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

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

THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

Finance Dept. 22 Dec 90

Vol. 48. No. 16:  
NEW SERIES.

MONTREAL, FRIDAY, APRIL 21, 1899.

M. S. FOLEY  
EDITOR AND PROPRIETOR

Leading Wholesale Houses.

**McINTYRE SON & CO.,**  
Importers of Dry Goods,  
MONTREAL.

Owing to the late disastrous fire, beg to announce that they have removed to new premises at

**8 BEAVER HALL,**

where they are opening an entirely new stock of this season's importations, and will deliver all orders placed for Spring, promptly as usual.

Leading Wholesale Houses.

**High-Class...  
... Bedding**

SPRING BEDS,  
FEATHER PILLOWS,  
MATTRESSES,  
COMFORTABLES.

ALSO  
The Patent Elastic Felt Mattress.

Write for Illustrated Catalogue and Discount—

**The Alaska Feather & Down Co.,**  
LIMITED,

298 Guy St., MONTREAL.

Leading Wholesale Houses.

THE  
**Ames, Holden Co.**  
Of Montreal [Limited.]  
Manufacturers of . . . .

**Fine BOOTS  
AND SHOES,**

AND SOLE AGENTS FOR THE CELEBRATED  
**Granby Rubbers.**

STOCKS CARRIED AT  
St. John, N.B.;  
Montreal, Que.  
Toronto, Ont.      Winnipeg, Man.  
Vancouver, B.C.  
Victoria, B.C.

**The Boas Manufacturing Co.**

ST. HYACINTHE, P.Q.

MANUFACTURERS  
OF . . . .

Flannels, Dress Goods,  
Tweeds, Blankets and  
KNIT Goods in Silk,  
Wool and Cotton. . . .

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MACHINERY.**

**MONTREAL FELT HAT WORKS**

1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manufacture of Felt Hats.

We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

**FUR GOODS** Of Our Own Manufacture

PLUSH CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS of English  
and Domestic Manufacture.

Moccasins, Snowshoes, Fancy  
Sleigh Robes, Buffalo, &c.

To Manufacturers.—We have a large stock of Seal, Persian Lamb and other skins  
Trimmings &c., &c.

**JAMES CORISTINE & CO.**  
Warehouse: 471 to 477 St. Paul St.,  
MONTREAL.

X The following Brands  
Manufactured by . . . X

→ **THE AMERICAN TOBACCO Co.** ←  
OF CANADA, Limited,

Are sold by all the Leading Wholesale  
.. sale Houses ..

CUT TOBACCOS.  
Old Chum,  
Seal of North Carolina,  
Old Gold.

CIGARETTES—  
Richmond Straight Cut,  
Sweet Caporal,  
Athlete, Derby.

**MARK FISHER SONS  
AND COMPANY,**

Merchant Tailors and  
Woollen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.  
We have never shown a more extensive line of

**STAPLE WOOLLENS**

than we are doing at present,

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

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



THE  
**H. A. Nelson  
& Sons Co.,**  
(Limited)

MONTREAL, Que.

Headquarters  
for

all lines of  
WINTER AND SUMMER  
**Sporting Goods.**

Our stock of . . .

**'WOOLLENS AND  
TAILORS'  
TRIMMINGS**

is most complete. Merchants would do well to see our Spring ranges before purchasing elsewhere. Prompt attention to mail orders.

**JOHN FISHER, SON & CO.**  
5 Victoria Square,

MONTREAL.

Quebec Office, 101 and 108 St. Peter St.

The Chartered Banks.

**BANK OF MONTREAL.**

NOTICE is hereby given that a Dividend of Five Per Cent for the current half-year, (making a total distribution for the year of ten per cent.) upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this City, and at its Branches, on and after

THURSDAY THE FIRST DAY OF JUNE NEXT.

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

By order of the Board.

E. S. CLOUSTON, General Manager.

Montreal, 18th April, 1899.

**THE BANK OF TORONTO.**

INCORPORATED 1855.

Head Office, Toronto, Canada.

Paid-up Capital - - - \$2,000,000  
Reserve Fund - - - 1,800,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President.  
WM. H. BEATTY, Esq., - Vice-President.  
Henry Cawthra, Esq., | Geo. J. Cook, Esq.,  
Robt. Reford, Esq., | Charles Stuart, Esq.,  
William George Gooderham, Esq.,

DUNCAN COULSON, General Mgr.  
JOSEPH HENDERSON, Inspector.

Branches:

Toronto Brockville Peterboro'  
" King St. W. Branch, Cobourg Petrolia  
Montreal Collingwood Port Hope  
" Point St. Charles Gananoque St. Catharines  
Barré London Rossland, B.C.

Bankers:

London, Eng.....The London City and Midland Bank, Ltd.  
New York.....The National Bank of Commerce, Chicago.....First National Bank.  
Manitoba, British Columbia } Bank of British and New Brunswick { North America.

**THE DOMINION BANK.**

NOTICE is hereby given that a dividend of THREE PER CENT upon the Capital Stock of this Institution, has this day been declared for the current quarter, being at the rate of 12 per cent. per annum, and that the same will be payable at the Banking House in this city on and after

MONDAY, the 1st of MAY next.

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

The annual general meeting of the shareholders for the election of Directors for the ensuing year will be held at the banking house, in this city, on Wednesday, the 31st of May next, at the hour of 12 o'clock, noon.

By order of the Board,

R. D. GAMBLE, General Manager.

Toronto, March, 1899.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Established in 1836.

Incorporated by Royal Charter in 1840.  
Paid-up Capital, - - - £1,000,000 Stg.  
Reserve Fund, - - - 300,000 "

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

COURT OF DIRECTORS:

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

Head Office in Canada - St. James St. Montreal

H. STIKEMAN, General Manager.  
J. ELMSLY, Inspector.

Branches in Canada:

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

Drafts on Dawson City, Klondike, can now be obtained at any of the Bank's Branches.

Agents in the United States:

New York, (62 Wall St.) W. Lawson and J. C. Welsh, Agents.  
SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose, Agents.

LONDON BANKERS—The Bank of England, and Messrs. Glyn & Co.

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

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

**THE MOLSONS BANK**

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, - - - \$2,000,000  
Reserve Fund, - - - 1,500,000

BOARD OF DIRECTORS:

WM. MOLSON MACPHERSON, President.  
S. H. EWING, Vice-President.  
W. M. Ramsay, Sam'l Finley,  
Henry Archbald, J. P. Cleghorn.  
H. Markland Molson

F. WOLFERSTAN THOMAS, Gen. Manager  
A. D. DURNFORD, Inspector.  
H. LOCKWOOD, W. W. L. CHURMAN, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Montreal, P.Q. Smiths Falls Ont  
Aylmer, " Morrisburg, Ont St. Thomas, "  
Brockville, " Norwich, " Sorel, P.Q.  
Calgary, " Ottawa, " Toronto, Ont.  
Clinton, " Owen Sound " Toronto, Jc. "  
Exeter, " Quebec P. Q. Trenton "  
Hamilton, " Revelstoke Vancouver, B.C.  
Hensall " Station, B.C. Victoria, B.C.  
London, " Ridgeway, Ont Waterloo, Ont.  
Menford, " Simcoe, " Winnipeg, Man.  
Montreal St. Catherine St. Branch Woodstock, Ont.

AGENTS IN CANADA:

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

IN EUROPE

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

IN UNITED STATES.

New York—Mechanics' National Bank; National City Bank; Hanover National Bank; Messrs. Morton, Bliss & Co Boston—State National Bank; Suffolk National Bank; Kidder, Peabody & Co. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—State Savings Bank. Buffalo—City Nat'l Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco and Pacific Coast—Bank of British Columbia. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Traveller's Circular letters issued available in all parts of the world

The Chartered Banks.

**THE MERCHANTS BANK OF CANADA.**

Capital Paid-up, - - - \$6,000,000  
Reserve Fund, - - - 2,600,000

Head Office, - - - Montreal.

BOARD OF DIRECTORS:

ANDREW ALLAN, Esq., President.  
HECTOR MACKENZIE, Esq., Vice-President.  
H. Montagu Allan, Esq. Jonathan Hodgson, Esq.  
J. P. Dawes, Esq. John Cassle, Esq.  
Thos. Long, Esq. Robert Mackay, Esq.  
C. R. Hosmer.  
GEORGE HAGUE, Thos. FRYSE,  
General Manager. Joint General Manager.  
E. F. Hedden, Supt. of Branches.

BRANCHES IN ONTARIO AND QUEBEC.

Alvinston, Leamington, Preston  
Belleville, London, Quebec,  
Berlin, Markdale, Renfrew,  
Brampton, Mildmay,  
Chatham, Sub Agency to Walkerton.  
Chealey, Mitchell, Shawville, Que.  
Galt, Montreal, Sherbrooke, Que  
Gananoque, Napanee, Stratford,  
Hamilton, Oakville, St. John, Q.  
Hanover, Ottawa, St. Jerome, Que  
Hespeler, Owen Sound, St. Thomas,  
Ingersoll, Parkdale, Tilbury,  
Kincardine, Perth, Toronto,  
Kingston, Prescott, Walkerton,  
Lansdowne, Watford,  
Sub-Agency to Gananoque. Windsor.

Montreal Branch, 220 St. Catherine Street.

BRANCHES IN MANITOBA AND NORTH WEST:

Brandon, Edmonton, Alta., Medicine Hat, Assn., Neepawa, Portage la Prairie, Souris, Winnipeg. Bankers in Great Britain.—London, Glasgow, Edinburgh and other points, The Clydesdale Bank [Limited]. Liverpool, The Bank of Liverpool [Ltd]. Agency in New York—63 and 65 Wall st., T. E. Merret, Acting Agent. Bankers in United States—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago, Northern Trusts Co's Bank; St. Paul, Min., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo. San Francisco, Anglo-California Bank. Newfoundland—The Merchants Bank of Halifax. Nova Scotia and New Brunswick—Bank of Nova Scotia and Merchants Bank of Halifax. British Columbia—Bank of British Columbia. A general banking business transacted. Letters of Credit issued, available in China, Japan, and other foreign countries.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

St. Stephen, N. B.

Capital, - - - \$300,000  
Reserve, - - - 45,000

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

AGENTS.

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

**THE WESTERN BANK OF CANADA.**

HEAD OFFICE, OSHAWA, Ont.  
Capital Authorized - - - \$1,000,000  
Capital Subscribed - - - 500,000  
Capital Paid-Up - - - 355,000  
Reserve - - - 118,000

BOARD OF DIRECTORS:

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

T. H. McMillan Cashier.

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

**THE ONTARIO BANK.**

Capital Paid-up - - - \$1,000,000  
Reserve Fund - - - 85,000

HEAD OFFICE, TORONTO.

DIRECTORS:

G. R. R. Cockburn, Esq., President.  
Donald Mackay, Esq., Vice-President.  
A. S. Irving, Esq. Hon. J. C. Atkins,  
D. Uilyot, Esq. J. Hallam, R. D. Perry, Esq.  
C. McGILL, General Manager.  
E. MORRIS, Inspector.

BRANCHES:

Alliston, King on, Peterboro',  
Aurora, Lindsay, Port Arthur,  
Bowmanville, Montreal, Sudbury,  
Buckingham, Q. Mount Forest, Toronto,  
Cornwall, Newmarket, 500 Queen St. W.,  
Fort William, Ottawa, Toronto.

AGENTS:

London, Eng.—Parr's Bank [Ltd.]  
France and Europe—Credit Lyonnais.  
New York—The Fourth National Bank and the Agents of the Bank of Montreal.  
Boston—First National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - - Toronto.  
**Capital Paid-Up, \$6,000,000**  
**Reserve Fund, 1,000,000**

**DIRECTORS:**  
**HON. GEO. A. COX**, President.  
**ROBERT KILGOUR, Esq.**, Vice-President.

Jas. Crathern, Esq., W. B. Hamilton, Esq.,  
 John Hoskin, Esq., Q.C., LL.D., Matthew  
 Leggat, Esq., J. W. Flavell, Esq.,  
 B. E. WALKER, General Manager.  
 J. H. PLUMMER, Asst. General Manager.  
 A. H. Ireland, Inspector.  
 M. Morris Asst. Insp.

**Branches of the Bank in Canada:**

Ayr	Dresden	Ottawa	Simcoe
Barris	Dundas	Paris	Stratford
Belleville	Dunnville	Parkhill	Strathroy
Berlin	Galt	Peterboro	Toronto
Blenheim	Goderich	Port Perry	Toronto Jc.
Brantford	Guelph	St. Catharins	Walkerton
Chayuga	Hamilton	Sarnia	Walkerville
Catham	London	Sit Ste. Marie	Waterloo
Collingwood	Orangerville	Seaforth	Woodstock

Quebec: Manitoba: British Columbia:  
 Montreal, Winnipeg: Cranbrook, Greenwood  
 Yukon District: Fernie Vancouver  
 Dawson City Atlin City

In the United States:  
 New Orleans. Skagway, Alaska  
**Bankers in Great Britain:**  
 The Bank of Scotland London.

**Correspondents:**  
*India, China and Japan*—The Chartered Bk of India, Australia & China. *Germany*—The Deutsche Bk. *France*—Lazard Freres & Co., Paris. *Belgium*—J. Matthieu & Fils, Brussels. *Holland*—Disconto Maatschappij. *Australia & New Zealand*—The Union Bk. of Australia, Limited. *South Africa*—Bank of Africa, Limited. Standard Bank of South Africa, Limited. *South America*—London and Brazilian Bank, Ltd. *British Bank of South America*, Limited. *Mexico*—Banco de Londres, Mexico. *Bermuda*—The Bk. of Bermuda, Hamilton. *West Indies*—Bank of Nova Scotia, Kingston, Jamaica. *Colonial Bank and Branches*. *British Columbia*—Bank of British Columbia. *San Francisco*—Bank of British Columbia. *New York*—The Am. Ex. National Bank. *Chicago*—The North-Western Nat'l Bank.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid).....\$1,250,000  
 RESERVE FUND..... 775,000  
**HEAD OFFICE HAMILTON,**  
**Directors:**  
**JOHN STUART,** President  
**A. G. RAMSAY,** Vice-President  
**John Proctor,** Geo Rosch  
**Wm. Gibson, M.P.,** A. T. Wood,  
**A. B. Lee, (Toronto.)**  
**J. Turnbull, Cashier.**  
**H. S. STEVEN, Assistant Cashier.**

**BRANCHES:**  
 Berlin, Hamlots, Man. Orangeville,  
 Brandon, Man. Jarvis, Owen Sound,  
 Carman, Man Listowel, Port Elgin,  
 Chesley, Locknow, Simcoe,  
 Delhi, Maniton, Man Southampton, O.  
 Georgetown, Milton, Toronto  
 Grimsby, Morden, Man. Vancouver, B.C.  
 Hamilton, E. End Niagara, Wingham,  
 Barton St., Falls, Ont. Winnipeg, M.

**Correspondents in United States:**—New York—Fourth National Bk. and Hanover National Bk. Buffalo—Marine Bank of Buffalo. Detroit—Detroit National Bank. Chicago—Union National Bank.

**Correspondents in Great Britain:**—National Provincial Bank of England (Ltd.)  
 Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,500,000  
 Reserve Fund, 1,250,000

**BOARD OF DIRECTORS:**  
**THOS. E. KENY,** President.  
**THOMAS RICHIE,** Vice-President  
**M. Dwyer,** Wiley Smith, Henry G. Bauld  
**Hon. H. H. Fuller, M.L.C.** Hon. David MacKeen

**HEAD OFFICE, Halifax, N.S.**  
**D. H. Duncan, Cashier. W. B. Torrance, Asst. Cashier**  
**Agencies in Province of Quebec:**  
 Montreal, E. L. Pease, Manager.

" West End, Cor. Notre Dame & Seigneurs Sts.  
 " Westmount, St. Catherine St. & Green Ave.

**In Maritime Provinces:**  
 Antigonish, N. S. Moncton, N. B.  
 Bathurst, N. B. Newcastle, N. B.  
 Bridgewater, N. S. Pictou, N. S.  
 Charlottetown, P.E.I. Port Hawkesbury, N. S.  
 Dorchester, N. B. Sackville, N. B.  
 Fredericton, N. B. Shubenscade, N.S.  
 Guysboro, N. S. St. John's N.F. d.  
 Kingston, N. B. Summerside, P.E.I.  
 Lunenburg, N. S. Sydney, N. S.  
 Mattland, N. S. Truro, N. S.  
 Weymouth, N. S.  
 Woodstock, N. B.

**Agencies in British Columbia, Grand Forks, Nanaimo, Nelson, Rossland, Vancouver, Vancouver East End, Victoria and Ymir.**

**Correspondents:**  
 Dominion of Canada, Merchants Bank of Canada.  
 New York, Chase National Bank.  
 Boston, National Hilde & Leather Bank.  
 San Francisco, First National Bank.  
 Chicago, America National Bank.  
 Bermuda, Bank of Bermuda, Ltd.  
 China and Japan, Hong Kong and Shanghai Banking Corporation.  
 London, England, Bank of Scotland.  
 Paris, France, Credit Lyonnais.  
 Collections made at lowest rates and promptly remitted for.  
 Telegraphic transfers and drafts issued at current rates.

The Standard Bank of Canada

Capital Paid-up, \$1,000,000  
 Reserve Fund, 800,000

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

**AGENTS:**  
 Allen Craig, Campbellford, Harriston,  
 Bowmansville, Cannington, Kingston,  
 Brantford, Chatham, Markham,  
 Bradford, Colborne, Parkdale, Toronto  
 Brighton, Durham, Picton,  
 Brussels, Forest, Stouffville.

**BANKERS.**  
 New York—Importers and Traders National Bank.  
 Montreal—Can. Bank of Commerce.  
 London, England—National Bank of Scotland.  
 All banking business promptly attended to. Correspondence solicited.  
**GEO. P. REID, General Manager.**

BANK OF OTTAWA.

Capital authorized \$2,000,000  
 Capital (fully paid up) \$1,500,000  
 Rest, 1,170,000

**DIRECTORS:**  
**CHARLES MAGEE** - - - President,  
**GEORGE HAY, Esq.** - - - Vice-President  
**Hon. Geo. Bryson, Jr., M.L.C.** Alex. Fraser,  
**John Mather, David McClaren, D. Murphy,**  
**George Hay, Charles Magee.**

**Branches:**—Alexandria, Annaprior, Bracebridge, Carleton Place, Dauphin, M. Hawkesbury, Keswatin, Kemptville, Lachute, Lanark, Mattawa, Parry Sound, Pembroke, Port la Prairie, Man., Rideau St., Bank St., Ottawa; Rat Portage, Renfrew, Toronto, Yankeetee, Ont.; Winnipeg, Man.; Montreal, Que.

**GEO. BURN, General Manager,**  
**D. H. FINNIE, Local Manager.**

The Chartered Banks.

UNION BANK OF CANADA

Capital Subscribed, \$2,000,000  
 Capital Paid-up, \$1,935,000  
 Rest, 350,000

**HEAD OFFICE, QUEBEC**

**Board of Directors.**  
**ANDREW THOMSON, Esq.** President.  
**Hon. E. J. PRICE,** Vice-President.  
**D. C. THOMSON, Esq.,** E. J. Hale, Esq.  
**Ed. Giroux, Esq.,** James King, Esq., M.P.P.  
 Hon. John Sharples.  
**E. E. Webb,** Gen. Manager.  
**J. G. Billett,** Inspector.

**Branches:**  
 Alexandria, Ont. Indian Hd., N.W.T. Ottawa, Ont.  
 Bolesval, Man. Killarney, Man. Quebec, Que.  
 Calgary, N.W.T. Lethbridge, N.W.T. do St. Louis St.  
 Carberry, Man. Macleod, N.W.T. Regina, N.W.T.  
 Carleton Place, O. Maniton, Man. Shelburne, Ont.  
 Carman, Man. Merrickville, Ont. Smith's Falls, O.  
 Crystal City, M. Melita, Man. Souris, Man.  
 Deloraine, Man. Minnedosa, Man. Toronto, Ont.  
 Glenboro, Man. Montreal, Que. Virdee, Man.  
 Gratsa, Man. Moosomin, N.W.T. Wawanesa, Man.  
 Hamiota, Man. Moose Jaw, N.W.T. Warton, Ont.  
 Hartney, Man. Morden, Man. Winchester, Ont.  
 Hastings, Ont. Neepawa, Man. Winnipeg, Man.  
 Holland, Man. Norwood, Ont.

**Foreign Agents:**  
 London, Parr's Bank, Limited.  
 Liverpool, " " " " " "  
 New York, " " " " " "  
 New York, Hanover National Bank.  
 New York, National Park Bank.  
 Boston, National Bank of the Republic.  
 Minneapolis, National Bank of Commerce.  
 St. Paul, St. Paul National Bank.  
 Great Falls, Mont. First National Bank.  
 Chicago, Ill. Commercial National Bank.  
 Buffalo, N. Y. The City National Bank.  
 Detroit, Mich., First National Bank

THE QUEBEC BANK.

Incorporated by Royal Charter, A. D., 1818.

PAID-UP CAPITAL \$ 2,500,000  
 REST \$650,000

**HEAD OFFICE, QUEBEC.**

**BOARD OF DIRECTORS:**  
**JOHN BREAKER, Esq.,** President.  
**JOHN T. ROSS Esq.,** Vice-President.  
**Directors:** Gaspard Lemoine, Esq., W. A. Marsh, Esq., Veasey Boswell, Esq., F. Bellingsley, Esq., C. R. Whitehead, Esq.

**THOMAS McDUGALL, Esq., Gen. Manager.**  
**John Walker** Inspector.

**Branches.**  
 Quebec, Pembroke St. Roch's, Quebec;  
 Montreal, Three Rivers, St. Catherine st.  
 Ottawa, Thorold, Montreal.  
 Toronto, Upper Town, Quebec;  
**Agents in New York:** Bank of British North America. **Agents in London:** The Bank of Scotland

HALIFAX BANKING CO.

Incorporated 1872.

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

**HEAD OFFICE, HALIFAX, N.S.**  
**DIRECTORS:**  
**ROBIE UNIAUKE,** President.  
**C. W. ANDERSON,** Vice-President.  
**JOHN MACNAB, W. J. G. THOMSON, W. N. WILKINSON**  
**H. N. WALLACE,** Cashier.  
**A. ALLAN,** Inspector.

**AGENTS:**—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Caning, Lockport, Lunenburg, Middleton, New Glasgow, Parrboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

**CORRESPONDENTS:**—Dominion of Can.—Molson Bank and Branches. New York—Fourth National Bank. Boston—Bank of British North America. England—Parr's Bank, Limited.

BANQUE VILLE-MARIE,

**HEAD OFFICE:**  
 155 St. James St., MONTREAL.

Capital Subscribed, \$500,000  
 Capital Paid-up, 478,820  
 Rest, 10,000

**DIRECTORS:**—W. Weir, Pres. and Genl. Manager, E. Lichtenhain, Vice-Pres.; A. S. C. Warteles, F. W. Smith and Godfrey Weir; F. Lemieux, Chief Accountant.

**Branches:**—Quebec, Three Rivers, P. Q.; Joliette, P. Q.; Sorel, P. Q.; Valleyfield, P. Q.; Louisville, P. Q.; Sherbrooke, P. Q.; Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, 1393 St. Catherine St. E., 1750 St. Catherine St. C., 2204 Notre Dame St. W.

**CORRESPONDENTS:**—London, Eng.—The Clydesdale Bank (Limited). Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris. Paris, France—Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Societe Generale. Brussels, Belgium—Credit Lyonnais. Vienna, Austria—Banque Imperiale Royale, Priv. des Pays Autrichiens. Berlin, Germany—Deutsche Bank. New York—City National Bank; National Park Bank, Importers and Traders' National Bank, Messers. Ladenburg, Thalmann & Co., and M. M. Heidelbach, Ickelheimer & Co. Boston—National Bank of Redemption, Third National Bank. Chicago—National Live Stock Bank. Illinois Trust and Savings Bank.

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

The Traders Bank of Canada.

Dividend No. 27.

Notice is hereby given that a dividend at the rate of Six (6) per cent per annum on the paid-up capital stock of the Bank, has been declared for the current half-year, and that the same will be payable at its Banking-house in this city, and at its branches, on and after

**THURSDAY, THE FIRST DAY OF JUNE, 1899.**

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

The annual general meeting of shareholders will be held at the banking house of the Bank in Toronto, on Tuesday, the 20 day of June next.

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

**H. S. STRATHY,** General Manager.  
 The Traders Bank of Canada.  
 Toronto, 18th April, 1899.

BANQUE D'HOUCHELAGA.

Capital Paid-Up, \$1,000,000.  
 Reserve Fund, 450,000.

**DIRECTORS.**  
**F. X. St. CHARLES,** President.  
**Chs. Chaput,** Hon. J. D. Rolland, J. A. Vaillancourt  
**M. J. A. PENDERGAST,** Manager  
**C. A. GIROUX,** Assistant Manager  
**O. E. DONAIS** Inspector

**Head Office, Montreal.**

**BRANCHES:**—Quebec, Three Rivers, P. Q.; Joliette, P. Q.; Sorel, P. Q.; Valleyfield, P. Q.; Louisville, P. Q.; Sherbrooke, P. Q.; Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, 1393 St. Catherine St. E., 1750 St. Catherine St. C., 2204 Notre Dame St. W.

**CORRESPONDENTS:**—London, Eng.—The Clydesdale Bank (Limited). Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris. Paris, France—Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Societe Generale. Brussels, Belgium—Credit Lyonnais. Vienna, Austria—Banque Imperiale Royale, Priv. des Pays Autrichiens. Berlin, Germany—Deutsche Bank. New York—City National Bank; National Park Bank, Importers and Traders' National Bank, Messers. Ladenburg, Thalmann & Co., and M. M. Heidelbach, Ickelheimer & Co. Boston—National Bank of Redemption, Third National Bank. Chicago—National Live Stock Bank. Illinois Trust and Savings Bank.

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

The Chartered Banks.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,500,000
Reserve Fund.....885,000

BOARD OF DIRECTORS:

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Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, H. B. Brown, N. W. Thomas, T. J. Tuck, G. Stevens, C. H. Kathan,

HEAD OFFICE, SHELBROOKE, Que.
Wm. FAHWELL, General Manager.

Branches—Waterloo, Richmond, Coaticook, Stanstead, St. Hyacinthe, Cowanville, Granby, Bedford, Huntington, Magog.

Correspondents:

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

La Banque Jacques-Cartier.

1802—HEAD OFFICE, MONTREAL—1808
Capital Paid-up.....\$500,000
Surplus.....291,000

Directors:

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A. E. HAMELIN, Esq., Vice-President.
DUMONT LAVIOLETTE, Esq., G. N. Ducharme, Esq., L. J. O. BRAVOUMME, Esq., TANCRED BIRVENEL, Gen. Manager. ERNEST BRUNEL, Asst. Manager. C. S. POWELL, Inspector.

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Ontario St. St. Sauveur.
St. Catherine Fraserville, P.Q.
St. East, Hull, P.Q.
Sts. Cunegonde Valleyfield, P.Q.
St. Henry Victoriaville, P.Q.
St. Jean Bte. Ottawa, Ont.
Beauharnois, P. Q. Edmonton (Alba.) N.W.T.

Savings Department at Head Office and Branches.

Foreign Agents.

Paris, France—Comptoir National d'Escompte de Paris, Le Credit Lyonnais
London, Eng.—Comptoir National d'Escompte de Paris, Le Credit Lyonnais, Glynn, Mills, Currie & Co.
New York—Bank of America, Western National Bank, Chase National Bank, Hanover National Bank, National Bank of the Republic, National Park Bank.
Boston, Mass.—National Bank of the Commonwealth, National Bank of the Republic, Merchants National Bank.
Chicago, Ill.—Bank of Montreal.
Letters of Credit for travellers, etc. issued available in all parts of the world.
Collections made in all parts of the Dominion.

La Banque Nationale.

NOTICE.—On and after MONDAY the first of May next, this Bank will pay to its shareholders a dividend of Three Per Cent. upon its capital for the six months ending on the 30th April next.

The Transfer Book will be closed from the 16th to the 30th April next, both days inclusive.

The Annual Meeting of the shareholders will take place at the banking house, Lower Town, on Wednesday, the 17th May next, at three o'clock p.m.

The powers of attorney to vote must, to be valid, be deposited at the bank five full days before that of the meeting, i.e., before three o'clock p.m. on Wednesday, the 10th May next.

By order of the Board of Directors.
P. LAFRANCE, Manager.
Quebec, 21st March, 1899.

Union Bank of Halifax.

INCORPORATED 1856.
HEAD OFFICE: - HALIFAX, N.S.

Capital, \$500,000
Reserve Fund, \$226,000

DIRECTORS.

WM. ROBERTSON, Esq., President.
WM. HOULIE, Esq., Vice-President.
Hon. ROBERT BARK, WILLIAM TWING, Esq., J. H. SYMONS, Esq., GEORGE MITCHELL, Esq., C. C. BLACKBURN, Esq., E. I. THORNE, Cashier.

BANKERS AND CORRESPONDENTS:

Bank of Toronto and Branches, Upper Canada.
National Bank of Commerce, New York.
Merchants' National Bank, Boston.
London & Westminster Bank, Lt. London, Eng.
Bank of New Brunswick, St. John, N.B.
Merchants' Bank of Halifax, St. John's, Nfld.

AGENTS:

Annapolis, N.S., E. D. Arnaud, Agent.
New Glasgow, N.S., R. C. Wright, "
North Sydney, C.B., C. W. Frazee, "
Dartmouth, N.S., F. O. Robertson, "
Barrington Passage, N.S., C. Robertson, "
Glouce Bay, C.B., J. D. Leavitt, "
Kentville, N.S., A. D. McRae, "
Liverpool, N.S., E. R. Mulhall, "
Bridgetown, N.S., N. R. Burrows, "
Shobrooke, N.S., S. F. Howe, "
Wolfville, N.S., W. C. Harvey, Act. Agt.

Interest allowed on Deposit Receipts and Deposits in Savings Bank Department.
Collections receive immediate attention and prompt returns made.

The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 2,000,000
Rest 1,200,000

DIRECTORS.

H. S. HOWLAND, President.
T. R. MERRITT, Vice-President.
Wm. Ramsay, Hugh Ryan, Robert Jaffray, T. Sutherland Stayer, Elias Rogers.

HEAD OFFICE, TORONTO.

D. R. WILKIE, General Manager.
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Essex, Listowel, Sault Ste. Marie,
Fergus, Niagara Falls, St. Thomas,
Galt, Port Colborne, Welland,
Hamilton, Rat Portage, Woodstock.
Ingersoll, St. Catharines,
(Cor. Wellington St., Cor. Leader Lane,
Yonge and Queen Sts.,
Yonge and Bloor Sts.
TORONTO Montreal, Que.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.
Brandon, Man. Portage La Prairie, Man.
Calgary, Alta. Prince Albert, Sask.
Edmonton, Alta. Winnipeg, Man.
Edmonton South, Alta. Nelson, B.C.
Revelstoke, B.C. Vancouver, B.C.
AGENTS.—London, Eng., Lloyd's Bank, Ltd.,
New York, Bank of Montreal, Bank of America.
A general banking business transacted. Bonds
and debentures bought and sold.

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THE CENTRAL CANADA

LOAN and SAVINGS COMPANY.

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TORONTO.

THIS COMPANY IS PREPARED TO
Purchase Supply Investors with and
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GOVERNMENT, MUNICIPAL and
CORPORATION Bonds and Stocks.

Deposits Received. Interest Allowed.
Debentures Issued for 1, 2, 3, 4 or 5 years, with
interest coupons attached.
Send Post Card for Pamphlet giving full information.
E. R. WOOD, Manager.

The Dominion Savings & Investment Society

London, .. .. Canada.

Capital Subscribed, .. .. \$1,000,000 00
Paid-Up, .. .. 932,474 97
Total Assets, .. .. 2,541,274 27

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

THE HAMILTON Provident and Loan Society

President, .. G. H. GILLESPIE, Esq.
Vice-President, .. A. T. WOOD, Esq., M.P.
Capital Subscribed, .. .. \$1,500,000 00
Capital Paid-Up, .. .. 1,100,000 00
Reserve and Surplus Funds, .. 349,109 05
Total Assets, .. .. 3,610,255 80

Deposits received and interest allowed at the highest current rates.
DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
Head Office—King Street, Hamilton.
C. FERRIE, Treasurer.

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

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Subscribed Capital, - \$2,201,200
Assets, - - - - - 2,417,237
Office—No. 13 St. Sacramento St., MONTREAL, P.Q.

DIRECTORS:

Hon. A. W. Ogilvie, Wm. Strachan, Esq.
W. Barclay Stephens, Esq., R. Prefontaine, Esq., M.P.
R. W. Knight, Esq., John Hoodless, Esq.
J. N. Greenshield, Esq., Q. C. W. L. Hogg, Esq.
W. H. Comstock.

OFFICERS:

Hon. A. W. Ogilvie, President,
Wm. Strachan, Esq., Vice President
W. Barclay Stephens, Esq., Manager.
J. W. Michaud, Esq., Asst. Manager.

SOLE AGENTS:

Messrs. Greenshields & Greenshields.
BANKERS:
The Merchants Bank of Canada.
This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.
Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge.
For further particulars address the Manager.

Oceanic Steamships.

ALLAN LINE

ROYAL MAIL STEAMSHIPS.
PORTLAND, ST. JOHN and HALIFAX to LIVERPOOL via LONDONDERRY.

Steamer From From From
Portland St. John Halifax
Carthaginian...15 April
Mongolian..... 23 April 24 April
Montreal, Quebec & Liverpool.

Steamer From Montreal.
Numidian.....6 May 10 June
California..... 13 " 17 June.
Galla..... 20 " 24 June.
Covadonga..... 27 " 1 July.
Laurentian..... 2 June 8 July.

Steamers sail from Portland on Saturday, on arrival of G.T.R. train which leaves Montreal on Friday, at 8.30 p.m.

Mail Steamers sail from St. John, Wednesday, and from Halifax, Thursday, after arrival of C.P.R. train leaving Montreal, for St. John, 7.30 p.m., Friday, and for Halifax via Intercolonial train, 7.05 p.m., or C.P.R., 7.30 p.m., Sunday.

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

RATES OF PASSAGE.—Cabin: \$50.00 and upwards. A reduction is made on Round Trip Tickets.

Second Cabin—To Liverpool, London or Londonderry, \$35. Return tickets at reduced rates. Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$22.50 and \$23.50 according to Steamer Cape Town, South Africa, \$66.00.

Glasgow, and New York Service calling at Londonderry.

From New Pier foot of W. 21st Street, New York From Glasgow. Steamships New York.
1 April.....Pomeranian.....20 April.

Rates: First Cabin, \$45.00 to \$50 Single, \$85 to \$95 Return. Second Cabin, \$30.00 Single, \$57.00 Return. Steerage to Glasgow Belfast or Londonderry \$23.50

Outfit for Steerage passengers furnished free. The Steamship State of Nebraska is not surpassed for accommodation for all classes of passengers. For further information apply to

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DOMINION LINE ROYAL MAIL and United States Mail Steamers

Two Services.

MONTREAL and QUEBEC in Summer,
ST. JOHN, N.B. and HALIFAX in Winter
(To Liverpool via Londonderry.)

BOSTON TO LIVERPOOL via Queenston.

FLEET OF STEAMERS:

New England.....Twin Screw.....11600 Tons
Canada.....".....9000 "
Derbysbire.....".....7000 "
Dominion.....".....6500 "
Scotsman.....".....6000 "
Labrador.....".....5000 "
Vancouver.....".....6000 "

Midship Saloons and Staterooms.
Spacious Promenade Decks.
Second Cabins well amidships and finely fitted in two, four and six berth rooms.

Steerage on main decks, well lighted and ventilated, and fitted in two, four, six and eight berth rooms, according to steamer.

Steamers fitted throughout with electric light and electric bells.

Cuisine in all classes unexcelled.

Experienced surgeon on each steamer and stewards in each class.

For all particulars as to sailing dates, rates of passage, etc., apply to any agent of the company, or to,

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ANDREW A. WILSON,  
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P. O. Box 1167. Bell Tel. Main 2569.

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Henry Clews & Co.

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H. I. LYON.

London, Ont.

**W. H. BARTRAM,**

Barrister, Solicitor, Notary, &c.

OFFICE: 89 DUNDAS STREET WEST.

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Barristers, Attorneys, &c.

Office: Corner Richmond and Carling Sts.

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P. Mulkern,

Fred. F. Harper.

Montreal.

**MACMASTER & MACLENNAN,**

Advocates, Barristers, &c.

Donald Macmaster, Q.C., D.C.L.  
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Rooms 47, 49 & 50 Temple Building,  
185 St. James St.

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RYAN AND MITCHELL,

ADVOCATES, BARRISTERS, ETC.

Canada Life Building, Montreal, Canada.

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Provinces of Quebec, Ontario, Manitoba, British  
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FRYER O. RYAN. VICTOR E. MITCHELL.  
EDOUARD SURVEYER.

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Advocates.

Banque Jacques Cartier B'dg., 7 Place d'Armes,  
T. Brosseau, LL.B. Montreal.  
H. GERIN-LAJOIE, LL.L., PAUL LACOSTE, LL.L.

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Commissioner for Nova Scotia and New Brunswick  
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**W. A. BAKER, Advocate, Etc.,**  
Banque du Peuple Chambers,  
97 St. James Street, MONTREAL.

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Advocate, Barrister & Solicitor,

Temple Building, 185 St. James St.,

TEL. 1772.

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Ottawa, Ont.

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Business Founded 1795.

**American Bank Note Company,**

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES  
BONDS FOR GOVERNMENTS AND  
CORPORATIONS, DRAFTS, CHECKS,  
BILLS OF EXCHANGE,  
POSTAGE AND REVENUE STAMPS  
FROM STEEL PLATES.

With Special Safeguards to Prevent Counterfeiting.

JAMES MACDONOUGH, President.

AUG. D. SHEPARD, } Vice-Presidents.

TOUR ROBERTSON, }

THEO. H. FREELAND, Sec'y and Treas.

JNO. E. CURRIER, Ass't Sec'y.

J. K. MYERS, Ass't Treas.

P. O. Box 932,  
Montreal.

TELEPHONE:  
Main, 3390.  
Westmount, 345.

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Real Estate, Mortgage Loans, Valuations.

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Ottawa, Ont.

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Special attention given to collections.

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Peterborough, Ont.

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Barristers, Solicitors, &c.

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R. E. WOOD, B.A.

**W. A. STRATTON, B.A., LL.B.,**  
Barrister, Solicitor, Etc.

Seaforth, Ont.

**McCAUGHEY & HOLMESTED,**  
Barristers, &c.

Toronto, Ont.

**JONES BROS. & MACKENZIE,**  
Barristers & Solicitors,  
Canada Permanent Chambers, Toronto.

CLARESON JONES,  
Geo. A. Mackenzie,

BEVERLY JONES,  
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English Agent: JONAS AP JONES,  
99 Cannon St., London.

Commissioner for N. Y., Illinois and other States.

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\$10 per annum.

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BARRIE.....Dickinson & McWatt  
BLENHEIM.....R. L. Gosnell  
BOWMANVILLE.....R. Russell Loscombe  
BROCKVILLE.....Wood & Stewart  
BROCKVILLE.....Brown & Fraser  
CAMPBELLFORD.....A. L. Colville  
CANNINGTON.....A. J. Reid  
CARLETON PLACE.....Colin McIntosh  
DESERONTO.....Henry R. Bedford  
DURHAM.....J. P. Telford  
GANANOQUE.....J. C. Ross  
GODERICH.....E. N. Lewis  
GRIMSBY.....E. A. Lancaster  
INGERSOLL.....Thos. Wells  
IROQUOIS.....A. E. Overall  
KEMPTVILLE.....French & Allan  
KINGSTON.....Britton & Whiting  
LEAMINGTON.....W. T. Easton  
LINDSAY.....R. J. McLaughlin  
LINDSAY.....Barron & Steers  
LISTOWELL.....S. B. Morphy  
LONDON.....Gibbons, McNabb & Mulkern  
LONDON.....W. H. Bartram  
L'ORIGINAL.....J. Maxwell  
MITCHELL.....Dent & Hodge  
MOUNT FOREST.....Perry & Perry  
MORRISBURG.....Johnston & Bradfield

**Legal Directory.**

ONTARIO—Continued.

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NEWMARKET.....Thos. J. Robertson  
NORWOOD.....T. M. Grover  
OAKVILLE.....R. S. Applebe  
ORANGEVILLE.....Elgin Myers  
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OWEN SOUND.....Creasor & Smith  
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PETERBOROUGH.....Roger & Bennet  
PETROLEA.....H. J. Dawson  
PORT ELGIN.....J. O. Dalrymple  
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PRESCOTT AND KEMPTVILLE  
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SAULT STE MARIE.....Hearst & McKay  
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SMITH'S FALLS.....Lovel & Farrel  
ST. MARY'S.....Armour W. Ford  
ST. THOMAS.....MacDougall & Robertson  
STRATFORD.....MacPherson & Davidson  
TRENTON.....MacLellan & MacLellan  
TEESWATER.....John J. Stephens  
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TILSONBURG.....W. A. Dowler  
TORONTO, Roaf, Curry, Gunther & Green  
TORONTO.....Jones Bros. & McKenzie  
TORONTO.....Arch. J. Sinclair  
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VANKLEEK HILL, F. W. Thistlethwaite  
WATFORD.....Fitzgerald & Fitzgerald  
WELLAND.....L. Clarke Raymond  
WESTON & TORONTO.....Joseph Nason  
WINGHAM.....Myer & Dickinson  
WINDSOR, Patterson, Leggat & Murphy  
WALKERTON.....A. Collins  
WALKERTON.....Otto E. Klein

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BUCKINGHAM.....F. A. Bandy  
COWANSVILLE,  
O'Halloran & O'Halloran  
MONTMAGNY.....Albert J. Bender  
PERCE & NEW CARLISLE.....Jos. Garon  
RICHMOND.....Edward J. Bedard  
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WATERLOO.....C. A. Nutting

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LIVERPOOL.....J. N. S. Marshall  
LUNENBURG.....S. A. Chesley  
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SYDNEY.....Chisholm & Crowe  
WINDSOR.....H. F. McLatchy  
WINDSOR.....H. D. Ruggles  
YARMOUTH.....E. H. Armstrong  
YARMOUTH.....Sandford H. Pelton

**NEW BRUNSWICK.**

CAMPBELLTON.....H. F. McLatchy  
EDMUNSTON.....A. Rainsford Balloch  
HAMPTON.....A. Le B. Tweedie  
MONCTON.....Harvey Atkinson  
SUSSEX.....White & Allison

**PRINCE EDWARD ISLAND.**

CHARLOTTETOWN, M. & D. C. McLeod,  
CHARLOTTETOWN... McLeod, Morson  
& McQuarrie  
CHARLOTTETOWN.....A. A. McLean

**MANITOBA.**

PILOT MOUND.....W. A. Donald  
RED DEER.....Geo. W. Greene  
SELKIRK.....James Heap  
WAWANESA.....Jos. H. Chambers  
WINNIPEG.....Patterson & Howard

**BRITISH COLUMBIA.**

NEW WESTMINSTER, Auley, Morrison  
VANCOUVER.....Forli & Forti  
VANCOUVER.....J. H. Hallett

**NORTHWEST TERRITORY.**

CALGARY.....Lougheed & McCarter  
CALGARY.....McCarthy & Bangs  
CALGARY.....James Muir  
EDMONTON.....John C. F. Brown



**Canadian Colored Cotton Mills Company.**

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

Wholesale Trade only Supplied.

**D. MORRICE SONS & CO.,**  
AGENTS,

Montreal and Toronto.

F. P. BUCK, President. R. H. POPE, Gen. Manager.  
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**Royal Paper Mills Co.**

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

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Works and Head Office, East Angus, P.Q.

**CAMPBELL'S QUININE WINE.**

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

The best cure for Debility.

JUST WHAT YOU NEED THIS SPRING.

**FANCY MOUNT ROYAL MILLS.**

JAVA ROYAL INDIA BRIGHT  
JAPAN GLACE POLISHED  
IMPERIAL SEETA PATNA  
IMPERIAL GLACE

**D. W. ROSS CO'Y RICES**

AGENTS.

MONTREAL, QUE.

**GEO. CONTHIER**

Accountant & Auditor

Profit and Loss Accounts, Balance Sheets, Investigations, Partnership and Companies Accounts.  
Rooms 21-22, 11 & 17 Place d'Armes Hill MONTREAL

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**E. A. SMALL & CO.,**

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✧ Manufacturers of Clothing ✧

... WHOLESALE

**Roofing and Asphalting**

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,  
Cement and Tile Floors,  
Cement Washtubs,  
&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

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**GOLUB & SLONEMSKY,**

Manufacturers and Jobbers of . . . .

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**NATIONAL PHARMACY**

E. GIROUX, Jr., Proprietor,

216 St. Lawrence Street  
MONTREAL, Que.

**M. BERNSTEIN,**

... Manufacturer of ...

**WHOLESALE CLOTHING . . . .**

126 & 128 St. Lawrence Street, MONTREAL.

Jobs in Clothing always on hand.

**S. GOLD & CO.**

Manufacturers of Clothing.

Suits cut, trimmed and made from \$1.80 and upwards  
Overcoats from \$1.75 up. For the trade only.

411 St. James St., MONTREAL.

Send for price list.

**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—square to all others combined, while its rates do not include heavy commissions.

—A BRANCH of the Ontario Bank will shortly be opened at Tweed, Ont.

—THE real estate sales in this city recorded last month amounted to \$1,086,451.

—HAMILTON, Ont., is seeking governmental aid to the amount of \$200,000 in improving the harbor and the Burlington canal.

—FROM the vicinity of London, Ont., most encouraging reports of the fall wheat crop are heard. Prospects at present are for an extra yield.

—ADVICES from Buenos Ayres state that the wheat harvest has begun. It is estimated that over 1,500,000 tons will be available for export.

—THE last Canada "Gazette" contains an official notice that in future \$5,000 of the annual output of each mining claim will be exempt from royalty.

—FOR the first time in some years there is a scarcity in Toronto of moderate sized houses, and more sales of real estate than in any year since the boom collapsed.

—A QUEEN ANNE farthing, dated 1713, was sold at Christie's, London, recently for \$140, which is the value of 47,380 of the same coin now current. So much for the value put on rarity.

—A CHATHAM, Ont., concern in the trading stamp line has "folded its tent." The recent action of the Grocers' Association in deciding against all gift schemes after May 1st doubtless had its effect.

—PENNY-in-the-slot gas meters used in Derby, England, in 1898 were a success. Nine-and-a-half million cubic feet of gas were sold that way. For one cent 12 to 14 cubic feet are supplied through these meters.

—At a meeting of the Board of Ontario Mutual Life Assurance Company held at Waterloo, Ont., on the 14th instant, the Hon. F. W. Borden and the Hon. J. T. Garrow were elected directors to fill existing vacancies.

**THE SLATER SHOE**

**"What's a shoe for?"**

"To cover the foot?"  
"That all?"  
"Not for a moment," says Painful Foot. "Well I guess not," shivers Cold Feet. "To sell," chuckles Dealer under his breath. **TO FIT FEET**, Slater Shoe bluntly puts in.  
"Now you hit me," cries Corny Toe. "Just my size," sings old Bunion Joint. "Who'd a thought it," whined Bunch-o-toes. Are you lit,—shoe wearer.  
Feet fitters are the genuine, Goodyear welted, stamped on the sole \$3.00, \$4.00 and \$5.00 per pair.

**"The Slater Shoe."**

MAKERS MONTREAL.

ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA.



## Are you Sorting in Clothing ?

Write for Samples and quotations (expressed free of expense to you) to

**H. VINEBERG & Co.,**

25 St. Helen St., MONTREAL,



—A SETTLEMENT at 75 cents in the dollar has been secured by E. Pelletier, general dealer, St. Romuald, Que., previously reported as in difficulties.

—Blight Bros., stationery, Toronto, Ont., reported some weeks ago as having assigned, are now endeavoring to compromise. Liabilities are \$5,300; assets \$3,800.

—THERE is likelihood of a considerable advance in window shades owing to the advanced cost of the raw products. Prices have materially advanced in the U.S. markets.

—THE stock of Thomas Pethick, London, Ont., consisting of clothing, cloth, and men's furnishings was purchased by E. J. Pethick at 45 cents in the dollar. The total valuation was \$3,800.

—COLOURED border handkerchiefs, in men's goods, are again coming into the market, after an absence of some years. The styles conform to the patterns shown in the new coloured shirting designs.

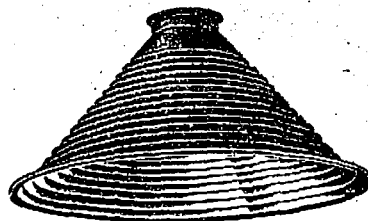
—A CANADIAN banker, who has recently visited Florida, says that he would not give a good farm in Canada for a large section of that State across which travellers pass en route to the well-known resorts in Florida.

—THE Grand Trunk Railway has just turned out a monster locomotive made at its Point St. Charles shops. It has ten wheels and is capable of hauling 60 loaded passenger cars, which is double the power of ordinary engines.

—THE fruit district between Hamilton, Ont., and Niagara Falls gives promise of an excellent yield this season. Fruit trees are shown to be two to three weeks late in budding out, but no harm from the late severe winter is shown.

—LIABILITIES of \$1,500 are shown against the estate of O. Le-page, crockery and fancy goods, Montreal, after an experience of about three years. Assets \$700. Some assistance was given him by his father on commencing. The estate will be wound up.

—THE Lindsay, Ont., Town Council will consider the feasibility of meeting the proposition of a joint stock company who propose to establish live stock yards in the town, provided \$10,000 be given, also a free site of five acres and exemption from taxes for ten years.



## Aluminum Reflectors

GIVE THE BEST RESULTS.

Do not tarnish and will not break.  
Increase the light and give fine results.

WE KEEP EVERYTHING IN THE  
ELECTRIC SUPPLY LINE.

**JOHN FORMAN,**  
644 Craig Street, - - - - MONTREAL.

—FOR transformation scenes Montreal "beats the band"—but what that means we are not aware. Last week our main streets were covered over a foot thick with ice. On Monday all of it had gone, dust was blowing about, and the noise of watering carts was heard in the land.

—A DEPUTATION in the interests of Canadian grown tobacco has sought the Minister of Internal Revenue with the object of securing assistance in finding a market for this product. Specialists in Sweden, Denmark and Germany have reported very favorably on the Canadian leaf.

—THE appointment of Mr. James Thom, formerly of the Hamburg American Line, as manager for Messrs. Furness, Withy & Co., at this port, meets with the general approval of shipping men. Furness, Withy & Co., in the new arrangement, will act as agents for the Hamburg steamers.

—FIGURES relating to the Irish flax-crop show that whereas it produced 34,000 tons in 1851 when they were only 390,000 spindles at work, and probably somewhat under 100 power-looms, the crop was returned at 20,000 tons in 1890 when there were 327,000 spindles and 26,590 power-looms.

—THE market prices of the securities of all the Crown colonies of Great Britain have advanced from 1 to 3 points since January, on a report that the Imperial Government was about to guarantee their debts. This is not the case, but the home authorities have a scheme in hand to enable the Crown colonies to borrow on more favorable terms.

—THE steamer "Stella," sunk near the Channel Islands, is proved to have been going at great speed in a fog in order to beat a rival. Captain Lecky in his work on Navigation problems, declares that nothing can excuse high speed being kept up in a fog. He ridicules the idea of dead reckoning being reliable to keep a vessel in a safe position.

—THE scarcity of good investments paying an acceptable rate of interest, has induced several prominent English insurance companies to join in floating a real estate company in London with capital of \$2,000,000. We have every confidence in the good judgment of the managers of the companies interested but hope their example will not be followed in Canada.

# PURE OAK BELTING

The J. C. McLaren Belting Co.,  
Montreal and Toronto  
Tel. No. Main 363 Tel. No. 875

## DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent  
and Pearl Batting.**  
**Purity, Brightness, Loftiness.**

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

**McArthur, Corneille & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St

**MONTREAL.**

**Copperine...**

(SPOONER'S)

Machinery, Journal and Dynamo

**BOX METAL**

The Jones Oil Co., Agents,  
92 McGill St., Montreal.

**W. & F. P. CURRIE & CO.,**

134 McGill Street,

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**MONTREAL.**

Sofa, Chair and Bed Springs,

A Large Stock always on Hand.

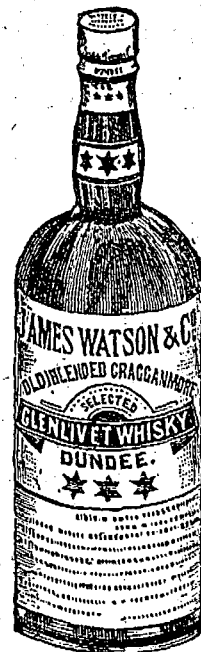
Roman Cement, Portland Cement,  
Water Lime.

Drain Pipes, Vent Linings,  
Fire Covers, Fire Bricks, Fire Clay  
Whiting, Plaster of Paris,  
Borax, China Clay, etc.

**AUSTIN & ROBERTSON**

Wholesale \* Stationers,  
**MONTREAL.**

All kinds of Printing and Writing Papers and  
Book-Binders' Supplies  
Get our Samples and Quotations.



A Safer Drink has never yet been brewed than

**Watson's Dundee Whisky**

Undoubtedly the Finest Imported.

**Henry J. Chard & Co.**

Agents for Canada,

10  
LEMOINE ST.,

**MONTREAL.**

—IN our issue of the 14th inst. the name of Mr. N. Jalbert, harness, Windsor Mills, Que., was given as being in financial difficulties. The name should have been Pierre Jalbert. We are pleased to state that Mr. N. Jalbert of the same place has been conducting a successful business from the outset, and is in no way connected with Pierre Jalbert who has since assigned.

—A RECENT letter from Kingston, Ont. says: "This city has now four elevators—the M. T. Company's capacity, 800,000 bushels; Kingston Elevator & Transit Company, 550,000 bushels; Richardson's, 250,000 bushels, and Donoghue's, 80,000 bushels. Twenty million bushels of grain were handled here last season. The Frontenac mill has a capacity of 500 barrels of flour per day."

—THE spring freshets, accompanied by heavy rains have swollen the Canadian streams much beyond the usual extent. At Guelph, Brantford and Galt, Ont., the highest mark for many years has been shown. The damage will in some places be quite extensive as dams, bridges, etc., have been washed away, streets and cellars inundated and many factories compelled to shut down.

—THE acreage of wheat throughout Manitoba according to recent reports from Winnipeg, shows an increase of 20 per cent over that sown a year ago. Oats show a like increase. The wheat prospect is generally favorable. The Ogilvy Milling Company are calling for tenders for a twelve hundred horse power engine which will be required in their expected output of three thousand barrels of flour daily.

—THE National Sheep Breeders' Association of England is anxious to have communications from sheep breeders in Canada as to the pedigree of their flocks, containing also suggestions or information that may be of interest to breeders generally. In June, 1900, a Conference of representatives of this industry will be held at York. The secretary's address is, Fitzalan House, Arundel St., Strand, London, W.C. We hope Canada will be represented in this movement which is intended to improve the breed of sheep, which could be done in this country to very great advantage.

**GRAND TRUNK RAILWAY SYSTEM.**

Earnings 8th to 14th April :

	\$
1899.....	477,486
1898.....	469,655
Increase.....	7,831

—ADVICES from Windsor, Ont., state that Sandwich is to have the largest wine manufacturing establishment in Canada. A new company with a capital stock of \$200,000 is being formed to take over and enlarge the wine-making business of E. Girardot & Co. Application for a charter has been made to the Ontario Government, and as soon as the incorporation is complete work on the extension of the plant will be begun.

—THE remarkable productiveness of the land in Great Britain is shown by an official return of the crops in 1898, which gives the following statistics per acre, as quoted by the London Economist:—Wheat, 34.74 bushels; barley, 35.75; oats, 40.76; beans, 31.07; peas, 27.62. Potatoes, 6.26 tons; turnips, 12.04 tons; mangolds, 17.65 tons. Hay from 29.24 to 33.65 cwt., and hops, 7.17 cwt. The yield last year was above the average.

—THE Montreal Novelty Company, doing business at Montreal and Louisville, Que., has assigned. Jas. R. Cote is said to be the only partner, and has been conducting the business under the above title since Dec. '97. He was previously in partnership with J. E. Lalime. An expectation of a bonus from Louisville did not, however, mature owing to the concern not being a joint stock company. A fire last December did considerable damage.

—THE production of coal in England last year was 147,811,478 tons; in Scotland, 30,237,295 tons; in Wales, 23,863,506 tons; and in Ireland, 129,965 tons; a total of 202,042,243 tons, as against 202,119,196 tons in 1897. The production of iron ore was 7,901,046 tons; of fire-clay, 2,783,120 tons. The number of persons employed under the Coal Mines Regulation Act was 706,894, of which there were 508,910 in England, 92,922 in Scotland, 109,981 in Wales and 981 in Ireland.

**THE HUGMAN WINDOW SHADE CO.**

120 and 122 William St., - MONTREAL.

Plain, Dado, Laced and Fringed

**WINDOW SHADES**

(WHOLESALE ONLY)

The only Shade Factory in Lower Canada.

WRITE FOR PRICES.

Telephone Main 2771.

P.O. Box 549.

**MAIN BELTING CO.,**

—SOLE MANUFACTURERS OF—

**Leviathan Belting,**

60 McGill Street, MONTREAL.

Canada Agents for the Iron Hub

**KEASEY WOOD SPLIT PULLEY.**

GENERAL SUPPLIES.

PHILADELPHIA, CHICAGO AND BOSTON.

### CHEMICAL and ASSAY APPARATUS and REAGENTS.

We carry in stock everything necessary for fitting up . . .

Assay or Testing Laboratories,

ALSO

Prospecting Outfits and Miners' Supplies.

An Illustrated Catalogue on application.

LYMAN, SONS & CO., MONTREAL.

### Natural Perfumed Pine Product.

CROWNED BY THE ACADEMY OF PARIS.

Perfumed Pine Lozenges,	10 cts.
" " Syrup,	25 "
" " Wine,	50 "
" " Oil,	50 "
" " Wadding,	25 "
" " Soap,	10 "
" " Lotion,	50 "
" " Bath,	50 "
" " Plaster,	50 "
" " Flannels,	1.00 "

#### PRESERVATION AND CURE GUARANTEED

All diseases of Mouth, Throat, Chest, Stomach, Rheumatism, Neuralgia, Skin and Blood, the most aggravated.

These marvellous products indispensable to existence. SOLD EVERYWHERE.

Agency for Canada, 1303 NOTRE DAME ST. MONTREAL.

### The Merchants Mercantile Co.

260 St. James Street, MONTREAL.

Mercantile Reports and Collections.

Our method of furnishing commercial reports to our subscribers gives prompt and reliable information to date.

Every modern facility for the collection of claims.

Telephone Main 1986.

It is high time to get your Winter Garments in good order,

### ISIDOR, The Tailor,

will do it for you at the lowest possible rates.

62 1/2 St. Antoine Street. - MONTREAL.

No charge for small mending to customers.

J. KLEIN, 85 St. James St., MONTREAL. Maker of Fine Clothing Order Made Pants A Specialty.

When you want anything in the line of Printing, write to the JOURNAL. Prices and workmanship Guaranteed right.

—A HAMILTON, Ont., despatch states that the directors of the Hamilton Blast Furnace Company and the Ontario Rolling Mills have sanctioned the steps taken for the amalgamation of these two concerns. The new company will be capitalized at \$2,000,000, and will take over the smelting works, rolling mills and forge works. A steel plant will be established at once, and the new concern will turn out pig iron, steel billets, iron and steel bars, angle iron and steel. The number of employees will be largely increased.

—THE Dominion Cotton Mills Co. held its annual meeting on 13th inst. The profits for past year were stated to have been \$485,888. The goods sold amounted to \$2,325,000. The company had earned 10 per cent and paid a 6 per cent dividend on a capital of \$3,000,000, with interest on bonds. The mills of the company were being re-fitted with the most modern machinery, and the prospects were regarded very hopefully. The Hon. I. O. Villeneuve, who had retired from the Board owing to failing health, was replaced by Hon. L. J. Forget.

—THE combination plumber and retail merchant seldom succeeds. He who is accustomed from early life to handling only the crude metals of his trade is scarcely the person fitted to engage in or direct the affairs of a mercantile business, which requires all the experienced skill and quick perception of the trained mind to bring to a successful issue. Yet occasionally we see this being tried, but as a rule the profits are in the shape of chilling remembrances. M. Veziua, a Quebec plumber concluded some years ago to add groceries to his trade, but not finding it successful closed out again about a year ago. Complications arose, however, and his assignment is now the result.

—THE business experience of J. F. Therion, general merchant, St. Gregoire, Que., which is spread over twenty-five years, certainly shows its share of the shipwrecks endured by the average mariner. He was originally at St. Wenceslas. In '76 he became involved and obtained a settlement, removing to St. Gregoire in '84. In '88 he again got stranded and settled at 65 cents in the dollar in 12 months. In '95 debts once more aggregated too much for his capital, and this time he was let off at 70 cents in the dollar payable in 3, 6, 9 and 12 months. He is now in the same fix and asks his indulgent creditors to throw off 40 per cent of their claims to enable him to pay the balance in 3, 6 and 9 months.

**BAY OF QUINTE NOTES**—The Deseronto sawmill will start on Monday for the season—The Car Works at Deseronto, are building a construction car for the Hamilton Bridge Company—The ice bridge at Deseronto opposite the ship-yard commenced to go out on Wednesday morning about 10 o'clock and by early in the afternoon the Bay was clear of ice—The building on Main Street Deseronto, recently occupied as the Post-office has been renovated and furnished in magnificent shape, and is now occupied by A. G. Hamilton, the Deseronto agent of the Slater Shoe Company.—W. F. Fleming who has been running a general store business at Shannonville for some years past, has moved into the Malley bakery at that place—The steamer "Ella Ross" will make her first regular trip on Wednesday next, leaving Deseronto at 7.30 a.m. for Belleville and Trenton—The steamer "Deseronto" starts her regular trips on Saturday, leaving Deseronto at 7 a.m. and 2.25 p.m.

—WHETHER the United States will adopt their own system of weights and measures in Cuba, Porto Rico, and the Philippines remains to be seen, but with the growing population expected to be formed in a large degree from U. S. inhabitants it is more than likely the American system will come into use. In their new possessions the metric system is in force. "It would be a great pity," says a New York journal, "if the simple method of reckoning thus provided should be changed for the cumbersome mode of calculating which is so unfortunate a heritage from our British forefathers. Far from making our new possessions conform to the methods in force in this country, we should take a leaf out of their book by spreading throughout our home territory the system acquired from Spain, that country having in this instance been ahead of the United States."

—THE following table estimates the home consumption of wheat during the harvest year 1898-9, contrasted with 1897-8 and 1895-6:—

	1898-9. cwts.	1897-8. cwts.	1895-6. cwts.
Imports—Wheat (29 weeks to March 18).....	33,117,300	34,808,300	36,974,000
Flour (29 weeks to Mar. 18) ..	13,339,700	12,401,700	12,463,500
	46,457,000	47,205,500	49,437,500
Add week ending Mar. 25—			
Wheat.....	959,300	1,553,200	1,149,600
Flour.....	378,000	400,000	373,900
Total imports, 30 weeks....	47,794,300	49,158,700	50,961,000
Less exports—Wheat.....	115,600	81,800	131,500
Flour.....	140,800	129,400	95,000
Net imports.....	47,537,900	48,947,500	50,733,600
Add to this the estimated sales of home-grown wheat.....	24,234,000	21,508,300	11,410,100
Thirty weeks' home supplies..	71,771,900	70,455,800	62,143,700
Average price of English wheat per quarter.....	s d 25 4	s d 35 4	s d 24 10
Equals per cwt.....	5 10 1/2	8 2	5 8 1/4
	bushels.	bushels.	bushels.
"Visible supply" in U.S. centres, bush.....	30,067,000	30,061,000	61,028,000
"Visible supply" in U.S. centres, equals in cwts.....	16,107,000	16,104,000	32,694,000

## The Canada Accident Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

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

T. H. HUDSON, Manager.

R. WILSON-SMITH, President

**E. BOISSEAU & CO.**Manufacturers Wholesale  
Men's, Youths', Boys' and Children's**CLOTHING**Yonge & Temperance Sts.,  
TORONTO, ONT.

## GROCERY NOTES.

Following in the wake of the U.S. sugar refiners who have recently been out-doing one another in their efforts at placing their respective products in various sized packages of one to ten lbs. before the busy retailers, comes an announcement from some quarters in the West that package sugars do more harm than good. St. Paul and Minneapolis Grocers' Associations are discussing the feasibility of boycotting them. This has led to discussions in many trade papers as to whether the package sugar is really a benefit. We venture to say that with few exceptions retail dealers will hail with pleasure any such move. In large stores serious loss is often encountered in the giving of over-weight by some careless or new assistant, whose thoughts are liable to be some distance away from his duties. Often the scales are unknowingly placed wrong and in the weighing out of a barrel of sugar a direct loss is sustained, and sometimes never known in the hurried and various duties attached to the busy store. Another point is shown in the relief afforded the averaging retailer from the possibility of censure for short weight: a suspicion which will continue to live under existing conditions.

A London letter on the cheese and butter situation, bearing date the 7th instant says: The cheese market remains firm with business of a holiday character and prices are well maintained. Canadian and New Zealand, it may be noted, are both 13s per cwt. higher than in the corresponding week of last year. Present prices for Canadian and American are: Can. choicest, 53 to 54s; finest, 49 to 51s. Am., choicest, 51s to 52s; finest, 48 to 49s. Same date last year, Can. choicest, 40 to 41s; finest, 37 to 39s; Am. choicest, 38 to 39s; finest, 36 to 38s. The weather all over the United Kingdom and the butter exporting countries of Europe continues mild, but there is a decided want of rain, and though showers have fallen during the last day or two pastures cannot grow fast or become good without a considerable increased rainfall. Prices for choicest are: Danish and Swedish, 110 to 113s; Victorian, 96 to 100s; New South Wales, 96s to 100s; South Australian 96 to 98s.

A letter received from a leading Columbia river salmon packer dated April 7th says: "There is every indication that prices heretofore mentioned (on 1899 pack of Columbia River salmon) as being the probable opening figures, namely, \$1.25 for tails, \$1.40 for flats and 80c for halves, will prevail. There is a strong probability of raw fish starting at 5c, and as long as it remains at such a figure the market for the canned product will not fall below the figures mentioned above, and even at those prices the packers would not come out as well as they did last year at \$1.05 for tails. Five cents per pound for salmon means that the best grade of chinook will cost 23 to 25c per dozen more than last year."

Reports from Los Angeles state that navel oranges are about exhausted.

THE  
**Imperial Life Assurance Company**

OF CANADA.

Hon. Sir Oliver Mowat, P.C., G.C.M.G., President.

## SECURITY PARAMOUNT.

In addition to the substantial security afforded to Policy-holders from the Dominion Government Deposit of \$250,000.00, being the largest deposit made by any Canadian Life Insurance Company, and the large Capital of \$1,000,000.00, the Directors have still further strengthened the policy-holders' security by basing the policy reserves on the most stringent basis used in Canadian Actuarial Calculation, viz., Institute of Actuaries Table of Mortality and Interest at 8½ per cent.

For further particulars apply to,

**W. S. HODGINS, Prov. Manager.**

Bank of Toronto Building,

MONTREAL, Que.

The proposed formation of a manufacturing and trading company, with the principal establishment at Honfleur, Que., on the Peribouca River, comes in a late report from Quebec. Among the articles to be manufactured are starch, and various lines of woodenware; also buying and shipping produce and conducting branch stores throughout the Lake St. John district.

Complaint is heard among handlers of maple syrup that the quality of syrup coming in from some sections of the Townships is very poor. It soon sours.

Mail advices from San Francisco report an easier market for lima beans, owing to the fairly good crop prospects.

Pineapples are said to be a rather heavy crop this season and values will hence rule low.

—A new form of joint stock company has been invented. Earl Warwick and the Countess have become the property of a joint stock company, or rather their life interests in the family estates, which they have handed over to a company for a "cash down" consideration. They hold part of the stock. *Truth* makes fun of this and asks, if the stockholders will take turn and turn about to vote in the House of Lords? *Truth* also suggests that on visiting cards the amount of the person's property ought to be stated. Thus a card would read; Arthur Pendennis: \$50,000, or, so much annual income. By this system *Truth* considers that every one could be graded socially on a definite and recognised principle, and such mistakes avoided as paying respect to frivolities like culture, high character, &c., in the absence of the solid worth of money!

—THE "Gaspesia" has reached a Newfoundland port being towed there by a sealing steamer after being locked up in an ice-field for six weeks. The rescue was timely as the vessel's provisions were within a few days of exhaustion. We much regret this disaster to the first vessel on the new route to Paspeblac as, apart from the loss to the promoters and suffering to the crew and passengers on the "Gaspesia," the incident has created prejudice against the Canadian route. No similar disaster ever happened to a vessel bound for Halifax, St. John, or this port.

—A FIRE at Halifax, N.S., on the 19th inst., destroyed the stock of Wm. Crowe, fancy goods dealer; W. H. Cabot, dry-goods, and Angus Taylor, hats and caps. The total loss is between \$50,000 and \$60,000.

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**MAKES** Tin like Silver,  
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Paint like new, Kitchen and  
Dairy Utensils cleaned bright,  
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Cycles, Harness and Machinery  
equal to new.

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## PRICES:

87.50 per case containing 100 large  
16 oz. bars. Retail at 10c.83.75 per case containing 100 half  
8 oz. bars. Retail at 5c.**33 1/3 Per cent.**  
for the Retailer.

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\$75,000,000

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## THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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Thirteen months for revival of lapsed policies without medical certificate of five years' existence. Agents wanted.

Loans advanced on mortgages and Debentures purchased.

J. HUTTON BALFOUR, Secretary.

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



Capital and Accumulated Funds, :- \$38 355,000

Annual Revenue from Fire Premiums.....	}	5,715,000
Annual Revenue from Life Premiums.....		
Annual Revenue from Interest upon Invested Funds.....		
Deposited with Dominion Government for the security of Canadian policy-holders .....		200,000

Head Offices:-London and Aberdeen.

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Insurance.

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ASSURANCE CO'Y OF LONDON, ENG.

Established in 1781. Canadian Branch Established in 1864.

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Agents for the Dominion.

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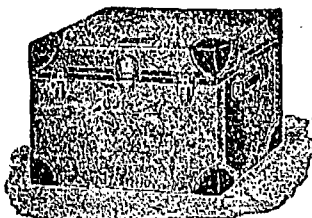
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## THE CANADIAN

# Journal of Commerce.

MONTREAL, FRIDAY, APRIL 21st, 1899.

### IMPORTS FROM GREAT BRITAIN AND THE UNITED STATES IN 1895 AND 1898.

The table below gives the respective amounts of the imports into Canada from Great Britain and the United States in the fiscal years 1895 and 1898. The statistics cover the bulk of the articles imported which are of the nature of manufactures, those not included being such products as coal, grains, tea, coffee, provisions, &c., which we import from Great Britain only on a nominal scale and for which there is practically no market in Canada for those of British origin.

It is very much to be regretted that the official returns of the Trade and Navigation are arranged on a different system of classification year by year. This renders the work of comparing the imports of one year with another, not only exceedingly laborious, but, to a large extent unsatisfactory, so far as exactitude of comparison is concerned: The returns of 1898 are presented in an exceptionally difficult form. For instance, the articles coming under the general classification of "drugs, dyes, chemicals and medicines," are divided into 52 sections. Cotton goods are divided into 38 sections; fish into 47 sections; fruit into 32 sections. Manufactures of iron and steel are given under 128 different classifications, and manufactures of wool are divided into 30 sections. To get at the results necessary for making a comparison with other years involves an enormous amount of very tedious work. It is like the task of taking an army of 50,000 soldiers who are all mixed up, and picking them out by their uniforms to

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

be grouped into their several military divisions by regiments. It has been claimed that the amended tariff simplified the old one, and did away with the confusion arising from so many sub-divisions. If, however, the tariff is to be judged by the elaborate tables issued of imports in 1898, as compared with those in earlier years, the changes made have been made by the introduction of very much more numerous and far more elaborate sub-divisions. Before being published the statistics of the Trade and Navigation Department should be overhauled in the Statistical Department, where they could be systematised and grouped in tables which would present the figures in a more intelligible and readable form.

Looking down the table below, it is only too evident that the American imports all along the line since 1895 have been increasing more extensively and generally than those from Great Britain. We are, however, satisfied that this is chiefly attributable to the comparative neglect of the Canadian market by British manufacturers and merchants, in contrast with the energetic cultivation of the markets of the Dominion by American manufacturers and merchants.

It will be useless for Canada to have given Great Britain a preferential tariff concession, unless British producers study and take advantage of the opportunities such preference affords for enlarging their trade with this country. They have been granted a reduction of 25 per cent on all the duties imposed by Canada on imported goods, that is, a British manufacturer or merchant can put his goods in this market at 25 per cent less duty than is charged on goods which are not of British origin. We are satisfied that this advantage has not been fully realized by the exporters of Great Britain. By some indeed it has never been thoroughly understood. Trade is always apt to get into grooves, and British manufacturers are especially prone to follow each other along beaten tracks, when, by striking out into new ones, they could secure business which is being harvested by those who are more enterprising. If British manufacturers would put themselves and their goods more in evidence in Canada, if as we say on this side, they would hang out their "shingles" more prominently and so seek to attract the observation of buyers, they could largely expand their trade with Canada.

A country like this, which is one of the largest and most generous buyers of foreign goods in the world, in proportion to its population, and which has prospects of development exceeding in promise those of any other country, has existing and coming markets which are surely worth more assiduous cultivation by British pro-

## Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.  
Mutual Reserve Building, New York City.

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

Income During 1898, \$6,134,327.27  
Death Losses Paid, 1898, \$3,287,500.95  
Total Paid Members, 1898, \$4,584,095.12

### CASH AND INVESTED ASSETS.

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

### BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$32,037,590  
Total Business in Force Dec. 31, 1898, " 103,379 " 260,169,321  
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

ducers. There is an immense advantage in an expanding market like that of Canada, acquired by those who have foresight and enterprise enough to get an early foothold. Trade, like a tree, needs to be planted early to get that grip of the soil which is necessary for growth into such strength as ensures permanence. Those who are waiting for the Canadian market to be larger before they seek a stand in it, are making a grave mistake. When they decide to plant their tree in our soil, they may find the ground so occupied that it will be impossible to find such an opening as they desire. We therefore urge British manufacturers and merchants who are postponing their efforts to acquire Canadian business, to take a leaf out of Uncle Sam's book, who, by not despising the day of small things is acquiring an advantageous position for enjoying the day of Canada's expansion.

Canada has done far more than her duty in giving 25 per cent preferential duty in favour of British goods. The promise of this was received in Great Britain with enthusiasm, but something more is wanted to secure trade than mere verbal appreciation. When the fabled waggoner was stuck in a rut, it would have been no help to him had Jupiter put planks for his wheels to run over and so get release, unless the waggoner had jumped on the vehicle and made his horses put out all their strength in pulling the wheels on to the planks laid by Jupiter. The manufacturers and merchants of Great Britain have had their course made easier in securing Canadian trade, but to obtain it they will have to put themselves and their goods before the buyers of Canada with energy and a determination to "get there" in competition with rivals. The Springfield "Republican," after publishing the statistics given in our last issue, remarks upon them:

"It is hardly to be denied that, with our Dingley enactment, we have provoked extreme retaliatory measures which the Laurier ministry will doubtless be forced to impose. At the same time we have placed effectual obstacles in the way of closer and more amicable relations with the Dominion. As an agency for arousing the ill-will of nations and disturbing the peace of the world, there is nothing much more effective than the tariff policies of the United States, Germany, Russia and France."

The following table gives the amount of the imports of the bulk of manufactures sent from Great Britain and the United States in 1895 and 1898, with the increase or decrease of each item. In 1895 there was no preferential tariff in force, in 1898 it had been force for nearly a year.

		1895.	1896.	Increase or decrease in 1896.		U.S.	168,845	297,247	inc.	128,902
Dutiable Imports.					Wood pulp.....	U.S.	.....	25,003	inc.	25,003
Malt liquors.....	G.B.	\$102,08	\$699,112	dec.	Wool goods.....	G.B.	594,857	6,291,800	dec.	803,557
"	U.S.	28,973	80,494	inc.	"	U.S.	148,251	251,000	inc.	107,740
Baking powder.	G.B.	667	154	dec.						
"	U.S.	17,018	103,468	inc.						
Belts, all kinds.	G.B.	0,832	19,185	inc.						
"	U.S.	16,656	48,196	inc.						
Blacking & inks.	G.B.	28,638	16,275	dec.						
"	U.S.	81,308	87,830	inc.						
Printed goods...	G.B.	213,025	183,005	dec.						
"	U.S.	499,681	568,948	inc.						
Boot & c. laces...	G.B.	25,423	45,183	inc.						
"	U.S.	5,478	7,364	inc.						
Braces.....	G.B.	25,657	25,731	inc.						
"	U.S.	44,077	31,920	dec.						
Broadstuffs, &c..	G.B.	34,846	7,970	dec.						
"	U.S.	25,216	41,267	inc.						
Brooms & brushes	G.B.	11,518	19,457	inc.						
"	U.S.	27,667	49,623	inc.						
Buttons.....	G.B.	42,575	23,930	dec.						
"	U.S.	41,433	40,982	inc.						
Candles.....	G.B.	13,386	8,978	dec.						
"	U.S.	19,396	78,171	inc.						
Carpets, rugs, etc	G.B.	90,160	44,855	dec.						
"	U.S.	38,106	10,242	dec.						
Carriages.....	G.B.	100,890	2,589	dec.						
"	U.S.	561,262	351,275	dec.						
Clocks, &c.....	G.B.	5,629	6,904	inc.						
"	U.S.	81,420	130,942	inc.						
Collars & cuffs..	G.B.	37,465	41,704	inc.						
"	U.S.	11,471	8,863	dec.						
Combs.....	G.B.	28,223	41,308	inc.						
"	U.S.	26,901	20,377	dec.						
Cordage.....	G.B.	29,345	22,449	dec.						
"	U.S.	190,696	190,064	dec.						
Cotton goods....	G.B.	3,094,080	3,056,365	dec.						
"	U.S.	903,995	1,286,261	inc.						
Curtains & laces.	G.B.	655,668	739,806	inc.						
"	U.S.	179,112	93,418	dec.						
Drugs, &c.....	G.B.	236,339	306,578	inc.						
"	U.S.	432,639	767,747	inc.						
Earthenware and china.....	G.B.	383,476	433,311	inc.						
Earthenware and china.....	U.S.	47,042	76,747	inc.						
Electric Goods..	G.B.	26,124	7,738	dec.						
"	U.S.	340,634	411,027	inc.						
Embroideries and braids.....	G.B.	274,612	193,974	dec.						
Embroideries and braids.....	U.S.	68,871	97,819	inc.						
Flax Goods.....	G.B.	1,251,237	1,301,399	inc.						
"	U.S.	55,325	62,214	inc.						
Furs ..	G.B.	361,002	206,932	dec.						
"	U.S.	51,876	56,806	inc.						
Glass Goods....	G.B.	232,200	231,907	dec.						
"	U.S.	432,493	394,928	dec.						
Gloves and mitts	G.B.	264,906	194,572	dec.						
"	U.S.	18,496	27,883	inc.						
Rubber goods, &c	G.B.	180,732	128,603	dec.						
"	U.S.	202,318	259,181	inc.						
Hats, caps, bonnets.....	G.B.	830,132	731,943	dec.						
Hats, caps, bonnets.....	U.S.	332,266	651,459	inc.						
Jewellery, plate, all kinds.....	G.B.	99,854	79,917	dec.						
Jewellery, plate, all kinds.....	U.S.	434,144	435,328	inc.						
Brass and copper goods.....	G.B.	44,571	40,678	dec.						
Brass and copper goods.....	U.S.	321,839	374,368	inc.						
Iron and steel goods.....	G.B.	2,235,159	1,372,450	dec.						
Iron and steel goods.....	U.S.	5,067,180	10,622,396	inc.						
Tin goods.....	G.B.	5,839	8,467	inc.						
"	U.S.	95,644	67,962	inc.						
Musical instrts.	G.B.	11,623	7,095	dec.						
"	U.S.	219,858	237,364	inc.						
Oilcloth.....	G.B.	162,945	107,012	dec.						
"	U.S.	30,399	3,904	dec.						
P. O. packages..	G.B.	224,591	75,311	dec.						
"	U.S.	634,968	305,534	dec.						
Paper goods....	G.B.	286,816	380,763	inc.						
"	U.S.	620,506	981,563	inc.						
Silk and dress goods.....	G.B.	1,729,960	1,065,700	dec.						
Silk and dress goods.....	U.S.	34,035	198,600	inc.						
Soap, spices, & starch.....	G.B.	202,902	213,175	inc.						
Soap, spices & starch.....	U.S.	111,934	238,949	inc.						
Umbrellas, &c..	G.B.	134,009	107,012	dec.						
"	U.S.	3,916	3,904	dec.						
Varnish & paints	G.B.	221,190	230,915	inc.						

THE HARBOUR ELEVATORS.

The position in which the question of increased elevator accommodation in the port of Montreal rests, is not creditable to the spirit of enterprise supposed to be embodied in the business men connected with the grain and shipping interest centering in it, nor to the push and energy that might be expected from those who control the management of the harbour generally.

The season of navigation will soon open, and before it closes the St. Lawrence canals will be deepened and available for the large vessels drawing 14 feet of water, such as now pass through the Welland canal. That event will, in a large measure, revolutionize the grain trade, if our own people will take advantage of the splendid opportunity that will offer to ensure the benefits from it. To meet the changed conditions that will arise when these larger vessels arrive necessitates the erection of elevators into which they can discharge their cargoes should the ocean vessels chartered to receive them not be on hand to meet them. It will not pay those large vessels to lie idle in port. Hitherto they have discharged their cargoes into elevators in ports at the lower end of Lake Ontario without losing any time. The smaller craft that bring the grain from those places to Montreal can be so timed that, generally speaking, a direct connection can be made with the ocean vessel when it is ready to receive cargo.

It has been well understood for some time, that preparations must be made to meet the changed conditions that in the course of trade must arise. This was foreseen by the last Government, when the enlargement of the canals was undertaken, and the present Government have not failed to impress the fact on all concerned, that the business interests of the country require that more and better facilities than now exist should be provided at Montreal to meet the increased trade of the immediate future. The Harbour Board say something should be done. All the trade organisations say the same emphatically. The shipping interest and the grain men urge the necessity for these storage elevators, and yet, strange to say, so far as can be seen at present, we are no nearer the object sought for than we were months ago when the talk and unseemly wrangle as to who should build and control the elevators commenced.

When all are agreed on the main point, there should be no difficulty in uniting on the means to secure it. The cost of one good sized elevator is not beyond the measure of private enterprise. We find men from other places offering to do all that is required in that way without public aid, because of the profit they see in it.

Had the past generation of Montreal's business men, who built up the port to its present eminence, been obliged to face the conditions now arising, it would have required only a few days to organise and find a way of building it and keeping the control of the elevator in the city. The wealth is here and we are loath to believe that the public spirit of the past has departed from Montreal. The business men of the present day should be equal to the occasion, and keep up the character of the city for enterprise and progress that it has had for so many years.

The two great railways each has an elevator already. What is urgently required is one or more for water-borne grain. Without prejudice to the advantages of other sites, the one that has been so frequently mentioned of late, being between the lower basin and the Windmill Point wharf, seems to be one on which all could unite to begin with. The elevator there could take in grain on the canal side, and spout it into vessels of any size at the Windmill Point wharf. It is not at all likely that general cargo ships will often leave their regular berths to load at the elevators—simply because in the handling of general cargo it is, and always will be, cheaper to lighten the grain. The elevator then would not absolutely require the large wharf frontage that has been talked of, nor would it interfere with any vehicular or railway traffic that exists or may exist in the future.

These, however, are details that may well be left to the parties who may be interested, as well as all proper conditions and restrictions that may be fixed upon by the harbour authorities. The important matter at the present time is to bring about some feasible method of obtaining united action, and so cause a cessation of the useless bickering which can never secure the accomplishment of any great object such as is aimed at in the enlargement of trade on the St. Lawrence route.

#### THE ALLEGED DECADENCE OF FRANCE.

Whether France is in a decadent condition or otherwise, has been a subject of controversy between two prominent journals in the States. The question has been also discussed in Great Britain, and rather assumed than debated by some publications on the continent of Europe.

There are many now living who remember that a distinguished member of the provisional government established in France, after the revolution of 1848, issued a pamphlet entitled, "The decadence of England," in which M. Ledru Rollin proved to the satisfaction of her enemies that the old country was in a very "parlous state," was indeed passing away as a great nation. There is not a country existing which has not been shown by ingenious critics to be decadent, or drifting towards ruin. The role of Cassandra, is one quite popular amongst a certain class of pessimists, who cry Woe! Woe! "as naturally as pigs squeak," as Sir Hudibras is said to have spoken Greek. Even Canada we have read of as on the road to the "demonition bow-wows," to use Mr. Mantilinis' elegant phrase. A statesman who was in attendance on George IV, once heard that "Adonis of 50," as Leigh Hunt styled his Majesty and was imprisoned for the compliment, say, with tears in his eyes, "O! my poor country, what is to become of my poor country?" But the weeping King at the time was not as sober as monarchs ought to be. As to Turkey, we have known it time and time again declared ready for dismemberment, but Turkey seems to be the Mother Hubbard's dog of nations, while its coffin is being ordered it breaks out into laughter and snarls. While then we admit the possibility of a nation decaying, we have heard lamentations over too many that are to-day abounding in prosperity to feel at all inclined to "weep with those who weep" over calamities threatening the downfall of any great civilised power.

The chief evidence adduced to support the theory of France being on the decline is, the small or non-

increase of her population, which, it is alleged, is leaving France behind in the race of international competition and lowering her rank amongst European powers. This theory assumes that a nation achieves a place in the race of international competition, and is ranked amongst the powers relatively to its population. This is manifestly not so, for, were it the case, Russia would stand first amongst European powers as having the largest population, double indeed the next largest, and two and a half times that of Great Britain. If extent of population is a test of a nation's progress, to what a marvellous height of prosperity China must have reached with its 300 millions! Even Japan, in this respect, is ahead of England.

France has been so desolated by wars this century, there is no wonder at the heart of the people being stricken with dismay at the terrible domestic suffering contingent upon her military system. It will take France a long period yet to recover the effect of the Napoleonic, wholesale human sacrifices on the altar of Mars. By the Napoleonic wars over 1,700,000 men were killed off. By the loss of Alsace and Lorraine France was deprived of nearly two millions of population. Both these tremendous facts were ignored by those who have been using the population question as proof of the decadence of France. They have described the smaller increase of the French in comparison with some other countries as a modern phenomenon. But, whatever the cause, the growth of population in France for two centuries has been remarkably slow. From 1806 to 1820 the increase was from 29,107,000 to 30,491,000, only 1,384,000 in 15 years. The natives of America in regard to increase of population, are following in the footsteps of the French. But for immigration and immigrants, the United States, in the judgment of some writers, would have ceased to make any advance in this respect. The Bostonians regard three children as quite a large family.

Other statistical facts adduced to show the decadence of France are very poor evidence. It is stated, for instance, that the yield of wine in 1873 was 283 gallons per acre and in 1894, 206 gallons. That is no sign of national decadence, it simply shows that in 1894 the wine crop was not equal to that of 1873. The wine crop of France is subject to very wide variations, between that of 1867 and 1869, for instance, there was a difference of 31 million hectolitres, which equalled over 50 per cent. Another fact, which is made much of, is that in 1873 the exports and imports of France were \$1,465,000,000 and in 1894, \$1,385,000,000. Suppose we put a similar test to the States. In 1895 the exports and imports of the States were considerably less than in 1894. Did that decline indicate any national decay in 1895? Comparisons of single years are most misleading. In 1862, for instance, the exports and imports of the United States were \$369,000,000, whereas in 1857 they were, \$627,306,000, a falling off in five years of \$258,306,000, or forty per cent. Was that a proof of national decadence in the United States? If not, why should a decline in the foreign trade of France in a selected period be regarded as proof of her decay? The average exports and imports of France from 1865-69 compared with 1855-59 show an increase of over fifty per cent, there was not much decay there at any rate. But by picking out the statistics of selected years for comparison any country could be shown to be going down hill. The exports and imports of France



in the year which is put in as evidence of decay, were as large in proportion as those of the United States last year.

Another piece of evidence is the alleged decline in the amount of discounts in France between 1880 and 1898. The evidence for this is very doubtful. But if accepted, it is not conclusive, as it may be a proof of there having been such an increase in the cash resources of the French as to lessen their discount requirements. The French are probably the most thrifty people in Europe. The traders of that country stand in very high credit, largely because they are exceedingly cautious in entering into time obligations, which they avoid whenever possible. This may restrain enterprise, but it is no proof of national decadence for a people to pay cash whenever they can. Another evidence of France's decadence is her national debt. This is doubtless very large, but the money due to the French State is money lent to the State by the French people. The Republic of France is not the debtor of foreign nations as is the Republic of the United States. The difference is a vital one, for the debt of France does not drain the resources of the people in paying foreign indebtedness. If the financial and commercial strength of a nation is to be judged by its national debt then Turkey is the strongest country in Europe—enormously ahead of Great Britain—for Turkey's debt is the smallest in Europe.

The record of France in art, literature, science, commerce, has been so glorious as to be a pride to humanity. The decay of such a nation would be a disaster to mankind.

"Ill fares the land, to hastening ills a prey,  
Where wealth accumulates and men decay."

France is in no such danger. Despite her failings, we regard that country as still so full of national virility as to give promise of a future as splendid as her past.

#### MARINE UNDERWRITERS.

A joint meeting was held on 14th inst. between the Corn Exchange Association, the representatives of the shipping interests and the Marine Underwriters' Association. The object of the meeting was to consider the recent increase of marine insurance rates to this port. A very bitter feeling has been caused by this increase, when those to the United States have been advanced only slightly. The discrimination against this port is considered unjustifiable, it is certainly likely to have an injurious effect upon Canadian trade generally and Montreal in particular. The marine underwriters who were present, affirmed that the matter had been taken out of their hands by English companies, whose action had been taken on account of the heavy losses on the St. Lawrence route. Mr. E. L. Bond having been recently in England in regard to this matter, reported that nothing short of great improvements to the St. Lawrence route in lighting, buoying, and signalling would induce the English marine underwriters to consider a reduction of the present rates. A deputation was appointed to wait upon the Government, in order to press for such measures being taken as would remove the existing prejudice against this port. At this juncture when our canals are being deepened to facilitate the passage of heavier inland cargoes to Montreal, and when the movement is so hopeful for making this a

national port, it is most unfortunate for anything to have arisen to counteract the development of ocean traffic.

The English Lloyds have advanced rates very heavily also, upon the American lake vessels by which they claim to have lost considerably in recent years. An advance also has been made on lake insurance by the marine underwriters on this side. In this class of business Lloyds are likely to meet with such competition from home companies and agencies as will give them the whole business on this side. It was thought that the loss of the "Castilian" had caused insurance rates to be advanced. This is not the case as the advance was decided upon before that disaster, and the "Castilian" was not on a Canadian route when wrecked, as she sailed from an American port.

#### THE WESTERN BANK OF CANADA.

The 17th annual meeting of the above bank was held at Oshawa on the 12th inst. under the presidency of Mr. John Cowan. The net profits of past year were \$34,407, which exceeds 8.87 per cent on the paid up capital. This is a satisfactory result, though probably not equal to what was anticipated at the beginning of the year. The two half-yearly dividends of 3½ per cent each absorbed \$27,022, leaving \$7,385 to be added to credit of profit and loss, the balance of which \$14,976 is carried forward. If feasible we would advise the capital being rounded up to say, \$390,000, as a broken amount of even one bank disturbs the even look of the total in the bank statement and causes extra trouble to those who base periodic calculations on the amount of the individual bank's capital which is not a round sum. We note an increase in circulation, in deposits, in securities, in assets readily convertible, and discounts over last year, so that the past year has been one of development in extent of business done by the Western Bank, in capacity to increase business and in strength. The low rates procurable for money sufficiently account for a slight decrease in the ratio of profits. The statement in full and report will be found on a later page.

#### ONTARIO WHEAT PROSPECTS.

Although the crop of winter wheat is not as important a part of the total yield as it once was, it forms a very valuable section of the wheat harvest. At this season there is always more or less anxiety as to its condition, as the disappearance of snow from the fields enables a judgment to be formed as to the condition and prospects of the crop. The past winter has been unusually hard upon wheat in an extensive area. Snow has fallen at such wide intervals and so unusually late in the season that thaws have taken place followed by frosts, by which the snow blanket which shelters the early blades, has been converted into an ice sheet which is liable to be destructive to whatever it covers. The better prices ruling the last two years have encouraged farmers in Ontario to increase the area devoted to wheat. The official report of the Provincial Government gives 1,048,000 acres as the extent of the fall-wheat fields in Ontario, which is over 9 per cent larger than in previous year. This year a larger extent of land is devoted to fall wheat, probably 30 or more per cent more than in 1897.

The money at stake in the crops of wheat now growing in Ontario is not less than from 16 to 18 millions of dollars, allowing for very moderate prices ruling when the grain has to be marketed. The area devoted to fall wheat is estimated to be about  $1\frac{1}{2}$  millions of acres. Last season the yield was reported as 24 bushels per acre, but the prospect of this being again realised is not encouraging. Reports of the condition of wheat are unusually at variance; the weather having been so irregular that in counties adjacent to each other the crops show wide contrasts in their condition. Judging by advices from different parts of Ontario, we should say that the crop of fall wheat will probably yield less than that of last year, although the area sown was considerably larger. The favourable change which has taken place in the weather in the last fortnight will be helpful in restoring the crops to a better condition, though, of course, the "winter killed" will have to be abandoned. Happily there is time to utilise the land where frosts have been fatal, for later crops.

#### AN AMERICAN CURRENCY DIFFICULTY.

Our friends to the South are just now having a lesson about currency, forced upon their attention by certain existing conditions, which they have obstinately refused to listen to when presented by the arguments of experience and of common sense. American banks are allowed to issue notes in proportion to the amount of government bonds which they hold. The notes are thus protected by the amount due by the Government to the bank issuing them. If a bank desires to still further extend its circulation when up to the limit fixed by its holdings of bonds, it has to purchase more bonds. This is a very clumsy and at times an unprofitable operation, as the revenue from the investment in bonds is too small to compensate for having so much capital locked up. When the bond market is favourable, the banks naturally sell out to secure the profit between the price at which they bought them and the current market price. This has been done since January last during which period the national banks have put over 10 millions of dollars on the market, and proportionately lessened their power to circulate notes. This has been profitable to the banks, but it has been inconvenient to the country. While business transactions have been increased from 40 to 50 per cent, the circulation has only been enlarged about 3 to 4 per cent, with a consequent scarcity of currency which has been a restriction upon and grave inconvenience to trade. In Canada the circulation acts automatically in response to the demand for current money. When currency is demanded by the public, it flows out according to the demand, when it is not any longer needed it flows back, the supply being regulated by the demand, not by any artificial law about the amount of bonds held, as in the States. Prosperous times in America naturally raise the price of bonds, and banks consequently take advantage of the rise to realise on their holdings, although thereby their circulation limit is thus lowered. So we get this absurd condition; when currency in the States is most in demand, owing to prosperous times, its outflow is liable to be more restricted than in times when it is least required for business purposes. To base the note issues of banks upon the amount due to them by the Government, which debt is represented by bonds, is the most irrational currency system ever designed by perverse ingenuity. Yet Americans cling to it when its folly and injurious effects are being constantly exposed and continually experienced by traders. The *New York Journal of Commerce* says: "The vast transactions now going on and the volume of business that must come in the autumn, must impress every observer with a sense of the imperative need of a larger volume of paper currency and of some means of expand-

ing the aggregate supply of circulation in response to the requirements of commerce, whether these be temporary or permanent." Yet while this "imperative need," of larger note issue is pressing upon the country, the United States still clings fatuously to a banking system which seems to have been designed to prevent the supply of circulation expanding "in response to the requirements of commerce." We fear it is only the obstinacy of national pride which prevents the States adopting the Canadian system.

#### THE SAMOAN TROUBLE.

Beyond the natural interest attaching to Imperial affairs, there is nothing in the trouble which has arisen in Samoa to affect Canadians. It is well though to expand our horizon beyond the boundaries of Canada, which, wide as it is geographically, is very narrow in other respects. The Samoan islands, 9 in number, lie south of Japan to the west of the northern coast of Australia. Their population is about 40,000, who are nominally Christians, but their civilisation has not been so far advanced as to extirpate some barbarous customs, though most of the Samoans can read and write owing to the zealous efforts of English missionaries. They are physically a fine race, and, though polygamy is practised, the women of Samoa regarded, socially, as the equals of men. Though neither discovered nor civilised by Germans, the bulk of the trade is done with German merchants on the plantation of one of whom the recent conflict took place, in which an English and an American Lieutenant were killed, by reason of which friction arose between England and Germany. A natural question is, what, in such a locality, is there to bring the war-ships of three great powers into a Samoan harbour? The trade is too insignificant to quarrel over, but, there are in the islands some of the finest harbours in the Pacific, especially that of Pango-Pango, or Pago-Pago, which is in the direct line between San Francisco, British Columbia and Australia. At Apia, where all the foreign consuls reside, is another noble harbour, the place itself being a mere village dominated by German interests in the local trade in dried coconuts and in the cotton plantations. In 1875 a monarchy was established, a German being the king's chief official. The recent trouble arose and more is probable, over the election of a new king. The story is a very tedious one, considering indeed the local conditions, it is a case of "Much ado about nothing." As the local harbours of Samoa have great value as coaling stations, as well as for strategic purposes in view of their proximity to China and Japan, it is important that the fleets stationed in, or which visit the South Pacific, should have those harbours kept open; their crews free from molestation; and the white population assured of safety. The war-ships of England, Germany and the United States, are there simply in the interests of law and order; the political question, of which so much is being said, is entirely a subsidiary one. To those nations it is a matter of absolute indifference who is king of Samoan islands so long as the inhabitants keep quiet, if they won't do this without, they will be made to do it by force. The Americans having the Philippines, and Great Britain Australia near at hand, they need only free harbours at Samoa. Germany needs them more, and may be plotting to acquire a protectorate over the islands, but before this is accomplished Great Britain and the States will have to be consulted or reckoned with.

#### THE OLDEST SUNDAY NEWSPAPER.

Quite a storm has been raised in England over an announcement that a paper was about to be issued each Sunday. The proposal has been denounced all over the old country, as an innovation on established usage, and a new form of violating the day of rest. The *British Colonial Printer and Stationer* in a recent issue, shows that a Sunday newspaper is no novelty in London. Ever since 1791 the *Observer* has been published every Sunday morning. Its history is a highly in-

interesting record of British newspaper enterprise. It shows that early this century news was collected and published with as great energy, and issued as promptly as it is now by American papers, which sneer at the slowness of English journals and under far greater difficulties as well as greater cost. In 1821, the *Observer*, in order to get a "scoop" on all its contemporaries of the daily press, issued a special Sunday edition containing the details of the coronation of George IV, the stamps on which edition alone cost \$10,000. When the Rush murder trial was going on at Norwich, the reporter for the *Observer* was instructed, if a verdict was given on Saturday night, to engage a special train and bring the news up to London, there being no telegraph in those days. When the French surrendered at Sedan, this paper was the first to publish the news, as it did also an account of the outbreak of the Commune at Paris. When a favourable turn took place in the illness of the Prince of Wales, the first paper to publish the bulletin was the *Sunday Observer*, and the sale of it was enormous, indeed unprecedented. The murder of Lord Frederick Cavendish in Phoenix Park, was first announced in that paper, as were other historic incidents. It was really a Sunday paper as work upon it was continued all Saturday night up to Sunday morning. The price of the *Observer* up to far into this century was fivepence, but occasionally was tenpence, and in 1842 was raised to sixpence, then it was threepence, then fourpence at which price it remained until 1895. The conductors from the first recognised that it was proper to keep the Sunday edition free from party animosities, or matter likely to arouse bitter feelings. After a career of 108 years the paper continues to prosper, as it deserves, for it has a high position for the ability of its editorials, its freedom from personalities, and the entire absence of objectionable matter in its columns. We should decidedly prefer that no papers were issued on Sunday, but if all of them were as clean as the first ever published, the objection to them would be moderated.

#### THE SPRING FRUIT SALES.

The annual fruit sales to be held upon the arrival of the fruit steamers from the Mediterranean next month, will, from all appearances, depend largely for their success upon the attendance of American buyers. Although fruit men have been granted the boon of cheap railway fares from Canadian points, there are circumstances in the present state of the market for oranges and lemons—and particularly the former—which will equalize this advantage, so far as it is a factor representing a reduction in the cost of parcels.

For some months now prices in the principal U.S. markets have been far above those in Canada, and at the moment the former market is generally 20 per cent higher than this. In New York fancy navels are selling from \$3.65 to \$4.10, as against a range of \$3.30 to \$3.50 here. And in this comparison as well, the market across the line is active under limited stocks, whilst in Montreal, oranges are on the whole a slow sale, and supplies, if not heavy, are certainly ample to meet a heavier demand than exists.

There are about 42,000 boxes of Messina oranges on the fruit boats coming here, and under ordinary conditions, some rare bargains would be picked up. But the outlook for large buying on U.S. account would indicate that prices will rule at least as high as last year.

The American people, in one of those bursts of extraordinary demand for luxuries, which sets in whenever the masses are "flush" of money due to good wages, are buying oranges as though for the festive season, and there is little doubt that to meet this consumption, there will be brisk bidding by U.S. dealers when the fruit auctions begin.

Last year the average price obtained for Messina oranges was around \$2 a box, and at this figure U.S. buyers can pay the duty of 75 cents a box, and sell at a fair profit as the market now stands across the line.

In some quarters it is hinted that an effort will be made to depress values by holding off from making bids, and of en-

gineering a glut; but this is not a prospective happening it would be safe to wager upon. The fruit sales shortly to be held, point to an unusually keen competition on the part of our neighbours from the South, the effect of which will be, rather to tone up the local market for oranges and lemons, than the reverse, and in this event, Canadian buyers will be obliged to pay full rates, or do without the fruit.

#### PROFITABLE MAIL-ORDER GROCERY SCHEME.

A circular recently sent out by a Chicago concern purporting to be in the manufacturing line will be read with interest by many whose knowledge of how a mail order business is sometimes worked up "out West" has not been drawn from actual experience. This concern apparently expects to derive its trade chiefly from the rural districts whose inhabitants often imagine that anything purchased direct from a large city house must of necessity be a bargain. We add a third column of figures to the copy of the circular here given, to show the wholesale cost of these goods in grades carried by Chicago retail stores. This firm may send a better grade, but as no distinguishing names are given we leave it open for conjecture:

We want to know you. We want you to know us. Therefore we make this offer.

FREE.—This No. 1136 heavy quadruple silver-plated tea pot—hand engraved—full size—correct pattern—3¼ inches high. Retail price \$5.00—absolutely free with the following grocery order at wholesale price.

#### OUR GREAT GROCERY OFFER!

	Usual Retail Price.	Our Cash with order Wholesale Price.	Actual wholesale price.
40 lbs. Best Granulated Sugar..	\$2.40	\$1.60	\$2.00
6 lbs. Best Laundry Starch....	.48	.36	.14
10 lbs. Mocha and Java Coffee..	3.50	2.50	.70
2 lbs Rice.....	.20	.14	.09
2 bottles Root Beer Extract (each bottle makes 5 gallons....)	.30	.22	.12
1 bottle Cherry Phosphate....	.45	.30	.03½
1 lb Sweet Chocolate.....	.40	.30	.20
10 bars Laundry Soap.....	.50	.40	.20
1 Scrub Brush.....	.15	.09	.03½
1 pkg. Corn Starch.....	.10	.07	.03½
12 bars Toilet Soap.....	1.20	.65	.24
½ lb. Ginger, ground.....	.25	.21	.08
1 lb. Shredded Coconut.....	.40	.34	.11
1 pkg. Stove Polish.....	.10	.06	.04
1 pkg. Pepper, ground.....	.40	.31	1 lb. .05
1 bottle Machine Oil.....	.10	.07	.02½
½ lb. Cinnamon, ground.....	.25	.20	.09
1 bottle Lemon Extract, 4 oz....	.60	.45	.05
1 bottle of Vanilla Extract, 4 oz.	.60	.45	.06
1 ball Bluing, will make 1 gal..	.15	.11	.06
2' Clothes Lines.....	.30	.23	.11
10 dozen Clothes Pins.....	.50	.32	.07
1-bar Scouring Soap.....	.05	.03	.03
1 box Blacking.....	.10	.02	.03
1 dozen Lamp Wicks, No. 2....	.15	.08	.02
1 lb. Baking Powder.....	.50	.34	.05
½ lb. Mustard, ground.....	.25	.20	.07
¼ lb. Whole Nutmegs.....	.40	.34	.00
Total.....	\$14.78	\$10.50	\$4.88
Tea Pot.....	5.00		1.75
		\$19.78	\$6.58

#### WE PAY THE FREIGHT.

Special Offer. For a limited time only we will include with every order at above wholesale prices, the heavy quadruple plated Tea Pot, described and illustrated above, without extra charge. This offer good only when full cash payment is received with order. Remember, we pay all freight charges to your nearest railway depot.

When above grocery outfit is ordered with any goods of our manufacture, selected from our illustrated sheets or catalogues, you may deduct 50 cents from the price.

Remit by Postal or Express Money Order or by Bank Draft to  
..... Dept. G., Chicago.

The list was gotten up with apparently slight regard for either wholesale or retail prices, but was, nevertheless, decidedly in favor of the firm as regards doing a safe business. The idea of putting sugar below cost as a tempting and convincing proof in a combination assortment is not of recent origin.

Offers such as the following are occasionally advertised by Chicago retailers and sometimes even adopted by the grocery department of large establishments, but while they serve to attract a share of attention, and prove in some instances a winner, there are many who hold aloof from these methods believing that the veil is too thin and that the deal borders on a "catch."

#### BIG DOLLAR BARGAIN SALE.

For one day only. Brown, Peterson & Co. will deliver to the following list of staple groceries, each article fully guaranteed, for one dollar:

1 Loaf bread.....	1c
5 lbs. Granulated sugar.....	5c
1 Peck best potatoes.....	1c
1 quart best navy beans.....	0c
13 lb can best tomatoes.....	0c
½ lb best Japan tea.....	25c
1 " Java and Mocha coffee.....	33c
¼ " pure pepper.....	10c
¼ " mustard.....	10c

\$1.00

The wholesale cost of the above would be 70c, giving a decidedly satisfactory profit to the merchant, yet no article in the list being of such questionable testing quality as to solicit censure from the receiver. An explanation of the apparently great sacrifice generally accompanies these offers, such as: just opening up business; enlarging the store; wanting to introduce tea and coffee department, etc. Occasionally a list similar to the above is advertised but instead of the first three items there is given a sack of the best brand of flour (24½ lbs.) for 1 cent. What can the consumer infer from such a list of prices? He knows the flour is worth fifty cents or over and being offered it for one cent looks pretty tempting. The other staple goods are each guaranteed to be thoroughly satisfactory, so there the mystery ends so far as he is concerned. He believes the advertisement to have been gotten up in good faith and showing a loss to the merchant. Consequently he is satisfied with his dollar purchase.

#### SUGGESTIONS TO RETAILERS.

It is a subject which is likely to remain undecided, which is the better policy to pursue in answer to a caller's request to be shown an article which is carried in various qualities. A salesman of twenty years' experience was heard to remark that, aside from the opinion to be gained from the customer's appearance it was best to show a good grade first. Another merchant of many years' experience claimed it was safer to show the lowest grade and immediately follow up with something decidedly better. The contention of the high-priced merchant, however, was that in fully one-half such instances the customer would have selected the better grade in which there was a fair profit had not the really cheap been shown, and as inferior goods are always more or less deceptive on first appearance, the purchaser of such goods was likely to avoid that store afterwards owing to having received an unsatisfactory article, at any price; besides advertising it as a store that carried trashy goods.

If there happens to be a web or two of goods on the shelf that somehow has never caught a customer's fancy and persists in eventually turning into a fixture merely to fill space, take them out and place them in as showy a manner as possible in the most conspicuous place on the display department. Mark them down to nearly cost or even below cost with a bright tag and notice how soon they will begin to turn into cash. Should they still insist on remaining, offer the store assistants 2c a yard premium for selling them and watch them disappear.

One of the latest original ideas in retail advertising is shown by a St. Louis, Mo., shoe house. A card in the show window reads: "A pair of \$3.00 shoes given away with 30 shins." The conditions are printed on the back of a card folder upon which thirty shins are marked off and read, "we charge you ten cents for each shine and this will apply as purchase money on a pair of \$3.00, \$3.50 or \$4.00 shoes. Shoes may be had at any time upon the payment of the balance of any unused coupons." The dealer figures that only fifty per cent of the people who begin will complete the entire number of thirty shins, thus the bootblacks will be paid and excellent advertising be given the store at very little cost.

With the advent of spring weather every article in use throughout the store should be brightened, or improved in appearance wherever possible, or if shopworn, replaced by new and improved requirements. The constant attention to trade, and the continuous hours of duty in the average grocery or general store too often prevents a little time being given to improving appearances in general. Whatever detracts from the new and enticing appearance of the stock should not be allowed place. To begin the season with new and bright delivery baskets or boxes; papered receptacles for in or outdoor display, and new window and shop signs will greatly assist the efforts so necessary for increased Spring trade.

#### A NEW USE OF ACETYLENE.

On the continent of Europe it is becoming common to use acetylene as an enrichment of oil gas to extent of 25 per cent by which a brilliant and cheap illuminant is obtained. It is stated on scientific authority that the mixture is free from any danger of explosion. On the railways in Prussia this mixture is used to a large extent with most satisfactory results. It is expected that 10,000 tons of carbide will be used this year for this purpose. Experiments have been conducted before officials of the British Home Office, which resulted in authority being granted to use oil gas mixed with 20 per cent of acetylene under a pressure of 150 pounds to the square inch. The effect of mixing 20 per cent of acetylene with oil gas was tested in a large number of railway carriage lamps, which showed that the illuminating power was increased over 110 per cent. Further experiments showed that a gas can be made with an illuminating power of 12 candles at a cost of 20 cents per 1,000 feet which could be distributed and burned in the same way as coal gas, and be even safer. An eminent chemist has declared that with cheapened carbide a gas will be made for distribution which will be more attractive and very much cheaper than that now in ordinary use.

#### INCENTIVES TO BURGLARY.

Prior to the days of the so-called burglar proof safes, the protection of money was secured as it is to-day by the careful accountant who deposited his daily receipts in the bank. Against the extra security claimed for the modern safe, however, should be reckoned the increased skill and enlarged facilities of the modern burglar, who frequently proves that he has been keeping thoroughly in pace with the genius who seeks to build against his encroachments. Whether the full amount of cash reported to have been stolen was actually in the safe is sometimes open to doubt. But the conclusion that it was makes the case of the owner more liable to censure.

Why sums of two hundred to a thousand dollars or over should be allowed to remain in the keeping of a retail dealer in groceries, liquors, etc., when banks are located at most every street corner, is unknown save to the owner. Such sums are not needed in the ordinary routine of business, and the lessons of the past week in this city and Toronto may go far toward proving the same at an expense equivalent to the amount involved.

#### CANADIAN SECURITIES TO BE TAXED IN ENGLAND.

In order to increase the British revenue the Government proposes to subject all foreign securities negotiated in England to a stamp duty. It has been decided that all bonds and other securities issued in Canada and sold in Great Britain will be liable to this new tax. Some years ago a similar proposal was made by Mr. Goschen, when Chancellor of the Exchequer, but Sir Charles Tupper, who was then High Commissioner, succeeded in having the securities of the colonies exempted. It is hoped that Lord Strathcona will be equally successful, but, as the need of more revenue is much greater to-day than when this tax was first proposed, he may not have the luck of his predecessor.

## BUSINESS DIFFICULTIES.

The liabilities of Wm. Cooke, shoe dealer, New Glasgow, N.S., whose failure was referred to in last week's issue, are \$14,100; assets \$8,183. The Montreal creditors are:—George D. Ross & Co., \$200; Marion Patterson, \$824; J. & T. Bell, \$584; George T. Slater & Sons, \$234; L. H. Packard & Co., \$62; Thompson Shoe Co., \$352; J. & T. Pellerin & Sons, \$352.

The assignee is in possession of the jewellery business of Sophia Fitzsimmons, St. Catharines, Ont. Her husband, T. H. Fitzsimmons, who has been managing the business lately failed some years ago. A chattel mortgage was given in '96, and from under this depressing load the business has been latterly striving to free itself but without success.

With liabilities of \$8,000 and assets of some \$300, L. Girard & Co., plumbers, Montreal, offer to pay 20 cents in the dollar cash to get clear. The present firm dates from Dec. '95. Girard was formerly of Blouin, Girard & Collard who came to financial grief at St. Louis de Mile End in Nov. '95.

Originally in the grocery trade, which did not prove a success, E. Marois, stationery and fancy goods dealer of some 18 years standing, at Quebec, has been forced to assign. The latter business was supposed to be in a prosperous way but some legal claims of late proved it otherwise.

Succeeding to the grocery business of her brother, Best Feir, who failed at Cobourg, Ont., in Nov. '97, Miss E. J. Feir is now incapable of meeting her demands. She was the largest creditor at the time of her brother's failure, he being manager of the business for her since then.

N. Gienier, hotel, Grand Mere, Que., has assigned. He has been at his present location only since last winter. He formerly kept hotel at Louisville, subsequently operating a saw mill at St. Alexis des Monts.—Gus Lund, saloon, Revelstoke, Que., has assigned.

With some assistance rendered him by his parents, F. A. Blouin began a general business in a small way at St. Marie de la Beauce, Que., in the summer of '98; but without the mature judgment that accompanies more experienced dealers he has assigned.

As a culmination of legal proceedings latterly instituted against him, Matthew Donovan, general dealer in a small way at Osceola, Ont., has assigned. He began in his present location in April, '98, being previously in Cache Bay, also at Mattawa, Ont.

The assignment of John N. Laird, general merchant, Foxboro, Ont., is announced. He began in the spring of '83, succeeding E. W. Ashley. He became embarrassed in May '94 obtaining a settlement at 40 cents in the dollar.

R. M. Ballantyne, tailor, Atwood, Ont., has assigned. In April, '93, he got beyond his measure and eventually settled at 60 cents in the dollar on liabilities of about \$4,000. In Oct. '98 he claimed a liberal surplus.

—Our Cornwall correspondent writes: The population of the town of Cornwall has increased 600 over last year, and to all appearances is bound to increase more rapidly in the future as the Canada Coloured Cotton Company are soon to increase the capacity of their plant.—Operations on the N. Y. and Ottawa Bridge will commence about 1st May. The company are doing an increasing business in both passengers and freight.—The Street Railway are placing new cars on the different routes and when in operation a much better service will be given to the public.—The Montreal & Cornwall Navigation Company's fleet are being thoroughly overhauled, and will be ready for the season as soon as the water is all in the canals.—Their new steamer "Filgate" has been fitted out with a fine saloon with rooms for a limited number, besides the machinery and hold having been put in first-class shape. She will ply on the Valleyfield line in place of the "Garrot."—The cheese factories will be in full operation 1st May. A good outlook is shown so far for a successful season.—The Cornwall Cheese Board will hold their annual meeting April 28th.

—The British Court of Appeal has decided that a workman who was killed in an attempt to stop his employer's runaway horse, he not being its driver, was not acting so far outside his duties as to render his accident insurance policy invalid. The same Court decided that a ladder used by a workman in doing work outside a building is not "scaffolding."

—The St. Henri, Que. town council has decided in favor of granting a bonus of \$35,000 to Tooke Bros., shirt manufacturers of Montreal; 600 hands are to be employed.

—LACHINE, Que., will give a bonus of \$10,000 to the Silver Shoe Company of Montreal, for the location of their plant there.

—On the 24th May Her Majesty will attain her 80th year.

## Meetings, Reports, etc.

## THE WESTERN BANK OF CANADA.

The seventeenth annual meeting of the shareholders of the Western Bank of Canada was held at the head office of the bank Oshawa, Ont., on Wednesday, April 12th, 1899.

The following shareholders were present:—John Cowan, Esq., W. F. Allen, Esq., Thos. Paterson, Esq., Dr. McIntosh, Thos. Conant, Esq., J. A. Gibson, Esq., Thos. Miller, Esq., John McLaughlin, Esq., Richard Foster, Esq., Richard South, Esq., Robert Swan, Esq., C. W. Scott, Esq., W. F. Cowan, Esq., and T. H. McMillan, Esq.

The President, John Cowan, Esq., occupied the chair, and Mr. T. H. McMillan acted as secretary to the meeting.

## REPORT.

The directors have pleasure in submitting the seventeenth annual report for the year ending 28th February, 1899.

The earnings of the bank have been reasonably satisfactory. The net profits of the year have amounted to \$34,407.87, or about nine per cent upon the average paid up capital of the bank, which added to the balance carried forward from the previous year of \$7,591.41 amounts to \$41,753.01.

From this sum two half-yearly dividends of 3½ per cent each have been paid absorbing \$27,022.75, leaving a balance of \$14,976.53, which has been carried forward to the credit of Profit and Loss Account.

The Deposits of the bank have increased \$134,444 and the circulation \$35,445 over the previous year. The losses of the year have been of an average nature.

Two new branches of the bank have been opened during the year, one at Pickering and the other at Tavistock, Ont. The agencies of the bank, when last inspected, were found in a satisfactory condition.

JOHN COWAN, President.

Oshawa, 12th of April, 1899.

## STATEMENT OF ASSETS AND LIABILITIES.

Statement of Profits for the year ending 28th of February, 1899.

Balance at Credit of Profit and Loss Account on the 28th of February, 1898.....	\$7,591.41
Net Profits of the year.....	34,407.87
	\$41,990.28

## LIABILITIES.

Capital Account.....	\$ 387,739.77
Reserve Account.....	118,000.00
Notes in Circulation.....	301,145.00
Deposits with Interest.....	1,502,917.72
Due to other Banks in Canada.....	1,526.70
Due to Royal Bank of Scotland.....	10,905.27
Dividend No. 33.....	13,570.87
Reserved Interest.....	1,378.83
Profit and Loss Account.....	14,976.53
	\$2,352,100.28
To Dividend No. 32.....	\$ 13,451.88
"    "    33.....	13,570.87
Balance at Credit of Profit and Loss Account.....	14,976.53
	\$41,990.28

## ASSETS.

Specie.....	\$ 27,287.58
Legals.....	23,449.25
Notes and Cheques of other Banks.....	20,886.06
Due from other Banks in Canada.....	347,403.21
Due from Banks in Foreign Countries.....	14,372.78
Deposit with Dominion Government to secure Circulation with Interest.....	19,055.86
Dominion Government Stock.....	31,329.97
Municipal and other Debentures.....	743,823.28
	\$1,227,607.49
Assets Readily Convertible.....	1,037,009.79
Bills Discounted Current.....	29,657.49
Past Due Bills.....	48,907.86
Real Estate.....	4,250.00
Mortgages on Real Estate.....	9,727.55
Office Safes and Furniture.....	9,727.55
	\$2,352,100.28

T. H. McMILLAN, Cashier.

Moved by the president, and seconded by the vice-president, that the report as read be adopted, printed and circulated among the shareholders—Carried.

Mr. McLaughlin, seconded by Mr. Foster, moved, that the thanks of the shareholders are due and are hereby tendered to the president, vice-president and directors of the Bank for the manner in which they have conducted the affairs of the Bank during the past year—Carried.

Mr. Paterson, seconded by Mr. Conant, moved, that the thanks of the shareholders be given to the cashier and other officers of the bank for their attention to the interests of the Bank—Carried.

Mr. Conant, seconded by Mr. Swan, moved, that this meeting do now proceed to elect, by ballot seven directors to fill the place of those retiring, and that Messrs. C. W. Scott and John McLaughlin be scrutineers for said election, and that the poll re-

main open for one hour to receive the votes of the shareholders, but that should five minutes elapse at any time without a vote having been taken the poll shall be declared closed, and that the scrutineers be paid \$4 each for their services—Carried.

The scrutineers reported the following seven gentlemen as having received the unanimous vote of the shareholders, viz.:—John Cowan, Esq., R. S. Hamlin, Esq., W. F. Cowan, Esq., Dr. McIntosh, W. F. Allen, Esq., T. Paterson, Esq., and J. A. Gibson, Esq., who were duly elected directors for the ensuing year. A vote of thanks was then tendered to the chairman for his able conduct in the chair, and the meeting then adjourned.

At a subsequent meeting of the new Board, John Cowan, Esq., was unanimously elected president, and R. S. Hamlin, Esq., vice-president.

BUSINESS CHANGES.

ONTARIO—W. O. Otto, groceries, Carleton Place, commenced business; Wm. Thompson, general store, Elgin, commenced business; Chase & Co., woollen mill, Paisley, dissolved; Wm. Thompson, tailor, Phillipsville, moved to Elgin; Wm. Knapton, general store, B'rr, sold out to Freeman Talbot; R. Nichols, general store, Melbourne, succeeded by Nosworthy & McGougan; John Gay, general store, Big Springs, succeeded by J. Bell; John Metcalfe, groceries, Blyth, retiring from business; C. J. Nortworthy, general store, Orwell, sold out; D. K. Millard, general store, Springfield, advertises business for sale; J. A. King, hardware, Chatham, style now King, Cunningham & Drew; H. Klie, groceries, Harrow, out of business; John Farmer, general store, Lake Talon, succeeded by T. Cahill, Jr.; Alex. Grant, shoes, Teeswater, giving up business; Homuth & Bowles, general store, Wingham, dissolved, style now Homuth & Son.

QUEBEC—W. E. O'Brien & Co., grain, &c., Dunham, new co-partnership; J. J. Sournis, general store, Joliette, commenced business; S. Armstrong, general store, Radford, sold out; W. Theoret, saloon, Montreal, will commence business May 1st; Union Clothing Mfg. Co., Montreal, new co-partnership; L. A. Trempe, groceries and hardware, Valleyfield, will commence business May 1st; N. Gagnier, saloon, Maisonneuve, commencing business; N. Mercier, men's furnishings, Montreal, commencing business; Pregel & Gagnon, general store, Montreal, commencing business; Glackmeyer & Frere, importers, Quebec, commencing business; C. Charest, hotel, St. Johns, commencing business; J. A. Pinault, general store, commenced business; Mrs. L. P. Bishop, general store, Bishops Crossing, commenced business; M. Daigault, general store, Chambly Basin, commenced business; Tison & Grignon, publishers, St. Jerome, commenced business; H. A. Green & Co., traders, Montreal, new co-partnership.

MAN. & N.W.T.—J. Kochler, general store, Altona, sold out; F. S. Moule, general store, Dunrea, giving up business; Allaire & Co., general store and lumber, Somerset, dissolved; W. R. Robinson, hotel, Emerson, sold out; R. C. Robertson, blacksmith, Pilot Mound, out of business; Jerrard & Lewis, printers, Winnipeg, dissolved; J. P. Shannon & Co., hardware, Glenboro, succeeded by C. Armitage.

BRITISH COLUMBIA—Greenwood Canning Co. Ltd., Elburne, incorporated; Mrs. C. E. Masters, drygoods, &c., Wellington & Nanaimo, closing out business at Wellington; Clarke & Jardine drugs, &c., Ashcroft, dissolved, style now Clarke & Co.

NEW BRUNSWICK—J. A. A. Marchand Co. general store, Edmunston, sold out to F. Michaud; Thos. White, confectionery, St. John, succeeded by White Bros.

NOVA SCOTIA—Dunlop Bros. & Co., general store, &c., Amherst, sold out to G. R. Smith; McGillivray & McGillivray, general store, Antigonish, succeeded by McGillivray & McIntosh; D. Johnston & Co., general store, &c., Westville, Daniel Johnston, only partner away.

LEGAL RECORD, &c.

Week ended April 18, 1899.

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

WRITS ISSUED, ONT.

April 18.

Burlington—McWilliams & Everist vs H. S. & E. R. Hurd, \$600.  
 Hullett Tp—M. Braithwaite vs H. Riddell..... 2,000  
 Ottawa—G. E. C. Brown vs Ed. King dmgs..... 1,000  
 Rossland, B.C.—J. Parkes vs A. R. Walker..... 401  
 Toronto—R. H. King vs Wm. Paterson, \$503; Weil & Co. vs N. M. Watson, \$519.  
 Wiknemikong—Knox, Morgan & Co. vs Jas. Peltier..... #608  
 .....—R. P. Gilmour vs Dominion Brewing & Malting Co., \$1,108.

April 15.

Chatham—W. McGarvin vs E. Smith & J. Walker..... 1,420  
 Crosby S. Tp—C. Forgie vs J. L. Knowlton..... 2,701  
 Goulbourne Tp—G. Burroughs vs M. A. Burroughs..... 1,376  
 Ingersoll—National Wall Paper Co. vs F. Thompson.... 310  
 Lucknow—J. Wilkinson vs J. Learoyd..... 2,802  
 McGillivray—T. Grubber vs P. Mittelholtz..... 787  
 Madoc Tp—Canada L. & N. I. Co. vs W. H. Conly.... 875  
 Mattawa—Lewis Bros. vs T. Lapointe..... 372  
 Napanee—Canadian General Electric Co. vs J. R. Scott Co. Ltd., \$1,026; Canadian General Electric Co. vs J. R. Scott Co. Ltd., \$2,982.  
 Osnabruck Tp—A. W. Ault et al exrs. vs I. J. Cramer.. 1,650  
 Seymour—J. Crosson vs J. A. & W. A. O'Connor..... 727  
 Stirling—D. W. Kearns Co. vs John Conely..... 361  
 Toronto—J. T. Ellis vs Jubilee Gate Bar Co. Ltd., dmgs., \$600; J. J. C. Thomson vs J. H. King, \$897; Confed. Life Assn. vs C. S. Macdonald, \$2,942; W. F. Stewart vs Toronto General Trusts Corp'n. as exrs., \$1,200.  
 Wabigoon—Beal Bros. vs W. T. Potts..... 617  
 Yarmouth—J. H. Wilson vs Robt. Johnson..... 553  
 .....—J. H. Keller vs A. H. King..... 350

April 18.

Cornwall—T. Irving vs W. H. & N. E. Craig..... 365  
 Cumberland Tp—J. Armour vs R. W. Morrison et ux... 2,077  
 London Tp—J. Eedy vs C. F. Eedy, dmgs..... 500  
 Montreal & Toronto—O'Neil & Co. vs Jos. & Wm. Jacob, dmgs., \$800.  
 Ottawa—A. McCormick vs Shepard Morse Lumber Co... 440  
 Pembroke—A. McCormick vs J. P. Miller..... 674  
 Toronto—Pellatt & Pellatt vs W. G. Bender, \$1,489; W. Pinkerton et al vs Geo. Woodrington et al, \$516; E. Floyd vs Geo. Woodrington et al, \$412.  
 Whitby Tp—J. Browa vs S. Medland..... 543  
 Whitechurch—M. Hill vs A. W. & H. Hill..... 346  
 .....—G. L. Townsend et al vs M. G. Townsend.... 805

JUDGMENTS RENDERED, ONTARIO.

April 13.

Almonte—S. Pearsall agt T. A. & P. Pearsall..... \$ 527  
 Peterboro—J. J. Lundy agt J. Halpin..... 580  
 Renwick—M. Wilson agt B. A. Dawson et al..... 700

April 15.

Adelaide Tp—C. S. Raison agt F. Parker..... 701  
 Cornwall—J. Adams et al agt F. Weber..... 700  
 London—J. H. A. Beattie agt S. H. Craig..... 418  
 Port Arthur—J. Labatt agt W. G. Johnston..... 598  
 Toronto—J. Parkes agt C. C. Campbell, \$1,076; Doull & Gibson agt H. J. Doells, \$1,310; Ontario I. L. & I. Co. agt A. B. Jones, \$8,917.  
 York Tp—E. B. Osler agt J. W. & W. W. Moyes..... 5,523  
 Wallaceburg—R. C. Struthers & Co. agt D. & C. Dobie 540  
 San Francisco—F. Spittal agt Thos. McClure..... 842  
 .....—N. Haynes agt G. W. Clendenan..... 880

April 18.

Ancaster Tp—J. A. Shaver agt J. A. Smith..... 376  
 Cramahe Tp—Ontario L. & S. Co. agt Chas. McGuire.... 445  
 New York, U.S.—A. DesRoches agt T. Hanrahan..... 1,397

JUDGMENTS RENDERED, QUEBEC.

April 13.

Durham—Dme. C. Ployart agt F. Ployart..... 384  
 Montreal—M. Leroux agt Delle. L. Boriault, \$2,000; C. Lebeuf agt C. Devlin, \$200; Banque Hochelaga agt Dme. O. Loranger, \$205; The Queen agt J. Marion, \$400; H. R. Bisailon agt Thos. Montgomery, \$188; M. Hicks agt A. H. Murphy, \$630; J. L. Morris et al agt J. J. Rowan, \$271; The Queen agt H. Wilson, \$200.

April 15.

Montreal—J. Beattie agt Baie des Chalours Ry. Co., \$5,715; J. Roy Fils & Co. agt E. W. Desparois, \$500; Montreal Loan & Mortgage Co. agt R. Guertin, \$286; E. H. Thurston agt R. E. Hughes et al, \$287; Ogdonsberg Coal & Towing Co. agt J. Power Jr., \$830.  
 St. Marthe—T. McCabe et al agt Thos. Millmore et al.... 486

April 18.

Asbestos—Dme. O. Durand agt Asbestos & Asbestos Co. Ltd., \$2,000.  
 Dudswell—J. P. Gendron et al agt P. A. Lassard, \$339; C. O. Genest et al agt P. A. Lassard, \$789.  
 Eaton—Mrs. A. M. Farnsworth agt Dme. C. E. Wright et al, \$851.  
 Longueuil—A. Venne agt H. Christin..... 318

Montreal—R. Charlebois agt John Crowe, \$197; C. H. A. Guilmond agt H. Jeannotte, \$321; J. Greir et al agt J. Irvine, \$695; A. M. Foster agt R. A. Mainwaring, \$1,894; Z. Arcand agt G. Pominville, \$885; Royal Institution agt J. A. Rafter esq., \$5,050; L. Gallibert agt A. St. Martin, \$1,856.  
St. Laurent—W. Blackwoods et al agt Dme. A. E. Hickland et al, \$758.  
Sherbrooke—F. Codere et al agt E. P. Conley..... 560  
Sherbrooke—Eastern Twps. Bank agt W. R. Gardner et al, \$17,589.

JUDGMENTS RENDERED, B. C.

April 13.  
Victoria—J. D. Warren..... \$ 988  
JUDGMENTS RENDERED MAN. & N.W.T.

April 13.  
Winnipeg—F. Brownrigg..... \$ 309  
JUDGMENTS RENDERED, N. S.

April 13.  
Annapolis—M. B. Saiter..... \$ 860  
Halifax—A. N. Brennan, \$914; J. N. Verge..... 443  
New Glasgow—Wm. Cooke..... 7,913  
North Sydney—K. R. McKenzie..... 453

April 15.  
Whitehead—W. & W. S. Harris et al..... 374  
Windsor—W. H. McInness..... 310

April 18.  
Little Narrows—M. McKay..... 344  
New Glasgow—Wm. Cooke..... \$488 & 601  
Pictou—P. M. Jenkins..... 322

EXECUTIONS QUEBEC.

April 13.  
Hamilton—W. E. Muir agt A. Onderdonk, \$477; Can. Switch & Spring Co. agt A. Onderdonk, \$611.  
Montreal—D. Wilson agt Jas. Harold, \$250; Sun Life Assur. Co. vs F. X. Mandeville et al, \$319; R. Aumont et al esq. agt A. Renaud, \$399; L. Villeneuve, et al agt. John Ryan et al, \$193.

April 15.  
Montreal—J. Charbonneau agt J. H. Bernard, \$277; T. C. Bulmer agt D. A. Hagart, \$289; Bank of B. N. A. agt W. Laporte, \$1,629; Banque Hochelaga agt E. Levigne, \$5,362; H. T. Chalfour agt O. Tuhotte, \$200.

April 18.  
Montreal—J. Laurence agt Louis Beaudry, \$518; T. Bastien et al agt A. Bourbonnais, \$180; E. C. Hamilton agt M. Guerin, \$1,036; F. H. Green et al esq. agt M. Guerin, \$1,261; Hon. G. C. V. Buchanan agt Dme. A. E. O'Brien, \$3,500; W. T. Virtue agt Dme. J. A. Pelltier, \$327; G. B. Burland agt J. E. Webster, \$199; W. F. Lighthall agt E. R. Whitney, \$3,504.

CHATEL MORTGAGES, ONT.

April 13.  
Brighton—J. M. Bound to G. White & Sons Co..... \$ 817  
Carling—J. C. Huff to G. G. Gladman..... 2,635  
Edwardsburgh Tp—S. Shaver to M. A. Selleck..... 1,575  
Etobicoke Tp—M. & T. P. Gracey to R. A. Montgomery..... 580  
London—A. P. Yeo to N. F. Yeo..... 7,075  
Nottawasaga—M. A. Duggan to Bank of Commerce..... 551  
Ottawa—Mrs. M. & Jos. Delorme to J. Kavanagh..... 950  
Tilsonburg—Mrs. M. Matheson to R. F. Williams..... 1,000  
Toronto—Chas. Cameron & wife to L. Reinhardt, \$1,000; D. Fitzgerald to Cosgrave Brewery Co., \$1,346.  
Walters Falls—W. J. Shepherdson to J. Gardner..... 1,399

April 15.  
Brantford—Brown Bros. to M. Hebden..... 650  
Caldwell Tp—F. Watson, Sons & Callaway..... 4,332  
Guelph—Jas. Stirton to J. A. Tovell..... 900  
Hamilton—W. H. Hughes & wife to Grant-Lottridge Brew. Co., \$1,400; Mrs. E. McKeown to G. Bazzard, \$612; T. M. Power & wife to H. Kuntz, \$344.  
London—J. D. Fleming to Carling Brew. & Malt. Co.... 1,040  
London Tp—W. H. Hunt & wife to S. W. Fawcett..... 666  
Madoc—Mrs. A. Caverly to S. A. Gardner..... 2,450  
Mitchell—H. James to R. Stewart..... 926  
Ottawa—Mrs. E. Rogers to L. C. Mitchell..... 1,000  
Peterboro—Mrs. I. Henry to T. Henry..... 1,500  
Prescott—W. S. Brown to H. N. Brown..... 700  
Raleigh Tp—T. A. Grice to Sawyer & Massey Co..... 700  
Rat Portage—J. C. Brady to W. G. Cameron..... 1,922  
Sidney—M. & M. Gallivan to F. P. Marshall..... 1,250  
Stratford—A. MacLennan to A. E. Pavey & Co..... 1,391  
Toronto—Jos. Heighington to J. Stark, \$1,245; E. McConnell to Supreme Court I. O. F., \$8,458; Mrs. W. Page to J. J. Page, \$1,122; W. Page to J. J. Page, \$1,122; S. Richman & wife to M. Gorfinkle, \$850; H. Schofield to Lyman Bros. & Co., \$3,093; F. Tremble to Cosgrave Brew. Co., \$1,586; F. Tremble to L. Reinhardt, \$1,570.

April 18.  
Almonte—M. Dixon et ux to I. Forgie..... 1,187  
Barton Tp—J. Pratt to H. Kuntz..... 2,000  
Brantford Tp—F. & J. Petrie to F. H. Boulton..... 694  
Cornwall—J. T. Kirkpatrick et al to Relyea & Co..... 12,976  
Innisfil—J. P. & E. E. Lemon to G. C. Allan..... 550  
Maldstone—Mrs. E. Ridsdale to D. Farrell..... 2,000  
Port Arthur—Northern Hotel Co. to Can. Perm. L. & Sav. Co., \$5,850.  
St. Catharines—Jas. Fitzgerald to Security L. & S. Co. 4,748  
Saltfleet—Mrs. P. & J. Carpenter to C. I. Palmer..... 1,700  
Sidney—H. & W. K. Mabey to P. S. Daneyes..... 1,185  
Toronto—R. C. Harlock to A. M. Mitchell, \$600; Wm. Magill & wife to W. J. Thomas, \$790; W. J. Urquhart to J. G. Minnie, \$750.

CHATEL MORTGAGES, MAN. & N.W.T.

April 13.  
Rathwell—A. Forbes..... \$12,500  
April 15.  
Rosobank—W. B. Read..... 1,600  
Winnipeg—D. O. Bricker..... 2,572

April 18.  
Brandon—Wilson Bros..... 1,000  
CHATEL MORTGAGES, N.S.

April 13.  
Digby—H. B. Churchill..... \$1,300  
Halifax—Casson & Chisholm..... 3,009

BILLS OF SALE, PROVINCE OF ONTARIO.

April 13.  
Byng Inlet—Holland & Emory Lumber Co. to Standard Oil Co., \$6,333.  
Toronto—M. J. Gillard to G. Gillard..... \$ 539  
April 15.  
Hamilton—J. M. Lottridge exr. to W. H. Hughes..... 2,800  
Huron Tp—J. T. Anderson to W. Anderson..... 600

BILLS OF SALE, N.B.

April 13.  
St. John—J. F. Dunlop..... \$2,350

El Padre Needles

10 cents.

Varsity,

5 cents.

The Best

CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS.

Financial.

Thursday Ev'g. April 20th, 1899.

The enormous expansion which has taken place in the formation of joint stock industrial companies, is creating a very uneasy feeling in financial circles in the United States. That these vast aggregations are over-capitalized is universally recognized. While business is booming, as it now is in the State, there will be no trouble, but, as soon as production and profits begin to decline, and dividends become conspicuous by their absence, there will be such a movement to unload the stocks issued for organizing these colossal companies, as will be very disturbing. Another disagreeable condition is the failure of the effort to bring the Philippines under subjection. It is now known that at least 100,000 soldiers will have to be engaged in that work before any success is attained, and the expense of the campaign and permanent occupancy of the islands by a large

army, will so seriously enlarge the national expenditures as to affect the prices of U.S. securities. The local stock market has been fluctuating under bull and bear skirmishes in which honors were about even. Pacific was freely sold at an advance which ran up to 89%, an impression prevailing that its course will be upward for some time, but why is not quite clear. Montreal Street seems to have met with a check, sales going from 332 down to 328½. A stock which only realizes 3 per cent. is surely no such great catch as to justify buying for a rise, but there are some sanguine enough to predict the continued advance of Montreal Street, and no doubt, they will work hard to have their prophetic wisdom confirmed. The movement to secure the practical prohibition of imports of Canadian lumber into the States, puts another obstruction in the way of reciprocity and counteracts the progress made by the Joint High Commission. Call loans stand at 5 per cent., and mercantile remain unchanged.

The following is a comparative table of stocks for w. e. April 20th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

NAMES.	Shares.	Highest.	Lowest.	Average Last Year
Molsons.....	41	199	198	196
Jacques Cartier ..	23	111	111	100
Merchants .....	15	180½	180	176
Merchants Halifax,	15	7½	7½	....
Eastern Townships	25	157½	157½	....
Can. Bk. of Com.	13	151	150	135½
Hochelaga.....	15	150	150	160
MISCELLANEOUS.				
Can. Pacific .....	14085	90	87½	76½
Comm. Cable .....	150	185	184	184
Mont. Telegraph ..	46	176	175	175
Rich. & Ont.....	275	109½	109	89
M. S. R. ....	3496	333	326	247½
" (New Stock).	957	331¼	325¼	244
Montreal Gas Co.	780	209	207½	177½
Bell Tel. Co .....	88	178¾	177½	....
Royal Electric ..	150	185	184½	143¾
Toronto St. Ry.	2815	121	119½	88
Twin City.....	7900	73½	70½	....
Montreal Cotton ..	7	161	160	130
Dom. Cotton Mills	316	117	116	84½
War Eagle xd. . . .	25,600	362	357	....
Payne Mining Co.	7450	385	377	....
" Bds. \$5,000 111½		111½		
Mont. & Lon.....	14465	75	61	....
Windsor Hotel... ..	38	110	105	....

Brazilian exchange for the week ending the 19th, is as follows:

April 13.....	6 15-16d
" 14.....	7d
" 15.....	7d
" 17.....	6 31-32d
" 18.....	7d
" 19.....	7d

MONTREAL CLEARING HOUSE.

Total for week End- ing April 20, 1899.	Clearings.	Balances
	\$14,119,019	\$2,046,008

Corresponding		
Week of 1898....	12,263,517	1,866,658
" " 1897....	9,359,845	1,218,165
" " 1896....	9,417,186	1,211,695

MONTREAL WHOLESALE MARKETS

MONTREAL, April 20th, 1899.

Business in general is beginning to assume that air of early summer activity which is characteristic of the departing frost and sunny walks. Dry goods and millinery are both fully in line with the opening season. Retailers are busy, those among them whose tact and push are in keeping with the necessities of the times. Groceries are moving steadily, the feature of the week being a rise of 5 cents per 100 lbs. on all grades of refined sugar. These prices are likely to still give way in the near future for a higher figure, as raws are advancing and supplies are not generally heavy in second and third hands. There is a better inquiry for teas under generally light supplies. Molasses shows an advance, and a firm market is at present noticed. Hardware shows much higher prices on manufacturers goods. The opening of navigation will witness much added life in export goods while increasing in a larger degree the trade of seaport cities by the employment usually afforded.

**BUTTER.**—There has been a better feeling existing in the market owing to an export demand springing up, which has increased sales of finest creamery and caused prices to harden fully 1c lb. Finest

fresh made creamery in boxes brings 17½ to 18c, and in tubs 17 to 17½c. The improved prices for creamery has forced a better demand for fresh dairy goods, finest townships now selling well at 14 to 16c. In old butter there is little doing, and difficulty is experienced in pushing sales even though holders accept lower prices. The market is overstocked with roll butter of all kinds, the demand being largely checked by warm weather; prices rule from 11 to 13c.

**CANNED GOODS.**—Corn is easy at 85 to 90c for round lots; tomatoes are steady at 87½ to 90c. Canned lobsters are expected to rule high again this year, as packers have already extensive orders for Continental consumption, which invariably means a firm domestic market. There is nothing doing in salmon as yet.

**CEMENTS, FIRE BRICKS, Etc.**—The market here is opening very quiet. Although considerable inquiry is heard there is an absence of transactions as compared with former seasons. The backward spring largely accounts for this, as some Montreal streets are still under cover of the winter ice. The opening prices for cements and fire bricks will be found on another page.

**CHEESE.**—The market has been top-heavy, the last few days showing a very weak tendency. Holders are more anxious to clear stocks and prices are quoted ¼ to ½c lower. Finest quality is now offered freely at 11 to 11½c.

**CHEMICALS, OILS, Etc.**—While the same firm tone dominates the market, assisted largely by the continued advance in metals, no actual changes have occurred. Business at the moment is inclined to be quiet pending the opening of navigation, and following the temporary rush of orders after the 1st instant. Linseed oil shows a stronger tendency without, however, producing any change in prices. New York advices say: The position of the linseed oil market continues strong. Seed keeps high in price and is offered sparingly. The demand for oil, on the other hand, continues free and competition between the combined and independent crushers is temperate. Very little oil if any can be secured at less than 49c here at the moment.

**DRIED FRUITS.**—Very little '98 fruit is held, and this for the most part, of the kind that will command outside figures until new crop arrives. Crop reports convey the usual speculative gossip as to the future, but these are not much attended to by the trade at present, for it has been proved many times that drought, caterpillars and phylloxera troubling the vines, at this early date should be taken with a grain of salt.

**FLOUR, FEED AND MEAL.**—A fair local trade has been transpiring in flour, but the opening of navigation is awaited for the introduction of the season's heavy business. Prices are a shade firmer without quotable change. Feed is in good demand, the late season having its effect; prices are firm at last week's quotations. Oatmeal is inclined to dulness but firmer prices rule. Prices are: Winter wheat patents, \$3.75 to \$4.00; straight roller, \$3.50 to \$3.65; and in bags, \$1.65 to \$1.75; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.70 to \$3.80. Bran, Manitoba, \$16; do. Ont., \$16.50; shorts, \$16.50 to \$17; mouille, \$19.50 to \$20; oatmeal steady but firmer in tone at \$3.70 to \$3.80 per brl., and \$1.75 to \$1.80 per bag. Baled hay is showing a good demand, and better prices. No. 1, \$6.00 to \$6.50; No. 2, extra, \$5.00 to \$5.25; clover and mixed, \$4.00 to \$4.75.

**GREEN FRUIT, ETC.**—With the advent of warm weather a better business is being done in a general way. Varieties are in-

THE Montreal Metal Roofing Co.,

2150 NOTRE DAME ST.,

Montreal.

Telephone Main 2032.

HAVE ALWAYS IN STOCK...

Metal Shingles, and every description of Metallic Exterior Covering.

Steel Fireproof Lath, Fireproof doors, Conductor Pipe and Eave-trough, Embossed Metallic Ceilings, Side-walls and every description of Metallic Interior Decoration.

ESTIMATES ON APPLICATION.

creasing, prices are decreasing toward the summer level, and in another week or two the full summer activity is expected. Quotations are: Apples, Northern Spies, \$4.50 to \$5.00; Baldwins, \$3.50 to \$4.00; Russets, \$3.50 to \$4.00; Valencia oranges, \$5.50; Florida's, \$4.75 to \$5.00 case; California Navels \$4.00 to \$4.25; lemons more plentiful at \$2.25 to \$3.00; a few bananas are arriving and are held at 75c to \$2.00; Cape Cod cranberries \$6.00 to \$7.50 per 100 qt. brl.; pine apples, 15c to 30c each. Florida tomatoes, \$8.00 carrier; grape fruit, \$5.00 to \$6.50 per box. Vegetables.—Green radish, 50 to 60c doz.; lettuce, Canadian, 25 to 40c doz.; do.; Boston, \$1.25 doz.; new Havana potatoes per brl. \$8.00; Catawba grapes, 15 baskets to crate, \$3.50; Florida celery, 5 to 10 dozen in case, \$7.50. Sweet potatoes, \$4.50 brl.; blood oranges, \$2.50 per ½ box; strawberries (American) 45c box; coconuts \$3.50 per 100. At the Montreal Fruit Auction on Wednesday, two carloads of California oranges, three of apples and one of lemons were sold. In oranges, seedlings sold up to \$2.25; navels, \$1.50 to \$2.20, according to quality. Apples were in good demand, and went up to \$3.85.

**HARDWARE.**—The market is settling down to a steadier tone after a period of unusual activity. Some advances have been made during the past week, but the greater number of lines which had been the most readily influenced by the advance in the raw product have ruled steady. Barb Wire shows an advance for the week to \$3.00, f.o.b. Montreal; Bar Iron \$1.70 in car lots; less quantities \$1.75; Tire and sleigh shoe steel have gone up and are now worth \$2.40; spring and machinery steel \$2.50. Toe calk has advanced to \$2.30. Copper rivets 85 per cent. discount.

**HIDES AND TALLOW.**—The market for hides is quiet with little stock receiving. Prices show no change. Tallow remains steady at 4¼c to 4½c in barrels; cake, which is difficult to quote on its real merits, is offered at 4½c to 5c lb.

**LEATHER AND SHOES.**—Under a continued firmness in price the market for sole leather has shown a slight advance this week. As a rule, however, trading is quiet. Shoe manufacturers are keeping busy, and report trade from distant points as very satisfactory. In the New York leather market, Hemlock showed a decidedly strong tone, much activity being displayed in the demand. Union showed a fairly brisk trade and the tone of the market was firm. Cut soles showed a good demand, manufacturers generally being fairly free buyers, paying full values.



**HEGGLIE & STEWART**  
**Contractors**  
**MASON**

30 St. John St.,  
 MONTREAL.

## BAYLIS MFG. CO'Y

Manufacturers of  
 Varnishes Japans,  
 White Lead,  
 Colored Paints  
 Dry Colors, Printing Ink,  
 Machinery Oils and Axle Grease.  
 And Dealers in  
 Painters' & Printers' Materials Generally

16 to 28 NAZARETH STREET,  
 MONTREAL.

## Banque d'Hochelega.

Notice is hereby given that a dividend of three and one half per cent. (3½ p. c.) for the current half-year, equal to SEVEN PER CENT per annum on the paid-up Capital Stock of this Institution, has been declared, and that the same will be payable at the Head Office or at its branches, on and after

THURSDAY, THE FIRST DAY OF  
 JUNE NEXT.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive.  
 The annual general of the Shareholders will take place at the Head Office, on Thursday, the 15th day of June next, at Noon.

By order of the Board.

M. J. A. PRENDERGAST,  
 General Manager.

Montreal, 18th April, 1899.

## MONTREAL CITY AND DISTRICT SAVINGS BANK.

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

TUESDAY, 2nd MAY NEXT,

At ONE o'clock p.m.,

for the reception of the Annual Reports and Statements, and the Election of Directors.

By order of the Board,

H. Y. BARBEAU,  
 Manager.

Montreal, 1st April, 1899.

## Town of Salaberry of Valleyfield.

### TENDERS WANTED for DEBENTURES.

Scaled Tenders addressed to C. A. Lavimodière, Secretary Treasurer of the Town of Salaberry of Valleyfield, and marked "TENDERS FOR DEBENTURES," will be received up to 7 o'clock, in the afternoon, on Friday April 25th inst., for Debentures of the said town, to the amount of \$121,500.00, of which \$35,000.00, at a rate of interest not exceeding 4 per cent., and \$86,500.00 at a rate not exceeding 3½ per cent. Which said Debentures will be issued in virtue of the By-Laws Nos: 136, 142, 143 and 151 of the council of the said town, and will be payable 25 years after date.

The lowest tender nor any tenders not necessarily accepted by the town.

N. Langavin, Mayor.

C. A. Lavimodière, Sec.-Treas.

Salaberry of Valleyfield,  
 April 17th, 1899.

ESTABLISHED 1855

# Taylor's Safes

145 & 147  
 FRONT STREET EAST  
 TORONTO

**MAPLE PRODUCTS.**—Syrup is in small supply and sells readily at 5½ to 6¼c per lb. Tins, wine measure, 60 to 65c; imperial, 65 to 75c.

**MOLASSES.**—The market is somewhat excited. Old stock in first hands has been bought up, and with Barbadoes quoting 1c advance at 12c, the expectations of importers has been upset. It was believed that a waiting game would bring the market around to a more favorable basis for buying, but these calculations have been upset. Another bull feature is the heavy buying on the part of refiners owing to the scarcity of low grade cane sugars. Recent sales of Barbadoes spot have gone through at 28½c, but none can now be had under 29c.

**POTATOES.**—The demand, as experienced for some time past, holds good and prices continue firm. "Rose" in car lots 60c to 65c per bag; "White Stars," 50c to 55c. There are several orders in waiting from Western points, but not sufficient stock here for accommodation.

**PRODUCE.**—Eggs. Receipts show a heavy increase owing to the warm weather, and with the promise of added production prices have ruled weak and show a decided downward tendency. The market opened up the first of the week at 14 to 14½c, dropping later to 12½ to 13c, and at present writing are quoted at 11½ to 12c. The markets at all Western points are reported lower, buyers now paying only 10c.

**PROVISIONS.**—There is a lack of animation in the local market, transactions being of an indifferent nature and showing little volume. Quotations are: Canadian pork, barrels, \$15.00 to \$15.50; hams, 10c to 11½c; bacon, 10½c to 11c. Pure lard, pails, 6¼ to 7¼c; compound refined, 5c to 5½c per lb. Fresh killed hogs, \$5.50 to \$5.75; held \$5.00 to \$5.40.

**RICE.**—Guild quotations remain unchanged, and there is nothing new to note in demand. Cable advices have continued to report a firm market for Japan rice. Patna also has advanced and new crop Burmah has been reported offered rather sparingly. We quote: B standard \$3.40 to \$3.50; Patnas, \$4.12½ to \$4.75; Japans, \$4.50 to \$5.00; Carolina, \$6.00 to \$7.00.

**SUGAR.**—Refiners on Wednesday put up the price on all grades 5c per 100 lbs., quotations being now: granulated \$4.50 to \$4.55; yellows \$3.90 to \$4.30 per cental at factory. London cables the beet market strong; during the last seven days beets have advanced equal to 9c. The demand is fairly brisk on spot.

**TEAS.**—A somewhat unique feature of the tea market is the enquiry from London, which sounds like sending coals to Newcastle, yet a Toronto firm have made a shipment of 650 half-chests Indians and Ceylons across the water during the last few days, and Montreal firms could do the same if they had the teas wanted on the other side. This demand from the U. K.

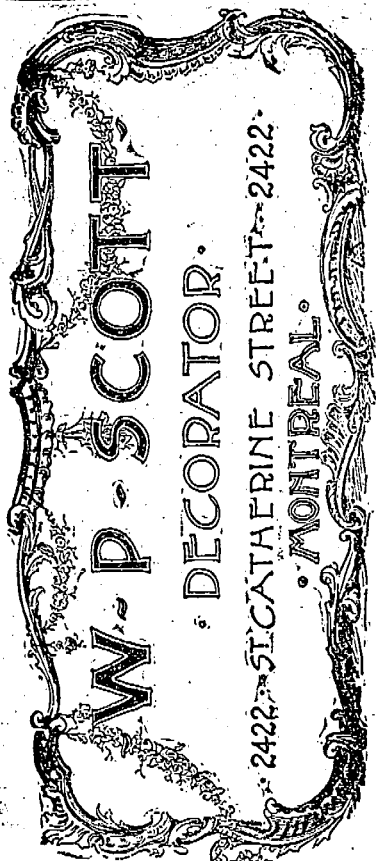
is for common to good common kinds which are and have been for some time past, cheaper here than there. Congous and China greens show similar disparity, and it is possible these sorts as well will find sale in England if buyers here fail to respond to the prices asked. On the other hand, doubtless encouraged to practice a little of the principle of "give and take," from the example of London, there has been quite a few orders cabled for fine teas,—which Mincing Lane is always looked to to supply—and on the whole business in teas is healthier than it has been for a long time. Advices from London state "the feeling is that higher prices will be seen for all kinds of tea in the near future."

**WOOL.**—There is an absence of transactions on the local market, which is not expected to change before the third series of London sales open the 2nd of May. Prices are expected to open at least 1c higher for goods wanted here. Canadian fleece is lower; a quantity of the old stock not being removed makes the outlook for the new clip look gloomy at anything like a fair price. This, however, does not in any way affect the finer wools which are firm in tone. The "American Wool and Cotton Reporter" says: "The feature of the market during the past week has been the sale of a considerable amount of Territory wool for export, which was taken by English parties, who are supposed to have paid for the same about 38c clean. There have been free exports of Australian wool also, which had been held here in bond, purchasers paying from 40 to 45c clean. The market certainly presents a remarkable condition of affairs. With a duty of 11c per pound on fine wools we behold the singular spectacle of the domestic product selling at such a low price as to warrant its exportation. The general market has been fairly active, the sales for the past week aggregating nearly 5,000,000 pounds. The demand has been chiefly for Territories grading fine medium. Prices are steady and unchanged, but any attempt to secure an advance instantly checks negotiations between buyers and sellers. The sales of the past week have been made at as low prices as have been seen this year for the same quality of stuff."

### MARKET NOTES.

**Eggs.**—The necessity to bring American eggs into this market which was an incident of the egg situation the other week, will not be forgotten in a hurry. Those who handled this commodity declare that more attractive stuff on the outside and worse stuff on the inside they never came across. However, the experience of these imported eggs has convinced dealers here that our friends to the South know exactly what they are doing in buying largely of the Canadian article, and it has become understandable why the British market has of late given more favor to Canadian eggs than American, at slightly higher prices for the former.

**EGYPTIAN ONIONS.**—A Liverpool cable of Wednesday to a local importer quoted 5s f.o.b., or equal to about \$1.95 per cwt. laid



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**THE CITY STAMP CO.**  
 . . . . Manufacturers of . . . .  
 RUBBER STAMPS, BRASS SIGNS, STENCILS, ETC.,  
 251 St. James St., - MONTREAL

down in Montreal. This is about 2s cheaper than Egyptian onions were offering at this time last year, when there was a scarcity. There is no unusual movement to bring in supplies, and it is expected the cheapness will make little impression in total quantity brought forward. At the quotation named, jobbers will sell at about \$2.50 per bag.

**PINE APPLES.**—It is remarked that the quality of the pines being received at the present time, is much ahead of those which came to this market last year, and better quality and size can now be bought for 17c, than could then be obtained for 25c. The Cuban crop is being marketed this season, where, twelve months ago, it could not reach the outside, because of the war.

**APPLES.**—There are still some choice lots of Spies on the local market, for which holders are asking from \$5 to \$5.50 a barrel. As showing the great improvement that has been made in packing; (after earnest efforts had been made by the Dept. of Agriculture, and the trade press as well, to remedy this defect) most of these apples look in better condition at the present time, than was formerly the case as early on in the season as Christmas. This is entirely due to the better care exercised by orchardists, and, of course a more intelligent plan of storage in warehouse, thanks to the lessons taught by cold storage.

# EPPS'S COCOA

GRATEFUL COMFORTING

Distinguished everywhere for Delicacy of Flavour, Superior Quality, and Nutritive Properties. Specially grateful and comforting to the nervous and dyspeptic. Sold only in ¼-lb. tins, labelled JAMES EPPS & Co., Ltd., Homoeopathic Chemists, London, England.

BREAKFAST SUPPER

# EPPS'S COCOA

## THE Ward Commercial Agency

Mercantile Reports. Collections.  
 Personal Attention. Prompt Returns  
 246 St. James Street, MONTREAL  
 Attention Given to Special Reporting.

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, April 20, 1899.

There has been a good trade in wholesale lines this week. The favorable weather has been beneficial to drygoods, and a large sorting-up business is reported. Cottons and woollens are very firm. There is an improvement in hardware and metals, with orders greatly exceeding those of last year at this time. In groceries business is said to be fair. Leather in good demand and firm. Drugs are selling well. The money market is unchanged, with prime commercial paper discounted at 4 to 6½ per cent, and call loans 5 per cent. Sterling exchange firm. Stock market quiet with tone generally firm. Latest sales:—Bank of Commerce 150, Ottawa 210, Dominion 271, British Am. Assurance 127 Ont. & Qu'Appelle 62, C. P. R. 89½, Telephone 178. General Electric 154, Twin City, 71½, Canada Per. Loan 112½, Crow's Nest Coal 178, Cariboo McKinney, 137½, War Eagle 360½, Dunlop Tire pr. 115.

**BUTTER & C.**—The butter market is quiet and steady. Choice grades in fair demand, with the best tub quoted at 13 to 14c, and medium at 10 to 12c. Large rolls 12 to 14c, and pound rolls 14 to 15c per lb. Creamery is quoted at 20 to 21c for rolls and at 18 to 19c for tub. Eggs are easier at 11½ to 12c per doz. in case lots. Cheese is firm at 11 to 12½c per lb.

**DRESSED HOGS**—Receipts are small and the demand moderate. Prices continue to rule steady with choice selections \$5.15 to \$5.25, and heavy \$5 to \$5.10.



AGENTS:

Winnipeg, Merrick, Anderson & Co.  
 Vancouver, A. H. B. Macgowan.  
 Charlottetown, P. E. I., Carvell, Ergs.

**WANTED** AGENTS, in Montreal and Toronto, to push the sale of a high grade English Leather Machine Belting in the Dominion; commission only.

Apply to "S. E. N. & Co."  
 Care of "Journal of Commerce,"  
 171 St. James Street, Montreal.

**FLOUR AND GRAIN**—Flour quiet and firm, dealers asking a little more than last week. Straight rollers in wood west are quoted at \$3.05 to \$3.15, and Ontario patents \$3.25 to \$3.35. Manitoba patents \$4 to \$4.15 and strong bakers \$3.80 to \$3.90. Bran is firm at \$14 here and shorts \$16 on track. Oatmeal 20c higher at \$3.80 in bags and at \$3.90 in barrels on track. Wheat is firm with offerings limited. Red winter and white are quoted at 68 to 69c north and west, and goose at 67c low freights. No. 1 Manitoba hard is firm at 74c Fort William, and at 84c North Bay. No. 1 Northern 81c North Bay. Rye firm at 53c west. Buckwheat scarce and firm at 50c west. Oats are higher, with white selling at 32½c north and west and at 33½ on Midland. Peas 64 to 65c at outside points. Corn is firm, with Canadian quoted at 36 to 37c west and American at 41½ to 42c on track here. Barley dull, No. 1 being quoted at 41 to 42c west, and No. 2 at 38c west.

**GROCERIES**—Trade is moderately active, with prices the same as last week. Sugars are firm, with granulated quoted at \$4.58 to \$4.68 per 100 lbs., and yellows at \$4.03 to \$4.43. Molasses, West India in barrels, 32 to 45c. Teas in fair demand and firm. Rio coffee 8 to 12c, and Java 80 to 82c.



Y. & S. Stiek

Licorice.



To be had at all prominent Druggists and Confectioners in the Dominion of Canada.

PURE, PALATABLE, and WHOLESOME

**ANDREW F. MURRAY & CO.**

General Contractors and Dealers in

**Mantels, Grates and Tiles**

40 BLEURY ST., MONTREAL.

Repairs of Public Buildings, Banks,  
etc., promptly attended to.

Gas Logs, Gas Fires, Brass and  
Wrought Iron Fireplace  
Furniture.

Dried fruits firm. Valencia raisins 4 1/2 c to 4 3/4 c off-stalk, 5 1/2 to 5 3/4 c for selections and at 6 1/2 to 6 3/4 c for layers. Currants are 4 1/4 to 4 3/4 c. Canned goods are firm; Fraser river salmon (sockeye) \$1.35 to \$1.60; tomatoes 90 to 95c; peas 80 to 95c; corn 95c to \$1.00; beans 80 to 90c.

**HARDWARE**—The demand for hardware and metals is good, and prices are firm all around. Cut nails are now \$2.05 per keg, Toronto, with 5c rebate. Tacks, bolts, rivets, shovels and spades are higher. The base price for smooth steel wire is 5c higher. Pig tin and solder a cent dearer. Barbed wire \$2.75 f.o.b.

**HIDES AND SKINS** — The hide market is quiet with cured quoted at 8 1/4 c. Green unchanged at 8 1/4 c for No. 1, 7 1/4 c for No. 2, and 6 1/4 c for No. 3. Calfskins are steady at 8 to 10c. Sheepskins are quoted at 90 to \$1.10. Tallow rules at 4 to 4 1/2 c for rendered.

**LIVE STOCK** — Receipts of cattle are moderate and the export demand fair. Choice shippers 4 3/4 to 4 7/8 c per lb., and medium 4 1/2 to 4 5/8 c. Bulls sell at 3 3/4 to 4c for heavy and at 3 1/2 to 3 5/8 c for light. Butchers cattle are steady, with sales of good to prime at 4 to 4 1/4 c, medium at 3 1/2 to 3 3/4 c and inferior at 3 to 3 1/4 c. Stockers and feeders are steady 3 1/4 to 4c per lb. Calves \$4 to \$10 each. Milch cows \$30 to \$40 each. Sheep unchanged, with sales of ewes at 3 1/2 to 3 5/8 c per lb., and bucks 2 3/4 to 3c. Lambs 4 1/2 to 5 1/8 c per lb. Hogs are unchanged, with choice bringing \$4.87 1/2 per 100 lbs.; light bacon \$3.87 to \$4.00; heavy \$3.75 to \$3.80; sows \$3 to \$3.25 and stags \$2 to \$2.25.

**PROVISIONS** — Trade is fair in cured meats, and prices rule firm. Mess pork is quoted at \$13.25 to \$13.50 short cut at \$14 to \$15, and shoulder mess at \$12.50 to \$13. Bacon sells at 6 1/2 c in car lots for long clear, and at 7 to 7 1/4 c for small lots. Breakfast bacon 10 to 10 1/2 c, and smoked hams 9 1/2 to 10 1/2 c. Rolls 8 1/2 to 8 3/4 c. Lard is steady; tierces 6 1/2 to 6 3/4 c, tubs 7c and palls 7 1/4 c; compound lard 5 1/2 to 6c. Beans are quoted 70 to 80c for ordinary, and \$1.00 to \$1.10 for hand-picked. Dried apples 5 to 5 1/2 c in quantities, and 6c in small lots. Apples \$2.50 to \$4.00 per barrel. Potatoes 75 to 77c per bag on track.

**WOOL**—The market is dull for coarse wools. Fleeco is quoted 13 to 14 1/2 c, and unwashed at 8 to 8 1/2 c. Pulled wools 17 to 18c and extras 20 to 20 1/2 c.

**STOCKS AND BONDS.**

NAME.	Par Val'a	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Apr. 20. (Bid)	Cash Value per B
British North Am.....	248 1/2	4,866,666	4,866,666	1,460,000	2 1/2	Apr. Oct	.....	.....
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/4	June Dec	149 1/2	74 75
Commercial, Windsor..	40	500,000	343,172	90,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	May	270 1/2	185 25
Eastern Townships.....	50	1,500,000	1,500,000	885,000	3 1/4	Jan July	150	75 00
Halifax Banking Co.....	50	600,000	600,000	875,000	3 1/2	Feb. Aug	153	30 60
Hamilton.....	100	1,484,100	1,467,270	909,707	4	June Dec	191	191 00
Hochelaga.....	100	1,241,900	1,232,600	450,000	3 1/4	June Dec	160	150 00
Imperial.....	100	2,000,000	2,000,000	1,200,000	4 & 1	June Dec	234 1/2	214 50
Jacques Cartier.....	25	500,000	500,000	250,000	3	June Dec	111	27 75
Merchants' Can.....	100	6,000,000	6,000,000	2,800,000	4	June Dec	180	180 00
Merchants' Halifax.....	100	1,500,000	1,500,000	1,250,000	3 1/4	Feb Aug	180	180 00
Molson.....	50	2,000,000	2,000,000	1,500,000	4 & 1	Oct April	197 1/2	93 75
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	250	500 00
Nationale.....	50	1,200,000	1,200,000	100,000	3	May Nov	90	27 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	800	800 00
Nova Scotia.....	100	1,560,350	1,522,700	1,777,670	4	Feb. Aug.	220	320 00
Ontario.....	100	1,000,000	1,000,000	85,000	2 1/2	June Dec	124 1/2	124 75
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1	June Dec	200	200 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	650,000	3	June Dec	126	126 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	190 1/2	95 25
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	248	248 00
Traders.....	100	700,000	700,000	50,000	3	June Dec	118 1/2	118 75
Union (Halifax).....	50	500,000	500,000	250,000	3 1/2	Mch Sept	123	61 60
Union of Can.....	100	2,000,000	1,998,545	850,000	3	June Dec	120	120 00
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec	90	90 00
Western.....	100	500,000	487,789	118,000	3 1/2	Aprl Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	180,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,070	910,000	4 1/2	Jan July	177 3/4	177 75
Brit. Can. Loan & Inv. Co...	100	1,937,000	398,481	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	.....	.....
Building and Loan Assoc.....	25	760,000	760,000	100,000	2	Jan July	50	12 50
Can. Colored Cot. Mills Co...	100	2,700,000	2,700,000	.....	.....	Oct	84	84 00
Can. Landed & Nat'l Inv't Co...	100	2,008,000	1,004,000	350,000	3	Jan July	162	162 00
Can. Perm. Loan and Sav... 50	50	5,000,000	2,600,000	1,200,000	3	Jan July	110	55 00
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	114	67 00
Central Can. Loan & Sav. Co	100	2,600,000	1,260,000	360,000	3	Jan July	134 1/2	134 50
Dominion Sav. and Inv. Co. 50	50	1,000,000	984,200	10,000	2 1/2	July	76	38 00
Dominion Telegraph Co..... 50	50	1,000,000	1,000,000	.....	1 1/2	Jan	138	66 50
Dominion Cotton Mills Co... 100	100	3,000,000	3,000,000	.....	.....	Mar	115	115 00
Freehold Loan and Sav. Co. 100	100	3,221,500	1,319,100	300,000	3	Jan Dec	98	98 00
Hamilton Prov. and Loan... 100	100	1,500,000	1,100,000	849,109	3	Jan July	108	108 00
Home Sav. and Loan Co.... 10	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	750,000	4 1/4	Jan July	180	90 00
Imperial Loan and Inv. Co... 100	100	840,000	720,647	180,000	3	Jan July	91	91 00
Landed Banking and Loan... 100	100	700,000	688,098	160,000	3	Jan July	109	109 00
Land. & Can. Loan and Ag. 50	50	5,000,000	700,000	210,000	4	Mch Sep	62 1/2	31 50
London Loan Co.....	50	879,700	661,850	81,000	3	Jan July	110 1/2	55 25
London and Ont. Inv. Co..... 100	100	2,750,000	553,000	160,000	3 1/4	Jan July	85	85 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	35	35 00
Montreal Telegraph Co..... 40	40	2,000,000	2,000,000	.....	2	Jan	174xd	69 60
Montreal Gas Co.....	40	2,500,000	2,297,916	.....	5	April Oct	208 1/2	82 70
Montreal Street Ry. Co..... 50	50	1,800,000	1,800,000	.....	2 1/2	Feb. *	329 1/2	164 75
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch *	158 1/2	158 50
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	180	180 00
Montreal Loan and Mortg... 25	25	500,000	500,000	300,000	3 1/2	Mch Sep	136	132 00
Ont. Indus. Loan and Inv... 100	100	466,800	314,386	50,000	3	Jan July	123	61 50
Ont. Loan and Deb. Co..... 50	50	2,000,000	1,200,000	490,000	3 1/4	Jan July	123	61 50
People's Loan and Dep. Co. 50	50	600,000	600,000	40,000	.....	Jan July	82	16 00
Real Est. Loan Co.....	40	578,840	373,720	50,000	3	Jan July	55	27 50
Richelieu and Ont. Nav. Co. 100	100	1,350,000	1,350,000	250,000	.....	.....	110	110 00
The Royal Electric Co..... 100	100	1,500,000	1,500,000	232,862	4	Jan *	163	163 00
Toronto Electric Light Co... 100	100	500,000	.....	20,000	2	Jan *	140	140 00
Toronto Street Railway..... 100	100	6,000,000	6,000,000	.....	1	Jan *	120 3/4	120 37
Union Loan and Sav. Co.... 50	50	1,025,400	699,020	200,000	3	July	60	30 00
Western Can. Loan and Sav. 50	50	3,000,000	1,500,000	770,000	3	Jan July	118	118 00
Western Loan & Trust Co... 50	50	2,201,200	661,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

\* Paying quarterly dividends.

**Cutting School.**

**TAILORS**

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**Brass Founders & Finishers**

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Plumbers' Supplies  
& Babbit Metals.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, APRIL 20, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale	
<b>Boots and Shoes.</b>												
Brogans or Cobourgs		\$0 70	0 80	\$0 60	\$0 65	\$0 55	\$0 60					
Split Balmorals		0 90	1 10	0 80	0 90	0 70	0 75					
Kip		1 10	1 20	0 95	1 00	0 80	0 85					
Buff		1 20	1 50	1 00	1 30	0 90	1 00					
Split Boots		1 90	2 75	1 10	1 25	0 90	1 00					
Kip		2 10	2 75	1 50	1 75	1 10	1 30					
Grain		2 10	2 75	1 50	1 75	1 10	1 30					
Felt Boots, half fox.		\$1 75	\$2 00	full	2 42	2 50						
<b>Brooms.</b>												
Good Luck 2-1/2 stg. Var. Han.		3 20	0 00									
Hose 4 varn. Hand heavy.		3 80	0 00									
Fansy 4 " " medium		3 50	0 00									
Thistle 4 " " "		3 10	0 00									
Map Leaf 4 stgs.		3 80	0 00									
" B 4 " stained		3 20	0 00									
Shamrock A 4 " varn han		3 10	0 00									
" B 4 " stained		2 85	0 00									
Daisy A 3 stgs varn handle		2 80	0 00									
" B 3 " stained		2 45	0 00									
Tulip No. 1 3 stgs " "		2 25	0 00									
" 2 2 " " "		1 80	0 00									
Curling 4 " " "		3 60	0 00									
Warehouse 4 heavy		8 60	0 00									
Letter A 2 plain		1 10	0 00									
<b>Drugs &amp; Chemicals</b>												
Acid Carbolic Cryst medl.		0 80	0 40									
Aloes, Cape		0 15	0 15									
Alum		1 40	1 50									
Borax, xils		0 08	0 07									
Brom. Potass		0 70	0 75									
Camphor. Eng. Ref Rings		0 40	0 85									
" Refoz. ck		0 65	0 70									
Citric Acid		0 45	0 48									
Copperas, per 100 lbs		0 75	0 80									
Cream Tartar		0 20	0 25									
Epsom Salts		1 50	1 75									
Glycerine		0 18	0 22									
Gum Arabic per lb.		0 25	0 50									
" Trag.		0 50	1 00									
Morphia		1 75	1 85									
Opium		4 25	4 50									
Oxalic Acid		0 10	0 12									
Phosphorus		0 65	0 75									
Potash Bichromate		0 09	0 12									
Potash Iodide		3 40	3 75									
Quinine		0 50	0 65									
Strychnine		0 75	0 90									
Tartaric Acid		0 85	0 40									
Tin Crystals		0 20	0 25									
<b>Licorice.</b>												
Y. & S. stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.		2 00	0 00									
Acme Licorice Pellets, 5 lb. cans.		2 00	0 00									
Y. & S. Licorice Lozenges, 5 lb. cans.		1 50	0 00									
Cocain Hyd. (oz)		4 00	4 25									
Oil Peppermint lb.		2 00	2 25									
Oil Lemon		1 60	1 80									
<b>Heavy Chemicals.</b>												
Bleaching Powder		1 75	2 50									
Blue Vitriol		7 50	8 50									
Brimstone		2 00	2 50									
Canatic Soda 60		1 80	2 35									
" 70		2 00	2 25									
Soda Ash		1 20	1 50									
Soda Bicarb.		2 25	2 35									
Sal. Soda		0 72	0 75									
" Concentrated		1 50	2 00									
<b>Dyestuffs.</b>												
Archil, con.		0 27	0 29									
Cutch		0 08	0 09									
Ex. Logwood		0 10	0 15									
Chip		2 00	2 50									
Indigo (Bengal)		1 50	1 75									
Indigo Madras		0 70	1 00									
Gambler		0 04	0 05									
Madder		0 10	0 16									
Sumac		65 00	70 00									
<b>Fish.</b>												
Distributors prices.												
Cape Bret. Herring		0 00	0 00									
Labrador Herrings		0 03	0 00									
No. 1 Shore Herrings		4 50	0 00									
" Nova Scotia		0 00	4 50									
Mackerel No. 1, pails.		0 00	1 75									
" 1/2 barrel.		0 00	0 00									
Green Cod, No. 1		0 60	0 00									
Green " large		0 0 0 00										
Draft		0 00	0 00									
No. 2		0 00	0 00									
Large dry Gaspe per qntl.		4 50	0 00									
Salmon No. 1 bris Lab.		14 50	15 00									
Salmon, (terces)		0 00	0 00									
" Brit. Col bris.		12 50	13 00									
Boneless Fish		0 03	0 04									
" Cod		0 05	0 06									
Finnan Haddies		0 07	0 07									
Sea Trout No. 1 split		0 00	0 00									
" half bris.		0 00	0 00									
<b>Flour.</b>												
Winter Wheat patents		3 75	4 00									
Manitoba patents		4 00	4 10									
Straight roller		3 10	3 65									
" do bags.		1 65	1 75									
Strong Bakers		3 70	3 80									
Superfine		0 00	0 00									
Oatmeal, brl.		3 70	3 80									
Bran Manitoba		60 00	16 00									
Bran Ontario		80 00	16 50									
Shorts		15 50	17 00									
Mouille		19 50	20 00									

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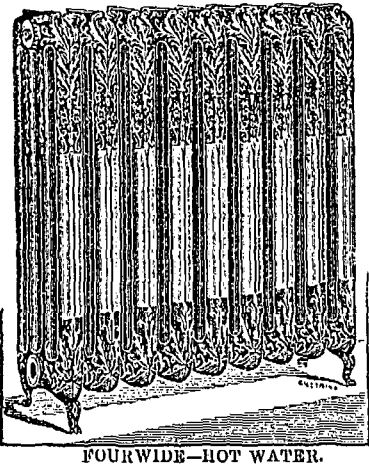
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**Gurney-Massey Co., Limited.**

MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, APRIL 20, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Farm Products.</b>		Barley, malting.....	\$ c. \$ c.	Molasses (Barbados).....	\$ c. \$ c.	Vermicelli, Canadian.....	\$ c. \$ c.
Butter: Finest Creamery	0 17 0 17	" feed in store.....	0 33 0 34	Porto Rico.....	0 00 0 23	Macaroni.....	0 05 0 06
Ordinary grade Creamery	0 14 0 16	Peas, per 50 lbs. in store...	0 00 0 71	Trinidad.....	0 00 0 00	" Italian.....	0 10 0 13
Township's Dairy.....	0 14 0 15	Rye.....	0 63 0 55	Cuba.....	0 00 0 00	Peel—Citron.....	0 14 0 16
Western Dairy.....	0 11 0 13	Corn, Ontario.....	0 00 0 00	Antigua.....	0 00 0 00	Orange.....	0 11 0 13
Med. Qual.....	0 10 0 13	" duty paid.....	0 00 0 00	Raisins:		Lemon.....	0 10 0 12
Roll Butter.....	0 11 0 13	<b>Groceries.</b>		Sultanas.....	0 11 0 18	Chocolate	
<b>CHEESE:</b>		Tea, (Hf. Chest & Cad.)..	0 15 0 16	Loose Musc. California..	0 05 0 03	Vanilla, ysl. wrap. 24 x 1/2 lb	0 34 0 36
Finest White.....	0 00 0 01	Japan, com. to med., B..	0 17 0 19	Layers, London.....	1 50 1 75	do Chamols do do	0 48 0 49
Finest Colored.....	0 11 0 11	" good med. to fine..	0 23 0 25	Con. Cluster.....	2 20 2 30	do Pink do do	0 50 0 56
Quebec, Finest.....	0 00 0 00	" choicest.....	0 26 0 28	Extra Dessert.....	2 76 3 00	do Blue do do	0 58 0 56
Eggs:		" fancy.....	0 26 0 28	Royal Bucking'm.....	3 50 4 00	do do do do	0 58 0 56
Hen's.....	0 11 0 12	" dust.....	0 00 0 08	Valencia.....	"	1 1/2 p. Van. Green do do	0 58 0 56
" Old.....	0 14 0 18	Y. Hyson, com. to good..	0 12 0 13	" Selected.....	0 04 0 06	do do Lilac do do	0 58 0 56
<b>MEAT PRODUCTS:</b>		" fine to finest, B..	0 30 0 35	" Layers.....	0 06 0 08	do do Bronze do do	0 75 0 74
Bacon, smoked, per lb....	0 10 0 11	Gunpowder, Moyune....	0 25 0 25	Currents, Provincials... ..	0 04 0 06	do do White do do	0 78 0 83
Hams, city cured, ".....	0 10 0 11	" good.....	0 25 0 35	Fillstras.....	0 04 0 08	Unswet'd blue prem do	0 38 0 42
" Canvassed.....	0 00 0 00	Pinguay med to good....	0 12 0 14	Estras.....	0 00 0 06 1/2	<b>Starch:</b>	
York Co. s.c. per bbl.....	15 00 15 50	" fine to finest.....	0 19 0 23	Vostizzas.....	"	Can. Laundry.....	0 04 0 00
do mess.....	12 00 13 00	Oolong.....	0 23 0 42	Prunes.....	0 08 0 10	Silver Gloss.....	0 00 0 06 1/2
Lard, per lb Can pure....	0 07 0 07	Congou, common.....	0 12 0 15	Rigs in bgs.....	0 05 0 10	Bennett's Prep. Corn... ..	0 00 0 06 1/2
" Com. Refined.....	0 05 0 05 1/2	" good common.....	0 15 0 20	" new layers.....	0 15 0 25	Can. Pure Corn.....	0 00 0 06 1/2
<b>SEEDS:</b>		" med. to good..	0 23 0 27 1/2	Dates.....	0 19 0 25	Vinegar: Imp Trip, 1 brl..	0 38 0 00
Olive, red, per lb.....	0 07 0 10	" fine to finest.....	0 32 0 35	Sh. Almonds, bxs.....	0 09 0 10	Cote D'or.....	0 28 0 00
Alsike, per lb.....	0 07 0 09	Indian.....	0 14 0 28	S. S. Tarragona.....	0 09 0 14	Crystal Pickling.....	0 23 0 00
Timothy, (Can'n) per bah.	2 00 2 50	Darjeelings.....	0 35 0 45	Walnuts.....	0 12 0 00	W. W. XXX.....	0 23 0 00
" Western.....	0 10 0 00	Ceylon.....	0 16 0 35	" Grenoble.....	0 09 0 10	W. W. XX.....	0 25 0 00
Flax 50 lbs.....	0 85 0 90	Coffees, Mocha (green)....	0 25 0 25	Pilberts.....	0 09 0 12 1/2	W. W. X.....	0 00 0 20
Fall Rye.....	0 75 0 90	Java.....	0 22 0 25	Spices: Cassia..... mata	0 09 1 20	Pure Malt.....	0 45 0 00
Millet.....	0 75 0 90	Marsalbo.....	0 17 0 18	" Mac..... chests	0 90 1 20	Cider X.....	0 17 0 00
Hungarian.....	0 75 0 90	Jamaica.....	0 17 0 18	Cloves.....	0 15 0 15	" XXX.....	0 05 0 06 1/2
<b>SUNDRIES:</b>		Marsalbo.....	0 17 0 18	Nutmegs.....	0 50 1 00	Soap: Best Laundry.....	0 05 0 06 1/2
Potatoes, "Rose" per bag..	0 85 0 70	Jamaica.....	0 17 0 18	Jamaica ginger, bl.....	0 08 0 15	" Common.....	0 02 0 04
" White Stars.....	0 85 0 60	Rto.....	0 10 0 15	" unbl.....	0 07 0 14	Matches: Telegraph.....	2 80 3 20
Honey.....	0 07 0 08	Plantation Ceylon.....	0 27 0 29	African.....	0 08 0 10	" Telephone.....	0 70 1 40
Beeswax.....	0 20 0 25	Chicory.....	0 08 0 11	Pimento.....	0 15 0 20	" Parlor.....	2 65 2 85
Beans: white ordinary bns	0 85 1 00	Canadian do.....	0 00 0 06	Pepper, Black.....	0 15 0 16	" Tiger.....	0 00 2 55
" hand-picked.....	1 00 1 10	Sugars:		" White.....	0 22 0 26	Sovereign.....	0 00 2 55
Maple Sugar.....	0 05 0 07	Ex Granulated, brls.....	4 50 4 55	Mustard, 4 lb jar, Eng..	0 72 0 75	Washboards:	
Maple Syrup in wood.....	0 05 0 08	German gran'd.....	0 00 0 00	" 1 lb.....	0 23 0 25 1/2	Royal Lily.....	1 60 0 00
Maple Syrup in tins.....	60 65	Ex Ground. In brls.....	5 00 5 25	" 4 lb jars, Cana..	0 65 0 70	do Rose.....	1 65 0 00
<b>Grain.</b>		" in bxs.....	5 45 5 60	" 1 lb.....	0 22 0 24	Globe.....	1 65 0 00
Hard Man. No. 1 Ft. Will	0 70 0 70 1/2	Powdered, in brls.....	4 15 5 00	Rice, C. C.....	0 00 3 25	Improved Globe.....	1 80 0 00
" No. 2.....	0 00 0 63	" boxes.....	5 20 5 25	" standard B.....	0 00 3 35	<b>Hardware.</b>	
Oats in store.....	0 83 0 84	Paris Lumps, in brls....	5 60 5 65	" Patns..... \$ 100 lb.	4 25 4 75	Antimony.....	0 10 0 11
		" half brls.....	5 70 5 75	" Burma.....	4 00 4 25	Tin. Block, L & F \$ 10.	0 00 0 27 1/2
		" 100-lb bxs.....	5 70 5 75	" Crystal Japan.....	5 00 5 25	" Straits.....	0 00 0 00
		" 50-lb bxs.....	0 00 5 70	" Carolina..... \$ 100 lb	6 75 7 75	Copper: Ingot.....	0 19 0 00
		Branded Yellows.....	3 90 4 30	Tapioca, Pearl.....	0 03 0 04	".....	0 00 0 00
				" Flake.....	0 03 0 04		
				Gelatine, 1 qt pk.....	1 15 0 00		
				" 1 1/2 qt pk.....	1 75 0 00		
				" 2 qt pks.....	2 30 0 00		



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, APRIL 20, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Galvanized Staples—</b>		<b>Metal Scrap</b>		<b>Tallow, cake.....</b>	0 00 0 05
CUT NAIL SCHEDULE.		100 lb. box.....	3 05 0 00	No. 1 Wrought Iron.....	12 00	" barrel.....	0 04 0 04
Base Price, per Keg.....	2 05 0 00	Bright.....	2 65 0 00	No. 1 Machinery.....	13 00	<b>Leather</b>	
Extras—Over and above 30d.	less bc keg	<b>Galvanized Iron:</b>		Stove.....	10 00	No. 1 B. A. Sole.....	0 24 0 25
40d, 50d, 60d and 70d Nails.	rebate.	Morsewoods Lion, No. 28.	5 00 5 10	Malleable iron.....	4 00	No. 2 B. A. Sole.....	0 22 0 23
<b>Cut and Fence Nails—</b>		Queen's Head.....	4 35 4 60	Hard Steel.....	7 00	No. 3 B. A. Spanish Sole	0 19 0 21
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	or equal.....	gauge 28	Lead solid.....	0 02 1/2	Buffalo Sole, No. 1.....	0 22 0 23
10 and 12d ".....	0 19 0 00	Common.....		" tea.....	0 02 1/2	" " No. 2.....	0 19 0 21
8 and 9d ".....	0 15 0 00	<b>Bar Iron, per 100 lbs.</b>		Light Brass.....	0 06	Slaughter, No. 1.....	0 26 0 28
6 and 7d ".....	0 30 0 00	Schedule Extras adopted		Copper Bottoms.....	0 09 1/2	light medium & heavy.....	0 25 0 23
4 and 5d ".....	0 40 0 00	July 7th.....		Heavy Copper.....	0 10 1/2	" " No. 2.....	0 24 0 25
3d ".....	0 65 0 00	Ord. Crown, base.....	1 70 1 75	Red Brass.....	0 08 1/2	Harness.....	0 26 0 31
2d ".....	1 00 0 00	Best Refined.....	2 00 0 00	Heavy Yellow Brass.....	0 07 1/2	Upper, heavy.....	0 34 0 36
Cut spikes, 10c, per Keg ad-		Norway.....	0 00 0 25	Yellow Metal Sheathing	0 06 1/2	Upper, light.....	0 33 0 35
vance.		Am. Sheet Steel, 6 1/2 li.....	2 50 0 00	Wine:		Grained Upper.....	0 35 0 33
Fine blued nails—		" " " 16.....	2 60 0 00	Bright and Annealed		Scotch Grain.....	0 35 0 33
2d per 100 lbs.....	1 00 0 0	" " " 18 & 20.....	2 40 0 00	Nos. 2 to 9 base.....	2 50 0 00	Kip Skins, French.....	0 32 0 35
3d ".....	1 50 0 0	" " " 22 & 24.....	2 55 0 00	Net, extra for smaller		English.....	0 32 0 35
<b>Casing Box, Tobacco Box</b>		" " " 26.....	2 65 0 00	sizes.		Canada Kip.....	3 50 0 60
and Flooring Nails—		" " " 28.....	2 80 0 00	Coppered base Net, extra	3 00 0 00	Hemlock Calf.....	0 50 0 70
20 to 30d per 100 lbs.....	0 55 0 0	Boiler plates, iron, 1/2 in.	0 00 1 75	for smaller sizes.		" Light.....	0 50 0 60
10 to 16d ".....	0 80 0 0	" " " 3/8 in.....	0 00 0 83	Barbed Wire—	3 00 f.o.b.	French Calf.....	3 50 0 60
8 and 9d ".....	0 65 0 0	Boiler Heads, steel.		2 and 4 bars.....	Montreal.	Splits, light and medium.	0 22 0 25
6 and 7d ".....	0 70 0 0	Hoop Iron, base for 2 in.	0 00 2 45	and larger.....		" heavy.....	0 21 0 23
4 to 5d ".....	0 95 0 00	Band Canadian, 1 to 8 in.		Spring Wire per 100, 35c		net extra.	0 20 0 22
3d ".....	1 20 0 00	30c; over base of ordin-		as adopted July 7th.		Leather Board, Canada.....	0 06 0 10
<b>Finishing nails—</b>		Canada Plates:		Enameled Cow, per ft.....		Pebble Grain.....	0 11 0 13
3 inch and longer per 100 lbs	0 60 0 00	Good Brands.....	2 20 2 25	Glove Grain.....		B. Calf.....	0 12 0 18
2 1/2 and 2 3/4 inch.....	0 65 0 00	Full Polished.....	3 00 3 25	B. Calf.....		Brush (Cow) Kid.....	0 11 0 13
2 and 2 1/4 inch.....	0 70 0 00	Galvanized.....	4 00	Buff.....		Russetta, light.....	0 13 0 16
1 1/2 and 1 3/4 inch.....	0 95 0 00	Wro't Iron pipe, 1/2 in. x 1 in.	2 70	Russetta, heavy.....		" No. 2.....	0 12 0 15
1 1/4 and 1 1/2 inch.....	1 20 0 00	" 3/4 in. x 1 1/4 in.	2 45	Imt. French Calf.....		English Oak.....	8 00 0 00
1 ".....	1 50 0 00	" 1 in. x 1 1/2 in.	4 20	Rough.....		Dongola, extra.....	0 38 0 42
<b>Slating nails—</b>		" 1 1/2 in. x 1 3/4 in.	5 40	" No. 1.....		Colored Pebbles.....	0 13 0 16
1 1/2 inch and longer per 100 lbs.	0 95 0 00	" 2 in. x 2 1/2 in.	9 60	Colored Pebbles.....		" Calf.....	0 16 0 22
1 1/4 inch.....	1 20 0 00	per 100 ft. nett.		Oil		Cod Oil.....	0 87 0 42 1/2
1 1/2 ".....	1 50 0 00	Steel, cast per lb.....	0 03 0 10	S. R. Pale Seal.....		Straw Seal.....	0 35 0 37 1/2
<b>Common barrel nails—</b>		" Spring, 100 lbs.....	2 50 0 00	Cod Liver Oil, Nfd. Norw		" Process.....	0 75 1 00
1 1/2 inch per 100 lbs.....	1 00 0 00	" Tire.....	2 40 0 00	" Norwegtan		Castor Oil.....	0 03 0 09
1 ".....	1 00 0 00	" Sleigh shoe, 100 lbs.....	2 40 base	Castor Oil brls.....		Lard Oil, Extra.....	0 55 0 60
1 1/4 ".....	1 25 0 00	" Toe Calk.....	2 80	" No. 1.....		Linsed, raw, nett.....	0 45 0 49
1 1/2 ".....	1 50 0 00	" Machinery.....	2 50 base	" bottled, nett.....		Olive, pure.....	0 51 0 52
<b>Clinch nails—</b>		<b>Tin Plates:</b>		Extra, qt., per case.		Turpentine, nett.....	0 00 0 69
3 inch and longer per 100 lbs	0 60 0 00	10 Coke.....	0 00 3 15	Imperial Oil Co's. Oils:		550 Imperial Cylinder.....	0 65 0 74
2 1/2 and 2 3/4 inch.....	0 65 0 00	IX Charcoal.....	3 50	500 Imperial Engine.....		Majestic Cylinder.....	0 75 0 8
2 and 2 1/4 inch.....	0 70 0 00	IX Charcoal.....		Majestic Engine.....		Premier Engine.....	0 40 0 5
1 1/2 and 1 3/4 inch.....	0 95 0 00	IXX ".....	Usual	Premier Cylinder.....		Perfection Engine & Dyn.....	0 30 0 4
1 1/4 and 1 1/2 inch.....	1 20 0 00	D C ".....	Trade	Phoenix Machine.....			0 22 0 2
1 ".....	1 50 0 00	D X ".....	Extras				
<b>Sharp and flat pressed nails</b>		D X X ".....					
3 inch and longer per 100 lbs.	1 35 0 00	Terne Plate 10, 20x28.....	6 50				
2 1/2 and 2 3/4 inch.....	1 50 0 00	Russ. Sheet Iron.....	0 09 1 0				
2 and 2 1/4 inch.....	1 65 0 00	Lion & Crown tin'd sh'ts.....	6 25				
1 1/2 and 1 3/4 inch.....	1 85 0 00	22 and 24 gauge case lots	6 50				
1 1/4 and 1 1/2 inch.....	2 50 0 00	less.....	0 00 0 00				
1 ".....	3 00 0 00	Lead: Pig, per 100 lbs;.....	4 25 4 00				
<b>Coll Chain—No. 6.....</b>	0 09 1 00	Sheet.....	4 00 4 25				
" 5.....	0 08 1 00	Shot, per 100 lbs.....	6 00 6 50				
" 4.....	0 07 1 00	Lead Pipe, per 100 lbs.....	7 00 0 00				
" 3.....	0 06 1 00		less 17 1/2 p.c.				
1/2 inch.....	0 03 1 00	<b>Zinc:</b>					
5-16.....	0 04 1 00	Spelter, V. M., per 100 lbs	7 00 0 00				
3/8.....	3 85 0 00	" S.S.....	0 00 6 75				
7-16.....	3 70 0 00						
1/2.....	3 55 0 00						
4-16.....	3 40 0 00						
3/4.....	3 25 0 00						
5/8.....	3 15 0 00						
1.....	3 00 0 00						

Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nail four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage 5 1/2 in. and under 60 per cent.; 1 in. and larger, 65 per cent.; Machine bolts, all sizes, 60 per cent.; Coach Screws 75 per cent.; Sleigh Shoe Bolts 75 per cent.; Pressed Spikes 40 per cent.; Tire bolts 65 and 10 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. Glass, etc 4 mos. or 8 per cent. off in 30 days. Copper Rivets 35 p.c. dia. Turpentine, and Linsed Oils net.

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<b>Coal Oil:</b>							
Car Lots Store, [2. p. c. off]	\$ c. \$ c.	<b>Salt.</b>	\$ c. \$ c.	Mill culls.....1 to 2 in.	10 00 11 00	<b>Ports—</b>	\$ c. \$ c.
American P.W.	0 13 0 14	Liverpool per bag	0 35 0 45	3 in. cut deals, do	8 60 10 00	Tarragona....	1 10 1 50
do W.W.	0 16 0 17	Canadian, in small bags...	2 10 3 00	3 in. sound to clear, as to gde.	20 00 45 00	Sandeman	2 00 8 00
Astral	0 17 0 18	Canadian, Quarters	0 25 0 50	Lowest grades pine & shorts.	7 00 9 00	Warter & May's Porta gal.	2 10 6 50
Benzine American	0 20 0 23	Factory Filled per bag	0 90 1 00			Sherries—Per artin.	2 00 6 50
do Canadian	0 12 0 14	do Quarters	0 25 0 30			Wisdom & Warter's Sherries....per gal.	2 00 6 50
<b>Class.</b>		Special Dairy, per brl.	2 00 2 50	<b>Wool.</b>		<b>Clarets—</b>	
United inches, 30 to 25.....	0 00 1 80	quartere	0 45 0 50	Fleece Canadian wash.....	0 15 0 17	St. Juliens.....	2 60 2 85
do 25 to 40.....	0 00 1 00	Spl Cheese Salt p bag 200lb	1 25 1 50	do clothing.....	0 00 0 00	Barton & Guestier.....	4 00 25 00
do 41 to 50.....	0 00 1 30	Turk's Island per bush....	0 30 0 35	do Combing.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
do 51 to 60.....	0 00 1 45			Brushed.....	0 21 0 24	J. Calvet & Co.....	4 50 40 00
<b>Paints, &amp;c.</b>		<b>Tobacco duty paid.</b>		North West.....	0 23 0 24	<b>Champagnes—</b>	
Lead pure to 100 lb. kgs.	0 00 5 57 1/2	No. 1 Black Chewing, cada	0 50; 0 65 1/2	B. A. Scoured.....	0 30 0 30	Pommery, Fils & Co.....	25 00 30 00
do No. 1.....	0 00 5 50	No. 2 do	0 50 0 60	Natal.....	0 15 0 15 1/2	G. H. Munn.....	25 00 30 00
do No. 2.....	0 00 5 12 1/2	Old Chum br't do sol. 8s.	0 70 0 00	Cape.....	0 16 0 20 1/2	Perrier, Jonet & Co.....	25 00 30 00
do No. 3.....	0 00 0 90	Navy, Bright Smoking 3s.	0 70 0 71	Anstralian greasy.....	0 00 0 22	<b>Brandies—Hennessy .gal.</b>	7 00 8 50
White Lead dry.....	4 25 4 37 1/2	do do do 5s.	0 69 0 00	" scoured.....	0 00 0 00	1 Star.....cases	12 75 14 00
Red Lead.....	4 25 4 37 1/2	do do do 7s.	0 64 0 00	<b>Waste.</b>		<b>Scotch Whiskies</b>	
Venetian Red Eng'h.....	1 50 1 75	do do do 3s.	0 84 0 00	No. 1, White Cotton.....	0 07 0 03	Devars Scotch extra spec.	12 25 13 00
Yel. Ochre, French.....	1 25 3 00	Myrtle Navy Plug Smkg sol	0 74 0 00	" 2, " ".....	0 06 0 07	Spl. Liqueur.....	9 25 10 00
Whiting, ordinary.....	0 40 0 55	Old Chum Plug Smkg sol 4s.	0 81 0 00	" 3, " ".....	0 04 0 05	<b>Gin—</b>	
do Gilders.....	0 50 0 70	do Smoking sol.	0 74 0 00	No. 1, Colored Cotton.....	0 04 0 04	Do Knyper red cases.....	11 80 11 50
do Paris, do	0 25 1 00	do and R. & R..... 8s.	0 81 0 00	" 2, " ".....	0 03 0 04	do green do.....	5 00 6 00
English Cement, caek.....	2 40 2 50	do Cut Smoking. 9s.	0 81 0 00	" 3, " ".....	0 04 0 04	do hds.....	3 00 3 15
Belgian Cement.....	1 45 2 05	Myrtle do do 9s.	0 84 0 00	<b>Wines, Liquors, &amp;c.</b>		<b>Irish Whisky—</b>	
Fire Bricks per 1000.....	18 00 25 00	Can. Chewing.....	0 46 1/2 47	Ale—English.....pts	2 50 2 55	Geo Roe & Co. 1 star, qts	9 50 0 00
Fire Clay.....	1 50 1 75	do Smoking, Plug....	0 49 0 59	".....pts	1 62 1 67 1/2	do do 3 stars, qts	9 70 10 50
Roan.....	2 75 4 50	W. D. & H. O. Wills.		<b>Porter—</b>		John Jamieson & Co.....	9 50 11 50
Glue:—		(A. Gerth, agent.)		Dublin Stont.....qts	2 40 2 45	Angostura Bitters, per	14 50 15 00
Domestic Broken Sheet.....	0 12 0 15	Westward Ho, 1/2 lb. tins...	0 00 0 50	do do do.....pts	1 57 1 62 1/2	case of 2 doz.....	4 00 4 25
French Casks.....	0 10 0 12	Meridian (Cavendish 1/2 lb.)	0 00 0 75	<b>Spirits Canadian—per gal.</b>		Banagher Irish Whisky, qts	4 00 4 25
do brls.....	0 00 0 13	Traveller.....	0 00 0 50	Alcohol.....55. O. P.	4 65 0 00	do do do per gal	6 75 7 75
American White, brls.....	0 15 0 20	Three Castles.....	0 00 0 50	".....50. O. P.	4 25 0 00	Watson's Old Irish, qts, pr cs	6 75 7 75
Coopers' Gline.....	0 15 0 24	Bristol Birds Eye.....	0 00 0 50	".....25 U. P.	3 60 0 00	do do do pts per cs.	7 75 8 75
Golden Ochre.....	0 04 0 04	Capstan Navy Cut.....	0 00 0 50	Club Whisky.....U. P.	3 25 0 00		
Brunswick Green.....	0 12 0 18	Capstan Cigarettes, 10s. 5s.	0 15 0 75	Corby's IXL Rye, qts	8 00 8 50		
French Imperial Green.....	0 12 0 16	Gold Flake, 10s, 5s.	0 15 0 75	" XTC....."	6 00 6 50		
Vermillionette.....	0 12 0 40	Three Castles, 10s, 50s.	0 20 1 00	Rye Whisky.....	gal 2.35		
Genuine Quicksilver.....	0 75 0 90	Gold Tip, 50s, 100s.	1 25 2 50	<b>Canadian Wines</b>			
No. 1 Furnit's Varn'h, pr. gal	0 30 0 90	Gerth's Smoking, per lb.....	0 00 1 60	Golden Diana, qts	cases gal.		
Extra do do	0 75 1 00	<b>Timber.</b>		Fine Old Port.....	5 00 0 00		
Brown Japan.....	0 55 1 20	Pine, good siding, 1 1/2 to 2 in.	35 00 40 00	Nagara.....	5 00 1 25		
Black Japan.....	1 90 2 00	do do 1 inch.....	32 00 37 50	Burgandy.....	4 50 1 00		
Orange Shellac, No. 1.....	1 90 2 00	Dressing lumber, 1 to 2 in.	15 00 22 00	Claret.....	4 50 1 00		
do do Pure.....	2 25 2 40	Shipping culls, do	13 00 16 00	Dry Concord.....	4 50 1 00		
White do.....	2 25 2 40						
Putty Bulk per cask.....	1 65 1 70						
Paris green in drum 1 lb. pk.	0 15 0 18						

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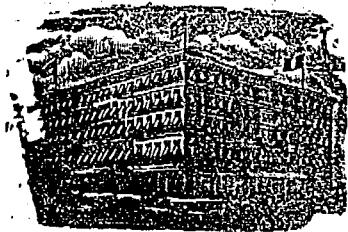
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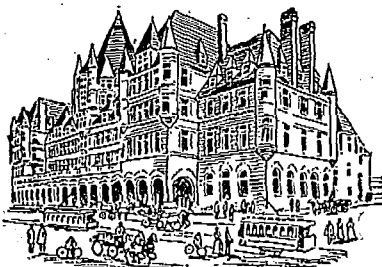


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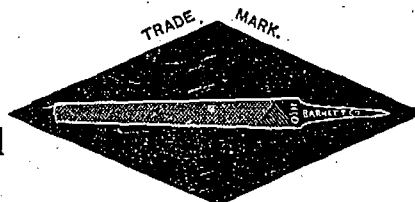
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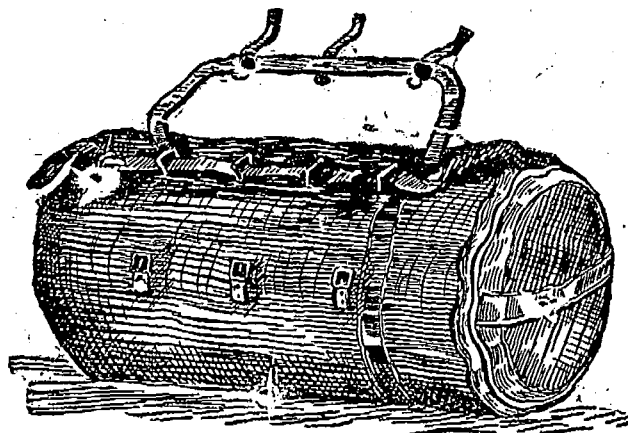
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SECURITIES.		London April 6	
British Columbia, 1877 6 p.c. ....	111	116	
1887, 4 1/2 per cent ...	100	102	
1891, 3 p.c. ....	100	102	
Canada, 4 per cent. loan, 1890 .....	103	110	
3 per cent. loan, 1892-93 .....	101	108	
Debs. 1884, 3 1/2 per cent. ....	106	107	
3 1/2 p.c. loan, 1897 .....	91	92	
Sms	Railway and other Stocks.		April 6
Quebec Province, 5 p. c., 1874 .....	105	110	
1876, 5 p. c. ....	105	110	
1880, 4 1/2 p. c. ....	106	109	
1883, 5 p. c. ....	114	116	
Atlantic & Nth. Western 5 p. c. Gns 1st M. Bds .....	123	126	
100 Buffalo & Lake Huron \$10 shr. ....	13	13 1/2	
100 do 5 1/2 p. c. 1st mort. ....	142	145	
100 do 2nd mort .....	142	145	
800 Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov. ....	99	101	
Canadian Pacific \$100 .....	89 1/2	90	
100 Grand Trunk, Georgian Bay, &c. .... 1st M. ....	103	105	
100 Grand Trunk of Canada Ord. stock. ....	8 1/2	8 1/2	
100 2nd equip. mtg. bds. 6 p. c. ....	133	136	
100 1st pref. stock. .... 5 p. c. ....	88 1/2	89 1/2	
100 2nd pref. stock. ....	58 1/2	58 1/2	
100 3rd pref. stock. ....	25	25 1/2	
100 5 p. c. perp. deb. stock. ....	139	142	
100 4 p. c. perp. deb. stock. ....	107	108	
100 Great Western shares, 5 p. c. ....	132	135	
100 Hamilton & N.W., 6 p. c. ....	—	—	
100 M. of Canada Stg. 1st Mort. 5 p. c. ....	107	109	
100 Montreal & Champlain 5 p. c. 1st mtg. bds .....	102	104	
100 N. of Canada, 1st mtg. 5 p. c. ....	102	105	
100 Quebec Central, 5 p. c. 1st Inc. Bds. ....	41	44	
100 T. G. & B. 4 p. c. bonds, 1st mort. ....	110	112	
100 Well., Gray & Bruce, 7 p. c. bds. .... 1st Mort. ....	168	110	
100 St. Law. & Ott. 4 p. c. Bds. ....	109	111	
MUNICIPAL LOANS.			
100 City of London (Ont) 1st pref 5 p. c. ....	—	—	
100 City of Montreal stg. 5 p. c. 1874 .....	102	105	
100 City of Ottawa, 4 1/2 p. c. stg. ....	109	111	
100 redeem 1873 .....	108	110	
100 redeem 1875 .....	103	110	
100 City of Quebec, 6 p. c. redeem 1875 ..	113	115	
100 redeem 1878 .....	113	121	
100 City of Toronto, 4 p. c. 1880-93 .....	101	105	
100 6 p. c. stg. con. deb. 1874 .....	104	112	
100 5 p. c. gen. con. deb. 1879 .....	112	114	
100 4 p. c. stg. bonds, .....	106	108	
100 City of Winnipeg deb., 1884, 5 p. c. .... Deb. scrip, 1883, 6 p. c. ....	114	116	
MISCELLANEOUS COMPANIES.			
100 Canada Company .....	28	30	
100 Canada North-West Land Co. ....	4	6	
100 Hudson Bay .....	23 1/2	24 1/2	
BANKS.			
Bank of British Columbia .....	17	18	
" " " North America .....	61	63	
" " Montreal .....	605	615	

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**TEES' Desks**  
**Revolving Book Cases**  
**Rotary Chairs**

**TEES & CO.,**  
300 St. James Street, **MONTREAL, Que.**

**J. GOLD, Established Since 1890.**

Wholesale Clothing Manufacturer. All kinds of clothing cut, trimmed and made. For the trade only. Send for Price List. 452 St. James St., MONTREAL

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**JACOB ELKIN, New York Clothier,**  
Manufacturer of Wholesale Clothing for the trade only. Also, clothing cut, trimmed, and made. The best workmanship at the lowest prices.  
118 St. Lawrence St., - MONTREAL.

**HOTEL DIRECTORY:**

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

ONTARIO.		
PLACE.	NAME.	PROP. OR MGR.
Brockville,	The St. Lawrence Hall,	Amos Robinson
Belleville,	Huffman House, (late Kyle)	Huffman & Co.
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's,	C. Lowell
Gasparogus,	Provincial,	Nell McCarnel

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Hamilton,	The Royal,	Hood Bros
do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	C. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumash,	C. W. Davis
do	Grigg House,	E. Horsman
Markham,	Tremont House,	Jas. E. Pitts
Napanee,	Paisley House,	E. A. Douglas
Ottawa,	The Russell, Kenly & St. Jacques	
Paris,	Arlington Hotel,	John Ealand
Peterboro,	The Oriental,	Graham Brce
Sarnia,	The Belchamber,	John Buckley
Stouffville,	Queen's Hotel,	J. G. Martin
Toronto,	The Queen's, McGaw & Wiggins	

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Uxbridge,	Mansion House,	Thos. Bennett
<b>QUEBEC.</b>		
Montreal,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	A. Arch Welsh
do	Jacques Cartier,	J. B. Breard & Co.
Quebec,	Chateau Frontezac.	
<b>NOVA SCOTIA.</b>		
Halifax,	The Halifax,	L. Hessein & Sons
Truro,	Victoria Hotel,	Geo. R. Dups

**ESTABLISHED 1824.**



**Alliance Assurance Company**  
OF LONDON, ENG.

Capital, \$25,000,000

Canadian Head Office, - Montreal.  
P. M. WICKHAM, Manager.  
FREDERICK T. BRYERS, Inspector.

Tel. No. Westmount 55.  
Wiring of Stores and Residences, and supplying and putting up of fixtures a specialty.  
**H. E. P. BULMER, Electrical Contractor,**  
4230 St. Catherine St., WESTMOUNT.  
Estimates given on all classes of work.

**WANTED.** An active, capable canvasser for a first-class business newspaper; exceptional terms to the right person.  
Address in confidence, "Mercantile,"  
P. O. Box 576, Montreal.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations April 17, 1899

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3½-6mos.	350	\$50	127½
Canada Life.....	2,500	5-6mos.	400	50	87½
Confederation Life.....	5,000	7¼ 6mos.	100	10	185
Western Assurance.....	25,000	5-6mos.	40	20	....
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, April 8, 1899 Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10½	10½
Atlas.....	24,000	24 p.s.	50	6	£28	£29
British and Foreign Marine.....	67,000	25	20	4	33	24
Caledonian.....	21,500	12s. p.s.	25	5	5	36 7-16
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	43½	44½
Guardian Fire and Life.....	200,000	9	10	5	10½	11
Imperial Fire.....	60,000	25	20	5	25	29
Lancashire Fire.....	136,493	5	20	2	4½	43½
Lion Fire.....	100,000	8	5½	1½	½	½
London and Lancashire Fire.....	85,100	22	25	2½	17½	17½
London Assurance Corporation.....	35,882	20	25	12½	54	61
London & Lancashire Life.....	10,000	10	10	2	7	7½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	5t.	2	50	51
Northern Fire and Life.....	80,000	*22½	100	10	79	91
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6½	40½	41½
Norwich Union Fire.....	11,000	*33½	100	12	122	126
Phoenix Fire.....	53,776	85	50	5	£42½	£43½
Royal Insurance Fire and Life.....	125,234	58½	20	6½	62½	58½
Sun Fire.....	240,000	6s 6d p.s.	10	10	11	11½
Union.....	45,000	18 p.s.	10	4	24½	25½

\* Excluding periodical cash bonuses.

## The Inns of Court Legal Aid Society

10 Park Street, Regents Park,  
LONDON, N. W., ENGLAND,

**UNDERTAKE:**

1. The Collection and Recovery of Debts owing in Great Britain to Canadian and American creditors.
2. The Instituting of Special Enquiries as to Commercial Status of Traders and others.
3. The necessary private enquiries relating to Divorce, Accidents, Missing Relatives, Chancery and next of kin claims.
4. Are Solicitors Agents for all Legal Documents, &c.

**J. C. NIXON, Secretary.**

## The Inns of Court Estates Agency

10 Park Street, Regents Park,  
LONDON, N. W., ENGLAND,

Will at all times be pleased to receive from Solicitors, Estate Agents, or Vendors, the fullest particulars of Landed Estates, Ranches, Plantations, Mines, etc., in Canada or U. S. America, suitable for development by capitalists, settlers or joint stock companies.

We also act as Agents or Correspondents for manufacturers, merchants and others for all descriptions of Merchandise and Produce.

**J. G. NIXON, Manager.**



### CONSUMERS CORDAGE COMPANY, Limited.

MANUFACTURERS OF

## Cordage and Binder Twine

OF EVERY DESCRIPTION.

HEAD OFFICE:  
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**D. M. LONG,**  
Carpenter and Builder,  
104 Cathedral Street,  
MONTREAL.

Estimates given for Buildings of Every Description, including Dwellings, Stores, and Hotel and Bar-room Fixtures.

**C. ROSENBERG,**  
Importer and Jobber of Wholesale Dry Goods & Fancy Goods  
67 St. James St, MONTREAL.

**Raw Furs and Ginseng.**  
Consignments Solicited.  
F. ROOS, 155 St. Antoine St.,  
Highest Market Prices, Montreal

*ESTABLISHED 1866*  
**CHAPUT FRERES,**  
COMMERCIAL \* AGENCY,  
10 Place d'Armes,  
MONTREAL.

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

Insurance.

# The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41  
 Surplus to Policyholders - - - 717,884.21  
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

J. K. McCUTCHEON, Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

## The Best Company FOR THE BEST RISKS

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y,

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, President. H. SUTHERLAND, Manager.

HEAD OFFICE, Globe Building, TORONTO.

## Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1814.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
 Capital.....\$30,000,000 | Invested Funds.....\$13,500,000  
 Total Assets.....34,472,705 | Deposited with Dom. Govt., 125,000  
 (Market value.)

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

Insurance.

# British \* America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, " " " " " " \$750,000.00  
 Total Assets, over " " " " " " \$1,510,827.88  
 Losses Paid since organization, " " " " " " \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

INCORPORATED 1843

## Union Mutual Policies . . .

. . . Embody all that is . . .

LIBERAL. DESIRABLE. VALUABLE.

In the present advanced knowledge of Life Insurance,

Some Values . . .

# Union Mutual

Principal Plans . . .

CASH LOAN PAID-UP INSURANCE EXTENSION OF INSURANCE by the MAINE NON-FORFEITURE LAW.

Life Insurance Co.

Portland, - Maine.

FRED E. RICHARDS, President.  
 ARTHUR L. BATES, Vice-President.

ACTIVE AGENTS ALWAYS WANTED.

Address: HENRI E. MORIN, Chief Agent for Canada,  
 151 St. James Street, MONTREAL, CANADA.

For Agencies in Western Division, Province of Quebec and Eastern Ontario, apply to

WALTER I. JOSEPH, Manager,  
 151 St. James Street, MONTREAL.

## Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

## THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets.....\$ 3,137,525.61  
 Cash Income.....785,130.51  
 Net Surplus.....474,029.05  
 Insurance in Force.....20,595,703.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Provinces of Quebec,  
 180 St. James St., Montreal.

## Have You

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications,

Montreal Pharmaceutical Journal,

58 St. Sulpice St., MONTREAL.

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900  
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.  
 WESTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAM'L. FINLEY, E. S. CLOUSTON,  
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:  
**MONTREAL.**

## THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1853. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.

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

## Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building,

MONTREAL.

## Edward T. Taylor & Son,

GENERAL INSURANCE AGENTS.

43 St. Francois Xavier Street,  
 MONTREAL.

## "The St. Lawrence" FIRE INSURANCE COMPANY,

Incorporated 1886.  
 Capital - - \$250,000.  
 Head Office: 10 Place d'Armes,  
 MONTREAL  
 J. Gustave Laviolette, Pres. F. Gauthier, Man.

## Provident Savings Life Assurance Society

OF NEW YORK.

EDWARD W. SCOTT, President.

The Best Company for Policy Holders and Agents.

Successful Agents and Gentlemen Seeking Remunerative Business Connections, may apply to the Head Office or any of the Society's General Agents.

R. H. MATSON, General Manager for Canada,  
 7 Yonge Street, TORONTO

**NEW YORK LIFE**

INSURANCE COMPANY.

**JOHN A. McCALL, President.**Gain in Insurance in force 1898  
\$67,000,000

AN UNPARALLELED RECORD.

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

WESTERN CAN. BR., 486½ Main St., Winnipeg, Man.  
N. B. BR., 120 Prince William St., St. John, N. B.  
TORONTO BRANCH, 20 King St., East, Toronto, Ont.  
HALIFAX BR., Barrington and Prince Sts.**R. HOPE ATKINSON.**

AGENCY DIRECTOR,

Company's Building, MONTREAL

**J. DUNCAN DAVISON**Imperial Bdg. 107 St. James Street,  
Montreal.**COMMISSIONER**

For Following Provinces:

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

Established 1809.

**North British & Mercantile**  
Insurance Company.Total Funds, Dec. 1896, \$67,244,560.00  
Canadian Investments, 6,466,460.00

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.  
Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

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

**C. Ross Robertson & Sons, Gen'l. Agts.**  
11 Hospital Street, MONTREAL.**Hartford Fire Insurance Co**

HARTFORD, CONN.

Established - 1794.

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

Authorized Capital, - \$3,000,000.00  
Capital Subscribed & Paid-up, - 1,250,000.00  
Deposited with Receiver General in  
Canada, - 110,934  
Annual Income, - 7,000,000.00  
Surplus beyond liabilities and  
Capital Stock, - 3,264,392.15Geo. L. Chase, President.  
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.  
Chas. E. Chase, Asst. Sec'y.**C. Ross Robertson & Sons, Agents**  
11 Hospital Street, MONTREAL.**CONFEDERATION****LIFE & ASSOCIATION,**

Head Office: - TORONTO.

The unconditional accumulative policy  
issued by this Association is unsurpassed  
as a means of Investment.

Cash Values,

Paid up Policies,

Extended Insurance.

GUARANTEED IN THE POLICY

Montreal Office:

207 ST. JAMES ST.

**H. J. JOHNSTON,**

Manager, P.Q.

**The Royal-Victoria Life Insurance Company.**

Capital, \$1,000,000.

Full Deposit in Government Securities for  
the Protection of Policy-holders made  
with the Government of Canada.

HEAD OFFICE:—MONTREAL.

DAVID BURKE, A.I.A.F.S.S., General Man'gr.

Issues New Accumulation, and Guaranteed Instalment Policies, with Guaranteed Cash  
Loans, Cash Values, Paid-up Insurance and Guaranteed Non-forfeitable Insurance.Under Guaranteed Non-forfeitable Insurance the conditions prevent the Policy from lapsing  
after three annual premiums have been paid, so long as the Reserve on the 11m. 4 per cent.  
table to the credit of the Policy will keep it in force. This condition is a great advantage to  
the Policy-holder in case at any time he should neglect to pay the premium when due. All  
Benefits and Advantages under the Policy hold good while the Reserve keeps the Policy in  
force, and the Policy-holder can pay overdue premiums, and interest not exceeding 6 per  
cent. per annum while the policy is in force, without furnishing a certificate of good health.**GET** an Estimate  
for your**Printing**

AT THE OFFICE OF

The Journal of Commerce, 171 St. James Street, - - MONTREAL.

**WESTERN ASSURANCE**  
COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office. - Toronto. Ont.

Hon: Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man. Dir.  
C. C. FOSTER, Secretary.J. H. ROUTH & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
FIRE.

LONDON.

ESTABLISHED 1808.

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

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.  
G. R. KEARLEY, RESIDENT MANAGER.**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**Agencies in all the principal Cities and Towns of  
the Dominion.HEAD OFFICE, Canadian Branch, - MONTREAL  
JAMES MCGREGOR, Manager.**THE LONDON****Guarantee and Accident Com'y, Limited**  
Of London, England.Deposit at Ottawa - - - - - \$73,000.00  
Funds exceed - - - - - \$1,500,000.00SURETYSHIP BONDS issued promptly at lowest rates to all persons in  
positions of trust where security is required. Accident, Elevator and Em-  
ployer's Liability Policies issued. Agencies throughout Canada, United States,  
Europe and Australia.

Canada Branch, TORONTO:

Montreal Chief Office, 180 St. James St.

JAMES PEARSON, Acting Manager for Canada