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FINANCE AND INSURANCE REVIEW.

Vol. 31, No. 10.
 New Series.

MONTREAL, FRIDAY, SEPTEMBER 5, 1890.

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Are hereby notified that a dividend of

Four Per Cent. and a Bonus
of One Per Cent.

Upon the capital stock has been declared for
the CURRENT HALF YEAR, and that the
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in Montreal and at the Branches on and after
the

First Day of October Next.

The Transfer Books will be closed from
the 16th to 30th SEPTEMBER, both days
inclusive.

THE ANNUAL GENERAL MEETING of
the Shareholders of the Bank will be held at
its Banking House, in this city, on

Monday, the 13th of October Next,
At THREE O'CLOCK in the afternoon.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 22nd August, 1890.

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Reserve Fund, 145,000 00
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Collections made at all points on most favorable terms. Current rate of interest allowed on deposits.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS.

DUNCAN MACARTHUR, President.
Hon. John Sutherland, Alexander Logan,
Hon. C. E. Hamilton, W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

MERCHANTS BANK OF HALIFAX.

Capital Paid-Up, \$1,100,000
Reserve Fund, \$275,000

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THOMAS RITCHIE, Vice-President.
M. Dwyer, Willey Smith,
Henry G. Bauld, H. H. Fuller.

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Branch, Montreal, E. L. Pease, Manager.

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Dorchester, N.B. Pictou, N.S.
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IN ISLAND OF MIQUELON—St. Pierre.

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New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Newfoundland, Union Bank of Newfoundland.
London, England, Bank of Scotland and Imperial Bank (limited).
Paris, France, Claude Lafontaine, Martinet & Co.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

Capital Paid-up, \$1,000,000
Reserve Fund, 410,000

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New York and Montreal—Bank of Montreal.
London, England—National Bank of Scotland.
All Banking business promptly attended to. Correspondence solicited.
I. L. BRODIE, Cashier.

IMPERIAL BANK OF CANADA.

Capital Paid-Up, \$1,500,000
Reserve Fund, 700,000

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Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections. Debentures purchased.

Eastern Townships Bank.

Authorized Capital, \$1,500,000
Capital Paid-Up, 1,485,881
Reserve Fund, 500,000

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London, England—National Bank of Scotland
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 341,000
Reserve, 60,000

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Branches:—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penzance, Port Perry.
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HEAD OFFICE, QUEBEC.
Capital Paid-up, \$1,200,000

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E. W. Méthot, Esq., A. Painchaud, Esq.
Louis Bilodeau, Esq.
P. LAFRANCE, Cashier.

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A general Banking, Exchange and Collection business transacted. Particular attention paid to collections and returns made with utmost promptness.
Correspondence respectfully solicited

Loan Societies.

THE CENTRAL CANADA

LOAN & SAVINGS COMPANY,
HEAD OFFICE, - King St., - TORONTO

Capital Subscribed, - - - -	\$2,000,000 00
Capital Paid-Up, - - - -	800,000 00
Reserve Fund, - - - -	180,000 00
Total Assets, - - - -	2,641,810 80

Deposits received at current rates of interest paid or compounded half yearly.
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.
Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.
GEO. A. COX, President. F. G. COX, Manager. E. R. WOOD, Secretary

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Dominion Savings and Investment SOCIETY,
LONDON, - - - ONTARIO.

Subscribed Capital, - - - - \$1,000,000.00
Paid-up, - - - - 931,925.95
ROBERT REID, Collector of Customs, President.
WILLIAM DUFFIELD, President City Gas Company, - - - - Vice-President.
THOMAS H. PURDOM, - - - - Inspecting Director.
F. B. LEYS, Manager.

THE HAMILTON
Provident and Loan Society.

President, - - - G. H. GILLESPIE, Esq.
Vice-President, - - - A. T. WOOD, Esq.
Capital Subscribed, - - - - \$1,500,000 00
Capital Paid-Up, - - - - 1,100,000 00
Reserve and Surplus Funds, - - - - 284,056 75
Total Assets, - - - - 3,686,818 01
DEPOSITS received and interest allowed at the highest current rates.
DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
Banking House—King Street, Hamilton.
H. D. CAMERON, Manager.

The Toronto General Trusts Co.
And SAFE DEPOSIT VAULTS.

Capital, - - - - \$1,000,000
President—Hon. Edward Blako, LL.D., Q.C., M.P.
Vice-President—E. A. Moreault, Esq., LL.D.
Consequent on the increase in business, the premises formerly occupied by the Canadian Bank of Commerce, on the corner Yonge and Colborne Streets, has been purchased and entirely reconstructed for the Toronto General Trusts Co. and its tenants.
Safe Deposit Department.
The Vaults are in a building specially constructed, most substantial and secure, Fire and Burglar proof, and unequalled in Ontario, costing over \$50,000.
Trust and Agency Department.
Under the approval of the Ontario Government, the Company is accepted by the High Court of Justice as a Trusts Company, and from its organization has been employed by the Court for the investment of Court Funds. The Company acts as Executor, Administrator, Receiver, Committee of Lunatics, Guardian of Children, Assignee of Estates, Agent, etc., and as Trustee under Wills, or Court Appointments or Substitutions, and also as Agent for Executors, Trustees and others, thus relieving them from onerous and disagreeable duties. It obviates the need of security for administration.
The Company invests money, at best rates, in first mortgages or other securities; collects Rents, Interest, Dividends, and acts as Agent in all kinds of financial business. It also countersigns Corporate Securities. For further information apply to **J. W. LANCMUIR, Manager.**

BOSSIERE LINE.



Regular Service during Summer of 1890
— BETWEEN —
Havre, Antwerp, Quebec and Montreal.
Through Bills of Lading to all the principal stations in Canada and United States.
The SS. "ELECTRIQUE" sailed from Antwerp for Quebec and Montreal on 26th July.
McLEAN, KENNEDY & CO.,
Agents for R. & H. Bossiere Freres & Cie, Havre.

Oceanic Steamships.

Allen Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of Mails.

1890—Summer Arrangements—1890

This Company's Lines are composed of the following double-engine Clyde-built IRON AND STEEL STEAMSHIPS.

Vessels.	Tonnage.	Commanders.
Acadian	931	Capt. C. Mylius.
Assyrian	3,970	" John Bentley.
Austrian	2,458	" Vipond.
Brazilian	4,100	" Whyte.
Buenos Ayrean	4,005	" R. Carruthers.
Canadian	2,906	" Dunlop.
Carthaginian	4,214	" A. Macnicol.
Caspian	2,728	" R. P. Moore.
Circassian	3,724	" Alex. McDougall.
Corean	3,488	" C. J. Menzies.
Groecian	3,613	" C. E. LeGallais.
Hibernian	2,997	" John Wallace.
Lucerne	1,925	" Nunan.
Mantoban	2,975	" Johnstone.
Mongolian	4,750	Building.
Monte Videan	3,500	Capt. W. S. Main.
Nestorian	2,689	" Goodwin.
Newfoundland	919	" McGrath.
Norwegian	3,523	" W. Christie.
Nova Scotian	3,305	" R. H. Hughes.
Numidian	4,750	Building.
Parisian	5,359	" Joseph Ritchie.
Peruvian	3,038	"
Phoenician	2,425	" John Kerr.
Polynesian	3,983	Lt. R. Barrett, R.N.R.
Pomeranian	4,364	Capt. W. Dalziel.
Prussian	3,030	" J. Ambury.
Rosarian	3,500	" D. McKillop.
Sardinian	4,376	" Wm. Richardson.
Sarmatian	3,647	" J. Brown.
Scandinavian	3,068	" John France.
Siberian	3,904	" John Park.
Waldensian	2,256	" D. J. James.

The Steamers of the
Liverpool, Quebec and Montreal Service.

are intended to be despatched as under:

Steamships.	From Montreal.	From Quebec.
*Corean	10 Sept	11 Sept.
Circassian	17 "	18 "
Sardinian	24 "	25 "
Polynesian	1 Oct.	2 "
Parisian	8 "	9 "

* N. B. — The Corean will not have accommodation for any class of passengers on voyages from Montreal and Quebec to Liverpool.
Mail Steamers are despatched from Montreal at daylight on Wednesdays, and from Quebec at 9 a.m. Thursdays.
The Parisian and Sardinian are lighted throughout with the electric light.

Rates of Passage:
Cabin, by Parisian, \$50, \$60 and \$80; by other steamers, \$45, \$50 and \$60, according to accommodation. Intermediate, \$30. Steerage, \$20. Return Tickets: Cabin, by Parisian, \$100, \$120, and \$150; by other steamers, \$95, \$100 and \$125. Intermediate, \$60. Steerage, \$40. From Montreal or Quebec to Liverpool.

The steamers performing this service are built of iron, in water-tight compartments, are unsurpassed for strength, speed and comfort, and are provided with every requisite to make the trans-Atlantic passage both safe and enjoyable, having excellent bath, smoking and ladies' rooms, piano, library, etc., as well as an experienced surgeon and stewardess.
Nearly all the staterooms are situated on the saloon deck, thus ensuring perfect lighting and ventilation. None of the steamers in the Mail Service carry live stock of any description.

London, Quebec and Montreal Service.

From London.	Steamships.	From Montreal to London or about.
21 Aug.	Groecian	11 Sept.
4 Sept.	Brazilian	25 "
18 "	Assyrian	9 Oct

Glasgow, Quebec and Montreal Service.

From Glasgow.	Steamships.	From Montreal to Glasgow or about.
21 Aug.	Sarmatian	6 Sept.
28 "	Siberian	13 "
4 Sept.	Buenos Ayrean	20 "
11 "	Pomeranian	27 "
18 "	Norwegian	4 Octr.

These steamers do not carry passengers on voyage to Europe.
Through Bills Lading
Granted to Liverpool, London, Glasgow and Continental Ports, and from all Railway Stations in Canada and United States.
For Freight, Passage or other information, apply to any authorized agent of the line or to
H. & A. ALLAN,
25 Common Street, Montreal

Oceanic Steamships.

ROYAL MAIL
STEAMSHIPS.
DOMINION LINE.

FALL RATES.

	Tons.		Tons.
Vancouver.....	5,709	Texas.....	2,700
Sarnia.....	3,850	Oregon.....	3,850
Montreal.....	3,284	Toronto.....	3,284
Ontario.....	3,176	Dominion.....	3,176

Liverpool Service.

SAILING DATES.

	From Montreal.	From Quebec.
Dominion.....	Thur., Sept. 4.	
*Vancouver.....	Tues., Sept. 9.	Thur., Sep. 11
Toronto.....	Thur., Sept. 18.	
*Sarnia.....	Thur., Sep. 25.	
*Oregon.....	Thur., Oct. 2.	

Bristol Service for Avonmouth Dock.

Ontario.....from Montreal about Sept. 10
Indrani.....from Montreal about Sept. 20
Texas.....from Montreal about Sept. 30

Rates of Passage.

Montreal or Quebec to Liverpool per steamship Vancouver—Cabin, \$50, \$60 and \$80; return, \$100, \$120 and \$150, according to accommodation.
By all other steamers \$40 and \$50, according to steamer and accommodation in three and two berth rooms. Return, \$80 and \$90
Intermediate, to Liverpool or Glasgow, \$30.
Steerage, to Liverpool, Queenstown, Londonderry, Belfast, London or Glasgow, \$20.
* These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidsthips, where but little motion is felt, and are handsomely furnished.
For Freight or Passage, apply in Liverpool to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, or to

DAVID TORRANCE & CO.,
Exchange Court; Montreal.

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NO CHARGE FOR DIES.
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169 St. James St., Montreal.

Railways.



Intercolonial Railway.

1890. Summer Arrangement, 1890
Commencing 9th June, 1890.
Through Express Passenger Trains

run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot

8.00	22.15
Leave Levis	14.30 7.30
Arrive Riviere du Loup	17.30 11.50
Trois Pistoles	18.27 12.57
Rimouski	19.58 14.40
St. Flavie	20.30 15.20
Little Meis	20.53
Campbellton	23.50
Dalhousie	1.15
Bathurst	1.42
Newcastle	2.50
Moncton	5.00
St. John	8.30
Halifax	11.50

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in twenty-seven hours and fifty minutes.
The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.
All trains are run by Eastern Standard Time.
Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence, and in the Maritime Provinces.
For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Frt. & Pass. Agt,
136 1/2 St. James St., MONTREAL.
Opposite St. Lawrence Hall,
D. POTTINGER, Chief Superintendent
Railway Office, Moncton, N.B., 5th June, 1890.

Legal Directory.

Price of admission to this directory is \$10 per annum.

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 AYLMER.....Miller & Backhouse
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 BELLEVILLE.....Falkner & Masson
 BOWMANVILLE.....R. Russell Loscombe
 BROOKVILLE.....Fraser & Reynolds
 BRUSHERS.....E. E. Wade
 CAMPBELLFORD.....A. L. Colville
 COBORG.....W. B. Riddell, LL.B.
 CORNWALL.....Leitch & Pringle
 CORNWALL.....MacLennan, Liddell & Cline
 DEERBONO.....Henry H. Bedford
 GODFRICH.....Seager & Hartt
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 Special attention paid to collections.
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 ST. HYACINTHE, Fontaine, St. Jacques & Fontaine
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 LUNenburg.....John D. McLeod
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 { PICTOU.....Stewart & Tanner }
 { New Glasgow, Stellarton, Westville. }
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 YARMOUTH.....Sandford H. Pelton

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 ST. STEPHEN.....W. C. H. Grimmer
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VANCOUVER.....I. H. Hallett

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 Hamilton, Ont.

Kingston, Ont.

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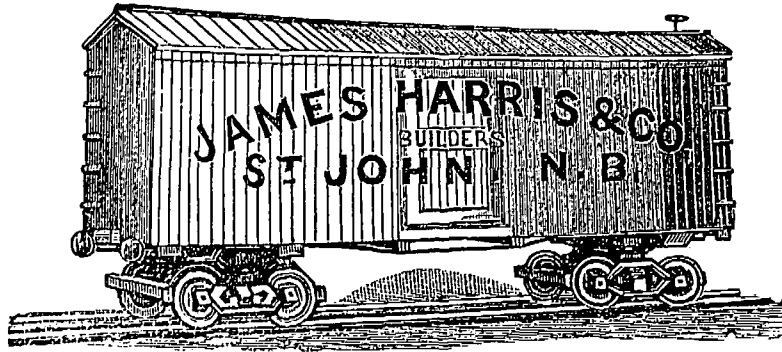
A. B. KLEIN, Q. C.,
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 Collections in all parts of the County of Bruce
 promptly attended to.

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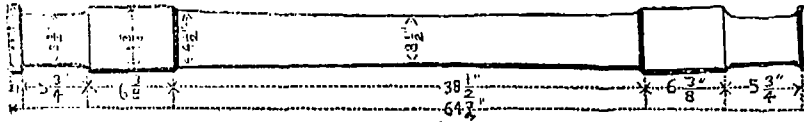


Manufacturers of Railway Cars of every description, Chilled Car Wheels, "Washburn Peerless" Steel Tyros Car Wheels, Car Machinery, and other Castings of all kinds, Hammered Car Axles, Shafting and Shapes, Railway Fish Plates, Nail Plates, Ships' Iron Knees.

ST. JOHN N. B.

PORTLAND FORGE

And Ships' Iron Knee Manufactory.



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J. A. & W. A. CHESLEY, Proprs.,
 -MANUFACTURERS OF-

Hammered Shafting for Mills and Steamboats, all sizes, Locomotive Frames, Truck, Engine and Car Axles, Piston and Connecting Rods, Cranks and Crank Pins, Guide Bars, Cross Heads, Beam Straps, Wheel Arms, Gate Heads, Ships' Iron Knees, Anchor Shapes, Davitts, Iron Rudders, and all kinds of Hammered Shapes.

Railway Forgings a specialty.

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ROCK ISLAND, P. Q.
 Manufacturers of



Blacksmiths' Stocks and Dies, and Reece Screw Plates
 Cutting all Sizes to 1 1/2 Inch Taps for all Uses.
 Young's New Axle Cutter, and other Labor Saving Tools

Rare and Beautiful

Furniture!

Our Great Annual Stock Taking Sale Commences

MONDAY, JUNE 2.

Solid Mahogany, Walnut, Oak and Cherry Dining Room and Bedroom Sets, Beautiful Parlor Sets, Groups of Handsome Parlor Chairs. Parlor Cabinets, Desks and Ornamental Cabinet Work.

THOUSANDS OF DOLLARS WORTH OF GOOD. RECEIVED LATE.

CARPETS, CURTAINS, ENGLISH IRON AND BRASS BEDSTEADS

Every conceivable article for beautifying and making home comfortable. SUPERIOR workmanship and finish. No Culls. The newest, choicest and greatest variety of beautiful furniture ever shown in the city. TO SUIT anybody; to suit everybody.

High Caste or Low Caste, Doctors of Law or Divinity, B. odlers or every day workers, come and see

FEE & MARTIN,

Palace Furnishing Store, 357 to 367 St. James St.

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Manufacturers and Importers of
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 room, Parlor and Dining Room
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MANUFACTURERS OF
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Dealers in HIDES.

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Watering, Drainage, Transfusion.
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CELEBRATED

English Varnishes

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COLORS.

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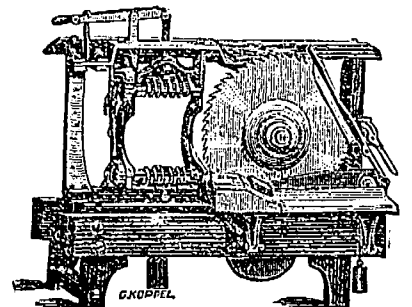
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(A better Color than English Vermilion)

Sole Agent for Canada:

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J. FRECHETTE & CO., Mechanical Engineers,
 Buy and sell all kinds of Machinery, Machine
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Commission Merchants,
DEALERS IN ALL KINDS OF
Agricultural Implements, Carriages, &c.
Sole Proprietors of the "MANHATTAN FOOD."
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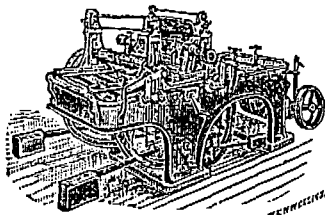
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Commission & Merchant.
Consignments solicited and prompt returns made.
Seven years of experience with best of references.
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Millers' and Manufacturers' Agent
— AND —
COMMISSION MERCHANT.
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Best of References.

John P. CHETWYND
Fish, Fish Oils and Commission,
Head Young Harts, **HALIFAX, N. S.**
Agent for Towers' Oil Clothing, and Packer
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Correspondence solicited.

OXFORD FURNITURE CO.
Wholesale Manufacturers of
House Furniture
CHAMBER SUITS A SPECIALTY.
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(PATENTED) **AND HERCULES ENGINE.**



Portable from 6 to 70 horse power. Surpass portable steam power heretofore produced for strength, durability, compactness, and the ease with which they can be moved.

The 70 horse power can be taken over the roughest roads, or into the forest, and set up as easily and quickly as an ordinary 20 horse power portable engine, and as firm as a brick-set stationary engine. Engines and boilers of every size and description. Rotary Saw Mills, Shingle and Lath machines, Saw Grinders, Planers, etc. Mill machinery and supplies of every description. Every boiler insured against explosion by the Boiler Insurance & Inspection Co. of Canada. Write for circulars.

A. ROBB & SONS, | Amherst Foundry and
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ESTABLISHED OVER 40 YEARS.

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171 and 173 St. James St., MONTREAL.

New Brunswick Advertisements.

ST. JOHN, N.B. CANADA.
W. A. LOCKHART,
AUCTIONEER & BROKER,
Consignments of Merchandise, Manufactured Goods, &c., for Auction Sale, Solicited.
SALON ROOM:
206 Prince William Street.

Moncton Machine Shop
JONATHAN WEIR, Prop.
Moncton, - - - - - N. B.
Established 1857.
Locomotive Repairing a specialty. Forging. Steam power. Well equipped. Repairing on various railway lines. Jobbing and Mill work.

M. Russell & Son,
Newcastle, N.B.,
MANUFACTURER OF
Spools, Tent Buttons Excelsior, &c., &c.
Natural quality of the wood, together with the varied machinery turn out goods unsurpassed.
Correspondence solicited.
Samples on application

WM. PARKS & SON
(LIMITED)
ST. JOHN N.B.
Cotton Spinners, Bleachers, Dyers and Manufacturers.

Cotton Yarns, Carpet Warps, Ball Knitting Cottons, Hosiery Yarns and Yarns, for Manufacturers' use.
Beam Warps for Woollen Mills, Grey Cottons, Sheetings, Drills and Ducks.
Sheetings, Shirtings and Stripes.
Eight oz. Cottonades in plain and Fancy Mixed Patterns.
The only "Water Twist" Yarn made in Canada.

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Wm. HEWITT, } Toronto, | DUNCAN BELL, |
JOHN HALLAM, } Ont. | Montreal.
MILLS:
New Brunswick Cotton Mills.
St. John Cotton Mills.
ST. JOHN, N. B.

MONCTON SOAP AND CHEMICAL COMPANY.
MONCTON, - - - - N.B.
Manufacturers of Brand "Rising Sun," a specialty, and other favorite brands. Railway Cooling and Lubricating Greases. Metallic Paints, &c.
Correspondence solicited.

S. R. FOSTER & SON,
Manufacturers of
WIRE NAILS
STEEL & IRON-CUT NAILS.
And SPIKES, TACKS, BRADS.
SHOE NAILS, HUNGARIAN NAILS, &c.
ST. JOHN, N.B.

K. W. BLACKWELL
Cor. Canal and Conde Sts.,
MONTREAL.
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Springs OF ALL KINDS
—AND—
Steel Castings.

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Shipping & Commission Merchant,
Wholesale Dealer in Provisions, Grain, Hay and Straw.
Consignments solicited.
Orders for Bermuda Produce attended to promptly.
Parliament and Victoria Streets,
HAMILTON, - - - - BERMUDA.
REFERENCES—Hamilton, Bermuda:
Bermuda Bank, | Butterfield & Son.

THOMAS H. PITT, Ship Agent.
Commission & Produce Merchant,
And Dealer in Lumber, Sugars, Provisions, &c.
Consignments solicited, and orders promptly attended to.
36 Front Street, - HAMILTON, BERMUDA.
References—Messrs. Black Bros. & Co., Halifax, N.S.
" Wm. Wall's Sons, New York
The Lombard Investment Co., Boston.



"B" ROYAL SCHOOL OF INFANTRY
ST JOHN'S, P.Q.

SEPARATE TENDERS (in duplicate) for supplies, coal, fuel-wood, and services for the above corps, during the calendar year 1891, will be received by the Minister of Militia and Defence, at Ottawa, until Monday, 8th September. Tenders to be addressed to the Minister of Militia and Defence, at Ottawa, and marked "TENDERS."
For particulars and forms of Tenders, apply to Lt.-Col. d'Orsonnens, at the Royal School of Infantry, St. John's.
Each tender must be accompanied by an accepted Canadian bank cheque, for an amount equal to five per cent. of the total value of the contract. This cheque will be forfeited if the party making the tender declines to sign a contract when called upon to do so, or if he fails to complete the services contracted for. If the tender be not accepted the cheque will be returned.

A. BENOIT, Secretary.
Department of Militia and Defence, }
Ottawa, 22nd August, 1890.

EUGENE F. PHILLIPS' ELECTRICAL WORKS,
MONTREAL.
Manufacturers of Patent Finished
Insulated Electric Wires, Telephone and Incandescent Cords,
Electric Light Wires.

FARADAY CABLES
For Telephone, Telegraph, and Electric Light Purposes.
Magnet Wire, Patent Rubber Covered Wire, Lead Encased Wire, Flexible Cordage, Office and Annunciator Wire. Write for prices.



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Get your Job Printing done at the "Journal of Commerce" Office

Loading Manufacturers, &c.

D. Morrice, Sons & Co.
MONTREAL & TORONTO.

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Brown Cottons, Bleached Shirtings, Cantons,
Bags, &c.THE ST. ANNE'S SPINNING MILLS, Hochelaga,
Brown Cottons, Sheetings, &c.THE MAGOG PRINT WORKS, Magog,
Prints, Rogaines, Drills, &c.THE ST. CROIX COTTON MILL, Milltown, N.B.
Apron Cheeks, Gingham, Ticks, Denims,
Fancy Shirtings, &c.

ALSO

TWEEDS, Fine, Medium and Coarse; Etoffes,
Blankets, Horse Blankets, Saddle Felt, Glove
Lining.FLANNELS, Grey and Fancy, in all-Wool and
Union; Ladies' Dress Flannels.

SERGES, YARNS.

KNITTED UNDERWEAR, Socks and Hosiery,
in Men's, Ladies' and Children's.

CARDIGAN JACKETS, Mitts and Gloves.

BRAID, Fine Mohair for Tailoring, Dress Braids
and Llamas, Corset Laces.

CARPET RUGS.

*The Wholesale trade only supplied.***Hamilton Cotton Co'y,**
HAMILTON, Ont.,Manufacturers of
COTTONADES, DENIMS,
WARPS and YARNS, TWINES,
LAMP WICKS, WEBBINGS, &c.

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DOMINION PAPER CO.

100 Grey Nun St., MONTREAL.

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The following grades of High-Class Paper:—

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No. 3 News and Printing, " "

White Tea and Bag,

Bleached Manilla, Envelope, Bag and Wrapping,

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Unbleached Manilla Bag and Wrapping.

W. A. FREEMAN,

Manufacturer and Importer of

Marbleized Slate and**Hardwood Mantels,**

Brass Fenders and Easels,

Grates, Art and Flooring Tiles,

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Hamilton, Ont.

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224 St. James St., MONTREAL

MANUFACTURER OF

WROUGHT IRON RANGES

For Hotels, Restaurants and Private Families.

Ironing Stoves, Large Washing Boilers

HEATING APPARATUS,

HOT WATER and HOT AIR CARVING TABLES,

Coffee, Tea and Water Urns

STEAM KETTLES, PORTABLE OVENS,

STOCK POTS,

MOULDS, FREEZERS, REFRIGERATORS

COOKS' KNIVES.

Loading Manufacturers, &c.

JAS. A. CANTLIE & CO.Late CANTLIE, EWAN & CO.,
Established 21 Years)

GENERAL MERCHANTS

And Manufacturers' Agents.BLEACHED SHIRTINGS,
GREY SHEETING, TIKINGS,
WHITE, GREY & COL'D BLANKETS,
FINE AND MEDIUM TWEEDS,
KNITTED GOODS,
PLAIN & FANCY FLANNEL,
LOW TWEEDS, ETOFFES, &c.
Wholesale Only Supplied.13 & 15 St. Helen St. | 20 Wellington St. W.
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Office and Warehouse: 72 St. Peter St.

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COTTON MANUF'G CO.**

MONCTON, N. B.

Manufacturers of

BROWN COTTONS & SHEETINGS,

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THE ONTARIO COTTON CO.

HAMILTON, - ONT.,

Manufacturers of

Cottonades, Shirtings, Denims, Tickings,
Awnings and Ducks.Special Ducks for Agricultural Imple-
ment Makers.

DUNCAN BELL, Agent, MONTREAL

J. E. McCLUNG, Agent, - TORONTO

**The Barber
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43, 45, 47 & 49 BAY Street,

TORONTO,

—AND—

823 Craig St, Montreal**ENVELOPE**

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Box Makers, &c.

And Sole Agents for the well known paper made
by THE ST. NEOTS PAPER CO.**Alexander Ewan & Co.**

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COTTONS AND WOOLLENSAgents for THE MERCHANTS M'N'FG CO'Y,
St. Henri.Bleached Shirtings, Curtain Scrims, Lenos, Fancy
Muslins and Cheese Bandaging.

No. 5 FRASER BUILDING

43 St. Sacramento Street,

Telephone No. 2870.

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**Brook's
Machine
Cotton.**

TRADE MARK

Specially finished for Sewing Machines, and
for sale by all first-class dealers.**G. & J. BROWN M'F'G CO.**

(LIMITED)

BELLEVILLE, ONT.

Engineers, Boiler Makers, Machinists,
Foundrymen and Bridge
Builders.

Railway and Contractors Supplies

A SPECIALTY.

Frogs, Diamond Crossings, Switches,

Hand Cars, Lorries, Velocipede Cars,

Jim Crows, Track Drills, Semaphores, Rail Cars,

Double and Single Drum Hoists, &c., &c.

ESTIMATES ON APPLICATION.

**Neal's Worcestershire Sauce
& Pickle Co.**JAMS, - JELLIES, - CATSUPS
AND SAUCES, &c.

All goods warranted.

TORONTO, ;:; ONT.

HORSE RADISH.

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Tanners and

Leather :- Merchants

483 & 485 St. Paul Street,

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Tanneries at Oakville, Ontario.

Bookbinders' Leathers a specialty. Call, Kid,
Persian Calf, Patent and End Leathers, Harness,
Russet Leather, Canadian Calf, Upper, Pebble.

THE IMPERIAL Varnish Works



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WATSON & COX, Varnish Manufacturers,

Respectfully call your attention to the **SUPERIOR QUALITY** of their **VARNISHES** and want customers and the public to understand that all goods are manufactured by our Mr. Cox personally in our own factory, and no other house can supply the same goods.

Our principal varnishes, always ready for use, are Fine Finishing, Gearing, Body, Rubbing, Waggon, Piano, Oak, Roofing, Agricultural, Copal, Oil Finish, Furniture, Japans, Dumar, Shellacs, Good Size, etc., etc.

Traders in Oils, Turpentine, Benzines, Dry Colors, Rosins, Gums, Etc., at Lowest New York Prices.

If our traveller fails to call on you, please write us direct.

WORKS: 574 and 576 St. Patrick Street
OFFICE: 724 to 728 Craig Street

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Telephones 648 and 8178.

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"BROWN" and "ARMINGTON & SIMS" ENGINES,
Steel Boilers, Ice and Refrigerating Machinery.

WE MAKE A SPECIALTY OF

Water Works Pumping Machinery

Our IMPROVED COMPOUND and TRIPLE EXPANSION, and

Compound Duplex Pumping Engines

Are the most simple, economical and efficient made on the Continent, and are eminently adapted for Reservoir, Stand-Pipe or Direct Pressure Systems of Water Works. We have many of these in use in all sizes of Water Works, forming the

MOST COMPLETE and EFFECTIVE SYSTEM of FIRE PROTECTION.

Plans, Specifications and Estimates furnished.

OSBORNE-WORSWICK CO. (Ltd.)

Engineers,

HAMILTON, Ont.

THOS. WORSWICK, (Consulting Mechanical Engineer,
Manager.)

Address all communications to the Company.

Second-Hand LOCOMOTIVES

Standard Gauge
In good working order, at low prices.
Send for price and specification to
J. & H. TAYLOR,
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JAMES ROBERTSON,

MONTREAL, Que.

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Manufacturers of

Lead Pipe, Shot, White Lead,
Etc., Etc., Etc.

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49 Front Street W., TORONTO.

RAILS } Iron and Steel.
Now and Second-hand
Railway and Tramway Equipment.

Charcoal Pig Iron, Old Car Wheels, Scrap Iron, &c.
Send for particulars before placing orders.

READY MIXED PAINT

FOR ALL PURPOSES.

Retailers and Large Consumers of Paint will find it to their advantage to get quotations.

Correspondence solicited.

WM. HOWE,

Lead, :-: Paint :-: and :-: Color :-: Manufacturer,

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The A. G. PEUCHEN CO. (Ltd.),

Manufacturers of

PAINTS

DRY COLORS, WHITE LEAD

Oils : and : Varnishes.

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THE CANADIAN LOCOMOTIVE & ENGINE CO'Y (LIMITED)

Kingston, - Ontario,

MANUFACTURERS OF

Locomotive, Marine

AND

Stationary Engines

Boilers of all Descriptions.

Sole Licensees and Manufacturers in Canada for

ARMINGTON & SIMS' High-Speed Engines for
Electric Light Plant, Etc. The "Cycle" Gas Engine.

Atkinson's Patent. The "Hazelton" Boiler.

NOTICE.—The Canadian Locomotive & Engine Co., of Kingston, Ont., have the exclusive License for building our Improved Patent High Speed Engine for the Dominion of Canada, and are furnished by us with drawings of our latest improvements.

(Signed) **ARMINGTON & SIMS.**

PROVIDENCE, B.I., Nov. 18th, 1889.

Descriptive Catalogues of the above on application.

Estimates given for all descriptions of Machinery.

Commercial Summary.

STRATHROY'S rate of taxation for this year is 1 3/4 cents on the dollar.

RUMORS of the dissolution of Parliament in the near future still fly at Ottawa.

ANOTHER good vein of phosphate has been found at the Foxton mine, near Kingston.

FIVE cars of barreled sealskins, valued at \$100,000, recently left Victoria, B.C., for the East.

THE Ottawa millers calculate that the Manitoba harvest will include 6,000,000 bushels of No. 1 hard.

LARGE quantities of flax are now coming into Guelph, Ont., principally from the neighborhood of Little Germany.

MR. J. HARRIS, trader, of Lachine, has assigned at the demand of Mr. Moses Vineberg, with liabilities of about \$3,000.

THE dry goods stock of D. Clairoux, Hull, Que., has been sold to Lindsay & Lang of Ottawa, at 56 3/4 cents in the dollar.

THIRTY-THREE companies were incorporated by letters patent during the past fiscal year, the total amount of capital stock being \$5,471,500.

ADVICES by wire from Halifax report the lobster market active and strong, with prices advanced to \$7.30 for tall tins and \$9.30 for flats, unlabeled.

THE council of South Cypress, Manitoba, at their last meeting introduced a by-law to grant a bonus of \$3,000 to induce some one to build a roller mill at Glenboro, Manitoba. The adjoining municipality of Argyle will, it is expected, give about \$2,000

MUNN'S Pure Boneless CODFISH

In 2-lb. Bricks.
Packed in Boxes, 12, 24 & 48 lbs.

This Fish is Out from the Largest Newfoundland Codfish, and quality is unsurpassed.
Apply early.

STEWART MUNN & CO.
22 ST. JOHN ST.,
MONTREAL.

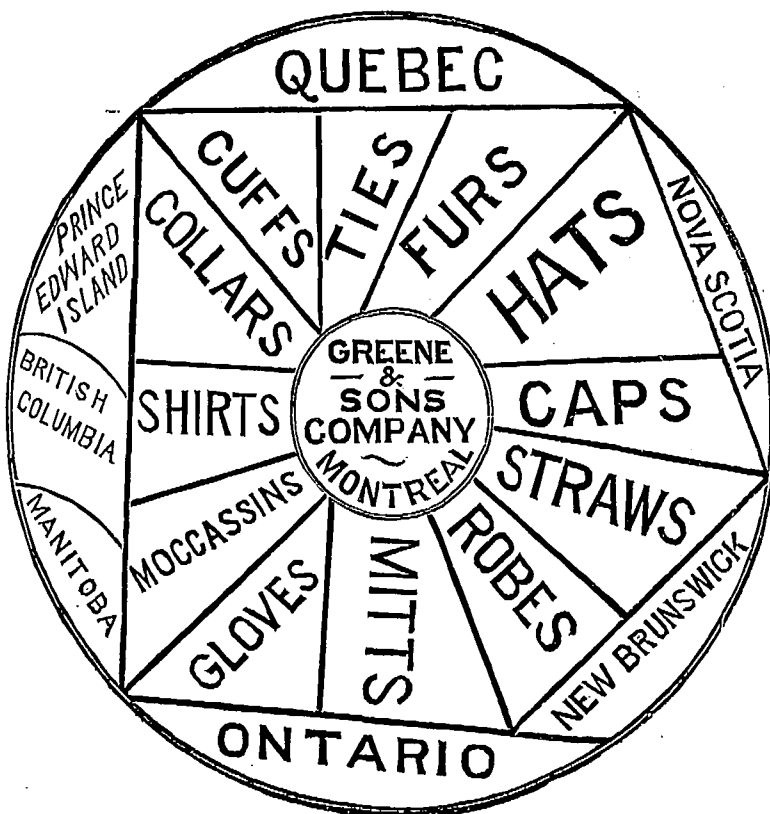
STEEL, HAYTER & CO. TORONTO. PURE INDIAN TEAS

Direct Importers of Indian Teas from their Estates in
ASSAM, DARJEELING, KANGRA, CAOHAH SYLHET AND KUMAON.

Indian Teas from the above districts always in stock. Samples and quotations on application to
O. M. RIDGE, WINNIPEG.
CHAS. R. KING, FRED. GILLESPIE,
VICTORIA. CALGARY.

TROTTER BROS.,
Custom House Agents,
STORAGE Bond or Free
30 & 32 St. Nicholas St.,
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1890.



more, making \$5,000, which it is thought will secure the erection of the mill. Offers to build the mill are requested.

Sport supplies of Maine canned corn are said to be very low, and new pack standard brands are quoted at \$1@1.10 f. o. b., chiefly at the latter price.

HODGSON BROS., of Belleville, are having twenty mammoth cheese, of 1,200 pounds each, manufactured at the Ashley cheese factory for exportation.

The hop crop of New England, and that of New York in particular, are reported to be considerably below the average yield on account of dry weather.

SMALL seizures of whiskey and rum along the frontier continue. It is evident that in the aggregate the traffic in contraband stuff is quite considerable.

ROSS AND ADAMS, general storekeepers of Lake Dauphin, Man., are endeavoring to effect a settlement with their creditors on the basis of 50 cents in the dollar.

POSTMASTER General Wanamaker is quoted as saying: "The postal telegraph is bound to come sooner or later, and I expect to see a postal telephone as well."

SUMMERS & ROUTII, started a general store in Winchester last January with very little capital and no particular prospects. They have now assigned owing \$1,400.

THE creditors of Malcolm McLean, dry goods merchant, Lindsay, Ont., have refused his offer of 50 cents in the dollar. Liabilities are about \$14,000 and the assets \$12,000.

W. D. COFFIN & Co., grocers, of Charlottetown, P.E.I., have assigned. Although they only owe \$800, it is doubtful if the estate will pay more than the preferential claims.

TORONTO FAIR.

We beg to advise the trade that our representatives will be at Room 28, Rossin House, Toronto, during the Exhibition from September 8th to September 20th, with a line of seasonable Samples. A call is respectfully solicited.

G. F. BURNETT & CO.,
Wholesale Clothiers, MONTREAL

WHITE amber has been discovered on a 100 acre farm in Bedford, Ont., and the owner of the property has declined an offer of \$10,000 for it. He demands double that sum.

A NEW seam of coal four feet wide, has been discovered by the Salt Springs Coal Co., Springhill, N.S. Nearly 250 tons of coal have already been shipped from the new vein.

THE shipments of live stock from the G.T.R. station at Glencoe this season are unprecedented. The daily average is about three carloads, principally of cattle, hogs and lambs.

LARGE orders have been given for raspberries and blackberries to go West. One firm shipped twenty-eight casks at \$80 a cask. The berries are used for soda syrups and to make wine.

THE promoters of the York County Bank and their friends have taken \$100,000 of the stock, and will shortly issue the general prospectus and open the books for public subscription.

McGinn & Son, general storekeepers of Feversham commenced to get into financial difficulties last spring. Since then judgments have accumulated and they now assign owing \$1600.

NOTICE is given of the dissolution of the firm of Laurie and Mencke, of Port Dover. Mr. W. V. Mencke retires and the firm will in future carry on business under the name of A. W. Laurie & Co.

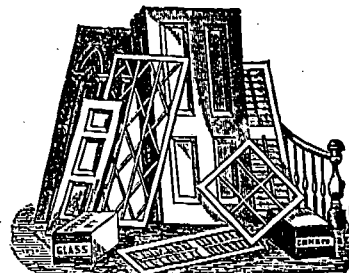
VICTORIA, B.C., property is assessed at \$9,372,094, compared with \$8,948,903 last year. Exemptions from church and city property amount to about \$840,000, making the total valuation \$10,212,094.

G. F. S. BENTLEY, came from Brooklyn, N.Y., about a year ago and started a fancy goods store in Brockville. Last May he gave a chattel mortgage for \$500 and he now follows this up with an assignment.

Country Merchants will find it to their interest to call on Hees, Anderson & Co., manufacturers of window shades, spring rollers, table oil-cloth, etc. Good bargains can often be picked up there. Office and salesrooms, 99 to 103 King St. W. Factory, Davenport Road, Toronto.

LOCKERBY BROS.
IMPORTERS
—AND—
Wholesale Grocers,
CORNER
St. Peter & St. Sacrament Sts.
MONTREAL.

WALTER BLUE,
Wholesale :: Clothing
69 and 71 Wellington Street,
Sherbrooke, Que.
—
CAMPBELL'S
QUININE :: WINE
The Great Invigorating Tonic. Specific
for Loss of Appetite, Indigestion
and Spring Lassitude.
Kenneth Campbell & Co., Montreal

RHODES, CURRY & CO.
1,000,000 Feet Lumber Kept in Stock.

Hard-Wood Flooring and Finish a specialty.
AMHERST, N. S.

GASKELL, DEACON & CO.
ALKALI MANUFACTURERS.
High-Test Bi Carb Soda. Bleaching Powder.
Soda Crystals. Soda Ash. Caustic Soda, &c., &c.
AGENTS FOR THE DOMINION OF CANADA:
ARTHUR P. TIPPET & Co., Montreal & St. John, N.B.

"OUR NATIONAL FOODS"
And Choice Breakfast Cereals

Desiccated Wheat..... 4 lbs	} 1 doz. in case.	Patent Prepared Groats... 1 lb tins
Desiccated Rolled Oats..... 4 lbs		Gluten Flour..... 4 lbs
Snow Flake Barley..... 3 lbs		Barley Meal..... 4 lbs
Rollod Wheat Flakes..... 3 lbs		Rye Meal..... 4 lbs
Buckwheat Flour, S.R..... 4 lbs		White Corn Grits..... 4 lbs
Prepared Pen Flour..... 2 1/2 lbs		Germ Meal..... 4 lbs
Baravona Milk Food..... 1 lb tins		Fruity..... 2 lbs
Patent Prepared Barley... 1 lb "		Pearl Barley (xxx)..... 2 lbs

The Ireland National Food Co., (Ltd.) Toronto, Ont.
The trade supplied in Montreal, Quebec and Maritime Provinces by
DAVID ROBERTSON & CO. 279 Commissioner St., **MONTREAL.**

THE Mutual Life Insurance Co.
OF NEW YORK.
RICHARD A. McCURDY, - - - - - President.
ASSETS OVER \$136,000,000.00.
The Largest and Best Life Insurance Company in the World.
The New Business of the Mutual Life Insurance Company in 1889 Exceeded \$151,000,000
Its Business shows the Greatest Comparative Gain made by any Company during the past year, including.

A gain in assets of.....	\$10,319,174 46
A gain in income of.....	4,903,097 10
A gain in new premiums of.....	1,894,806 90
A gain in surplus.....	1,717,184 81
A gain in new business of.....	48,389,222 05
A gain of risks in force.....	83,924,749 56

AGENTS WANTED. Apply to
FAYETTE BROWN, Manager, - - MONTREAL

THE Associated Press has given instructions to its telegraph operators to learn the manipulation of the typewriter, as it is found that the instrument materially increases the speed of receiving messages.

GEO. DEACON, a manufacturer of photo mounts in Toronto, has assigned. He has been in business two or three years and is spoken of as an honest man and a good workman but somewhat cranky in his ways.

THE Brockville & Westport Railway is negotiating to divert its main line through Perth, Ont., to the Sault which is certainly the least expensive route and will avoid many of the difficulties north of Westport.

LOUIS ROBERT, a barber and tobacconist, of this city, has assigned owing \$1,000. He has been in business some six or seven years, but this year added tailoring to his other trades and evidently unsuccessfully.

MANITOBA Government agents are busily engaged collecting an exhibit of grains and cereals for the Northern Pacific Railway. This will be sent abroad through the States, taking in Illinois and other agricultural States.

WM. PEASE, came from Michigan to Arkona early in 1889 and opened a hardware and grocery store. This year he bought a millinery stock and added that to the rest. This seems to have been the last straw that broke the camel's back for we now hear of his assignment.

THE Alderley Brick & Terracotta Co., with \$50,000 capital in \$10 shares, has been organized at Victoria, B.C., to manufacture pressed facing brick, ordinary bricks, drain pipes, terracotta mouldings, flower pots, etc.

THE famous Canadian yacht Atlanta, built in 1876 by the late Alex. Cuthbert to race for the American cup, was burned to the water's edge at Charlotte, N.Y., last week. The yacht was owned by Mr. George Ayre, of Toronto.

GREAT Britain still rules the seas. Recently published statistics of the shipping of all the maritime nations show that of a total net tonnage of 18,916,191 tons, 8,735,685 tons, or nearly 45 per cent, carries the British flag.

ADELINE S. RAICHE, general storekeeper of Plantagenet has assigned and has now four suits entered against her. Her husband, who ran the store, appears never to have been a success at anything. The business is only a small one.

Le Progres de Saguenay confirms the previous report of the failure of crops in that district, and says that never has the prospects been so discouraging as now. The failure of the crops is to be attributed to the dry weather and frost.

New spring colors which have so far appeared are beaver, pike gray, beige, maize and sand. An attempt is being made to revive black and white block patterns in silk and woollen goods for next spring, some of which represent dice blocks.

GOVERNMENT investigations of the alleged potato blight in Ireland are widely at variance with the statement of the party organs. It appears that, although the potato crop is bad, the condition has been greatly exaggerated by the newspapers.

Assessment System.

RECORD OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION TO NOV. 29, '89

RECEIVED IN MORTUARY PREMIUMS \$9,418,037.45.	Total Receipts. \$9,592,614.64.	RECEIVED IN INTEREST \$174,577.19.
RESERVE OR EMERGENCY FUND IN BANK AND SUPERIOR INVESTMENTS. \$2,304,509.35.	Paid to Widows and Orphans, Death Claims. \$7,288,105.29.	TOTAL CASH DISBURSEMENTS AND RESERVE. \$9,592,614.64.
BY REDUCTION OF PREMIUMS HAS SAVED TO MEMBERS IN CASH, \$20,000,000.		
Agents Wanted.		
Offices: Mail Buildings, Toronto, - - - - - WELLS & McMURTRY, General Managers, 217 St. James Street, Montreal, D. Z. BESSETTE, Asst. Genl. Man.		

SUGARS

Teas, Coffees,
Spices, Syrups,

And a complete stock of

GENERAL GROCERIES,

Salt and Fresh Water Herrings and an assortment
of other Fish for sale by

BALFOUR & CO.,
HAMILTON.

BAULD, GIBSON & Co.

HALIFAX, N.S.

(Established 1816)

WHOLESALE GROCERS AND IMPORTERS.

Special attention given to CANNED

Lobsters, Mackerel

AND **SALMON** ALSO

MOLASSES AND SUGARS

E. P. Breckenridge, Toledo, Ohio, Pres.
Edwin Norton, Chicago, Vice-Pres.
W. C. Breckenridge, Resident Manager.

THE NORTON MANUFACTURING CO.,
Manufacturers of

TIN CANS

BY AUTOMATIC MACHINERY.

Fruit Cans, Lard Pails, Paint Pails and Cans,
Baking Powder Cans.
Capacity, fifty thousand fruit Cans per day.
Sole Agents in Canada for Norton Bros., "Soldier
Hemmed" Caps, and Grocers' Sample goods,
and Haskell's sample cases.
Hamilton, Ont.

H. S. HOWLAND, SONS & CO,
WHOLESALE :: HARDWARE

37 Front Street West, - Toronto.

Builders' and House Furnishing Hardware, Mechanics' Tools, Cutlery,
Rope Chains, Axes, &c., &c.

American "Dead Shot" and Schultz's Gunpowder.
Stock Large and varied.

THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, - - - WATERLOO, ONT.

Authorized Capital, - - \$1,000,000 | Dom. Govt. Deposit - - - \$50,000
Subscribed Capital, - - 250,000 | Paid-up Capital, - - - 62,500

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOMAS HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost un-
conditional. No restriction on travel or occupation. Is nonforfeitable
after two or three years—even for failure to pay renewals. Remains in full
force till the value is exhausted. It provides a legacy certain, instead of a
law suit possible. There are three classes—Abstainers, General and
Woman—giving each in profits the true benefit of its own longevity.
RATES compare favorably with any in the world. Choice of all sound
plans of assurance offered, no other. Extension of Agencies in the Mari-
time Provinces contemplated. Correspondence solicited.

THOS. HILLIARD, Man. Director.

AN amendment to the Contract Labour Act was passed in
the United States House of Representatives on Saturday last,
making more stringent the provisions of the Act preventing Can-
adians along the border working in the States while living in
Canada.

THE loss by the destruction of A. Robb and Sons' foundry at
Amherst, N.S., by fire is \$50,000; insurance only \$13,500. Sev-
eral loaded cars belonging to the Intercolonial were partially
burned and two houses destroyed. Sixty men are thrown out
of work.

TAXATION sometimes defeats its own objects. Victoria, B.C.,
imposed a tax of \$50 on commercial travellers in order to protect
the city merchants. As a result the travellers opened their
samples at Vancouver and transferred a great deal of trade to
that city.

JOSEPH LABRE, tea merchant, of Quebec, has assigned owing
some \$3,000. He shows assets of \$1,500 only. He kept a small
tea and coffee store, but competition is keen in this line and it
has been known for some time past that he was getting into
deep water.

JUDGE DELORIMIER has granted the petition of G. F. Burnett
& Co., asking that S. Jacques Ornstein, an absentee debtor, for-
merly doing business under the name of S. Jacques, be called
through the press to attend a meeting of his creditors on the 6th
of September.

CROMPTON'S
CORALINE

CORSETS.

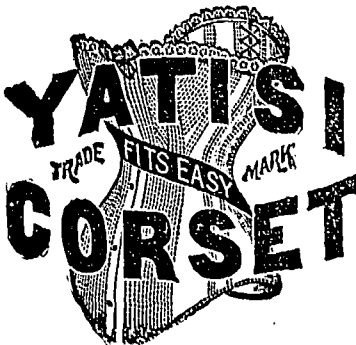
AGENTS FOR
EASTERN ONTARIO,
QUEBEC
AND THE MARITIME
PROVINCES.

Robertson, Linton
& Co.,

Wholesale Dry Goods

Corner St. Helen and
Lemoine Sts.,

Montreal



HUTGHISON, DIGNUM & NISBET,

Manufacturers' Agents and Merchants,

Linen, Imported Woollens and Tailors' Trimmings

SELECT CANADIAN TWEEDS,

55 Front Street West, ; ; TORONTO.

—SOLE AGENTS IN CANADA FOR—

Messrs. J. N. Richardson Sons & Owden, Belfast, - LINEN GOODS
Messrs Currie, Lee & Gawn, Hawick, - - SCOTCH TWEEDS
Messrs. R. Pringle & Son, Hawick, - - SCOTCH UNDERWEAR
Messrs David Moseley & Son, Manchester, - - RUBBER GOODS
Messrs. J. S. Manton & Co., Birmingham, - - - - BUTTONS

Stock of Linens, Tweeds and Trimmings always on hand.

R. B. HUTGHISON (late Mills & Hutghison) Ed. J. DIGNUM R. A. NISBET

AS THE result of a visit of Mr. Walker, of Walkerville, to
Montreal recently, the price of whiskey has received another
advance of fifteen cents a gallon, which is the second in three
months. Club rye now sells for \$3.10 a gallon, and common
grades for \$2.

A LETTER from a prominent Bordeaux packer states that the
outlook is not very promising for speculators who have sold
French prunes "short" at low prices for early delivery, and re-
marked that no bona fide sales by packers could be traced up to
the 18th instant.

THE second cable to Anticosti has been laid by the steamer
Newfield, which will next re-lay the Magdalen Island cable to
St. Paul's Island, a distance of 18 miles. The steamer will then
proceed to repair the Grand Manan (N.B.) cable and lay a new
cable to Whitehead Island.

THE "Cotton King" of Liverpool J. Steenstrand has become
bankrupt. He was estimated to be worth \$750,000 to \$1,000,
000, and carried a line of 100,000 to 125,000 bales of near op-
tions. The failure is due to the recent heavy declines in spot
and early delivery cottons.

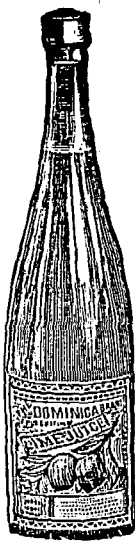
GAVIN & MOLLWRAITH, the former a hotelkeeper and the latter
a school teacher, bought J. Munro's stock and premises at Wat-
son's Corners (it is said for a good deal more than they were
worth) early in 1887, and blossomed out at once as full-fledged
storekeepers. Neither had any experience, and between them
they had only a very moderate capital. As might have been ex-
pected, they are now forced to assign.

Pure
Oak
Belting

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO

Tel. No. 363.

Tel. No. 475.



Dominica Lime Juice

PURE, FRUITY AND
WHOLESOME.

Free from Alcohol
CLEAR AS CRYSTAL.

SOLE AGENTS:

LYMAN, SONS & CO.,
MONTREAL,

A Liberal Discount to the Trade.

Also Filtered West
India Lime Juice, in Jars,
Kegs or Barrels.

JAMES GUEST & CO.,
Commission Merchants
— AND —
GENERAL AGENTS,
27 & 29 St. Sacrament St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France.
Chas. Coran & Co., " "
Auger, Fils & Co., " "
Musseron Frere, " "
Wisdom & Warter, Jerez de la Frontera, Sherries.
Warter & May, Oporto Ports.
J. T. Wilkens, Rotterdam, Holland Gin.
Ind Coops & Co., Burton-on-Trent, Ales.
Siegert & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the
Shannon.
Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.
Cathcart & Co., Ayr, Carrick Blend, Scotch Whiskey.
Andrew Usher & Co., Edinburgh, Scotch Whiskies.
Royal Hungarian Government Wines, of Budapest,
Hungary.

C. C. CLEVELAND. GEO. F. CLEVELAND.
J. L. GOODHUE & CO.,
Manufacturers of
LEATHER BELTING
— AND —
LACE LEATHER,
DANVILLE, - - - QUE.
W. B. CHAPMAN & CO., Montreal Agents.

THE Dominion Button

WORKS

Manufacture all Styles and Colors in COVERED
BUTTONS, including Military, Police and Rail-
way. Names stamped on buttons if required.

Address

433 BEAUDRY STREET. 433
MONTREAL.

HODGSON, SUMNER & CO'Y

— IMPORTERS OF —

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL,

And 39 Princess Street. - - - - - Winnipeg

The debentures for the new St. Thomas Water-works, amount-
ing to \$125,000, bearing interest at 4½ per cent, and running for
a term of forty years, interest and principal payable in annual
amounts, have been purchased at par by Hanson Bros., brokers,
of Montreal, for an American customer.

The new grade of corn just established is defined in the
order-in-council as follows: "No. 3 corn shall be mixed corn
reasonably dry and reasonably clean, but not sufficiently good
for No. 2. No. 3 white corn shall be seven-eighths white, rea-
sonably clean, but not sufficiently good for No. 2."

The promise of large sales in waterproof garments is causing
a good deal of trade discussion as to the probable effect upon
the umbrella trade. Manufacturers of the latter class of goods,
however, evince no uneasiness, and are preparing for a fall de-
mand of regulation proportions at the very least.

The New Orleans Cotton Exchange report of the cotton crop
of the United States for the commercial year ending with the
close of August, 1890, states that the total crop amounts to
7,311,322 bales, exceeding the largest crop ever grown by 265,
489 bales, and the crop of last year by 373,032.

M. McLEAN & Co., dry goods merchants of Lindsay have as-
signed. The firm was originally McLean, Smith & Co. They dis-
solved in February 1889, Smith retiring and McLean continuing
alone. Trade in that section is very much cut up and as Mc-
Lean had very little means to start he has been weak all along.

GORDON MACKAY & CO.

— IMPORTERS OF —

WOOLLENS and GENERAL DRY GOODS,
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

Special to the Trade.

400 Pes. Navy Blue Flannel, 26 and 28 in.
Plain and Twills.
500 Doz. Shirts and Drawers.
1000 Doz. Hosiery, Cashmere and Wool.

The Above to be Sold at less than MILL PRICES

DUMARESQ & CO., Glenora Buildings,
1886 Notre Dame St., - - - Montreal

POROUS TERRA COTTA

Is acknowledged by all Architects to be the best Material known
for fire proofing buildings of all grades. It is
Vermin and Sound Proof.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native
Cement. Address,

THE BATHUN COMPANY,

DESERONTO. ONT.

ALBERT MANSEAU, general storekeeper, of Plaisance, has been
in business seven or eight years. He has apparently just made
a bare living and no more, and, as for the past two years trade
has been poor in his section he has gradually run behind until
an assignment has become necessary. His liabilities are \$3,500.

Exports of coal from the United States to Canada during the
fiscal year 1890 were 1,305,000 tons, compared with 1,372,000 tons
in 1889, or a decrease of 5 per cent. The total consumption of
coal in Canada being on the increase, it may be deduced that
there is a corresponding increase in the use of the home pro-
duct.

WHATEVER may be said as to the superiority of one district in
Manitoba over another as a wheat-growing centre, no one can
deny that Brandon has in the person of J. W. Saunderson, the
largest producer of wheat in the whole Northwest. He has 1,800
acres nearly all cut, and it will probably average 40 bushels to
the acre.

BUCHANAN & McLEAN, general storekeepers of North Sydney,
started business in the fall of 1886 on a small capital. They have
been close run for some time past and are now compelled to
make an assignment. Their liabilities are \$7,000 of which \$2,000
is preferred as borrowed money and they claim assets, princip-
ally in book debts amounting to \$8,500.

SELLING AGENTS:
R. HENDERSON & CO.,
MONTREAL.
J. STANBURY & CO.,
TORONTO.

BEST for THE MONEY

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

L. A. WILSON & CO.,

28 Hospital Street, - - - Montreal,

— Agents in Canada for —

Hanappier & Co.,	Bordeaux,	Clarets and Sauterns.
Bushmills Old Distillery Co.,	Belfast,	Irish Whiskies.
Greenlees Bros.,	Glasgow,	Claymore Scotch Whiskey
Sanchez Romate,	Jerez,	Sherries.
Quantin & Co.,	Cognac,	Brandies.
Clode & Baker,	Oporto,	Port.
Sevil Hermanos,	Tarragona,	Reds and Mass Wines.
Deuts & Geldermann,	Ay,	Gold Lack Champagne.

BASS ALE and GUINNESS STOUT—Dogs Head Bottling.

Suckling, Cassidy & Co.

TRADE AUCTIONEERS and COMMISSION MERCHANTS,
TORONTO.

Trade Sales held fortnightly. All classes of Merchandise handled.
Returns in Cash week following sale. Liberal advances made when requested.

✉ CORRESPONDENCE and BUSINESS STRICTLY PRIVATE.

DAWES & CO., Brewers & Malsters

INDIA PALE AND XX MILD ALE.
EXTRA AND XXX STOUT PORTER.
Wood and Bottle. Families Supplied.
3 AND PORTER, Quarts and Pints.
Office - - 521 St. James Street West
MONTREAL.
Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.
ESTABLISHED 1841.

W. H. SCHWARTZ & SONS,

WHOLESALE
COFFEES and SPICES
Of every description, put up in all kinds of packages.
Halifax, Nova Scotia.

LONSDALE, REID & CO., DRY GOODS.

Our Travellers are now on the road with a complete range of FALL Samples. All orders will have careful and prompt attention.

18 St. Helen Street. - - Montreal.



J. R. THOMPSON

W. H. THOMPSON.

J. T. LIRZERT.

J. E. THOMPSON & Co.,

Commission Merchants - and - Cheese Exporters

331 Commissioners St., - - - Montreal, Que.

COLD STORAGE - PRESERVATION, ONT.
Cheese, Butter, Eggs, Poultry, Game, &c. Flour and Meal Cheese Furnishings. Dressed Hogs, Apples, Onions, Beans, &c. Correspondence solicited.

HENRIETTA MOUSSEAU, a well-known milliner of this city, has resigned. She had a nice bright store in a good location, was a clever milliner, and should have got on; but she neglected to give her business that constant personal supervision which is indispensable to success and consequently it has not paid. She owes \$2,700.

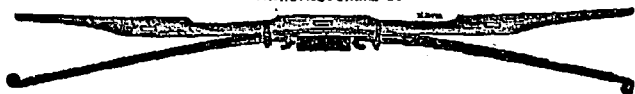
At a meeting of the Executive Committee of the Master Bakers' Association, held in Toronto last week, it was decided to raise the price of bread, to take effect from Monday last. In future the large loaf will wholesale at thirteen cents and retail at fourteen cents. This increase is caused by the rise in the price of flour.

BRANDON, MAN., is growing at a rapid rate this summer. Tenders for the erection of a city hall and market buildings will be received up to the 30th inst., the Northern Pacific and Manitoba Railway's depot buildings are under construction, and plans are being prepared for an electric light station, which will be of brick and 42 x 100 feet.

THERE were three bankrupt stocks sold at auction in Toronto last week. That of Blake Lancey, of Petrolia, dry goods, etc., amounting to \$21,232, was sold to Kent & Co., Orangeville, for

ROBB BROTHERS,

MANUFACTURERS OF



THE COOK PATENT BUGGY GEAR.

KNOWLTON, - - - QUEBEC

Correspondence Solicited.

James Duggan & Sons, Auctioneers and Commission Merchants

HALIFAX, N.S.

Special attention is given to sales of Live Stock, and all descriptions of Country Produce as well as Damaged Goods and Wrecked Materials, Household Furniture and Real Estate.

J. & A. CLEARIHUE VICTORIA, B. C.,

COMMISSION MERCHANTS And Dealers in
Fruits & Produce

Consignments received in all lines.

✉ Agents for Skidgate Oil Works of Queen Charlottes Islands. ✉
Correspondence solicited.

56½ cents on the dollar. That of Benjamin Corbett, of Toronto, amounting to \$1,550, was sold to B. R. Peddie, London, for 73 cents on the dollar.

A MEETING of the soap manufacturers of Ontario was held last week in London. There were present: Messrs. John Taylor, of Toronto; Chas. M. Dalton, Toronto; Robt. Hervey, Brantford; W. M. Judd, Hamilton; Fred. Richards, Woodstock; Thos. Elliott, Galt; H. D. Long, London. The object of the meeting was to regulate price lists.

BUSINESS is reported to be good at New Westminster, due to the holding of the fruit exhibition and to the paying off of men employed at the canneries, which are closing for the season. Native apples are coming into the market from the up river country, and bring \$1.50 per box. Home grown plums are also offering freely at 2 to 5c per pound.

ALDERIC SEGUIN, general storekeeper, of St. Marthe, is really a farmer who sold his farm in order to embark in the easy and profitable business of a storekeeper. He has managed to accumulate liabilities to the extent of \$4,000, and is now endeavoring to effect a settlement with his creditors for 25 cents cash.—V. B. Richard, who has run a small grocery in the St. Henri suburb of this city has assigned. He owes about \$600.

MACFARLANE, MCKINLAY & CO.

Manufacturers of

WINDOW SHADES

Shade Cloth, Spring Rollers, &c.

TORONTO - - - ONTARIO

OUR STOCK OF **BAGS** AND - - -

HESSIANS

Is the LARGEST and most COMPLETE in CANADA

BAGS. HESSIANS

Every quality and size, Jute or Cotton. Every Width and Quality.
Plain Printed in Colors. Plain or Striped

WE ARE OFFERING SPECIALLY LOW PRICES.

IT WILL PAY YOU to get our Quotations and Samples.

The Canada Jute Company (Ltd.)

17, 19 and 21 St. Martin Street,

MONTREAL.

McArthur, Corneille & Co.

Importers of and Dealers in
WHITE LEAD AND COLORS,
DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 21, and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:
310, 312, 314 & 316 ST. PAUL STREET.
—AND—
147, 149 & 151 COMMISSIONERS ST.
MONTREAL.

ISLAND CITY Paint and Varnish Works

Island City White Lead.
" " Ready Mixed Paint.
" " Coach Varnishes.
" " " Colors.

— ALSO —
Anchor White Lead.
Albion Ready Mixed Paint.

P. D. DODS & CO., Proprietors

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it free to any Person who applies to NICHOLSON, 177 MacDougal Street, New York.

The Eureka Manufacturing Co., (Ltd.), manufacturers of furniture, etc., at Oxford, N.S., held a meeting of their creditors on the 29th ulto., at which an offer of 50 cents in the dollar, payable in twelve and eighteen months (without interest) was accepted. The liabilities amount to \$24,643, and the assets to \$21,683, showing a deficiency of about \$2960.

The progress of the iron industry in America is no where more strikingly exemplified than in the imports into that country from Great Britain during the past four years. They read as follows:—

Gross Tons of	1890.	1889.	1888.	1887.
1st six months.....	314,969	404,591	472,089	960,649

F. BOUCHARD, general storekeeper of St. Felicien has assigned. He has done a small business for six or seven years and has eked out his living by getting out railway ties. Apparently this has not paid him. He owes \$2,500.—C. H. Craig & Co., who have kept a small gent's furnishing store at Three Rivers for the past two or three years have assigned. They owe \$3,600.

BRITISH investments in Mexico have increased heavily during the past four years. The registered capital of eleven companies in 1886 amounted to \$10,500,000, while in 1889, twenty new enterprises were taken up, involving an outlay of \$75,250,000. The total capital invested from 1886 to November, 1889, aggregates \$164,950,960.

PARKER & POPHAM

Fall Season, 1890.

TO THE RETAIL TRADE.

Our Travellers will have the pleasure of calling on you in a few days with our NEW FALL SAMPLES, comprising the very latest styles in

MEN'S, BOYS' AND YOUTHS' CLOTHING.

The very Finest Goods at the Lowest possible prices.

Our Travellers are also showing a fine assortment of SUMMER GOODS, to be cleared out at Job Prices.

Great Bargains among these.

Wholesale Clothing

6 LEMOINE ST., - MONTREAL



FEATHERBONE CORSETS

MADE AT PREVAILING PRICES.
Corded with Quill Bone, pronounced the best known Filling. Light. Unbreakable.

Orders solicited. Inspection of stock invited.
C. H. MARTIN, - - - Mgr. Eastern Depot
207 St. James Street,

Bell Telephone No. 2724. MONTREAL, Que.
Made by Canada Featherbone Co'y, London, Ont.

CHARLES LEMIRE, general storekeeper, of L'Assomption, is another farmer who became bitten with the idea that a storekeeper's life was one of ease and profit. He started early last year, and has not only dropped what capital he had, but has piled up deb's to the extent of \$1,900.—Bouvier and Maranda, two peddlers, of this city, have assigned. They owe \$800.

AMONG the smaller traders who have assigned during the week are the following: Alex. Davidson, carpenter, Halifax; Susan White, grocer, St. John, N.B.; Jas. W. Bowser, butcher, Sackville, N.B.; A. J. Eaton, harness, Norwood; T. W. Hawley, teas, Trenton, and Emma Willis, fancy goods, Walkerton.—Raymond Beaudoin, contractor, of this city has assigned. He owes \$13,000.

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Annual Revenue from Fire Premiums }
Annual Revenue from Life Premiums } 5,345,000
Annual Revenue from Interest upon Invested Funds.. }

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JAMES LOCKIE, Inspector,

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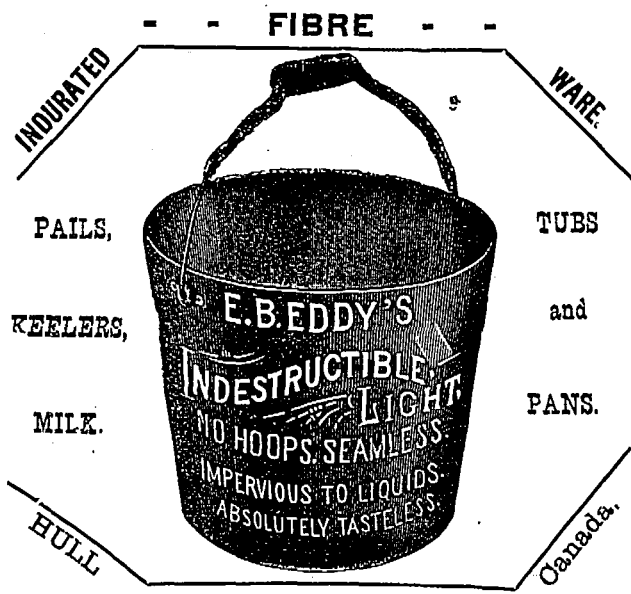
Journal of Commerce.

MONTREAL, SEPTEMBER 5TH, 1890.

THE LESSON OF THE CENSUS.

The results of the recent census of the United States have fallen so far under legitimate anticipations as to arouse enquiry as to the cause. In the decade from 1870 to 1880, with the assistance of an immigration estimated at 2,750,000 souls, the increase in population amounted 30.08 per cent; but in the decade just closed, in spite of the fact that the volume of immigration had risen to 5,500,000, or double that of its predecessor, the increase in the population of the United States was only 14,000,000 or barely 27 per cent. If we look further into these figures we find still more significant facts. We find that while the agricultural population has fully maintained the percentage of natural increase that the urban population has fallen heavily under its normal ratio of growth. Furthermore we find that, although the Southern States have only received half a million of the five and a half millions of immigrants that entered the country during the decade, their population has grown equally rapidly with that of their northern neighbours.

To what then is this retarded growth of population attributable? Simply to the diminished rate of natural increase in the urban population of the North, and to



the growing tendency of the inhabitants of the larger cities to either postpone marriage until late in life, when the resulting family must necessarily be smaller and more liable to disease than in the case of the children of younger parents, or to avoid it altogether. The demands of modern society life cause children to be regarded more or less in the light of an incubus among those who aspire to shine in the so-called upper circles. The fashionable mother considers that one or two children at the utmost are quite sufficient, and that more than that form more or less a nuisance and a hinderance upon her freedom; and the fashionable father fully agrees with her. The sturdy families of their progenitors are hopelessly out of style now-a-days, and one or two delicate fragile blossoms are all that the average native American family consists of to-day, while the percentage of unmarried men and women is larger than ever before in the history of the United States.

But this tendency to either shun marriage or to diminish its responsibilities, is not due alone to the selfish desire for personal freedom. It is due also largely to the steady increase in the cost of living, the reduction in the scale of salaries, and the modern tendency to regard poverty more or less in the light of a crime. The young man enjoying a salary amply sufficient for his own needs feels that it would be utterly inadequate to support a wife in the particular grade in society in which they have both been accustomed to move, and consequently he feels obliged to remain a bachelor. The married man of moderate income feels that while he is capable of providing comfortably for a small family a large one would entail poverty, not only on himself, but on the innocent beings he has been the means of bringing into the world. And as the steady migration from the farm to the city increases, the cost of living will rise steadily and the ratio of salaries reduce in proportion to the increased number of applicants for every position. Hence the possibilities of marriage must diminish in exactly commensurate ratio and what may be termed the natural increase of the country will be slowly but inevitably checked.

The true cause then of the gradual slackening in the growth of the United States lies simply in the increasing tendency of the population to accumulate in the larger towns, and in the steady migration of the younger portion of the agricultural population to swell that of the cities. In the country marriage does not involve the responsibilities or expenditure that is in-

separable from it in an urban population. To the farmer children are often valuable as assistants; to the city man they are usually only sources of expense. As a natural consequence the average salaried worker does not feel justified in becoming a married man until he has attained a certain financial position which he often only reaches at an age when a large family is out of the question, and as a necessary result a retardation in the natural increase follows. This is a lesson which we may fairly lay to our hearts here in Canada, as the conditions of Canadian society day by day approximate more closely to those of our larger neighbour. With us, as with them, the plaintive enquiry of "Why do the boys leave the farm?" is every day more frequently propounded. With us, as with them there is a constant increase of the consuming population at the expense of the producing one. And when we add to this that there is an imperceptible but steady emigration of our younger, and therefore most valuable, population across the line to seek their fortunes in American cities, we can see that, even if the percentage of natural increase remains at its normal ratio, the expansion of the volume of our population is certain to be a very gradual one.

IMPROVEMENT IN DAIRY PRODUCE.

The developments of the past few weeks seem to point to a good wind-up of the season for butter and cheese. No one as yet has appeared to help out holders of medium and stale butter; but creamery and choice Townships dairy has been well looked after of late.

There has been a clean sweep of late made creamery and none is now to be got in shipping lots. A number of sellers stipulated for their summer stock when closing out and some deals include all the way from June up to the end of the season. Western creamery was contracted for largely earlier in the season and has been practically off the market ever since. A more sensible course has been followed this summer by butter producers, who, profiting by the experience gained from the losses made last winter and spring have sold straight along through the season instead of holding their butter for a rise until it was too stale and rank to sell at all, except as grease. More money has been left in the country and farmers are reported to be satisfied with the result. It is possible that fair shipments of butter will be made from now up to the close of navigation as English enquiries by cable are in the market and European buyers think they can place cool, fall shipments of late makes if prices do not advance too much.

In cheese there has been a steadily hardening market with the country taking the lead, buyers operating more actively and with more spirit in the rural districts than in Montreal. The total shipments from this port up to the end of August, deducting the cargo of the wrecked Idaho (39,457 boxes) were 808,979 boxes. For the corresponding period last year, excepting 11,913 boxes on the unfortunate steamer Montreal, the amount reached 680,011 boxes, an increase for this year of 128,968 boxes. This increase may be accounted for in several ways. There have been larger shipments from the States by way of the St. Lawrence and the make to date in Canada is certainly in excess of a year ago, a considerable portion of which has gone forward. It is stated that there is not so much cheese in the country to-day as at this date a year ago, in spite of the production being greater. The English market has kept

up well considering the big exports, but prices being reasonable the consumption has been larger on the other side. It is not unlikely, however, that a block will be caused if prices are run up much higher.

The fact that English buyers took more summer cheese than usual on account of the low prices is a pointer that should not be lost sight of and yet the season has been profitable to all concerned in the trade. Now we find that instead of a lot of cheese being held here on speculation it has mostly gone forward and if there is any holding it is being done on the other side. There is a disinclination in England to follow the recent advance in August goods which is looked upon as a local attempt to force prices on account of the superior quality and reputation of that month's make. Speaking of the total production in Canada an exporter stated that it was probably the largest known and September promises well. It is perhaps not an exaggeration to figure out a ten percent increase over last year up to the first of September.

THE BILLS OF EXCHANGE ACT.

The new Bills of Exchange Act, which came into force on the first of the month, contains no very drastic changes from the pre-existent code. In fact it seems principally intended to render the procedure in the various provinces identical, and to remove the differences previously existing under the various provincial laws. It certainly does not err on the side of mercy. Under the old act, in this province at all events, service of the notice of protest, whether for non-acceptance, or for non-payment, could be made at any time within three days of the last day of grace, and thus the debtor had a little time to turn himself round in ; but, under the new act, the protest must be given not later than the next business day and it is sufficient to deposit it any post office. It is also legal to make a presentment for payment at any suitable hour on the last day of grace instead of being compelled to wait until the afternoon. Further, the new act prescribes that a bill shall be negotiable no matter if it provides for payment to a particular person so long as it contains no stipulation against transfer, and that a person signing a note, otherwise than as a drawer or acceptor—for instance as a guarantor—shall be treated as an endorser and entitled to a separate protest instead of, as heretofore, being considered liable to the same extent as the person for whom he guarantees and consequently not entitled to any protest apart from him.

But the section that most affects the average business man is that which renders the system of "crossing" cheques, which has so long been in use in England, legal in this country, since it affords absolute protection to the drawer of the cheque as well as to the bank upon which it is drawn. Under this system the simple drawing of a couple of lines across the face of the cheque with or without the name of the bank to which it is intended to be paid, constitutes an order upon the part of the drawer that the cheque when endorsed by the payee is to be paid only through a bank and not to him direct, and by the terms of the law the drawer of a "crossed" cheque is absolved from all further liability after he has handed it to the payee beyond that of providing funds for it at his own bank. If he does this, the drawing of the cheque is so far as he is concerned an act of payment. No matter if the cheque be stolen and payment be obtained by the thief through a forgery of the endorsement, he is in no

way responsible ; for the fact that the cheque is payable only to the payee's bank presumes that that bank will know the signature of its customer and be able to protect itself against fraud. This system of crossing cheques has proved an invaluable aid to commerce in Great Britain and, when the absolute security of payment it affords is known here, there is but little doubt that crossed cheques will very largely used.

The only drawback to the use of crossed cheques is that they are only valuable to a person possessing a bank account. As they can only be paid through a bank it is necessary for the payer to first ascertain whether the intended payee is in possession of a bank account ; as otherwise the cheque cannot be cashed. This will render them of very little use for general payments, and consequently we may expect to see them confined principally to the settling of commercial accounts.

To give a recapitulation of the minor changes in procedure involved by the bill would require more space than we have at our command. Suffice it to say that it is one of the clearest and most comprehensive pieces of commercial law-making that has been framed for some time past. Its aim is to simplify the existing laws upon this subject, and to render the one practice universal throughout the country, and in this its framers have succeeded admirably.

A SCARCITY OF APPLES.

It has now been established beyond a doubt that the apple crop in the United States is a failure, while the Canadian crop, taken all through, is a small one. Even in the Annapolis valley, Nova Scotia, the earlier expectations of a good yield have not been realized.

Already there has been some lively competition for fall fruit in the orchard districts of Ontario, and a goodly proportion of the crop has been secured by American buyers. Prices mentioned are \$2 to \$3, in the orchards, with even higher figures paid for the favorite kinds. English and Scotch buyers are on the alert, and have opened the usual agencies in this city. It is reported that some of them have instructions to buy supplies outright on this market, if consignments are likely to be limited. Indications point to good prices in England, as even if the crop there is an average one, the deficiency will be enormous and exports from this side will be much less than last year. Good sound Canadian fruit has greatly increased in popularity during the past few years, both quality and keeping properties commending it to the British trade.

At this season, when contracts for fall fruit are in order, estimates of the yield are apt to be exaggerated both by growers and buyers, the former of course predicting short supplies. From the reports of those who have visited the apple territory, however, and interested on the buying side, we should judge that Canada and the United States will both fall below last year's poor average beyond a doubt. In 1888, the wet season or some other cause, occasioned a glut of apples, and prices ruled at a very low basis. The shortage in 1889 caused better prices than in the preceding year and there can be no doubt that a higher average of cost will again rule this season. Thus improved prices, will, to some extent, counter-balance the loss in yield. As we stated last year, in handling perishables, growers and shippers find it safer and more profitable to turn over a moderate quantity at good paying prices, than a heavy stock at a slim margin of profit. Freight is

a large item of expense, and moderate supplies are more likely to go rapidly into consumption than big consignments; thus lessening losses from decay, or deterioration.

During the fiscal year ended 30th June, 1880, Canada exported 91,113 lbs of dried apples valued at \$3,941 and 771,971 brls of green or ripe apples valued at \$1,528,449. The United States took from us 63,376 lbs of dried apples, France, 21,657 lbs. and Newfoundland 7,080. The distribution of green or ripe fruit was as follows: Great Britain, 619,217 brls; United States, 144,618; France, 120; Germany, 70; Belgium, 7; China 42; Japan, 63; British West Indies, 267; S.W. Indies, 180; Danish W. Indies, 5; U.S. of Columbia, 3; Newfoundland, 7,104 and St. Pierre, 275. The United States exported green and dried apples to the value of \$3,450,454 which is about the average for the good years. The quantities in 1889 up to June 30, were 942,400 brls of green or ripe apples and 22,102,000 lbs. of dried apples. It is estimated that up to the close of June 1890, the United States exports have been only 453,506 brls and 20,861,000 lbs respectively.

THE BARLEY DUTY.

It is evident that, if the United States Senate can do it, Canadian barley will be effectually prohibited from entering the United States in future. The present duty on barley is 10 cents per bushel, and that on barley malt 20 cents per bushel; but in spite of the recommendation of their finance committee, and the appeals of the brewers and maltsters of New York State, who pronounce Canadian barley indispensable to their trade, the Senate has rejected all proposed amendments and has raised the duties upon barley and barley malt to 30 cents and 45 cents per bushel respectively; a figure that is practically prohibitory.

This is bad news both for the Canadian farmer and the American brewer. To the brewer, because Canadian barley is by far the most useful for his purpose. It has the right colour and the correct weight, and as it is of far slower growth, in consequence of its growing in the cooler climate of the north shore of the great lakes, it is far less hard and steely than that ripened further south. To the farmer, because last year we exported \$7,600,000 worth of barley and \$111,000 worth of barley malt to the United States, and this proposed addition to the tariff will practically close this large and profitable market to him.

Of course this increase in the tariff is ostensibly made on behalf of the American farmer, and is nominally intended to protect his hard steely product against Canadian pauper barley (as it is the fashion among the partizans of the McKinley Bill to style it), but how exactly it is supposed to achieve this end it seems difficult at first sight to understand. All the barley Canada exports to the United States is barely ten millions of bushels, while the amount annually used for malting purposes in the domains of Uncle Sam is nearly forty millions of bushels. The American crop is over 65,000,000 bushels and as under old circumstances only 30,000,000 of this was absorbed by the brewers it follows that the remaining 35,000,000 bushels is used for feed, and that the price of the whole quantity is fixed naturally by this latter portion. When the 10,000,000 bushels now entering the United States from this country is finally shut out by the tariff it will merely reduce the existing surplus a little, and therefore will not in any way improve prices. American

barley is not worth any more than its relative value to corn and oats for feeding purposes, and when Canadian barley is finally shut out it will not be able to take its place. The exclusion of Canadian barley means simply the extinction of the malting business in New York State, and the substitution of deleterious chemical compounds for pure barley malt; but it does not mean any advantage to the American farmer. Those brewing houses who desire to put a good pure beer on the market will continue to import Canadian barley no matter how high its price may be, while those who look simply to profit will search out some method of adulteration that will eke out the unsatisfactory quality of the American article.

That the practical closing of the American market to our farmers will be an injury to this country no one can doubt. It is easy enough to say that we have only to replace our present six-rowed barley by growing two-rowed barley for the English market; but it is doubtful as yet if the two-rowed variety can be successfully raised here. It requires a peculiarly cool summer in order to guarantee a very slow growth, and also a larger proportion of moisture than usually is present during a Canadian summer. All experiments in raising it across the line have as yet resulted in failure, and it is dubious whether they will be any more successful here. In fact it looks as if two-rowed barley required the cool moist summer of England to render it sufficiently bright and soft for malting purposes. In any other climate it becomes as hard and steely as American barley and therefore is practically useless for the English market. Even if the experiment succeeds and our farmers are successful in raising two-rowed barley sufficiently perfect in quality to suit the English brewers and maltsters, the venture is sure to result in a certain proportion of loss at the outset. Look at it how we will, the McKinley bill will inflict unmerited loss upon Canadian farmers, and it is difficult to believe that it has not been framed in a spirit of hostility to this country.

WATER TRAFFIC.

A few interesting facts are brought to the surface by the traffic returns of the Canadian canals for last season, recently distributed. In spite of railway progress and competition a larger amount has been carried than for many years.

In American east bound business there was an increase of 128,823 tons and in Canadian of 120,358 tons. If we glance back over a series of years, however, it is seen that whereas Canadian traffic was formerly of greater bulk, American business now leads; the trade between American ports through the Welland canal being 240,000 tons greater than the trade between Lake Erie and Montreal through the Welland and St. Lawrence canals. It is evident that Montreal will not act wisely in staking too much on the grain trade as the attraction of American ports appears to be too great. Undoubtedly we enjoy numerous natural advantages but there are more grain men in business at the leading U. S. ports, and the absence of winter traffic makes a serious break, not easily recovered from. The quantity of grain passing down the Welland canal from one American ports to another increased from 47,000 tons in 1880 to 213,000 in 1889, whereas, notwithstanding the rebate of tolls upon stuff bound to Montreal, the quantity of grain that reached this port last year, *via* the canals was 267,769 tons, compared with 333,806

in 1880. The westward bound traffic is disappointingly small, and this, of course, exercises a most adverse influence, as full cargoes each way are necessary to ensure reasonable profits. The westward shipments from Montreal last year were only 25,370 tons, or 12,000 tons less than in 1881, and more than 240,000 tons less than from Oswego and Ogdensburg.

With regard to the competition of rail and water routes, the latter seem to be in a position to hold their own when conditions are equal. The railways carried 94,943 tons of grain into Montreal in 1889, a decrease of 18,851 tons. The quantity carried by the St. Lawrence canals shows an increase of 65 per cent, on Canadian railways a decrease of 16 per cent, on New York canals an increase of 11 per cent, and on New York railways an increase of 15 per cent. At New York the advantage lies more with the canals than at Montreal, as there, of course, they are able to keep up their shipments all through the winter. The proportion of total freight carried by the New York canals is rapidly declining. It was 47 per cent in 1869, 23.7 per cent in 1879, and only 11 per cent in 1889.

The statistics disclose that Montreal competed better than for some years for export grain, although the totals to New York were larger than the Canadian figures. The percentages compare as follows:

	Increase.		Decrease.	
	tons.	p. c.	tons.	p. c.
St. Lawrence canals.....	100,223	65.75	.....	.....
Canadian railways.....	.....	.....	18,851	16.56
New York canals..	128,230	11.50	.....	.....
New York railways.....	329,752	15.32	.....	.....

These figures afford ground for encouragement to the advocates of canal enlargement, but at the same time it is matter for congratulation that the prosperity of Montreal does not depend to a large extent on its western grain trade, but that traffic, manufactures and business have come to the front in other directions, where larger profits are possible.

HOTEL-KEEPERS' LIENS.

At this time of year, when the holiday season is drawing to a close, every change in the law regulating the legal position of the hotel-keeper and his guest becomes interesting. That a hotel-keeper may detain the baggage of a guest unable to pay his bill is of course understood; but recent decisions have qualified this right, by admitting one or two intricate exceptions.

A case in point has just arisen in England. A Mr. Silber, with his wife, Lady Silber, stayed at the Hotel Metropole in London where they ran up a nice little bill in two months' time of \$2,000. When they left, they paid only \$500 on account, and were compelled to leave their imposing array of trunks behind them. The proprietors then went through the form of suing the utterly impoecunious husband preparatory to suing the wealthy and titled wife. But they simply had their labour for their pains. The debt was the husband's, the court held. It made no difference that it was not his custom to pay. That was no reason for charging the bill to his wife, unless she made a separate contract to that effect, pledging her separate estate and credit.

There is an appendix to this decision. After the suit against Lady Silber had been dismissed she coolly sued the proprietors of the Metropole for the trunks they had detained. She said that if the debt was her husband's what right had they to hold her trunks for it? This, however, was going a little too far; and the

court decided in favor of the hotel men. The judge held that the hotel-keepers lien applies to everything which comes to a hotel with a guest. If a guest brought to an inn goods to which he had no title, that would not deprive the inn keeper of his lien upon them. Lady Silber and her husband were trusted upon the faith of their imposing baggage, and the hotel keeper could not and need not inquire which were the lady's and which the husband's. It was one transaction, and if Lady Silber wanted her boxes she could get them only by paying her husband's bill.

The English law then regards the marriage tie from two distinct points of view so far as the hotel-keeper's lien is concerned. In the States the courts are more consistent; for since the Married Woman's Property Act came into force they look upon them steadily as separate persons from a legal point of view. Thus, in a recent California case, where a wife's jewellery was lost with the baggage of her husband, who was traveling alone, the court held that the railway was not responsible. The jewelry was not the man's, and a railway is only liable for strictly personal baggage accompanying travelers. Therefore had Lady Silber sojourned at an American hotel she would have had to have footed the bill after all.

No doubt at a good many of the fashionable summer hotels the proprietors are now engaged in footing up their bills and wondering what is in certain of their guest's trunks; while doubtless, in some cases, the guests in question are engaged in replacing the contents of their saratogas with sand from the sad seashore preparatory to leaving without the formality of settling their bills. To both these classes the decisions we have just quoted will prove useful. The English law upon this subject is largely followed in this country, and even in the United States, and therefore the Silber case forms a valuable precedent.

THE STRIKE AND THE KNIGHTS.

The miserable fizzle into which the strike of the Knights of Labor on the New York Central has degenerated should be a lesson to those labor organizations who permit themselves to be hurried into forcible measures without pausing to count the cost of their experiment. To secure the reinstatement of a notorious agitator, one E. J. Lee, who had boasted that if discharged he would tie up every wheel in the Vanderbilt system, Mr. Powderly deliberately allowed 2,500 men to be deprived of their means of livelihood. There was only one man discharged because he was a member of a labor organization, as Mr. Powderly very well knew, and that man was discharged because he was constantly trying to stir up trouble. The other men were dismissed for drunkenness and insubordination. It was in the interest of the travelling public as much as in their own that the company dismissed these men from their employment, and Mr. Powderly was well aware of the fact.

But Mr. Powderly has a large salary to earn, and to keep his position it is necessary to every now and then "show his power" by paralyzing one of the industries of the country. As the present strike plainly shows he uses that power unscrupulously in the interests of his vanity and his salary. Here then was an opportunity for him to advertise himself too good to be neglected. He at once demanded that the company submit to him their reasons for discharging these men in order that he might determine whether they were

rightfully discharged or not, and threatened that unless this act of submission were performed he would tie up one of New York's principal arteries of trade. Of course he was perfectly well aware that the company would never accede to so preposterous a request. To have done so would have been to practically give up all control of their own employees. He was also aware that if he carried out his threat it would throw out of employment two thousand men who had no grievances whatever to complain of, and cause unmerited loss and annoyance to the unoffending public. But then he would be brought prominently forward as the author of all the trouble, and his name would be in the mouth of every citizen in the United States.

So it is to-day; but not in the way Mr. Powderly intended it. When the public speak of the General Master Workman, now, it is in tones of contempt as the author of one of the most miserable mistakes a labor organization ever made. They realize that the power he was supposed to wield has been greatly over-estimated, and that when the order he represents is compelled to bear the brunt of a strike itself it collapses ignominiously. In vain has he orated and gone about the country trying to make mischief. In vain has he appealed to other labor magnates whose vanity has not been wounded, and whose salaries have not been put in peril. These men saw no reason why they should advise thousands of other men to risk their means of livelihood in order that Mr. Powderly might be avenged upon Mr. Webb. After the disastrous previous experience of the Knights, it may have been doubtful to them whether the other organizations would have followed them. At any rate they informed Mr. Powderly in effect that he could not have any strike except such as he could bring about by his unaided efforts, and his unaided efforts have been powerless to do more than deprive 2,000 or 2,500 men of employment on the Central, which is now being operated without them in a reasonably satisfactory manner. The only crumb of comfort he got from his colleagues was that they showed a willingness to apply any opprobrious epithets he might suggest to Mr. Webb. This, they dignified by the title of "moral support." But not one cent of money would they give and not one hour's work would they lose on his behalf. As a consequence the strike instantly collapsed, and although Mr. Powderly may continue to "work for educational and legislative advantages" as he euphoniously puts it, he is not likely to find many followers in the future. To put it tersely, Mr. Powderly is played out.

THE MILLINERY OPENINGS.

The millinery openings held in this city this week were more than ordinarily successful. The attendance at them was unusually large, and a noticeable feature was the number of Western buyers who visited Montreal to make their selections in person. Every millinery house in the city was crowded with buyers, and the volume of goods sold far exceeds that of any previous opening. In fact, some of the larger wholesalers state that they sold more goods on the first day of their present opening than in the whole three days of last year. The reason of this sudden rush for goods is not difficult to seek. Western buyers now see the folly of purchasing their fall goods too soon and have this year held off until they could see the very latest styles. Up to the present they have purchased very sparingly, but now they are making up for lost time in real earnest. Travellers on the road write with great hopefulness, and there is every indication of a good sorting up trade.

The mystery surrounding John Robbins' disappearance from Ottawa, where he went about a month ago to start a grocery, has

at last been solved. Foul play was suspected, and the dead body of a man found in the Ottawa river was exhumed on this suspicion, but it proved not to be that of Robbins. Robbins' real name is William Gray, and he belongs to Hurley, Wisconsin, where he was employed as baggagemaster on the Milwaukee, Lake Shore and Western railroad. On July 7th last Gray stole \$3,000 from the express car in his train during the temporary absence of the express messenger. The money was the property of the United States Express Company. With his booty Gray went eastward. He was found to have remained one day at Sault Ste. Marie, then he came to Montreal by the Canadian Pacific railway. It was on this trip he became acquainted with a Montrealer, and Gray told the latter that he had money which he would like to invest in business in this city. After a couple of days' sojourn in Montreal the two went to Ottawa. The night after reaching Ottawa Gray gave his companion the slip and boarded the westbound Pacific express. Meanwhile detectives were on the robber's track. He was traced to Montreal, thence to Ottawa, and finally located at Calgary, N.W.T., where he was arrested, extradition proceedings being waived. Nearly all of the stolen \$3,000 was found on the prisoner, who was taken to Wisconsin by the detectives.

The following resolution looking to reciprocity with the British possessions in North America was proposed in the United States Senate by Senator Sherman as additional to the reciprocal amendments of the Finance Committee to the United States tariff:—

That whenever it shall be certified to the President of the United States that the Government of the Dominion of Canada shall by law, or regulation, admit free of duty into all its ports the coal mined in the United States, shall make proclamation of the fact, thereafter, while such law or regulation is in force, coal mined in the Dominion of Canada shall be admitted free of duty into all the ports of the United States. And, whenever it shall be duly certified to the President of the United States that the Government of the Dominion of Canada has declared a desire to enter into such commercial arrangement with the United States as will result in the complete or partial removal of duties upon trade between Canada and the United States, he shall appoint three commissioners to meet those who may be designated to represent the Government of Canada, to consider the best method of extending the trade relations between Canada and the United States, and to ascertain on what terms greater freedom of intercourse between the two countries can best be secured, and said commissioners shall report before Congress, and the necessary expenses of the commissioners appointed by the President, including their compensation at the rate of \$10 a day each for the time necessarily employed in said duty, shall be paid out of the appropriation for the collection of the customs revenue.

The Grand Trunk statement of accounts for the half year ended 30th June are as follows:

Gross receipts.....	£1,889,300
Working expenses.....	1,340,000
Net revenue.....	£549,300
Net revenue credits.....	42,400
Balance from December, 1889.....	900
Total net receipts.....	£592,600
Deduct.—Net revenue charges for the half-year, less interest on bonds, etc, of controlled and subsidiary lines acquired by the company.....	476,200
Balance available for dividend.....	£116,400

This balance admits of the payment of the full dividend for the half-year of £2 per cent on the four per cent. Guaranteed stock, leaving a balance of about £12,000, which is sufficient to pay a dividend for the half-year of 7s per cent on the first preference stock. The Chicago and Grand Trunk shows a surplus of £15,200 at the 30th June, 1890, against a surplus of £2,400 at the 30th of June, 1889; and the Detroit, Grand Haven, and Milwaukee shows a deficiency of £15,500 at the 30th of June, 1890, against a deficiency of £16,600 at the 30th of June, 1889.

RUSSELL & Co, Shanghai, write as follows: Black Teas.—A fair business has been done during the week, principally in the lower grades. Prices paid have ranged as under: Ningchow 10.50 @27.25 tls. per pecul; Keemun, 23.25 do; Hohow, 13.75@16.00 do; Kutoan, 10.25@10.50 do; Oanfa, 9.25@13.00 do; Onam, 10.00@18.00 do; Oopack, 9.50@11.00 do; Shantam, 8.25 do.

Settlements, 11,300 half-chests. Stock, 52,500 half-chests. Green Teas—The few chops of Moyune placed on offer have been taken readily at about 10 per cent over last year's prices. The style is inferior to last season. Tienkais have not commanded the same attention and are relatively cheaper. Fychows, being of very undesirable quality, have been somewhat neglected. Pingsueys are slightly firmer, with a fair demand. Prices have ranged as under: 15,200 half-chests chops at 13.00@24.50 per picul; Fychows, 2,700 do, 15.00@17.25 do; Tienkais, 1,100 do, 18.50@23.50 do; Moyunes, 2,200 do, 20.50@29.00 do. Settlements, 22,200 half-chests. Stock, Shanghai packs, 300 half-chests; Pingsueys, 13,900 do; Fychows, 5,000 do; Tienkais, 3,600 half-chests; Moyunes, 1,500 do.

THE striking switchmen in the Chicago stock yards after throwing things into confusion and interrupting important traffic for several days, have acknowledged that they were in the wrong and gone back to work, with the exception of those whose places had been filled. Their hasty and inconsiderate action was due to the meddling of agitators and irresponsible committees. It was not the result of organization so much as of a lack of organization, and of the deliberative methods which it is one of the objects of all intelligent organizations to establish. The stock yard switchmen have declared their purpose of being governed in future by the constitution of the Switchmen's Mutual Aid Association, which discountenance strikes, except when the grievances have been duly presented and all other efforts at redress have failed. There is a vast difference between an organization that aims at a peaceful adjustment of the relations between employers and employed and the settlement of differences by informal proceedings and that whose object is to promote strikes and boycotts and use them as weapons for enforcing demands that will not stand deliberate examination.

A LONDON report of August 16th has the following: "The market for salmon is overshadowed by the public sales that are brought into notice from time to time, which feed the trade with sufficient supplies for immediate use without their having to operate by private contract as well, and the latest business done in the first-named position establishes a fresh decline of 2s per case. Of 10,000 cases tinned Fraser River salmon offered on Wednesday, no less than 5,500 cases were to be sold "without reserve," and these went at 18s to 18s 6d, with a portion unlabelled and lying in Liverpool at 17s. At the previous auction, about a fortnight ago, the same description of fish in labelled tins was disposed of at 20s to 22s 6d." A Liverpool report of same date says: "The low prices ruling for salmon have stimulated consumption, and there has been a fair trade done during the week in good cheap salmon, of which there is a plentiful supply. It is considered that prices have now reached bottom, and are altogether in buyers' favor, being for good outside river fish 19s to 20s, and fine Columbia River 25s to 27s."

AN exchange tells us that "the silk-weavers of Zurich are bidding for favor in a pure fabric that rivals the French and English products. The manufacturer draws attention to the weight of unadulterated silk in and the comparatively moderate price of his goods, and further informs us that he is willing to execute orders after a given pattern or color, provided that at least eighteen yards are wanted. One of the prettiest novelties was a silver-gray Surah Empire. The faille Franchise shows tolerably broad satin stripes; satin merveilleux has narrower and contrasting stripes. The choice in Pekins on armure ground, with figured satin stripes, edged with a different color, is very great, as it also includes satin with merveilleux stripes likewise edged with other color. Both are often made up in combination with plain silk. A very thick rich silk bears the name 'Damask Bourbon.' It is figured with alternate broad and groups of narrow stripes, and has a running floral pattern over the whole."

THERE seems to be still some doubt about the reported union of Leblanc chemical manufacturers in spite of the fact that the last mail from Liverpool brings the positive assurance that the organization is complete, and virtually in control of the market. Nevertheless, none of the stock has yet been subscribed for by the public and as probably one-half, and some reports say two-thirds, of the eight million pounds sterling of capital must be raised by such subscriptions, it is difficult to understand how the

scheme can be considered in practical working order. As a result of the reported completion of the consolidation, the market for the heavy chemicals displays a very strong tone, but, excepting caustic soda, there has been little quickening of the demand, and the effect upon prices has not been as great as such a proposed revolution in the trade might reasonably be expected to produce were it undoubted.

MR. BAIRD, of Crane & Baird, and Mr. Carruthers, of Norris & Carruthers, grain merchants, have returned from a two week's trip to the Northwest. They made careful observations of the wheat crop, and, after numerous enquiries from the best authorities, have arrived at the conclusion that the yield will be a large one, the exportable surplus being put down at 10,000,000 bushels as against less than 3,000,000 last season. There will be a wide range in quality, from extra No. 1 hard down to smutty wheat. They estimate that about 45 per cent of the total crop was secured before the frost of Thursday a week ago, and that probably 30 per cent of the balance was injured more or less by the frost. In many cases the wheat was too far advanced to be injured much. Fine crops were secured in the neighborhood of Brandon the yield running from forty to forty-five bushels per acre in some instances.

THAT mackerel are scarce there is no shadow of doubt, and that the supply will be even smaller until the European fall catch affords relief is very probable. There is no news of a more encouraging nature regarding the American fishing at all events: Nova Scotia and adjacent sources of supply are furnishing few fish, and, while not brisk by any means, the demand is absorbing what supply does come forward. Boston dealers have been for some time past, and still are, on the alert for Irish or Norwegian mackerel that may land here. This class of fish when grading to "large 3" bring \$20 per bbl. or very near that price at the present time; \$15 seems to be considered close value for small 3s. The few large fish coming along realize strictly fancy prices. For example, one barrel was sold at \$30 and two barrels at \$32 by jobbers, whilst \$28 is considered close price for that class of stock from first hands.

TRADE in Manitoba is thus reviewed by the *Winnipeg Commercial* of the 1st inst: "The long continued spell of wet weather following closely in the wake of the frost scare, caused a good deal of uneasiness in commercial circles last week, which, however, largely disappeared as the weather cleared off at the end of the week. The frost scare has been discounted, and the general belief is that the damage is not as great as was at first feared, while fine weather for the future will make up for the delay caused by the recent rains. Business is in a dormant state in most branches, and dealers are waiting for a brisk movement and general livening up after harvest. With an occasional load of new grain already coming into market at different points, a sense of security, such as has not been felt for many months, is being felt, and it is believed that the good time long looked for is now safely within reach."

THE following little fairy story, first perpetrated in the *Detroit Free Press*, contains in a few lines a whole sermon on the moral hazard:—

A middle-aged woman called at an insurance office on Griswold street a day or two ago to announce that she wanted to insure her house.

"For how much?" asked the agent.

"Oh, about \$500."

"Very well. I'll come up and investigate."

"I don't know much about insurance," she said.

"It's very plain, ma'am."

"If I'm insured for \$500 and the house burns up I get the money, do I?"

"Certainly."

"And they don't ask who set it afire!"

"Oh, but they do. We shall want to know all about it."

"Then you needn't come up," she said, as she rose to go. "I heard there was some catch about it somewhere and now I see where it is."

JUDGE WURTELE has dismissed the actions taken by the Dominion Barb Wire Company, Mr. R. Mitchell and Mr. Jas. Cooper, against the trustees of the South Eastern Railway Company for supplies. The Court held that the trustees were not liable for supplies furnished before they took possession of the road.

A DISCUSSION of considerable interest to the Canadian farmer took place in the United States Senate on the 27th. Mr. Davis (Republican) of Minnesota begged hard to have binding twine put upon the free list. He said the entire business was governed by a combination of the manufacturers. This combination controls the sources and supply of the raw material (sisal, jute, etc) and limits the production and fixes the price of the manufactured article. It consists of 42 manufacturing companies in the United States and seven or nine in Canada. These companies are banded together by the cohesive force of a common interest. In the Philippine Islands they limit and control the price of one-half of the raw material, and in Yucatan they control the other half. They have one man in New York to purchase for them all, and a committee of three to limit the output and fix the price.

HARVESTING in Prince Edward Island is now in full swing. Early wheat all over the island is excellent—as good as has been known on the island for years. Potatoes and turnips give promise to an enormous yield. Barley is also a splendid crop. Oats will not be up to the average. The straw, on account of the hot, dry weather in July, is not heavy, and grain will not be as fully developed as it might be. Still, except in very rare cases, oats will be a fair crop, and will command a much higher price than in recent years, in a measure compensating for the shortage. This, along with the splendid root and barley crop, will make it a more than ordinary prosperous year for the island. There will almost surely be a good price for pork this fall, and there are also indications that there will be considerable demand for potatoes.

A CASE of considerable interest to the wine trade, and to consumers, recently came before Judge Desnoyers. Messrs. Finlayson, Hirsch & Co., of this city, were charged with applying a false trade description to certain spirits sold by them. It appears that they, in common with sundry other dealers, have been in the habit of putting up and selling as genuine Hollands gin spirits with a label bearing the name of a fictitious Dutch manufacturer. In the particular instance the goods were sold under the name of "John Van Kulen & Son, Rotterdam," the whole of the label being claimed to be false by the prosecutor. The firm having pleaded guilty, Judge Desnoyers, in view of the fact that the law had not hitherto been enforced, inflicted a light sentence, but ordered the labels and brands to be destroyed.

THE London wool market is extremely quiet and transactions are limited to small lots. Sales of 9,500 bales of low wools will be held on September 9 and 10. The arrivals available for the fourth series, which begins September 16, comprise 16,425 bales of New South Wales, 16,375 Queensland, 17,444, Victoria, 2,402, South Australia, 76, Swan River, 606, Tasmania, 57,648 New Zealand and 52,443 Cape of Good Hope and Natal, of which about 7,000 Australian and 21,000 Cape of Good Hope and Natal were forwarded direct. About 270,000 bales are available, including those held over. The imports during the week from New South Wales were 1,979 bales; Victoria, 892; South Australia, 176; New Zealand, 1,492; Cape of Good Hope and Natal, 304; Falkland islands, 105, and from various other places 729.

AN exchange states that there are about 1,500,000,000 inhabitant on the globe. Of these 33,033,033 die every year. The number of males and females is about equal, and their average life is about 33 years; one-fourth of the inhabitants die before they reach their 15th year. Of every 1,000 persons only one reaches the age of 100 years; of every 100 only six reach the age of 65, and not more than one in 500 lives to see the 80th year; 33,033,033 dying every year, makes a grand total of 91,824 per day, 3,730 per hour, 60 a minute or 1 every time the clock ticks. Married people live longer than single ones, and the tall have a better chance for long life than those short of stature. Women have more chances of life in their favor previous to 50 years of age than men have, but fewer afterwards.

AN officer of the American Cotton Oil Company, when questioned in regard to the Conger Lard bill, which passed the House on Thursday week said that if the bill became a law a severe blow will be dealt to the Southern farmers, for they rely largely upon the seed for their profit. The planter who produces 1,000

bales of cotton gets from that cotton 500 tons of seed, which would be worth from \$4,000 to \$5,000. Immense quantities of cottonseed oil are used in the manufacture of compound lard, and if the farmers are deprived of that outlet they would have to find some other market. It is asserted that only about 20 per cent of hogs' fat goes into the manufacture of compound lard, 60 per cent of the compound being cottonseed oil and 20 per cent tallow.

THE Manchester ship canal is a great enterprise which English capital and pluck are bringing to a successful issue. As has been well said, the project is not so dazzling to the mind as the Panama canal which French genius has in charge, but is quite as practical and will probably be more successful. It will convert the metropolis of the cotton trade into a seaport, and it is an interesting fact that ships are being constructed with the special view of passing through this canal. Last October one of these vessels of 6,000 tons burden, as large as the ships that ascend the St. Lawrence to Montreal, was launched on the Tyne, with masts so arranged as to clear the bridges over the canal. By the latest financial report of the directors the total expenditure up to date has been £7,583,343.

THE indications point to a continued popularity for brilliant tints. A rich deep garnet with a purplish tint is the darkest shade of red, marking the dividing line between it and purple, and the shades pass through various tints of cardinal to the brilliant poppy-red; and there are lava tints that promise to be very fashionable. The purple and heliotrope shades are also marked for distinction, the reddish purple dahlia tints being especially rich. Dark Russian greens take precedence of the lighter foliage shades that contributed to the beauty of the summer fabrics, but which are retained for evening wear and millinery. Blues for winter wear are on the marine order, and browns show a rich golden glint.

A CABLED dispatch from London announces that in the course of the Board of Trade inquiry into the burning at sea of the National Line steamer "Egypt," some interesting testimony has been given as to the causes of such occurrences. An insurance expert testified that there were records of seventy-seven fires similar to that which destroyed the "Egypt." The trouble was due, he said, to the American system of packing cotton. If American shippers would adopt the methods employed by shippers of cotton from India, the insurance companies would make a large reduction in the rates upon cargoes composed wholly or in part of cotton, and upon the vessels conveying them. This evidence was corroborated by other insurance men.

CANADA'S success at the Detroit International Fair and Exposition in the sheep department is instanced in the fact that John Jackson & Sons, of Abingdon, Ont., in Southdowns were awarded thirteen firsts and eight seconds, making a clean sweep of all offered, including two medals and a silver cup given by the American Southdown Association. In Leicesters J. Kelly, jun., of Shakespeare, Ont., secured ten firsts and six seconds, nearly a clean sweep of the class. In Cotswolds J. G. Snell & Bros., of Edmonton, Ont., carried off nine firsts and five seconds—the lion's share of the class. H. Crawford & Son, Canboro', Ont., gets the balance, one first and three seconds. In Oxfords H. Tolton, Walkerton, Ont., gets five firsts and three seconds.

THE "bonanza" farmer of North Dakota, Mr. Dalrymple, says that if the population of the United States increases in the ratio of the last ten years, wheat will be imported and not exported. The negligent methods of agriculture keep the average yield of grain far below that of the more carefully cultivated acres of other grain producing countries, particularly those in Europe. The returns in the last Agricultural Report show an average of 11 bushels for the whole country—15 in New England, 13½ in the Middle States, 17.4 in Oregon and Washington, about 10 in Dakota, and only 6 in the Southern States.

THERE is an R in the month now and oysters are being distributed by millions to all parts of the country. The catch this season seems to be a very large one by all accounts, and the oysters are fat and succulent.

IN GLOVES the craze is still for the seamless kids with their mysterious fastenings. New driving gloves are of white cheverette suede with linings in the thumb and fingers of tan kid, and are fastened with four buttons. They have embroidery of thick silk in white, cream or lavender up the back. Very quaint gauntlet gloves, intended to be worn with lace sleeve ruffles, have three little straps and buckles placed at intervals, through which the ruffles are revealed with pretty effect. The latest whim, particularly if the gloves are intended as a souvenir, is to have the fair wearer's name embroidered in silk at the top, in exact fac simile of her chirography, with a dash beneath.

THE work of operating on the interior of the Sarnia tunnel was completed last Sunday, the shields coming together in a perfect line. When the latter are removed and the iron plating placed in the space they occupied the tube will be complete from end to end. The dismantling of the shields will occupy a couple of weeks, owing to the numberless rivets and bolts which have to be taken out, and which can only be done by hand. The work of constructing sidings and yards at each end of the tunnel is being gone on with in the most energetic manner.

THE gas department of the Birmingham corporation (Eng.) is one of the monuments of Joseph Chamberlain's business ability and tact. He it was who engineered the purchase of the concerns of the two gas companies who previously supplied the city with gas, so that for many years past the Birmingham ratepayers have been reaping large profits from its manufacture. The latest thing which has come before the Gas Committee is the idea of supplying gas by means of the penny-in-the-slot scheme to small houses. The system has been tested and proved to be feasible. The price now charged to small consumers is threepence per 100 feet, or 60 cents per 1000.

THE quality of some of the brandies recently placed on the market has given every cause for complaint and compounded stuff must have been turned out without limit. Recently one Poupart was arrested for having an illicit still in his possession and for being engaged in the decoction of alcoholic mixtures. On searching his premises labels and capsules of the firm of Hennessy & Co., were found in his possession, and their agents Gillespie & Co., have taken an independent action against him on three charges of forgery, of imitating registered trade designations and of issuing spurious goods.

THE superintendent of the St. Anne's locks has discovered a new channel in the Ottawa which has enabled forwarders to load their barges much deeper than heretofore. The course is a valuable one at low water as there is a good clay bottom and the steamboats can pass at any time. In the old channel there were a lot of boulders which used to break quite a number of wheels. This resulted in a great deal of expense. The cost of repairs, &c., would amount sometimes to close upon \$300, besides the delay of sending to Montreal for a steamer to take the vessel in tow.

THE National Transit Co. has notified its customers that hereafter but 20 cts. per barrel premium would be paid to producers of Washington oil, instead of 25 cts. as heretofore. In certain other fields the premium was reduced from 20 to 16 cts. per barrel. The order causes dissatisfaction, and it is believed that it is the beginning of a movement by the Standard Oil Company to remove the premium on crude oil. The quality of the petroleum produced in Washington, Pa., is the finest in the world and the outcome may be the formation of an opposition pipe line.

THE Board of Trade of Chatham, Ont., wants the Town Council to impose a business tax in place of the tax on merchandise. Mr. F. Marx, a member of the board, points out that the assessment on personality in Chatham for 1890 is \$164,350, of which about \$140,000 is on merchandise. At two per cent this would bring in taxes to the amount of \$2,800. The rental value of the business places is from \$75,000 to \$100,000. Placing it at \$80,000, a rate of 3½ per cent or less than half allowed would raise the same revenue as at present derived from taxes on merchandise.

THE by-law submitted at Carberry Man. to raise \$6,000 by way of debentures for fire appliances has been defeated.

THE Northwestern potato crop was unfavorably affected by the dry weather. The quantity produced last year was approximately 10,000,000 bushels in Minnesota and the Dakotas. This year will probably equal that, owing to some increase in range. In many localities the crop is light this year, and while that reduces the yield the same was true of it a year ago, so that the total compares quite well with 1889. In Iowa and the other great middle States, the crop is very small, and justifies expectations of very satisfactory prices for this season's production.

THE materials for the early autumn toilets are very light-hued cloth and flannel, interwoven with coarse lines of color in plaids and checks, or different shades of blue, grey and mauve, strewn with spots about the size of a shilling. A fancy for terra cotta mixtures is displayed by English tailors, but blue, in its various shades of navy and Orleans, promises to be the color par excellence. All these materials are made up simply, the jacket bodices fastened with a double row of buttons, and the fourreau skirt cut on the cross.

A VALUED subscriber in St. Mary's sends us the following amusing reply to a request for the settlement of his account:—

CHICAGO, Ill., 8th August, 1890.

"Dear Sir,—I am in receipt of your esteemed favor of the 6th inst. for which I am obliged. At the time of my consignment (sic) I gave over to my creditors the whole of my estate. I kept nothing back, and since then have barely been able to make a living.

"When the clouds have passed away,"
"Some more convenient day,"
On thee I'll call.

Yours, "Still in the Soup,"

F. E.

BILLS of \$20 of the defunct Bank of Prince Edward Island are being circulated. A commercial traveller was in Brantford the other day and ran across one, while a traveller for the same house got one a few days later at Masonville, Middlesex county. It is thought to be an organized swindle. The circulator is in the habit of representing that he received the money as wages from a farmer. He is nearly six feet tall, light brown moustache, dark brown hair, had on light tweed trousers, gray flannel shirt, black cutaway coat and soft felt hat.

A CONVENTION of the Governors of all the cotton States has been called by General Gordon, of Georgia, to meet in Atlanta on September 10. The convention was asked for by the Georgia State Alliance in session here last week. Each Governor is to appoint six delegates, making seven representatives from each cotton State. The convention will consider the matter of direct trade with Liverpool, also questions relating to weights, measures, freights and the handling of cotton.

ACCORDING to the *Morden Monitor*, "the various grain buyers who are anxiously awaiting the incoming of the wheat can be seen shaking hands in a hearty manner with any farmer they may chance to meet, and the kind way in which the health of the aforesaid farmer and family are enquired after, with the blandest of smiles, makes people wonder what fortunate circumstance has made the grain men take such an interest in the farmer's welfare."

AN A special meeting of the Toronto city council the report was presented of an analysis of city water made by Prof. Ellis, Government analyst, at the request of Ald. Boustead. The analysis show that the organic impurity of the water at the intake pipe, according to the arbitrary scale proposed by Dr. Muter is .31 bringing it within the second class. A sample taken from the tap at the School of Practical Science was found to be free from impurity.

THE waterworks by-laws which have been agitating the people of Woodstock for some time past, were voted on on Monday. The whole scheme called for an expenditure of \$105,000, of which \$57,000 is for bringing in pure spring water from the Thornton and other springs, and \$48,000 for extending the system of mains. Both by-laws carried by good majorities, the \$48,000 by nearly 300 majority, and the other by nearly 200.

THE litigation between the famous operatic collaborators, Gilbert and Sullivan, has revealed the fact that the profits of the partnership in eleven years were \$1,350,000.

A GREAT novelty this season has been a broché ribbon beaded with brilliants to look like diamonds. They have been on all the pattern bonnets. Good staple plaids are being bought by the general trade. The latest novelty, and one very much in vogue in Paris, is a fancy velvet effect with plain revers. Colored and black epingleé continues to be much wanted, and very scarce.

LAST Monday fire was discovered in the roof of Mrs. Riley's millinery shop at Thornbury. It spread rapidly to Stevenson's harness shop, a store formerly occupied by W. G. Beggs & Co., and Dr. Kent's surgery, and seriously damaged them. Total loss on buildings, \$3,000, fully covered by insurance. Mrs. Riley's loss on millinery is \$500; insurance, \$500.

THE break in the Welland canal has been repaired and vessels are now passing through. The superintendent says that considering the magnitude of the break, the repairs were made in the quickest time ever done on any canal.

ALL THE rights, titles, franchises, etc., of the Union Ferry Co. of New York, were sold at auction for \$3,250,000. The purchasers, a legal firm, declined to give the names of the parties for whom they acted.

ON Wednesday, the stock of hats, caps and furs, etc., belonging to the estate J. Dentraze (Valleyfield), was sold in this city for thirty-nine cents on the dollar to Messrs. Lindsay, Gilmour & Co.

THE belief is expressed in Washington that some amendment providing for a practical plan of reciprocity between the States and Canada will be attached to the tariff bill in the Senate before it is returned to the House.

THE number of seals taken by poachers this season is believed to be about thirty thousand or about five thousand less than the total taken in 1889.

THE Fur Trade Review says there are good reasons for believing that mink will steadily advance in favor, eventually entering largely into consumption.

THE Australians are beginning to doubt the wisdom of importing so many stoats, ferrets and weasels to exterminate the rabbits. These creatures multiply most rapidly and have begun attacking children and lambs.

THERE is likely to be a heavy demand in the States for fine barley as the American crop is a poor one. A Chicago firm is advertising for consignments from Manitoba.

D. LOCKERBY, of Lockerby Bros., was recently in Winnipeg, and will make the trip to the Pacific coast. It is a number of years since Mr. Lockerby was last in Manitoba, and he expressed his satisfaction at the substantial progress which has been made

THE Customs authorities at St. John's P.Q., recently detained a carload of live stock, consisting of cattle, and forty-six fat hogs, shipped from the Eastern townships for Montreal. It is claimed that a part of the hogs were purchased on the American side of the line, brought over to Canada, and shipped by rail with the balance of the carload.

MAYOR WHITE, of Windsor, is authority for the statement that a wagon and passenger tunnel will be built under the Black River at Port Huron, and from a point in Port Huron, to be determined on, to the Canadian shore at Sarnia. The principal stockholders will be Mayor Kenny and W. H. Anderson, of Port Huron, and Mayor White. Mayor White says next spring will probably see ground broken.

CONSTANTINOPLE journals say that the silk crop of Broussa is proving satisfactory, so far as respects quality, though in quantity it is below the average. In Ipek Han, where recently the annual sales of cocoons were held, the peasants for three or four weeks brought 40,000 kilograms daily to market, and on one day over 100,000 kilograms. Prices were lower than usual because of the pressure of sales.

THE Woodstock, Ont., Wall Paper Co., has assigned with liabilities of about \$2,400. Assets are about \$190.—The assignee for H. L. Chandler, insolvent plumber, Ottawa, has received a tender for the stock—amounting to over \$1,000—which would afford about 53 cents on the dollar, but the preferential claims of rent and taxes are considerable and creditors will probably not realize much.

AN INTERESTING return regarding the national debt of Great Britain appears in the English papers of the 18th inst. At the commencement of the year 1836 the aggregate net liabilities were returned at £845,489,000, which had been reduced to

£788,797,000 by 1869, and to £634,954,000 last year. During the same period the funded debt has fallen from £760,294,000 to £585,959,000 in 1889.

SOME weeks ago the New Orleans laborers employed in handling cotton made a demand on the cotton press proprietors for an increase in the rate of wages of two cents a bale for compressing and one cent a bale for receiving cotton. The demand of the laborers has been fully conceded. The price of compressing will now be ten cents and of receiving three cents per bale.

THE agricultural schedule of the McKinley Tariff bill was reached by the United States Senate Committee, and the duty on barley and barley malt was fixed at 30 and 45 cents respectively. Last year there was imported by the United States over 11,250,000 bushels of barley, the value of which was \$7,750,000, and on which the duty was over \$1,125,000. Under the rate fixed and recommended by the McKinley bill, the duty on the same amount would be over \$3,300,000.

THE PRODUCTION OF QUICKSILVER.—The supply of quicksilver during the past five years has diminished while the consumption has increased. Hence the present high range of market values. For the five years prior to 1885, according to statistics prepared for the U.S. Census Bureau, the average production of the world was 115,000 flasks, in round numbers, while from 1885 to 1889, inclusive, the average production was a little over 104,000 flasks. This falling off in the world's supply is due to the decreased production in the United States. From 1880 to 1883, inclusive, the average production in the States was about 55,000 flasks, while for the succeeding six years the average fell to about 31,000 flasks, the smallest production in the ten years being recorded in 1889, when the output was 26,464 flasks against 33,250 flasks in 1888. The census report contains much interesting information concerning the quicksilver industry of the Pacific coast. There are sixteen firms engaged, whose combined capital amounts to \$1,331,144. California has eleven producing mines and thirty six furnaces, giving employment to nine hundred and thirty-seven operatives, of whom five hundred and twenty-one work under ground. In 1889 to produce 26,464 flasks of quicksilver 95,714 tons of cinnabar ore were used, the total expenditure being \$854,911, of which \$626,289 was for wages.

THE NEWFOUNDLAND FISHERIES.—The fishery commission which was appointed in 1888 should do much to improve the condition of the important fishing industry. The first step taken by the Commission was the engagement of an expert Superintendent of Fisheries, the choice falling upon Adolph Nielsen, a Norwegian who had for years been an inspector of fisheries in his native country. After careful investigation Mr. Nielsen reported to the Commission that the chief cause of the decline of the cod fishery was the enormous destruction of immature fish by the reckless methods that had been followed for years. He recommended, therefore, the passage and enforcement of laws prohibiting the employment of these methods, and the adoption of the system of artificial propagation. These suggestions have been carried out. The Legislature has given its sanction to rules and regulations drawn up for the first-mentioned purpose, and last year a great cod and lobster hatchery, the largest in the world, was established on Dildo Island, Trinity Bay. In an interesting letter descriptive of this institution written to the New York Tribune by the Rev. Moses Harvey, of St. John's it is stated that Mr. Nielsen will probably "plant" 100,000,000 of young cod this season. If one-fifth of this number survive till their third or fourth year they will, in accordance with the law of all fish life, return to Trinity Bay to spawn, and if they could all be captured they would be worth when cured \$2,000,000. These figures will give some idea of the vast importance to the colony of the operations now in progress at the Dildo Island hatchery. Immense quantities of lobster eggs also are being hatched there, to say nothing of the artificial propagation carried on by means of 432 floating incubators distributed among thirteen lobster canning factories on the shores of the bay. Several years must elapse, of course, before the fruits of this work become apparent, but Mr. Nielsen is confident that by the end of that time the Newfoundlanders will find a vast improvement in the condition of their fisheries. By that time also they may have secured the right to fish without molestation on their own fishing grounds—a right of which they should never have been deprived, but which, at all events, they are now determined to recover.

MONTREAL CLEARING HOUSE.—Clearings and balances week ending 4th September, 1890 :—

	Clearings.	Balances.
29th August 1890.....	\$2,642,917	\$354,211
30th " 1890.....	1,657,150	272,756
1st September 1890.....	1,302,984	231,881
2nd " 1890.....	1,458,934	144,210
3rd " 1890.....	1,313,114	245,154
4th " 1890.....	1,889,928	302,674
Total.....	\$ 9,270,565	\$1,550,875
Last week.....	\$10,313,509	\$1,903,798
Cor. week last year.....	\$ 8,356,396	\$1,209,906

The traffic returns of the Grand Trunk Railway for the week ending Aug. 30th, 1890, show a increase of \$242 over the corresponding week of 1889.

The following statistics of the exports of linen yarns and manufactures from Great Britain to the United States for six months ended June 30, and a comparison with the corresponding period of the two previous years, are peculiarly interesting at the present time, when so many conflicting statements are made regarding the size of the stocks in the hands of importers,

LINEN YARNS.

	Six months ending June 30.	
	Pounds.	Value.
1888.....	551,000	£14,980
1889.....	301,800	8,310
1890.....	651,400	16,561

LINEN MANUFACTURES.

1888.....	43,205,000	980,544
1889.....	47,118,500	1,068,258
1890.....	56,178,900	1,153,854

For the five months ending May 31, the imports of linen manufactures showed a falling off of £86,159 as compared with the preceding year. The increase during June of £181,055 wiped out this decrease and made the import record of the six months £94,896 larger than in 1889. The lessened importations to the end of May were the result of poor business. The demand during the spring months being much smaller than usual, the importations were in accordance. When the Customs Administrative bill passed, the importers immediately began to import largely in order to save the small advance which that measure inflicted, and also to secure themselves against the results of the new tariff bill. The July importations are nearly double those of the same month last year, and as a consequence the stocks are so large as to make it prospectively difficult to hold up prices.

To any one who has followed the debates in the House of Representatives for the past week, the assumption that some American pork products are not wholesome is not a violent one. The following are some of the articles used in the so-called "pure refined family lard," as proved before a committee of Congress: "Cotton seed oil, sesame oil, vegetable oil, mineral oil, starch, caustic, lime, alum, carbonate of potash, salt, potatoes, potato flour, chalk, plaster of Paris and barytes."

Water is used as high as 35 per cent. in the adulterated compound which is known as pure leaf lard. One witness, Mr. Fairbank, admitted that he used from 50 to 60 per cent. of cotton seed oil and only 20 per cent. of lard, and told the committee that he knew better what the consumers wanted than they do themselves. It was also shown in evidence before the committee, as proof of the use of mixtures, that in 1885 Chicago shipped "lard" so-called, in excess of receipts to the extent of many millions of pounds. The amount of bogus lard made in the United States is believed to be 520,000,000 pounds annually. The manufacturers of counterfeit lard have grown rich. It is a very profitable business. They mix cotton seed oil made of cotton seed, which is almost valueless, and stearine, which is the residue left in the filter bags after the oil is pressed out of beef fats in manufacturing oleomargarine, and then add a small quantity of lard, a third or a fourth, to give it the taste and appearance of lard. This cheap stuff they compound so skillfully that few could detect the counterfeit. It is labelled "Pure refined family lard," and has undersold honest lard. Formerly the real American lard sold in the market amounted to over 500,000,000 pounds annually, a great thing for our farmers, but the sale of bogus lard has driven genuine lard, such as farmers produce,

from the market. The proposed bill will put an end to the counterfeit business, and require the manufacturers to stamp their product in its true name.

It seems now a foregone conclusion that the Knights of Labor will lose the strike against the New York Central. Why they never win a strike is perhaps explained by the following significant interview published in the New York Sun. Tom Barry was once a power in labor circles and at one time a member of the Executive Board of the Knights, with Powderly and others. No one ever accused Barry of being dishonest or crooked. In fact, he has always borne the reputation of being scrupulously upright, and no man has the interest of the laboring man more at heart. Asked of the outlook in the present strike, he said the strike was a failure from the start because it lacked proper executive ability behind it. Powderly did not take the field at the outset and marshal his forces as a good general, but stayed away until it was too late, and even then instead of making a game fight spent the time in writing long newspaper articles, complaining of everything and everybody, and laying the blame on others instead of on himself. Mr. Barry was asked how it was that Knights of Labor strikes all over the country failed. He paused a long time and then said: "If you want me to tell you what is the reason that the Knights of Labor are a back number, why, here it is: Did you ever hear of an officer in an organization trying to bleed the members for all there was in it? Yes, perhaps you have. Let me tell you something. Do you remember the great Southwestern strike? Well, I was right in the midst of that quarrel. The stocks of the railroad fell right out of sight. While this strike was on I was approached by a Wall street broker, for I was a member of the Executive Board then, and offered \$10,000 in cold cash to tell in advance when the strike was to be settled. Did I take it? Of course not, or I would be wearing a eight better clothes than I have on me to-day. I told the broker I was not in that way, and he accepted my declaration as truth. I refused that \$10,000, but as a member of the Board I laid the proposition before the others. Of course, they rejected it with scorn; but twenty-four hours later Mr. Powderly was in New York negotiating with the very broker whom I slighted. One day later the strike was declared off. If I got anything out of it I have not received it. Perhaps Powderly knows better." Mr. Barry evidently knew more of this transaction than he told, but would say no more.

Financial.

MONTREAL, THURSDAY EVENING, }
Sept. 4th, 1890. }

Business on the stock exchange was limited. In banks, only three of the larger institutions had transactions and closing quotations are about the same as a week ago. The feature of the market to-day was a break in street railway which unexpectedly sold down to 187. Some long stock which the sellers were tired of holding was apparently forced on the market. Canadian Pacific has easily led in point of activity but the sales were much below those of a week ago. Gas was dull but fairly steady. Northwest land was the most active stock after Pacific and was firm at 84 and 84½. Montreal Telegraph was looked after to some extent there being sales of 300 shares at 99½@100½. There was nothing done in cotton shares. Royal electric sold at 104. The money market is still unsettled and firm and fears of stringency have no doubt tended to reduce transactions. The rate is about 6 per cent on call and brokers report more funds obtainable than a week ago. The

street rate for money in London is 3½ and the bank of England rate 4 per cent. Sterling exchange has ruled strong. Sixty days sight 8½@9 and 8½@9; demand, 9½@10 and 9½@10; cables, 9½@10; New York funds, 1-16@1-10 and ½@¾ premium. Cattle bills, 8½@9. Documentary sixties, 8@8½.

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1889.
Commerce.....	41	130	128	129½
Merchants.....	177	146	145	148½
Montreal.....	85	230½	229½	235½
Peoples.....	.....	.....	.....	.....
Toronto.....	.....	.....	.....	.....
Ontario.....	.....	.....	.....	.....
Molson.....	.....	.....	.....	.....
Hochelaga.....	20	100½	100½	97

Miscellaneous.

Can. Pacific.....	1,700	83½	82½	66½
Can. Ship. Co.....	.....	.....	.....	.....
Gas.....	100	210½	210	207½
Hochelaga Cot Co.....	.....	.....	.....	.....
North West Land.....	500	84½	84	87
Richelieu.....	36	58	57	60½
Telegraph.....	302	100½	99½	94½
Street Railway...	350	189	187	207

NEW YORK MARKETS.

Flour dull and heavy. Wheat, exports none; sales, 7,960,000 bushels futures and 11,000 bushels spot. Spot, dull and weak, ¾c@1¼c lower; No. 2 red, \$1.03@1.03½ elevator; No. 1 northern, \$1.17½; No. 1 hard, \$1.21; options advanced ¾c@¾c on a Russian crop report, but declined 2c@2½c on later dealings through a sharp pressure to realize by the West; closing weak at the lowest; No. 2 red, September, \$1.03; October, \$1.04½; November, \$1.05½; December, \$1.06½; January, \$1.07½; May, \$1.10½. Rye firm; 68c@68c. Barley nominal. Corn, exports, 33,424 bushels; sales, 1,320,000 bushels futures, and 248,000 bushels spot. Spot active and lower, closing steadier; ungraded mixed, 53c@54½c; options closed weak at ¾c@¾c decline on attempts to realize through good crop weather; September and October, 53½c; November, 53½c; December, 53½c; May, 54½c. Oats, sales, 95,000 bushels futures and 136,000 bushels spot. Spot steady and moderately active; options firmer and dull; September, 40½c; October, 40½c; spot, No. 2, 40½c@41½c; mixed western, 38½c@42c; white do 42c@50c. Sugar fairly active and firm; standard "A," 6 5-16c; cut-loaf and crushed, 6 13-16c; powdered, 6 11-16c; granulated, 6½c.

BOSTON MARKETS.

Flour.—No material change. Fine and superfine, \$2 75@3 00; extra and seconds, \$3 75@4 75; Minnesota baker, clear and straight, \$4 50@5 75; winter wheat, clear and straight, \$5 00@5 75; winter patent, \$5 90@6 25; spring patent, \$6 20@6 60 for Wisconsin and Minnesota.



MONTREAL OFFICE:
91 TEMPLE BUILDING,
ST. JAMES STREET.

EQUITABLE MORTGAGE COMPANY.

(Head Office, 208 Broadway, New York.)

CAPITAL,	-	-	\$2,000,000
ASSETS,	-	-	\$11,168,685

I have for sale the Debentures of this Company, bearing six (6) per cent. interest. They are in denominations of \$200, \$300, \$500, \$1,000, \$5,000 and \$10,000; and mature in five years, but are redeemable after three years; and can be registered in the name of the buyer.

These Debentures are issued in series of \$100,000; each series being secured by \$100,000 of first mortgages on improved properties transferred to the American Loan and Trust Company of New York, as trustees; and the fact of such transfer is certified by the Trust Company on each Debenture. Each mortgage is certified to be a first charge upon real estate appraised at not less than two and one-half times the amount of the mortgage; so that each Debenture is specially secured by \$100,000 of first mortgages on real estate certified to be worth not less than \$250,000. The Debentures are also a charge upon all the property and assets of the Equitable Mortgage Company, including its uncalled capital of \$1,000,000.

Half-yearly coupons for the payment of interest are attached to each Debenture. They are payable in New York, but, for the convenience of holders, they will be paid at my office, or they can be collected at maturity through the Quebec Bank in this city, or any other Bank.

The accounts of the Company are audited annually by the official auditors appointed by the States of Connecticut, Massachusetts, New Hampshire, Vermont and Rhode Island; and its Debentures are, by the laws of the States of Maine, New Hampshire, Vermont, Rhode Island and Pennsylvania, authorized as a suitable form of investment for trust funds.

These Debentures are for sale, at par and accrued interest, in amounts to suit purchasers. Any further information regarding them that may be desired I will be happy to give on application.

For information about the Equitable Mortgage Company I am permitted to refer investors to Messrs. MACINTOSH & HYDE, Accountants and Trustees, of this city.

LEWIS A. HART, Notary,
Imperial Building, 107 St. James St., Montreal

OATS—Demand quiet. Fancy, 50c@51c; clipped, 49½c@51c; No. 2 white, 49½c@50c of old, and 47c for new; No. 3 white, 45½c@46c for low grades, nominal, 43c@45c.

MILLFREED—Steady. Spring bran, in sacks to arrive, \$18 75 per ton; winter wheat, \$19 75; middlings, in sack, \$21@24 per ton; C. S. meal sacks, \$25 50 for spot.

BUTTER—Firm. Western extra creamery, 23c@23½c; fancy, well known marks, 24c; firsts and extra firsts, 17c@22c; extra imitation creamery, 16c@17c; others, 10c@15c; factory choice, 13c@14c; others, 8c@12c; New York and Vermont extra creamery, 24c@25c; extra firsts, 22c@24c; New York and Vermont dairy, good to choice, 15c@22c; low grades, 8c@14c; eastern creamery, good to choice, 16c@23c.

EGGS—Good. Eastern extras, 22c; fancy, near-by stock, higher; firsts, 19c@21c; extra Vermont and New Hampshire, 22c; Nova Scotia and New Brunswick, choice, 20c; Prince Edward Island, choice, 20c; western choice, 19c; Michigan choice, 20c; Canadian choice, 20c; choice held stock, 17c@18c.

POULTRY—Quiet. Choice fresh killed northern and eastern spring chickens, 20c; fair to good, 15c@19c; western iced spring chickens, 11c@12c; fair to good, 11c; northern fowls, choice, fresh killed, 14c@15c; ducks, 12c@13c; western iced fowls, choice, 11c@12c; live chickens, 13c@14c; fowls, 11c@12c; ducks, 9c@10c.

BEANS—Steady. Choice small New York hand-picked pea, \$2 55@2 65 per bushel;

choice N. Y. marrow hand-picked, \$2 45@2 55; small Vermont hand-picked, \$2 75@2 90; choice screened pea, \$2 20@2 30; hand-picked medium, \$2 25@2 35; choice screened, \$2 10@2 20; choice yellow eyes, \$3 65@3 75.

PEAS—Light Supply. Canada choice, \$1@1 15; common, 75c@95c; green Northern 90c@95c; Western, \$1@1 10.

HAY AND STRAW—Quiet. Choice prime hay, \$16@17; fair to good, \$13@15; Eastern fine, \$13@14; poor to ordinary \$10@13; East swale, \$10; rye straw, choice, \$16; oat straw, \$8@9.

POTATOES—Fair demand. Choice natives, \$2 50 per barrel; N H rose and Hebron, \$2 50 per barrel, 85c per bushel; Rhode Islands, \$2 50; Portland stock, \$2 25@2 50 per barrel; sweet potatoes, Jersey double heads, \$3@3 25 per barrel; eastern shores, \$2 75 per barrel.

CHICAGO MARKETS.

The leading features closed: Wheat—September, \$1.01; December, \$1.03½; May, \$1.07½. Corn, September and October, 45½c; May, 48½c. Oats, September and October, 35½c; May, 39½c. Mess pork, September, \$10.35; October, \$10.30; January, \$12.10. Lard, September, \$6.22½; October, \$6.35; January, \$6.70. Short ribs, September, \$5.32½; October, \$5.45; January, \$5 85. Cash quotations were: No. 2 spring and No. 2 red wheat, \$1.01; No. 2 corn, 46c; No. 2 oats, 35½c@35¾c; No. 2 rye, 61½c; No. 2 barley, 75c.

MONTREAL WHOLESALE TRADE.

THURSDAY, 4TH SEPTEMBER, 1890.

The feature of the week has been the gratifying success of the millinery openings. The attendance of Western buyers was unusually large, and they were noticeably free purchasers. The larger houses say they have rarely sold so many goods at a previous opening. Their presence has also benefited the market generally and there is a perceptibly better and more confident tone which is strengthened by increased firmness in most of the staple lines. Leather and iron are both strong and advancing. Oils are very firm, heavy chemicals are rising, glass is stronger, and cement is in excellent shape. All round there is a steady movement in the direction of higher values, and every day sees buyers more reconciled to conceding them. Travellers reports are much more hopeful and there is a growing confidence all over the country now that it is certain that the harvest is a good one. The only drawback is the scarcity of money and the unsatisfactory percentage of remittances and this is a drawback which must continue until the bulk of the crops are marketed and paid for.

CEMENT AND FIREBRICKS.—The demand has been poor during the week and importers are principally employed filling back orders. Of the lot of 2400 barrels held here on ships account 500 barrels have been sold to a Western house at \$2.40 and a round lot in this city on the same basis. Two large sales of Newcastle brands have also been made at \$2.45 net cash. Stocks are in good condition. All cheap lots have been closely bought up and only good brands are now in the market. Advices in Europe are very strong. Freight is stiffening and there is none too much space available. Prices there have an upward tendency that will soon be felt here also. Firebrick are in good demand and firm at \$20@26 per 1000.

DAIRY PRODUCE AND PROVISIONS.—Butter is firm for late choice makes and creamery in large lots is not to be got. A general review of both the butter and cheese trade is contained in another column. In cheese, dullness has ruled of late, owing to the high prices demanded and the slow way in which English buyers respond to the advance on this side. Some business has been done here in the vicinity of 9c and a good line of finest August would probably bring 9½c; holders, however, are asking 9½c@9¾c. Since the advance in August goods there has been more call for medium priced stock, running from 7½c up. A combination comprising over 6,000 boxes was reported sold in this city at about 9½c. At Ingersoll, 11 factories boarded 3,000 boxes August and 9½c was bid but refused. At Belleville 19 factories offered 600 white and 535 colored and only eighty-five white and twenty colored were sold at 9½c. Buyers offered 9½c@9¾c but factories want higher prices. Eggs have been in moderate supply and good demand with business at 16½c@17c. Pork, lard and meats have moved slowly at steady prices.

DRY GOODS.—The millinery openings held this week have proved unusually successful. Not only were they very largely attended but the volume of goods purchased at them was larger than for many years past. Western buyers have simply flocked into town and the result has been that the general trade has felt the benefit of their presence equally with the millinery trade especially as all reports show that a fairly satisfactory harvest is beyond a doubt. Travellers are sending in fair orders and prices are fairly maintained. Indeed some lines such as woollen dress goods and velvet ribbons are really scarce

GEO. D. ROSS & CO.

—: WOOLLEN :—

COMMISSION MERCHANTS

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MEDIUM and FINE TWEEDS,
CASSIMERES, DOBSKINS, FLANNELS,
RUGS, SHAWLS, SHIRTS and PANTS, &c.

Solo Agents in Canada for

CLAPPERTON'S SPOOL COTTON,

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KNOX'S GILLING NETS, &c.

MILWARD'S SEWING NEEDLES,

PATON'S BOOT and SHOE LACES,

Sudbury's "Castle Gate" Brand Hosiery, Bond's

Tapes, Aus Hardy & Co's Cords and Velveteens,

&c. &c.

MONTREAL: 648 Craig Street,

Toronto: 19 Front Street.

and the demand for black silks and velvets is heavy. A fact which shows conclusively that the general condition of trade throughout the country is better. In this city the opening of the schools has improved the retail demand and a good trade is doing in seasonable lines. The suburban trade is also above the average. The only drawback is the scarcity of money. Remittances are very poor and on all hands we hear of complaints upon that score.

FLOUR AND GRAIN.—The week has been a dull one in this line but the local market is firm. In grain, we hear of no new wheat offering and quotations represent sellers views. No. 1 hard Manitoba is quoted at \$1.30@1.32 and No. 2 at \$1.26@1.28. Ocean freights on grain are better as considerable Chicago corn is coming this way. To Liverpool 2s is asked and to Glasgow 1s 6d, bids being about 3d lower. The total quantity of wheat in sight on this continent and afloat to Europe is 40,056,000 bushels, a decrease of 2,746,000 bushels compared with a week ago, 1,565,000 bushels compared with two weeks ago, and 559,000 bushels compared with a month ago, and an increase of 8,559,000 bushels compared with a year ago. The amount of wheat and flour, reduced to wheat, afloat to Europe, is 23,416,000 bushels, compared with 24,512,000 bushels for the previous week, and 17,592,000

JOHN A. PATERSON & Co.

IMPORTERS

MILLINERY

AND

Fancy Dry Goods,

12 and 14 St. Helen St.,

MONTREAL.

Our Inducements

A GOOD ARTICLE

AT A FAIR PRICE.

Our :: Celebrated :: Brands :

"Cable,"

"Mungo,"

AND

"El Padre,"

"Madre e Hijo,"

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

S. DAVIS & SONS,

The Largest Cigar Manufacturers in the Dominion.

bushels for the corresponding week last year. A Chicago writer says: The winter wheat is so far for pressing on markets that farmers are slow to sell even to neighboring mills. They had already parted with so much of their surplus as was necessary to dispose of, and this year the quantity was not large. But the speculative crowd has become frightened and a stream of spasmodic liquidation has set in which may yet take some time to exhaust itself. Discouraged local holders and vanishing margins deposited by outside longs is sufficient cause for drop in quotations. It may possibly be depressed further, though it is not unlikely that a smart decrease in visible supply will bring some bears to a pause by convincing them that their position is not endorsed by men who have actual gain to sell. Wheat above dollar market is the highest figure on record during last three or four years and it is no wonder to see free selling on signs of weakness, though the general sentiment may be that it must go much higher before another harvest comes round.

GROCERIES.—There has been a fair distribution, but business is not particularly brisk. Sugars are more in demand here but are no higher although in New York prices have been hardening and granulated is quoted there at 6 5-16c and powdered at 6 11-16c. In teas, prices are steady but there appears to be less doing in Japan. Recent sales are said to have been chiefly between traders here and no large quantity has moved into the hands of storekeepers for consumption. Private cables quote an advance in England of 1d on green and black teas and some orders at old terms were declined. Dried fruit is dull awaiting the new crop. There has been an advance in peanuts. The fine settled weather with which this month opened gives better promise for certain lines of canned goods. Both tomatoes and corn are considered good property and some packers have sold out. Molasses firm and likely to go higher as there is a steady enquiry and prices are much lower than last year. A report of the New York market says: One of the features of the present situation on staple groceries is the comparatively moderate accumulation in bulk of pretty much all kinds of stock, and rarely anything that looks like a strain on values. That of course makes a pretty safe basis for holders and induces a steady carrying whenever a lapse in demand occurs, especially as dependent points are also scantily supplied and cannot remain indifferent long. The fall trade, too,

Leading Wholesale Trade of Montreal

CARSLEY & CO.

WHOLESALE

DRY GOODS

We invite inspection of our well appointed

and well selected Stock of Fancy and

General Dry Goods for the

Fall Trade.

Special Value in

COLORED FRENCH CASHMERES,

SILK WARP HENRIETTAS,

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SATIN CLOTHS,

and FANCY DRESS GOODS.

GLOVES, CORSETS,

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IMITATION OF SILK,

32 in. PRINTED REAL CHINA SILKS.

PRINTED FLANNELS

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Also a full range of

FANCY SHIRTING FLANNELS.

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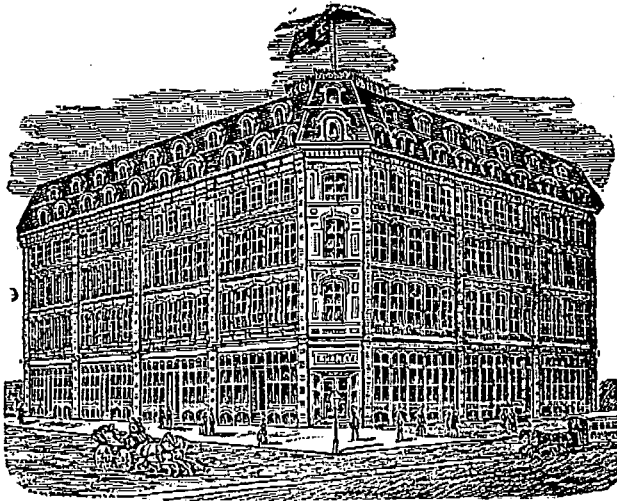
MONTREAL.

AND

18 Bartholomew Close,

LONDON, ENGLAND.

MEN'S, BOYS AND YOUTHS' CLOTHING
CHILDREN'S CLOTHING A SPECIALTY.

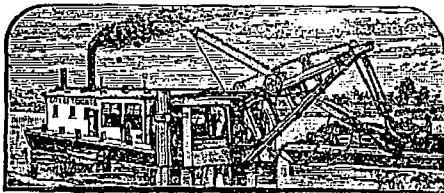


Our Travellers for the FALL and WINTER
SEASON of 1896-91 are now on the road.

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1866, 1868 & 1870 Notre Dame, and 36, 38, 40 & 42 St. Henry St., MONTREAL.

M. BEATTY & SONS,
WELLAND, ONT.

Dredges, Derricks, Steam Shovels,



Hoisting Engines,
Horse Power Hoisters,
Stone Derrick Irons,
Centrifugal Pumps

And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

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To represent a Cigar or Tobacco Manufacturing firm as their agent for Nova Scotia, to take orders on commission.

Good connection with the Wholesale and Jobbing Grocery Trade.

Address, MANUFACTURERS' AGENT,
P. O. Box 496, Halifax, N.S.

"The sale of the Maple Leaf Brand of Canned Salmon is controlled by A. Watts & Co., of Brantford, Ont., as formerly."

is always of more liberal proportions than in the spring, as certain sections of the country have to provide against reduced and costly transportation arising as winter approaches. Sugar still leads as the particularly strong article refined making another advance. Advices from most primary sources are of more or less encouraging character. New crop French prunes, according to cable advices, have advanced in price to 8¢ for 60s to 90s, delivered on this side September shipment; and if the statements made regarding heavy purchases for this country are not in conflict with the facts, the margin of 4¢ between prices of French good and Californias is likely to do all that has been reckoned upon in helping along the sale of the former.

HIDES AND TALLOW.—There has been a firm and fairly active market for hides and \$8, \$7 and \$8 have been freely paid for Montreal green. Tallow unchanged.

IRON AND HARDWARE.—The situation in iron is a strong one and everyone seems to feel

WALTER M. KEARNS

REAL ESTATE

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MONTREAL.

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Large and small transactions equally cared for.

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that prices should be higher, but some houses seem to be reluctant as yet to put up prices fearing lest they may have to take them down again. Still no one is anxious to sell large lots at present figures and consequently a species of dead-lock has ensued; both buyers and sellers holding off. We hear of no large transactions in pig iron outside of one lot of 100 tons of a little known brand which changed hands on private terms; but the strength of the market is shown by the fact that less than \$20 was refused for a 500 ton lot of Carnbroe, and that no Summerlee is now in the market under \$22.50. Canada plates are stiffer and none are offering under \$2.90 and tin plates have advanced another 25 cents and are strong at that. Good machinery scrap is scarce and would be taken freely at \$18 while common scrap commands \$14 to

OUR IMITATORS.

Owing to certain dealers attempting to palm off on the public the products of other makers, and representing them to be ours to the injury and reputation of our goods, we have issued the following:—

CAUTION TO THE TRADE
Merchants are respectfully advised that hereafter all gloves of our manufacture will be STAMPED or bear a SILK WOVEN label as below

W. H. Storey & Son
Acton, Can.

TELEPHONES!

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SOLD OUTRIGHT.

No Rental to Pay.

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HAZAZER & STANLEY'S DUST-PROOF BELLS.

THE CONNECTICUT MOTOR.

SPEAKING TUBES, WHISTLES, &c.

Send for Catalogue No. 2. Mention this Journal

\$15. In fact the market is strong all round and there is no expectation of any lowering in prices at present. In the United States the market is also firmer and buyers are more ready to invest as the belief is growing that prices have touched bottom. Latest English cables report as follows: Spot tin, £96 17s 6d; futures, £97 10s; G. M. B. Copper spot, £80; futures £80 5s; warrants in Glasgow 49s 5d; No. 3 Middlesboro 46s; soft Spanish lead £13 5s; best selected copper £87; soft English lead £13 5s; Silesian spelter £24; Hallett's antimony £75; tin plates 15s.

LEATHER AND SHOES.—The market continues in good shape with prices firm and a distinct upward tendency. Some grades of upper are very scarce. We advance our quotations of heavy upper to 28@35 cents and of light to 30@35 cents. Grained upper is now 30@32 cents and no heavy splits can be got under 20 cents. Buyers are still purchasing only for immediate wants, and seem afraid to come in for large lots. There is no speculation and no desire to purchase ahead as yet. In the

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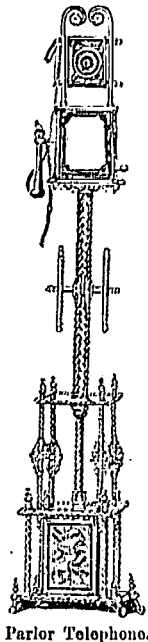
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TAILORS' TRIMMINGS.

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Buy the best Canned Goods.

WINDSOR LION BRAND

Tomatoes Corn, &c., &c.

— PREPARED BY —

JOHN WINDSOR & CO., Montreal

D. MASSON & Co., St. Paul St., Montreal Agents

meantime tanners are urging higher prices considering the present cost of hides, and another advance is likely before long.

PAINTS OILS AND GLASS.—The feature of the week in the oil trade has been the rush for cod oil due to the fact that the leather men are in the market and that the yield of oil this year at Gaspe will be very small; the coast fisheries being a failure. We hear of 800 or 900 barrels changing hands at prices ranging from 36½ cents for large up to 39 cents for small lots. Linseed oil is advancing in England but as yet we hear of no rise in prices here as yet. Seal oil is firm and there is no more likely to arrive. Castor oil is very scarce and the market is bare of

cased lots. Glass is stronger and the trade are endeavoring to advance prices to \$1.50; that is 10 cents on fifties and 25 cents on hundreds. Paints are brisk and there is every prospect that the fall trade now setting in will be a good one. In heavy chemicals the market is very strong and any cheap lots are eagerly snapped up. There has been an advance of at least 30s in England during the week and consequently prices here are higher all around. The only exception is blue vitriol which is quoted 50 cents lower owing to the production having overtaken the demand. Caustic soda is very firm and we hear of no sales under \$2.40 for 60° and \$2.65 for 70°.

Wool.—The market is firm especially for Oape which has sold at full prices. The mills are buying more largely.

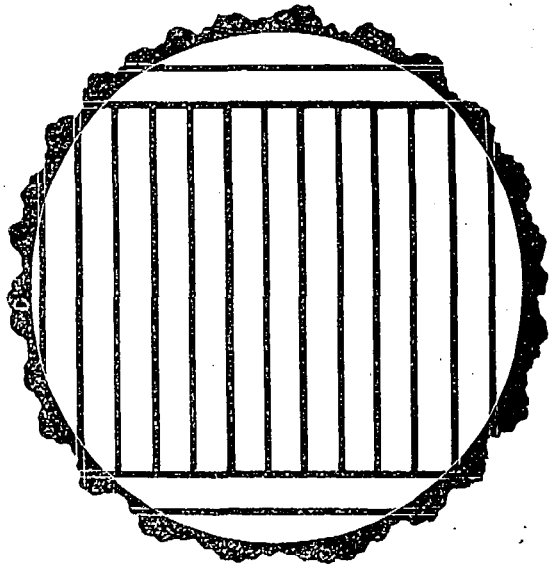
TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

TORONTO, Sept. 4, 1890.

There are indications of improved business in the wholesale trade, the shipments of fall goods being large. The hopeful feeling continues, merchants being encouraged by the good crops. Prices of all leading staples are firm, with advances noted in coffees, teas, hides and leather. Iron is also very firm. Some houses report the August trade as ahead of last year. The money market is firm, call loans being quoted at 6@7 per cent. Prime commercial paper unchanged, being discounted at 6@6½ per cent. Sterling exchange dull

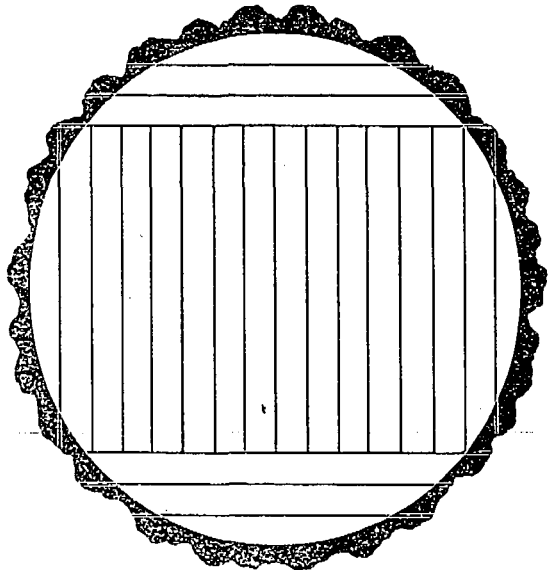
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The difference to a lumberman in cutting, say three million feet, means a gain of \$6,000.

Press of orders home and foreign prevent us exhibiting our Band Mill at Toronto Fair this year. We are building one for a customer in Hungary, Austria, and will be running at our works in a few days. Parties interested would do well to call and see it in operation.

We will exhibit Steam Fire Engines, Ariel Truck, Hook and Ladder Truck, and full lines of Firemen's Supplies, Engines, Shingle and Chopping Mills, Patent Friction Grip Pulleys, &c.

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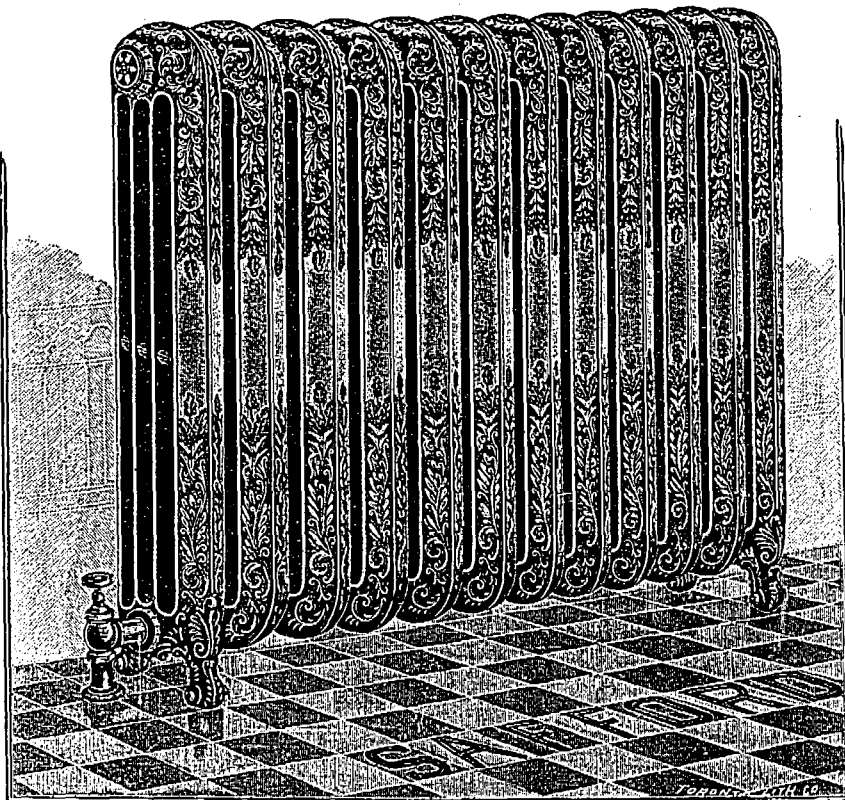
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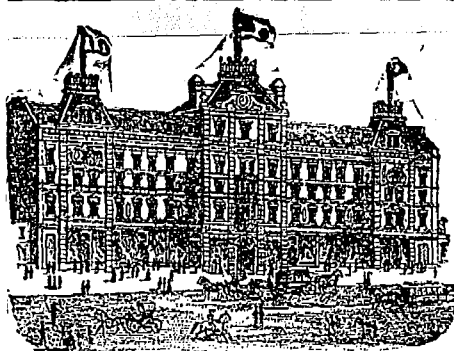
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Beware of weak imitations by unprincipled competitors, as we are the only manufacturers in Canada of the

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Hotel Balmoral

This handsome and well known hotel is now being thoroughly refitted and improved, and is under a new management since the 1st of June. Electric Call and Return Bells and all other modern appliances. Located in the heart of the commercial part of the city. Cuisine and services unsurpassed.

REGAN, WHITE & CO.

—IMPORTERS—
AND
Wholesale Grocers,
CORNER
St. Helen & Lemoine Sts.,
MONTREAL.

and easier. Stocks have ruled very dull this week, but changes in prices are unimportant. Following are the closing bids as compared with last Thursday:—

Banks.	Bid Sept. 4.	Bid Aug. 28.	Loan Cos.	Bid Sept. 4.	Bid Aug. 28.
Montreal.	230	230	Can Per.	140	140
Ontario.	115	115	Freshhold	132	132
Toronto.	220	220	Union	166	167
Merchants.	142	144	Bldg. & Loan...	128	131
Commerce.	124	128	Lond'n & Can'd	123	123
Imperial.	157	157	Imperial Saving	178	172
Dominion.	233	233	Farmers Loan...	125	125
Standard.	146	147	Ontario Loan...	100	100
Hamilton.	156	157	National Invest		

*Ex-div.

BUTTER—There is a good demand for choice qualities, which are still scarce, and quoted at 14c@15c. Medium tubs sells at 10c@12c, and several lots of rejections sold at 8c@9c. Creamery jobs at 18c@20c. Cheese is somewhat firmer, with a small jobbing trade at 9c @9½c. Eggs scarce and higher, there being sales at 17c per dozen.

DRESSED HOGS—The receipts are still very small, and prices unchanged at \$7.00@\$7.50 for small lots of fresh killed.

FLOUR AND GRAIN—The flour trade is very quiet, but prices are apparently no lower. Sales of straight rollers are reported outside at equal to \$4.65 here and of extras at \$4.35. Ontario patents rule at \$4.85@\$5.50, and Manitoba patents at \$6@\$6.25. Wheat in moderate demand, but the feeling is weaker. Sales of 60 lbs. new red winter at 97c G. T. R. west, of No. 2 fall at 98c@99c, on Northern and of No. 2 spring at 98c for Midland, 2 fall is nominal at \$1.00@\$1.01 here. A few cars of No. 2 Manitoba lard sold at \$1.30 prompt delivery, while new offers to arrive within 30 days at \$1.13, without buyers. There is no movement in barley yet. Oats are steady, with fair offerings; cars of new mixed sold at 40½c on track, and of old white at 52c on track. Peas firm with sales at 62c outside, north and west. Rye and corn nominal. Oatmeal dull, with car lots of ordinary brands quoted at \$4.50@\$4.60, and granulated at \$4.70. Bran is firm, selling at \$14.00 on track and at \$12.50 outside, Toronto freights.

GROCERIES—A fair trade is reported during the week. Sugars are firmer in New York, but no changes reported here. Granulated sells at 6½c@6¾c, yellows at 5½c@6c, and raws at 5c

@5½c. Dried fruits nominal; higher prices reported in New York for currants. Coffees are firmer, with Rio's selling at 23½c@24c. Teas in active demand, with few low grades, and lowest price 19c.

HARDWARE—There is a good trade reported and prices rule firm. Zinc is quoted higher. Tin plates very firm.

LEATHER—There is a good trade, with dealers asking higher quotations. Further advances seem to be anticipated owing to the high prices of hides.

HIDES AND SKINS—Green hides are ½c higher, dealers paying 7c for No. 1, 6c for No. 2 and 5c for No. 3. Cured quoted at 7½c@8c. Lambskins and pelts 5c higher at 75c. Calfskins rule at 6c@8c.

LIVE STOCK—Receipts of cattle have been large this week, and prices are ½c, easier sales of exporters at 4½c@4¾c per lb. and one load of picked brought 4¾c. The best butchers' sold at 3½c@3¾c, and medium at 3c@3½c.

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO.
OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 304,600
Resources Over 1,048,429
*Deposit with Dom. Gov't, - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases usually reducible until the rate of

One-Half per cent. per annum is reached.

This Company is under the same experienced management which introduced the system to this continent over twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients:

Over \$717,528 18 have been paid in Claims to Employers.

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

HEAD OFFICE:

157 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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MILLS,

EMBRO, - - ONT.

D. R. ROSS, - - Proprietor

The very best quality of Standard Granulated and Roller Oatmeal is manufactured at this mill. The best White Oats only are used. When not called only regularly by an agent, Produce, Wholesale Grocers and other Dealers should communicate direct by wire or mail.

"The consumption of Canned Salmon is growing larger every year. The Maple Leaf Brand seems to take the lead. The packers allow nothing but the finest fish to be used. This is the secret of this Brand's success."

Milch cows \$46@50 ahead. Sheep are easier; ewes and wethers 4c per lb, and rams 3½c. Lambs sell at \$3.50@4.40. Calves \$5@5.50 a piece, and hogs at 5c@5½c per lb.

Provisions.—There has been a quiet trade with but few changes in prices. Small lots of long clear bacon sell at 8½c @8¾c, while car lots are quoted at 8½c @8¾c. Rolls 9½c; backs 11c and bolles 10½c @11c. Hams firm at 12½c@13c for smoked; pickled 11½c. Mess pork dull at \$15.50 and short cut \$16.75. Potatoes sell at 90c per bag. Beans firm at \$1.80@1.90 for jobbing lots. Onions sell at \$2.25@2.50 per barrel. New apples \$2.00@2.25 per barrel. Hops nominal at 16c@17c.

Wool.—Trade dull, with prices unchanged. Fleeco is quoted at 21c; clothing 23c and Southdown 25c. Pulled wools dull with small lots of supors selling at 23c and extras at 27½c@28c.

STOCKS AND BONDS.

NAMES.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Sept. 4.	Cash value per Sh
Brit. North America	242½	\$4,866,666	4,866,666	1,216,666	4	April Oct	.60	.89 3/4
Can. Bank Commerce	50	6,000,000	6,000,000	800,000	3½	June Dec	1.29	6.00
Commercial, Manitoba	200	387,200	364,150	25,000	3½	2 May 2 Nov		40.00
Commercial, Ont.	200	306,000	306,000	145,000	4½	30 June 31 Dec	4.00	42.40
Commercial, Windsor	40	600,000	260,000	60,000	5		1.08	116.00
Dominion	50	1,500,000	1,500,000	1,230,000	3	1 May 1 Nov	2.33	65.00
Du People	50	1,200,000	1,200,000	400,000	3	3 Mar 3 Sept		
Eastern Townships	50	1,500,000	1,466,684	550,000	3½	2 Jan 2 July	1.30	
Federal	100	1,250,000	1,250,000	In liquidation				
Hamilton	100	1,000,000	1,000,000	450,000	1	1 June 1 Dec	1.57	157.00
Hochelaga	100	710,100	710,100	125,000	3	June Dec	1.01	91.00
Imperial	100	1,500,000	1,500,000	700,000	4	June Dec	1.57	167.00
Jacques Cartier	25	600,000	600,000	140,000	3	2 June 2 Dec	1.00	25.00
Merchants' Can.	100	5,798,300	5,750,000	2,315,000	3½	2 June 1 Dec	45 1/8	145.00
Merchants, Halifax	100	1,000,000	1,100,000	275,000	3	1 Aug 1 Feb	1.32	132.00
Molson's	50	2,000,000	2,000,000	1,075,000	4	1 April 1 Oct	164 1/2	170.00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	230 23 1/2	460.00
Nationale	30	1,200,000	1,200,000	100,000	2	1 May Nov	89	24.00
New Brunswick	100	500,000	500,000	400,000	6	1 Jan 1 July	243	243.00
Ontario	100	1,500,000	1,500,000	2,000	3½	1 June 1 Dec	115 1/2	115.00
Ottawa	100	1,000,000	1,000,000	400,000	4	1 June 1 Dec	140	140.00
People's of N. B.	20	180,000	180,000	100,000	4	Jan. July	112	22.40
Quebec	100	2,500,000	2,500,000	500,000	3½	June Dec	120	120.00
St. Stephen's	100	200,000	200,000	35,000	2	April Oct		
Standard	50	1,000,000	1,000,000	410,000	3½	Jan. July	146 1/2	73.25
Toronto	100	2,000,000	2,000,000	1,400,000	8	1 June 1 Dec	220 22 1/2	220.00
Union, (Halifax)	50	500,000	500,000	40,000	2½		114	57.00
Union of Can.	100	1,200,000	1,200,000	200,000	3	2 Jan 2 July	96	96.00
Ville Marie	100	500,000	478,430	20,000	3	2 June 1 Dec	100	100.00
Western Bank of Can.	100	600,000	342,597	66,000	3½	1 April-Oct	99	110.00
Agri. Sav. and Loan Co.	50	630,000	619,132	98,000	3½	1 Jan 1 July		
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3½	1 Jan 1 July		
Brit. Mortg. Loan Co.	100	450,000	289,036	52,000	3½	2 July		
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	107 1/2	26.87 1/2
Canada Cotton Co.	100	2,000,000	2,000,000			May Aug	43 1/2 55	43.50
Canada Landed Credit Co.	50	1,500,000	683,990	158,000	3½	3 Jan 2 July	118 1/2 120 1/2	69.25
Can. Perm. Loan and Sav.	50	4,500,000	2,500,000	1,340,000	6	1 Jan 1 July	191	96.50
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	7	1 June Dec		
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	180,000	3	1 Jan July	121 1/2 126	121.50
Dominion Sav. and Inv. Co.	50	1,000,000	918,250		3	30 Feb 31 Dec	81	40.40
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	15 Jan-4 Qtr	27	43.50
Dundas Cotton Co.	100	500,000	500,000				5	25.00
Farmer's Loan and Sav. Co.	50	1,037,250	611,430	112,500	3	1 May Nov	122	61.00
Freehold Loan and Sav. Co.	100	3,221,500	1,317,100	629,000	5	1 June 1 Dec	137	137.00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	235,000	3½	2 Jan 2 July	126 1/2	126.25
Home Sav. and Loan Co.	100	1,500,000	150,000	66,000	3½	2 Jan 2 July		
Hochelaga Cotton Co.	100	2,000,000	1,000,000		2 qly	March-qly.	125 150x	125.00
Huron & Lambton Loan Co.	50	600,000	315,039	47,570	3½	2 Jan 2 July		
Imperial Loan and Inv. Co.	100	629,850	629,850	108,000	3	3 Jan 3 July	123	123.00
Landed Banking and Loan.	100	700,000	493,000	80,000	3	2 Jan 2 July		
London & Can. Loan and Ag.	50	5,000,000	700,000	360,000	4	15 Feb 15 Sept	131 1/2 132	65.87 1/2
London Loan Co.	50	679,700	622,850	60,000	3½	31 Dec 30 June		
London and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3½	2 Jan 2 July	114 1/2	114.50
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan July		
Manitoba Loan	100	1,250,000	312,500	111,000	3½	Jan July	101	104.00
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	2 Jan-qly	99 1/2	39.00
Montreal City Gas Co.	40	2,000,000	2,000,000		6	15 April 15 Oct	209 21 1/2	83.60
Montreal Street Ry. Co.	50	600,000	600,004		4	6 May 6 Nov	186 1/2 188	93.25
Montreal Cotton Co.	100	800,000	800,000		2 qly		75 ex-d	75.00
Montreal Building Assoc.	50	300,000	300,000		0	March-qly	27	13.50
Montreal Loan and Mortg.	50	1,000,000	500,000		3½	15 Feb 15 Sept	120 1/2 135	60.00
National Investment Co.	100	1,700,000	425,000	30,000	3	31 Dec 30 June	160	100.00
Ont. Indus. Loan and Inv.	100	466,800	313,411	16,000	3½	30 June 31 Dec		
Ont. Loan and Deb. Co.	50	2,000,000	1,300,000	360,000	3½	1 Jan 1 July	125 1/2	62.75
People's Loan and Dep. Co.	50	600,000	589,392	107,000	3½	1 Jan 1 July	115 1/2 116	57.50
Real Est. Loan and Deb. Co.	50	800,000	477,200	5,000	3	Jan July		
Riohellon and Ont. Nav. Co.	100	1,619,000	1,350,000		3	9 Feb 15 Sept	57 5/8	57.00
Royal Loan and Sav. Co.	50	500,000	470,000	57,000	4	Jan July	130	55.00
Starr M'fg Co., Halifax	100	200,000	200,000		5	March	50	50.00
Toronto City Gas Co.	50	800,000	800,000		2 1/2	1 Feb-qly	176	88.00
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan 1 July	132	65.00
Western Can. Loan & Sav.	50	3,000,000	1,100,000	700,000	5	Jan July		

BARBOUR'S
LINEN THREAD.
THOMAS SAMUEL & SON
AGENTS FOR CANADA,
8 St. Helen St., MONTREAL.
3 Wellington St., East, - - TORONTO
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Lobsters, Tomatoes, Corn
Baked Beans and other Fruits and Vegetables in their Season.
FACTORIES—Montreal, 70 Albert Street; Cape Cove, Gaspe Co.; New Port, P.Q.; Pabas, P.Q.; Seal Cove P.Q.; Little Shippegan, N.B.



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MILLER BROS. & TOMS,

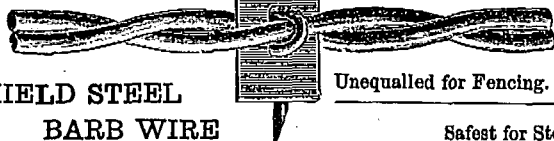
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A NEW INDUSTRY!

Safety Barb Wire Com'y

Manufacturers of



FIELD STEEL

BARB WIRE

Unequaled for Fencing.

Safest for Stock

Manufactured under Broad Claim Patents.

TORONTO, Ont.

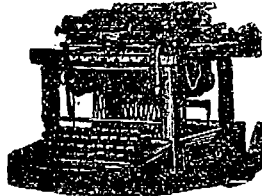
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IS THE ONLY DURABLE MACHINE,

SAVES

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Martin's Patent Telephones

For Offices, Warehouses and Factories.

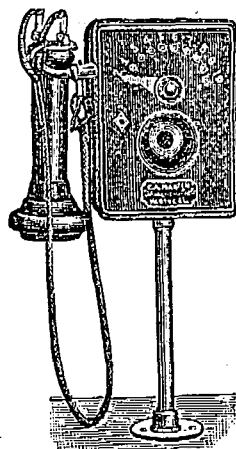
ANNUNCIATORS, BELLS
 and ELECTRICAL SUPPLIES
 Of Every Description.

Office & Factory, 765 Craig Street,
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All our goods are warranted to be equal to the best American make, and our prices will be found as low as is consistent with strictly first-class work. Correspondence is solicited. Estimates and Catalogue will be furnished on application.

N.B.—Our Telephones can be adjusted to any kind of Office Desk, or can be secured by movable bracket to the wall or suspended from the ceiling.

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 Tea Sets,
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Cassidy & Co.,

Manufacturers and Importers of

Metal, Bronzes
 Piano and
 Table,
 Lamp Cutlery
 and Plated Goods

China, Crockery & Glassware

Office and Sample Rooms: 339 and 341 St. Paul Street,

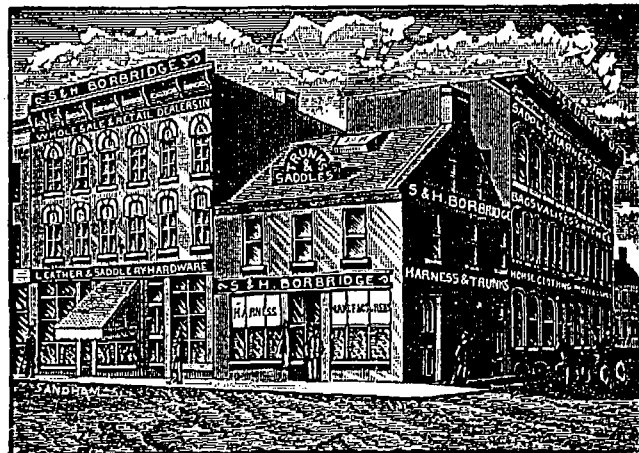
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Lanterns,
 Chimnies, Prisms,
 Globes, Lamps,
 Fruit jars.

BRANCHES: 52 Princess St.,
 Winnipeg, Man., and Govern-
 ment St., Victoria, B.C.
 Import Orders a Specialty.

Bisque Ornaments,
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 Satin Ware,
 Statuary, Gasalier

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

(— USE —)

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 Cigars !

They are the Best Selling Cigars on the Market.

LARGE PROFITS

On Fifteen-Year Tontine Dividend Policies recently settled by the

NEW YORK LIFE Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.		Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
Ordinary Life.....	30	\$3,515 10	\$8,500 00
" "	40	5,137 40	9,780 00
" "	50	7,968 90	12,150 00
20-Year Endowm't..	30	10,128 90	24,490 00
" "	40	10,666 80	29,250 00
" "	50	12,163 70	18,630 00
15-Year Endowm't..	30	14,992 00	36,250 00
" "	40	15,584 60	29,600 00
" "	50	17,182 00	26,200 00

The Tontine Policies of the New York Life furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

DAVID BURKE,
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Head Office: 23 St. John St., Montreal
Branch Office, Mail Building, Toronto.

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly 1,000,000

ACCUMULATED FUNDS.

1857	\$ 565,000
1865	1,185,000
1873	2,810,000
1881	4,210,000
1883	4,780,000
1885	5,304,000
1888	6,386,000
1889	6,854,000

F. STANCLIFFE General Manager.

General Agents, - Toronto,
J. E. & A. W. SMITH.

GLASGOW & LONDON

Fire Insurance Co.

CANADIAN BRANCH.

HEAD OFFICE:

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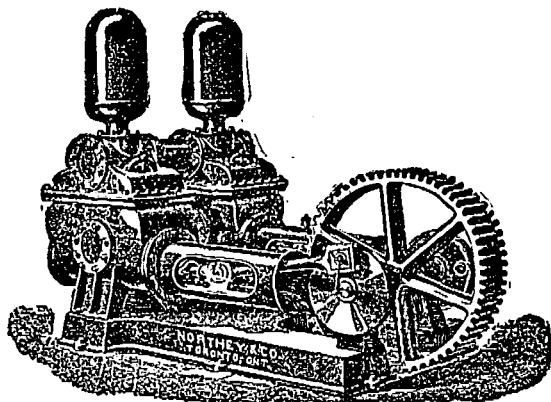
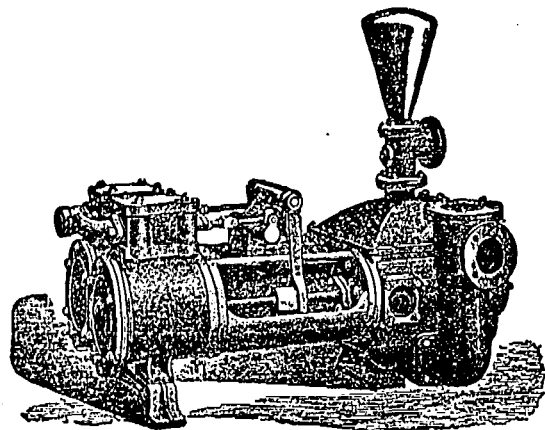
DIRECTORS:

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WESTERN

Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,859,054 40
Income for Year ending 31st Dec., 1889, - 1,716,080 80

Head Office: - - - - - Toronto, Ont.

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A. M. SMITH, President. C. C. FOSTER, Secretary.

J. H. ROYTH & Co., Managers Montreal Branch,
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(LIMITED),

of LONDON, ENGLAND.

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LIFE

Confederation Life

ORGANIZED 1871.

Head Office, Toronto.

Remember, after Three Years

POLICIES ARE INCONTESTABLE.

Free from all restrictions as to residence, travel or occupation.
Paid-up Policy and Cash Surrender Value Guaranteed in each Policy.
The New Annuity Endowment Policy affords absolute protection against

Early Death, provides an Income in old age, and is a good investment.

Policies non-forfeitable after payment of two full annual Premiums.
Profits, which are unexcelled by any company doing business in Canada, are allocated every five years from the issue of the policy, or at longer periods as may be selected by the insured.

PROFITS so ALLOCATED are ABSOLUTE and not liable to be reduced or recalled at any future time under any circumstances.

Participating Policy-Holders are entitled to not less than 90 per cent. of the profits earned in their class, and for the past seven years have actually received 95 per cent. of the profits so earned.

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J. K. MACDONALD,
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Boston Baked Beans,
 Dominion Sugar Corn,
 Sterling Lobster and
 Spiced Salmon

Are the old reliable and favorite brands of
 Canned Goods, and are to-day without a rival.
 Every can guaranteed.

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McGill Street, Montreal.

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Oranges, Lemons, Bananas, Pine Apples, &c., &c

Apples a Specialty

Consignments solicited.

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Manufacturer of

AERATED WATERS

Bottler and Dealer in Ales and Porter.

SHERBROOKE, P.Q.

Agent for the Celebrated St. Leon Water.
 Correspondence Solicited.

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S. COLLINS' SON & CO.

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32 and 34 Frankfort Street, N. Y.

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T. F. MEDAL GLUE,

GERMAN GLUE,
 COIGNETS GLUE GELATINE,
 FINE GELATINE,
 DEXTRINE
 GLYCERINE,
 QUININE.

IN STORE AND TO ARRIVE.

WULFF & CO.,

32 ST. SULPICE ST., MONTREAL.



SHIPPING TAGS.

Having all the machinery necessary for the
 manufacture of Shipping Tags, we would call
 the attention of Merchants and manufacturers
 to our exceptionally **LOW PRICES** in this
 line.—**JOURNAL OF COMMERCE**

The HALIFAX Shovel Co., (Ltd.) Halifax, N.S.

—MAKERS OF—

Fenerty's Shovels, Spades, Scoops, &c.

FOR ALL PURPOSES.

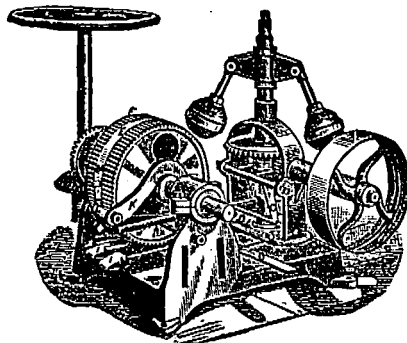
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GENTLEMEN.—We are using your Shovels and Scoops, Brookfield and Gilmour Brands, Blue and Red
 Labels, for stoking sugar and general purposes, and find them the best we can get.

We can confidently recommend your new brands as being equal to the best. We use no other.

Yours faithfully,

For Nova Scotia Sugar Refinery (Ltd),
JOHN TURNBULL, Manager.



For particulars address

"CHAMPION"

Water-Wheel Governor

The Best in the Market.

HUNDREDS IN USE.

Guaranteed to regulate the speed of a
 Wheel perfectly.

Paxton, Tate & Co.

PORT PERRY, ONT.

THE * STANDARD * INSTRUMENTS * OF * THE * WORLD.

BELL

PIANOS ORGANS

UPRIGHT AND GRAND.

PARLOR AND CHAPEL.

Surpass all others for Brilliancy and
 Strength of Tone, Durability and
 Elegance in Design.

In One Hundred and Twenty Styles, which
 in Appearance, Purity of Tone and
 excellent Construction, lead all.

We also make a specialty of

CHURCH PIPE ORGANS

Of Strictly First-class Quality.

Specifications and Designs submitted to intending Purchasers on application.

W. Bell & Co., HEAD OFFICE and **Guelph, Ont.**
 FACTORIES.

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PIANOS

We invite inspection of our large
 assortment of Pianos of the fol-
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CHICKERING, HAINES, STEINWAY,

—Finest Assortment in the Dominion in our
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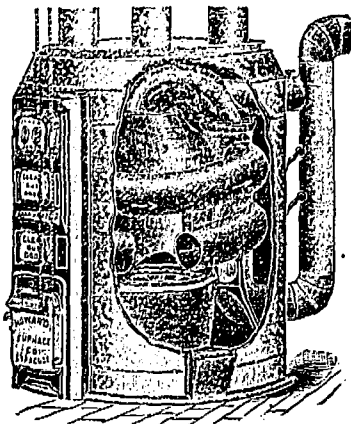
Special attention is also directed to our varied stock of **SECOND-
 HAND PIANOS**, amongst which are some instruments of the
 standard makers, and that have been in use but a short time.

A. & S. NORDHEIMER

MONTREAL—213 St. James Street.

TORONTO—15 King, St. East. Branches—Ottawa, London, Hamilton

THE CELEBRATED HOWARD FURNACES



DEALERS!

Here is the Furnace you want. Low down, all Cast Iron, simple in parts and thoroughly original. Easy to "set up" and a good seller.

Successful beyond all precedent. Every heater fully guaranteed. Dealers protected in the sale of "Howard Furnaces."

Telling points of superiority, Scientific Construction, entire utilization of Fuel, correct material, actual economy.

Write for terms, price list and catalogue.

The Howard Furnace Co., of Berlin (Ltd.)

BERLIN, - ONT.,
And SYRACUSE, N.Y.

THE FAMOUS
Knickerbocker School Boots
 MANUFACTURED BY
LANGLOIS & LANGLOIS,
QUEBEC



Obtained First Prize at Central Ontario Exhibition, held in the City of Kingston, September, '89.

Correspondence Solicited.
Send for Samples.

Order your Posters, 1, 2 and 3-Sheet, at the JOURNAL OF COMMERCE OFFICE, 171 St. James St.

ARCHIBALD & TURNER

Wholesale Manufacturers of
Fine Boots and Shoes
MONTREAL.

HEPBURN & CO.

Manufacturers of Hepburn's Celebrated
\$2.75 & \$3 BALMORAL SHOE
EVERY PAIR WARRANTED.
Send for Samples.
PRESTON, - - - Ontario

DUCLOS & PAYAN,

Tanners and Manufacturers of
BUFF, PEBBLED GRAIN and SPLIT LEATHER,
ALSO
Moulded Boot and Shoe Counters, Pressed Insoles, Heels, &c.
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Bell Telephone

Company of Canada.
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HEAD OFFICE:
30 St. John Street, Montreal

This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.

This Company will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for firms or individuals, connecting their places of business or residences. It is also prepared to manufacture all kinds of electrical apparatus.

Full particulars can be obtained at the Company's offices as above, or at

St. John, N.B., Halifax, N.S., Winnipeg, Man. Victoria, B.C., Hamilton, Ont.

Illustrated Catalogues Printed at the Journal of Commerce Office.

NOTICE

To Boot and Shoe Manufacturers

The Town of FRASERVILLE, P.Q., offers on exceptionally good conditions a splendid Boot and Shoe Manufactory with all its material, and will be ready to give the best advantages to any business man who would establish a Boot and Shoe Manufactory there.

M. DESCHENES, Sec.-Treas.,
Town of Fraserville

April 19, 1890.

THE GREATEST ADVERTISEMENT for SHOE DEALERS is a
Doney Slip-Never Heel Plate
MACHINE

For attaching the Slip-Never Plate to Rubbers and Overshoes. Protects heels from wearing. The best Creaper on earth. If you want to double your trade next winter

ORDER AT ONCE. PRICE VERY LOW.
C. DONEY, Ottawa

A. T. FOSTER & CO.,
Manufacturers of
CUSTOM-MADE BOOTS & SHOES

And Dealers in American Rubbers.
Telegraph Address, DERBY LINE, VT.
ROCK ISLAND, - - - QUE.

LOUIS COTE & BROS.
WHOLESALE

BOOT and SHOE
MANUFACTURERS,
ST. HYACINTHE, P. Q.

BOOT & SHOE
Manufacturing Company,
- MANUFACTURERS OF -

Staple Lines, &c.,
LEVIS., P. Q.

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BOOTS & SHOES
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CORNER OF
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MANUFACTURERS OF
LEATHER BELTING.
Montreal and Toronto.

D. W. ALEXANDER,
Manufacturers of
SOLE LEATHER

And dealer in every description of *Green Salted Hides,*
65. Front Street East, - TORONTO
Write or wire for quotations.

Israel England & Sons,

General Merchants and Manufacturers of
Hemlock Tanned Sole Leather
SUPERIOR
Lace and Picker Leather, Loom Straps, Cut Lacings, &c.
Knowlton, - - - P. Q.

Samples sent free on Application,
ESTABLISHED 1843.
ISRAEL ENGLAND. FRED ENGLAND. E. N. ENGLAND.

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Importers and Manufacturers of
Trunks, Valises and Satchels
OF ALL KINDS.
Office, Factory and Warehouse, 518 Sussex St.
Send for prices. **OTTAWA, Ont.**

SNOW SHOES {The best made.

I. T. CORMIER, Thru Rivers, P.O.

CANADIAN RUBBER CO'Y,
OF MONTREAL.

MANUFACTURERS OF
Rubber Shoes, Felt Boots, Belting,
Packing and Fire Engine Hose.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEP. 4, 1890.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Categories include Farm Products, Groceries, and various oils and beans.

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

Advertisement for Stoves and Furnaces. Features a circular logo with 'McCLARY'S FAMOUS STOVES' and text: 'WHENEVER you see this TRADE MARK on a STOVE or FURNACE...'

Advertisement for Flour, Meal, Buckwheat Flour, Cornmeal, Rye Flour. Text: 'CAR LOTS or BROKEN LOTS... J. & R. ROBSON, Millers and Grain Dealers, BRANTFORD, Ont.'

Advertisement for Automatic Refrigerator Co. of Ottawa. Features an illustration of a large refrigerator and text: 'AUTOMATIC REFRIGERATOR COM'Y OF OTTAWA, SOLE MANUFACTURERS OF Hanrahan's Patent Refrigerator...'

Advertisement for Cookshire Flour Mill Co. Text: 'New Flour Mills! FULL ROLLER PROCESS. Cookshire Flour Mill Co., MANUFACTURERS OF BEST PATENTS and STRONG BAKERS, &c. FROM Manitoba Wheat.'

Advertisement for Bookbinding and Job Printing. Text: 'BOOKBINDING — AND — JOB PRINTING DONE AT THE Journal of Commerce Office 171 St. James Street'

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEP. 4, 1890.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.	\$ o. \$ c.	Horse Shoes.....	3 50 0 00	Shot per 100 lbs.....	5 55 5 75	Harness.....	0 22 0 39
4dy to 5dy—Cold Cut, }	2 95 0 00	Terms, 4 months, or 3 pc	0 00 0 00	Lead Pipe per 100 lbs.....	4 09 4 25	Upper Heavy.....	0 28 0 35
3dy—Can. Pat. }	3 45 0 00	or 30 days.....	0 00 0 00	Zinc Sheet.....	0 00 6 50	Light.....	0 30 0 35
8dy—fine, HotCut, Am Pat	5 65 0 00	Acce ss. & da.—25 to 30 dis	11 00 18 00	" Spelter.....	6 00 6 25	Grained Upper.....	0 30 0 32
Steel Cut, Am. or Can. Pat. "	5 65 0 00	Coil Chains—1.....	0 04 0 00	Scrap Iron—Chairs.....	20 00 0 00	Scotch Grain.....	0 83 0 36
10dy to 60dy.....	2 55 0 00	Coil Chains—1.....	0 06 0 00	Machinery scrap.....	18 00 18 50	Kip Skins, French.....	0 60 0 75
8dy to 9dy.....	2 80 0 00	5-16.....	0 05 0 00	Wrot iron.....	0 00 18 50	English.....	0 50 0 70
6dy to 7dy.....	3 05 0 00	7-16.....	0 04 0 00	Powder: Canada Blasting	3 00 3 50	Canada Kip.....	0 30 0 40
4dy to 5dy.....	3 30 0 00	1.....	0 04 0 04	F F to F F F.....	4 75 5 00	Hemlock Calf.....	0 45 0 55
3dy.....	4 65 0 00	Galvanized Iron:		Barbed wire, per lb "Gal"	0 03 0 00	" Light.....	0 40 0 50
3dy—fine.....	5 65 0 00	Morewoods Lion, No. 28.	0 00 0 06	Fencingwire, No. 8.....	0 00 2 75	French Calf.....	1 05 1 40
Casing, Flooring, Box, Shook		D. McC. & Co.....	0 06 0 07	" No. 9.....	0 00 2 90	Splits, Light & Medium.....	0 16 0 21
and Tobacco Box:		Queen's Head, or equal.....	0 00 0 05	" No. 10.....	0 00 3 00	Splits, Heavy.....	0 20 0 25
8dy.....	4 45 0 00	Common.....	0 05 0 05	Buckthorn Wire.....	0 00 0 08	Small.....	0 18 0 15
4dy to 5dy.....	3 70 0 00	Pig Iron: Siemen No. 1.	22 60 0 00	Hides and Tallow.		Leather Board, Canada.....	0 08 0 10
6dy and 7dy.....	3 45 0 00	Coltness.....	23 50 23 90	Montreal Green Hides		Enameled Cow, per ft.....	0 14 0 15
8dy and 9dy.....	3 20 0 00	Galsder.....	0 00 22 50	" No. 1 per 100 lbs	7 50 8 00	Pobble Grain.....	0 12 0 15
10d to 30dy.....	2 75 0 00	Langloan.....	23 50 23 50	" No. 2.....	6 50 7 00	Glove Grain.....	0 12 0 15
Cut Spikes: all sizes.		Shotts.....	22 00 22 50	" No. 3.....	6 50 6 00	B. Calf.....	0 10 0 12
Common Floor Barrel:		Summerlee.....	22 50 23 00	Tanners pay 50 cts. more		Brush (Cow) Kid.....	0 12 0 14
0 1 in.....	4 85 0 00	Gartshorrie.....	0 00 22 00	for sorted, cured and insp'd		Buff.....	0 12 0 15
1 in.....	4 45 0 00	Carabroe.....	20 00 21 00	Hamilton, No. 1 insp.....	7 50 0 00	Russsets, Light.....	0 30 0 35
1 1/2 in.....	4 15 0 00	Eglinton.....	20 00 20 50	" No. 2.....	7 50 0 00	Russsets, Heavy.....	0 28 0 30
Finishing Nails:		Hematite.....	25 00 0 00	Toronto " 2.....	6 75 0 00	" Saddlers.....	8 00 9 00
1 in.....per keg	6 46 0 00	Bar Iron: per 100 lbs		" 2.....	6 75 0 00	Int. Fr. Calf.....	0 65 0 80
1 1/2 in.....	4 70 0 00	Ord. Crown.....	2 25 2 50	Norm.—The above are		English Oak.....	0 38 0 42
1 1/4 in.....	3 95 0 00	Best Refined.....	0 00 2 75	prices in the west.		Rough.....	0 30 0 32
1 1/2 in.....	3 85 0 00	Siemens.....	0 00 2 50	Chicago Buff.....	0 00 0 00	Dongola, extra.....	0 30 0 32
2 in.....	3 70 0 00	Swedes.....	3 75 4 00	" Steers.....	0 00 0 00	" No. 1.....	0 24 0 28
2 1/2 in.....	3 70 0 00	Sheet Iron to No. 20.....	2 75 3 00	" Calfskins.....	0 00 0 00	ordinary.....	0 19 0 23
2 1/4 in.....	3 45 0 00	Boiler Plates.....	2 75 3 00	" Bulls.....	0 00 0 00	Oils.	
2 3/4 in.....	3 45 0 00	Boiler " Lowmoor.....	0 00 0 06	" Buffalo.....	0 00 0 00	Cod Oil, Newfoundland.....	0 40 0 00
3 in.....	3 20 0 00	Hoops and Bands.....	2 75 0 00	" Sheepskins.....	0 00 0 00	" Halifax.....	0 38 0 39
Clinch and Heavy Clinch:		Canada Plates:		" Clips.....	0 00 0 00	" Gaspe.....	0 38 0 39
1 in.....per 100 lbs	6 40 0 00	Good Brands.....	2 90 3 00	" Lambskins.....	0 40 0 50	S. R. Pale Seal.....	0 00 0 05
1 1/2 in.....	4 70 0 00	Iron Wire: 0 to 7 p 100 lbs	2 75 0 00	" Calfskins uninspected.....	0 07 0 00	Straw Seal.....	0 70 0 60
1 1/4 in.....	3 95 0 00	Wrot Iron pipe, 1 to 2 in	0 00 0 00	" Horse Hides western, each	2 50 3 00	Cod Liver Oil.....	0 55 0 65
2 and 2 1/2.....	3 70 0 00	55 p.c. over 2 in. 6 1/2 p.c.	0 00 0 00	" City.....	0 75 1 25	[Distributing Prices]	
2 1/4 and 2 1/2.....	3 45 0 00	Steel, cast per lb.....	0 11 0 12	" Buffalo Sole, No. 1.....	0 00 0 00	Cod Oil, Newfoundland.....	0 40 0 45
3 in. and up.....	3 20 0 00	" Spring, 100 lb.....	2 50 0 00	" No. 2.....	0 00 0 00	Do Halifax.....	0 38 0 40
Sharp and Flat Press'd Nails		" Tire " lb.....	3 00 0 00	" No. 3.....	0 18 0 19	Do Gaspe.....	0 40 0 45
1 in.....per 100 lbs	6 90 0 00	" Sleigh Shoe. lb.....	0 00 2 75	" No. 3.....	0 14 0 15	S. R. Pale Seal.....	0 55 0 57
1 1/2 in.....	5 20 0 00	" Machinery.....	3 25 3 50	Buffalo Sole, No. 1.....	0 00 0 00	Straw Seal.....	0 50 0 55
1 1/4 in.....	4 45 0 00	Tin Plate:		" No. 2.....	0 00 0 00	Cod Liver Oil.....	0 65 0 75
2 and 2 1/2.....	4 20 0 00	IC Coke.....	4 00 4 25	China " No. 1.....	0 18 0 19	Castor Oil.....	0 11 0 12
2 1/4 and 2 1/2.....	3 95 0 00	IC Charcoal.....	4 50 4 75	" No. 2.....	0 16 0 17	Lard Oil, Extra.....	0 75 0 80
2 in. and up.....	3 70 0 00	IX.....		" No. 3.....	0 18 0 19	" No. 1.....	0 60 0 70
*Terms.		LXX.....		Buffalo Sole, No. 1.....	0 00 0 00	Boiled.....	0 70 0 72
Horse Nails: 9 lb.....	0 22 0 00	LXXI.....		" No. 2.....	0 00 0 00	Olive, Pure.....	1 10 1 20
" " 8 lb.....	0 23 0 00	LXXII.....		China " No. 1.....	0 18 0 19	" Machinery.....	0 95 1 05
" " 7 lb.....	0 24 0 00	LXXIII.....		" No. 2.....	0 16 0 17	" Extra, qt. p case	3 00 3 25
" " 6 lb.....	0 27 0 00	LXXIV.....		Zanzibar, No. 1.....	0 18 0 19	" pts. do.....	2 40 2 60
" " 5 lb.....	0 30 0 00	LXXV.....		" No. 2.....	0 16 0 17	" pts. do.....	2 70 3 00
Dist. 55 p. c.		LXXVI.....		" No. 3.....	0 14 0 15	Spirits Turpentine, brls.	0 63 0 65
Wrought or Ship Spikes:		LXXVII.....		Slaughter, No. 1.....	0 23 0 25		
7-16 and 1 in.....	3 80 0 00	LXXVIII.....					
3-8 in.....	3 95 0 00	LXXIX.....					
5-16 in.....	4 20 0 00	LXXX.....					
1 in.....	4 45 0 00	LXXXI.....					
(Dis. 20 per cent.)		LXXXII.....					

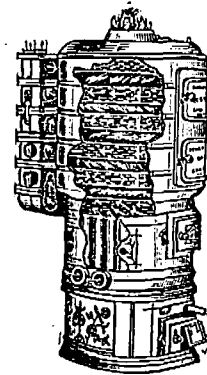
Retailers will please bear in mind that the above quotations apply only to large lots.

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

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

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Patent Hot Water Boiler



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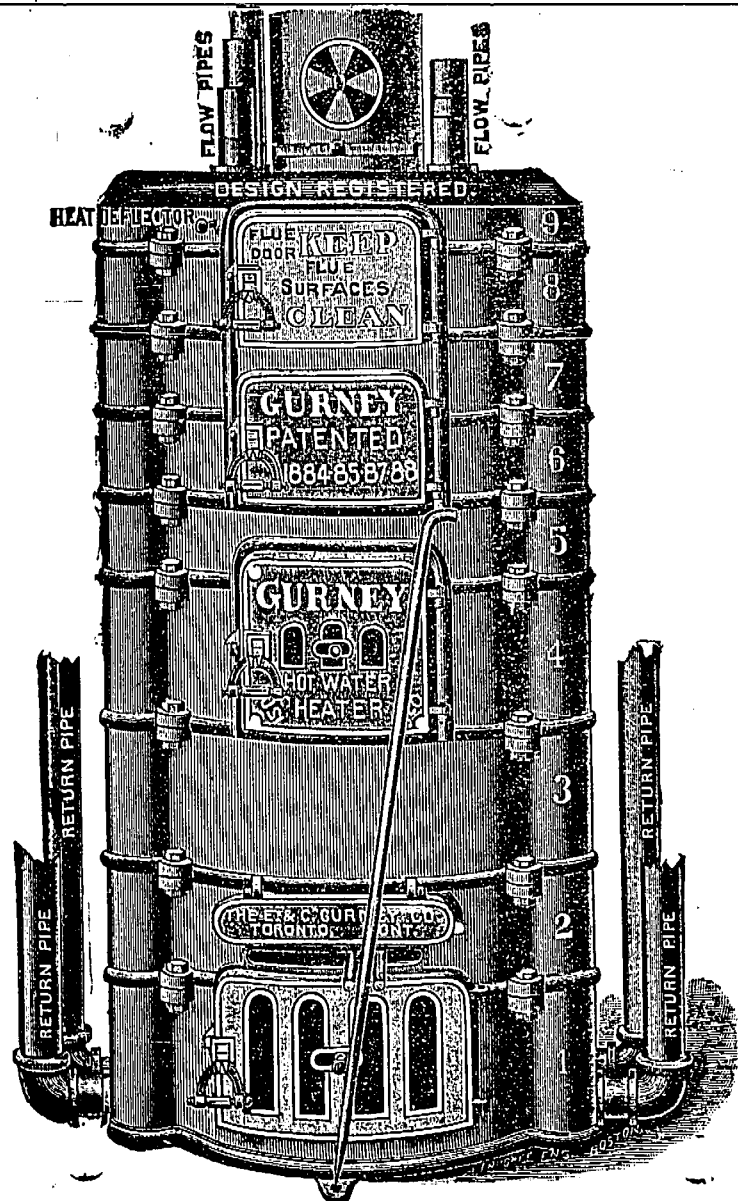
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LONDON, - ONTARIO,
MANUFACTURERS OF
IRON AND BRASS WORKING MACHINERY.
L. A. MORRISON, with A. B. WILLIAMS
General agents, Toronto.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEP. 4, 1890.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ o.		\$ c. \$ o.		\$ c. \$ o.		\$ c. \$ o.
Coal Oil:				Wines, Liquors, etc.			
Crude	1 39 0 00	Lumber, &c.		<i>All English</i>	2 40 2 45	Ports	\$ c. \$ o.
Car Lots Store, (2 p.c. off)	0 00 0 15	Ash, 1 to 4 in., M	20 00 25 00	Bas, Dogs Head	1 60 1 65	<i>Claret cases</i>	2 25 7 00
Broken lots	0 00 0 16	Birch, 1 to 4 in., M	20 00 25 00	Domestic	2 35 1 60	Hanappier & Co	4 00 12 00
Am. in car lots	0 00 0 23	Baswood	18 00 20 00	Porter: Dublin	0 85 1 25	Class Claret of gd. brands	7 50 18 00
5 bbls	0 00 0 24	Walnut, per M	60 00 100 00	Domestic	0 60 0 75	Tarragona Ports, imp ga	1 15 1 30
10 bbls	0 00 0 23	Butternut, per M	30 00 40 00	Porter	0 60 0 75	<i>Burgundy</i>	
single bbls	0 60 0 24	Cedar, round, lineal foot.	00 06 00 10	Domestic	1 60 1 65	Still, Case	10 00 23 00
Glass.	50ft. 100ft.	Cedar, flat, lineal foot.	00 04 00 06	Brandy: best	0 70 0 00	Sparkling	16 00 17 50
United inches, 00 to 25	1 40 1 60	Cherry, per M	70 00 100 00	case	0 00 0 15	Can. Spirits, imp. gallon.	Bond. Paid.
United inches 26 " 40	1 50 1 80	Elm, soft, 1st	15 00 17 00	case	0 70 0 00	Pure Spirits	65 O. P.
" 41 " 50	3 25 3 50	Elm, Rook	25 00 30 00	case	5 50 6 25	"	25 U. P.
" 51 " 60	3 50 3 75	Hemlock, M	9 00 10 00	case	0 00 12 00	Family Proof	20 "
Paints, &c.		Maple, hard, M	25 00 35 00	Quantin & Co	8 50 0 00	Old Bourbon	20 "
W Lead pure, 50 to 100 lb kgs	6 00 7 00	Soft, do	16 00 25 00	Comandon 1828, Reserve.	25 00 0 00	" Rye	25 "
No. 1	5 00 5 50	Oak, M	40 00 50 00	Cheaper shippers	3 75 4 25	" Toddy	25 "
No. 2	4 50 5 00	Pine, clear, M	85 00 40 00	case qts.	7 00 9 50	" Malt	25 "
No. 3	4 00 4 50	2nd quality, do	25 00 30 00	Irish Whiskey	9 00 9 50	" Rye Whiskey, 4 years old	0 78 1 84
White Lead, dry	5 25 5 75	Shipping Culls	14 00 16 00	Bushmills	10 00 0 00	" " 5 "	0 88 1 94
Red Lead	4 50 5 00	Mill do	8 00 10 00	Mackie's R. O. Special	10 00 10 50	" " 6 "	0 98 2 04
Venetian Red, Eng'h	1 50 1 75	Lath, M	1 50 1 60	Islay Blend	8 00 8 25	" " 7 "	1 08 2 14
Yel. Ochre, French	1 25 3 00	Spruce, 1 to 2 in., M	10 00 13 00	Scotch Whiskey — Claymore	9 50 0 00	20 to 100 cases, net cash	
Whiting, ordinary	0 50 0 60	Shingles, 1st qual.	8 00 3 25	Cheaper Scotch Whiskies ..	5 00 7 00	100 to 200 " 2 1/2 p off.	
" London, Washed	0 35 0 75	2nd "	2 00 2 25	Jamaica Rum, 16 O.P., per	4 00 4 50	200 cases and over 5 p off	
Paris	1 15 1 25	Tobacco (duty paid)		imp gal	4 00 4 50	And add 3c for jobb'g lots	
Portland Cement, brl	2 45 2 65	No. 1 Black Chewing, cads	0 46 0 00	Demarara Rum	9 50 0 00	Islay Blend	8 00 8 25
Fire Brick	23 00 25 00	bxs	0 45 0 00	Holland Gin	2 50 2 60	Cheaper Whiskies	5 00 7 80
Fire Clay	1 50 2 00	No. 2	0 45 0 00	Green cases	4 55 4 65	APOLLINARIS—	
Gluc.		No. 4	0 41 0 00	Red cases	8 60 8 70	Qts., in case, 50 bts	7 50 0 00
Domestic Broken Sheet ..	0 11 0 13	Bright Chewing	0 49 0 53	Champagne:	26 00 28 00	Pts., " 100 "	10 50 0 00
French, T.F. Casks	0 11 0 11 1/2	Smoking	0 62 0 00	Etld Laok—Dentz & Gel-		Wool.	
Brls	0 12 0 13	R. & R	0 59 0 00	dormann	28 00 0 00	Fleece, unassorted	0 21 0 23
American White, Brls	0 17 0 20	Navy, 3s	0 52 0 00	Alfred Gratton	15 00 0 00	Pulled, unassorted	0 23 0 00
Salt.		Smoking, 6s	0 45 0 50	Sherris—		" Extra Super	0 00 0 00
Liverpool per bag Elev'n's	0 46 0 50	Solace, 12s	0 50 0 00	Sanches Romate	2 00 5 00	" B Super	0 00 0 00
Canadian, in small bags ..	2 35 3 25	"	0 48 0 00	Cases " Club, 1870	12 00 0 00	" C Super	0 00 0 00
Quarters	0 33 0 35	Myrtle Navy	0 55 0 00	Ports — Sevil Hermanos,		Black	0 00 0 00
Factory-filled per bag	1 20 1 25			Mass Wine	1 25 1 60	Natal	0 06 0 00
Quartor?	0 35 0 40			Clode & Baker	2 00 5 00	Cape	0 17 0 20
Rice's pure dairy, per bag	0 00 2 00			" " Invalid " ce	12 00 0 00	Australian	0 19 0 21
Quarters	0 00 6 50						
Turk's Island	0 00 0 00						

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



GURNEY'S hot-water Heaters have proved themselves the most perfect, economical and easiest managed in the market.
E. & C. GURNEY & Co. 385 & 387 St. Paul St., MONTREAL

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THE CHEAPEST PICTURE FRAMING !

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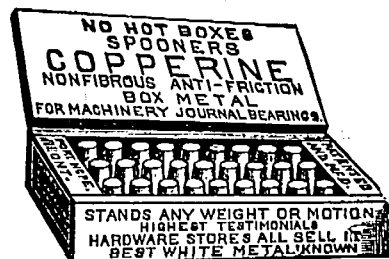
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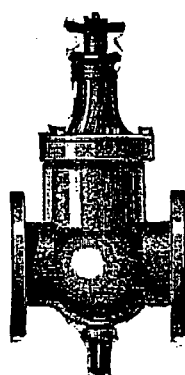
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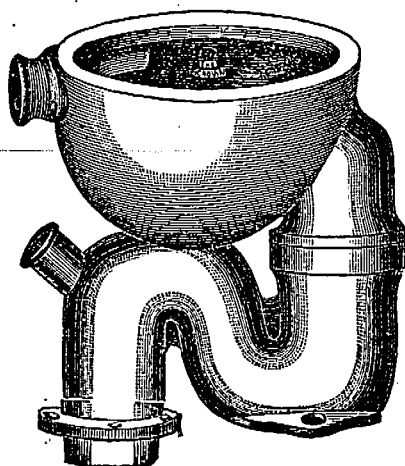
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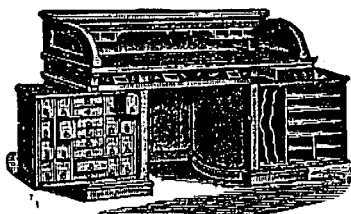
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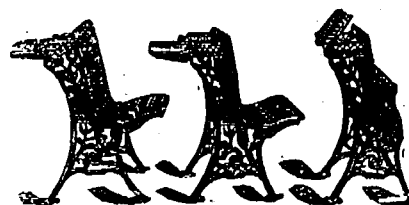
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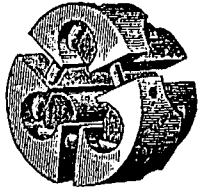
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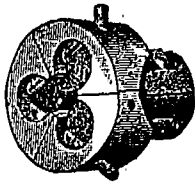
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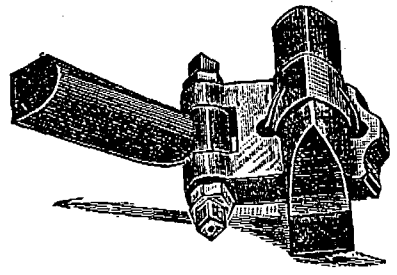
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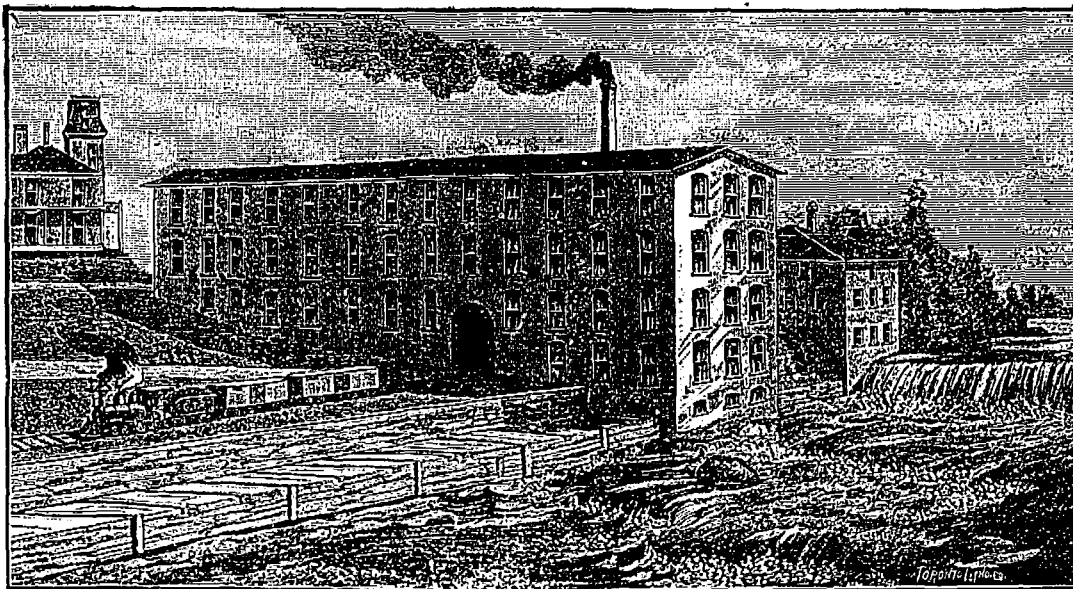
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British Columbia, 1865, 6 p.c.		107 109
1877		117 122
Canada, 4 p. c. loan, 1860		107 109
3 p. c. loan, 1888		94 95
Debs. 1884, 3 1/2 p. c.		108 105
Shs	Railway & other Stocks.	Aug. 21.
100	New Brunswick 6 p. c. 1897	300 163
100	Quebec Province, 5 p. c. 1874	107 109
100	Do do 1876 5 p. c.	108 110
100	Do do 1880 3 1/2 p. c.	104 106
100	Do do 1883 5 p. c.	112 114
100	Atlantic & Nth Western 5 p. c. Gua. 1st M. Bds	115 117
10	Buffalo and Lake Huron £10 sh.	134 13
100	Do 5 1/2 p. c. 1st Mort.	133 135
100	Do 2nd Mort.	133 135
300	Can. Central 5 p. c. 1st M. Bds Int. Guar. By Gov.	108 110
100	Canadian Pacific \$100	84 1/2 84 1/2
100	Grand Trunk, Georg. Bay, & Co. 1st M.	101 103
100	Grand Trunk of Canada Ord. stock	104 107
100	2nd. equir. mtg. bds, 6 p.c.	122 130
100	1st. pref. stock	73 1/2 74 1/2
100	2nd. pref. stock	50 1/2 51 1/2
100	3rd pref. stock	27 1/2 27 1/2
100	5 p. c. perp. deb. stock	124 126
100	4 p. c. perp. deb. stock	89 100
100	Great Western shares, 5 p.c.	121 123
100	6 p.c. bds., 1890	101 103
100	Hamilton and N. W., 6 p.c.	109 111
100	M. of Canada Stg. 1st Mort 5 p. c.	109 111
100	Montreal and Champlain 5 p. c.	101 103
100	1st mtg. bds	18 22
100	Montreal & Sorel, 1st mtg. 6 p. c.	107 109
100	N. of Canada 1st Mtg. 5 p. c.	100 102
100	Northern Extension, 6 p. c. pref.	28 30
00	Quebec Central 5 p. c. 1st Inc. Bds.	97 99
00	T. G. & B. C. p. c. bonds 1st Mort.	98 100
00	Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.	98 100
00	St. Law. and Ott. 6 p. c. Bds.	98 100
Banks.		
100	Bank of British Columbia	37 38
100	Bank of British North America	77 1/2 78 1/2
Municipal Loans.		
100	City of London (Ont) 1st pref. 5 p.c.	100 102
100	City of Montreal stg 5 p.c.	104 106
100	1874	106 109
100	City of Ottawa- 5 p. c. stg.	104 109
	redeem 1873	116 118
	1875	105 107
	1876	100 102
100	City of Quebec. 6 p. c. con., 1872	103 105
	6 p. c. redeem 1873.	115 117
	redeem 1878	110 112
100	City of Toronto. 6 p. c. stg. 1877	109 124
	5 p. c. stg. con. deb., 1874	112 114
	5 p. c. gen. con. deb., 1879	101 103
	4 p. c. stg. bonds, 1921-28	108 110
00	City of Winnipeg, deb., 1884 5 p.c.	115 117
	deb. scrip. 1883 6 p.c.	
Miscellaneous Companies.		
100	Canada Company	47 52
100	Canada North-West land Co.	3 1/2 4 1/2
100	Hudson Bay	18 1/2 19 1/2

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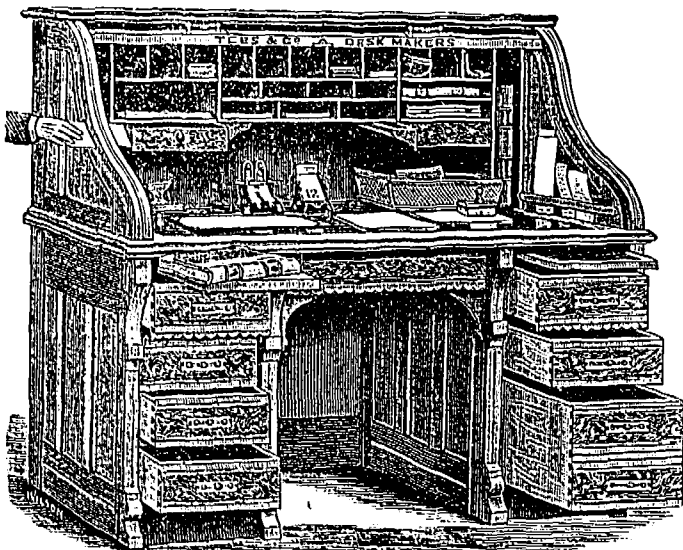
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KINGSTON,	The British America,	J. E. Dunham
LONDON.....	The Tecumseh.....	O. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO...	The Queen's...	McGaw & Winnett

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Issued for parties in position of trust where security is required.
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Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Sept. 2, 1890.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	Jan...July	\$50	\$50	108 10
Canada Life	2,500	7-6mos.	Feb... Aug	400	50	....
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar., y'ly	85	16	....
Confederation Life	5,000	5-6mos.	Jan... July	100	10	....
Western Assurance	25,000	4-6mos.	Jan... July	40	20	142 143
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. y'ly	25	20	90 100
Accident Ins. Co. of North America	2,610	6	15 J'ly 185 Jan	100	20 100	90
Guarante Co. of North America	13,372	6	15 J'ly 185 Jan	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Aug. 20, 1890. Market value p. d up sh.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
Atlas	24,000	50	.....	6	£24	£24
British and Foreign Marine	50,000	50	20	4	£22 11-16	£22
Caledonia	.....	.....	.....	.....	£34	£34
Commercial U. Fire, Life & Marine	50,000	30	50	5	£34	£34
Edinburgh Life	5,000	10	100	15	.....	.....
Fire Insurance Association	100,000	5	£10	£2	£16 3s	.....
Glasgow & London	.....	.....	.....	.....	.....	.....
Guardian Fire and Life	20,000	13	100	50	£92	£98
Imperial Fire	12,000	£7 p. sh.	100	25	£187	.....
Lancashire Fire	100,000	30	20	2	£8	£8 15-16
Life Association of Scotland	10,000	15	40	8	.....	.....
London Assurance Corporation	35,802	48	25	12	£53	£54
London & Lancashire Life	10,000	10	10	1 7-20	.....	.....
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£46	£47
National	40,000	25	.....	2	.....	.....
Northern Fire & Life	30,000	70	100	5	£72	£72
North Brit. & Merc. Fire & Life	40,000	56	50	6	£52	£53
Phoenix Fire	5,722	£21 p. s.	.....	.....	£263	.....
Queen Fire & Life	200,000	30	10	1	£7	.....
Royal Insurance Fire & Life	100,000	60	20	3	£6	£56
Scottish Imperial Life	50,000	6	10	1	£42	.....
Scottish Provincial Fire & Life	20,000	15	50	3	.....	.....
Standard Life	10,000	58	50	12	.....	.....

NORTH BRITISH & MERCANTILE FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1809.
Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq., A. MACNIDER, Esq.

Resources of the Company.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves as at 31st December, 1888	1,592,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,186,865 "
do Life and Annuity Branches	851,307 "

Agents in all principal Towns of the Dominion.
Head Office for the Dominion, 78 St. Francois Xavier Street,
MONTREAL.
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THOMAS DAVIDSON, Managing Director.

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FIRE AND LIFE.
Liability of Shareholders Unlimited.

CAPITAL, - - - - -	\$10,000,000
RESERVE FUNDS, - - - - -	10,624,435
LIFE FUNDS, - - - - -	16,288,046

Investments in Canada for the sole protection of Canadian Policy-holders, over 800,000

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 Assets, - - - - - 745,000
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WATERLOO, Ont.
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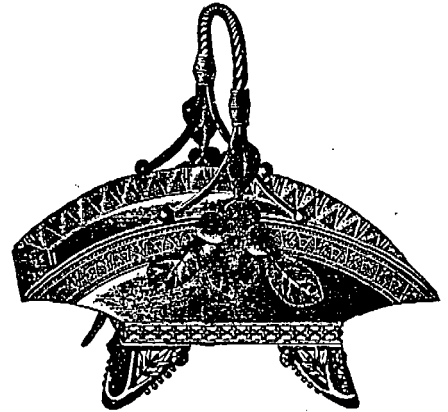
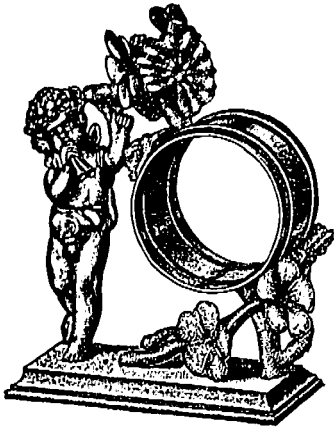
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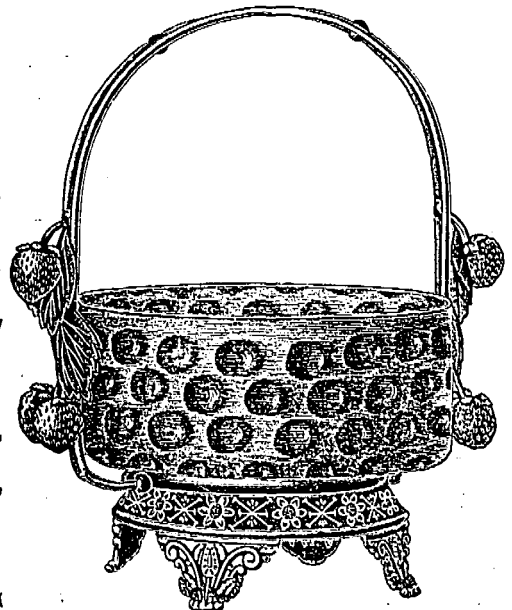
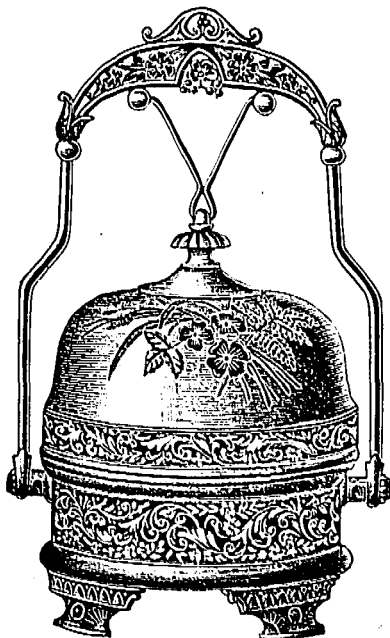
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