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# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE

Vol. 37, No. 8  
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MONTREAL, FRIDAY, AUGUST 25, 1898

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Reserve Fund, . . . . . 230,000

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INCORPORATED 1872

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Capital Paid-up, . . . . . 500,000  
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Capital Paid-up, . . . . . 1,000,000.00  
Reserve Fund, . . . . . 250,000.00  
Invested Funds, . . . . . 4,186,673.66

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1893. Summer Arrangement. 1893

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

Leaves Montreal by Grand Trunk Railway from Beauaventure Depot . . . . .	23.15	7 43
Leaves Montreal by Canadian Pacific Railway from Windsor Street Depot . . . . .		30.40
Leaves Montreal by Canadian Pacific R'y from Dalhousie Square Depot . . . . .	23.30	8 10
Leaves Lewis . . . . .	9.00	14.30
Arrives Riviere du Loup . . . . .	13.30	17.40
Trois Pileux . . . . .	14.25	18.37
Rimouski . . . . .	16.12	20.05
St. Flavie . . . . .	16.50	20.55
Little Metis . . . . .	17.12	20.57
Campbellton . . . . .	23.10	
Dalhousie . . . . .	1.30	
Bathurst . . . . .	1.37	
Newcastle . . . . .	2.50	
Moncton . . . . .	5.00	25.55
St. John . . . . .	8.30	23.03
Halifax . . . . .	11.30	22.25

All the cars on Express train leaving Montreal at 23.15 o'clock run through to Little Metis without change. This train runs through to Dalhousie on Tuesdays and Fridays.

The trains to Bathurst and St. John run through to their destination on Sundays.

The Buffet Sleep'ng Car and other cars of Express train leaving Montreal at 7.45 o'clock run through to Halifax without change.

The trains of the Intercolonial Railway are heated by steam from the locomotive and those between Montreal and Halifax via Lewis are lighted by electricity.

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15 June	*Laurentian	1 July	.....
22 "	Numidian	8 "	.....
29 "	Sardinian	15 "	16 "
6 July	*Mongolian	22 "	.....
13 "	Parisian	29 "	30 "
20 "	*Laurentian	5 Aug.	.....
27 "	Numidian	12 "	13 Aug
3 Aug	Sardinian	19 "	.....
10 "	*Mongolian	26 "	.....
17 "	Parisian	2 Sept	3 Sept
24 "	*Laurentian	9 "	.....

Steamers are despatched from Montreal at daylight on day of sailing, and sail from Quebec at 9.00 a.m. Sundays.

Steamers with a \* carry cattle and do not stop at Quebec, Rimouski or Londonderry

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Summer rates, commencing May 6th.

By SS. Parisian—\$60, \$75 and \$90 \$100, \$125 and \$165, return. Extra class cabins for two persons, rooms 50 to 57 \$100 single, \$185 return

Extra class cabins for three persons, rooms 50 to 57 \$80 single, \$150 return.

By Sardinian and Circassian—\$55, \$60 and \$70 \$105, \$110 and \$120 return.

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Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)

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

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

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Saloon passage to Glasgow or Londonderry, \$45 and upwards. Second Cabin (or Intermediate) and Steerage at Lowest Rates.

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28 "	Austrian	19 "

And every ten days thereafter.

These Steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow	Steamships.	From Montreal to Glasgow on or about
16 June	Buenos Ayrean	5 July
23 "	Manitoban	12 "

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

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June 1893

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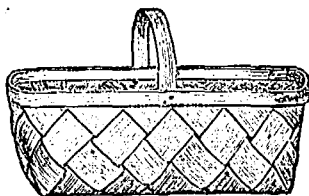
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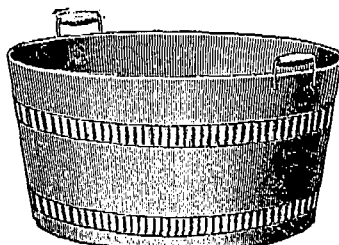
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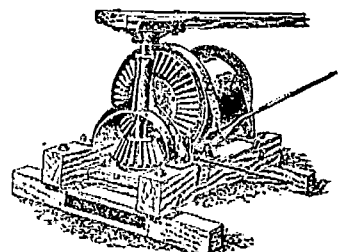
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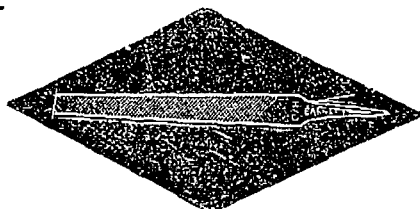
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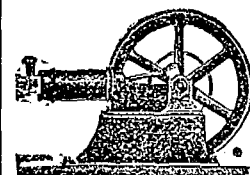
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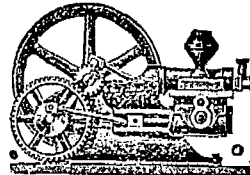
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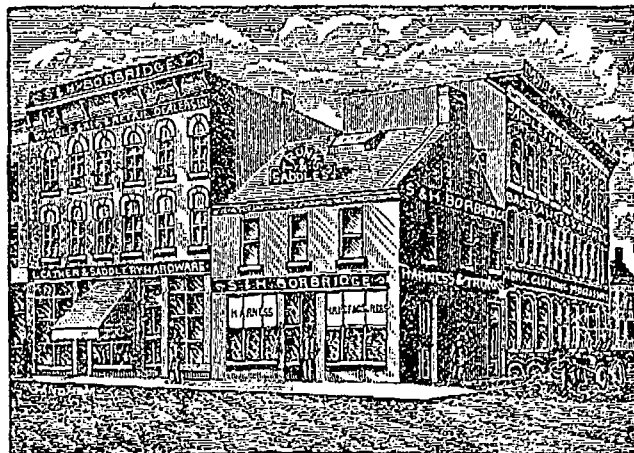


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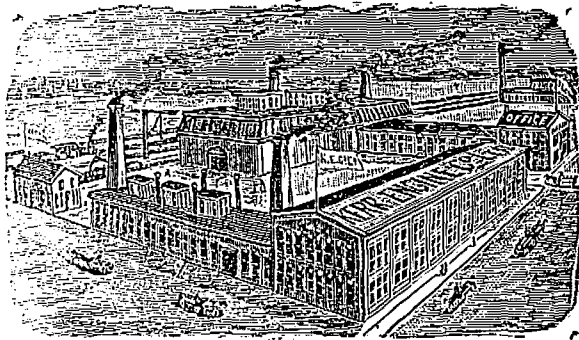
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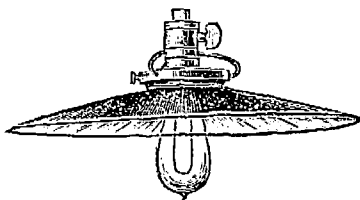
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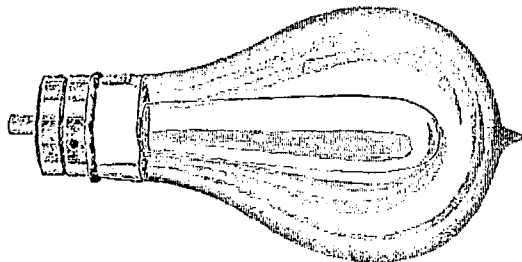
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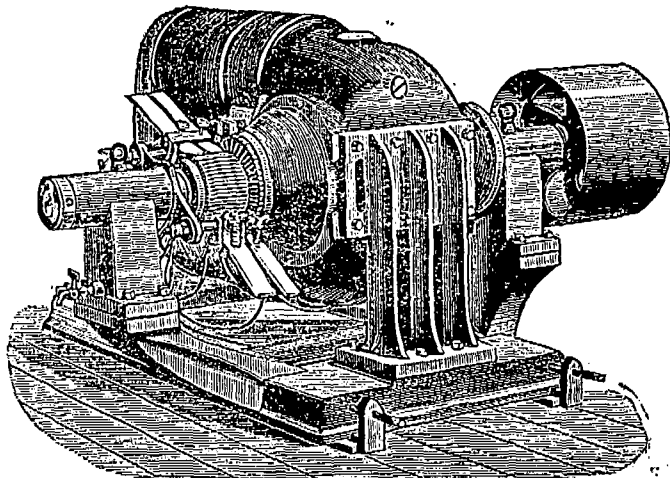
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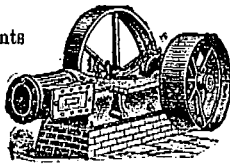
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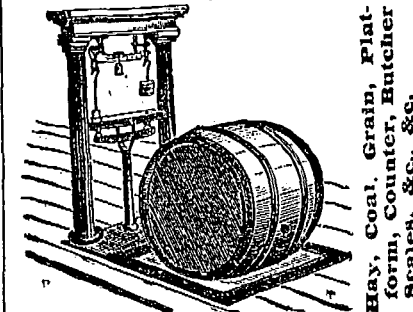
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Ginghams, Zephyrs, Cravenettes, Bedford Cords, Cheviot Sultings, Flannelottes, Dress Goods, Skirtings, Oxfords, Shirts, Cottonades, Awnings, Tickings, Etc.—NOW READY.

SEE SAMPLES IN WHOLESALE HOUSES.

**O. MORRICE, SONS & CO., AGENTS, MONTREAL & TORONTO.**

**J. & H. TAYLOR,**

"Fairbank" Globe and Angle Valves.  
 "Pratt & Gady" Valves and Cocks.  
 "Crosby" Pop Valves and Gauges.  
 "U. S." Metallic Engine Packing.  
 "Damascus" Bronze Metal.  
 Wrought Iron Pipe and Fittings.  
 General Hardware Supplies for Railways, Mills and Steamboats.

**751 CRAIG STREET, MONTREAL, P.Q.**

F. P. Buck, President  
 Wm. Angus, Vice-Pres. & Agent.  
 W. S. Dresser, Secy & Treas.  
 Jas. D. Finlay, Gen. Manager.

**ROYAL PULP & PAPER CO.**

(Successors to Wm. Angus & Co.)  
 Fine News, Book, Writing and Colored Papers, and Chemical Wood Fibre Manufacturers.  
 Store, 15 Victoria Square, MONTREAL.  
 Works and Head Office, EAST ANGLUS, P.Q.

**MONTREAL LIME CO.,**

O. W. TRENHOLME, Gen. Manager.  
**LIME MANUFACTURERS, MONTREAL.**  
 Office & Works: COTE ST. LOUIS. Telephone 6414

**Bookbinding and Job Printing**  
 Of all kinds done at the  
**Journal of Commerce.**

**IF YOU WANT ANY KIND OF: BUGGIES**

Carts, Phaetons, Express or Farm Wagons you can save from \$10 to \$30 on each, by buying from

**LATIMER**

592 St. Paul Street, MONTREAL.  
 Latimer & Legare, Quebec, or Latimer & Bean, Sherbrooke  
 Cash buyers, Dealers or Livery men get "special" low prices.

**THE NORTON M'F'G CO.**

Manufacturers of  
**Fruit Paint, Lard & Seamless Lobster Cans.**  
 Inquiries and Correspondence solicited. . . .  
**HAMILTON, ONT.**

**Commercial Summary.**

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

—The Lancashire is cancelling its lines of large risks in U.S.

—Six car loads of mica were recently shipped from Ottawa.

—The Brown Manufacturing Co. have shipped girders to Toronto.

—The Miowera for Australia took out a full load last week from Vancouver.

—It is proposed to make the World's Fair a permanent institution.

—The new Governor General will not arrive until November.

—Mr. Joseph Alfred Dupuis, of Montreal, has been appointed a preventive officer of Customs.

—The arrivals of vessels in this port to date have been over 10 per cent in excess of those of last year in same time.

—The Portland rolling mills, on Strait Shore, N.B., have had a prosperous season. About 90 men are employed.

—The Quebec Legislature will not meet for business until the middle of November.

—Lambskins are being imported from the States, this has not been done for many years.

—The palm oil and kernels exported from Sierra Leone yearly is valued at over \$600,000.

—The practice of cleaning stamps after cancellation is complained of by the postal authorities. They might make this impossible by a more searching material being used for stamping.

—Several Hindoos have applied for situations as public school teachers. As few

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

**Consumers' Cordage Co.**

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute, and Russian Cordage.

**BINDER TWINE.**

Jute and Cotton Bags.

**HEAD OFFICE:**

**New York Life Insurance Co's Bldg, MONTREAL.**

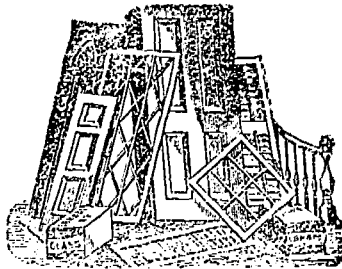
## LONSDALE, REID & CO.,

Dry Goods Importers,  
MONTREAL.

### SPECIALTIES

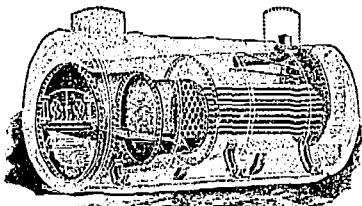
In stock, Dress Goods, Cashmere, Velvetens, Linings, Hosiery, Gl. v. s., Laces and Fancy Small-wares Canadian staples at market price.

## RHODES, CURRY & CO.



All kinds of building Materials Fittings for Ban's Stores, etc., a specialty.

A. M. HERST, N. S.



## MONARCH ECONOMIC BOILERS.

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

## ROBB ENGINEERING CO. Ltd.,

AMHERST, N. S.

of their countrymen can read or write, their field seems to be at home.

-The Canadian Pacific railway is going to put a large number of men at work on the Lake Temiscamingue railway construction this winter.

-Fifteen years ago there wasn't an electric light burning out of doors. Now electricity lights about 1,850 American towns.

-Isidore Cohen, furniture, Sarina, has been sued a good deal of late and is reported to be financially embarrassed with liabilities of \$4,000 to \$5,000.

-Upward of 100,000 persons are employed in the linen industry in Ireland, which has an estimated capital invested of \$75,000,000.

-The Dominion Blanket and Fibre Co., Beauharnois, Quebec, Canada, are erecting a new factory at that town. W. H. Roberts is the manager of the company.

**G. DESOLA,**  
General Commission Merchant  
CUSTOMS AND FORWARDING TICKETS  
General agent in Canada for "Filature of Filatures réunies," United Thread Factories) of  
Alost, Belgium.  
3 St. SACRAMENT STREET, - - MONTREAL.

## McArthur, Corneille & Co.

Importers of and Dealers in

### WHITE LEAD AND COLORE,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 21, and 25 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.

## CELEBRATED Truro Spa Ginger Ale.

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

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

Highest awards wherever exhibiting.

Only the purest ingredients used

PURE FRUIT SYRUPS.

Write for quotations.

MANUFACTURED BY  
**BIGELOW & HOOD,**  
TRURO, N. S.

-There were woven in Lowell, Mass., last year 244,420,000 yards of cotton and 9,370,000 yards of woolen cloth and about 3,340,000 yards of carpet.

-The London Warehouseman and Draper predicts a general and permanent revival of trade in dress silks, of which it thinks it observes "unmistakable signs."

-Japanese laborers receive the enormous sum of six cents a day, but its purchasing power is equivalent to \$1.50 of our money.

-The London Free Press and Hamilton Spectator are each engaged in a special Trade edition. We wish them every success and doubt not they will deserve it.

-A dividend of 15 cents on the dollar is to be paid on the estate of R. G. Mickle, ex-banker. Messrs. Duff & Evans will investigate the accounts.

-The Bruce Station Ophir gold mine is being boomed as having over 7 millions of dollars worth of metal in sight. Whose "sight" is not stated.

-Letters patent have been issued incorporating the Tobique Valley Gypsum Mining and Manufacturing company with a capital of \$50,000.

-A process has been discovered for removing the tin from tinned iron. Whether it has commercial value is uncertain. It is decidedly premature to store old cans for sale as is suggested.

-The Montreal Transportation Co. has handled over 8 millions of bushels of

## DICK'S PATENT

Gluta Percha



Belting

Is the Leading Belt, once used always used.

Send for Samples and Prices to

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

L. C. CLEVELAND, MRS. S. CLEVELAND.

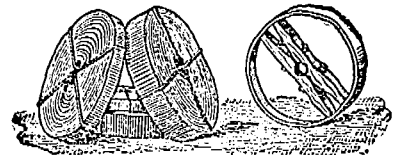
## J. L. GOODHUE & CO.,

Manufacturers of

### LEATHER BELTING

AND  
**DACE LEATHER,**  
DANVILLE, - - - QUE.

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



### BALLS OF FIRE

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

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

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

1,200 Hickory bent rim split wood pulleys no glue in them, and light American metal pulleys, all balanced.

All guaranteed as represented. Come and see them, or send for catalogue.

MULLIN & CO., 87 Papineau Sq., MONTREAL

## HENRY PORTER,

Tanner and Manufacturer of

### LEATHER \* BELTING,

Fire Engine HOSE, Harness, Moccasin, Lace, Busset, and

### OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

grain, and the Kingston-Montreal Forwarding Co. over 5 millions of bushels, this season.

-Handkerchiefs were first made for the market at Paisley, Scotland, in 1743, and sold for about \$1 each. Last year it is computed that \$0,000,000 dozens were sold in the United States.

-An electrical apparatus for ringing church bells is one of the curiosities at Chi-

## ROYAL CARPET CO.,

Manufacturers of

### CARPETS

Art Squares and Carpet Fringe.

Dealers in Chenille Curtains, Rings, Poles and samples sent free. **CUELPH, Ont**



**CAMPBELL'S  
QUININE WINE**

The Great Invigorating Tonic. Specific  
for Loss of Appetite, Indigestion  
and Spring Lassitude.

*Kenneth Campbell & Co., Montreal*

ADVERTISING IN ENGLAND,  
EUROPEAN CONTINENT, ETC.  
**SELL'S**  
ADVERTISING AGENCY, LTD.

Capital \$250,000. Henry Sell, Manager, (editor and  
founder of "Sell's World's Press.")  
Full particulars regarding British or European  
Advertising, sample papers, rates, etc., at the  
London Office, 187-168 Fleet street, or at  
NEW YORK OFFICE, 21 Park Row, Ground Floor.

**GEO. H. HEES, SON & CO.,**  
Window Shades,  
*Curtain Poles, Spring Rollers, &c.*  
**TORONTO, ONT.**  
Send for our New Illustrated Catalogue.

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.

ago. Any set of bells may be rung, carillon style, from a key board by this arrangement, in either tunes or "changes."

—It is probable that after all indebtedness is met, the Winnipeg exhibition board of directors will have a balance to their credit in the bank of at least \$1,000 and probably a greater amount.

—A Victoria, B. C., despatch, says R. P. Rithet & Co., limited, have advanced the price of sealskins \$5 each as a result of the publication of the finding of the board of arbitration.

—Mr. Hutchison, known as "Old Hutch," who once owned 8 millions made by cornering wheat, has retired in poverty. His fate illustrates the old saying, "What money is got over the Devil's back, goes away under his belly."

—Minneapolis lost two millions worth of property by fire on 13th inst. Two hundred houses were burnt, and 1,500 men made homeless. People who waste their property in this way may well be short of currency.

—A Buffalo paper calls Canada "slow." Certainly we are slow, everything that is meant for strength and endurance is slow, such as oak trees and national buildings. Gourds and shanties and American banks are run up too swiftly to last long.

—The statement of the inland revenue accrued during the month of July, 1893, shows a slight increase over the corresponding month for last year. The total amount for the month is \$672,471, being \$7,637 more than last year.

—The plans for the new Grand Trunk and Canadian Pacific Railway station, Toronto, show that it will be a very handsome building. Pressed brick and grey-stone will be used chiefly. The cost will be \$170,000.

—John Maynard, jeweller, Bowmanville, Ont., who recently assigned, is offering 40c on the dollar, spread over a year. Liabilities are valued at \$1,900 and assets \$3,500. The latter, chiefly stock, would sell for about 50c on the dollar.

—Two Belgian insurance companies,

L'Urbaine Belge, and L'Union des Proprietaires Belges, have opened offices in England. They are neither of them regarded as strong companies, from the old country standpoint.

—Notwithstanding the seizure of the rolling stock by the sheriff on behalf of the contractors, Macdonald & Preston, trains are running on the Great Northwest Central as usual. There is no desire to lock up the road.

—Messrs. Major & Eldridge, the well-known commission merchants of Vancouver, have made arrangements for starting a pork packing establishment, and it is expected in a month's time it will be running fully.

—The unsecured liabilities of B. Koenig, musical instruments, Berlin, Ont., are \$500 and assets small. There are lien notes on machinery, pianos and organs and the fault seems to have been over stocking.

—An object lesson is the only one some people can learn from. Here is one on silver

**Pure  
Oak  
Belting**  
THE J. C. McLAREN BELTING CO.,  
MONTREAL - - and - - TORONTO  
Tel. No. 363. Tel. No. 475.

**CROMPTON'S  
CORALINE  
CORSETS.**  
AGENTS FOR  
EASTERN ONTARIO,  
QUEBEC  
AND THE MARITIME  
PROVINCES.  
**Robert Linton  
& Co.,**  
Wholesale Dry Goods.  
Corner St. Helen and  
Lemoine Sts.

**A. R. McKINLAY & CO.**

Successors to MACFARLANE, McKINLAY & CO.,

**WINDOW SHADES,**

Brass Goods, Poles, Rollers, Fringes, Laces

TORONTO, ONT

**POTATO STARCH!  
POTATO STARCH!**

The Finest, Best and Cheapest in the Canadian Market.

Send for a sample and prices.

Manufactured by

McKINNON & McLEAN, Charlottetown, P.E.I.

**THE MACFARLANE  
Shade Co'y.**

MANUFACTURERS OF **WINDOW SHADES**

Send for our new Illustrated Catalogue which is now ready.

J. F. M. MACFARLANE, President.

8, 10 & 12 LIBERTY STREET, - TORONTO.

**HODGSON, SUMNER & CO'Y**

—IMPORTERS OF—

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL,

Agents for The Churchgate brand of Hosiery

currency. A cigar manufacturer, New York, whose pay roll is \$1,500, had to send last week a wagon to the bank, as he could only be paid in silver dollars.

—The Glob says the strongest supporters in France of a protective policy are "manufacturers and farmers." How does this tally with the cry that a protective policy is one framed to rob farmers in order to enrich manufacturers?

—The liabilities of J. J. Brown, grain, etc., Barrie, Ont., are \$12,000 and assets \$16,000, the latter consisting of real estate, stock, saw mill and book accounts. He dabbled in Toronto real estate, and also operated a saw mill to the neglect of his regular business.

—The credulity of the incredulous is notorious. The Milling World pours scorn upon reports of land in Canada yielding 50

bushels of wheat per acre, yet asks us to swallow a story about some land in the States yielding 101 bushels per acre! Our gorge is not equal to this.

—The new British Columbia match factory on Lulu Island, New Westminster, has now made a beginning under the management of Mr. R. C. Lowery, and the establishment promises well. The initial capacity of the factory is 4,000,000 matches daily.

—A Montreal banker is said to have got \$10,000 in greenbacks from the Little Sisters of the Poor on Thursday, sent them to New York and made a commission of two per cent. on the transaction. What were the Little Sisters doing with such a stock of greenbacks?

—J. H. Chapman, instrument dealer of this city, has just returned from Europe,

where he has been selecting the instruments required by the new Victoria Hospital. This magnificent hospital is being rapidly fitted up and will shortly be opened to the sufferers of the Dominion.

—The Winnipeg city parks debentures for \$72,000 will be offered for sale immediately. If an offer is not received inside of three weeks the money will be borrowed, pending the sale. The council should call for tenders, the country is full of money seeking good investments.

—A flat car costs about \$380, a coal car \$175, and a box car \$600, a fruit car and refrigerator from \$700 to \$800. A four wheeled caboose costs \$550, eight wheeled \$700. A 50ft mail and baggage car costs \$3,500, a second class coach \$4,800, a first class, \$5,500, and a Pullman \$15,000.

—Two special trains, one of horses, on

**S. LENNARD & SONS,  
DUNDAS, ONT.**

MANUFACTURERS OF

**PLAIN & FANCY HOSIERY**

AND LADIES' UNDERWEAR.

To the Wholesale Trade only

**THE North German INSURANCE COMPANY**  
of HAMBURG.  
ESTABLISHED - - - 1857.

CAPITAL, 3,150,000 Marks. ASSETS, over 7,000,000 Marks.

**OTTO THORNING & CO.,** Attorney and General Agent for Canada  
32 St. Sulpice St., MONTREAL.

And Shipping and Commission Merchants, 32 St. Sulpice St., Montreal

Bell Telephone 2555.

Correspondence solicited.

**TO RETAILERS**

We are just receiving a consignment of our Special Japan Tear, brands:

"VICTORIA" and "PRINCESS LOUISE,"

In boxes of 5, 10, 20, 30, 40 and 80 lbs, which we offer at exceedingly low prices.

Samples sent on demand. Write for quotations.

**LAPORTE, MARTIN & CO.,  
MONTREAL.**

**LOCKERBY BROS.,**

IMPORTERS

*Wholesale Grocers.*

Corner St. Peter & St. Sacrament Streets,  
**MONTREAL.**

**D. McCALL & CO.**

*Wholesale Millinery, Mantles and  
Fancy Dry Goods.*

12 and 14 Wellington Street East, TORONTO.

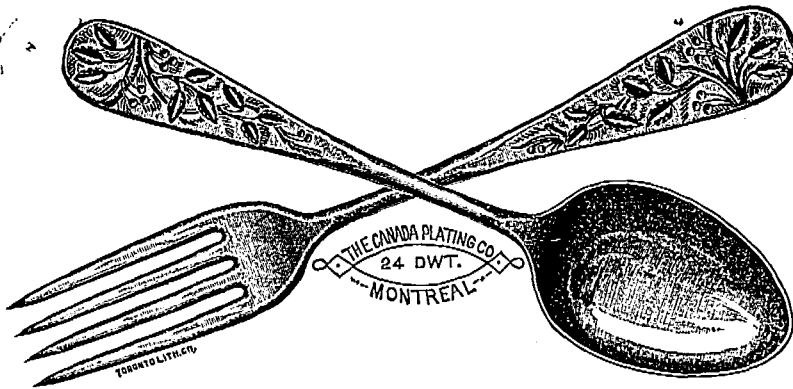
1831 Notre Dame Street, - MONTREAL

THE TRADE INVITED TO CALL.

**D. McCALL & CO.,  
Toronto and Montreal.**

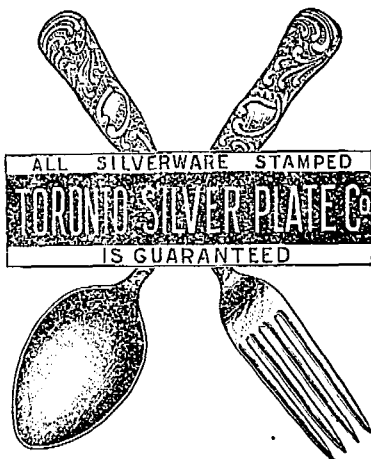
# THE CANADA PLATING CO.

THE ONLY  
MANUFACTURERS  
OF  
Hand Finished  
Goods  
in Canada.



WE ARE NOT COMPET-  
ING AGAINST ANY  
FIRM  
AS OUR GOODS ARE  
ACKNOWLEDGED  
TO FAR EXCELL ALL  
OTHERS.

763 CRAIG STREET, - - - MONTREAL.



**The Toronto Silver Plate Co.**  
Factories and Salesrooms:  
570 King Street West, TORONTO, Can.  
E. G. GOODERHAM, JNO. C. COPP.  
Manager. Sec.-Treasurer.

C. P. R. and one of cattle on the G.T.R., started from Toronto on 15th for Chicago, under the supervision of Messrs. Henry Wade, secretary to the Ontario Commission, and W. N. Andrews, Dominion transport agent.

—A writ has been issued against Hon. A. B. Angers at the instance of Dr. Playter, who wants \$10,000 to assuage his lacerated feelings for some remarks alleged to have been made by the Minister of Agriculture to some press correspondents. This suit has been threatened for some time.

—The release of Mr. J. R. Arnoldi, a few weeks in advance of his term, is announced. We trust those who profited by the proceedings which led him into trouble will protect him and his family from suffering. He was not by any means the chief culprit, though made an example of.

—Australi pastures 100 million sheep all the year round with hardly any shelter, and little care. Besides the land so utilized the colony has 768,380 acres cultivated. The Australasian colonies have public works of national necessity which are remunerative, that cost one thousand millions of dollars.

—A cash sale of some 200,000 pounds of Texas wool was made in the New York

**SIMPSON, HALL,  
16 & 18  
DEBRESOLES ST., MILLER & CO.**  
MONTREAL. Manufacturers of  
THE FINEST QUALITY  
**ELECTRO-PLATED WARE**  
AND SOLE MANUFACTURERS  
OF THE CELEBRATED  
**WM. ROGERS' Knives, Forks,  
Spoons, Etc., Etc., Etc.**  
A. J. WHIMBEY, Manager.

market last week. The wool was purchased by a manufacturer as an investment. This looks as if some manufacturer is satisfied that wool has reached "rock bottom," and will not be there very long.

—Lord Gormanstown, late Governor of British Guiana, the South American colony which adjoins Venezuela, declares that the country is now the richest gold producer in the world. One small claim as he states, cleans up 500 ounces of gold fortnightly. Mining is, however, fatal to whites.

—New canned lobster now arriving in this market has been sold in wholesale lots at \$6.10 to \$6.25 per case and is being parcelled out at about \$6.50. The lower ports packers have found a more profitable field of operations in Boston and New York where they have effected sales in the neighborhood of \$7.

—The ten years during which the Dominion Government guaranteed dividends of three per cent. on Canadian Pacific Railway stock expired on Thursday last. The fund provided being now exhausted, the company will hereafter pay dividends solely out of earnings, subsidies and proceeds of land sales.

—Receipts of flour and grain at Buffalo this season to 1st. inst. were, flour, 3,749,870 barrels, grain, 60,472,840 bushels. This aggregates over 8 million bushels more than in same period 1892. The receipts since 1880 have increased enormously, in flour 3,330,000 barrels, and in grain 8,600,000 bushels.

—The liabilities of J. H. Johnston, jeweller, Grimsby, are \$800, and assets about

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

\$300. He started with a fair capital but his business left little, or no margin after paying expenses. He was obliged to pay a practical man to make up for his own lack of skill and has evidently been living on his capital.

—Wm. Doonan, who started an hotel at Sherbrooke a year ago, and recently failed, shows a poor statement, viz., liabilities \$2,500 and assets \$800. His creditors evidently do not rate his ability and prospects at high water mark as they have declined his offer of settlement which, however, does not exceed the modest sum of 10c on the dollar.

—It is announced that the government of Spain intends that the payment of customs duties shall be made in gold. This will be equivalent to an increase of 20 per cent. in the duties. The final decision in the matter may, however, be reserved until the United States government determines what action it will take in regard to silver.

—A charter has been issued by the Canadian Government to the Trojan Cuyler Company (Limited) with an authorized capital of \$300,000 with headquarters in Montreal. The provisional directors are: A. H. Renshaw, Troy, N.Y.; George Hall, Ogdensburg, N.Y.; with George G. Foster, William Stewart and Farquhar Robertson of Montreal.

—The Hay Trade Journal lately noted a weaker tendency in its review of the hay market. The foreign demand has greatly decreased and cables just received show that the price paid there is lower than here when transportation expense is considered. Speculating in hay on the prospect of a foreign demand is dangerous at the moment.

—The Post office authorities have made an arrangement with the Street Railway company whereby the city letter carriers are to be taken to their several districts on the cars. This, it is expected by some,



## G. P. BROWNE,

(Successor to J. B. CARTWRIGHT & CO.)  
Wholesale Wine and Spirit  
MERCHANT,

Sole Proprietor of the LION Brand of Goods. All Goods bearing this Trade Mark are Pure.

PORT—Lion Brand, Alicante.  
PORT—Lion Brand, "A" Roussillan.  
SHERRY—Lion Brand, Palido.  
SHERRY—Lion Brand, Manzanilla.  
CLARET—Lion Brand, "A"  
WHISKEY—Lion Brand, Lion Rye.  
BRANDY—Lion Brand, Lion Eau de Vie.  
Agent for  
JOHN ROBERTSON & SONS SCOTCH WHISKEY  
CHAMPAGNE { Vin de Princesse.  
                  { Vin d'É. c.  
OUILLET & DELAMAIRE  
Jarnac Cognac Brandies.  
JOHN FERGUSON & SONS, Scotch Whiskey.  
N. M. COUYPAGNE, Bourdeaux Claret.

416 ST. PAUL STREET, MONTREAL

will result in an earlier distribution of mail matter, but we doubt it. The men's legs will be less weary, but their speed will not be quickened as a rule.

—The vineyards of Ay and Epernay, comprising the best known champagne districts, have been ravaged by phylloxera, and it is feared the superficial measures taken will only delay the ruin of the whole champagne district for three or four years. The danger lies in the efforts of vinegrowers to conceal the spread of the phylloxera in order not to depreciate the property.

—The loss of a cargo of oats by fire was recently declared by experts to have been caused by the grain having been filled to a point above and surrounding electric lights, by which means heat was developed by the lights enough, when confined by the cargo, to dry and finally carbonise the grain, which became inflammable and ignited. With all deference to the experts we do not accept their theory.

—The Erie and Huron Railway company have deposited with the minister of Public Works of Canada a plan and a description of the proposed site of the line of sheet piling to be constructed at the terminus of the said railway at Rondan harbor in the county of Kent, and application will be made after the 25th day of September, 1893 to the Governor-in-council for approval of the said plan and work.

—A despatch from Brandon says:—"Pending the completion of the construction work on the Soo road between Esteyan and Pasqua, the Brandon and Souris branch of the Canadian Pacific Railway will be util-

## Berlin Piano & Organ Co.

LIMITED.

BERLIN, ONT.

ized, the through trains connecting with the main line at this point, thus establishing a through service to the Pacific coast from St. Paul as soon as the line is built to the boundary.

—The Russian Minister of Finance has issued an order prohibiting the importation of foreign silver coins after September 13th. This order is due partly to the prospect that the Sherman Act will be repealed. Already the price of silver has fallen so low that the value of the paper rouble payable in either gold or silver exceeds the value of the silver rouble. The silver men in the States can now furiously rage against Russia.

—The stock of E. J. Larose, grocer, Winnipeg, was recently sold out by the bailiff. (This man had a small store on a back street and was sued in July for \$38. He gave a chattel mortgage to a manufacturing company the same day for \$88 and has been sold out under that mortgage the manager of the mortgagees being the purchaser. There was a rumor that the stock is to be transferred to Mrs. Larose but this is not confirmed.

—The Fishing Gazette reports, "Last sales of mackerel at Portland \$20, \$16, \$13, and \$10.50 per bbl, packed. Boats at Georgetown and Malpique, P. E. I., averaged one barrel and upwards each on Amquiéton, report fishing poor. In June the

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gust 10. The latest reports from St. Pierre, catches by boats were principally of large fish, but they are now running smaller. Bankers arriving at Canso, N. S., report good fishing for cod at Banquereau.

—The following new post offices were established on the first of August in the province of Quebec:—Marshboro, Compton county, Rev. N. Macphie, postmaster; Marsonnes, Gaspé county, F. Roy, postmaster; Martindale, Ottawa county, M. O'Malley, postmaster; Mont Morin, Terrebonne county, P. Gauthier, postmaster; North Low, Ottawa county, James Cannon, postmaster; Tatehurst, Chateauguay county, J. McNeil, postmaster.

—The Macdonald monument in this city is to be executed from a design by Mr. Wade, an eminent English Sculptor. It comprises a full length statue of the late Premier, covered by a handsome canopy, surmounted by a figure of Canada, with a

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group of lions at the corners. The idea is by no means novel, but it will be the noblest work of the kind in the country. The site will be on the south side of Dominion Square, the figure looking northwards.

—During the month of June 9,045 tons of hay were imported into the United Kingdom, 1,881 of which were from Canada and 2,338 from the United States. The largest other contributor was Holland, with 3,587 tons. For the six months ending June of this year the importation was 62,766, as compared with 26,066 for the same period in 1892. Of the half year's importation 36,350 came from the United States, 11,972 from Holland and 4,972 tons from Canada.

—The B. C. Maritime Register reports that the Bank of Montreal and Bank of B. C. at Nelson have resolved to discount United States' paper money 5 per cent.

after the 15th inst. The reason is that there is so much American paper in circulation that the Banks' own bills remain unused in the vaults. Local trade necessities will, however, compel the banks at Nelson to take American silver at par as heretofore. When these U. S. notes are so badly needed at home it is well to send them there.

—The total number of cotton mills reported shut down, according to the New York Commercial Bulletin, operate 3,281,938 spindles and 82,653 looms. The looms produced an average of eight pieces of cloth per week of 50 yards each, a total of 33,061,200 yards per week, that put up in packages of 25 pieces each, gives a total of 26,449 packages per week, or 79,347 packages for three weeks, should the mills stop no longer. This is a larger average quantity per week than is made in the entire Southern States.



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—Canadian manufacturers of farm implements, says The Empire, have just closed a successful year's operations. The annual output of their foundries have been closely sold up, there having been an unusually good demand. Ontario, Manitoba, and the Northwest were the best customers, though eastern Canada bought liberally, and a comparatively large quantity of machinery found a foreign market. The condition of the crops throughout the country indicates that collections during the approaching autumn will be rather above the average.

—Lo' National, of Lowell, Mass., the only French daily in New England, says: "We have learned from absolutely trust-

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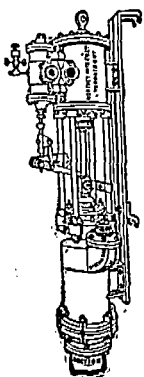
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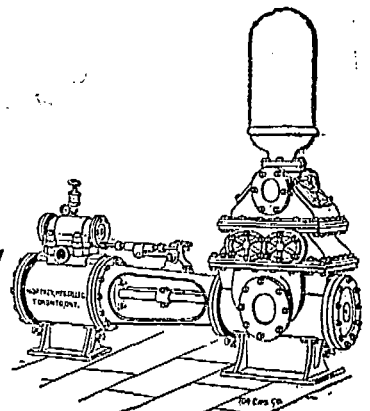
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worthy sources that the choice of Mr. Honore Mercier, ex-Premier of the Province of Quebec, as delegate of the St. Jean Baptiste Society of Boston, has been very unfavorably received by several societies in New England as well as by members of the clergy who are interested in the success of the convention." Mr. Mercier's annexation talk is not such a trump card in the States as he fancied.

—An American report gives the nationality of vessels entered and cleared at New York, London, Liverpool, Havre and other ports during 1891 and 1892. The tonnage of vessels entered at London was 7,866,496, of which 5,423,916 was British. At Liverpool the total tonnage was 5,913,860, of which 5,095,346 was British. At New York, out of a total of 7,304,015 tons, 3,660,279 was British and only 994,911 American. At Havre the British tonnage was twice as great as the French, and at Hamburg it was nearly equal to that of Germany.

—A delegation of Germans who visited portions of the Northwest on returning to Winnipeg were advised by an American railway agent that the best land was to be found in the United States. They took his advice and went to Minnesota and afterwards Dakota. They were disgusted with the poor soil which they saw, and state that no land seen in their travels compared with that in the territories, where they have taken up their location. The fact of five thousand being unemployed at present in St. Paul made a great impression on their minds, and they were glad to return to Manitoba.

—Montreal is not the only place in Canada which is enjoying the unusual sensation of an absolute scarcity of ordinary labor for every day work. The farmers in the adjoining country are every whit as loud in their complaints as are the city contractors. It is impossible to secure help for the haying, and as a result thousands of tons of hay will not be cut in this province this season, simply for lack of men to stack it. The county of Richmond alone could give employment to several hundreds, but they do not come. After the streets are put in better shape, there will be plenty of surplus labor.

—The returns of gross railroad earnings for the month of July show a contraction in the United States and an expansion

in Canada. One hundred and six railway companies in the United States and Canada displayed a net decrease of earnings of \$1,752,000 as compared with July of 1892. The two great Canadian railway systems show increased business. The Grand Trunk earnings in July, 1892, were \$1,901,983; as against \$1,987,433 for the month just closed, showing an increase of \$85,450. The earnings of the C. P. R. were \$1,793,000 in July, 1892, as against \$1,853,000 during July of 1893, showing an increase of \$60,000.

—The Manitoba Government's official bulletin regarding the crops estimates the yield per acre in wheat as a trifle over 21 bushels, oats about 40, barley 31, and flax 16. The eastern portion of the province is the most favored district, wheat there averaging nearly 25 bushels to the acre. The sample in all sections is reported excellent. The probable yields are: Wheat, twenty-two million bushels, oats, nearly sixteen million bushels, barley, about four millions, and flax one hundred and fifty thousand. Harvesting is now in full swing, but harvest hands continue to be very scarce.

—Bishop Newnam, of Moosonee, speaking of the Hudson Bay railway, says the people of that district look upon it for the most part as a joke. No one thinks that it is seriously proposed to run a railway to the bay. There is no hope of any settlement and any trade arising from it, and as for a wheat line to Europe, that seems to be quite impracticable. The straits can only be depended on for two months in the year, from, say, the middle of July to the middle of September, and this is too early to move out a crop from the Northwest, which will necessarily have to be stored until the following year.

—The Light Committee of the City Council, by a vote of 3 to 2, adopted a resolution recommending the acceptance of the offer of John Contes & Co. for supplying the city with gas at \$1 per thousand feet, 21-candle power, with 5 per cent. reduction for prompt payment, for a period of ten years, the city at the end of this period to have the right to buy the works and plant. The offer of the Montreal Gas Company was about 10 cents per thousand higher. The price of gas in this city ought not to be higher than 80 or 90 cents

per thousand feet. Even at the lower price the supplying company could make 10 per cent profits on their capital.

—The figures of the expenditure of the Attorney-General's department for the first year of the present administration, ending the 30th of June, 1893, have been made public. They are as follows:

Amount voted by the Legislature for 1892-93.	\$468,000
Expenditure up to 30th June, 1893	451,000

Leaving a surplus of the amount voted over the expenditure of \$17,000. During the last year of the Mercier administration the expenditure for the Attorney-General's department was \$519,763. Consequently, for the first year of the present administration the expenditure of the department has been diminished by \$98,763.

—At the recent meeting of the Millers' Association, Mr. A. H. Baird was elected president by acclamation, and the other officers chosen were as follows: First vice-president Harold Barrett, Port Hope; 2nd vice-president, A. Wolverton, Wolverton; treasurer, William Galbraith, Toronto; representative on the Toronto Industrial Exhibition board, J. L. Spink, Toronto; executive committee, M. McLaughlin, Toronto; J. D. Saunby, London; J. L. Spink, Toronto; W. H. Meldrum, Peterborough; Jas. Goldie, Guelph; J. D. Flavell, Lindsay; Jas. Galbraith, Allendale; Board of Arbitration, Jas. Stark, Paisley; R. A. Thompson, Lynden; W. S. Snider, Waterloo; Geo. H. Harper, Dundas; A. Plewes, Markdale; J. G. Bechtel, Burford; G. S. Baldwin, Aurora.

—The proprietors of the South Framingham (Mass.) Gas company have ordered that hereafter those who use 50,000 cubic feet of gas and upwards per month are to be billed at the rate of 40 cents per 1,000 cubic feet. Ordinary consumers are to pay 50 cents per 1,000. A non-carburated water gas is supplied, and Weisbach burners are the mediums for rendering it suitable for illuminating purposes. Several gas engines are in use in Framingham, notably a 32-horse machine in the shops of Messrs. Gilchrist & Taylor. The proprietors of the Framingham Tribune report that the 8 horse-power gas engine now used to operate their presses—it replaced a 4 horse-power steam engine—shows a saving in

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cost of operation over the old system of 33 per cent, not to make any note of an increase of 100 per cent in the horse-power developed.

—A paper-making machine valued at \$25,000 will be placed in the E. B. Eddy Company's new mill, on which a large gang of men are now putting the finishing touches. The duty on this machine, which comes from New York state, will be \$6,000. The new mill, which is the third the company has started since it began operations about a year and a half ago, is the old sash and door factory altered to suit paper-making. So extensive are the changes that

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a big force of men have been working since May. When ready for operations the new mill, with the machinery, will cost between \$60,000 and \$70,000. The building is two storeys, stone, and in size is 180 feet long by 60 wide. Every 24 hours the firm turns out 15 tons of paper for the newspapers.

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Ind. Coops & Co., Burton-on-Trent, Ales.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of the Shannon.  
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Neveu, Raphael & Co., St. Hilaire, Sparkling, Saumur  
Faye & Copie, Macon, Burgundies and White Wines  
Royal Hungarian Government Wines of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.

—The Mint Bureau of the Treasury has issued a statement showing the value of silver for a series of years back. It begins in 1873, when the value of the silver dollar was 98.8 cents, its ratio 16.15 value of fine ounce of silver \$1.282, and average London price 58.312d. The price of silver is traced downward each year, with a rise in 1890-91, when the silver dollar is quoted worth \$0.588 cents, the ratio 19.83, and a fine ounce of silver \$1.04780. Further declines are noted in 1892 and 1893, until July last is reached when the silver dollar is stated to be worth 56.052 cents, the ratio 28.52, a fine ounce of silver 72,037 cents, and the London price 33.060d. The basis of value from which the figures are made is that of gold.

—Mrs. Hiram Miller, of Grand Forks, Dakota, writing to her father, Mr. Wm. Sullivan, one of the oldest inhabitants of Carleton county, said: "There has never been in the history of Dakota anything like these hard times. There is no money, and nothing doing. Some places there will be scarcely any crop—not enough to pay for seed—as it has been so dry. The wheat has ripened too soon. I think, father, you would be very foolish to leave home to come here. The winters are so cold, I never saw anything like it. I cooked nearly all winter with mittens on. I don't know what will become of this country. The miners are coming here in droves and they can't get work. They say four weeks will finish all that has to be done and then there is nothing to be done all winter. No person could believe the state of affairs unless they came and saw for themselves. The farmers are discouraged."

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Total Invested Funds.....	\$37,700,000
Annual Income.....	5,000,000
Investments in Canada.....	\$8,500,000
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Bonus Distributed over.....	\$27,500,000

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Annual Revenue from Fire Premiums.....	} 5,495,000
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**Journal of Commerce**

MONTREAL, AUGUST 25, 1893.

POSTAL SAVINGS BANKS RETURN.

The P. O. Savings Bank Report up to 30th June last, affords gratifying evidence of the thrift of our people and their ability to exercise this virtue.

If they are being "bled to death," as a speaker in this city said was the

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case a few days ago, they must have more lives than the proverbial cat, for the final catastrophe, which ought to have come long ago, is not only postponed every year, but the bleeding depletion is coincident with such an influx of new blood that they have an ever increasing surplus.

At the date when this miraculous style of bleeding commenced, the Post Office Savings Banks held about three millions of dollars of deposits; in June 1878, the figure was \$2,754,500 owned by 25,535 persons. Between that date, and 1879, the increase was close upon 10 per cent. Then the lancet was applied; the wound was made out of which the life-blood was to flow; yet, since that date—June 1878, the sufferers have deposited \$21,398,710 additional in the P. O. Savings Banks; the total now being \$24,153,194.

This sum is owned by 114,275 persons, which gives an average to each of \$211. The average, fifteen years ago, was \$107.

The number of depositors has increased by 88, 540 in that period, so that for every 10 depositors then, there are now 45. Along with this increase of numbers there has been also a doubling of the amount owned by each depositor.

All of which, of course, proves that the people have been "bled to death" by the fiscal system established in 1879-80.

As the active business of the country has very largely increased within the same period, as we recently showed by a comparison of the returns of Imports and Exports at the commencement and close of the period in question, it is evident that the increase in these deposits were not caused by the withdrawal of capital from business enterprises.

Nor is there any ground for attributing these enlarged deposits to a diminution of confidence in other institutions that receive the surplus incomes

of the people. This is proved by the banks having enormously larger deposits now than in 1878. The increase has been about 100 millions of dollars in 15 years.

In 1879 the public deposits furnished \$71,368,000 towards enabling the banks to discount to the extent of \$122,502,000. This year these deposits supplied \$170,000,000, towards \$208,000,000 of discounts. Those figures do not indicate any lack of confidence in the banks, nor in the stability of the business which rests so largely upon the funds provided by depositors.

In October 1889 the rate of interest given by the Post Office Savings Banks was reduced from 4 to 3.50 per cent. This at once checked their expansion, but this was temporary, as, since then there has been an enlargement of deposits to the extent of \$1,142,000.

We hardly expected much increase in the past year, as the very low price of grain must have seriously lowered the incomes of farmers, and of the storekeepers they patronize. As the P. O. Savings Bank deposits however increased \$1,855,000 last year, we regard this as evidence of those deposits not being derived from the agricultural community.

The withdrawals last year were only \$6,631,580, or 10 per cent less than those in 1891-92. We note also that the average amount of the deposits last year was large. The number of new accounts opened was 3,470, the total deposits were \$7,707,888, an average for each additional deposit of \$221.13. The average of each deposit also went up last year from \$48.52 to \$51.78, and the number of withdrawals sank from 77,381 in 1891-92 to 73,361.

All these facts we submit, amount to a demonstration that, the classes who use the Government Savings Bank to invest their small savings—classes comprised mainly of wage earners—are in a better financial position at this

time than they ever were in this country.

We are glad to note that the number of offices was increased by 31 last year. The number might be considerably enlarged with much advantage to the people in small villages, whose facilities are very restricted for placing savings in a safe place. We believe, and we base this conviction on incidents of rural life which have fallen under our observation, that there are millions of dollars hoarded in cupboards, desks, boxes, and other receptacles, owing to the lack of local facilities for depositing small sums.

It is gratifying also to note the economical management of these banks, the "per centage of cost of management to balance due depositors" being 25 cents, which is lower than last year.

Those who hold the "bled to death" theory, have an insoluble problem before them in reconciling it with the Post Office Savings Bank Report.

#### THE CASE FOR ST. JOHN.

The Board of Trade of St. John, N.B., have issued a circular in which the claims of that port are set forth to be more regarded by shippers.

There is no reasonable ground for jealousy between two Canadian ports any more than there is between Boston and New York. There is however every reason for Canada being jealous of a foreign port, as every ton of Canadian freight delivered there, inwards or outwards, is so much taken from the domestic resources of this country.

The supreme need of the Dominion is a winter port—if two can be secured so much the better—equipped with every facility for handling all our freight which now passes in or out via Portland or New York.

What the defects are which cause so much of our business to be done in foreign ports, we do not now propose to state. But, while Portland and New York enjoy so large an amount of Cana-

adian shipments as now passes through them, to and from Europe, it is self-evident that those ports enjoy some advantages over our own.

It is of the greatest moment to Canada to have one or more of her ports in such a position as to wholly counteract these advantages. We do not favor any such policy as is advocated in the States, of placing difficulties in the way of foreign roads and harbours reaping profits from Canadian business. But we do emphatically declare that everything in reason should be done to throw the weight of advantage in the scale of Canada, by making our winter shipping facilities fully equal to those of any foreign port.

The St. John Board of Trade puts forth a strong claim to have that city regarded as possessed of such competitive facilities as ought to ensure it at least a very large share of the traffic now diverted into foreign channels.

They affirm that the citizens of St. John have at their own expense afforded the best facilities for handling grain and all other freight at this port.

The city authorities purchased from the Dominion Government the line of railway connecting the Canadian Pacific railway line with the harbor at Sand Point, Carleton, at large expense and which they have placed at the disposal of the Canadian Pacific railway free of charge.

They then granted \$40,000 towards equipping the elevator which has been erected and is now under the control of that company, in addition to which they have expended a large amount in providing additional wharf and warehouse accommodation for the business of that railway. These works now afford unexcelled facilities at this port for handling all classes of freight, and will enable the Canadian Pacific railway to convey freight from the Pacific to the Atlantic, and from all leading Canadian points, over its own rails, placing that line in a better position than ever to handle their freight through a Canadian port, open all the year round, at moderate rates.

The citizens of St. John claim to have incurred all these expenses without calling upon the Canadian tax payers to assist them. It is hoped that it may be the means of drawing a large amount of the inter-state traffic which is now going to the United States ports.

In addition to these facilities on the

west side of the harbor, the Interoceanic railway (government road) connecting with the Grand Trunk railway system, are now extending their rails round the harbor front on the east side, thus offering extensive facilities, at the only Canadian port open all the year round, which is the terminus of two competing trunk lines.

A recent visit of the flagship "Blake" to St. John, has been utilized to secure the opinion of distinguished naval experts on the Harbor. Admiral Hopkins is reported as saying "St. John's is an excellent harbor—perfectly, I may say absolutely, safe. Any harbor with an entrance of twenty-six feet at low water is good, and St. John has more than that. The harbor is easy of access, especially when taken at the right time of tide. St. John harbor is very safe inside, as well as easy of access. It has plenty of water for the largest ships of the British fleet at any time of tide."

Commander Bayley, and Flag Lieutenant Sandeman, also eulogised the harbor, the latter said, "It is as safe as a church."

In their desire to place these facts before the country the St. John Board of Trade will have the approval of all who desire to make Canada wholly independent of any foreign port at all seasons. Having put their hands to the plough they must not look back, but push on until every ton of Canadian freight is shipped or landed at a Canadian port. When that is accomplished the benefits derived will not be monopolised by St. John; we believe any rival it has, will be able to secure a large share in this addition to the trade of Canada.

#### CANNED GOODS.

In spite of the flourish of trumpets which heralded in the era of canned goods some years ago, and the efforts made by packers to please the public, the trade seems to be on the wane, and to have seen its best days.

The fault cannot be said to rest with the packers who have put up their goods in attractive style, handsomely labelled, whilst some tendency to can rubbish was promptly checked by press exposures.

At the present moment there is a considerable stock of the old pack of domestic vegetables and fruit on the market. Even some of the packers, besides the jobbers and wholesalers, have a balance on hand; this too at the commencement of a new season when

factorymen are already soliciting orders for new goods.

In Montreal, it is safe to say that few orders have been placed as jobbers have made up their minds not to load up, but to make packers carry stocks themselves. One who was amongst the largest operators a few years ago has made up his mind to carry nothing but canned fish. Canned salmon has been well cleaned out, and spot goods have been selling in small lots at \$1.50.

Goods to arrive are worth \$1.35 in a jobbing way and smaller quantities \$1.45 to \$1.50. Our advice is that the full pack is not put up yet, and it is uncertain what it will amount to as, although there has been a good run of fish the difficulty has been in getting things to work, frequent strikes and labor troubles having occurred.

It may be stated in passing that business has been done in British Columbia salmon in barrels at \$12 to \$13.

It is more than probable that a large demand will always exist for tinned meats and fish, but the public is less disposed to buy canned fruits and vegetables for more than one reason. The supposed injurious effects of tin when brought into contact with acids is hard to reason away, especially when cases of poisoning are called to mind, although the blame in our opinion lies more with the consumer than the dealer, who should examine what he is going to cook, or eat, to see if it is fit for food.

Too many went into the trade at the outset, the result being that, goods were carried over from year to year and deteriorated in quality. Nothing can be less inviting to the average householder than deception in the way of stale canned goods, possibly, opened up for consumption at a camping out, many miles from home.

It must be borne in mind that canned goods are a luxury, and that those who can afford to buy them can pay for a fresh and consequently more palatable article. We are now practically supplied with fresh fruits and vegetables all the year round. Rapid railway transit has opened to us the markets of California, Florida and even Australia. Fruit and vegetables from distant places are daily auctioned off in this city at extremely low prices.

One result has been that with many good housewives the old fashioned sweet jams and preserves for winter use are becoming a thing of the past.

There has been indeed a revolution

in domestic management in late years in this respect. The average housewife to-day is not such a mistress of domestic arts as her predecessors were.

Fruit preserving at home has suffered the same fate as private brewing. At one time every tolerable sized house had brewing utensils, and better beer was made than can now be bought. So with preserving fruits, they can be bought at every grocery store, so the custom has almost died out of each house making its own stock. But we believe the total consumption is now less, as factory made preserves do not compare with the home made article.

The art of putting up fancy fruits etc., in glass jars is also reaching perfection, and this is a blow at the canning trade, but in a minor way, so far.

The crop of tomatoes and sweet corn in Canada is said to be a good average, but in consequence of lack of interest, and moderate profits, the season's pack will doubtless be kept well within bounds.

#### THE BANK STATEMENT.

The July bank returns have reached us as we are going to press, too late for close examination. The totals of circulation and deposits are remarkably similar to those of previous month. Current loans have decreased \$1,500,000. The official statement has an error in casting close of 4 millions, but the result is as above. Call loans show an increase of \$260,000. From agencies and banks in the States there was withdrawn, last month, \$1,700,000, and \$2,273,000 added to balances held by the banks in Great Britain. The detailed statements will appear next week.

#### RURAL POPULATION.

The disposition of rural populations to flock to the towns and cities has always been one of the tendencies of advancing civilization. It is no new thing in any old country. As long ago as when Goldsmith wrote "The Deserted Village," there was a steady flow of the country youth cityward. It is a drift toward eager opportunity. Few of the country boys become Lord Mayors, it is true; but a great many of them forge to the front of affairs. Shakespeare would not have been the Shakespeare we admire without the advantage of London life and incitements. Without the constant infusion of new country blood it may be doubted whether the population of cities would not fall into premature physical deterioration and decay.

Are we right, then, in singing jeremiads over the disposition of men and women to live in flocks rather than in isolation

and seclusion? The census of 1890 shows a remarkable growth in the urban population of this country, and at the same time an actual decrease in the number of people living in 455 agricultural counties in New England, New York, Illinois, Indiana, Kentucky, Ohio, Tennessee, Michigan, and other States. To assume that this abandonment of the fields for the towns is a mistake is to assume that people who make the change do not know what is best for themselves. The attractions offered by the cities in the later centuries have been vastly increased. Paris, London, New York, Philadelphia, Boston and Chicago now hold out to the youth of the country incomparable inducements as contrasted with those which attracted swarms of countrymen to Rome, Babylon, Jerusalem, and other famed cities of ancient times. The wonderful age of steam has multiplied facilities of travel and it has also brought the country closer to the town. One may now work in the city and sleep in the country. Though he stay altogether in the city, he may enjoy to the full country fruits in their season and in their perfection of freshness. Then there are the better city schools, the lighter city labour, the animation, the brightness and briskness of multitudinous life and variety.

The deserted farms are not lost to us. If the emergency shall ever arise when they will again be needed by a generation of land hungerers they will be found ready to the hand of tith, and for the vindication of those economists who mainly live in the cities and dilate eloquently with their tongues and their pens on the glories and beatitudes of the country, which they are careful to avoid except upon state occasions.—Phil. Record.

#### THE VALUE OF SPRINKLERS.

The value of sprinklers in delaying the progress of fires—a service which is invaluable, for in their initial stage fires are easily suppressed by the Fire Department—has been demonstrated conclusively by two cases narrated by the Boston Commercial Bulletin. The factory mutual underwriters hesitated to call for sprinklers in storehouses in view of a doubt as to their effectiveness when placed over cotton or goods piled in tiers. During the last year they have had reason to feel more confidence in the service.

One experience may be applied to piles of cotton by analogy. Early in the morning of March 15, 1893, the picker building of one of our largest risks was struck by lightning. The watchman was at a distant point in the yard. The fire was discovered by neighbors. The alarm was immediately given and the mill fire department at once set to work to put the mill apparatus in use. There were 123 open bales of cotton upon the floor; not an excessive quantity for this very large establishment. Twenty-eight Grinnell sprinklers operated and held the fire. It was extinguished by the mill fire department, and the total loss amounted to only \$1,764. The paint upon the ceiling was blistered but was hardly discolored, and scarcely any damage was done by fire. The approximate value of this picker building and contents was \$41,000.

In another instance, a storehouse and large cotton compress in St. Louis had been protected by sprinklers. Fire occurred, which under former conditions would probably have been very destructive. The sprinklers held the fire in check and it was extinguished with a very small loss, although the fire was in a section of over 30,000 square feet of floor area. The general opinion is that the sprinkler could not have extinguished this fire unaided, owing to the vast area of the warehouse and the character of the contents; but it confined the fire for 15 or 20 minutes, and prevented a total loss. The fire department could not have saved the premises without the sprinkler, the spread of a cotton fire over that area being too rapid, the worst would have happened before the department could have got water on it.

#### THE SUNNY SIDE OF FIRE INSURANCE.

A circular issued by the U. S. Fire Insurance Company presents the business in a very gloomy aspect.

An analysis of the figures of the underwriting branch of the fire insurance business of the leading American and foreign companies would indicate that the profit in fire underwriting is an unappreciable quantity.

The official returns taken from sworn statements of the entire business transacted in the United States by the fire insurance companies reporting to the insurance department of the State of New York, show that the number of companies authorized to transact business in that State decreased from 152 to 128 during the past three years.

The losses and expenses for the four years ending Dec. 31, 1892, amounted to	\$137,196,720.00
Gross premium receipts	428,957,813.00
Net loss on four years' business	8,538,907.00

These figures show that the average property owner obtained his insurance for 2 per cent. less than actual cost! The above is the experience of the so-called successful companies, and does not include the losses of the companies which failed or retired.

To accomplish this vast financial transaction an annual average of over \$100,000,000 in capitals were invested; and nearly an average of \$225,000,000 of assets were jeopardized by a business in which a large majority of the companies embarking proved bitter failures.

The premium receipts have barely paid the losses and expenses during the past quarter of a century.

Statistics show that an average of one fire insurance company fails or retires every week.

One hundred and seven companies failed and quit business during the year 1891, and a large number failed and retired in 1892.

#### CANNED SALMON.

Wires from San Francisco are to the effect that invoices aggregating 20,000 cases of new Alaska salmon, in addition to the 12,000 cases received recently, are due at that point. Thus far, few if any,



sales have been made, but it was reported that an offer of \$1 l.o.b. on the coast for round lots has been turned down. The Victoria Times says: The total pack of salmon for the whole Columbia River up to date is 239,612 cases, and of this 145,620 cases have been put up in Astoria canneries. The pack to date, at a careful estimate, includes, 350,000 Chinook salmon, besides 920,000 small fish. It is now certain that the total season's pack will amount to from 275,000 to 282,000 cases, or at the best 173,000 cases short of last year. All the canneries on the lower Columbia will this year pack fall fish. They will start to work again on September 10, and run continuously till November 1. In addition to the river pack of silversides, work will be carried on at Noholen, Tillamook, Gray's Harbor, Coquille and Suislaw, and the total fall output will probably be 118,000 cases. This will be the first year since 1887 that fall fish have been packed on the Columbia. The news that the Fraser River work has been plentiful will greatly depress the sale and prices of the fall pack here, but tanners will be forced to operate on account of the slack of the spring run, though there will not be more than a few cents a case profit. They have decided not to pay fishermen more than two cents per pound for fall fish, and it has not yet been decided by the union whether they will accept this rate.

#### FEATHER BED BANKS.

A recent fire in New York caused the tenants of a number of houses in peril to throw their bedding out of the windows. As the feathers flew around it was noticed that amongst them were pieces of paper, which proved to be greenbacks of which large quantities were picked up. This use of bed ticks as banks of deposit accounts to some extent for the currency famine. Whether it would be technically correct to speak of these notes forming part of the owner's "Rest," as being a portion of his bed, we leave currency doctors to decide. A discussion of the problem would be as valuable as many of the Congress speeches on Silver.

The Boston Traveller says the national bureau of printing and engraving has received application for \$17,000,000 in national bank notes, and that the orders are increasing at the rate of \$1,000,000 per day, the bureau being taxed to the utmost. This appears to be in addition to the \$23,000,000 referred to in a preceding paragraph. Naturally, men are asking themselves and each other: Where has the currency gone to? There is evidently millions of it hoarded up in the coffers of frightened people. Had The Traveller been in New York at the fire referred to he could have answered his own question, by saying the currency has gone to bed to reserve its strength until the scare is over.

#### SPIRIT DUTIES IN ENGLAND.

A correspondent sends us an extract from a well known English work on Free Trade, in which the writer contends that no part of the British tariff is protective. Our opinion is asked on the following: "As to the £5,336,000 levied on

foreign spirits it consists of import duties which are only the exact counterpart of the excise duties levied internally on the produce of the British distillers. The foreign article is placed on precisely the same footing as the native article."

The above plea is a nice bit of special pleading. The plain fact is that, the British tariff imposes heavy duties on foreign spirits to protect English distillers from foreign competition, simply that and nothing more. It is the rankest, and most transparent hypocrisy on the part of English free traders to plead otherwise. If there were no duties on foreign spirits they would compete with British spirits in an open market, a free trade market. But, foreign competition is handicapped by the imposition of duties, therefore the British distillers enjoy Protection in a Free Trade country. England raises fully \$50,000,000 yearly by taxes on the poor man's comforts and necessaries of life, on tea and tobacco.

#### AN UGLY RUMOR.

The street is talking freely about a financial transaction which needs ventilating, and probably explaining. It is said that one of the newest members of the Council, who is not one of the finance committee, recently made himself very busy in negotiating the sale of city securities, by placing a portion by which he is credited with having made about \$2,000 for his private purse as commission. Upon the gross illegality of an Alderman making money out of doing business for the city we need not dwell. We are satisfied that if this was done by him he could be made to disgorge. We believe the facts are known to two of our city contemporaries, who, for reasons well known, are alleged to with this scandal to be smothered. Such very wide-awake papers refusing to make any allusion to what is the talk of the whole city, is very suspicious. One member of the Council has made himself the public mouthpiece of some dissidents at a watering place, on the ground that what everybody talked of should be publicly discussed. Having assumed that position elsewhere we suggest that he take up this city affair also, and take steps for letting the public know all about it. A rumor of this kind is apt to damage the reputation of the innocent until it is proven to be without foundation, or, if correct, the name of the guilty person is made known. We ask, is it true that an Alderman of Montreal has received a commission, or bonus, or some form of reward, for negotiating a loan to the city?

#### U. S. BANK SUSPENSIONS.

It is hardly correct to institute comparisons between the banks in the States which have failed and those in Canada which have been undisturbed by the prevailing troubles across the line. A storm which swamps row boats wholesale gives no anxiety to a staunch schooner. The vast majority of American banks are plying affairs of those who suspended operations about twenty have

resumed payments, and several more are in a way to do so, the application for permission to resume numbering 58. Only 33 are actually in the hands of receivers, and the Comptroller thinks that most of those in the examiners' hands will reopen. The great majority of these banks are small institutions, 36 of them having a capital of but \$50,000 each, although five of them were capitalized at a million dollars each, and as many more at half a million. Of the failures, 55 occurred in the far Western States and 25 in the South. In 21 States and territories no failures have occurred, in 7 but 1, in 8 but 2, in 7 again but 3. In only 8 of the States, therefore, have more than 3 failures taken place. In most of the great centres at the time of this statement none of the banks had failed, only 1 in New York, 2 in Chicago and 1 in Milwaukee.

#### THE COLOR LINE IN INSURANCE.

The Insurance World calls attention to an attack being made by the organs of the colored race upon certain life insurance companies because they charge higher rates for them than for whites. If mere race prejudice caused such a discrimination it would deserve all the censure the colored champions express. There is, however, no such prejudice in business. The money of a man is not low or high in value according to the lightness or darkness of his complexion. We can understand colored persons being very sensitive of any slight. In this case they are not showing a knowledge of facts, which are that the death rate amongst the negroes and mulattoes, on the authority of the U. S. Review, is much larger than among white people. Hence a proportionately high rate for insurance. Now that education is spread amongst these people they might organize a company of their own, the effort to do so would show that it is they who are entertaining a prejudice, and not the insurance companies they are seeking to injure. The question is a very delicate one, but we are satisfied that the death rate amongst colored people is the natural result of their neglecting sanitation of a personal and domestic character—as it also increases the death rate among whites.

#### PAYMENTS BY CHEQUES.

The system of payment of wages by cheques has been adopted on a very large scale in the States. This is suggestive of an extended use being made of cheques as a permanent addition to the machinery of exchange. Except for the extra clerical labor, there is no valid reason why the vast bulk of payments should not be made in this way. Cheques for \$5 might be issued in batches, and be as serviceable as notes. They would find their way to the banks through store keepers, and might be charged against the drawers, not one by one, but in aggregates. This may seem impracticable but it has been done, and is, we believe, yet done. Cheques have displaced an enormous amount of currency in the last ten years, and will do more in that direction in coming years.

### ODD USE OF BANKS.

The Dairymen's branch of the Board of Trade, Brockville, has struck upon a highly novel method for securing sellers of cheese from bad debts, or fraudulent purchases. Buyers are required to present to the president of the Board a letter of credit from some banker guaranteeing payment for what they purchase. The guarantee is only to extend to purchases made at the Board. We doubt whether any bank manager would be justified in issuing such a guarantee. Certainly he would be highly to blame in giving we except the maximum amount it could be used for were specified. It is no novelty for a person to arrange with a bank to mark his cheques up to a certain figure, when he is going into a market, which cheques may, or may not, be used for purchases, and which, by arrangement may be re-credited and the security for them withdrawn. That has been done for many years. But to give an indefinite guarantee as to amount would be a very odd use indeed to be made of a bank, which would certainly lead to trouble some day.

### INEXCUSABLE AFFRONT TO CANADA.

Of all places abroad we would least expect to find at the Imperial Institute, London, a display of gross inexcusable ignorance about Canada. Here is what the *London Mercury* says: "On the cover of the menu card in the dining room of the Imperial Institute, Britannia is depicted receiving the gifts of her children—typical, it is presumed, of the colonial support accorded to the Institute. The West Indies are shown us bringing their pine apples and peaches; the Cape brings her grapes; India her spices; Australasia her wines; and Canada—a huge lump of ice. A little boy, rigged out in the thickest of winter snow-blanket coats and tuques, holds up in his woollen mittens a jagged mass of the frozen substance. It may be that the representation was meant as a compliment to Canada during the melting weather of last month, but the compliment is not one that will find much appreciation in the Dominion. This country is something more than a large producer of ice."

### THE COMMERCIAL BANK.

An effort is to be made to resuscitate the Commercial Bank of Manitoba. It is reported that this is desired by English shareholders. We are sorry to differ with them, but are satisfied that it is not desirable for the Commercial Bank to be re-established. Winnipeg and the Northwest are peculiarly situated, there is no other part of Canada where a small bank is less desirable. The banks now operating in that region are more than equal to all the needs of legitimate local business. What discounting they will not do, had better not be done. It is not in the best interests of Winnipeg to have a weak bank competing with strong ones, as such competition inevitably develops a weak class of business. The field is only a limited one, and the rivalry now existing between the branch banks is quite active

enough to protect their customers from any unfair rates, and to give them every reasonable and prudent facility for their financial operations. We trust the effort alluded to will be abandoned.

### BRAZIL WANTS CANADIAN GOODS.

A visitor from Brazil recently interviewed in Toronto spoke of a large immigration into that country. These new comers found employment in raising coffee, sugar, tobacco and India rubber. Previous to the treaty with the United States the large percentage of the imports of the country came from England, France and Germany, but of late the United States had been sending in 70 per cent. of all imports. Canadian flour, cheese and oil were preferred in Brazil, and the people there would hail with delight a treaty with Canada on the same basis as the one with the U. S. Large quantities of lumber and codfish were already received from Canada. It was only a question for the two Governments to settle and have a large trade between the countries.

### AUSTRALASIAN FEDERATION.

The existence of some seven tariffs in Australasia renders it most desirable that those colonies enter into some federation scheme. They are practically one country, and the tariffs are as unreasonably diverse as would be a different tariff for each of the Provinces of Canada so arranged as to embarrass inter-provincial trade. A conference just held at Sydney to discuss federation, was attended by the Hon. Wm. Lyne, minister of public works, and the Hon. J. Kidd, postmaster general of New South Wales; the Hon. J. B. Patterson, Premier of Victoria, Sir Graham Berry, and numerous other politicians. Resolutions in favor of a fiscal union were adopted. We regret, however, that the New Zealand Government have definitely declined to participate in the proposed federation of the Australasian colonies.

—Bay of Quilate Notes: Vast quantities of logs, wood, etc., still continue to come into Deseronto over the K. N. & W., and G. T. Rys., for the Rathbun Company:—Every marsh where blue joint can be found is filled with farmers cutting hay for fodder. Straw will be scarce in many parts of Ontario.—A barn belonging to M. B. Vandewater, Sydney Crossing, was burnt on the 11th inst., the fire being caused by friction of a pulley of a horse fork.—Several hundred barrels of "Star" Portland cement, manufactured by the Rathbun Company in their works at Napanee Mills, have been ordered for the granolithic pavements in the city of Winnipeg. The "Star" is also the favorite cement in the city of Toronto. Not one barrel of inferior quality has been found in the thousands used in the construction of the walks and roadways in that city during the two years in which it has been adopted by the city engineers for that purpose. This speaks volumes for the care exercised in its manufacture.—At the new branch of the Bank of Montreal, Deseronto, the position of manager has been accepted by Mr. F. J.

Rogers, manager of the branch in Almonte. —Voting on the local option by-law took place in the Township of Farady last Saturday. The by-law was defeated by a large majority.—The Lindsay school board have ordered from the Rathbun Company a quantity of porous hollow terra cotta brick for the lining of their new school house.—A barn belonging to Mr. Joseph Carlett, Green Point, was destroyed by fire Monday, with the season's crop of hay, buggy, and a quantity of tools. Insurance \$200.—J. S. Morton, Tweed, has purchased Mr. Stewart's drug business at Marmora.—At Northport the grasshoppers are eating the tassels off corn and ruining the crop, and there are similar complaints from all parts of the district.—Sir Richard Cartwright is repairing the dam across the Napanee river above the canal.—The Frontenac lead mine has shipped a sample of pure Galena weighing 24 lbs. to the World's Fair.—Grain vessels are greatly delayed at Kingston because business men of that city have not got the snap to provide elevator facilities.—The residence of Sydney Danard, township of Athol, and the barn of R. H. McKibbin, near Danard's house, were burned on the night of the 11th, Danard's family narrowly escaped with their lives, and nearly everything in the house was buried. McKibbin's barn contained the season's crop, which was destroyed. Loss partially covered by insurance.—The British American Hotel in the village of Cannifton was destroyed by fire on 18th inst. It was a large stone building and had been erected a number of years. Power Bros., of Belleville, were the owners, and Jas. Pelkey lessee. The loss to the building was about \$2,000, insured in the British America, for \$1,000. Mr. Pelkey's loss on furniture, was covered by an insurance of \$600.—Napanee will vote on a by-law to raise \$20,000 of debentures for sewers.—There is some talk of establishing a paper pulp factory at Arnprior.

According to the St. Stephen Courier Canada is a gainer by the delimitation of the boundary in Passamaquoddy Bay between this country and the United States. The commissioners finished their work on Saturday last and one result of it is that the four weirs in Lubec Narrows, which have been claimed by Americans for 50 years, are left on the Canadian side. Cochrane's ledge, also, the ownership of which was disputed, has been, with the exception of a very small corner, declared to belong to this country. One satisfactory feature of the work of the commissioners is that there can be no dispute in future as to the exact position of the boundary line from West Quoddy to Joe's Point. Not only are portions of the course marked by prominent buoys, but permanent marks have been fixed at different points on the land along the river from the position of which the line can be easily fixed in case the buoys should be moved or any dispute arise in future. The satisfactory conclusion of this work will be a cause of gratification, for both Governments and for the people who dwell along the shores of the St. Croix.

—The new fiscal year opens well so far as the trade of the country is concerned. The statements of exports and goods entered for consumption for July showing an aggregate of \$23,376,234, as compared with \$22,257,552 last July, being an increase of \$1,118,682 for the first month. The exports were as follows:—

Produce of the mine	-	\$ 481,011
Produce of the fisheries	-	1,349,324
Produce of the forest	-	3,676,521
Animals and their products	-	4,258,862
Agricultural products	-	2,261,620
Manufactures	-	592,489
Miscellaneous articles	-	29,964
Bullion	-	23,500
Coin	-	7,306

Total - - - - - \$12,683,597

Goods, the produce of Canada, show a decrease of \$589,307, which is largely in lumber, fisheries and animals and other produce, while goods not the produce of Canada show an increase of \$560,506, which is almost entirely in agricultural products. Goods entered for consumption for the month of July were as follows:—

Dutiable	-	\$5,672,867
Coin and Bullion	-	116,293
Free goods	-	4,903,477

Total - - - - - \$10,692,637

Duty collected - - - - - \$1,702,069

This shows an increase of \$1,147,435 in the value of goods entered, but of only \$10,273 in the customs duty collected, indicating that the increase in the volume of imports has been mostly in free goods and articles paying low rates of duty.

—The creditors are not likely to secure much salvage from the wreck of W. C. Munroe's men's furnishing store, Saint Ste. Marie, Ont. In the spring of '92, Munroe, who was then in the employ of the Saint firm of W. H. Plummer & Co., was reported to have come of age and to have inherited a large sum of money. He rented the store owned and formerly occupied by W. A. Quibell, putting in quite a heavy stock, but neither he, or his employees, seemed to give business matters careful and close attention with due regard to civility, etc. This spring he started a new store at the west end of the town. Two months ago his old stand was destroyed by fire but a large portion of the stock was saved and he was covered by insurance. He was not a judicious buyer and carried a heavier stock than was prudent. Added to this he employed men who made no striking efforts to advance his interests. So far as known he possesses no real estate in Canada but is said to own some in the Southern States. Munroe is now missing and W. H. Plummer has possession and claims to be acting for the creditors, but no assignment has been made, or legal steps taken, so far as known. The assets are chiefly cloth and are valued at about \$1,000, whilst his liabilities are possibly \$6,000.

—A communication has been addressed to the Editor of the Journal, purporting to give a list of prices current published in our columns, compared with those given out by a contemporary, and asking which is correct. The letter is signed

"Trader," but no trader, even in the hot weather, would get so mixed up over quotations as to confound ingot copper with tin, barne plate with anchors, best refined bar iron with ordinary bar iron, etc. Suitably enough the writer winds up his list with Jamaica ginger which we assure him can be bought exactly at the range given by us. We should be sorry to stir up a newspaper war in this weather by attributing inaccuracy in others but our usual close canvass of the trade has convinced us that our prices fairly represent the general jobbing range, and that is about all which concerns us, or affects our readers. A writer who attempts in a little diversion of this nature in his leisure moments should not be ashamed of his name, as it stands as a guarantee of good faith. The Journal has always kept a close eye on its quotations for more than one reason, and communications from genuine traders are always welcome. Our correspondent, who signed himself "Trader," is not engaged in any kind of business. A genuine "Trader" never demeans himself by anonymous letters.

—A plate glass trust of all the dealers in Canada, with the exception of one firm, is reported to be an accomplished fact. The trust comprises dealers in Montreal, Toronto, Hamilton and Ottawa, the parties to the agreement being A. Ramsay & Son and Mongenais, Boivin & Co., Montreal; Cobban Manufacturing Co., Toronto Plate Glass Co., and James McCausland & Son, Toronto; Hobbs Hardware Co., London, and William Howe, Ottawa. Instead of competing against each other, all these parties will pool their issues in the article on the Canadian market. By this concentration of interests expenses will be saved, and instead of two or three sales-rooms in each city, there will be only one which will have charge of all the sales of plate glass for that district. The trade here are not prepared to say whether the new scheme will be a success, as Messrs. Pilkington, who are perhaps the largest manufacturers of plate glass in the world, and who have a branch in Montreal, will not join. This will operate against the effective working of the trust and, accordingly, they are awaiting future developments. The title of the new organization is the Consolidated Plate Glass company.

—A curator has been appointed to the estate of H. O. Fortier, grocer, Sherbrooke, Que. This man has been in business six years and started with a cash capital of \$1,000. He now offers 10c on the dollar, cash, which is not likely to be accepted. A statement of his affairs reveals liabilities of \$6,000 and assets of \$4,280, the latter consisting of stock and fixtures, \$2,090; book debts \$2,189. Of late the insolvent has not been paying that close attention to business which wins success. He has purchased a lot and built a house within three years and put the same in his wife's name. He has a marriage contract in which he gives his wife \$2,000 and has filed a claim for the same, interest added, making \$2,600. Lately he borrowed money on the pro-

perty above mentioned, to the tune of \$700, and deposited it in a Quebec Bank, in his wife's name. The creditors have seized this money and refuse to entertain his offer of compromise. It may be stated that this debtor paid well, and enjoyed good credit until a short time before he failed.

—The Halifax Herald says: "One can forgive a good deal to the man who wrote that 'Stupidity and knavery have a tendency to aggregate and crystallise about municipal institutions. It would seem as if an ingenuous public recognized town corporations and local boards as a substitute for respectable goals and idiot asylums. Nay, what asylum could take them all in? Parochus is deaf, Parochus is blind, Parochus is stupid, Parochus is preverse, Parochus is niggardly when he ought to be generous, and free when he ought to be close; Parochus sometimes pockets the people's money, uses the people's workmen, takes commission from the people's tradesmen, forgets the people's health, neglects the people's business. If the cur is caught in the act of stealing a leg of mutton, he yelps when he is kicked for it, but he goes on eating the meat." Parochus is all the above, but he is also often so clever a rogue as to get elected, and re-elected by the very people he has robbed and means to rob every chance he gets.

Mr. J. S. Larke, executive commissioner to the World's Fair, has written to the Department of the Trade and Commerce stating that Mr. A. Dehaam, of the firm of A. Dehaam & Zoon, of Amsterdam, is of the opinion that there is a considerable opening in the city for the cheap grades of Canadian lumber, spruce, cedar, hemlock, etc., and would like to be put in communication with some leading Canadian lumberman.

The World says that a combination has been formed by Canadian manufacturers of harvest tools whereby the expenses of the manufacturers will be cut down, and fewer travellers employed in handling goods. Fully three-fourths of the travellers will be removed from the road by the change.

—With reference to the complaints which have been made in some parts of the West that the Government was shirking the issue of the large sized postal cards, it may be stated that these cards were issued in the first place at the request of the insurance and other companies having their headquarters or branches in the United States, who complained that so much more printed matter could be got on the American postal card than on the Canadian that it inconvenienced them in their business. The larger card was then issued, as well as the smaller one, but the former got into such demand for general purposes of correspondence that the supply was exhausted and a temporary scarcity caused. The supply now equals the demand, and it is probable that no more small cards will be printed, but one card larger than the smallest now used and a trifle smaller than the largest will be adopted. The Government

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### 31 & 33 VICTORIA SQUARE.

MONTREAL, 3rd January, 1893

discovered that the large cards were reducing the sale of three cent stamps.

—The stringency in the money market has brought out some new features as regards trade at St. John. N. B. W. Malcolm Mackay, lumber shipper, instead of selling his bills of exchange in St. John, had them negotiated in England and ordered gold to be expressed to him, which is now on the way to that port. Mr. Mackay, it is said will make 1½ per cent. by the transaction. This is said to be the first time that ever gold was shipped to St. John by order of a private firm. One of our well known wholesale flour and general grocery houses made a "scoop" last week in the United States. They secured some thousands of American currency and sent it on. The cost of placing the currency in the hands of the broker was ½ per cent. and the firm received 2 per cent. for it, making a gain of 1½ per cent. Of course they had purchased goods in the United States, and a certified cheque was given in payment.

—In Ontario, recent assignments include Jessie Hoover, agent, Aylmer; J. H. Hoover, physician, Vienna; Benj. Widerick, shoemaker, Cheapside; Jos. Morin, boots and shoes, Hamilton; S. W. Giles, clothing, Hamilton; McGuire & Bird, plumbers, Toronto; Fred Roberts, jeweller, Toronto, and Pritchard & Field, hats and men's furnishings, Hamilton.—Fox & Wickett, general store, Stirling, whose assignment has been recorded at Toronto, have only been in business since December '92. For the past month or so they have been rapidly falling behind. Liabilities small.—Thos. Milbee, boots and shoes, Barrie has failed for \$1,900.—R. Buckley, trader, Allenford, whose assignment is announced, was at Chippewa Hill prior to last October. He recently offered to settle at 50 per cent., but this was refused.—The stock of Geo. Schneider, boots and shoes, Waterloo, has been sold at 50½c. on the dollar.

—R. B. Holland, general store, Dunganon, Ont., who recently assigned, was formerly a clerk in a Toronto store and apparently did not know when he was well

off. His father died in '91 leaving considerable property. His son's share was \$2,000 and a farm, unencumbered. Deceased's wish was that he should live on the farm, but instead of this he bought out the old stock of J. M. Roberts for a big figure and gave a chattel mortgage of several thousand dollars as security. This should be now paid up, or nearly so. The insolvent sold out his business six weeks ago, and the general impression is that he should be well able to pay all he owes.

—Alfred Gervais, a small city grocer, has assigned with liabilities of \$2,000.—Henri Pepin, contractor, city, who recently suspended is offering 10c on the dollar.—E. D. Plante, boots and shoes, Quebec, and Sigefrois Cartier, trader, St. Francois du Lac, have assigned.—David Kiely, who kept a retail shoe store on Bleury street, city, has assigned owing \$1,200.—A meeting of the creditors of A. B. Lafreniere & Co., jewellers, city, has been called.

—The population of Ireland has fallen in the last fifty years from 8,196,500 to 4,706,000. The first drop was from '41 to '51 of a million and a half, each ten years since 1851 shows a decrease of 8 to 3 hundred thousand. Munster and Connaught show the highest percentages of decrease. What effect Home Rule will have on population returns is a problem much debated.

—It is reported that F. W. Wisdom, mill supplies, St. John, N.B. has preferred nine creditors to the amount of \$4,935. Too much politics, consequent neglect of business and leaving things largely to employees are said to have told against him. He was more of a success as an express messenger.

—Masson & Frere, stationery, Quebec, who commenced business in May '92 with a small capital have assigned with liabilities of \$4,500. The assets probably reach \$4,000 and consist of stock in trade in fair shape. They owe their ill success to the limited field, smallness of their capital and competition.

—The recent failures in the Dominion

are all small affairs. The largest was for \$12,000, a Toronto coal dealer, who never had any capital, and although a plodding fellow was out of his depth in this business. The great bulk were men rated at \$500 and less. The mere number of failures thus has no significance.

—J. P. Matthewes & Co., grocers, Victoria, B. C. have assigned.—The stock of estate, John Malabar, grocer, Brandon, Man., has been sold at 70½c. and the book debts at 26c on the dollar.—J. W. Clarke & Co., musical instruments, Calgary, have assigned.

—Grand Trunk Railway Company return of traffic, week ending August 19th, 1893. Passenger train earnings 1893, \$183,474, 1892, \$155,827. Freight train earnings 1893, \$210,749; 1892, 229,108. Total train earnings 1893, \$394,223; 1892, \$381,935. Increase 1893, \$9,288.

—The Merchants Bank of this city has just received six boxes from England containing £55,000 in gold, the expense of bringing out which has been five times the ordinary cost of carriage, etc., from New York.

—Higgins & Co., dry goods, Buckingham, Que., invite us to state that the head of the firm has only failed once, also that the assets of the firm are from \$8,000 to \$9,000, not \$3,000 to \$4,000, as stated. We are pleased to make the correction.

—The following assignments have occurred in the Maritime Provinces: Geo. H. Roach, livery, Sussex, N.B.; J. W. Wilson, miller, Whycomah, N.S. and Jas. Basker, trader, Mabou, N.S.

—The Bank of Montreal has invited subscriptions from £140,000 sterling of 4 per cent. debentures of the Montreal Street Railway at 98½.

### Financial.

Thursday Evg., Aug. 24, '93.

Money was firmer in the local market at 6 to 7 per cent. and it is understood,

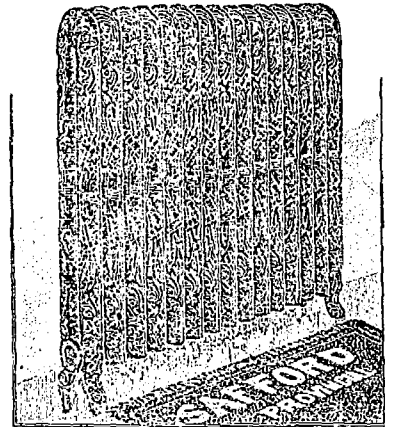
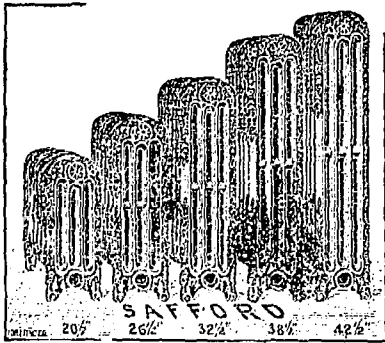
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**ST. JOHN, N.B., QUEBEC, HAMILTON, WINNIPEG AND VICTORIA, B.C.**

that, anticipating the close of the month, a few bank loans were called in. Local sterling closed steady and, in New York, the market was firm. Closing rates for 60 day bills were 73-16 to 32 and 8 to 44; demand 8 1/2 to 1/2 and 9 to 1/2. N. Y. funds 11-16 dis. to 1 p. c. and par to 1/2 prem. Documentary sixties 6 1/2 to 7. Cattle bills, 3 days, 7 1/2 to 8. London cables gave the bank rate as 5 and the street rate as 4 1/2 to 3/2. The Montreal stock market has been extremely dull, operations being restricted by the scarcity of money. With few exceptions prices at the close are at the lowest point. Cable is an exception as it sold recently at 116 1/2 and closed firm to-day at 117 1/2 bid. Following is the record for the week, as per Clouston & Co., stock brokers:

LAZAS.	N <sup>o</sup> . Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	189	215	211	225 1/2
Molson's.....	9	159	159	180
Merchants.....	41	150	148	160 1/2
Commerce.....	70	134 1/2	134 1/2	144 1/2
<i>Miscellaneous.</i>				
Cable.....	478	119 1/2	116 1/2	159 1/2
Telegraph.....	459	135	133 1/2	146 1/2
Passenger.....	158	160 1/2	160	228 1/2
" New Stock	12	158	158	.....
Gas.....	250	184	184	208
Pacific.....	400	70	69 1/2	68 1/2
Colored Cotton...	50	74	70	101 1/2
" Bds.....\$1000		97	97	102 1/2
Mont, Loan & Mo.	80	130	130	.....
Duluth Com.....	50	6 1/2	6 1/2	14 1/2
Duluth Prof.....	200	15 1/2	15	33

—There are 1,021 head of cattle, 1,017 horses, 1,500 sheep and 1,500 hogs on exhibition at Chicago, the cattle and horses from Canada rank high.

**MONTREAL WHOLESALE MARKETS.**

Thursday Evg., Aug. 24, '93.

The weather this week has not been particularly favorable for harvesting, owing to frequent rains, but fortunately the frost point has not been reached. The chief crops promise abundantly but the trouble lies in the prices obtainable, which allow of but scant profit. It will generally be found that the producer who indulges in no speculative dreams but markets his produce, right along, saves himself lots of anxiety, and comes out best. Prices are low, and, we trust, have reached bottom but some observers are not slow to predict a further "shake down." At all events the policy of holding for a rise is not a good one. City trade is generally quiet but retailers look for more activity at the close of the month, when the holiday season will be on the wane, and many now absent back from the country.

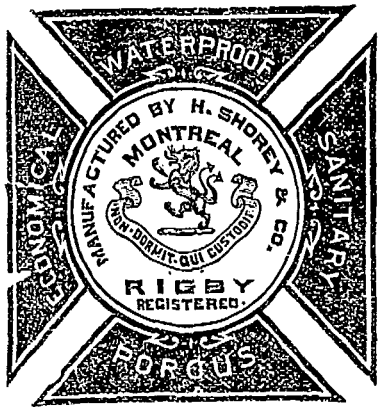
Ashes.—Receipts for August have been fair. Sales of pots are made at \$4.15 to \$4.20 for light to fair tares, first sort, and \$3.70 for seconds. Pearls are nominal at about \$6 for first sort. The demand is light, but is equal to supply. Receipts since 1st January 1,078 brls. pots, 85 brls. pearls; deliveries, 1,055 brls. pots, 116 brls. pearls; in store 24th Aug. at 3 p. m. 118 brls. pots, 21 brls. pearls.

Butter and Cheese.—There is a stand off in cheese. Producers are asking full

prices for their July make, although August offerings are close at hand. At Higersoll offerings were 7420 boxes, balance July and 310 first half August. There were no sales as holders wanted 9 1-2c and the best bid was 9 1-4c. Offerings at Peterboro were under the average, the cause assigned being the dry weather. Offerings were 4,634 boxes and only 4 factories were sold. Creamery butter in the Montreal market is dull at 20c to 20 1-2c. British demand is slow and exports 20 1-2c. British demand is low and exporters say it will take lower prices to induce sales. There is considerable July creamery unsold and the August make will not be small. Dairy butter is in moderate demand at 18c to 19c for Townships and 16c to 17c for Western. At Woodstock 15 factories offered 4,493 boxes, chiefly last half July. Highest bids 9 1-8c to 1-4c and market quiet. At the Napanee board 1,075 colored cheese were put up for sale; 9c was bid but nothing done.

Drugs and Chemicals.—Business must be called quiet but there is slightly more movement than for some time. Changes are few. Alum is quotable at \$1.50 to \$1.75 but \$2 is occasionally asked for a small quantity. Brom. potass is firmer at 48c to 52c. Morphia \$1.60 to \$1.75 and opium \$4 to \$4.25. English advices speak of caustic soda as being on the rise.

Dry Goods.—Remittances continue to be a source of complaint and any decided improvement is scarcely to be looked for until the crops are harvested, and marketed, when a general liquidation of due bills should be in order. As to the cotton mills, while stock exchange quotations are low, the hands are fully employed. No price changes are noted. It



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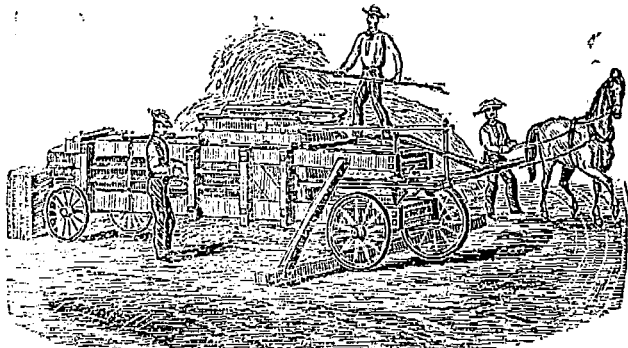
WE are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

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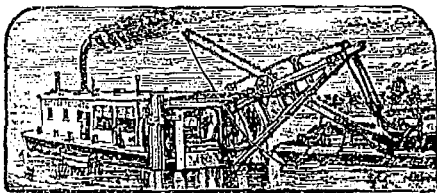
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is pleasing to hear that the programme of only making to order is adhered to. There has been a good week's business in the suburbs and the city retail trade has been actively employed. A number of people have returned from the country and are making preparations for school openings, etc. English buyers for the spring lines are either on the way, or preparing to leave. Liverpool cotton steady; American middlings, 43-16d. New York cotton, future barely steady; S. pt. 7.09c, Oct. 7.21c, Nov. 7.29c. Close, spots steady; uplands 7 5-16c, gulf 7 9-16c, futures steady; sales 164,600 bales; Aug. 7.09c, Sept. 7.11c, Oct. 7.23c, Nov. 7.32c, Dec. 7.42c, Jan. 7.51c.

Flour and Grain.—These markets rule dull and easy with distribution moderate. Late reports give a more favora-

ble view of the Russian and Indian crops. English cables quoted Canadian pens at 5s 4 1-2d in Liverpool. California wheat off coast 28s, Chilean 26s 6d, Australian 27s 3d, and Walla Walla 26s 9d. Mixed maize 4s. Five millions out of the estimated yield of 7 million quarters of British wheat have been garnered. The remaining 2 millions will be above the average in quality as the sunny weather of the past three weeks has increased its milling value. This is likely to produce a good demand for English wheat at the expense of imported grain. Millers will endeavor to buy up the bulk of the crop at from 26s to 29s per quarter, but if the owners hold out for a minimum of 30s this last figure will almost certainly be the average October value. It is said that prices lately recorded have

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

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The Largest Cigar Manufacturers in the Dominion.

been needlessly low. Much red wheat has been sold at 26s to 28s and white at from 28s to 31s. Large American shipments forced the recent decline in American and Indian wheats. Continental enquiry for Australian and Argentine red winter freshened greatly during the week. Russia's attitude in the custom's war with Germany is firmer than expected. New wheat of fine quality is well held. The spring trade is dearer for oats and cheaper for pulse, corn and barley. At Chicago operators were buying September and selling December wheat. This move is credited to Armour, who is apparently changing his ground. Recent Chicago prices on wheat are 61 1-4c Sept., 68 1-4c Dec.; corn 37 1-2c Sept., 40 5-8c May. There can be no doubt that the large quantity of old wheat in the United States and signs of active shipments from foreign places keeps the English market down. Cables to the Liverpool Board of Trade placed India's shipments of wheat for the week at 653,000 bushels, Baltic and sundry ports 1,680,000, American 6,129,000; total 8,465,000 bush.

Groceries.—At the refineries granulated sugar is quiet at 53-8c and branded yellows are unchanged at 43-8c to 5c. Coffees in moderate demand only at say, 26c to 30c for Mocha and Java, 20c to 25c for Maracibo and 18c to 21c for Rio. A house in the trade have handed us the following report of the Boston coffee market: The market on Maracibo and Central American coffees remains very firm, with the supply small, and in a few hands. The arrivals seems to be all readily absorbed, about as soon as they get in, by the trade. The weekly Rio cable reports the market weak. Exchange is quoted at 12 1-8d. The average daily receipts for the week were 10,000 bgs; shipments to Europe, 34,000 bgs; to the United States, 18,000 bgs. The total visible supply in the States and all out is 393,234 bgs; same time a year ago 449,484 bgs; same time in 1891, 307,381 bgs. (The total receipts on the crop at Rio up to Aug. 17 have been 449,000 bgs; same time in 1891, 558,000 bgs. Montreal buyers are slow in taking hold of new teas. Bosnia prunes quiet at 7 1-2c to

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**LEVIS, QUE.**

3-4c. Little doing in foreign dried fruits and quotations nominal.

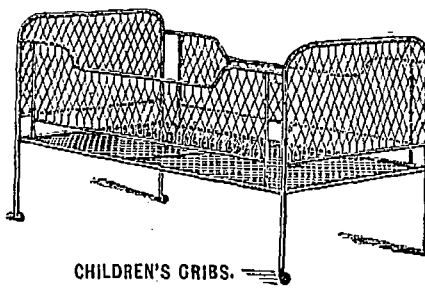
Green Fruits, Etc.—A fair business has been done in California fruit at auction. Trade in domestic fruits is quiet at the moment, but receipts will soon be larger. Duchess and Astrachan apples \$2.50 to \$3. Water melons 25c to 30c each. Lemons, choice, \$2.50 to \$3; fancy \$3.50 to \$4. Oranges, California, 150 to 300 size, \$3.50 to \$4; plums, per 4 basket crate, \$1.50 to \$1.75; peaches, box, \$1.75; pears \$2.75; ordinary peaches, per basket, 75c to \$1; bananas \$1 to \$1.75 bunch. Dates, per lb., 5 1-2c. Nuts, filberts, 10c; walnuts 14c; almonds 17c; pennuts, mw, 9 1-2c; roasted 12c.

Iron and Hardware.—The hull of the Cynthia was sold to the rolling mills as wrot iron scrap at \$16 per ton, which is the price quoted for it for some time past in these columns. A recent cable states that Scotch warrants were dull, market opening at 42s 11d and closing at 42s 9d. There are few corrections to make this week but the tone has been easy in consequence of the absence of life in the market. London, tin, spot, easier at £77 10s, 3 months £77 5s. Copper steady, spot, £41 5s, futures £41 15s. Soft

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Manufacturer of all kinds of

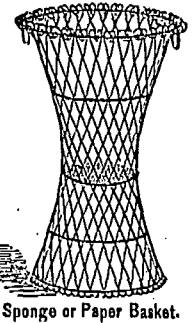


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Wire Window Guards, Bank and Office Railings, Flower Stands, Flower Baskets, Wire Barrel Covers, Coat Hangers, Rat Traps, Ladies' Gents' and Children's Bigras.

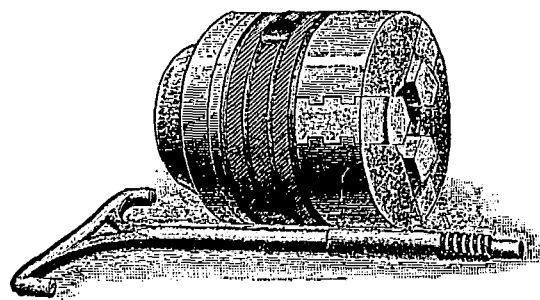
Wire goods for house furnishing Trade, Floral Wire Designs and other Florists' Goods.

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



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Cutting all Sizes to 1 1/2 Inch Taps for all Uses.

Young's New Axle Cutter, and other Labor Saving Tools

Spanish lead £10. Spelter £17 7s 6d. for good merchant brands.

Hides and Tallow—It has been a falling market for hides and tanners are trying to bring about another decline of 1-2c for next week as they claim the raw material is too high. Tallow quiet at quotations.

Leather and Shoes.—There are signs of more interest in leather and demand has certainly been slow long enough. The boot and shoe houses are well supplied with orders, some having more and others less than usual. Shipments of leather to England are reported from Quebec.

Live Stock.—Montreal buyers operated but moderately either on spot or in the west. Offerings showed poor quality and did not exceed 43-4c but a few extra loads were held for 5c. Cables were disappointing.

Meal and Feed.—These markets are firm but there is not much doing. Standard oatmeal in bags sells at \$2.10 to \$2.15 and in brls., at \$2.30 to \$2.35. Granulated in bags \$2.15, in brls. \$2.35. Rolled oats in bags \$2.15, brls. \$2.25. Feed unchanged but supplies are small. Bran \$14 to \$15, shorts \$16 to \$19 and mouille \$20 to \$22.

Oils.—Cod and seal oil is easy and there

is not much doing. Newfoundland cod in large lots is selling at 32 1-2c and smaller quantities at 35c to 40c. Steam refined pale seal in quantity 45c, smaller lots 47 1-2c.

Provisions and Eggs.—The usual jobbing demand was reported at about former prices, the tone being easy at the close. Canada short cut pork \$21 to \$21.50 and new mess western \$22. Lard quiet at 11c to 12 1-2c for domestic in pails and 9 1-2c to 3-4c for common refined. Hams sold at 12c to 13c for city cured and bacon at 12c to 12 1-2c. Pork recently sold in Chicago at \$12.80 Sept. \$13 Oct., and lard at \$8.25 Sept., \$8.00 Oct.

Wool.—Demand moderate but inquiry is better. Cape 14c to 16 1-2c, Natal 16c to 17c and Northwest 13c to 16c.

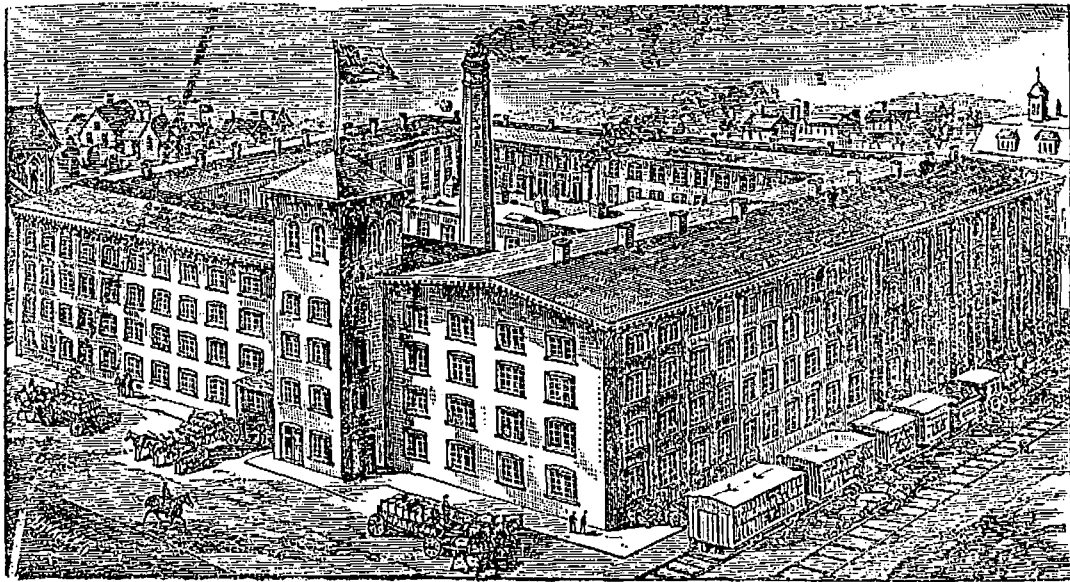
**TORONTO WHOLESALE TRADE.**

(Revised by Telegraph.)

Toronto, Aug. 24, 1893.

There is very little activity in wholesale circles. The result of crops is awaited with interest, and if they turn out as anticipated merchants will be satisfied and send forward the bulk of orders

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



**COTTON SPINNERS, BLEACHERS, DYERS AND MANUFACTURERS.**

of a superior quality and Fast Colors for manufacturing purposes a Specialty.  
**NEW BRUNSWICK COTTON MILLS, ST. JOHN, N.B.**  
**ST. JOHN COTTON MILLS.**

received. Payments are still backward. Grain dealers are making arrangements with banks for currency for the crop movement. Money on call is firm at 6 1-2 to 7 per cent. Prime discounts 6 1-2 to 7 per cent. New York drafts are at a discount of 1 per cent., and sterling exchange closes weak. Bank of Montreal sold at 212 1-2, Commerce at 135, Imperial at 173. Dominion 257 bid, Ontario 110 1-2 bid, and Standard offers at 160. Canadian Pacific sold at 70, Cable at 117, Dominion Telegraph at 105 1-2, Gas at 182, Western Assurance at 130 1-2. No dealings in loan company issue but they are steady as a rule.

**Butter.**—Offerings are small and prices high for the season. Choice test is selling at 19c to 20c and medium at 15c to 17c. Creamery scarce and firm at 24c to 25c. Eggs are still weak, case lots of cold storage being quoted at 10c to 11c, and fresh at 12 1-2c. Cheese firmer, jobbing at 9 3-4c to 10 1-4c.

**Dressed Hogs.**—A few lots offered this week, and they were taken by butchers at \$7.75 to \$8.

**Flour and Grain.**—The flour trade is very dull. There are some bids in the market but prices are too low, and little or no business is being effected. Straight rollers rule at \$2.85 to \$3, according to

**BEDDING!!!**

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

ESTABLISHED 20 YEARS, —:—:— ROCK BOTTOM PRICES.

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

**J. E. TOWNSEND,**

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

brand, and extras \$2.50 to \$2.60. Ontario patents \$3.05 to \$3.15. Bran firmer and in demand; sales at \$12, and five to ten ton lots at \$13. Shorts \$15.50 to \$16.50. Oatmeal \$4.25 to \$4.35. Wheat is dull; white sold outside at 60c and spring at 58c on the Midland. No. 1 Manitoba hard is quoted at \$2c. No. 2 hard sold at 78c to 79c, and No. 3 hard at 72c. Peas weaker at 53c. Oats sold at 33c outside for old and at 29c for new.

**Groceries.**—Trade quiet and featureless, sugars are unchanged at 5 1-2c to 5 5-8c for granulated and at 4 3-8c to 5 1-4c

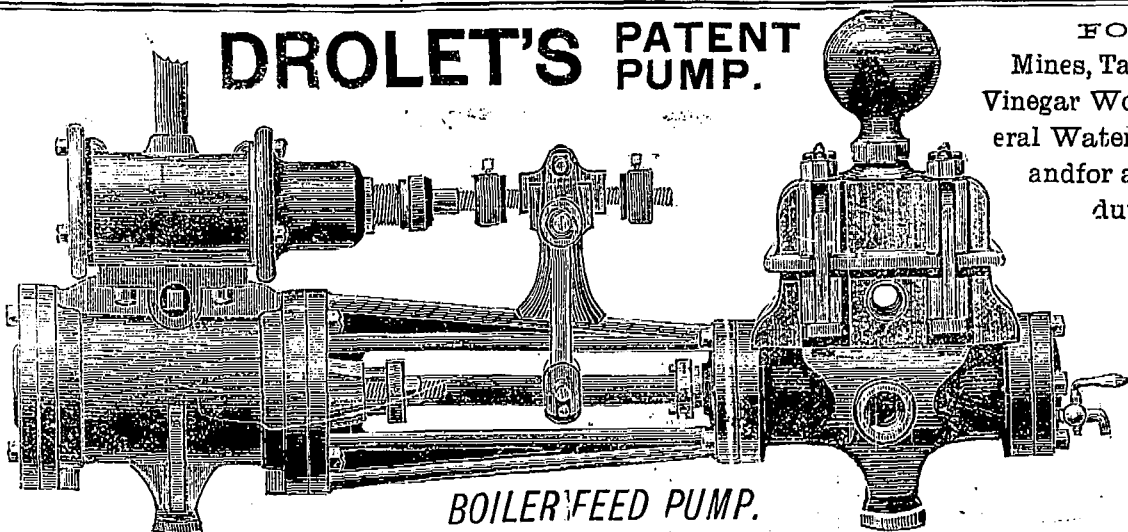
for yellows. Stocks of dried fruit are moderate. Teas and coffees in fair demand. Salmon is firm at \$1.40; British Columbia estimates vary considerably. Hardware.—A moderate trade is doing, and prices generally steady.

**Hides and Skins.**—Hides continue very dull, with cured quoted at 4 1-2c. No. 1 green brings 4c, No. 2 3c and No. 3 2c. Lambskins are firm at 40c to 50c and pelts 25c. Calfskins 6c to 7c. Tallow is unchanged at 5c to 5 1-2c.

**Live Stock.**—Receipts are large and prices heavy. A good many cattle are

**DROLET'S PATENT PUMP.**

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**BOILER FEED PUMP.**

Cheapest and best Pump made in Canada Send for Catalogue.

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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), \$204,600
Reserves, \$1,119,946
Deposit with Bond, \$2,000

THE BONUS SYSTEM

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 thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

President, SIR ALKX. T. GALT, O.C.M.G.
Vice-President and Managing Director, EDWARD RAWLINGS.

Bankers, THE BANK OF MONTREAL.

HEAD OFFICE:

Dominion Square corner Metcalfe St.

MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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

ESTABLISHED 1882

THE CANADA JUTE CO.

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Importers of

TWINES, HESSIANS, PADDINGS BUCKRAMS, ETC.

17, 19 & 21 ST. MARTIN STREET MONTREAL.

Bookbinding and Job Printing

OF ALL KINDS DONE AT THE

Journal of Commerce.

STOCKS AND BONDS

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Ass't, Div. Int. & Mt., Dates of Dividends, Per Cent Prices Aug 24, Cash value per \$.

BANKS

left unsold. Choice shipping cattle are selling at 4 1-2c and medium at 4c to 4 1-4c per lb. Grass stockers are bringing 3 1-2c to 3 3-4c. The demand for butchers' cattle is limited, the best sell 3 5-8c to 3 3-4c, medium at 3 1-4c to 3 1-2c and inferior at 2 1-2c to 3c. Milk cows sell at \$30 to \$40 and calves at \$2 and \$7.50 per head. Sheep steady, with sales at \$3.50 to \$4.50. Lambs sell at \$2.50 to \$3.75. Hogs firm, the best selling at 6c to 6 1-4c and inferior at 5 1-2c to 5 3-4c.



THE LARGEST FACTORY OF THE KIND IN THE DOMINION.

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Pure Goods, Honest Goods

LEADING DEALERS

FROM OCEAN TO OCEAN HANDLE

THESE GOODS.

PURE VINEGARS. WARRANTED PURE of natural strength, and free from any added acids. Manufactured solely under the supervision of the Inland Revenue Department. Unequaled for table use and pickling purposes. Put up in wood, all sizes, and in demijohns.

MIXED PICKLES. EQUAL to ANY IMPORTED SIMILAR GOODS. Put up with selected fresh vegetables, in pure vinegar, in 20 oz. round bottles, and in wood packages of 1, 3, 5 and 10 Gallons.

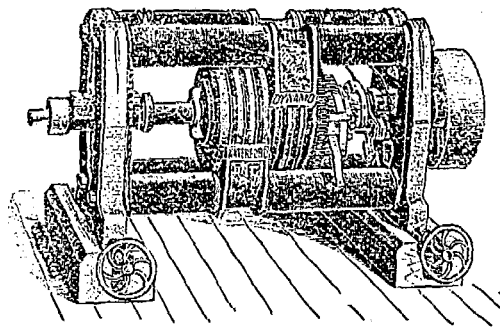
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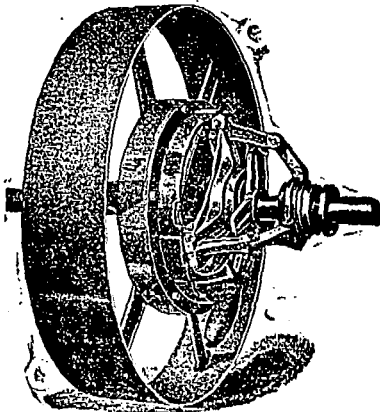
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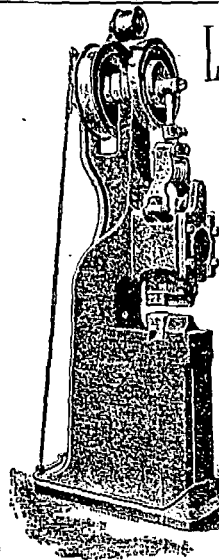
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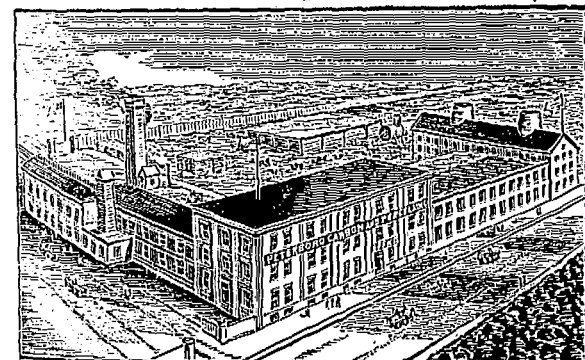
183  
ST-URBAIN ST  
1ST FLOOR  
MONTREAL

TENDERS FOR DEBENTURES:

Tenders addressed to the Treasurer of the City of Hamilton, Province of Ontario, Canada, and marked "Tender for Debentures" will be received by the undersigned up to twelve o'clock, noon, on Wednesday, the 4th day of October, A.D. 1893, for the purchase of \$2,350,000 of Debentures, to be issued by the Municipal Council of the Corporation of the said City of Hamilton, payable at the expiration of 40 years, with interest at four per cent. per annum, payable half-yearly from 1st Apr. 1, 1894. Principal and interest may be made payable in Hamilton, Ontario, or in Great Britain, or elsewhere. The Debentures may be expressed in sterling money of Great Britain, or currency of Canada or of the United States, or in gold, or partly in each, and in such sums as the purchaser may desire. Parties tendering must state in their tender in what currency, in what sums and where they desire the Debentures and interest to be made payable, and the net amount which will be paid for said Debentures, free from Exchange and all other charges. The purchase money of said Debentures to be paid as follows: £201,000 Sterling in London, England, and the balance in said City of Hamilton, each of such payments to be made on the 26th day of March, A.D. 1894. The highest or any tender not necessarily accepted. A copy of financial statement may be obtained at the City Bank, London, England or from the undersigned.

A. STUART,  
City Treasurer.  
Hamilton, 27th June, 1893.

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



PETERBORO, ONT.  
Can furnish them equal to  
any in the world as  
they are  
MANUFACTURERS OF  
**CARBON POINTS**  
For all systems of Arc Light.  
**BATTERY PLATES,**  
**JAR & ON BRUSHES**  
All kinds of Porcelain for  
Electrical and Hardware  
Lines.

"Intellectuals" are out of order because we recently affirmed it was "unfair towards Canada." While it is true an authority can be cited for using the word "intellectual" as a noun, this use is now obsolete. Our contemporary in giving the word a plural form is not keeping up with the intellectual procession. Allowing, however, this usage to be correct, we object to being credited with two, or more intellects, or what our critic styles "intellectuals." If our contemporary will address us in English, which has no such word as "intellectuals," we shall at all times be pleased to listen to him, but in speaking Buffaloes, he has us at a disadvantage, as that dialect is not one of our accomplishments.

25c. A DAY AT THE WORLD'S FAIR.

The Journal of Commerce has secured for the benefit of its subscribers four of the best hotels in Chicago, all within from one to three blocks of the World's Fair 62nd street central entrance, at greatly reduced rates. Regular rates are \$1.00 per day and up, European, \$2.50 and up American plan. These hotels are new brick and stone, fire proof buildings with modern improvements, well furnished, and just the place for comfort and convenience. The rates which we make to our subscribers are seventy-five cents per day per person, two occupying one room, or for one person occupying a room one dollar, European plan. The rates on the American plan are \$1.75 per person, two in a room, one person in a room \$2.00. This includes

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

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

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

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THE ST. CLAIR AND ERIE CANAL.

The prospects of the proposed canal between lakes St. Clair and Erie are discussed very intelligently in a recent number of

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J. M. CURRY, SEC.-TREAS.

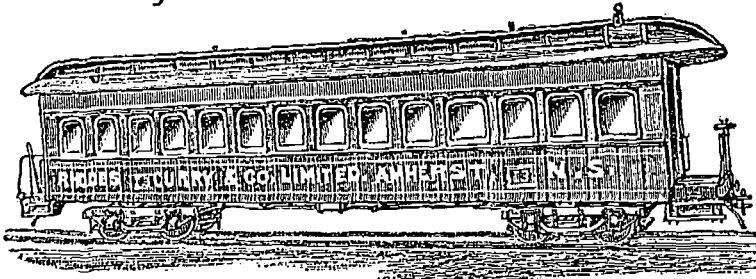
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OF EVERY DESCRIPTION.  
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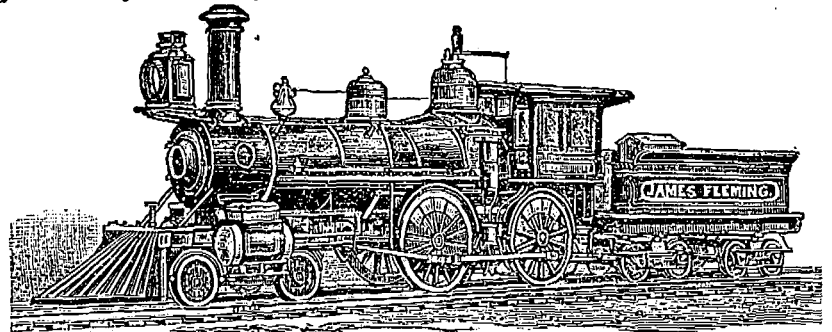
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Successors to James Harris & Co., Established 1826, St. John, N.B. and Rhodes, Curry & Co., Established 1877, Amherst, N.S.

"Transport." The writer concludes that the cost will reach up to 4 millions. His comments as to the financial results of the enterprise are as follows: "Probably few capitalists will care to take chances in such an enterprise on estimated profits of less than 8 per cent. on the investment. The total tonnage passing Detroit River may be estimated at 30,000 tons a year and one-third of this will go by the river route, even if the canal be made free from toll. Tolls of at least 1-2 cents a ton will be required in order that the revenue shall be sufficient to pay interest on the investment. By the time the canal is completed the lake steamers will have a capacity of from 2,000 to 5,000 tons each, or an aver-

## Phoenix Foundry & Locomotive Works

POND STREET,  
ST. JOHN, N. B.



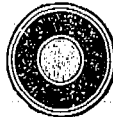
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Insulation Guaranteed wherever used, Aerial, Underground or Submarine.

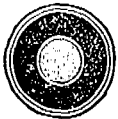


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The rubber used in insulating our wires and cables is especially chemically prepared, and is guaranteed to be water-proof, and will not deteriorate, oxidize or crack, and will remain flexible in extreme cold weather and is not affected by heat. The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

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

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



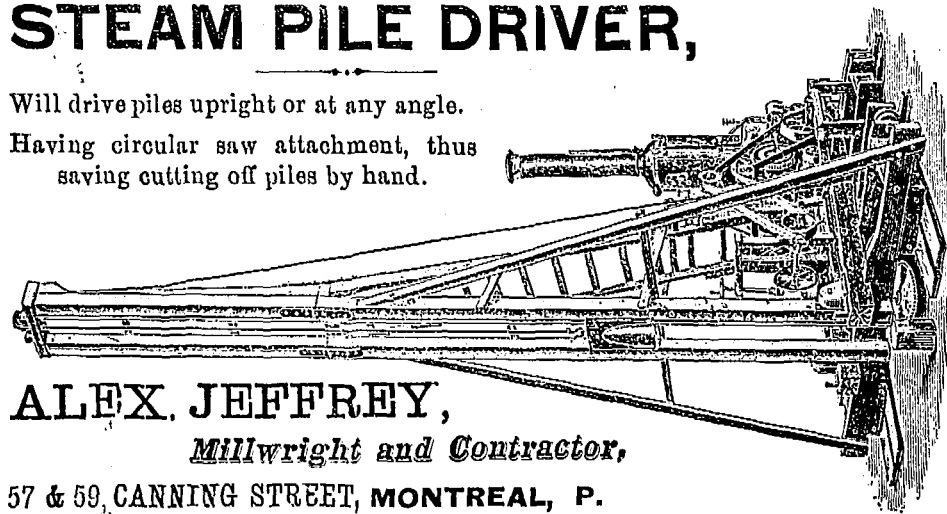
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Will drive piles upright or at any angle.  
Having circular saw attachment, thus saving cutting off piles by hand.



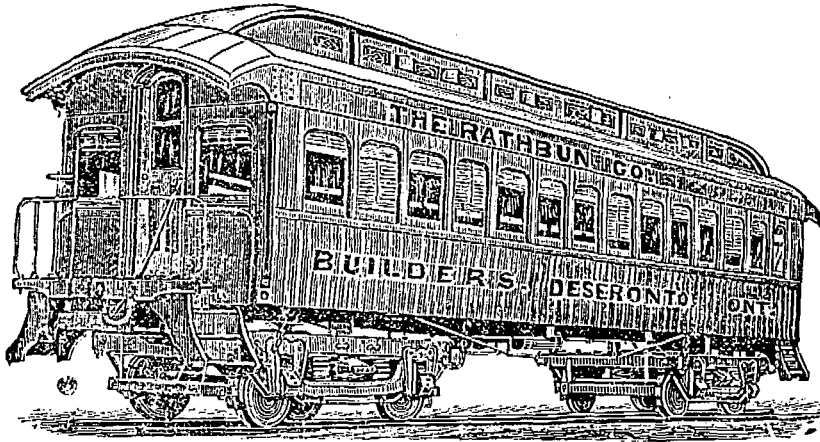
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Machines adapted to land or river work.  
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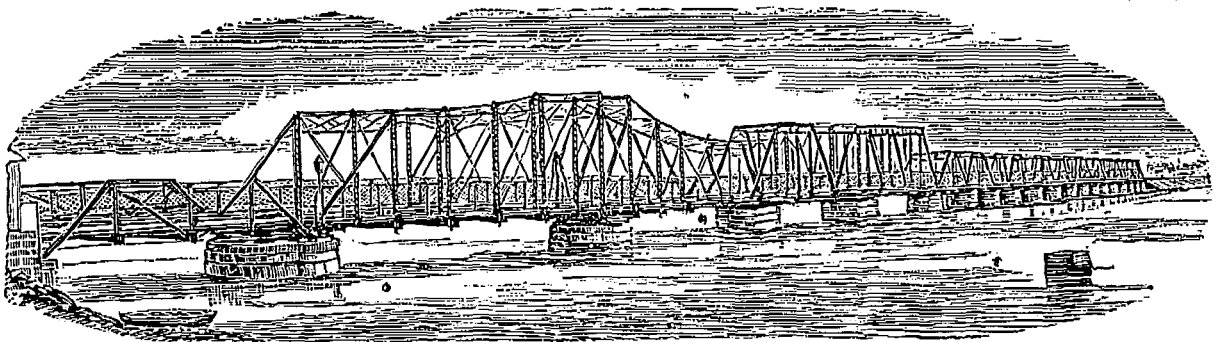
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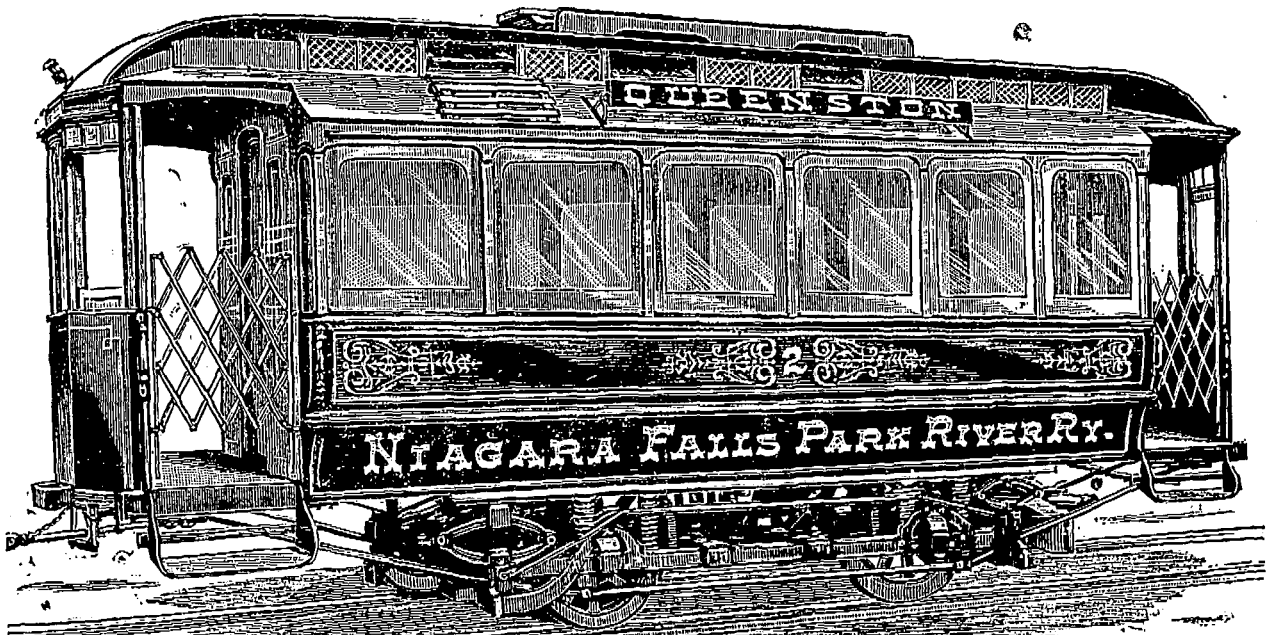
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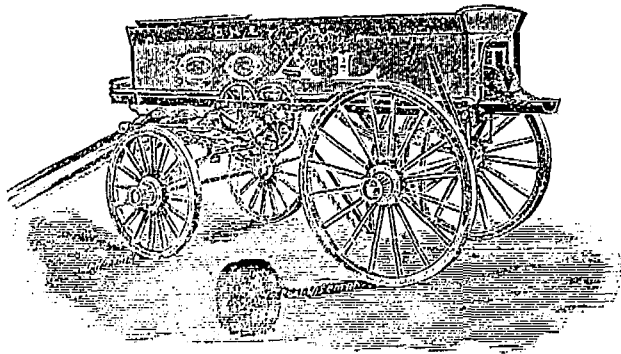
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## SINGLE HORSE COAL CHUTE SPRING WAGON

With 16 ft. chute, 2 inches tires to carry One Ton, bottom ironed.

Send for Price List.

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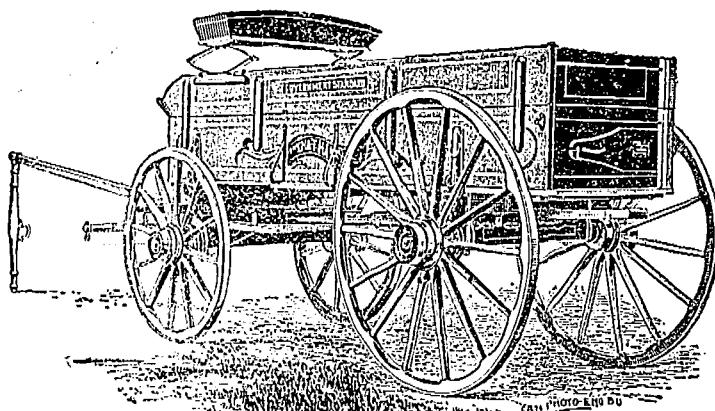
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## THE CHATHAM MANUF'G CO, Limited.

AUTHORIZED CAPITAL \$300,000

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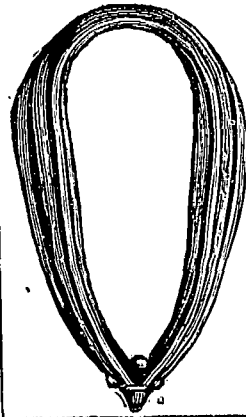
Wagons & Wagon Stock, Hardwood Lumber & Ship Plank.



CHATHAM, ONT.

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

PEAKE, BROS. & CO.,  
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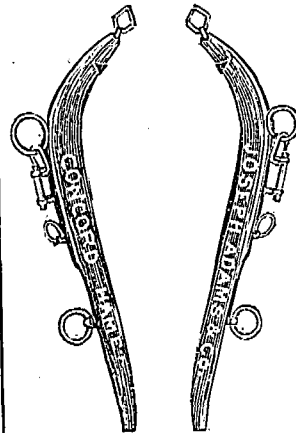


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Horse  
Collar  
Works

FOR HOPE,  
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Send for Price  
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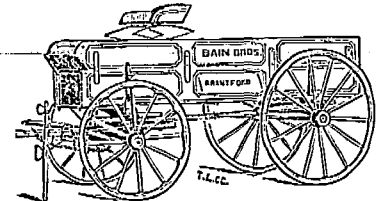
The best and  
cheapest collar in  
the market.



High Top Concord Bolt Hams  
Manufactured in all styles and quantities to suit the  
trade. Send for price list to  
JOSEPH ADAMS & CO., HUNTINGDON,  
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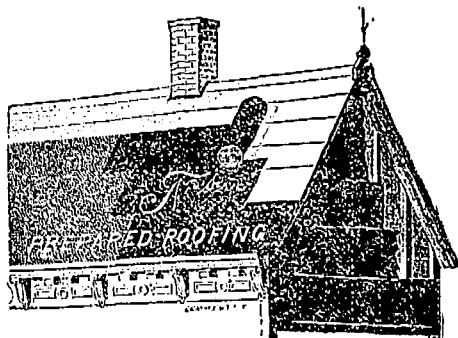
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The LEADING WAGON  
OF THE DOMINION.  
BRANTFORD.

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

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CARS.

OTTAWA, ONT.

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NOTE BROKER

Buys and Sells Commercial Paper, &c.

128 St. James Street,

MONTREAL

age of about 3,000 tons, and at present freight rates will be capable of making about \$48,000 gross earnings in a full season of 200 days. As the speed of the steamer in the canal would only be about one-third of that in the open river the time saved in going through the waterway would only be about an hour and a

half on the passage. The value of this is estimated, having regard to the gross earnings for the entire season at about \$15, or half a cent a ton for the freight carried. Taking all these facts into consideration I doubt if the enterprise will prove remunerative from a financial standpoint."

MONTREAL WHOLESALE PRICES CURRENT— THURSDAY, AUGUST 24 1883

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
<b>Meats and Bones.</b>												
Brogans	0 80	1 05	50 75	40 85	50 70	40 80			Roast chicken, 1-lb tins.	2 30	2 40	
Cobblers	0 85	1 20	0 85	0 90	0 75	0 80			Roast turkey, 1-lb tins.	2 30	2 40	
Split Balmorals	1 00	1 25	0 85	1 00	0 75	0 80						
Kip	1 15	1 40	0 98	1 15	0 80	1 00						
Buff	1 25	1 90	1 10	1 50	0 90	1 15						
Calf	2 00	3 00	0 00	0 00	0 00	0 00						
Buff Congress	1 25	1 60	1 10	1 50	0 00	0 00						
Calf	1 90	3 40	0 00	0 00	0 00	0 00						
Split boots	1 85	2 10	1 25	1 60	0 95	1 15						
Kip	2 00	3 00	1 50	1 70	1 10	1 40						
Calf	2 75	3 90	0 00	0 00	0 00	0 00						
Foil boots half fox	1 60	2 10	0 00	0 00	0 00	0 00						
" full "	1 80	2 60	0 00	0 00	0 00	0 00						
" Sox "	0 85	0 75	0 00	0 00	0 00	0 00						
<b>Fishes.</b>												
Split Batts	0 85	0 85	0 70	0 80	0 40	0 50						
Split Balmorals	0 80	0 90	0 70	0 85	0 50	0 60						
Kip	1 00	1 10	0 75	0 "	0 50	0 65						
Buff	0 90	1 15	0 80	0 90	0 50	0 65						
Pebbled	0 90	1 15	0 80	0 90	0 50	0 65						
<b>Machinery.</b>												
Peppled Button	1 00	1 20	0 85	0 90	0 50	0 70						
Glazed Buff Button	1 00	1 20	0 85	0 90	0 50	0 70						
Goat	1 50	2 00	1 15	1 60	0 80	1 35						
Polish Calf	1 50	2 00	1 30	1 75	0 90	1 35						
French Kid	1 85	3 50	1 90	2 50	1 40	1 75						
<b>Drugs &amp; Chemicals.</b>												
Acid Carbonic Cryst Med	0 40	0 45										
Aloes, Caps.	0 18	0 18										
Alum	1 50	1 75										
Borax, xcls.	0 08	0 12										
Brom. Potass.	0 48	0 62										
Camphor, Rnz. Ref.	0 67	0 70										
" Am. Ref.	0 62	0 65										
Citric Acid	0 60	0 65										
Copperas, per 100 lbs.	0 75	1 00										
Cream Tartar	0 25	0 35										
Epsom Salts	1 50	1 75										
Glycerine	0 17	0 20										
Gum Arabic per lb.	0 40	1 25										
" Trag.	0 60	0 90										
Morphia	1 80	1 75										
Opium	4 00	4 25										
Oxalic Acid	0 08	0 12										
Phosphorus	0 65	0 75										
Potash Bichromate	0 10	0 12										
Potass Iodide	3 60	3 75										
Quinine	0 90	0 90										
Strychnine	0 90	1 00										
Tartaric Acid	0 40	0 45										
Tin Crystals	0 20	0 25										
<b>Heavy Chemicals.</b>												
Bleaching Powde	2 50	3 00										
Blue Vitriol	4 00	5 00										
Brimstone	1 75	2 00										
Caustic Soda 60	2 25	2 50										
" 70	3 75	3 00										
<b>Soda Ash, Soda Bicarb, Sal Soda, Concentrated.</b>												
Soda Ash	1 10	1 00										
Soda Bicarb	2 80	2 50										
Sal Soda	0 80	0 90										
" Concentrated	1 75	2 00										
<b>Dyestuffs.</b>												
Archil, con.	0 27	0 29										
Outch	0 67	0 68										
Ex. Logwood	0 10	0 10										
Chips	2 00	2 10										
Indigo (Bengal)	1 50	1 75										
" Madras	0 70	1 00										
Gambier	0 05	0 08										
Madder	0 12	0 15										
Sumac	70 00	00 00										
<b>Fish.</b>												
Labrador Herrings, No 1.	4 75	5 00										
Nfld Shore, No. 1	4 00	4 25										
Sea Trout No. 1 split p b.	9 00	9 25										
" half brls.	5 00	6 75										
Cape Breton Herrings, halves	4 50	5 00										
Mackerel, No 1, kitta	0 00	1 00										
" 1 brl.	6 75	7 00										
Green Cod, Large	0 00	0 00										
" No. 1	0 00	7 00										
Draft	8 00	8 50										
Dry	5 00	5 25										
Salmon No. 1 brls	0 90	14 00										
" 2	0 00	12 00										
Salmon, No. 1 (Hercos)	0 00	31 00										
" 2, large	0 00	18 00										
" 3	0 00	15 00										
" Brit. Col brls.	12 00	15 00										
Bonanza Fish	0 04	0 05										
" Cod Nfld.	0 06	0 07										
<b>Flour.</b>												
Wheat	3 90	4 10										
Manitoba patent b brands	3 90	0 00										
Straight roller	3 15	3 25										
Extra	2 50	3 15										
Superfine	2 60	2 90										
Manitoba Strong Bakers	3 65	0 00										
Best brands	3 70	0 00										
Standard oatmeal or brl.	2 30	2 55										
Bran	0 00	15 00										
Shorts	16 00	19 00										
Moultie	20 00	22 00										

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

**OCT. LAURIN & CO.**

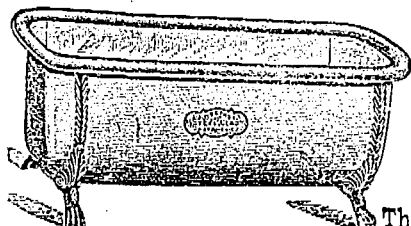
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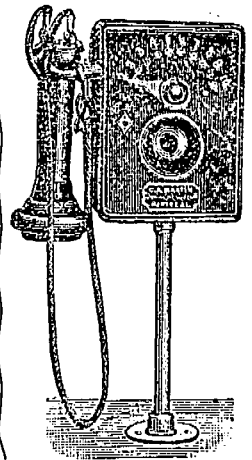
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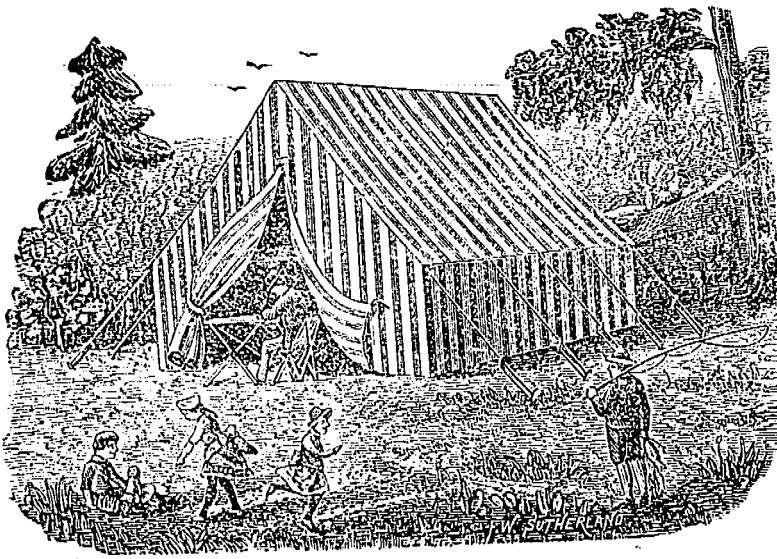
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 AGENTS FOR MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—TUESDAY, AUGUST 24, 1903.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
<b>Farm Products.</b>							
Butter: Creamery New	0 20 0 20 1/2	Barley, malting	0 00 0 00	Molasses, (Barbados) Imp's	0 37 0 33	Veracruz; Canadian	0 06 0 07
Western dairy	0 16 0 17	feed	0 43 0 44	Porto Rico	0 00 0 00	Mexican	0 06 0 07
Townships	0 18 0 19	Peas, per 66 lbs, afloat	0 73 0 74	Antigua	0 00 0 00	Italian	0 13 0 14
Cheese: finest colored	0 9 0 9 1/2	Rye afloat	0 56 0 57	Cuba	0 00 0 00	Cast-Orlov	0 22 0 25
Finest white	0 9 0 9 1/2	Corn, in bond	0 50 0 50	Sailing Powder		Orange	0 16 0 17
Medium	0 8 0 8	duty paid	0 55 0 56	Case 1, 8 ds. 5 os. fins.	2 25 0 00	Lemon	0 14 0 16
<b>Meats.</b>							
Fresh	0 11 0 12	<b>Groceries.</b>		Case 2, 1 1/2 14	2 00 0 00	<b>Starch:</b>	
Fresh (hold)	0 00 0 00	Tea (Hf.-Chest & Cad.)	0 12 0 17 1/2	Loose Muscatel	2 00 0 00	Can. Laundry	0 03 1/2 0 00
Finest linned	0 10 0 00	Japan, com. to med. lb	0 17 1/2 0 25	Layers, London	2 20 2 25	Silver Gloss	0 07 0 00
Western	0 00 0 00	good med. to fine	0 27 1/2 0 30	Con. Cluster	3 50 0 00	Benson's Prep. Corn	0 05 0 00
<b>Hogs:</b>							
1892 per lb.	0 16 0 19	finest	0 34 0 37 1/2	Imperial	6 25 2 50	Can. Prop. Corn	0 41 0 00
Yearlings	0 13 0 14	choice	0 40 0 42 1/2	Extra Dessert	4 25 0 00	Pigeon, Imp. Triple, 1 brl	0 85 0 00
Old	0 06 0 10	faney	0 15 0 30	<b>Sultanas</b> ..... per lb			
<b>Hog Products:</b>							
Bacon Smk'd per lb.	0 12 0 12 1/2	Y. Hyson, com. to rd	0 33 0 50	Valentia	0 05 0 05 1/2	Layers	0 09 0 07
Dressed Hogs	0 00 0 00	fine to finest, lb.	0 33 0 35	Currents, Provincial	0 05 1/2 0 05 1/2	Prunes (French)	0 00 0 00
Hams city cured	0 12 0 13	Gunpd. com.	0 47 1/2 0 55	Bosnia	0 07 1/2 0 07 1/2	Figs in bags	0 10 1/2 0 10 1/2
Canvassed	0 00 0 00	good	0 30 0 32 1/2	Sh. Almonds, bxs.	0 07 0 27	new layers	0 00 0 00
Pork Ca. s. o. per bbl.	21 0 21 5 1/2	Pinhead	0 17 0 18	S. S. Tarragona	0 00 0 00	Sh. Almonds, paper shell	0 00 0 14 1/2
Western do	20 00 0 00	fine to finest	0 25 0 32 1/2	Walnuts	0 09 0 00	Walnuts	0 09 0 00
Mess New Western	22 09 0 00	Ningchow common	0 15 0 19	Grenoble	0 00 0 00	Philberts	0 00 0 00
Lard per lb.	0 11 0 12 1/2	med. to good	0 20 0 22 1/2	<b>Siles:</b>			
Common Refined	0 9 1/2 0 9 1/2	fine to choice	0 27 1/2 0 55	Cassia	0 06 1/2 0 07 1/2	Mace	0 09 1 25
<b>Grains:</b>							
Clover, red, per bushel	10 00 10 25	Dust	0 07 1/2 0 08 1/2	Cloves	0 10 0 10	Nutmegs	0 45 0 50
Alfalfa, per lb.	0 14 0 16	Coffee, Mocha (green)		Jamaica Ginger, Bl.	0 16 0 19	Jamaica Ginger, Unbl.	0 16 0 19
Timothy, (Can'n) per bsh	2 80 3 00	Add 4c to 5 for roasting and grinding	0 26 0 30	Africa	0 08 0 06 1/2	Pimento	0 07 1/2 0 08
Western	2 50 2 70	Java	0 26 0 30	Pepper, Black	0 09 0 12	White	0 16 0 21
Flax 56	1 20 1 25	Macao	0 21 0 25	Mustard, 4 lb. per jar, Eng	0 72 0 75	1 lb.	0 23 0 25 1/2
Potatoes, per bag 90 lbs.	0 55 0 60	Jamaica	0 19 0 22	1 lb.	0 65 0 70	4 lb. jars, Cana.	0 22 0 24
Honey, in comb	0 18 0 0 1	Rio	0 18 0 21	Plantation Ceylon	0 00 0 00	Mustard, large lots	3 50 3 85
strained	0 05 0 06	Chicoery 1 lb	0 11 0 13	Chicoery 1 lb	0 11 0 13	Cut nails..... per keg	2 25 0 00
Beeswax	0 00 0 00	Swags:—		Paris Lump, in brls.	0 00 0 05 1/2	Steel nails.....	2 35 0 00
Choice	1 30 0 45	Kx Ground, in brls.	0 00 0 05 1/2	in bxs.	0 00 0 05 1/2	Steel nails, fence and cut spikes.—Hot cut.	
Ordinary	1 00 0 20	Powdered, in brls.	0 00 0 05 1/2	Paris Lump, in brls.	0 00 0 05 1/2	40d.....per 100 lbs	0 05 10 00
White	0 00 0 00	half brls.	0 00 0 05 1/2	50-lb. bxs.	0 00 0 05 1/2	<b>Hardware.</b>	
<b>Grain.</b>							
Hard Manitoba, No. 2	0 78 0 00	50-lb. bxs.	0 00 0 05 1/2	Kx Granulated, brls.	0 90 0 05 1/2	Anchor	0 10 0 12
do No. 3	0 74 0 75	Branded Yellow	0 04 0 05	Syrup, per lb.	0 32 0 02 1/2	Block, L & F per lb.	0 22 0 22 1/2
Oats afloat	0 33 0 40						

Retailers will please bear in mind that above quotations apply only to large lots.  
 \*Note.—Refiners prices to the wholesale trade; jobbers would have to pay 10 c additional.

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 AT THE  
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.	\$ c. s	Terms, 4 months, or 3 po	0 00 0 00	Re-melted Lead.....	3 00 0 00	Light.....	0 26 0 23
80d.....	0 10 0 00	or 80 days.....	7 00 7 50	Shot per 100 lbs.....	5 55 5 75	Grained Upper.....	0 25 0 23
20d, 16d and 12d	0 15 0 00	Alex—S S.....	9 50 10 00	Lead Pipe per 100 lbs. ...	5 50 0 00	Scotch Grain.....	0 28 0 30
10d.....	0 20 0 00	solid S.....	0 04 0 00	Zinc Sheet.....	5 00 5 50	Kip Skin, French.....	0 60 0 70
8d and 9d.....	0 25 0 00	Coll Chast.....	0 04 0 00	" Spelter.....	4 75 5 00	English.....	0 60 0 70
6d and 7d.....	0 40 0 00	Coll Chast—1.....	0 05 0 00	Serap Iron.....	0 00 16 00	Canada Kip.....	0 30 0 40
4d to 5d.....	0 60 0 00	Coll Chast—2.....	0 05 0 00	Machinery scrap.....	0 00 16 00	Hemlock Kalf.....	0 40 0 60
3d.....	1 00 0 00	5-16.....	0 04 0 00	Wrot Iron.....	3 00 3 50	Light.....	0 35 0 50
2d.....	1 50 0 00	7-16.....	0 04 0 00	Power: Canada Blasting	4 75 5 00	French Kalf.....	1 05 1 40
4d to 5d cold cut,	0 50 0 00	Galvanized Iron:		W F to F F F.....	4 75 5 00	Splits, Heavy & Medium..	0 14 0 20
not pol. or bl'd.	0 90 0 00	Morewood Lion, No. 28.	0 03 0 08	Wine:		Splits, Heavy.....	0 12 0 16
3d.....	0 90 0 00	Morewood & Hestfield.	0 00 0 05	Bright, No. 7..... per 100 lbs	2 60 0 00	Small.....	0 12 0 14
Fine blind nails—		Queen's Head, or equal..	4 75 0 05	Annealed, No. 7, ..	2 65 0 00	Leather Board, Canada..	0 06 0 10
2d..... per 100 lbs	1 50 0 00	Common.....	0 04 0 04	" oiled ..	2 70 0 00	Enamelled Cow, per ft..	0 15 0 17
3d.....	2 00 0 00	Pig Iron: Siemens No. 1.	18 00 18 00	Galvd. No. 7 ..	3 25 0 00	Pebble Grain.....	0 10 0 14
Casing and box, flooring		Coltess.....	19 00 0 00	Barbed Wire.....		Glove Grain.....	6 09 0 13
shook, and tobacco box		Galder.....	18 25 18 00	2 & 4 bars.....	4 50 0 00	B. Kalf.....	0 12 0 13
nails—		Lanigan.....	19 00 19 00	Plain Twist, 2 & 2 wra ..	4 25 0 00	Brns (Cow) Kid.....	0 69 0 12
1 1/2 to 3/4..... per 100 lbs	0 50 0 00	Shotts.....	18 50 0 50	Ribbon.....	4 75 0 00	Russette, Light.....	0 31 0 14
3/4.....	0 60 0 00	Sunmerlee.....	18 25 18 50	Staples.....	4 25 0 00	Russette, Heavy.....	0 35 0 40
1/2.....	0 75 0 00	Gartherric.....	17 00 17 50	Wire Nails—75 p.c. of the		" No. 3.....	0 26 0 30
3/4 and 9d.....	0 90 0 00	Carnbroe.....	14 00 0 50	list.		Saddlers.....	3 00 3 00
6d and 7d.....	1 10 0 00	Eglington.....	17 50 18 00	Hides and Tallow.		Int. Fr. Kalf.....	0 65 0 75
4d to 5d.....	1 50 0 00	Quemata.....	17 50 18 00	Montreal Green Hides		English Oak.....	0 38 0 49
3d.....	1 50 0 00	G.L.W.T. Riv. Charcoal Iron	26 50 28 00	" No. 1 per 100 lbs	0 00 4 50	Rough.....	0 16 0 21
Finishing nails—		or Iron..... per 100 lbs		" No. 2.....	0 00 3 50	Dongola, extra.....	0 30 0 33
3/4 inch..... per 100 lbs	0 85 0 00	Ord. Crown.....	0 00 1 95	" No. 3.....	0 00 2 00	" No. 1.....	0 20 0 25
2 1/2 to 2 1/4.....	1 00 0 00	Best Refined.....	0 00 2 20	for sorted, cured and insp'd		Colored Pebbles.....	0 18 0 15
2 to 2 1/4.....	1 15 0 00	Swedes.....	3 25 3 40	Toronto " 1.....	4 00 0 00	Calf.....	0 20 0 23
1 1/2 to 1 1/4.....	1 35 0 00	Sheet Iron 20 G & heavier	2 40 1 50	" 2.....	0 00 0 00	Oil.	
1.....	1 75 0 00	" 21, 28 G.....	2 85 2 60	Nora.—The above are		Cod Oil, Newfoundland..	0 00 0 25
1/2.....	2 25 0 00	Boiler Plates steel 1/2 in.	0 10 0 20	prices in the west.		" Halifax.....	0 00 0 00
Slatting nails—		3/16 in.....	0 00 0 20	Sheepskins.....	0 00 0 00	" Gaspe.....	2 40 0 00
3d..... per 100 lbs	0 85 0 00	Boiler Heads, Steel.....	0 50 0 00	Clips.....	0 00 0 25	S. R. Pale Seal.....	0 45 0 00
3d.....	0 85 0 00	Roops and Bands.....	2 55 0 00	Lambskins.....	0 00 0 50	Straw Seal.....	0 40 0 42
4d.....	1 25 0 00	Canada Plates:		Halfskins.....	0 07 0 00	Cod Liver Oil.....	0 67 1 72
2d.....	1 75 0 00	Good Brands.....	2 50 0 00	Calfskins.....	0 07 0 00	Buff.....	0 95 1 05
Common barrel nails—		Wro't iron pipe, 1 to 2 n	0 00 0 00	Horse Hides western, each	0 75 0 00	W P Salad Oil.....	1 00 1 05
1 inch..... per 100 lbs	1 50 0 00	62 1/2 p.c over 2 in. 62 1/2 p.c	0 11 0 12	" City.....	0 75 0 60	[Distributing Prices]	
1/2.....	1 75 0 00	Steel, cast per lb.....	3 00 0 00	Tallow, refined.....	0 10 0 05	Cod Oil, Newfoundland	35 0 40
1/4.....	2 25 0 00	" Spring, 100 lb.....	2 50 0 00	rough.....	0 00 2 50	Do Halifax.....	0 00 0 00
Olinch nails—		" Tire.....	2 50 0 00	Leather.		Do Gaspe.....	0 40 0 42
3/4 inch..... per 100 lbs	0 85 0 00	" Sleigh Shoe, lb.....	2 25 2 50	No. 1 B. A. Sole.....	0 20 0 22	S. R. Pale Seal.....	0 47 0 50
2 1/2 and 2 1/4.....	1 00 0 00	" Machinery.....	3 00 0 00	No. 2.....	0 17 0 18	Straw Seal.....	0 45 0 47
2 and 2 1/4.....	1 15 0 00	Tin Plate:		No. 3.....	0 15 0 16	Cod Liver Oil, Nfld.....	0 75 0 80
1 1/2 and 1 1/4.....	1 35 0 00	IC Coke.....	3 20 3 35	No. 1, ordinary Sole.....	0 19 0 20	Castor Oil.....	0 90 1 00
1.....	2 00 0 00	IX Charcoal.....	3 75 4 25	No. 2.....	0 16 0 17	Lard Oil, Extra.....	0 67 0 12
Sharp and flat press'd n/l's		IX.....	Usual	No. 3.....	0 14 0 15	" No. 1.....	0 60 0 70
8 inch..... per 100 lbs	1 25 0 00	DC.....	Trade	Buffalo Sole, No. 1.....	0 60 0 00	Lingeed, raw.....	0 60 0 61
2 1/2 and 2 1/4.....	1 50 0 00	DX.....	Extras.	" No. 2.....	0 00 0 00	" Boiled.....	0 63 0 64
2 and 2 1/4.....	1 65 0 00	DX.....		Zanzibar.....	0 18 0 15	Olive, Pure.....	1 00 1 10
1 1/2 and 1 1/4.....	1 85 0 00	DX.....		Slaughter, No. 1.....	0 22 0 24	" Machinery.....	0 95 1 10
1.....	2 50 0 00	DX.....		" 2.....	0 17 0 19	" Extra, qt., p case	3 00 3 60
Horse Shoes.....	3 40 3 50	DX.....		Harness.....	0 23 0 28	" pts.....	2 40 2 00
		DX.....		Upper Heavy.....	0 23 0 28	" pts., do.....	2 70 2 63
		DX.....				Spirits Turpentine.....	0 46 0 47

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

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

\*23-Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Olinch and Pressed Nails, four months note or 8 per cent. off for cash within 20 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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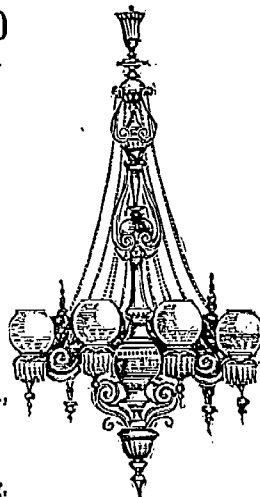
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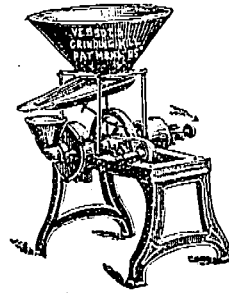
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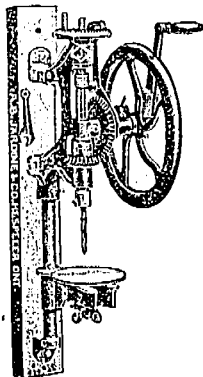
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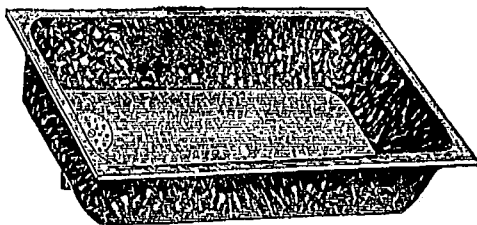
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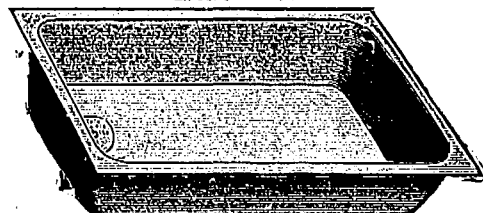
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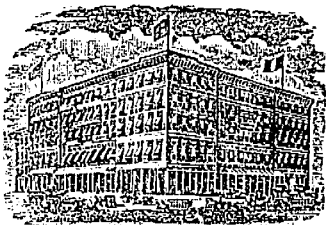
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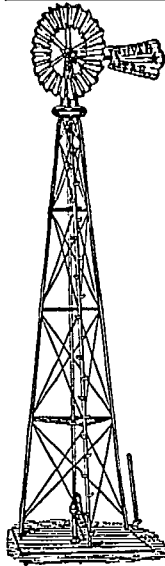
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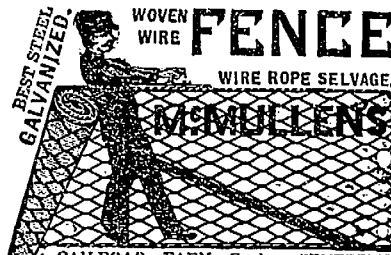
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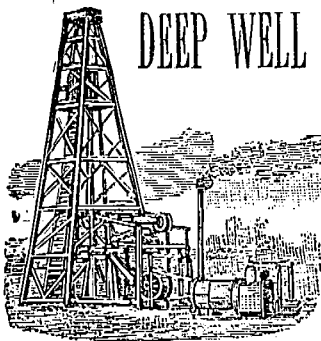
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Quebec Province, 5 p.c., 1874.	103	105
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1875.	101	103
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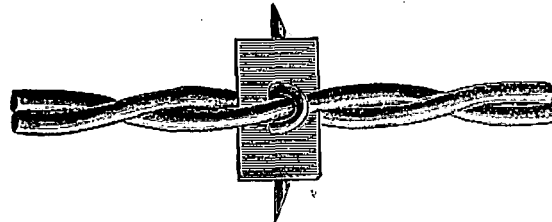
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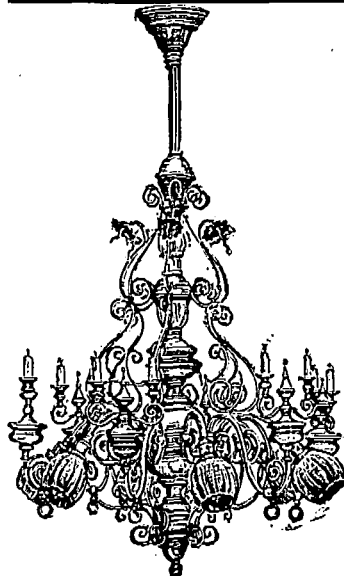
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THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over NINETEEN THOUSAND LOSSES AND HAS CONTENDED BUT ELEVEN CLAIMS AT LAW IN 16 YEARS FOR NEARLY ONE MILLION DOLLARS. It has ample financial resources, and has made the SPECIAL DEPOSIT with the INSURANCE DEPARTMENT at Ottawa. It is, moreover, the only Company whose capital and funds are SOLELY applicable to Accident Insurance.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug 14, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine...	10,000	3-6mos.	350	\$50	118 118
Canada Life.....	2,500	7-6mos.	400	50	.....
Confederation Life.....	5,000	6-6mos.	100	10	293 191
Western Assurance.....	25,000	4-6mos.	40	20	142 145
Royal Canadian Insurance.....	20,000	6-12mos.	25	20	125
Guarantee Co. of North America.....	13,372	6	50	10 50	100 110

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

Atlas.....	24,000	50	.....	6	£22 1/2	£23 1/2
British and Foreign Marine.....	50,000	50	20	4	£19 1/2	£20 1/2
Caledonian.....	50,000	30	50	5	£20 1/2	£21 1/2
Commercial U. Fire, Life and Marine.....	5,000	10	100	15	.....	.....
Edinburgh Life.....	100,000	6	£10	£2	.....	.....
Fire Insurance Association.....	23,000	13	100	53	£ 8 1/2	9 1/2
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	27	28
Imperial Fire.....	100,000	30	20	2	4 1/2	4 1/2
Lancashire Fire.....	10,000	15	40	8 1/2	.....	.....
Life Association of Scotland.....	35,802	48	25	12 1/2	£5 1/2	.....
London Assurance Corporation.....	104,000	10	10	1 7-20	4 1/2	52 1/2
London & Lancashire Life.....	£39,175	7 1/2	20	2	4 1/2	4 1/2
Liv. & Lon. & Globe Fire and Life.....	40,000	25	.....	2 1/2	.....	.....
National.....	30,000	70	100	5	6 1/2	6 1/2
Northern Fire and Life.....	40,001	58	50	6 1/2	35	37 1/2
North Brit. & Merc. Fire and Life.....	6,722	£21 p. s.	.....	.....	£240	£415
Phoenix Fire.....	200,000	80	10	1	7 1-16	6 13-16
Queen Fire and Life.....	10,000	66	20	3	43 1/2	44 1/2
Royal Insurance Fire and Life.....	50,000	6	10	1	.....	.....
Scottish Imperial Life.....	20,000	15	50	3	.....	.....
Scottish Provincial Fire and Life.....	.....	.....	.....	.....	.....	.....

# North British & Mercantile INSURANCE COMPANY.

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

CANADIAN INVESTMENTS:  
\$4,599,453.00

THOS. DAVIDSON, Managing Director, MONTREAL.

Founded THE 1805.

## CALEDONIAN INSURANCE COMPANY

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNZ & BRATTY, 1 Victoria Street.

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

## Scottish Union and National INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

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

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

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

## Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

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

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

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

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

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

## YORK COUNTY LOAN AND SAVINGS CO.

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

Subscribed Capital, - \$300,000

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

## THE MUTUAL LIFE

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1891

ASSETS, - - - \$159,507,133.68

Reserve on Policies (American Table 4 p. c.).....	\$146,988,322 00
Liabilities other than Reserve.....	507,849 62
Surplus.....	12,080,967 16
Receipts from all sources.....	37,634,794 63
Payments to Policy-holders.....	18,765,711 86
Risks assumed and renewed, 194,470 policies.....	607,171,801 00
Risks in force, 225,507 policies, amounting to.....	695,763,461 30

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

## MANUFACTURERS

LIFE INSURANCE CO

Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

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

JUNKIN & HOLT, Managers for Quebec,

117 St. JAMES ST., MONTREAL.

Insurance:

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

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

Bond now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, General Agent, Montreal. DAVID DEXTER, Managing Director.

## WORTH KNOWING

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

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

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

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

HON. E. H. BLAKE, Q. O., - - - - - } Vice-Presidents.

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

H. SUTHERLAND, - - - - - Manager

Correspondence solicited. Agents wanted.

Insurance'

# BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - TORONTO.  
Incorporated 1822.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00  
Total Assets over - - - - - \$1,265,570.70

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

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

THE

## United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

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

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

J. N. LANE, General Manager & Secretary.

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

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

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

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

### The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

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

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

### MERCANTILE

FIRE INSURANCE COMPY. WATERLOO, Ont.

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

Losses Promptly Adjusted and Paid.

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

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

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STANBRO, Chairman.  
EDWARD J. BARRETT, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH: MONTREAL.

### NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAKIN, Esq.

Vice-Presidents, - { HON. G. W. ALLEN  
J. K. KERR, Esq., Q.O.

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

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

Cash Income - - - - - \$ 446,474.40  
Assets - - - - - 1,421,981.80  
Reserve Fund, - - - - - 1,115,846.00  
Net Surplus, - - - - - 226,635.80

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

## DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING

MONTREAL.

WORKS: - - LACHINE, QUE.

### THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1803

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

TOTAL INVESTED FUNDS OVER \$8,000,000

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

E. D. LACY, RESIDENT MANAGER.

## SUN INSURANCE OFFICE FIRE

FOUNDED A.D. 1710

HEAD OFFICE,

Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,

15 Wellington Street, East. TORONTO, ONT.

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

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

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



**THE ACCUMULATION POLICY OF THE NEW YORK LIFE**

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

**DAVID BURKE,**  
General Manager for Canada

**BRITISH EMPIRE**  
Mutual Life Assurance Co. of London, Eng.

ESTABLISHED 1847

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly, -	\$1,500,000
Accumulated Funds, - - - -	8,200,000
Annual Income, over - - - -	1,300,000
Assurance in Force, - - - -	31,500,000
Total Claims Paid, - - - -	10,000,000

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

**F. STANCLIFFE, General Manager.**

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

**CONFEDERATION LIFE**

TORONTO.

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

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

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

Gain over 1891, \$750,000

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

Gain for 1892, \$2,000,000

Policies Issued on all approved plans.

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

TELEPHONE 504.

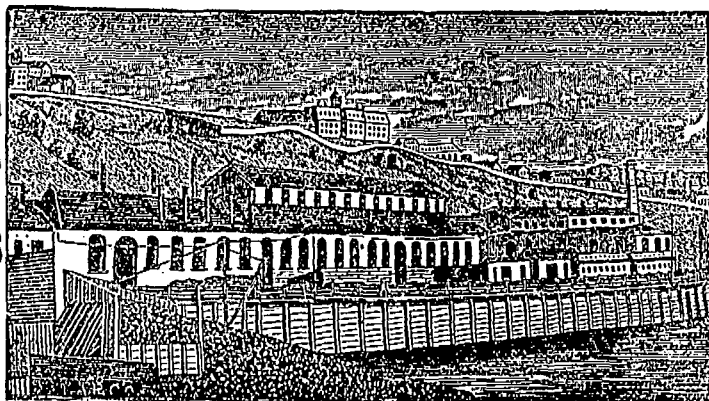
ESTABLISHED

**CARRIER, LAINE & CO.,**

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

Founders, Machinists

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



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

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

**WESTERN Assurance Company,**  
FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1,555,885 18  
Income for Year ending 31st Dec., 1891 - - 1,800,000 00

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

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

**ALBION FIRE Insurance -:- Association**  
(LIMITED),  
OF LONDON, ENGLAND.

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

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

**COMMERCIAL UNION ASSURANCE CO., LTD.,**  
Of London, - - - - - England.

**FIRE! LIFE! MARINE!!!**  
Total Invested Funds - - - - - \$12,500,000  
Capital and Assets - - - - - \$25,000,000  
Life Fund (in special trust for life policy holders) - - - - - 5,000,000  
Total Net Annual Income - - - - - 5,700,000  
Deposited with Dominion Government - - - - - 374,248

Agencies in all the principal Cities and Towns of the Dominion.  
HEAD OFFICE, Canadian Branch, - - - - - MONTREAL  
EVANS & MCGREGOR, Managers.  
F. M. COLE Special Life Agent. - - - - - N. PICARD, City Agent.

**LONDON Guarantee and Acciaent Co.**  
Limited,  
OF LONDON, - ENGLAND  
CAPITAL, \$1,250,000.

Head Office for Canada: N. E. Cor. King & Yonge Sts., Toronto  
**BONDS OF SURETYSHIP**  
Issued for parties in position of trust where security is required.  
General Accident and Employers' Liability Insurance on the most approved plans,  
A. T. McCORD, Chief Agent for Canada. C. D. RICHARDSON, Asst. Chief Agent.  
A. J. HUBBARD, General Agent, MONTREAL  
The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.