been selling paper cotton in the vague hope that it would supply the demand for the real article. It is probable that they will this season realize that phantom cotton is an illusive reliance against short sales. As regards the new crop reports reaching us from the South they are uniformly poor. Seed is said to be \$30 per ton. Should there be indications of a new crop failure the situation would be without precedent since the war."

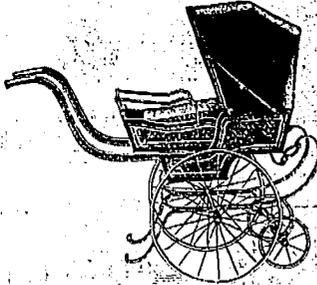
BUSINESS CHANGES.

Ontario.—S. C. Wright, general store and tailor, Binbrook, has sold out; Bain & Graves, general store, Gravenhurst, sold out to C. Peterson; L. W. Hodgins, jeweller, Leamington, moved to Sarnia; P. T. McDonald, grocer, Penetanguishene, out of business; H. Hymant, pumps, Waterdown, removed to Dundas; C. Miller, butcher, Waterdown, has sold out; T. Vickers, grocer, etc., Owen Sound, sold variety stock; S. J. Hitchcock, bicycles, Sarnia, about opening branch at Wallaceburg; F. H. Powell, butcher, Clinton; retired from business; R. Pedlar, general store, Flesherton, moved to Thornbury; A. S. Gledhill, general

SIMMONS & CO., Export Manufacturers



THE "WEST END."

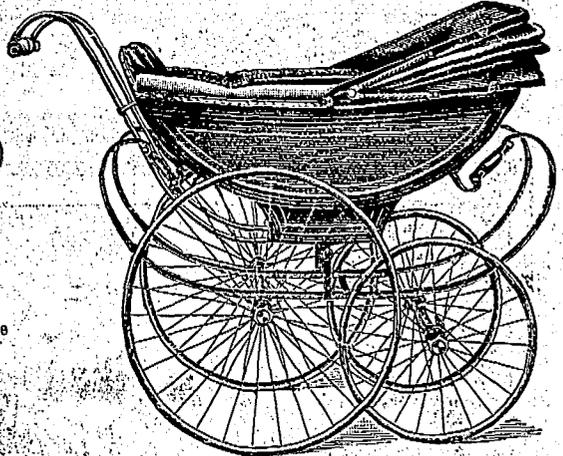


THE "POPULAR."

Will seat one or two or accommodate baby asleep.

Every Carriage Guaranteed.

Perfect and Durable.



THE "CYCLOPS."

On registered "Ovoid" Springs.

3, 5, & 7 TANNER STREET, LONDON, S.E., Eng.

Telegrams:—"QUADRIPOLES." A.B.C. Code.

.... On parle français.

store, Benmiller, sold out and gives possession July 1 to Chas. A. Redmond.

Quebec.—P. Roulleau, marble, St. Hyacinthe, has sold out to E. Chausse; J. Sheppard & Son, saw mill, etc., Sorel, J. Sheppard, dead; Bernier & Co., whol. flour and grain, St. Hyacinthe, have sold out to H. Barnabe; L. J. A. Tanguay, St. Hyacinthe, about removing to St. Henri; J. Loranger, general store, Berthierville, offering compromise; J. H. Morin, hardware, St. Hyacinthe, has given up business; T. Hart, butter and cheese factory, Adamsville, has sold out

to J. Lemoine; Canadian Oak Belting Co., Montreal, dissolved; Saumur & Delcourt, contractors, St. Martin, co-partnership registered.

British Columbia.—Estate C. J. Kelly & Co., whol. jobbers, etc., Victoria, stock advertised for sale by tender; G. Bell & Co., general store, Enderby and Nelson, now Bell & Jalland; C. E. Hoffard, gro., Vancouver, removed to Extension Mines.

Manitoba.—A. Coblentz, whol. liqs., Greta, succeeded by O. Ritz; E. Turnbull, grocer, Winnipeg, has discontinued business; G. K. Grass, builder, Sinaluta, admitted Hugh Gillespie as partner.

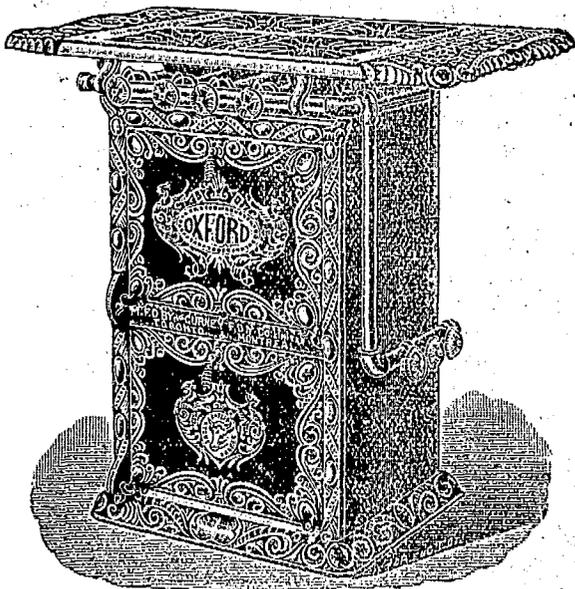
Nova Scotia.—Fynn & McDougall, general store, Port Hood, dissolved—J. J. Fynn continues; F. E. Harriott, jeweller, Waterville, removed to Windsor.

New Brunswick.—U. Babineau, general store, St. Louis, removed to Chatham.

Prince Edward Island.—Davison, grocer, etc., Charlottetown, Geo. Davison, only partner, dead.

"OXFORD" GAS RANGES

Are in Popular Demand Everywhere.



THEIR CONVENIENCE AND ECONOMY WITH GAS, made possible by SPECIAL PERFECTED VALVES AND BURNERS, and the COMPREHENSIVE RANGE OF SIZES AND STYLES, make them the BEST SELLING SUMMER STOVE you can handle.

Better write us at once for full information and PRICE LISTS, if you haven't them in Stock.

The GURNEY MASSEY CO., Ltd.

385 St. Paul Street, MONTREAL.

LEGAL RECORD.

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

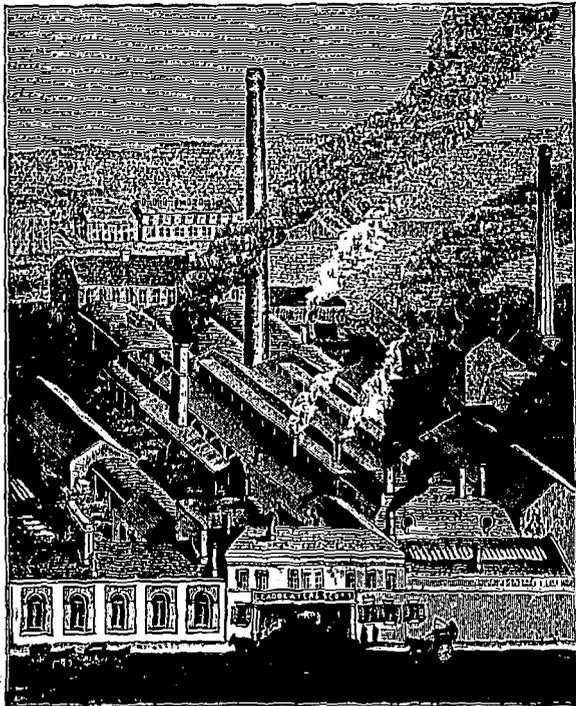
WRITS ISSUED—ONTARIO.

Guelph—Birkbeck Invest. Security and S. Co. vs J. A. O. McCutcheon et al, \$2,034; Kingston Tp.—D. J. Walker vs R. Lyons, \$349; Kingsville—R. J. Johnson & Co. vs Ontario Glass Co., Ltd., \$2,500; Ottawa—M. Oulette vs D. Lalleur, \$500; Peterborough—Kathe. A. Dennistoun vs W. J. and Margt. J. Donell, \$3,382; Plantagenet—Flora E. Wilson vs U. J. Wilson, \$5,000; Toronto—G. F. Hagarty vs J. A. Mills, \$1,231; West Oxford—A. Bremner vs A. R. Bremner, \$350; Albemarle Tp.—E. W. Bourinot vs Christina and J. McIver, \$1,142; Calgary, N.W.T.—Mary Sparks vs W. Monroe et al, \$1,166; Flamboro E.—A. S. Smith vs R. L. Purnell, \$1,800; Guelph—T. Holliday vs F. J. Flowers, \$1,278; Lindsay and Ops—W. R. Dick et al vs W. Needlen, et al, \$2,364; Niagara Falls—Corpn. of Niagara Falls vs T. Sills et al, \$3,000; Normanby Tp.—J. Hopkins vs C. B. Blyth, \$2,718; Sault Ste. Marie—W. J. Miller vs W. H. Hearst et al, \$1,250; Sophiasburg—Noxon Mfg. Co. vs R. Dunning, \$332; Smith's Falls—O. Delaplane vs T. E. and K. E. Kelly, \$301; Toronto—W. Givin vs J. A. Chapman et al, \$1,004; Ontario Industrial L. & I. Co. vs P. H. Dufresne, \$318; A. Oliver vs C. M. Gripton, \$1,625; Goderich Engine and Bicycle Co. vs E. J. Henderson,

Contractors to Her Majesty's Government.

LEADBEATER & SCOTT,

SHEFFIELD, ENGLAND,



... Manufacturers of

STEEL of all kinds for all purposes . . .

FILES of best quality and workmanship . . .

HAMMERS for Engineers, Shipbuilders, &c.

TOOLS for Quarries, Collieries, Smiths, &c.

WIRE RODS and WIRE.

SELF HARDENING TOOL STEEL.

Where large cuts and high speed are required on heavy work
this quality of TOOL STEEL is unsurpassed for endurance.

ESTIMATES ON APPLICATION.

Telegraphic Address:—"Leadbeater, Sheffield."

as assignee, \$301; Warton—Union Bank vs Davidson & Davidson, \$945; Arthur—J. Macdonald & Co. vs S. Ogden, \$505; Altwood—Harriet Turnbull vs H. and Melissa Hoar, \$624; Cramahe Tp. — Louisa McLaughlin vs D. McLaughlin, \$340; Euphemia Tp. — W. J. Wall vs T. MacAulay, exr., \$502; Hamilton — A. Halliday vs Hamilton Steel & Iron Co., Ltd., \$1,000; W. J. Brown vs J. J. C. Thomson, exr., \$3,958; London—Molsons Bank vs C. McCallum, \$805; Nassagaweya—J. W. Bushfield vs Margt. McPhedran, \$2,000; Ottawa—A. W. Duclos vs J. A. Corry, \$1,905; Toronto—F. McGibbon & Sons vs British America Assurance Co., \$380; Bank of Hamilton vs Diamond Machine & Screw Co., Ltd., \$4,031; Trust & Loan Co. vs Maud Healey et al, \$2,229; War Eagle Consolidated Mining and Developing Co. vs Ocean Accident and Guarantee Co., Ltd., \$3,256.

WRITS ISSUED—MANITOBA & N.W.T.

Fox Warren—A. Laycock, \$450; Miami—J. W. Umphrey, \$4,099; Neepawa—Fulton & Durnin, \$333; Winnipeg—G. Delasala, \$550; Parsons Produce Co., \$1,412.

WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—F. A. Quigley & Co., \$1,262.

JUDGMENTS RENDERED—ONTARIO.

Plantagenet—Flora E. Wilson agt U. J. Wilson, \$5,000; Toronto—H. D. Sanders agt J. A. Gould, \$329;—Elizabeth Archibald agt N. Cronkwright, admr., \$600; Hamilton—J. V. Teetzel, assignee, agt Dominion Construction Co. et al, \$433; Nelles Corners—R. C. Struthers & Co. agt Coverdale Bros., \$589; Etobicoke Tp.—H. Whitlam agt F. Barrett, \$912; W. Avde agt W. Burgess et al, \$2,738; Mount Forest—J. A. Halstead & Co. agt G. & Rachel Dickson, \$505; Thornhill—Canada Perm. L. & S. Co. agt H. C. and M. B. Houghton, \$1,242; Toronto—A. Raymond & Co. agt J. H. Jewell, \$459; J. Ryan agt C. S. Parsons, \$313; Locke, Mich.—J. Halstead & Co. agt E. H. Morlock, \$505.

JUDGMENTS RENDERED—QUEBEC.

East Angus—A. Roux agt Royal Paper Mills Co., \$510; Montreal—Baron Strathcona agt A. R. Archambault et al,

\$19,475; De. K. S. Bagg et vir agt J. Baxter, \$6,789; J. U. Herard agt S. Berriger et al, \$178; C. Rosenberg agt H. Belankow, \$175; A. Cowan agt W. S. Brown, \$369; De. Mary Gourlay et vir agt J. C. Conway et al, \$475; De. Elix. Aubin agt P. Lapointe, \$175; V. Gould agt W. W. Ruthven, \$3,108; St. Blaise—L. Duval agt E. Brassard, \$329; St. Valentin—N. Gagnon agt N. Poulin, \$94; Cote St. Paul—H. W. Davidson agt De. Ann Ryan, \$866; Montreal—Delle. Delphine Goulet agt Atlantic and Lake Superior Ry. Co., \$1,038; N. G. Valiquette agt C. Guibault et al, \$179; De. Alice M. Hamilton agt De. Jennie Haggart et al, \$13,587; L. L. Lafleur agt L. Lapierre, \$178; P. E. C. Joubert agt Brouillet Pacific, \$583; F. X. Rastoul agt A. Homier, \$289; De. Marie E. A. Boudreau agt Marie L. A. Lafond, \$503; De. M. E. A. M. de Kersabiec et vir et al agt M. L. A. Lafond, \$909; J. F. Junkin agt Albina Mercier, \$330; Madeleine Marringier agt Ls. Oliver, \$218; De. C. A. Carriere agt Russian Jew Congregation, \$283; Richmond—S. C. Matthews et al agt H. Desmarais et al, \$486.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

St. Kirk—D. F. Reid, \$467; Winnipeg—Manitoba Produce & Com'n. Co., \$407.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Vancouver—J. Stephens, \$343.

JUDGMENTS RENDERED—NEW BRUNSWICK.

St. John—J. McKinney, sr., \$373.

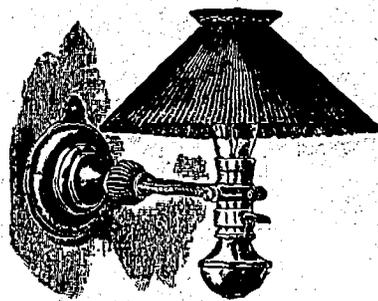
JUDGMENTS RENDERED—NOVA SCOTIA.

Trout Cove—Morton Bros., \$384.

EXECUTIONS—QUEBEC.

Montreal—D. J. St. George et al agt Atlantic & Lake Superior Ry. Co., \$1,156; De. L. O. Leprohon agt De. R. R. Bousquet, \$208; J. Dwane agt T. D. Buzzell, \$315; F. Simard agt A. Crevier, \$213; De. M. E. MacDonald agt R. R. Gould, \$1,729; Credit Foncier agt J. Mayer et al, \$4,629; De. M. T. Shannon agt P. C. Shannon, \$378; R. H. Holland et al esql agt Victoria Club, \$1,387; N. Dufort agt P. E. Wiseman, \$219; St. Lin—A. L. Kent et al esql agt L. J. Gauthier et al, \$314; St. Paul—A. Ghysens de Villers agt J. Deslauriers,

For Buttons of "BOBS" and of the FLAG, See Announcement Elsewhere.



**PORTABLE
SWINGING
BRACKET**

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→ **STAND LAMP**

Always use...
IMPERIAL LAMPS

Just the thing for Office Desk,
Work Room, Library, Etc.

**WE STOCK PORTABLES, ELECTROLIERS,
BRACKETS, Etc.**

GENERAL ELECTRICAL SUPPLIES.

JOHN FORMAN,

Nos. 708 & 710 Craig Street, - - MONTREAL.

TRADE MARK Gold Medal, Saltaire, 1887. Telegraphic Address
"STAR, LEEDS."



REGISTERED.

HUNSLET NAIL WORKS,

South Accommodation Road,

LEEDS, - - ENGLAND.

B. MOUNTAIN & SON, Ltd.

.....MANUFACTURERS OF.....

Cut Nails — Clasp, Clout, Floor, &c. in Iron, Steel, Copper and
Lead. Patent Steel Rose Flat Points, Flat Nails,
Log Spikes, Cut Tacks, Tingles and Gimp rings

Wire Nails — Round, Square, & Oval, Counter sunk Clout Wire, Galv
& Pipe Nails, Lead Wire Nails, Cooper's Hooks,
Center Hooks, Staples, Wire Tacks, Panel & Recut, 2001 1/16.

Shoe Rivets — Brass & Iron Cutler Studs (by patents via history,
Steel Pins &c.

Bills. — Cut, Imitation Wrought, Washers — Buckles & Leg
Hoop, Tip, &c, &c. Rings, &c. &c.

Wire. — For Nail, Screw and Fencing Purposes, or to any Section.
Nails made to Sample

\$445; Longueuil—De. A. V. Bouthillier agt G. Vincent, \$528;
De. M. A. V. Bouthillier agt G. Vincent, \$545; Montreal—
Banque Nationale agt J. Baxter et al, \$566; Credit Foncier
agt De. M. L. P. Benoit et vir. et al, \$20,587; W. Champagne
agt F. Brisson, \$210; Hudson Bay Co. agt Hon. J. J. Guerin
et al, \$1,927; E. E. Stewart agt J. McBurney, \$310; Jane
Taylor agt J. McConniff esq., \$1,225; Hon. S. Pagnuelo agt
De. L. Z. Mallette, \$280; J. O. Brien agt De. Mary Murray
et vir, \$185; Quebec—Hon. L. F. R. Masson et al esq agt A.
Charlebois, \$1,442; St. Anne Bout de l'Île—O. Patenaude agt
T. Madore, \$611; Ste. Cunegonde—City of Ste. Cunegonde
agt J. Martineau, \$401; St. Louis—U. Garand et al agt J. A.
Guenette et al, \$387; Three Rivers—A. L. Kent et al esq
agt C. McCaffrey, \$3,991; Cote St. Paul—M. B. Atkinson et
al esq agt De. Ann Ryan, \$817; Montreal—Banque Nationale
agt K. Gohier, esq, \$262; Montreal Inv. & Freehold Co. agt
N. Jacobs, \$495; Trust and Loan Co. of Canada agt T. Ma-
dore, \$6,671; St. Henri—Credit Foncier agt H. Gougeon, \$17-
243; A. H. Sims agt H. Gougeon, \$6,483.

CHATTEL MORTGAGES—ONTARIO.

Brantford—P. D. Hart to Nancy Hyndman, \$600; Brigh-
ton—A. A. Wade et al to W. N. Simpson, \$700; Caledonia
Tp.—Honore Gareau to D. Cadieux, \$750; Carleton Place—
J. Presley et ux to J. A. McLaren, \$861; Colborne Tp.—A.
McKinnon to A. Young, \$825; Egmondville—A. Charlesworth
to L. O. Van Egmond, \$1,192; Hamilton—W. MacDonald and
wife to Grang-Spring Brewery Co., \$650; Perth—J. H. Young
et ux to J. A. McLaren, \$4,747; Plantagenet N. Tp.—E.
Viaux to Can. Perm. Loan & Sav. Co., \$1,327; Bentinck Tp.
—Rebecca Wilson et al to McNally & Adams, \$7,020; Berlin
—J. B. Quinn to Randall & Roos, \$1,700; Cooksville—E.
Waterhouse to Toronto Brewing and Malting Co., \$969;

Gower S. Tp.—Mrs. Rebecca Finnerty to D. Hyndman, \$1,019;
Guelph—D. Martin to Esther Saunders, \$2,006; J. Stirton to
J. H. Tovell, \$900; Harvey Tp.—W. Hamilton to E. Beck,
\$670; Lindsay—J. Wardrobe to G. H. Hopkins, \$644; Lon-
don—J. H. Heffernan to G. Olmsted, \$3,400; Pelham—W. H.
Disher to Sawyer & Massey Co., \$1,139; Rat Portage—Horn
& Taylor to J. E. Bird, \$1,400; Toronto—W. H. Graham to
W. Armstrong, \$870; D. Small to M. E. Kormann, \$1,300;
D. Small to Cosgrave Brew. Co., \$1,350; Waterloo—E. Hol-
linger to L. S. Weber, \$1,200; Hamilton—Thistle Club to
Federal Life Assee. Co., \$10,400; Manvers Tp.—Mary Kins-
man to A. Wood, et al, \$900; Markham Tp.—A. Hunt to
Sawyer & Massey Co., \$837; Merrickville—J. McCracken and
F. H. French to F. J. French, \$6,000; Perth—R. Lillie to
Margt. Webster, \$727; Petrolia—J. Rolston to N. C. Peter-
son, \$1,400.

BIGGAR & HENDRY,

—MANUFACTURERS OF THE IMPROVED

Asbestos Packed Cocks,

All made of the best GUN METAL.

— ALSO OF —

IMPROVED GAUGE GLASS SHIELDS.

84 Maxwell Street, GLASGOW,

—SCOTLAND.—

Established 16 years.

Telegrams: Parkyn, Wolverhampton

GOOD AS GOLD
Olympic
CYCLES
MAKER:
FRANK H. PARKYN,
WOLVERHAMPTON.
SEND FOR LIST.

NO 14

— 1900 —

Manufactured by **FRANK H. PARKYN, LTD.**

"Olympic" Cycle Works, - - GRANVILLE STREET, WOLVERHAMPTON, ENGLAND.

For Buttons of "BOBS" and of the FLAG See Announcement Elsewhere.

WE SUPPLY the Largest Firms in
GREAT BRITAIN

WITH OUR SPECIALITIES:

Spokes, Nipples, Steel Balls, Rims

(WESTWOOD AND JOINTLESS)

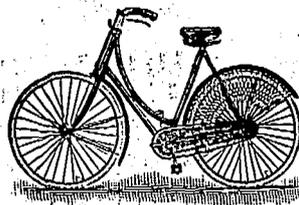
YOU can buy from us with advantage. Our Shipping Trade is a most extensive one, and we fully understand Export requirements. All our goods are fully warranted.

We will mail Samples and Quotations on receipt of P/C. State probable quantities.

TREECE & FUNK;

9 New Broad Street, LONDON, E. C., Eng.

Sole Agents for Great and Greater Britain for the famous "F. N." Frames and "N. S. U" Fittings.



The New "PREMIER"

Cycle Company, LIMITED.

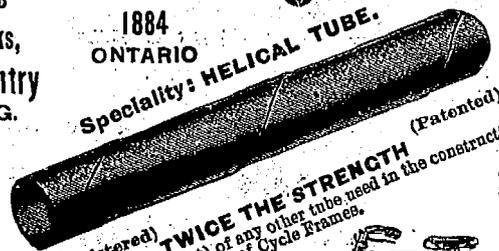
Largest Makers in the World.

EVERY TYPE AND GRADE

Head Offices
AND
Works,
Coventry
ENG.

HIGHEST
AWARD
1884
ONTARIO

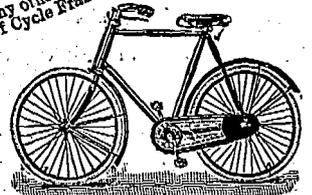
Speciality: HELICAL TUBE.



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



Descriptive
Catalogue
and
Shipping
Terms
on
Appli-
cation



Business Established 1875.

The purchase of the Kingston Locomotive Works is rumoured to be under consideration by Messrs. Mackenzie & Mann, railway contractors.

The Montreal elevator rates for transferring grain from the canal boats to the ocean steamers have been raised 20 per cent. over last year.

Grand Trunk Railway System — Earnings 22nd to 30th April, 1900, \$498,545; 1899, \$459,283; increase, \$39,262. Chicago and Grand Trunk earnings omitted.

The Managing Director of the North British & Mercantile Insurance Company informs us that in obedience to cable instructions from Edinburgh, he has remitted the sum of \$2,500 to the Chairman of the Hull and Ottawa Relief Fund, as a donation from the Company.

FINANCIAL.

Montreal, Thursday, 3rd May, 1900.

The conflagration at Hull and Ottawa a week ago to-day, is a financial event of portentous magnitude. In the course of one day there was property destroyed valued at from 10 to 15 millions of dollars and industries paralysed from whose stoppage there will be an enormous loss of trade. Never was there

a more vivid illustration of the old saw, "For want of a nail the horse was lost." Warnings over and over again had been given by insurance experts, as well as by private citizens of the terrible risks involved in the conditions existing at Hull. The whole of the enormous properties in lumber yards; in mills, factories, dwellings, and public edifices were again and again declared to be at the mercy of any careless cottager who allowed his tinder box of a dwelling to catch fire. One of the chief sufferers whose loss, outside insurance, is estimated at two millions, was warned of this risk repeatedly by an old underwriter, who informs us that his cautions and advices were laughed to scorn. The despiser of expert advice is now repenting of his folly literally in dust and ashes, representing what was valued at from 2½ to 3 millions of dollars. A comparatively trifling sum spent in fire protection would have made the Hull and Ottawa conflagration impossible. Economy, however, carried to the point of lunacy, kept up the hazardous conditions with the result of a calamity of appalling extent. The underwriter referred to remarked, "It takes a conflagration to make light enough for some men to see what everybody else recognises and to teach men common sense about insurance." So

far not a word has been said about the effect of the great fire on local bank interests. We suspect there will be losses in that quarter to no slight amount, with serious disarrangement of business connected with the lumber trade and allied industries. Happily, the insurance claims will all be paid, except, probably, those against American concerns who have no legal standing in Canada. The report of the City and District Savings Bank appears in this issue, it shows the institution to be in a remarkably strong position. The anomaly of great prosperity in the States and a panicky feeling of distrust constricting the stock market, is exciting much comment. The bear element seems to be in control, and they are forcing sales by the more timid operators to an extent that is disorganizing the market. This being a presidential year, as it is called, when the politicians are working up excitement over the elections, there is the usual unrest in business circles. The U.S. Senate has passed the Nicaraguan canal bill without the fortification clauses, though there are words in it which imply defensive works being attached. The negotiations by the U.S. for purchase of Danish West Indies are ominous. There will be trouble in that quarter ere long over the advance of American

Beestons Globe Cycle Co., Ltd.,

BEESTONS,
THE PIONEER BRACKET. :

Wolverhampton ENGLAND.

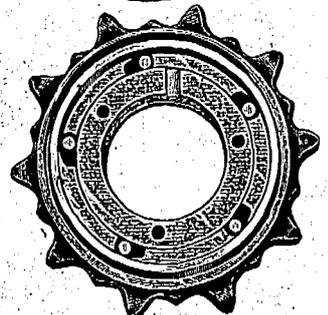
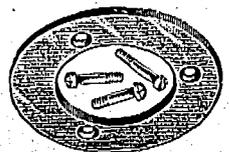
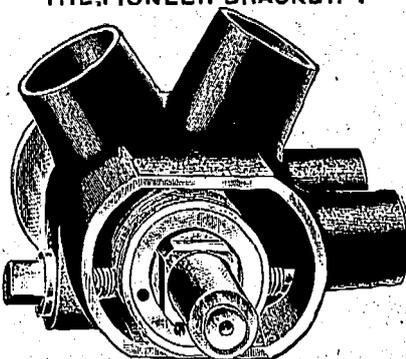
ESTABLISHED 1880.

Note our Improvements for Season 1900.

- A new bracket giving a perfect adjustment of your chain in twenty seconds.
- A free wheel perfect in action. It can be taken apart and replaced in two minutes.
- A back-peddelling-rim brake which acts at any point. It is free from objections, and perfectly safe. It has no peers.
- A new front fork of exceptional neatness and great strength, specially adapted for free wheels.

Lists on Application. Trade Supplied.

Put us to the Test.



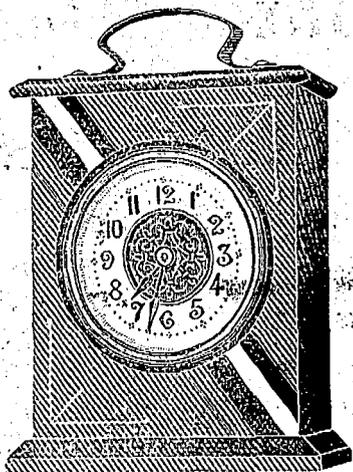
For Buttons of "BOBS" and of the FLAG,

See Announcement Elsewhere.

ON ACTIVE SERVICE.

THE KHAKI CLOCK.

Covered in Regulation Khaki.



Made throughout in England.

ONE-HALF ACTUAL SIZE.

One-day lever Timepiece.

Two-inch Ivory Dial.

IT SELLS TO THE PUBLIC AT \$1.50.

FOR LOWEST PRICES,
FOR ANY STYLE OR MAKE OF CLOCK,

WRITE TO:

A. MAYER & SON,

127 Aldersgate Street, - - - - LONDON, E. C., Eng.
ESTABLISHED, 1867. Telegraphic Address, "ASCIO, LONDON."

Wholesale and Export Clock Merchants.

Send your Trade Card at once for a copy of OUR NEW CATALOGUE of 100 PAGES of ILLUSTRATIONS. Mailed anywhere Free. Indents accepted direct, if accompanied with draft on London bankers; otherwise through merchant shippers.

THE FILTER FOR CANADA.

CISTERN FITTED WITH

PORTABLE



Typhoid and other Water-borne Diseases entirely prevented by the use of the



CISTERN AND DOMESTIC FILTERS

No. 3 OR LARGE CISTERN FILTER.

MADE BY THE

CISTERN FILTER.

LONDON AND GENERAL WATER PURIFYING COMPANY,

(Limited)

No Families who value their Health should be without one

Patronised by H. M. the Queen and Royal Family, numerous Hospitals, Sanitary Institutions, etc.; also by the elite of the Medical Profession.

Testimonials from the Highest Authorities. Indents through Shippers only. Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

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

LARGE ASSORTMENT,

→ Right Values.

H. VINEBERG & Co.,

25 St. Helen St., MONTREAL



By Special Royal Warrant appointed September, 1890, Bagpipe Maker to Her Majesty the Queen.

Gavin C. MacDougall,

(Late Pipe-Major DUNCAN MACDOUGALL)

BAGPIPE MAKER.

Bagpipes from 50s. to £50.

Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.

El Padre Needles

10 cents.

Varsity,

5 cents.

The Best

→ CIGARS ←

that money, skill, and nearly half a century's experience can produce.

Made and Guaranteed by

S. DAVIS & SONS,

MONTREAL, Que.

authority in the Antilles. The exports of gold from New York are now regarded as going out for loans as money is in more demand in London than on this side. This is in accordance with what was intimated in our last "Financial" Business on the local stock market, is stagnant, as it is in London and New York. Pacific in small lots has sold from 95 to 96; Street Railway, 255 to 255½; Gas, 183½; Electric, 198½; Toronto St. Ry., 98¾; but transactions have been trifling. Consols are at 100½, the probable prolon-

gation of the war having a depressing influence. Local money rates continue as last week. The harbour is beginning to show more big funnels, but the prospects are not bright for any considerable early inrush of ocean steamers.

The following is a comparative table of stocks for week ending May 3rd, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Share Sold.	Highest.	Lowest.	Average same date Last Year
Bank of Montreal	60	262	262	250
Merchants Bank	26	160	160	170
Quebec Bank	10	127	127	125
Union Bank	10	109	109	120
Can. Bk. of Com.	25	150	150	152½
Hochelaga	1	138	138	150
MISCELLANEOUS.				
Can. Pacific	1880	96½	95	98½
Duluth S.S. & At.	350	5½	5½	5
Payne	6000	118	117½	390
Com. Cable Co.	201	168	164½	189½
M. S. R., Rights	108	73	72	...
" cash	88	72	72	...
Montreal Teleg.	4	104	164	178
M. & Lond., cash	100	80	30	...
Rich. & Ont.	79	110	109	118½
Mont. & Lond. xd	10500	31	28	48
M. S. R.	1892	256½	252	335
" new stock	118	245	240	332½
Montreal Gas Co.	440	184	182	203
Bell Telephone	16	179	178	178
Royal Electric	1845	201	198	186
Toronto Ry.	1265	90	90½	119½
Iwin City	300	64½	63½	71
Halifax Ry.	75	95	95	114
War Eagle	200	153½	153½	375½
Can. Col. Cotton Co	25	77	77	...
" " Bds.	1000	99½	99½	...
Dom. Cot. Mills	65	100½	99½	112
Virtue Co.	92100	125	107½	...
Dom. Coal Com.	5	44½	44½	58

The Standard Bank of Canada.

DIVIDEND No. 49.

Notice is hereby given that a Dividend of four per cent. and a bonus of one per cent. for the current half year, upon the paid-up capital stock of this Bank, has been declared, and that the same will be payable at its banking house in this city and at its agencies, on and after Friday, the first day of June next.

The transfer books will be closed from the 17th to the 31st of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on Wednesday, 20th of June next, the chair to be taken at twelve o'clock noon.

By order of the Board,

GEO. P. REID,
General Manager.

Toronto, 26th April, 1900.

Republic..... 4600 105 103 137½

Brazilian exchange for the week ending May 1st, is as follows:

April 25	8 11-32d
" 26	8 ¾d
" 27	8 ¾d
" 28	8 ¾d
" 30	8 ¾d
May 1	8 13-32d

MONTREAL WHOLESALE MARKETS.

Montreal, May 3rd, 1900.

Activity is more apparent with the opening of navigation. The rush of

THE FIRTH CO., LIMITED,

CONTRACTORS TO THE WAR OFFICE AND THE ADMIRALTY,

Florence Mills, WARRINGTON, England,

MANUFACTURERS OF

IRON AND STEEL WIRE.

SPECIALITY—TINNED AND GALVANISED STEEL MATTRESS WIRE.

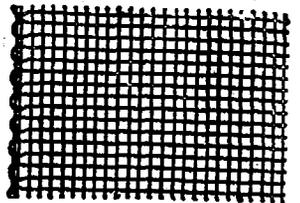
Bright, Tinned, Galvanised and Coppered Wire
— — — In Coils or Straight Lengths.

WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared

WIRE CLOTH or GAUZE For Screening or
Stamp Battery Purposes

UPHOLSTERERS' SPRINGS, ETC.



held orders is about over and the summer trade is well on. Hardware has shown a decline in many items during the week, chief among which are wire nails and galvanized wire. In groceries sugars have advanced 5c on all grades; the general outlook is for a still higher level owing to a shortage of the Cuban crop, and large demands in other countries for the Java product. In dairy products cheese is holding to its high level while butter is demoralized. Flour is temporarily easier but wheat values are sustained. Wool is a shade lower with a little more business doing.

BUTTER—Business has been light during the past week, and pertaining of a retail character. Jobbers and speculators are holding aloof waiting for settled prices and expecting a still lower level. Finest creamery is difficult to sell over 16c to 16½c, with choice offering at 15¾c to 16c. Townships dairies, 15c to 15½c; Western, 13½c to 14c. rolls, 13½c to 14½c. It is expected that after the close of the present week the market will become steady and trade will improve.

DRUGS, CHEMICALS, BARKS, ETC.—Quinine is firm but unchanged as to price. Opium is lower owing to falling off in demand. Cocaine is firm and likely to advance in the foreign markets owing to light stocks and extra demand. Cocoa butter is dearer in primary markets.

CATTLE.—Interest has been further awakened in the export trade by the following recent cable from London:—A new order, issued by the Board of Agriculture puts Birkenhead on the same footing as Deptford, and requires the slaughter of the cattle from the United States and Canada within five days of their being landed. Local trade is quiet and prices have a slight tendency downward.

CEMENTS, FIREBRICKS, ETC.—Considerable business is anticipated in the near future, but present transactions are only on a light scale. Prices are: Belgian cement, \$1.90 to \$2.10; English, \$2.30 to \$2.40; German, \$2.45 to \$2.60. Firebricks, \$18 to \$24 ex wharf.

EGGS.—There has been a good trade passing at steadier prices and we note several large transactions principally for packers' account at 11½c to 11¾c. Jobbing sales are at 11¾c to 12c; No. 2, 10c to 10½c.

FLOUR, FEED & MEAL.—A good local demand exists and movement has been liberal. Prices on flour have declined 10 cents barrel and on bran 50 cents per ton. Shorts is unchanged. Quotations are: Flour—Winter wheat patents, \$3.70 to \$3.85; straight rollers, \$3.30 to \$3.40, in bags, \$1.60 to \$1.65. Manitoba patents, \$3.90; strong bakers, \$3.60. Manitoba bran, bulk, \$16.00; shorts, 18.00; mouille, \$20 to \$24.00; per ton; oatmeal, \$3.30 to \$3.35, and \$1.60 to \$1.65 per bag; baled hay, No. 1, \$9.50 to \$10; No. 2, \$8.25 to \$9; clover

and mixed, \$6.50 to \$7. Best timothy hay in bulk is held at \$8 to \$8.50 per load, averaging 1,500 lbs.

GREEN HIDES.—Market very dull. Lambskins and clipe have advanced to 35c. Other stock unchanged. The Chicago market for packer hides was firm with holders indifferent sellers and looking for higher prices. The New York market was steady but buyers and sellers were apart in their views and transactions were few.

GREEN FRUITS, ETC.—With the arrival in this port of a direct cargo of fruit the summer season in this interesting line has fairly opened. An auction sale of this cargo, will be held on Tuesday 5th inst., by Messrs. Hart & Tuckwell. This firm state there is a continental shortage on lemons as compared with last year of fully 90,000 cases, 50,000 of which is apparent here. This speaks for much higher prices. The next fruit boat (the Endeavor) will bring 22,500 boxes of lemons from Messina, 4,400 boxes lemons from Palermo; 800 boxes and 5,200 half-boxes of oranges from Messina, and 4,700 boxes and 1,000 half boxes from Sorrento. Quotations are:—California navel oranges, \$3 to \$4.00; Jamaica oranges, \$5.50 to \$6; seedlings, \$2.50 to \$3; Valencia oranges, 420's, \$5.25 to \$5.50; 714's, \$6 to \$6.25; large sizes, \$6.25 to \$6.50; lemons, \$2.75 to \$3.25; bananas, \$1.40 to \$2.25; pineapples, 15c to 25c; tomatoes, \$2.25 to \$4.50 crate; grape fruit, \$4.50 to \$5.00 box; tangerines, \$5 per half

Telegraphic Address: "MAROQUIN, LONDON."

T. T. WOOD & CO.,

Manufacturers of

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,

Case Makers, Bookbinders and Bag Makers.

198-200, Bermondsey Street, Southwark,

LONDON. S. E., England.

For Buttons of "BOBS" and of the FLAG, See Announcement Elsewhere.

Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

N.B.—We cannot Repair or put in New Wires.

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

PROVISIONS.—Prices remain steady at the recent advance and indications point to a continuance of these values. Smoked meats command much attention and any efforts to buy prime stock lower than quoted are not successful. Lard is also in good request and prices are fully sustained. Live stock throughout the older provinces is comparatively light as much has been shipped south or west, and this will have an effect later in the amount coming forward. The quotations are:—
 Heavy Canadian short cut mess pork, \$18 to \$18.50; short cut back, \$17 to \$17.50; selected heavy short cut mess pork, boneless quality, \$19.00 to \$19.50; and heavy mess pork, long cut, \$17 to \$17.50; pure Canadian lard, 9½c to 10½c per lb.; and compound refined, 7c to 8c per lb. Hams, 12c to 14c, and bacon, 11½c to 13½c per lb.

TEA.—The Japan market for new crop opened on the 28th ult., with a 10 per cent. advance. This added to a raise of ¼c on freights is equivalent to an advance of 3c per lb. over last year's prices laid down here. Trade is quiet at the moment but indications point to a brisk summer's business as stocks are light generally. There are no fine Japans on the market at present. Holders of teas are quite confident of the situation and are not pushing stocks. A private circular from Yokohama under date March 30th, gives the following recent shipments of tea to America: Per SS. Doric (Mar. 21), 56,457 lbs. for New York; per SS. Empress of Japan (Mar. 23), 32,292 lbs. for Canada.

WOOL.—A slow market with the situation showing same waiting attitude as has been apparent for some time. Transactions, however, are more frequent. A carload was sold from this city the present week at a slight reduction. Buyers are holding off, claiming prices are too high, and to secure trade some little concessions must be allowed. A sale of Cape wool was made by an importing house here on Wednesday, at 23½c. Prices for Cape rule from 21c to 24c, a little reduction from late quotations. Stocks in manufacturers' hands are light, but many are awaiting the opening of the London sales on Tuesday next. A Boston report 2nd inst., says: There has been very light business in the wool market; this week, and the feeling among the dealers is that manufacturers are going to wait until after the London auction sales. The movement in Territory wools has been abnormally small, but the market is reported as fairly steady. Fine merino and fine wools are quoted at 56c to 57c on the scoured basis. Fleeces

STOCKS AND BONDS.

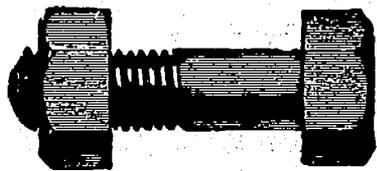
NAME.	Par Value.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price May 3, (Bid)	Cash value per S.
British North Am.....	243	4,966,666	4,966,666	1,581,000	2½	Apr. Oct	147½	147 50
Can. Bank of Commerce	40	6,000,000	6,000,000	1,000,000	3½	June Dec	105	42 00
Commercial, Windsor..	50	500,000	380,000	80,000	3	.....	262	131 00
Domintion	50	1,737,890	1,676,080	1,500,000	3	May	168	79 00
Eastern Townships.....	50	1,482,700	1,500,000	850,000	3½	Jan July	158	79 00
Halifax Banking Co.....	20	500,000	500,000	400,000	3½	Feb. Aug	188	188 00
Hamilton	100	1,737,890	1,676,180	1,116,212	4	June Dec	152	152 00
Hochelaga	100	1,500,000	1,495,880	565,000	3½	June Dec	214½	214 50
Imperial	100	2,482,700	2,407,213	1,584,692	4 & 1	June Dec	160	160 00
Jacques Cartier.....	25	500,000	500,000	2,600,000	3½	June Dec	180	180 00
Merchants' Can.....	100	6,000,000	6,000,000	1,700,000	3½	Feb	190	95 00
Merchants' Halifax.....	100	2,000,000	1,997,240	1,635,000	4 & 1	Oct	260	520 00
Moisons	50	2,460,150	2,285,935	6,000,000	3	June	90	27 00
Montreal	200	12,000,000	12,000,000	150,000	3	May	800	300 00
Nationale	30	1,200,000	1,200,000	700,000	6	Jan July	221	221 00
New Brunswick.....	100	500,000	500,000	1,160,900	4½	Feb. Aug.	127	127 00
Nova Scotia.....	100	1,803,230	1,760,900	2,162,570	2½	June Dec	190	190 00
Ontario.....	100	1,000,000	1,000,000	140,000	3	June Dec	125	125 00
Ottawa.....	100	1,994,900	1,768,250	1,427,437	4 & 1	June Dec	200	200 00
People's of N. B.....	150	180,000	180,000	70,000	3	Jan July	114	114 00
Quebec.....	100	2,500,000	2,500,000	45,000	2½	Apr	177	177 00
St. Stephen's.....	100	200,000	200,000	120,000	3½	Jan July	70	70 00
Standard	50	1,000,000	1,000,000	350,000	3	Jan July	85	85 00
Toronto	100	2,000,000	2,000,000	1,200,000	3	Jan July	115	57 50
Traders	100	1,000,000	1,000,000	70,000	3	Jan July	114	57 00
Union (Halifax).....	50	500,000	500,000	250,000	3	Jan July	135	135 00
Union of Canada	100	2,000,000	2,000,000	450,000	3½	June Dec	75	37 50
Western.....	100	600,000	588,239	128,000	3½	Apr	123	61 00
Agri. Sav. and Loan Co	50	630,000	629,544	160,000	3	Jan July	177	177 00
Bell Telephone Co.....	100	3,188,000	3,188,040	910,000	49½	Jan	90	90 00
Brit. Can. Loan & Inv. Co.....	100	1,987,900	398,481	100,000	3½	Jan July	70	70 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	85	85 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	350,000	3	Jan July	115	57 50
Can. Landed & Nat'l Inv't Co.....	100	2,005,000	1,004,000	1,200,000	3	Jan July	114	57 00
Can. Fern. Loan and Sav.....	50	6,000,000	2,600,000	1,200,000	3½	Jan July	135	135 00
Can. Sav. & Loan Co.....	100	750,000	750,000	220,000	3½	Jan July	75	37 50
Central Can. Loan & Sav. Co.....	50	2,500,000	1,250,000	385,000	3	Jan July	123	61 00
Domintion Sav. and Inv. Co.....	50	1,000,000	384,200	20,000	2½	July	100	100 00
Domintion Telegraph Co.....	50	1,000,000	1,000,000	300,000	1½	Jan	110	110 00
Domintion Cotton Mills Co.....	100	3,000,000	3,000,000	345,824	3	Mar	140	14 00
Freehold Loan and Sav. Co.....	100	3,231,500	1,319,100	160,000	3	June	177	88 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	160,000	3	Jan	95	95 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	750,000	3½	Jan July	112	88 50
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4½	Jan July	60	30 00
Imperial Loan and Inv. Co.....	100	840,000	720,647	160,000	3	Jan July	95	95 00
Landed Banking and Loan.....	100	700,000	658,098	160,000	3	Jan July	112	88 50
London & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch Sep	107	53 50
London Loan Co.....	50	678,700	661,350	81,000	3	Jan July	96	96 00
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3½	Jan July	45	45 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan	104½	65 50
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	181½	72 60
Montreal Gas Co.....	40	2,500,000	2,997,918	334,247	2½	Apr	252½	142½
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	600,000	4	Feb. Mch.	135	135 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	300,000	4	Feb	140	85 00
Merchants M'g Co.....	25	600,000	600,000	300,000	3½	Mch Sep	123	61 00
Montreal Loan and Mortg.....	100	465,800	314,388	150,000	3	Jan July	25	12 50
Ont. Indus. Loan and Inv.....	50	2,000,000	1,200,000	515,000	3	Jan July	63	31 50
Ont. Loan and Deb. Co.....	50	600,000	600,000	40,000	2	Jan July	109	109 00
People's Loan and Dep. Co.....	40	578,240	378,720	50,000	.....	Jan	198	198 00
Real Est. Loan Co.....	100	1,350,000	1,350,000	250,000	3	Jan	129½	129 75
Richelieu and Ont. Nav. Co.....	100	1,500,000	1,500,000	20,000	.....	Jan	75	78 00
The Royal Electric Co.....	100	1,500,000	1,500,000	282,882	2½	Jan	95	95 00
Toronto Electric Light Co.....	100	600,000	724,540	250,000	.....	Jan	85	49 00
Toronto Mortgage Co.....	100	1,445,850	6,000,000	770,000	3	June	105	105 00
Toronto Street Railway.....	100	6,000,000	6,000,000	52,000	3½	June	105	105 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	.....	.....	.....	.....	.....
Western Loan & Trust Co.....	50	2,301,300	661,721	.....	.....	.....	.....	.....
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

Telegraphic Address: "COOPER, SHEFFIELD."

11937

Manufacturers of every description of



Bolts, Nuts, & Rivets.

Geo. Cooper & Sons,
EFFINGHAM NUT and BOLT WORKS,
SHEFFIELD, ENG.

**Railway Spikes,
SET SCREWS, WASHERS, &c.**

Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.

outside of quarter bloods are slow and prices nominal.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, May 3, 1900.

A fairly active trade is reported this week. In dry goods, dealers were busy, and merchants generally hopeful. Quite a number of country dealers visited the city, and the sorting-up trade was satisfactory. Hardware and metals in moderate demand, with prices of iron and iron pipe shaded. Groceries are in moderate request and values firm. Some improvement in leather, with good export demand for splits and sole. Lard is higher this week. Money firm at 5½ to 6 per cent. on call and prime discounts 6 to 6½ per cent.

Stocks dull with miscellaneous shares somewhat lower, and banks and mining issues firmer. Latest sales: Bank of Commerce 150, Imperial Bank 214½, Bank of Montreal 261, Dominion 263 ex-dividend, C.P.R. 95½, Toronto Ry. 98½, Cable 165¾, General Electric 166, Toronto Electric 130, Luxer Prism 114, Telephone 177, War Eagle 148.

Butter, &c.—Offerings of butter large and prices weaker. Choice dairy tub and pound rolls sold in a jobbing way at 13c to 14c, while inferior to medium qualities sold at 10c to 12c. Creamery also easier at 17c to 18c for tub and at 19c to 20c for choice rolls. Cheese steady at 11½c to 12c for new. Eggs 11½c per dozen in case lots.

Dressed Hogs—The receipts continue light and prices rule firm at \$7.50 to \$7.75 for small lots.

Flour and Grain.—The flour market continues quiet, with little change in

prices. Straight rollers in barrels are quoted at \$2.75 to \$2.80 west, and choice grades at \$3.00 to \$3.10. Manitoba patents, \$4 to \$4.10, and strong bakers, \$3.65. Bran, steady, at \$15 to \$16; and shorts at \$16 to \$17 west. Oatmeal, \$3.20 to \$3.30 in car lots. Wheat quiet, with prices steady; white and red, 66c to 66½c, north and west, and spring at 67c east. Goose, 72c low freights. No. 1 Manitoba hard, 77½c to 78c Toronto and west, and 68c Fort William. Barley is unchanged, with No. 2 quoted at 42c west and at 43c east. Oats are firm at 29½c east for white and at 28½c west; mixed, 27c to 27½c west, and 28c east. Peas quiet at 61c west and at 62c to 62½c east. Rye is firm, at 52c to 53c west and at 53c to 54c east. Buckwheat, 51c west and 52c east. Corn is firm, at 47½c on track for American, and at 45½c for Canadian.

JOSEPH PEACE & CO. Ltd.,

MERCHANT WORKS, SHEFFIELD, ENGLAND.

REGISTERED TRADE MARKS.

J. ROEBUCK.



S. FISHER & CO.

SEE-SAW

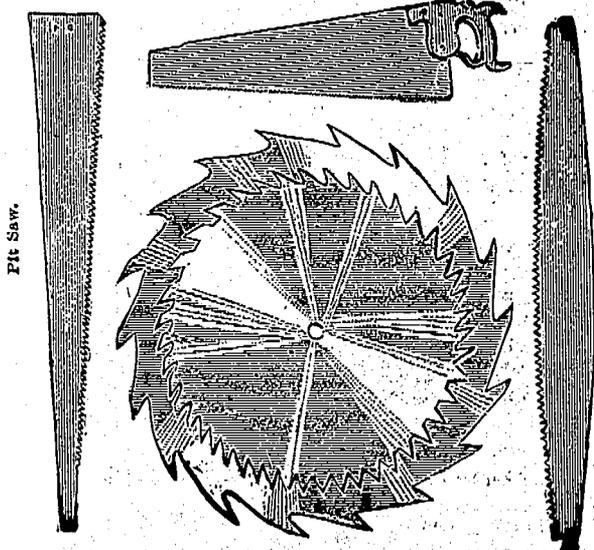
MANUFACTURERS OF ALL KINDS OF SAWS,

... ALSO ...

Stay Buses, Legging Springs, and all kinds of Shutter and Webbing Springs.

Correspondence concerning these Special Lines is invited.

C. S. Hand Saw.



By Special Appointment to H.R.H. The Prince of Wales,
Heaton, Butler & Bayne,



Artists in
Stained Glass,
Mosaics and
Decoration.

14 GARRICK STREET, LONDON, Eng.

Estimates and References to completed Works on application.



Patent Hard-Polished Wood Letter of the Latest Designs.
Everything required by Printers supplied.

Labour and Space-Saving Joinery of the Best Workmanship

ATLAS WORKS

Day & Collins, Ltd.

Offices Completely Equipped in the Most Modern Style.

ESTABLISHED 1869.

ESTIMATES FREE.

Fann Street, LONDON, E. C., England.

Telegrams: "Daycoll, London."

Groceries. — A moderate trade has been done this week. Sugars are firm at \$4.68 for granulated and at \$3.93 to \$4.38 for yellows. Dried fruits are unchanged. Valencia raisins, layers, 7½c to 8c. Provincial currants, 4½c to 5c. Filintras, 5c to 5½c. Coffees, unchanged, at 10c to 14c for Rios, and at 23c to 28c for Mocha. Canned goods steady: tomatoes, 95c to \$1; peas, 75c to \$1; corn, \$1.10 to \$1.15. Teas in moderate demand and firm.

Leather.—Business fair, with prices generally unchanged. Sole and splits in good demand for export.

Hides and Skins.—Hides are unchanged with cured cows selling at 9c and

steers at 10c. Dealers pay 8¾c for No. 1 green and 7¾c for No. 2. Calfskins, 10c for No. 1, and 9c for No. 2. Sheepskins, \$1.25 to \$1.40. Lambskins, 15c to 20c.

Live Stock. — The cattle market is firmer with opening of navigation at Montreal. Exporters sold at 4½c to 4¾c per lb, the latter for choice. The best butchers' cattle bring 4c to 4¼c, and medium 3¼c to 3¾c. Stockers, 3¼c to 3¾c. Sheep, 3½c to 4c per lb. for choice ewes. Lambs, 5c to 6½c per lb. Hogs unchanged, the best bacon lots bringing 6¼c per lb., light fats, 5¾c to 5½c, and heavy, 5c to 5¼c per pound.

Provisions.—Trade is fair, with good demand for cured meats. Mess pork, \$16.00 to \$16.50, and short cut, \$17.00 to \$17.50. Bacon firm at 8¼c to 8½c for large lots of long clear and at 8¾c to 9c for small lots. Rolls, 9c to 9½c. Hams, smoked, 11c to 12c. Lard is firm at 8¾c to 9¼c, according to package. Dried apples, 5½c to 6c. Potatoes, 35c to 37c per bag. Hops are dull at 14c to 15c. Beans, \$1.25 for common and \$1.70 to \$1.75 for hand-picked.

Wool.—New fleece is expected soon,

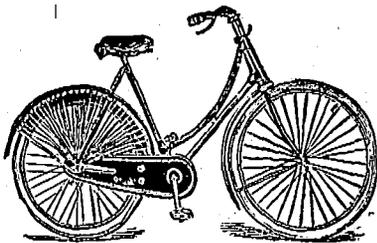
and prices will rule at 16c to 18c. Unwashed sold at 10c to 11c. Pulled supers are quoted at 19c and extras at 21c to 22c.

STONE CUTTERS.

Messrs. J. G. Faulds & Co., of Glasgow, Scot., have patented a Multiplex Stone-Cutter, for dressing stone. These improved tools combine lightness with great efficiency in working, with perfect freedom from the annoyances of bad sharpening, tempering and other defects. They possess double the advantages of the American toothed tool, by having in a handy and convenient form, double teeth, or a chisel and "tooling drive" combined, the economy and efficiency of which a stonemason recognises immediately he handles one of these tools. There are no screws or joints in the handle to give trouble in fixing or removing the cutter. They are easier to work with, more economical, more effective, and in every requisite of a tool far superior to all others. They are very highly appreciated in Great Britain as they will be here when introduced.

Telegraphic Address—"Safety, Wolverhampton."

TALBOT CYCLE CO. Ltd.



SEND FOR PRICE LIST.

Pelham St., WOLVERHAMPTON, Eng.

MONTREAL CITY & DISTRICT SAVINGS BANK

The Annual General Meeting of the Stockholders of this Bank will be held at its Head Office, 176 St. James Street, on

TUESDAY, 1st MAY next, at 1 o'clock, P.M.

for the reception of the Annual Reports and Statements, and the election of Directors. By order of the Board.

H. Y. BARBEAU, Manager.

Montreal, 31st March, 1900.

HOLGATE & FISHWICK,

14 Fraser Street and 29 Dale Street, LIVERPOOL, ENGLAND.

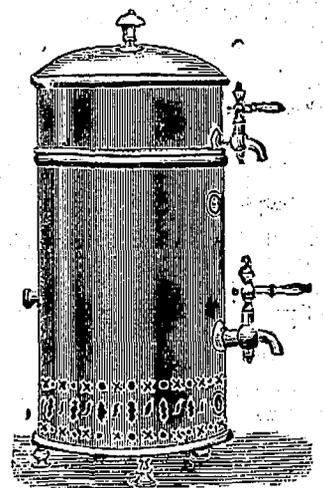
Brewers' Engineers,

Brassfounders, Coppersmiths, Plumbers, Pewterers, Bar Fitters, &c.,

EVERY REQUISITE FOR PUBLICANS SUPPLIED.

Beer Engines, Warmers, Drainers, &c.

"Merritt," "Unique," "Rapid," and "Crown" Cork Drawers.



20,000 IN USE.

BROCKIE-PELL PATENT ARC LAMPS.

Trade Mark—"BROCHIEPEL" without which none are genuine.

OWNERS OF PATENTS and SOLE MAKERS:

BROCKIE-PELL ARC LAMP.

LIMITED.

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

USERS.

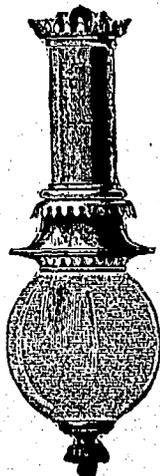
H.M. Government (1,100 Lamps).

40 Corporations and Vestries.

Over 20 Railways.

50 Electricity Supply Stations,

Etc., Etc.,



USERS.

Wm. Whiteley, D. H. Evans & Co., Ltd.

Gardiner & Co., Chas. Baker & Co., Ltd.

Jones Bros., Horne Bros., Lewis's.

Etc., Etc.



ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1899.

	Premiums for Year.	Numbr of Policies New and Taken up.	Amount of Policies New and Taken up.	Numbr of Policies in Force at date.	Net Amount in Force.	Net Amount of Policies in Force at date.	Claims Paid (including Matured Endowments.)	Unsett'd Claims	
								Not Resist'd	Resist'd
	\$		\$		\$	\$	\$	\$	\$
<i>Canadian Companies.</i>									
Canada Life (Canadian Business)	1,911,233	1,838	3,809,917	33,891	71,020,265	1,090,189	1,054,009	102,639	None
Confederation (")	990,468	2,594	3,839,469	21,072	51,159,605	406,988	379,924	37,453	12,000
Dominion Life	100,014	890	1,000,207	2,839	8,588,879	16,543	13,050	3,591	None
Excelsior { Ordinary	91,146	755	884,121	2,896	3,184,479	12,000	12,514	500	None
{ Monthly	11,788	3,216	442,002	2,514	317,434	2,743	None	None	None
Federal	887,610	1,734	2,415,900	7,549	11,447,570	107,000	97,801	22,140	None
Great West	209,887	2,017	2,756,050	6,821	10,111,959	52,728	48,978	None	None
Home Life	26,727	640	673,000	1,336	1,494,130	12,500	5,200	7,486	None
Imperial Life	296,617	1,330	3,549,000	2,741	6,159,125	8,403	6,603	1,000	None
London Life { Ordinary	64,954	428	480,775	2,442	2,291,067	16,233	13,395	1,080	None
{ Industrial	161,632	12,822	1,232,147	33,137	3,487,555	40,917	41,166	1,465	None
Manufacturers (Canadian Business)	451,860	1,889	2,995,310	8,721	12,935,408	99,615	99,134	10,000	None
National Life	16,834	331	607,000	330	644,000	2,000	None	2,000	None
N.American (Can. Business) { General	734,904	3,167	4,051,305	16,079	22,600,923	243,825	206,019	33,500	1,000
{ Provident &	3,839	975	183,200	1,218	221,330	1,115	733	None	None
Northern Life	37,747	930	1,158,780	1,338	1,587,500	4,000	4,000	None	None
Ontario Mutual (Canadian business)	851,634	2,427	3,065,505	18,761	26,720,532	232,900	223,610	30,333	None
Royal Victoria	60,240	567	882,230	1,129	1,653,307	1,000	2,000	None	None
Sun Life (Canadian Business) { General	1,076,329	2,545	3,602,209	21,406	31,163,028	324,391	315,444	15,600	None
{ Thrift	51,265	2,986	364,050	9,765	1,179,862	8,517	5,812	238	None
Temperance and General	215,766	2,195	2,653,750	8,289	9,350,300	49,662	44,043	8,306	500
Totals for 1899	7,842,484	46,259	42,138,128	209,274	252,219,758	2,738,225	2,581,183	282,340	13,500
Totals for 1898	7,130,197	44,492	35,626,812	189,742	227,594,516	2,321,512	2,353,126	204,953	4,500
Increase, <i>z</i> ; decrease, <i>d</i>	<i>z</i> 712,287	<i>z</i> 1,767	<i>z</i> 6,511,316	<i>z</i> 19,532	<i>z</i> 24,625,242	<i>z</i> 416,713	<i>z</i> 228,058	<i>z</i> 77,387	<i>z</i> 9,000
<i>Foreign Business.</i>									
Canada Life	288,029	766	1,728,784	3,209	8,671,215	69,239	70,727	1,000	None
Confederation Life	9,543	26	24,400	207	247,804	None	None	None	None
Manufacturers' Life	58,701	224	392,601	579	1,017,140	11,440	11,440	None	None
North American Life	6,123	3	8,135	105	222,650	None	None	1,000	None
Sun Life of Canada	1,086,749	7,570	5,779,450	17,754	20,411,096	248,869	254,403	47,716	None
Ontario Mutual	2,253	28	42,500	57	77,500	None	None	None	None
Totals, 1899	1,451,398	8,617	7,985,900	21,911	30,647,405	329,548	336,570	49,716	None
<i>British Companies.</i>									
British Empire	223,964	124	446,750	2,647	6,123,312	180,898	158,376	12,522	None
Commercial Union	16,207	2	22,000	248	625,577	15,096	18,426	3,942	None
Liverpool and London and Globe	5,926	2	10,900	121	216,079	2,851	7,718	None	None
London and Lancashire	265,571	634	1,109,345	5,061	3,295,801	113,755	111,204	13,276	3,000
North British	25,565	6	15,762	428	1,037,126	57,373	65,275	8,000	None
Royal	17,313	2	6,450	309	814,264	35,772	30,478	8,644	None
Standard	648,997	1,166	2,055,697	3,833	13,110,093	321,651	344,374	20,688	2,000
Star	21,520	42	91,000	281	616,563	7,897	7,897	None	None
*Companies retired from Canada	51,166			1,100	2,217,457	94,537	91,751	34,385	None
Totals for 1899	1,276,229	2,028	3,748,604	19,178	38,026,272	329,330	335,499	101,457	5,000
Totals for 1898	1,210,601	1,616	3,323,107	18,308	36,606,195	773,116	752,159	117,623	5,000
Increase, <i>z</i> ; decrease, <i>d</i>	<i>z</i> 65,628	<i>z</i> 412	<i>z</i> 425,497	<i>z</i> 870	<i>z</i> 1,420,077	<i>z</i> 56,714	<i>z</i> 83,340	<i>d</i> 16,171	None
<i>American Companies.</i>									
Etna Life	512,357	429	808,407	11,436	14,860,635	558,311	545,699	26,684	None
*Connecticut Mutual	23,394	None	None	686	1,346,866	93,168	93,168	11,500	None
Equitable	706,341	904	2,178,775	9,290	20,082,603	460,715	487,115	15,168	None
Germania	10,134	1	1,000	125	235,071	3,536	3,536	None	None
Metropolitan { General	334,334	1,655	1,494,477	2,227	2,139,810	7,060	7,862	500	500
{ Industrial		51,011	6,338,774	75,652	9,273,956	59,124	58,748	217	250
Mutual Life	848,702	1,329	3,460,000	8,988	20,996,178	248,620	197,203	62,733	10,000
*National Life	1,485	None	None	128	119,714	3,987	3,982	37	None
*New-York	932,577	2,674	4,588,100	14,035	26,840,096	512,915	510,047	44,946	None
*North-western	12,407	None	None	291	384,579	6,222	6,222	None	None
*Phoenix Mutual	15,704	None	None	717	722,459	38,000	40,932	None	None
Provident Savings	129,068	268	591,815	1,352	4,047,562	33,000	32,500	3,000	None
Travelers	211,857	242	789,044	2,736	5,770,425	125,232	130,602	13,531	None
Union Mutual	164,832	715	962,796	3,631	5,482,319	98,619	103,811	18,741	None
United States	49,614	136	301,290	918	1,557,290	17,050	32,300	4,250	None
Totals for 1899	3,958,906	59,364	21,514,478	132,762	113,889,563	2,266,109	2,259,227	201,406	10,750
Totals for 1898	3,676,490	51,371	16,398,334	112,032	105,708,154	1,855,322	1,812,259	166,336	None
Increase, <i>z</i> ; decrease, <i>d</i>	<i>z</i> 282,416	<i>z</i> 7,993	<i>z</i> 5,116,094	<i>z</i> 20,730	<i>z</i> 8,181,409	<i>z</i> 410,787	<i>z</i> 446,968	<i>z</i> 34,570	<i>z</i> 10,750

RECAPITULATION.

Canadian Companies	7,842,484	46,259	42,138,128	209,274	252,219,758	2,738,225	2,581,183	282,340	13,500
British Companies	1,276,229	2,028	3,748,604	19,178	38,026,272	329,330	335,499	101,457	5,000
American Companies	3,958,906	59,364	21,514,478	132,762	113,889,563	2,266,109	2,259,227	201,406	10,750
Totals for 1899	13,077,619	107,651	67,401,210	361,214	404,135,593	5,334,164	5,675,909	585,203	29,250
Totals for 1898	12,017,288	97,479	55,348,303	320,032	369,908,865	4,949,950	4,917,544	489,417	9,500
Increase, <i>z</i> ; decrease, <i>d</i>	<i>z</i> 1,060,331	<i>z</i> 10,172	<i>z</i> 12,052,907	<i>z</i> 41,182	<i>z</i> 34,226,728	<i>z</i> 384,214	<i>z</i> 758,365	<i>z</i> 95,786	<i>z</i> 19,750

*These companies have ceased doing business in Canada. The six are:—Edinburgh Life, Life of Scotland, London Assurance, Reliance, Montreal, Amicable, and Provident.

ISSUE OF
\$200,000 OF STOCK AT PAR

FULLY PAID AND NON-ASSESSABLE

VICTORIA-MONTREAL FIRE INSURANCE CO.

HEAD OFFICE, 183 ST. JAMES ST., MONTREAL.

(Incorporated by Special Act of the Parliament of Canada)

Authorized Capital - \$1,000,000.00

IN 10,000 SHARES OF \$100 EACH.

The necessary deposit having been made with the Insurance Department at Ottawa, this Company is licensed to do business throughout Canada.

There has already been subscribed \$650,000 ; \$150,000 is reserved for subscription outside of Canada ; and the remaining \$200,000 is now offered at par to the Canadian public, to be paid in full, it having been decided by the Company to make its CASH CAPITAL \$1,000,000.00.

DIRECTORS:

PRESIDENT: Hon. WM. PUGSLEY, D.C.L., Q.C., M.P.P.,
St. John, N.B.

VICE-PRESIDENT: H. J. BEEMER, Esq.,
Director Quebec, Montmorency and Charlevoix Railway
Company, Montreal.

Hon. J. D. ROLLAND,
President Rolland Paper Company Ltd.; Director Banque
d'Hochelaga, Montreal.

C. J. BOOTH, Esq.,

President Canada Atlantic Railway Company, Ottawa,

EDWARD P. HATCH, Esq.,

(Lord & Taylor) Dry Goods, New York.

JAMES TALCOTT, Esq.,

Dry Goods, Commission, New York; Director Bank of
the Manhattan Company; Director Trust Company of
New York.

RODOLPHE AUDETTE, Esq.,

Of Messrs. Thibaudeau Frères & Cie., Wholesale Dry Goods,
Montreal and Québec. President La Banque Nationale.

JAMES A. WRIGHT, Esq.,

Of Linde-British Refrigeration Company, Montreal.

THOS. A. TEMPLE, Esq.,

Of Messrs. Thos. A. Temple & Sons, Fire Insurance,
Montreal.

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Of Messrs. Kountze Bros., Bankers, New York.

CHAS. E. HUGHES, Esq.,

Of Messrs. Carter, Hughes & Dwight, Counsellors-at-Law, New York.

VALENTINE P. SNYDER, Esq.,

President Western National Bank, New York.

SOLICITORS:

Messrs. HATTON & McLENNAN, Montreal.

Messrs. BARWICK, AYLESWORTH & WRIGHT, Toronto.

Subscribers to this stock to the extent of five shares are entitled to a rebate of 20% on all premiums of insurance on their property placed in this company.

(CONTINUED ON NEXT PAGE.)

(CONTINUED FROM PAGE 1408.)

This Company commenced the business of fire insurance on May 15th, 1899, and has already received in premiums, after deducting all charges for re-insurances, rebates, etc., over \$160,000.00, upon which the loss ratio has been but nominal.

Its Shareholders consist of many of the most prominent and successful business men in the Dominion, and the Company is enjoying great advantages thereby, because of their influence and the business they control.

The premiums on Canadian business have always shown a regular and steady increase, as per the following table, covering the preceding ten years:

1890, - - -	\$5,836,071.00
1891, - - -	6,168,716.00
1892, - - -	6,512,327.00
1893, - - -	6,798,595.00
1894, - - -	6,711,369.00
1895, - - -	6,943,332.00
1896, - - -	7,075,850.00
1897, - - -	7,157,662.00
1898, - - -	7,349,666.00
1899, - - -	8,125,498.00

The success of the two principal Canadian Companies, the "Western" and the "British America" of Toronto, is well known, and their record for regularly paying substantial dividends, while at the same time increasing their assets, has kept the market values of their stocks far above par.

The market values of the stocks of the British Companies doing business in this country average over 800%; and the average of the American companies operating in Canada is 263%. The dividends paid

by the latter average 15.88%, while the average dividends of the English companies are even higher.

The assets in Canada of all the companies engaged in the business of fire insurance have increased during the past ten years, as follows:

Assets, December 31st, 1898, - - -	\$11,731,519.91
Assets, December 31st, 1899, - - -	20,634,785.80
Increase in ten years, \$	8,953,265.89

The total fire assets of these companies, (excluding the life assets of the corporations combining life with fire insurance) advanced during the same period by nearly \$50,000,000.00; and in addition to the acquisition of this enormous sum, large dividends have been regularly paid to the shareholders.

Owing to better fire protection appliances and water supply, superior construction buildings, and a more careful inspection thereof, the percentage of fires confined to the buildings in which they originated, as compared to the total number of fires, has within the past few years greatly increased. The danger of conflagrations has therefore been much lessened, and the chance of a large loss disturbing the average of the year's operations been rendered more remote.

The average loss ratio of all companies operating in Canada and the United States during the ten years ending December 31st, 1898, was 58.22% of the net premiums received; leaving, after deduction of the expenses, and without including the im-

mense sums received as interest upon investments, a large margin of profit.

The ratio of losses to premiums received in Canada for 1899 was the smallest for ten years, the average being 58.02%. The loss ratio of the "Victoria-Montreal" from May 15th, 1899, the date upon which the Company commenced business, to Dec. 31st, of the same year, was only 15.04%; while the loss ratio on its total premiums from the date of its starting business to the present time has not exceeded 15%; showing that every care has been exercised in the selection of its risks.

Strong corporations in every branch of industry have incomparable advantages over those of small calibre, and fire insurance offers no exception to the general rule.

With the large cash capital which the "Victoria-Montreal" will have, it will be in an unassailable position, and will be able to most successfully compete for business. By its ability to spread its risks over a wide area, which, with proper management, is the essence of the science of underwriting, and with its large income, it will necessarily, being entirely independent of local conditions, make a substantial profit year after year, with much greater ease and to a much greater extent than would be possible for a company operating upon a smaller scale.

The connections which the Company has been fortunate enough to make, and will be to it of the greatest possible benefit. They will assist it to become one of the largest fire insurance companies of this continent, and enable it to reach a high place among the strongest financial institutions of Canada.

THE "Victoria-Montreal" will, so far as it is possible to do, abide by the rules and rates of the Canadian Fire Underwriters' Association, charging the same rates of premium as the companies belonging to the Board. But, as it wishes to have the remaining fifth of its capital held in the same way as the portion already subscribed for, not between a few capitalists, but among the solid property owners of the Dominion; and, as it desires to obtain as much as possible of the business of this class, which it has found to be of great value, it will give to each investor subscribing for five or more fully paid shares the same privilege that has been given to its present shareholders, by delivering to him an agreement to allow a rebate of 20% off the regular tariff rates, on all premiums of policies covering on his property to the extent of the full gross line, including reinsurance, which this Company can write thereon.

This privilege is to remain in force for a period of five years.

A property owner will thus see that, independently of the dividends to be paid on the shares, which there is every reason to believe will be large, and will alone amply repay the investment, the agreement referred to above will enable him to realize, in addition thereto, an amount equal to interest upon his shares at TEN to TWENTY PER CENT. per annum.

With the advantages above enumerated;— a good business already established, the large and profitable field which is open for its operations, the influence of a superior class of Shareholders, conservatism and energy on the part of its directorate and management, and a strong financial position, it is believed that the shares of the "Victoria-Montreal" offer exceptionally good opportunities for investment, and that the results thereof will be highly satisfactory.

TERMS: 10% payable upon application; 15% upon allotment; 25% on July 1st; 25% on September 1st; and 25% on November 1st.

SUBSCRIPTION LISTS will be opened at 10 o'clock a.m., on Tuesday, May 8th, 1900, and will be closed at 3 o'clock p.m. on Friday, May 11th, 1900, or earlier, the right being reserved to reject any application.

SUBSCRIPTIONS for stock and remittances in payment thereof to be made by cheque, registered letter, post office order, or express order to the

TORONTO GENERAL TRUSTS CORPORATION,

Cor Yonge & Colborne Sts., TORONTO, Ont.

Or to the (Registrar and Transfer Agent for Ontario and Western Provinces),

MONTREAL TRUST & DEPOSIT COMPANY,

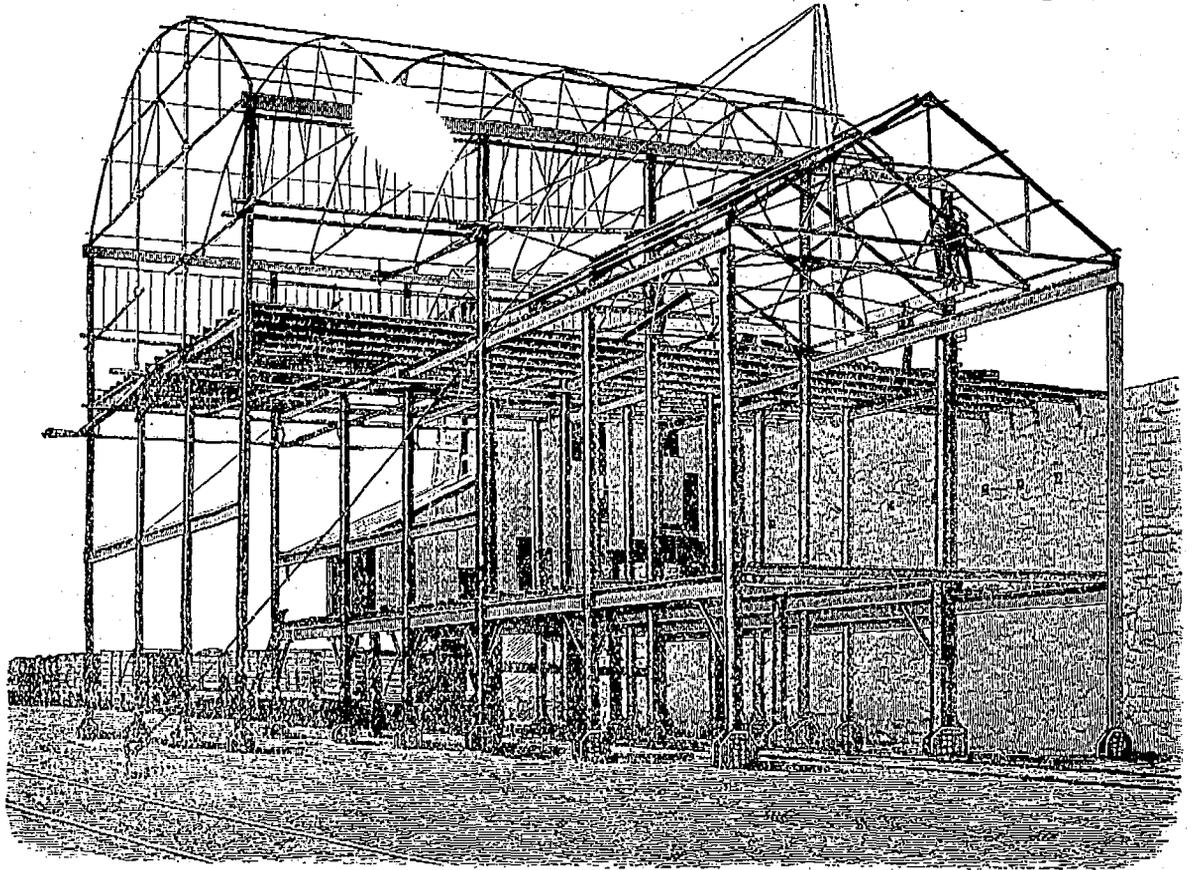
1707 Notre Dame Street, MONTREAL.

(Registrar and Transfer Agent for Quebec and Eastern Provinces)

TELEGRAPHIC ADDRESS;—"Wire, Glasgow."

CONTRACTORS TO H. B. M. GOVERNMENT, F. O. B., GLASGOW.

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 MANUFACTURERS OF **COLLIERY BUILDINGS, BRIDGES, PIERS, STEEL ROOFS,**
 Iron and Steel Fireproof Flooring, Plate, Lattice, and Compound **GIRDERS,** Steel Roof Principals,
 Constructional Work of all kinds, Hay Sheds, Iron Fencing, Gates, Railing.



Ralston's Patent 'Dual' Canvas Target Apparatus.

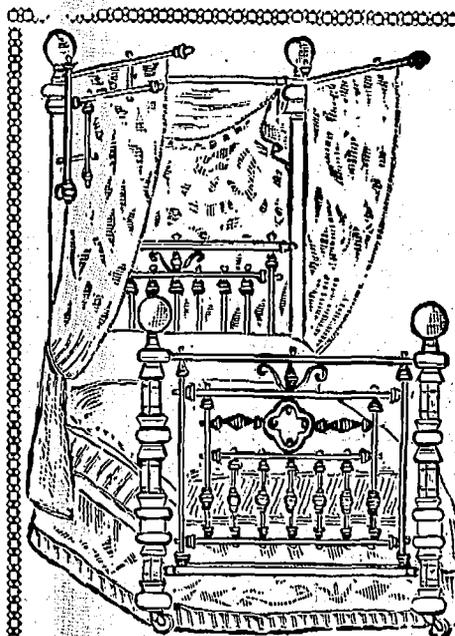
—Arrangements for the sale of Mr. James Reid's paper mills at Lorette to Montreal capitalists and their transformation into ground and sulphite pulp works, at a cost of \$100,000, are reported to be on the point of completion.

—A bill has been introduced to encourage silk culture in the United States. According to the "American Silk Journal" it provides that the Secretary of Agriculture shall be authorized, in connection with the Kansas State Board of Agriculture, to take charge of and operate the present silk-culture station located at the city of Peabody, in the State of Kansas, for the purpose of encouraging and developing silk culture.

—Electric power is now lending its aid to the canal boat. A Trenton, N.J., letter of recent date states that the first of the electric motors to be used on the Delaware and Raritan Canal for the propulsion of boats, had arrived. The motor is in the form of an automobile and will travel along the tow-path propelling the boat with a tow-line. The Delaware and Raritan will be the first canal in the world to be equipped with electricity for propelling purposes and it is believed that this new method will materially reduce the cost of transportation. These motors, it is said, will travel at the rate of five miles an hour, with from three to five boats in tow. Under the old system boats were propelled by mules at the rate of only two miles an hour, so that in addition to the saving of expense there will also be a great saving of time.

ESTABLISHED 1855

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Gold Medals: } Warrington, 1898.
 } Manchester, 1893.
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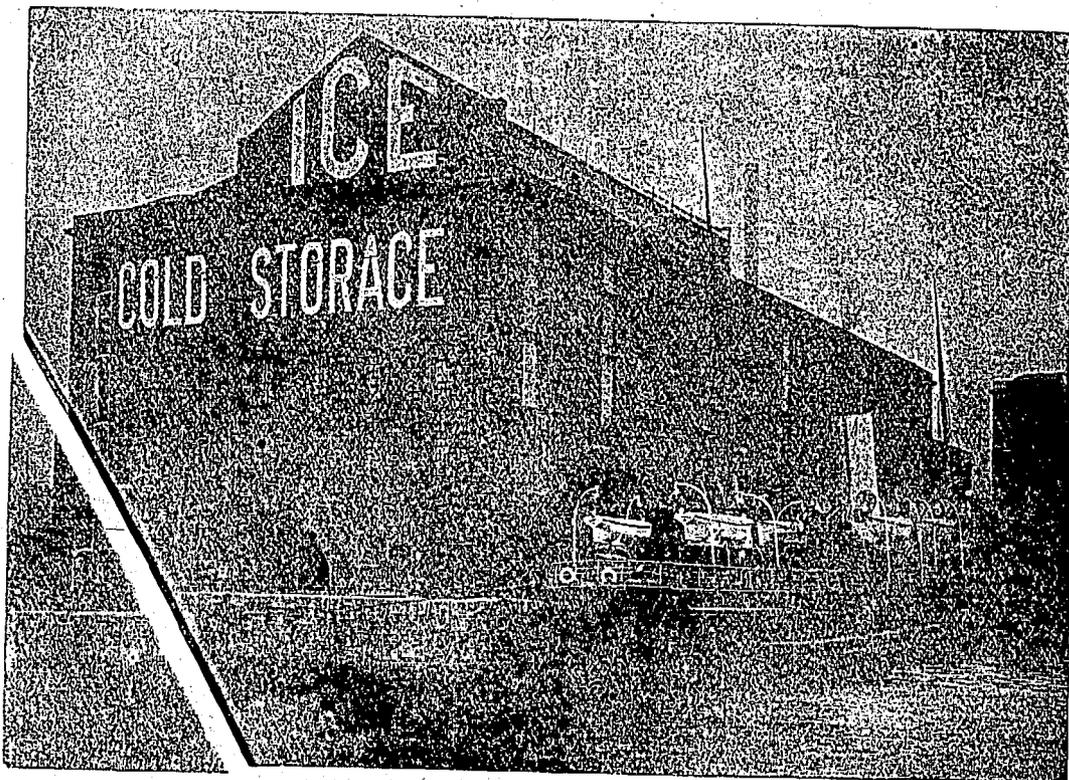
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 London, 846 Bank. Dartford, 7.

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Refrigerating Machines Supplied to

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J. & E. HALL, Limited, 23 St. Swithin's Lane, LONDON, E. C., Eng.

.....AND.....

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The Rylands Glass & Engineering Company, Ltd.

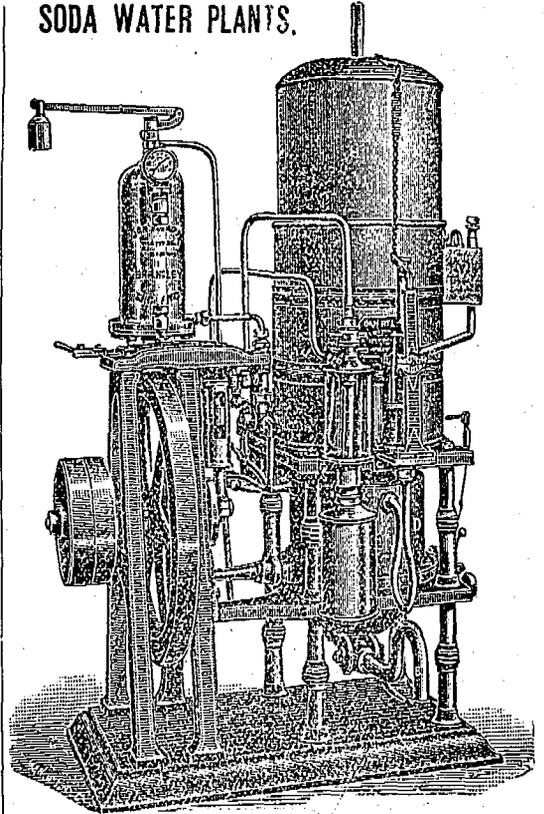
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Bottling Wire	Syrup Boilers
Bottling Masks	Syrup Cisterns
Bottling Gloves	Syrup Measures
Bottling Aprons	Syruping Machines
Capsules	Bottle Fillers
Corks & Stoppers	Bottle Corkers
India Rubber Rings	Bottle Washers
Eyeguards	Bottle Rinsers
Gold Foil	Water Filters
Tin Foil	Water Regulators
Tin Tops or Discs	Whiting Mixers
Wood Tops or Discs	Gas Pumps
Straw Envelopes	Acid Cisterns
Soluble Essences	Regulating Valves
Essential Oils	Tincture Presses
Acids and Drugs	Ginger Crushers
Colourings	Engines & Boilers
Bottle Labels &c.	Gas Engines, &c.

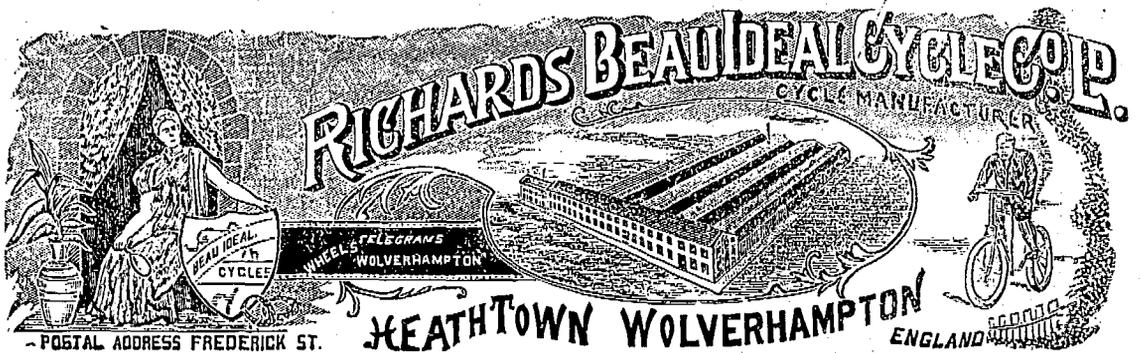
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HEAD OFFICE:—

Register Buildings, 38 South Castle Street,
LIVERPOOL, Eng.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 3, 1900.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware.		Coil Chain—No. ¼		Lead Pipe, per 100 lbs.		Tallow, cake	
Antimony.....	\$ 0 10 ¼ 11	9-16.....	4 95 0 00	7 09 0 00	0 00 0 05	barrel (refined).....	0 04 0 04 ½
7in. Block, L & F, ½ lb.....	0 00 0 37	¾.....	4 50 0 00	less 15 p.c.	0 04 0 04 ½	Ordinary.....	0 04 0 04 ½
Straps.....	0 00 0 00	1.....	4 75 0 00	Zinc:	0 00 5 75	Rough.....	0 00 0 02
Strip.....	0 00 0 37	1 and 1 in.....	4 75 0 00	Spelter, per 100 lbs.....	0 00 5 75	Leather	
Copper: Ingot.....	0 15 0 00	Galvanized Staples—		Sheet, Zinc "	6 75 7 00	No. 1 B. A. Sole.....	0 25 0 27
Cut Nail SCHEDULES.		100 lb. box, 1 ¼ to 1 ½.....	4 10 0 00	Black Sheet Iron.		No. 2 B. A. Sole.....	0 25 0 25
Base Price, per Keg, car lots	2 85 0 00	Bright, 1 ¼ to 1 ½.....	3 50 0 00	Per 100 lbs.		No. 3 B. A. Spanish Sole	0 25 0 25
Extras—Over and above 30d,		Galvanized Iron:		8 to 16 gauge.....	3 05 0 00	Slaughter, No. 1.....	0 25 0 25
40d, 50d, 60d and 70d Nails.		Queen's Head, } gauge 28	4 75 5 00	18 to 20 do.....	2 75 0 00	light medium & heavy..	0 25 0 27
Cut and Fence Nails—		or equal.....		22 to 24 do.....	2 95 0 00	No. 2.....	0 31 0 34
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common.....	4 40 4 65	26 do.....	3 05 0 00	Upper, heavy.....	0 31 0 35
10 and 12d ".....	0 10 0 00	do 25 gauge	2 45 base	28 do.....	3 10 0 00	Upper, light.....	0 35 0 37
8 and 9d ".....	0 15 0 00	do	2 40	Wire:		Grained Upper.....	0 34 0 35
6 and 7d ".....	0 30 0 00	Bar Iron, per 100 lbs.		Plain gal'vd, No. 6, 7, 8,	3 95 0 00	Scotch Grain.....	0 35 0 38
4 and 5d ".....	0 40 0 00	Car lots	2 40	do do No. 9.....	3 20 0 00	Kip Skins, French.....	0 40 0 65
3d ".....	0 65 0 00	Ord. Crown, base.....	0 00 0 00	do do No. 10.....	4 10 0 00	English.....	0 45 0 65
2d ".....	1 00 0 00	Best Refined.....	4 25 0 00	do do No. 11.....	4 15 0 00	Canada Kip.....	0 50 0 60
Cut spikes 10c, per Keg ad-		Norway, base.....	3 75 0 00	do do No. 12.....	3 35 0 00	Hemlock Calif.....	0 50 0 70
vance.		Am. Sheet Steel, 62 ½ 14.....	3 75 0 00	do do No. 13.....	3 45 0 00	" Light.....	0 50 0 60
Fine blued nails—		" " " 17.....	3 60 0 00	do do No. 14.....	4 50 0 00	French Calf.....	0 85 1 10
2d per 100 lbs.....	1 00 0 00	" " " 18 & 20	3 75 0 00	do do No. 15.....	5 00 0 00	Splits, light and medium.	0 22 0 25
3d ".....	1 50 0 00	" " " 22 & 24	3 85 0 00	do do No. 16.....	5 25 0 00	" heavy.....	0 17 0 20
Casing, Box, Tobacco Box		" " " 26.....	3 90 0 00	Barbed Wire—	3 40 f.o.b.	" small.....	0 18 0 20
and Flooring Nails—		" " " 28.....	4 00 0 00	Sprung Wire per 100, 85c	Montreal,	Leather Board, Canada..	0 08 0 10
20 to 30d per 100 lbs.....	0 55 0 00	Boiler plates, iron, ¼ in.	0 00 1 75	net extra.		Enamelled Cow, per ft.....	0 18 0 18
10 to 16d ".....	0 60 0 00	3-16 in	0 00 2 50	Iron and Steel Wire pl'n		Pebble Grain.....	0 12 0 14
8 and 9d ".....	0 65 0 00	Hoop Iron, base for 2 in.	0 00 3 20	6 to 9.....	3 20 base.	Glove Grain.....	0 12 0 13
6 and 7d ".....	0 70 0 00	and larger.....		Rope.		B. Calf.....	0 15 0 20
4 to 5d ".....	0 95 0 00	Band Canadian, 1 to 6 in.		Sisal, base.....	0 00	Brush (Cow) Kid.....	0 15 0 20
3d ".....	1 20 0 00	30c; over base of ordin-		" 7-15 and up.....	0 11 ½	Bnf.....	0 13 0 13
Finishing nails—		ary, smaller size Extras		" 5-16 ".....	0 13	Russets, light.....	0 25 0 40
¾ inch and longer per 100 lbs	0 60 0 00	Canada Plates:		" ¾ ".....	0 13 ½	" heavy.....	0 35 0 30
2 ¼ and 2 ½ inch.....	0 65 0 00	Galvanized.....	4 50	" 3-16 ".....	0 14	" Saddlers' doz.....	7 50 9 00
2 and 2 ¼ ".....	0 70 0 00	52 sheets.....	3 15	Manilla, 7-16 & lgr.	0 16	Int. French Calf.....	0 65 0 75
1 ½ and 1 ¾ ".....	0 95 0 00	60 do.....	3 25	" ½ ".....	0 16	English Oak lb.....	0 30 0 35
1 ¼ ".....	1 20 0 00	75 do.....	3 35	" 5-16 ".....	0 16 ½	Dongola, extra.....	0 38 0 42
1 ".....	1 50 0 00	All bright.....	3 50	" 3-16 ".....	0 17	" No. 1.....	0 20 0 22
Slating nails—		Wrot Iron pipe, ½ in ½ in.	3 16	Lath yarn.....	0 71	" ordinary.....	0 14 0 16
1 ½ and 1 ¾ inch per 100 lbs..	0 95 0 00	¾ in.....	3 16	Wire Nails.		Colored Pebbles.....	0 13 0 16
1 ¼ ".....	1 20 0 00	¾ in.....	3 35	Base Price carload.....	3 10	" Calif.....	0 16 0 22
1 ".....	1 50 0 00	1 in.....	3 50	Less than ".....	3 20	Oils	
Common barrel nails—		1 ½ in.....	9 60	2d extra.....	1 00	Cod Oil.....	0 35 0 40
1 ½ inch per 100 lbs.....	1 00 0 00	2 in.....	12 25	3d ".....	0 65	S. R. Pale Seal.....	0 50 0 52 ½
1 ".....	1 00 0 00	per 100 ft. nett.	0 00 base	4d and 5d ".....	0 40	Straw Seal.....	0 42 ½ 0 45
¾ ".....	1 25 0 00	Steel, cast per lb.....	0 60 base	6d and 7d ".....	0 30	Cod Liver Oil, Nfd. Norw	
¾ ".....	1 50 0 00	" Spring, 100 lbs.....	3 60 0 00	8d and 9d ".....	0 15	" Process.....	1 00 1 10
Clinch nails—		" Tire, ".....	3 00 base	10d and 12d ".....	0 10	" Norwegian.....	1 25 1 35
¾ inch and longer per 100 lbs	0 60 0 00	" Sleigh shoe, 100 lbs..	3 00 base	16d and 20d ".....	0 06	Castor Oil.....	0 09 0 10 ½
2 ¼ and 2 ½ inch.....	0 65 0 00	" Toe Calk.....	3 65	30d to 60d ".....	Base	Castor Oil brls.....	0 08 0 09 ½
2 and 2 ¼ ".....	0 70 0 00	" Machinery.....	3 75 base	Hides and Tallow		Lard Oil, Extra.....	0 70 0 75
1 ½ and 1 ¾ ".....	0 95 0 00	" Harrow Tooth.....	3 40	Montreal Green Hides		".....	0 00 0 05
1 ¼ ".....	1 20 0 00	Tin Plates:		" No. 1.....	0 00 0 09	Linseed, raw, nett.....	0 01 0 05
1 ".....	1 50 0 00	IC Coke, 14 x 20.....	4 75	" No. 2.....	0 00 0 08	" boiled, nett.....	0 40 0 76
Sharp and flat pressed nails		IC Charcoal, 14 x 20.....	4 75 4 80	" No. 3.....	0 00 0 07	Olive, pure.....	0 90 1 10
¾ inch and longer per 100 lbs.	1 35 0 00	IX ".....	6 75	Tanners pay \$1 extra for		Extra, qt., per case..	3 00 3 76
2 ¼ and 2 ½ inch.....	1 50 0 00	D C ".....	0 00	sorted, cured & inspect'd		Turpentine, nett.....	0 00 0 77
2 and 2 ¼ ".....	1 65 0 00	DX ".....	0 00	Sheepskins.....	1 00 1 10	Benzine.....	0 00 0 24
1 ½ and 1 ¾ ".....	1 85 0 00	DX ".....	0 00	Clips.....	0 00 0 15	Gasoline 76 gravity.....	0 21 0 22
1 ¼ ".....	2 50 0 00	Terne Plate 10, 20x28.....	8 75 box	Lambskins each.....	0 00 0 15	Stove Gasoline.....	0 20 0 21
1 ".....	3 00 0 00	Rus. Sheet Iron.....	0 10 ½ 0 10	Calfskins, No. 1.....	0 00 0 11	Silver Star.....	0 16 ½ 0 17 ½
Coil Chain—No. 6.....	0 12 ½ 0 00	Lion and Crown tin'd sh'ns.....	7 00 7 20	" No. 2.....	0 09 0 00	Imperial Acme.....	0 17 ½ 0 18 ½
" 5.....	0 11 0 00	22 and 24 gauge case lots	7 50 8 00	Horsehides, No. 1.....	0 00 2 00	American W. W.....	0 20 0 21
" 4.....	0 10 ½ 0 00	Lead. Pig, per 100 lbs; ..	0 00 4 60	" No. 2.....	0 00 1 50	Astral.....	0 24 0 25 ½
" 3.....	0 10 0 00	Sheet.....	4 00 4 25				
¾ inch.....	0 08 ½ 0 00	Shot, per 100 lbs.....	5 50 6 00				
5-16.....	6 00 0 00						
¾.....	5 40 0 00						
7-16.....	5 15 0 00						

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Wholesale **HARDWARE & METAL MERCHANTS**
Caverhill's Buildings St. Peter St.,
Largest and most complete stock of
SHARP HARDWARE in the Dominion,
MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 8, 1900.

Name of Article		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	
Class.		\$ c. \$ c.	Salt—Continued.		\$ c. \$ c.	Capstan Cigarettes, 10s. 50s.		\$ c. \$ c.	Ports—		\$ c. \$ c.	
United Inches, 00 to 25.....	0 00	2 00	Special Dairy, per brl.	2 00	2 60	Gold Flake, 10s, 50s.....	0 15	0 75	Tarragona.....	1 10	1 50	
do 26 to 40.....	0 00	2 10	do quarters	0 45	0 60	Three Castles, 10s, 50s.....	0 20	1 00	Sandeman.....	3 00	6 00	
do 41 to 60.....	0 00	4 50	Spl Cheese Salt p bag 200lb	1 25	1 50	Gold Tip, 50s, 100s.....	1 25	2 50	Warter & May's Ports gal.	2 10	6 00	
do 51 to 60.....	0 00	4 75	Turk's Island per bush....	0 30	0 35	Gerth's Smoking, per lb....	0 00	1 60	Sherries—Per artin'	3 00	5 50	
Paints, &c.			Tobacco—Cut Smoking.			Wool.			Wisdum & Warter's Sherries..... per gal.....			
Lead pure 50 to 100 lb. kgs.	0 00	6 75	No. 1 Black Chewing, cads	0 50	0 65	Fleece.....	0 18	0 22				
do No. 1.....	0 00	6 37 1/2	No. 2 do	0 59	0 60	do clothing.....	0 00	0 00				
do No. 2.....	0 00	6 00	Old Chum, in pkg., 10s and	0 00	0 82	Tub Wash.....	0 00	0 00				
do No. 3.....	0 00	5 62 1/2	1/2s.....	0 00	0 82	Pulled, combing.....	0 00	0 00				
White Lead dry.....	5 50	6 00	Old Chum, in tins, lbs. and	0 00	0 82	do super.....	0 00	0 00				
Red Lead.....	5 00	5 50	1/2s.....	0 00	0 82	do extra.....	0 00	0 00				
Venetian Red Eng'l.....	1 50	1 75	Old Chum, 1-1/2 tins.....	0 00	0 95	B. A. Sconred.....	0 52	3 57				
Yel. Ochre, French.....	1 25	3 00	Puritan, in pkgs., 1-1/2s	0 00	0 85	Natal.....	0 24	0 26 1/2				
Whiting, ordinary.....	0 55	0 60	do 1/2 lb. tins.....	0 00	0 85	Cape, greasy.....	0 22	0 24				
do Gilders.....	0 65	0 70	do 1 lb. tins.....	0 00	0 83	do cleaued.....	0 65	0 67				
do Paris, do.....	0 85	1 00	Cut Cavendish, in pkg., 1-10s	0 00	0 80	Avstralian greasy.....	0 00	0 00				
English Cement, cask.....	2 40	2 50	Durham, in bags, 1-12s and	0 00	1 00	California.....	0 15	0 20				
Belgian Cement.....	1 99	2 20	1-6s.....	0 00	1 00	Waste.						
Fire Bricks per 1000.....	17 00	24 00	Durham, 1 lb. drums.....	0 00	1 00	No. 1, White Cotton.....	0 07	0 08				
Fire Clay.....	1 50	1 75	Ritchie's Navy Cut, 1-5 tins.	0 00	1 05	" 2, " ".....	0 06	0 08				
Rosin.....	2 75	4 60	do Smoking Mixture,	0 00	0 95	" 3, " ".....	0 05	0 06 1/2				
Glue:—			1/2 tins.....	0 00	0 95	No. 1, Colored Cotton.....	0 04	0 05				
Domestic Broken Sheet.....	0 13	0 15	Ritchie's Smoking Mixture,	0 00	0 80	" 2, " ".....	0 04	0 04 1/2				
French Casks.....	0 11 1/2	0 13	1-10s.....	0 00	0 80	" 3, " ".....	0 03 1/2	0 04				
do bris.....	0 00	0 14	Unique, 1-15 pkgs.....	0 00	0 65	Wines, Liquors, &c.						
American White, bris.....	0 16	0 20	do in pkgs., 1 lb.....	0 00	0 61	Ale—English.....	2 50	2 55				
Coopers' Glue.....	0 20	0 26	do in pkgs., 1/2 lb.....	0 00	0 60	do.....	1 62 1/2	1 67 1/2				
Golden Ochre.....	0 04	0 04	O. K. Mixture, in pks., 15s..	0 00	0 61	Porter—						
Brunswick Green.....	0 04	0 10	Plug Tobaccos—				Dublin Stont.....	2 40	2 45			
French Imperial Green.....	0 12	0 16	Ritchie's Derby Smoking,	0 00	0 63	do do.....	1 57 1/2	1 62 1/2				
Vermilionette.....	0 12	0 40	Solace, 8s, 8s and 16s.	0 00	0 70	Spirits Canadian—per gal.						
Genuine Quicksilver.....	0 75	0 90	Ritchie's Old Virginia Smok-	0 00	0 70	Alcohol.....	4 50	4 60				
No. 1 Furnit's Varn'h, pr. gal	0 65	0 70	ing Twist, 3/4s.....	0 00	0 70	Spirits.....	4 05	4 15				
do do do.....	0 75	1 00	Old Virginia Solace, 3/4s..	0 00	0 70	do.....	2 20	2 30				
Brown Japan.....	0 60	0 75	Ritchie's Old Chum Chewing	0 00	0 67	Club Whisky.....	3 60	0 00				
Black Japan.....	0 50	0 70	Solace, Thick and Thin 9s,	0 00	0 67	Corby's IXL Rye, qts.....	8 00	8 50				
Orange Shellac, No. 1.....	1 70	1 85	(6 lb. cads).....	0 00	0 67	do.....	6 00	6 50				
do do Pure.....	1 90	2 00	Standard, 9 1-3s, 6 lb. cads..	0 00	0 67	do.....	4 50	1 00				
White do.....	2 25	2 40	do Thin. 9s.....	0 00	0 67	Rye Whisky.....	gal, 2, 202, 30					
Putty Bulk per cask.....	1 75	1 85	W. D. & H. O. Wille.	0 00	0 50	Canadian Wines						
Parlegreen in drum 1 lb pk.	0 18 1/2	0 19 1/2	(E. A. Gerth, agent.)	0 00	0 50	Golden Dinna, qts.....	6 00	0 00				
Salt.			Westward Ho, 1/2 lb. tins..	0 00	0 75	Fine Old Port.....	5 00	1 25				
Liverpool per bag.....	0 40	0 45	Meridian (Cavendish 1/2 lb..	0 00	0 50	Niagara.....	5 00	1 25				
Canadian, in small bags..	2 10	3 00	Traveller.....	0 00	0 50	Burgundy.....	4 50	1 00				
Canadian, Quarters.....	0 27 1/2	0 50	Three Castles.....	0 00	0 50	Chart.....	4 50	1 00				
factory Filled per bag.....	0 90	1 25	Bristol Birds Eye.....	0 00	0 50	Dry Concord.....	4 50	1 00				
do Quarters.....	0 27 1/2	0 35	Capstan Navy Cut.....	0 00	0 50							

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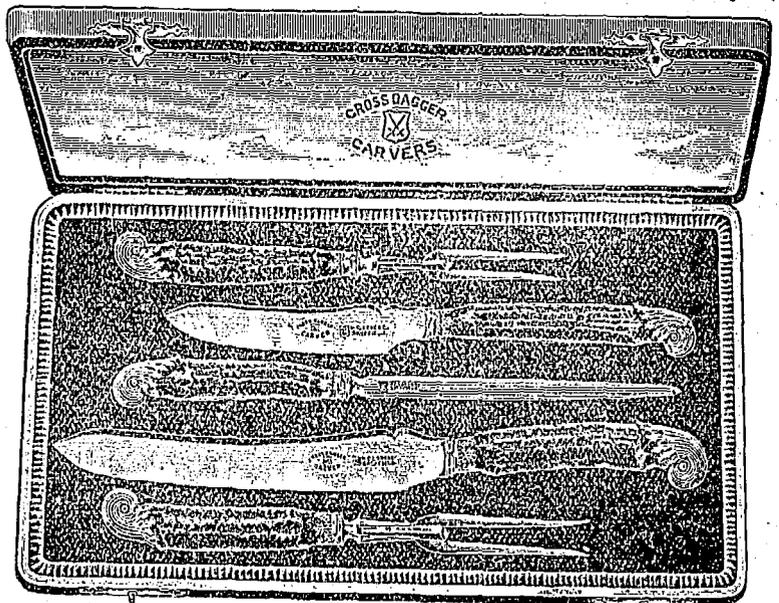
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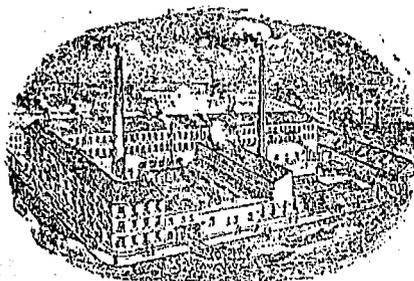
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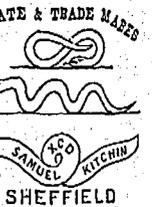
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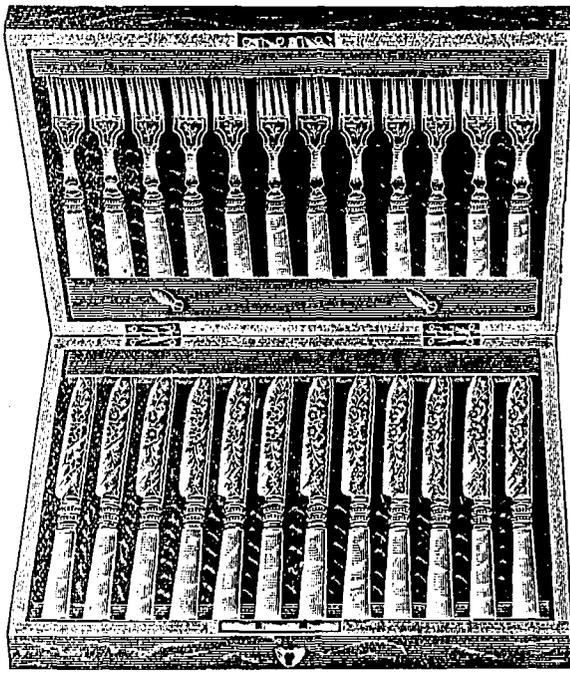
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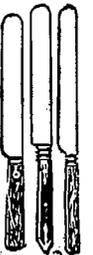
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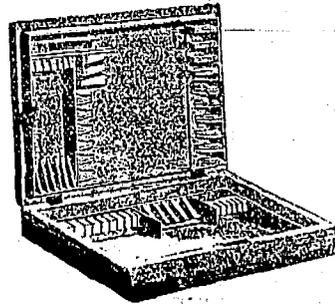
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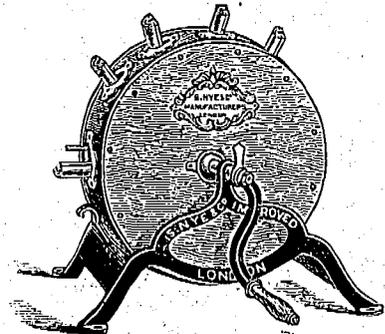


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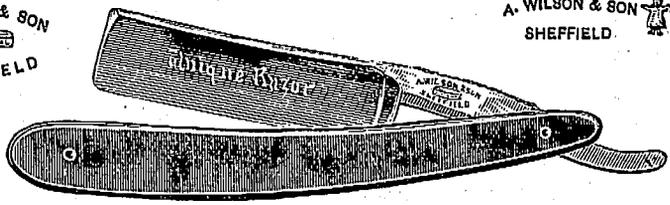
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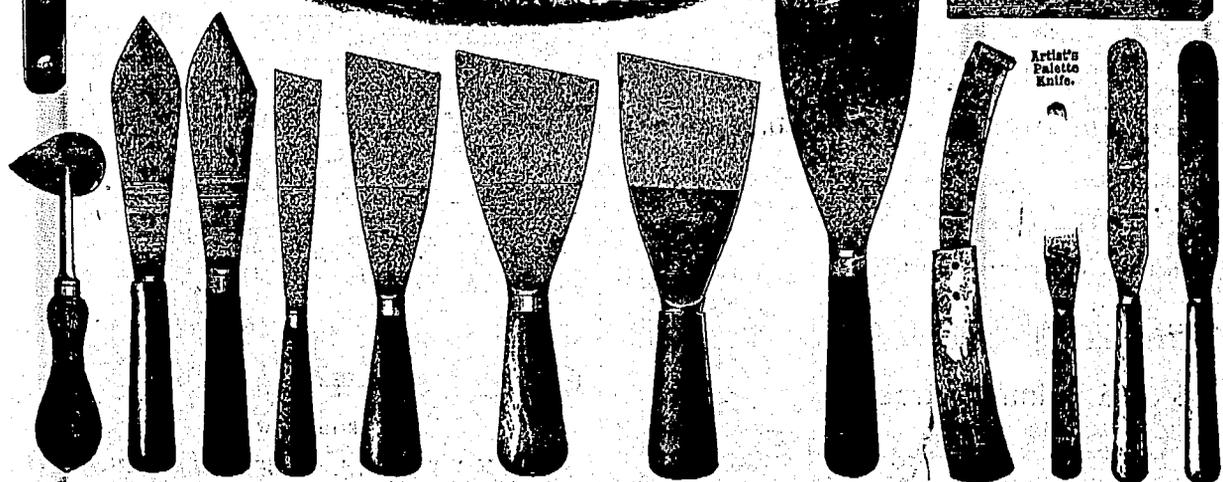
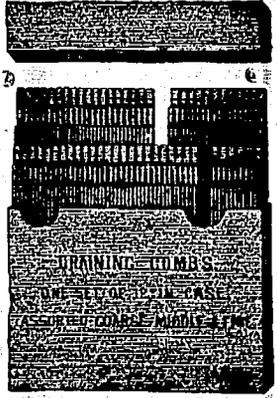
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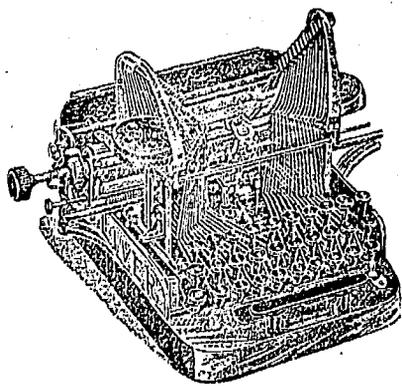


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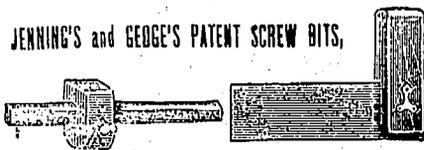


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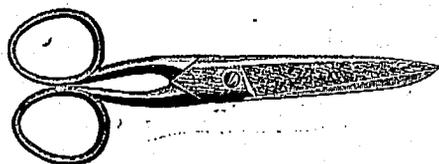
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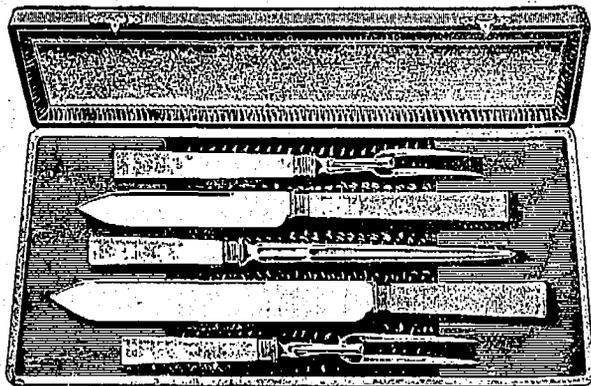
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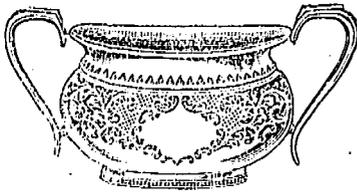
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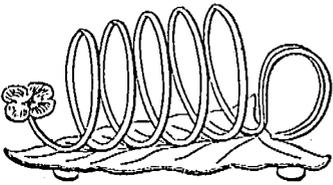
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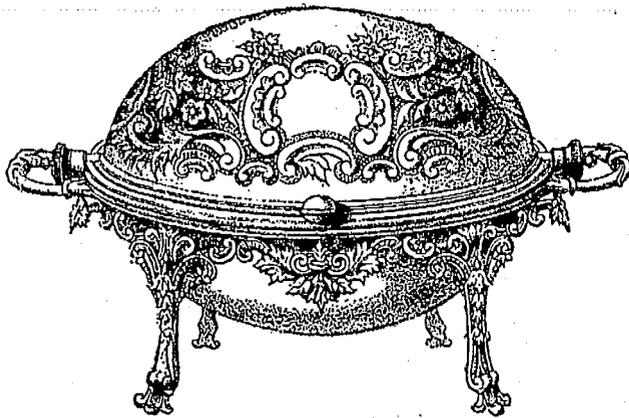
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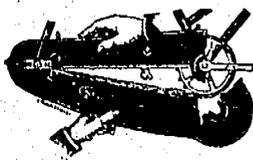
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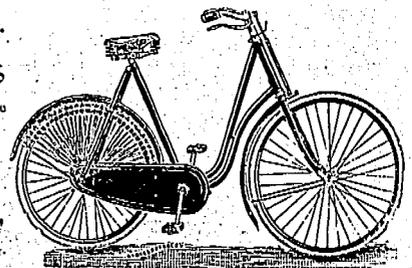
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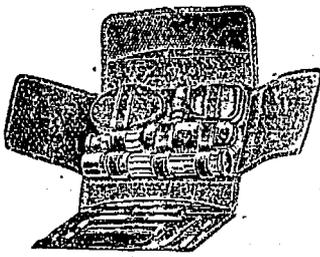
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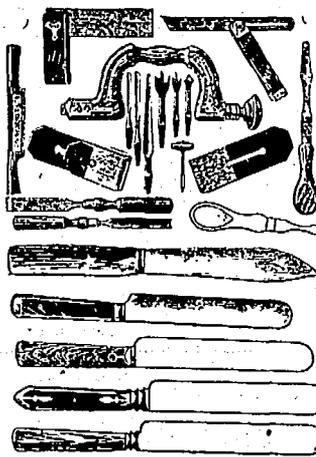
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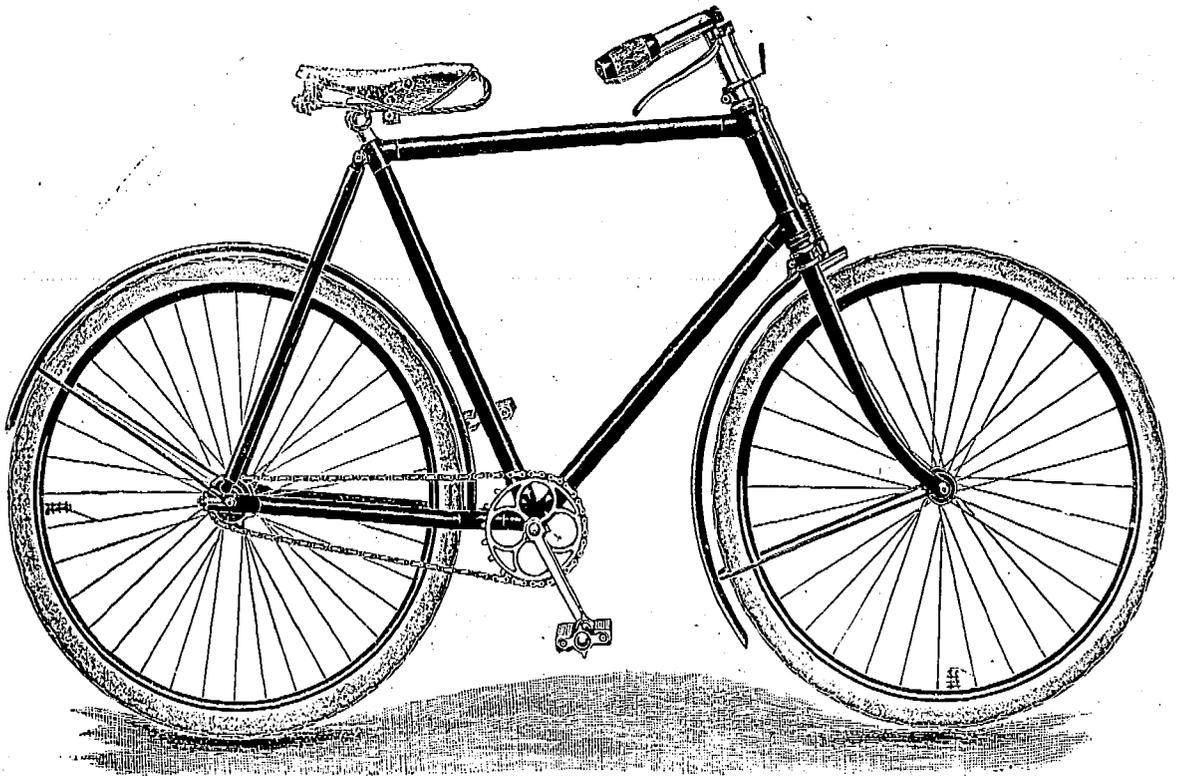
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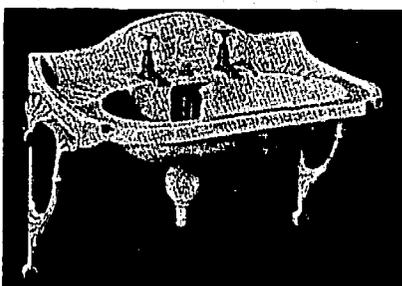


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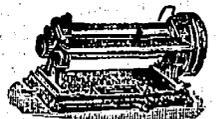
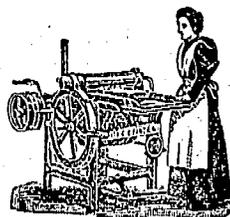


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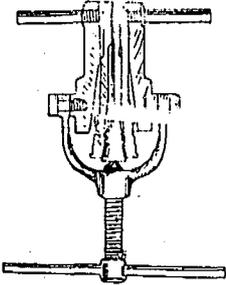
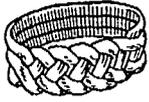
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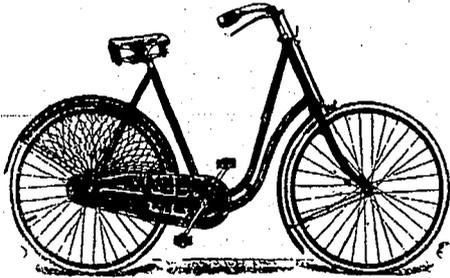
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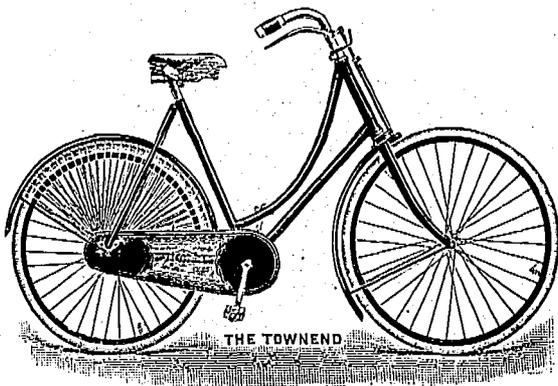
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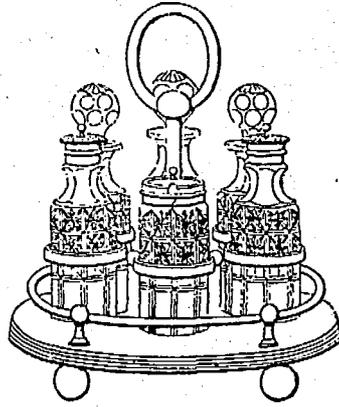
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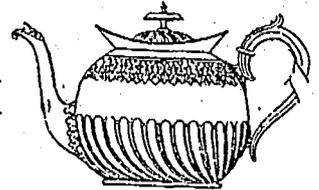
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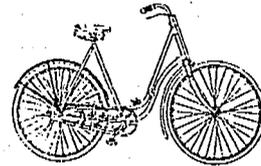
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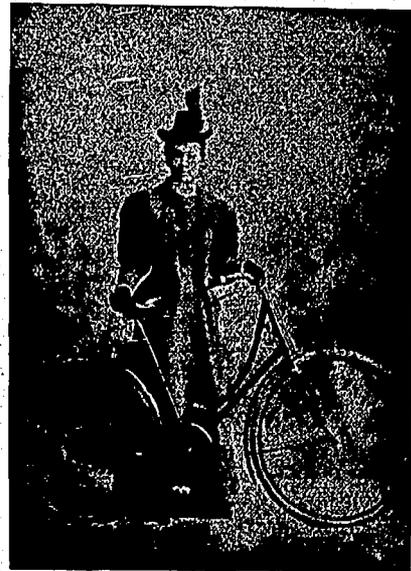


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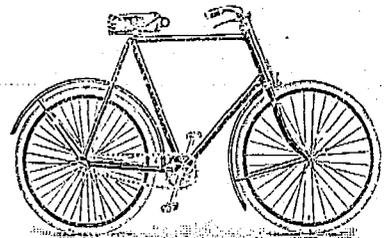


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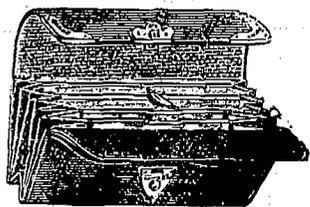
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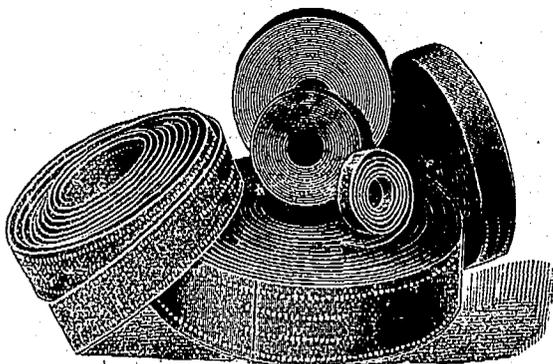
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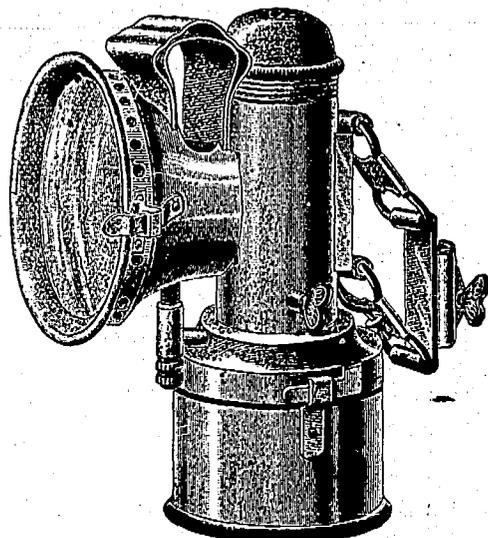


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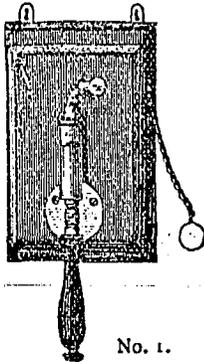
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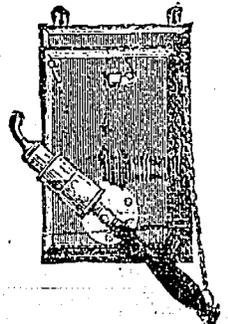
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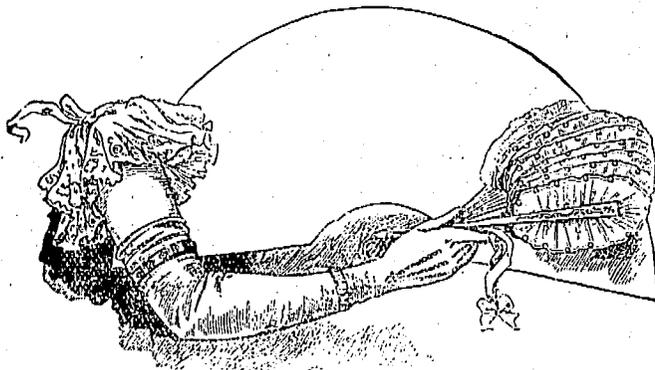
Figure 1 shows apparatus hanging. Figure 2 shows instantaneous flame in moving handle to the right. The Battery of apparatus is guaranteed to last, with reasonable usage, for one year for public places, such as Hotels, Restaurants, Cafés, Cigar Stores, Smoking Rooms, etc., and a longer period for private houses. The cost of maintenance of burner is under one penny per week.

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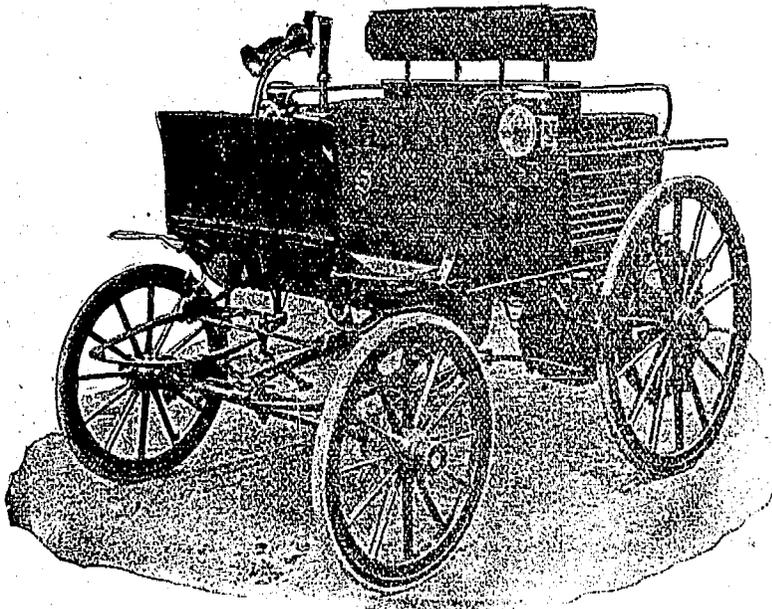
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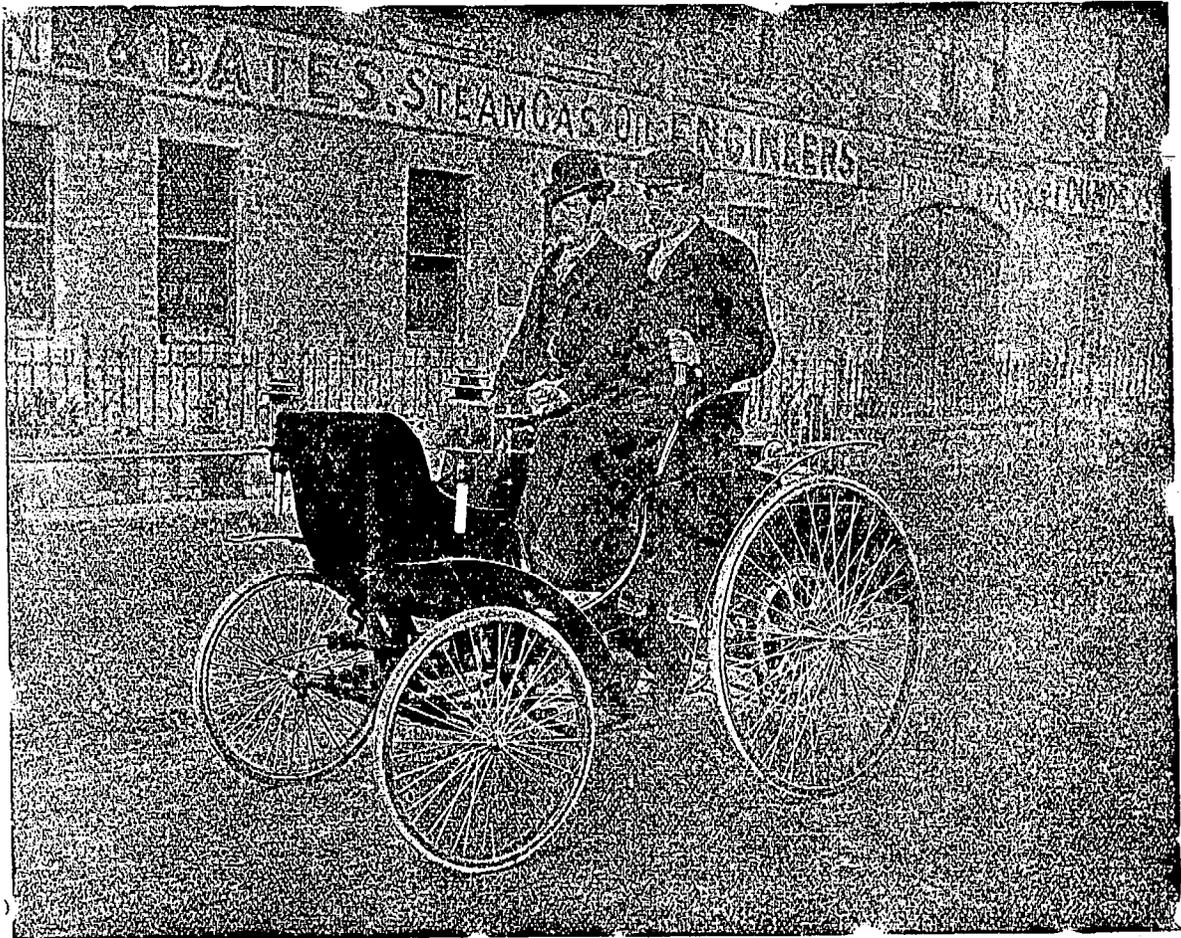
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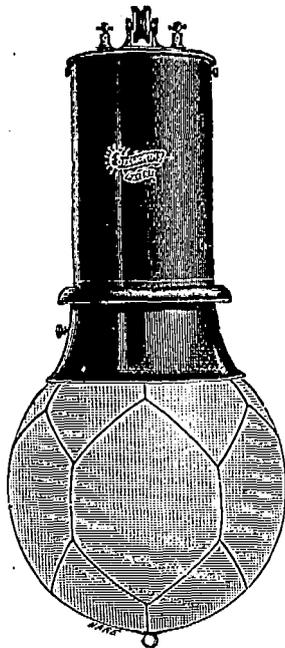


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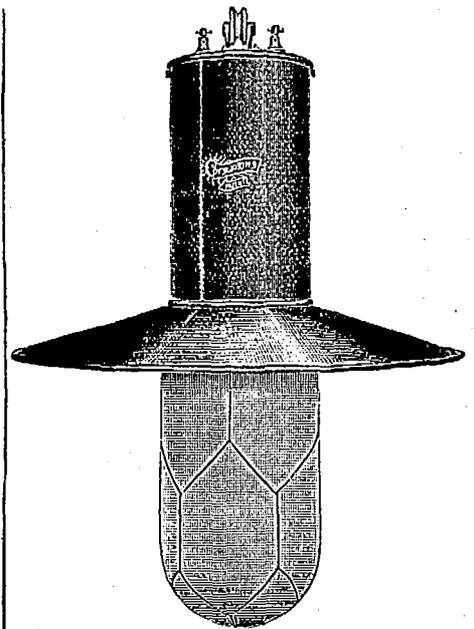


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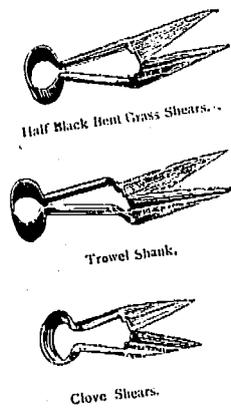
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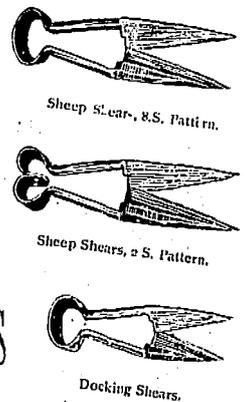


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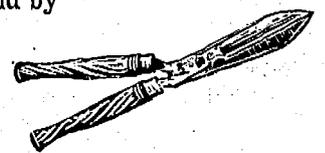
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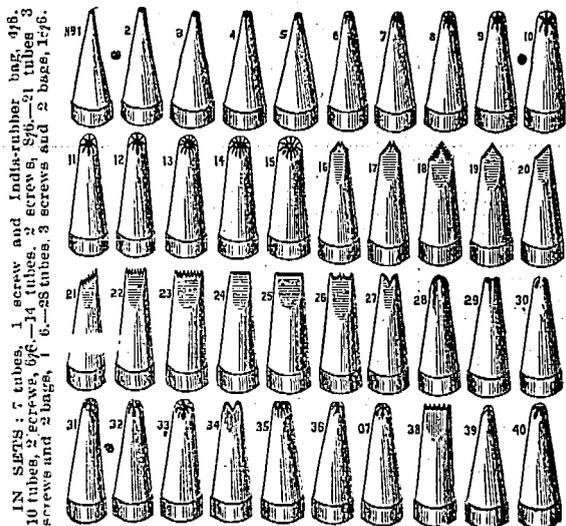
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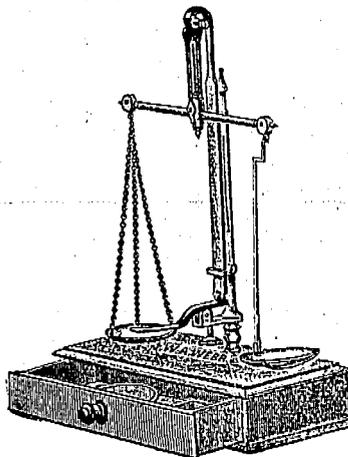
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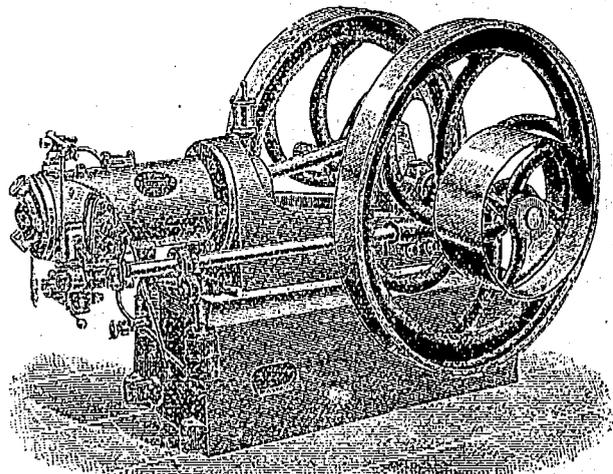
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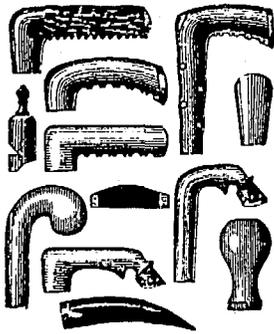
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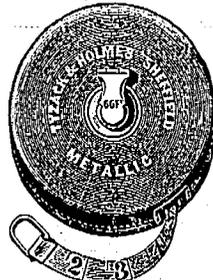
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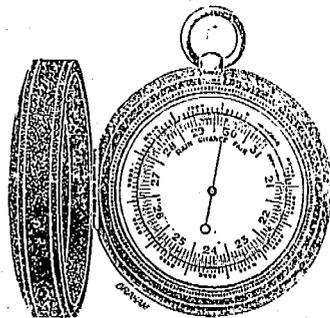
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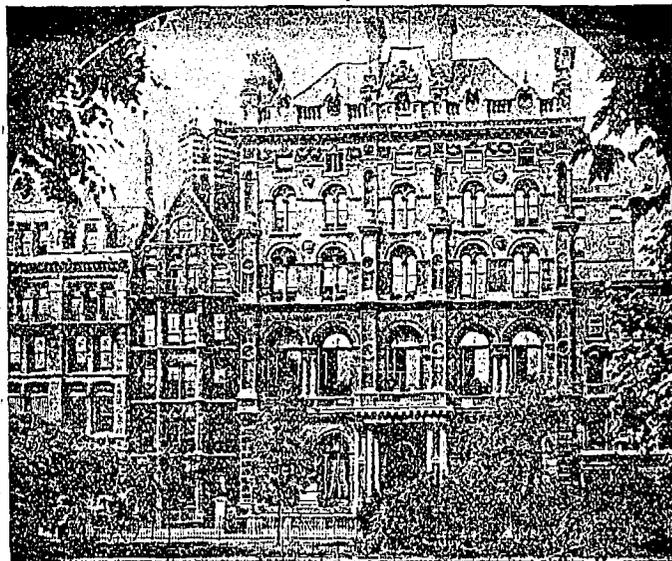
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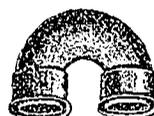
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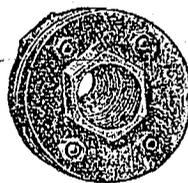
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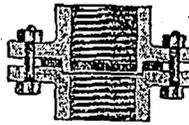
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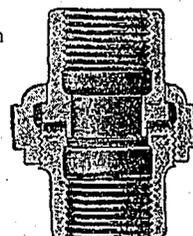
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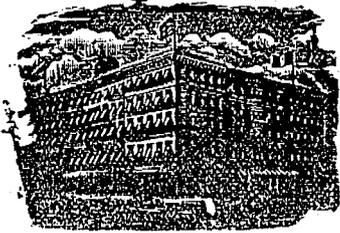
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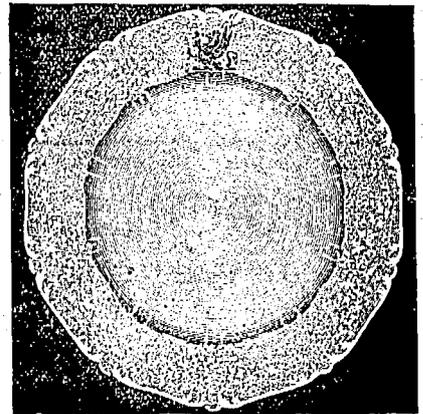
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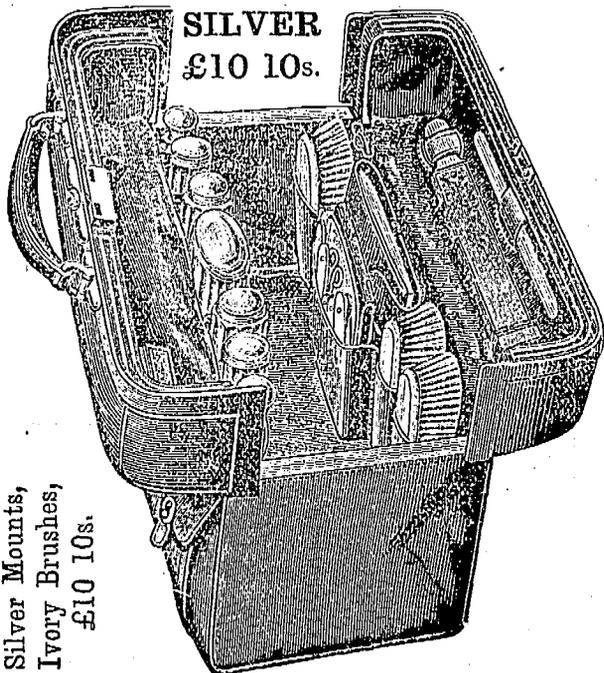
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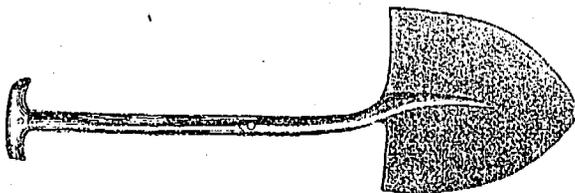
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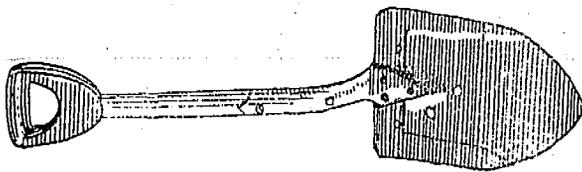
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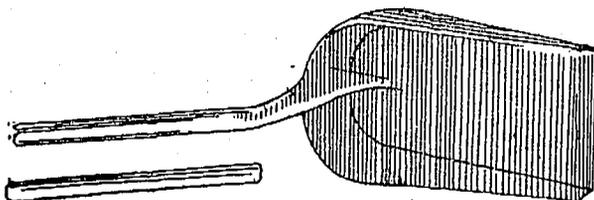
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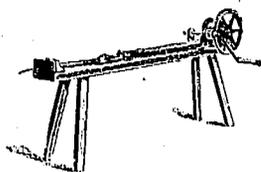
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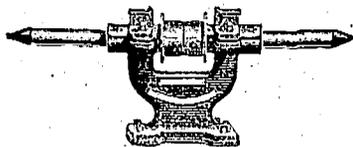


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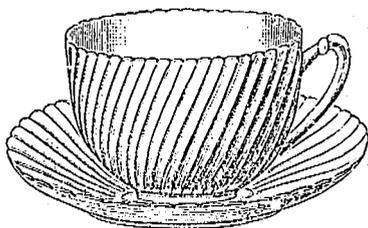
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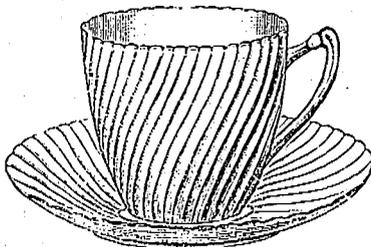
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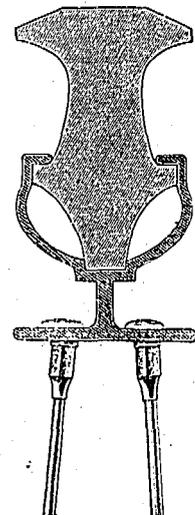
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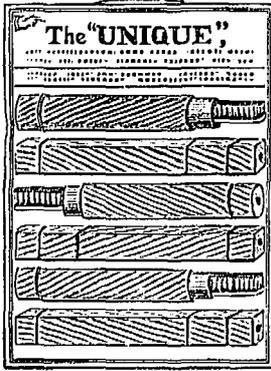
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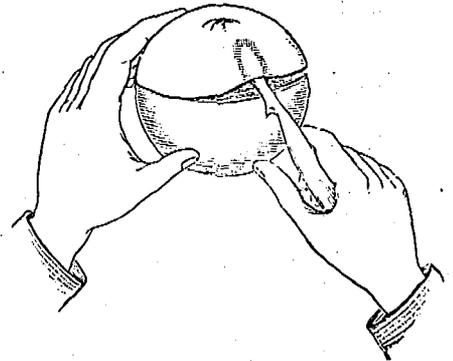
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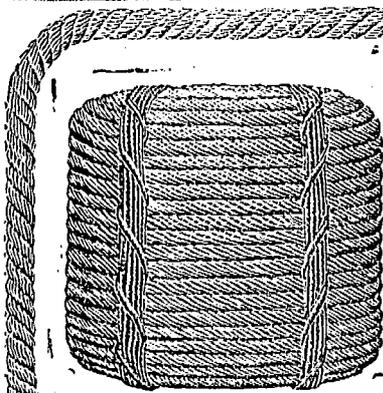
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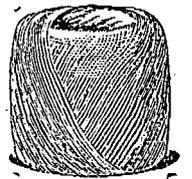


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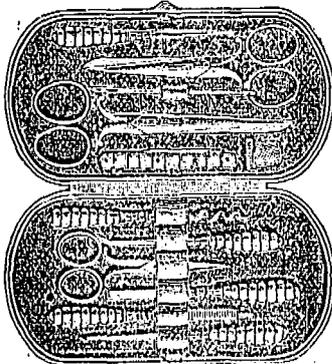
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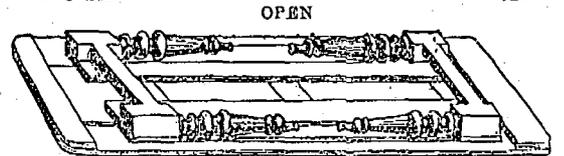
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Head Office, Canada Branch: MONTREAL.

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HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

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A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

T. H. HUDSON, Manager.

R. WILSON SMITH, President.

Do you require any Printing this week? Telephone Main 238 will ensure prompt service.

Journal of Commerce,

171 St. James St.

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1899
\$117,850,865

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile Insurance Company.

Total Funds, Dec. 1898, . . . \$67,244,580.00
Canadian Investments, . . . 6,466,460.08

Directors:

Henri Barbeau, Esq. Arch'd Macnider, Esq.
Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

G. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - 1794.

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

Authorized Capital, \$3,000,000.00
Capital Subscribed & Paid-up, . . . 1,250,000.00
Deposited with Receiver General in
Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond liabilities and
Capital Stock, 3,264,392.15

Geo. L. Chase, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst.-Sec'y.

G. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

UNCONDITIONAL POLICIES

ARE ISSUED
BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
Paid up Policies,
GUARANTEED.

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD.

Managing Director.

Head Office, - TORONTO.

INCREASES IN LIFE INSURANCE IN CANADA.

The Royal-Victoria Life Insurance Co. of Canada

made the following increases in business in 1899 over 1898:

1. Increase in CASH PREMIUMS PAID 148 per cent.
2. Increase in New Business issued 43 "
3. Increase in Business in Force 85 "

NOTE—Decrease in amt. of Death Claims 200 "

All Life Insurance Companies in Canada combined

made the following increases in business in 1898 over 1897:

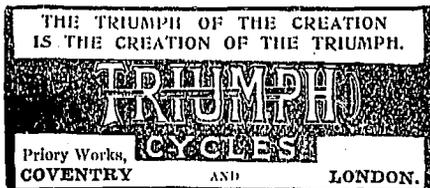
1. Increase in CASH PREMIUMS PAID 7 per cent.
2. Increase in New Business issued 13 1/2 "
3. Increase in Business in force 7 "

NOTE—Decrease in amt. of Death Claims 5 1/2 "

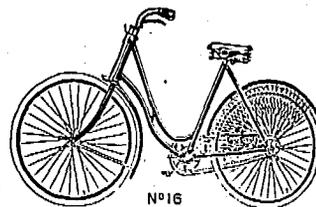
(The figures for 1899 are not yet published.)

Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life Insurance, will please communicate with

DAVID BURKE, A.I.A., F.S.S., General Manager. - - Head Office, MONTREAL.



Triumph Cycle Co., LIMITED. COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office. - Toronto, Ont.

Hon. Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.
C. C. FOSTER, Secretary.

Montreal Branch, R. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

189 ST. JAMES STREET.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

G. R. KEARLEY, RESIDENT MANAGER.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized \$1,000,000
Capital Fully Subscribed 400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS.

183 St. James Street (Temple Building),
Montreal, Canada.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES MCGREGOR, Manager.