

## Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /  
Couverture de couleur
- Covers damaged /  
Couverture endommagée
- Covers restored and/or laminated /  
Couverture restaurée et/ou pelliculée
- Cover title missing /  
Le titre de couverture manque
- Coloured maps /  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /  
Planches et/ou illustrations en couleur
- Bound with other material /  
Relié avec d'autres documents
- Only edition available /  
Seule édition disponible
- Tight binding may cause shadows or distortion  
along interior margin / La reliure serrée peut  
causer de l'ombre ou de la distorsion le long de la  
marge intérieure.
- Additional comments /  
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /  
Qualité inégale de l'impression
- Includes supplementary materials /  
Comprend du matériel supplémentaire
- Blank leaves added during restorations may  
appear within the text. Whenever possible, these  
have been omitted from scanning / Il se peut que  
certaines pages blanches ajoutées lors d'une  
restauration apparaissent dans le texte, mais,  
lorsque cela était possible, ces pages n'ont pas  
été numérisées.

London Assurance Corporation—FIRE.  
 Lloyd's Plate Class Ins. Co. of New York.  
 Risks Accepted at Current Rates.  
 EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. of Liverpool.  
 Reliance Marine Ins. Co.  
 Open Policies granted to Importers & Exporters.  
 EDWARD L. BOND, General Agent for Canada,  
 MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 9. MONTREAL, FRIDAY, AUGUST 30, 1895. M. S. FOLEY, EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**McINTYRE, SON & CO.,**  
 MANUFACTURERS' AGENTS  
 —AND—  
 IMPORTERS  
 —OF—  
**DRY \* GOODS**  
 SPECIALTIES:  
 LINENS, DRESS GOODS, KID  
 GLOVES AND SMALLWARES

**VICTORIA SQUARE,  
 MONTREAL.**

Leading Wholesale Houses.

**John \* Macdonald \* & \* Co.**  
 TO THE TRADE.

See our  
 Advertisement on  
 Page 429.

**JOHN MACDONALD & CO.**  
 Wellington and Front Streets East, TORONTO.

Leading Wholesale Houses.

**S. GREENSHIELDS, SON & CO.**  
 MONTREAL and VANCOUVER, B. C.

Scarce Goods  
 White Swiss Spot Muslins,  
 Black & Colored Satin Ribbons,  
 Just to hand: Full Assortment.

Large Clearing Lines in  
**CANADIAN COTTON GOODS,**  
 PRINTS, SMALL CHECK GINGHAMS,  
 FLANELLETTE SKIRTINGS,  
 CRINKLES & COTTON CREPONS.  
 Full stock PRIESTLEY'S SERGES and CHAVENNETTES  
 just opened.

Our Travellers are now showing complete ranges  
 of Fall Samples in Imported and Canadian Goods.

**GRANITE \* MILLS,**  
 ST. HYACINTHE, P.Q.,

Manufacturers of

Flannels, Etoffes,  
 Tweeds & Dress Goods,  
 Hosiery & Underwear,  
 Lumbermen's  
 Knitted Boots.

ESTABLISHED 1862.

**Old Chum,**  
 PLUG and CUT.

**Old Virginia,**

**Derby,**

Plug Smoking Tobaccos  
 are sold by all the leading  
 wholesale houses.

**D. RITCHIE & CO.,**  
 MONTREAL.

MADE BY ORGANIZED LABOR.

**FALL GOODS.**

Our Stock of **Fancy  
 Goods, Dolls,  
 Toys, &c.**

is now complete and is larger and more  
 complete than ever.

**H. A. NELSON & SONS,**  
 59 to 63 St. Peter St., MONTREAL.  
 TORONTO HOUSE:  
 56 & 58 Front St. West.

**MONTREAL FELT HAT WORKS**  
 1878—PARIS EXHIBITION—1878.  
 Prize Medal Awarded for our manu-  
 facture 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.

**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 Dept.**  
 is also more than usually complete.

**Mark Fisher, Sons & Co.,**  
 VICTORIA SQUARE, MONTREAL.

**JOHN FISHER,  
 SON & CO'Y,**

Woollens and Tailors' Trimmings,  
 442 & 444 ST. JAMES STREET,  
 MONTREAL.

ALSO

60 Bay St., TORONTO.  
 101 & 103 St. Peter St., QUEBEC.

**JOHN FISHER & SONS,**  
 HUDDERSFIELD, Eng.  
 LONDON, "  
 GLASGOW, Scotland.  
 BELFAST, Ireland

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

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

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

SIR D. A. SMITH, K.C.M.G., President.
Hon. Geo. A. Dugasmond, Vice-President.
A. T. Paterson, Esq., W. C. McDonald, Esq.,
Hugh McLennan, Esq., R. B. Angus, Esq.,
Ed. B. Greenshields, Esq., A. F. Gault, Esq.,
W. W. Ogilvie, Esq.,
E. S. CLOUSTON, General Manager.
A. Macneider, Chief Inspector and Supt. of Branches.
A. B. Buchanan, Asst. Supt. of Branches.

Branches in Canada:

MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Seigneurs St. Branch.
Almonte, Ont., London, Ont. Moncton, N. B.
Belleville, " Ottawa, " St. John, "
Brantford, " Perth, " Halifax, N. S.
Brockville, " Peterboro, " Calgary, Alta.
Chatham, " Picton, " Regina, Assa.
Cornwall, " Stratford, " Winnipeg, Man.
Deseronto, " St. Catharines, " Toronto, B. C.
Pt. William, " St. Marys, " New Westminster.
Godrich, " Toronto, " Vernon, B. C.
Guelph, " Wallaceburg, " Vancouver, B. C.
Smithton, " Quebec, " " "
Kingston, " Chatham, N.B. Victoria, "
Lindsay, " "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E. C.
Alex. Lang, Man.

IN THE UNITED STATES:

New York—Walter Watson and R. Y. Hebden,
Agents, 59 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and
Branches.

BANKERS IN THE UNITED STATES:

New York—The Bank of New York, N. B. A.
The Third National Bank.
Boston—The Merchants' National Bank.
J. B. Mera & Co.
Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, June, 1895.

THE BANK OF TORONTO

CANADA.

INCORPORATED 1855.

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

DIRECTORS:

GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., Vice-President.
Henry Cavthra, Esq., W. G. Gooderham, Esq.,
Robt. Reford, Esq., Geo. J. Cook, Esq.,
Charles Stuart, Esq.

DUNCAN COULSON, General Mgr.
HUGH LEACH, Assistant General Mgr.
JOSEPH HENDERSON, Inspector.

Toronto—W. R. Wadsworth, Manager
King St. Branch.
Montreal—Thos. F. How, "
Barrie—J. A. Strathy, "
Brockville—T. A. Bird, "
Colborne—M. Atkinson, "
Collingwood—W. A. Copland, "
Gananoque—C. V. Ketchum, "
London—John Pringle, "
Peterboro—P. Campbell, "
Patrolia—W. F. Cooper, "
Port Hope—E. B. Andros, "
Point St. Charles (Montreal)—J. G. Bird, "
St. Catharines—G. W. Hodgetts, "

Bankers:

London, Eng.—The City Bank, Limited
New York—The National Bank of Commerce.

BANQUE VILLE-MARIE,

HEAD OFFICE, MONTREAL.

Capital Authorized, \$500,000
Capital Subscribed, 500,000
Reserve, 10,000

Directors—W. Weir, Pres. and Genl. Manager.

E. Lichtenheim, Vice-Pres., A. S. C. Wurtela, F. W.
Smith and Godfrey Weir, F. Lemieux, Accountant.
Branch at Berthier—A. Garlepy, Manager
Branch at Lachute—Hy. Frost, "
Branch at Lachine—C. Langlois, "
Branch at Nicolet—L. Belair, "
Branch at Ste. Therese—M. Boisvert, "
Branch at Pt. St. Charles (city)—W. J. Wall, "
Branch at Hochelaga (city)—D. P. Riopel, "
Branch at L'Epiphanie—J. H. Dusseault, "
Branch at Portneuf—J. H. Theoret, "
Branch at St. Laurent—O. W. Legault, "
Branch at Laprairie—T. J. Bourdeau, "

Agents at New York—The National Bank of the
Republic and Ladeburg, Thilmann & Co. London—
Bank of Montreal Paris—La Societe Generale.

The Chartered Banks.

THE BANK OF BRITISH
NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, £1,000,000 Stg.
Reserve Fund, 275,000 "

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. Kingford.
Henry R. Farrer, Frederick Lubbock.
Richard H. Glyn, George D. Whatman.

Head Office in Canada, St. James St. Montreal.
H. STRICKMAN, General Manager.
E. SPANGLER, Inspector.

Branches in Canada:

London, Kingston, Fredericton, N.B.
Ottawa, Halifax, N. S.
Brantford, Montreal, Victoria, B. C.
Paris, Quebec, Vancouver, B. C.
Hamilton, St. John, N.B. Winnipeg, Man.
Toronto, Brandon, Man.

Agents in the United States:

New York, (52 Wall St.) W. Lawson and F.
Brownfield.
SAN FRANCISCO, (124 Sanson Street,) H. M. J.
McMichael, and J. C. Welsh.

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—Co-
lonial Bank, Paris—Messrs. Marcuard, Krass & Co.
Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, avail
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, 1,300,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President.
R. W. SHEPHERD, Vice-President.
S. H. Ewing, W. M. Ramsay.
Henry Archibald, Sam'l Finlay.

W. M. Macpherson.

F. WOLFFERSTAN THOMAS, Gen. Manager.
A. D. DURNFORD, Inspector.
H. LOCKWOOD, Assistant Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P. Q. St. Thomas, Ont.
St. Catherine St.
Branch.
Brockville, " Morrisburg, Ont. Toronto, "
Calgary, " Norwich, " Toronto Jc. "
Clinton, " Ottawa, " Trenton, "
Exeter, " Owen Sound, " Waterloo, "
Hamilton, " Ridgeway, " Winnipeg, Man.
London, " Smiths Falls " Woodstock, Ont.
Meaford, " Sorel, P. Q.

AGENTS IN CANADA:

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

IN EUROPE:

London—Parra Banking Co. and The Alliance
Bank, (limited); Messrs. Glyn, Mills, Currie & Co.,
Messrs. Morton, Rose & Co.
Liverpool—The Bank of Liverpool.
Cork—Munster and Lelster Bank, Ltd
Paris, France—Credit Lyonnais
Berlin—Deutsche Bank.
Antwerp, Belgium—La Banque d'Anvers.
Hamburg—Hesse, Newman & Co.

UNITED STATES:

New York—Mechanics' National Bank; National
City Bank; Messrs. W. Watson, R. Y. Hebden,
Agents Bank of Montreal; Messrs. Morton, Bites
& Co. Boston—The State National Bank. Port-
land—Casco National Bank. Chicago—First Na-
tional Bank. Cleveland—Commercial National
Bank. San Francisco—Bank of British Co-
lumbia. Detroit—Commercial National Bank.
Buffalo—The City Bank. Milwaukee—Wisconsin
National Bank. Toledo—Second National Bank.
Butte, Montana—First National Bank. Great Falls,
Montana—North-Western National Bank. Minnea-
polis—First National Bank.

Agents in Canada for the Money Order Depart-
ments of the Pacific Express Co. and American Ex-
press Co. of the U. S.

Collections made in all parts of the Dominion and re-
turns promptly remitted at lowest rates of exchange.
Commercial Letters of Credit and Travellers Cir-
cular letters issued available in all parts of the world.

THE QUEBEC BANK.

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

PAID-UP CAPITAL, \$ 2,500,000.

HEAD OFFICE, QUEBEC.

BOARD OF DIRECTORS:

ROBERT H. SMITH, President.
WILLIAM WITHERALL, Esq., Vice-President.
THOMAS McDUGALL, Esq., Gen. Manager.
Directors—G. R. Renfrew, S. J. Shaw, J. T.
Ross, Gaspard Lemoine, W. A. Marsh.

Branches and Agencies in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Q.
Agents in New York: Bank of British North
America. Agents in London: The Bank of Scotland.

The Chartered Banks.

THE MERCHANTS' BANK
OF CANADA.

Capital Paid-up, \$6,000,000
Reserve, 3,000,000

Head Office, Montreal.

BOARD OF DIRECTORS:

ANDREW ALLAN, Esq., President.
LECTOR MACKENZIE, Esq., Vice-President.
Robert Anderson, Esq., H. Montagu Allan, Esq.
Jonathan Hodgson, Esq., J. P. Dawes, Esq.
John Cassels, Esq., T. H. Dunn, Esq.
Sir Joseph Hickson, General Manager.

GEORGE HAQUE, JOHN GAULT, Asst. Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kincardine, Preston,
Berlin, Kingston, Quebec,
Brampton, London, Renfrew,
Chatham, Montreal, Sherbrooke, Que.
Dresden, Mitchell, Stratford,
Galt, Napanee, St. Johns, Q.
Gananoque, Ottawa, St. Thomas,
Hamilton, Owen Sound, Toronto,
Hespeler, Perth, Walkerton,
Ingersoll, Prescott, Windsor.

BRANCHES IN MANITOBA:

Winnipeg, Brandon.
Bankers in Great Britain—London, Glasgow,
Edinburgh and other points, The Clydesdale Bank
[Limited], Liverpool, The Bank of Liverpool [Ltd].

Agency in New York—52 William St., Messrs.
Henry Hague and John D. Harris, Jr., Agents.

Bankers in United States—New York, American
Exchange National Bank; Boston, Merchants' National
Bank; Chicago, American Exchange National
Bank; St. Paul, Minn., First National Bank; Det-
roit, First National Bank; Buffalo, Bank of Buffalo;
San Francisco, Anglo-California Bank.

Newfoundland—The Bank of Nova Scotia.
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.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

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

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq., President.
GEORGE BRUSH, Esq., Vice-President.
Chs. LACAILLE, Esq., Wm. FRANCOIS, Esq.
A. PREVOST, Esq., ALPH. LECLAIRE, Esq.

T. PREFONTAINE, Esq.

J. S. ROUSQUET, Cashier
Wm. RICHER, Assistant-Cashier
ARTHUR GAGNON, Inspector

Branches:

Notre Dame St. West—J. A. Bienn, Manager.
St. Catherine St. East—Albert Fournier, Manager.
Quebec, Basse-Ville, P. B. DuMoulin, Manager.
" St. Roch, Nap. Lavoie.
Three Rivers, Que., P. E. Panneton, Manager.
St. Jean, Que., H. St. Mars, Manager.
St. Remy, Que., C. Bédard, "
St. Jérôme, Que., J. A. Thibierge, Manager.
St. Hyacinthe, Que., J. Laframboise, Manager.

Agents in Canada:

Ontario—Molsons Bank and Branches.
New Brunswick—Bank of Montreal.
Nova Scotia—Bank of Nova Scotia.
Prince Edward Island—Merchants Bank of Halifax.

Agents in United States:

Boston—The National Revere Bank.
New York—National Bank of the Republic.

Foreign Agents:

Hanover—National Bank.
England—The Alliance Bank, Limited, London.
France—Le Crédit Lyonnais, Paris.
Letters of Credit and Circular Notes for Trav-
ellers issued available in all parts of the world.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 1,954,525
Reserve 1,152,252

DIRECTORS.

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

Hon. John Ferguson.

HEAD OFFICE, TORONTO.

D. R. WILKIE, Cashier.

B. JENNINGS, Asst. Cashier. E. HAT, Inspector.

BRANCHES IN ONTARIO.
Ningara Falls, St. Ste. Marie,
Port Colborne, St. Thomas,
Galt, Rat Portage, Welland,
Ingersoll, St. Catharines, Woodstock.

(Cor. Wellington St. and Leader Lane.
Toronto Yonge and Queen Sts. Branch.
Yonge and Bloor Sts. Branch.

BRANCHES IN NORTH WEST.
Brandon, Man. Portage La Prairie, Man.
Calgary, Alta. Prince Albert, Sask.
Edmonton, Alta. Winnipeg, Man.

AGENTS—London, Eng., Lloyd's Bank, Ltd. New
York, Bank of Montreal.

A general banking business transacted. Bonds
and debentures bought and sold.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.  
Paid-up Capital, \$8,000,000  
Rest, 1,200,000

DIRECTORS: President, GEO. A. COX, Esq., Vice-President, JOHN I. DAVIDSON, Esq., Robert Kilgour, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q.C., LL.D., Matthew Leggat, Esq., General Manager, B. E. WALKER, Esq., Ass't General Manager, J. H. PLUMMER, Esq., Inspector, A. E. IRELAND, Esq., Asst. Insp., G. de C. O'GRADY, Esq., New York—Alex. Laird and Wm. Gray, Agents.

BRANCHES: Alisa Craig, Dundas, Ottawa, Strathroy, Ayr, Dunville, Paris, Thorold, Belleville, Galt, Parkhill, \*Toronto, Goderich, Peterbor'gh, Toronto J'n St. Cath'rines, Walkerton, Berlin, Guelph, Sarnia, Walkerville, Brantford, Jarvis, S Ste. Marie, Waterloo, Cayuga, London, Seaford, Waterloo, Chatlam, Montreal, Simcoe, Windsor, Collingwood, Orangeville, Stratford, Woodstock, Winnipeg.

\*Head Office, 19-25 King St. W. City Branches: 712 Queen St. E.; 450 Yonge St., cor. College; 791 Yonge St.; 288 College St.; cor. Spadina; 546 Queen St. W.; 416 Parliament St. and 128 King St. E. \*Main Office, 157 St. James St. City Branches: 19 Chaboullie Square and 276 St. Lawrence St. Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Travellers' letters of credit issued for use in all parts of the world.

Interest allowed on deposits. BANKERS AND CORRESPONDENTS. Great Britain—The Bank of Scotland. India, China and Japan—The Chartered Bk of India, Australia & China; Germany, The Deutsche Bk Australia & New Zealand—The Union Bk. of Australia. Paris, France—Crédit Lyonnais, Lazard Freres & Cie Brussels, Belgium—J. Mathieu & Fils. New York—The Am. Ex. National Bk of New York Chicago—The Am. Ex. National Bk of Chicago. San Francisco and British Columbia—The Bank of British Columbia. Hamilton, Bermuda—The Bk. of Bermuda. Kingston, Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up, \$1,500,000  
Reserve Fund, 40,000  
HEAD OFFICE, TORONTO.

DIRECTORS: G. R. R. Cockburn, Esq., M.P., President. Donald Mackay, Esq., Vice-President. G. M. Rose, Esq., Hon. J. C. Atkins, A. S. Irving, Esq., R. D. Perry, Esq., D. Ulliot, Esq., C. McGILL, General Manager. E. MORRIS, Inspector.

BRANCHES: Aurora, Lindsay, Port Arthur, Bowmanville, Montreal, Sudbury, Buckingham, Q. Mount Forest, Toronto, Cornwall, Newmarket, 500 Queen St. W., Kingston, Ottawa, Peterbor', Toronto. AGENTS: London, Eng.—Parr's Banking Co. and the Alliance Bank [Ltd.] France and Europe—Crédit Lyonnais. New York—The Fourth National Bank and the Agents of the Bank of Montreal. Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.  
Capital (fully paid up) \$1,500,000  
Rest, 925,000

DIRECTORS: CHARLES MAGEE, President. GEORGE HAY, Esq., Vice-President. Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser, John Mather, David MacLaren, D. Murphy. Branches—Araprior, Carleton Place, Hawkesbury, Keewatin, Kemplville, Pembroke, Parry Sound, Rideau Street, Bank Street, Ottawa, Ont., Rat Portage, Winnipeg, Man. GEO. BURN, General Manager. D. M. FINNIE, Local Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.  
Capital Paid-Up, \$1,200,000

DIRECTORS: R. AUDETTE, Esq., President. A. B. DUPOIS, Esq., Vice-President. Hon. Judge Charveau, V. Chateaufort, Esq., M.P.P. N. Roy, Esq., V. Fortier, Esq., J. C. Villeneuve, Esq., M.P.P. GEORGE CREBASSA, General Manager. P. LAFRANCOISE, Manager, Quebec Office, Inspector.

Branches: P.Q.—Quebec, St. John's Suburb, St. Roch's, Montreal, Sherbrooke, St. Francois, N. E. Beauce, St. Marie, Beauce, Chicoutimi, Roberval, Ottawa, Ont., Winnipeg, Man. Agents—England—The National Bank of Scotland, London. France—Crédit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Freres & Co., Paris. United States—The National Bank of the Republic, New York; National Reserve Bank, Boston, Mass. Prompt attention given to collections. Correspondence respectfully solicited.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid) \$1,250,000  
RESERVE FUND 875,000  
HEAD OFFICE HAMILTON.

DIRECTORS: JOHN STUART, President. A. G. RAMSAY, Vice-President. John Proctor, Geo Roach, Wm. Gibson, M.P., A. T. Wood, A. B. Lee, (Toronto.)

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

Correspondents in United States:—New York—Fourth National Bk; and Hanover National Bk. 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.

THE DOMINION BANK.

Capital, \$1,500,000 | Reserve Fund, \$1,500,000  
DIRECTORS: JAS. AUSTIN, President. Sir. FRANK SMITH, Vice-President. Wm. Ince, Edward Leadley, E. B. Osler, James Scott, William D. Matthews.

HEAD OFFICE, TORONTO. Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Ottawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W. cor. Esher; Dundas St., cor. Queen; Spadina Ave., No. 386; Sherbourne St., cor. Queen; Market St., cor. King and George Sts. Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies. R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK.

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

BOARD OF DIRECTORS: THOS. E. KENNY, M.P., President. THOMAS RITCHEY, Vice-President. M. Dwyer, Wiley Smith, Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

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, Notre Dame St. West. Cote St. Antoine, Green Avenue. 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, C. B. Dorchester, N. B. Sackville, N. B. Fredericton, N. B. St. John's N'fd. Guysboro, N. S. Summerside, P.E.I. Kingston, N.B. Sydney, N. S. Londonderry, N. S. Truro, N. S. Lunenburg, N. S. Weymouth, N. S. Maitland, N. S. Woodstock, N. B.

Correspondents: Dominion of Canada, Merchants Bank of Canada. New York, Chase National Bank. Boston, the National Hide & Leather Bank. Bermuda, the Bank of Bermuda, Ltd. Chicago, American Exchange National Bank. London, England, Bank of Scotland. Paris, France, Credit Lyonnais. Collections made at lowest rates and promptly remitted for. Telegraphic transfers and drafts issued at current rates.

La Banque Jacques Cartier.

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

DIRECTORS: Hon. ALPH. DESJARDINS, M.P., President. A. S. HAMELIN, Esq., Vice-President. DUMONT LAVIOLETTE, A. L. DEMARIGNY, JOEL LEDUC. A. L. DEMARIGNY, Managing Director; TANCREDE BIENVENU, Assistant Mgr.; E. G. St. JEAN, Inspector. Branches—St. Hyacinthe, A. Clement, Mgr.; Drummondville, J. E. Girouard, Mgr.; Beauharnois, J. Leduc, Mgr.; Hull, P. Q., J. P. de Martigny, Mgr.; Laurentides, P. Q., H. H. Ethier, Mgr.; St. Sauveur (Quebec), N. Dion, Mgr.; Quebec, Rue St. Jean, C. S. Powell, Mgr.; Fraserville, J. O. Leblanc, Mgr.; Valleyfield, L. de Martigny, Mgr.; Victoriaville, A. Marchand, Mgr.; Plessisville, E. C. P. Chevrelle, Mgr.; Ste. Anne de la Pêrade, J. A. Rousseau, Mgr.; Edmonton, N.W., S. R. Benoit, Mgr. Branches in Montreal—St. Jean Baptiste, A. Boyer, Mgr.; Ste. Cunegonde, E. St. Jacques, Accountant; St. Henri, H. Dorion, Mgr.; Rue Ontario; G. Leclerc, Jr., Mgr. Savings Department—At Head Office and Branches.

Correspondents—London, Eng., Le Credit Lyonnais, Le Comptoir National d'Escomptes de Paris, Paris, France—Le Credit Lyonnais. Le Comptoir National d'Escomptes de Paris, New York, National Bank of the Republic, Bank of America, Bank of Montreal, Boston, The Merchants National Bank, Chicago, Bank of Montreal, Canada, the Merchants Bank of Canada, Bank of British North America. Letters of Credit and Circular Notes for travellers issued available in all parts of the world.

The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000  
Rest, 280,000

HEAD OFFICE, QUEBEC

Board of Directors. ANDREW THOMSON, Esq., President. Hon. E. J. PRIOR, Vice-President. D. C. THOMSON, Esq., E. J. Hale, Esq., E. Giroux, Esq., James King, Esq., M.P.P., John Breakay, Esq., Gen. Manager. E. E. Webb, Inspector. J. G. Billeit, Inspector.

Branches: Alexandria, Ont. Ottawa, Ont. Boissevain, Man. Quebec, Que. Carberry, Man. " " St. Louis Lethbridge, N.W.T. Shelburne, Ont. Merrickville, Ont. Smith's Falls, Ont. Montreal, Que. Souris, Man. Moosomin, N.W.T. Toronto, Ont. Morden, Man. Virton, Man. Neepawa, Man. Wiarton, Ont. Norwood, Ont. Winchester, Ont. Winnipeg, Man.

Foreign Agents: London, Parr's Banking Co. & Alliance Bank [Ltd]. Liverpool, Parr's Banking Co. & Alliance Bank [Ltd]. New York, "National Park Bank Boston, Lincoln National Bank St. Paul, St. Paul National Bank Buffalo, Queen City Bank Chicago, Ill. Globe National Bank Detroit, First National Bank Great Falls, Mont. First National Bank Minneapolis, National Bank of Commerce.

The Standard Bank of Canada

Capital Paid-up, \$1,000,000  
Reserve Fund, 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, Jas. Scott.

AGENCIES: Bowmanville, Cannington, Kingston, Brantford, Chatham, Markham, Bradford, Colborne, Newcastle, Brighton, Durham, Parkdale, Toronto, Brussels, Forest, Picton, Campbellford, Harriston, 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, Manager.

Eastern Townships Bank.

Authorized Capital, \$1,500,000  
Capital Paid-Up, 1,499,905  
Reserve Fund, 720,000

BOARD OF DIRECTORS: R. W. HENNEKER, President. Hon. M. H. COCHRANE, Vice-President. Ierael Wood, J. N. Guier, Thomas Hart, N. W. Thomas, T. J. Tuck, G. Stevens, John G. Foster.

HEAD OFFICE, SHERBROOKE, Que. Branches—Waterloo, Richmond, Coaticook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon. Correspondents: Montreal—Bank of Montreal. London, England, National Bank of Scotland. Boston—National Exchange Bank. New York—National Park Bank. Collections made at all accessible points and promptly remitted for.

THE WESTERN BANK

HEAD OFFICE, OSHAWA, Ont.  
Capital Authorized, \$1,000,000  
Capital Subscribed, 500,000  
Capital Paid-Up, 372,400  
Reserve, 100,000

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, Paley, Penetanguishene, Port Perry. 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 Chartered Banks.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

St. Stephen, N. B.

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

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

AGENTS.

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

**BANQUE D'HOCHELAGA.**

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

DIRECTORS.

F. X. ST. CHARLES, .. R. BICKERDIKE,  
President, .. Vice-Pres.  
Chs. Chaput, .. J. D. Rolland, .. J. A. Vallancourt  
M. J. A. FRENBERGAST, .. Manager  
C. A. GIROUX, .. Assistant Manager  
A. W. BLOUIN, .. Inspector

Head Office, Montreal.

BRANCHES—Three Rivers, P. Q.; Joliette, P. Q.;  
Sorel, P. Q.; Valleyfield, P. Q.; Louiseville, P. Q.;  
Vankleek Hill, Ont.; Winnipeg, Man.; Montreal;  
1376 St. Catherine St. E., Notre Dame St. West.

CORRESPONDENTS—London, Eng.—The Clydes-  
dale Bank (Limited). Paris, France—Credit  
Lyonnais, Cr dit Industriel et Commercial, Comptoir  
National d'Escompte de Paris, Soci t  G n rale.  
Brussels—Cr dit Lyonnais. Ant-  
werp—Banque Centrale Anversoise. Berlin, Ger-  
many—Dutch Bank. New York—National Park  
Bank, Importers' and Traders' National Bank and  
Messrs. Ladenburg, Thalmann & Co. Boston—  
National Bank of Redemption, Third National Bank.  
Chicago—National Live Stock Bank. Illinois Trust  
and Savings Bank.

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

**Traders Bank of Canada**

(Incorporated by Act of Parliament 1855).

Authorized Capital, .. .. . \$1,000,000  
Capital Paid-Up, .. .. . 668,400  
Reserve Fund, .. .. . 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, .. President.  
C. D. Warren, Esq., .. Vice-President.  
W. J. GAGE, Esq., .. JOHN DRYNAN, Esq.,  
J. W. DOWD, Esq., .. ROBT. THOMSON, Esq.,  
.. of Hamilton.

Head Office, .. Toronto.

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

BRANCHES:

Aylmer, Ont., .. Ingersoll, .. Ridgetown,  
Drayton, .. Leamington, .. Sarnia,  
Elmira, .. Norwich, .. Strathroy,  
Glencoe, .. North Bay, .. St. Mary's,  
Guelph, .. Orillia, .. Tilsonburg,  
Hamilton, .. Port Hope, .. Windsor.

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

**HALIFAX BANKING CO.**

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBIE UNLACK, .. President.  
L. J. MORTON, .. Vice-President.  
F. D. Corbett, James Thomson, C. W. Anderson  
H. N. WALLACE, .. Cashier.  
A. ALMAN, .. Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Ant-  
igonish, Barrington, Bridgewater, Canning, Locke-  
port, Lunenburg, New Glasgow, Parrsboro, Shel-  
burne, Springfield, Truro, Windsor. New Bruns-  
wick: Sackville, St. John.

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

**J. DUNCAN DAVISON**

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



**COMMISSIONER**

For Following Provinces:

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

Loan Societies.

**THE CENTRAL CANADA**

Loan and Savings Company of Ont.  
TORONTO.

Head Office, cor. King and Victoria Streets,

GEORGE A. COX, .. President.

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

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

Executors and Trustees are authorized by law to  
invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

**The Dominion Savings  
& Investment Society**

London, .. .. Canada.

Capital Subscribed, .. .. . \$1,000,000 00  
" Paid-Up, .. .. . 932,474 97  
Total Assets, .. .. . 2,541,374 27

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

N. MILLS, Manager.

**THE HAMILTON  
Provident and Loan Society**

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

Capital Subscribed, .. .. . \$1,500,000 00  
Capital Paid-Up, .. .. . 1,100,000 00  
Reserve and Surplus Profits, .. .. . 330,027 00  
Total Assets, .. .. . 3,730,575 85

DEPOSITORS received and interest allowed at the  
highest current rates.

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

Banking House—King Street, Hamilton.

H. D. Cameron, Treasurer.

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

INCORPORATED BY SPECIAL ACT OF THE  
LEGISLATURE.

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

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

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

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

Send for information to the Manager.

W. BARCLAY STEPHENS.

**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.

**JAMES BAXTER,**

NOTE BROKER,

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

157 1/2 St. James Street,

MONTREAL.

Oceanic Steamships.

**ALLAN LINE**  
ROYAL MAIL STEAMSHIPS.



Liverpool, Londonderry, Quebec and  
Montreal Royal Mail Service.

From Liverpool.	Steamships.	From Montreal.	From Quebec.
15 Aug. ....	Parisian .....	31 Aug. ....	1 Sept. ....
22 " .....	"Mongolian.....	7 Sept. ....	7 " .....
29 " .....	"Numidian.....	14 " .....	15 " .....
5 Sept. ....	"Sardinian.....	21 " .....	22 " .....
12 " .....	"Laurentian.....	28 " .....	29 " .....
19 " .....	"Parisian.....	5 Oct. ....	6 Oct. ....

The Steamers of this service carry all classes of  
Passengers.

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

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

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

Other Steamers sail from Quebec at 9 a.m. Sunday,  
and from Rimouski at 9 p.m. Sunday, calling at  
Moville (Londonderry) to land Mails and passengers.  
The Laurentian carries First Cabin passengers  
only on the East bound passage.

The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

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

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

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

Steerage to Liverpool, London, Glasgow, Belfast or  
Londonderry, including every requisite for the  
voyage, \$16.00.

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

(Late State Line of Steamers.)

From New Pier foot of W. 21st Street, New York.	From Glasgow.	Steamships.	From New York.
16 Aug. ....	State of California.....	31 Aug 8.00 a.m.	
30 " .....	State of Nebraska.....	14 Sept 1.30 a.m.	
13 Sept .....	State of California.....	28 " 12.30 p.m.	
27 " .....	State of Nebraska.....	12 Oct 10.00 a.m.	
11 Oct .....	State of California.....	26 " 11.00 a.m.	
25 " .....	State of Nebraska.....	9 Nov 9.00 a.m.	
8 Nov .....	State of California.....	23 " 8.30 a.m.	
22 " .....	State of Nebraska.....	7 Dec 8.00 a.m.	

And fortnightly thereafter.

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

Outfit for Steerage passengers furnished free.

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

**Glasgow, Quebec and Montreal  
Service.**

From Glasgow.	From Montreal.	Steamships.	On or about
16 Aug. ....	Buenos Ayrean.....	3 Sept. ....	
23 " .....	Norwegian .....	10 " .....	
30 " .....	*Siberian .....	17 " .....	
6 Sept. ....	*Pomeranian.....	24 " .....	
13 " .....	*Sarmatian .....	1 Oct. ....	
20 " .....	Buenos Ayrean.....	8 " .....	
27 " .....	Norwegian .....	15 " .....	
4 Oct. ....	*Siberian .....	22 " .....	

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

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

**London, Quebec & Montreal Service**

From London.	From Montreal.	Steamships.	On or about
17 Aug. ....	Monte Videan.....	4 Sept. ....	
24 " .....	Greclan .....	11 " .....	
31 " .....	Brazilian .....	18 " .....	
7 Sept. ....	Rosarian .....	25 " .....	
14 " .....	Austrian .....	2 Oct. ....	
21 " .....	Monte Videan.....	8 " .....	
28 " .....	Greclan .....	15 " .....	

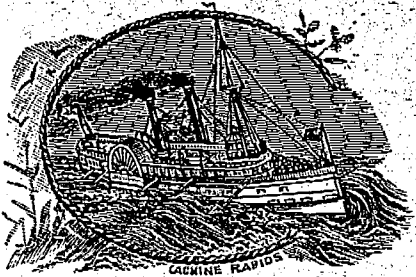
And weekly thereafter. No passengers carried by  
this service.

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

H. & A. ALLAN,  
General Agents

Portland, Boston or Montreal.

Aug. 7th, 1895.



**Richelieu & Ontario Nav. Co.**

**Toronto Line.**

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

**Hamilton Line.**

Leaves every Thursday at 4 p.m.

**Are You Aware**

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

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

**H. FOSTER CHAFFEE,**

District Passenger Agent,

128 St. James St., - Montreal.  
Telephone 1731. (Opp. P.O.)

**Legal.**

**Cornwall, Ont.**

JAS. LEITCH. J. G. HARKNESS. R. A. PRINGLE.

**LEITCH, PRINGLE & HARKNESS,**  
BARRISTERS,  
Solicitors for Ontario Bank,

**Kingston, Ont.**

**SMYTHE & SMITH,**

Barristers, Solicitors, &c.,

E. H. SMYTHE, LL.D., Q.C. O. FRONTENAC SMITH.

**London, Ont.**

**W. H. BARTRAM,**

Barrister, Solicitor, Notary, &c.

OFFICE: 99 DUNDAS STREET WEST.

**GIBBONS, McNAB & MULKERN,**

Barristers, Attorneys, &c.

Office: Corner Richmond and Carling Sts.

Geo. C. Gibbons, Q.C., Geo. McNab,  
P. Mulhern, Fred. F. Harper.

**Montreal.**

**MACMASTER & MACLENNAN,**

Advocates, Barristers, &c.

Donald Macmaster, Q.C., D.C.L.  
F. S. MacLennan, B.C.L.

Rooms 47, 49 & 50 Temple Building,  
185 St. James St.

**ABBOTTS, CAMPBELL & MEREDITH,**

Advocates,

North British Chambers, 11 Hospital Street

**ATWATER & MACKIE,**

Advocates and Barristers,

Commissioners, &c.

191 St. James Street.

**DUHAMEL & MERRILL,**

Advocates.

ROYAL INSURANCE BUILDING.

1709 Notre Dame St., City

**Legal.**

**MARECHAL & MACKAY,**

Advocates,

NEW YORK LIFE BUILDING.

Ottawa, Ont.

**G. GEORGE F. HENDERSON,**

Solicitor, &c.,

18 Scottish Ontario Chambers

Peterborough, Ont.

**HATTON & WOOD,**

Barristers, Solicitors, &c.

G. W. HATTON.

R. E. WOOD, B.A.

**W. A. STRATTON, B.A., LL.B.,**

Barrister, Solicitor, Etc.

Seaforth, Ont.

**MCCAUGHEY & HOLMESTED,**

Barristers, &c.

Simcoe, Ont.

**G. W. WELLS,**

(Late Killmaster & Wells)

Barrister, Solicitor, &c.

Toronto, Ont.

**JONES BROS. & MACKENZIE,**

Barristers & Solicitors,

Canada Permanent Chambers, Toronto.

CLARKSON JONES, BEVERLY JONES,  
GEO. A. MACKENZIE, O. J. LEONARD.

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

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

**Legal Directory.**

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

**ONTARIO.**

ARTHUR ..... M. M. MacMartin  
AYLMER ..... Miller & Backhouse  
BARRIE ..... Lount, Dickinson & McWatt  
BELLEVILLE ..... Mickel & Roberts  
BLENHEIM ..... R. L. Gosnell  
BOWMANVILLE ..... R. Russell Loscombe  
BROCKVILLE AND ATHENS

Wood, Webster & Stewart

BROCKVILLE ..... Brown & Fraser  
CAMPBELLFORD ..... A. L. Colville  
CANNINGTON ..... A. J. Reid  
CARLETON PLACE ..... Colin McIntosh  
COBOURG & COLBORNE,

Field & McColl

CORNWALL ..... Leitch, Pringle & Harkness  
CORNWALL, McLennan, Liddell & Cline  
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. Overell  
KEMPTVILLE ..... F. J. French, Q.C.  
KINGSTON ..... Britton & Whiting  
LEAMINGTON ..... W. T. Easton  
LINDSAY ..... R. J. McLaughlin  
LISTOWELL ..... S. B. Morphy

LONDON ..... J. L. Darling  
LONDON, Gibbons, McNabb & Mulhern  
LONDON ..... W. H. Bartram  
L'ORIGNAL ..... J. Maxwell  
MIDLAND ..... Steers & Ambrose  
MITCHELL ..... Dent & Hodge  
MOUNT FOREST ..... Perry & Perry  
MORRISBURG ..... Johnston & Bradfield  
NIAGARA FALLS ..... Hill & Ingles  
NEWMARKET ..... Thos. J. Robertson

NORWOOD ..... T. M. Grover  
OAKVILLE ..... R. S. Appleby  
ORANGEVILLE ..... Meyers & Robb  
OSHAWA ..... J. F. Grierson

**Legal Directory.**

**ONTARIO—Continued.**

OTTAWA ..... Arthur W. Gundry  
OTTAWA ..... Geo. F. Henderson  
OWEN SOUND ..... Creasor Smith & Notter  
PARIS ..... Foley & Dalzell  
PETERBOROUGH ..... J. Williams Bennet  
PETROLEA ..... Dawson & Greenizen  
PICTON ..... Wright & Walsley  
PORT ELGIN ..... J. C. Dalrymple  
PORT HOPE ..... Chisholm & Chisholm  
PORT HOPE ..... H. A. Ward  
PRESCOTT AND KEMPTVILLE,  
F. J. French, Q.C.

SARNIA ..... A. Weir  
SAULT STE MARIE ..... Hearst & McKay  
SHELBURNE ..... John W. Douglas  
SMITH'S FALLS ..... Lovell & Farrell  
ST. MARY'S ..... Armour W. Ford  
ST. THOMAS ..... MacDougall & Robertson  
STRATFORD ..... MacPherson & Davidson  
TRENTON ..... MacLellan & MacLellan  
TEESWATER ..... John J. Stephens  
THORNBURY ..... Wilson & Dyre  
TILSONBURG ..... W. A. Dowler  
TORONTO, Roaf, Curry, Gunther & Green  
TORONTO ..... Jones Bros. & McKenzie  
TORONTO ..... Arch. J. Sinclair  
UXBRIDGE ..... J. A. McGillivray  
VANKLEEK HILL, F. W. Thistlethwaite  
WATFORD ..... Fitzgerald & Fitzgerald  
WELLAND ..... J. Clarke Raymond  
TORONTO ..... Joseph Nason  
WESTON ..... do  
WINGHAM ..... Myer & Dickinson  
WINDSOR, Patterson, Leggat & Murphy  
WALKERTON ..... A. Collins

**QUEBEC.**

BEDFORD ..... Hobart Butler  
BUCKINGHAM ..... F. A. Baudry  
COWANSVILLE,

O'Halloran & O'Halloran

MONTMAGNY ..... Albert J. Bender  
PERCE & NEW CARLISLE, Jos. Garou  
PORTAGE DU FORT ..... C. P. Roney  
RICHMOND ..... G. H. Aylmer Brooke  
ROCK ISLAND ..... H. M. Hovey  
STANSTEAD ..... M. F. Hackett  
WATERLOO ..... D. Darby  
WATERLOO ..... C. A. Nutting

**NOVA SCOTIA.**

AMHERST, Townshend, Dickey & Rogers  
ANTIGONISH ..... A. Macgillivray  
BRIDGETOWN ..... T. D. Ruggles & Sons  
BRIDGEWATER ..... Owen & McLean  
HALIFAX ..... Alfred Whitman  
KENTVILLE ..... W. E. Roscoe  
LIVERPOOL ..... J. N. S. Marshall  
LIVERPOOL ..... Jason M. Mack  
LUNENBURG ..... S. A. Chesley  
PORT HOOD ..... S. Macdonald  
SYDNEY ..... Chisholm & Crowe  
WINSOR ..... H. F. McLatchy  
WINDSOR ..... H. D. Ruggles  
YARMOUTH ..... E. H. Armstrong  
YARMOUTH ..... Sanford H. Pelton

**NEW BRUNSWICK.**

CAMPBELLTON ..... H. F. McLatchy  
CHATHAM ..... Warren C. Winslow  
EDMUNSTON ..... A. Rainsford Balloch  
HAMPTON ..... A. Le B. Tweedie  
NEWCASTLE—See Chatham.  
MONCTON ..... Harvey Atkinson  
SUSSEX ..... White & Allison

**PRINCE EDWARD ISLAND.**

CHARLOTTETOWN, M. & D. C. McLeod  
GEORGETOWN ..... D. A. MacKinnon

**MANITOBA.**

PILOT MOUND ..... W. A. Donald  
RED DEER ..... Geo. W. Green  
SELKIRK ..... James Hea  
WAWANESA ..... Jos. H. Chamber  
WINNIPEG ..... Patterson & Howar

**BRITISH COLUMBIA.**

NEW WESTMINSTER, Forin & Forin  
VANCOUVER ..... J. H. Hall

**NORTHWEST TERRITORY.**

CALGARY ..... Lougheed & McCart  
CALGARY ..... James Mu  
EDMONTON ..... Brown & Prin

\* **BLACKMAN'S** \*

**Patent Power Ventilating**

\* **WHEEL.** \*

HEATING.

COOLING.

DRYING.

VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

**MILLER BROS. & TOMS, - Agents, - MONTREAL**

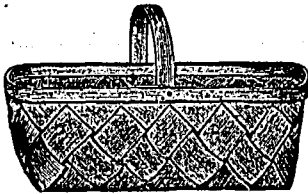
- THE -

**Oakville Basket Co.**

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers  
**OAKVILLE, ONT.**



DEVOTED TO

*Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
Stock Enterprises.*

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION.

Montreal Subscribers,	\$8 a year.
Mall Subscribers to any other part of	
Canada,	\$2 a year
British Subscribers,	12s. Stg.
American,	\$8
Single Copies,	10c. each

*Editorial and Business Offices:*

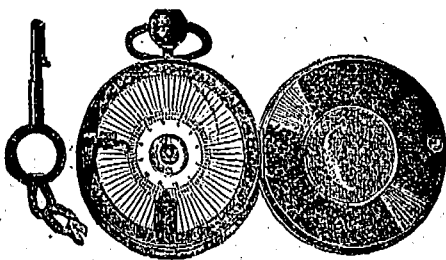
Nos. 171 and 173 St. James Street  
Head of St. John Street,

**MONTREAL.**

M. S. FOLEY, Editor, Publisher and Proprietor.

We do not undertake to return unused manuscripts.

All payments to be made to headquarters at Montreal.



**HAHN'S** Latest Improved  
**Watchman's Time Detector.**

This Clock is adapted for 6 or 12 Stations and the keys are all different.

The registering is all done by numbers ranging from 1 to 6, and 1 to 12, instead of as in the old style Time Detectors which mark either by holes or an impression on the dial, being the same for all stations.

For circulars, prices and further information,

Address **NANZ & CO., 116 & 116 1/2 Chambers St., NEW YORK, N.Y.**

This Clock received the First Prize at the World's Columbian Exposition.

USE

**McCOLL'S**

LARDINE MACHINE - -  
CYLINDER AND ENGINE

**OILS.**

Manufactured by

**McCOLL, BROS. & CO., TORONTO**

**FOR SALE**  
At less than Half Price,  
— THE —  
**TYPE-SETTING MACHINES**

Employed during the last two years in the Composing-Room of the "Journal of Commerce."  
All in good order.

M. S. FOLEY, Prop.

GRATEFUL—COMFORTING.

**EPPS'S COCOA.**

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa, Mr. Epps has provided for our breakfast and supper a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*  
Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd.,  
HOMOEOPATHIC CHEMISTS, LONDON, ENGLAND.

**Caverhill, Learmont & Co.,**

WHOLESALE SHELF HARDWARE MERCHANTS,

Caverhill's Buildings, St. Peter St.,

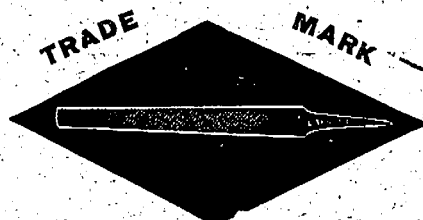
Largest and most complete stock of SHELF HARDWARE in the Dominion.

MONTREAL.

**BLACK DIAMOND FILE WORKS.**

Great American Cross Cut Saw Files.  
..... Double Ended Taper Saw Files.

Lightning Saw Files.  
Band Saw Files.  
Gin Saw Files.  
Circular Gin Saw Files.  
Square Gulleting Saw Files.



Single Stave Saw Files.  
Double Stave Saw Files.  
Gulleting Saw Files.  
Machine Band Saw Files.  
Climax Saw Files.

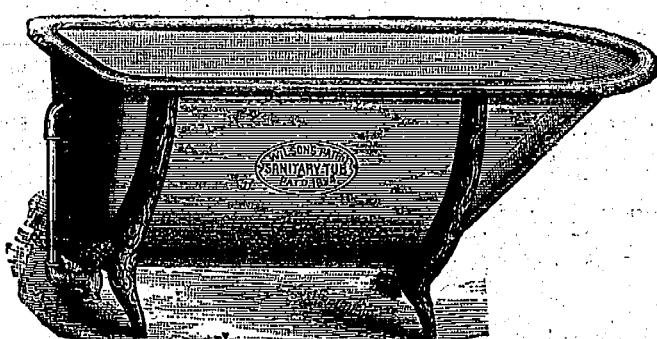
Machinists' Files of every Description.

G. & H. BARNETT COMPANY,

PHILADELPHIA, Pa., U. S. A.

R. M. WILSON'S

**Solid Copper Bath Tub.**



Success assured to all who handle the Wilson Patent Sanitary Bath Tub. The only Solid Copper Bath Tub on the market. No iron or steel to rust. No enamel to chip. There is no ground for the statement that the Solid Copper Tub will accumulate Verdigris, the Copper being protected by a special preparation, it being a well-known fact that Copper which is protected cannot accumulate Verdigris.

MANUFACTURED BY

R. M. WILSON, - Rome, N. Y.

New York Office: 92 Walker Street.

Also Manufacturer of Copper Range Boilers, Closet Seats & Tanks & Brass Work.

WRITE FOR CATALOGUE.

*The Montreal Business College.*

Cor. Victoria Square and Craig Street,  
MONTREAL, Que.

Is the largest, best equipped and most thorough commercial college in Canada. Nine expert teachers with business experience give their time and attention exclusively to the students of this institution. The course comprises Book-keeping in all its forms, with office training in the Actual Business Department, Arithmetic, Penmanship, Correspondence, Commercial Law, French, English, Typewriting and Shorthand in both languages, Civil Service and other special courses. Students may enter for a full course or a single subject.

The College office will open on Aug. 26th for the registration of students, and studies will be resumed on Sept. 3rd. Write, call or telephone (2390) for the beautiful souvenir prospectus.

Address:

J. D. DAVIS, Principal.

ESTABLISHED 1873.

**GEO. F. TAYLOR & BRUSH,**  
80 Pine Street, NEW YORK,  
Commission Merchants and Brokers in  
**FERTILIZER - CHEMICALS**  
And Materials Generally,  
Glues, Bone, Boneblack, Tallow, Etc.  
CORRESPONDENCE AND CONSIGNMENTS SOLICITED.



**"JARDINE" AXLE CUTTER,**

For Repairing Axles Worn Loose for the Wheel.

A good Tool at a price a blacksmith can afford.

Every blacksmith needs one, and a large percentage buy when it is brought to their notice.

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

DELORME BROS., Montreal,  
Agents for Quebec & Maritime Provinces.

Get an Estimate from us  
for your

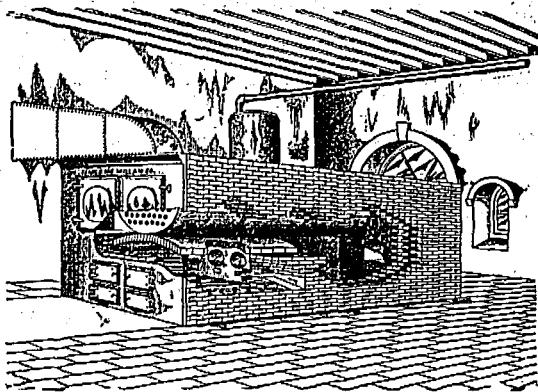
**Catalogues.**

JOURNAL OF COMMERCE.



# JAS. McMILLAN COMPANY

Established 1855



**SMOKELESS**

## Furnace AND Fuel Saver

THE OLDEST BOILER SETTERS AND FURNACE BUILDERS in CHICAGO.

Our Furnace is constructed on scientific principles. It can be put in in one day. No iron to burn out. A great protection to the boiler. Can use any fuel. Perfect radiation and combustion guaranteed.

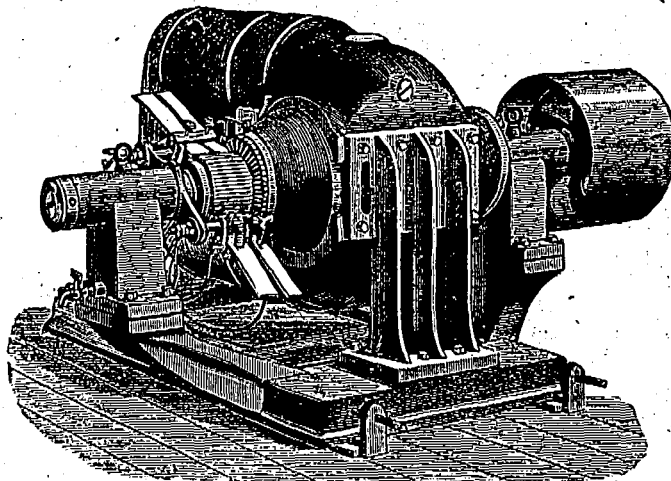
**JAMES McMILLAN CO.,** 21 So. Canal St. Chicago.

MANUFACTURERS OF Constant Potential Dynamos and Motors of all sizes & voltages for lighting and power

**ADVANTAGES CLAIMED:**

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking consequently small wear of Commutator and brushes.

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



**KAY ELECTRICAL MANUFACTURING CO.,** 263 James Street, North, Hamilton, Ont.

## Cherry-Younglove Ventilated Dynamo Brush.



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

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

CANADIAN AND FOREIGN LETTER OF PATENT FOR SALE. **Younglove & Gere, SYRACUSE, N.Y.**



## THE Fleming Woven Wire Dynamo Brush. \*

Send for Descriptive Circular.

### WILFRID H. FLEMING,

Patentee and Sole Manufacturer,

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—"Your brushes have given the best of satisfaction."

## Mount Bros.

Manufacturing Electricians,

776 CRAIG STREET MONTREAL.

Manufacturers of Electric Bells, Annunciators, Watchmen's Clocks, Push Buttons, Telephones of all kinds, and Electric Apparatus of every description.

Any of the above, made and fitted up promptly, in a reliable manner, and at moderate cost.

Repairs executed and satisfaction guaranteed.

Bell Tel. 1265.

## Swinging Ball Lightning Arresters.



Ask for Prices on

Transformers, Rheostats, AND Keystone Instruments

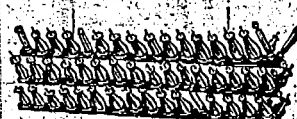
Manufactured by

**GEO. L. COLGATE COMPANY,**

186 Liberty St., NEW YORK.

## F. S. BAKER,

Manufacturer of the



Globe Rack,

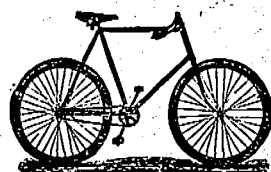
A new thing and a good thing. Saves Room, Time, Chimneys and Money.

OFFICE AND FACTORY, 30 First and 60, 62 and 64 Jay Streets, UTAH, N. Y.

# THE Monarch

King of Bicycles.

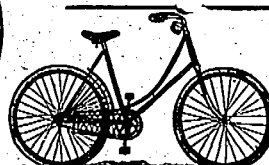
LIGHT, STRONG,  
SPEEDY, HANDSOME.



FINEST MATERIAL.

SCIENTIFIC

WORKMANSHIP.



**Four Models—\$85 and \$100.**

EVERY MACHINE FULLY GUARANTEED.

SEND 2-CENT STAMP FOR CATALOGUE.

## MONARCH CYCLE CO.

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

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

P. R. WRIGHT, CANADIAN AGENT, 6-8 Adelaide St. W., Toronto, Ont.

### CARSLEY'S COLUMN.

# CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

## Dry Goods • Merchants.

SPECIALTIES:

COLORED AND BLACK

# CASHMERE

## SILKS

AND

# DRESS GOODS,

Mantles and Jackets.

## Carsley, Sons & Co.,

113 St. Peter Street,

— MONTREAL.

## TOWNSEND, HOSTETTER & CO.

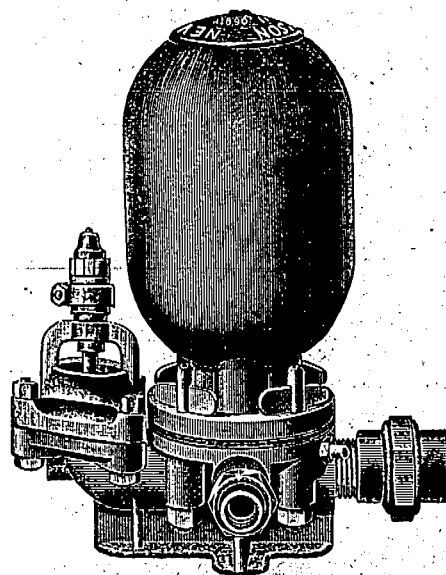
CHICAGO, ILL.

MANUFACTURERS OF SIGNS of every description.

Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.



## F. B. HANSON,

Successor to THOMAS HANSON,

MANUFACTURER OF

→ New Patent ←

IMPROVED SINGLE AND DOUBLE COMPOUND

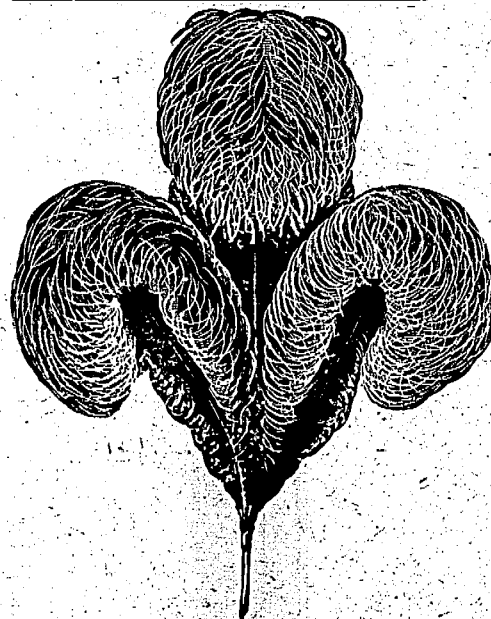
## Hydraulic Rams

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

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.

## Ostrich Feathers.



LARGEST HOUSE IN AMERICA.

Ostrich Feathers & Boas, a Specialty.

## J. A. Stein,

10 W. 4th Street,

NEW YORK CITY.

→ Tips, Plumes and Prevailing Styles, all Prices. ←

CORRESPONDENCE SOLICITED.

## Leading Manufacturers, &amp;c.

**D. MORRICE, SONS & CO.**  
MONTREAL and TORONTO.  
Manufacturers' Agents  
and General Merchants

The Dominion Cotton Mills Co., Montreal

MILLS AT  
Hochelaga, Conticooke, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N.S., Magog. (Print Works).

Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Cratones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at

Milltown, Cornwall, Hamilton, Merriton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Gingham, Oxfords, Flannelettes, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

Tweeds—Fine, Medium and Coarse; Etoffes Blankets, Horse Blankets, Saddle-felt, Glove Linings.

Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.

Serges, Yarns.

Knitted Underwear—Socks and Hosiery, in Men's, Ladies' and Children's.

Cardigan Jackets—Mitts and Gloves.

Braid—Fine Mohair for Tailoring, Dress Braids and Linens, Corset Laces.

Carpet Rugs.

The Wholesale Trade Only Supplied

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

100 Gray Nun St., MONTREAL,  
MANUFACTURERS OF

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.

THE

**Ward Commercial Agency**

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

ROOM 10, BARRON BLOCK,

162 St. James Street, MONTREAL  
Attention Given to Special Reporting.

## Leading Manufacturers, &amp;c.

**Jas. A. Cantlie & Co.**  
Montreal & Toronto.  
General Merchants & Manufacturers' Agents

Canadian Tweeds, Flannels,  
Dress Goods,  
Knitted Underwear,  
Blankets, Etc., Etc.

REPRESENTING IN CANADA,

**F. P. SAVERY & CO.,**  
Huddersfield & Bradford, Eng.

ALSO  
**ALOYS. KNOPS,**  
Aachen, Germany.

**I. CUPPER SOHN,**  
Burtscheid, Germany,

WHOLESALE TRADE ONLY SUPPLIED.

THE

**Paper  
Pencil**

Something New!  
Something Good!

Can be sharpened with any pointed instrument as a pin or penknife.  
A sample by mail for seven cents.

\* MORTON, PHILLIPS & CO., \*

Blank Book Makers, Stationers and  
Printers,  
1755 & 1757 Notre Dame St., Montreal.

WANTED a man of high attainments  
good presence and energy to earn not  
less than \$2,000 a year. No cheap man  
need apply.

Address giving particulars.—

**Economist,**

P. O. Box 576, MONTREAL

**W. C. Johnson, M. Am. Soc. C. E.,**

Civil and Hydraulic  
Engineer,

NIAGARA FALLS, N. Y.

Water Power Development  
a Specialty.

## Leading Manufacturers, &amp;c.

**AUSTIN & ROBERTSON,**  
Wholesale \* Stationers,  
MONTREAL.

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

— THE —

**Dominion Cotton Mills  
Company.**

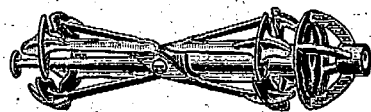
MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now  
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped  
"WARRANTED INDIGO BLUE."

**D. MORRICE, SONS & CO.,**  
MONTREAL & TORONTO.  
Selling Agents.



Above is a Cut of our

**PATENT LEVER FLUE CLEANER,**

Which for simplicity, durability and effectiveness  
is not equalled by any Scraper in the market. Al-  
though a new comer in the Dominion, we assure our  
customers that we are able to give them a first-class  
article at a very liberal discount, and would be  
pleased to quote prices on application.

Box 155. **Frontier Mfg. Co.,** BUFFALO,  
N. Y.

**Hamilton Cotton Co'y**

HAMILTON, ONT.

Manufacturers of

Cottonades, Denims,  
Warps and Yarns, Lamp Wicks,  
Twines, Webblings, &c.

STEAM and POWER

FOR ALL DUTIES.

**Pumps**  
& HYDRAULIC  
MACHINERY

**NORTHEY CO.**

LIMITED.

TORONTO,

... ONT.

Agents for the Province of Quebec,

**THE LAURIE ENGINE CO.,**

St. Catherine Street, MONTREAL.

**The Canadian Colored Cotton Mills Co.**

**FALL 1894.**

GINGHAMS, ZEPHYRS; FLANNETTES, DRESS GOODS. SKIRTINGS, OXFORDS, COTTONADES, AWNINGS, TICKINGS, ETC.—NOW READY.

See Samples in Wholesale Houses.

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

AGENTS.

**Montreal & Toronto.**

D. A. McCaskill, James S. N. Dougal

**McCASKILL, DOUGALL & CO.**

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

**Varnishes, \* Japans and Colors**

MONTREAL.

Suppliers to every Railroad Company and Car Shop in the Dominion.

**Dominion Blanket & Fibre Co., Ltd.**

MANUFACTURERS,

Horse Clothing, Blankets, Woolens, Rugs, &c.

7 St. Helen St., Montreal, Que.

**BERMUDA ADVERTISEMENTS.**

**W. T. JAMES,**

General Merchant and Ship Agent,

41 & 42 FRONT STREET,

HAMILTON, BERMUDA.

Agent for Hickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line.

Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

ESTABLISHED 1857.

**B. W. WALKER & CO.,**

GOVERNMENT AUCTIONEERS,

Ship Agents, Commission and Produce Merchants,

—AND DEALERS IN—

Fruits, Vegetables, Grain, Breadstuffs, Sugars, Fuel, Meats, Butter, &c.

25 Front Street, Hamilton, Bermuda.

Consignments solicited. Orders for Bermuda Produce promptly attended to.

**E. P. BUCK,** President & Gen. Manager. **W. S. DRESSER,** Sec'y & Treas. **WM. ANGUS,** Vice-Pres. & Agent.

**Royal Pulp & Paper Co.**

(Successors to Wm. Angus & Co.)

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

STORE, 15 Victoria Square, MONTREAL

Works and Head Office, EAST ANGUS, P.Q.

**J. J. MILLOY,**

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

*Commercial Summary.*

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

The Cincinnati Chamber of Commerce has established a new grade for wheat to be known as No. 4 Red Winter Wheat. It shall be sound, but not good enough to grade No. 3, and shall test not less than fifty-three pounds to the bushel.

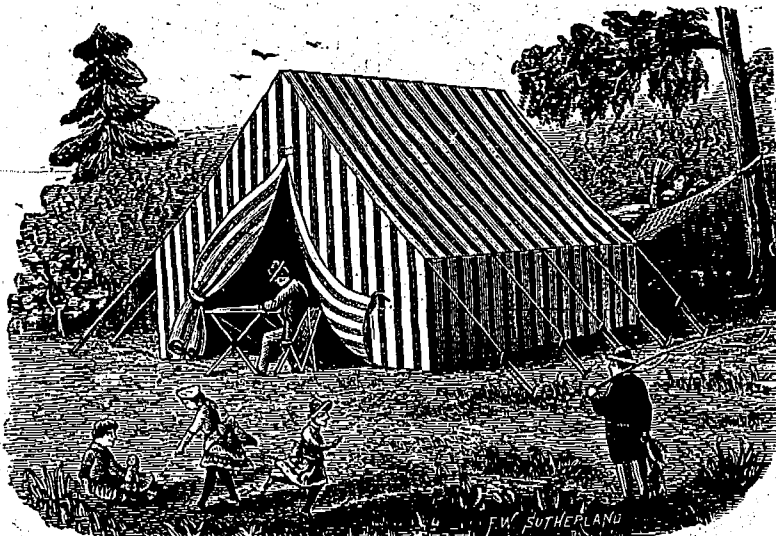
Two English railway companies, the Great Northern and the London and North-Western, have just succeeded in breaking the records for express service by running from London to Aberdeen, a distance of 500 miles, at the average rate of a mile a minute.

The total wheat crop of New Zealand for this year is 3,613,000 bushels, or 1,000,000 less than for the previous year. It is estimated that the Colony will have to import 50,000 bushels to supply its own requirements.

Johannesburg advices state that the total gold output from the Witwatersrand mines for the month of July amounted to 199,453 ounces, compared with 200,941 in the preceding month, and 167,953 ounces in July of 1894.

The Russian thistle has appeared in Indiana. It is supposed to have sprung from seeds dropped from through grain cars from South Dakota.

The Fort William Journal observes that the dairy industry in the West must be thriving to judge from the number of butter tubs which arrive at Fort William on almost every boat, en route to Manitoba and the Territories.



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

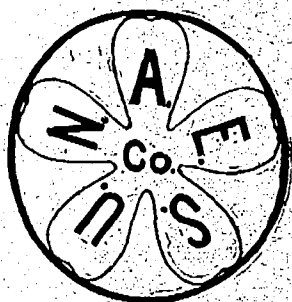
31 GOLD AND SILVER MEDALS—166 FIRST PRIZES.

Our exhibition record not being equalled in the world.

LIBERAL DISCOUNTS TO LUMBERMEN, RAILWAY CONTRACTORS, MERCHANTS, ETC.,

**Cole's National Manuf'g Co.,**

160 SPARKS ST., OTTAWA.



TRADE MARK.

**North American Electric Seal Unhairing Co.**

241 to 249 CENTRE STREET,

NEW YORK.

Best Method for Removing the Hair from Seal, Otter, Conies, Etc.

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

For the accommodation of European and Canadian trade, this Company has established a branch at 9 Rue de L'Epinette, St. Mandé, (Seine) France.

ALL ORDERS PROMPTLY ATTENDED TO.

To the Trade—  
Just Purchased.

60 Barrels  
**Cod Liver Oil,**

10 Tons

**\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, (Limited)**

Wholesale Druggists, etc., Montreal & Toronto.

FALL 1895.

**SPECIALS**

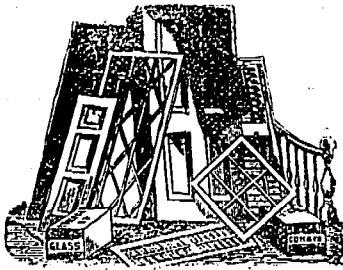
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

**Lonsdale, Reid & Co.,**

**DRY GOODS IMPORTERS, MONTREAL.**

Agents for Crompton's Corsets.

**RHODES, CURRY & CO.**



All kinds of Building Materials, Fittings for Banks, Stores, etc., a Specialty. AMHERST, N. S.

**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 25 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

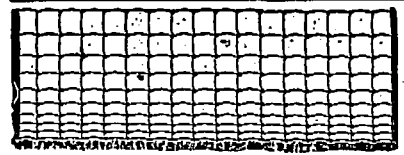
**MONTREAL.**

Get your Printing done at the Journal of Commerce.

**LADIES' PERFECT FITTING BOOTS,**  
Made exclusively by us. Single Pair at Wholesale Prices. Best Vici Kid, latest styles. High Grade Shoes. All sizes and widths. Styles No. 1 or 2 by mail on receipt of **\$1.47.** Catalogue Free.

Send for Illustrated Circular of Novelties.

**N. Y. SPECIALTY CO., 253 Broadway, N. Y.**



**THAT FARM OF YOURS**

needs a good fence and the neatest and best fence is the PAGE. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.

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

—THE Belgian Chamber of Deputies has voted the necessary amounts for the construction of a ship canal from Heyst to Bruges, and for the conversion of the latter place into a seaport.

—THE first shipment of new wheat was made last Friday from Grotna to Koewatin, and was graded No. 1 hard. It yielded thirty-five bushels to the acre.

—THE first meeting of the sixteenth session of the North American St. George's Union, a central organization of St. George's Societies, was held this week at Kingston.

—PRESIDENT BECKLEY, of the Toronto, Hamilton, and Buffalo Railway Company, has addressed a letter to the ratepayers in Hamilton, asking that the city vote them another \$250,000 before they undertake to build the road from Toronto to Hamilton.

—THE old established dry-goods firm of James Scott & Son of Toronto announce that they are retiring from business, and that

their store is now closed preparatory to the final disposal of their stock, which they will shortly offer for sale en bloc to the trade.

—ONE of the companies doing a farm business has declined to accept farm property for a term longer than three years, and besides is demanding a rate somewhat increased over the established tariff. Other companies are said to be contemplating similar action.

—A PETITION has been filed by the receivers of the Philadelphia and Reading Coal and Iron Co. to wind up the Canada Coal Company, of Toronto, on a claim of \$24,186. The Canada Coal Company will oppose the motion. Mr. J. T. Matthews is the president of the company, which was incorporated in May, 1892.

—ALEXANDRIA advices say that the latest reports on the condition of the cotton crop in the provinces of Egypt are very satis-

**LENOX SCOTCH CAP CO.,**

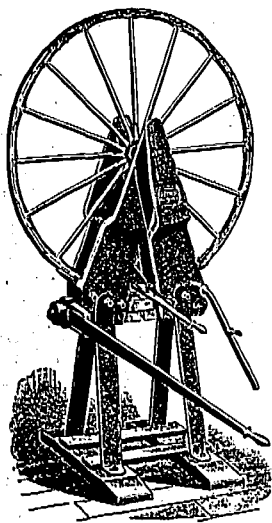
MANUFACTURERS OF

**FINE SCOTCH CAPS.**

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

—UTICA, N. Y.—

**West's Hand Tire Setter.**



A truly wonderful and efficient machine for setting tires "cold" BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 8 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold. If you have heavier tires to set, get one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

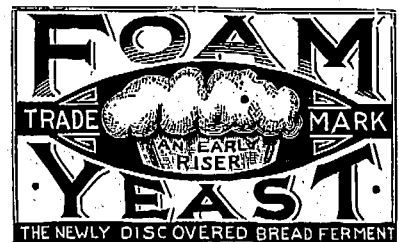
**J. B. WEST,**

Factory, Eagle Foundry,

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

**THE BEST IN THE MARKET.**

Ask your Wholesale Grocer for it

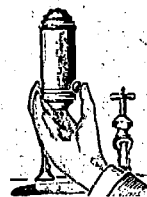


**The Foam Yeast Co., Ltd.,**

TORONTO, Ont.

79 Esplanade.

**Sanitary Soap Vase**



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

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

Agents Wanted.

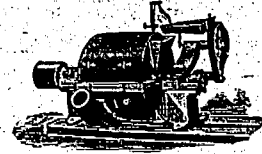
**SANITARY SOAP VASE CO.,**

Aqueduct Bldg., ROCHESTER, N.Y.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
 FRENCH AMERICAN & GERMAN GOODS  
 332 St. Paul St. MONTREAL

QUEBEC THIBAUDEAU FRÈRES & C<sup>IE</sup>  
 LONDON THIBAUDEAU BROS & C<sup>Y</sup>

TRADE MARK  
 JE DE DIE



THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

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

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

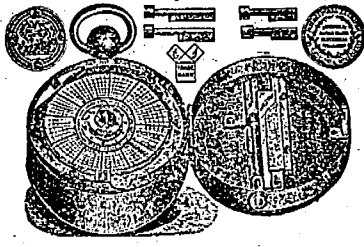
THE "O. K." Patent Adjustable Can Opener.



Best in the market, rolls at eight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address

**PHILIP KRON,**  
 Beehive Building, ROCHESTER, N. Y.

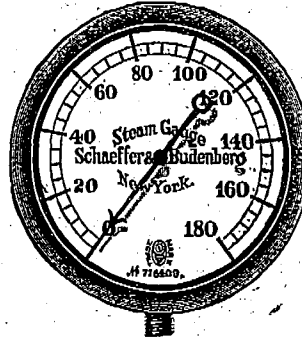
**Watchman's Improved Time Detector,** 12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1876; Jan. 25, 1876; Dec. 5, 1876; June 26, 1877; Reissued Sept. 23, 1880. Trade Marks. Aug. 30, 1881. March 18, '82.

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

**E. IMHAUSER,**  
 206 B'way, NEW YORK, U.S.A.



**Schaffer & Budenberg.**

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

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

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

factory. The cotton caterpillar has in most places disappeared for the present, and the plants appear generally to have got over the effect of the damage caused by it.

—Four bad opium seasons in succession have naturally caused the government of India to exercise caution in announcing future sales of the drug. The amount to be sold in the calendar year 1896 will be only 39,000 chests. The Budget estimate for 1894-95 was 42,000 chests, but only 39,780 were actually sold.

—FORMAL notice is given in the *Canada Gazette* that the Accident Insurance Co. of North America, having ceased to do business in the country, and all its risks having expired, will make application on the 22nd October next to the Government for the return of its deposit.

—THE Merryweather fire engine, which has been built in Greenwich, England, arrived in Toronto this week, as did also the J. B. Boustead engine, which has been practically re-

**William A. Rosenbaum,**

**ELECTRICAL EXPERT and PATENT SOLICITOR.**

177 Times Building, - - - NEW YORK CITY.

modelled, and this, with the Ronald, gives the city three of the most powerful fire engines on the continent.

—THE city council of Mexico is arranging to float a considerable loan at the end of the present year for a new sewerage system, the Valley Drainage Works having been practically completed.

We are taking orders "to arrive" for following Canned Goods:

**Tomatoes, Corn, Peas, Wax Beans, Pork and Beans, Salmon, Mackerel, Lobsters, Pears, Strawberries, Raspberries, Peaches, Apples, etc.**

All of Best Known Brands on Market. Our Prices are Exceptionally Low. Write for quotations before you buy elsewhere.

**LAPORTE, MARTIN & CIE,**  
 72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.

**ALWAYS THE BEST**

Softer and Cleaner Batting.

**NORTH STAR, CRESCENT, PEARL, PATENT ROLL COTTON BATTING.**

A marked improvement in the quality of

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

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

**PURE OAK BELTING**

The J. C. McLaren Belting Co.,  
 Montreal and Toronto

Tel. No. 363.

Tel. No. 475

**ROBERT LINTON & CO.**

IMPORTERS OF

**British and Foreign Dry Goods**

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

No. 2 St. Helen St., MONTREAL

SPECIALTY IN

**Men's Goods**

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

Representatives in all Provinces.

**Glover & Brals**

184 MCGILL STREET,

Montreal, Canada

Established in 1877.

**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT,**  
CUSTOMS BROKERS,413 to 417 St. Paul Street, Montreal.  
Bell Telephone 2057. P. O. Box 684.**Curtain Stretchers!!**

WHOLESALE &amp; RETAIL.

**L. J. A. SURVEYER, 6 St. Lawrence St.,**  
MONTREAL, CANADA.**HENRY PORTER,**

Tanner and Manufacturer of

**Leather Belting, Fire Engine**  
**Hose, Harness**

Moccasin, Lace, Russet and

**Oak Sole Leather**

Office and Manufactory:

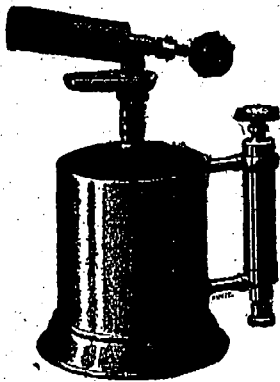
436 Visitation St., MONTREAL

**To Architects,**  
**Builders and Owners.**Attention is called to Fire-Proof  
and Vermin-Proof**Mineral Wool,**As a Lining in Walls and Floors for preventing the  
ESCAPE OF WARMTH  
AND THE DEADENING OF SOUND.

Sample &amp; Circulars Free.

U.S. Mineral Wool Co., 2 Cortlandt St., N.Y.  
Western Mineral Wool Co., Cleveland, O. & Chicago.**\$5,000 WANTED,**Communication with a well trained business man, one who can speak both languages fluently, command \$5,000—and be fully competent to take entire charge of Montreal branch. The amount specified above will be covered twice over with the proper party. Address: "Manufacturer,"  
Office, "JOURNAL of COMMERCE."

Montreal, Que.

**"Imperial" Hot Blast Blow Pipe**

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to  
30 pounds pressure.

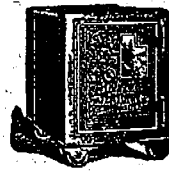
Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

**White Manufacturing Co.,**

40-42 State St., Chicago, Ill.

**E. D. COLLERET,**

522 1/2 Craig St.,

MONTREAL.

**Asbestos**  
**Lined Safes**for homes, offices, etc.,  
etc., from \$15.00 upwards.

Catalogues and all information furnished upon application.

—THE landlord is in possession of the store of John A. Sqaunce, furniture dealer of St. Thomas, for \$350 back rent. There are also attachments with sheriff for \$300, on execution for \$300 and other small local claims for \$200 to \$300 developed so far. Outside claims not yet lyled. Stock about \$1,500. Book debts about \$3,500. Sqaunce is said to have left town.

—THE number of cars submitted for inspection at Winnipeg indicate that holders of last year's wheat are rushing their grain forward, preparatory to the opening of the market for this season's crop. Fifty-nine carloads of wheat were inspected during the week ending Aug. 17, of which forty-seven graded No. 1 hard, ten No. 1 Northern, and one each No. 1 and 2 rejected.

—AMERICAN commission men report advances in prices by twenty-six different selling agents of cotton goods, representing a much greater number of large mills. These advances embrace nearly 100 well-known brands of staple goods, and range from

one-eight to one-half of a cent per yard. This is merely one of the frequent incidents that give visible evidence of the general business activity.

—PLATE glass insurance rates still continue to be cut heavily in Chicago, some of those registered having been in excess of 50 per cent. One \$450 premium was within the week shaved to \$190, and the brokers paid 30 per cent. commission besides. With the increase in the cost of plate glass and the woeful rate cutting, to say nothing of excess commission payments, it would appear that the companies are burning the candle at both ends.

—DETAILS of the output of the Indian coal mines in the last financial year show that the total production was 2,750,000 tons, and the receipts for the year were 6,500,000r., which, considering that the total capital outlay on all the fields has been only a

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

APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.

China Cuspidors, Tea Sets,  
Toilet Ware, Fruit Jars.Metal, Bronze, Piano and Table  
Lamps, Cutlery, Plated Goods.**JOHN L. CASSIDY & CO.,**

... IMPORTERS OF ...

**China, Crockery and Glassware.**

... ALWAYS IN STOCK ...

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

Of the Celebrated C. T. HAM MFG. CO., Rochester, N.Y.

Floes and Sample Rooms: 339 and 341 ST. PAUL STREET, MONTREAL

BRANCHES: 62 Princess St. Winnipeg, Man.  
Government St., Victoria, B. C.

\* IMPORT ORDERS A SPECIALTY.

**Mohawk**  
**Valley Cap**  
**Factory,**Manufacturers of  
**Scotch Knitted**  
**Caps,**  
**Tam O'Shanter,**  
**Toques, Cloth Caps,**  
**All Styles Sweaters**  
**for Men, Women**  
**and Children, &**  
**Specialties in Knit Goods.**OFFICE AND  
FACTORY: Park Ave., Broad, Catharine and Third Sts.,

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

**THE CANADA ACCIDENT INSURANCE CO'Y**

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

... REINSURERS OF ...

The Mutual Accident Ass'n Ltd., (being the Accident Department of  
The Palatine Insurance Co. Ltd., of Manchester, Eng.)The Citizens Insurance Company of Canada, Accident Branch, and  
The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
nd get good contracts.**LYNN T. LEET:**  
Manager for Canada.

**LYMAN'S**  
FLUID  
**COFFEE**

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

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

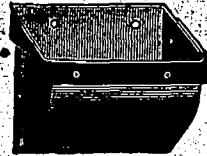
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

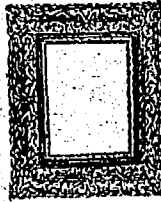
**CHAPUT FRERES,**  
COMMERCIAL \* AGENCY,  
10 Place d'Armes,  
MONTREAL.

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



**ELEVATOR BUCKETS**  
OF ALL SIZES.

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



**W. M. TERRIBERRY & CO.,**

Manufacturers  
**White and Ornamental Mouldings**  
Corner  
**FULTON & GREEN STS.,**  
**CHICAGO.**

Ornamental Mouldings a Specialty.  
Phone Main 3723.

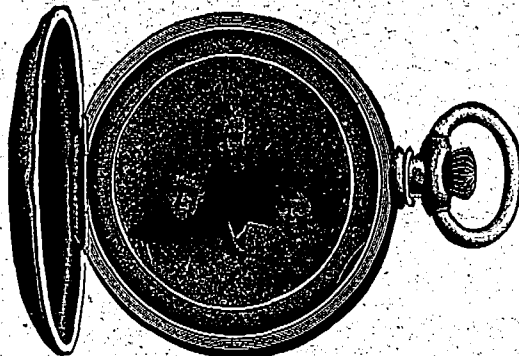
**JAMES GUEST & CO.,**  
Commission - Merchants

— AND —  
**GENERAL AGENTS,**

27 and 29 St. Sacrament St. Montreal  
AGENTS FOR

George Sayer & Co., Cognac, France.  
Chas. Coran & Co., Cognac, France.  
Central Society, Vineyard Proprietors.  
Wisdom & Warter, Jerez de la Frontera Sherries.  
Warter & May, Oporto Ports.  
Haig & Co., Taragona Ports.  
A. Houtman & Co., Rotterdam, Holland Gin,  
Ind. Coops & Co., Burton-on-Trent, Ales.  
Selgert & Sons, Trinidad, Genuine Angostura Bitters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of the Shannon.  
Escheneaur & Co., Bordeaux, Clarets, Sauternes, &c.  
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sauternes, &c.  
Nevou, Raphael & Co., St. Hilaire, Sparkling Saumur.  
Fays & Cople, Macon, Burgundies and White Wines.  
Royal Hungarian Government Wines of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.

Agents wanted in every town in Canada.



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

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

W. F. Duryea, Manager.

little over 8,500,000r., represents a handsome return. Bengal still leads as a coal producer, and Hyderabad comes second, a long way behind.

—An Ottawa subscriber asks about the Canadian Trading & Shipping Co. The concern was begun about a year ago with a subscribed capital of \$125,000, ten per cent. paid up. As already intimated, the late manager, C. E. Carboneau, has been succeeded by J. S. Bousquet, late manager of La Banque du Peuple, who was president of the concern. The suits at law resulting from the charge have been practically settled after furnishing food for gossip for several days.

—AMERICAN railroad earnings show that the gain in gross for June is 4.28 per cent., and in net 11.73 per cent. This is not as good as the showing for May, when it was 6.05 gain in gross and 21.79 in net. But it should be remembered that the month had an extra Sunday in 1895, and therefore one business day less, and furthermore that comparison is with somewhat better results last year than was the case in May, the loss in net for June, 1894, having been \$4,516,941, against \$6,253,373 in May, 1894.

—Not only are the grain crops in the Turkish provinces of Anatolia reported to be exceptionally fine, but the opium crop in the Karahissar district, where the plant is much cultivated, is said to be almost unprecedentedly rich. Already at the end of July 1,210 baskets had been brought into the Smyrna market, as against only 492 at the corresponding date last year. The price of the drug has, however, been so depressed by this abundance that only 110 plasters per oke is quoted, as compared with 250 to 300 plasters in recent years.

—THE season for land furs in British Columbia is practically closed, and will not reopen until the end of October. Fur traders have only small stocks on hand, as a brisk demand during the past season has almost entirely cleaned them out. Since the June sales the fur market has not been strong, and there is a desire on the part of the fur traders not to quote prices. They all expect a good market, however, later in the season. The furs at the June sale were not of an extra good quality, which caused prices to drop a little. It is predicted that bears will rule lower from this until fashion pronounces bear must again be worn. Traders have been advised by eastern houses to buy bear cautiously. On the other hand it is expected that sable and mink will hold up well.

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

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

**SHELF AND HEAVY HARDWARE**

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

ENGLISH HOUSE:

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

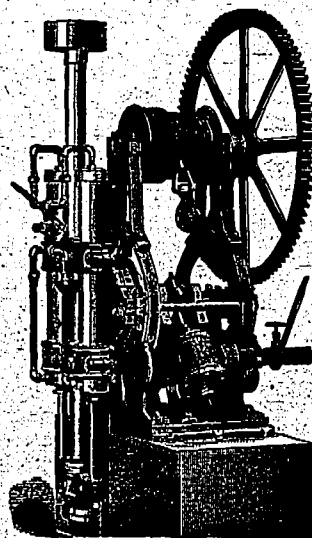
Shipping Office: 1 Rumford Place Liverpool, Eng.



**MENEELY BELL COY.,**

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

Church, Chime and Peal Bells.



**Diamond  
Pointed Core  
Drills**

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

A Large Stock of Machines and Supplies  
constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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



It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

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

**J. W. MARLING.**

Manager, Prov. Que., Montreal.

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

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$39,500,000  
Investments in Canada, - - - - - 11,300,000

**1895 Bonus Year.**

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

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

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISEY, Resident Manager.

**NORTHERN ASSURANCE COM'Y.**

INCOME AND FUND (1892)

Capital and Accumulated Funds, - - - - - \$36,465,000

Annual Revenue from Fire Premiums.....

Annual Revenue from Life Premiums..... } ..... 5,545,000

Annual Revenue from Interest upon Invested Funds.....

Deposited with Dominion Government for the security of Canadian policy-holders..... 200,000

Head Offices:—London and Aberdeen.

Branch Office for Canada, Montreal, 1724 Notre Dame St.

Manager for Canada, - ROBERT W. TYRE



Insurance.

**PHENIX**

**FIRE INSURANCE CO'Y.**

LONDON.

Established in 1782. Canadian Branch  
Established in 1801.

No. 35 St. Francois Xavier St.

MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/2 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 8 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

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

**BOUGHT and SOLD.**

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

R. WILSON SMITH,

British Empire Building, MONTREAL.

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 178 St. James Street,

MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824.

CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**

**General Insurance Agents and Brokers**

ESTABLISHED 1865.

\* 11 HOSPITAL STREET, \*

**MONTREAL.**

Telephone 1277.

P. O. Box 2081.

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

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, AUGUST 30TH, 1895.

CURRENT EVENTS.

The insurrection in Cuba has come to be a seriously disturbing factor in both commercial and financial circles. It has already cost Spain \$21,600,000 in gold and since February last a further sum of \$1,500,000 has been spent in the transportation of troops and war material alone. This is a very serious drain upon the

resources of a nation so weak financially as Spain and has naturally produced a feeling of distrust in France where the bulk of Spanish securities is principally held. It seems certain that Spain must shortly make an attempt to raise another foreign loan, and as all her resources are practically mortgaged already, its reception will not be a cordial one and hence the government's hesitation in issuing it. In the meantime the commerce of all the nations doing business with the Queen of the Antilles is suffering from the harsh and unnecessary restrictions placed upon the local merchants by the Spanish authorities, and as Canada last year exported goods to the extent of \$1,173,000 to Cuba, our own merchants are interested in their abrogation. The decree that no sales are to be made to women or children, on the ground that the insurgents use their aid in obtaining supplies, is especially absurd, as are also the regulations prescribing the amount of each article to be sold to any one customer. The export sugar trade bids fair to be ruined by the rebellion. The insurgent leaders have forcibly recruited the native laborers on the plantations, while the Spanish and foreign operatives employed in the mills have fled to the cities for safety. The loss occasioned by such desertions is not measured by the abandonment of the present crop alone, but extends to that of future seasons also. Uncut cane fields rapidly deteriorate and become overgrown with rank weeds which produce mould and decay, and finally kill the crop of cane altogether. The damage thus done is almost irreparable, and as the island of Cuba sent us last year 70,766,933 pounds of sugar valued at \$2,068,465, and supplies more than half the raw sugar for United States refineries, it can be easily seen that the pacification of the island is a matter of commercial importance to this continent as well as to Spain.

The fall millinery openings which usually take place on the last Tuesday in August will this year be held upon the first Tuesday in September both in this city and Toronto, extending, of course, over the two following days. The reason in the case of Toronto is that these are the three opening days of the local exhibition, and that thus visiting retailers can kill two birds with the one stone. They will be able to take advantage of the reduced railway rates then current, will arrive before the rush and thus can get ample hotel accommodation, and will be able to make their selections and visit the Fair at one and the same time. This, it is expected, will draw an unusually large attendance to the millinery openings. In this city the Industrial Fair does not open till the 12th, and thus no similar inducements can be offered. But the dating of the millinery opening later is an advantage none the less. It gives the wholesalers more time to receive and display their goods, and it enables retailers to buy their supplies closer to the time when they really need them. In every way late millinery openings are an advantage.

There is a healthy steady rise in the value of cotton goods both in this market and in the United States. Three weeks ago an advance equal to five per cent in shirtings, tickings and cottonades, was chronicled in this market, and last week a five per cent increase in denims was announced, followed by a rise of 50 cents

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

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

**40 MILLION DOLLARS  
SAVED IN PREMIUMS . 40**

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

### 1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	98,000
Interest Income, annually, exceeds.....	\$ 185,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	\$3,923,000
Death Claims Paid, over.....	22,000,000
New Business received in 1894, over.....	\$1,000,000
Insurance in Force exceeds.....	300,000,000

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

F. A. BURNHAM, President.

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

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

per bale for seamless cotton bags. Across the line a number of small advances in staple cottons have been made; more especially in unbleached goods upon which the advance in raw cotton exercises a far greater influence than any increase in the demand. It is evident that stocks in both bleached and unbleached cottons are not large, and that in colored cottons stocks are small in the aggregate. Prints have sold well, and low grade fancies are  $\frac{1}{2}c$  higher. Staple ginghams are also advanced  $\frac{1}{2}c$  and cambrics  $\frac{1}{2}c$  per yard. Brown and bleached sheatings have risen  $\frac{3}{4}$  to  $\frac{7}{8}c$  per yard. Ducks are up  $\frac{1}{2}c$ , and shirtings an  $\frac{1}{8}th$  per yard. In fact the situation is gaining strength, and manufacturers generally are urging advances upon their agents.

The outlook for hops this year is most discouraging and both in the Pacific Coast and in New York State many growers will allow their hops to rot on the poles rather than go to the expense of picking them. The banks who usually furnish the funds to the hop growers for this purpose are chary of making advances this year, owing to the discouraging outlook, and the unprecedentedly low range of prices. Large brewers throughout the country have unusually heavy stocks of hops of last year's growth. In a few instances the supply is sufficient for twelve to fifteen months' consumption. Many have enough to meet their probable wants for six to nine months. As for the merchants, nearly all have more stock on hand than usual at the close of a season, and not a few feel the weight of what would ordinarily be a not very uncomfortable surplus. Early hops, or seedlings, which usually sell at 20 to 25c per pound during this month, sold this year at 10c for the choicest. In fact many growers accepted 7 $\frac{1}{2}$  to 8c for their seedlings in order to raise funds to pick at least a portion of the crop of the later varieties, and are now willing to accept 7 to 8c for late varieties for future delivery at interior points. In some instances growers have offered to allow dealers to take their crop at 1c net per pound to the grower after the hops are baled, the buyer to pay for picking,

curing, etc. For old hops there is practically no market. Fine quality 1894 crop hops have sold as low as 3½ to 4c per pound in New York, and as the conditions in the European hop consuming centres are similar to our own the outlook for the hop market this season is at present a gloomy one.

This year Newfoundland has an opportunity that it may not have again, in the comparative scarcity of Norwegian cod-liver oil and its strong position in the American market. The crop of new Norwegian oil has fallen heavily under the average. In fact it is estimated at only 16,684 hectolitres as against 23,226 hectolitres in 1894. And, as each 100 hectolitres of 20½ gallons each, will yield from 70 to 75 gallons of non-freezing refined oil, ready for export, we are confronted with a decline of 29 per cent. in the available supply from Norway. The catch of fish fell 10,600 millions under the figures of last year, and what were taken had a half-starved appearance and miserably lean livers. Here, then, is Newfoundland's opportunity. It is claimed that Newfoundland oil, refined by the Norwegian process and strained through ice, is every bit as good as Scandinavian oil. If it is, it will sell readily at the same figures. But it is useless to send crude, raw, ill-prepared or unsavory oils. None but the best must be sent. Any other would tend to deepen the prejudice already existing amongst American druggists against the use of Newfoundland oil.

#### THE BANK STATEMENTS.

The bank statements for July, briefly commented upon last week, evidence a conservative course of trade during the month. Circulation shows the usual decline from June which this year was accentuated by the reluctance of cheese factory-men to market their produce at the low rates ruling, and the consequent accumulation of June and July cheese in cold storage. This of necessity considerably reduced the volume of circulation, but it was offset to some extent by the activity and high prices ruling for hay, and thus the total of circulation fell only \$368,000 under the figures of the previous month, of which \$101,000 was due to the suspension of the Banque du Peuple. If this be deducted, the total is \$38,000 larger than that of July of last year, when the movement of cheese was in full swing, at good prices, and therefore it may be considered as proving that the movement of agricultural products during the month was strictly normal and that the farmer consequently was prospering fairly. During the present month we may expect to see a considerable advance in the volume of circulation. Factory men are beginning to realize that, with the cable at its present figure, anything like last year's prices are improbable, and there is a disposition to make concessions on both sides. But it will not be until next month, when the harvest begins to move to the seaboard, that any marked advance in circulation can be looked for.

The returns of current loans during the month are somewhat more difficult of explanation, except upon the theory of a partial contraction of the volume of trade. Possibly a proportion of it may be due to a reduction in the volume of renewals, but the unsatisfactory nature of remittances during the month preclude so

favorable an interpretation being placed upon the whole of the month's deficit. The total reduction of \$4,799,836 is divided among the various Provinces as follows:—

Quebec.....	\$1,595,532
Ontario.....	2,014,762
Nova Scotia.....	706,939
New Brunswick.....	504,181
P. E. Island.....	33,486
	<hr/>
	\$4,854,900
Less increase in British Columbia.....	55,064
	<hr/>
	\$4,799,836

At first sight this would look as if this deficit were tolerably evenly divided among the provinces in proportion to their standing in the commercial scale. But from that proportion of it credited to this province falls to be deducted the sum of \$1,358,564 due to the suspension of the Banque du Peuple. This leaves Quebec's deficit at \$237,168 only, distributed among the banks as under:—

	July.	June.
Bank of Montreal.....	32,690,888	32,427,736
Bank of British North America.....	8,002,058	8,122,861
Banque Jacques-Cartier.....	3,309,888	3,609,801
Banque Ville-Marie.....	1,073,497	1,071,222
Banque d'Hochelaga.....	3,064,555	3,692,081
Molsons Bank.....	10,520,867	10,697,970
Merchants Bank of Canada.....	17,212,064	16,777,362
Banque Nationale.....	3,577,493	3,370,367
Quebec Bank.....	7,034,418	7,241,664
Union Bank of Canada.....	5,857,003	6,161,993
Banque de St. Jean.....	275,258	270,044
Banque de St. Hyacinthe.....	1,213,914	1,235,890
Eastern Townships Bank.....	5,019,015	5,123,095

Deposits continue to show a steady increase both in those repayable on demand and those bearing interest. The first is an encouraging feature, since it shows that the active wealth of the country has increased \$1,593,000 on the month and \$3,225,000 on the year. The second is less gratifying, since although it points likewise to a further accumulation of resources, it also indicates that its owners still prefer to place their funds for investment in bankers' hands, even at existing low interest rates, rather than invest them in active business enterprises. This unwieldy amount of \$114,512,523 in Deposits After Notice is more a source of weakness than of strength to the banks, and most bankers would gladly see a reduction under this item, provided it was a gradual one and did not arise from any popular mistrust. With money in New York at 1 per cent. on call, and 1½ to 2½ for time loans on collateral, there is not much profit in interest-bearing deposits for our bankers. Yet it is only in the United States that they can hope to find a profitable demand, as is proved by the fact that their American balances increased \$1,577,000 during the month and are now \$5,717,000 more than they were a year ago.

Call loans show a falling off of \$874,000 during the month, due possibly to the usual suspension of the afternoon sessions of the Stock Exchange during the summer holidays. But this is an item which is often misleading, because some of the banks include short loans on stocks under this heading while others prefer to classify them with their current loans, and hence its fluctuations do not carry much weight. The dearth of sterling exchange has led to a reduction of \$404,000 in the balances due by Canadian banks to their English agencies; but the balances due from Eng-

land have risen by \$2,121,582 of which \$2,100,000 is due to the Bank of Montreal, and arises partly from the fact that the debit balance of their English branch had fallen to an unusually low point during the preceding month and partly to large purchases of outside sterling bills diminishing the usual drafts made upon them.

As to the outlook for the fall trade most bank managers consider it fairly hopeful. In Ontario the crop is certainly only a bare average one; but in Manitoba and the Territories the crop estimates of the Canadian Bankers' Association are even ahead of the official figures. They estimate the yield of wheat at 30,890,076 bushels, or 27.09 per acre; that of oats at 24,988,102 bushels, or 49.70 per acre; and that of barley at 5,758,224 bushels, or 37.43 per acre. The total grain yield is put at 60,636,402 bushels of which fully two-thirds has now been harvested in splendid condition. The amount of money thus represented means a considerable increase to the wealth of the country and a corresponding growth in its purchasing power. The wheat alone at fifty cents per bushel represents nearly fifteen and a half millions of dollars and every one of the other crops is equally bountiful. In fact this is a banner year for the Far West, and as its interests are practically identical with our own, the prosperity of Manitoba means a valuable stimulus also to the trade conditions of the older provinces.

BANK STATEMENTS.

	July, 1895.	June, 1895.	July 1894
Capital authorized.....	\$ 73,458,635	\$ 73,458,635	75,458,635
Capital subscribed.....	62,522,152	62,522,152	63,233,052
Capital paid up.....	161,704,468	61,701,007	62,155,255
Amount of Rest.....	27,083,799	27,083,799	27,160,750

LIABILITIES.

Notes in Circulation.....	29,738,115	30,106,578	29,801,772
Balance due Dominion Government.....	3,376,161	6,170,007	3,177,300
Balance due to Provincial Governments.....	3,372,102	2,376,455	3,293,264
Public deposits on demand.....	68,175,704	66,582,690	64,950,318
"    after notice.....	114,512,523	114,081,499	111,633,147
Loans from other banks in Canada secured	1,166,288	111,276	89,268
Deposits payable on demand, other Can. banks.....	2,461,151	2,215,596	2,705,296
Balance due to other banks in Canada in daily exchanges.....	185,036	129,381	112,521
Balance due to agencies or other banks abroad.....	186,388	196,388	127,751
Balance due to agencies or to other banks in Britain.....	4,261,095	4,605,104	5,562,778
Other liabilities.....	375,508	365,639	203,131
<b>Total Liabilities.....</b>	<b>228,600,132</b>	<b>226,943,664</b>	<b>221,716,648</b>

ASSETS.

Specie.....	7,578,217	7,471,967	7,770,735
Dominion notes.....	15,245,563	13,473,482	15,090,145
Deposits with Government for security of circulation.....	1,813,323	1,824,727	1,821,268
Notes and cheques on other banks.....	7,183,262	6,780,635	6,778,646
Loans to other bks. in Canada secured.....	987,304	102,276	76,557
Deposits payable on demand in other banks in Canada.....	3,451,722	3,002,271	3,339,382
Balance due from other banks in Canada in daily exchanges.....	162,331	170,512	102,332
Balance due from other banks or agencies in foreign countries.....	22,963,795	21,391,104	17,251,515
Balance due from other banks or agencies in U. K.....	5,677,303	3,428,078	3,713,057
Dominion Government Debenture Stocks Can. Municipal and public securities (not Dominion).....	2,720,014	2,047,191	3,133,230
Canadian, British and other railway securities.....	9,214,629	9,150,355	11,056,504
Call loans on bonds and stocks.....	9,260,680	9,163,951	8,226,608
Current Loans and Discounts.....	15,890,213	16,763,022	14,077,518
Loans to the Government of Canada " to Provincial Governments.....	200,697,210	205,497,046	202,720,760
Overdue debts.....	209,364	645,792	190,466
Real estate, other than bank premises, the property of the bank.....	2,953,055	2,366,964	3,016,800
Mortgages on real estate and by the bank.....	1,110,332	1,123,558	942,369
Bank premises.....	591,456	590,325	623,468
Other assets.....	5,520,439	5,529,349	5,390,912
	2,131,780	1,353,644	1,570,686
<b>Total Assets.....</b>	<b>315,323,416</b>	<b>312,986,516</b>	<b>308,105,739</b>
Loans to directors and to firms in which they are partners.....	8,150,007	5,396,491	8,104,682
Average specie for month.....	7,448,550	7,677,886	8,081,844
Average Dominion notes for month.....	14,289,176	13,645,718	14,005,093
Greatest circulation during month.....	31,458,589	30,622,195	30,913,354

—THE U. S. internal revenue returns for the month of July show that the total receipts were \$13,579,000, a decrease as compared with July, 1894, of \$11,977,231. This large difference is accounted for by the fact that in July, 1894, great quantities of whiskey were taken out of bond to escape payment of the increased tax on whisky, imposed by the new tariff bill.

LA BANQUE DU PEUPLE.

Customers of La Banque du Peuple are gradually settling into place; some have had little trouble from the start; a good many are taking advantage of the ready excuse afforded by the bank's suspension to postpone payment of their open accounts, among them a few whose connection with well-known wealthy estates should not warrant it; others are "shinning" around town every few days looking for an endorser, one who has a little account at a bank—meantime. There seldom or never has been a bank suspension which caused so little stir, so little disturbance in the financial arena. It may be that nationality has something to do in the matter. People who remember the excitement surrounding the suspension of the Consolidated and Exchange Banks, contrast the crowded corridors of those days with the almost deserted condition of La Banque du Peuple ever since it closed its doors to business.

The total amount due the bank by its largest customer at the time of suspension was about \$704,000, but of this over \$200,000 represents interest. Besides this a varying amount of \$10,000 to \$16,000 was due another bank (branch) on approved commercial paper. Over and above both these amounts the public will be surprised to hear that the liabilities of the company scarcely reach \$25,000. Among the next largest customers—one concern found a place of rest with an eastern bank. Some \$140,000 of this customer's discounts was "one-name paper." There is probably more of this class of paper exchanged for bank assets than people imagine; but it may reasonably be asked, What are manufacturers to do whose output goes largely into the hands of such dealers as do not give promissory notes? It is needless to say that there are houses in Montreal, Toronto and elsewhere who do not make payments in that way. Such firms it is needless to say are not profitable to banks by way of commercial discounts; the profit comes by way of foreign exchange, or from the house employing one-name promises. The liquidation goes on apace, but the stock has been sagging under the influence of sales by a leading political lawyer.

THE WORLD'S GOLD OUTPUT.

The general increase in gold-mining throughout the world is making itself felt in the larger output of the precious metal. It is now estimated, judging from the statistics for the first half of the present year, that the world's production of gold will reach 9,800,000 fine ounces this year, as against 8,781,014 in 1894, and 7,662,077 in 1893. This means a gain of 12 per cent. over the figures of last year and of 21½ per cent. over those of the preceding one, and taking the value of gold at \$20.67 per fine ounce it means \$202,533,640 added to the wealth of the world.

The principal advance, of course, is in the production of South Africa, which has risen in eight years from a comparatively unimportant position to that of the chief producer of the globe. The major portion of this yield comes from the Witwatersrand district where the output for the first six months of the year has increased from \$788,603 fine ounces for 1894 to 900,695 fine ounces for 1895. The DeKaap field and Lydenburg district, which are next in importance to the Witwatersrand, have also increased their yield by 6,728 ounces or

22 per cent., and returns from the other African mines, still incomplete, furnish evidence of the same character and point out that the African gold yield will this year reach 2,300,000 fine ounces or an advance of 348,080 fine ounces over the output of 1894.

The returns from Australia show a smaller increase over the last half of 1894 than was promised at the opening of the year. It is predicted, however, that the remaining six months will show a much larger output, and that the final figures of the year will closely approximate to those credited to South Africa. In 1894 the aggregate for the Australian mines was 2,020,180 fine ounces, or a gain of 18 per cent. over the totals for 1893. It would be unsafe to predict a similar increase however, for the present year. But, if we add ten per cent to the figures of 1894, which is a tolerably safe estimate the yield of gold from Australia during the present year should not fall below 2,200,000 ounces.

In the United States a considerable increase in the output of gold is also looked for. Over 9,000 miners are at work in the Cripple Creek district, and all through Colorado there is going on an active development of existing properties coupled with an extensive opening of new leads. Within the past month rich finds have been reported in Utah and Idaho. Returns from California state that gold mining is being pushed actively there, and it seems probable that the total production of the United States will not be less, and may probably be more than 2,100,000 fine ounces against 1,910,813 fine ounces in 1894.

India has of late become more prominent as a gold producer and her output for the first half of the present year shows an advance from 96,462 fine ounces to 119,244 fine ounces. From Russia the returns are too meagre to give any reliable data upon which to base an estimate. But it is perhaps safe to estimate a general increase of 10 per cent. in the output of Europe. On this basis the *Chronicle* issues the following comparative statement of the world's production, the total for 1895 being, of course estimated;—

	1895.	1894.	1893.	1892.
Africa.....	2,300,000	1,951,911	1,381,128	1,150,519
Australia.....	2,200,000	2,020,180	1,711,892	1,638,238
United States...	2,100,000	1,910,813	1,730,323	1,597,008
Other countries.	3,200,000	2,898,110	2,829,734	2,655,967
Total ounces..	9,800,000	8,781,014	7,662,077	7,041,822

The amount and steadiness of the increase in the output since 1892 is most noticeable. It effectually dissipates the argument that there is any danger of a gold famine, and it proves how the demand increased the supply in exactly proportionate ratio the moment the world was ready to absorb it.

#### CIVIC TAXATION—A HINT.

Our city parliament is again almost in despair over the condition of its purse. So sad is its case that there is said to be an increasing number of members who are sorry they ever sought office. How to further tax the city to advantage is the idea agitating the minds of the majority. Various schemes are proposed. Not the least practical among them is that suggested some years ago by then Ald. Clendinning by which he ventured to deal with exemptions. It was proposed that the line be drawn between land and buildings, that while the buildings belonging to religious bodies be exempt as usual, the land be made to contribute to the

revenue of the city. This seemed to many at the time an equitable way out of the difficulty, a time when there was less stress than at present.

Another plan is to impose a tax upon bicycles, an idea also emanating from the same source. It is urged that most, if not all those who own these new conveyances can well afford to pay a light tax upon them. An impost of, say \$4 each would yield a sum equal to the interest on from half to three-quarters of a million dollars; and as the number of bicycles is steadily increasing it must shortly reach that of a million. The cab system has been seriously affected by the general introduction of and improvement in bicycles and electric street railways, and so also to some extent has the use of family carriages and other vehicles, all resulting in a considerable reduction in the civic revenue.

#### MANITOBA WHEAT GRADES.

The earnest remonstrances of the grain shippers of this port against the system whereby No. 1 hard Manitoba wheat entering the elevators at Fort William could be lowered to the exact standard by the admixture of No. 2 and No. 3 hars together with a proportion of scoured smutty wheat, and the whole reshipped with an inspectors certificate as No. 1 hard Manitoba, have borne good fruit, thanks to the efforts of this and another commercial journals on behalf of honest wheat. The Grain Inspection Act has been amended by the government so that while the grades are unchanged the wording has been altered to read that Manitoba No. 1 hard wheat shall be composed entirely of wheat grown in Manitoba and the territories of Canada, shall be sound, clean, and weighing not less than 60 pounds to the bushel, and shall consist of at least two-thirds hard red fye wheat. The former reading was open to the construction that if containing two-thirds hard red fye grown in Manitoba the other one-third might be grown elsewhere. A clause will be added to the act to provide that no wheat which has been scoured or brushed for the removal of smut, burnt, or any fungoid growth, shall in any case be mixed with No. 1 hard. This means that shippers of No. 1 hard will in future get what they purchase and that a car of scoured smutty wheat will not—as in the past—be able to go into the elevator on one side as rejected and emerge on the other as No. 1 hard.

#### THE RICHEST MEN.

According to a New York paper the six richest men in the world are:

Li Hung Chang.....	\$500,000,000
John D. Rockefeller.....	180,000,000
The Duke of Westminster.....	100,000,000
Colonel North.....	100,000,000
Cornelius Vanderbilt.....	100,000,000
Woh Qua.....	100,000,000
Total.....	\$1,080,000,000

The figures have a staring, impudent look about them, but a few noughts more or less do not matter much for the paper's purpose. There is in Japan a family of business men, the Mitsui, somewhat like the Rothschilds. But the Mitsui brothers, cousins and nephews, do not confine themselves to financiering. All their interests are consolidated. They have a bank in Tokio, with branches throughout the Empire, but they are in steamships, coal mines, street railways, manufactures of various kinds, and there is little new in the world of affairs that they will not handle for gain. Nearly all their departments are headed by Mitsui chiefs. They have a capital of something like 50,000,000 yen.

—THE London (Ont) Street Railway Co. is about to issue \$250,000 in bonds in order to convert their present horse cars into a trolley system.

## ALUMINIUM.

During the year 1894 the production of aluminium in the neighboring republic was 550,000 pounds. The imports were valued at \$4,110. Bauxite, which is an oxide of aluminium, has been found in sufficient quantities to be commercially valuable in only three localities in the United States. These are in New Mexico, Arkansas and the Coosa Valley of Georgia and Alabama. As aluminium is of only one-third the weight of iron, and of almost equal power of resistance, it conduces so greatly to the speed of both yachts and torpedo boats and so materially to the safety of sail yachts that its extensive adoption is inevitable. It lowers the centre of gravity so much that a greater sail area may be carried. They are using aluminium in marine architecture very extensively in Europe. Germany may be said to have been the pioneer in this line of development. That country employs it on its large vessels and torpedo boats and torpedo chasers. The German Government is now building a steamer thus equipped, for use on Lake Victoria Nyanza. The French Government has had two aluminium-plated sloops built for African service. The same Government has also had a similarly plated torpedo boat built by Messrs. Yarrow & Co. in England, and so satisfactory has been the result that orders for five additional aluminium-plated torpedo boats have been placed with the same firm, to be delivered in 1896. Their gunboats and sloops on the narrow rivers of Madagascar are also to be thus plated, so that they can be the more easily transported. "L'Echo des Mines," a leading technical journal, announced that the administration of the French State Railways have decided to build experimental passenger cars, in which all the parts ordinarily of iron or copper will be of aluminium, excepting only the wheels, springs and couplings, inasmuch as for all other parts a resistance of 20 per cent. only is essential, the aluminium may be used with safety. The saving of weight per car will be at least 3,500 pounds: it may be possible, therefore, to save as much as 30 tons of the weight of an ordinary train if the aluminium cars are successful and generally adopted. Nat Herreshoff's offer to build a torpedo boat capable of attaining 27½ knots an hour now proved to have been based on the use of aluminium fittings. The latest aluminium novelty is the employment of the metal for coffins and caskets, which are thus made more easy to carry by being reduced in weight from 300 to about 100 pounds each. The new process of extracting the metal from the ore by electrolysis has proved its great superiority over the old sodium method. The aluminium skiff lately exhibited in the window of Messrs. Prowse & Co's warehouse in this city, made by him for a member of his family, attracted much attention. Its lightness was such that lads could lift it.

## SOMETHING NEW FOR FURRIERS.

By means of a new invention, demonstrated to be practical, it is possible to remove the hair from a skin or hide in such a manner as to obtain an artificial hair-covered surface identical to all practical purposes to that presented by the skin or hide before the operation, and that without in any way injuring the grain of the hide, which is subsequently converted into leather. The future possibilities of this artificial robe or fur skin are undoubtedly great; it is lighter, more supple, in some cases of better wearing qualities, and, besides this, absolutely waterproof. The arrangement of each hair on the artificial scalp is the same as that of nature, and the hair is fixed to the same with corresponding firmness. A large number of skins such as that of the muskrat, are but ill-suited for furrier work; by means of this method however, a large number of muskrats may be sown together, thus producing, after removal of the skin itself, one large piece of fur, on a material most suitable for the purpose for which it is wanted. The application of this invention to furs used in dressmaking and tailoring opens up a wide field of industry.

## THE CARBONNEAU CASE.

(Crowded out Last Week.)

The troubles between the Canadian Trading and Shipping Co., dealers in foreign wines and liquors of this city, and their late manager, C. E. Carbonneau, have been attracting much attention in the wine and other trades lately. The company was formed in July, 1894, with a subscribed capital of \$125,000 of which \$12,500 was paid up. Its object was to handle liquors on consignment only, and to manage the business the directors engaged Mr. C. E. Carbonneau at a salary of \$5,000 per annum, and expenses, while travelling, of \$75 per week. Soon afterwards trouble arose between the company and its manager. They claim that instead of soliciting consignments of liquors he purchased them outright, thus contravening his instructions, that sales were made to persons of doubtful credit, thus leading to losses, and that he took goods out of the store without accounting to the company for them. The friction increased until Carbonneau was discharged. Next followed his arrest on the charge of stealing a quantity of champagne, a delivery waggon, and other technical charges, together with a *capias* for \$5,836 on a civil case. Carbonneau responded by filing a motion to put the company into liquidation and by causing an arrest of the president, and present manager, Mr. J. A. Bousquet, late cashier of La Banque du Peuple on the charge of writing a letter (the one given to and used by Carbonneau) stating that the company had a paid-up capital of \$250,000 with intent to induce foreign merchants to advance goods to the company. Both parties procured bail, one at least going security for it, and it being apparent that serious delay must result if all the charges (of which the number seems to be increasing) were pressed, negotiations for a settlement were set on foot. The civil actions appear to be withdrawn and the criminal actions indefinitely postponed. The outcome furnishes a lesson for business men who sign letters of recommendation, occasionally without the trouble of reading them.

## THE MACLEAN-STEWART CASE.

Mr. Alexander Stewart has obtained permission to appeal to the Privy Council against the decision of the Supreme Court of Canada reversing a judgment of the Court of Appeal condemning his former partner Mr. John Maclean to pay him the sum of \$10,261. It will be remembered that, at the time of the failure of the wholesale millinery house of John McLean & Co., in which both gentlemen were partners, the capital account showed a credit balance of \$17,185 for Mr. Stewart, one of \$27,739 for Mr. Smith, while that of Mr. John Maclean was overdrawn \$29,079. The estate was handed over to Mr. Maclean by the creditors at 50 cents in the dollar, Messrs. Stewart and Smith receiving discharges. The two junior partners then sued in respect of the overdraft of \$29,079; to which Mr. Maclean replied that the overdraft was a debt to the partnership and as such was included the assets he had purchased. It therefore became extinguished by confusion. Mr. Smith took no further part in the litigation, and the action resolved itself into a claim for \$10,261 by Mr. Stewart. The Superior Court and the Court of Appeals decided in his favor; but the Supreme Court reversed their judgment by a majority of three to two, the Chief Justice and Mr. Justice Taschereau dissenting. It is from this judgment Mr. Alex. Stewart has received permission to appeal.

—The world's wheat crop for 1895 is given as follows:—The total production in countries which import wheat is estimated at 574,022,000 bushels. In countries which export, the total production is 1,651,701,000 bushels. Experts also amend the estimate of the crop of 1894 so as to make the total in that year 2,632,736,000 bushels, showing that the crop of 1895 is 232,000,000 less than that of 1894.

### A NEW METAL COMPOUND.

A new process of treating copper has been discovered whereby castings are produced of a very superior quality and free from blow-holes. The secret is not stated, but the metal flows freely in casting, leaves little trace in the crucible, and shows a fine granular fracture when broken. The new compound can be produced of different degrees of hardness, and may be rolled into thin sheets or drawn into fine wire when cold without annealing. Tests are being made at the shops of the Illinois Central in Chicago. During the past year the Worth Manufacturing Company, now of Benton Harbor, Mich., have been making the connecting rods of their gasoline engines of treated cast copper. They are used upon engines running at as high a speed as 600 revolutions a minute, and are not only cheaper than the old form of steel rod, but very satisfactory. No trouble has arisen from the treated copper bearings. Tests made at the Washington Navy Yard show the treated copper to be pure, and, on a test bar 14 inches long and 1 inch on the faces, showed an elongation of  $3\frac{1}{2}$  inches and an ultimate breaking strength of 37,800 pounds. Other tests made in Chicago show the ultimate breaking strength to be between 36,000 and 38,000 pounds. The ultimate strength of ordinary cast copper is 24,781 pounds. It is claimed that no alloy is used in the process of treating, that the process is not expensive and can be applied to a quantity of copper necessary to make the largest castings. The treated metal can be worked successfully with the planer, lathe, die and rolls, or can be drawn into wire. The metal is considered by the makers well adapted for bearings for heavy engines, locomotives and cars.

### THE PROSPECT FOR LACES.

The trend of popular demand for laces this fall is involved in considerable doubt. The unexpected popularity of the shirt waist has so effectually killed the demand for lace up to the present time that neither manufacturers nor jobbers have anything to go upon as to what styles the public will run upon when the cooler weather revives the demand for lace. This made early orders exceptionally light and many manufacturers have preferred to hold off and wait until they could see the drift of popular fancy before they ventured to put out any new ideas. At present it looks as if only the more costly styles would be safe purchases. All forms of jetted goods are promised well of, the number of styles introduced this season being larger than ever and calculated to suit the requirements of all classes of trade in every direction. Bands and insertions will, to all appearance, occupy a prominent position in purchases made. Wide insertions up to 10 inches are made a specialty, particularly in Oriental effects. The heavy Venise effects in insertions are also considered good. A new style of Venise lace is classed among the most recent of the new season's productions, this being an open figure in an embroidered effect, which is afterward filled in with either a fine muslin or net, laid on a net ground of a coarse fish net weave. These are shown in both insertions and edgings, as well as in sets of three and four widths to match, the shades running to the butter colors, which are evidently the most popular. Black silk Valenciennes laces are becoming more popular with the call for the butter shades giving evidence of being in well sustained demand for another season. Narrow chantillys in both insertions and edgings are considered good, particularly in the small point of d'esprit effects, black and white leading over the butter and cream shades. Plain nets, 27 inches wide, are shown to be employed with the point d'esprit laces for drapery purposes for evening wear. Point laces in the better qualities in both planer and Calais goods will again be employed in fair quantities for trimming purposes. Lace collars are again shown, but are mostly of the finer grades of real Venise goods; they can be bought, however, in the cheaper grades of goods as usual, and probably will again

take well. In finer lines Escurian lace effects are among the newest styles, and are well promised of. These are produced in all-silk and come in black and the two-toned effects in combinations of butter and white. These cut to fit over the puff sleeves, with a standing collar with a bodice shape front. In price these range anywhere from \$1.50 to \$5 each. Collars to be worn over wraps and outside garments have led to the introduction of all-lace capes, the latter being among the latest of this season's novelties. These are shown in all-silk in Escurian lace effects, in price ranging as high as \$15 each. Goods in beaded effects are also included in the above. Lace jobbers have again turned their attention to veilings, lace veils again coming into prominence and give indication of a good fall demand. These are shown in white, cream and black, similar to the old style Jane Hading veilings, in that they are edged with narrow flower and sprig designs in point applique effects.

Dotted and small figured designs laid over at certain intervals the whole veiling, are considered the latest craze. In chiffon colors these are shown in white, cream and black, also white figures on black grounds and vice versa. They are produced in single heavy borders varying to narrow and graduated lines. Heretofore the demand for veils has run to the 14-inch or single width, also the double width, but the trade are now taking the 18-inch goods readily. Tuxedos and moline meshes in white cream and black veilings, while not particularly new, are taking well with the trade, also the tan, navy and brown shades.

### THE CATTLE EMBARGO.

There seems a probability that the privilege granted to this government of verifying the diagnoses in regard to supposed contagious diseases discovered by inspectors in Great Britain in Canadian cattle will shortly be withdrawn. Our inspectors hold that there have been no cases of genuine pleuro discovered in our cattle for many years past, while English inspectors have been claiming during all this period that they occasionally found cases of that disease among the cattle exported from this country to England. The specimens of the lungs sent to this country alleged to be infected with pleuro certainly bear out the reports of our own inspectors and possibly the withdrawal of this privilege of inspection, which was freely granted, may indicate that the position of the British inspectors is found untenable.

### THE BARRELING OF APPLES.

Now is the time when the apple broker is kept a little awake at nights studying how best to sort his fruit for barreling in order to provide sufficient of good-looking apples to form two or three attractive layers at top and bottom of each barrel to cover up the bulk of rubbish above and below. We have heard of one barrel of honest apples in several years. The purchaser has never been able to get another. It is high time that the twenty or twenty-five cent new empty barrel be abandoned altogether for apple-packing and replaced by neat boxes holding—say, from a bushel to half-a-barrel each, a package that could readily be inspected. Such a box of fruit would find ready sale from consumers, whereas many householders will hesitate to purchase a whole barrel of apples, especially in the knowledge gained by experience of many years. Apple dealers should take a lesson from packers of oranges. Boxes of oranges, especially those of Florida, rarely disappoint purchasers; at least one can always be sure of getting what he believes he is paying for. "Right about face," applemen!

### THE ALLEGED CASE OF DEFALCATION.

The amount mentioned in the paragraph in our issue of the 23rd inst., relating to a supposed defalcation in the City Hall on the part of a long-time employe, appears, as usual in such cases to have been considerably exaggerated. So far as ascertained meantime the deficiency will not probably exceed 25 cents in the dollar of the sum named; and we further learn that the matter is being honorably adjusted.

—S. D. MARQUIE, agent of this city has assigned. He was for some 12 or 15 years with H. Lamontagne & Co. He had at one time a junior interest in that firm, but withdrew in 1893, starting up a real estate business on his own account, which has not proved a success. A man of good ability as an office hand, but not much outside experience. He has now been obliged to assign on demand of August Leblanc, with liabilities of over \$21,000, mainly owing to different banks; the Banque du Peuple being a creditor for \$2,500.—Piers, Locke & Son, leather merchants of this city, are an old established firm, successors to Black & Locke, who took over that business some years ago and compromised their liabilities at 80 cents on the dollar. Direct liabilities were \$50,000 and they managed to get a small margin to the good. The firm is composed of father and son; very reliable people, but have been interested in several failures for large amounts, so that their surplus has been entirely wiped out. They have been obliged to assign. Liabilities are not very large, principally to the Bank of Toronto, and J. W. Laurie, Nova Scotia. Nothing has as yet been done towards a settlement and affairs are still in the hands of the assignee—J. W. Guerin, grocer, of this city, was at one time of firm of Guerin & Repentigny, but has been on his own account since spring of 1894. Only a very small affair, commencing without capital. Trade has been with rather a poor class, and he has not made a success of it. He made a private assignment, after compromising at 40 cents on the dollar, 25 cents cash, and 15 cents in 3 and 6 months, not secured—A. Gravel, barber and fancy goods of this city, has been in business since 1885; at which time he fitted up quite an attractive place on Notre Dame street. He has had a fair run of business. Of late he has been going behind, and has been very slow pay, showing signs of weakness. Assigned on demand of J. D. Vinet, a few days ago, with liabilities of over \$8,000. He owes to him \$3,000, Banque du Peuple \$1,796—H. Gariepy, grocer of this city, has not been long in business, having commenced last fall. He started up without means, and has not been successful, business not yielding him a living. Has always been more or less hard up, and has just made a private assignment. Liabilities will be small.—H. A. Desparois, grocer of this city, has only been in business a few months. He started in the stand formerly occupied by C. McLeod and represented no capital when he commenced, being assisted by friends. He did not succeed in making the business go, and has assigned. Liabilities amount to about \$1,300.—D. McG. Kier, tins, Martintown has been in business some years. He was of McKay & Kier, but has been alone since Jan. 1893. Trade is only a trifling one and he has become widespread, and unable to meet his engagements. He has assigned to Dr. McIntyre. Assets and liabilities are both small—Jos. Wilson, tins, of Bright, is a widower, who has been in business for years, but has never been successful. Failed years ago, then did business in his wife's name until she died. He has now failed again and is not likely to obtain a settlement. Liabilities are small, but there is not much to pay them with—F. Moisan, boot and shoe manufacturer of Quebec has for some time past been hard pressed and has struggled along, endeavoring to work through, but without success. Last September he had a meeting of creditors, and asked for an extension, but subsequently withdrew the offer, and for a time was talking of a composition at 25 cents. This was not accepted, and he is to hold another meeting of creditors, and will submit the following statement on the proposed compromise. Assets, machinery \$988, stock \$1,500, odd; total \$2,400. Liabilities \$5,460.—A. J. Evans, planing mill, Kincardine, has been located there for a number of years, and at one time was supposed to be in pretty fair shape, having practically a monopoly of the business; but for some time past he has not been giving his affairs the attention they required, opposition has sprung up, and he has lost business, and been going behind. His assets are shrunk, and he has been obliged to assign.

—Our correspondent at Oshawa writes:—The Dominion Bank has moved into its new quarters in the Atkinson Block corner King and Simcoe streets, Oshawa. The fittings of the new office and its vaults are quite up to date—The bonus of \$5,000 given by the town of Oshawa, to the Oshawa Railway Company has been paid to the company. This enterprise was originally intended to be a road operated by steam power, and the town in 1892 voted a bonus of \$15,000. Delays however took place but the result was in favor of the town and the road is now a standard 4-foot 8½ inches line operated by electricity passing through the streets of the town, with a loop to the east, affording a con-

tinuous street railway passenger service, and receiving delivery freight at the different factories through the medium of switches into their respective premises. On the right of way on the streets being granted the bonus was reduced to the \$5,000. The line extends to the harbor and is largely taken advantage of by passengers to the summer resorts at that point. Connection is had with all G. T. R. trains and passengers and their baggage are transferred at a very low rate direct to the hotels. A powerful electric motor—the first of the kind in Canada—is used to move freight.—The Harbor Co. will receive grain in cars up town the effect of which is to bring the harbor three miles nearer its northern customers.

—Mrs. Joseph Gauthier has entered an action for \$10,000 damages against the Banque Nationale, as a consequence of a judgment which maintained her contestation of a demand of assignment made upon her by the bank. The same plaintiff has also taken another action against the bank, claiming \$4,175.90 as a balance of account. This is an outcome of the absconding of Louis Larivee in February 1894. He was at that time a partner in the firm of Gauthier & Larivee, customs brokers of this city. Larivee defrauded the bank out of three or four thousand dollars by means of worthless cheques and fled. He was brought back and sentenced to two years imprisonment, but was released on the ground of ill-health about a month ago. The bank claimed that the firm was responsible for his defalcation and made a demand of assignment upon Mrs. Gauthier, the other partner. They lost the case, principally on Larivee's evidence, and hence the present action.

—A DISPATCH from Liverpool says it is proposed to reconstruct the National Steamship Company so as to avoid compulsory liquidation. A provisional agreement to this end has been entered into. The new company will be called Leyland, Wilsons & Furness (Limited). It will be registered as possessing a capital of £250,000. The new company will take over the old company, paying for the business thus:—£30,000 in cash, which will suffice to pay all the National Lines debts; 12,500 preference shares of £2 each and 50,000 ordinary shares of £1 each, the old company's preference shareholders getting all the new preference shares and half of the new ordinary shares. The other half of the new ordinary shares will go to the ordinary shareholders of the old company.

—THE abundant harvest in the Northwest coupled with the tolerable yield in Ontario has led to an unusual demand upon the Consumers Cordage Co. for binder-twine. At the rate with which the goods have been going into consumption the considerable quantity held over from last year soon found a ready market, and was followed by a steady pressure upon the company's manufacturing facilities. The quantity of binder twine called for in the Northwest is about double the requirements of former years, owing to the luxuriant growth of straw in all sections of the country.

—OUR correspondent at Arthur, Ont., writes:—Adam Ballentine who has been in business here for the past thirty years or more is disposing of his stock and intends moving to Toronto shortly. The business will in future be carried on by his son.—The Commercial Hotel has again changed hands. Mr. Martin who some two months ago bought out L. Sargent has disposed of his interest to F. E. Morrison who formerly kept the "Queen's." Harvesting is now pretty general but the weather for some days past has been broken and far from favorable.

—A NUMBER of heavy capitalized mining companies appear in the B. C. Gazette. Among them are the Iron Horse Mining and Milling Co., and the Kootenay Mining and Milling Co., both of Spokane, and each capitalized at \$1,000,000; the Crown Point Milling Co., also of Spokane, with capital of \$500,000; the Western Prospecting and Promoting Co., of Vancouver, \$100,000; and the Kootenay Consolidated Mining Company, of the same city, \$500,000.

—A MANITOBA cattle shipping firm are making trial export shipments of Chilcotan cattle from Ashcroft, B. C. The shipment will comprise 800 head of cattle. The result of the venture will be watched with interest by ranchers. Three hundred head of cattle per month are now being sent from the upper country to the Kootenay district. The boom in mining all through Kootenay will increase the population and cattle men in Kamloops and the surrounding country are hopeful that there will be good times for them shortly.



August 23rd.

—A. J. Houghton, decorative painter, has assigned at the instance of Joseph Roy, with liabilities of about \$1,500, and assets of \$1,000.—Seraphim D. Marquis, real estate agent, has assigned on the demand of Auguste Leblanc. The assets are placed at \$19,300, made up of shares of the Dominion Ice Company and of real estate at St. Laurent. The liabilities exceed \$20,000. Among the chief creditors are: Banque du Peuple, \$2,500; Jacques Cartier Bank, \$1,700; Molson's Bank, \$1,500; Quebec Bank \$1,700; Banque Nationale, \$1,000; Banque Ville Marie, \$200; H. Lamontagne, \$1,300, and the following mortgages: Major Evans \$2,150; N. G. Korouack, Quebec, \$2,500; Adeline Malle, St. Laurent, \$3,000 and H. Meunier, Cartierville, \$3,000.

—F. J. Wesley & Co., manufacturers of wooden ware, of Toronto Junction, have assigned. The business was originally situated in Toronto, but was burnt out there in Sept. 1894, and moved to the Junction, the firm purchasing the premises and some machinery. F. J. Wesley, is, and has been, the sole partner for a number of years. He claimed last Jan. to have a surplus of over \$15,000, but made up of rather shrinkable assets. For some months past his position has been critical and he has been cramped, close run, and crowded for payment. Some of his creditors become dissatisfied, and consequently he has been forced to assign.

—THE Canadian Pacific Railway Company has just had completed two special military trains, which comprise fourteen cars for the men, two cooking cars, two Pullman cars for the officers, two cars for wines and stores, and two dining cars. The officers' cars are fitted up in luxurious style, and contain state-rooms, lavatory, smoking-rooms, etc. Each train consists of eleven cars and engine, and has ample accommodation for nearly four hundred. With these fast war trains, the C.P.R. expects to be able to cover the distance from the Atlantic to the Pacific in five and a half days.

—THE following are the chief creditors of Raphael & Hodges, commission merchants, of this city, who have assigned with liabilities of about \$10,000. Merchants Bank of Halifax, secured, \$3,880; Jaffe Bros., Dundee, Scotland, \$350; Shatham and Joachim, Germany, \$252; Thomas Adams & Co., Nottingham, Eng., \$905; J. Paton, Son & Co., Alloa, Scotland, \$415; Mrs. W. Raphael, Ballymena, Ireland, \$500; Wirth, Dyne & Co., Buhler, Switzerland, \$280; Montreal Cotton Company, Valleyfield, \$447; Williams & Co., \$191; J. H. Hodges & Co., \$194; W. E. Ross & Co., \$354; T. W. Raphael & Co., \$498; Blaiklock Bros., \$425.

—A VALUED correspondent in Ottawa sends us the following as bearing upon the paragraph concerning foreign exchange, page 359 last week: Extract from Section 71, sub-section (d) of the Bills of Exchange Act. (d) Where a bill is drawn out of but payable in Canada, and the sum payable is not expressed in the currency of Canada, the amount shall, in the absence of some express stipulation, be calculated according to the rates of exchange for sight drafts at the place of payment on the day the bill is payable.

LEGAL RECORD, &c.

Week ended Aug. 23th, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

August 21st.

Cap Rouge—D. Laine et al vs. J. E. Bedard.....	\$ 450
Delorimier—Dme. R. D. Chevalier vs. Dme. D. Rolland.....	500
Laprepration—Rov. P. A. Lefebvre vs. d. Chenette.....	398
Montreal—Can. Trading & Shipping Co. vs. C. E. Carbonneau, \$5,830; A. Bertin vs. C. E. Carbonneau, \$300; J. Belleu vs. C. R. Ry., \$500; B. Therrien vs. G. J. De Vries, \$250; J. Masson vs. Donaldson Line of S.S. \$1,200; O. L. Henault vs. C. Paquette et al, \$250.	
Quebec—I. Mitchell vs. P. Tanguay.....	400
Upton—Bank of St. Hyacinthe vs. J. Pilon, \$625; Bank of St. Hyacinthe vs. J. C. A. Pilon, \$625.	

August 22.

Doucet's Landing—C. K. Clough & Co. vs. R. Scott....	\$ 785
Laprairie—D. Galarneau vs. Dme. E. Varin.....	386
Montmagny—J. A. Letellier vs. E. Dion.....	386
Montreal—M. Bigras vs. A. Barbe, \$1,100; L. Lapalme vs. L. Bedard, \$1,100; J. N. Duguay vs. D. F. Rheauimo, (Dmgs.) \$4,000; Delle O. C. Cherrier et al vs. C. H. Walters, \$816.	
Rimouski—J. B. Renaud & Co. vs. G. Welch.....	313
Sherbrooke—W. White vs. S. Benso.....	282
Stanstead—H. Keniston vs. J. W. McDuffee.....	430

Arthabaskaville—W. Whitfield, Chown & Co. vs. J. C. Thibault (dmgs) \$1,500.	
Montreal—B. Dupuis vs. L. A. Gibeault, \$1,495; O. Lefebvre vs. Grand Trunk Ry. (dmgs) \$420.	
Nelson—X. M. Price vs. O. Beaudoin.....	500
St. Angele—W. N. Barrie vs. R. Scott et al.....	546
Tingwick—L. O. Pepin vs. H. Pothier.....	545

August 26th.

Bolton Tp—Sarah De Knowlton vs. J. McAllister, Jr.	400
Chicoutimi—G. Tanguay vs. T. Tremblay.....	818
Doucet's Landing—W. N. Barrie vs. R. Scott.....	546
Montreal—Can. Industrial Co. Ltd. vs. Graham, \$5,000; H. Beaumier vs. A. Hetu, et al, \$300.	
St. Isidore—B. Dupuis vs. A. G. Luc.....	1,495
St. Martin—M. Bigras vs. A. Barbe.....	1,100

August 27th.

Auckland—O. Laponest vs. E. Jakiel et al.....	325
Chambly—A. Perrault vs. F. Gonzaque.....	300
Melbourne—Eastern Townships Bk. vs. H. A. Allen et al	600
Montreal—A. Cadieux vs. V. Decary, \$850; E. Baribeau vs. E. Domprouse, \$280; Dme. E. Bernard et vir vs. M. M. Fahey et vir, \$301; A. Perrault vs. G. Fortier, \$300; V. Goueau vs. Dme. J. G. Walker et vir, \$500.	
St. Foye—Elmina Drolet vs. F. Gilbert.....	504
St. Gregoire le Grand—Eva Boudreau vs. E. Bergeron (dmgs.) \$800.	
Sherbrooke—A. Poirier vs. Est. Jean Roy.....	300
Wotton—Vilandre Freres vs. C. Bissonnet.....	294

August 28th.

Montreal—Dme. M. E. A. Huguenin vs. A. Auguste, \$915; N. B. Stewart vs. A. E. Battle, \$315; W. Vipond vs. W. Bell, \$356; Dme. E. Plauze vs. Commissaires du Noard de Montreal, \$1,099; G. A. Lacombe vs. Delle M. B. Gelinas, \$355; Canada Industrial Co. vs. D. Graham, \$5,000; J. Villeneuve vs. L. de L. Harwood, \$317; Dme. E. Whelan vs. Dme. E. M. Hutchins et vir, \$400; J. N. Fulton vs. D. M. Lawlar, \$715; Dme. C. Laliberte vs. J. Martel, \$300; T. Goulet vs. Montreal Exposition Co., \$700; Dme. M. J. T. Baroque vs. Dme. A. J. Sival et vir, \$675; F. Rappallo vs. J. Vellino, \$900.	
Quebec—O. Bresse, Jr. vs. Heirs of Brosse Estate.....	100,000
St. Felicite—J. B. Renaud & Co. vs. B. Premont.....	294

WRITS ISSUED, PROVINCE OF ONTARIO.

August 21st.

Alfred Tp—J. Alexander vs. O. Dubois.....	\$1,376
Bathurst Tp—J. Miller vs. P. Dowdall et al.....	740
Brechin—A. G. Turner vs. R. & Sarah Patterson.....	1,287
Brussels—F. S. Scott, assignee, vs. J. Shelton.....	939
Finch Tp—Union Bank vs. V. Duchesneau et al.....	370
London—Hutchison & Son vs. Letitia Brown, \$580; Gault Bros. & Co. vs. T. D. Hodgins et al, \$2,015; G. W. Allan et al vs. J. E. Pitts, \$1,878 and \$1,878.	
New Durham—T. Wright vs. M. & C. J. Haight (Dmgs.)	5,090
Niagara Falls—L. S. Lundy vs. G. L. Lundy.....	2,011
Ottawa—A. Grant vs. Mary J. & J. Brown.....	1,328
Shelburne—J. A. Halsted et al vs. W. Silk.....	430
Slidney—Sophia Robinson vs. W. G. Robinson.....	456
Toronto—G. B. Stevenson vs. A. Allison, \$1,400; Western Can. L. & S. Co. vs. Helen Denison et al, \$1,963; Bank of Hamilton vs. Diehl Mfg. Co., \$302; W. Mewburn et al vs. J. Emerson et al, \$3,790.	
Windsor—L. S. Lundy vs. W. Hofford.....	784

August 22.

Dereham—I. Sharp et al vs. G. Partlo (Dmgs.).....	\$1,000
London—G. T. Scott, jr. vs. G. T. Scott.....	800
London Tp—J. A. Scott vs. G. F. Scott.....	700
Toronto—Emma Lister vs. S. McLaughlin et al, \$1,858; B. M. Britton vs. E. Sullivan, \$3,209.	
Whitechurch Tp—G. Elvidge vs. R. H. Millard.....	637

August 23.

Arthur Tp—T. Cantlon et al vs. B. Epach.....	500
Drummond Tp—J. D. Gemmill vs. A. & Susan Morris...	2,398
Eldon Tp—Margt. Crawford vs. A. Mitchell.....	305
Galt—A. McDonald vs. J. & B. Hood, Sr & Jr.....	257
Hamilton—J. & E. Henderson vs. J. H. Bradley.....	614
London Tp—Annie L. Macbeth vs. Marion White.....	6168
Ottawa—L. Brassard vs. G. S. Johnston.....	2,500
Owen Sound—A. E. Pavey & Co. vs. Waters & Co.....	279
Papineauville—O. Dubois vs. P. E. Charbonneau.....	450
St. Thomas—J. Dyker vs. J. A. Sqaunce.....	299
Toronto—E. B. Necklin et al vs. Beal Bros. \$400; Heighington & Reade vs. J. Stark & Co., \$298.	
Wallace Tp—G. Morgan vs. A. Lewis.....	422
Windsor—W. Higgins vs. F. A. Wickoff & J. Campbell.	5,000

August 26th.

Galt—Macpherson, Glassco & Co. vs. J. Stevens.....	516
Hamilton—D. Knaggs vs. W. Gowland.....	389
Toronto—E. B. Necklin et al vs. Beal Bro. (disputed), \$400; Miller & Richards vs. C. A. Wilson, \$2,174.	

August 27th.

Belmont—Eather Pettigrew vs. J. Wright.....	322
Douglas—W. W. Lockerby vs. R. A. Campbell et al.....	707
London—W. Gerry vs. J. Garrett.....	324
Mountain Tp—D. F. Sutherland vs. P. Shannon et al....	253
Nepean—Metropolitan L. & S. Co. vs. S. J. McArthur and wife, \$2,377.	

Ottawa—S. J. Gagnon vs. J. C. Gagnon, \$750; Bowie & Co. vs. Ada L. Gilmour, \$1,218; A. L. Gilmour, vs. J. A. Gouin et al \$277.  
 Plantagenet N.—Mary A. Wall vs. P. & Marie Montpetit 275  
 Port Arthur—Ontario Bank vs. G. H. Macdonnell 2,089  
 St. Thomas—Mary H. Bailey vs. J. A. Squance 321  
 Simcoe—Dom. Bldg. & L. Assn. vs. G. R. Perry et al 1,037  
 Thorold—R. D. Robbins vs. Dobbie & Stuart 523  
 Toronto—E. B. Shuttleworth et al vs. R. T. & A. Brown, \$2,234; R. King & Co. vs. C. Clute, \$984; J. Small vs. F. S. & A. Wilkins, \$508.  
 Waterloo Tp—J. & Elizth. Sleighter vs. John Sleighter 2,612  
 Wilmot Tp—Angelina L. Bowman vs. J. Mayer & wife 2,721  
 Windsor—Chiera & Vier vs. J. Maisonneville, \$505; I. J. Splitlog vs. S. White, \$1,376.

August 28.

St. Thomas—W. Squance vs. J. A. Squance \$2,000  
 Windsor—Patterson, Leggat & Murphy vs. C. Bokstal 340

WRITS ISSUED, MANITOBA.

August 22nd.

Estevan—A. Hamilton vs. J. Wilkinson 620

August 26th.

Portage La Prairie—D. W. McCuaig vs. Phillips & Richardson, \$547.

August 28.

Winnipeg—Brown & Erb vs. S. Peace \$ 342

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

August 21st.

Cornwall—Sarah Smith agt. Cathe. Hall \$ 599  
 Drayton—G. Tuckers agt. W. H. Whealey et al 795  
 Martintown—Chown & Co. agt. D. G. Kier 297  
 Rat Portage—J. Connell agt. J. Weidman 630  
 Stratford—J. C. Monteith agt. W. Blair 813

August 26th.

Montreal—M. Phelan agt. J. Cohen, \$334; J. Leduc agt. L. Gagnon, \$1,657.

St. Valentin—La Banque du Peuple agt. J. G. Mailloué 407

Stanford—E. D. Boisclair agt. O. Hamel 261

August 27th.

Doucet's Landing—C. B. Clough & Co. agt. R. Scott 704

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

August 21st.

Montreal—Z. Brodeur agt. C. Brodeur, \$270; T. Bannerman et al agt. F. David, \$452; D. Gallery agt. W. Morin, \$425.

St. Laurent—D. Maragh agt. J. Davis 270

August 22.

Concord, N.H.—P. A. Green agt. J. Boddy 321  
 Hamilton—Bank of Hamilton agt. E. & D. Carr, \$939; W. Pringle & Son agt. J. Patton, \$262; Toronto, Hamilton & Buffalo Ry agt. R. C. Smith, \$408.

Ottawa—Bank of Ottawa agt. G. W. McCullough 10,746  
 St. Catharines—J. R. Hill agt. T. Irwin 307  
 Toronto—Bank of Toronto agt. J. E. Verral et al 2,440

August 23rd.

Bidgetown—Molsons Bank agt. A. J. O'Brien 482

Trout Creek—Sloan & Crowther agt. Milne & Hefferman 389

August 26th.

Haldimand—Mary E. Grosjean agt J. Grosjean 1,726  
 Locust Hill—Davidson & Hay agt B. Burkholder 314  
 Toronto—O'Keefe Brewery Co. Ltd. agt W. G. Johnson 251

Oshawa—J. Labatt agt J. W. Ray 260

Rat Portage—J. Connee agt. J. Weidman 630

August 27th.

Rrantford—Bank B. N. A. agt. M. Chisholm 440  
 Delhi—W. T. Wickham & Co. agt. R. Stoddard 336  
 Southampton—J. Calder & Co. agt. Mary A. Hefferman 288

Toronto—Bank Toronto agt C. F. Verral & Co 2,446

Waterloo Tp—A. O. Boshmer agt G. Wanner 858

August 28.

Beckwith Tp—C. McIntosh agt. J. Kettles et al \$ 586  
 Ottawa—A. Gartshore agt. H. McRae et al 1,331  
 Syracuse, N. Y.—J. E. B. Smith agt. A. H. Johnson 677

Toronto—E. D. Morton et al agt. L. Briggs et al, \$615; F. Harvey vs. P. D. Will, \$ 430.

JUDGMENTS RENDERED, BRITISH COLUMBIA.

August 21st.

Victoria—A. A. Denny et al, exrs, agt. W. P. Sayward \$ 10,744

August 27th.

Vancouver—C. P. Wooley agt D. & Mary J. A. McPhader, \$2,631.

JUDGMENTS RENDERED, MANITOBA.

August 22nd.

Brandon—Union Bank agt. W. J. Lang 1,172

August 23rd.

Pilot Mound—W. Little agt. W. W. Graves 809

Winnipeg—E. Benson agt. J. M. Benson, \$1,218; Molsons Bank agt A. Stewart, \$14,866; Molsons Bank agt. Wallis & Foord \$276.

JUDGMENTS RENDERED, NOVA SCOTIA.

August 23rd.

Port Hood—C. Smith, grocer, &c. for 288  
 River Philip—F. Schurman, G.S., for 393  
 Springhill—J. P. Bourke, Prod. &c. for 330

August 26th.

Isaacs Harbor—E. H. Kirby, G.S., for 325

August 27th.

Arichat—E. P. Flynn, fish, &c., for 581

JUDGMENTS RENDERED, N. B.

August 28.

St John—J. Galey & Co., saw mill, for \$7,525

CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

August 21st.

Barrie—J. Knapp et al to Sarah Knapp \$ 590  
 Burlington—J. N. Ogg to Sutherland, Innes Co 1,000

Delaware Tp—Mrs. E. Garrett et al to A. Parfitt 932

Fort William—J. McCreanor to Mary A. Manion 1,000

Guelph—F. C. Borsh to G. Sleeman 2,005

Hamilton—Mary Lillis et al to Grant Lottridge Brew. Co 500

Kingston—W. G. Ashley to Mills & Cunningham 1,000

London—J. H. Gatecliffe to Ellen Gatecliffe 1,600

Lorne W—W. Mack to W. F. Mack 640

Ottawa—A. J. Jeffrey to J. A. McDonald 2,000

Ryerson—W. J. Shea to J. N. Fairbank 921

Seneca—M. Runchey to Nelles & McSorley 1,087

St. Thomas—Amy Bennett to Southern L. & S. Co 1,530

Smith—L. G. Fobert to T. Rutherford et al 3,800

Stratford—R. Roberts to Heintzman Co 3,424

Toronto—Cathe. Aarons to A. Kleiser, \$629; Eliza C. Morrison to W. S. Fraleigh, \$2,850.

Whitby—E. R. B. Hayward to H. W. Wilcox 1,100

August 22nd.

Essex—E. J. Lovelace to J. Walters 1,033

Kincardine—R. J. McGee to J. Gentles 777

Kingston—W. W. Walker to Hannah Walker 3,200

Smith—L. G. Toibert to T. Rutherford et al 3,800

Teeswater—R. B. Keeler, exr. to Gillies & Smith 500

Toronto—G. B. Stevenson to Jessie Stevenson 700

Windsor—C. J. Richards to V. Rocheleau 707

August 23rd.

Berlin—Cathe Hachnagard to A. Erb 550

Brampton—J. T. Bowra to C. C. Bowra 770

Essex—Jennie Wilkinson to W. Ward 677

Hamilton—J. W. Crooks & wife to H. Kuntz, \$1,300; H. Maxey to J. Ronan et al, \$1,400.

Malden—R. Shaw to Hamilton Prov. & L. Soc 700

Mount Forest—E. P. Cameron to J. A. Halsted 550

Toronto Junction—M. Kennedy to A. R. Williams 1,374

Toronto—A. & Jessie W. Lynd to R. Lynd, \$848; Shannon & Whittans to Standard Bank, \$3,202.

Windsor—Emma J. Ferris to W. McGregor & Co 2,844

August 26th.

Berlin—Cathe, Hachnagard to A. Erb 550

Burk's Falls—T. B. Tait to A. Hunt 1,000

Cobourg—A. D. Longmore to J. H. Vivian 643

Fort William—J. McCreanor to M. A. Manion 1,000

Mount Forest—E. P. Cameron to J. A. Halsted 550

Petrolia—D. O'Leary to H. McKay et al 1,516

Toronto—M. A. Armstrong to S. F. McKinnon 1,205

August 27th.

Belmont—Belmont Bessemer Co. Ltd. to W. H. Cawthra 1,000

Flesherton—A. Minshaw to G. Mitchell 900

Holland Tp—D. Harris to Eaton Bros. Co 514

Hope—J. Dyer to Emma J. Smith 3,094

Toronto—Dominion Waterproof Co. to M. & L. Samuel Benjamin & Co. Future Advances & \$750; W. A. Verner to Dominion Bank, \$3,929.

Waterloo Tp—J. Slieter to S. Pannuleaher 800

August 28th.

Aylmer—J. Wallace to J. J. Nairn \$ 500

Clinton—J. Ferguson to A. R. Fraser 500

Ottawa—L. A. Chevrier to E. Pinard 570

Southampton—M. Malcolm to D. McLeod & Co 815

CHATTEL MORTGAGES, B.C.

August 21st.

New Westminster—Commercial Ptg. Co. to T. R. Pearson 3,000

Vancouver—Diplock Book & Stationery Co., Ltd., to C. Stinson, \$5,000.

August 22nd.

New Westminster—F. Bouteller & Co. to R. Ward & Co.—Future Advances & \$1,000.

Port Haney—N. Carter to J. Carr—Future Advances & \$900

Vancouver—G. Cassidy & Co. Ltd. to J. M. Browning 60,000

August 23rd.

Revelstoke—O. E. Lewis to C. B. Hume 675

CHATTEL MORTGAGES, MANITOBA.

August 26th.

Portage La Prairie—Portage La Prairie Ptg. & Pub. Co. to L. W. Boddy, \$2,000.

August 28th.

Strathclair—H. Roberts & Co. to Hon. T. Greenway \$ 500

Winnipeg—Canadian Plumbing Co. to J. Robertson Co. 4,000

BILLS OF SALE, PROVINCE OF ONTARIO.

August 21st.  
 Arnprior—J. A. McDonald to A. J. Jeffrey..... \$4,250  
 Fort William—Mary A. Manion to J. McCreana..... 1,600  
 Toronto—J. B. Thompson to S. Thompson..... 7,429

August 23.  
 Toronto—J. F. Connolly & J. E. Sullivan to Oriental Steam  
 Lndry Co. \$8,600.

August 26th.  
 Fort William—Mary A. Manion to J. McCremer..... 1,600  
 Otterville—C. Raymond to Hattie Finch..... 600

August 27.  
 Lindsay—J. W. Wallace to Henrietta Wallace..... 500  
 Niagara Falls—M. Donnelly to J. Dickinson..... 6,093

BILLS OF SALE, B. C.

August 21st.  
 New Westminster—J. W. Andrejewski to W. Tistjen... 1,200

August 23rd.  
 Victoria—B.C. Land & Inv. Agency, Ltd. to G. Cassidy & Co.,  
 Ltd., \$60,000.

BILLS OF SALE, N.B.

August 23rd.  
 Albert—F. W. McKay, drugs, for..... 787  
 St. John—G. W. Day, printer, for..... \$2,000 & 500

August 27.  
 St. John—J. S. May & Son, tailors, for \$823; T. McCready & Son,  
 mfrs. vinegar, for \$2,067.

BILLS OF SALE, N.S.

August 28th.  
 Moncton—P. Gallagher, hotel, for..... \$2,000

August 27.  
 Church Point—J. B. Belliveau, trader, for..... 500  
 Mabou—Peter Smith, grocer, for..... 500

Our inducements.

A Good Article  
 At a Fair Price

OUR CELEBRATED BRANDS

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

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the  
 Dominion.

Financial.

Thursday Ev'g., Aug. 27th, 1895.

The demand for money to move the crops has set in in the United States and the New York banks have lost \$5,141,700 in legal tenders during the week as a consequence. It is going principally to the West, as the South, as yet, have made few demands for currency. The usual stiffening of interest rates, however, which has heretofore marked the drain of currency from financial centres, is this year conspicuous by its absence. It is now evident that gold exports on any large scale have ceased. The syndicate have succeeded in covering their short contracts for sterling. The banking house which has been re-importing U. S. bonds from England and shipping gold against them, has sent its last consignment of \$600,000 in gold to England this week and the deposit of a further half million in gold by the syndicate maintains the Treasury reserve at the supposed safety limit. As a consequence the moderate drain of gold exerts no influence on the speculative market. In fact there are hints of a further offering of security bills drawn against London's recent purchases of stock which will effectually bring the sterling exchange market down to below the level of profitable goldshipments although conservative bankers state that much of the recent buying

on London account was really to cover short sales and hence that very little exchange will be drawn against it.

Money continues dull and easy. In London call money and short loans are made at a 1/4 to 1/2 per cent., and the rate of discount in the open market for three months bills is only 1/2 per cent. In New York money on call is still 1 per cent. Time money is quoted at 1 1/2 per cent. for sixty days, 2 per cent. for ninety days, 2 1/2 per cent. for four months, and 3 per cent. for six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable at 3 to 3 1/2 per cent. choice single-name paper at 4 to 4 1/2 per cent., and good at 5 to 6 per cent. In this market money is unchanged at 4 to 4 1/2 per cent., on call, and 6 to 7 per cent. for discount.

Sterling exchange continues firm and high, owing to the very limited supply of bills offering. Posted rates for sterling in New York are about 1/2c under those ruling at last writing. They are \$4.89 to \$4.89 1/2 for long bills and \$4.90 to \$4.90 1/2 for demand. Actual rates are: Long bills, \$4.88 1/2 to \$4.88 3/4; sight drafts \$4.89 1/2 to \$4.89 3/4, and cable transfers, \$4.90. Francs are quoted at 5.17 1/2 to 5.16 1/2 for long and 5.16 1/2 to 5.15 1/2 for short; reichsmarks, 95 7-16 to 95 1/2 for long and 95 1/4 to 95 13-16 for short guilders, 40 1/4 to 40 5-16 for long and 40 3/8 to 40 7-16 for short. Locally rates are also an 1/8th to 3-16 lower. Between banks sixties are 9 11-16 to 1/4, and demand 9. 15-16 to 10. Cables are 10.1-16, and New York funds 3-16 to 5-32 discount. Over the counter sixties are 9 7/8 to 10; demand, 10 1/8 to 1/4; cables, 10 1/2, and New York funds 1-16 premium. Bar silver in London continues firm at 80 1/2d under a fair enquiry for China. In New York commercial bars sell at 67 to 67 1/2c, and fine government assay silver at 67 1/4c to 67 3/4c.

The ease of call money has given the "bull" speculators a good chance to force the market up, and with a few brief reactions for profit taking, prices have risen steadily during the week and close higher than the opening in every case except that of Toronto Street Railway where the desire to realize has hammered the stock down to 81 1/2 on sales of 4,095 shares. Pacific has advanced 2 5/8 points during the week on the glorious crop prospects in the Northwest, and bids fair to go higher yet. About 1,700 shares changed hands at steadily increasing figures. Both the Street Railway stocks were active and closed

fully 2 3/4 points higher than they opened. Cable also gained 3/4 of a point on the week, and at the close the market was strong with a distinct upward tendency. The following are the transactions of the week as per Chas. Meredith & Co. stock-brokers:

BANKS.	Shares.	Highest	Lowest	Last Year
Montreal.....	21	222	221	221
Commerce.....	78	138	137	141 1/4
Hochelaga.....	22	125	124	127
Jacq. Cartier....	25	101 1/4	101 1/4	....
Merchants.....	113	170	169	165 1/4
Ontario.....	50	89 1/2	89 1/2	....
Peoples.....	164	30	20	....
MISCELLANEOUS.				
Cable.....	2078	165 1/2	162 1/2	141 1/2
Can. Pacific.....	1630	56 3/8	54	68
Gas.....	582	205 1/2	204	164 1/2
Mont. Street Ry.	1424	214 1/4	210 1/2	154 1/2
New do.....	1916	213 1/4	209 1/2	150 1/2
Toronto Ry.....	4095	84	81 1/2	....
R. & O.....	301	101 1/2	101 1/4	88 1/2
Telegraph.....	25	165 1/2	165 1/2	151 1/2
Duluth Com.....	500	6 1/4	6 1/8	4 1/2
Mont. Cotton. Co	50	125	125	127 1/4
Dom. Cot.....	100	95	92 1/2	....
Col'd Cotton.....	10	65	65	....
Col'd Cot. Bd's.	\$1300	99	99	....
C.P.R. L'd G't B'd	\$500	107 1/2	107 1/2	....

MONTREAL CLEARING HOUSE.

Total for Week End- ing Aug. 20, 1895.	Clearings.	Balances.
	\$ 9,819,427	\$1,605,490
Corresponding		
Week of 1894.....	9,235,449	1,175,574
" " 1893.....	8,339,173	1,081,991
" " 1892.....	10,000,851	1,349,439

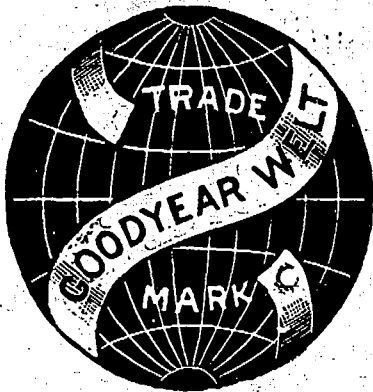
MONTREAL WHOLESALE MARKETS

Thursday Ev'g., Aug. 29th, 1895

Trade continues quiet in all lines although the current of business is fully up to the normal and prices in most lines are firm with every prospect of an advance in many of them before long. The weak points are dairy produce and flour. Cheese is in a most anomalous position. The English market is below the spot market, and this, in turn, is below the prices paid in the country. In fact it looks like a triangular trial of strength. The factory-men seem convinced that the English need our August cheese, and hang firmly on to prices far above the cable limit, while exporters only offer 8c for finest Ontario makes on spot, and the cable clings obstinately to 88s. Butter is in much the same position. Holders views are above exporters limit and only a local trade is doing in finest fresh goods, with ordinary and medium grades entirely neglected. Warm

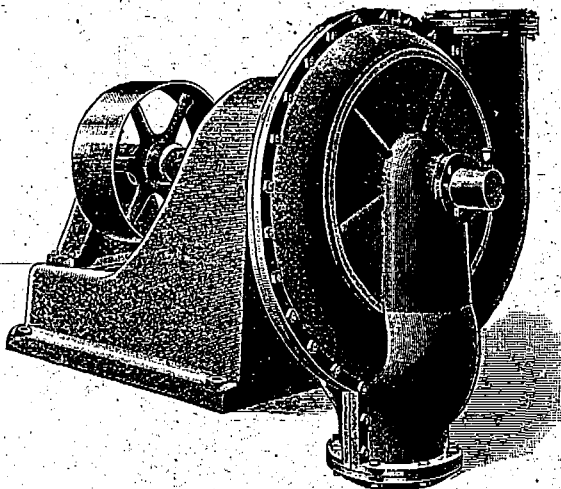
# The Vigilant-Defender

of your comfort are Goodyear Welted Shoes. Be sure that this world-encircling Trade Mark is on each pair. All first-class dealers sell and recommend



Goodyear  
Welted **SHOES.**

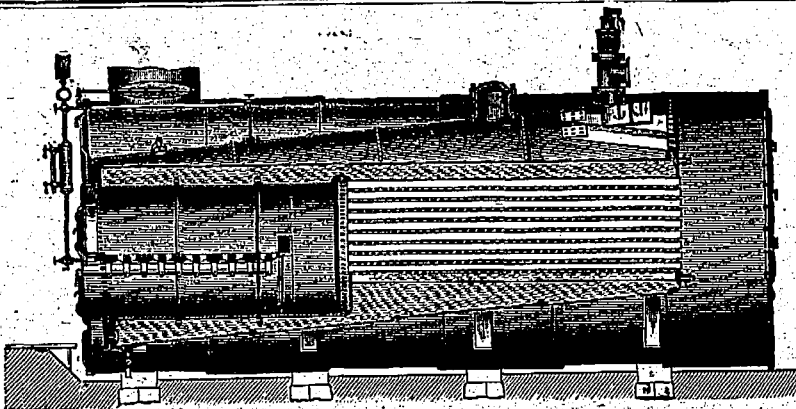
## BALDWINVILLE CENTRIFUGAL PUMP WORKS,



Manufacturers of  
**Centrifugal and  
Triplex Pumping  
Machinery,**

Capacity from 100 to 50,000 gal-  
lons per minute.

Send for Catalogue  
to  
**IRVIN VAN WIE,**  
PROPRIETOR,  
715-723 West Fayette St.,  
SYRACUSE, N. Y.



## Monarch Economic Boilers

Require no brickwork and are guaranteed to save at least 10 per cent. in fuel over any brick set boiler; in some cases the saving has been as high as 30 per cent.

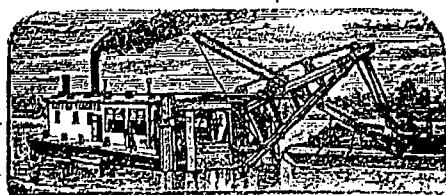
**ROBB ENGINEERING COMPANY, Ltd.,** - Amherst, N. S.  
Canada Machinery Agency. - 321 St. James St. Montreal Agents

weather and heavy receipts have weakened the egg market and only new fresh stock brings our outside quotations. Hay is weaker, as the English market is glutted with cheap Dutch hay of unusually excellent quality. Hides are very firm, and desirable lots are eagerly taken up at our quotations. Leather is also firmer, and some large sales of No. 2 slaughter sole for future delivery are reported. Boot and shoe men have used up nearly all their stock of cheap leather, and it is predicted that they will be in the market for fresh supplies inside of two weeks. Iron and the metals are strong and advancing. Barbed wire has risen 1/2 cent, and may go higher yet. Copper is up 1/2 cent, and an advance in bar iron is among the immediate possibilities. In the United States Bessemer pig has advanced \$2 per ton during the week and is now \$7 above the lowest point touched this year. This renders holders of Canadian and Scotch pig very firm in their views. Cement is quiet and unchanged. Petroleum is very firm and the oil firms are getting busy again. In groceries the principal activity is in tea and canned goods. The first decline in refined sugar in the United States since May took place this week and tended to still further weaken the sugar situation here, so that although small lots of granulated still command 4 1/2 cents, for a round lot 4 cents would be readily accepted. Chemicals are dull; but the market has a firm undertone. In drygoods the steady current of small advances both in this market and the United States has added firmness to the situation. The increasing strength of the primary markets has given confidence to wholesale houses here, and prices are very firm in every line. Locally trade continues dull, as is usual at this season of the year. But the return of the summer exodus will take place in a week or so and the reopening of the schools will stimulate city trade. Remittances continue a subject of complaint, and the slowness of collections is still one of the unpleasant features of the week's trade. Outside of this the prospect is decidedly hopeful.

**CHEMICALS**—Locally trade is very quiet, as is usually the case at this season of the year. Advices from London say that Cassia is advancing in consequence of scarcity, with business on the spot up 6s 3d for fair quality. For arrival nothing offering. Aniseed dearer, spot sold up to 6s 9d, and to arrive at 6s 2d, c.i.f. Camphor very firm, with sales in Japan at 132s 6d, c.i.f., and buyers, China at 107s, c.i.f. Citric acid is 1 1/2d a 1s 1 1/2d; oxalic, 8 1/2d; tartaric foreign, 11 to 11 1/2d; English, 11 1/2d; nitric, in carboys, 1,370, 2d; 1,420, 2 1/2d; 1,500, 4d; pure, 1,370, 2 1/2d; 1,420, 3d; redistilled, 4 1/2d. Cream of tartar, first crystals, 78s; powdered, 75s. Alum, lump, 5s. 4 1/2d to 5s. 6d; powdered, 5s 9d to 5s 10 1/2d. Arsenic, lump, 27s; powdered in barrels, 15s 6d. Benzole, 50 per cent. 11d; 90 per cent. 11 to 11 1/2d. Bleaching powder, Union price £7 5s. Borax, crystals, £18 5s; powdered, £18 15s. Brimstone, 5s 4 1/2d; foreign flowers, 6s 3d to 6s 4 1/2d. Camphor, refined, 2s. Copperas, green, 42s per ton; white, 7s 9d per cwt. Potash chlorate, 4 1/2d; bichromate, 4 1/2c to 4 1/2d; prussiate, 8d. Salacetos, 5d; ammoniac, firsts, 39s; seconds, 38s; Saltpetre, English refined, in barrels, 22s 6d; in kegs, 28s 6d. Soda, ash, 1 1/2d; crystals, 38s; ex-ship caustic, 70 per cent, £8; bicarbonate, 7s 8d. Sulphate of copper, £15 to £17. Ammonia 24 per cent, £9 5s. Quinine, 1s 3/4d. Sugar of lead, 25s; English 81s.

# M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Der-  
ricks, and Steam  
Shovels - - -

Of various styles and sizes to suit any work.

Submarine Rock Drilling Machinery, Hoisting Engines, Suspen-  
sion Cableways, Horse-Power Hoisters, Gang Stone Saws,  
Centrifugal Pumps,

For Water Sand and Gold Mining, and other contractors' plant.

JAS. C. STEWART, MONTREAL, - - - Agent.

# E. A. SMALL & CO.

MONTREAL.

→ Manufacturers of Clothing ←

WHOLESALE.

FALL TRADE 1895.

OUR TRAVELLERS WILL BE SHORTLY ON THE ROAD.

# WILLIS & CO. → 1824 ←

Notre Dame St..  
MONTREAL.

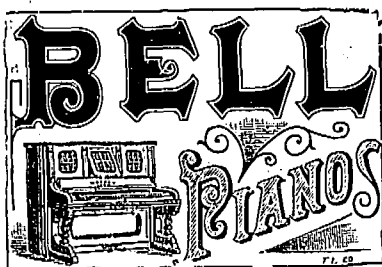
WHOLESALE AGENTS

—FOR THE—

GOLD MEDAL Bell Pianos & Organs

AND OTHER LEADING INSTRUMENTS OF  
AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied  
territory.



# Wheeler Condenser and Engineering Co.

—Manufacturers of—

CONDENSERS, \*  
\* VACUUM PANS,

Double and Tripple Effects.

# Feed Water Heaters

- - - And FILTERS - - -

Offices: 39 & 41 Cortlandt St., - NEW YORK.

Telephone Call "1036 Cortlandt."

Works: Carteret, N. J. Telephone Call "112 Rahway."

**CEMENT & FIREBRICKS.**— There is no change to chronicle in cement. The arrivals of the week are 2,000 barrels English cement and 45,000 fire bricks. Prices are unchanged. In small lots we quote: \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$21 per M as to brand.

**CHEESE, BUTTER AND EGGS**—The cheese market is in a curious position. The cable remains unchanged at 38s. Thus the English market is below the spot market and this again is below the figures being paid at country points. It looks as if it was a trial of strength between the factory men and the English consumer, and it is doubtful which will come out on top in the long run. This renders the market here quiet and irregular, although there is more or less doing in fine August makes that are within buyers views. The business done is principally in French Canadian cheese at 7½ to 7¾c. Finest Western is quoted at 8 to 8¾; but as this is more than exporters can afford to pay, even for August make, no business is doing. For the earlier makes the demand is very dull and prices range from 7 to 7½ cents. There is no improvement in either the demand or prices of butter. A fair local business is doing for city requirements. But it is only for the best goods, and medium grades are entirely out of sale. Finest fresh creamery sells at 17 to 17½c, and on earlier makes buyers ideas are 16½ to 16¾c, which is from ¼ to ¾c under holders' views. Township dairy is in small supply and sells readily at 15 to 15½c when the quality pleases the buyer. Nothing is doing in Western dairy. Offerings are large and the market is dull at 14 to 14½c. Receipts of eggs are still large and the change to warmer weather has still further weakened the market. New fresh stock jobs at 11 to 12c; but the bulk of the offerings are more or less mixed with held and old stock and these receivers find difficulty in marketing without meeting buyers views in every possible way. Sales have been made at 9½ to 10½c and this is probably a fair quotation. Potatoes are unchanged. We quote \$1 per barrel and 35 to 45c per bag. Maple sugar is dull. New sells at 6½ to 7½c and old at 4 to 5c per lb, and in tins 50 to 60c each. The following were the sales at the cheese-boards:—Belleville, 650 boxes at 8c; Madoc, 645 boxes at 8 1-16; Napanea, 526 boxes at 8c; Woodstock, 680 at 7¼, 200 at 7 11-16c and 725 at 7¾c.

**DRY GOODS.**—Advices from England and the United States are both in the direction of greater firmness. The representative of one of the largest commission houses in Bradford in this country has been recalled, as the mills he represents are choked with orders. Prices have advanced 15 to 20 per cent on medium grade woollens and worsteds for the spring trade, and it is expected that prices will rule still higher for the fall of 1896. In the United States a number of advances ranging from ¼ to ¾c per yard are reported in cotton goods. The advances in this market have already been chronicled, and it is evident that, with the increased cost of raw material to face, manufacturers are bound to get better prices for their goods. The city trade of the week has been dull. People have not yet drifted back from the seashore or the lakeside, and the mob of American tourists who are now so much in evidence in the city buy nothing except a few souvenir spoons, and benefit no one outside the hotels and the hackmen. The suburban trade is better, and but few complaints are heard from them. Travellers are sending in fair orders, but report country merchants still disposed to be cautious and no indication of any launching out in sight. Money is still a source of complaint. In spite of good prices for hay and an improving market for dairy produce, remittances do not come in as they should, and the thread-bare excuse

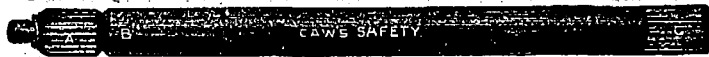
# CAW'S "SAFETY" FOUNTAIN PEN

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

F. C. BROWN'S PATENT, FEB. 12, 1895.



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



VIEW OF PEN CLOSED.

## A New Fountain Pen on a New Principle.

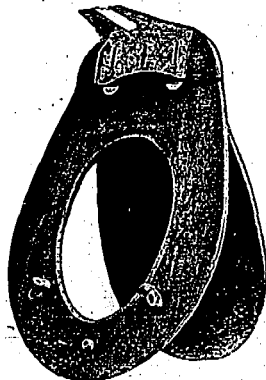
All the faults of other fountain pens overcome. When through writing, the pen-point is drawn into the ink reservoir, which is corked up tight by the safety cap A, so that it can be carried in any position without leaking, while the pen, being immersed in ink, is kept clean and moist; and when opened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

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

**CAW'S PEN AND INK CO., 1168 BROADWAY, New York City.**

PATENT FOR SALE IN CANADA.

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



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

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

**PATRICK J. CAHILL,**

Inventor and Sole Owner.

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

Utica, N. Y.

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

that the farmers are all in the fields, and too busy to pay their bills, brings very little comfort to the wholesale houses who stand in need of the funds.

**FLOUR AND GRAIN**—Flour is weak and lower in sympathy with wheat and we mark down all grades this week with every prospect of a further decline in the near future. Outside brands of Manitoba strong bakers have sold at \$3.60 in car lots and fresh ground straight rollers from new wheat are offered for export at \$3.25 to \$3.30 on track here. We quote in a jobbing way winter wheat patents \$4.15 to \$4.25, spring wheats \$4.15, straight roller \$3.75 to \$3.90 and Manitoba strong bakers \$3.90 to \$4. Oatmeal is dull and also lower. We quote \$3.70 to \$3.80 for standard in barrels. Feed is scarce and firm. Bran sells at \$17, shorts at \$19, and moultrie

at \$22 to \$23 per ton. The local grain market is more active and several round lots of Canadian new crop peas have been placed on export account for future delivery. Oats are neglected, at 34½ to 35c for No. 2. Sales of 85,000 bushels American wheat for through shipment have been made on p.t., and the market generally is livelier under a better demand from exporters. Cable advices to the Board of Trade were as follows:—Cargoes off coast, wheat rather easier, maize quiet. Cargoes on passage and for shipment, wheat, rather worse; maize easy. Country markets, English partially 6d to 1s cheaper. French, partially 50 centimes to 1 franc cheaper. Minneapolis first bakers' flour, 18s 3d. Liverpool wheat easy; spot maize quiet.

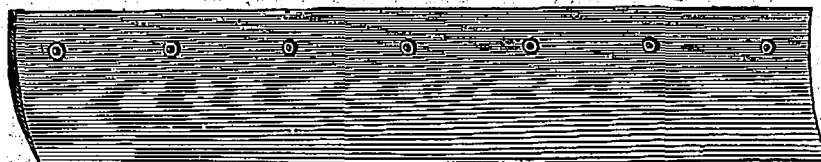
**FRUIT**—The supply is abundant and

prices rule somewhat easy. Musk melons sell at \$3.50 to \$7 per basket of 15. Peaches are a little scarce and sell at \$1.80 to \$1.40 per box. California plums \$1.25 to \$1.40. Pears are \$2.50 to \$2.75 per case and \$2 to \$2.50 in kegs. Lemons are scarce and dear and \$5 per box is necessary to secure choice fruit. Summer oranges run at \$3 to \$3.50 per box, 200 size. Bananas are a drug in the market and move off slowly at 50 to 90 cents. Canadian plums are commencing to come in and sell at 80 to 90c per basket. Grapes are, in full supply. We quote Delawares at \$3.50 in carriers. Rogers red at 65c for 10 lb. baskets, blue 40 to 45c, and Niagaras 60c.

**GROCERIES**.—A good lot of tea is offering, principally to arrive, and we hear of transactions in Japan at a range of 14 to 20 cents in round lots, with a fairly active market. Not much is going out into the country, nor is much expected to do so until the end of next month when all the fairs are over. But most dealers are down to their last box and are buying now from hand to mouth. When they see their way clear before them they will be in the market again in earnest. Coffees are neglected. Advices from Rio say that at the close of the crop year if the figures furnished by the committee of factors are accepted, it appears that about 300,000 bags are carried over to supplement the 1,750,000 bags estimated for 1895-96. At the best, supply from Rio and Santos will show a sharp reduction on the 6,600,000 bags the last crops produced, and although with the actual condition of the trade in Rio, a serious advance in currency prices seems very doubtful, it certainly looks as if prices had been too low during the past year in consuming markets, and that the producing centres are now entitled to some compensation. Sugars are practically unchanged. For a small lot of granulated 4½c would be asked; but for round lots 4c would be readily accepted in view of the fact that the New York market has dropped from ½ to 3-16 on refined during the week. Yellows still rule at 8.1-16 and upward. Sales of Porto Rico molasses are reported in 25 puncheon lots at 32c and are quoted 33c to 34c. Barbadoes firm at 35c to 36c in round lots, and 37c in small lots, with business on this basis. Canadian syrup has been placed in half barrels at 1¼c to 2¼c. Canned goods are fairly active and we hear of round lots being placed at 75 cents for corn and tomatoes, and at 80c up to \$1.45 for peas. Quotations for California fruit are nominal at present as none will come forward before the 20th of next month. Coast advices say that orders for London layer raisins are heavier than usual, and hardly think lower prices will be named than those at which early shipments were sold. Few orders for loose rasins had been received up to date. It was expected that a few cars of new prunes would be ready for shipment within ten days or two weeks. Most of them are running to large sizes and some trouble is anticipated in satisfactory filling the four sizes a little later. Latest letters from Patras quote new crop currants from 8s 9d up to 22s, as to quality. The first quotations on Valencia raisins by direct steamer to Montreal were made this week. The offers were 12s 6d to 13s 6d on fine off stalk fruit. This is equivalent to 3¼c to 4¼c laid down here. On currants in the same connection offers of 9s are made, or about 3c in Montreal. Cable offers on prunes range from 18s to 19s. The news on this season's nuts for fall shipment is very firm. Cable advices this week on Tarragona almonds are from 2 to 3 francs higher than they were a week ago. The price asked is about equivalent to a cost laid down here of 11c to 11½c. For Grenoble walnuts 70s cost and freight is asked, or about 10c to 11c laid down.

**HORS**—Nothing is doing in new crop as yet, beyond the few transactions in seedlings already noted. No prices on new hops can be quoted till the close of next week; but the outlook is not promising.

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



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

Manufacturers of

Staff Jointer, Planer, Veneer and other Knives.

Circulars "How to cut Timber for Stave and Heading Bolts," furnished on application.

Bank Statement to Govt. Month ending July 31, '95	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deduction of adv'ns for Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
1 Toronto .....	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,858,478	\$ 21,681		\$5,692,789
2 Commerce .....	6,000,000	6,000,000	6,000,000	1,200,000	7	2,269,887	40,409	450,627	4,672,157
3 Dominion .....	1,500,000	1,500,000	1,500,000	1,500,000	12	877,117	21,988	165	2,511,123
4 Ontario .....	1,500,000	1,500,000	1,500,000	40,000	6	790,333	22,638	5,588	1,442,453
5 Standard .....	2,000,000	1,000,000	1,000,000	600,000	8	589,894	21,195	195	1,496,069
6 Imperial .....	2,000,000	1,963,600	1,963,600	1,158,800	8	1,075,529	23,484	1,041,936	2,819,888
7 Traders .....	1,000,000	608,400	608,400	85,000	8	602,790		109,117	857,928
8 Hamilton .....	1,250,000	1,250,000	1,250,000	675,000	8	787,884	19,408	105,459	1,589,581
9 Ottawa .....	1,500,000	1,500,000	1,500,000	925,000	8	857,584	16,953	40,775	907,936
10 Western .....	1,000,000	600,000	600,000	100,000	7	206,580			180,710
Total, Ontario .....	19,750,000	17,822,000	17,697,351	8,081,800		9,568,515	192,934	1,758,842	22,170,185
11 Montreal .....	12,000,000	12,000,000	12,000,000	6,000,000	10	4,270,330	2,486,489	698,892	16,469,823
12 British North America .....	4,866,666	4,866,666	4,866,666	1,833,333	4	699,239	5,232		2,560,031
13 Du Peuple .....	1,200,000	1,200,000	1,200,000	600,000	7	717,427	12,598	224,855	778,702
14 Jacques Cartier .....	600,000	600,000	600,000	235,000	7	401,862	19,176	50,000	510,625
15 Ville-Marie .....	600,000	600,000	479,620	10,000	6	298,652	5,754		168,787
16 D'Hoehelaga .....	1,000,000	800,000	800,000	320,000	7	731,961	19,326	60,018	749,359
17 Molsons .....	2,000,000	2,000,000	2,000,000	1,800,000	8	1,652,993	19,624	5,833	4,899,365
18 Merchants .....	6,000,000	6,000,000	6,000,000	3,000,000	8	2,433,788	234,647	11,868	5,683,496
19 Nationale .....	1,200,000	1,200,000	1,200,000	500,000		902,746	25,896	13,727	777,204
20 Quebec .....	3,000,000	2,500,000	2,500,000	500,000	5	890,780	11,674	9,052	4,741,645
21 Union .....	1,200,000	1,200,000	1,200,000	280,000	6	757,133	8,212	491,744	998,952
22 St. Jean .....	1,000,000	600,200	281,217		4	54,446			7,958
23 St. Hyacinthe .....	1,000,000	604,600	311,805	45,000	6	271,649		20,683	671,494
24 Eastern Townships .....	1,500,000	1,500,000	1,499,905	720,000	7	786,284	26,939	22,682	671,277
Total, Quebec .....	36,966,666	35,271,466	34,819,213	14,848,383		14,979,255	2,874,115	1,688,899	37,274,571
25 Nova Scotia .....	1,500,000	1,500,000	1,500,000	1,300,000	7	1,292,008	259,405		1,715,919
26 Merchants of Halifax .....	1,500,000	1,100,000	1,100,000	680,000	8	981,074	139,369		1,893,246
27 Peoples .....	800,000	700,000	700,000	175,000	6	486,854	6,926		579,601
28 Union .....	500,000	500,000	500,000	160,000	6	353,971	5,450		318,024
29 Halifax B. Co. ....	500,000	500,000	500,000	275,000	7	463,415	27,091		481,883
30 Yarmouth .....	300,000	300,000	300,000	60,000	6	87,907	10,849		96,895
31 Exchange .....	280,000	280,000	249,788	30,000	6	49,368			38,925
32 Commercial, Windsor .....	500,000	500,000	289,420	95,000	6	82,598	5,533		58,995
Total, Nova Scotia .....	5,880,000	5,380,000	5,189,208	2,775,000		3,776,095	454,648		5,182,998
33 New Brunswick .....	500,000	500,000	500,000	525,000	12	453,205	59,547	16,262	548,031
34 People's .....	180,000	180,000	180,000	115,000	8	128,081	8,309		59,463
35 St. Stephen's .....	200,000	200,000	200,000	45,000	6	102,933	19,653		89,284
Total, N. B. ....	880,000	880,000	880,000	685,000		682,219	87,509	16,262	696,778
36 Brit. Col. ....	9,733,833	2,920,000	2,920,000	1,443,668	8	817,685	286,960	313,659	2,762,317
37 Summerside, P. E. I. ....	48,666	48,666	48,666	10,000	7	36,901			16,225
38 Merchants, P. E. I. ....	200,020	200,020	200,020	40,000	8	82,474			72,380
Grand Total .....	73,458,685	62,522,152	61,704,458	27,089,799		29,788,115	3,876,161	3,672,162	68,176,704

BANKS.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secu'd	Deposit pay on demand after notice or fixed day by other bks in Can.	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto .....	\$4,416,288		\$199,538	\$12,262	\$ 9,274		1,720	11,692,087
2 Commerce .....	12,077,308		365,779	6,112	18,153		4,542	21,225,079
3 Dominion .....	7,785,091						90,115	11,285,567
4 Ontario .....	3,039,097		39,465					5,339,466
5 Standard .....	3,947,041							6,064,559
6 Imperial .....	5,904,858		68,966	4,675				10,941,886
7 Traders .....	2,913,814			902	3,367			5,086,796
8 Hamilton .....	3,850,026							6,666,199
9 Ottawa .....	3,390,653			5,903				5,353,099
10 Western .....	1,034,365			390				1,458,02
Total, Ontario .....	48,988,874		678,848	30,234	25,784	1,887,117	6,893	85,093,140
11 Montreal .....	11,361,815		441,293	107,789			77,063	35,912,831
12 British North America .....	5,795,619		25,351	941	32,929		2,264	9,319,865
13 Du Peuple .....	3,985,352	1,095,989	7,862		6,929	7,607	8,964	6,820,450
14 Jacques Cartier .....	2,874,533		5,690		10,139	20,240	57,749	3,960,037
15 Ville-Marie .....	791,807							1,255,001
16 D'Hoehelaga .....	2,970,673			901	2,488	65,615	28,943	4,619,162
17 Molsons .....	4,404,016		119,414	935	11,641	735	735	11,016,331
18 Merchants .....	7,093,287		947,559			400,152	4,665	14,714,149
19 Nationale .....	1,659,014		1,706	9,167		84,694		3,473,657
20 Quebec .....	1,588,512		52,946	2,469		595,577		7,922,728
21 Union .....	3,253,947					357,945		5,567,933
22 St. Jean .....	49,480			2,471			3,966	118,272
23 St. Hyacinthe .....	765,177	50,600		560				1,176,653
24 Eastern Townships .....	2,473,647							4,001,814
Total, Que. ....	48,767,749	1,136,989	1,688,209	138,825	66,889	1,558,634	177,108	110,145,773
25 Nova Scotia .....	5,569,621		40,035	11,191	80,187	142,419	1,861	9,119,029
26 Merchants of Halifax .....	3,792,937		10,054		747	477,271	38,594	7,315,255
27 Peoples .....	1,016,105		7,606					2,698,082
28 Union .....	1,231,181		11,731			151,008	30,930	2,097,303
29 Halifax B. Co. ....	1,778,433		20,000			25,533	17,983	2,814,401
30 Yarmouth .....	442,061			724				687,933
31 Exchange .....	92,974						605	175,773
32 Commercial, Windsor .....	370,429		1,189				7,634	526,401
Total, Nova Scotia .....	14,283,161		90,615	11,915	80,914	796,281	98,596	24,775,227
33 New Brunswick .....	1,129,377		49,699			24,083		2,274,187
34 People's .....	180,190		47,180					431,825
35 St. Stephen's .....	120,161	5,000	1,138			6,545		344,950
Total, New Brunswick .....	1,440,328	5,000	98,017			6,545	24,068	3,050,962
36 British Col. ....	946,398		11,942	4,062	6,206		92,297	5,221,499
37 Summerside, P. E. I. ....	48,265	14,269	3,521					114,482
38 Merchants, P. E. I. ....	42,758		930				483	199,049
Grand Total .....	114,512,523	1,166,268	2,461,161	186,096	186,393	4,261,095	875,509	228,600,132

Return of Bank British North America includes Canadian business only.  
 Bank of British Columbia bonus of 1 per cent equal in all to a dividend of 7 per cent per annum.  
 Imperial Bank bonus of 1 per cent equal in all to a dividend of 5 per cent per annum.  
 La Banque du Peuple suspended payment.

**HAY.**—The market is weak and the demand dull, owing to the flooding of the English market with Dutch hay of unusually good quality. Cables quote Canadian hay 64s, c.l.f., Liverpool, 67s London, 72s Glasgow, and 56s Bristol. Locally prices on spot are \$10 for No. 1, and \$9 for No. 2. Farmers got \$1 less at country points.

**IRON & HARDWARE.**—A number of advances in rates are again a feature of the week in sympathy with the stronger position in both England and the United States. Ingot-copper is again marked up to 12½ to 13. All grades of sheet iron are advanced from 5 to 10 cents per 100 lbs. Zinc spelter has risen to 4½c, and a further advance in galvanized iron is expected

before a week is out. Barbed wire and staples have been put up to \$8.50 for both provinces, delivered for 500 lbs. and over, up to 25 cents freight. Wire nails are now 75 per cent off list delivered for Ontario for 500 lbs., and over up to 25 cents freight and 75 and 5 per cent, f.o.b. Montreal, for Quebec. In the United States the general iron and steel market is about as it was at last report, with the exception that there is quite an increased movement in the pig

BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Gov't for 'c'r'y of note circ.	Notes & Cheq. on other bks.	Loans to oth'r bks. in Can. secured	Dep. pay. on dem'd on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ngs.	Bal. due from bks. not in Canada.	Due from Bkrs or Ag in U. K.	Dom. Gr. Deb. or Stock.	Prov'l or Pub. Sec's not Can.	Can. Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 618,714	\$1,289,016	\$74,215	\$ 858,498		\$ 6,957	4,876	\$1,421,009	72,223		\$324,495		\$ 829,496
2 Commerce	528,281	953,817	155,531	759,726	127,686	82,887	8,935	3,196,953		\$ 162,282	1,272,733	1,340,015	1,798,133
3 Dominion	430,491	469,539	75,000	205,833		218,621		1,025,760			370,456	1,917,862	2,498,708
4 Ontario	175,491	424,414	55,469	199,934		80,749		239,722	21,508		127,945	127,681	223,936
5 Standard	142,616	452,825	35,050	140,349		174,392		224,465	44,355	148,666	1,458,881		532,855
6 Imperial	423,429	937,806	80,000	213,410		242,991	46	808,218	256,810	112,466	1,523,187	647,963	1,573,225
7 Traders	104,978	229,878	31,469	118,336		75,122		6,088		302,560	243,574		923,642
8 Hamilton	189,844	321,767	60,000	105,818		88,487		261,92		1,500	260,357	478,741	1,185,456
9 Ottawa	144,022	370,699	53,000	109,465		184,431		186,318		172,300	9,290		269,156
10 Western	23,258	22,417	17,094	14,588		358,815		12,379		24,743	270,372		
<b>Total, Ont.</b>	<b>2,763,026</b>	<b>5,532,173</b>	<b>638,827</b>	<b>2,250,945</b>	<b>127,686</b>	<b>1,511,455</b>	<b>25,736</b>	<b>7,995,200</b>	<b>891,891</b>	<b>1,117,997</b>	<b>5,710,291</b>	<b>4,511,062</b>	<b>9,829,164</b>
11 Montreal	1,886,931	1,850,159	265,000	1,218,960	255,372	5,000	1,679	9,733,122	4,288,275	133,882	42,249	1,523,712	191,436
12 B. N. A.	855,745	952,680	63,784	265,858	127,686	8,073		1,077,695					415,075
13 Du Peuple	12,975	171,339	41,050	95,301				23,781	29,875				6,500
14 Jaq. Cartier	25,914	373,891	18,572	245,800			74,590	19,656	62,787				202,887
15 Ville Marie	20,712	76,353	20,000	57,993	21,281			9,637	4,759		6,300		44,502
16 D'Hoche-laga	78,592	580,551	134,040	265,347	42,562	5,514		6,368	229,922	28,575			585,026
17 Molsons	269,412	618,932	90,000	340,137		181,270		1,816	466,338	45,972	104,375	736,706	285,481
18 Merchants	530,945	818,568	159,312	601,089	177,686	106,381		3,351	668,240		1,032,147	138,062	1,399,491
19 Nationale	50,426	210,156	45,000	304,474				10,695	61,111		35,000		90,700
20 Quebec	112,857	763,125	40,920	204,782	85,124		2,832	158,866		148,433	289,326	299,803	1,358,018
21 Union	82,814	269,240	51,000	194,528	25,537	23,297		813	38,458				433,600
22 St. Jean	4,573	3,510	3,119	2,750		31,012		1,510	21,171				
23 St. Hyacinthe	12,678	19,881	13,785	35,421		63,579		1,10	83,909				56,032
24 E. Townships	102,239	113,129	44,111	39,118		338,262		4,481	259,439		18,000	56,301	
<b>Total, Que.</b>	<b>3,545,218</b>	<b>6,813,069</b>	<b>839,673</b>	<b>3,871,656</b>	<b>835,248</b>	<b>898,046</b>	<b>131,094</b>	<b>12,352,316</b>	<b>4,429,668</b>	<b>1,466,817</b>	<b>1,414,202</b>	<b>2,697,783</b>	<b>4,958,847</b>
25 Nova Scotia	303,482	688,437	61,880	493,820	82,868	81,323		1,150,170			748,802	1,291,498	400,074
26 Merchants	161,085	722,573	48,000	139,387	42,562	79,990		1,075,54		15,000	754,021	291,712	558,180
27 People's Bk.	85,232	178,668	28,023	43,914		80,687		77,936	9,096		20,988		2,227
28 Union	31,860	635,270	25,000	63,224		76,513		115,833		1,000	251,462		44,633
29 Halifax B. Co.	59,150	177,422	25,000	69,153		48,581	586	112,763			209,673		
30 Yarmouth	30,547	24,855	4,697	10,603		113,001		131,848	14,329	19,200	75,010		
31 Exchange	2,914	3,110	3,827	5,634		56,165		30,914					
32 Com'l W'dsor	14,107	16,104	4,503	4,648		32,594		11,790	4,192				
<b>Total, N. S.</b>	<b>638,337</b>	<b>2,006,459</b>	<b>197,870</b>	<b>929,883</b>	<b>124,930</b>	<b>583,859</b>	<b>6,011</b>	<b>1,828,353</b>	<b>27,617</b>	<b>35,200</b>	<b>2,059,846</b>	<b>1,583,210</b>	<b>1,005,094</b>
33 N. Brunswick	136,571	120,100	22,822	53,021		79,659		589,658	6,617		22,590	468,625	96,308
34 Peoples	12,888	11,165	6,202	4,540		3,229		11,949	13,836		3,000		
35 St. Stephen's	9,308	10,202	6,016	7,212		19,951		28,402	169				
<b>Total, N.B.</b>	<b>159,772</b>	<b>141,467</b>	<b>35,046</b>	<b>64,773</b>		<b>109,939</b>		<b>624,004</b>	<b>20,812</b>		<b>25,590</b>	<b>468,625</b>	<b>96,308</b>
36 Bank B. C.	458,243	750,949	47,776	54,673		328,110		243,871	801,153	100,000			
37 Sam's P.E.I.	838	1,970	2,125	2,962		3,619		1,250					
38 M'rt. P.E.I.	8,290	9,591	4,512	10,470		49,691		20,799	3,359		4,700		
<b>Gr. Total.</b>	<b>7,578,217</b>	<b>15,255,563</b>	<b>1,813,823</b>	<b>7,033,262</b>	<b>997,864</b>	<b>3,461,722</b>	<b>182,831</b>	<b>22,968,798</b>	<b>5,677,303</b>	<b>2,720,014</b>	<b>9,214,629</b>	<b>9,260,680</b>	<b>15,889,213</b>

BANKS. Assets con'd	Current Loans	Loans to Dom Govt.	Loans Prov. Govts.	Overdue Debts.	R.E. be-sides Bk. premises.	M't's on R.E. sold by Bank.	Bank Premi's.	Other Assets.	Total Assets.	Liabi't's of Direct'rs & their firms.	Average specie for m'nth	Average of Dom. Notes dur. month	Greatest amount of circula'n dur'g m'nth.
1 Toronto	\$10,665,621			16,970	\$ 281		\$200,000		\$15,781,825	456,827	610,670	\$1,191,180	\$1,482,700
2 Commerce	16,854,590			239,219	39,092	136,462	742,444	90,002	23,518,874	226,185	511,000	865,000	2,534,000
3 Dominion	6,900,006			114,833	13,724		264,859	6,971	14,501,721	407,000	415,000	530,000	910,638
4 Ontario	4,930,598			25,784	56,778	26,660	173,743	32,617	6,931,677	177,783	172,001	383,200	427,300
5 Standard	4,201,930			19,173			110,852	26,902	7,711,145	109,584	141,950	402,240	632,504
6 Imperial	6,781,229			70,102	62,375	37,076	304,125	35,981	14,227,845	81,423	414,630	849,334	1,261,175
7 Traders	3,618,224			8,439	19,070	820	133,801	18,040	5,822,051	203,730	103,000	159,781	602,800
8 Hamilton	5,050,323			46,171	4,400	12,778	273,032	72,023	8,646,002	29,611	189,000	409,080	539,000
9 Ottawa	5,935,204			23,257	2,476		133,580	304,160	7,010,801	66,118	144,057	341,192	392,440
10 Western	1,158,027			22,833	14,413			7,993	1,971,616	28,892	28,892	23,378	251,920
<b>Total, Ont.</b>	<b>66,265,857</b>			<b>591,341</b>	<b>230,954</b>	<b>263,786</b>	<b>2,325,692</b>	<b>594,431</b>	<b>112,083,640</b>	<b>1,764,261</b>	<b>2,724,519</b>	<b>5,153,235</b>	<b>10,307,677</b>
11 Montreal	32,690,889			240,635	110,028	8,795	600,000	342,316	55,366,476	1,760,000	1,977,180	2,192,120	4,335,474
12 B. N. A.	8,002,051		13,977	221,470	22,603		350,000	29,793	11,895,398	24,000	307,611	816,218	916,269
13 Du Peuple	6,736,438			719,378	128,999	80,884	277,575	340,297	8,663,303	247,110	10,903	51,818	912,000
14 Jaq. Cartier	3,369,889			31,284	71,743	57,016	109,445	88,578	4,751,869	131,048	92,777	165,207	408,432
15 Ville Marie	1,073,497			50,519	21,979	29,560	36,445	36,445	1,753,470	53,668	11,870	32,640	317,638
16 D'Hoche-laga	3,864,555			68,599	46,211	18,943	86,842	39,833	5,794,776	188,173	74,239	578,846	750,465
17 Molsons	10,520,867			154,120	56,163	4,678	190,000	84,223	14,691,778	114,928	234,437	449,042	1,805,408
18 Merchants	17,314,084			140,182	38,622	31,286	548,909	42,841	33,928,378	1,332,038	491,000	764,000	2,539,000
19 Nationale	3,577,493			46,721	14,593	92	117,176	53,561	4,763,534	337,000	38,000	215,000	920,000
20 Quebec	7,934,418			142,351	103,691	8,689	166,318	201,239	11,119,835	293,323	111,525	674,957	890,760
21 Union	5,857,003			171,289	74,582	3,733	300,290	3,734	7,427,829	454,028	34,079	175,482	807,658
22 St. Jean	275,258			37,576	8,609			10,201	388,334	31,040	4,400	4,000	62,901
23 St. Hyacinthe	1,213,914			41,379	16,624	3,445	17,665	10,922	1,590,270	38,923	15,363	18,423	285,689
24 E. Townships	5,019,015			73,836	41,991	55,166	111,410	4,997	6,346,509	293,073	104,204	113,333	802,022
<b>Total, Que.</b>	<b>106,247,406</b>		<b>13,977</b>	<b>2,129,359</b>	<b>744,932</b>	<b>310,771</b>	<b>2,762,014</b>	<b>1,494,851</b>	<b>158,407,760</b>	<b>5,900,23</b>	<b>3,453,224</b>	<b>6,450,522</b>	<b>15,596,738</b>
25 Nova Scotia	6,499,678		31,719	39,898	13,458	5,305	68,238	6,921	11,940,948	91,671	302,883	647,526	1,339,100
26 Merchants	6,050,449		36,937	18,056	28,284	1,000	69,500	12,145	9,275,895	324,000	159,432	648,690	972,999
27 People's Bk.	2,408,911		50,000	23,862	2,838		61,103	1,764	3,034,365	55,017	34,892	115,335	591,369
28 Union	1,982,855		28,398	21,163			52,000		2,771,641	93,765	30,281	139,278	366,422
29 Halifax B. Co.	2,888,614			17,437	7,096		1,800	6,000	3,662,812	11,553	62,984	158,577	482,739
30 Yarmouth	603,120			2,890	4,943		8,000		1,043,026	38,083	29,953	24,019	91,122
31 Exchange	340,107			5,939			23,583		471,827	46,959	3,192	4,816	46,876
32 Com'l W'dsor	776,378			41,429	6,870	7,254	3,000	314	922,617	119,470	13,948	15,989	86,123
<b>Total, N. S.</b>	<b>21,550,184</b>		<b>141,016</b>	<b>176,767</b>	<b>62,969</b>	<b>13,659</b>	<b>285,274</b>	<b>26,</b>					



# LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

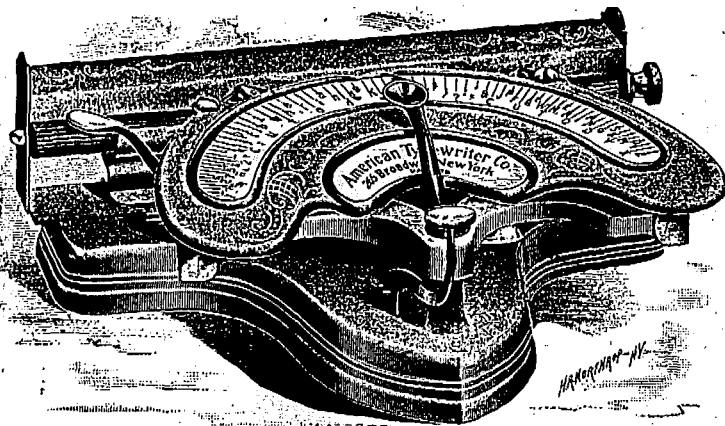
This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the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

Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.



The New Model **No. 2 Improved American Typewriter, \$8, IS NOW READY.**

The latest model of the first success-low-priced typewriter. Improved construction and better finish. Sold by the makers at price slightly above the manufacturing cost. Send for catalogue and letter written with it. Agents wanted everywhere.

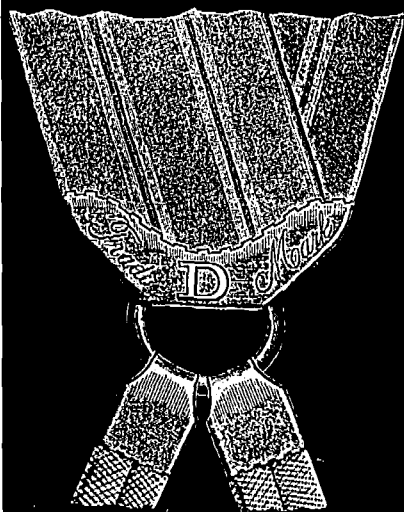
American Typewriter Co., Broadway & Chambers St., New York City.

each as to quality. Good to choice calves sold at from \$5 to \$10 each, and common at from \$2 to \$5 each. Hogs are strong and prices show an advance of 25 to 35c per 100 lbs. Ruling prices were \$5.10 to \$5.25. Freight space is in fair demand and it is believed that a good deal of that offering for the balance of the season has been secured. The SS "Cynthiana" is nearly all let at 40s for cattle, 42s 6d for sheep and £4 for horses. Quoted rates are 42s 6d Liverpool, 40s London and Bristol, and 45s, Glasgow. Shipments to end of week, 24th August, 57,371 cattle, 65,134 sheep, 7,903 horses.

**LEATHER AND HIDES**—There are no changes in leather values to chronicle, but the market is perceptibly more active and more business is doing. One feature of the week was a sale of 10,000 sides No. 2 slaughter sole at a shade under our quotations for future delivery. As the sellers were heavily stocked, and were making a profit of between 5 and 6 cents on the leather, having bought it some time ago, they were well able to shade the current figures. The enquiry from England remains good. English tanners demand more money for their leather in view of the high cost of hides, and as stocks are light, the market is firm. In this market stocks are not accumulating and shoemen are commencing to get out of stock. It is believed that the beginning of the month will show a marked improvement in the local demand. The hide market continues firm at unchanged rates. Anything like good quality is snapped up at once as fast as they arrive. Locally prices are still 8½ 7½ and 6½c for Nos. 1, 2 and 3 to butchers with tanners paying a cent more for sorting, curing and inspection, but it is said 10 cents has been paid for choice No. 1. No sheepskins are now in the market but lambs are plentiful. We mark clips and lambkins up to 35c. Tallow is firm at 6 to 6½c for prime refined and 5 to 5½c for No. 2 quality.

**PETROLEUM**—Dealers are busy and the market is very firm. We quote American oil in car lots, prime white at 16½c, water-white at 18c, and astral at 19c. In small lots 1 cent more. Canadian oil 14½c in car lots and 16c in single barrels. Benzine sells at 14¼ to 16c for Canadian and 23c for American.

**PAINTS OILS AND GLASS**—Business in paints is reviving and the demand is decidedly more active. Dry leads are all very firm at the recent advance and may possibly advance again owing to the strong position of the crude metal and the short supply in corrodor's hands. There is no chance in the position of linseed oil here, but prices in England have advanced and this strengthens holders views. Steam refined pale seal oil is in good demand from country points for use on agricultural



There's Style about this fastener for the back of a Brace. It is Small Neat Durable. Can't Break Away. And unlike the multitude of big tin Clasps that are objectionable to the wearer who don't want his back covered with metal. It's a seller every time.

**DOMINION SUSPENDER COMPANY,**

United States, NIAGARA FALLS, Canada.

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

Grade D  
of  
Hank

# ROYAL SCALP FOOD

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



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

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

**THEORY.**

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

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

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

## McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

# CLOTHING

(WHOLESALE.)

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

**MONTREAL.**

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

## THE KERR MOTOR



Adapted for driving all kinds of light machinery. It generates more power from less water than any hydraulic agent known. No valves, no dead centres, and will not freeze up, being free from water when at rest. Whenever tested it has shown highest efficiency. Made in various sizes from 1/2 to 20 horse power.

Send for Particulars to

**KERR WATER MOTOR CO., Niagara Falls, Ont.**



**REED'S WORK LOOKS WELL AND WEARS WELL.**  
Have You Ever Tried It.

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

## HOW About Your Light ?

It is faulty that's certain. Either its POOR or too HOT or to HIGH Want to overcome all that ?

### USE THE Angle Lamp

For with a better light than the BEST gas, it gives but LITTLE HEAT, no SMOKE nor SMELL, no UNDER SHADOW, and— Note this !—it burns but

1 quart of ordinary Kerosinè Oil in 20 hours.

People that use them call them "Perfect."

Send for our Catalogue, All styles from 1 to 12 burners.

**THE ANGLE LAMP CO., - 76 Park Place,**  
J. E. Bouchelle, Mgr. N.Y. CITY.

machinery and we increase the outside limit to 38 cents. Cottonseed oil is dull. The advance in tallow has directed soap-makers attention again to the off grades and it has also led to more inquiry from exporters for off yellow oil and some 6,000 barrels have been taken at 26 1/2c. f.o.b. New York. It is reported from Memphis that about all of the crude oil, some 1,500 bbls, held by mills there, has been bought during the week at 20 1/4c loose.

PROVISIONS—Only a limited demand can be reported and prices are practically unchanged. Canadian short cut moves slowly at \$15.50 to \$16 for clear, and \$17 to \$17.50 for mess. City cured hams and bacon sell at 9 to 11c. Canadian lard in pails brings 9 1/4 to 10 1/4 & common refined 7 1/4 to 7 3/4. The Chicago provision market was weak and pork broke 12 1/2 to 30c, closing at \$9.20 August and September; \$9.27 1/2 October; \$9.77 1/2 January. Lard declined 5 to 7 1/2c, closing at \$5.87 1/2 August and September; \$5.92 1/2 October; \$5.95 January. Short ribs closed at \$5.65 August, and September, \$5.70 October; \$5.70 1/2 January. The Liverpool provision market was unchanged, pork closing at 58s 9d; lard at 81s 6d, and bacon at 35s to 37s 6d.

RUBBER—The market is quiet and without material change in Para grades. Very little is doing for forward delivery. Latest cables quote up river 5,600 reis for fine and 3,700 reis for coarse. Exchange 10 1/2d per milrei. Fine qualities of Central American sell readily owing to the scarcity of coarse Para, but Africans are weaker. We quote cash prices, f.o.b., Boston: Fine Para, new, 72 to 73 1/2c; old, 75 to 80c; coarse, new, island, 46c; up river 57; Caucho, strip, 50c; sheet, 44c.

WOOL—There is very little new to chronicle in wool. The Albatross with 1,200 bales of Cape on board is now two weeks overdue. Most of her cargo was sold to arrive at a fair advance on last months prices. Canadian combing fleece has practically all been taken up. The closing price was 25 1/2 to 26c, which is 4c higher than for years past. Very little clothing or ordinary fleece remains & 23 to 24c is readily paid for what there is. The market is firm all round and further advances are looked for.

**SPECIAL NOTICES:**  
**CAUTION TO PURCHASERS OF FILES.**

The files manufactured at the Black

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

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

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached. This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

President and Managing Director: EDWARD RAWLINGS.
Vice-President, - - - - - WM. J. WITTHALL
Secretary and Treasurer, - ROBERT KERR.
SELKIRK CROSS, O. C., Counsel.
RIDDELL & COMMON, Auditors.

HEAD OFFICE: Dominion Square, Corner Metcalfe St., MONTREAL

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

ESTABLISHED 1881.

THE CANADA JUTE CO. MANUFACTURERS OF BAGS.

Importers of Twines, Hessians, Padings, Buckrams, etc.

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

BOOKBINDING

AND

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital-Subscribed, Capital paid-up, Rest., Div. last 6 Ms, Dates of Dividends, Per Cent Price Aug. 15, Cash value per S.

BANKS.

Diamond File Works of the G. & H. Barnett Company, of Philadelphia, have for over thirty years been sold under the name of "Black Diamond Files," and as such have achieved a reputation which has caused a large and steady demand for them throughout the United States and abroad.

THE Purdy Electric Centrifuge. THE WOOD ELECTRIC MANUFACTURING CO. 18 and 30 West Randolph Street; CHICAGO,

ESTABLISHED 1876

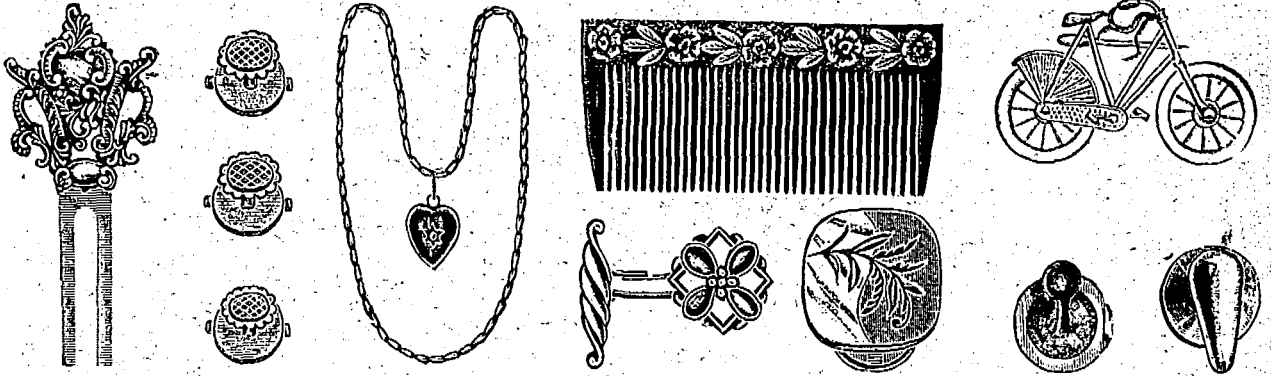
# NEW WITTER & ROSENHEIM

Makers of **Novelties in Jewelry** for the Dry Goods and Gents' Furnishing trades

513 BROADWAY, NEW YORK.

Factory: PROVIDENCE, R.I.

Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consists entirely of Up-to-date Sellers.



Orders sent us will receive careful attention (References required.)

COME AND SEE US.

Established 1880.

Telephone Calls—Office "50 Franklin," Shipping Dept. "326 Franklin,"

Incorporated 1891.

## John Simmons Co.,

**BOILER TUBES,** Wrought, Cast Iron and Steel Pipe Fittings and Brass Work.  
TOOLS & SUPPLIES

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

OFFICE AND SALESROOM:

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

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

## HOUCHIN'S

Popular Specialties.

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

5,000

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

If you do not, send for Illustrated Price List.

T. W. Houchin Co.,

67-69 PARK PL.,

NEW YORK, U.S.A.

## Thomas J. Taylor,

Manufacturer of

**REAL TORTOISE SHELL**

AND IMPORTER OF

Celluloid & Fancy Ornaments

FOR THE HAIR.

Carries Largest Assortment of any House in U.S.

402 Broadway,

Factory, 239 Centre St. NEW YORK.

AN \$8 TYPEWRITER.

The American Typewriter Co. of 205 Broadway, New York, have had their No. 1 Typewriter on the market for a little over two years, and to-day thousands are in use throughout this country and Europe, doing work hitherto thought impossible for any but the high priced machines. Its principles of mechanism and plan of operation have had the severest tests, and in every particular have amply fulfilled all claims that were ever made for it. They have found, however, that the greatest demand is for a better machine than it is possible to make for this very low price. They have, therefore, at a slightly increased cost, developed these same principles, added new ideas, and improved the construction, completing a new No. 2 Improved American \$8 Typewriter, which they are confident will meet the requirements of all but the professional operator. It is as near perfection as the best of tools, material and experienced workmanship can make it, and is beyond the reach of any possible competitor. In view of the large sale of the No. 1, and the still larger sale which is anticipated for the No. 2, they have increased their capacity to 100 machines per day, thus enabling them to fill orders the instant they are received and

# E. J. WOOD,

## Consulting and Contracting Engineer

243 Broadway, New York.

MANUFACTURER OF

Power Measuring Machinery,

Reducing Pressure Valves,

Pump Pressure Regulators,

Damper Regulators,

Steam Meters & Hydraulic Gov'rs

*Send for Catalogue.*

RECORDS AMOUNT OF POWER USED.

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

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

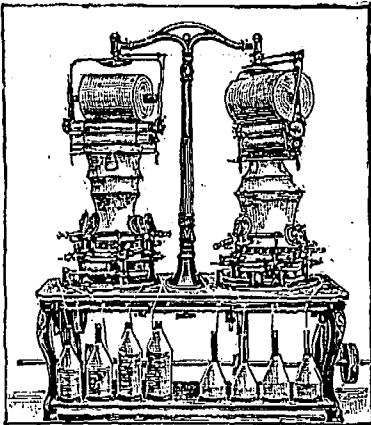
ESTABLISHED 1846.

# Tompkins \* Bros.

TROY, N.Y.

Manufacturers of

**KNIT  
GOODS  
MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.

## "STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

*For Horizontal or Vertical Steam or Exhaust Pipes.*



Vertical Separator.

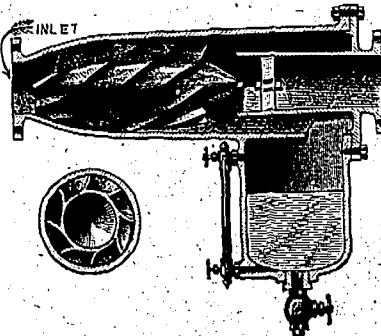
Used in U. S. Navy, Principal Central Electric Light Stations, Electric Railways, Steamships, Railroads, Mills, Manufacturing Plants, and in Mines on steam mains up to 1,000 ft. in length.

**Joseph DeRycke,**

Patentee and Manufacturer,

TAYLOR BUILDING,  
39 & 41 Cortlandt St.,

New York.



Horizontal Separator.

## "Superior Saint Julien"

CLARET.

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

Remember the Grade—

JOHNSTON "SUPERIOR SAINT JULIEN."

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

FRASER, VIGER & CO.

## "Kilmarnock" Whisky

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

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

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

FRASER, VIGER & CO

## Finest Nutmeg Melons.

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

Send in your Orders at once.

**FRASER, VIGER & CO.,**

FAMILY GROCERS & WINE MERCHANTS.

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

avoid the delay that has occurred in the past owing to the frequent excess of orders over factory capacity.

## NOVELTIES IN JEWELLERY.

Messrs. Newwitter and Roseheim, of 518 Broadway, New York, makers of novelties in jewellery, whose advertisement appears in another portion of this issue, desire to call the attention of the trade to the magnificent assortment of popular novelties they are now offering. Both partners are men of great experience in the trade and their factory at Providence, R.I., turns out some of the most attractive novelties now in the market. Intending buyers cannot do better than to write to them for catalogues and terms.

## LETTER COPYING MACHINE.

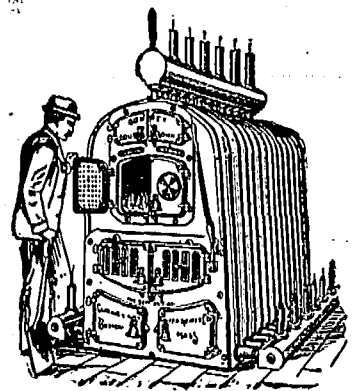
The Anderson Automatic Letter Copying machine, like many other useful inventions, has taken years of experience to



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 29, 1895.

Table with multiple columns: Name of Article, Wholesale price (\$ c. \$ c.), Name of Article, Wholesale price (\$ c. \$ c.), Name of Article, Wholesale price (\$ c. \$ c.), Name of Article, Wholesale price (\$ c. \$ c.). Categories include Farm Products, Groceries, Spices, and Hardware.

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



THE Gurney-Massey COMPANY, Ltd. 385 & 387 ST. PAUL ST., MONTREAL.

FOUNDERS AND WHOLESALE MANUFACTURERS OF

Double Crown Hot Water Heaters, Capacity, 2,000 to 20,000 feet of 1 in. pipe. Oxford Hot Water Heaters, Capacity, 500 to 12,000 feet. Defiance Hot Water Heaters.

OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and STEAM

We invite inspection of the above goods, comprising the largest and best variety made by any one Foundry in the world. These heaters are guaranteed quicker circulation and more economical than any others made. No repairs necessary. Made any size to cover all requirements.

John Bull Steel Cooking Ranges for hotels and private houses, Cast Iron Ranges, Registers, Iron Pipe, Cast Iron Pipe and Fittings, Sinks, Plumbers' Supplies, Hot Air Furnaces for coal and wood, from 8,000 to 50,000 cubic feet capacity. Scales, every description, from post office to 100 ton truck.

We invite special attention to our LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada.

—AGENTS FOR— THE CANADA SCREW CO. Iron Wire, Iron and Brass Wood Screws, Machine Screws Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

ONTARIO LEAD AND BARD WIRE CO. Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

Goods delivered promptly from stock in Montreal. Description books on application. Price lists to the trade only.

FOR BODY AND BRAIN



Since 30 years all eminent physicians recommend Vin Mariani. The original French Cocoa Wine; most popularly used tonic-stimulant in Hospitals, Public and Religious Institutions everywhere. Nourishes, Fortifies, Refreshes. Strengthens entire system; most Agreeable, Effective and Lasting Renovator of the Vital Forces. Every test truthfully on own merits, proves exceptional reputation. Palatable as Choicest old Wine. Sold Everywhere. LAWRENCE A. WILSON & CO. Sole Agents, MONTREAL.

We make a Specialty of Catalogues "Journal of Commerce."

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 29, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c & c	Sharp and flat pressed nails	1 85 0 00	IX Charcoal.....	Usual	No. 1, ordinary sole.....	0 25 0 26
<b>NEW CUT NAIL SCHEDULE.</b>		3/4 and 2 3/4 inch..... extra..	1 50 0 00	IXX ".....	Trade	No. 2 ".....	0 23 0 24
Base—50d and 60d, f.o.b.....	2 50 0 00	2 and 2 3/4 ".....	1 85 0 00	DC ".....	Extras,	No. 3 ".....	0 21 c 23
Cut Nails..... per keg.....	2 50 0 00	1 3/4 and 1 3/4 ".....	2 50 0 00	DX ".....		Buffalo Sole, No. 1.....	0 00 0 00
Steel nails..... ".....	2 60 0 00	1 1/4 ".....	3 00 0 00	DXX ".....		" No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		1 ".....	2 50 0 00	Terne Plate IC, 20x38..	5 50 5 75	Zanzibar.....	0 00 0 00
40d..... extra.....	0 05 0 00	Horse Shoes.....	3 50 3 75	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 23 0 31
30d.....	0 10 0 00	—solid S.....	6 50 10 00	—Anchors, per lb.....	0 04 0 05	No. 2.....	27 0 23
20d, 16d and 12d.....	0 15 0 00	Coil Chain—3/4 chain.....	2 50 2 65	Lion & Crown tin'd sh'ts	0 05 0 06	Harness.....	0 25 0 33
10d.....	0 20 0 00	Coil Chain—1/2.....	0 00 4 00	22 and 24 gauge.....	0 08 0 06 1/2	Upper, heavy.....	0 30 0 35
8d and 9d.....	0 25 0 00	5-16.....	3 15 0 00	26 gauge.....	0 08 0 06 1/2	Upper, light.....	0 35 0 38
6d and 7d.....	0 40 0 00	3/4.....	3 00 0 00	Lead: Pig, per 100 lbst..	3 25 0 00	Grained Upper.....	0 32 0 35
4d to 5d.....	60 0 00	7-16.....	2 55 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 32 0 35
3d.....	1 00 0 00	1/2.....	2 75 0 00	Shot, per 100 lbs.....	5 55 5 75	Kip Skins, French.....	0 60 0 70
2d.....	1 50 0 00	<b>Galvanized Iron:</b>		Lead Pipe, per 100 lbs..	5 09 0 00	English.....	0 60 0 70
4d to 5d, cold cut not pol. or bl'd.....	0 50 0 00	Morewoods Lion, No. 23.	5 00 5 25	Zinc Sheet.....	4 50 4 75	Canada Kip.....	0 65 0 60
3d.....	0 90 0 00	Queen's Head, or equal..	4 15 4 40	Spelter.....	0 04 4 00	Hemlock Calf.....	3 50 0 60
Fine blued nails—		Common.....	3 75 4 00	Scrap Iron.....	0 00 15 00	" Light.....	0 50 0 60
3d..... extra.....	1 50 0 00	<b>Pig Iron: Siemens No. 1.</b>	17 00 17 50	Machinery scrap.....	0 00 16 00	French Calf.....	1 05 1 40
2d.....	2 00 0 00	Summerlee.....	20 00 20 50	Wrot iron.....	0 00 16 00	Splits, light and medium.	0 23 0 23
Casing and box, flooring, shook, and tobacco box nails.....		Gartsherrrie.....	60 00 0 00	Powder Canada Bl'etng	2 00 0 00	" heavy.....	0 20 0 20
12d to 30d..... extra..	0 50 0 00	CARBROE.....	18 50 19 00	F F to F F F.....	5 00 5 25	" small.....	0 16 0 20
10d.....	0 75 0 00	C.I.F.T. Riv. Charcoal iron	26 50 23 00	Wine:		Leather Board, Canada	0 06 0 10
8d and 9d.....	0 90 0 00	No. 1 Ferrona.....	17 00 17 50	Bright No. 7, per 100 lbs	2 60 0 00	Enameled Cow, per ft..	0 16 0 17
6d and 7d.....	1 10 0 00	<b>Bar Iron, per 100 lbs.</b>		Annealed No. 7.....	2 55 0 00	Pebble Grain.....	0 12 0 15
4d to 5d.....	1 50 0 00	Ord. Crown.....	1 60 1 65	" oiled ".....	2 35 0 00	Glove Grain.....	0 12 0 14
Finishing nails—		Best Refined.....	2 25 2 50	Galvd. No. 6.....	3 15 0 00	B. Calf.....	0 13 0 14
3 inch..... extra..	0 85 0 00	Norway.....	3 00 0 00	Trade discount above 2 1/2 per cent.		Brush (Cow) Kid.....	0 12 0 14
2 1/2 to 2 3/4 ".....	0 80 0 00	Sheet Iron 16 G & heavier	2 20 2 25	Barbed Wire—		Rus gets, light.....	0 13 0 15
2 to 2 3/4 ".....	0 85 0 00	" " 17, 18, 20 G.....	2 00 2 10	2 and 4 barbs.....	3 50 for 500	" heavy.....	0 26 0 40
1 1/2 to 1 3/4 ".....	1 15 0 00	" " 22, 24 ".....	2 00 2 10	Plain Twist 2 and 3 wvs.	1 lb & more	" No. 2.....	0 20 0 25
1 1/4 ".....	1 35 0 00	" " 26 G.....	2 10 2 20	Staples.....	del. up to 25c fresh t	" Saddlers.....	8 00 9 00
1 1/2 ".....	1 75 0 00	" " 28 G.....	2 00 2 30	Wire Nails—75 p.c. off list delivered for Ontario, and 75 and 5 p.c., f.o.b Montreal for Quebec, 10 kgs & over up to 25c per ton.		Int. French Calf.....	0 70 0 70
1 ".....	2 25 0 00	Boiler plates, iron, 3/4 in.	0 00 1 50	Hides and Tallow		English Oak.....	0 35 0 42
Slatting nails—		Boiler Heads, steel.....	0 00 0 03	Montreal Green Hides		Rough.....	0 30 0 32
5d..... extra..	0 85 0 00	Hoops.....	2 15 0 00	No. 1 per 100 lbs	0 00 5 50	Dongola, extra.....	0 30 0 32
4d.....	0 85 0 00	Band Imported.....	0 00 2 00	" No. 2.....	0 00 7 50	" No. 1.....	0 12 0 25
3d.....	1 25 0 00	" Canadian.....	0 00 1 85	" No. 3.....	0 00 6 50	Colored Pebbles.....	0 15 0 17
2d.....	1 75 0 00	<b>Canada Plates:</b>		Tanners pay \$1 extra for		" Calf.....	0 20 0 23
Common barrel nails—		Good Brands.....	2 10 2 50	1 lb & more		<b>Oils</b>	
1 inch..... extra..	1 50 0 00	Wrot Iron pipe, 3/4 to 2 in	0 00 0 00	del. up to 25c fresh t		Cod Oil, Newfoundland..	0 36 0 40
3/4 ".....	1 75 0 00	70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	Sheepskins.....	0 00 0 00	" Gaspe.....	0 00 0 00
1/2 ".....	2 25 0 00	Imported iron pipe, 3/4 to 70 p.c.....		Clips.....	0 35 0 00	S. R. Pale Seal.....	0 36 0 38
Steel nails 10c extra.		Steel, cast per lb.....	0 09 0 10	Lambkins small.....	0 35 0 03	Straw Seal.....	0 00 0 00
3 Clinch nails—		" Spring, 100 lbs.....	2 50 2 75	Calfskins, uninspected.	0 05 0 00	Cod Liver Oil, Nfld.....	0 65 0 75
3 inch..... extra..	0 85 0 00	" Tire.....	2 00 0 00	Horse hides west, each	0 00 1 50	" Norwegain	
2 and 2 3/4 ".....	1 00 0 00	" Sleigh shoe, 100 lbs..	0 00 1 90	" City.....	0 00 0 00	Process.....	1 00 1 25
2 and 2 3/4 ".....	1 15 0 00	" Machinery.....	2 50 0 00	Tallow, rendered.....	6 00 6 50	Castor Oil.....	0 06 0 06 1/2
1 1/2 and 1 3/4 ".....	1 35 0 00	<b>Tin Plates:</b>		" rough.....	2 00 2 50	Lard Oil, Extra.....	0 70 0 75
1 1/4 ".....	2 00 0 00	IC Cokes.....	2 50 2 85	<b>Leather</b>		" No. 1.....	0 60 0 65
1 ".....	2 50 0 00	IC Charcoal.....	3 00 3 50	No. 1 B. A. Sole.....	0 26 0 28	Lined, raw.....	6 60 0 61
				No. 2 ".....	6 24 5 25	" boiled.....	0 62 0 63
				No. 3 ".....	0 21 0 23	Olive, pure.....	0 85 0 90

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.  
 Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc. 4 mos. or 3 per cent. off in 30 days.

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

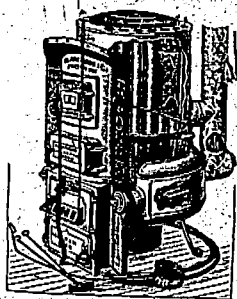
Manufacturers of REFINED SUGARS of the well-known Brand



Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.

LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried)  
 "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards.  
 Special Brand, the finest which can be made, SYRUPS of all grades in brls. and half brls.  
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 5 lb. each.

Heating



We make a specialty of heating with Coal or Wood Furnaces or Combination (Hot Air and Hot Water).

Our Furnaces have many special features, such as Patent Fused Joints, Double Low Radiator, Sifter-in Ash Pit, etc.

Send for our Catalogue and Estimates.

CLARE BROS. & CO. PRESTON, ONT.

Files and Rasps.

"BEAVER" BRAND, warranted.



manufactured by

THE BEAVER FILE WORKS CO.,

LEVIS, QUE.

Send for Price List.

THE BELL \* TELEPHONE

Company of Canada.

C. F. SISE.. President  
 ROBT. MACKAY, .. Vice-President  
 C. P. SOLATER .. Sec.-Treasurer

This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Giliand, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.

It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

It will contract to build private lines for all Electrical purposes, on reasonable terms.

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

THE COMPANY'S OFFICE, 30 St. John Street, MONTREAL





# NICHOLAS & BARR,

MANUFACTURERS OF

## Gate City Soldering Furnace.

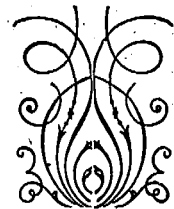
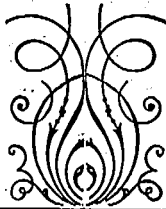
28 Washington Street, CHICAGO, ILL.

THE

### Gate Soldering City Furnace

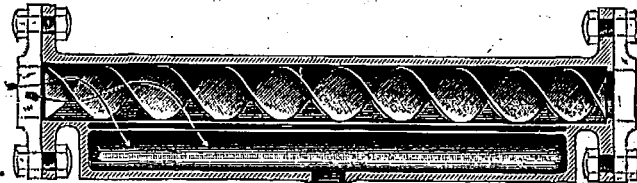
Has the following points of Excellence:

1. Economy in Fuel.
2. Simplicity in construction and operation.
3. The only burner that cannot be clogged up.
4. Has a fixed Pump.
5. Especially adapted to Plumbers, Tanners, Cornice-makers and Roofers' use, and for conduit, electric light and telephone work.
6. Can be used with ease in strong wind on roofs.



## —\* Steam Separators and Grease Extractors \*—

For Extracting WATER, OIL and other matter from STEAM or other GASES



Simplest, Cheapest, Most Efficient **WHY?**

- BECAUSE** it is the only separator constructed on scientific principles.
- BECAUSE** it is the only device which immediately removes and isolates moisture from the currents of steam and effectually separates oil from ammonia gas.
- BECAUSE** the separating action is applied at each convolution of the worm, thereby combining several separators in one and constantly wringing the steam dryer.

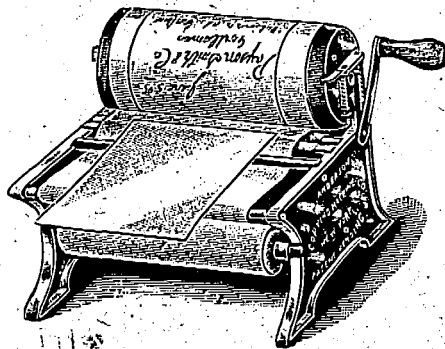
Furnished on 30 days' trial.

Send for Illustrated Catalogue.

Satisfaction Guaranteed.

**CHARLES D. MOSHER, No. 1 Broadway, NEW YORK**

### Anderson Automatic Letter Copying Machine.



NICKEL PLATED.

Use an Up-to-Date Copying Machine.

WILL COPY 100 LETTERS IN FIVE MINUTES.

For Sale by all First-Class Stationers  
Makes perfect copies of typewriting and ink.  
You turn the crank, the machine does the work.

AGENTS WANTED.

For price and terms address:

43 Leonard St., NEW YORK.

If your Stationer don't have it, write to us.

### A NEW PULLEY.

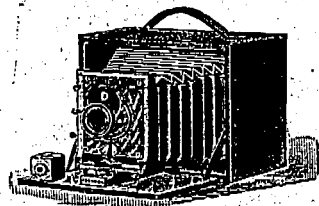
The Societe des Hauts-Fourneaux de Maubege (Nord), France, are, it is said, placing on the market a pulley which obviates the necessity of cutting keyways on the boss of the pulley or on the shafting, it being arranged to automatically fix itself on the shaft. For this purpose the boss is hollowed out at one part, the bottom of the recess being semi-circular in form, eccentrically to the shaft. A steel pin is placed in this recess, and, by reason of the eccentricity of the latter, when the belt is given a slight movement the pin becomes tightly wedged, thus automatically fixing the pulley.

—SOME 750 miles of the great Siberian Railway are open for traffic viz: Chelabinsk to Omsk, in the west, 500 miles; and Vladivostock to Grafskaja, in the east, 250 miles. Thus Omsk is placed in direct communication with Moscow and St. Petersburg. Of the total length of 6,000 miles from St. Petersburg to Vladivostock on the Pacific, about 3,700 miles have still to be built.

### NEW \* YORK Camera Exchange.

J. H. & J. ANDREWS, Proprietors.

FULTON STREET, NEW YORK CITY.



IF you want to buy, sell or exchange CAMERAS or LENSES, call on us. We have a large assortment always on hand.

We are the cheapest Photo Supply House in the U. S. We can save you money. Send two-cent stamp for Bargain List.

—“DID I understand you to say that Thompson was a farmer?” “Good gracious, no! I said he made his money in wheat. You never heard of a farmer going that, did you?”—*Beatrice Democrat.*

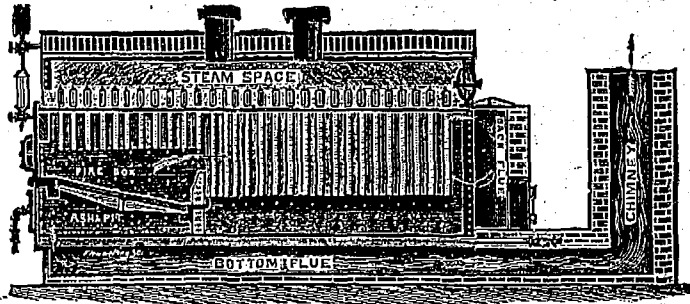
# The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—

SPACE,  
FUEL,  
BRICKWORK,  
LABOR.

It gives absolutely  
DRY STEAM.



It will pay for itself in  
in three years in the sav-  
ing of fuel as compared  
with any other boiler  
now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc.,  
... furnished on application to . . .

GEO. KINGSLEY, Patentee & Manufacturer,

Or to H. McLAREN & CO.,

ST. JOHN, N. B.

706 CRAIG ST., MONTREAL.

↗ Patent for Sale in Canada. ↖

BOILERS NOW IN USE AT—Mobile Electric Street Railway Co., Mobile, Ala., 3 Boilers; Norwalk Tramway Co., South Norwalk, Ct., 2 Boilers; Hudson Electric Railway Co., Hudson, N. Y., 2 Boilers; Sing Sing Electric Railway Co., Sing Sing, N. Y., 3 Motors; Day Brothers & Co., Syracuse, N. Y., 2 Boilers; Adamant Mfg. Co., Syracuse, N. Y., 4 Boilers; Boston Plate and Window Glass Co., Boston, Mass., 2 Boilers; Hoffman Brothers & Drescher, Syracuse, N. Y., 1 Boiler.

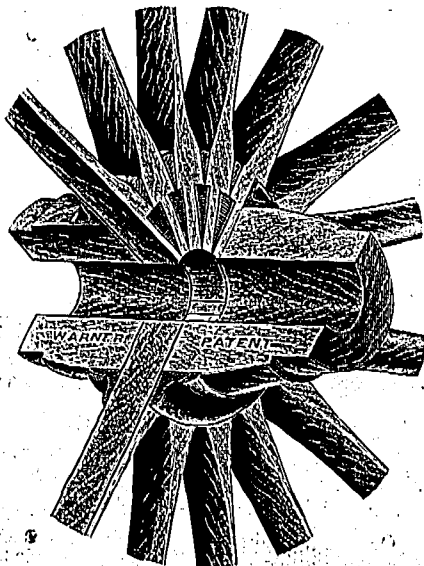
THE RANTON PATENT BOILER.—This Boiler comprises the best features of both tubular and water tube boiler. It has been on the market three years, and has given the highest satisfaction wherever used. Its principal points of superiority are:

ECONOMY—Experience shows that the Ranton Patented Boiler is an economical one to use; some of our customers claiming a saving of one-third the amount of fuel used under other boilers in doing the same work.

EASE OF CLEANING—It will be seen at once that every part of the boiler being easy of access that it is easy to keep it clean. The vertical tubes will neither hold scale nor soot. These are valuable features, which persons in charge of steam plants will appreciate.

DURABILITY—Every boiler is made under the supervision of the inventor, of the best materials, in the most careful and workmanlike manner. Its construction admits of very strong bracing, and this, together with the ease of cleaning, ensures the probable life of the Ranton Boiler being longer than the ordinary. We will submit specifications and prices upon any size from 30 to 250 horse power.

RANTON BOILER CO., Syracuse, N. Y.



## Rochester Wheel Co.,

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

Manufacturers of Light and Heavy

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

## WHEELS.

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

## WM. PARKS & SON,

Limited.

ST. JOHN, N. B.

Cotton Manufacturers.

AGENTS—WM. HEWETT, 30 Colborne St., Toronto  
DAVID KAY, Fraser Building, Montreal  
JOHN HALLAM, Toronto,  
Special Agent for Beam Warps for Ontario.

Mills—New Brunswick Cotton Mills  
St. John Cotton Mills.

# Fall Season 1895.

TO capital, skill, observation and truth, we attribute our success. Capital to buy on the very best terms. Skill in knowing how, when and where to buy. Observation from the fact that from ocean to ocean, we know the requirements of the trade, in the different provinces, in our various departments. Truth in representing the superior value of our goods by facts and figures; which secures for us the confidence and support of such a large number of customers.

Our travellers visit every city and almost every town and village between Cape Breton on the Atlantic and Vancouver Island on the Pacific, showing a full range of samples in all our regular lines. While soliciting through them, your esteemed orders, we would like to impress upon you the importance of visiting our warehouses. Very often we secure special lines, in novelties, clearing lots, manufacturers' overmakes, etc., etc., that are not sampled to our travellers. This is one of the many advantages to customers visiting our warehouses; as they have an opportunity of inspecting all these special lines.

Our purchases for this season's trade, were large and made before advances took place.

In some lines, our repeats, we already know will be at advanced prices.

We would advise you to place your orders with us at once.

## OUR RESPECTIVE DEPARTMENTS ARE DIVIDED INTO THE FOLLOWING SECTIONS:

### Linens.

Tablings,  
Towelings,  
Towels,  
Hollands,  
Dowls,  
Table Cloths,  
Table Napkins,  
Fine Linens,  
Apron Linens,  
Canvas.

### Staples.

Prints,  
Cottons,  
Flannels,  
Blankets,  
Cantons,  
Flannelettes,  
Shirting,  
Cottonades,  
Denims,  
Ducks,

### Silks.

Black Silks,  
Colored Silks,  
Ribbons,  
Laces,  
Veilings,  
Frillings,  
Velvets,  
Velveteens.

### Dress Goods.

French Dress Goods,  
German Dress Goods,  
British Dress Goods,  
Canadian Dress Goods,  
Ladies' Underwear,  
Ladies' Hosiery,  
Ladies' Gloves,  
Fancy Knit Goods.

### Gents furnishings Carpets.

Underwear,  
Neckwear,  
Top Shirts,  
Dress Shirts,

Braces,  
Gloves,  
Handkerchiefs,  
Collars,  
Cuffs,  
Umbrellas,  
Rubber Goods,

### Haberdashery.

Smallwares,  
Fancy Goods,  
Dress Makers' Supplies,  
Tailors' Trimmings,  
Wools,  
Corsets,  
Braids,  
Buttons,  
Silk Threads,  
Linen Threads,  
Cotton Threads.

Brussels Carpets,  
Tapestry Carpets,  
Wool Carpets,  
Union Carpets,

Hemp Carpets,  
Linoleums,  
Floor Oil Cloths,

### House Furnishings.

Curtains,  
Mats,  
Rugs,  
Quilts,  
Covers,  
Felts,  
Table Oil Cloths.

### Woollens.

Worsteds,  
Imported Suitings,  
Imported Trouserings,  
Imported Overcoatings,  
Mantlings,  
Canadian Suitings,  
Canadian Trouserings,  
Canadian Overcoatings,  
Italian Cloths,  
Selisias,  
Pocketings,  
Linings, &c., &c.

We claim that the trade secures from us

THE BEST VALUE,

THE LARGEST ASSORTMENT,

THE BEST TERMS,

THE BEST ATTENTION,

THE MOST PROMPT DESPATCH TO ALL ORDERS.

Orders Solicited. Filling Letter Orders a Specialty.

We cordially invite you to visit our Warehouses.

# JOHN MACDONALD & Co.,

21 to 27 Wellington Street East,

30 to 36 Front St. East.

Manchester and London, England.

## Toronto.

**E**very Boiler warranted ?  
 . . . . .  
**T**he best Fire Grate of any ?  
 . . . . .  
**N**one so easy on Fuel ?  
 . . . . .  
**A** perfect Heater every way ?



Everyone putting in an

# ETNA \* BOILER

Rests assured he has the latest and best to be had

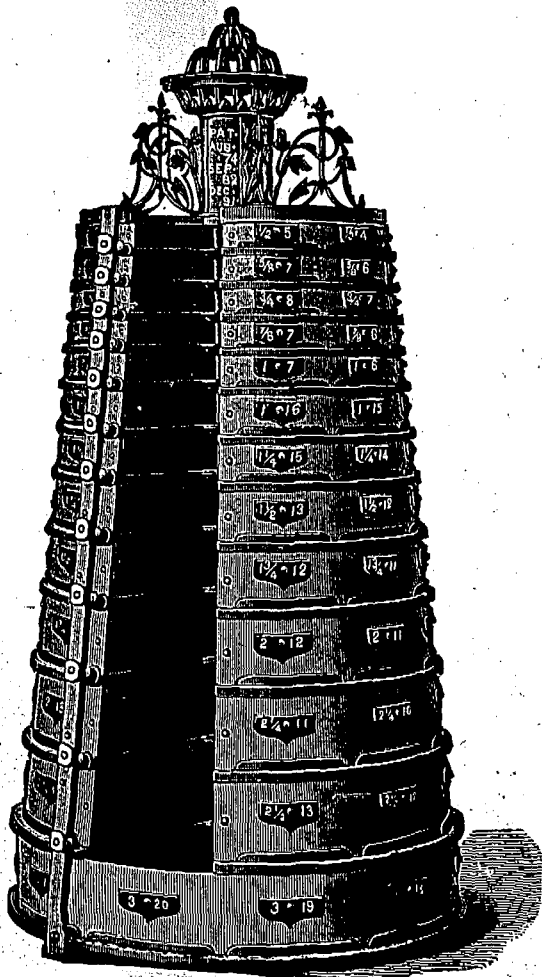
MANUFACTURED BY

THE . . . .

## WM. CLENDINNENG & SON CO.

LIMITED.

MONTREAL & ST. HENRY.



THE . . .  
**BUTLER MFG  
 COMPANY,**

CHICAGO, Ill.,  
U. S. A.

Send for our Catalogue or  
write to any Hardware Job-  
bing House in the world.

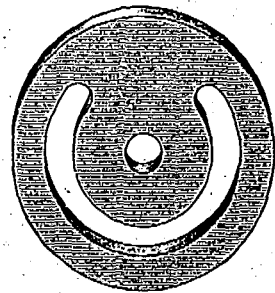
The Westphal  
 Revolving  
 Screw Cases,

**BOLT & SHOT CASES**

Stand alone as Elegant pieces  
of Hardware Store  
Furniture.

Write.

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



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

### BUHRING WATER PURIFYING CO.,

1389 BROADWAY,

New York City.

Manufacturers of the

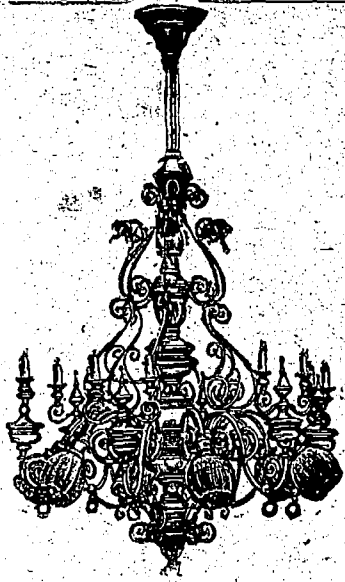
**Celebrated Buhring  
Water Purifying Machines.**

Send for Catalogue.

#### TO LET.

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

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



**The AMERICAN COPPER CO.**

WORKS AT NEW TORONTO,

Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

**CHANDELIERS**

For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

CORRESPONDENCE SOLICITED.

**Montreal Exposition Co.'y.**

The GREATEST SHOW in the Province.

12th to 21st SEPTEMBER, 1895.

**HIGH CLASS EXHIBITS:**

Live Stock, Agricultural, Horticultural, Industrial.

Bench Show of Dogs. Splendid Attractions. Balloon Ascensions. Military and other Bands.

**ATTRACTIVE PLATFORM ENTERTAINMENTS.**

Tricycle Races. Running and Trotting Races. H. M. Warships in Harbour. Brilliant Illuminations. Reduced Rates on all Railways.

S. C. STEVENSON, Manager and Secretary.

**May Be They Don't,**

but if you are in Machinery, Hardware, Plumbing or Boat Building business,

**THESE THINGS**

ought to interest you.

Shipman Marine Engines and Boilers. Shipman Stationery Engine Plants. (1 HP. up), Steam Pumps for all duties. Automatic Pumping Outfits, for Railroad and other tank service. Crude Oil Burners, Vulcan Instantaneous Water Heaters (gas for fuel). The Famous "Holly" Scroll Saw and Lathe Machinery, the Empire Boiler Oil Injector, Clifford Automatic Smoke Consumer. If you cast brass you want Malta Phosphor Tin, the phosphor bronze alloy. Write us for prices and printed matter if interested.

Shipman Engine Mfg. Co. ROCHESTER, N. Y.



**Patent Beading Attachment.**

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

The best tool for beading ever placed on the market - Over 1,500 sets in use giving universal satisfaction. Handy to put on or off, easy to adjust, easily kept in order, sharpened with a file, are not taken from machine or position changed in sharpening. Sharpening does not change the size or shape of bead. Can be easily adjusted so as not to cut when not in use. Can be attached to any planer head. In ordering give exact shape of cylinder by placing a stiff paper against the end of the head, and marking with a pencil the exact shape of the head; also give the extension of knife.

Price per set of two, \$10. Price per set of three, \$12.50. Extra Beads, Extra Price. New and Second-Hand Wood-Working Machinery constantly on hand.

Edwd. Sniggs & Co., 80 MECHANIC ST., BUFFALO, N. Y.

Write for prices and discounts.

**FOR PHOTOGRAPHS**

Of the Highest Finish

**PORTRAITS**

In the Newest Approved Styles and Reproductions

Go to the New Parlours and Studios off

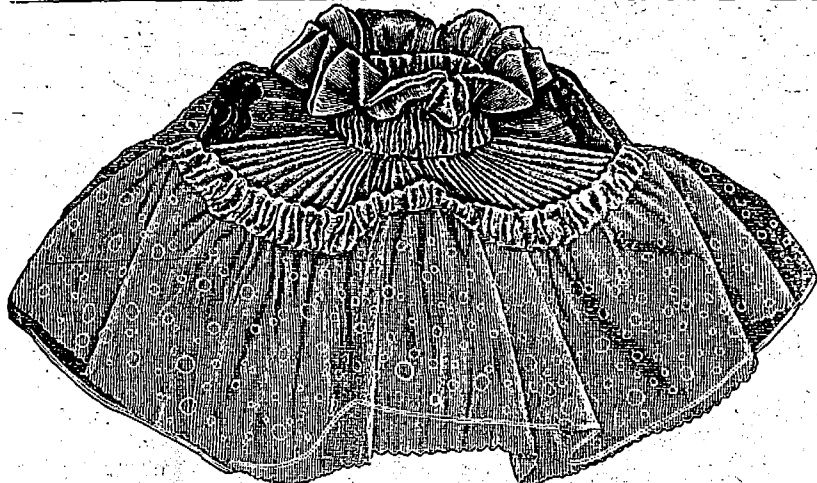
**Wm. Notman & Son,**

Birks' New Building, Phillips Sq., Opposite the Cathedral.

**MONTREAL.**

Get your Catalogues printed at the

**Journal of Commerce.**



OUR SILK SHADES are both popular in design and price. Catalogue on demand. It will pay you to investigate before deciding elsewhere.

**The Rochester Lamp Co.,**

37 Barclay St., New York City, U.S.A.

GEO. W. JACOBS, President and Treasurer

F. B. JACOBS, Secretary.

We do not belong to the "Head Light Trust." All burners stamped with our name on hand-wheel.

**The Star Head Light Co.,**

Manufacturers of

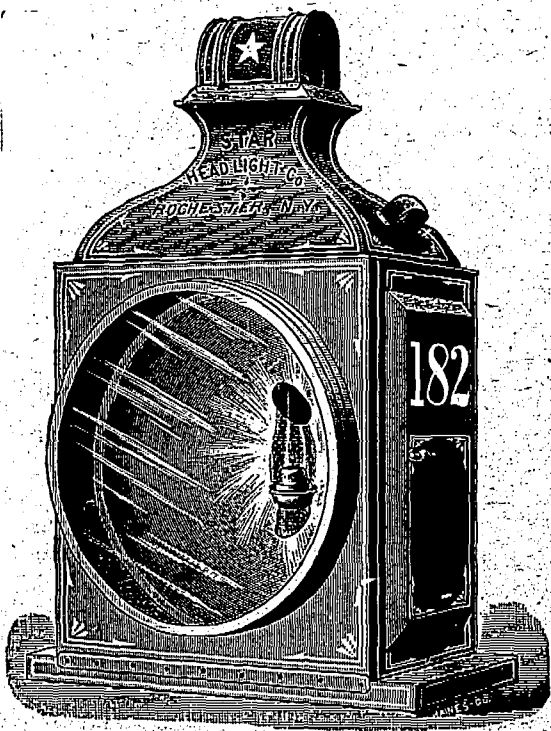
Head Lights, Railroad Signal Lamps and Lanterns, for Locomotives, Cable and Electric Cars, both Oil and Electric.

**13 ALLEN STREET, ROCHESTER, N. Y.**

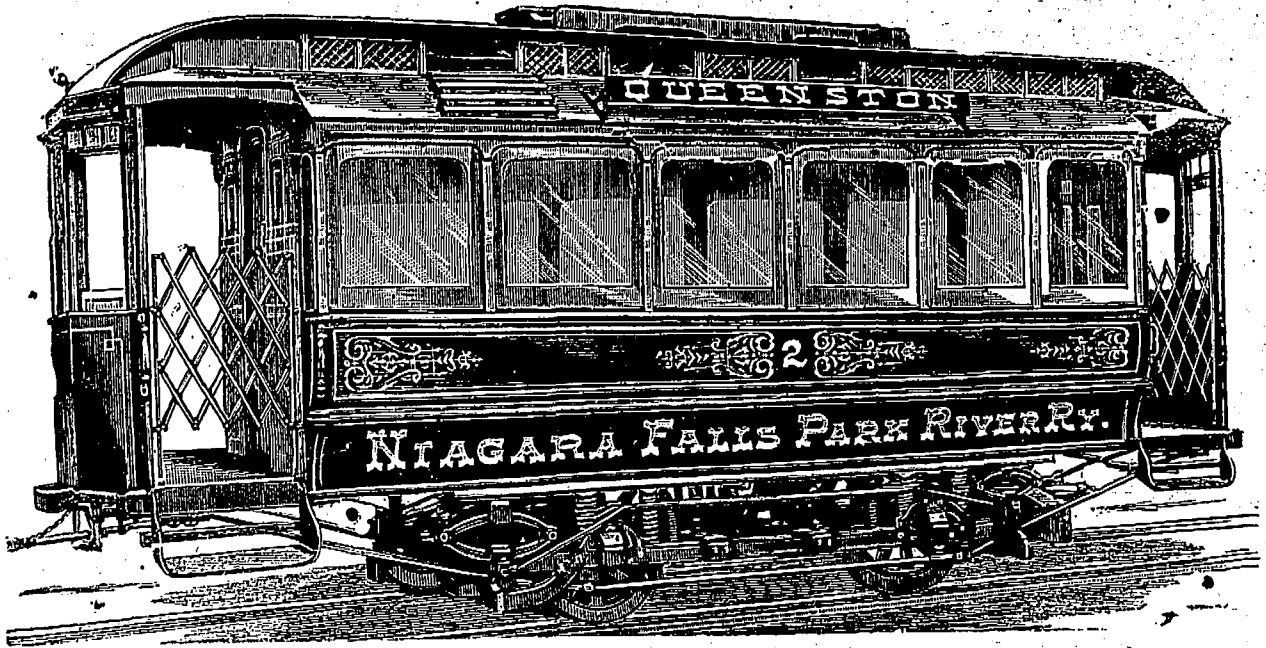
BRANCH OFFICE:

Western Union Building, CHICAGO, ILL.

T. Isbester, Western Manager.



**Fine Electric Street Cars** OUR SPECIALTY.



We also manufacture HORSE and RAIL CAR of every description.

**PATTERSON & CORBIN, ST. CATHARINES, ONT.**

**STREET, RAILWAY CARS AND LOCOMOTIVES,** NEW OR SECOND HAND.

Railroad Spikes and Bolts a Specialty.

**J. P. GROSS & CO.,**

Dealers in Broom Corn, Handles, Wire, Twines, Tools & Machinery

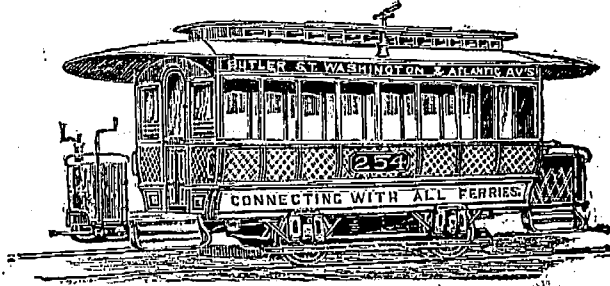
No. 249 & 251 Kinzie St., CHICAGO.

**The W. J. Newton Company,**

39 & 41 Cortlandt Street,

**NEW YORK.**

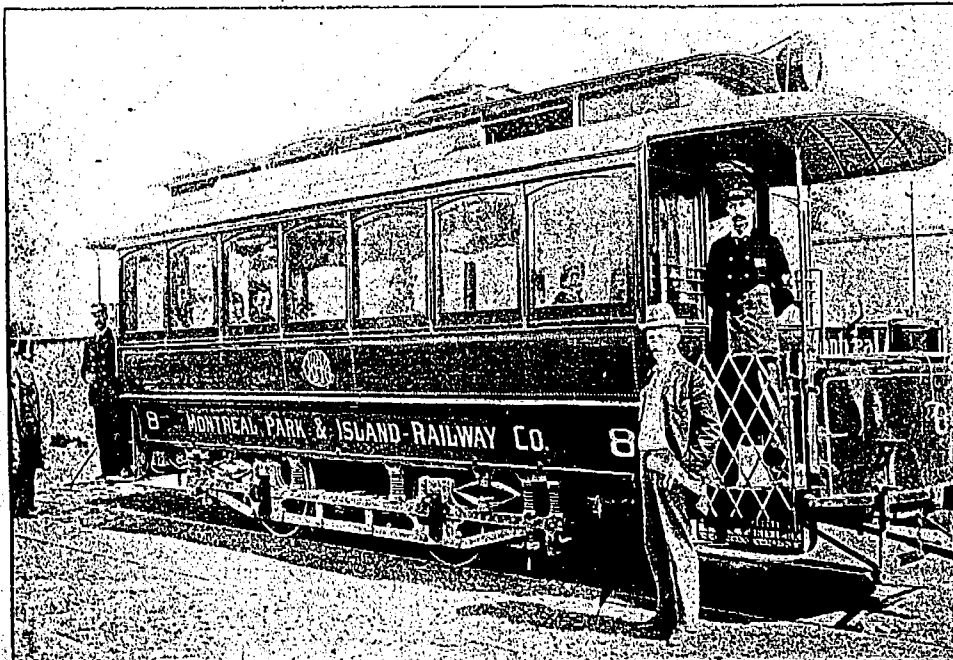
General Electrical Appliances.



**JAMES E. THURSBY,**  
45 Broadway,  
New York City.

**PECKHAM'S** All Steel "Machine Fitted" Cantilèver Extension Trucks.

Awarded the Highest Medal at the World's Fair for Superiority of Construction.



**GUARANTEED**

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates. For Price List, Descriptive Catalogue and Blue Prints, apply to

**THE Peckham Motor Truck and Wheel Co.,**

- SALES OFFICES:
- Havemeyer Building, 20 Cortlandt St., New York.
  - Boston Exchange Building, 53 State St.
  - Chicago, 1137 & 1138 Manadnock Building.
  - Pittsburg, 713 Hamilton Blg.
  - Philadelphia, 420 Walnut St.
  - San Francisco, 123 California Street.
  - Works at Kingston, N. Y.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished on suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

400 Acres of Land,

Over 13,000,000 Feet,

Situated in HOCHELAGA WARD, beginning at Frontenac Street,

FOR SALE in lots to suit purchasers.

This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EASY OF ACCESS BY ELECTRIC CARS.

TERMS EASY.

Apply to HENRY HOGAN, Prop. St. Lawrence Hall, MONTREAL.

THE RUSSELL, OTTAWA.

THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. H. ST. JACQUES, Prop.

Brice Electric Works,

Manufacturers of

Dynamos, Motors,

Transformers.

And all kinds of Electrical Apparatus.

258 Catharine St.

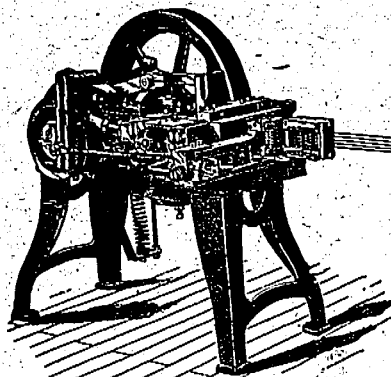
Arthur W. Brice, Manager. HAMILTON.

HOTEL DIRECTORY.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE,	The St. Lawrence Hall,	Amos Robinson
BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co.
	(late Kyle)	
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DESBORO,	Desboro House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Nell McCarny
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon,	A. B. Spellman
INGERSOLL,	Atlantic House,	C. H. Kennedy



Kennedy Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 300 40d Nails per min.  
 " 1 " " 750 8d " "  
 " 2 " " 900 4d " "

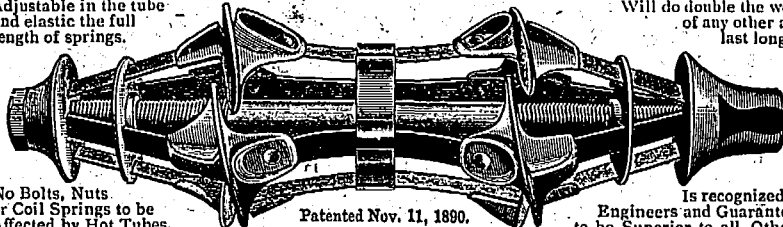
KENNEDY WIRE NAIL MACHINE CO.,

9 East Monroe St., CHICAGO. Send for Circular.

THE DUPLEX BOILER TUBE SCRAPER.

Adjustable in the tube and elastic the full length of springs.

Will do double the work of any other and last longer.



No Bolts, Nuts or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by Engineers and Guaranteed to be Superior to all Others.

TELESCOPE FLUE BRUSH HANDLE.



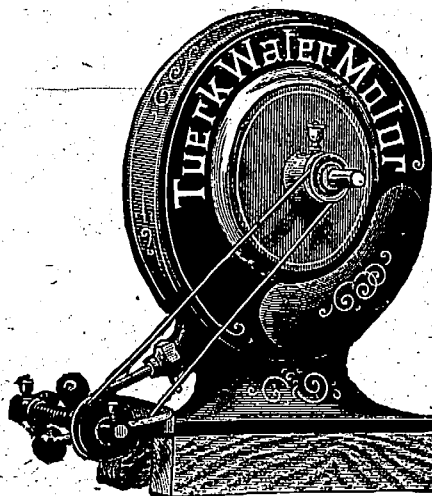
PATENTED DEC. 14, 1894.

SOMETHING NEW!

Fills a Long Felt Want.

Needs Only One-half the length of Boiler Tubes in Front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scraped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. \$3. In ordering Always Give Length of Boiler Tubes.

Made only by SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.



PERFECT PRESS MOTOR.

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

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

FOR SALE ONLY BY

Tuerk Hydraulic Power Co.

237 Broadway, Cor. Park Place, NEW YORK.

39 Dearborn St., CHICAGO, ILL.

Globe Valve Repairing Tools.

MANUFACTURED BY

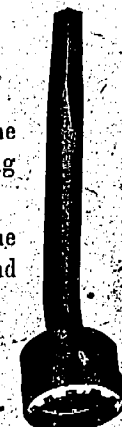
\* T. DRAPER, \*

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

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

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.





# BOILER SHOP.

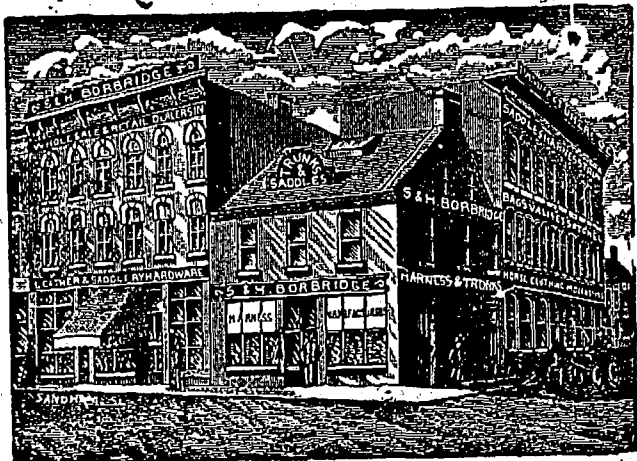
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,  
Manager.

J. H. FAIRBANK,  
Proprietor.

# S. & H. BORBRIDGE,



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

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

# IMPERIAL OIL CO'Y

LIMITED.

## PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

STRATFORD, PETERBOROUGH,  
LONDON, ST. JOHN, N.B.  
TORONTO, MONCTON,  
KINGSTON, HALIFAX, N. S.  
MONTREAL, WINNIPEG,  
QUEBEC, VANCOUVER, B. C.

WORKS & HEAD OFFICE:

**PETROLIA,**  
Canada.

HIGHEST AWARD PARIS EXPOSITION, 1889.

Established 1857.  
Incorporated 1892.



THE L. & I. J. WHITE CO., Edge Tools.

Manufacturers of

Coopers' Carpenters' and Ship Tools, Plane Irons, Cleavers, &c. Full Line Chisels.

BUFFALO, N. Y.

### SECURITIES.

London Aug. 15.

British Columbia, 1877, 6 p.c.	129	134
1887, 4 1/2 per cent	116	121
Canada, 4 per cent. loan, 1860	110	112
3 per cent. loan, 1888	101 1/2	102 1/2
Debs. 1884, 3 1/2 per cent.	108	110

### Railway and other Stocks.

Aug. 15.

Quebec Province, 5 p.c., 1874	110	112
1876, 5 p.c.	110	112
1880, 4 1/2 p.c.	105	107
1888, 5 p.c.	115	117
Atlantic & Nth. Western 5 p.c. Gua	115	117
1st M. Bds	112	113
10 Buffalo & Lake Huron £10 shr	12	13
100 do 5 1/4 p.c. 1st mort	131	133
300 do 2nd mort	181	133
Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.	105	107
Canadian Pacific \$100	52 1/2	53
100 Grand Trunk, Georgian Bay, &c...	97	99
100 Grand Trunk of Canada Ord. stock	9 1/2	9 3/4
100 2nd equip. mtg. bds. 6 p.c.	119	122 1/2
100 1st pref. stock	49 1/4	50
100 2nd pref. stock	28	29 1/4
100 3rd pref. stock	14 1/2	15
100 5 p.c. perp. deb. stock	118	120
100 4 p.c. perp. deb. stock	84	85
100 Great Western shares, 5 p.c.	110	113
100 Hamilton & N.W., 6 p.c.	97	100
100 M. of Canada Stg. 1st Mort. 5 p.c.	91	93
100 Montreal & Champlain 5 p.c. 1st mtg. bds	88	92
100 Montreal & Sorel, 1st mtg., 6 p.c.	97	100
100 N. of Canada, 1st mtg., 5 p.c.	90	100
100 Northern Extension, 6 p.c. pref.	100	100
100 Quebec Central, 5 p.c. 1st Inc. Bds.	29	32
100 T. G. & B. 4 p.c. bonds, 1st mort.	143 1/2	151
100 Well., Grey & Bruce, 7 p.c. bds	95	97
100 1st Mort	101	103
100 St. Law. & Ott. 5 p.c. Bds., 4 p.c.	101	103

### MUNICIPAL LOANS.

100 City of London (Ont) 1st pref 5 p.c.	98	100
100 City of Montreal stg. 5 p.c.	106	108
1874	106	108
100 City of Ottawa, 6 p.c. stg.	104	109
redeem 1878	104	109
redeem 1875	117	119
redeem 1876	117	119
100 City of Quebec, 6 p.c. con. 1873	101	103
6 p.c. redeem 1875	114	116
redeem 1878	116	118
100 City of Toronto, 6 p.c.	109	108
6 p.c. stg. con. deb. 1874	102	120
5 p.c. gen. con. deb. 1890	113	115
4 p.c. stg. bonds, 1921-28	104	100
100 City of Winnipeg deb., 1884, 5 p.c.	112	114
Deb. scrip. 1883, 6 p.c.	116	118

### MISCELLANEOUS COMPANIES.

100 Canada Company	24	27
100 Canada North-West Land Co.	40	50
100 Hudson Bay	13 1/2	14 1/2

\*All the bonds have been sold to a Canadian Syndicate.

### HOTEL DIRECTORY---Continued.

PLACE.	NAME.	PROP. OR NGH
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horaman
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 Bros.
PETERBORO,	Grand Central	D. Lackie
PIOTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UXBRIDGE,	Mansel House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Payne

### QUEBEC.

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

### NOVA SCOTIA.

HALIFAX,	The Halifax,	L. Heaslein & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

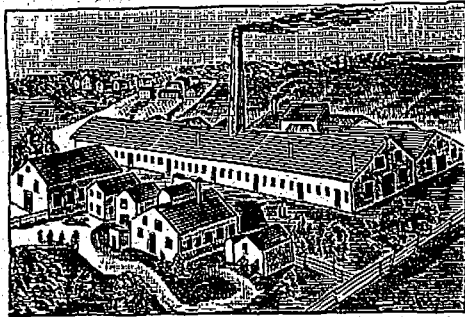
### PRINCE EDWARD ISLAND.

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

### BERMUDA.

Hamilton,	Windsor Hotel,	W. Bradley
-----------	----------------	------------

# CANADA'S GREAT \* CANNING \* MILLS



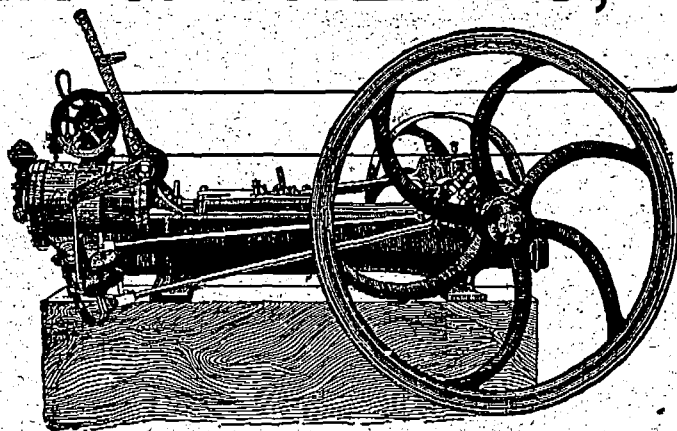
The A. C. Miller & Co s : : : :  
**"INDIAN BRAND,"**

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

## FARRAR & TREFTS,

54-66 PERRY ST.,  
 BUFFALO, N.Y.

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



IRON AND BRASS  
 CASTINGS OF  
 EVERY DESCRIPTION.

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

### OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.  
 Montreal Radford & Walford  
 59 Imperial Building.

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

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

FINANCIAL AGENTS.  
 Montreal Hanson Bros.  
 Temple Building.

FURNITURE MFRS.  
 Belleville, Ont. Geo. S. Tickell & Sons

HUNGARIAN PROCESS, FLOUR MILL,  
 Campbellford, - Corresp. solicited, - Chas. Smith

INSURANCE BROKERS AND AGENTS.  
 Montreal Archd. Nicoll  
 Board of Trade Building.

MFR. COCOA & JUTE MATTINGS & MATS.  
 Cobourg, Ont. W. Mitchell

MFRS. OF ALL KINDS OF THIN WOOD BOXES  
 PAILS AND BASKETS.  
 Estimates for Special Styles and Sizes furnished.  
 Belleville, Ont., The Belleville Box & Basket Co. Ltd.

MFRS. OF WOVEN WIRE FENCING AND  
 POULTRY NETTING  
 Picton, Ont. - The Ontario Wire Fencing Co. Ltd.

RAW FURS AND SKINS.  
 Montreal Hiram Johnson  
 496 St. Paul Street.

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

## BEDDING!!

Get your BEDDING and BEDSTEADS from a  
 first-class House

Established 20 years.  
 ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,

1 Little St. Antoine Street,  
 Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que

### BUSINESS DIRECTORY—Continued.

STREET CARS, OMNIBUSES & HOSE  
 WAGGONS.  
 Belleville, Ont. St. Charles & Pringle

WOOD ENGRAVER AND DESIGNER.  
 Montreal J. Loyell Wiseman  
 182 St. James Street.

HIRAM JOHNSON, Importer and Exporter of  
 Raw Furs and Skins. Raw Furs a specialty.  
 Correspondence solicited. 496 St. Paul Street,  
 Montreal.

### FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

Dominion Paper Co. Montreal, Can.

### E. L. ETHIER & CO.,

Billiard Table  
 and Bowling Alley Balls  
 Manufacturers and  
 Importers.

Do all kinds of work in  
 the Billiard line.

88 St. Denis Street,  
 MONTREAL.

Telephone 6037.

Branch Store: Ottawa.



Job Printing of all  
 kinds done at this  
 office.

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

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

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

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

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug. 27, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	10,000	3 1/2-5mos.	350	\$50	131 1/2 121 1/2
Canada Life	2,500	5-5mos.	400	50	610 700
Confederation Life	5,000	7 1/2-5mos.	100	10	270
Western Assurance	25,000	5-5mos.	40	20	163 3/4 168 3/4
Guarantee Co. of North America	13,372	6	50	10 50	100 110

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

Atlas	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine	67,000	25	20	4	£24 1/2	£25 1/2
Caledonian	21,500	19	25	5	£20-0-0	£20
Commercial U. Fire, Life and Marine	50,000	25	50	5	£35	£36
Edinburgh Life	5,000	5	100	20	52-5-0	00
Fire Insurance Association	100,000	5	£10	£2	3	5
Guardian Fire and Life	300,000	7 1/2	10	5	9 1/2	10
Imperial Fire	50,000	20 p. s.	20	5	23 1/2	29 1/2
Lancashire Fire	138,400	5	20	2	5	5 1/2
Life Association of Scotland	10,000	17 1/2	40	8 1/2	42-0-0	00
London Assurance Corporation	35,862	20	25	12 1/2	£57	59
London & Lancashire Life	10,000	10	10	2	4	4 1/2
Liv. Lon. & Globe Fire and Life	391,762	75	St.	2	48	49
National of Ireland	40,000	£25	2 1/2 p. c.	£2 1/2	38-0	00
Northern Fire and Life	30,000	22 1/2	100	10	69	71
North Brit. & Merc. Fire and Life	110,000	20 p. s.	25	6 1/2	38	39
Phoenix Fire	6,722	£13 1/2 p. s.	50	50	£274	£278
Queen Fire and Life	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life	125,234	58 1/2	20	3	50 1/2	51 1/2
Scottish Imperial Life	50,000	8 1/2 d	10	1	1-12-0	.....
Scottish Provincial Fire and Life	20,000	15	50	3	.....	.....

THE ———  
"I. X. L."

**TEMPERED COPPER CO.**

Manufacturers of  
Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.  
All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:  
16, 18 & 20 Elk St., - Buffalo, N.Y.

**Consumers Cordage Co.**  
(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
and Russian Cordage

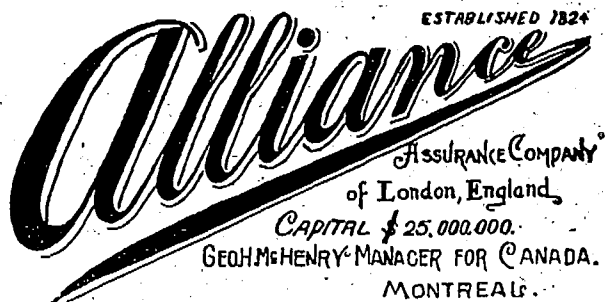
**BINDER TWINE.**

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824



ASSURANCE COMPANY  
of London, England,  
CAPITAL \$25,000,000.  
GEO. McHENRY—MANAGER FOR CANADA.  
MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.)	\$168,221,016 00
Liabilities other than Reserve	1,623,951 00
Surplus	15,089,622 82
Receipts from all sources	41,953,145 68
Payments to Policy-holders	20,885,472 40
Whole Life Risks assumed and renewed, 219,208 policies	637,726,276 00
Risks in force, 273,213 policies, amounting to	802,867,478 00

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Manufacturers Life**

Head Office: TORONTO.

GEO. GOODERHAM, President.

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

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

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

Insurance.

# The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE..

Capital and Assets - - - - \$1,000,000.00  
Surplus to Policyholders, - - - 704,141.28

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

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

## WORTH KNOWING

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

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

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

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

HON. G. W. ROSS, LL.D., President.  
HON. S. H. BLAKE, Q.C., ROBT. McLEAN, Esq., } Vice-Presidents.

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

## Scottish Union and National INSURANCE COMPANY, I.

Of Edinburgh, Scotland.

ESTABLISHED 1834.

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 KAVANAUGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Insurance.

# British \* America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

## York County Loan & Savings COMPANY.

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

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

## Quebec Fire Assurance Co'y.

Established 1818.

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

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

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

## Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL  
LANSING LEWIS, Manager.

## NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.

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

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

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

Cash Income..... \$ 558,394.03  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,987,446.30  
Reserve Fund ..... 1,564,020.00  
Net Surplus ..... 833,216.75

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

## THE PROVIDENT SAVINGS Life Assurance Society of New York

General Agents in the following counties in the Province of Ontario:

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

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

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

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

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

Canada Board of Directors:

HON. HENRY STARNES, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

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

Head Office, Canada Branch:  
MONTREAL.

## THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SAUND, Esq., Vice-President; C. M. TAYLOR, Esq., Secretary; JOHN KILLER, Esq., Inspector.

## MERCANTILE

FIRE INSURANCE COMPANY  
WATERLOO, ONT.

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

Losses promptly adjusted and paid.

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

## SUN FOUNDED A. D. 1710.

## INSURANCE OFFICE FIRE

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG.

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

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

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

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

## Saskatchewan Buffalo Robes

Manufactured by

NEWLANDS & CO., Calt., Ont.



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

Statement of Business,  
December 31st, 1894.

ASSETS INVESTED . . . . .	\$162,011,770
SURPLUS . . . . .	20,249,307
INCOME IN 1894 . . . . .	36,483,318
INSURANCE IN FORCE . . . . .	818,204,160

Good Agents are Wanted  
for several central and productive localities in Canada.

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

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

ESTABLISHED 1847.  
Head Office, - CANADA.  
British Empire Building,  
MONTREAL.

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

Larger Cash Surplus,  
**INCREASED BONUS.**

Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.  
F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE  
Over \$25,000,000.00.

Montreal Office:  
207 ST. JAMES ST.

H. J. JOHNSTON,  
Manager, P.O.



**H. D. LAYMAN,**

DEALER IN

The Layman Pneumatic Boats, Sporting Boats,

Pleasure Boats and Life Preservers,  
Office & Salesroom, - 853 Broadway,  
NEW YORK.

THE ANGLO-AMERICAN TELEGRAPH COMPANY, Limited.  
Established 1866.  
FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND EUROPE.  
Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Messenger.	No. of words.	Received by	When received.
Govt.	406 7/8	26	Me.	22 Y M.
Michalowskoe				

To (Answer paid) New York, Broadway, 1851.

Mr. H. D. LAYMAN:  
Please send immediately four Outing Boats; wait answer.  
Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.  
These boats are made in two standard sizes and are adapted to persons of both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe and reliable. Impossible to submerge or capsize them.

- Style A.—Plain Boat, all black rubber, weight 16 pounds; extreme sizes, length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable for persons weighing 150 pounds or less. . . . . \$35 00
- Style B.—Mackintosh, dead grass color above, black rubber below water line, otherwise same style as A. . . . . 42 00
- Style A.A.—All black rubber, weight 20 pounds, extreme sizes, length 48 inches, width 36 inches, floating capacity 400 pounds. . . . . 40 00
- Style B.B.—Mackintosh, dead grass color above and black rubber below water line, same style as A.A. . . . . 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each . . . . . 2 50
- Rubber Inflator . . . . . 1 00

H. D. LAYMAN, 851 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittance by New York Exchange P. O. Money Order, or by Express. No Checks. Goods may be shipped C.O.D. for balance, with privilege of express office examination when 25 per cent. of amount accompanies the order.  
See illustrated article in the Scientific American of May 18, 1895.

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over . . . . .	\$2,350,000.00
Income for Year ending 31st December, 1894, over . . . . .	2,175,000.00

Head Office. - Toronto, Ont.

J. J. KENNY, Vice-President & Man.-Director.

Geo. Cox, President. C. C. FOSTER, Secretary  
J. H. ROUTH & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED

FIRE.  
LONDON.

ESTABLISHED 1803.

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

Canadian Branch:  
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.  
E. D. LACY, RESIDENT MANAGER;

**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

EVANS & MCGREGOR, Managers.

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital. \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.