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AGENCIES: Antigonish, N.S. Maitland (Hants Co.), Bathurst, N.B. N.S. Bridgewater, N.S. Moncton, N.B. Charlottetown, P. E. I. Newcastle, N.B. Dorchester, N.B. Pictou, N.S. Fredericton, N.B. Port Hawkesbury, C.B. Guysboro, N.S. Sackville, N.B. Kingston (Kent Co.), Summerside, P.E.I. N.B. Sydney, C.B. Londonderry, N.S. Truro, N.S. Lunenburg, N.S. Weymouth, N.S. Woodstock, N.B.

CORRESPONDENTS: Dominion of Canada, Merchants Bank of Canada. New York, Chase National Bank. Boston, the National Hide & Leather Bank. Chicago, American Exchange National Bank. Newfoundland, Union Bank of Newfoundland. London, England, Bank of Scotland and Imperial Bank (limited). Paris, Franco, 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, 150,000.

DIRECTORS: ALPH. DESJARDINS, Esq., M.P., President. A. B. Hamelin, Esq., Vice-President. D. Lavolette, Esq., Lucien Huot, Esq. A. L. De Martigny, Esq. A. L. DEMARIGNY, Managing Director. D. W. BRUNET, Assistant Manager. TANGORE BIERVREU, Inspector. Branches—Beauharnois—H. Dorion, Mgr. Drummondville, J. E. Girard, Mgr. Fraserville, J. O. Leblanc, Mgr. Hull, P. Q., J. P. de Martigny, Laurentides, H. H. Ethier, Mgr. Plessisville, Chevreffis & Lacerte, Mgrs. St. Hyacinthe, A. Clement, Mgr. St. Saviour (Quebec) N. Dion, Mgr. St. Simon, D. Denis, Mgr. Valleyfield, L. de Martigny, Mgr. Victoriaville, A. Marchand, Mgr. Ste. Cuneongo (Montreal) G. N. Ducharme, Mgr. Ontario Street Montreal A. Boyer. St. Henri (Montreal) F. St. Germain, Mgr. St. Jean Baptiste (Montreal) Michel Bourret, Mgr. Foreign Agencies. London, Eng.—Glynn, Mills, Currie & Co. Paris, France—Credit Lyonnais. New York—The National Bank of the Republic. Boston—The Merchants National Bank. Chicago—Bank of Montreal.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

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

HEAD OFFICE, TORONTO.

DIRECTORS: W. F. COWAN, President. JOHN BURNS, Vice-President. W. F. Allen, Fred. Wyld, Dr. G. D. Morton. A. T. Todd, A. J. Somerville.

AGENCIES: Bowmanville, Cannington, Harrison. Brantford, Chatham, Ont., Markham. Brighton, Colborne, Newcastle. Brussels, Durham, Parkdale. Campbellford, Forest, Picton. 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. T. L. BRODIE, Cashier.

IMPERIAL BANK of CANADA

Capital Authorized, \$2,000,000. Capital Paid-Up, 1,940,607. Rest, 1,020,292.

DIRECTORS: H. S. HOWLAND, President. T. R. MERRITT, Vice-President. Wm. Ramsay, T. R. Wadsworth. Robert Jeffrey, Hugh Ryan. T. Sutherland Stayner.

HEAD OFFICE, TORONTO. D. R. WILKIE, Cashier. B. JENNINGS, Asst. Cashier. E. HAY, Inspector. BRANCHES IN ONTARIO: Niagara Falls, Sault Ste. Marie, Port Colborne, St. Thomas, Galt, Rat Portage, Welland, Ingersoll, St. Catharines, Woodstock. TORONTO: Cor. Wellington street and Leader Lane. 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, Alb'a. Wainipeg, Man. AGENTS—London, Eng., Lloyd's Bank, Ltd. New York, Bank of Montreal. A general banking business transacted. Bonds and debentures bought and sold.

EASTERN TOWNSHIPS BANK

DIVIDEND No. 65.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT. upon the paid-up Capital Stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

Saturday, 2nd Day of July next.

The Transfer Books will be closed from the 15th to 30th June, both days inclusive. By order of the Board.

WM. FARWELL, General Manager. Sherbrooke, 31st May, 1892.

THE WESTERN BANK

OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000. Capital Subscribed, 600,000. Capital Paid-up, 360,000. Reserve, 80,000.

BOARD OF DIRECTORS: JOHN COWAN, Esq., President. REUBEN S. HAMLIN, Esq., Vice-President. W. F. Cowan, Esq., W. F. Allan, Esq. Robert McIntosh, M.D., J. A. Gibson, Esq. Thomas Patterson, Esq. T. H. McMillan, Cashier. Branches:—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry. Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made. Correspondents at New York and in Canada—The Merchants Bank of Canada. London, England—The Royal Bank of Scotland.

ST. STEPHN'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.Y.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal. Drafts issued on any Branch of the Bank of Montreal.



The Charterde Banks.

**BANQUE D'HOUELAGA.**

Capital Paid-Up, . . . . \$710,100  
Reserve Fund, . . . . . 200,000

DIRECTORS:—

F. X. St. CHARLES, Pres., R. BICKERDIKE, Vice-Pres.  
Chs. Chaput, J. D. Rolland, J. A. Vallancourt,  
M. J. A. FRENDEGAST, Manager.  
C. A. GIBOUX, Assistant Manager.  
A. W. BLOUX, Inspector.

HEAD OFFICE, MONTREAL.

BRANCHES—Three Rivers, P. Q., C. A. Sylvestre,  
Mgr. Joliette, P. Q., A. A. Larocque, Mgr. Sorel, P. Q.,  
W. L. M. Desy, Mgr. Valleyfield, P. Q., S. Fortier,  
Mgr. Vanklock Hill, Ont., C. A. Garceau, Mgr.  
Winnipeg, Man., H. N. Boire, Mgr.

CORRESPONDENTS—London, England—The Clydesdale Bank (Limited), Paris, France—Credit Lyonnais, 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. 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)  
CAPITAL PAID-UP . . . . . \$604,400  
RESERVE FUND . . . . . 55,000

HEAD OFFICE:—TORONTO.

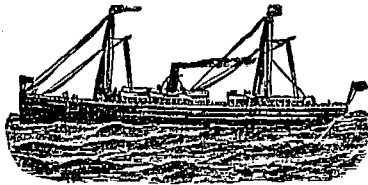
BOARD OF DIRECTORS:

WM. BELL, Guolph, President.  
WM. MCKENZIE, Toronto, Vice "  
C. D. WALKER, "  
W. J. GAGE, "  
JNO. DRYAN, "  
ROBT. THOMSON, Hamilton.  
J. W. DOWD, Toronto  
H. S. STRATHY, General Manager.

BRANCHES:

Aylmer, Ont., Hamilton, Ridgetown;  
Drayton, Ingersoll, Sarnia,  
Elmira, Leamington, Strathroy,  
Glencoe, Orillia, St. Mary's,  
Guolph, Port Hope, Tilsonburg.  
New York Agents: Amor, Exchange, Nat. Bank.  
Great Britain: National Bank of Scotland, (Ltd.)

Ocean Steamships.



.... THE ....

**CLYDE STEAMSHIP COMPANY.**

For CHARLESTON, S.C., the South and Southwest.  
For JACKSONVILLE, Fla., and all Florida Points.

From Pier 29, East River, N.Y.

Mondays, Wednesdays & Fridays at 3 P. M.

The Only Line between New York and Jacksonville, Fla., without change.

Unsurpassed Passenger Accommodations and Cuisine.

Str. "Algonquin," Capt. Jos. McKee.  
Str. "Iroquois," Capt. L. W. Pennington.  
Str. "Cherokee," Capt. H. A. Bearse.  
Str. "Seminole," Capt. S. C. Platt.  
Str. "Yamacoc," Capt. J. Robinson.  
Str. "Delaware," Capt. I. K. Chichester.

Through Tickets, Rates and Bills of Lading for all points South and Southwest, via Charleston, and all Florida points via Jacksonville.

**ST. JOHN'S RIVER STEAMERS**

(Do Bury Line)

Jacksonville, Palatka, Sanford & Enterprise, Fla.

AND

Intermediate Landings on the St. John's River. Sailing from Jacksonville daily (except Saturday) at 3.30 P.M., making close connection with all railroads at PALATKA, ASTOR, BLUE SPRINGS and SANDFORD.

Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

Str. "City of Jacksonville," Capt. W. A. Shaw.  
Str. "E. De Bary," Capt. T. W. Lund, Jr.  
Str. "Everglade," Capt. Coosor.  
Str. "Wolaka," Capt. Ohlsen.

Sailing Schedules and Tickets furnished by all principal Ticket Agents in Canada.  
THRO. G. EGGER, T. M., 5 Bowling Green, New York.  
M. H. CLYDE, A. T. M.,

Wm. P. CLYDE & Co., Genl. Agents

5 Bowling Green, New York.  
12 So. Del. Ave., Philadelphia.

Oceanic Steamships.

**Allen Line.**  
ROYAL MAIL STEAMSHIPS



Liverpool, Quebec and Montreal Service.

Calling at Londonderry.

From Liverpool	Steamships.	From Montreal	From Quebec
16 June	.....Circassian	2 July	8 July
23 June	.....*Mongolian	9 July	10 July
30 June	.....Sardinian	16 July	17 July
7 July	.....*Numidian	23 July	24 July
14 July	.....Parisian	30 July	31 July
21 July	.....Circassian	6 Aug.	7 Aug.
28 July	.....*Mongolian	13 Aug.	14 Aug.

\*S.S. Mongolian and Numidian will only carry Cabin Passengers on the voyage to Liverpool. Steamers are despatched from Montreal at daylight on day of sailing; passengers desiring to embark at Montreal can do so (without extra charge) after eight o'clock the preceding evening. Steamers sail from Quebec at nine a.m. Sundays.

Rates of Passage.

Rates of First Cabin Passage, Summer Season, 1892, to Londonderry or Liverpool from Montreal or Quebec:

By S.S. Parisian—\$60, \$70 and \$80 single. \$110, \$130 and \$150 return.  
By S.S. Sardinian or Circassian—\$50, \$55 and \$60 single. \$95, \$105 and \$115 return.  
By S.S. Mongolian or Numidian—\$45 and \$50 single. \$95 and \$100 return.  
Children 2 to 12 years, half fare; under 2 years, free. Second Cabin and Steerage at low rates.

London, Quebec and Montreal Service.

From London	Steamships.	From Montreal	From Quebec
15 June	.....Brazilian	6 July	20 July
29 June	.....Monte Videan	20 July	3 Aug.
13 July	.....Rosarian	3 Aug.	

And regularly thereafter. These steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow	Steamships.	From Montreal	From Quebec
17 June	.....Buenos Ayrean	6 July	
24 June	.....Peruvian	13 July	
1 July	.....Sarmatian	20 July	
8 July	.....Greecian	27 July	
15 July	.....Pomeranian	3 Aug.	

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

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
17 June	.....*Norwegian	7 July. 8.00 a.m.
24 June	.....State of Nebraska	14 July. 1.00 p.m.
1 July	.....Siberian	21 July. 8.00 a.m.
8 July	.....State of California	28 July. 1.30 p.m.
15 July	.....*Corean	4 Aug. 6.30 a.m.

And weekly thereafter. Steamers with a \* will not carry passengers from New York. Rates of Passage from New York. Saloon passage to Glasgow or Londonderry, \$40 and upwards. \* Second Cabin (or Intermediate) and Steerage at Lowest Rates. Passenger accommodations unsurpassed.

Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service.

Steamships.	Baltimore via Halifax to Liverpool.	Halifax via St. Johns, N.F. to Liverpool.
Caspian	.....	13 July
*Carthaginian	..... 31 May	14 July

\*The Carthaginian will not carry passengers from Baltimore, and only Cabin Passengers from Halifax and St. Johns.

Glasgow, Galway & Philadelphia Service.

From Glasgow to Philadelphia.	Steamships.	From Philadelphia to Glasgow on or about
9 June	.....Hibernian	1 July
23 June	.....*Nestorian	15 July
7 July	.....*Mantoban	29 July

And fortnightly thereafter. \*Via Halifax on voyages from Glasgow. These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry, Galway and Boston Service.

From Glasgow to Boston.	Steamships.	From Boston to Glasgow on or about
15 June	.....Austrian	4 July
29 June	.....Scandinavian	18 July
13 July	.....Prussian	1 Aug.

And regularly thereafter. These steamers do not carry passengers on voyage to Europe. For all information apply to

H. & A. ALLAN,

June, 1892. 25 Common Street, Montreal  
80 State Street, Boston.

Railways.



**Intercolonial Railway.**

1891. Summer Arrangement. 1892

Through express passenger trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot	8.00
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	8.00
Leave Lewis	14.35
Arrive Riviere du Loup	17.45
Trois Pistoles	18.48
Rimouski	20.52
Little Metis	21.52
Campbellton	24.30
Bathurst	25.35
Newcastle	3.48
Moncton	6.05
St. John	9.35
Halifax	12.50

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in 38 hours and 55 minutes.

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

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

All trains are run by Eastern Standard Time.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Esq.,

136 1/2 St. James Street, - - MONTREAL.

D. POTTINGER, Chief Superintendent  
Railway Office, Moncton, N.B., 15th Oct., 1891.

Local.

Montreal.

ROBIDOUX, PREFONTAINE, ST. JEAN & GOUIN, Barristers,  
1709 Notre Dame St., corner of Place d'Armes.  
Royal Insurance Building (opposite Notre Dame Church).

HON. J. E. ROBIDOUX, Attorney General, Prov. of Quebec, RAYMOND PREFONTAINE, B.C.L., M.P.,  
R. N. ST. JEAN, B.C.L., LOUIS GOUIN, L.L.B.

Cable Address: "SHIELDS."

GREENSHIELDS & GREENSHIELDS,  
Advocates, Barristers and Solicitors.

1728 Notre Dame St., Montreal, Canada

J. N. GREENSHIELDS, Q.C. R. A. E. GREENSHIELDS.

ABBOTTS & CAMPBELL,  
ADVOCATES,  
North British Chambers, 11 Hospital St.

TWATER & MACKIE,  
Advocates, Barristers, Commissioners, &c.  
131 St. James Street, Montreal.

Cornwall, Ont.

JAS. LAYTON. E. A. PRINGLE.

LEITCH & PRINGLE,  
BARRISTERS.

Solicitors for Ontario Bank.

Hamilton, Ont.

A. D. CAMERON,  
Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c., No. 10 Hughson Street, South Hamilton, Ont.

Kingston, Ont.

SMYTHE & SMITH,  
BARRISTERS, SOLICITORS, &c.

S. H. SMYTHE, LL.D., Q.C. G. FROSTENAC SMITH

London, Ont.

W. H. BARTRAM,  
Barrister, Solicitor, Notary, &c.

OFFICE, 99 DUNDAS ST. WEST.

GIBBONS, McNAB & MULKERN,  
BARRISTERS, ATTORNEYS, &c.

Office, corner Richmond and Carling Streets.  
Geo. C. Gibbons. Geo. McNab. P. Mulkern.  
Fred. F. Harper.

Ottawa, Ont.

GEORGE F. HENDERSON,  
Solicitor, &c.

13 Scottish Ontario Chambers

**Loan Societies.**

**THE TRUSTS CORPORATION OF ONTARIO.**

Authorized Capital, \$1,000,000  
Subscribed Capital, 600,000

Offices and Safe Deposit Vaults,  
Bank of Commerce Building, - Toronto  
President, HON. J. C. AIKINS, P.O.; Vice-Presidents, HON. SIR RICHARD CARTWRIGHT, K.O.M.G., HON. S. O. WOOD.

This Corporation is accepted as a Trusts Company by the High Court of Justice, and acts as Executor, Administrator, Receiver, Guardian of Children, Committee of Lunatics, Assignee, Liquidator, &c., also as Trustee under any Will, Deed or Settlement by appointment or substitution, or as agent for Executors, Trustees and others. Moneys Invested, Estates Managed, Bonds Issued and Countersigned. Deposit Safes to Rent. Parcels of all kinds received for safe custody. All business entrusted to the Corporation promptly and economically managed.

A. E. PLUMMER, Manager.

**THE CENTRAL CANADA LOAN & SAVINGS COM'Y OF ONTARIO.**

NOTICE IS HEREBY GIVEN that a Dividend at the rate of Six per cent. per Annum on the paid-up Capital Stock of this Institution, for the current half year, ending 30th inst., has this day been declared, and that the same will be payable at the offices of the Company on and after SATURDAY, the 2nd DAY of JULY NEXT.

Notice is also given that the Transfer Books will be closed from the 18th to the 30th inst., both days inclusive.

By order of the Board.

E. B. WOOD, Secretary.

Peterborough, 17th June, 1892.

**THE DOMINION SAVINGS & INVESTMENT SOCIETY**  
Dividend No. 40.

Notice is hereby given that a dividend of 3 per cent. for the current half year (being at the rate of 6 per cent. per annum) upon the paid up Capital Stock of this Society has been declared, and the same will be payable at the Society's Offices at London on and after Saturday July 2nd, 1892.

The transfer books will be closed from the 18th to the 30th inst. inclusive. By order,

H. E. NELLES, Manager.

London, June 13th, 1892.

**THE HAMILTON Provident and Loan Society.**  
Dividend No. 42.

Notice is hereby given that a Dividend of THREE AND A HALF PER CENT. upon the Paid-up Capital Stock of the Society has been declared for the half-year ending June 30th, 1892, and that the same will be payable at the Society's Banking House, Hamilton, Ontario, on and after Saturday, 2nd of July, 1892.

The Transfer Books will be closed from the 16th to the 30th June, 1892, both days inclusive.

H. D. CAMERON, Treasurer.

Hamilton, May 18th, 1892.

Peterborough.

**HATTON & WOOD,**

Barristers; Solicitors, Etc.

G. W. HATTON.

R. E. WOOD, B.A.

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

Barrister, Solicitor, Etc.

Renfrew, Ont.

**JOHN D. McDONALD,**

Barrister, Attorney-at-Law, &c., &c.

Office:—Raglan Street, opposite Smith & Stewart Hardware Store.

Simcoe, Ont.

**G. W. WELLS,**

(Late Killmaster & Wells),

BARRISTER, SOLICITOR, &c.

**Legal.**

St. Catharines, Ont.

**ALBERT O. BROWN,**

(Successor to Brown & Brown),

Barristers, Attorneys, Solicitors in Chancery, Notaries Public, &c.

Seaforth, Ont.

**McCAUGHEY & HOLMESTED**

BARRISTERS, &c., Seaforth Ont.

**JONES BROS. & MACKENZIE,**

Barristers & Solicitors,  
Canada Permanent Chambers, Toronto.  
CLARENCE JONES. BEVERLY JONES  
GEO. A. MACKENZIE. C. J. LEONARD.

English Agents:  
JONES & JONES, 20 CASINO ST., LONDON.  
"CANNON" for W & V Mills and other Textiles.

Walkerton, Ont.

**A. B. KLEIN, Q. C.,**

Barrister, Solicitor, Conveyancer &c.

Collections in all parts of the County of Bruce promptly attended to.

**Legal Directory.**

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

**ONTARIO.**

- ALVINGTON..... A. E. SMYTHE
- ARTHUR..... M. M. MacMartin
- ATLANS..... Miller & Backhouse
- BARRIE..... Lount, Dickinson & McWatt
- BELLEVILLE, ONT..... N. Baldwin Falkner
- BELLEVILLE..... W. C. Mikel
- BLENHEIM..... B. L. Gosnell
- BOWMANVILLE..... R. Russell Loscombe
- BROOKVILLE..... Wood & Webster
- BROOKVILLE..... Fraser & Reynolds
- BRUSSELS..... E. E. Wade
- CAMPBELLFORD..... A. L. Colville
- CANNINGTON..... A. J. Reid
- CARLTON PLACE..... Colin McIntosh
- CORNWALL..... Leitch & Fringle
- CORNWALL..... MacLennan, Liddell & Oline
- DREBONTO..... Henry B. Bedford
- DURHAM..... J. P. Telford
- GANANOQU..... J. O. Ross
- GODERICH..... E. N. Lewis
- GODERICH..... Seager & Hartt
- GRIMBY..... E. A. Lancaster
- GUELPH..... Hugh McMillan  
Special attention paid to collections.
- GUELPH..... Macdonald & Macdonald  
A. H. MACDONALD.
- HAMILTON..... Biggar Lee
- INGERSOLL..... Thos. Wells
- IROQUOIS..... A. E. Overall
- KINGSTON..... Britton & Whiting
- LEAMINGTON..... W. T. Easton
- LINDSAY..... R. J. McLaughlin
- LISTOWEL..... H. B. Morphy
- LESTOWEL..... J. L. Darling
- LONDON..... Gibbons, McNab & Mulhern
- LONDON..... W. H. Bartram
- L'ORONAL..... J. Maxwell
- MIDLAND..... Steers & Ambrose
- MILLBROOK..... J. Walter Curry
- MITCHELL..... Dent & Hedge
- MOUNT FOREST..... Perry & Perry
- MORRISBURG..... Johnston & Bradford
- NIAGARA FALLS..... Hill & Ingles
- NEWMARKET..... Thos. J. Robertson
- NORWOOD..... T. M. Grover
- OAKVILLE..... B. S. Appelle
- ORANGEVILLE..... Myers & Robb
- ORHAWA..... J. F. Grierson
- OTTAWA..... Gundry & Powell
- OTTAWA..... Geo. F. Henderson
- OWEN SOUND..... Creasor, Smith & Notter
- PARIS..... Foley & Dalsell
- PENNINGTON..... Keating & Hewson
- PETROLNA..... Dawson, Weir & Greenman
- PORT HOPE..... Ohisholm & Ohisholm
- PORT ELGIN..... J. C. Dalrymple

**Legal Directory.**

ONTARIO—Continued.

- PORT HOPE..... H. A. Ward
- PRESCOTT..... French & Saunders
- SHELBURNE..... John W. Douglas
- SMITH'S FALLS..... Lovell & Farroll
- ST MARYS..... Armour W. Ford
- ST. THOMAS..... Macdougall & Robertson
- STRAITFORD..... McPherson & Davidson
- TRANTON..... MacLellan & MacLellan
- TRENTON..... John J. Stephens
- THORNBURY..... Wilson, Evans & Dyre
- TILMONTOUR..... W. A. Dowler
- TORONTO..... Jones Bros. & Mackenzie
- TORONTO..... Arch. J. Sinclair
- UXBRIDGE..... The McGillivray's
- VANLIERE HILL..... Fred. W. Thistlethwaite
- WALKERTON, Co. Bruce..... A. B. Klein, Q.C.
- WATFORD..... Fitzgerald & Fitzgerald
- WELLAND..... J. Clarke Raymond
- WESTON..... Joseph Nason
- WINGHAM..... Meyer & Dickinson
- WINDSOR..... Patterson, Leggett & Murphy
- QUEBEC
- BEDFORD..... Hobart Butler
- BUCKINGHAM..... F. A. Baudry
- COWANSVILLE..... O'Halloran & O'Halloran
- MONTREAL..... A. H. Chambers
- MONTMAGNY..... Albert J. Bender
- PEROE & NEW CARLISLE..... Jos. Garon
- PORTAGE DU FORT..... O. P. Boney
- { QUEBEC..... J. E. Prince }  
Sec. Quebec Bar, Quebec.
- RICHMOND..... G. H. Aylmer Brooke
- ROCK ISLAND..... H. M. Hovey
- STASTETAD..... M. F. Hackett
- ST JEROME..... Nantel & Nantel
- VALLEYFIELD..... El. Desaulniers
- WATERLOO..... D. Darly
- WATERLOO..... C. A. Nutting
- NOVA SCOTIA.
- AMHERST..... Townshend, Dickey & Rogers
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- BRIDGEWATER..... T. D. Ruggles & Sons
- BRIDGEWATER..... Owen & McLean
- HALIFAX..... Alfred Whitman
- KENTVILLE..... W. E. Rascoe
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- LIVERPOOL..... J. N. S. Marshall
- LUNenburg..... S. A. Chesley
- PORT HOOD..... S. Macdonnell
- SYDNEY..... Chisholm & Orowe
- SYDNEY..... E. T. Moseley, Q. C.
- { PICTOU..... Jas. McG. Stewart }  
New Glasgow, Stellarton, Westville. }
- WINDSOR..... A. E. Shaw
- WINDSOR..... H. D. Ruggles
- YARMOUTH..... E. H. Armstrong
- YARMOUTH..... Sandford H. Pelton
- NEW BRUNSWICK.
- BUYTOUGH..... H. H. James
- CAMPBELLTON..... H. F. McLatchy
- CRATEAM..... Warren O. Winslow
- EDMUNSTON..... A. Rainsford Balloch
- HAMPTON..... R. LeB. Tweedie
- MONYOM..... Harvey Atkinson
- SUSSEX..... White & Allison
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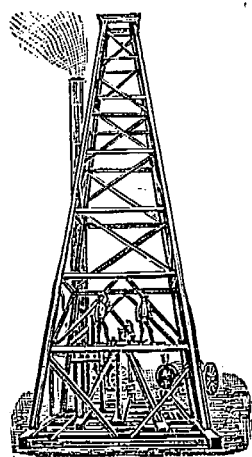
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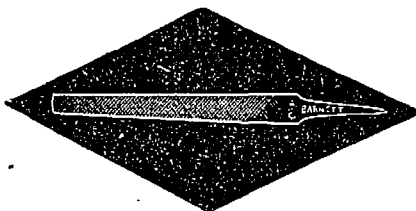
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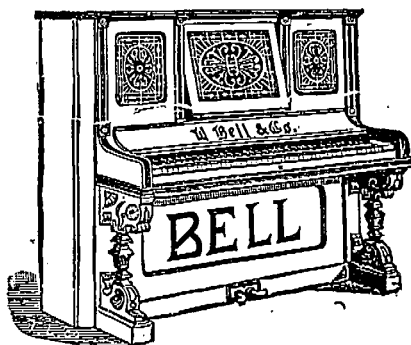
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**HAVE REMOVED**

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**LATIMER**

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Latimer & Legare, Quebec, or Latimer & Bean, Sherbrooke  
Cash buyers, Dealers or Livery men get "special" low prices.

**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 sash and door factory being built by Mr. W. Munroe at Iroquois, Ont., will commence work right away.

The lobster catch at Prince Edward Island is less than half it was last season. Other places report about an average.

The steamer going direct from this port to Jamaica at an early date, has all her space for the outward trip already engaged.

Total shipments of cattle to a recent date were 33,000 cattle and 1,300 sheep, the former exceeded those of last year by about 1,000.

Cowansville, Quebec, has suffered heavily by floods, a bridge was washed away at Farr Brook, and fences carried off causing heavy damages.

The St. John, N. B., city council on 23rd ult. voted \$150,000 towards purchase of land, and erection of an elevator and wharves near the C. P. R. terminus.

Messrs. Thos. Marks, H. A. Wiley, and W. H. Laird of Port Arthur are seeking incorporation as the Canadian Steel Barge Co., with a capital of \$128,000.—The Brit-

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**Cordage Co.**

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Manilla, Sisal, Jute,  
and Russian Cordage.

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In the manufacture of

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CORDIALS and LIQUEURS**

And all cases where sugar is used. Cheaper and much healthier. Eight pounds equal to one ton of sugar.

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Purveyor of all Kinds of

**MEATS, POULTRY, FISH,  
FRUITS and VEGETABLES.**

808 Dorchester St., Montreal.

Personal attention given to all orders.

C. C. CLEVELAND,

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**J. L. GOODHUE & CO.,**

Manufacturers of

**LEATHER BELTING**

- AND -

**LACE LEATHER,****DANVILLE, - - - QUE.**

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

ish America Starch Co., organized by Brantford capitalists, is applying for incorporation, capital \$150,000.

The rains have had the good effect of making navigation of the canals, and river easier. Jupiter Pluvius having done this good work should take a rest.

Price Bros. saw mill at Montmagny is in full operation after making valuable improvements. The weather has been very favorable for work in the fields, and crop prospects are good in that district.

Nova Scotia and U. S. vessels are in Percé Harbor buying bait. The price of herring has gone up from 50c to \$2.25 per barrel. Codfish sold by Gaspé fishermen at \$1.80 fetches \$10 at Worcester and other Atlantic towns.

Messrs. Lyall, Taylor, Johnson, of this city, Hugh Cameron of Toronto; Dr. Brisson of Laprairie, and T. H. Rothwell of Goderich are seeking incorporation as The Laprairie Pressed Brick and Terra Cotta Co., capital \$150,000.

The Listowel Roller Mills were destroyed by an incendiary fire on 28th June. The proprietors, Hay Bros., will lose heavily, although insured for 25 or 30 thousand.—The Listowel Furniture Co. and the Brantford Piano factory are to be run as one concern, pianos to be made at Listowel.—The

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,  
Dry and Ground in Oil.**

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 22, and 26 oz. Sheet, Rolled Rough and Polished Plate Glass, Colored Plain and Stained Enamelled Sheet Glass, Painters' and Artists' Materials, Chemicals, Dye Stuffs, Naval Stores, &amp;c., &amp;c.

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310, 312, 314 &amp; 316 ST. PAUL STREET.

-AND-

147, 149 & 151 COMMISSIONERS ST.  
MONTREAL.You can increase your business,  
please your customers, and  
make more money  
If you keep constantly on hand**Munn's****BONELESS CODFISH**

It is universally acknowledged to be the finest of the kind packed in Canada.

Send in Your Orders.

Bear in mind that we have also on hand choice **LABRADOR HERRINGS,** and all kinds of Fishery Products, .....Buy the Best!.....**STEWART MUNN & CO.  
MONTREAL.****TO THE DEAF.**—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any Person who applies to NICHOLSON, 177 MacDougall Street, New York.

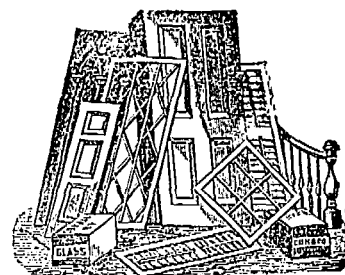
new proprietors of the foundry here are making considerable improvements, and enlargements.

The C. P. R.'s steamer Empress of Japan came in last week from Yokohama with a full passenger list and 2,600 tons of freight. The "Colonist" reports her having had a quiet trip, and not a drop of rain fell all the way.

The deposits in Post Office Savings banks in May exceeded withdrawals, the one being \$576,862, the other \$569,408. Doubtless the plethora of public deposits in the banks will tend to divert them towards the government savings banks.

In the matter of Ed. McKeown, who spent some time in jail in Montreal, the assignee has disbursed the funds in hand among all the creditors, who get a dividend equal to 17 cents on the dollar. All threatened litigation has been stayed.

The spirits seized in the lower St. Lawrence from smugglers, some 26,000 gallons, are to be sold to distillers for re-distillation at \$1.75 per gallon. As they cannot be sold until they have matured in bond two years, at the end of that period the excise duty of \$1.50 per gallon is to be charged, the government retaining from bond an equal quantity of matured spirits.

**RHODES, CURRY & CO.**Hard-Wood Flooring and Finish a specialty.  
**AMHERST, N. S.****FINLAYSON & GRANT,  
Custom House Brokers**

Forwarders &amp; Warehousemen.

413 to 417 St. Paul Street, Montreal  
Bell Telephone 9057. P. O. Box 684.**HENRY PORTER,**

Tanner and Manufacturer of

**LEATHER \* BELTING,**Fire Engine Hose, Harness, Moccasin,  
Lace, Busset, and**OAK SOLE LEATHER**

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

The Montreal, and Dominion, Steam Laundry Companies have amalgamated under style of former concern.—Laurier, Rheume &amp; Co. have secured control to do certain masonry and excavation work for the city, including two bridges on continuation of St. Catherine and Ontario Streets.

Our correspondent at Arthur, Ont., reports business improving. There have been shipments of hogs and export cattle lately of from \$2,000 to \$4,000 in value. This is a new feature in the locality. Over 50,000 bushels of grain were taken in at the elevator in June, it is somewhat novel to be marketing grain at this season. Crops are said to be looking magnificent.

A creamery at Kingsclear, N. B., has been put in operation under management of Mr. Hartt, with a daily output of 300 lbs of butter. The farmers were slow to appreciate this enterprise, but are gradually learning its value. They pay 5c. per lb for making and shipment, or 3 1-2c. if they take it away themselves.

The fishing firm of Valpy &amp; Le Bas, has been dissolved by the death of a partner. It began 15 years ago with \$6,000 capital, and when dissolved had \$100,000 assets. The firm re-organized is doing a prosperous business at the old

**CITY OF LONDON**Fire Insurance Company,  
OF LONDON, ENGLAND.

CAPITAL, - - - \$9,500,000.

Fire Risks accepted at Current Rates.

H. M. BLACKBURN, General Agent, Ontario &amp; Quebec, Toronto

JAS. P. BAMFORD, Agent,

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**LANCASHIRE**

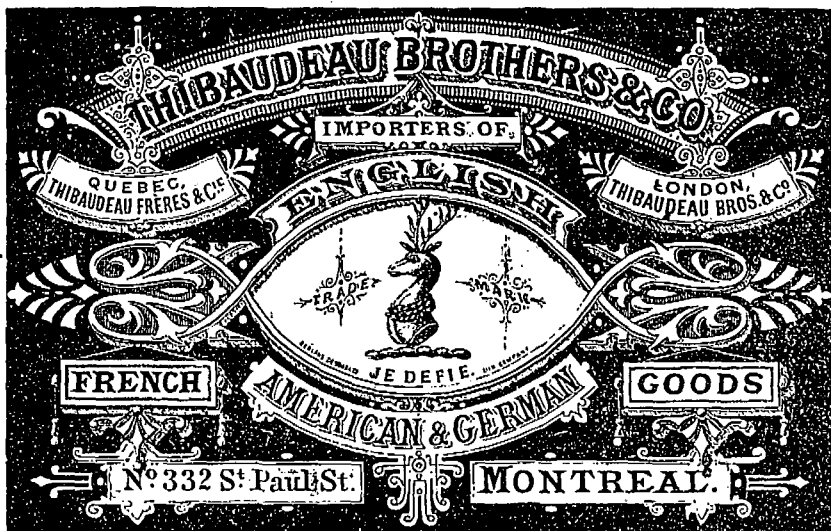
Fire Insurance Co. of England

Capital and Assets, over \$20,000,000.

JAMES P. BAMFORD, Agent, 51 St. Francois Xavier St.

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Wholesale Dry Goods,  
18 St. Helen Street, - MONTREAL

Full range of Samples for Spring now on the road with our representatives. Inspection solicited. Careful and prompt attention to orders.

H. J. DART & CO.,  
WHOLESALE DRUGGISTS  
AND DEALERS IN  
Surgeons' and Medical Supplies, Rubber Goods  
641 Craig Street, MONTREAL.  
Agents for J. H. CHAPMAN, Surgical Instruments  
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GEO. H. HEES, SON & CO.,  
Window Shades,  
Curtain Poles, Spring Rollers, &c.  
TORONTO, ONT.

Send for our New Illustrated Catalogue.

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MONTREAL.  
J. STANBURY & CO.,  
TORONTO.

**BEST for THE MONEY**

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

stand.—The Petroleum Oil Trust, Ltd., is pushing borings, it owns 50,000 acres in 6 townships in the interior of the Gaspé peninsula.

Norwood advices report cedar for block pavements being cut largely of which the supply is large.—The planning mill is very active, farmers are building better houses now prices are low.—Shingles sell at \$1 per m. in Havelock.—C. McDonald, hotel keeper, has taken a mail contract.—J. Thompson, livery and implement agent who has been absent is settling his affairs, and will leave for the States eventually.

Mr. A. E. Edwards, of the firm of Edwards & Fielding, general agents of the Equitable Life Co. at Halifax, N. S., has been appointed United States manager of the London Guarantee and Accident Co., which (as announced in our columns a year ago) will shortly commence active business, with headquarters at Chicago. The company has done business in Canada for the past ten years, with Mr. A. T. Cord, of Toronto, general manager, and Mr. Edwards local agent at Halifax.

The prolonged dispute between the city of Toronto, the Canadian Pacific and Grand Trunk railways, and certain property owners is reported as settled. There will be a new Union Station built for both railways, and the C. P. R. will have a site provided for its sheds on adjacent land. Towards the improvements on the water front a handsome sum was voted by the city some time ago, so probably the work will now be pushed on rapidly and none too soon for the interests of all concerned.

The City Mutual Fire Insurance Co. of London, Ont., has gone into liquidation owing to a loss of \$10,000 by the University fire Toronto. The Hobbes Hardware Co., of London, were the petitioners, and no opposition was offered. It is thought that the company's liabilities, about \$20,000, will be met by unpaid premiums. A company that is driven into liquidation by one claim of \$10,000 ought never to have undertaken fire insurance risks. It is to be regretted that a public institution should have placed a risk so greatly out of proportion to the capacity of the underwriting company to safely carry.

The Gaspé Board of Trade has elected as its officers for the current year: G. Romeril, President; Jas. Baker, Vice-President; G. P. Fauvel, Treasurer; I. X. Lavoie, Secretary; Board, Messrs. Fauvel, M. P., Collas, Lindsay, Loundes, Le Bas, Carter, and Flynn. The Board petitioned the government to continue mail subsidy to steamer, "Admiral," also that the additional duty on mess pork asked for by some Ontario packers be refused as supply is not equal to demand; that a wharf be built in Passebiac harbour; and quicker dispatch be given to mails on the Bay des Chaleurs and Gaspé shores.

The statement of affairs of Wulff & Co., J. F. Wulff, deceased, shows the total liabilities to be \$12,579 and there is a deficit of \$2,748. The privileged liabilities are \$890; ordinary, \$8,737; Molsons bank advances, \$7,328; security warehouse receipts, \$4,235; custom's note, \$141, leaving a balance of \$2,941. Molsons bank, indirect, customer's paper under discount \$5,565. Among the creditors are Stoer Bros. & Coles, London, England, \$1,184; Westenholz Bros., ditto., \$1,033; A. S.

**Pure Oak Belting**  
THE J. C. McLAREN BELTING CO.,  
MONTREAL - - and - - TORONTO  
Tel. No. 383. Tel. No. 475.

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



**GORDON MACKAY & CO.**

—IMPORTERS OF—

**WOOLLENS and GENERAL DRY GOODS,  
TORONTO.**

Represented in MONTREAL by

**A. I. MORISON & CO., Glenora Building****A. R. MCKINLAY & CO.**

Successors to MACFARLANE, MCKINLAY &amp; CO.,

**WINDOW SHADES,****Brass Goods, Poles, Rollers, Fringes, Laces****TORONTO, ONT.****POROUS TERRA COTTA**

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

**HANPEE HYDRAULIC CEMENT,** guaranteed to equal any native Cement. Address,**THE RATHBUN COMPANY,****DESHERONTO, ONT.****VICTORIA STEAM CONFECTIONERY**

—WORKS—

**WHITE, COLWELL & CO.,  
ST. JOHN, N.B.**

Best shipping facilities to all points of Canada and West Indies

Buy the best Canned Goods.

**WINDSOR LION BRAND**

Tomatoes Corn, &amp;c., &amp;c.

—PREPARED BY—

**JOHN WINDSOR & CO., - MONTREAL****D. MASSON & Co., St. Paul St., Montreal Agents****LOCKERBY BROS.,**

IMPORTERS

—AND—

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

Anison, Paris, \$519; Phillip Schnell, Germany, \$599; G. E. Schaezler, ditto., \$456; Geo. Bishop Printing Co., city, \$269; Kerry Watson & Co., \$218; D. A. McCaskill & Co., \$204 and R. C. Jamieson & Co., \$195.

The record of failures is again a light one this week. Geo. W. Vancor, agricultural implements and pumps, Knowlton, Que., has assigned owing to the difficulty of making collections and realizing on assets. He shows nominal assets of \$20,000 and liabilities of \$15,000.—A meeting of the creditors of the estate L. E. Cloutier, dry goods, deceased, has been called.—G. Caron, general store, St. Aubert, Que., is offering to compromise at 25c on the dollar.—D. E. Laundry, store, St. Flavie station, has assigned to a Quebec firm.—Edward Dunn, trader, Thorndale, Ont., has assigned. He was formerly a wagon maker, but went into storekeeping some eight years ago and always found it difficult to make both ends meet.—Gideon D. Reid, lumber, Hopewell, N.B., has assigned.

At a meeting at Port Elgin of farmers interested in dairying, some of them spoke strongly in favor of winter operations. From one factory the butter had all been

taken during winter at 23 cents per lb. Professor Robertson believed that better culture would add \$3 an acre more to value of farm products. He stated that the farmer in selling a ton of butter worth \$400 sold off the farm less than one eighty-seventh of what he sold in a ton of hay. Cows pay better than horses. The great need was succulent feed such as corn stalks. An Oxford farmer says his cows gave much more milk in the summer than before they were milked all winter. Twenty-five cheese factories are being turned into creameries during the coming winter. Oxford butter sold in England last winter for 26 1-2 cents per lb.

After a somewhat varied experience the foundry firm of Day & Deblois, city, has assigned. So long ago as 1877 when a well known French bank was in financial straits they obtained an extension of 37 months, but were unable to carry it out as in November of the following year they asked and obtained a settlement on the basis of 20c on the dollar. The business was quietly conducted for a time, but subsequently became widespread and last December the firm obtained an extension

of 6, 9, 12 and 18 months. They showed quite a large surplus in property, book debts, etc., amounting to about \$30,000, but it was not easily realizable. Not being able to work their way along successfully it was thought best to assign. The liabilities are \$28,000 with assets nominally in excess.

During the troubles in the leather trade a year ago, which extended to the eastern States, the firm of Alley Bros. & Place of Boston failed with \$510,000 liabilities. Since then business has been so prosperous that they have got into a good position again and on 22nd June they sent each of their old creditors a cheque to pay up 100 cents on the dollar with interest from date of suspension. Events of this kind are so rare when insolvents recover themselves sufficiently to pay up in full that it is worth recording as an example of honorable conduct which others might do well to follow. A step of this kind is not only creditable for its honesty, but is financially wise as it cannot fail to establish the credit of those who take it, and to secure a reputation that is equal to an enhancement of capital. Doubtless such examples would not be quite

**THE North German INSURANCE COMP'Y**

OF HAMBURG.

ESTABLISHED - - - 1857.

CAPITAL, 3,150,000 Marks.

ASSETS, over 7,000,000 Marks.

**OTTO THORNING & CO.,** Attorney and General Agent for Canada

32 St. Sulpice St., MONTREAL.

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

Bell Telephone 2555.

Correspondence solicited.

A. LAPORTE,

J. B. A. MARTIN,

J. O. BOUCHER

FOUNDED IN 1870.

**LAPORTE, MARTIN & CO.**

IMPORTERS OF

**GROCERIES, TEAS, WINES, SPIRITS, ETC., ETC.**

PROVISION COMMISSION MERCHANTS.

**BUTTER, LARD, CHEESE, EGGS, MAPLE SUGAR and BEANS****No. 2476 NOTRE DAME ST.,****MONTREAL.****- ROLLED FLOUR -**

—BRANDS—

**Beaver, Electric, Gem,****Crown, Favorite,****WATT'S FANCY.**

Straight Roller for Newfoundland, a Specialty.

Ask for samples and prices.

**A. WATTS****BRANTFORD****ONT.**

# APOHAQUI

Mineral Water,  
The Great NATURAL CURE

DYSPEPSIA,

INDIGESTION  
KIDNEY TROUBLES,  
RHEUMATISM  
SKIN DISEASES.

**Lyman, Sons & Co.**

MONTREAL,

Sole Export Agents

X X

**G. H. MUMM & Co.**

"Extra Dry."

Pronounced by Connoisseurs the finest of all Champagnes, because of its Flavor, Bouquet and Purity.

X X

**LYMAN, KNOX & CO.**

IMPORTERS AND

*Wholesale Druggists,*

MONTREAL & TORONTO

so rare, were the opportunities more frequent.

Geo. G. Kerr, builder and dealer in real estate, Toronto, is the latest addition to the long list of failures in this line in the Queen City. The liabilities are \$16,500 and the nominal assets \$25,000, the real estate showing an apparent surplus of \$9,000.

The "American" with a cargo of bananas and other tropical fruits arrived here from Jamaica on 27th of June. The fruit was brought direct by the enterprise of Messrs. T. S. and George Vipond, wholesale fruit merchants, of this city, who appear satisfied with their venture. About 9000

TAMILKANDE,  
TAMILKANDE.  
INDOCEYLON BLEND OF FINE TEA.  
TAMILKANDE.  
TAMILKANDE.



Far and wide its fame is spreading,  
Over village, over city;  
Household word from broad Atlantic,  
Unto shores of vast Pacific.

INDOCEYLON BLEND OF FINE TEA.

TAMILKANDE.  
TAMILKANDE.

**TAMILKANDE TEA CO.,**

18 St. Maurice St ,

MONTREAL

bunches of bananas were sold on arrival, one-half of them being quality No. 1 at \$1.20, a large number of No. 2, at 80 cents, and a small quantity of No. 3 at 60 cents. The greater part were bought by western houses. Had the cargo been half as large again the fruit would have been sold readily. The whole of it was found in excellent condition, so the firm will doubtless be encouraged to continue this direct trade with the West Indies.

ALL ABOUT A CIGAR BOX LABEL.

A suit is about being brought by the Cuban makers of a well-known brand of

# DYSPEPTICS

LACK STRENGTH.

## K. D. C.

Restores the Stomach to healthy action,  
and gives the dyspeptic strength.

FREE Sample, Testimonials and  
Guarantee to any address.

**K. D. C. COMPANY**  
NEW GLASGOW, N.S., CANADA.

**JAMES GUEST & CO.,**

Commission Merchants

— AND —  
GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal  
AGENTS FOR

Geo. Sayer & Co., Cognac, France.  
Chas. Coran & Co., " "  
Auger, Fils & Co., " "  
Central Society Vineyard Proprietors.  
Wisdom & Warter, Jorox de la Frontera, Sherries  
Warter & May, Oporto Ports.  
Ind Coope & Co., Burton-on-Trent, Ales.  
S. Egert & Soas, Trinidad, Genuine Angostura Bitters.  
Banagher, Irish Whiskey, on the Green Banks of the Shannon  
Escheneaur & Co., Bordeaux, Clarets, Sauterns, &c.  
Jes Cuzol, Fils & Co., Bordeaux, Clarets, Sauterns, &c.  
Neveu, Raphael & Co., St. Hilaire, Sparkling Saumur.  
Fays & Copie, Macon, Burgundies and White Wines,  
Royal Hungarian Government Wines, of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.  
Haig & Co., Taragona, Ports.

CAMPBELL'S

## QUININE WINE

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

*Kenneth Campbell & Co., Montreal*

Havana cigars to restrain a cigar manufacturer in Toronto from using labels bearing the name of their goods. They are being made by workmen imported from Havana, out of tobacco prepared there, and it is claimed are equal to those made in Cuba. The label has been in use about 25 years, but has not been, it is alleged, restricted to the goods of the maker whose name is on them. The question arises how far this common use for years, of a familiar name has affected the proprietary rights of the original user, who claims it as his personal property. The tobacco trade will watch the case with much interest.

# United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.

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

J. N. LANE, General Manager & Secretary.

HUDSON & LANE, - - Managers for Canada.

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

# COMMERCIAL UNION

ASSURANCE CO., LTD.,

Of London, - - - - England.

FIRE! LIFE! MARINE!!!

Total Invested Funds - - - \$12,500,000.

Capital and Assets.....\$25,000,000  
Life Fund (in special trust for life policy-holders).... 5,000,000  
Total Net Annual Income..... 5,700,000  
Deposited with Dominion Government..... 374,246

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

HEAD OFFICE, Canadian Branch, - - - MONTREAL

EVANS & McCRECOR, Managers.

F. M. COLE Special Life Agent.

N. PICARD, City Agent

# Canada Life Assurance Company.

ESTABLISHED 1847.

**BUSINESS OF 1891.**

During the year, Policies have been issued covering over

**\$5,600,000**

PROVINCE OF QUEBEC BRANCH:

Company's Building, St. James St., - - MONTREAL

**J. W. MARLING, Manager P. Q.**

# STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

Total Assurance in Canada, - - \$12,211,668

Funds Invested in Canada, - - \$6,873,714

**W. M. RAMSAY, Manager, MONTREAL**

# NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1891)



Capital and Accumulated Funds, - - \$35,285,000

Annual Revenue from Fire Premiums ..... }  
 Annual Revenue from Life Premiums ..... } ..... 5,380,000  
 Annual Revenue from Interest upon Invested Funds..... }

Head Offices—London and Aberdeen.

Branch Office for Canada: Montreal—1724 Metro Dame St.

Manager for Canada, - **ROBERT W. TYRE.**

# UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Instituted in the Reign of Queen Anne, A.D. 1714.

Subscribed Capital..... £450,000 | Total Invested funds exceed.... £2,150,000  
 Capital Paid-up..... 180,000 | Annual Income..... 350,000

CANADIAN BRANCH:

Office: 55 St. Francois Xavier St, Montreal, T. L. MORRISEY, Resident Manager



Established 1854.

# PHOENIX INSURANCE CO.

HARTFORD.

Cash Capital, - - Two Millions.

D. W. O. SKILTON, - - - - - President  
 J. H. MITCHELL, - - - - - Vice-President  
 CHAS. E. GALAGAR, - - - - - 2nd Vice-President  
 GEO. H. BURDICK, - - - - - Secretary

**CANADA BRANCH:**

HEAD OFFICE, 114 St. James St., - MONTREAL

A share of your Fire insurance is respectfully solicited for this leading Company, renowned for its prompt and liberal settlement of claims.

Agencies established in all the leading Cities and Towns of the Dominion. Where unrepresented address

**GERALD E. HART, Gen. Manager, MONTREAL**

FIRE.

LIFE.

MARINE

## G. Ross Robertson & Sons,

GENERAL INSURANCE AGENTS & BROKERS

ESTABLISHED 1865.

11 HOSPITAL STREET,  
**MONTREAL.**

Telephone 1277.

P. O. Box 2081

All kinds of Job Printing, Book Binding and Paper Ruling done at the JOURNAL OF COMMERCE OFFICE.

Insurance.

# PHOENIX

Fire Insurance Co'y.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

No. 25 St. Francois Xavier St.

**PATERSON & SON,**

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

# SUCKLING & CO.

Trade Auctioneers,

62 and 64 Wellington St. West  
**TORONTO.**

We have secured the above new premises, lately occupied by Fisher & Sons; they are undoubtedly the finest Auction Warerooms in Canada, lighted and heated on the most modern approved principles.

Regular fortnightly sale of Clothing, Boots, Shoes and General Merchandise. The best opening in Canada for manufacturers and merchants disposing of surplus stocks. Liberal advances made on all kinds of merchandise consigned to them. Correspondence respectfully solicited. All transactions strictly confidential.

TELEPHONE 840.

ESTD.

1841.

# The Mercantile Agency

DUN, WIMAN & CO.,

Oldest, :: Largest :: and :: Best.  
 Double the facilities of any similar institution in the world, having nine thoroughly equipped offices in Canada. If in need of the services of an agency you are requested to test our ability to serve you.

**A. C. MATTHEWS, Manager, Montreal**

FIRE INSURANCE!

# EASTERN ASSURANCE CO.

OF CANADA.

Head Office: HALIFAX, N.S.

Capital, \$1,000,000

President: - JOHN DOULL, Esq., (President Bank of Nova Scotia.)

Vice-Presidents: - H. H. FULLER, Esq., (Wholesale Merchant), Halifax.

SIMMON JONES, Esq., (Brewer), St. John, N.B.

CHAS. D. CORY, *Manag Director.* D. C. EDWARDS, *Secretary.*

Agencies at all principal points in Canada.

**WALTER KAVANAGH, General Agent,**

**117 St. Francois Xavier St., - MONTREAL**

# THE CANADIAN Journal of Commerce

MONTREAL, JULY 1ST, 1892.

A TOO ELABORATE TARIFF.

Over elaboration in the tariff is a prolific cause of most of the disputes that arise between the Customs authorities and importers. Take for instance the cheaper dress materials that, to the uninitiated, feel like woollen goods.

**CONNECTICUT BROWN STONE**

Established 1666.

**The Middlesex Quarry Company**

F. W. RUSSELL, Agt., - - - PORTLAND, Conn., U.S.A.

Refer to following buildings in U. S. and Canada:

Commodore Cornelius Vanderbilt,	New York City
Wm. H. Vanderbilt, New York City	United St. P. O. at New Bedford, Mass.
Geo. M. Pullman, - Chicago, Ill.	Standard Life, - Montreal, Que.
Geo. H. Corliss, - Providence, R. I.	Canada Life, - Hamilton, Ont.
Jas. O. Flood, - San Francisco, Cal.	Bank of Hamilton, - "
Etana Fire Ins., - Hartford, Conn.	Western Assurance, - Toronto, Ont.
United States P. O. at Rochester, N.Y.	Can. Bk. of Commerce
" " Middletown & Bridgeport, Conn.	Freehold Loan & Sav. Co., "
	Traders' Bank of Canada, "

**Yarmouth Woollen Mills Co. (Limited.)**

- Manufacturers of -

- FINE WOOLLEN TWEEDS, PURE -

- HOMESPUNS, YARNS, ETC. -

Yarmouth, - - - Nova Scotia.

Represented by **G. J. W. DAVIES,**

Nordheimer's Buildings, - MONTREAL, P. Q.

1854. USE THE 1891.

**E. B. EDDY CO'S**

TELEGRAPH,  
TELEPHONE  
AND PARLOR

**MATCHES**

For Over Thirty-seven Years  
the Standard and the Best, Cheapest  
and Safest.

**BRUSH MANUFACTORY.**

Painters, Mill, Household, and other Brushes of every description, also CORN BROOMS and WHISKS.

**T. S. SIMMS & CO., - St. John, N.B.**

These goods are subject to five different rates of duty. It is next to impossible to harmonize the different clauses in the tariff affecting these materials. One of the clauses, No. 209c subsection of 215, is distinctly contrary to No. 157b., subsection 216, and, according to interpretations put upon clause 200c. subsection 240, that clause wipes out Nos. 215 & 216 under certain circumstances not specified in the schedules of rates.

Against these confusing regulations in regard to a particular style of goods a delegation of dry goods merchants recently protested in person to the Ottawa authorities. They succeeded in convincing Mr. Chapleau, Mr. Foster, and others that the practice in the Custom Houses was not correct although in full agreement with certain provisions of the tariff when looked at through official spectacles.

Take the case of a certain grade of cheap light tweeds, as the public would style these goods. It is found a convenience for buyers to have them cut of a certain width after being manufactured. This of course can be very cheaply done in the factory before exportation. The Custom house officials have regarded this as bringing such goods under the clause which refers to "clothing made up by the manufacturer."

This ruling increases the duty on the cheaper classes of such goods from 22 1-2 per cent. ad valorem to 10 cents per lb. and 25 per cent ad valorem. To regard the cutting cloth at the factory into a particular width, as forming it into "clothing," is indeed a mysterious ruling, but it was done and persisted in until merchants at last appealed in person to Ottawa where it was stated to be a highly strained interpretation of the tariff.

If such goods cost 4d. a yard the duty is 22 1-2 per cent., if 6d. the duty is 25 per cent., and if 7d. and over the duty is 27 1-2 per cent. But here comes in the direct contradiction of the tariff. It reads thus "all fabrics composed of wool &c. costing 14 cents and over the duty is 27 1-2 per cent." See clause 158b. Turn over to clause 209c., which reads, "manufactures composed wholly or in part of wool &c., 'not otherwise specified,' the duties are 10 cents per lb. and 20 per cent. ad valorem." Now clauses 155b, 156b, 157b 'distinctly refer to the same goods,' the description is precisely the same, and those clauses fix the duties on the lowest grade made at 22 1-2 per cent., and that phrase 14 cents "and over" includes every possible quality between the cheapest and most expensive classes of this material. So we have one general clause fixing the duty at 10 per cent per lb. and 20 per cent. ad valorem, and three other clauses fixing duties on every possible quality of the very same goods at from 22 1-2 per cent. for the lowest priced to 27 1-2 per cent. for the very highest made!

It is no more possible to reconcile these clauses than it would be to harmonize a direction, to "empty" a vessel of all its contents, and then put the balance that is left into another vessel.

However the point is seen at Ottawa, and we earnestly urge upon Mr. Chapleau and Mr. Foster to go into the tariff and clean out these confusing features.

The goods we have referred to are not made in Canada so there is reason whatever to fence them round with elaborate tariff duties. They are goods too almost exclusively used by the poorer classes, or those who have to economise in dress, so that it is not rea-

sonable to place such obstructions to the importation of goods of this order, as they may be fairly classed as almost a necessity to the bulk of those who wear them.

**THE BANK STATEMENTS.**

After so exhaustive a discussion of bank affairs as appeared in recent issues wherein the extended criticisms of three of our ablest bankers were published, there is little left to say on this topic.

The amount of circulation was hardly changed during May, it stood, as in April, about thirty-one and a-half millions, which is more than half a million over last year's figure at same date. Deposits went up from \$155,178,000 to \$157,439,000, without reducing circulation, and in spite of the deposits in government savings banks also increasing.

These funds to extent of \$1,956,000 were transferred to U. S. agencies. A decrease took place in May in call loans of \$610,000 which, with some portion of deposits, made up the additional amount of current loans and discounts which advanced \$1,316,000. The large reduction of \$362,679 in overdue debts is a gratifying feature in the May returns, doubtless one of the results of the large harvest of 1891.

There are no signs of a field opening for the active employment of the plethora of money now in the banks. To give further stimulus to manufacturing would be dangerous.

The crop prospects are not as bright as they were early last month owing to continuous rains, which are endangering roots, and in some low lying districts seriously retarding the growth of cereals. But it is premature to pronounce upon the harvest outlook,

as a week's bright, warm weather will prevent any serious mischief being done. The usual comparative statement will be found on another page.

#### THE SUPPLY OF SUMMER DRINKS.

The money spent in effervescing beverages of the soda water class in the Dominion reaches to many thousands of dollars. The majority of drug stores, leading confectioners, as well as other places, find the purveying of summer drinks highly profitable.

The manufacture of aerated waters in various forms, is a large business. The factories in this city ship an average of 4,400 dozens of bottles daily all the year round. This gives a total annual consumption of 1,320,000 doz. or nearly 16 millions bottles of mineral waters as the annual product of Montreal factories. Shipments are made to all parts of the Dominion, and a large quantity finds its way into the States from certain border towns under a special arrangement with the U. S. Customs.

The trade is chiefly carried on here because our makers have stood firm in making a superior quality of goods, so that they have no fear of competition by British waters of the same class. Indeed Schwepp's soda water, that used to have a monopoly, is now cleared out of the market. There are however a class of persons who entertain old country prejudices as to the merits of everything that comes from the old land. This prejudice, or taste, is catered for by imports of English and Irish goods to the value of about \$40,000 yearly.

With the thermometer up to dog-days mark we must drink or become as dried up as a mummy. It was July heat that made Keats write:

The sun's meridian height,  
Illumined the depths of the sea,  
The fishes beginning to sweat,  
Cried, "Bless us, how hot we shall be!"  
Precisians in quotation will pardon the slight changes made.

The temperance movement developed a demand for non-stimulating beverages. At last, after trying yeast, the happy idea was struck of infusing carbonic acid gas into water to produce that sparkling effect which is not only grateful to the palate, but highly refreshing. Then came the mixing of some flavoring materials with waters so carbonated, and thus we get ginger ale, for which this city is famous, and the variety of attractive products that flow from the gorgeous soda fountain.

A New York paper has ridiculed these appliances on the ground that so much

marble makes them "sepulchral horrors." But that suggests the use of something stronger than soda. The fact is that the cleanliness, and coolness of the soda water fountains, which are owing to the use of so much marble, are great attractions to the thirsty on a hot day. At one time the old-fashioned doctors predicted that all manner of stomachic troubles would be caused by waters impregnated by gas produced from marble dust. But it was the forecast of prejudice, hence it has not been verified.

An informant who knows the business estimates that the soda fountains supply one to two million glasses each season in the Dominion. The bottled waters give about forty-two million glasses yearly, so that about 44 million glasses of aerated waters are annually consumed in Canada. Taking these at an average cost to consumers of two to three cents per glass, we find an expenditure of close upon one million dollars on this class of beverages every year. Nearly the whole of the bottles used are made in this city, so that they, and their contents, constitute quite an important item in the trade of the country.

#### MEDICAL ADVERTISEMENTS.

Our professional medical readers will say that an article on medical advertisements reminds them of the famous essay on snakes in Ireland, which commenced, "There are no snakes in Ireland," for it is a rule of the profession not to advertise. Although that seems to be the etiquette of physicians, and surgeons, this rule, like others, has exceptions.

Looking at this custom from a business stand point we are disposed to think it would be more honoured in the breach than the observance, for it serves neither the interests of the profession, nor those of their patients, but indeed is not infrequently injurious to both. The idea seems to prevail amongst medical men that for some mysterious reason it is "infra dig," or unworthy of the dignity of their calling, to make the public aware of the fact that they are practicing the medical art. What there is to be ashamed of, or so modest about, in being a physician or surgeon, is incomprehensible to those in other occupations.

In these democratic days we should be sorry to treat irreverently any relic of primeval innocence that survives. So very delicate a flower as modesty is so rare that it would be a

pity to blow so harsh a wind against it as to cause its becoming an extinct product, like the Dodo and the Apteryx have become. But, passing along our streets where doctors "most do congregate"—seldom we must say, in very obscure alleys, or unfrequented byways—we see door plates and "shingles" hung out so prominently, announcing that within may be found Dr. Bolus, or Dr. Bandage, we begin to doubt whether shame or modesty really does keep these distinguished practitioners names out of advertising columns. When too we note that on many of these plates and boards the doctors announce their hours of business, we beg pardon, hours of professional attendance, the conviction is borne in upon us that each of these announcements might just as correctly be styled an "advertisement," as a card with the same information printed in a newspaper.

An advertisement in a newspaper is nothing more than a trader's or professional man's sign, door-plate, or card, placed in a more public position than when fixed on his store, warehouse, or dwelling. If medical men abstain from advertising because they believe that possible patients know who, and where they are, they are hugging a delusion which their false pride raises, but against which their common sense must often protest.

Strangers often come to this city for special treatment, they have no means whatever of finding out the specialist required, and, at times suffer from the absurd obscurity of such professional men owing to their not making their addresses known to the public. In such cases both public and professional interests are sacrificed on the altar of medical pride—an idol unworthy of any sacrifice.

If the faculty imagine that advertising would look like "competition," and competition is unprofessional, they are living in a fool's paradise, for they "do" compete for patients in other ways; there is as much jealousy, as much ambition to secure a good income, amongst doctors as traders.

It is said that they are called out from their seats in churches and theatres in order to secure public notice. That they have no rule against being advertised by their wives, friends, and patients, is clear, nor have they any law against becoming known by their prominence in church and other organisations. That they resort to authorship occasionally to secure attention is well known. The pamphlets issued do laud the virtues of some quack nostrum are not a whit more advertisements

than numbers of medical works. A nameless English physician made a fortune out of a pamphlet on skin diseases; "Ab uno disce omnes."

The plain truth is that, physicians may advertise themselves freely in all manner of ways—some not especially dignified—but they must not adopt the simplest, most innocent, least undignified of all methods, by placing their cards in a newspaper.

The effect of all this professional reticence is to give quacks, and quack nostrums, an immense advantage, as they are ever before the public eye, and find press advertisements to bring crowds of patients, and of buyers. This is another injury due to medical and public interests by medical modesty.

The comparative poverty of medical men is to a much greater extent than they realize a consequence of their retaining an antiquated prejudice which is utterly out of touch with modern life. Theirs is a noble calling indeed, but it has a business aspect. Dignity will not find money to pay rents, and house-bills, and the medical fraternity may take this as a fact, that the man who does not advertise in these days, is sacrificing substance for shadow.

#### THE PRESIDENT'S THREAT.

The recurrence of two events at stated times does not prove them to be connected, but it often looks very suspicious. Just before Presidential elections there is always a Jingo demonstration made at the White House against Canada. We do not say that one event is the cause, or consequence of the other, but it looks highly suspicious. When we find that the President's friends are booming him on the strength of his Jingo threats against Canada, we go further, and say that, those threats are merely electioneering "bunkum." He is playing Bombastes Furioso in order to bring down applause from the gallery.

This is frankly avowed by leading U. S. papers that are not of the Harrison party, and some that are his supporters. The ostensible motive for the recent threat made by President Harrison to retaliate against Canada, is, because we allow what is really a bonus to lake vessels whose cargoes are shipped for the ocean via this port. We do not exclude American vessels from this bonus, they can have it if they comply with our conditions. If however they prefer to unload at an American port in order to ship cargoes to the American sea board they do so because it pays better than to accept our bonus.

That is business, and national sentiment is not concerned one jot in the transaction. Our engagements under the Washington Treaty end when U. S. vessels get through the Welland Canal on the same terms as Canadian vessels. If our government chose to to pay all the expenses of sea bound bound cargoes from Port Dalhousie to England, that would be our business; and if President Harrison did not like it, he might "go one better," and draw cargoes via Ogdensburg by offering to find cigars and whiskey to the captains and crews, as well as doing what we did.

Such competition would be very idiotic, but not more so than threatening to punish Canada because she is smart enough to look after the interests of her own people and ports by giving inducements to travel by her waterways to the sea. The stipulations of the Washington Treaty are in the nature of a contract—if you do this I will do that, and we will exchange privileges and courtesies. Now the U. S. canals have not been as freely open to Canada as that contract calls for. So that the U. S. authorities having broken the contract are not in a position to complain of its being also set aside by Canada, even if it had been disregarded. An international treaty is not like a broken leg, which can be re-set and made as good as new. Once broken it is annulled; it cannot be patched up; and the fracture in this case having been the work of the American authorities, they are put out of Court by their own act. If Canada chooses to regard the Washington Treaty as binding, she does so as a "courtesy" not as a recognition of a valid claim.

We recognise a good deal of John Bull in the American policy. From the days of the Stuarts, England acted to all other nations as the U. S. is doing to us, and France was then as liberal as Canada is to-day. England would not allow French vessels to visit her ports or carry freights to French ports on equal terms with English vessels, although France made no discrimination. We have inherited French generosity and America has followed English selfishness. We allow U. S. vessels to come and go like our own, while no Canadian vessel can load at an American port to carry freight to another American port.

While then we do not feel at all nervous about the President's retaliation threats, we are not disposed to condemn such a policy too severely; "pretty Fanny's way" must be gently criticised. As to American navigation

restrictions they are merely the old John Bull spirit breaking out in his offspring, when the father, long since has had wisdom enough to put away such childish things. Canada has nothing to fear from the States, but has a good deal to teach her neighbor, both in international manners and policy.

#### TORONTO REAL ESTATE SPECULATORS.

The collapse of the real estate boom in Toronto is bringing many of its citizens into serious financial distress.

They are of two classes, those whose speculations have created the present troubles, and their victims. It is stated that one of the former is a prominent lawyer who is making a large income at the bar. He is said to have raised \$800,000 at 6 per cent, payments spread over five years. Some portion of his operations were carried on by the aid of money placed in his hands by English capitalists, whose opinion of Canada will not be favorable when they realize the nature of their investments. Another lawyer is also in deep water, having laden himself down with unproductive land. He also has wealthy relatives whose generosity will be heavily taxed to save him from absolute poverty. Another is a speculator who built a palatial residence in reliance upon the values of properties and the income from them keeping up; he is deeply involved, as are many others who have loaned money on land and houses that are now being relinquished and thrown on their hands wholesale.

Several of these operators have fled from the city in despair. Toronto, says a shrewd observer, "is being liquidated," property will not sell at any price, and rentals do not cover taxes and mortgage interest. Thus a very large body of innocent real estate owners, widows and others, dependent for their living on rents and interest are bereft of income and saddled with taxes beyond their income to pay. Tradesmen are finding their old time cash customers, taking long credit, and persons presumably well-to-do are unable to pay their debts.

Some banks are likely to have a lesson on the folly of lending money to help speculators, a class of business which is utterly inexcusable, and for which they will be punished by great anxiety and bad debts.

The corporation has been almost criminal in giving the boom and the speculators so much encouragement. Fields and orchards in the suburbs have been annexed to the city until there are

lots laid out sufficient for a population of a million people. Along these districts streets have been opened, roadways built, sewers made, electric lights provided, and other conveniences of city life, years ahead of any possible occupancy. These property owners within reasonable limits have now to pay taxes for creating the very conditions which have reduced the value of their own buildings.

The whole municipal machinery of Toronto has been manipulated in the interest of speculators, until tax charges on houses in the old limits eat up all the revenue.

Under such circumstances the troubles which have come so disastrously on "boomsters," are regarded as just reward, no one sympathizes with them, and great indignation is expressed at those banks that have helped to create these difficulties.

Toronto however is doing well in its legitimate business enterprises, so that with a good harvest, and a quiet year or two, things will come round, except with those whose gambling in real estate has brought them years of anxiety, poverty, and shame.

#### GAMBLING IN GRAIN PRODUCTS.

The economic doctrine that the price of a commodity is regulated by the relations subsisting between supply and demand, is based upon assumptions that are liable to prove unstable foundations.

It is assumed that the sellers and buyers of any article are severally acquainted with the present amount of the supply of such article, and the present extent of the demand for it. It is also assumed that such transactions as they propose to enter upon, as to prices to be asked, or taken, are not influenced by those unknown conditions the future will bring. In a word the law of supply and demand rests upon 'facts'; the fact of an ascertained amount of supply, and the correlative fact of a known extent of demand.

It is, however, impossible in active business to eliminate or ignore all consideration of future probabilities in regard to supply and demand unless transactions are confined to such as may be styled "hand to mouth."

From this necessary uncertainty has arisen the most pernicious practices that disturb trade and inflict endless and continuous wrong upon innocent producers and dealers. Those practices constitute the system of gambling in "futures" in grain trade.

There is no article of commerce re-

specting which more certainty exists as to the actual present, and probable future relations of its supply and demand than wheat. Observations as to the harvests of the world are more systematized than in regard to any other product. What acreages are sown; what yields are; what is the total volume of crops; what the annual average of consumption is; are data collected with scientific accuracy.

Were the grain trade left to the natural effects of these data, producers could fairly estimate each season the value of their own crops, and a standard would be established, subject only to slight variations. By adding the amount of grain estimated to be held at harvest time to that which each harvest yielded, and comparing the total with the consumption, and prices at harvest time, they could get a very close estimate of the range of prices until another harvest. Thus growers of wheat could ensure remunerative prices by causing the supply to keep so near to demand for consumption as would keep prices steady and at profitable rates.

This natural operation would not only keep the whole business of growing and selling and using food products steady, but would ensure satisfaction to all parties, as no sane person complains of the normal and orderly operation of natural laws.

But wheat has become as much a gambling "tool" as poker chips, or the counters of the baccaret table. The property of wheat growers is treated as though it were like a stake put on the gambling table at Monte Carlo or Baden Baden. The seller of wheat is compelled to see the stocks in his barns dealt with like the peas of a thimble rigger; or the cards of the swindling three card monte operators.

Between the grain grower and the loaf eater, there has stepped in a tyrant who dictates at what price one shall sell and the other buy. He cozens both of them out of part of the price, like the tyrants of old, who levied a toll on all goods that came to market, and all that were sold therein.

Up to a recent date wheat prices were fixed at Mark Lane, strictly according to supply and demand, strictly that is, on honest principles. To-day these prices are fixed at Chicago by wheat gamblers, a class of shysters of whom one who knows them writes, "they have no more conscience than a millstone."

Mark Lane is a grain market. The grain market of Chicago is a colossal bucket shop.

In Canada the law declares that the business of these places is criminal. To carry on the Chicago game the whole telegraphic news gathering and news spreading organizations of the world are made vehicles of falsehood. Millions of bushels more wheat than the world holds are dealt in by men who do not own, and who never intend to own a single bushel. They are dealing in the property of farmers who are no parties to the bargain, but who are compelled to sacrifice that property to the machinations of men who have used their grain for stakes.

The entire actual supply of wheat is depreciated in value by these large operations "in stocks of wheat that have no existence." Farmers trust to reports as to market prices that are merely the figures on the grain gambler's barometer. A prominent grain merchant writes, "Nineteen-twentieths of all the commission houses in Chicago are bears who try by all manner of false rumours to depress the market." Another says; "Telegrams and reports disseminated through these firms are as unreliable as the devil's oath, I would not base a transaction of the value of a dime upon them." Another declares that, "short sellers, are buccaneers whose operations are immeasurably destructive of everything honest in trade." A fourth authority points out that foreign markets are utterly demoralized by the bucket shop style of the U. S. grain trade. A private informant assures us that, "the Boards of Trade, so called, in the States might justly be styled organisations to fix the price of wheat."

All this deludes our farmers who by these false and fictitious reports and price lists are induced to sell their grain when it is wiser to hold it, and to sell it under the pressure of the needs of speculators who fatten on their losses.

Distrust spreads like a thermal wave. No market can ever be healthy and strong that is fluctuated by fictitious sales of enormous quantities of wheat which are not held by operators, whose dealings are watched with anxiety from the door of every barn in the land. This anxiety is a permanent "bear," or depressing element in the wheat trade. The Chicago and other bucket shop conspirators, must make millions yearly out of their gambling, every cent of which is taken out of the pockets of farmers and consumers.

Last April when wheat was recovering one operator sold 4 millions of bushels in two days, and so stamped down prices by selling what he did not possess to other gamblers.



There is a Bill before the House at Washington intended to put a check upon systematized gambling in grain and other products. It aims to keep transactions strictly to dealings in goods owned by or absolutely within the power of the seller to deliver. Making a foot-ball of other men's property is to be a prohibited game.

There are men in the United States opposed to the proposed legislation who are interested, directly, in the perpetuation of the pernicious system of trading in "options" and "futures". They are endeavoring to prevent the passage of the bill now pending before the U. S. Senate by threatening to transplant the infamous business to Montreal and Liverpool. For instance we find in the New York Tribune of June 24th the following :-

"Telegrams were received in Wall-st. yesterday from Washington announcing that a poll of the Senate showed that thirty-three Senators were in favor of the Anti-Option bill, while 39 were against the bill and sixteen members were in the doubtful list. Henry Clews, the well-known banker, said that in case this bill became a law he would open branches in Montreal for handling grain options, and in Liverpool for handling cotton options."

Mr. Henry Clews, in connection with his banking business, conducts, in the Mills Building, on Broad street, New York, an immense bucket shop business and reaps enormous profits therefrom as do many others who are threatening to invade Canada and continue their immoral calling. We may safely say that should such an attempt be made, and existing laws prove insufficient to protect our community from such an outrage, there is no well informed Canadian who doubts that the Dominion Parliament would at once add to our statutes one that would effectually suppress such business as is now transacted upon the exchanges of the United States and in the Mills Building.

Bucket shop swindling ought to be condemned as it is in Canada. Such legislation is needed, the honor of American commerce demands it. The farming interest has a clear right to be protected by the State from an evil that like a deadly cancer is feeding upon the life of the grain trade and damaging agricultural interests like a blight.

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### THIRTY YEARS HENCE.

Mr. Edward Rawlings, managing Director of the Guarantee Company of North America, etc., has directed our attention to the following article from "Insurance" of New York which, although on our exchange list, must have been overlooked. Mr. Rawlings is fortunate in having one or two of these "thirty years hence managers at his side, one of whom has just been appointed to a position in his office:

Who are going to be the "leading underwriters" thirty years from now? A few among the younger of those now entitled to that appellation will be living then and still at work successfully and with honor. But the great majority will have passed away. Young fellows of to day, small clerks, office boys, will be in the places of these men. But what particular young fellows? We haven't the prophetic gift and cannot designate them by name. But we can tell something about them. The boys who are going to be eminent in insurance thirty years hence are cheerful workers, who put their souls into their daily tasks, who do thoroughly what is set them to do, who want to give good measure for their salaries and would rather it should overrun than fall short. They do not grudge the hours they spend in the office; they are not looking at their watches at half-past ten to see if it isn't most time for lunch; they don't spend the last hour or half hour of the afternoon in "getting ready to quit." These boys are not content with simply knowing their own routine of duty; they want to know its relations to all of the rest of the work; they are eager to learn; they realize that there is a good deal in insurance, whether it be fire or life or whatever it is that they are engaged in, and they intend to compass all of it if they can. Young Jones has to copy certain things into a book, and he does it nicely. If he is a Young Jones who is going to get ahead, he wants to know "why" those things have to be copied; and "he finds out;" and he keeps on wanting to know, and he keeps on finding out. The lads whom we have in mind as marked for a future of importance are not, necessarily because they are diligent and faithful and studious, little prigs, conscientious patterns of deportment, carrying the gravity of age in their demeanor; no, they are "boys" and "they have lots of fun." But we don't believe that they play pool for drinks, and we know "they don't smoke cigarettes." Moreover, they don't spend their salaries until they get them. There is a good deal more to be said on this subject, but it is well not to say it all at once; long sermons are apt to be drowsy. We all like these coming underwriters, bright and fresh and "wholesome" young chaps. It is a pity they have got to become old and gray and wrinkled, and lose some of their teeth and hair and sprightliness, and have to travel for their health, and sometimes, when they are bilious or rheumatic, complain that there are too many insurance journals. But such is life.

### THE CHAMBERS OF COMMERCE CONFERENCE.

Delegates from a large number of Chambers of Commerce, from all parts of the Empire, met on the 28th ult., in London to discuss a remedy of topics relat-

ing to the fiscal relations between the colonies and the mother country, with other subjects of commercial interest. The Canadian delegates outnumbered those from other colonies. The first motion was a general one, expressing the desirability of closer relations between all parts of the Empire. Sir John Lubbock, then moved in favor of a free trade union between Gt. Britain and her colonies. To this Sir Chas. Tupper offered an amendment, which was seconded by Sir Donald Smith, recommending the imposition by England of differential duties on food products from non-colonial countries. The debate was highly animated, many of the British delegates condemning any duty on wheat and flour, as "politically dangerous, and economically disastrous." Sir Charles suggested a duty of 5 shillings per quarter on wheat grown outside the Empire, and supporting this by declaring it would not raise the price of bread, as Canada alone could supply all the wheat and flour England needed to import. In this Sir Charles was anticipating such a development of the North West as we do not consider probable for many years; as the production of that region and of other parts of Canada would have to be increased at least fifteen to twenty fold in order to find sufficient wheat for export to render England independent of foreign harvests. The full report of this conference will be awaited with great interest, as the discussions cannot fail to have considerable influence both in Gt. Britain. The amendment of Sir Chas. was lost by a large majority.

### HEAVY SHIPMENT OF DAIRY PRODUCE

The shipments of cheese for last week were exceptionally heavy, the total being 101,033 boxes, which is 52,423 more than corresponding week last year, the largest in one week, we believe, ever sent from this port. The total shipments to that date have been 244,408 boxes, which is 78,295 in excess of those to same date in 1891, and 9,438 over the figures for 1890. How far these heavy shipments will affect prices is being speculated on, but it must be remembered that what looks like overstocking the market from our Canadian standpoint has no such bearing on the English situation, where a few thousand boxes more or less have no appreciable effect on the total supply. Deficient pasturage in the cheese making district in England would soon reduce the output below the capacity of Canada to make the supply equal to average demand. We have evidently got a firm footing in the British market, and our policy now is to keep on improving the quality; shipping to suit the needs of the old country importers; and we need have no fears as to finding a sale for all the cheese Canada can produce. The exports of butter so far have fallen below those of last year and of 1890. Probably the late season may account for this to some extent, but with pastures so luxuriant as they have been for some weeks we ought to be making an usually fine grade of butter in large quantities. As between cheese and butter we regard our prospects of increasing sales in England largely in favor of the former until a more general adoption of the creamery system has raised the quality of our butter nearer to the standard of good English or Danish. It is useless to send butter of



a poor and irregular quality to Great Britain where the vast mass of buyers, even of the poorer classes, require an article far sweeter, and more attractive to the "eye," as well as the palate, than what satisfies so many of our farmers who make it at home. A good deal of the butter we send is not the right color, it is too white or too yellow, the right tint can be judged by a dairy rule we have heard "butter ought to look as if there were the 'blush of a buttercup' on it," that suggests good pasturage; whiteness suggests a mixture with lard; and too much salt suggests staleness.

THE LATE W. K. MUIR.

The death of Mr. W. K. Muir will be deeply regretted by a very wide circle. After a very varied experience in railway work in England, he accepted a position on the Great Western Railway, which he assisted in opening for traffic between Hamilton and the Suspension Bridge. From this he went to Detroit to manage the Detroit and Milwaukee Railway, into which he infused his energies until its condition was greatly improved. In 1865 he passed over to the Michigan Central as assistant superintendent, and then became general superintendent of the Great Western, which he brought into connection with the through railways by reducing its broad gauge to their standard. He again went to the Detroit and Milwaukee, and thence to the management of the Canada Southern. His great business capacity, indomitable energy, and organizing talents left their mark on all these enterprises. At the time of his death he was president and manager of the Bureka iron and steel works, Detroit, and was largely interested also in a line of steamers. The proprietor of this journal was at one time engaged, when in his teens, in a confidential capacity with Mr. Muir. Deceased was a man of wide culture; was a connoisseur of pictures; and his geniality of disposition won him the high personal esteem of all classes. Mr. Muir's brothers occupy prominent positions, one as treasurer of an American railway, the other manager of the Ontario Car Co., London. He leaves a widow, four daughters, and a son, who have our sincere sympathy.

MERCANTILE FIRE INSURANCE CO.

This company has made the necessary deposit with the Dominion government and received its license to do business all over Canada. Hitherto it was only chartered by the Ontario government and its business therefore limited to that province. The Mercantile has no intention of extending its field of operations widely at present, but regards the publication of its statements in the Dominion reports as likely to advance its interests by acquainting property owners and insurers more generally with its financial standing. This view is doubtless a sound one, and the necessity for making a deposit at Ottawa and securing a license from the central government in order to place an insurance company fairly before the country, only illustrates the folly of having two governments chartering and licensing the same company. We trust the Mercantile will continue the conservative practices which have brought it such success in the past 17 years. It will

then be able to enter a wider field with confidence of being recognized as worthy of business. Mr. Lockie, the Manager, is no stranger to Montreal, and to those who know him it is needless to say that his light will shine.

McLACHLAN vs. MERCHANTS BANK.

Another suit arising out of the McLachlan insolvency was decided by Judge Tellier, on 20th of June. The representative of the late John S. McLachlan claimed to rank as creditor for \$35,250 on the estate of McLachlan Bros., of which he was a partner. The decision in short was that, the deceased continued to be a partner in that firm until his death, no steps having been taken to release him from the obligations of that position, and that the sums of money placed to the credit of his wife in the books of the firm were extinguished by payments which were proper charges against the credits made. For these reasons the Judge decided that, "the claimant shall not take rank upon the assets of the insolvents until after the payment of the creditors of the said insolvent firm." The position of the Merchants Bank was that they contested the above claim in the interests of the creditors. Mrs. McLachlan's villa on Belmont Park has been sold to Captain Filgate.

EXPORTS STILL INCREASING.

The continued increase in amount of our exports this year is highly gratifying. During May last they reached \$1,170,618, making a total for the 11 months of \$96,606,411, which is \$12,033,578 in excess of the exports in the same period 1891. The imports for consumption in May were valued at \$9,424,750, bringing the total to

that date up to \$99,300,905, which is an increase over last year of \$943,581. The comparison between this year and last is disturbed by the change made in sugar duties, by the abundant harvest, and the operations of the McKinley tariff, the respective effects of which it will be interesting to note when details are furnished of the whole years imports and exports.

BAY OF QUINTE NOTES.

The Rathbun Company's new coal shed at Belleville will be 200x70 feet.—Passenger and freight business is brisk on the Bay of Quinte Railway. Several special trains had to be run lately between Deseronto and Napanee.—All the stations on the line of the Bay of Quinte Railway are being thoroughly painted and renovated.—The Rathbun Company have excavated a deep sewer on lower Mill street, Deseronto, and laid down a large water main to afford increased protection against fire.—Work has been commenced on the erection of an addition to the sash and door factory of the Rathbun Company in Deseronto. It will be 18x60 feet and one story high, and will be used for giving increased accommodation for the manufacture of doors.—The factory of the Wire Fencing Company, at Pieton, was totally destroyed by fire about a week ago, together with a store house. All the valuable machinery and about ten miles of woven wire fencing were destroyed. Loss about \$10,000; insured for \$8600. The work of rebuilding was begun immediately.—During the past eleven months ending May 31st, 1892, the weight of freight carried over the B. of Q. Ry., was 115,000 tons; passengers, 50,300. The freight mentioned is equal to about 9589 carloads of twelve tons each, or 871 cars per month, or 34 cars per each week day. About 4873 passengers have been carried each month, or 176 each day.—The new tug "Petrel," launched at Collinsby lately, is 128 feet long, 26 feet 8 inches beam, and 10 feet hold. She can carry 530 passengers and cost \$40,000. She is owned by

BANK STATEMENTS.

	April 1892.	May, 1892.	May 1891
Capital authorized .....	\$76,958,685	\$75,958,685	\$75,258,665
Capital subscribed .....	62,902,132	62,908,032	61,855,692
Capital paid up .....	51,541,658	61,554,098	60,480,392
Amount of Rest .....	24,025,291	24,599,046	22,853,789
<b>LIABILITIES.</b>			
Notes in Circulation .....	31,496,369	31,383,218	30,917,214
Balance due Dom. Govt. after deducting advances for credits, pay lists, etc. ....	2,918,259	2,990,639	3,600,123
Balance due to Provincial Govts. ....	2,295,907	2,564,362	2,847,728
Public deposits on demand .....	60,730,900	61,921,281	56,522,473
"          " after notice .....	94,447,185	95,517,848	84,679,401
Loans from other banks in Canada secured .....	130,000	160,000	234,000
Deposits payable on dem'd, after notice or on a fixed day by other Can. banks .....	2,484,553	3,037,074	2,051,923
"                                " 131,384 .....		144,726	
Balances due to other banks in Canada in daily exchange .....			
Balances due to agencies of bank or to other banks or agencies in foreign countries .....	163,989	169,841	108,847
Balance due to agencies of the bank or to other banks or agencies in the United Kingdom .....	4,513,406	4,398,444	3,280,852
Other liabilities .....	164,177	728,725	658,385
Total liabilities .....	199,471,250	203,016,245	185,591,618
<b>ASSETS.</b>			
Specie, .....	6,106,226	6,223,078	6,767,167
Dominion notes .....	10,599,672	11,274,188	10,789,413
Deposits with Government for security of circulation .....	846,927	846,927	
Notes and cheques on other banks .....	5,786,233	7,683,978	5,996,309
Loans to other bks. in Canada secured .....	130,000	160,000	
Deposits payable on demand or after notice or on a fixed day in other banks in Canada .....	3,178,499	3,178,269	3,730,957
Balances due from other banks in Canada in daily exchanges .....	245,769	303,840	
Balances due from other banks or agencies in foreign countries .....	17,616,526	19,572,562	16,100,153
Balances due from banks or agencies in U. K. ....	1,863,495	728,373	1,295,804
Dom. Govt. Debenture Stocks .....	3,054,034	3,035,634	2,605,166
Can. Municipal Securities and British, Foreign, Provincial or Colonial public securities (other than Dominion) ..	6,692,872	6,867,457	6,603,916
Canadian, British and other railway securities .....	6,293,201	6,669,111	
Call Loans on bonds and stocks .....	16,004,117	15,393,396	16,064,807
Current Loans and Discounts .....	191,995,277	199,311,856	178,237,413
Loans to the Govt. of Canada .....	1,966,666	1,216,666	525,010
"                                " to Provincial Govts. ....	327,415	423,687	1,951,567
Overdue debts .....	2,459,155	2,125,479	2,608,531
Real estate, other than bank premises, the property of the bank ..	1,084,882	1,192,413	987,608
Mortgage on real estate sold by the bank .....	84,027	81,581	786,962
Bank premises .....	4,533,311	4,545,611	4,269,408
Other assets .....	1,451,033	1,655,536	2,454,554
Total Assets .....	283,069,561	286,543,931	267,201,211
Aggregate of loans to directors and to firms in which they are partners .....	6,589,059	6,495,324	7,090,636
Average specie for month .....	6,110,804	6,053,856	6,668,292
Average Dom. notes for month .....	10,403,619	10,907,396	10,601,033
Greatest circulation during month .....	33,503,800	32,624,538	

IT IS CERTAINLY

# A GREAT TRIBUTE TO MELISSA

THAT SUCH PERSISTENT ATTEMPTS ARE MADE TO PRODUCE IMITATIONS.

Counterfeit money to pass current even among the most ignorant must be made to resemble genuine coin.

In like manner it is found necessary to even copy Melissa patterns and styles in the frantic effort to place imitation goods on the market.

**ALL IN VAIN.**—The public are not so easily humbugged, and regard with undisguised contempt such an underhand and paltry manner of doing business.

Our Melissa Cloths are manufactured by the largest and best mills in the country. All our patterns are made specially for us and the mills guarantee they will neither reproduce them in any other cloth, nor sell them to any other firm.

**WE NEITHER DEAL IN COUNTERFEITS NOR PLAY SECOND FIDDLE.**

Copies of Melissa patterns must therefore be obtained from some of the smaller inferior mills in lower grades of cloth.

**NOTHING EQUAL TO MELISSA HAS EVER HERETOFORE BEEN PRODUCED** either for Ladies' Cloakings or Men's Ulsterings. There is a large range of the most fashionable colorings and patterns to choose from. The Cloth being thoroughly Rainproof you get, in a Melissa Cloak or Overcoat, a beautiful fine soft Woollen Garment having all the advantages of a Waterproof without any of the disagreeable or unhealthy qualities.

**WE HAVE PLACED IN THE HANDS OF**

## Leading Wholesale Dry Goods, Millinery and Woollen Houses

A Beautiful Range of Melissa Cloths, suitable for Ladies' Cloakings and Men's Wraps, which are now being shown by their Travellers.

**IN FUTURE GENUINE MELISSA CLOTHS CAN ONLY BE OBTAINED THROUGH THE ABOVE MENTIONED CHANNELS.**

All Genuine Porous Rainproof Cloths are stamped in wax with the Melissa trade mark seal, and Melissa Garments have the trade mark label attached. None other genuine.

Men's Rainproof Garments will, as heretofore, be sold through J. W. MACKEDIE & Co., Montreal

### THE MELISSA MANUFACTURING CO.

the Collins Bay Rafting Company—There is some prospect of Kingston's getting an electric street railway before many moons pass away.—George Taylor, M. P., states that Leeds was the banner county last year in the export of cheese.—The Ontario government has selected a site for the new asylum for the insane at Brockville, at Pickens' point, east end of the town.—Port Hope's rate of taxation is 19 mills on the dollar.—Charles Oshom, charged with a guilty knowledge of the fires at Trenton, was tried at the recent county court, and honorably discharged.

#### THE WEATHER.

The continuous rains for some time past have seriously shadowed the prospects of abundant crops that were so bright a few weeks ago. Low lying lands, even when not flooded, have become so marshy as to threaten rot to potatoes, and damaged turnips and peas to a great extent. Even fields of light soil, with good drainage, are so wet as to stop growth, just at the season when the crops should be rapidly making headway to maturity. As some compensation the yield of pasture lands is extremely heavy, but hay-making that should be in full swing, is delayed so long as to be causing anxiety. We trust however that we are on the eve of a change to dry hot weather, so that fears now felt as to the harvest may be dispelled.

#### ANSWERS TO CORRESPONDENTS.

L. F. R. M.—The 1st and 2nd Mutuals are good for what they write; the 5th is good for limited lines; the 3rd and 4th we could not recommend. The Northern, the Western and the Mercantile Companies are sound beyond all doubt. Consult their figures.

#### Financial.

MONTREAL, Thursday Evening,  
June 30th, 1892.

Money has been loaned on call at 4 per cent. In London the bank rate is 2 per cent. and the street rate 1 per cent. Sterling quiet and nominal. Sixty-day bills 93@½ and 92@¾; demand 9 11-16@¾ and 92@¾; cables 10@10½. New York funds 1-10 discount@1-16 and ½ prem@¼. Posted sterling in New York 488 and 4.89 Consols 96 11-16 money; 96½ account. On the local exchange, bank stocks were again neglected. Telegraph was active and firm as it was known that the order for payment of dividend had been received. Street railway was strong and fluctuated between 185 and 217½, the violent changes being caused by the report that the company has got a majority of the City council in its favor and will secure the electric roads franchise. Richelieu was easier closing at 71 bid, due partly to accidents reported recently to three of the company's boats. Duluth common and preferred was a favorite among brokers and active. The record for the week, as per Clouston & Co., stock brokers, is as follows:—

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year
Montreal...	110	221½	221	218½
Peoples....	118	107	106½	98½
Molson's.....	67	165	165	....
Jacques Cartier	140	115	115	....
Merchants.....	27	150½	150	144½
Quebec.....	24	127	127	....
Commerce.....	47	142	140½	127½

#### Miscellaneous.

Cable .....	375	155½	155	104½
Telegraph .....	1056	143½	141½	105½
North West Land.	300	78½	77½	72
Richelieu.....	75	72	71½	57
Passenger.....	3510	217½	185	....
Gas.....	65	209	209	203½
Pacific.....	275	90½	90	80
Mont. Cotton Co..	10	128	127½	....
Telephone.....	25	168½	168½	....
Duluth Com.....	1800	12½	11½	....
Duluth Pref.....	3400	32½	29½	....
Col. Cot Bds.....	\$4500	98	98	....

MONTREAL WHOLESALE MARKET'S  
MONTREAL, THURSDAY EVENING,  
June 30th, 1892.

There has been a fair distribution of merchandise for the season of the year, but business is not really brisk in any of the staple departments of trade. The hay crop has promised well and the pastures have been excellent owing to the spring rains, but the heavy showers which have fallen almost daily so far during the summer are now giving cause for serious apprehension. Yesterday the weather gave promise of clearing, the greater part of the day being especially fine, but the rain again came in the afternoon and at writing the ground is being deluged with a heavy shower. The opinion is growing that hay, grain and roots on the low grounds cannot altogether recover from the effects, but on the high lands average weather may yet save the crops. The approach of the National holiday, Dominion Day, has caused a slight lull in business at closing.

**BUTTER AND CHEESE.**—The demand for butter is mainly local but purchases of creamery are again reported at fancy prices. Creamery is being taken by few buyers in a large way and

**TRADE SALES**

C. E. THURSTON, Auctioneer.

We have made arrangements to hold

**WEEKLY TRADE SALES** of  
**Dry Goods,  
Groceries,  
Hardware,****Boots and Shoes,  
Smallwares and  
Fancy Goods**At our Rooms, 208 & 210 McGill St., EVERY  
**Wednesday Morning at 10 o'clock,**We will dispose of any class of merchandise at  
the highest market value, but will **POSITIVELY  
NOT ACCEPT ANY GOODS ON A LIMIT.**Our facilities for disposing of Surplus, Shop-  
worn or Damaged Stock are the best; our rooms  
being situated in the business part of the city.Our terms are 10 per cent. off account sales,  
which will be rendered on the 2nd and 4th Friday  
of each month.**C. W. SCRIVER & CO, Auctioneers**

Consignments Solicited.

MENTION THIS PAPER.

O. J. McCUAIG,  
Toronto.R. A. MAINWARING  
Montreal.**McCUAIG & MAINWARING**

Of Montreal and Toronto,

**Real Estate**

AND

**Investment Brokers.**

Debentures for Sale.

Money to Loan.

— Owners of —

**MONTREAL ANNEX**

Bell Telephone 2433

**147 St. James St., MONTREAL**

what movement has taken place is probably speculative. We quote 10c. for creamery and 16c. @ 17c. for Township's dairy. Cheese has been fairly active considerable being taken to fill the space on the weeks steamers. After these orders had been filled the market was not so firm. Among the sales was that of a combination comprising 2,000 boxes June make, white and colored, at 9c. or better. The English cable is 6d lower at 45s. 6d. Freight to Liverpool London and Glasgow 25s. and to Bristol 30s. At Ingersoll this week 3,130 boxes were boarded; 150 sold at 8½c, 425 at 8 13-16c. and 400 at 8½c. At Bolleville 2,805 white and 1,205 colored were under offer. White 1,085 at 8½c.; 1,195 at 8½c.; colored, 95 at 8½c.; 220 at 8 13-16c. and 290 at 8½c. At Campbellford 780 white and 410 colored were boarded. All the colored sold to one buyer at 8½c.; white, 310 at 8½c.; 200 at 8½c.; 80 at 8 9-16c. and 190 at 8 9-16c. An Ontario exchange says that the cows are wading in fields of hay; still salesmen declare that they are not doing well, while makers complain that they are having more trouble than usual in June in handling the milk. We ought to have reached the highest flow, but should settled weather now come for a week it would still further increase and the trials of the makers would certainly be less. Cows would do better if they were kept in at night and given a little dry feed with the green moisture which they have been consuming all summer. Buyers declare that the make is running largely in excess of the average, but in the absence of accurate figures we are not able to make comparison with past years. The probability is that the contention is based to some extent on facts.

**BANKING.  
INSURANCE.  
COMMISSION.  
EXCHANGE.  
TO LET,****That Desirable CORNER OFFICE in  
the WILKES' BUILDING,****The Business Centre of Toronto**

Corner Yonge and Wellington Sts.

Has an entrance from both streets. Contains  
a large Bank Vault. Is the best stand in  
the city for Private Banker, Exchange Office  
or Kindred Business. Apply**HARRIS H. FUDGER,  
50 Yonge Street, TORONTO****Our Inducements****A GOOD ARTICLE:****AT A FAIR PRICE.****Our .: Celebrated .: Brands :**

"CABLE,"

"MUNGO," "EL PADRE,"

— AND —

"MADRE E HIJO."

Are as staple as flour, sell readily and always  
in demand. Millions of each brand sold  
annually; sales constantly increasing.**S. DAVIS & SONS****The Largest Cigar Manufac-  
turers in the Dominion.**

**Dry Goods.**—Remittances continue to be varied, but the majority of the reports seem to be on the complaining side. Travellers who are now about winding up their late sorting and early fall trip report a healthy feeling throughout the country, and this is a hopeful outlook for the fall trade. Crops generally throughout the country are looking well and this has had an inspiring effect on retailers. Whilst we have had too much rain in our city and province, yet with anything like fair weather the damage may yet be slight. City trade, considering the lateness of the month, is satisfactory. Suburban business keeps up surprisingly well, better than last year at same dates. Local makers are pressed for deliveries on some lines and they continue to manufacture solely for orders. Prices are uniformly maintained, so far as can be learned. English buyers who have returned to this side report a poor summer's trade, in England especially.

**FLOUR AND GRAIN.**—The markets have been quiet and in tone easy. In flour a few lots have been sold from the mills for export. The sale of a lot of 1,000 straight rollers is reported at a price under our quotations. Wheat quiet with little offering on spot. Oats in fair demand with sales at 34c. @ 34½c. Peas have also been more active with sales at 75c. @ 76c. afloat. There has been something done in Manitoba barley. Our quotations for flour have undergone some revision. At Chicago the Hatch bill has again engaged attention as its passage by the Senate was considered im-

**KOOTENAY***What They Say About It.*1889. "The Land of Bonanzas."—Spokane *Commercial Gazette.*1889. "The most promising mineral region in all the great Pacific North-West."—Spokane *Review.*1889. Likely to be "one of the greatest silver-producing regions in the world."—Dr. G. M. Dawson's *Report.*1890. "Perfectly saturated with mineral."—Dr. Campbell, *Colorado Expert.*1891. "Mountains of silver."—Victoria *Colonist.*1891. "Mining possibilities of British Columbia cannot possibly be over-rated."—Mr. Elliot Galt in *Toronto Empire.*1892. "The coming mining empire of the North-West."—Spokane and Northern Railway *Circulars (U.S.).*1892. "We know it is ascertained beyond all question that the district of the Kootenay, especially surrounding Nelson, is one of the very richest in minerals in the whole of America."—Sir Donald Smith, at *Annual Meeting of the Bank of Montreal, June 6.**Nine-tenths of this rich mineral wealth is owned by Americans.* Canadians should have a hand in the development of their own greatest natural resource.

We offer the most rational medium for investment in this great field. Four Incorporated Companies, fourteen mines.

**Kootenay Mining Inv't. Co.**

W. H. LYNCH, - - - President.

**J. E. R. RENAULT****Commission Merchant**and **General Agent,****96 Bridge Street, QUEBEC.**

Consignments solicited.  
Collections made in all parts of the Province of Quebec.  
References furnished when required and correspondence cheerfully attended to.

minent. The judiciary committee is however divided with the majority reported to be against the bill. The report of this committee is expected shortly. Prices on the Chicago exchange have been steady to firm. One side fears the poor crop conditions due to the exceptional weather which has given us in the past two months as much rain as we usually have in six. On the other side are assurances that the crop outlook is all right, both in this country and in Europe, some folks in that part of the world insisting that the food deficiencies of the coming crop year will be 80,000,000 to 100,000,000 bushels less than those of the cereal year now near its close. This is more a guess and may prove to be an intelligent one for ought that is at present known to the contrary. It is evident to any one who remembers that the time of the harvest in Europe averages much later than with us this date is a pretty early one at which to size up the crops in the United States. In Michigan the harvest is backward the crop running rather to straw than wheat and Ohio and Indiana tell the same story. Smut is developing in Indiana and some other States. A great deal of the fine appearance presented by the crops, may after all turn out to be a rank growth. It is too early to speak either way with any certainty. The onward movement continues good and with this there is another rather large decrease in the visible supply, while stocks not excessive those of contract grade in Chicago being about 4,000,000. A better cash demand is noted there as elsewhere within the last few days, some of it being on foreign account. In spite of rumors of heavy stocks being piled up there are speculative holdings which will have to be got rid of soon to be out of the way of new grain. The professed attitude of the trade is bearish, as is that across the Atlantic, and it cannot be concealed that there is less disposi-

Leading Wholesale Trade of Montreal

**CARSLEY CO.**  
AND  
**WHOLESALE DRY GOODS**  
MONTREAL.

PEARL DRESS  
BUTTONS,  
FANCY DRESS  
BUTTONS,  
LADIES BELTS,  
FANCY FRINGES,  
DRESS TRIMMINGS,  
Fancy Work Requisites,  
Small Wares of Best Makes,  
&C, &C.

ENGLISH PRINTS,  
NEW SATEENS,  
SCOTCH GINGHAMS,  
FLANNELETTES,  
SUMMER FLANNELS  
TABLE NAPERY,  
LINEN TOWELS,  
LINEN SHEETINGS,  
PILLOW LINENS,  
COTTON SHEETINGS,  
Pillow Cottons, &c., &c.,

**Carsley & Co.**

*Wholesale Dry Goods,*

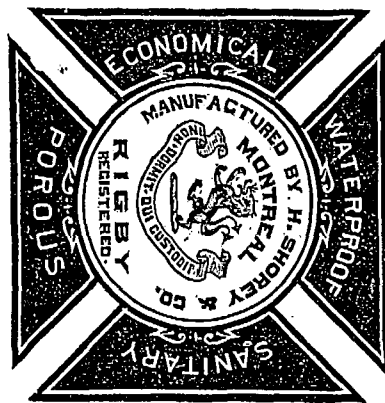
113 ST. PETER STREET, MONTREAL

AND

18 Bartholomew Close, London, Eng.

tion to sell for forward delivery at reduced prices. There might be better buying if it were once understood that the Hatch bill is permanently shelved. The total amount of wheat in sight on this continent and afloat to Europe is 54,769,000 bushels, a decline of 813,000 with a week ago and 173,000 with a year ago. English cables report the markets quiet and the demand is moderate. Liverpool spring wheat 6s 7½d @ 6s 8d; red winter 6s 8d @ 6s 8½d; No. 1 Cal. 7s @ 7s 1d; peas 5s 5d.

GREEN FRUITS, ETC.—Demand fair. Lemons \$4 @ \$5 per box. Oranges in light supply. Boxes \$1.50 @ \$5.50 and cases \$10. Receipts of strawberries have been large. Fresh 5c @ 7c per box, but "left over" stock has been selling for less money. Almonds 12c @ 13c. Grenoble walnuts, 12c. Peanuts, 8c @ 10c. Dates, 6c. Coconuts, \$4.75 per 100. Pine-apples, 20c @ 22c each. Tomatoes \$4.50 per crate. Bananas, \$1.25 @ \$1.75 bunch. Cherries, \$1.75 per basket.



clammy feeling well known to wearers of Rubber Coats.

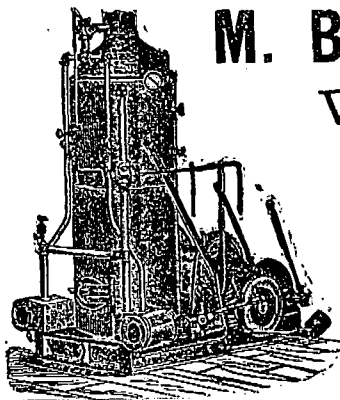
Rigby has come to stay, and has only to be tried to be appreciated.

*Manufactured and for sale to the trade only by*

**H. SHOREY & Co.**

1866 Notre Dame Street, MONTREAL.

Samples are now on the road with our Travellers.



**M. BEATTY & SONS,**  
WELLAND, ONT.

DREDGES, DITCHERS,

*Derricks, Steam Shovels,*

HOISTING ENGINES

HORSE POWER HOISTERS,

CANG STONE SAWS.

Stone Derrick Irons, Centrifugal Pumps

And other plant for Contractors' use.

Agent: JAS. G. STEWART, Imperial Building, MONTREAL

**JAMES BOURNE,**

Underwriter and Insurance Broker,

CITY AGENT FOR THE

NATIONAL ASSURANCE CO. OF IRELAND.

Commissioner for Provinces of  
Ontario and Quebec.

79 St. Francois Xavier Street,  
MONTREAL.

**Montreal Paper Mills Co'y.**

(ST. LAWRENCE PAPER MILLS.)

Manufacturers of and Dealers in

Book, News and Poster Papers,  
Bag Manillas and Special Hosiery Papers,  
Bleached and U B Manillas,

Brown and Red Wrappings.

AND DEALERS IN

White and Colored Writings,

Colored Cover Papers,

Linen and Bond Papers,

Printers' Poster, Book and News Inks.

Bell Telephone 2690.

P. O. Box 1135.

OFFICE AND WAREHOUSE,

585 & 588 CRAIG STREET, MONTREAL, P. Q.

Write for Samples and Prices.

GROCERIES.—Trade has been moderate in volume. Of the cargo of molasses referred to last week 100 puncheons were sold in 25 and 50 puncheon lots and the balance was withdrawn. Prices were 28c. @ 28½c. two of the lots being sold for cash. Teas have been dull and no general movement is expected just yet or until stocks are more fully assorted. Advices from abroad show few special features. The last Yokohama tea letter received here says:—"Our market is not yet in shape for the execution of your good orders, but we are watching carefully for a favorable opportunity, and hope soon to be able to advise that we can make shipment of satisfactory teas. Continuous buying prevents any decline in the price of teas, and the market is now fully two dollars per picul higher than last month,

**Town of Port Arthur.**

\$75,000.00 DEBENTURES FOR ELECTRIC STREET RAILWAY PURPOSES.

SEALED TENDERS will be received by the undersigned, up to Saturday, the 16th day of July, 1892, for the purchase of the whole or any part of the above issue of Debentures, of the Town of Port Arthur. The Debentures are issued in amounts of \$1,000.00 each for a period of 30 years, bearing interest at the rate of FIVE per cent. per annum, payable half yearly.

Further particulars may be had on application to

W. H. LANCWORTHY,  
Town Clerk.

Corporation Offices, Port Arthur, June 16th, 1892.

while compared with previous season, prices are six or seven dollars per picul over same time last year. The fact is now established that the first crop will show a shortage of about 20 per cent. as compared with last season, but this is due almost entirely to the absence of low grades, which were very plentiful in last year's first crop. As the season progresses, the inferiority of the crop becomes more apparent, the leaf being of so different a character, that it is almost impossible to match any given sample of last year's tea in style and color, though in cup, some of them are very attractive, and so make up for poor appearance. Second crop is expected here about the middle of the month, and promises to be of good quality, but there is still a large quantity of the first crop teas to come forward." There is a good demand for sugar and as the preserving season advances reports may be yet more cheerful. Prices are unchanged at the refineries. Advices from Aden report an advancing market for Mocha coffee. The local market is steady. It is said that

Bank Statement to Govt. Month ending May 31, '92.	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'no's 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	\$1,700,000	10	\$1,473,327	\$31,821	.....	\$4,842,889
2 Commerce	6,000,000	6,000,000	6,000,000	1,000,000	7	2,623,844	33,816	128,822	5,392,557
3 Dominion	1,500,000	1,500,000	1,500,000	1,400,000	10	971,644	26,482	.....	5,278,911
4 Ontario	1,500,000	1,500,000	1,500,000	315,000	7	886,491	19,962	2,214	1,624,666
5 Standard	2,000,000	1,000,000	1,000,000	525,000	8	630,571	21,181	3,014	1,714,613
6 Imperial	2,000,000	1,963,600	1,94,007	1,020,292	8	1,238,410	34,862	232,429	2,750,117
7 Traders	1,000,000	604,400	604,400	55,000	6	523,505	.....	52,936	829,448
8 Hamilton	1,250,000	1,250,000	1,250,000	65,000	8	928,114	20,147	.....	1,271,218
9 Ottawa	1,500,000	1,494,100	1,238,934	601,545	8	785,251	16,347	193,177	850,965
10 Western	1,000,000	500,000	360,000	80,000	7	281,750	.....	.....	155,468
Total, Ontario	19,750,000	17,812,100	17,393,939	7,346,837	.....	10,412,897	204,607	619,940	22,410,842
11 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	4,847,531	1,804,012	391,547	12,952,196
12 British North America	4,866,666	4,866,666	4,866,666	1,289,866	7 1/2	1,149,429	1,879	14,000	4,603,614
13 Du Peuple	1,200,000	1,200,000	1,200,000	490,000	6	779,594	6,387	173,318	1,299,913
14 Jacques-Cartier	500,000	500,000	500,000	175,000	7	408,813	19,887	61,000	631,957
15 Villo-Mario	500,000	500,000	479,250	.....	6	461,390	18,932	.....	190,263
16 D'Hoeholaga	1,000,000	710,100	710,100	200,000	6	526,139	19,916	31,490	612,939
17 Molsons	2,000,000	2,000,000	2,000,000	1,100,000	8	1,493,890	41,778	27,521	2,092,937
18 Merchants	6,000,000	5,799,200	5,799,200	2,635,000	7	2,731,797	222,460	11,154	3,394,578
19 National	1,200,000	1,200,000	1,200,000	.....	8	718,805	2,845	17,500	688,617
20 Quebec	3,000,000	2,500,000	2,500,000	550,000	7	570,862	11,351	7,517	4,330,493
21 Union	1,200,000	1,200,000	1,200,000	225,000	6	875,914	5,684	372,672	1,680,402
22 St. Jean	1,000,000	500,000	554,732	.....	4	48,701	.....	49,776	6,105
23 St. Hyacinthe	1,000,000	504,500	395,665	15,000	6	214,947	.....	18,360	73,270
24 Eastern Townships	1,500,000	1,500,000	1,487,582	600,000	7	756,893	.....	23,248	471,221
Total, Quebec	36,966,666	34,980,766	34,593,255	13,269,666	.....	16,481,705	1,976,379	1,127,610	82,360,384
25 Nova Scotia	1,500,000	1,500,000	1,500,000	1,000,000	8	1,100,181	310,408	.....	1,090,270
26 Merchants of Halifax	1,500,000	1,100,000	1,100,000	450,000	6	915,458	101,797	.....	1,057,679
27 Peoples	800,000	700,000	700,000	115,000	6	487,325	4,692	.....	226,153
28 Union	500,000	500,000	500,000	110,000	6	222,091	6,082	.....	353,140
29 Halifax B. Co.	1,000,000	500,000	500,000	210,000	6	445,837	19,325	.....	362,380
30 Yarmouth	300,000	300,000	300,000	60,000	6	60,567	12,124	.....	79,310
31 Exchange	280,000	280,000	243,783	30,000	6	51,626	.....	.....	58,824
32 Commercial, Windsor	500,000	500,000	260,000	71,000	6	94,897	9,345	.....	57,836
Total, Nova Scotia	6,380,000	5,380,000	5,109,784	2,046,000	.....	3,387,965	463,773	.....	3,278,614
33 New Brunswick	500,000	500,000	500,000	500,000	12	467,984	2,855	.....	570,642
34 People's	180,000	180,000	180,000	105,000	8	143,611	9,250	.....	45,053
35 St. Stephen's	200,000	200,000	200,000	45,000	6	111,635	19,610	.....	85,103
Total, N. B.	880,000	880,000	880,000	650,000	.....	723,357	49,715	.....	700,798
36 Commercial, Man.	2,000,000	740,500	552,450	50,000	7	292,420	.....	182,350	666,686
37 Brit. Col.	9,733,333	2,920,000	2,920,000	1,191,430	6	3,909,045	291,165	681,282	2,362,954
38 Summerside, P. E. I.	48,666	48,666	48,666	5,113	6	28,819	.....	.....	21,292
39 Merchants, P. E. I.	200,000	146,000	146,000	40,000	8	113,996	.....	1,000	100,711
Grand Total	75,958,685	62,968,932	61,554,098	24,599,046	.....	31,383,218	2,990,639	2,614,352	61,921,281

BANKS.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secu'd	Deposits payable on demand after notice or fixed day by other banks in Can	Balances Due other Banks in Canada.	Balances Due othrs. or agts. not in Canada.	Balances Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto	\$2,942,719	.....	\$237,027	\$17,765	\$9,074	.....	\$100,130	\$9,654,754
2 Commerce	10,158,031	.....	289,956	5,944	10,897	.....	211,249	20,243,956
3 Dominion	6,098,462	.....	51,100	679	.....	.....	.....	10,279,991
4 Ontario	3,334,023	.....	.....	.....	.....	.....	.....	6,016,864
5 Standard	2,744,978	.....	.....	990	.....	.....	4,339	6,139,688
6 Imperial	5,035,616	.....	.....	2,243	.....	.....	.....	9,343,679
7 Traders	1,685,019	.....	.....	7,100	.....	.....	.....	3,369,114
8 Hamilton	3,398,211	.....	42,042	.....	.....	.....	.....	5,935,176
9 Ottawa	2,444,457	.....	680	.....	.....	.....	.....	4,322,230
10 Western	937,640	.....	.....	1,419	17,952	.....	2,020	1,396,240
Total, Ontario	39,779,156	.....	617,815	32,140	37,933	.....	1,264,887	75,696,781
11 Montreal	11,625,460	.....	898,941	1,271	.....	.....	98,164	32,359,124
12 British North America	6,924,933	.....	45,056	21,493	16,032	.....	30	10,277,463
13 Du Peuple	2,928,755	.....	.....	6,802	.....	.....	8,270	5,255,466
14 Jacques-Cartier	1,458,455	.....	.....	3,480	.....	.....	19,233	2,610,833
15 Villo-Mario	570,096	.....	.....	.....	527	.....	.....	1,156,777
16 D'Hoeholaga	1,443,288	.....	3,340	.....	.....	.....	40,438	2,678,542
17 Molsons	3,830,300	.....	187,832	5,975	34,987	.....	217,126	10,393,433
18 Merchants	6,355,026	.....	720,037	27,695	.....	.....	334,798	13,943,188
19 National	1,261,589	.....	12,702	36,065	325	.....	12,562	2,751,015
20 Quebec	1,515,119	.....	31,034	2,145	.....	.....	159,064	6,627,606
21 Union	2,683,876	.....	148,611	.....	2,883	.....	20,455	5,190,498
22 St. Jean	28,131	.....	.....	.....	.....	.....	1,922	131,642
23 St. Hyacinthe	547,504	.....	.....	.....	.....	.....	.....	852,083
24 Eastern Townships	1,989,623	.....	.....	.....	.....	.....	54,818	3,319,566
Total, Que.	43,163,105	.....	1,997,603	104,923	54,764	.....	388,149	97,553,176
25 Nova Scotia	4,394,638	.....	17,915	995	59,460	.....	2,592	7,143,412
26 Merchants of Halifax	2,640,562	.....	197,523	.....	1,206	.....	146	5,089,834
27 Peoples	755,951	.....	32,578	.....	.....	.....	571	1,486,670
28 Union	543,779	.....	5,023	.....	2,120	.....	16,546	1,382,332
29 Halifax B. Co.	1,557,847	.....	.....	.....	.....	.....	3,564	2,389,555
30 Yarmouth	454,794	.....	10,571	.....	.....	.....	.....	647,369
31 Exchange	114,879	.....	.....	.....	.....	.....	836	326,167
32 Commercial, Windsor	210,450	.....	1,504	.....	.....	.....	414	374,471
Total, Nova Scotia	10,672,900	.....	265,115	988	62,786	.....	24,669	18,719,310
33 New Brunswick	1,128,154	.....	58,633	.....	.....	.....	.....	2,246,270
34 People's	122,170	.....	44,060	.....	.....	.....	.....	354,217
35 St. Stephen's	65,368	35,000	.....	582	6,631	.....	313	354,294
Total, New Brunswick	1,346,692	35,000	1,2693	582	6,631	.....	313	2,961,781
36 Commercial, Manitoba	154,952	125,000	.....	2,093	.....	.....	858	1,374,362
37 British Col.	335,752	.....	60,959	.....	7,747	.....	.....	6,371,630
38 Summerside, P. E. I.	30,683	.....	.....	.....	.....	.....	2,195	81,990
39 Merchants, P. E. I.	35,608	.....	2,389	.....	.....	.....	.....	254,265
Grand Total	95,617,848	160,000	3,037,074	144,726	169,841	4,398,444	728,725	203,016,245

Return of Bank British North America includes Canadian business only. Imperial Bank bonus 1 per cent. equal in all to a dividend of 9 p. c. per annum. Bank of British Columbia bonus of 3 per cent. equal in all to a dividend of 9 per cent. per annum. Dominion Bank bonus of 1 per cent. equal in all to a dividend of 11 per cent. per annum.

now Formosa teas at New York are, under test, showing quality that many of the trade consider an improvement over last year. A late sugar cable from London reports; cane quiet; Java, 15s. 3d.; refining, 13s 6d.; beet, dull and lower; June and July, 13s. At the Spas cargo sale of Barbadoes molasses the auctioneer stated that 550 puncheons had already been sold, leaving 450 to be disposed of. The terms were net cash 10 days and immediate delivery. Fifty barrels and 50 tierces were knocked down at 32½c, in addition to the sales above mentioned.

HIDES AND TALLOW.—The market is quiet at \$5.00 for No. 1 green Calf skins easier at 5c. Tallow unchanged at quotations given elsewhere

IRON AND HARDWARE.—The English market for tin has been irregular owing to speculative operations, but the local price is still 24c @25c for block tin. There is no change in tin plates and none in pig iron on spot. Warrants recently declined abroad from 41s 9d@41s 4d, while Middlesboro iron went up 2s within the week. The market is in a most unsettled state, but there are believed to be strong influences at work for an advance. The arrivals have been about as usual for the season. Dealers state that there is no great demand, buyers only taking iron for actual wants. The western men have not been buying much and the higher basis of freight rates



BANKS. ASSETS.	Specie.	Domin'n Notes	Deposits with Gov't. for note circ.	Notes & Cheq. on other bks	Loans to othr bks. in Can. secured	Dep. pay.	Bal. due	Bal. due	Due from	Dom. Gr.	Prov'l or	Can. Brit.	Call Loans
						on demand fixed day with bks. in Can.	from bks. in daily exch'ngs.	from bks. not in Canada.	Bks or Ag in U. K.	Deb. or Stock.	Pub. Sec's not Can.	and other Railway Securities.	on Bonds and Stocks
1 Toronto	\$ 349,246	\$815,844	\$37,141	\$ 232,354	.....	\$30,084	\$ 1,280	\$842,226	36,568	.....	.....	.....	\$ 767,739
2 Commerce	437,129	7,518,888	67,539	840,053	.....	107,965	4,170	2,959,133	.....	\$ 158,436	1,397,148	.....	1,948,930
3 Dominion	209,161	412,502	37,500	897,523	.....	280,752	.....	1,108,980	.....	.....	347,810	1,273,299	1,968,824
4 Ontario	157,778	451,540	25,524	247,893	.....	90,135	5,840	1,40,958	.....	106,545	219,718	.....	246,275
5 Standard	146,176	287,821	17,524	170,742	.....	118,968	45,019	139,635	.....	148,666	766,927	.....	1,055,071
6 Imperial	316,062	733,249	32,002	251,141	.....	441,342	2,242	273,072	223,514	174,868	1,007,674	137,630	953,902
7 Traders	80,553	222,704	12,500	125,642	.....	65,307	.....	3,420	.....	302,560	.....	.....	89,553
8 Hamilton	167,624	490,988	24,794	118,798	.....	74,607	123	129,626	.....	321,270	303,917	.....	177,944
9 Ottawa	119,392	127,315	19,300	103,300	.....	70,322	1	227,491	.....	172,300	.....	.....	75,000
10 Western	37,039	28,986	7,237	20,302	.....	407,155	24,785	1,753	83,170	25,000	.....	.....	.....
Total, Ont.	2,020,607	4,296,527	279,361	2,557,785	.....	1,677,685	82,960	5,828,274	299,352	1,469,645	4,129,32	1,594,232	7,213,038
11 Montreal	1,845,648	2,002,825	135,000	1,156,034	35,000	794	39,555	10,341,631	307,483	540,000	710,275	3,141,690	283,740
12 B. N. A.	298,794	518,355	31,389	354,799	.....	5,296	24,572	682,888	.....	.....	.....	.....	116,500
13 Du Peuple	67,542	356,935	15,373	197,824	.....	.....	.....	10,653	65,810	.....	.....	.....	437,815
14 Jacq. Cartier	36,990	108,913	10,235	159,716	.....	.....	.....	16,251	36,044	.....	.....	.....	281,826
15 Ville Marie	20,470	51,359	10,000	76,401	.....	.....	.....	2,699	4,405	.....	600	.....	4,084
16 D'Hochelega	54,413	192,364	13,952	133,549	.....	8,949	7,522	100,654	12,909	.....	.....	.....	397,100
17 Molsons	220,952	656,478	48,500	411,444	.....	91,200	72,558	101,980	.....	104,375	324,372	556,425	189,169
18 Merchants	305,558	553,461	70,000	601,231	125,000	69,892	6,354	631,794	.....	789,981	64,300	.....	1,648,538
19 Nationale	66,982	88,630	15,020	219,287	.....	145,292	8,940	61,454	.....	35,000	.....	.....	361,705
20 Quebec	86,949	476,712	14,857	183,237	.....	4,239	5	81,233	.....	148,433	564,473	72,538	2,651,989
21 Union	35,821	386,911	24,650	213,222	.....	27,633	.....	74,172	.....	.....	.....	.....	.....
22 St. Jean	2,746	3,034	1,070	1,878	.....	31,184	.....	15,572	.....	.....	.....	.....	81,757
23 St. Hyacinthe	13,900	24,639	5,014	18,645	.....	75,346	5,614	59,332	.....	.....	.....	.....	82,000
24 E. Townships	110,917	95,953	19,705	29,867	.....	137,292	4,841	148,527	.....	13,000	.....	.....	.....
Total, Que.	3,165,885	5,526,673	412,295	3,757,174	160,000	835,806	199,346	12,375,240	357,492	1,610,789	1,464,420	3,893,513	6,395,721
25 Nova Scotia	259,892	332,114	31,942	321,426	.....	97,774	336	321,475	.....	.....	547,917	949,102	1,048,877
26 Merchants	165,185	303,340	25,193	145,627	.....	50,304	.....	163,058	.....	15,000	379,800	132,000	467,201
27 People's Bk.	39,553	64,939	10,417	39,518	.....	33,851	.....	21,278	23,975	.....	.....	.....	.....
28 Union	24,919	87,540	12,500	51,727	.....	55,822	.....	4,689	.....	1,000	.....	.....	.....
29 Halifax B. Co.	26,054	181,341	12,010	36,663	.....	30,801	1,776	70,463	9,418	.....	.....	.....	.....
30 Yarmouth	22,366	2,372	18,259	8,212	.....	8,212	.....	112,420	16,197	19,200	.....	71,400	.....
31 Exchange	5,181	5,061	1,353	2,762	.....	67,060	.....	48,565	.....	.....	.....	85,000	.....
32 Com'l W' d'or	13,297	14,757	2,530	8,759	.....	66,845	.....	12,582	.....	2,698	.....	.....	.....
Total, N. S.	555,937	1,009,045	93,319	624,631	.....	410,469	2,112	754,483	52,288	35,200	1,266,717	1,081,102	1,532,168
33 N. Brunswick	101,802	144,445	11,737	36,993	.....	78,814	.....	528,495	827	.....	.....	122,005	118,366
34 Peoples	7,210	17,780	3,617	3,617	.....	3,672	.....	11,255	3,504	.....	1,500	.....	34,163
35 St. Stephen's	10,936	7,700	2,945	2,865	.....	20,219	.....	12,723	1,910	.....	.....	38,250	.....
Total, N. B.	119,948	169,925	18,169	43,474	.....	102,705	.....	552,483	5,941	.....	1,500	160,284	152,469
36 Com. B. Man.	7,514	19,397	8,757	46,650	.....	91,230	402	7,430	586	.....	.....	.....	.....
37 Bank B. C.	341,438	236,712	25,312	44,988	.....	46,395	19,020	43,337	8,879	.....	.....	.....	.....
38 Sum' P. E. I.	732	5,118	891	3,088	.....	8,973	.....	2,692	27	.....	.....	.....	.....
39 Mr't. P. E. I.	11,017	10,861	3,852	6,183	.....	5,099	.....	5,623	3,838	.....	5,500	.....	.....
Gr. Total.	6,223,078	11,274,188	846,927	7,039,973	160,000	3,178,369	303,841	19,572,562	728,373	3,055,634	6,867,467	6,669,111	15,393,396

BANKS. Assets con'd	Current Loans.	Loans to Dom Govt.	Loans Prov. Govts.	Overdue Debts.	R.E. beside Bk. premises.	M'tg's on Bank.	Bank Premis's.	Other Assets.	Total Assets.	Liab't's of Direct'rs & their firms.	Average specie for m'nth	Average of Dom. Notes dur. month	Greatest amount of Notes in circulat'n dur'g mth.
1 Toronto	\$10,125,148	.....	.....	\$ 3,065	\$6,215	.....	\$120,000	.....	\$13,623,641	142,959	345,560	683,764	\$1,518,300
2 Commerce	17,595,077	.....	.....	110,705	13,070	185,336	659,078	74,624	27,265,545	418,116	420,000	777,000	2,698,000
3 Dominion	6,930,634	.....	.....	88,340	17,519	.....	243,326	5,803	13,321,069	427,000	209,000	488,000	1,014,000
4 Ontario	5,848,460	.....	.....	54,080	100,070	39,830	104,766	1,496	7,991,601	469,326	156,400	299,100	918,400
5 Standard	8,749,119	.....	.....	7,528	22,395	.....	90,000	29,428	6,794,463	169,364	145,431	263,472	678,551
6 Imperial	7,498,555	.....	.....	29,808	63,478	98,522	223,000	12,170	12,505,788	327,971	217,300	575,000	1,361,597
7 Traders	3,127,710	.....	.....	.....	333	.....	1,012	14,413	4,055,449	54,869	31,000	159,000	539,000
8 Hamilton	5,840,887	.....	.....	48,316	6,708	13,200	211,216	49,623	7,279,646	67,452	166,712	320,316	928,104
9 Ottawa	5,247,512	.....	.....	21,452	25,820	2,945	61,582	.....	6,353,841	37,136	117,957	130,577	863,899
10 Western	1,256,093	.....	.....	5,780	.....	.....	.....	6,137	1,853,540	23,062	37,034	80,098	286,420
Total, Ont.	67,213,203	.....	.....	363,913	255,275	340,845	1,774,38	197,121	101,642,983	2,237,237	1,896,394	3,725,797	10,826,071
11 Montreal	23,453,734	1,216,666	.....	445,874	7,380	39,277	600,000	487,343	51,789,921	650,000	1,829,000	2,720,000	5,011,755
12 B. N. A.	3,891,432	.....	\$ 238,375	246,591	17,666	.....	200,000	23,562	12,619,672	.....	304,863	608,205	1,168,156
13 Du Peuple	5,509,948	.....	.....	44,728	84,242	86,201	66,760	6,733	6,954,075	230,625	61,763	412,735	818,730
14 Jacq. Cartier	2,239,881	.....	.....	6,297	106,229	67,162	82,415	122,008	3,301,118	158,813	35,581	61,760	480,892
15 Ville Marie	1,032,840	.....	.....	78,076	48,181	19,036	22,000	332,934	1,043,514	90,865	20,493	19,521	383,560
16 D'Hochelega	2,000,931	5,000	.....	64,672	48,614	37,630	.....	24,633	5,916,865	112,555	66,309	152,305	557,325
17 Molsons	10,633,022	.....	.....	126,670	55,765	1,142	190,000	13,401	11,801,386	96,400	217,415	568,027	1,372,198
18 Merchants	10,584,456	.....	.....	127,238	20,977	71,047	508,173	72,938	22,456,921	90,549	311,000	462,000	2,808,000
19 Nationale	2,725,062	.....	.....	41,354	54,557	4,191	141,104	45,469	4,033,722	132,000	75,000	100,000	718,800
20 Quebec	5,436,089	.....	.....	96,118	18,899	21,030	162,173	25,969	9,762,803	.....	82,826	495,152	1,606,909
21 Union	5,594,475	.....	.....	63,229	23,734	.....	187,300	143,655	6,780,412	222,286	33,111	118,696	875,914
22 St. Jean	203,367	.....	.....	37,579	.....	9,023	.....	6,476	397,104	.....	2,650	3,500	62,690
23 St. Hyacinthe	825,722	.....	.....	58,619	23,261	6,498	15,743	6,664	1,216,935	59,566	13,342	19,013	225,707
24 E. Townships	4,367,163	.....	.....	101,643	41,922	75,978	101,000	34,021	5,507,843	183,752	110,363	94,520	768,480
Total, Que.	65,958,148	1,216,666	238,375	1,507,286	731,887	438,185	2,276,668	1,252,730	143,662,332	2,943,534	3,152,715	5,816,524	16,088,214
25 Nova Scotia	5,549,203	.....	68,295	33,393	12,467	20,747	86,579	20,291	9,717,270	114,382	282,718	306,475	1,121,142
26 Merchants													

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It is conceded by a rival company that the Buffalo Boiler combines most of their Best Principles, and we admit this, and are also prepared to prove that "The Buffalo Boiler" has original and valuable improvements to be found in no other sorts. We can furnish strong testimonials from numerous users of the boiler in its favor, and have never had a failure.

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ARCHITECTURAL IRON WORK  
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Raysborough - Hamilton, Bermuda;  
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state that there is no accumulation of stock and the undertone is steady. Prospects of a good fall business have put them in better spirits. Travellers for the boot and shoe factories have done well on fall orders and next month will doubtless show increased activity all round.

**Oils**—Market has been quiet and easy for Lower ports fish oils to arrive. Spirits of turpentine lower at 47c@48c.

**PROVISIONS AND EGGS**—The market is steady with a fair demand for Canada short cut pork at \$16.50@16.75. Western short cut, \$17@17.50, and western mess \$14.50@15. Hams 10 1/2c@11c, and bacon 9 1/2c@10c. Canada lard \$10@10c, and common refined 7c@7 1/2c. In

the west provisions have been active and The Receipts of lugs have been light. There is a good consumptive demand for firms, but less disposition shown to invest in barreled pork. The prospects do not favor a large corn crop, and if the crop turns out small the packing business of next winter and spring will be reduced.

**Wool**—The local market is quiet and about steady. At the opening of the week's sales in London 15,673 bales of average quality offered and attendance was small. Crossbreds were eagerly bought. Thus far 4,000 bales have been taken for the States. Cape of Good Hope and Natal: sales of scoured at 1s 1d@1s 2 1/2d, and of greasy at 6 1/2d@6 1/4d.

Price List on Application.

**VILLADERE CLIPPERS.**

Manufacturers' Agents,  
**PAINCHAUD, SQUIRE & CO.,**  
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### THE GREAT SELLERS IN OUR PORT WINES

Are the following grades:  
Our Old Reserve Port at \$2 per bottle, \$9.50 per gallon, \$20 per dozen.  
Our E.P. No. 3 Extra Particular Old at \$1.50 per bottle, \$8 per gallon and \$17 per dozen.  
Our Four Diamond Choice Old Delicate at \$1.25 per bottle, \$6 per gallon, \$13 per dozen.  
And in especial demand is our  
No. 10 Very Superior Rich Old Wine at \$1 per bottle, \$4.50 per gallon, \$10 per dozen.  
**FRASER, VIGER & CO.**

### THE GREAT SELLERS IN OUR SHERRY WINES

Are the following grades:  
Our O.E.G. Old English Gentleman, the best we have at present, \$2 per bottle, \$10 per gallon, \$21 per dozen.  
Our Club Sherry, Pearnin's Superior Rich Pale Wine, \$1.50 per bottle, \$8 per gallon, \$17 per dozen.  
Our Very Fine t. Vino de Pasto (Wine for Meals), at \$1.50 per bottle, \$8 per gallon, \$17 per dozen.  
Our F.O. Fine Oloroso, Magnificent Dinner Sherry, \$1.25 per bottle, \$6 per gallon, \$13 per dozen.  
And in especial demand are the two grades  
Our S.D. Superior Rich Pale Dinner Sherry and our S.D. Dry Light Amontillado, very dry and delicate both at \$1 per bottle, \$4.50 per gallon, \$10 per dozen.  
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### BURGUNDY WINES.

A stock beyond compare.

**SPARKLING BURGUNDIES.**

	Case of 12 bots.	Case of 24 bots.
	quarts.	pints.
Sparkling Burgundy (White).....	\$15 00	\$17 00
Sparkling Beaune.....	18 00	20 00
Sparkling Chambertin.....	23 00	25 00
Cell de Perdreix Sparkling.....	21 00	23 00

**STILL BURGUNDY, F. V. & CO.**

Beaujolais.....	\$8 50	\$8 50
Macon.....	9 00	10 00
Beaune.....	9 50	10 50
Vo'nay.....	11 00	12 00
Pomard.....	11 50	12 00
Nuits.....	18 00	19 00
Chambertin.....	21 00	22 00
Chablis.....	10 50	11 50
Chab's Superieure.....	12 50	13 00

**FRASER, VIGER & CO.,**  
Family Grocers & Wine Merchants  
199 St. James Street,  
MONTREAL.

TORONTO WHOLESALE TRADE.  
Toronto, June 29, '92.

There is a quiet trade prevailing in wholesale circles, and the general tone of the markets is firm. The heavy rains have caused some anxiety about crops, but the latest report of the Ontario bureau is favorable to a good yield. Spring grains are rather backward, but there is lots of time, and prospects of better weather. There are few business failures, and the general outlook is assuring. Money is easy, with call loans quoted at 4 to 4 1-2 per cent. Prime discounts are 6 to 7 per cent. Payments are fairly well met. The volume of business on the Stock Exchange is small, while local Securities are firm. Dominion Bank sold up to 266, Imperial to 187 1-4, Hamilton at 176 1-2, Standard at 166, Commerce at 141, Ontario at 116, while Montreal is quoted at 222 bid, Merchants 150 bid and Molsous 164 1-4 bid. Commercial

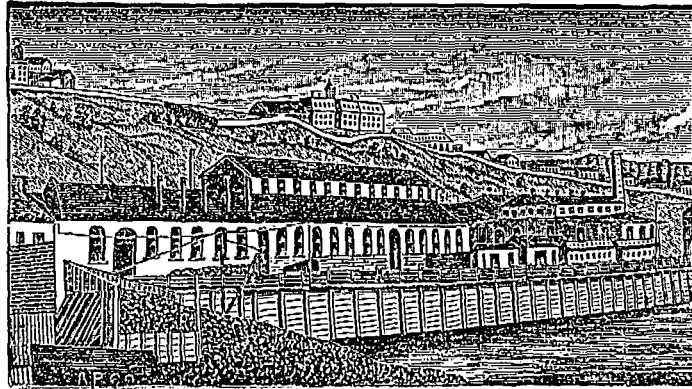
TELEPHONE 504.

ESTABLISHED 1864.

# CARRIER, LAINÉ & CO.,

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

Founders, Machinists  
AND  
BOILER MAKERS,  
Commercial Street  
LEVIS, P.Q.



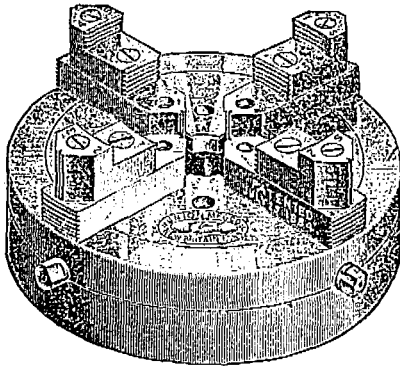
Marine Engines and  
Boilers.  
Stationary Engines &  
Boilers.  
Flour and Saw-Mill  
Machinery.  
House and Bridge  
Girders.

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

## UNION MANUFACTURING COMPANY, NEW BRITAIN, CONN.

WAREHOUSE, 103 CHAMBERS ST., NEW YORK.

Manufacturers of Combination Chucks, Universal Chucks, Independent Chucks, Combination Reversible Jaw Chucks, Car Wheel Chucks, Drill Chucks, &c.

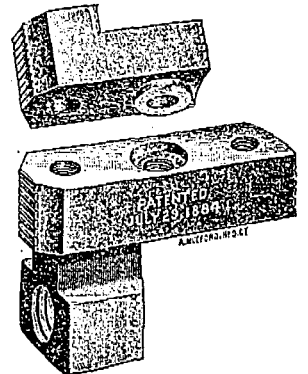


### UNION CHUCK NO. 21.

Combination with Reversible  
Jaws.

ALSO

Showing Sectional Cut of Jaw.



*We guarantee our Chucks in every particular.*

Write for Catalogue and Price List.

Sole manufacturers of SKINNER'S PATENT COMBINATION CHUCK under the Original Patent.

## Real Estate Exchange

**NOLAN & BONNER,**  
ACCOUNTANTS,

INSURANCE and FINANCIAL AGENTS,

Loans and Investments, Private Estates  
and Trusts administered.

246 ST. JAMES STREET,

Ottawa Building, Room No. 6. MONTREAL  
Telephone No. 9366.

M. F. NOLAN. A. W. BONNER.

Cable sold at 155 1-2, Northwest Land at 77 1-4, Ontario and Qu'Appelle at 56, C. P. R. at 90, Consumers' Gas at 186, Dominion Telegraph at 100, and Western Assurance at 150, British America 92 bid. Loan company issues in fair demand and firm, London and Canadian higher at 131 bid. Farmers wanted at 125, Building and Loan at 107, Western Canada at 170xd, Canada Permanent at 199xd, and Canada Landed at 133xd.

Butter.—Receipts are fair and prices steady. The best tub and pound rolls job at 16c per lb, medium butter at 12c to 13c, and inferior at 10c. Eggs are rather firmer, with case lots at 11c to 11 1-2c per dozen. Cheese is dull at 9 1-2c to 10c in a jobbing way.

Dressed Hogs.—A few lots sold to butchers at \$6.00 to \$6.50.

Flour and Grain.—Flour is very dull, with prices nominal. Straight roller nominal at \$3.50 to \$3.60, extras at \$3.35 to \$3.40, and Ontario patents at \$3.85 to \$4.25. Bran dull at \$11.00 to \$11.50 on track, and shorts \$13. Oatmeal quoted at \$3.50. Wheat dull and heavy; sales of straight



## WORLD'S COLUMBIAN EXPOSITION CHICAGO, 1893.

The Government of the Dominion of Canada has accepted the invitation of the Government of the United States to take part in the World's Columbian Exposition, to be held in Chicago from 1st May to 31st October, 1893. As it is important that a very full display of Canadian products be made on that occasion, a general invitation is extended to Canadian producers and manufacturers in agriculture, horticulture, products of forests, fisheries, minerals, machinery, manufactures, arts, etc., to assist in bringing together such a display of the natural resources and industrial products of Canada as will be a credit to the country.

An Executive Commissioner in Canada has been appointed, who will have the general charge of the exhibits and the allotment of space, and the several Provincial Governments have been invited to co-operate with the view of making the exhibition as complete and satisfactory as possible.

The Dominion Government will pay the transport of exhibits going and returning, and for the packing of articles sent.

Entries must be made not later than 31st July. The reception of articles at the Exposition buildings will commence 1st November, 1892, and all exhibits, excepting Live Stock, must be in place by 1st April, 1893.

Forms of application for space and general information can be obtained on applying by letter, post free, to the undersigned.

WM. SAUNDERS,  
Executive Commissioner for Canada.

Department of Agriculture,  
Ottawa, 26th April, 1892.

## DRUMMOND, McCALL Pipe Foundry Co.

(LIMITED)

MANUFACTURERS

Cast-Iron Water and  
Gas Pipes,

NEW YORK LIFE INS. BUILDING  
MONTREAL.

WORKS: - - LACHINE, QUE.

white at 77 1-2c outside west, and of spring at 76 1-2c to 77c on the Midland. No. 1 Manitoba hard is nominal at \$1.02 to \$1.03, No. 2 hard at 94c, No. 3 hard at 84c. No. 1 regular at 68c and No. 2 regular at 58c to 60c, all North Bay. Barley dull with heavy No. 3 quoted at 37c outside. Oats easier, selling at 32c on track. Peas are quoted at 58c and 59c outside and corn at 52 to 53.

Groceries.—There is a fair trade. The feature is the demand for canned salmon, which is scarce and firmer, or \$1.45 to \$1.80, according to quality. Granulated sugars unchanged at 4 1-2c, and yellow at 3 1-4 to 4 1-8c, according to quality. Teas and coffees in fair demand.

Hardware.—Business is fair, with values as a whole unchanged.

Hides and Skins.—Hides dull, with cured selling at 5c. No. 1 green are worth 4 1-2c. No. 2, 3 1-2c and No. 3, 2 1-2c. Calfskins, 5c to 7c. Lambskins, 30c. to 35c and pelts 20c. Tallow sells at 5 1-4 to 5 1-2c, and dealers pay 5c.

Live Stock.—Cattle are unchanged, with



**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), 304,500  
Resources Over 1,108,402  
Deposit with Dom. Gov't, - 57,000

**THE BONUS SYSTEM**

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

**\$840,000.00** have been paid in Claims to Employers.

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

Bankers, - THE BANK OF MONTREAL.

**HEAD OFFICE:**

Y. M. C. A. Building, Dominion Square,  
**MONTREAL**

**EDWARD RAWLINGS,**

Vice-Pres. and Managing Director.

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

shippers at 4 3-4 to 5 1-4c. The best butchers bring 4 1-4 to 4 1-2c and inferior 3c to 3 1-2c, Sheep for export, 4c per lb., and spring lambs \$3.50 to \$5.00 per head.

Provisions.—There is a little better demand with prices firm. Long clear bacon jobs at 7 1-2 to 7 3-4c; bellies and backs at 10 to 10 1-2c and roll at 8 1-2c. Hams smoked, 10 1-2 to 11c. Mess Pork, American, \$14; Canadian, \$15; do. short cut, \$16. Lard, 9 1-2 to 10 1-4c. Hops dull at 19 to 21c and beans 90c to \$1.00.

Wool.—New selected fleece is offering more freely and brings 17 to 17 1-2c. Pulled wools dull, with supers quoted at 22 to 22 1-2c, and extras at 26 to 26 1-2c.

**OUR GREAT SUBURBAN HOTEL.**

The Iroquois Hotel on Mount St. Hilaire opened on the 11th inst. under new management. The necessity felt for an experienced hotel man at this fine summer resort for some years past led the principal shareholders, who are also largely interested in the Windsor Hotel, Montreal, to choose Mr. H. S. Dunning, for many years connected with the management of the latter, to conduct the Iroquois during the season. The new wing, containing upwards of twenty apartments, which are all handsomely furnished, cannot fail to add to the comfort of guests and it is to be hoped to the revenue of the Company. The engraving herewith affords some idea of the handsome and spacious gallery which overlooks a beautiful and extensive valley to the south-east. The lake, only a few minutes' walk from the hotel, is nearly surrounded by the mountains. This lovely sheet of water is as clear as crystal, abounds with fish, and there are boats in plenty for the guests. The winding pathway to the hermitage on the summit of Mt. St. Hilaire is safe for foot passengers and equestrians. People who have never visited the spot—it is only an hour from Montreal—can form but a faint idea of its singular beauty from any description. All who have seen both admit that the Iroquois and its surroundings have no rival on Lake Champlain or Lake George. The hotel is first-class and rates are moderate. Everyone visiting Montreal should not miss a trip to the Iroquois at St. Hilaire.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Mo.	Dates of Dividends.	Per Cent Prices July 1.	Cash value per Sh
Brit. North America	\$ 2431	\$4,866,666	4,866,666	1,289,666	31	April	152	870 2
Can. Bank Commerce	50	6,000,000	6,000,000	1,001,000	31	June	140	701 00
Commercial, Manitoba	200	587,200	516,950	60,000	31	2 May	100	400 00
Commercial, Nfld.	200	896,000	306,500	165,000	41	30 June	100	400 00
Commercial, Windsor	40	600,000	260,000	65,000	3	.....	107 1/2	49 80
Dominion	50	1,500,000	1,500,000	1,350,000	5	1 May	262	131 00
Du Ponds	50	1,200,000	1,200,000	480,000	3	3 Mar	166	58 00
Eastern Townships	60	1,500,000	1,436,584	625,000	3 1/2	2 Jan	140	70 00
Federal	100	1,250,000	1,250,000	in liquid	action	.....	176	176 00
Hamilton	100	1,232,500	1,250,000	650,000	4	1 June	122	122 00
Hochelaga	100	710,100	710,100	200,000	3 1/2	June	187 1/2	187 25
Imperial	100	2,100,000	1,900,000	956,000	1	June	111	27 75
Jacques Cartier	25	500,000	500,000	160,000	1	2 June	150	150 00
Merchants' Can.	100	5,799,200	5,799,200	2,635,000	1	2 June	134	134 00
Merchants, Halifax	100	1,000,000	1,100,000	460,000	1	1 Aug	164 1/2	82 25
Molson	50	2,000,000	2,000,000	1,100,000	4	1 April	221	442 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June	94 1/2	28 35
Nationals	30	1,200,000	1,200,000	.....	2	1 May	249	249 00
New Brunswick	100	500,000	500,000	315,000	6	1 Jan	116	116 00
Ontario	100	1,500,000	1,500,000	691,237	3 1/2	1 June	155	155 00
Ottawa	100	1,484,100	1,237,976	100,000	4	1 Jan	114	22 80
People's of N. B.	40	180,000	180,000	550,000	3 1/2	June	120	120 00
Quebec	100	2,500,000	2,500,000	45,000	2	April	165	82 50
St. Stephen's	100	200,000	200,000	500,000	5	1 June	280	280 00
Standard	50	1,600,000	1,000,000	1,700,000	4	1 Jan	121	60 00
Toronto	100	2,000,000	2,000,000	40,000	3	2 Jan	91	91 00
Union, (Halifax)	50	500,000	500,000	225,000	3 1/2	2 June	100	100 00
Union of Can.	100	1,200,000	1,200,000	80,000	3 1/2	1 April—Oct	99	110 00
Ville Marie	100	370,500	350,000	.....	.....	.....	.....	.....
Western Bank of Can.	100	500,000	360,000	.....	.....	.....	.....	.....
Agri. Sav. and Loan Co.	50	630,000	619,132	58,000	3 1/2	1 Jan	116	116 00
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan	.....	.....
Brit. Mortg. Loan Co.	100	450,000	289,036	52,000	3 1/2	2 July	107 xd	26 75
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan	62 1/2	62 50
Canada Cotton Co.	100	2,000,000	2,000,000	.....	.....	May	137	137 00
Can. Landed & Nat'l Inv't Co	100	1,500,000	683,990	158,000	6	2 Jan	205	205 00
Can. Perm. Loan and Sav.	100	5,000,000	2,600,000	1,562,252	7	1 Jan	122	61 00
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	3	June	120 xd	120 00
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	220,000	3	30 July	95	49 00
Dominion Sav. and Inv. Co.	50	1,000,000	918,250	.....	1 1/2	15 Jan—Qty	124	62 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	4	1 June	138	138 00
Farmer's Loan and Sav. Co.	50	1,077,250	611,490	112,500	3 1/2	2 Jan	128	128 00
Freshold Loan and Sav. Co.	100	2,221,500	1,317,100	629,000	3 1/2	2 Jan	130	130 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	275,000	3 1/2	2 Jan	.....	.....
Home Sav. and Loan Co.	100	750,000	175,000	135,000	5	March—Qty	163	81 50
Hochelaga Cotton Co.	100	2,000,000	1,000,000	47,570	3 1/2	8 Jan	120 xd	120 00
Huron & Lambton Loan Co.	50	500,000	315,039	80,000	3	2 Jan	122	122 00
Imperial Loan and Inv. Co.	100	629,850	625,900	80,000	3	2 Jan	128 1/2	128 00
Landed Banking and Loan	100	700,000	493,000	360,000	4	15 Feb	107	53 25
Lond. & Can. Loan and Ag.	50	5,000,000	700,000	60,000	3 1/2	21 Dec	116	116 00
London Loan Co.	50	679,700	623,650	3,000	3 1/2	2 Jan	110	110 00
Lond. and Ont. Inv. Co.	100	2,452,700	490,540	111,000	3 1/2	1 Jan	111	111 00
Manitoba Inv. Assoc.	100	1,000,000	312,500	.....	4	2 Jan—Qty	140	66 00
Manitoba Loan & Sav.	100	2,000,000	2,000,000	.....	5	15 April	208 1/2	83 40
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	6 May	215	108 00
Montreal City Gas Co.	40	2,000,000	2,000,000	.....	3 qtrly	.....	125	125 00
Montreal Street Ry. Co.	50	600,000	600,000	.....	3 1/2	15 Feb	132	66 00
Montreal Cotton Co.	100	800,000	800,000	185,000	3 1/2	30 June	116	116 00
Montreal Loan and Mortg	50	1,000,000	500,000	400,000	3 1/2	1 Jan	130	65 00
Ont. Indus. Loan and Inv.	100	466,800	314,291	107,000	3 1/2	1 Jan	118	59 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	5,000	3	9 Feb	70 1/2	39 00
People's Loan and Dep. Co.	50	600,000	589,392	.....	3	15 Sept	130	70 25
Real Est. Loan and Deb. Co.	50	800,000	477,209	57,000	4	1 Jan	25	25 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000	.....	2 1/2	1 Feb—Qty	185	92 50
Royal Loan and Sav. Co.	50	500,000	470,000	.....	4	1 Jan	170 xd	87 00
Starr M'fg Co., Halifax	100	200,000	200,000	.....	5	March	134 xd	85 00
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	1 Feb—Qty	.....	.....
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan	.....	.....
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	1 Jan	.....	.....

**RIDDELL & COMMON**  
Chartered Accountants,  
22 ST. JOHN STREET,  
Commissioners for the Canadian Provinces and the State of New York.  
A. F. RIDDELL. W. J. COMMON.  
Bell Telephone 723.

**AUSTIN & HUOT,**  
WAREHOUSEMEN,  
STORAGE, Bond and Free  
Customs and Commission Agents.  
318, 320, 322 St. Paul Street.  
53, 155, 157 Commissioners St. } **MONTREAL.**

**FOUNDRY FACINGS.**  
Guaranteed **BETTER** and **CHEAPER** than the imported article. Send us Sample orders and we will make no charge unless satisfactory.  
**L. COHEN & SON,**  
Office, - - - 36 Prince Street  
Works, - - - 17 Mill Street  
**MONTREAL**

**WM. PARKS & SON**  
(LIMITED)  
**ST. JOHN N.B.**  
Cotton Spinners, Bleachers, Dyers and Manufacturers.  
Cotton Yarns, Carpet Warps, Ball Knitting Cottons, Hosiery Yarns and Yarns, for Manufacturers' use.  
Beau Warps for Woollen Mills, Grey Cottons, Sheetings, Drills and Ducks,  
Sheetings, Shirtings and Stripes.  
Night or Cottonades in plain and Fancy Mixed Patterns.  
The only "Water Twist" Yarn made in Canada.  
**AGENTS:**  
WM. HEWITT, JOHN HALLAM, Toronto, Ont.  
H. A. LAROCHE, Agent for the Province of Quebec, 81 St. Francois Xavier St., Montreal.  
**MILLS:**  
New Brunswick Cotton Mills.  
St. John Cotton Mills.  
**ST. JOHN, N. B.**  
Job Printing of all kinds at the Journal of Commerce.

MONTEREAL WHOLESALE PRICES CURRENT.—THURSDAY, JUNE 30, 1892.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
<b>Beats and Sheeps.</b>												
Brogans.....	\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80			Soda Ash.....	\$ 0.	\$ 0.	
Cobours.....	0 85	1 20	0 85	0 99	0 75	0 80			Soda Bicarb.....	1 75	1 85	
Split Balmorals.....	1 00	1 25	0 85	1 00	0 75	0 80			Sal Soda.....	2 80	2 50	
Kip.....	1 15	1 40	0 90	1 15	0 80	1 00			Concentrated....	2 00	2 25	
Buf.....	1 25	1 90	1 10	1 50	0 90	1 15			<b>Dyestuffs.</b>			
Calf.....	2 00	3 00	0 00	0 00	0 00	0 00			Arochl, con.....	0 27	0 29	
Buf Congress.....	1 25	1 60	1 10	1 50	0 00	0 00			Cutch.....	0 08	0 09	
Calf.....	1 90	3 40	0 00	0 00	0 00	0 00			Ex. Logwood.....	0 10	0 15	
Split boots.....	1 35	2 10	1 25	1 60	0 85	1 15			Chips.....	1 90	2 25	
Kip.....	2 00	2 90	1 50	1 70	1 10	1 40			Indigo (Bengal).....	1 50	1 75	
Calf.....	2 75	3 90	0 00	0 00	0 00	0 00			Madras.....	0 70	1 00	
Felt boots half fox.....	1 60	2 10	0 00	0 00	0 00	0 00			Gambier.....	0 05	0 06	
" full.....	1 80	2 60	0 00	0 00	0 00	0 00			Madder.....	0 14	0 16	
" Sox.....	0 25	0 75	0 00	0 00	0 00	0 00			Sumac.....	70	00	75
<b>Pegged.</b>												
Split Batts.....	0 85	0 85	0 70	0 80	0 40	0 50			<b>Fish.</b>			
Split Balmorals.....	0 80	0 90	0 70	0 85	0 50	0 60			Labrador Herrings, No. 1.....	4 60	0 00	
Kip.....	1 00	1 10	0 75	0 90	0 50	0 65			French Shore, No. 1.....	3 50	3 75	
Buf.....	0 90	1 15	0 80	0 90	0 50	0 65			Sea Trout.....	0 00	0 00	
Pebbled.....	0 90	1 15	0 80	0 90	0 50	0 65			" half brls.....	0 00	0 00	
<b>Machine Sewed.</b>												
Peppled Button.....	1 00	1 20	0 85	0 90	0 50	0 70			Cape Breton Herrings.....	3 75	0 00	
Glazed Buff Button.....	1 00	1 20	0 85	0 90	0 50	0 70			" halves.....	2 00	0 00	
Goat.....	1 50	2 00	1 15	1 50	0 80	1 35			Macquerel, No. 1, kitts.....	0 00	0 00	
Polish Calf.....	1 50	2 00	1 30	1 75	0 90	1 35			" 1 brl.....	0 00	0 00	
French Kid.....	1 85	2 50	1 90	2 50	1 40	1 75			Green Cod, Large.....	5 00	0 00	
									" No. 1.....	4 50	0 00	
									Draft.....	0 09	0 00	
									Dry.....	4 50	0 00	
									Salmon No. 1 brls.....	0 00	0 00	
									" 2.....	0 00	0 00	
									Salmon, No. 1 (tierces).....	0 00	0 00	
									" 2, large.....	0 00	0 00	
									" Brit. Col brls.....	0 00	0 00	
									Boneless Fish.....	0 04	0 05	
									" Cod.....	0 06	0 07	
									<b>Flour.</b>			
									Patent, winter.....	4 80	4 60	
									Patent, spring.....	4 85	4 65	
									Straight roller.....	4 25	4 25	
									Extra.....	3 90	4 00	
									Superfine.....	3 25	3 50	
									City Strong Bakers.....	4 60	0 00	
									Strong Bakers.....	4 50	4 50	
									Outmeal.....	1 90	2 00	
									Bran.....	13 00	14 00	
									Shorts.....	15 00	16 00	
									Mouffe.....	0 00	24 00	

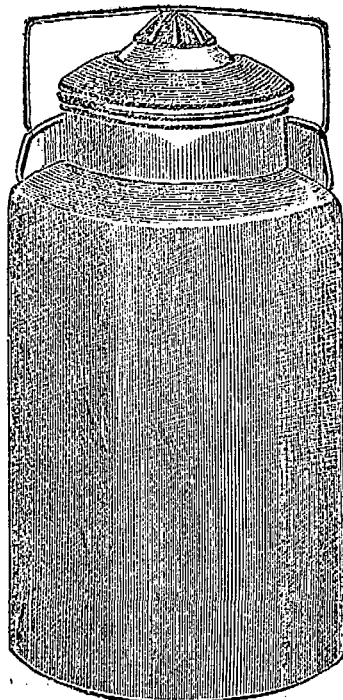
Retailers will please bear in mind that above quotations apply only to large lots.

# GLASS BROS. & CO.

MANUFACTURERS OF

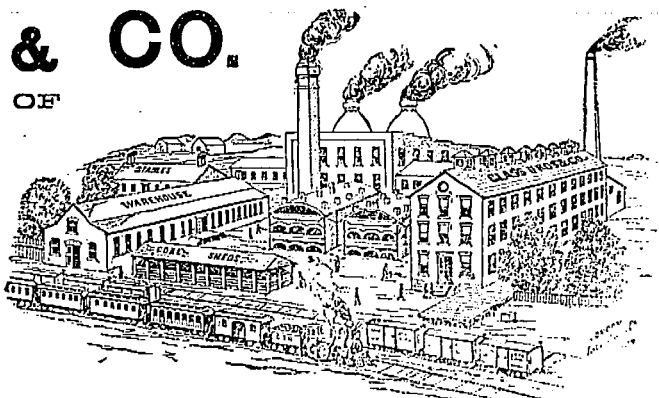
Rockingham, Cane, Bristol, and Salt-Glazed Stone Ware, Terra-Cotta Fire Brick, Chimney Tiles.

DEALERS IN FIRE CLAYS, &c.



Office and Works:  
**POTTERSBURO**  
Post Office,

**LONDON ONT.**



This cut represents our New Fruit and Preserve Jar, which we are now introducing to the Canadian Trade, and, in doing so, desire to draw your attention to the advantages it possesses over those made of glass and other materials.

The Jars are manufactured from a mixture of English and Pennsylvania clays, making a stronger and better article than can be produced from any other combination.

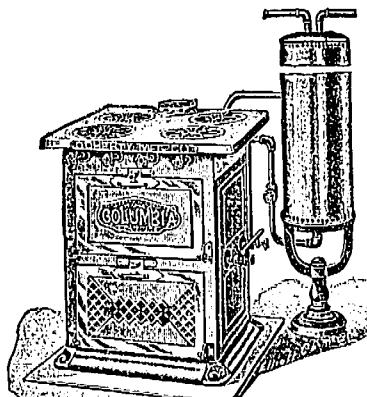

We only use a pure Bristol Stoneware Glaze, which is free from Lead or other Metallic substances, readily attacked by all acids. We guarantee the body to be thoroughly vitrified and absolutely acid proof.

These Jars will be found superior to all other articles in use for the preservation of Fruits, etc. Being non-transparent, the action of light cannot fade the color or ferment fruits kept in them, as is the case where glass is used, and, being a non-conductor of heat, preserves are kept at a more uniform temperature than in either glass or tin, and will be free from the unpleasant metallic taste so frequently noticed where tin is used.

Our New Fruit and Preserve Jar,  
Patented July 4th, 1891.

They are made in various sizes, and are for sale by all Crockery and Grocery Dealers in Canada,

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JUNE 30, 1892.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.		
	\$ c. s. c.		\$ c. s. c.		\$ c. s. c.		\$ c. s. c.		
<b>Farm Products.</b>									
Butter: Creamery.....	0 18 0 19	<b>Groceries.</b>							
Western dairy.....	0 14 0 15	Tea (Hf.-Gost & Cad.)....	0 12 0 17 1/2	Sultanas.....per lb.	0 08 1/2 0 11	<b>Lasenby's Pickles:</b>			
Morrisburg and B.....	0 16 0 00	Japan, com. to med. lb....	0 17 1/2 0 25	Valentia.....	0 05 0 07	Imp'l Hf-Pints...per doz	1 65 1 75		
Townships.....	0 16 0 17	" good med. to fine	0 27 1/2 0 30	" Layers.....	0 00 0 00	Imp'l Pints.....	3 00 3 25		
Onions: finest colored...	0 09 0 09 1/2	" finest.....	0 34 0 37 1/2	" Bosnia, cases.....	0 06 0 07	Imp'l Quarts.....	5 75 6 00		
Finest white.....	0 08 1/2 0 08 1/2	choicest.....	0 40 0 42 1/2	Figs in bags.....	0 06 0 07	Condensed Milk, per case,	0		
Lower Grades.....	0 06 1/2 0 07	fancy.....	0 15 0 30	new layers.....	0 12 0 17	4 doz. 1-lb. cases.....	0		
<b>Eggs:</b>									
Fresh per doz.....	0 09 1/2 0 10	Y. Hyson, com. to rd.....	0 03 0 50	Sh. Almonds, bxs.....	0 80 0 45	Cond'd Coffee—Mocha V	0 00		
Fresh (held).....	0 00 0 00	fine to finest, lb....	0 03 0 50	S. S. Tarragona.....	0 12 1/2 0 13 1/2	per os, 2 doz. 1-lb. cs	0 00 0 00		
Finest limed.....	0 00 0 00	Gunpd. com.....	0 08 0 25	Almonds, paper shell.....	0 00 0 20	per os, 2 doz. 1-lb. cases..	0 00 0 00		
Poor.....	0 00 0 00	good.....	0 07 1/2 0 08 1/2	Walnuts.....	0 14 0 14 1/2	Condensed Coffee—Jamai-	0 00 0 00		
<b>Hogs: 1891 per lb.....</b>									
Old.....	0 20 0 25	Pinhead.....	0 20 0 32 1/2	Grenoble.....	0 12 1/2 0 13 1/2	ca, per os, 2 doz. 1-lb. cs.	0 00 0 00		
<b>Hog Products:</b>									
Bacon Smk'd per lb.....	0 09 1/2 0 10	Pinguay med. to gd.....	0 17 0 18	Filberts.....	0 13 0 13 1/2	<b>Starch:</b>			
Dressed Hogs.....	0 00 0 00	fine to finest.....	0 25 0 33 1/2	Sicily.....	0 25 0 00	Can. Laundry.....	0 09 1/2 0 00		
Hams city cured.....	0 10 1 0 11	Twankay, com. to gd.....	0 15 0 19	<b>Spices:</b>					
Canvassed.....	0 00 0 00	Oolong.....	0 40 0 60	Cassia.....mats	0 06 1/2 0 07 1/2	Silver Gloss.....	0 06 0 00		
Pork Ca. s. c. per bbl.....	16 60 18 75	Congou, common.....	0 12 1/2 0 15	Mace.....cheets	0 90 1 20	Benson's Prop. Corn.....	0 07 0 00		
Western do.....	17 00 17 50	good common.....	0 23 0 25	Cloves.....	0 10 0 85	Can. Prop. Corn.....	0 06 0 00		
Moss.....	14 60 15 00	med. to good.....	0 25 0 27 1/2	Nutmegs.....	0 45 0 90	Can. Prop. Corn.....	0 07 0 00		
Lard per lb.....	0 08 1/2 0 09	fine to finest.....	0 32 0 45	Jamaica Ginger, Bl.....	0 18 0 18	Can. Prop. Corn.....	0 05 0 00		
Common Refined.....	0 07 0 07 1/2	Ningchow common.....	0 15 0 16	Unbl.....	0 08 0 08 1/2	Can. Prop. Corn.....	0 05 0 00		
<b>SEEDS:</b>									
Clover, red, per 160 lbs.....	10 00 10 25	med. to good.....	0 20 0 22 1/2	African.....	0 07 1/2 0 08	Can. Prop. Corn.....	0 05 0 00		
Alsike, per lb.....	0 14 0 16	fine to choice.....	0 27 1/2 0 55	Pimento.....	0 09 0 12	Can. Prop. Corn.....	0 05 0 00		
Timothy, (Can'n) per hsh.....	1 80 2 00	Dust.....	0 07 1/2 0 08 1/2	Pepper, Black.....	0 16 0 21	Can. Prop. Corn.....	0 05 0 00		
Western.....	1 60 1 70	Coffee, Mocha (green)....	0 27 1/2 0 28	White.....	0 12 0 17	Can. Prop. Corn.....	0 05 0 00		
Flax 56.....	1 25 1 25	Add 4c to 5 for roasting	0 27 1/2 0 28	Mustard, 4 lb. per jar, Eng	0 72 0 75	Can. Prop. Corn.....	0 05 0 00		
Potatoes, per bag.....	0 25 0 00	and grinding.....	0 27 1/2 0 51	1 lb.....	0 23 0 25 1/2	Can. Prop. Corn.....	0 05 0 00		
Honey, in comb.....	0 09 0 11	Java.....	0 27 1/2 0 51	4 lb. jars, Cana.....	0 65 0 70	Can. Prop. Corn.....	0 05 0 00		
strained.....	0 07 0 08 1/2	Maracaibo.....	0 23 0 26	1 lb.....	0 23 0 24	Can. Prop. Corn.....	0 05 0 00		
Beeswax.....	0 00 0 00	Rio.....	0 18 0 21	Rice, Standard.....	4 00 4 18	Can. Prop. Corn.....	0 05 0 00		
Beams—Med. hand picked	1 50 0 00	Plantation Ceylon.....	0 00 0 00	Patna.....p. 100 lb.	4 10 5 75	Can. Prop. Corn.....	0 05 0 00		
Medium.....	1 40 0 00	Chicoory.....lb	0 11 0 13	Japan.....	4 50 5 00	Can. Prop. Corn.....	0 05 0 00		
White.....	0 00 0 00	Sugars.....	0 04 0 00	Carolina.....p. lb.	7 09 8 00	Can. Prop. Corn.....	0 05 0 00		
<b>Grain.</b>									
Hard Manitoba, No. 2.....	0 87 0 90	Ex Ground, in brls.....	0 05 1/2 0 00	Tapioca, Pearl.....p. lb.	0 04 1/2 0 06	Can. Prop. Corn.....	0 05 0 00		
do No. 3.....	0 78 0 80	" in bxs.....	0 05 1/2 0 00	Flake.....	0 06 1/2 0 08 1/2	Can. Prop. Corn.....	0 05 0 00		
Oats.....	0 34 0 00	Powdered, in brls.....	0 04 1/2 0 00	Gelatine, 1 qt pk.....	1 05 1 10	Can. Prop. Corn.....	0 05 0 00		
Barley, malting.....	0 30 0 00	Paris Lumps, in brls.....	0 04 1/2 0 00	" 1 1/2 qt. pk.....	1 60 0 00	Can. Prop. Corn.....	0 05 0 00		
Food.....	0 35 0 40	half brls.....	0 04 1/2 0 00	" 2 qt. pk.....	2 10 0 00	Can. Prop. Corn.....	0 05 0 00		
Peas, per 66 lbs, adont.....	0 75 0 00	" 100-lb. bxs.....	0 04 1/2 0 00	Vermicelli, Canadian.....	0 06 0 07	Can. Prop. Corn.....	0 05 0 00		
Rye.....	0 00 0 00	" 50-lb. bxs.....	0 04 1/2 0 00	Macaroni.....	0 06 0 07	Can. Prop. Corn.....	0 05 0 00		
Corn, in bond.....	0 60 0 00	Ex Granulated, brls.....	0 04 1/2 0 00	Italian.....	0 13 0 00	Can. Prop. Corn.....	0 05 0 00		
duty paid.....	0 65 0 00	Branded Yellow.....	0 03 1/2 0 04	Feet—Citron.....	0 22 1/2 0 25	Can. Prop. Corn.....	0 05 0 00		
<b>THE</b>									
<b>Improved DOHERTY GAS STOVES</b>									
									
<p>In this Stove we have combined all the latest improvements, making it far ahead of any Gas Stove in the market. Water for Baths, &amp;c., is heated by Brass Coils on each top-burner. Gas Regulators for each burner effect economy in Gas. Ovens are very large, and doors cannot fall and break as in other stoves.</p>									
<b>PRICES TO SUIT ALL.</b>									
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<b>THE GAS CONSUMERS' BENEFIT CO.,</b>									
2385 St. Catherine St., MONTREAL.									
									

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

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JUNE 30, 1892.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c. \$ c.	Terms, 4 months, or 3 mo or 30 days	0 00 0 00	Shot per 100 lbs	5 55 5 75	Upper Heavy	0 23 0 26
8d.	0 10 0 00	Ass—S.S.	7 00 7 50	Lead Pipe per 100 lbs.	5 50 0 00	Light	0 28 0 29
20d, 16d and 12d	0 15 0 00	solid S	9 50 10 00	Zinc Sheet	6 50 0 00	Grained Upper	0 25 0 28
10d.	0 20 0 00	Coll Chain—1	0 04 0 00	" Spelter	6 00 6 50	Scotch Grain	0 23 0 20
8d and 9d.	0 25 0 00	Coll Chain—1	0 05 0 65	Scrap Iron		Kip Skins, French	0 69 0 75
6d and 7d.	0 40 0 00	5-16	0 05 0 00	Machinery scrap	0 00 16 00	English	0 50 0 70
4d to 5d.	0 60 0 00	7-16	0 04 0 00	Wrot iron	0 00 16 00	Canada Kip	0 30 0 40
3d.	1 00 0 00		0 04 0 00	Powder: Canada Blasting	3 00 3 50	Hemlock Calf	0 40 0 60
2d.	1 50 0 00			FF to FFF	4 75 5 00	Light	0 35 0 50
4d to 5d cold out, not pol. or bl'd.	0 50 0 00	<b>Galvanized Iron:</b>		WIRE:		French Calf	1 05 1 40
3d	0 90 0 00	Morewoods Lion, No. 28.	0 00 0 06	Bright, No. 7, per 100 lbs	2 60 0 00	Splits, Light & Medium	0 14 0 20
<b>Fine bl'd nails—</b>		Morewood & Heathfield.	0 06 0 00	Annealed, No. 7,	2 65 0 00	Heavy	0 12 0 16
3d.	1 50 0 00	Queen's Head, or equal.	0 00 0 05	" solid	2 70 0 00	Small	0 12 0 14
2d.	2 00 0 00	Common	0 24 0 05	Galvd No. 7	3 25 0 00	Leather Board, Canada	0 06 0 10
<b>Casing and box, flooring shoo, and tobacco box nails—</b>		Pig Iron: Siemens No. 1.	18 50 0 00	Barbed Wire—		Enameled Cow, per ft.	0 15 0 17
1/2 to 3/4	0 50 0 00	Coltness	19 50 20 00	2 & 4 bars	4 50 0 00	Pebble Grain	0 10 0 14
3/4 to 1	0 60 0 00	Calder	19 00 0 00	Plain Twist, 2 & 2 wrs	4 70 0 00	Glove Grain	0 09 0 14
1 to 1 1/4	0 75 0 00	Langlois	19 00 0 00	Ribbon	4 75 0 00	B. Calf	0 12 0 14
1 1/4 to 1 1/2	0 90 0 00	Shotts	19 00 0 00	Staples	4 25 0 00	Brush (Cow) Kid	0 10 0 13
1 1/2 to 2	1 10 0 00	Summerlee	19 00 0 00	Wire Nails—75 p.c. off the list.		Buff	0 11 0 14
2 to 2 1/2	1 20 0 00	Gartsherrie	19 00 0 00			Russets, Light	0 35 0 40
2 1/2 to 3	1 35 0 00	Carnbro	17 50 18 00	<b>Hides and Tallow.</b>		Russets, Heavy	0 26 0 30
3 to 3 1/2	1 50 0 00	Edlinton	18 50 0 00	Montreal Green Hides		No. 2	0 20 0 26
3 1/2 to 4	1 60 0 00	Hematite	23 50 0 00	No. 1 per 100 lbs	5 00 0 00	Saddlers'	8 00 9 00
4 to 5	1 70 0 00	C. L. F. Three Rivers	27 00 29 00	No. 2	4 00 0 00	Int. Fr. Calf	0 65 0 75
5	1 80 0 00	Bar Iron—per 100 lbs	2 05 0 00	No. 3	3 00 0 00	English Oak	0 33 0 43
<b>Finishing nails—</b>		Ord. Crown	0 60 0 00	Tanners pay Etc. more for sorted, cured and insp'd		Rough	0 16 0 21
3 inch	0 85 0 00	Best Refined	0 00 2 25	Toronto	4 50 0 00	Dongola, extra	0 30 0 32
2 1/2 to 2 1/2	1 00 0 00	Swedes	3 50 3 75	No. 1	0 00 0 00	No. 1 ordinary	0 15 0 20
2 to 2 1/2	1 15 0 00	Sheet Iron to No. 29	2 40 2 60	<b>Oils.</b>		Cod Oil, Newfoundland	0 41 0 42
1 1/2 to 1 1/2	1 35 0 00	Boiler Plates	2 40 2 60	" Halifax	0 00 0 00	" Gaspe	9 49 0 41
1 1/2 to 1	1 75 0 00	Boiler Lowmoor	0 40 0 06	S. R. Pale Seal	0 60 0 40	Straw Seal	0 60 0 60
1	2 25 0 00	Hoops and Bands	2 40 0 00	Cod Liver Oil	0 80 0 85	Cod Liver Oil	0 80 0 85
<b>Slatting nails—</b>		Canada Plates:		Linseed, raw Norwegian	0 95 1 00	Castor Oil	0 84 0 10
5d.	0 85 0 00	Good Brands	2 50 2 60	boiled	0 57 0 60	Lard Oil, Extra	0 75 0 85
4d.	0 85 0 00	Wro't Iron pipe, 1 to 2 in		[Distributing Prices]		Castor Oil, No. 1	0 60 0 70
3d.	1 25 0 00	6 1/2 p.c., over 2 in—60 p.c.	0 00 0 00	Cod Oil, Newfoundland	0 45 0 00	Linseed, raw	0 56 0 58
2d.	1 75 0 00	Steel, cast per lb	0 11 0 12	Do Halifax	0 00 0 00	boiled	0 59 0 61
<b>Common barrel nails—</b>		" Spring, 100 lb	3 00 0 00	Do Gaspe	0 44 0 00	Olivo, Pure	1 15 1 25
1 inch	1 50 0 00	" Tire lb	2 75 0 00	S. R. Pale Seal	0 42 0 45	Machinery	0 95 1 18
1 1/2	1 75 0 00	" Sleigh Shoe lb	0 00 2 30	Straw Seal	0 00 0 00	Extra, qt., p case	3 00 3 60
1 1/2	2 25 0 00	" Machinery	3 00 0 00	Cod Liver Oil, Nfld	1 10 0 00	pts do.	2 40 2 00
<b>Clinch nails—</b>		<b>Tin Plate:</b>		Lard Oil, Extra	0 75 0 85	pts do.	2 70 3 63
3 inch	0 85 0 00	IO Coke	3 30 3 50	Linseed, raw	0 60 0 70	Spirits Turpentine	0 47 0 48
2 1/2 and 2 1/2	1 00 0 00	IO Charcoal	4 50 4 50	boiled	0 56 0 58		
2 and 2 1/2	1 15 0 00	IX		Olivo, Pure	0 59 0 61		
1 1/2 and 1 1/2	1 35 0 00	LXX		Machinery	0 95 1 18		
1 1/2	2 00 0 00	DC		Extra, qt., p case	3 00 3 60		
1	2 50 0 00	DX		pts do.	2 40 2 00		
<b>Sharp and flat press'd n'ls—</b>		DXX		pts do.	2 70 3 63		
3 inch	1 25 0 00	<b>Form Plate:</b>					
2 1/2 and 2 1/2	1 50 0 00	IC, 20 x 28	7 00 7 50				
2 and 2 1/2	1 65 0 00	Russ. Sheet Iron	10 50 11 00				
1 1/2 and 1 1/2	1 85 0 00	Anchors, per lb	4 75 5 50				
1 1/2	2 50 0 00	Lion & Crown, Tin'd Shi's	6 00 6 25				
1	3 00 0 00	24 gauge	8 25 3 50				
<b>Horse Shoes</b>	8 40 3 50	Lead: Pig, per 100 lbs	4 00 4 25				

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

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.  
 \*Terms for Cut Casing, Book and Shoo, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 20 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 80 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JUNE 30, 1892.

Name of Article.			Wholesale.			Name of Article.			Wholesale.			Name of Article.			Wholesale.		
<b>Coal Oil:</b>						<b>No. 1 Furnit'e Vrn'h, pr gl</b>						<b>Wines, Liquers, etc.</b>					
Crude	\$	c. \$	0 12	1 30		0 60	9 65										
Car Lots Store, [2 p.c. off]			0 12	1 15		0 75	1 00		<b>Alt-Bass's</b>	...	qts	2 50	2 55		<b>Scottish Whiskies—</b>		
Broken lots			0 14	0 15		0 55	1 20		<b>Porter—Guinness &amp; Sons</b>	...	pts	1 62	1 67		<b>Mackie's R. O. Special</b>	...	10 00
Am. in car lots			0 19	0 09		0 60	1 00		<b>Dublin Stout</b>	...	qts	2 40	2 45		<b>Islay Blend</b>	...	8 00
10 bbls			0 20	0 09		0 75	2 00		<b>Spirits Canadian—per gal.</b>	...	pts	1 57	1 62		<b>Sheriffs</b>	...	8 90
5 bbls			0 20	0 00		0 75	2 00		<b>Alcohol</b>	...	pts	3 85	4 00		<b>Hay, Fairman &amp; Co.</b>	...	9 75
single bbls			0 21	0 00		2 00	2 25		<b>Spirits</b>	...	pts	3 50	0 00		<b>Claymore</b>	...	7 25
Benzine car lots			0 10	0 00					<b>Imperial, 5 yrs. old</b>	...	pts	1 90	0 00		<b>Glenfalloch, High'd.</b>	...	9 50
broken			0 12	0 15					<b>1837 in cases, qts.</b>	...	pts	2 60	0 00		<b>Case</b>	...	8 50
									<b>1837 " do.</b>	...	pts	7 00	7 25				8 75
									<b>1837 " flasks.</b>	...	pts	7 50	7 75				8 95
									<b>Club, 1837</b>	...	pts	8 00	8 25				9 75
									<b>1837 " flasks.</b>	...	pts	8 50	8 75				9 75
									<b>Club rye, in brls., 1886, p.g.</b>	...	pts	9 00	9 25				9 75
									<b>Paris</b>	...	pts	9 50	9 75				9 75
									<b>McKenzie, Driscoll &amp; Co.</b>	...	pts	3 30	0 00				8 50
									<b>T. G. Sandeman &amp; Sons</b>	...	pts	2 40	6 00				8 75
									<b>Clode &amp; Baker</b>	...	pts	2 60	6 00				8 75
									<b>Tarragona</b>	...	pts	2 10	4 00				8 75
									<b>Sherries—Pedro Domecq</b>	...	pts	1 10	1 50				8 75
									<b>Pemartin</b>	...	pts	2 00	5 50				8 75
									<b>Misa</b>	...	pts	2 00	6 00				8 75
									<b>Claret</b>	...	pts	2 10	6 00				8 75
									<b>Barton &amp; Guestier</b>	...	pts	7 00	26 00				8 75
									<b>Calvet &amp; Co. vintage wines</b>	...	pts	6 50	29 00				8 75
									<b>Nat. Johnston &amp; Sons</b>	...	pts	7 00	28 00				8 75
									<b>Champagne</b>	...	pts						8 75
									<b>Pommery, Fils &amp; Co.</b>	...	pts	31 00	83 00				8 75
									<b>G. H. Mumm &amp; Co., ex. dry</b>	...	pts	31 00	83 00				8 75
									<b>Piper Heidsieck</b>	...	pts	28 00	80 00				8 75
									<b>Ferrier, Jouet &amp; Co.</b>	...	pts	31 00	83 00				8 75
									<b>Gold Laak</b>	...	pts	28 00	80 00				8 75
									<b>Louis Duvan</b>	...	pts	15 00	16 50				8 75
									<b>Louis Roederer</b>	...	pts	23 00	81 00				8 75
									<b>Brandy—Hennessy</b>	...	pts	8 50	8 00				8 75
									<b>1 Star</b>	...	pts	12 00	0 00				8 75
									<b>V. O.</b>	...	pts	16 00	0 00				8 75
									<b>Martell</b>	...	pts	6 00	0 00				8 75
									<b>Cases (one star)</b>	...	pts	11 60	0 00				8 75
									<b>Barnett &amp; Fils, one star</b>	...	pts	9 00	9 25				8 75
									<b>V. S. O. P.</b>	...	pts	14 75	15 00				8 75
									<b>Bisquet Dubonche</b>	...	pts	9 50	0 00				8 75
									<b>Renault &amp; Co.</b>	...	pts	15 00	0 00				8 75

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

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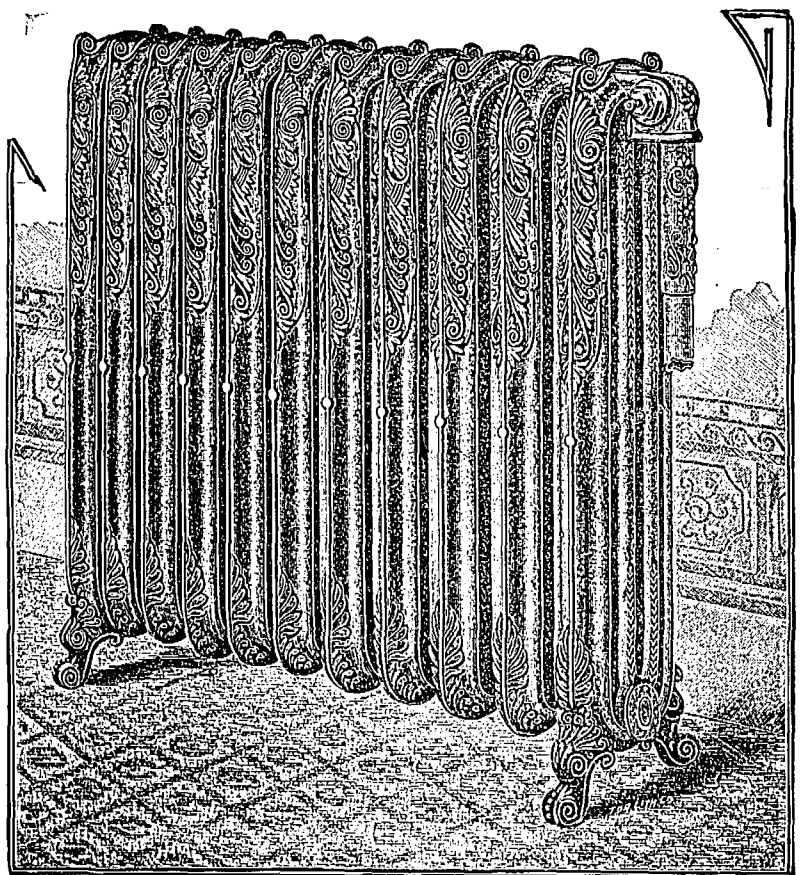
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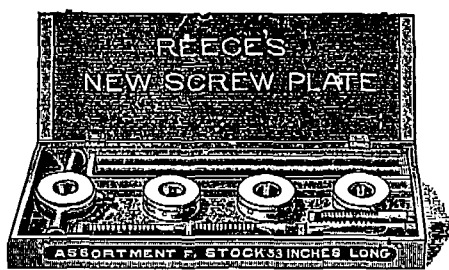
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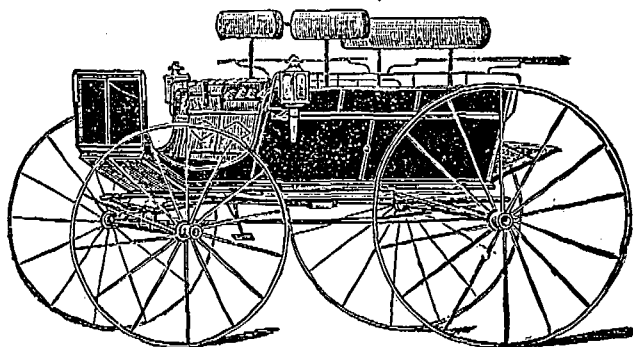
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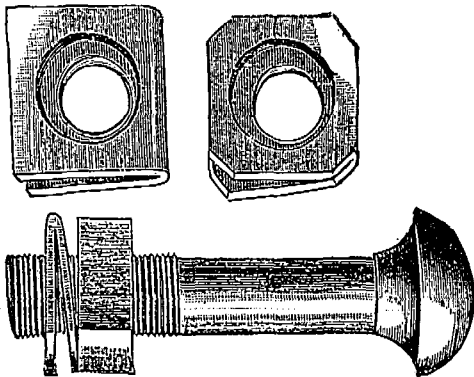
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Electrical Apparatus of every description. The  
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Nuts work loose, of any size or in any  
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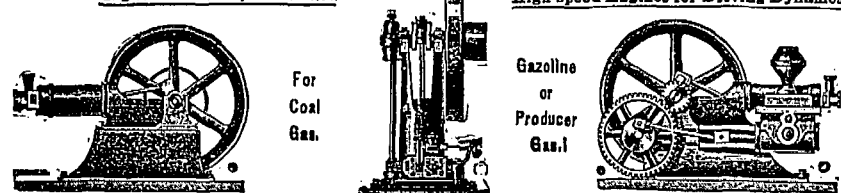
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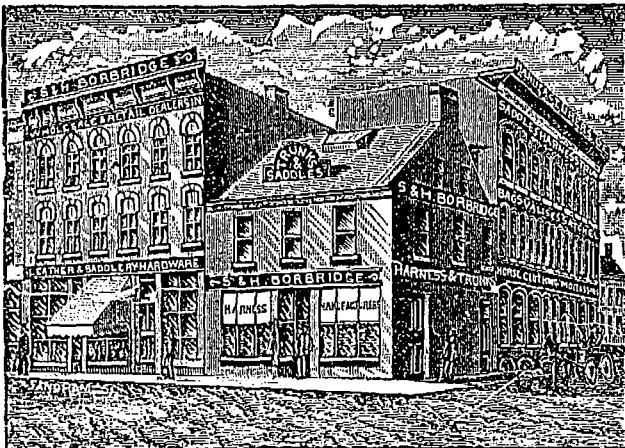
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SECURITIES.		London	June 16.
British Columbia, 1877, 6 p.c.	121	124	
1887, 4 1/2 p.c.	109	111	
Canada, 4 p. c. loan, 1880	105	107	
2 p. c. loan, 1888	92	93	
Debt, 1884, 8 1/2 p. c.	108	105	
Shs	Railway & other Stocks.		Jun. 16.
	Quebec Province, 5 p.c., 1874	103	106
	Do do 1876 5 p. c.	104	106
	Do do 1880 4 1/2 p. c.	102	104
	Do do 1883 5 p.c.	106	108
	Atlantic & Nth Western 5 p.c. Gen.		
100	1st M. Bds	115	117
10	Buffalo and Lake Huron £10 sh.	123	13
100	Do 5 1/2 p. c. 1st Mort.	131	138
800	Do 2nd. Mort.	131	133
	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	108	107
	Canadian Pacific \$100.	901	91
100	Grand Trunk, Georg Bay, & Co. 1st M.	108	106
100	Grand Trunk of Canada Ord. stock	91	91
100	2nd. equir. mtg. bds, 5 p.c.	126	128
100	1st. pref. stock	374	371
100	2nd. pref. stock	408	441
100	3rd pref. stock	241	241
100	5 p. c. perp. deb. stock	187	188
100	4 p. c. perp. deb. stock	971	984
100	Great Western shares, 5 p.c.	122	124
100	Hamilton and N. W., 5 p.c.	107	109
100	M. of Canada Stg. 1st Mort 5 p. c.	108	110
100	Montreal and Champlain 5 p. c.		
100	1st mtg. bds	105	107
	Montreal & Sora, 1st mtg. 5 p. c.	15	20
	N. of Canada 1st Mtg. 5 p.c.	105	107
	Northern Extension, 5 p. c. pref.	100	102
00	Quebec Central 5 p. c. 1st Inc. Bds.	24	23
00	T. G. & B. Cp. c. bonds 1st Mort.	100	101
00	Well, Grey & Bruce, 7 p. c. Bds		
	1st Mort.	98	100
00	St. Law. and Ott. 5 p. c. Bds.	99	101
Municipal Loans.			
100	City of London (Ont) 1st pref. 5 p.c.	103	105
100	City of Montreal stg 5 p.c.	208	206
	1874	103	105
100	City of Ottawa, 5 p.c. stg.	101	104
	redeem 1873	102	104
	1875	106	110
	1875	108	105
100	City of Quebec, 5 p.c. con., 1875	100	102
	5 p.c. redeem 1875	106	108
	redeem 1878	107	109
100	City of Toronto, 5 p.c. mtg. 1877	106	108
	5 p.c. stg. con. deb., 1874	104	113
	5 p.c. gen. con. deb., 1879	212	214
	4 p.c. stg. bonds, 1921-23	102	104
00	City of Winnipeg, deb., 1884 5 p.c.	105	107
	deb. scrip, 1883 5 p.c.	112	114
Miscellaneous Companies.			
100	Canada Company	98	42
100	Canada North-West land Co.	84	81
100	Hudson Bay	15	16

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FINANCE AND INSURANCE REVIEW

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The hotel is now OPEN FOR THE SEASON.  
Applications for rooms may now be addressed to  
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THIS HOTEL was opened on the First of May, 1879,  
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Hotel America has all the modern improve-  
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The rates are for Rooms, from \$1.00 a day up-  
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a splendid view of the City, Parliamentary grounds,  
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the Russell, where they can always meet the leading  
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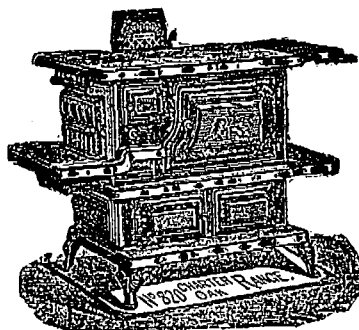
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**STOVES and RANGES,**

With Wonderful Wire Gauze Oven Doors.

This celebrated line of Cook Stoves and Ranges  
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The Wire Gauze Oven Doors are used on this  
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	\$50	\$50	92 87½
Canada Life	2,500	7-6mos.	100	50	141 140½
Confederation Life	5,000	5-6mos.	100	10	285 275
Western Assurance	25,000	4-6mos.	40	20	148½ 147
Royal Canadian Insurance	20,000	6-12mos.	25	20	155
Guarantee Co. of North America	15,372	5	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations in the London Market.) June 15, 1892. Market value n. p'd up sh.

Atlas	24,000	50	6	£24½	
British and Foreign Marine	50,000	50	4	£31½	£21½
Caledonian	50,000	80	5	£32½	
Commercial U. Fire, Life & Marine	50,000	10	15	£104	
Edinburgh Life	5,000	6	£10	£104½	
Fire Insurance Association	100,000	18	100	£38	£32½
Guardian Fire and Life	20,000	12,000	27 p. sh.		
Imperial Fire	100,000	30	20		
Lancashire Fire	10,000	15	40		
Life Association of Scotland	10,000	48	25		
London Assurance Corporation	35,882	10	10	17-20	
London & Lancashire Life	10,000	70	20		
Liverpool & Lond. & Globe Fire & L.	£39,175	25	24		
National	40,000	70	100		
Northern Fire & Life	30,000	58	64		
North Brit. & Merc. Fire & Life	40,000	£21 p. s.	10		
Phoenix Fire	6,722	30	1		
Queen Fire & Life	200,000	60	20		
Royal Insurance Fire & Life	100,000	6	10		
Scottish Imperial Life	50,000	15	50		
Scottish Provincial Fire & Life	20,000				

**North British & Mercantile**

INSURANCE COMPANY.

Total Funds, - \$50,807,727.07

Total Revenue, - \$12,107,481.83

CANADIAN INVESTMENTS:

\$4,432,752.00

Founded THE 1805.

**CALEDONIAN INSURANCE COMPANY**

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

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

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ESTABLISHED 1818.

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

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LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL, - - - - - \$10,000,000

RESERVE FUNDS, - - - - - 35,000,000

ANNUAL INCOME, upwards of - - - 8,000,000

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W. TATLEY, Chief Agent.

E. HURTUBISE, } Special Agents French Department.

ALFRED ST. CYR, }

JAMES ALLIN, }

W. S. ROBERTSON, } Special Agents English Department.  
of G. R. Robertson & Sons, }

**UNION MUTUAL LIFE**

INSURANCE COMPANY.

PORTLAND, MAINE.

Incorporated 1848. JOHN E. DeWITT, President

The increasing tendency of the public to patronize the SMALLER and more CONSERVATIVE of the Life Insurance companies of the country had its effect upon the business of the Union Mutual Life Insurance Company in 1891, which was one of the best in the Company's history.

Parties desiring to negotiate for agencies are invited to address the Home Office, or any manager of the Company, for further information.

WALTER I. JOSEPH, Manager, - - MONTREAL

Office—30 St. Francois Xavier St.

The  
Manufacturers'  
Life  
Insurance  
Company

Authorized Capital, \$2,000,000.00

President—GEO GOODERHAM, President Bank of Toronto.

Vice-Presidents—Wm. BELL, Prsdt. Traders' Bank, Toronto; S. F. McKINNON, Vice-Prsdt. Board of Trade, Toronto.

Consulting Actuary—D. PARKS TACKLER, President Actuarial Society of America.

Local Board for Quebec—Chairman, ROBT. ARONER, Prsdt. Board of Trade, Montreal; Hon. J. A. OLMIST, A. G. McBEAN, A. F. GAULT, R. H. McLENNAN, ALD. J. D. ROLAND.

SELBY, ROLLAND & LYMAN,

Managers for Province of Quebec,  
192 ST. JAMES ST., - - MONTREAL



Insurance

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

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

Bond now before the public.

Agents wanted in all unrepresented districts.

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

# THE MUTUAL LIFE

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1891

ASSETS, - - - - - \$159,507,138.68

Reserve on Policies (American Table 4 p.c.).....	\$146,968,322 00
Liabilities other than Reserve.....	507,349 52
Surplus.....	12,089,967 16
Receipts from all sources.....	37,634,734 53
Payments to Policy-holders.....	18,755,711 86
Risks assumed and renewed, 194,470 policies.....	607,171,801 00
Risks in force, 225,507 policies, amounting to.....	695,763,461 30

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

# THE DOMINION LIFE ASSURANCE CO.

Waterloo, Ont.

Subscribed Capital - - - - - \$252,600  
Paid up in Cash - - - - - 63,150  
Govt. Deposit - - - - - 50,000

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.  
THOMAS HILLIARD, Esq., Managing Director.

Insurance

# BRITISH AMERICA ASSURANCE CO.

ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1825.

HEAD OFFICE, - - - - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor, JOHN LEYS, Deputy Governor.  
John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.  
A. Myers. Thos. Long. George E. Smith.  
Dr. H. Robertson.

## WHOLESALE MEN

Should send for an Estimate for their

### Bookbinding and Office Stationery

TO THE

### JOURNAL OF COMMERCE,

171 & 173 St. James Street, MONTREAL.

# The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

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

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

# MERCANTILE FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00  
Government Deposit..... 20,100.00

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq. Secretary; J. B. COOK, Esq., Inspector.

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

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.  
EDWARD J. BARBARU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
ANDREW FREDERICK GAULT, Esq.  
G. F. O. SMITH, Resident Secretary.  
Medical Referee—D. O. MACALLUM, Esq., M.D.  
Standing Counsel—GEO. B. CRAMP, Esq.  
HEAD OFFICE, CANADA BRANCH: MONTREAL.

# NORTH AMERICAN LIFE ASSURANCE COMPANY.

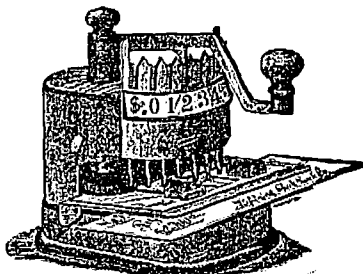
Head Office, - - - - - TORONTO.  
President, - - - - - JOHN BLAIR, Esq.  
Vice-Presidents, - - - - - Hon. G. W. ALLEN  
J. K. KERR, Esq., Q.C.  
WILLIAM McCABE, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1891, were the most successful in its history, as shown by the following figures:

Cash Income.....	\$ 401,348 56
Assets.....	1,215,560 41
Reserve Fund.....	854,548 00
Net Surplus.....	183,012 41

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

# THE LIGHTNING CHECK PUNCH



Prevents Raising of Checks.

SPACKMAN & Co., 164 St. James St. MONTREAL.

# IMPERIAL

Insurance Company, Limited FIRE.

Established at London in 1803.

Subscribed Capital, - - - - - £1,200,000  
Cash Assets, more than - - - - - £1,800,000

107 St. James Street.

E. D. LACY, Resident Manager for Canada.

# HURON & MIDDLESEX Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

R. S. MURRAY, Esq., D. M. CAMERON, M.P., President, Vice-President.  
JOHN STEPHENSON, —Man. & Sec-Treas

Agents wanted in unrepresented Districts.

# Germania Life Ins. Co. of N.Y.

Established 1860. Assets over \$17,000,000.

Managers for Canada: JEFFERS & RÖNNE  
46 King Street West, TORONTO.

# NEW YORK LIFE

Insurance Company.

JANUARY 1, 1892.

ASSETS, - - \$125,947,290.81  
 LIABILITIES, - 110,806,267.50  
 SURPLUS, - - \$15,141,023.31  
 INCOME, - - - \$31,854,194.00  
 NEW BUSINESS  
 written in 1891, \$152,664,982.00  
 Insurance in force, 614,824,713.00

JOHN A. McCALL, President.  
 HENRY TUCK, Vice-President.

DAVID BURKE,  
 General Manager for Canada

# BRITISH EMPIRE

Mutual Life

Assurance Co. of London, En<sup>d</sup>.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL,

Canadian Investments,  
 over \$1,300,000  
 Accumulated Funds, - 7,685,890  
 Annual Income, - 1,295,000  
 Assurance in Force, - 31,250,000  
 Total Claims Paid, - 9,763,340

Bonuses every 3 years. Free Policies  
 Special advantages to total abstainers.

F. STANGLIFFE, General Manager.

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

# LONDON Guarantee

AND Accident

COMPANY  
 (LIMITED)

OF LONDON, - ENGLAND  
 CAPITAL, - \$1,250,000.

Head Office for Canada:  
 72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP  
 Issued for parties in position of trust where  
 security is required.  
 ACCIDENT INSURANCE on the most approved plans

A. T. McCORD - - - TORONTO,  
 CHIEF AGENT FOR CANADA.  
 A. J. HUBBARD, General Agent, MONTREAL

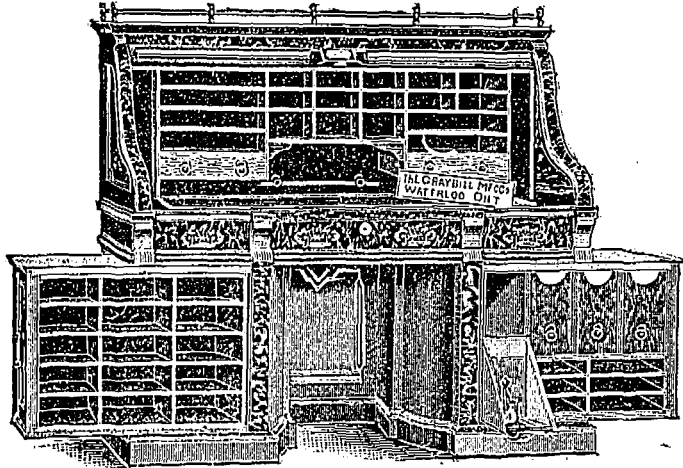
The Directors are open to entertain applications for  
 agencies where the Company is not already efficiently  
 represented.

# THE GRAYBILL M'F'G CO. Ltd.,

WATERLOO, ONTARIO,

MANUFACTURERS OF

FINE × OFFICE × DESKS  
 BANK FITTINGS,  
 SCHOOL DESKS



Managers of Banks see our new Desk  
 before purchasing elsewhere.

FOR SALE AND KEPT BY

J. F. WILDMAN  
 1744 Notre Dame St., MONTREAL.

No. 126-Oak or Walnut.

DIFFERENT WOODS AND ELEGANT FINISH.

Standing Desks in Stock.  
 Send for Price List and Catalogues.

# WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - \$1,555,865 19  
 Income for Year ending 31st Dec., 1891, - 1,797,995 03

Head Office: - - - - - Toronto, Ont.  
 J. J. KENNY, Managing Director,

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

# THE FIRE Insurance Association

(LIMITED),

OF LONDON, ENGLAND.

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

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

# LONDON

AND

# LANCASHIRE

# LIFE

# CONFEDERATION LIFE.

W. U. MACDONALD,  
 Actuary.

J. K. MACDONALD,  
 Man. Director.

INCOME 1891:

Premiums and Interest, - \$872,547.47

BUSINESS IN FORCE:

TWENTY AND A HALF MILLIONS

Assets and Capital, - \$4,588,186.

H. J. JOHNSTON, - - - - - Manager for Province of Quebec