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Capital Paid-Up, 385,000
Reserve, 118,000

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Reserve Fund, 110,000
Profit and Loss Account, 40,380

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Reserve Fund, - - - 70,000

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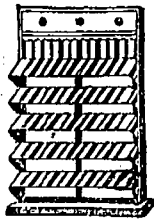
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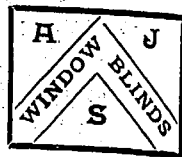
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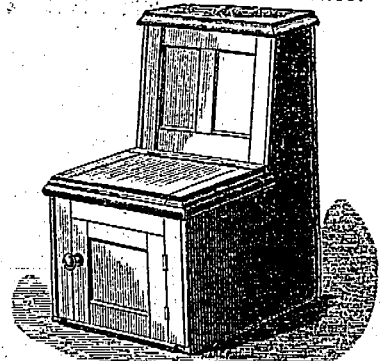
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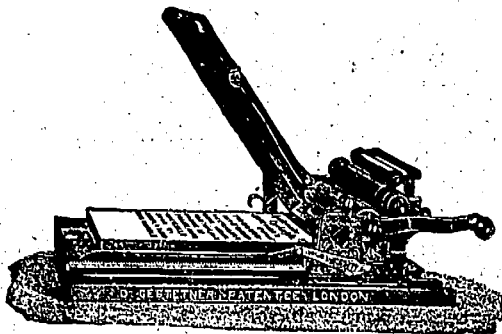
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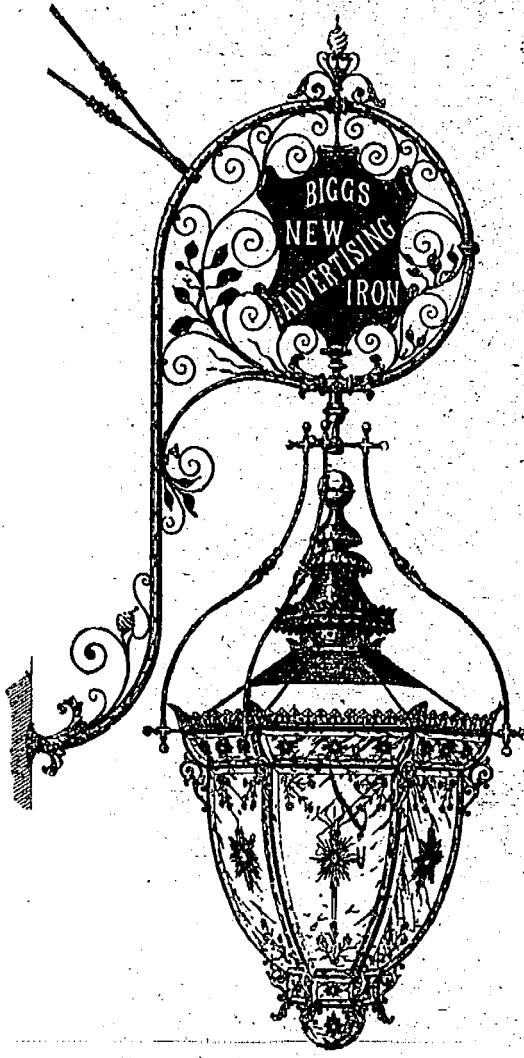
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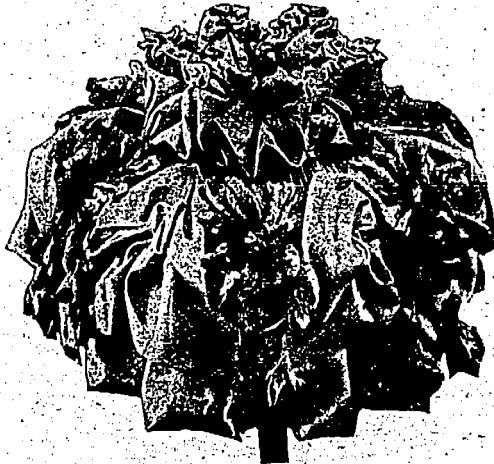
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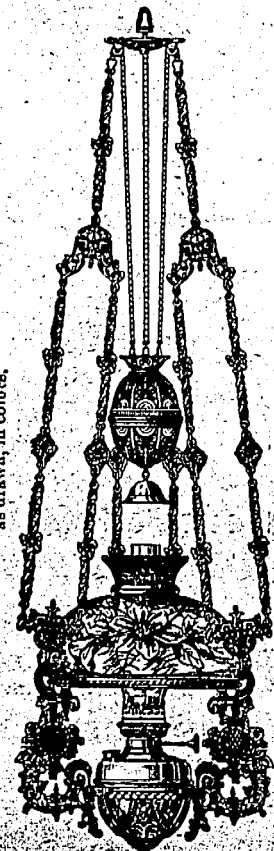
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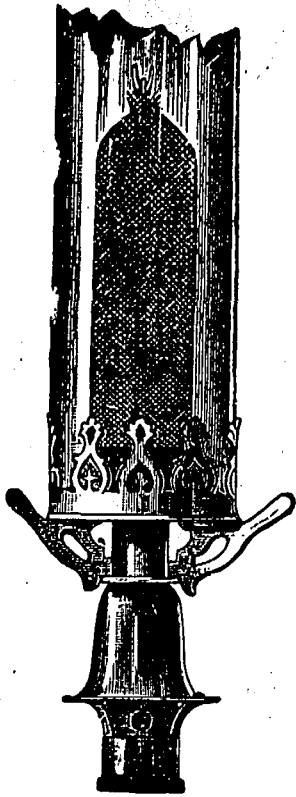
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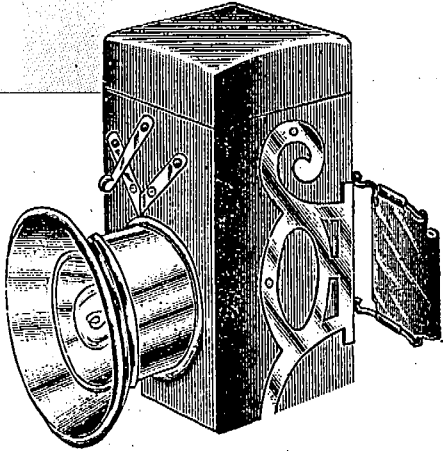
11 Farringdon Road,
LONDON, E.C., England.

Manufacturers of
Incandescent Mantles
and Accessories
FOR
ELECTRIC LIGHT
and GAS.

TELEGRAPHIC ADDRESS: "UNBUCKLING, LONDON."

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88 & 90 Tabernacle Street, LONDON, E. C., ENG.



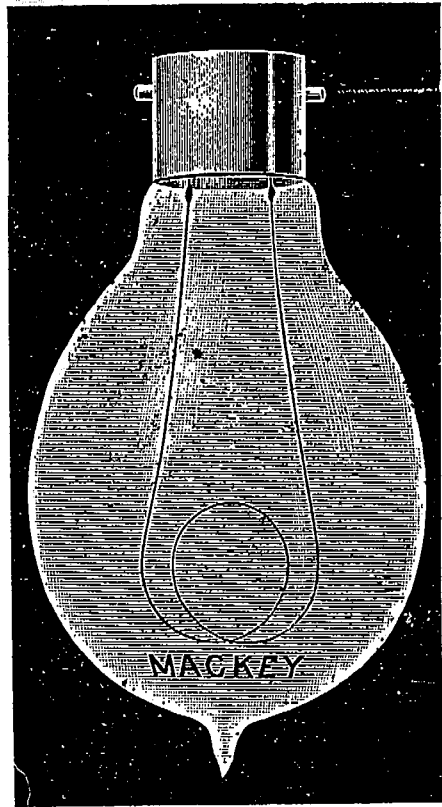
The "A. & A."
ELECTRIC CYCLE LAMP

Weights 1 lb. — Burns 6 hours.

It can be fixed to the lamp bracket of any cycle.

INCANDESCENT LAMPS

Warranted English make; from 2 to 220 Volts, in all Candle-Powers.



A Large Stock of Ordinary Voltages on Hand.
Every Size and Shape to Order.

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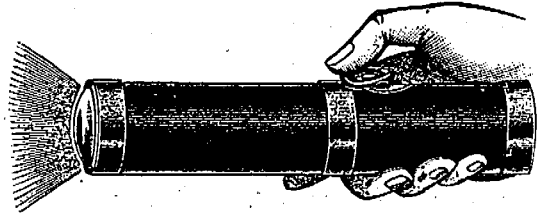
Caps fitted to suit any holders in ordinary use

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AN EVER READY ELECTRIC LIGHT FOR EVERYBODY.

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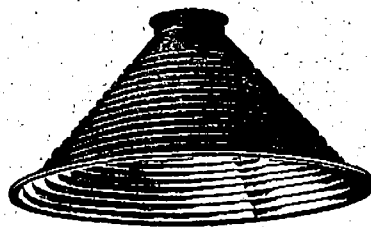
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SMOKE TOPS and
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Bridges for Railways and Highways.

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ALWAYS ON HAND IN LENGTHS TO THIRTY-FIVE FEET.

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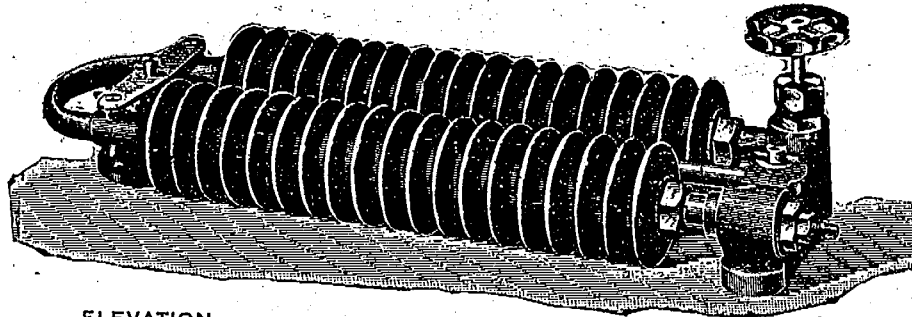
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Automatic RADIATOR



ELEVATION.

Size:

18 in. long,
4 in. high,
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Prices on Application.
Special Quotations for Quantities.

Being perfectly Automatic, will keep Railway Carriage Compartments at any desired temperature, discharging the products of condensation without the aid of a steam trap or attention of any kind when once started.

ADVANTAGES.

LIGHTNESS. COMPACTNESS. RELIABILITY. SELF-CONTAINED.
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CANADIAN PATENT FOR SALE.

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In the fire and water tests conducted by the New York City Building and Fire Departments in 1896-7, the highest efficiency was developed by

The Roebling System of Fire-Proof Construction.

The concrete used in this system of construction successfully resists the repeated application of heat and cold water and has repeatedly been demonstrated to be absolutely fire and water proof.

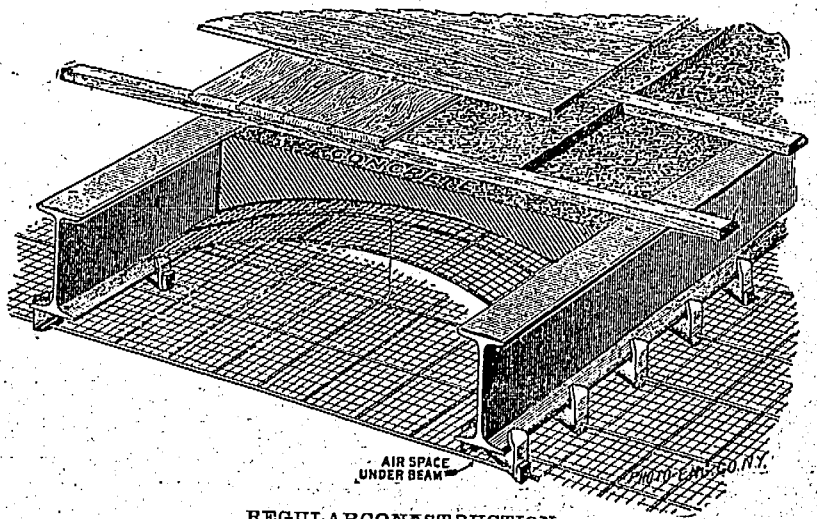
Over a million and a quarter square feet of fire-proof floors, and three-quarters of a million of square feet of partitions have been erected in New York City within the last three years.

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Speed of erection, absence of wood centering, the safety afforded the workmen by the wire centering, ceilings that will not crack or discolor the plaster work, lightness and economy, are distinctive features of this system.



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The Canadian Colored Cotton Mills Co.,
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Shirtings, Gingham, Ticks, Cottonades, Oxfords,
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Mills at Paris, Thorold, Port Dover, Coaticook.
Ladies' and Gent's Wool and Cotton Underwear,
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Tweeds, Beavers, etc.

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Grey, Navy and Fancy Flannels, in All Wool and
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Under the patronage of Provincial and Federal
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Manfrs. Shirts, Collars, Pants, Overalls,
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Canadian Colored Cotton Mills Company.

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

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Royal Paper Mills Co.
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Fine News, Book, Lithographic, Writing and Colored Papers, and Chemical Wood Fibre Manufacturers.

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

CAMPBELL'S QUININE WINE.

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

The best cure for Debility.

JUST WHAT

YOU NEED

THIS SPRING.

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

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Roofing and Asphalt

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
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WHOLESALE CLOTHING ...

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Jobs in Clothing always on hand.

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Suits cut, trimmed and made from \$1.50 and upwards
Overcoats from \$1.75 up. For the trade only.
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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.

—A new post office has been opened at Ste. Marguerite, Que., on the Northern Railway.

—Mail advices from Smyrna are to the effect that new figs are coming in early and in quality appear good. The crop is now estimated at 35,000 to 40,000 loads.

—The estate of J. J. Burton, Kingston, Ont., was sold by the creditors at a recent meeting to J. Crawford, who purchased stock, fixtures and house for \$2,050. It is expected the estate will realize about 72½ cents in the dollar.

—The Government has closed with the contractor for the binder twine output of the Kingston, Ont., Penitentiary, which is about 500 tons. Since August 1st the department is selling the output to those who wish to buy in lots, and will continue so doing until the end of the season.

—A prominent Montreal miller, who has just returned from Manitoba, estimates the present wheat yield at 40,000,000 to 50,000,000 bushels, the latter amount depending largely on the continuance of the suitable weather conditions now prevailing. Manitoba is certainly doing her share in voicing the resources of the fertile West.

—Reports from the French treaty coast indicate that the results of the season's operations thus far are very unfavorable to the French cod fishers and lobster packers. The catch in both these staples is reported for below the average, and altogether inadequate to remunerate the French for the expense of maintaining fishery operations in that quarter.



A thin oily fibre-food fluid, which sinks into the pores leaving a velvety burnishing film outside.

Rub this friction coat a little, and lo!—a brilliant, lasting, lustre dawns through it.

Neither varnish, turpentine,

nor wax, to parch leather or seal up its pores, in—

SLATER SHOE POLISH

ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA

Cunningham,
Coveney & Co.



WINE

SPIRIT BROKERS.

33 SEETHING LANE,

Great Tower St.,

LONDON, E.C. - ENGLAND.

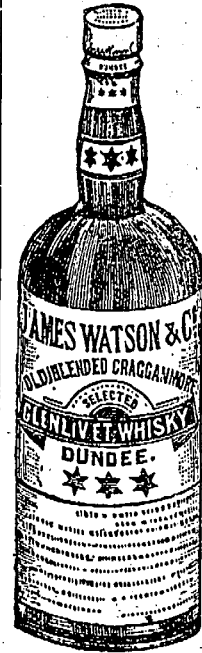
GEORGE PHILLIPS & CO.,
St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

Unswd. Gin	Orange Bitters
" Old Tom "	" Brandy
British Brandy	" Gin
Imperial "	Ginger "
Champagne "	" Brandy
Irish Whiskies	Cherry "
Scotch "	Aniseed
Jamaica Rum	Noyau
Demerara "	Raspberry
Vatted "	Lovage
Hollands	Shrub
Dantzic Spruce	Shugrette
Ports	Mint
Sherries	Cloves
Clarets	Capillaire
Champagnes	Coloring
Lime Juice Cordial	Peach Bitters

Glenallan Pure Malt Whisky.
Shannbeg " Irish "
Free Mickey " "
Maid O'tho Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has
never yet been
brewed than .

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported.

Henry J.
Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

—The Lachine, Que., drainage by-law was sustained at a vote of the ratepayers on the 14th inst.

—The Atlantic Washing Machine Company, Aylmer, Ont., has been incorporated with a capital stock of \$30,000.

—In Iowa, Kansas, Nebraska, S. Dakota, and other West-ern States, women are helping to gather the crops, which are heavy.

—Detroit is gain wrestling with the five cent street car fare, and with precedent on its side bids fair to be on top at the close of the struggle.

—At Grand Cascapedia, Que., J. & P. Nadeau, general dealers, who were recently referred to as endeavoring to compromise, have since assigned.

—Fire destroyed the tannery of James Robson & Sons, Oshawa, Ont., on the 13th inst., together with contents. Loss, \$40,000 to \$45,000; insurance about \$20,000.

—At Midland, Ont., the jewellery store of I. F. Aereman is in the hands of the assignee. Quiet trade owing to competition, prevented a prosperous trade being done.

—Messrs. King & Co., propose to remove their boot and shoe factory from Levis to Toronto. This would lessen the population of the former place by over 500 workers.

—The Grand Trunk has declared a two per cent. dividend on first preference shares, being half per cent. over the last one. The stock advanced under this increase.

—Work on the Eel Lake mica mine, near Sydenham, Ont., has been interrupted by the caving in of a large quantity of rock, etc. The miners had just emerged from their work as the collapse occurred.

—Florida is in great hopes of having a paper making industry built up in its borders, as a factory has been erected to convert pine logs and slabs into paper. The claim is made that the refuse of the saw mills will be good raw material for this industry. The product at present is Manila paper which can be laid down in New York or Boston to compete with the mills in the Northern States.

—An endeavor to settle up by paying 30 cents in the dollar is being made by the woodworking firm of Chestnut & Hipwell, Woodstock, N.B. Their debts amount to \$4,500. The present firm has been in business since '94, succeeding A. Henderson.

—Rugs are again receiving more attention than has been their lot for some years. This applies to all kinds and sizes. Oriental rugs in great variety of styles and prices are largely shown and are likely to take the place of a considerable amount of carpet.

—The extension of Sherbrooke street in this city two miles through the adjoining municipality of Notre Dame de-Grace to Montreal Junction was decided on at a meeting of the council held there this week. It is intended to make it a handsome thoroughfare.

—An offer of 40 cents in the dollar, payable in 6 and 9 months, is under consideration by the creditors of Mrs. K. E. Hallett, general merchandise, Dalhousie, N.B. Liabilities are \$1,600, with assets nominally \$1,200. The business has been running about 12 years.

—At St. Jude, Que., the assignment of J. B. V. Lemay caused some little surprise, owing to the general supposition that the business was steadily prospering. Liabilities are about \$10,000.—Amedee Dagenais, grocer, in the suburban town of St. Henri, has assigned.

—The detective, Bell, who accused himself of having sneaked into a house and stolen a letter therefrom which was owned by a Spaniard visiting this city, has been tried for the theft and acquitted. The magistrate declined to believe him even when accusing himself.

—The success which has so far attended the growth of tobacco in Essex County, Ont., has caused a movement to be gotten under way for the manufacture of plug tobacco. A factory is now being fitted up at Leamington by the firm of Fenton, Wagner & Co., who have secured, it is stated, all the tobacco leaf for sale at Pelee Island and other adjacent points.

PURE
OAK
BELTING

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

DISTINCTIVE QUALITIES

—OF—

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

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



Contractors to H.M. Government and the Principal Railways.

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Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and
Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—The Beaver Woollen Mills Co. has received an Ontario charter. Capital, \$200,000, head office, Toronto.

—A settlement at 27½ cents in the dollar has been secured by H. H. Robicbeau, saw mill owner, Meteghan, N.S.

—There is some hitch in paying the notes of the Ville Marie Bank, which is giving rise to very disagreeable rumours.

—There were 9 vessels launched in the Clyde last July, having a tonnage of 19,850, the largest vessel was 8,000 for the Elder-Dempster line.

—An offer of 25 cents in the dollar has been made by John Robertson & Son, tanners, Churchville, N.S. Their financial troubles have already been noted.

—After an experience of 1½ years in the tailoring trade at Quebec, J. L. O. Proulx is endeavoring to settle his debts at 60 cents in the dollar, payable in 3, 6 and 9 months, unsecured.

—At Riviere A Pierre, Que., H. Lefcovitz has for some three years been endeavoring to get ahead, but insufficient capital proved too great a barrier and he has assigned. Liabilities small.

—An offer of 25 cents in the dollar, cash, has been made by Mrs. J. H. Lemieux & Co., millinery, Quebec. The concern has been in existence in a small way for about 3½ years. Liabilities light.

—F. L. Worden, groceries and meats, St. John, N.B., has suspended payment. Liabilities are \$5,700, assets, \$2,800. He began business for himself in the spring of '96, being previously of Worden & Williams.

—The magnificent City Hall of Toronto is just finished and being occupied by the civic staff. Thanks to the generosity of one alderman it will have as fine a clock and chimes as can be found in any city.

—Sir Sandford Fleming wishes the Pacific cable to be made a link in a circular system of cables by which messages to and from the Antipodes and the Orient could be sent either way, so in case of one being cut or breaking communication would be maintained.

—A Petrolia, Ont., boiler maker, Edw. Winnett, has assigned. He has been in business about 9 years, first at Petrolia, next at Oil Springs, then back to Petrolia again in 1895. He never possessed the requisite capital to move along, a chattel mortgage for a time being held against his assets. —The assignee is in charge of the boot and shoe store of Chas. R. Johnson, Ottawa, Ont. The business was originally conducted by Mrs. Theborge, who assigned in September, '95, and married the present owner the following summer, the business coming into his possession at the time.

—The flour and feed business of Chas. Bowen, Niagara Falls, Ont., has not proved a success. He was originally a baker, at Stamford, moving to his present location several years ago. Too little capital kept him cramped for settlements in a business where cash is paid out and not always taken in.

—A compromise at 60 cents in the dollar has been secured by J. P. Duplain, general dealer, St. Raymond, Que., recently reported as in difficulties.—Robt. Wiseman, hotel, Montreal, has assigned with liabilities of \$5,800. He originally made money but of late had been unsuccessful in outside ventures.

—We trust the police will have a sharp eye on a new paper brought out in this city, which is a revival of the disgraceful sheet suppressed last year, the proprietor of which spent some time in jail. Judging from the bulletins of the new paper we should say that it also could be suppressed on the same charge as its predecessor.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands.
English 16, 21 and 28 oz. Sheet.
Rolled Rough and Polished Plate Glass.
Colored Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye Stuffs.
Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

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Specially made for the Trade.

NO EQUAL FOR PRICES.

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MOOR ST., EARLSDON,

CABLE ADDRESS: "EUGSTER," LONDON.

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BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

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Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

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Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c.

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INDIA RUBBER MANUFACTURER.

Office & Warehouse : 266 GOSWELL ROAD.

Works : 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E. C., ENGLAND.

Hoses,

Tubing,

Sheet,

Pouches, Tobacco,

Washers,

Valves,

Packing,

Closet Covers,
(Ordinary and Patent),

Gas Bags,

Football Bladders,

Tyres,

Mats,

All Surgical goods
and Chemical
Articles.

—A great salmon run was reported on the Sound, B.C., last month. It is said to have been five miles wide and of an unknown length. The salmon were so thick that a little steamer had difficulty in getting through them. What is declared to be the largest sock-eyed salmon yet heard of was captured off the mouth of the Fraser. It weighed twenty and a half pounds.

—The cause of the employee, somewhat beyond his regular stipend, is being taken up by some large employers of labor both in this Province and Ontario. The Montreal Street Railway Company is having erected a commodious clubhouse, with modern accommodations, for the use of its employees. The Massey Harris Company, Toronto, is erecting a similar structure, the cost of which is estimated at \$50,000 to \$75,000.

—A rate war has been inaugurated between Niagara Falls and the Thousand Islands by the Grand Trunk and New York Central Railroads, and the Richelieu and Ontario Navigation Company. A cut of four dollars has been made by the railroads owing to the cut made by the steamboat companies from Toronto. Round trip tickets are being sold from the Falls and Buffalo to Alexandria Bay, for \$5, via the rail lines.

—"Dun's Review" says: "Failures for the first week of August have been \$1,536,728, against \$6,702,506, in the same week last year, when the Linseed Oil failure for \$5,000,000 was included, and manufacturing have been \$550,411, against \$5,551,791 last year, and trading \$955,817, against \$1,346,276 last year. Failures for the week have been 136 in the United States, against 196 last year, and 29 in Canada, against 18 last year."

—"The Brockville 'Times' says: "Some close students of the cheese market fear that the exporters will come to grief for paying such unprecedented summer prices but the fears seem to be groundless if the reports from Liverpool be true. It is said that on July 31 there were only 42,000 boxes in stock, 7,000 less than a year ago, and this in face of the fact that 187,615 more boxes have been exported this year to date than for same period in 1898. This shows that the high prices have not diminished the consumption and that the Canadian article is a prime favourite on the British table."

—The assignee is in possession of the drug store of T. E. Barbeau, Montreal. The liabilities are stated as \$10,000. He was originally an employee of E. Giroux, Jr., succeeding to the ownership of the business in February, 1894. In May, 1897, he sold out and opened in a different part of the city. This move did not prove profitable. In November following he purchased the business of S. Lachance, on Ontario street, where it was thought he was doing a paying business.

—A charter of incorporation has been granted the Beaver Woollen Mills Company, limited, of Toronto. The share capital is to be \$200,000, and the personnel of the company is as follows:—S. G. Treble, Hamilton; Alex. Buntin, R. S. Williams, Stapleton-Caldicott and A. S. Irving, Toronto. The company will manufacture and deal in woolen, cotton and knitted goods and carpets, and for that purpose are authorized to acquire the property of the Streetsville Woollen Manufacturing Company.

—The grocery and hardware firm of P. A. Bourget & Co., with stores at Levis and Lauzon, Que., is in financial distress and has made an offer of settlement at 50 cents in the dollar, half cash and half in four months, secured. P. A. Bourget was originally alone in the business, but failed in '84, afterwards admitting Eachille Bourget as partner. The liabilities amount to \$6,148. The assets consist of: Stock, \$3,363; fixtures, etc., \$170; book debts, \$332, and real estate pretty well encumbered, about \$3,000. Most of the creditors have signed off, and it is understood the above offer will be accepted.

—The Yorkshire "Post" says: A curious fact in connection with foreign bacon and hams is that whilst the average price of American bacon is 21s 9d per cwt., the average price of Canadian bacon is 37s 2d, and of Danish 53s 1d. One reason for this great difference between the prices of Danish and American bacon is that the Danes have for many years been importing the large and middle white Yorkshire breeds, which are so invaluable for crossing. They have also partially adopted the English fashion of curing. The Canadians have also to some extent adopted the same policy. What a Yorkshireman doesn't know about bacon and hams is not worth much, but they keep the best for their own tables.

Clothing buyers visiting the Market
will do well to give us a call.

LARGE ASSORTMENT,

→ Right Values.

H. VINEBERG & Co.,

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M^c Gaskill, Dougall & Co
Fine Varnish & Japan
Manufacturers.
Montreal
Or. List on application

POST'S "C. B. Q."

THE MOST EFFECTIVE CURE
yet discovered for
GOUT, RHEUMATISM,
AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

Mr. W. YARDLEY, the celebrated Cambridge University Cricketer, writes over two years after the cure was effected:—

"BEEFSTEAK CLUB, 9, Green Street,
Leicester Square, W.C.
March 29th, 1898.

Dear Sir,—I see in your advertisement in to-day's "Daily Telegraph," that you publish a letter of mine to you, dated February 9th, 1896, in which I testify to the fact that your "C.B.Q." after three months' steady trial, had greatly benefited me at the time. I hope it may give you as much satisfaction as it gives me to know that from that day to this I have never had a symptom of the Gout, to which I was a martyr for over 25 years, before I had the good fortune to take your "C.B.Q."

As you are well aware, I have no interest whatever in your medicine beyond the good it has done to me personally, and the hope that many other sufferers may benefit as I have done from its use.

Yours faithfully,

W. YARDLEY.

Can better evidence be required of the curative properties of Post's "C.B.Q."?

Mr. Yardley used ten bottles of medicine.

"MONTROSE VILLA,
1 Primrose Road, Leyton,
28th September, 1898.

Dear Sir,—After suffering from Muscular Rheumatism and Sciatica for 18 months, I was induced to try your Tablets, and am pleased to say, that after three months' treatment I was able to walk a distance of four or five miles easily, while before I tried them it was a misery to walk a short distance.

I have recommended them to several friends, who have also derived great benefit. I cannot do otherwise than speak well of your medicine, and would advise all sufferers to give it a fair trial, but not for a week or two only, and then leave it off if results are not satisfactory, as I received more benefit in the last month than I did in the first two.

Yours faithfully,

W. E. PHILLIPS.

HENRY NICHOLLS, Esq., late Treasurer of the Oxford University Golf Club, writes:—

"MILL ROAD, DEAL,
January 5th, 1899.

Sir,—After three months' patient trial of your "C.B.Q." Tablets, I feel bound to say that the Rheumatic Gout, Eczema, and Sciatica which I suffered from for many years has been wonderfully benefited. I have tried Aix-les-Bains, Buxton, Droitwich, and various Baths; I have been under good London doctors, and taken many kinds of medicine, but nothing has ever hunted the poison out of my system, and at the same time done me no sort of harm so far as I am aware, as this medicine. I had for years little or no peaceful sleep, and was regularly run down, and now I am comparatively young and fresh again, and can sleep quite comfortably, though before I took the medicine I could not lie in any posture free from gnawing pain. My general health is also, as might be expected wonderfully improved. I can now defy the weather once more in playing golf, and even hunting, and I feel that I really ought to make this known for the benefit of other sufferers."

A. M. POST, Esq.

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.
No Colchicum, Calomel or Mercury.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1/6. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

\$2,000; partly insured. The M. C. R., three cars on siding, also cattle pens and scales. Total loss so far as known, \$15,000; insurance, half that amount, most of which was held by the Waterloo Mutual. Many such instances of inadequate fire protection for small villages and towns have occurred throughout the Dominion this season. No village should be without a fire brigade, made as efficient as possible.

—While circumstances may cause a retail dealer to occasionally change his place of business, it rarely happens that such moves are profitable. We hear of the assignment of Robt. Conn, general dealer, Thornbury, Ont. He was originally in the saddlery trade at Collingwood, but moved to Mattawa, subsequently going across the border. Returning he opened a grocery store at Collingwood, gradually branching out to general merchandise. In February last his former ideas of moving again took possession and he returned to Thornbury, where his creditors will be likely to decide his next move.

—An expert witness before the Commerce Commission, New York, paid Canada a fine compliment: "The St. Lawrence is the largest and most complete of all of Canada's canals, and it is in every respect, locks and prism, a monument to the industry and enterprise of our alert cousins, whom it is difficult to remember are 'across the border.'" New York has nothing, even remotely, approaching the Canadian canals in size and substantiality. As I was forced to remark, if the people of New York had the enterprise and spirit of financial sacrifice, so much in evidence in Canada, in the development of her maritime resources and applied them to the natural advantages of this State, the growth and the prosperity of our commerce would be a matter of world wonderment."

—There are few instances recorded where, on the occasion of two or more parties forming a company for the manufacture of a staple article, a little advertising is not cheerfully accepted, and often cheerfully paid for. One of the latest formations of the kind, however, and which has just come under public notice, appears to have, by its management, totally ignored the advertising field preferring other and more shady paths to market. In a romantic spot in the suburbs of Montreal—in a house which had already acquired fame as being occupied recently by the possessor of

order. About one hundred gallons of very fair liquor was on hand, and about a thousand more in process of manufacture. A number of gasoline stoves and a large still were among the implements of use. To what extent this has progressed is yet unknown by the authorities, but that the plant would admit of a good turnout was at once agreed. It is alleged some Montreal parties are interested, but it is expected this will not be proven. Another seizure has since taken place within the city limits, and has cost the proprietor \$150.

—The Ontario Department of Agriculture has issued its estimates of the crop yield in the province for 1899. Following are a few of the figures:—Fall wheat, an area of 1,049,691 acres, has been harvested, yielding 14,201,314 bushels, or an average of 13.5 bushels per acre. The yield is an abnormally low one. Spring wheat—Acreage 398,726, yielding 7,087,977 bushels, an average of 17.8 bushels per acre. Barley—490,374 acres gave 14,022,922 bushels, or 29.8 bushels per acre. The 2,363,778 acres of oats have yielded 89,542,162 bushels, an average of 37.9 bushels per acre. Peas—743,139 acres, yielding 15,549,670 bushels; an average of 20.9 bushels per acre. Beans—40,455 acres, give 849,793 bushels, an average of 21 bushels per acre. Hay and clover—2,505,422 acres, yielding 3,498,705 tons, an average of 1.4 tons per acre. There were 137,824 acres of rye yielding 2,271,353 bushels, an average of 16.5 bushels per acre.

—In an address delivered at Oxford on 31st July, Lord Strathcona said: "Canadians both in the country and in the towns and cities live well. Their houses are good and comfortable, food is cheap; there is plenty of shooting, and fishing to be had, and there are no game laws in the sense in which they are understood here. The Canadians are a sport-loving people in their hours of leisure, and certainly do not take life sadly in any sense of the term. There are no poor laws, and no workhouses. The aged poor and helpless are not neglected, but nothing is done to legalise and encourage idleness, for there is work for all. The climate is all that can be desired—healthy in summer and in winter, and calculated to produce the best of everything, not excluding men and women. And what is important, the country is prosperous. The savings banks deposits, as well as the ordinary deposits in the banks, are rapidly increasing, and the condition of the people is seen in the

THE
Imperial Life Assurance Company
OF CANADA.

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

SECURITY TO POLICY-HOLDERS.

The Dominion Government, for the protection of policy-holders, requires all Life Insurance Companies to make a deposit with it of \$50,000.00. The Imperial Life has voluntarily made a deposit of five times this amount, \$250,000.00; being the largest deposit made by any Canadian Life Insurance Company.

The whole subscribed Capital of the Company—One Million Dollars (\$1,000,000.00)—forms a substantial and tangible security to policy-holders, that every guarantee and condition will be fully and minutely carried out.

PROVINCIAL OFFICE,

Bank of Toronto Buildings,
MONTREAL, Que.

men may aspire to any position, feeling sure that it will not be closed to them on account of any social distinction if, in other ways, they are fitted for it." He concluded his address by saying: "Our great need is people—men and women. They are required for the millions of acres of land that are given away and are only waiting to be occupied and cultivated to provide happy homes for any number of people. They are wanted also to more rapidly develop the great wealth of the country in its agriculture, its fisheries, its forests, its mines, and its manufactures. The increase of its population and its results cannot fail to add to the wealth and strength of the Empire."

GROCERY NOTES.

—A cable from Patras quoted new crop currants for shipment by the Pawnee now in berth at 12s 6d for Provincials and 13s 6d for choice Amalias.

—Advices from Bari are to the effect that the stock of shelled almonds there has been reduced to about 200 tons. The coming crop looks well and is expected to be about an average.

—A Barbados circular dated July 22, says. "The weather has been showery; but heavy rain is much needed just now. There has been a regrettable further decline in the sugar market, and \$1.85 per 100 lbs. and \$5 for hhd, is now offered. Molasses has not all yet been shipped, but planters have no more for sale. The shipments to date amount to 41,162 hhds. of sugar and 25,314 puns of molasses; at the same time last year they were 46,478 hhds. sugar and 30,085 puncheons molasses."

—The dispute between the growers and dealers on the London, Eng., market relative to the one-pound trade draft, which the growers endeavored to withdraw, has, after long discussion, been satisfactorily settled on the following terms: The one-pound draft is to be allowed as heretofore on London bought teas; the empty package is to be weighted to the half-pound; in other words, if it weighs the even half pound in taring, or anything over the half pound, it is to be allowed as the next pound above; if it weighs anything under the half pound it is to be allowed as the pound below. These regulations come into force on October 2 of this year, and are considered satisfactory under all cir-

E. BOISSEAU & CO.

Manufacturers Wholesale
Men's, Youths', Boys' and Children's

CLOTHING

Yonge & Temperance Sts.,

TORONTO, ONT.

cumstances and much better than engendering up ill-feeling between the growers and dealers of these much-wanted teas. The position of the market in London is very strong, the sales on garden account being only the one-third of what was sold up to the same date last year. There is a general feeling that tea is required badly, not only throughout Great Britain, but also in Eastern Europe. The U.S. market for India and Ceylons shows more inquiry and activity than for several months, stocks being low; recent arrivals of direct shipments are not considered over satisfactory, hence an increased demand is looked for in the near future, with little chance of lower prices.

DRY GOODS NOTES.

From July 1, 1898, to June 30, 1899, there were exported from Yokohama 50,786 bales raw silk and 9,768 bales of waste.

—The prime requisite for dress goods seems to be a lustre. These effects in almost every kind of goods are reported to be taking well.

—Mercerized moreens are shown in a wide variety of patterns and qualities, and according to importers' agents demand for spring on these goods will be very encouraging.

—From a recent investigation made by the Cotton Exchange of Bremen, it appears that the total number of spindles in Westphalia was 852,723 last year, an increase of over 20 per cent.

—Some American houses, it is asserted, are selling what are purported to be mercerized dress goods, which have hurt the trade on this fabric immeasurably.

—A dispatch from Victoria dated August 10th; says that the largest cargo of silk ever brought to America from China arrived on the above date on the Empress of Japan. It was offered to the steamer that could get it first. The Empress of Japan and the China raced for it from Hong Kong to Shanghai. The China was caught in a typhoon and lost the prize.

—A Yokohama paper, under date of July 15th, says of raw silk: "Since the end of last week there have been some orders for small dealers from Europe, but there have not been so many transactions, as firms have remained quiet with an anticipation of cheap quotations in the future. Market prices have had a falling tendency. The small dealers were sold to a greater or less extent, but none of the large dealers. The market prices on the average have been the same as last week. The week ended with the expectation of purchases from the United States. Inhabitant some pretty big orders from Europe for the Paris Exposition have arrived. More business has been done in contracts than for goods for immediate delivery."

Telegraphic Address: "MAROQUIN, LONDON."

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UPHOLSTERERS, COACH BUILDERS,
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Invested Funds,	\$44,700,00
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Loans advanced on mortgages and Debentures purchased. Agents wanted.

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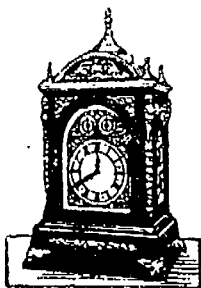
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J. JENNENS,
Manufacturer of Every Description of
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LAW UNION and CROWN
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Assets exceed, - \$21,000,000.
Fire risks accepted on most every description of insurable property.

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Established in 1788. Canadian Branch
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WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.
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151 ST. JAMES STREET, MONTREAL.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, AUGUST 18TH, 1899.

THE PAST SESSION.

The Parliamentary Session which closed on the 11th inst., will, we trust, for ever retain its eminent rank as the longest, most useless, most acrimonious, most extravagant, most fatal, on record. The Speech from the Throne at the opening was unprecedented in its barrenness. It is a common figure of speech to speak of this Address as a bill of fare. In this year's case the bill of fare promised nothing, so faith was kept with the guests and the public. Whether it was this starvation diet which spoilt the tempers of the members, or some other irritant, we cannot say. In no session were there ever before so many "scenes." On several occasions there were threats of personal violence used. On one occasion two of our legislators were only saved from each other's blows by friends who, physically, played the part of amicus curiæ. The late Speaker's wrath was excited a number of times by disorderly members who, in defiance of rules and decency jawed and threatened each other as if in a saloon patronized by toughs. These displays of rude disrespect for the House, and the revolting exposures made as to forged ballots, stuffed ballot boxes, and stolen ballots, which a number of members practically defended, has done much to bring the present House into the position occupied by that elected in 1861, which became "distrusted, despised, and hated" by the country.

Speeches of prodigious length were made in arraignment of the policy of the Government. Several of unprecedented extent were delivered in support of charges made against the administration of the Yukon. Such voluminous addresses are not read, save by a handful of persons who only read to kill time.

It is much to be regretted that so serious a question as was raised in regard to the Yukon should have been

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Applications and Enquiries to

The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

smothered by an avalanche of words. Where there is smoke there is fire, there must have been something wrong at Dawson City for so many charges to have been made by miners, and by the "Times" correspondent. But, whether the wrong doings had been and were sufficiently grave to demand a Royal Commission, was a question which had become so complex, so mixed with irrelevant matter, that few members of the House of Commons, and fewer outside, had the patience, or the time to wade through the vast mass of comments and evidence presented in explanation and support of the charges laid against the administration of the Yukon. Many voted against a formal enquiry not because they thought no irregularities had occurred, but from a reasonable fear that the court of enquiry, would cost an enormous sum, would be prolonged to a period when its utility would be gone, and lead to no result worth the cost.

The most satisfactory work done during the Session was the passing of resolutions in favour of Canada assuming a portion of the cost of a Pacific cable. This enterprise had been thoroughly discussed before. The sense of the country was known, so that after brief speeches by the Hon. Mr. Mulock, and Sir Charles Tupper, the scheme was unanimously approved. When real business has to be done it does not require prolonged debating.

A resolution in favour of some movement for inter-Imperial trade was moved in an excellent speech by Mr. McNeill, who is the most ardent and eloquent Imperial Federationist in the House of Commons. He, naturally, wishes the mother country to respond in some way to our advances, as made by a tariff concession of 25 per cent. The mother country, however, has enormous trade interests connected with the United States which stand in the way of any discrimination being made in favour of Canada on such products as are imported from the States. England will not re-impose the Corn Laws to

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

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

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

et Su rpl's invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898, \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 - Ins., \$32,037,390
Total Business in Force Dec. 31, 1898, " 103,379 " 289,163,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY

any extent on imports from the United States solely to boom her trade with Canada. The plain truth is, the old country's freedom in fiscal matters is restricted by her Free Trade policy. She has no concessions to offer. The only way she can return the special favour of one nation is by imposing some special charge upon the imports of another nation. To help Canada she would have to punish the United States. This places Great Britain in a grave dilemma in respect to reciprocating our preferential tariff.

The plebiscite question raised a debate which merely ventilated the opinions of those who think the Government ought to have introduced a prohibitory law and those who think otherwise. As neither party proposed legislative action the debate was a waste of time, it turned the House of Commons into a debating society, which is becoming far too common a practice. Members have got the notion that the House of Commons is a place where political meetings can be held to be addressed by speakers on both sides. Under this impression they raise and discuss all manner of irrelevant, non-practical, unparliamentary issues. The members go on night after night, "hammer and tongs," pounding away at each other in true "stump" style, while the only business which they have been called to Ottawa to transact, which is the legislative business of the country, is neglected. From the 16th March to the 11th August, 148 days, the House was in Session. The practical work done might well have been transacted in a fortnight, at the outside.

One consequence of this everlasting excitement over irrelevant issues, is, that the whole tone of the House is so lowered and the minds of the members are so disturbed that quiet, patient, earnest attention is not given to the measures introduced. A remarkable proof of this occurred last Session. A measure passed through the House of Commons relating to an agreement between the Intercolonial and the Grand Trunk Railway. By this agreement the Government undertook to give the G.T.R., and its United States connections, and to no other route, all the unconsigned freight of the Maritime Provinces, destined for the Canadian North-West, for a period of ninety-nine years, and to be renewed. Not a single member of the House of Commons had a word to say about this, they were all too busy snagging and snarling. On being read in the Senate, attention was drawn at once to this remarkable agreement. It became evident that it was not in accordance with the real policy of the Government, so that both Houses concurred in so modifying the agreement as to give the Government power to change it, after giving notice.

Another incident which shows the same slipshod carelessness, raised a laugh at the expense of the Premier, who took the affair pleasantly, as Mr. Foster was in the

Mr. Foster suggested that one clause be so altered as to give the Minister of Justice a certain power. The Premier argued against this gravely. Then it was discovered that the Bill actually gave the very power to the Minister of Justice, which Mr. Foster desired to be granted, and which Sir Wilfrid objected to, although it was one of his own Bills! Neither of them had read the Act, nor had a single member of the House.

The death of the Speaker, Sir James D. Edgar, near the close of the Session, was a very sad incident. Sir James filled the chair with a dignity, and ability which commanded the respect of the whole House.

The extraordinary energy displayed by Sir Charles Tupper has been marvellous for one of his years. He stands now quite alone as a Parliamentarian of the old school, having no rival in any of the higher qualities which distinguish a member of Parliament. Sir Wilfrid has, however, shown great talent as a leader. If some of his colleagues had been less defiant of the House, the Session would have been shorter, as they repeatedly refused information which they were compelled to furnish after prolonged and acrimonious discussions.

From what has frequently occurred in the House of Commons, it is evident that being a ruler in a Provincial Assembly is the worst kind of training for a ministerial career in the Federal House. Time and time again the Opposition have been refused a copy of documents which had been quoted from, contrary to parliamentary usage. This course was obstinately pursued without any reason beyond a determination to show power. This roused the Opposition to a display of their power, the result being, long delay, violent language, and the obstinate Minister's humiliation by being compelled to grant by force what he ought to have conceded by right or by courtesy.

The very large increase in the public expenditures naturally called out some trenchant criticism, not to say vehement condemnation. There can be no doubt the Government wishes its members and friends had used less violent terms in denouncing the outlays of its predecessors. Those outlays have been exceeded by several millions by Ministers who solemnly pledged themselves to reduce the public expenditures by as much as they have increased them. Their situation is somewhat an awkward one for explanation. Apart, however, from their past speeches the Government makes out a good case for its spendings, as they are, to a large extent, expenditures on works needed for the transportation trade, and other necessities of a country which is rapidly developing.

The redistribution of seats Bill was killed in the Senate, on constitutional grounds, as premature, as might have been foreseen. The attack on the Senate promised for last Session, was postponed. It is said this was done because so many of the party in power recognized the truth of what a Liberal, Senator Kerr, declared, that the Senate had saved the country \$700,000 in the Session of 1897.

Altogether the Session of 1899 adds no honourable chapter to our Parliamentary history, though its Hansard records will far outweigh those of any previous Session.

ARE PRICES ADVANCED BY TRUSTS?

It is so in accordance with human nature for those who have power to use it for their self-aggrandizement, that the new trust companies were, most naturally, expected to advance the prices of those goods, of the supply of which they held a monopoly. The reason universally alleged for combining a number of enterprises, was and is, the necessity of checking over-competition, by which prices are cut down below the margin of profit.

By combining a variety of organizations, certain economic advantages may be secured. A monopoly of any manufacture enables purchases of raw material to be effected with greater advantages than where buyers are

bidding against each other. The cost of labour can be lowered when the market it is sold in is restricted to one buyer. All the machinery of distribution can be conducted at less expense when it is centred at one point, or, at a minimum number of points. The collection of orders; the oversight of buyers; the entire system of credits; the office work; the financing of an industrial company which has been formed by a combination of a number of small ones, can each and all be more economically conducted by an amalgamated enterprise. When all these advantages are combined the result enables profits to be realized which are regarded as a fair average for mercantile enterprises, without any advance being made in the prices of the company's products.

If these conditions exhausted the list of changes made by a trust, or combination, there would be less temptation to advance prices owing to the amalgamation of various trusts. But this is not so. The amount of the aggregate capital of the private enterprises which have been combined was the amount by which the rate of their aggregate profits was measured. Now such aggregate of capital is not the total sum of the capital invested in the new, the combined company. The stock of such a trust, or combination, has, in all cases, been enormously enlarged. New issues of stock have been floated to pay for the good-will of the firms who have been closed out; also to private funds to remunerate the promoters; and to enable other financing operations to be effected.

Thus, while the aggregate profits of the original firms may have been enough to pay, an average of, say, 5 per cent. on their aggregate of capital, under the new conditions, the sum of those profits would not pay 3 per cent. on the total new capital of the trust or combination. The economies effected might enhance the profits sufficiently to provide enough to pay the old rate of 5 per cent. on the enlarged capital. But this would be unsatisfactory, as the trust was formed in order to secure a better rate of profit, than 5 per cent. on the proprietor's capital. What then is to be done in such a case? Clearly, the only course open to make the profits satisfactory is to enhance prices, or, to leave a large share of the new capital without any, or, with a nominal return. That is what has been done. The real, the actually active capital of trusts has been made into "preference stock," and the newly subscribed capital into "ordinary stock." The holders of the first will take the profits, the others, will get valuable experience.

The fluctuation of prices is usually a complicated problem. In the last two or three years prices have generally advanced from 20 to 25 per cent. in the United States. This advance is conclusively shown by Bradstreet's exhibit of the prices of 100 articles in 1896-97 and on 1st inst. A similar exhibit by the London "Economist" shows that, in the old land the average advance of prices has been about 5 per cent. since 1897, and 2½ per cent. since 1896. It is manifest from these two facts that prices have been advanced in the United States, in the last two or three years, owing to conditions peculiar to that country.

In 1896-7 the trust movement in the States began to assume large proportions, until it gradually threw its octopus-like tentacles over a very large number of enterprises which were absorbed by some giant corporation, or trust. It is significant, that as these trusts were increasing in number, prices were advancing. Now two movements going on simultaneously are not necessarily associated. But, when one of them is capable of producing the other, and when it is understood to have been designed to produce the other, it is reasonable to connect them as cause and effect, to some extent. Trusts or combines are, however, not an original cause, they are themselves an effect of precedent economic conditions. But effects are secondary or auxiliary causes, and

there is every reason to regard the movement by which prices have been generally advanced in the last two years, as having received considerable impetus from the trust movement.

That prices have advanced in certain lines of manufactured goods which are not in any way controlled by a trust combination, is no proof whatever that such advance is wholly independent of the trust movement. There is a solidarity in trade which causes a lift given to one section to have an elevating effect on other sections.

The argument of the New York "Tribune" that because the prices of certain articles which are not controlled by trusts have advanced, therefore trusts are not responsible for any advanced prices, is not supported by the logic of facts. On the other hand, the charge that trusts are responsible for the advanced prices now prevailing, is not justified, as trusts themselves have sprung into existence out of the same conditions which have caused a general advance in prices since 1897. This is almost self-evident, for the organization of a trust demands a large supply of new capital, which implies confidence in investors, which again implies good trade prospects. Now, plentifulness of money, confidence, and a bright outlook always tend to advance the prices of manufactures by enlarging demand and cost of production. This condition must be also considered, there has no trust been formed which has an absolute monopoly of any product, nor could any existing trust make any material advance in prices without exciting a competitive movement. The trust problem in relation to prices is manifestly too complicated for an off-hand verdict.

THE QUEEN'S SPEECH ON THE TRANSVAAL.

The Queen's Speech at the closing of Parliament contains a short passage which affords a key to the attitude of England.

"The position of my subjects in the South African Republic is inconsistent with the promises of equal treatment upon which my grant of internal independence to that republic was founded and the unrest caused thereby is a constant source of danger to the peace and prosperity of my dominions in South Africa."

Many who have written and spoken freely in regard to the position occupied by the British residents in the Transvaal, have done so in entire ignorance of "the prosured that "equal treatment" would be shown to all the What was meant by that allusion? When the present political arrangement was made by which the Transvaal became a self-governing State, the assent of Great Britain was required before the new Government could be established. When giving formal assent to the founding of the Transvaal the Imperial authorities were assured that "equal treatment" would be shown to all the dwellers in that State. There was not a word direct, nor an inferential allusion, stating or implying that the Boers would be in any way, or to any extent specially privileged. As the Queen's speech says, "promises were made of equal treatment," and upon those promises the Queen's "grant of internal independence to that republic was founded." Such being the facts the British residents in the Transvaal by the very constitutional arrangement by virtue of which that State enjoys "internal independence" are as clearly entitled to full enfranchisement as the Boers themselves. The refusal of the Boers to grant "equal treatment" to British settlers is a distinct breach of an agreement with Great Britain which was of the nature of a Treaty, and which ought to have been as honourably observed. When then the American papers compare the British at Johannesburg with the newly landed aliens from Europe, they merely expose their ignorance of the history of the relations of the Transvaal to Great Britain. It is a lamentable feature of this dispute that there has been introduced into it the

and the creed of the Boers being identical with that of one public man he has defended their breach of a solemn compact with Great Britain, and expressed his sympathy with a tyrannical government which insists on keeping the Queen's subjects in the Transvaal in political slavery. Canadians, however, as a rule, will put such irrelevant considerations aside, however eloquently stated. They will believe Her Majesty, who has a perfect knowledge of all the facts, when she charges Mr. Kruger's government with having broken the promises of equal treatment upon which Her grant of internal independence was founded.

THE CANNED GOODS SITUATION FOR 1899.

Much might be said on this important and growing industry which of late years has been playing a great part in the volume of business done by the wholesale and retail trade of the country. The packer may quietly claim that few industries, if any, are so beneficial to the people, chiefly on account of the raw material coming from the ground from whence all wealth springs. The products for canning in the vegetable line, consisting of tomatoes, corn, peas, and beans are grown by the farmer in fairly close proximity to the factory, and in order to ensure that which is best suitable for canning purposes the seed is furnished by the packer and the product therefrom is delivered by the grower at the factory in the proper season.

The season of 1899 will be remembered by the packers as being a very complex one. They were building their hopes and placing their calculations upon an increased business, this coupled with a very favorable outlook in the early part of the season for the growing crop, lent a desire to push sales for future delivery, in the minds of some of the larger packers. In consequence of the unprecedented advance in tin plate and ingot tin, all of the chief packers found it absolutely necessary to have an understanding among themselves for business safety that a minimum price be placed on each article so that in view of the bountiful harvest and a promise for a large pack disaster would not follow in selling below the cost of production.

It may, however, well be said that the best laid plans of mice and men very often prove futile, which was exemplified in this case. Nearly all the packers increased their acreage in corn, and thought that in consequence that they could go on selling, which they did, very regardless of supply and demand. It is now estimated by those most competent to judge that upwards of 45 to 60 thousand cases are sold for future delivery, which cannot be packed.

It may be said that up to the first week in July crops looked promising, while since that date the crop throughout Ontario has suffered from drought. Dry rot and scorching weather has blighted the growing crop of corn and tomatoes and it now looks more disappointing than for many years past. It is now a matter of prudence for the packers to consider if it would not in their own interests have been better to have taken an independent stand and allowed prices to be governed by supply and demand.

The minimum price of 65c per dozen for corn and peas, as fixed by the packer, may be said to be quite in keeping with cheap food for the masses. But it is questioned by many of the packers if it is sufficient for profit in view of the advance in cans of six dollars a thousand and other advances. Many of the wholesale trade were quite shrewd in placing orders for large blocks at that figure, which in due time may be very difficult for the packer to supply.

The crop of peaches has suffered from blight, and the penetrating frost of last winter. Plums and pears are a fair crop, while apples will not be more than half crop in

CARRYING TOO MUCH STOCK.

The present is an opportune time for the retail dry goods merchant to carefully inspect his stock in order to know whether he is carrying too much. Among the numerous resolves made by the average dealer from time to time, for the betterment of his business, that of reducing his stock if need be, is the most difficult to carry out. To the merchant who is fortunate enough to extend his purchases at will, and discount all bills, this resolve seldom comes into the category; but there are too many less favored who carry stock from year to year largely in excess of their requirements, and really much in excess of their actual knowledge. That such dealers take regular account of stock, and recollect the amount is not questioned, but the fact of their holding stock of such as varied nature as to be beyond their real knowledge, in a detailed way, would be readily admitted if the question were asked.

In some instances, this is the result of buying bankrupt or fire stocks, and the inability to afterwards clear them off. In such cases goods bought at a heavy reduction, are looked upon too often as so much money actually made. The fact that nothing had been made in purchasing does not enter their minds. It was only an investment. The knowledge that it is only in selling goods that profit is shown, is given no thought. And the further fact that it is only after the last yard of dry goods in the total purchase has been turned into cash, the real profit or loss can be reckoned correctly, is seldom allowed to hold first place.

It is a common expression that "goods well bought are half sold," but to the merchant of wide experience this remark will admit of wide interpretation. A dealer cannot buy a bankrupt or fire stock and place it with his regular goods, and retain the reputation of his store. If he buys such a stock it is bought in bulk, the good with the bad, and his only hope for benefit is in rushing it off again at a big reduction thereby making extra sales and a name for his store as having sold bargains. Otherwise his purchase is a failure, for the longer he holds it the less saleable it becomes and the more his shop takes on the appearance of being behind the times.

A retail dry goods dealer who buys carefully as he requires and does not allow any unsaleable goods to linger over the season on his shelves, might well wonder at the loads of goods carried by some others in the same line. Reckless buying alone can account for it. But in looking around no attempt at disposing of this surplus stock is apparent. Thousands of dollars are thus tied up only to be subject to greater depreciation each season besides not earning a cent of revenue to pay for the money invested. The man who fails on account of bad debts or insufficient capital to properly conduct his store, is not viewed by the wholesale house in as bad a light as he who purchased more goods than he needed. The former he could not easily guard against, or was powerless to avoid, but the latter could easily have been prevented if he insisted on it. Without determination this is a hard matter to combat. A dealer will make up his mind on closing his store at night that he has enough goods of all kinds and will buy nothing whatever for three weeks. This will give him three weeks' time at the end of a stated credit period in which he will have no payments maturing and can accumulate ahead. But before he has had time to fairly look around the next morning a traveller enters who insists on "just showing the goods anyway. No need to buy but just see what is being offered and you will be benefited by the knowledge. I'm paid a salary, not a commission, and even if you don't buy a yard I want you to pass your opinion on one or two leaders I'm showing to a few of my best customers." Before noon he has, in all probability bought a stock which on second thought he really regrets, but consoles

himself by the knowledge that he can offer some genuine leaders to the trade. This will sometimes happen from season to season despite the most earnest resolves of the dealer. The traveller has his strong points ever ready if they are needed, one of them being: "Now, see here. So-and-So, down on the corner bought a small bill of these and you wouldn't want to have your customers going in to them to secure some of them. You want to be as good as your competitors. The goods will be sold three times over before you need pay for them, so you are simply making money out of the firm's capital and using it for months in any way you choose. Do you know how many pieces of this pattern I sold to Johnson & Co., on 14th street, yesterday? And they don't pretend to carry the stock you do. They took ten pieces of this, eight of that and seven of the blue check, making 25 in all, I believe I could have sold them 50 if I wished, but I never try to load up a man, it's not my way. I always want to deal with a concern so that on my next trip I can sell again and know that my word is good." Such arguments are difficult to combat, and feel that justice is being done to the store.

The retail dealer who insists on lowering his stock need merely to buy in small quantities, and keep perpetually closing out the oldest stock; if not at a profit, at cost or a trifle below, never hesitating until the last remnant of the undesirable goods has moved out. The day this has been accomplished will be the dawning of a better era of business prospects, for the store has been renovated and need only be kept clear of old goods to insure sufficient call for that which is attractive and new.

A REVOLTING THEORY OF LIFE.

An elaborate eulogy was recently delivered by an insurance manager upon the late President of the Equitable Life Assurance Society. Much of this is made up of language which might with equal propriety be used in an essay upon almost any subject. The main body of the address consists of reflections of a general nature on the stock-in-trade topics of obituary orators in the United States, who wander round the field of history to pick up illustrations which, however irrelevant, are used, if they only appear to be glittering. Thus, in the obituary before us, the orator talks about, "the rooms in which Roman mothers conceived being filled with statues of heroes, in order that they might bring forth children under the influence of such ideals." He asks, "Is it any wonder that such mothers gave birth to men who conquered the world?" All which is absolute nonsense, but it glitters, therefore passes as oratory. To add to the literary finish of his obituary oration he tells a somewhat vulgar story culled from a Western paper which smacks indeed of having been invented to raise a laugh in a Chicago bar room. But it is spicy, laughable, therefore inserted in an oration in eulogy of the dead!

This address, which offends literary taste by the utter irrelevance of many of its allusions, its manifest struggle after top-loftical phraseology, and its mixture of flippant and jocular passages with a solemn theme, teaches also a most objectionable lesson. It could be justly described as a glorification of suicide, for it recommends a course of life as being the highest ideal of manhood, which is nothing less than the deliberate adoption of habits which tend to develop insanity in the mind and fatal diseases in the body. The person eulogized so indiscreetly is declared to have had "the power of working and making others work incessantly." It is declared, "he took the company he managed to bed with him. He bore it upon his heart both in his waking and sleeping hours."

Now, man's constitution being what it is, mentally and physically, it is suicidal to leave out rest and recreation from the programme of life. "That way madness

lies," that way is the direct road to a suicide's grave. The man who takes his business "to bed with him" has a bedfellow who will surely kill him, some day. A man who bears his business on his heart in his sleeping hours is evidencing the signs of incipient insanity, he has taken a step towards a lunatic asylum. The eulogist whose words we are dealing with, says that men in the insurance calling in which the race has become so intense as to require them to dispense with rest and recreation "grow grey at thirty and die of old age at fifty!" Such a game is not worth the candle.

To talk of any gains made out of business as being "a high and noble" achievement, when it brings grey hairs at 30, and an old man's grave at 50, is a gross profanation of language. What about the wife and the children of a man whose business is perpetually "on his heart?" Has a husband and father no duties beyond those of a business nature? A man descends to the level of the lowest order of the brute creation who gives no time to the duties and the enjoyments of family life. Has society and the State; have neighbours and friends, no rightful, no imperative claims upon every citizen?

The eulogist we criticize speaks of the man who took his business "to bed with him," who never gave a thought to any person, or to any interests but his own, as having received "a patent of nobility from Nature." Nature knows better than to honour those who set her at defiance, she tumbles them into their graves at fifty, twenty years ahead of the usual time! Life assurance companies especially need to condemn such teaching as was drawn from the life of the late Mr. Hyde by a recent obituary orator. Were policyholders generally to do as he did, that is, take their business "to bed," and dream of its cares, the life assurance companies would all be bankrupt, for the average duration of life would be cut down too heavily to leave them enough to pay expenses.

The new theory of life proclaimed by the eulogist of the late Mr. Hyde is degrading to human nature; it ignores the faculties which differentiate man from the brutes; its adoption would bring about a state of social chaos; it is a revolting insult to every wife; it is treason to the family; and, by what it necessarily involves, it teaches that suicide is the first duty of man.

MORTALITY OF DRINKERS.

There is something in the liquor consuming habit which develops very mysterious phenomena. In the last fifty years there has been a revolution in the drinking habits of the British people. Temperance has made great strides, large numbers have abandoned the use of alcoholic beverages, yet it is incontestable that the amount of such liquors now consumed per head of the population exceeds the average consumption half a century ago, when drunkenness was terribly prevalent. An American writer of known ability and judgment has just published an article in which the liquor legislation and traffic of the United States are carefully reviewed. The author, after making a close investigation, decides, that as drunkenness decreases there is an increase in the consumption of liquor. This remarkable result of observations in America confirms the statistics relating to England, as quoted above. The question of the relative mortality of various classes of drinkers has been investigated by the British Medical Association. This, as its name implies, is a society composed of men who have had a scientific education, whose professional standing and instincts preclude the possibility of their being prejudiced against temperance. They have enquired into the mortality returns of 4,234 persons. These were divided into five sections, total abstainers, moderate drinkers, careless

drinkers, free drinkers, and habitual drunkards. The Medical Association reports on these classes, and gives the following as the average duration of life in each section:—

Total abstainers	51.22 years.
Temperate drinkers	62.13 years
Careless "	59.67 years
Free "	57.59 years
Habitual drunkards	52.03 years

In view of what has been so emphatically and so persistently said by temperance advocates, and temperance life assurance companies as to their mortality experiences, these figures are mysterious. That habitual drunkards are longer lived than total abstainers is incredible, there must be some error in the published report of the Medical Association. That the habitually temperate have longer lives than total abstainers is not unreasonable. In this return, however, there is a chance of error in the result, as there may have been a large number of persons in the list of total abstainers who were so because of their delicate constitution. Amongst the total abstainers there may have also been some whose constitution had been seriously injured by excess before they became abstainers. We are disposed to think the above comparisons have been drawn from too restricted a field to be scientifically correct. The problem involved in the relative mortality of certain classes of drinkers is, we submit, an insoluble one. The drinking habit is only one factor which affects health. It may be a dominant one, or only quite subordinate to others of greater potency. There is the question of heredity to be considered, also of occupation, of general habits of diet, and a score of other points which have a more or less bearing upon the relative mortality question. The Medical Association has not given a decision which will be accepted as final even by the faculty.

THE ECONOMY OF AUTOMOBILES.

An enquiry has been made as to the relative cost of horse drawn waggons and automobiles. The conditions selected were those of a large city where horses used in delivery waggons are fully employed all day, every working day. The cost of a vehicle with two horses, a driver and a boy was found to average \$4.28 per day. A similar service by an automobile costs \$3.87 per day. The self-propelled waggon could, however, cover a much wider area in the time a driver is expected to work. It could make more trips in a day, so that it is estimated that if a business house needs five horse drawn waggons for delivery purposes, at a cost of \$21.40 per day, it would have as good service from four automobiles at a cost of \$15.48 per day. So the annual saving, on this standard, would be \$1,776. Speaking generally the automobile service is estimated to cost 20 per cent. less than the horse service. One great advantage the machine has over horses is that it costs nothing to keep, except interest on the investment, so that its economy becomes more and more apparent the fewer hours or days it is used. A horse needed two days a week or two hours a day, costs to keep as much as one fully worked every day, whereas the automobile at rest consumes nothing. Another advantage is that a machine vehicle can be worked any number of hours continuously, whereas a horse has a limited capacity of work. An automobile therefore could be kept going steadily long enough to tire out two sets of horses. Another point is, that machines do not fall sick, nor do they need grooming. The day of the automobile is clearly dawning. The draught horse in cities, is likely to be superseded in a few years.

AMERICAN TOBACCO FINANCE.

The financial conditions of the American tobacco trade are changing since the conquest of Cuba. An amalgamation of interests has taken place which has created a company with an enormous capital. The intention of the management is said to be, the erection of factories at London, Paris, Vienna, and other points in Europe. The present combined capital is, however, not large enough for these new enterprises, so fresh subscriptions of capital are to be called for. As this new stock, it is understood, will be issued pro rata to existing stockholders, there has been an effort made to bull the stock by representations of the speculative value of the new issues. As the present stock has been watered under the amalgamation process, as has been the rule in the case of all the new trusts, and as the new stock is called for to carry out enterprises of much uncertainty, there is considerable doubt as to whether the extra stock can be raised. While American capitalists are loading down the American tobacco market with trust capital, and proposing to establish factories in Europe, English capital has gained control of the Cuban tobacco plantations. Over ten millions of dollars of English money has been invested in the tobacco industry in Cuba. It is affirmed on good authority that American importers of Havana tobacco will, in future, be dependent on the English in Cuba for a supply. The investments of British capital in Cuba and Porto Rico, since the war, are estimated to have been from 28 to 30 millions of dollars. The trade of these islands is falling into the hands of English capitalists. The Cubans and Porto Ricans prefer to deal with English merchants because they are represented by Spanish speaking agents, and they give from 60 to 90 days time, whereas the Americans demand part payment in cash.

We have heard of a similar extension of British interests at Manila since the destruction there of the Spanish power. The exports from the Philippines to Great Britain will be very largely in excess of those to the States. The principal productions of these islands are, sugar, tobacco, maize, which are also grown in the United States, others are, sago, rice, millet and hemp. Of tobacco, in the form of cigars, and of hemp, the exports to Great Britain are quite large. The British houses at Manila, which control the export trade, control largely the imports, so that there is every prospect of Great Britain doing a considerable trade with the Philippines when they are absolutely controlled by the States.

DEADHEAD PRESS EXCURSIONS.

We are familiar with the humorous story in which an ecclesiastic of high degree is represented as fulminating against a certain culprit who seemed not a bit the worse for his awful maledictions. Canada has stood in this attitude of unharmed indifference while the press of Kansas has been thundering away at our Government, our country, and ourselves in the most terrible manner. One Kansas paper, the "Wichita Eagle," has distinguished itself by the vehemence of its attacks upon us, of which we have been as unconscious as we are of an ordinary thunderstorm in that State. Wichita, Wichita, where is Wichita, anyway? Is it a city, town, village, railway depot, a river, hill, lake, a mining camp, or what? It has an Eagle, which is manifestly only a stuffed one, so we need not fear its carrying off or searing any Canadian chickens. Not a soul in Canada knowing where or what Wichita is, it was a great mystery what had caused its editors so furiously to rage together against Canada. The secret has been exposed by the Chicago "Inter-Ocean," which says that, "the Kansas Editorial Association has

practically declared war, not only upon the Canadian Pacific Railway, but upon everybody and everything in the Dominion." What has been the provocation? The C.P.R., it seems, declined to treat the Kansas editors as deadheads on a trip to Vancouver, hence their curses on our Government, our country, and our hapless, but quite innocent and wholly unconscious selves. We must ask the Kansas Editorial Association to keep cool, and not to make a consummate display of baby-like temper. The demands of editorial associations in the States and in Canada for deadhead tickets over railways for large bodies of summer excursionists are becoming altogether unreasonable. The majority of the persons who secure these passes are no more "editors" than they are prime ministers, they are connected with some paper by a business nexus. Their claim to a deadhead ride through British Columbia and back, which the Kansas Editorial Association expected, is just as valid as would be a claim for the same privilege by the Dry Goods Clerks' Association, or, of any of the industrial or national societies. If a railway company thinks its interests will be served by giving some editor gifted with descriptive powers, a pass over its line in order to afford him the opportunity of dilating upon its attractions to travellers, the arrangement is a business one on both sides. But, when a crowd of persons associated with the business, or mechanical departments of newspapers, solicit deadhead tickets, or any special privileges, from a railway company because they claim to represent the Press, they exhibit an amount of gall which is amazing, it is also discreditable, as it evidences deficient self-respect. The Kansas "editors," in which term are included the stokers of the engines which run the presses, by turning furiously upon Canada because the C.P.R. refused them passes to and from British Columbia showed how trifling a modicum of intelligence is needed to run the Press in that State.

THE VILLE MARIE BANK.

The affairs of the Ville Marie Bank have been under investigation by the Canadian Bankers' Association. A meeting of this body was held on the 16th inst., in this city, the chair being occupied by Mr. Thomas McDougall, General Manager of the Quebec Bank. Other bank officials present at this important meeting were: Messrs. E. S. Clouston, general manager of the Bank of Montreal; B. E. Walker, of the Canadian Bank of Commerce; Thos. Fyshe, of the Merchants Bank of Canada; D. Coulson, of the Bank of Toronto; H. Stykeman, of the Bank of British North America; J. A. Prendergast, of the Bank of Hochelaga; J. A. Richardson, representing D. R. Wilkie, of the Imperial Bank of Canada; R. B. Kessen, representing Mr. George Burn, of the Bank of Ottawa; G. H. Balfour, representing Mr. Webb, of the Union Bank. At the request of the Bankers' Association, and with the consent of the directors of the Banque Ville Marie, Messrs. W. H. Nowers, of the Merchants Bank of Canada, and F. W. Taylor, of the Bank of Montreal, were appointed some time ago as inspectors to enquire into the circulation of the Ville Marie, and report to the association at a subsequent meeting. This report, which has been carefully prepared by the inspectors just mentioned, was read, at the meeting held on Wednesday, and after discussion, it was unanimously resolved to withhold the document in question from publication. It is understood, however, that Mr. Courtney, deputy minister of finance, was present, and took cognizance of Messrs. Nowers' and Taylor's report. After this meeting there were warrants issued for the arrest of Mr. William Weir, the President of the Ville Marie; Mr. F. Smith, a director; and F. Lemieux, chief accountant. The warrant charges them with a breach of the Bank Act, by having issued, or been a party to the issuance of, "a wilfully false or deceptive statement, return, report, or other document, respecting the affairs of the bank." The penalty is "imprisonment for a term not exceeding two years." By the terms of the Act every official of the bank who is cognizant

of a return being false is liable to this penalty. The great age of the President renders this step peculiarly painful, but it is felt that it would tend to undermine the confidence reposed by the public in bank statements if they could be falsified with impunity. As we have already intimated, the Finance Department is not wholly blameless in this matter.

THE PHILADELPHIAN COLLISION.

If the arrest of the pilot of the *Philadelphian* on a charge of manslaughter, arising out of the collision of this vessel with the *Ella Sayer*, at Quebec, and the death of two seamen, opens up the question of proper supervision of steam steering gear before ships are allowed to clear for sea, the unfortunate sailors who were crushed by the impact of the collision, will not have died in vain. Defective steering gear is the root of nine-tenths of marine accidents, and, in particular, faulty gear is most apt to prove disastrous in Canadian waters, because of the generally insufficient knowledge navigators have of the tides and currents in these. In the case of the *Philadelphian* collision, the accident was, so it is alleged, due entirely to the absence of lights on the anchored vessel, but the verdict rendered evidently fails to countenance this. It is reported that a number of pilots who were in the vicinity on the same evening, will give evidence at the trial that no lights were visible. A warrant is out for the arrest of the Captain of the *Leyland* steamer, who is held equally blamable with the pilot, and this will be served when he returns to this side, his ship having left for Liverpool before the proceedings took on the present serious aspect. Whatever may be the nature of the finding of the Court as to culpability, certain it is that the dangers of just such accidents are very great to vessels anchored in the stream opposite the *Rocky City*, where the terraced shore lights tend to distract and mislead vessels under way.

In connection with the recent serious collisions in the river, namely the *Turret Court* and *Ramillies*, and the one under notice, the sailors' superstition that one accident invariably brings three, is worth recording. The third instalment to complete the chapter is now due.

THE POCKET.

That pockets have a place in the everyday affairs of the average individual is recognized on all sides, but just why man should hold a monopoly of these serviceable adjuncts while the aspiring and up to date woman has but one timid sangle, has yet to be fully explained. An exchange thus discourses on this apparently long neglected topic.

The average man in his winter gear can boast of his score or more of pockets, while the average woman has but one pocket, if any, and that so situated that it is more than likely to be wholly unserviceable. By consequence the average woman is forced to carry her purse and her handkerchief in her hand and to dangle her buttonhook, bon-hon box, scent bottle, postage stamp holder and other impedimenta upon metal strings from her waist.

Now, there is no sensible reason why a woman should be obliged to exhibit her portable property to the whole world instead of hiding it away as a man does in divers and sundry pockets conveniently scattered about his clothing. How long, think you, would a man stand it to be obliged to carry his jackknife his pipe and tobacco, his money and his keys either in his hands or have them strung to his waistband? Why, he wouldn't stand it any time at all. Then why should woman? Why should not woman, if the equal of man, have her pockets, and not be forced always to have her hands full of purse and things, and to have her body girt about with jangling absurdity?

Time was when women affected a false pocket, access to which was had through a slit in the right-hand side seam of her gown; but it was an unsatisfactory substitute for the legitimate pocket, and was not always an easy task to find the way into it, and it was not an uncommon thing for it to break away from its moorings to the loss of its more or less valuable contents. For some years after the false pocket retired from business, woman sported a prac-

tical pocket made into the gown the same as a man's pocket is made into his coat or trousers, and her condition from a pocket point of view, appeared to be satisfactory if not supremely happy.

But in process of time the set of a gown came to be the sole consideration, and so the pocket was driven from its position of convenience until now it is somewhere where the wearer cannot get at it without much striving, making its practical use quite out of the question.

MANAGEMENT OF A STORE.

It is well to form, as accurately as possible, the amount of profit made on the general sales each week. This may appear like an impossibility or an extreme idea which would involve too much care. But there are many large retail establishments, employing hundreds of clerks, floor walkers, separate managers and buyers for each department, detectives, checkers, window dressers, etc., who know each evening, five minutes after the store is closed, the exact amount of gross profit, down to a cent, that was made that day; also the exact amount of net profit, or loss, each day.

This is almost as simple as turning the key in the door. A private mark denoting the actual cost, or a certain percentage over the net cash, is on all goods. Each clerk is required to put the cost mark on each sales check, small or large, in a separate column beside the selling price. The cashier enters these down the same as the regular figures and simple division gives the gross profit at the close of the day. The bookkeepers know the exact amount of the running expenses and another exercise in simple division tells at once the net profit or loss. Each department being reckoned separately allows more scrutiny to be exercised and consequently any department that is not paying is tested in reference to its non-earning powers and changed around until it has been put on a paying basis, or else closed out to make room for something more profitable.

This system of complete command over the management of a business, in all its details, is one of the chief secrets of success in the conducting of large establishments which are known to be subject to many large items of expenditure unknown and unnecessary in the management of individual concerns. The small leak preys with more deadly effect on the life of the small store than the large leak on the large establishment; hence the greater need of scrutiny in the ordinary small general store or special line of business.

BOSTON'S IMPORTS OF CANADIAN SHINGLES.

August 3.

Boston's imports of lumber from Canada are stated by the *Halifax "Herald"* to be mostly handled by two firms, one takes the white pine from Quebec and the spruce and hemlock and the cedar shingles from Nova Scotia and New Brunswick. There are about 50,000,000 feet of white pine imported annually. Of this about half is for home consumption in the States, and the balance is exported, most of it going to South American countries, and a little to Australia. This lumber is imported in the rough, boards and plank, and a duty of \$2 per thousand is paid on it. The selling price has increased about 15 per cent. within a year, due to increased demand. That going to Australia is dressed in Boston, but that going to South America, is simply re-handled in bond and re-shipped in the rough. There are approximately 60,000,000 to 70,000,000 feet of spruce imported from the Canadian provinces annually, and practically all of this is for home consumption. This spruce goes in the rough and in the shape of yard stock, subject to a duty of \$2 per thousand. There are approximately 160,000,000 cedar shingles imported from the Canadian provinces annually, all for home consumption in the States. Most of the hemlock used in Boston comes from Pennsylvania, but about 10,000,000 feet annually come from Canada.

On the hemlock a duty of \$2.50 per thousand is paid, as it has to be dressed on one side, in Canada, and this process adds 50 cents to the duty. The price has increased about \$2 per thousand on spruce lumber this year, and a little

more is coming in than in previous years. Most of the spruce imported to New England for the export trade goes from Portland, as railroad freights are less to that port from the Canadian lumber districts. About two-thirds of the white pine imported in Boston goes to Boston by rail during the winter months, when the St. Lawrence river is closed to navigation, and the rest by water during the summer months.

HARBOUR WORKS AND THE CITY.

It has on various occasions been contended in this journal that there should be a clear understanding and agreement between the Harbour Board and the city with regard to the construction of the joint works, the flood protection and the harbour enlargement. The works appear to have been begun before any such agreement was completed. The draft document which was agreed to by all parties has been signed by the representatives of the harbour and afterwards altered before being signed by the city authorities, and this alteration was made without notice being given to the Harbour Board. Before this article is issued, if the Mayor's intentions are carried out, the matter may be put right and the interlined clause, will be cancelled. Even if this is done a document of this character in which so many are interested and in which so much is involved, when completed, should be sent to the press for publication. There are several points connected with this matter which have never been discussed and for the cost of which no appropriation has been made. One of these is intimately connected with the sanitary condition of the harbour. The large sewer which now enters into the basin opposite the Custom House must, before the new works are carried out, be diverted according to the original intention into the current below the guard pier. This will involve many tens of thousands of dollars, and the question should be settled how it is to be done and who is to pay for it. It will be far better to have a clear understanding about this before the works proceed too far, and the Harbour Board be committed to an expenditure not now contemplated.

CORRESPONDENCE.

To the Editor Journal of Commerce:

Sir,—In a letter to an evening contemporary an obscure writer, on the point of sailing to distant lands, flings back at Montreal the full measure of his wrath owing to the neglect of duty of its public officials, the inhumanity of its coal cart drivers, the unsightly condition of its streets, and the impurity of the air he breathed during his brief sojourn within its confines. In comparison with Chicago, Montreal's police look lean and muscular. The coal cart driver will grow impatient without living in Montreal, and teamsters still argue whether it is wiser to hurry a loaded horse up a hill or hold him with a tight rein. The ragged condition of our streets were seen at their worst, but in comparison with the recent condition of Wabash Avenue, Chicago, anywhere between 12th and 22nd streets, our worst thoroughfares were as parlor floors. The pure air of Montreal will stand any and all criticism. Evidently our visitor fell from his scorching bike within sight of a policeman and was allowed to regain his feet unaided.

NEWCOMER.

CELLAR-LIGHTING.

One of the interesting things that can be seen in Montreal is a cellar entirely underground lighted by daylight through a sidewalk, and is changed in direction so that instead of falling on the floor it is directed straight along the basement. The exhibit can be seen at the office of the Luxfer Prism Co., Ltd., 1833 Notre Dame street (near McGill). The Luxfer Company worked for several years to get the effect desired and the result is certainly a success.

BUSINESS CHANGES.

Ontario.—James Weeks, harness, Thorold, sold out to Wood Bros.; M. C. O'Donnell, printer, Arthur, sold out; H. W. Parlow, grist mill, Dorchester Station, sold out to W. F. Galloway; Patrick Green, hotel, Hayesland, has sold out; J. D. Torrie, tailor, Hillsburgh, sold out to Wm. McCracken; Barry & O'Dwyer, Petrolia, dissolved; John Barry continues; B. W. Ziemann, tailor, &c., Atwood, advertises business for sale; C. K. McGregor, drugs, Brantford, sold out; S. A. Sine, tailor, Emsdale, advertises business for sale; Wm. Cameron, hotel, Hamilton, selling out; James Strachan, general store, Maxwell, advertises business for sale; Henry Yeo, butcher, Palmerston, advertises business for sale.

Quebec.—J. F. Camviand, general store, Doucets Landing, commenced business; D. Moreault, general store, Doucets Landing, sold out; W. H. Polley & Co., mfrs. shoes, Quebec, commenced business; Jas. Johnston & Co., whol. dry goods, Montreal, James Slessor registers as sole owner; Bedard & Chouinard, whol. dry goods, Quebec, partnership registered.

Manitoba.—J. A. Hobbs, drugs, Morden, sold out to O. F. Lightcap; A. Cameron & Co., furn. and general store, Oak Lake, sold furniture business to R. J. Grey; J. Ehman, grocer, Regina, commenced business; J. & H. Minbinnick, implements, Churchbridge, commenced business; W. Mills, jeweller, Moosomin, opening branch at Grenfell; G. Thomas, jeweller, Winnipeg, chattel mortgage foreclosed.

—British Columbia.—G. H. Gilpin, general store, Moyie, opening a branch at Fort Steel; Morris & Crowe, cigars, tobacco, &c., Greenwood, opening a branch at Rossland; R. Humber, tobacconist, Victoria, sold out to Simon Leiser; C. J. Campbell, hotel, &c., Duncan City, disposing of business; Burdick & King, men's furnishings, Kaslo, dissolved, now Walker & King; H. Smith, general store Duncans, commenced business; J. H. Smith, brewery, Grand Forks, sold out to Minster & Hauser; F. C. Davidge & Co., Ltd., commission, &c., Victoria, opening branch at Toronto.

Nova Scotia.—B. LeR. Lowden, undertaker, Caledonia, opened business; R. J. Matheson, flour and meal mills, Dartmouth, opened branch at Halifax; C. W. Smith, grocer, Halifax, business closed; Douglas & Falconer, general store, Lorway Mines, advertise business for sale, 19th inst.; Alex. McDonald, tailor and men's furnishings, Westville, removing to Sidney; Shaw & Lloyd, general store, Bridgetown, dissolving, J. E. Lloyd continuing; E. J. Ricketson, grocery, &c., Bridgetown, about admitting Jas. Foster as partner under style Ricketson & Foster; Saunders & McLean, seeds, Halifax, dissolved.

—The Allan line new steamship Bavarian will sail from Liverpool for Montreal on the 24th instant, and from this port on September 7. The Bavarian is a new steamer of 10,200 tons, has twin screws and unexcelled accommodation for all classes of passengers.

FRANCIS BAGLEY,

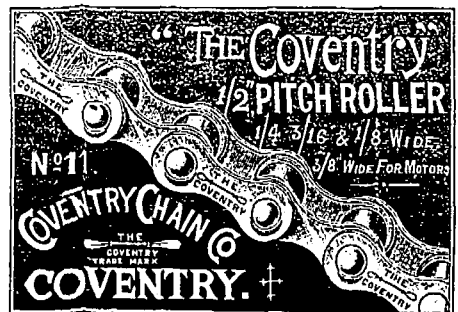
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TRADE MARK.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 18 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/-, 5/6, 8/6, 10/6 and 13/6 each.

The "FLUX" Stylographic Pen embraces all the good points necessary in a good pen, which is as near perfection as skill and long experience can make it. It is practically indestructible, being made exclusively of non-corrosive substances, viz., gold and vulcanite.

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) **Price 3s. each.** Each Pen supplied in Box with Filler and full Directions for Use By Imperial Parcels Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort, Free!

M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.

OFFICE DECORATION.

If the owners of certain business offices in Montreal understand just what benefits they would derive from lighting the premises with Luxfer Prisms, they would not hesitate a minute before ordering the work done. There are offices in which the money spent in decorations is largely money lost because the decorations are but imperfectly seen. You cannot show decorations with artificial light.

BUSINESS DIFFICULTIES.

—W. H. Stewart, a small dealer in dry goods and shoes, at Warkworth, Ont., has assigned. He has been in business something over a year.

—J. & G. Powell, general merchants, Tilbury, Ont., have assigned. They have been in business many years, but lately appear to have been going behind. Two weeks ago they made a statement giving assets and liabilities nominally \$21,000, and endeavored to effect a settlement at 45 cents in the dollar. To this the creditors would not agree.

—At Creemore, Ont., the shoe store of John McNaughton, or understood to be owned by Miss M. E. McNaughton, is being held by the assignee, pending further negotiations. The business was first started at Peterboro, but was moved to Goderich in '97, where an assignment took place. The present location was sought a little over a year ago. Liabilities light.

—Pigeon & Co., dry goods, Ottawa, Ont., (Mrs. H. H. Pigeon supposed to be the real owner), has assigned. The business has been running many years, and has been subject to occasional reverses. The last failure occurred in October, '96, when a settlement was secured at 35 cents in the dollar, cash. The store has been running under the present style only since spring.

—Beginning the retail grocery business in April, '98, in this city, Racine Freres, have been compelled to make an assignment. The firm is composed of August and Damien Racine, the latter entering as partner last September. The liabilities are \$3,450, with assets of \$2,045. The stock, etc., will be sold by auction on the 23rd inst.

—While the young unmarried druggist is generally looked upon with jealous eyes by his erstwhile social companions, his position from a business point of view is none the less enviable. However, all such chances are occasionally insufficient to ward off the troubles arising from lack of capital. T. S. Dawe, drugs, Preston, Ont., has assigned after a brief experience. He began about the first of the present year.

WRITS ISSUED—ONTARIO.

August 10.

Gwillimbury E. Tp.—T. Emerson vs Mrs. Robt. Graves, \$3,000; T. Emerson vs Peter Megans, \$2,000; Markham—C. E. Wismer vs J. E. Wismer et al, \$500; Toronto—E. & L. C. Keith vs J. A. Young et al \$532; Webbwood—Canada Mutual L. & I. Co., vs Jos. and E. Delorme, \$308; Canada Mutual L. & I. Co. vs B. J. Rothwell, \$301.

August 12.

Colborne Tp.—G. A. Fraser vs J. Rossier et al, \$400;

Downie Tp.—Hannah Cousins vs Geo. and Almisa Dickson, \$345; Perth—Janet Kelly vs Wm. Tureott et ux, \$815; St. Joseph—L. Bissonnette vs Joseph and N. M. Contin, \$2,095.

August 15.

London—R. V. Weldon vs J. L. Taulin, \$801; Markham—C. D. Reesor vs Amos Cole, \$933; Orangeville—W. Hall vs Lydia Baker et al, \$323; Ottawa—Reid Bros. vs Ottawa Cold Storage and Freezing Co., \$397; Parkdale—R. N. Ball vs P. B. Ball, \$437; Port Stanley—A. Smith vs Wm. Fraser, \$372; Saltford—H. C. Baird & Son vs Martin Connel et al, \$532; Sault St. Marie—Canadian Mutual L. & I. Co. vs Ed. & E. Biggings, \$1,035; Toronto—E. Ritchey vs Warren-Scharf Asphalt Co., et al, \$500; J. F. Faulds vs Woodward Medicine Co., Ltd., \$10,000; Windsor—S. White vs F. A. Davis, \$939; York Tp.—P. Dempsey vs Richd. Pendrick, \$715.

WRITS ISSUED—BRITISH COLUMBIA.

August 10.

Nelson—H. Byers, \$1,565.

August 12.

Ainsworth—Kootenay Air Supply Co., Ltd., \$1,136; Kootenay Air Supply Co., Ltd., \$634.

WRITS ISSUED—MANITOBA.

August 10.

Winnipeg—Wm. Clougher, \$963.

JUDGMENTS RENDERED—ONTARIO.

August 12.

.....—J. E. Haliwell vs S. V. R. Fox, \$500;—J. W. Fox vs S. V. R. Fox, \$1,000.

JUDGMENTS RENDERED—MANITOBA.

August 10.

Winnipeg—McClary Mfg. Co., \$631.

August 12.

Selkirk—Dagg & Co., \$325; Winnipeg—Chas. Wellband, \$412.

JUDGMENTS RENDERED—NOVA SCOTIA.

August 10.

Halifax—Levy & Michaels, \$5,000.

August 12.

Moncton—A. Y. Clark, \$949.

EXECUTIONS—QUEBEC.

August 10.

Montreal—G. Descerres agt H. G. Cadieux et al, \$744; A. M. Woovenden agt B. J. Fauteux, \$179; F. Guibord agt A. Hainault et al, \$206; G. Bourassa agt A. Lefort, \$484; B. Benoit, agt A. Peltier, \$200; H. Shapiro vs J. Tockenkiski, \$244; J. A. Vaillant agt M. Wakefield, \$200.

August 12.

Montreal—Delle G. Monette agt Paul Monette et al, \$264; Quebec—Standard Life Assee. Co., \$1,091.

SIMMONS & CO., Wholesale Manufacturers.

The "ZENANA," 87s.



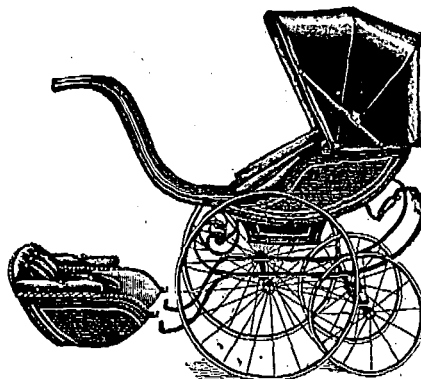
The "RANGER," 67s.; as shown, 72s. 6d.



As a Perambulator.



As a Mail Cart.



The "COMBINATION," 54s.; as shown, 67s. 6d., 87s. 6d., 107s. 6d.
EVERY CARRIAGE GUARANTEED PERFECT AND DURABLE.
Scores of Designs. Send for Complete Catalogue.

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Telephone No. 980 HOP. Telegrams:—"QUADRICYCLES."

August 15.
 Montreal—Dme. S. Corse agt F. F. Lawson, \$205; G. Deserres agt N. Presseau, \$207; Dme. C. Shannon agt D. Seath, \$200; Diamond Glass Co. agt The Hop Bitter Co., \$332; Dme. S. Corse agt H. J. Thomas, \$248.

BILLS OF SALE—ONTARIO.

August 12.
 Nepean—T. McTiernan to J. J. McCracken, \$1,738; Trenton—Gilmour & Co. to McArthur Bros. Co., \$34,650.

BILLS OF SALE—BRITISH COLUMBIA.

August 10.
 Grand Forks—C. K. Simpson & Co., \$6,000; Rossland—Hugh and H. McIntosh Henderson, \$4,000; Rykerts—J. E. Roberts, \$1,100.

Nelson—F. K. Hurry, \$3,500.

August 12.
 August 15.
 Rykerts—J. E. Roberts, \$1,000; Vancouver—Emma Morris, \$950.

BILLS OF SALE—MANITOBA.

August 10.
 Carberry—Wm. Atkin, \$900.

August 15.
 Winnipeg—Great West Laundry Co., \$2,800.

CHATTEL MORTGAGE—BRITISH COLUMBIA.

August 10.
 Grand Forks—J. W. Stout, \$5,800; Rykerts—J. E. Roberts, \$1,500; Vancouver—Welsh Bros., \$23,000.

August 12.
 Nelson—Fraser & Broderick, \$2,500.

August 15.
 Greenwood—F. LoCasto, \$1,200; New Westminster—Bontillier & Co., \$20,249; Fraser River Indus. Socy., Ltd.,

\$23,470; Rykerts—J. E. Roberts, \$1,500; Vancouver—A. Houston, \$18,000.

CHATTEL MORTGAGES—MANITOBA.

August 10.
 Plumus—S. J. Buchanan, \$400.

August 12.
 MacLeod—Alex. McPherson, \$373.

August 15.
 Rosenfeldt—Connor & Cragg, \$840.

CHATTEL MORTGAGES—ONTARIO.

August 10.
 Chedoke—N. A. McLean to Grant-Lottridge Brew. Co., \$2,000; Harvey Tp.—Wm. Hamilton to Waterous Engine Works Co., \$612; London—E. E. McCann to T. B. Macbeth, \$616; Ottawa—Mrs. Jessie Sproule to T. H. Lee & Son, \$700; Renfrew—G. Thacker to J. A. Jamieson, \$600; Woburn—W. B. O'Leary and wife to Ontario B. & M. Co., \$1,000.

August 12.
 Bonfield—E. Beaulieu to F. Beaulieu, \$5,500; Hay Tp.—J. C. Calbreish to J. Snell, \$1,566; Strathroy—W. Gunn to E. Rowland, \$1,203; Sudbury—Annie Bidgood et cong to D. Rothschild, \$2,048; J. S. Miller to Canada P. L. & S. Co., \$1,172; Verner—C. A. M. Paradise to R. H. Klock & Co., \$4,099; Windsor—F. C. Kerby to J. J. Kerby, \$1,378.

August 15.
 Arthur—F. W. Whalley to M. C. O'Donnell, \$1,500; Barrie—Mrs. Emma Drury to W. Walker, \$300; Berlin—D. Knipfel to Caroline Weaver, \$4,100; Chatham—T. M. Tennant to Standard Bank, \$609; Dryton—Jennie Pollock et al to J.W. Scott, \$1,159; Toronto—J. I. Beer to Toronto Brew. & A. M. Co., \$2,820; P. Brenton and wife to T. C. Cushing, \$1,850; Trenton—Mrs. May E. Turnelliffe to J. R. Stevenson, \$675.

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FINANCIAL.

Montreal, Thursday, 17th Aug., 1899.

The Minister of Finance has caused warrants to be issued for the arrest of Mr. William Weir, President of the Ville Marie Bank; Mr. F. Smith, a director; and Mr. F. Lemieux, chief accountant. The Deputy Minister of Finance, Mr. Courtney, has been in consultation with the President of the Bankers' Association, Mr. Thos. McDougall, and other of its officers. The Bank Jacques Cartier directors are disposing of some of their smaller branches, with a view to re-opening as soon as the depositors have given their assurance of approval to this course.

Should the circulation of the Ville Marie prove to have been larger than stated in the monthly returns, a knotty question will arise as to how far the bankers' fund will be liable for redeeming such excess.

The local stock market remains stagnant. A heavy lot of Pacific have been sold at 95½, but whether this was an operation to influence the market we do not say. Much disappointment is felt at the dividend, as more was expected. Peddling lots of Molsons have been sold for 205, and 213, 3 Merchants fetched 170½, and 40 Hochelaga 152. But such trifling transactions are no criterion. Richelieu is quoted at 111¼. Montreal Street 320 to 322½, Toronto St. 116 to 116½. At Toronto small lots of Bank of Commerce sold for 150.

A rise in the Bank rate is looked for this week. The Transvaal affair is causing anxiety, but the display of troops by Great Britain will probably have a wholesome effect on the Boers, who, since the Majuba Hill affair, have imagined Great Britain to be an inferior power. If war breaks out we hope the British forces will be strong enough to compel Mr. Kruger to sue humbly for the mercy he does not deserve. The harvest now being cut is having a marked effect on the monetary situation. The Manitoba crop is larger than ever before and will put money in the purse of that Province which will enable it to buy heavily and pay cash. Manitoba wheat brings more wealth into the lap of the country than Klondyke gold. The enormous crops of the North-West will be a bonanza to the C.P.R. Sterling exchange is much as it was last week, sixties stood at 8½ to 8 9-16, and demand 9 5-16 to 9½. Call loans remain at 5 per cent., and mercantile as for some weeks past. The Canadian machinery for distributing the money called for by harvest operations is working almost as quietly and effectively as the forces of nature, while in the United States the machinery for the same purpose, is creaking and groaning and threatening to break down, and demonstrating its faulty de-

sign, and general unfitness for its duties.

The following is a comparative table of stocks for w.c. August 17th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year.
Bank of Montreal.	20	265	265	248
Ontario.	66	180	180	...
Molsons.	6	218	205	200
Merchants.	59	170½	169	...
Quebec.	25	126	126	...
Commerce.	6	150	150	...
Hochelaga.	40	152	152	165
MISCELLANEOUS.				
Can. Pacific.	5471	98½	95½	88¾
Duluth S.S. & At.	150	5½	5½	...
Duluth S.S. & At. pf.	25	18¾	18¾	...
Comm. Cable.	30	185½	184½	186
Twin City.	175	64½	64	...
War Eagle.	500	360½	360½	262
Mont. & Lon.	8900	48½	45	...
Rich. & Ont.	302	111½	111	99
M. S. R.	253	323	322	276
Montreal Gas Co.	5	205	205	184½
Bell Telephone.	56	192½	192	...
Royal Electric.	155	178	176½	159
Toronto Ry. Co.	700	116½	116	...
Hal. H. & L. Co.	100	25	25	...
" " Bds.	1000	85	85	...
Mont. Cotton Co.	63	161	160	...
Can. Color'd Co.	11	62½	62½	...
Merchant Cotton.	12	189	189	...
Dom. Cotton Mills	125	103½	108	96
Rep. Mining Com.	14200	125½	123	...
Payne Mining Co.	4750	140	135	...
Corp. 4 p. c. bds.	1500	105	105	...

Brazilian exchange for the week ending the 17th, is as follows:

Aug. 10.	8 3-16d
" 11.	8 3-16d
" 12.	8 3-16d
" 14.	8 5-32d
" 15.	8½d
" 16.	8½d

MONTREAL WHOLESALE MARKETS.

Montreal, Aug. 17, 1899.

The past week has been productive of unusual midsummer activity in mercantile circles. There seems to be no

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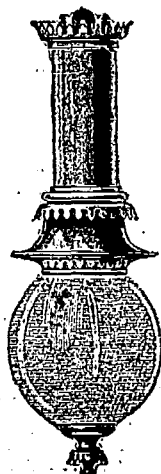
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abatement to the climbing of hardware, each week showing a higher range of values. Manila rope has taken a sudden rise owing to the interruption of business at primary ports. Dairy produce is active and higher. Leather is firm. Wool is in active demand under light stocks of fine quality.

Butter.—The market continues to show great strength and activity, while supplies appear to be somewhat short in the filling of requirements. This is accounted for from the fact that many factory men are refusing to sell, the idea seeming to gain ground that when an article is a good price it is wise to hold for a better. Past experience has occasionally shown the wildly speculative character of this mode of holding goods by dealers whose output is scarcely a drop in the bucket. Large lines of finest creamery in boxes have sold this week at 21½ cents, while finest in tubs brought 20 to 21 cents. Dairy butter continues much the same as last week, all qualities moving quickly with prices ranging from 12½ to 16 cents, as to grade. It is to be hoped the success now attending the shipment of Canadian butter to England will be steadily enlarged by the constant effort of makers in leaving nothing undone whereby quality may be preserved, or heightened if possible. United States butter is at a much lower price in England than the Canadian article, and commercial papers are urging makers to improve and meet us in reputation, if at all possible, knowing that it is only by perfection in quality their product on the English market can be sustained.

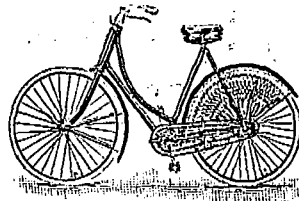
Cheese.—The market has retained all the strength shown a week ago and has added a trifle in the meantime, the present situation being extremely favorable for makers here. It is to be regretted in connection with this young and rapidly expanding industry that a section of Western Ontario has been subject to so much drouth throughout

the season, greatly curtailing the output of some prominent factories. Finest Western cheese is quoted to-day at 10½ to 10¾ cents; Eastern ranging at 10 to 10½ cents. Napanee, Ont., 16th—895 offered, mostly colored; sales at 10¼c; Picton, Ont., 16th—1,105 colored offered; sales at 10¼; Woodstock, 16th—1,428 white and colored offered; sales at 10 to 10½ cents.

Drugs.—While the mid-summer season seldom brings about many quotable changes in drugs, the past week shows some higher and lower prices as given on another page. There is an advance in cocaine. Cattlefish bone is very scarce and advanced in price. Quinine is likely to be lower after the next bark sales. Manufacturers of morphia are firmer in their views of the future price of that article. Ergot is higher, while cascara sagrada is quoted lower. Canary and hemp seed are both holding high. Quicksilver is firmer in price and likely to advance.

Eggs.—Arrivals continue to be received here in more liberal quantities, amply supplying all demands. This has resulted in breaking the firm tone of the market and has led dealers to look for slight concessions which, however, have not yet become apparent. The steady and brisk demand for eggs throughout the entire season has kept supplies from accumulating to an extent prevalent in former years; accordingly, consumers are assisting the situation by being more liberal users resulting from the quality being much better.

Flour, Feed and Meal.—A fair local demand exists for flour, with quite a few small parcels going abroad steadily. Prices have not changed in the interval although the feeling is inclined to weakness. For feed there continues the same brisk demand. A leading house here reports no actual stock for over two months, being sold ahead during that period, with no abatement. Oatmeal is quiet and unchanged. Quotations are:—Winter wheat patents, \$3.65 to \$3.90; straight roller, \$3-



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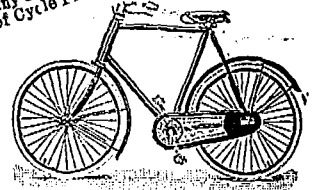
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30 to \$3.40; and in bags, \$1.60 to \$1.65; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.60 to \$3.70. Bran, Manitoba bulk, \$12.50 to \$13.00; do. Ontario, \$13.00 to \$13.50; shorts, \$14.50 to \$16; mouille, \$19.00; oatmeal, \$3.75 to \$3.80, and \$1.75 to \$1.80 per bag. Baled hay—No. 1, \$7.50 to \$8.00; No. 2 extra, \$5.50 to \$6.00; clover and mixed, \$4.75 to \$5.25.

Groceries.—Sugars are unchanged at \$4.55 for granulated, and \$3.60 to \$4.30 for yellows as to grade. London cables the beet market firmer, after a temporary decline, with this, and next month, quoted at 10s 4¼d. New York also reflects the same tendency. In dried fruits, the situation for spot goods remains one of scarcity with firm prices ruling. Considerable orders are going across to Denia for Valencia's to be shipped per S.S. Jacona, which is expected to leave there for this port about the 15th prox. Molasses and syrups are on the quiet side. The Neva ex Porto Rico, arrived at Quebec on Wednesday with supplies for local houses. Business in canned goods is fairly active, some round lots of corn, tomatoes, and peas having been concluded at somewhat better prices than was offered a few weeks ago. Canned salmon is meantime slow of sale, awaiting developments on the coast, which dealers think will prove favorable, to cheaper buying. Coffees and spices are without incident. Rice is reported in good distribution. A factor which promises to leave its impress on values at Rangoon is the recurrence of famine in certain districts of India. From the South it is gathered that new crop Louisiana is showing, but the grain is poor, more matured collections will, however, make their appearance later.

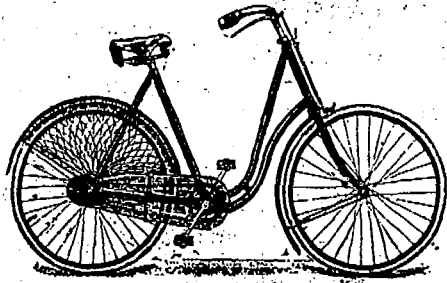
Green Fruits, Etc.—The latest reports on the apple crop show an average of a three-quarter yield, with quality better than that of last year. All kinds of fruit sell well on this market, where prices are kept at a profitable standard to all handlers.

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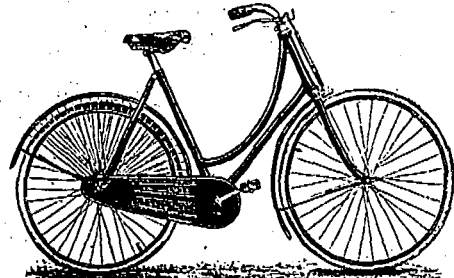
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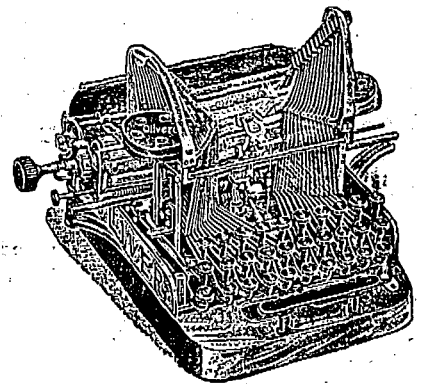
The quotations are:—Rodi oranges, fancy, 80 size, half boxes, \$2.00; do. 200 size, boxes, \$4.00; do. 160 size, boxes, \$3.50; do. 300 size boxes, \$4.00; grape fruit, California, 64-80-96-126 size per box, \$4.25. Messina lemons, extra fancy, 300 or 360 size, \$3 to \$3.50; do. fancy, do., \$3; do. choice do., \$2.50; Smyrna figs, in 10 lb. boxes, fancy, new, per lb., 15c; do. cooking, 25 lb. mats, per lb., 4 1/2c; Bermuda onions, crates, about 50 lbs., \$1.70 to \$1.90; coconuts, per bag, \$2.75 to \$3.00; cranberries, Cape Cod, fancy, dark, berries, in bushel crates, \$2.00 to \$2.25; California evaporated peaches, 25-lb. boxes, per lb., 12c; California peaches, \$1.15 to \$1.30 box; do. plums, \$1.30 to \$1.60 box; do. Bartlett pears, \$2.20 to \$2.40; lettuce, per doz., 8 to 10c; do. radishes, doz., 5 to 10c do.; cucumbers, doz., 8 to 12c; cabbage, doz., 15 to 20c; do. bananas, Jumbo bunches, large Jamaica fruit, \$1.40 to \$1.60; eight hand bunches, \$1.10 to \$1.25; blueberries, 20-qt. box, 90c to \$1; gooseberries, 40c basket; red currants, 45 to 50 cents basket; Black currants, 55 to 65c basket; apples, in brls., \$2 to \$3.25; do. in baskets, 30 to 40c; pears, do., 30 to 50c; blackberries, 6 to 8c; grapes, Delawares, crates, \$3.50; do. blue, \$3.00; musk melons, 10 to 40c each as to size.

Iron and Hardware.—The scarcity of steel in the building world is causing the stoppage of construction in several ways. It is too dear in some instances to permit undertakings to be finished within the contracted price, and in others, scarcity compels jobs to be held up for the time being; an example of this comes to hand this week in the partial suspension of labor in the Cramp's ship building yards at Philadelphia, and nearer home, the C.P.R. advise the Council of their inability to go on with certain work in connection with the approaches to the Company's Viger Station. High prices are not al-

ways the infallible barometer of economic success. In wholesale jobbing circles the advance epidemic is still virulent. Tire steel has been marked up from \$2.45 to \$2.55; machinery steel from \$3 to \$3.25. Terne plates are advanced 25c to \$7.25. Tinned iron, an equal amount at \$6.75 to \$7 for 22 and 25 gauge, and \$7.50 to \$8 for 26 gauge.

Leather and Shoes.—The rise of one cent per pound, all round, for union, oak and hemlock leather, which took place in the United States, has exercised an effect on the situation here. It is a forecast that a corresponding rise may soon result on this market. Stocks are light, and should it have occurred, as was expected, that manufacturers wanted plenty goods it is doubtless prices would have already advanced. Shoe manufacturers are in most cases busy with fall orders and express the feeling that shoes will be dealt in to better satisfaction from the present on, as better goods are being asked for and pushed forward, which is always more profitable than making cheap goods at a minimum of profit or no profit at all. There is inquiry shown for special makes of shoes for men, that class of goods behind which the maker stands with confidence. The growth of this special industry will place shoe selling and shoe making on a much higher plane. Once a man grows accustomed to wearing only that which he knows is the very best, he has been taught by comfort, economy and style not to seek anything inferior at any price. And what a man buys for himself his family are generally taught to select.

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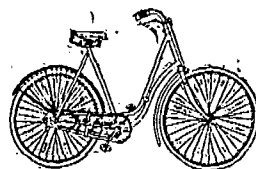
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been susceptible of two advances since last writing, namely, from 67c to 69c, and later from the last figure to 75c, at which price it now stands; for how long is problematical. As pointed out in referring to the situation of the article last week, the supplies offering in the South are small, and recent occurrences there have further intensified the position. Local dealers being accustomed to buy as wanted, have been obliged to mark up the full advance in the South, if not a trifle more, owing to their short holdings, and the probability of considerable delay in getting supplies forward owing to active demand, which might involve higher rail rate, due to the near beginning of the wheat movement. Linsced oil is steady at former rates. Lead products continue firm. Putty is in better request at \$1.65 in bulk. Advices from Belgium state the glass market is firm, and foreign orders plentiful; receipts coming to hand are few, and the trade fully expect an advance in this article ere long. First break, now, \$1.90.

Rope.—Manufacturers have, in consequence of alarming news from the Philippines, advanced the price of sisal and Manila rope as shown below. This renewal of uncertainty in regard to the hemp situation fell very much as a bolt out of the blue, for it was regarded that the American forces in these islands removed all doubt as to unrestricted exports. In London on the 11th inst., Manila hemp rose 50s per ton, touching £39, the highest figure it has reached in many years, and further enhancement, it is stated, is to come. As affecting values of binder twine, the news from the Philippines cannot have much effect, because for the most part, the bulk of the buying has been done for this year's crops; the bullish market is, however, much in the nature of a godsend for the Government monopolists of that article, as it restores to them a substantial argument why prices of twine should continue high.

	Old.	New.
Sisal base...	10 3/4	11 1/2
" 7-16 and up ..	11 1/4	12 1/2
" 5-16 and up ..	11 1/2	12 1/2
" 1/4 and up ..	11 1/2	12 1/2
" 3-16 and up ..	12	13
Manila base...	12	13
" 3/8 and up ..	12 1/4	14
" 5-16 and up ..	12 3/4	14
" 1/4 and up ..	12 3/4	14
" 3-16 and up ..	13 1/4	14

Provisions.—The active demand for smoked meats, both for export and local account has been fully sustained during the past week, hams receiving more attention owing to the better prices abroad. Lard is in fair request

with better qualities moving freely. Prices here show no change. Quotations are:— Selected heavy short cut boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15.00 per brl.; pure Canadian lard, per pail, 7 to 7 1/2c compound refined, 5 1/4 to 5 1/2c; hams, 11 1/2c to 13 1/2c lb., as to size; bacon, 11 1/2 to 13 cents lb., as to grade.

Wool.—The market is pretty well clear of merino wool considerable sales having been put through within the past week. The tide has changed, and now the market is brisk on the buyers side, and dealers have all they can do to attend to customers. This is a happy change from the conditions ruling for many months. Full prices are being received, 20 to 22 cents for greasy Cape being the selling figures. Australian greasy brings 27 to 28 cents. For B.A. the market is almost bare, any small supplies being worth 47 1/2c to 50c washed. The opening of the September series of sales in London is expected to show a considerable rise over the last closing figures. The offerings will be 40,000 bales less than for the corresponding series one year ago.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, August 17th, 1899.

A very satisfactory week's trade is reported in general lines. Dry goods merchants are advising early purchases owing to the advance since the purchase of certain lines and the consequent inadvisability of repeating lines. Retailers are ordering liberally, especially in cottons, some lines of which are scarce. Butter and cheese continue to attract attention, and to bring better prices. Groceries and hardware are practically unchanged. In oils, etc., turpentine has advanced. Provisions are in very good demand all round. Money is quoted at 5 to 5 1/2 per cent. Stocks are quiet. Latest sales:—Bank of Commerce 150, Imperial Bank 216, Traders' Bank 115 3/4, C.P.R. 95 1/4, Crow's Nest Coal 193, Richelieu and Ontario 110 1/2, Hamilton Electric 86, War Eagle 359, Republic 124 1/2, Cariboo 125.

Butter, &c.—Butter continues to attract attention owing to the marked

strength of prices, but owing to poor pasturage the quality of most of what is being offered is below the mark. Choice creamery prints sell at 20 to 21 cents and boxes at 18 to 20 cents. Best dairy butter, in tubs, sells at 14 to 16c, and inferior at 10 to 13c. The offerings of eggs are so plentiful as to almost exceed the demand, choice in ten-case lots selling at 12c and in smaller lots 12 1/2c. The export demand for

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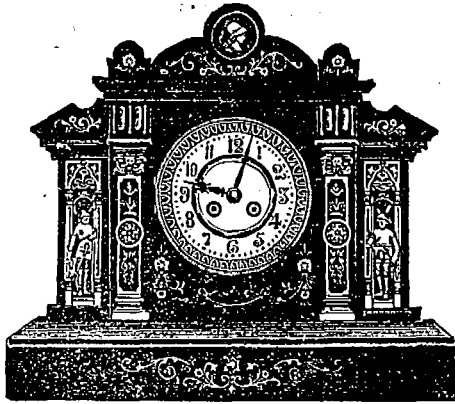
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cheese continues active, and local buying goes from 10 to 10½c.

Dressed Hogs.—Hogs have advanced, select light selling at \$7 to \$7.25 and heavy at \$6 to \$6.25.

Flour and Grain.—There is no active demand for flour outside of a little enquiry from exporters and millers. Straight roller sells at \$3.15 to \$3.20 Toronto freights. Peas quote at 66c to 67c west. Little is doing in the new pea crop, buyers bidding 50 cents. Corn — Most lines are nominal, but there is some demand for No. 2 yellow American at 40½c to 41½c on truck at Toronto. Bran, \$13, and shorts at Western mills, \$15 to \$16. Wheat is moving with the American market, declining a trifle latterly. No. 1 Manitoba hard quotes at 80c to 80½c Toronto and west, and old Ontario red and white sells at 69c; new red offers at 68c. Manitoba No. 1 hard sells at 79c Toronto and west. Oats steady; old white, north and west, selling at 27½c and new at 26½c. Oatmeal is nominal at \$3.80 for bags and \$3.90 for barrels in car lots.

Groceries. — Trade is steady, but changes are few. The canned salmon situation is unchanged. Sugars—Jobbers' prices, \$5.38 for Paris lumps, 50's, and \$5.23 for 100's. Extra standard granulated, \$4.60 and \$4.65. Yellows from \$3.75 to \$4.43. Wholesalers sell outside at 10c less per cwt., but with addition of equalized freight rates from here.

Hardware.—This week's features are few, the scarcity of iron continuing.

Paints and Oils.—Turpentine sells now at 68c, and will probably go up 5c

a gallon. Linseed oil raw sells at 58c, boiled 61c, net cash, 30 days; freight allowed. Star glass, first break, \$3.75; second, \$4.05; third, \$4.50; double diamond, first break, \$6; second, \$6.65; third, \$7.

Leather.—The market is without much feature outside of some enquiries from England. The demand for boot and shoe manufactures is fairly good.

Hides and Skins.—The feeling in hides is very firm, greens quoting at 8½c and cured at 8½c to 9c. The demand for lambskins is good, all offerings being readily taken. Shearlings and lambskins bring 40c. Calfskins are quoted at 9c for No. 1 and 7c for No. 2. There is little doing in tallow, dealers offering 4c and asking ½c more.

Live Stock.—Demand is pretty active, good exporters finding a ready sale at from \$4.25 to \$5 per cwt., with, in exceptional cases, an additional 10c. Bulls bring \$3.50 to \$4.25 heavy, and \$2 to \$2.50 light. A good trade is done in butchers' cattle, choice selections being quoted at \$3.50 to \$4 per cwt. Medium \$3 to \$3.50, and inferior \$2.75 to \$3. Stockers are in moderate supply and prices firm at \$3 to \$3.50. Feeders bring \$3.40 to \$3.60. Good milk cows sell easily at \$40 to \$50, and inferior at \$25 to \$30. Good trading is done in sheep and lambs, export sheep being quoted at an advance of 10 cents, prices being from \$3.75 to \$4 per cwt. Butchers' sheep sell at \$3 to \$3.50 and bucks at \$2.75 to \$3. Hogs are plentiful and in good demand, light and thick fats being unchanged at \$4.75, with choice selling at \$5.02½. Sows steady at \$3 and stags at \$2.

Provisions.—All kinds of provisions are in demand, smoked meats having advanced ¼c during the week, with

prospects for a still better price. Canada mess pork is quoted at \$14 to \$14.50, short cut \$17; clear shoulder \$12.50. Long clear bacon in car lots, 7½c, ton and case lots, 7¼c; breakfast bacon 12c; small hams 12½c to 13c; large, 11½c; medium 12c to 12½c. Lard, tierces, 6½c; tubs, 7c; pails, 7½c. Hops are quiet and unchanged at 18c to 20c. Beans, \$1.05 to \$1.10 for choice hand-picked. Unpicked, nominal, at 70c to 75c. Dried apples, are slow at 6c. Potatoes are a trifle scarce, good stock out of store, selling at 55c and common at 40c to 50c.

Wool.—Dealers have most of the wool yield, but enquiries from the States are slow. In pulled wools trade is quiet but the mills are working full time. Canada '99 washed fleece sells at 14c, and unwashed at 8½c to 9c. In pulled wools supers sell at 15½c to 16½c and extras at 18c to 19c.

SPECIAL NOTICES.**THE BRILLIANT LAMP.**

Messrs. P. W. Fuller & Co., Fleet street, London, claim to have the lightest, cheapest, most beautifully finished and most simple of Acetylene lamps in the market. It has been named "The Brilliant," and the American phrase is applied to it, as it said to be, "The lamp that licks creation." The lamp has met with very great favour amongst bicyclists because it really is a first-class article in every respect. The flame can be regulated to any degree by a screw, and as the front of the lamp is detachable, it is easy to clean. Messrs. Fuller & Co. can be fully relied upon to ship for any orders only such goods as are certain to give satisfaction.

**BRITISH AND FOREIGN
Patents, Designs & Trade Marks.**

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REGINALD W. BARKER,
PATENT AGENT,
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MALLEABLE IRON Co'y.,
LIMITED.**

...MANUFACTURERS OF...

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Balconies, Elevator Enclosures,

...AND ALL CLASSES OF...

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Repaired Equal to New or Bought for Cash.

Re-Lining with Canvas, - - - 3s. Od. each.
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 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

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N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.
 [Of the Best Workmanship and Material.]

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.
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CHILDREN'S CARRIAGES.

The firm of Simmons & Co., London, England, is one of the very few who make a specialty of children's carriages, mail carts, and toy perambulators. They have now prize medals in a number of exhibitions both in Great Britain, on the Continent, and the colonies. Baby members of the Royal Family have been introduced to the outside world while riding in a carriage made by Simmons & Co., and these illustrious juveniles and their companions, the scions of nobility have spent many hours of childhood in playing with mail carts and toy perambulators made in the Simmons factory. Their goods, however, are not specially made for Royalty, but for the people at large, who desire a well made, nice looking, easy-riding, child's carriage at a moderate price. The firm has agencies in almost every civilized country. It holds letters patent for 17 of its own inventions. Besides children's carriages, Messrs. Simmons & Co. make chairs and vehicles most ingeniously constructed for the use of invalids and for use in hospitals. The firm stands at the head of this line of manufactures.

STAINED GLASS.

Although modern skill is not equal to the rivalling of the splendid colour effects characteristic of the glass windows made in olden days, modern art, applied to glass work in other respects, is far ahead of antique. Our clever ancestors had their own ideas about anatomy and attitude. They paid little heed to Nature or dramatic propriety, so, in spite of the ravishing loveliness of some old windows, there is a touch of the ludicrous in them owing to the awful drawing and absurd attitudes of the figures. To-day such firms as Messrs. Heaton, Butler & Bayne, of London, England, are producing windows of remarkable richness as regards colour effects, which, after all, are the great requisite, in a window, and in which the drawing of the figures, singly or in groups, is highly artistic. In such works conventional forms cannot be wholly dispensed with, but, in the designs of this eminent firm, conventionalities are made contributory to the general effect of harmony, richness, subdued splendour, which are the pre-eminent charms of a decorated window. The glass of this firm has an especial quality of endurance, as it resists atmospheric influences. We have much pleasure and every confidence in commending Messrs. Heaton, Butler & Bayne, to all who are requiring painted windows, or any work of that class, as we are able to testify as to the artistic and charming qualities of their products.

STOCKS AND BONDS.

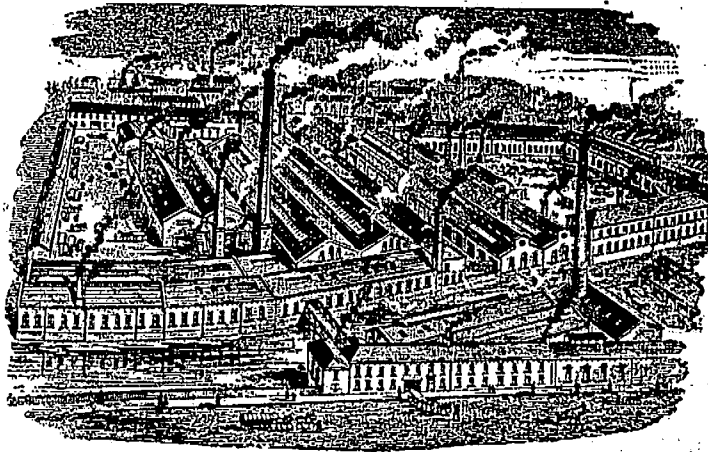
NAME.	Par Val'e.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Aug. 17 (Bid)	Cash value per \$
British North Am.....	243	4,866,666	4,866,666	1,460,000	2 1/2	Apr Oct	105	42 00
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	150	75 00
Commercial, Windsor..	40	500,000	349,172	90,000	3	May	26 1/2	137 50
Dominion.....	50	1,500,000	1,500,000	850,000	3	Jan	155	77 50
Eastern Townships.....	50	1,500,000	1,500,000	875,000	3 1/2	Feb, Aug	193	79 00
Halifax Banking Co.....	20	500,000	500,000	200,000	3 1/2	June Dec	183	193 00
Hamilton.....	100	1,499,700	1,494,520	1,000,000	4	June Dec	151	151 00
Hochelaga.....	100	1,250,000	1,250,000	565,000	3 1/2	June Dec	180	180 00
Imperial.....	100	2,000,000	2,000,000	1,300,000	4 & 1/2	June Dec	214	214 00
Jacques Cartier.....	25	600,000	500,000	265,000	2	June Dec	169 1/2	169 75
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	261	103 00
Merchants' Halifax.....	100	1,957,500	1,692,500	1,294,405	3 1/2	Feb Aug	261	522 00
Molson.....	50	2,000,000	2,000,000	1,000,000	4 & 1/2	Oct Apr	266	133 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	261	522 00
Nationale.....	30	1,200,000	1,200,000	150,000	3	May Nov	90	37 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,697,500	1,613,700	1,850,070	4	Feb. Aug.	220	120 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	130	130 00
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1/2	June Dec	230	200 00
People's of N. B.....	150	180,000	180,000	140,000	4	June Dec	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	125 1/2	125 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	Apr Oct	191	191 00
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	191	191 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	241	241 00
Traders.....	100	700,000	700,000	70,000	3	June Dec	116	100 00
Union, Halifax.....	50	500,000	500,000	250,000	3	Mch Sept	123	61 00
Union of Can.....	100	2,000,000	2,000,000	450,000	3	June Dec	123	100 00
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec	123	100 00
Western.....	100	500,000	387,789	118,000	3 1/2	Apr Oct	123	100 00
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	190	190 00
Bell Telephone Co.....	100	1,825,000	3,168,070	910,000	4 1/2	Jan July	95	95 00
Brit. Can. Loan & Inv. Co..	100	1,937,900	398,481	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	40	10 00
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	40	10 00
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	350,000	3	Oct	60	60 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	1,200,000	3	Jan July	100	100 00
Can. Perm. Loan and Sav...	50	5,000,000	2,600,000	1,200,000	3	Jan July	120 1/2	80 37
Can. Sav. & Loan Co.....	10	750,000	750,000	220,000	3 1/2	June Dec	112 1/2	68 26
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	350,000	3	Jan July	133	133 00
Dominion Sav. and Inv. Co..	50	1,000,000	334,200	10,000	2 1/2	July Dec	80	40 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	129	64 50
Dominion Cotton Mills Co..	100	3,000,000	3,000,000	.....	3	Mar	104	104 00
Freehold Loan and Sav. Co..	100	3,221,500	1,319,100	300,000	3	June Dec	88	88 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	112	112 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,400,000	780,000	4 1/2	Jan July	180	90 00
Imperial Loan and Inv. Co..	100	840,000	720,647	180,000	3	Jan July	83	83 00
Landed Banking and Loan..	100	700,000	688,098	180,000	3	Jan July	110 1/2	110 50
Land. & Can. Loan and Ag..	50	5,000,000	700,000	210,000	4	Mch Sep	110 1/2	33 00
London Loan Co.....	50	879,700	681,850	81,000	3	Jan July	108 1/2	54 20
London and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3 1/2	Jan July	90	90 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	5	Jan July	47 1/2	47 25
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	170	85 00
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	2 1/2	Apr Oct	202 1/2	81 00
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	Feb	320	160 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch.	169 1/2	169 50
Merchants M'fg Co.....	100	600,000	600,000	.....	3 1/2	Feb Aug	130	130 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3	Mch Sep	.....	.....
Ont. Indus. Loan and Inv.....	100	466,800	814,386	150,000	3 1/2	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3	Jan July	120	60 00
People's Loan and Dep. Co..	50	600,000	600,000	40,000	2	Jan July	25	12 50
Real Est. Loan Co.....	40	678,240	878,720	50,000	3	Jan July	64	36 40
Ritchellen and Ont. Nav. Co.	100	1,850,000	1,850,000	250,000	.....	.....	110 1/2	110 50
The Royal Electric Co.....	100	1,500,000	1,500,000	232,562	4	Jan.	178 1/2	178 75
Toronto Electric Light Co..	100	500,000	.....	20,000	2	Jan.	187 1/2	137 25
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan.	115 1/2	115 75
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	July	40	20 50
Western Can. Loan and Sav..	50	3,000,000	1,500,000	770,000	3	Jan July	113	56 50
Western Loan & Trust Co..	50	2,301,200	1,611,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	105	105 00

* Paying quarterly dividends.

Telephone No. 1399.

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W. T. BEESLEY & CO. Limited,
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The "Chelsea" Dinner Service with
Floral Festoons in slight relief,
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Colour on best white body.

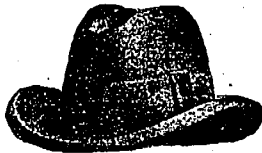
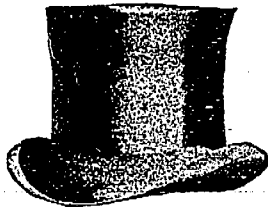
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The Round Covered Dishes, &c., have been specially modelled for Soane & Smith, and can only be obtained from them.

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Hats, Helmets, Caps, Etc.

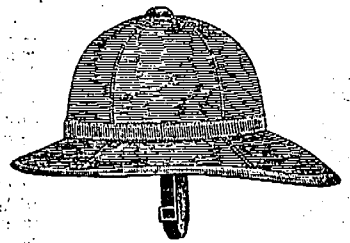
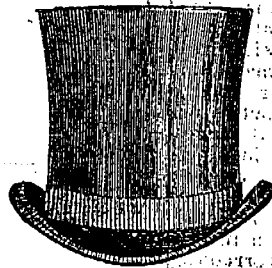
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For Colonial and Indian Markets.

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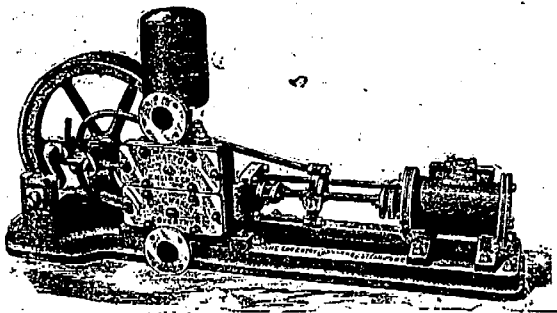
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Leather Belting.

Ashton's Sewn
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Advantages:

Thoroughly Waterproof.
Clings well to the Pulleys.
Runs true, and can be made any
Length without Joints.

Advantages:

Great Strength.
Almost entire absence of stretch.
Will work alternately Wet or Dry.
Will work in Hot Places.

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Modern Improvements.

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The Union Sign Co.

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SIGNS & SHOW CARDS

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MANUFACTURERS OF

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RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

The Canadian Pacific Railway Company.

Dividends for the half year ended 30th June, 1899, have been declared as follows:

On the Preference Stock, two per cent.

On the Common Stock, two per cent.

Varrants for the Common Stock dividend will be mailed on or about 2nd October to shareholders of record at the closing of the books in New York and London respectively.

The Preference Stock dividend will be paid on Monday, October 2nd, to Shareholders of record at the closing of the books, at the Company's London Office, 1 Queen Victoria Street, London E.C.

The Common Stock transfer books will close in London at 3 p.m. on Friday, 2th August, and in Montreal and New York on Friday, 5th September. The Preference Stock books will close at 3 p.m. on Friday, 1st September.

All books will be re-opened on Tuesday, October 3rd.

By order of the Board,

CHARLES I. RINKWATER,

MONTREAL, 14th August, 1899. Secretary

Patents and Trade Marks

OWEN N. EVANS,

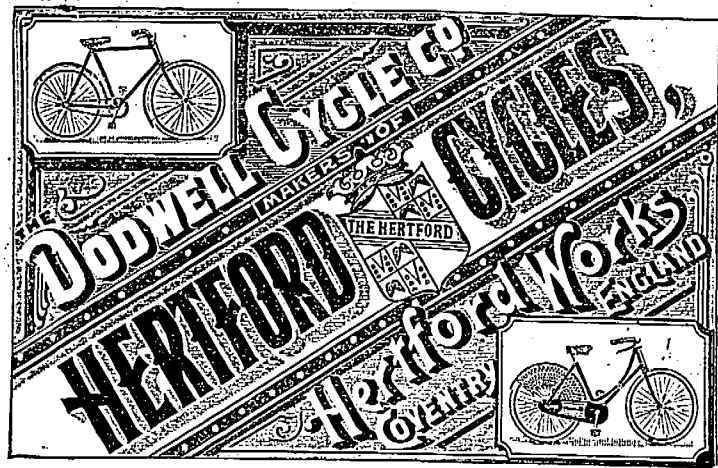
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New Cottages

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Superior to Phosphorous Tin. A Sample Keg, 100
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The United States Patent Right is for sale.

HOWARD CHEMICAL WORKS,

HOWARD STATION, ST. LOUIS, MO.

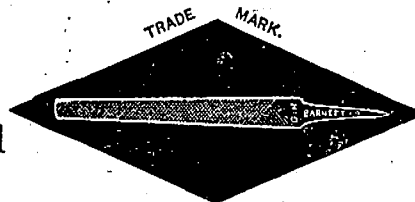
(Mention CANADIAN JOURNAL OF COMMERCE.)

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Twelve
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Awarded at
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Special
Prize
Gold Medal
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Our goods are on sale in every leading Hardware Store
in the United States and Canada.

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"Royal Stanton" Lady's Tricycle.

SEE
OUR
PRICES.

CYCLE AND
TRICYCLE
Manufacturers

DRAKEFORD, RANDLE & COOKE, Coventry, Eng.



ELNDRWOOD & CO.,

Bicycle Manufacturers,

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THE

"M.C."

PATENT SADDLE SUPPORT.

An Oscillating Saddle Pin.

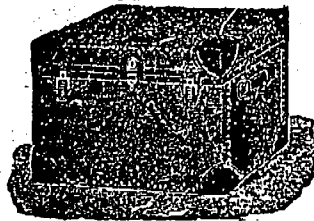
A Novel and Useful Invention.

Permits the Saddle to slightly rock in a lateral direction, thereby accommodating itself to the movements of the rider in actuating the pedals. Increase of comfort and ease.

Permits the use of a broad saddle, with free extension of thigh. Automatic lateral tilt of Saddle. Reduction of side pressure and strain on rider and springs of saddle.

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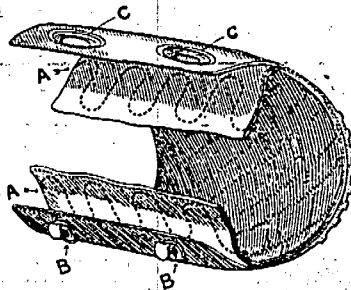
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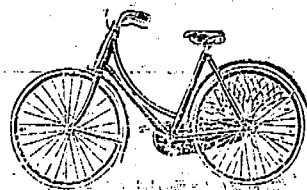
Manufacturers of
CYCLE AND
LIGHT
MOTOR CAR
TYRES.



REGISTERED OFFICES

HILL CROSS, COVENTRY, Eng.

High-Grade Machines at Popular Prices.



BUY FROM
THE MAKERS
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SAVE MONEY.

THE WILDAY CYCLE CO.,
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SEND FOR PRICE LIST—IT WILL PAY YOU.

ELECTRICAL UNDERTAKINGS, Ltd.,

MILLER STREET, HIGH STREET, CAMDEN TOWN.

FOUR-WHEELED DOG-CART.

Total weight about 2,400 lb. Battery weight about 800 lb. Capacity 20,000 watt hours at 25 ampères discharge, corresponding to twelve miles an hour.

**Two Motors of 3 h.p. each, working up to 6 h.p.
making a total of 12 h.p.**

Six speeds forward, two speeds back. Zero or Stop put on brakes. Minimum speed about two miles an hour; maximum speed thirty miles an hour. Speeds are not materially increased going down hill, as the carriage checks itself automatically and charges back. Seats four, including driver. Controlled entirely by one handle. Dis'ant carriage can travel on a single charge at twelve miles per hour from seventy to two hundred miles on average roads. Good hill-climber.

PRICE FROM £400, ACCORDING TO DESIGN.

Extract from "MOTOR CAR JOURNAL," dated 10th June, 1899.

"10.—ELECTRIC FOUR WHEELED BUGGY.—Built by Electrical Undertakings, Ltd. Two passengers. Fastest car of all up hill—so fast, indeed, that for conformation sake driver was asked to do second trial. Reputed to have performed the journey up the rise twenty seconds faster than any other car."

THE "GODIVA" OIL ENGINE.



Moderate in Price. Small Consumption. Tube Ignition. All Modern Improvements. Easy Starting.
Quiet when Working. Best Workmanship & Material Throughout. Absolutely Reliable.
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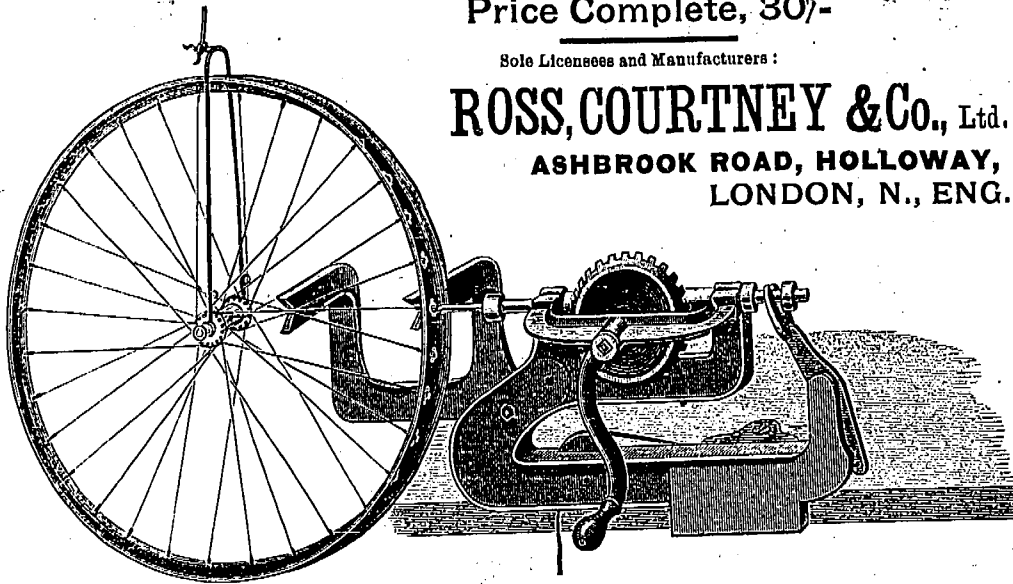
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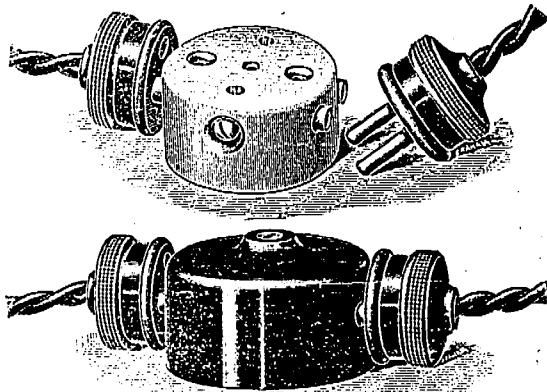
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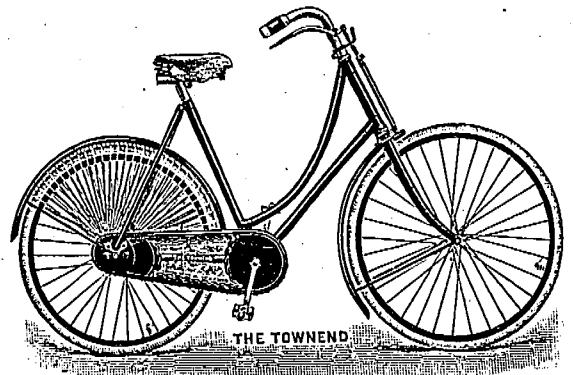
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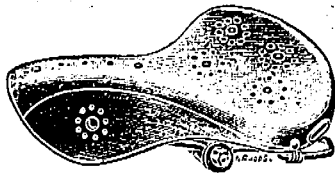
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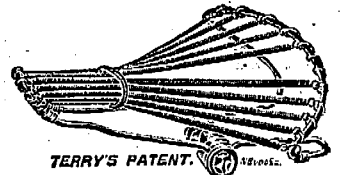
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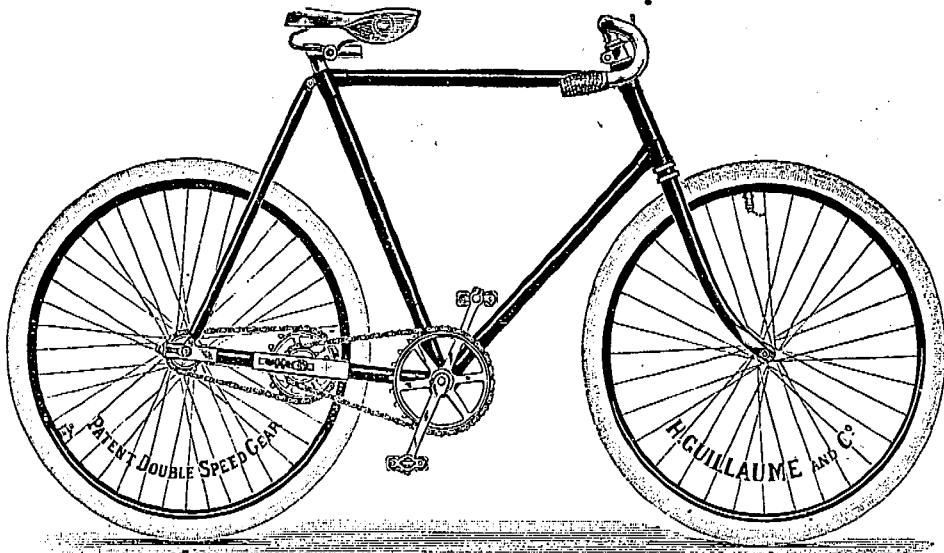
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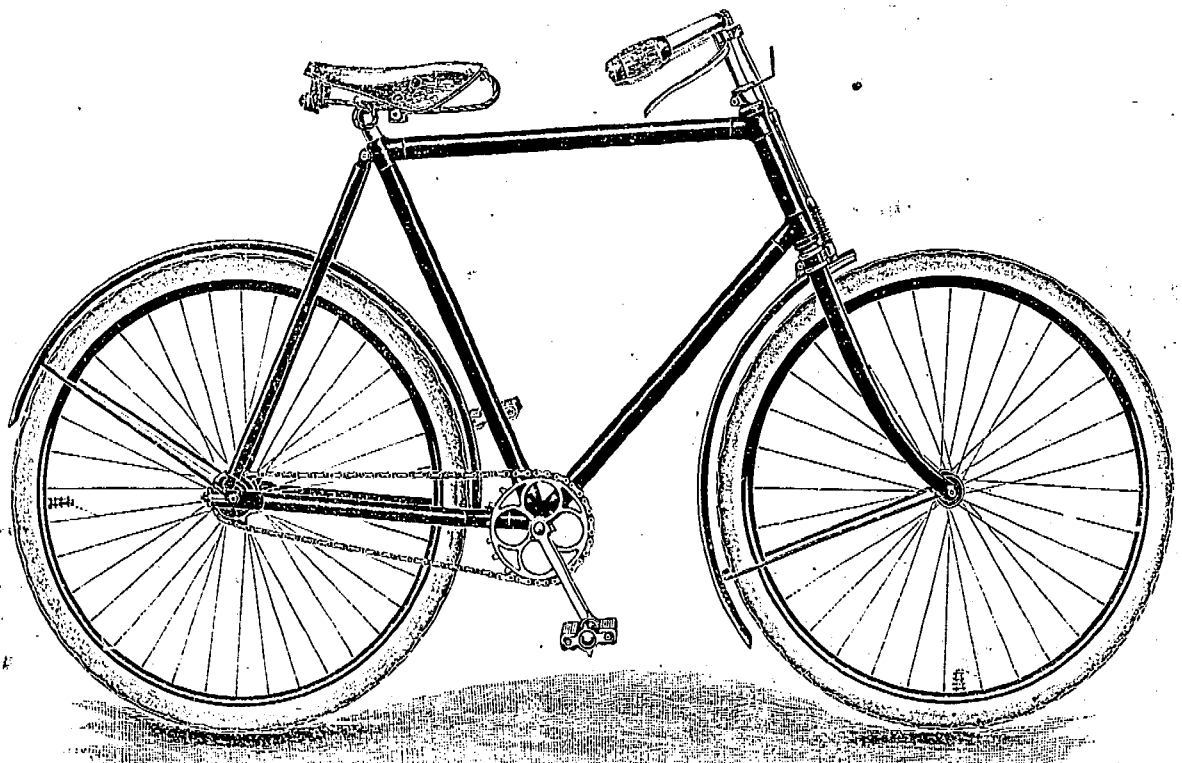
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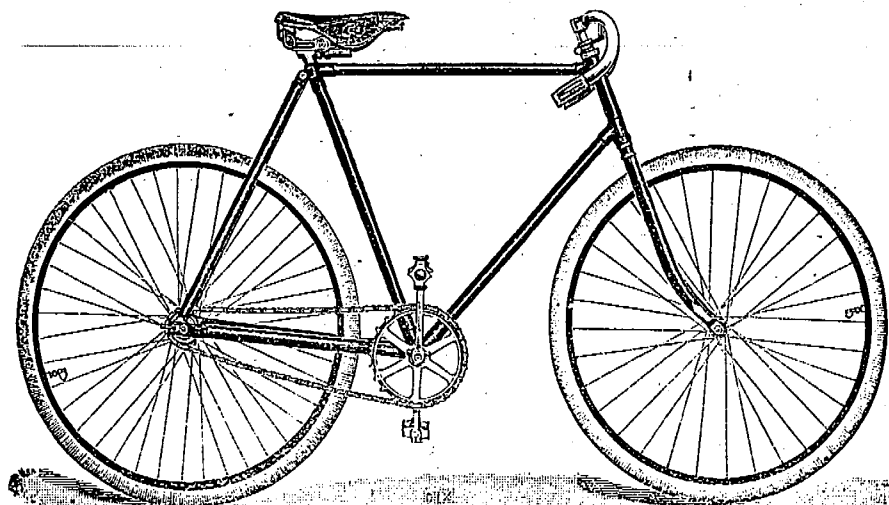
MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 17, 1899

Table with 4 columns: Name of Article, Wholesale, Name of Article, Wholesale. Includes sections for Boots and Shoes, Brooms, Heavy Chemicals, Dyestuffs, and Fish.

Table with 4 columns: Name of Article, Wholesale, Name of Article, Wholesale. Lists various types of men's and ladies' boots and shoes.

Table with 4 columns: Name of Article, Wholesale, Name of Article, Wholesale. Lists various types of canned goods including lobsters, sardines, and corn beef.

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Table with columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Sections include Farm Products, Groceries, and various commodities like sugar, oil, and flour.

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MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, AUGUST 17, 1899

Table with 8 columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Categories include Hardware, Galvanized Staples, Metal Scrap, and various oils and leathers.

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For CUPOLA, CRUCIBLE or LADLE USE is the only Low Priced but High Grade Alloy that does convert Hard White Iron into Soft Ductile Steel Castings.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 17, 1899.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Glass.		Salt—Continued.		Wool.		Ports—	
United inches, 00 to 25.....	0 00 1 90	Special Dairy, per brl.	2 00 2 50	Capstan Cigarettes, 10s. 50s.	0 15 0 75	Tarragona.....	1 10 1 50
do 25 to 40.....	0 00 2 00	quartars	0 45 0 50	Gold Flake, 10s, 50s.....	0 15 0 75	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 25	Spl Cheese Salt p bag 200lb	1 25 1 50	Three Castles, 10s, 50s.....	0 20 1 00	Warter & May sPorts gal.	2 10 5 50
do 51 to 60.....	0 00 4 10	Turk's Island per bush.....	0 30 0 35	Gold Tip, 50s, 100s.....	1 25 2 00	Sherries—Per artin	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		do	0 00 1 00	Widom & Warter's Sherries... per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs.	0 00 6 00	No. 1 Black Chewing, (cadr	0 50 0 65	Waste.		Cigarets—	
do No. 1.....	0 00 5 00	No. 2 do	0 59 0 00	Fleece, combing ord.....	0 15 0 16	St. Juliens.....	2 50 2 65
do No. 2.....	0 00 5 25	Old Chum, in pkg., 10s and	0 00 0 82	do clothing.....	0 16 0 17	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 0 00	12s	0 00 0 82	Tab Wash.....	0 16 0 17	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 18 0 19	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 10 5 00	½s	0 00 0 82	do extra.....	0 20 0 00	Champagnes—	
Venetian Red Eng' h.....	1 50 1 75	Old Chum, 1-6 tins.....	0 00 0 95	B. A. Scoured.....	0 40 3 45	Fommery, Fils & Co.....	23 00 30 00
Yel. Ochre, French.....	1 35 3 00	Puritan, 12 pkgs., 1-12s	0 00 0 85	Natal.....	0 00 0 00	G. H. Mumm.....	23 00 30 00
Whiting, ordinary.....	0 40 0 55	do ½ lb. tins.....	0 00 0 85	Cape.....	0 17 0 22	Ferrier, Jouet & Co.....	23 00 30 00
do Golders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	Australian greasy.....	0 25 0 23	Brandies—	
do Paris, do	0 85 1 00	Cut Cavendish, in pke., 1-12s	0 00 0 80	scoured.....	0 00 0 00	Hennessy .gal.	7 00 8 50
English Cement, cask.....	2 40 2 10	Durham, in bags, 1-12s and	0 00 1 00	Wines, Liquors, &c.		1 Star..... cases	12 75 14 00
Belgian Cement.....	1 95 2 05	1 6s.....	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Scotch Whiskeys	
Fire Bricks per 1000.....	18 00 26 00	Durham, 1 lb. drums.....	0 00 1 00	" 2, " ".....	0 06 0 07	Dewars Scotch extra spec.	12 25 13 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut 1-5 tins.	0 00 1 05	" 3, " ".....	0 06 0 05	Spl. Liqueur.....	9 25 10 00
Rosin.....	2 75 4 50	do Smoking Mixture,	0 00 0 95	No. 1, Colored Cotton.....	0 04 0 04	Gin—	
Glue:		¼ tins.....	0 00 0 95	" 2, " ".....	0 04 0 05	De Kuyper red cases.....	11 30 11 50
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 08 0 04	do green do.....	5 90 6 00
French Casks.....	0 11 0 13	1-10s.....	0 00 0 66	Porter—		do hds.....	3 00 3 15
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 61	Dublin Stout...qts	2 40 2 45	Irish Whisky—	
American White, brls.....	0 16 0 20	do in pkgs., 1 lb.....	0 00 0 61	do do .pts	1 57 1 62	Geo Roe & Co. 1 star, qts	9 50 0 00
Coopers' Glue.....	0 20 0 25	O. K. Mixture, in pks., 15s..	0 00 0 61	Spirits Canadian—per gal.	4 65 0 00	do do 3 stars, qts	9 70 10 50
Golden Ochre.....	0 04 0 04	Plug Tobaccos—		Alcohol..... 65, O. P.	4 25 0 00	John Jamieson & Co.....	9 50 11 50
Brunswick Green.....	0 04 0 10	Ritchie's Derby Smoking,	0 00 0 63	Spirits..... 50, O. P.	2 25 0 00	Angostura Bitters, per	14 50 15 00
French Imperial Green.....	0 12 0 16	Solace, 3s, 2s and 1bs.	0 00 0 70	do do 25 U. P.	3 50 0 00	case of 2 doz.....	9 75 10 25
Vermillionette.....	0 12 0 40	Ritchie's Old Virginia Smok-	0 00 0 70	Club Whisky..... U. P.	8 00 8 50	Banagher Irish Whisky, qts	4 00 4 25
Genuine Quilcalver.....	0 75 0 90	ing Twist, 3¼s.....	0 00 0 67	Corby's IXL Rye, qrts	6 00 6 50	do do per gal	4 00 4 25
No. 1 Furnit's Varn' h, pr. gl	0 60 0 65	Old Virginia Solace, 3¼s.....	0 00 0 67	" XTC.....	8 00 8 50	Watson's Old Irish, qts, prcs	6 75 7 75
Extra do do	0 75 1 00	Ritchie's Old Chum Chewing	0 00 0 67	Rye Whisky.....	gal. 2.35	do do pts per cs.	7 75 7 75
Brown Japan.....	0 55 1 20	Solace, Thick and Thin 9s,	0 00 0 67	Canadian Wines		Journal of Commerce	
Black Japan.....	0 50 1 00	(6 lb. cads)	0 00 0 67	Golden Diana, qts.....	5 00 0 00	Safe for Sale.	
Orange Shellac, No. 1.....	1 90 2 00	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	Fine Old Port.....	5 00 1 25	A Fire and Burglar Proof Safe in first-	
do do Pure.....	2 00 2 20	do Thin 9s.....	0 00 0 67	Niagara.....	5 00 1 25	class order. Is being sold merely to	
White do.....	2 25 2 40	W. D. & H. O. Willis,	0 00 0 50	Burgundy.....	4 50 1 00	make room for a larger one. Cheap.	
Patty Bulk per cask.....	1 05 1 70	(E. A. Gerh, agent.)	0 00 0 50	Claret.....	4 50 1 00	Can be seen at the office of	
Paris Green in drum 1 lb pk.	0 16 0 18	Westward Ho, ¼ lb. tins..	0 00 0 50	Dry Concord.....	4 50 1 00	Journal of Commerce	
Salt.		Meridian (Cavendish) ¼ lb..	0 00 0 75				
Liverpool per bag.....	0 35 0 45	Traveller.....	0 00 0 50				
Canadian, in small bags.....	2 10 3 00	Three Castles.....	0 00 0 50				
Canadian, Quarters.....	0 25 0 50	Bristol Birds Eye.....	0 00 0 50				
Factory Filled per bag.....	0 90 1 00	Capstan Navy Cut.....	0 00 0 50				
do Quarters.....	0 25 0 30						

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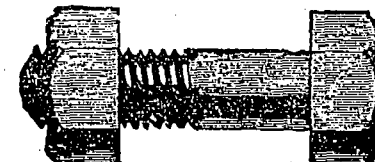


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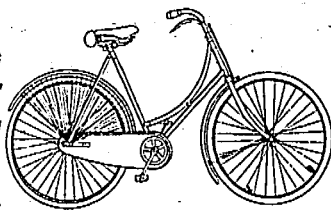
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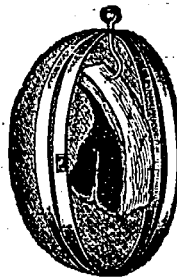
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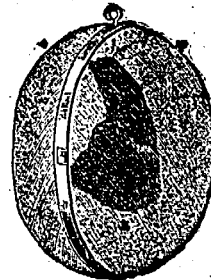
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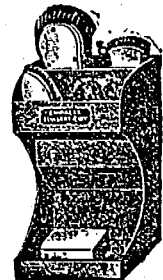
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 Patent Applied for.



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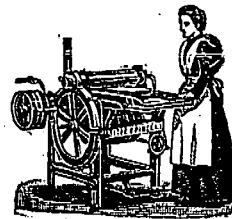
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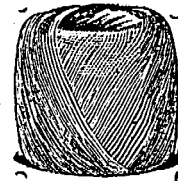
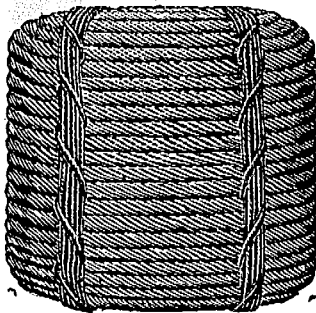
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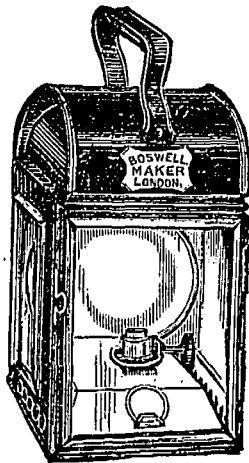
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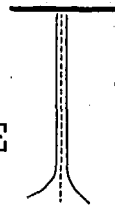


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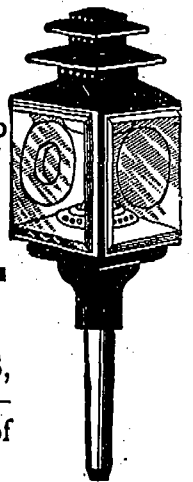


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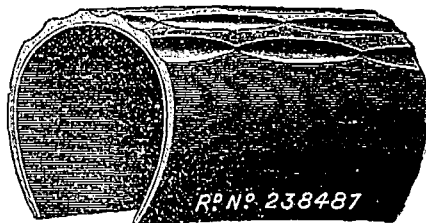


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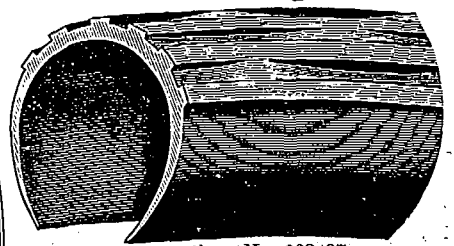
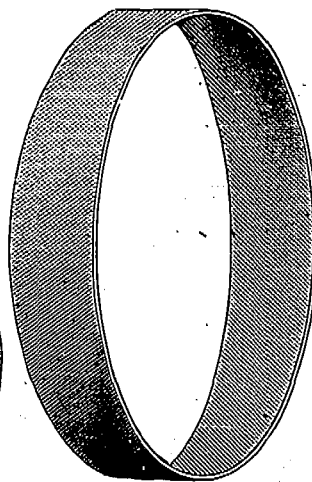
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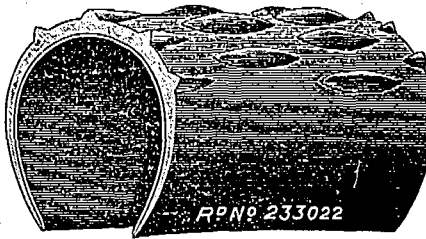
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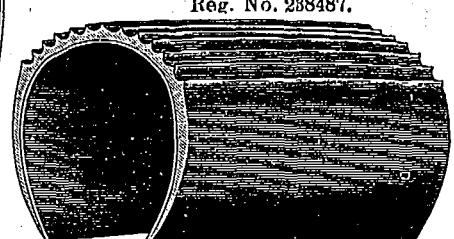
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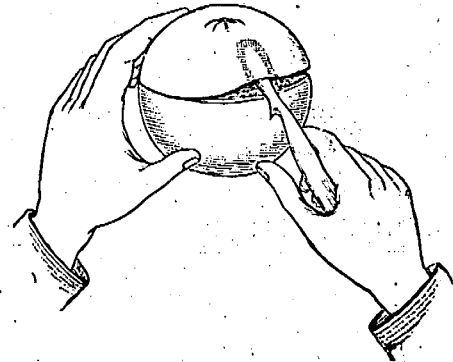
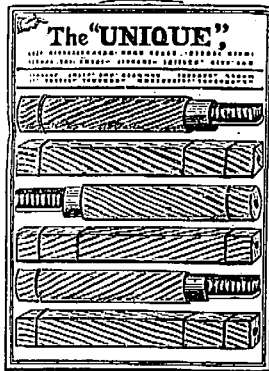
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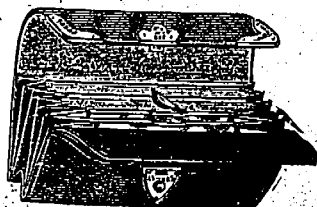
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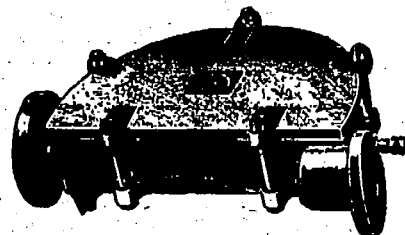
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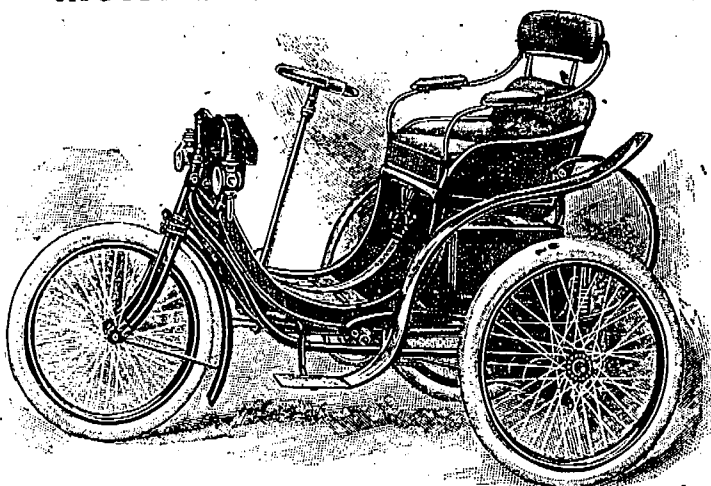
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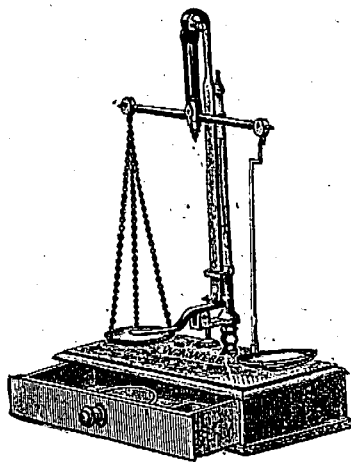
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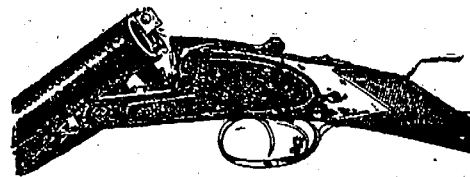
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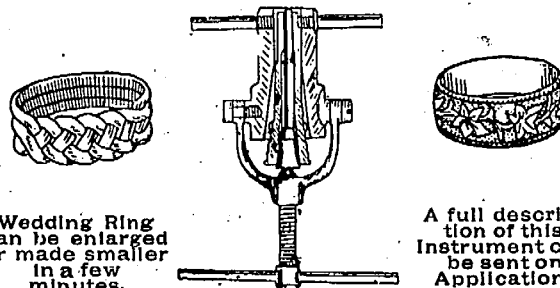
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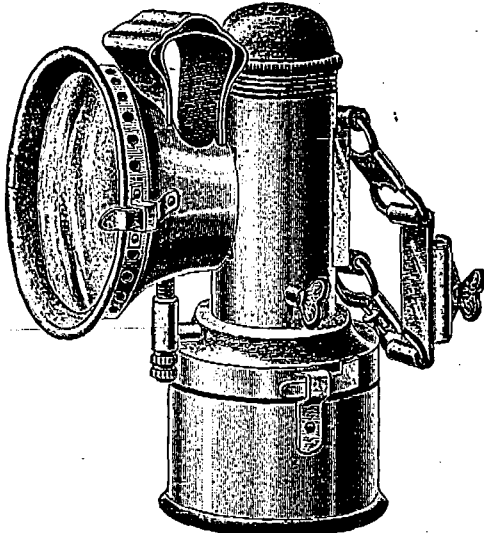
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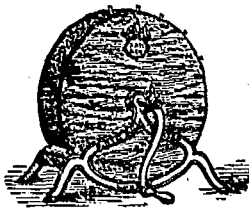
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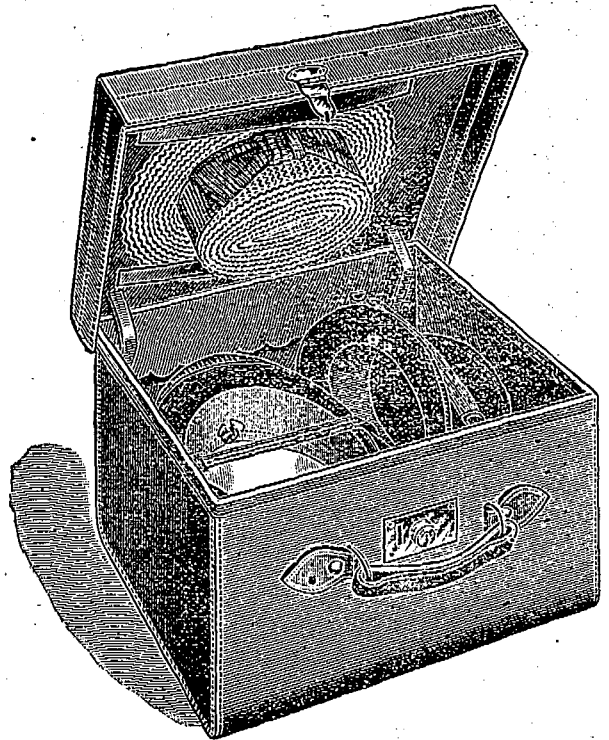
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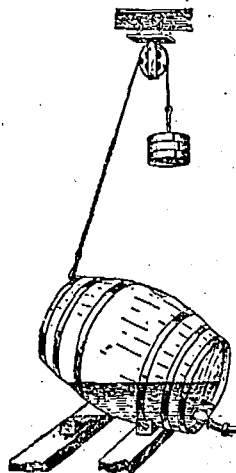
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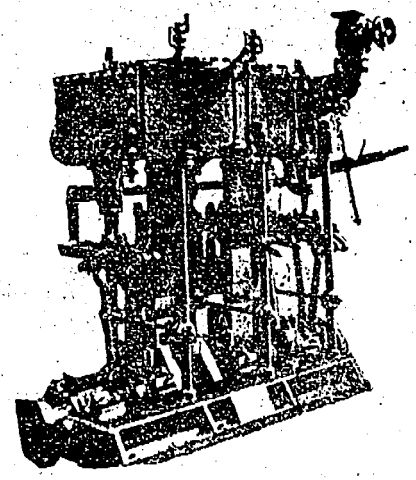
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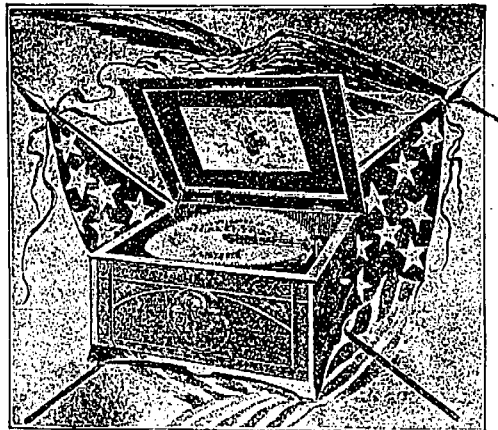
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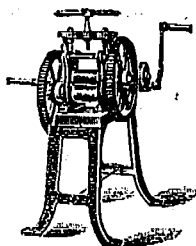
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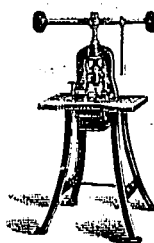
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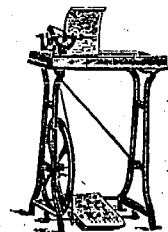
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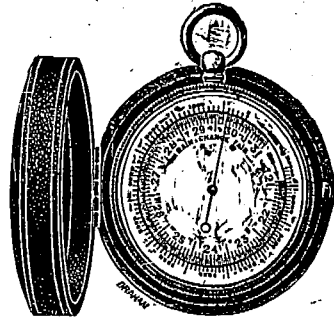
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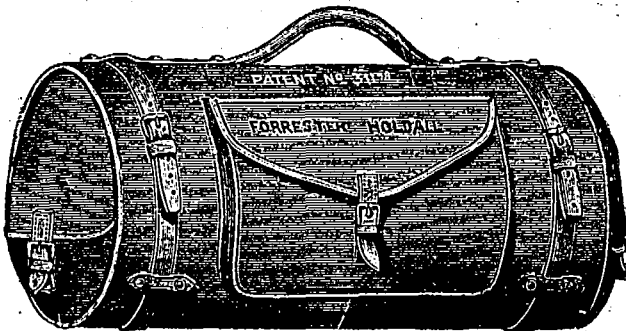
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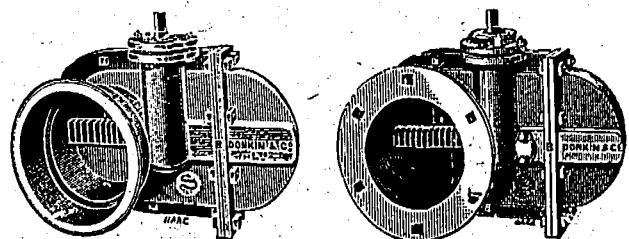
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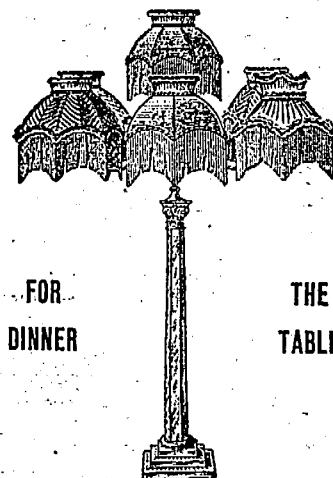
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"CRICKLITE" LAMPS AND WAX LIGHTS (CLARKE'S PATENT).



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N.B.—These Lamps can be obtained ONLY at the
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 that the Trade Mark, "CRICKLITE," is upon
 every Lamp and Standard, as Imitations are being
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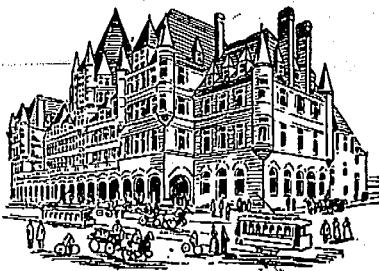


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AND UPWARD.	AND UPWARD.

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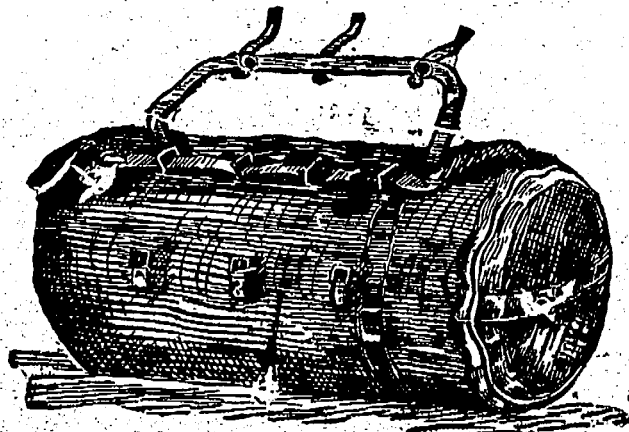
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SECURITIES.

London, Aug. 3

British Columbia, 1877 6 p.c.	109	114
1887, 4 1/2 per cent ...	95	97
1891, 3 p.c.	106	108
Canada, 4 per cent. loan, 1860	101	103
3 per cent. loan, 1888-93	105	107
Debs. 1884, 3 1/2 per cent	90 1/2	91 1/2
2 1/2 p.c. loan, 1897		

Shs	Railway and other Stocks.	Aug. 3
	Quebec Province, 5 p. c., 1874.....	105 110
	1876, 5 p.c.....	105 110
	1880, 4 1/2 p.c.....	104 106
	1883, 5 p.c.....	112 114
100	Atlantic & Nth. Western 5 p.c. Guar	121 124
10	1st M. Bds	131 133
100	Buffalo & Lake Huron \$10 shr.....	142 145
100	do 5 1/2 p.c. 1st mort.....	142 145
300	do 2nd mort	142 145
	Can. Central 5 p.c. 1st M Bds, Int. guar. by Gov.....	100 102
	Canadian Pacific \$100.....	115 117
100	Grand Trunk, Georgian Bay, &c... 1st M.....	102 104
100	Grand Trunk of Canada Ord. stock.	7 1/2 8
100	2nd equip. mtg. bds. 6 p.c.	132 135
100	1st pref. stock..... 5 p.c.	83 83 1/2
100	2nd pref. stock.....	55 1/2 55 1/2
100	3rd pref. stock.....	22 1/2 23 1/2
100	5 p.c. perp. deb. stock.....	189 192
100	4 p.c. perp. deb. stock.....	109 110 1/2
100	Great Western shares, 5 p.c.....	135 137
100	Hamilton & N.W., 6 p.c.....	— —
100	M. of Canada 5 p.c. 1st Mort. 5 p.c.	106 108
100	Montreal & Champlain 5 p.c. 1st mtg. bds	102 104
100	N. of Canada, 1st mtg., 5 p.c.....	102 104
100	Quebec Central, 5 p.c. 1st Inc. Bds.	41 44
100	T. C. & B. 4 p.c. bonds, 1st mort.....	105 108
100	Well., Grey & Bruce, 7 p.c. bds... 1st Mort	106 107
100	St. Law. & Ott. 4 p.c. Bds.....	108 110

MUNICIPAL LOANS.

100	City of London (Ont) 1st pref 5 p.c.	—	—
100	City of Montreal stg. 5 p.c 1874	102	105
100	City of Ottawa, 4 1/2 p.c. stg.....	108	110
	redeem 1873	108	108
	redeem 1875	109	110
100	City of Quebec, 6 p.c. redeem 1875.	111	113
	redeem 1878	117	119
100	City of Toronto, 4 p.c. 1889-93	100	104
	6 p.c. stg. con. deb. 1874.....	104	112
	5 p.c. gen. con. deb. 1879.....	110	112
	4 p.c. stg. bonds,	106	108
100	City of Winnipeg deb., 1884, 5 p.c.	113	115
	Deb. scrip, 1883, 5 p.c	114	116

MISCELLANEOUS COMPANIES.

100	Canada Company	30	34
100	Canada North-West Land Co.....	4	6
100	Hudson Bay	203	211

BANKS.

	Bank of British Columbia	18 1/2	19 1/2
	" " North America.....	62	64
	" " Montreal.....	505	515

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ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
Brockville,	The St. Lawrence Hall,	Amos Robinson
Belleville,	Anglo-American	D. Coyle
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's,	C. Lowell
Genesee	Provincial	Nell MacFarnell

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Hamilton,	The Royal,	Hood Bros
do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	O. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horseman
Markham,	Tremont House,	Jas. E. Pitts
Napanee,	Paisley House,	E. A. Douglas
Ottawa,	The Russell, Kenly & St. Jacques	
Paris,	Arlington Hotel,	John Batand
Port Hope,	Queen's Hotel,	A. A. Adams
Sarnia,	The Belchamber,	John Buckley
Stouffville,	Queen's Hotel,	J. G. Martin
Toronto.	The Queen's,	McGaw & Wintet

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Uxbridge,	Mansion House	Thos. Bennet.

QUEBEC

Montreal,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	A. Arch Welsh
do	Jacques Cartier,	J. B. Bureau & Co.
Quebec,	Chateau Frontenac.	

NOVA SCOTIA.

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ESTABLISHED 1824.



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STOCKS AND BONDS - INSURANCE COMPANIES - CANADIAN. - Montreal Quotations Aug. 14, 1899.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	10,000	3 1/4 - 6 mos.	350	\$50	126
Canada Life	2,500	5 - 6 mos.	400	50	600
Confederation Life	5,000	7 1/2 - 6 mos.	100	10	103 1/2
Western Assurance	25,000	5 - 6 mos.	40	20	103 1/2
Guarante. Co. of North America	13,372	6	50	50	.....

BRITISH AND FOREIGN. - Quotations on the London Market. Aug. 15, 1899 Market value p. p'd up 'sh.

Alliance Assur.	250,000	8s. p.s.	20	2 1-5	10	10 1/2
Atlas	24,000	24 p.s.	50	6	£28 1/2	£39 1/2
British and Foreign Marine	87,000	25	20	4	22	23
Caledonian	21,500	12s. p.s.	25	5	5	36 7-16
Commercial U. Fire, Life and Marine	50,000	27 1/2	50	5	42 1/2	49 1/2
Guardian Fire and Life	200,000	9	10	5	10 1/2	11 1/2
Imperial Fire	60,000	25	20	5	27	28 1/2
Lancashire Fire	136,498	5	20	2	4	4 1/2
Lion Fire	100,000	8	20	1 1/2	5	5 1/2
London and Lancashire Fire	85,100	22	25	2 1/2	16	17
London Assurance Corporation	35,882	20	25	12 1/2	55	57
London & Lancashire Life	10,000	10	10	2	7	7 1/2
Liv. & Lon. & Globe Fire and Life	391,752	90	85	2	48 1/2	49 1/2
Northern Fire and Life	30,000	22 1/2	100	10	70	57
North Brit. & Merc. Fire and Life	110,000	30s. p.s.	25	6 1/2	39	40
Norwich Union Fire	11,000	*38 1/2	100	12	121	124
Phoenix Fire	59,776	35	50	5	£40 1/2	£41 1/2
Royal Insurance Fire and Life	125,234	58 1/2	20	5	50 1/2	51 1/2
Sun Fire	240,000	8s 6d p.s.	10	10	10 1/2	11 1/2
Union	45,000	18 p.s.	10	4	24	25

* Excluding periodical cash bonuses.

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3. The necessary private enquiries relating to Divorce, Accidents, Missing Relatives, Chancery and next of kin claims.
4. Are Solicitors Agents for all Legal Documents, &c.

J. G. NIXON, Secretary.

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

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Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

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Capital Fully Subscribed..... 400,000

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GENERAL MANAGERS

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The Canada Accident Assurance Company.

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Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - - 717,884.21
 Paid Policyholders in 1898 - - - - 148,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.
 J. K. McCUTCHEON, Sup't. of Agencies.
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The Temperance & General Life Assurance Co'y,

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

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HEAD OFFICE, Globe Building, TORONTO.

Scottish Union and National INSURANCE COMPANY,
 Of Edinburgh, Scotland.

ESTABLISHED 1844.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital\$30,000,000 | Invested Funds.....\$13,500,000
 Total Assets 34,472,795 | Deposited with Dom. Govt., 125,000
 (Market value.)

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

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British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

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

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The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1898

Assets,	\$184,035,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,331,91 8
Liabilities other than Reserve.....	1,623,95 1
Surplus.....	15,089,82 2
Receipts from all sources.....	41,953,14 5
Payments to Policy-holders.....	20,885,47 2
Whole Life Risks assumed and renewed, 219,303 policies.....	637,726,27 6
Risks in force, 273, 218 policies, amounting to.....	802,867,47 8

NOTE.—The above statement shows a large increase over the business of 1897 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

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Caledonian Insurance Co'v

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets.....\$ 8,137,828.61
 Cash Income..... 785,130.81
 Net Surplus..... 474,029.08
 Insurance in Force..... 20,596,708.00

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

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

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Established in 1833. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.
 GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

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Nova Scotia and Prince Edward Island.

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Canadian Investments, . . . 6,466,460.08

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Arch'd Macnider, Esq.

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

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Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - - 1794.

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

Authorized Capital, . . . \$3,000,000.00
Capital Subscribed & Paid-up, . . . 1,250,000.00
Deposited with Receiver General in
Canada, . . . 110,934
Annual Income, . . . 7,000,000.00
Surplus beyond liabilities and
Capital Stock, . . . 3,384,392.15

Geo. L. Chase, President,
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
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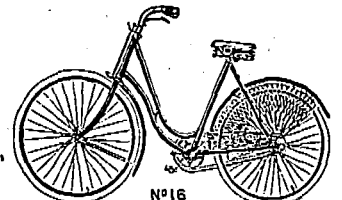
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FIRE AND MARINE. Incorporated 1851.

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LONDON.

ESTABLISHED 1808.

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PAID-UP CAPITAL, . . . 1,500,000
TOTAL INVESTED FUNDS OVER . . . 8,000,000

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