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

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

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Finance Dept. 22 Dec 95

Vol. 40. No. 19.  
NEW SERIES.

MONTREAL, FRIDAY, MAY 17, 1895.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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

**GRANITE \* MILLS,**  
ST. HYACINTHE, P.Q.,  
Manufacturers of  
Flannels, Etoffes,  
Tweeds & Dress Goods,  
Hosiery & Underwear,  
Lumbermen's  
Knitted Boots.

**MONTREAL FELT HAT WORKS**  
1878—PARIS EXHIBITION—1878.  
Prize Medal Awarded for our manufacture of Felt Hats.  
We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.  
**FUR \* GOODS** Of Our Own Manufacture  
PLUSH CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS of English and Domestic Manufacture.  
Moccasins, Snowshoes, Fancy Sleigh Robes, Buffalo, &c.  
To Manufacturers.—We have a large stock of Seal, Persian Lamb and other skins, Trimmings, &c., &c.  
**JAMES CORISTINE & CO.**  
Warehouse: 471 to 477 St. Paul St.,  
**MONTREAL.**

Leading Wholesale Houses.

**John \* Macdonald \* & Co.**  
TO THE TRADE.  
**PRINTS** We have received our first Shipment of Mid-Summer Prints.  
Come and see the New Patterns on our **CELEBRATED WIDE CLOTH.**  
Filling Letter Orders a Specialty. Orders solicited.  
MONTREAL OFFICE: - - 207 ST. JAMES ST.  
H. PINET, Agent.  
**JOHN MACDONALD & CO.**  
Wellington and Front Streets East, TORONTO.  
John Macdonald. Jas. Fraser Macdonald.  
Paul Campbell.

ESTABLISHED 1862.  
**Old Chum,**  
PLUG and CUT.  
**Old Virginia,**  
**Derby,**  
Plug Smoking Tobaccos are sold by all the leading wholesale houses.  
**D. RITCHIE & CO.,**  
MONTREAL.  
MADE BY ORGANIZED LABOR.

**WYLD,**  
**GRASSETT & DARLING**  
WHOLESALE  
**DRY GOODS**  
- AND -  
**Woollens.**  
NEW WAREHOUSES:  
Corner Bay and Wellington Sts.  
**TORONTO,**  
Represented in Montreal by O. St. LOUIS  
GLENORA: BUILDING.

Leading Wholesale Houses.

**S. GREENSHIELDS, SON & CO.**  
MONTREAL and VANCOUVER, B. C.  
**Priestley's**  
**Dress Fabrics.**  
Just received a large shipment of these goods including:  
CREPONS, CRAVENETTES, SERGES and the new EUDORA CLOTH.  
Full Ranges of Cotton Goods in Latest Styles.  
GRUMS' PRINTS,  
TOKIO PONGEES & CEYLON SATEENS.

**SPRING GOODS.**  
Corn Brooms, Pails, Tubs, Matches, Brushes, Whisks, &c., &c.  
Sporting Goods, Fishing Tackle, Lawn Tennis, Croquet Sets, Lacrosses, Base Ball Sundries, &c., &c.  
**H. A. NELSON & SONS,**  
59 to 63 St. Peter St., MONTREAL.  
TORONTO HOUSE:  
56 & 58 Front St. West.

**JOHN FISHER,**  
**SON & CO'Y,**  
Woollens and Tailors' Trimmings,  
442 & 444 ST. JAMES STREET,  
**MONTREAL.**  
ALSO . . . . .  
60 Bay St., - TORONTO.  
13 St. James St., QUEBEC.  
**JOHN FISHER & SONS,**  
HUDDERSFIELD, Eng.  
LONDON, "  
GLASGOW, Scotland.  
BELFAST, Ireland

## The Chartered Banks.

## BANK OF MONTREAL.

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

SATURDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution, on

MONDAY, THE THIRD DAY OF JUNE NEXT.

The chair to be taken at One o'clock.

By order of the Board,

E. S. CLOUSTON,  
General Manager.

Montreal, 19th April, 1895.

## The Bank of Toronto.

DIVIDEND No. 78.

Notice is hereby given that a Dividend of Five Per Cent. for the current half-year, being at the rate of Ten Per Cent. per annum, upon the paid up capital of the Bank has this day been declared, and that the same will be payable at the Bank and its branches, on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the Seventeenth to the Thirty-first days of May, both days included.

The Annual General Meeting of Shareholders will be held at the Banking House of the Institution on Wednesday, the nineteenth day of June next. The chair to be taken at noon.

By order of the Board,

D. COULSON,  
General Manager.

Bank of Toronto, Toronto, 24th April, 1895.

## La Banque Ville Marie.

Notice is hereby given that a Dividend of Three Per Cent. for the current half-year, on the Paid-up Capital Stock of this Institution, has been declared, and that the same will be payable at the Head Office, or at its branches, on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 17th to the 31st of May inclusive.

The annual general meeting of the shareholders will take place at the Head Office of the Bank on

TUESDAY, the 18TH DAY OF JUNE next, at noon.

By order of the Board,

W. WEIR,  
President

## The Chartered Banks.

## THE BANK OF BRITISH NORTH AMERICA.

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

London Office, 8 Clement's Lane, Lombard St., E.C.  
COURT OF DIRECTORS:

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

Head Office in Canada - St. James St. Montreal.  
H. STIKEMAN, General Manager.  
E. STANGER, Inspector.

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

Agents in the United States:  
New York, (62 Wall St.) W. Lawson and F. Brownfield.

SAN FRANCISCO, (124 Sanson Street,) H. M. J. McMichael, and J. C. Welsh.

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

FOREIGN AGENTS—Liverpool—Bank of Liverpool.  
Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand.  
Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.  
Issue Circular Notes for Travellers, avail in all parts of the world.

## THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, - - - \$2,000,000  
Reserve Fund, - - - 1,300,000

BOARD OF DIRECTORS:

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

W. M. Macpherson.

F. WOLFFERSTAN THOMAS, Gen. Manager.

A. D. DURNFORD, Inspector.

H. LOCKWOOD, Assistant Inspector.

BRANCHES:

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

AGENTS IN CANADA:

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

IN EUROPE:

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

UNITED STATES:

New York—Mechanics National Bank; National City Bank; Messrs. W. Watson, R. Y. Heblen, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

## QUEBEC BANK.

Notice is hereby given that a dividend of two and one-half per cent. upon the paid up capital stock of this institution has been declared for the current half year, and that the same will be payable at its banking house in this city, and at its branches, on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT, The Transfer Books will be closed from the 17th to the 31st day of May next, both days inclusive.

The Annual General Meeting of the shareholders will be held at the Bank, on Monday, the 3rd day of June next. The chair to be taken at 8 o'clock.

By order of the Board of Directors,

THOMAS McDOUGALL,  
General Manager  
Quebec, 24th April, 1895.

## The Chartered Banks.

## The Merchants Bank of Canada.

Notice is hereby given that a Dividend of Four per cent. for the current half year, being at the rate of Eight per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared and that the same will be payable at its Banking House in this city, on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 17th to the 31st day of May next, both days inclusive.

The Annual General Meeting of Shareholders will be held at the Banking House, in the City of Montreal, on WEDNESDAY, the 19TH DAY OF JUNE next. The chair will be taken at 12 o'clock, noon.

By order of the Board,

G. HAGUE,  
General Manager.

Montreal, April 23rd, 1895.

## LA BANQUE DU PEUPLE.

ESTABLISHED IN 1833.

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

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq. - - - President.  
GEORGE BRUSH, Esq. - - - Vice-President.  
CHS. LACAILLE, Esq. Wm. FRANCIS, Esq.  
A. PREVOST, Esq. ALPH. LECLAIRE, Esq.  
T. PREFONTAINE, Esq.

J. S. BOUSQUET, - - - Cashier  
Wm. RICHY, - - - Assistant-Cashier  
ARTHUR GAGNON, - - - Inspector

Branches:

Notre Dame St. West—J. A. Blain, Manager.  
St. Catherine St. East—Albert Fournier, Manager.  
Quebec, Basse-Ville, P. B. DuMoulin, Manager.  
" St. Roch, Nap. Lavole.  
Three Rivers, Que. P. E. Panneton, Manager. □  
St. Jean, Que. H. St. Mrs, Manager.  
St. Rémi, Que., C. Bédard.  
St. Jérôme, Que., J. A. Thérberge, Manager.  
St. Hyacinthe, Que., J. Laframboise, Manager. "

Agents in Canada:

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

Agents in United States:

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

Foreign Agents:

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

## The Imperial Bank of Canada.

DIVIDEND No. 40.

Notice is hereby given that a dividend of FOUR per cent. and a bonus of one per cent. upon the capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the bank and its branches on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT,

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive.

The annual general meeting of the shareholders will be held at the bank on

WEDNESDAY, THE 19th DAY OF JUNE NEXT.

The chair to be taken at noon.

By order of the Board,

D. R. WILKIE, Cashier

Ontario, 24th April, 1895.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 56.

Notice is hereby given that a Dividend of Three and One-Half Per Cent. upon the capital stock of this institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 16th of May to the 31st of May, both days inclusive.

THE ANNUAL GENERAL MEETING

of the shareholders of the Bank will be held at the Banking House, in Toronto, on

TUESDAY, THE EIGHTEENTH DAY OF JUNE NEXT.

The Chair will be taken at twelve o'clock.

By order of the Board.

B. E. WALKER,  
General Manager.

Toronto, April 23rd.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend on the Capital Stock of the Bank of Four Per Cent., for the half year ending 31st May, has this day been declared, and that the same will be payable at the Bank and its Branches on and after

FIRST JUNE.

The Transfer Books will be closed from May 17th to 31st, both inclusive.

The Annual Meeting of Shareholders will be held at the Head Office of the Bank, on

MONDAY, SEVENTEENTH JUNE, AT TWELVE O'CLOCK.

By order of the Board,

J. TURNBULL,  
Cashier.

Hamilton, April 24th, 1895.

THE DOMINION BANK.

Notice is hereby given that a Dividend of Three Per Cent. upon the Capital Stock of this institution has this day been declared for the current quarter, and that the same will be payable at the Banking House in this city, on and after

WEDNESDAY, THE FIRST DAY OF MAY NEXT.

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

The Annual General Meeting of the shareholders for the election of directors for the ensuing year will be held at the banking house in this city on WEDNESDAY, THE 29TH DAY OF MAY NEXT, at the hour of 12 o'clock noon.

By order of the Board,

R. D. GAMBLE,  
General Manager.

Toronto, 27th March, 1895.

MERCHANTS' BANK.

OF HALIFAX.

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

BOARD OF DIRECTORS:

THOS. E. KENNY, M.P., President.  
THOMAS RICHIE, Vice-President.  
M. Dwyer, Wiley Smith,  
Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, Halifax, N.S.

D. H. Duncan, Cashier, W. B. Torrance, Asst. Cashier

Agencies in Province of Quebec:  
Montreal, E. L. Pease, Manager.

" West End, Notre Dame St. West.  
" Cote St. Antoine, Green Avenue.

In Maritime Provinces:  
Antigonish, N. S. Moncton, N. B.  
Bathurst, N. B. Newcastle, N. B.  
Bridgewater, N. S. Pictou, N. S.

Charlottetown, P.E.I. Port Hawkesbury, C. B.  
Dorchester, N. B. Sackville, N. B.  
Fredericton, N. B. St. John's Nfld.

Guyaboro, N. S. Summerside, P.E.I.  
Kingston, N. B. Sydney, N. S.

Londonderry, N. S. Truro, N. S.  
Lunenburg, N. S. Weymouth, N. S.  
Maitland, N. S. Woodstock, N. B.

Correspondents:

Dominion of Canada, Merchants Bank of Canada.  
New York, Chase National Bank.

Boston, the National Hide & Leather Bank.  
Bermuda, the Bank of Bermuda, Ltd.

Chicago, American Exchange National Bank.  
London, England, Bank of Scotland.

Paris, France, Credit Lyonnais.  
Collections made at lowest rates and promptly remitted for.

Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

Union Bank of Canada.

DIVIDEND No. 57.

Notice is hereby given that a Dividend of Three Per Cent. upon the paid-up Capital Stock of this institution, has been declared for the current half-year, and that the same will be payable at its Banking House, in this city, and at its branches, on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Banking House, on

SATURDAY, the FIFTEENTH DAY OF JUNE next.

The chair to be taken at Twelve o'clock.

By order of the Board.

E. E. WEBB,  
General Manager.

Quebec, 23rd April, 1895.

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

DIRECTORS.

W. F. COWAN, President.  
JOHN BURNS, Vice-President.  
W. F. Allan, Fred. Wyld.  
T. R. Wood, A. J. Somerville.

AGENCIES.

Rowmanville, Cannington, Kingston,  
Brantford, Chatham, Markham,  
Bradford, Colborne, Newcastle,  
Brighton, Durham, Parkdale, Toronto,  
Brussels, Forest, Pictou,  
Campbellford, Harrieton, Stouffville.

BANKERS.

New York—Importers and Traders National Bank.  
Montreal—Can. Bank of Commerce.  
London, England—National Bank of Scotland.

All banking business promptly attended to. Correspondence solicited.

GEO. P. REID, Manager.

THE ONTARIO BANK.

Capital Paid-up, \$1,500,000  
Reserve Fund, 345,000

HEAD OFFICE, TORONTO.

DIRECTORS:

G. R. R. Cockburn, Esq., M.P., President.  
Donald Mackay, Esq., Vice-President.  
G. M. Rose, Esq., Hon. J. C. Atkins,  
A. S. Irving, Esq., R. D. Perry, Esq.

D. Ulyot, Esq.

C. HOLLAND, General Manager.

E. MORRIS, Inspector.

BRANCHES:

Aurora, Lindsay, Port Arthur,  
Bowmanville, Montreal, Sudbury,  
Buckingham, Q. Mount Forest, Toronto,  
Cornwall, Newmarket, 500 Queen St. W.,  
Kingston, Ottawa, Toronto.

Peterboro',  
AGENTS:

London, Eng.—Parr's Banking Co. and the Alliance Bank [Ltd.]

France and Europe—Credit Lyonnais.

New York—The Fourth National Bank and the Agents of the Bank of Montreal.

Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital (fully paid up) \$1,500,000  
Res., 925,000

DIRECTORS:

CHARLES MAGEE, President.  
GEORGE HAY, Esq., Vice-President.  
Hon. Geo. Bryson, Alex. Fraser, John Mather,  
David MacLaren, D. Murphy.

Branches—Auriprior, Carleton Place, Hawkesbury, Keewatin, Keimptville, Pembroke, Parry Sound, Rideau Street, Bank Street, Ottawa, Ont., Rat Portage, Winnipeg, Man.

GEO. BURN, General Manager

D. M. FINNIE, Local Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,200,000

DIRECTORS:

A. GABOURY, Esq., President.  
FRS. KIROUAC, Esq., Vice-President;  
T. LeDroit, Esq. A. B. Dupuis, Esq.  
R. Audette, Esq. R. Turner, Esq.

H. M. Price, Esq.

P. LAFRANCE, Cashier. M. A. LAFRANCE, Inspector

Branches:

Quebec, St. John Suburb, C. Cloutier, Accountant.  
St. Roch, J. E. Huot, Manager; Montreal, St. James St., M. Benoit, Manager; Sherbrooke, W. Gaboury, Manager; St. Francois, N. Est. Beauce, N. A. Bolvin, Manager; St. Marie, Beauce, La. Drouin, Manager.

Chicoutimi, J. E. A. Dubuc, Manager; Ottawa, Ont., A. A. Tallon, Manager; Winnipeg, Man., G. Crebasa, Manager.

Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris, and branches, Messrs. Grunbaum, Freres & Co., Paris.

United States National Bank of the Republic, New York; National Revere Bank, Boston, Mass.

Particular attention given to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

La Banque Jacques Cartier.

DIVIDEND No. 59.

Notice is hereby given that a Dividend of Three and a half (3 1/2) per cent. for the current half-year, upon the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

SATURDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual meeting of the shareholder will be held at the banking house of the institution, in Montreal, on

WEDNESDAY, the 19TH DAY OF JUNE next.

The chair to be taken at two o'clock, p.m.

By order of the Board,

JANOUDE BIENVENU,  
Asst. Mgr

THE WESTERN BANK

OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000  
Capital Subscribed 500,000  
Capital Paid-Up 372,400  
Reserve 100,000

BOARD OF DIRECTORS:

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

Thomas Patterson, Esq.

T. H. McMILLAN, Cashier.

Branches—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed

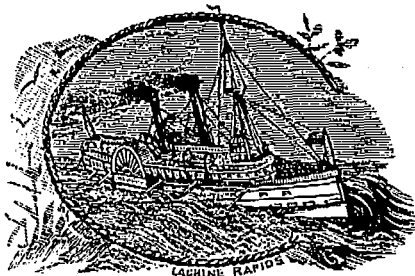
Collections solicited and promptly made.

Correspondence at New York and in Canada

Merchants Bank of Canada, London, England

Royal Bank of Scotland.





**Richelieu & Ontario Nav. Co.**

**LINES IN OPERATION.**

- Longueuil Line—Steamer Longueuil leaves foot of current every half hour.
- Boucherville Line—Steamer Hochelaga is now making her regular trips.
- Laprairie Line—Steamer Laprairie will begin her regular trips on Wednesday.
- Sorel Line—A steamer will leave for Sorel Tuesday and Friday.
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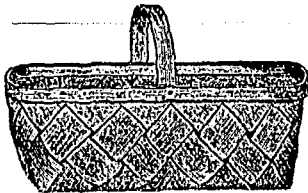
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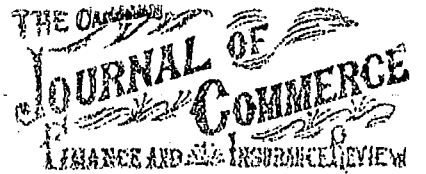


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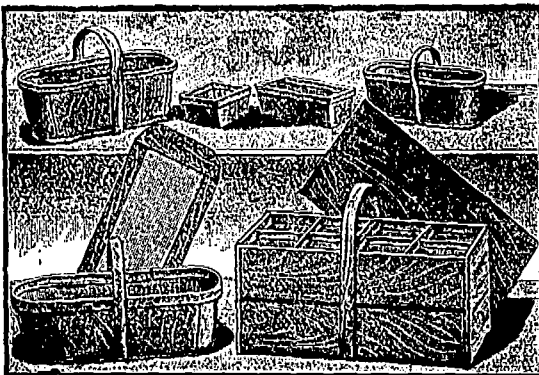
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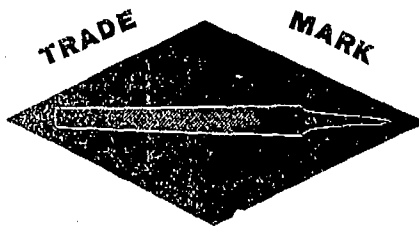
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—REPRESENTATIVES of the Consumers' Cordage Company, state that prices for binder twine this season will be approximately one cent per pound lower than last year.

—THE French budget contains a provision for a credit of 40,000,000 francs for the raising of the peace footing of the army to 640,000 men.

—THE American treasury deficit has passed the \$50,000,000 mark, the exact amount of the excess of expenditures over the receipts since July 1, 1894, being \$50,404,887.

—PARTNERSHIP has been registered by Kenneth McLeod, Geo. Wallace, jr., and E. H. Hawthorne, trunk makers (McLeod, Hawthorne & Co.); M. G. Rosa and J. B. E. Labranche, owners of steamer Dama (Rosa & Labranche); F. Labelle and L. Payette, jr., builders (Labelle & Payette); Alex. McDougall and John Barrett, importers of woollens, etc. (McDougall, Barrett & Co.); M. Bernstein and B. Stern, dry goods (Bernstein & Stern); John Clarke, C. D. McLean and W. R. Thompson, amusements (The Mando Manufacturing Company); T. W. Ness, N. W. McLaren and Charles Bate, electrical supplies (Ness, McLaren & Bate); N. Beupre and L. C. Masson, wooden boxes (N. Beupre & Cie.)

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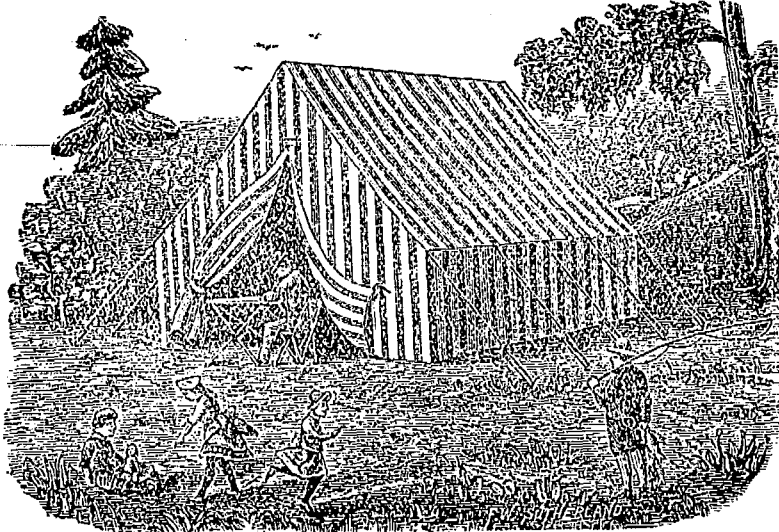
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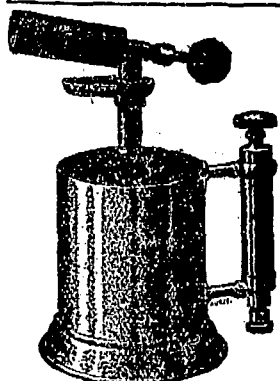
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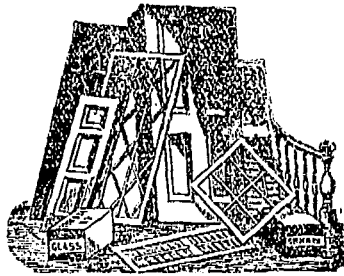
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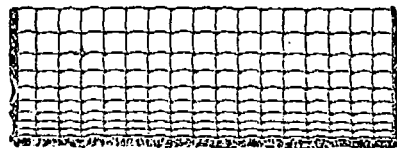
WHOLESALE.

Dry Goods, Small Wares,  
Fancy Goods and  
American Notions.

321, 323, 325 & 327 ST. PAUL STREET,  
MONTREAL.

Our Travellers are now on the road with a com-  
plete range of samples.

Orders will have careful and prompt attention.



## THAT FARM OF YOURS

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

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

—ALD SCOTT of the Georgian Bay Lumber Co. has been ap-  
pointed a director of the Standard Bank in place of the late Mr.  
B. D. Morton.

—OFFICIAL returns show that the bounty paid to Canadian pig-  
iron producers between April 1894 and 1895 aggregated \$93,047.  
At the rate of \$2 per ton this means a production of 46,523½ tons  
during the year.

—THE U. S. Whiskey Trust has advanced the price of spirits  
4 cents per gallon during the past week, partly on account of the  
rise in the price of corn, and partly because buyers were too  
eager to place orders at the old figures.

—COASTWISE freights from St. John, N.B., have stiffened until  
they are now equal to \$2.50 to New York. Offers were made of  
\$2.12½ for Boston and \$2.37½ for Sound ports. The prevailing  
rates have been \$2 to Boston and \$2.25 to Sound ports and New  
York.

—JAPAN has now secured the monopoly of the production of  
camphor. Advices from Tokio state that Admiral Viscount  
Kabayama with Mr. Midzune, Chief Secretary as a head of the  
Civil Administration, with a suitable escort, will proceed to For-  
mosa in a few days for the purpose of formally annexing that  
island.

—THE reports that come from the phosphate mines in Florida  
are more encouraging. The mines of the association, which are  
outside the High Springs district, it is said, have accomplished  
the objects for which they stopped their operations, namely an  
increase in the price to a point where they could make expenses  
and a profit, and are now working again.

—THE vacancies on the board of the Ontario Bank caused by  
the death of Hon. C. F. Fraser and Mr. A. M. Smith, have been  
filled by the election of Messrs. R. D. Perry, of the well-known  
wholesale grocery firm of Smith & Keighley of Toronto, and D.  
Ulyott of Peterboro, Ont.

—THE quality of salmon caught in the Columbia River during  
the month just passed has been exceptionally good for April.  
The quantity of fish packed during the month promises a good  
average season, although some contend that it is on account of  
the early spring which has brought the salmon into the river one  
month in advance of their time.

—THE recent period of depression greatly increased the de-  
mand for cheap leather and cheap manufactured goods. The  
cry for economy has been so loud and long, in fact, that it has  
nearly accomplished the defeat of its object. Inferior grades  
have become so popular that they have steadily advanced in  
price, while the best have declined.

—THE Erie canal boatmen have decided to make a fight for a  
part of the grain now on its way to Buffalo, and have reduced their  
rate to New York to 2c per bushel, exclusive of the Buffalo  
charges. They were not successful, however, in getting any  
amount of business, as the railroads have contracted not only for  
practically all the grain at Buffalo, but also for nearly all grain  
that is to arrive at Buffalo for some time.

—IT is stated that the annual meeting of the Lancashire In-  
surance Co. will be held during the present month and that Mr.  
Digby Johnson, the general manager, will present a gratifying  
statement of the results achieved. After paying dividends at the  
rate of 10 per cent. per annum the company is able to add \$250,-



All Silverware Stamped . . .

## Toronto Silver Plate Co'y

is Guaranteed as to Quality.

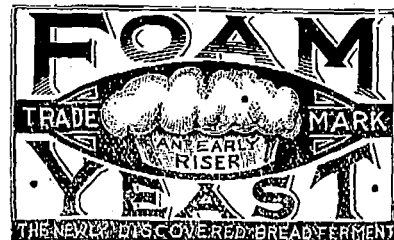
FACTORIES  
AND SALESROOMS: 570 KING STREET WEST,

E. G. GOODERHAM, Manager and  
Sec.-Treas.

TORONTO, Canada.

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer  
for it . . .



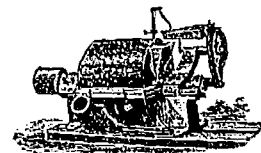
The Foam Yeast Co., Ltd.,

TORONTO, Ont.

79 Esplanade.



**ST. PIERRE,**  
Ladies' - and - Gentlemen's - Tailor,  
Has received all his Spring Novelties, which are  
well worth seeing.  
**W. ST. PIERRE,**  
63 Beaver Hall Hill, - - Montreal.



THE  
**Woodburn**  
IMPROVED  
Pulverizer.

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

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

000 to its reserve and its outlook for the future is very promising. The Canadian branch of the company has its headquarters at Toronto under the management of Mr. J. G. Thompson.

—THE present Central American coffee crop, which commenced to come in during December last year, is unprecedentedly abundant. The Pacific Mail Steamship Company has been obliged to charter two extra steamers, and up to the present time they have brought over 800,000 bags of coffee (about 50,000,000 pounds) for transportation over the Panama Railroad. This is more than 100,000 bags in excess of the amount ever brought before, and it is calculated that there are about 100,000 bags more to come before the season ends, about the latter part of June.

—THE experiments made in England in growing valuable trees continuously by means of electric light have shown that trees grown without any rest, whilst being stunted, became more vigorous, having a thicker stem and leaves of darker green, etc., than those grown with the natural alternations of light and darkness. Would the silkworm also work continuously and get through his normal amount of work in shorter time if his hurdle were also subjected to continuous light is the question that silk raisers are now asking.

—MR. DAVIN is determined that Ontario dairymen shall not have a monopoly of government assistance. He demands the sum of \$20,000 to aid in establishing creameries and cheese factories in the Northwest and that the Government should at once take into consideration the propriety of giving a bonus on butter imported to the London markets, as is done by some of the Australian colonies, and also of raising the customs duty from 4

to 6c per lb., in order to enable the farmers of the Northwest territories to compete with the Australian exporters in the British Columbia markets.

—THE May returns of the U. S. Department of Agriculture show an increase in wheat of 1.5 points from the April average, being 82.9 against 81.4 last month and 81.4 in May, 1894. Winter rye, like wheat, has advanced nearly two points since last month, its average for May being 88.7 against 87 for the same date in April. The prospects for rye throughout the rye belt are fair except in the state of New York, where it is too dry. The average condition of winter barley is 94, against 62.3 in the month of May, 1884, and 88.6 in 1893. The condition of spring pasture is 89.7; of mowing lands 89.4. The proportion of spring ploughing done May 1 is reported as 82.8 per cent., against 83.5 last year and 73.4 in 1893.

—THE recent sprinkled mill fire at Amsterdam, N.Y., has developed an interesting fact in connection with those low-rated risks. It was found that a large portion of the mill was used for storing stock, consisting mostly of cotton, and the presence of so much loose cotton rendered the sprinklers less effective and made the loss much greater than it would have otherwise been. The adjusters were somewhat surprised that so much stock should have been stored in the mill, but on comparing the storage rates of 1 per cent. with the mill rate of 45 cents a very easy explanation presented itself. This led to investigation in other directions and it was found that cotton storage was being quite generally covered by the mill insurance, in some cases as low as 35c per annum.

**BEST FOR THE MONEY**  
ALL JOBBERS KEEP THEM.  
Take no imitations. Every Bat is Branded  
Inlet upon receiving  
**"Patent Roll" Cotton Bats,**  
As they are very attractive in appearance and superior in  
quality, and no other bat will retail as well.  
ASK FOR THESE BRANDS:  
**'North Star,' 'Crescent' or 'Pearl,'**  
Put up in Bales or Cases in 4, 6, 8, 12 or 16 oz. Rolls.  
Baled Goods same quality but lower prices.

Selling Agents:  
**R. HENDERSON & Co.**  
MONTREAL.  
**J. STANBURY & Co.**  
TORONTO.

"S. S. SCALONA" is expected this week, with  
a full Assortment of our  
**Brandy \* Brandy \* Brandy**  
"Ph. Richard." "C. Couturier." "F. Marion & Co."  
IN BOTTLES AND DRAUGHT.  
Also our celebrated CHAMPAGNES "Vve Amiot."  
IN BOTTLES AND HALF BOTTLES.  
Write for Quotations and Samples. We guarantee the superiority of above goods  
**LAPORTE, MARTIN & CIE,**  
72, 74, 76 & 78 St. Peter St., - - - Wholesale Grocers, MONTREAL.

# PURE OAK BELTING

The J. C. McLaren Belting Co.,  
Montreal - and - Toronto  
Tel. No. 363. Tel. No. 475

**ROBERT LINTON & CO.**  
IMPORTERS OF  
**British and Foreign Dry Goods**  
Woollens and Tailors' Trimmings a Specialty.  
Canadian Woollens and Cottons  
from all the different mills.  
**No. 2 St. Helen St., MONTREAL**

SPECIALTY IN  
**Men's Goods**

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

Representatives in all Provinces.

**Glover & Brals**  
184 MCGILL STREET,  
Montreal, Canada

Established in 1877.

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(FREE OR IN BOND)

**FINLAYSON & GRANT,**  
CUSTOMS BROKERS,  
413 to 417 St. Paul Street, Montreal.  
Bell Telephone 9057. P. O. Box 684.

**Curtain Stretchers!**

WHOLESALE & RETAIL.

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

**HENRY PORTER,**

Tanner and Manufacturer of

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

Moccasin, Lace, Russet and  
**Oak - Sole - Leather**

Office and Manufactory:  
**436 Visitation St., - MONTREAL**



The California  
Mid-Winter  
Fair

was no exception to the rule

**Chocolat-Menier**  
there received the  
**Highest Award,—  
Diploma of Honor**

The best cup of Chocolate  
you ever tasted can be had  
only by using

**Chocolat - Menier,**

(the best and cheapest Vanilla Chocolate on the market), and preparing as follows:

Take one of the six sticks [in each half-pound package], break it into small pieces and dissolve in three tablespoonfuls of water, over a brisk fire stir until completely dissolved, then add sufficient milk for two cups and boil for about five minutes. Water may be used in place of milk.

Ask Your Grocer For

**CHOCOLAT  
MENIER**

Annual Sales Exceed  
33 Million Pounds.

If he hasn't it on sale,  
send his name and  
your address to

**C. Alfred Choufflon,  
Canadian Branch:  
12-14 St. John St.,  
Montreal.**



**Buttermilk Toilet Soap,**

The Best Toilet  
SOAP  
in the World - -

EXCELLS ANY 25 CENT SOAP ON THE MARKET.

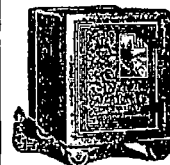
Nets the Retailer a handsome profit when sold at a very popular price  
It will not remain on your counters. Try a sample lot.

Canadian Agency:

**F. W. HUDSON,**  
Toronto, Ont.

**THE COSMO BUTTERMILK SOAP CO.,**

**CHICAGO, ILL.**



**E. D. COLLERET,**

522 1/2 Craig St.,

**MONTREAL.**

**Asbestos  
Lined Safes**

for homes, offices, etc.,  
etc., from \$15.00 upwards.

Catalogues and all information furnished upon  
application.

—It is stated that placing the output at 16,000,000 gallons annually, the recent rise in petroleum will increase the profits of the Scotch companies at the rate of \$200,000 per annum. In addition, 3,000,000 gallons of spirit are produced, which will bring an extra profit, while the advance of 1/4d. per pound on wax is estimated to yield £30,000, over and above which it is calculated that the companies are saving at the rate of £50,000 per annum in the cost of fuel as against the prices they paid during the miners' strike last year. The companies, however, are losing at the rate of about £100,000 per annum on sulphate of ammonia, but, even allowing for this, it is estimated that the present position of the Scotch oil trade represents an improvement in profits at the rate of close on £200,000 a year.

—M. T. BEAUDRY, the Ottawa grocer whose assignment was noted in our last issue, is endeavoring to effect a settlement with his creditors on the basis of 15 cents in the dollar.—Thos. Kerr shoe dealer at Fergus succeeded his father a few years ago. He has not found it profitable and has assigned.—C. & S. Goggin, general store and lumber dealers of Elgin, N.B., are trying to settle with their creditor at 33 1/3 cents, cash, on liabilities of \$16,000. The creditors, however, decline to accept this offer and want at least 50 cents in the dollar, 33 1/3 cents in cash and the balance in the firm's notes at six and twelve months.—T. J. Cronin, liquor dealer of St. John, N.B., finds himself unable to meet maturing liabilities and is asking for an extension of 3, 6, 9 and 12 months, without interest. He owes \$7,600 and claims a surplus of \$3,000. He seems to have been easy-going and to have gone behind without being aware of it until the pinch for ready money came.

—THE crop situation in the United States has been moderately changed for the better by rains which have fallen in regions west of the Mississippi river, and to some extent eastward. But in a large portion of Ohio, Michigan, Indiana, Illinois and Kentucky the relief has not been sufficient to fully arrest the damaging influence of lack of moisture, especially with reference to the wheat and oat crops. Immediate rains in these regions would prove beneficial to these crops. At best the situation of the winter wheat crop may be regarded as positively poorer than a year ago. The dry weather favored the preparation of land for corn and the planting of this grain, and the crop is having an earlier start than usual, and in a satisfactory manner. In Kansas and Missouri the situation of crops has been decidedly improved by recent rains, but the wheat crop in Kansas has been greatly cut short, and will be comparatively small at best. The spring grain States of the Northwest furnish very cheerful advices. Copious rains have quite generally fallen, and wheat and other crops are having an encouraging start. Pasture and meadow lands are also brought into forward and satisfactory condition.

—BASILE NERRON, general storekeeper of St. Jerome (Chicoutimi) has assigned. He was a farmer who started in the store business in the spring of 1890 and has managed to accumulate liabilities of \$7,000.—R. E. Lemon, general storekeeper of Nelson, B.C., is asking an extension. His estate shows a considerable surplus, but it is so locked up that he requires indulgence.—A. Lemioux, general storekeeper of L'Islet, has assigned with liabilities of \$3,000, and is offering to settle at 50 cents in the dollar. He does not appear to have possessed the ability neces-

China Cuspidors, Tea Sets,  
Toilet Ware, Fruit Sets.



Metal, Bronze, Piano and Table  
Lamps, Cutlery, Plated Goods.

**JOHN L. CASSIDY & CO.,**

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**China, Crockery and Glassware.**

... ALWAYS IN STOCK ...

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

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

Boots and Sample Rooms: 339 and 341 ST. PAUL STREET, MONTREAL  
BRANCHES: 52 Princess St. Winnipeg, Man.  
Government St., Victoria, B. C.

IMPORT ORDERS A SPECIALTY.

**THE CANADA ACCIDENT INSURANCE CO'Y**

Head Office: 1740 NOTRE DAME ST., MONTREAL.

... REINSURERS OF ...

The Mutual Accident Ass'n Ltd., (being the Accident Department of  
The Palatine Insurance Co. Ltd., of Manchester, Eng.)

The Citizens Insurance Company of Canada, Accident Branch, and  
The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
and get good contracts,

**LYNN T. LEET**  
Manager for Canada

# LYMAN'S FLUID COFFEE

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

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

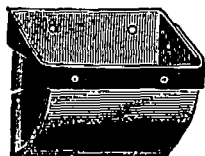
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

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

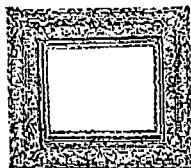


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OF ALL SIZES.

Manufactured by

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



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White and Ornamental Mouldings

Corner  
FULTON & GREEN STS.,  
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Ornamental Mouldings a Specialty.  
Phone Main 3723.

## JAMES GUEST & CO., Commission - Merchants

— AND —

### 'GENERAL AGENTS,

27 and 29 St. Sacrament St. Montreal

AGENTS FOR

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

sary to command success.—J. Dompousse, a beer bottler of Maskinonge, has assigned owing to becoming involved with a relative in this city who was recently in difficulties.—W. Abbott, the Gananoque jeweller whose troubles have already been chronicled has obtained an extension of time.—H. Filsinger, tinware, Mildmay, has assigned. He has been in business in a number of localities without making more than a living anywhere.—Mrs. C. W. Bentley, fancy goods, Peterboro, is endeavoring to effect a settlement at 40 cents in the dollar. Her husband was previously unsuccessful in the same line and her prospects were never brilliant from the outset.—S. O. Steele, a small furniture dealer of St. Johns, N.F., is in difficulties. He was formerly in the drygoods trade, in which he failed, and only started in the furniture line some fifteen months ago.—E. Derusha, hotel-keeper of Uxbridge, came from Claremont, where he was in the same line about a year ago. The change does not appear to have been a success and he has just assigned.—Geo. Brown & Co., tailors of this city, have yielded a consent to assign. Geo. Brown, who ran the business in his wife's name was formerly of the firm of Geo. Brown & Son, who failed in December 1893. He had but little means and, under such circumstances his success was always problematical.—Andre Fauville, general storekeeper of Rigand, has assigned owing about \$2,500. Crediting too freely on limited means seems to have been the cause of his troubles.—Ewen Morrison, lumber dealer of Victoria, B.C., has assigned. He was at one time of the firm of Losee & Morrison and later of the Shannigan Lumber Co., and has been in business alone for about a

year. His estate shows a nominal surplus, but it is not readily convertible.

—A. CHEBOT, hotel-keeper, Port Elgin, was originally a farmer. He started a hotel at Tara in 1893, whence he removed to Meaford in 1894. He sold out there in last December and came to Port Elgin, where he has not proved successful. He has assigned.—W. Allworth, a Nova Scotian who started a grocery in Toronto about 4 years ago, has assigned. His means were too small to carry him through the dull times.—Grainger & Co., commission merchants of Toronto, have assigned. T. W. Grainger, the sole partner, was originally of the firm of King, Grainger & Co., who assigned in October 1891. He afterwards secured a discharge from his creditors and started again under the above style. His business was only a small one, and he always had all he could do to make ends meet.—C. & S. Goggin, general storekeepers of Elgin, N.B., whose difficulties are noted elsewhere, have succeeded in compromising at 50 cents in the dollar.—H. C. Walker & Co., clothing dealers at Dartmouth, N. S., have assigned. Walker succeeded W. H. Sterns in 1886, but, owing to lack of capital, has had up-hill work ever since.

### GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending May 11th, 1895:

	1895.	1894.
Passenger Train Earnings.....	100,325	109,271
Freight do. do. ....	223,951	222,088
Total do. do. ....	\$324,276	\$331,309
Decrease 1895. \$7,033.		

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JOURNAL OF COMMERCE.

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## CAMPBELL'S Quinine Wine.

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

Kenneth Campbell & Co., Montreal



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

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

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

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL,  
AMERICAN AND CANADIAN

### SHELF AND HEAVY HARDWARE

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

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,  
164 Fenchurch St., London, E. C.  
Shipping Office: 1 Ramford Place Liverpool, Eng.

### Drummond, McCall Pipe Foundry Co., Ltd. \*

Manufacturers of

### Cast-Iron Water and Gas PIPES

New York Life Insurance Building  
MONTREAL.

Works: - Lachine, Que.

# Canada Life Assurance Co.

This Company has closed a most satisfactory business for 1894. The profits of the last five years will be declared at the Annual Meeting, and notice sent thereafter to all policy-holders.

**J. W. MARLING, Manager.**

PROVINCE OF QUEBEC BRANCH,

Company's Building, St. James Street,

**MONTREAL.**

## THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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

**1895 Bonus Year.**

[WORLD WIDE POLICIES.]

Thirteen months for revival of lapsed policies without medical certificate of five year's existence.  
Loans advanced on mortgages and Debentures purchased. Agents wanted.  
**J. HUTTON BALFOUR, Superintendent. W. M. RAMSAY, Manager.**

## UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Established A. D. 1714.

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

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

**T. L. MORRISEY, Resident Manager.**

## NORTHERN ASSURANCE COM'Y.

INCOME AND FUND (1892)



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

Annual Revenue from Fire Premiums..... }  
Annual Revenue from Life Premiums..... } ..... 5,545,000  
Annual Revenue from Interest upon Invested Funds..... }  
Deposited with Dominion Government for the security of Canadian policy-holders ..... 200,000

Head Offices:—London and Aberdeen.

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

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

## INSURE - - WITH THE PHENIX

INSURANCE CO., HARTFORD, CONN.

Full Deposit with CASH CAPITAL:  
the Dominion - - - - - \$2,000,000.00.  
Government. - - - - -

**MATLAND SMITH. SMITH & TATLEY, J. W. TATLEY.**

Managers for Canada,

114 St. James Street, - - - - - **MONTREAL.**

## THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

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

**JNO. W. MOLSON, Resident Manager, MONTREAL.**

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

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**

**General Insurance Agents and Brokers**

ESTABLISHED 1865.

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Telephone 1277.

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Insurance.

## PHENIX

**FIRE INSURANCE CO'Y.**

LONDON.

Established in 1782. Canadian Branch  
Established in 1801.

**No. 35 St. Francois Xavier St.**

**MONTREAL, P. Q.**

**PATERSON & SON**

Agents for the Dominion.

**RAYMOND & MONDOU,**

Agents French Department.

## FOR SALE in FLORIDA.

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1½ miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to

**M. S. FOLEY,**

"Journal of Commerce," Montreal.

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

**BOUGHT and SOLD.**

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

**R. WILSON SMITH,**

British Empire Building, MONTREAL.

THE CANADIAN

## Journal of Commerce.

MONTREAL, FRIDAY, MAY 17TH, 1895.

### THE ESTIMATES FOR 1895-96.

To meet the deficit of \$4,500,000, the Finance Minister proposes to raise about one half of that sum by increased duties on sugar and spirits, and to reduce the expenditure chargeable to Consolidated Fund by \$1,682,693. He also reduces the expenditures chargeable to Capital by \$412,155 but, as \$1,627,653 has to be provided towards "redemption of the debt," this branch of public outlays will be increased next year by \$1,215,498. The net result then of the Estimates for 1895-96 is only a reduction of outlays by \$467,195. As however the debt charges cannot be pruned down, we must give Mr. Foster full credit for the reductions proposed in these items over which he has control. We regret that pruning time was not fixed earlier. The large increases being made year by year in the amount of interest on the public debt,—which has gone from \$11,544,078 in 1890 up to \$12,732,706 for 1895-96—should have warned the Finance Minister of the necessity for meeting such enlarged payments by economies wherever possible. Instead of this more prudent course having been adopted, the controllable expenditure, apart from

charges for the public debt, was increased between 1890 and 1894-95 by \$1,925,553. The result is that, in spite of the large reductions made in items chargeable to the Consolidated Fund, items strictly controllable, the total estimates for such expenditures next year are yet larger than they were in 1890 by \$46,350. So that, had the pruning knife been applied to keep down the over-luxuriance of the spending departments in the years following 1890, there would have been no deficit, or rather, we may say, the depletion of revenue, caused by cutting down the sugar duties, would have been offset by the accumulated savings in the expenditures of the last three or four years.

Although reductions have been made in 28 items of the charges for the public service, the estimates for next year show 20 that are still larger than they were in 1890, and the interest and other charges of the public debt are \$514,453 greater than in 1894-95. The reductions proposed to be made next year, of any moment, are as follows :

Public Works.....	\$875,326
Militia.....	263,398
Railways and Canals.....	183,058
N. W. Mounted Police.....	155,000
Indians.....	85,326
Legislation.....	80,037
Immigration.....	70,000
Customs and Excise.....	71,853

The salary list is shortened by 24 officials, but the total reduction of the salary account only amounts to \$19,593, so the reduction in the estimates deals a very gentle blow at the civil service, indeed some 50 of these officials are to have larger salaries next year, the increases in each case being however only small. The reduction in Militia expenses are made in "pay of staff," "military works and buildings," "warlike and other stores," "clothing &c.," so that branch of the service will be put on "short rations" next year. The main item of \$875,326 in reduced outlay on Public Works is made up as follows :

Less expenditure on public buildings.....	\$423,304
" " harbors and rivers.....	321,022
" " miscellaneous works.....	131,000
	<hr/>
	\$875,326

This is a department of expenditure which is, of all others, most difficult to regulate with strict economy, as the Government is literally besieged by applications for local improvements, and new works, which it is pressed to execute for the purpose of pleasing its supporters, and placating, and buying off local opponents. We must then give the Finance Minister hearty commendation for having taken so decided a stand in reducing the appropriations for public works. He is more especially to be congratulated on this policy on the eve of an Election, as this time is usually selected for great activity in building Custom Houses, Post-offices, Wharves, Bridges, Roads and other modes of purchasing electoral favors by public money.

We gladly record large reductions in grants to Indians, and for the N.W. Mounted Police, as these reductions evidence developed confidence in the assured safety and peacefulness of the North Western Territories. Although there is still room for economies in the public service, it is only fair to remember that,

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

Mutual Reserve Fund Life Association

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

**40 MILLION DOLLARS SAVED IN PREMIUMS : 40**

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

1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	98,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	750,000
Reserve Emergency Fund, exceeds.....	*3,860,000
Death Claims Paid, over.....	\$1,000,000
New Business received in 1894, over.....	\$1,000,000
Insurance in Force exceeds.....	300,000,000

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

D. Z. BESSETTE, General Manager.

12 PLACE D'ARMES, - - - - - MONTREAL.

AGENTS WANTED.

vested interests exist, and obligations, which render it a very difficult task to cut down the outlays of the Departments as freely as could be done were honorable engagements and understandings ignored. Having wielded the pruning knife so successfully, we trust Mr. Foster will be encouraged to display his skill with this tool next year. He has been somewhat tardy in learning its use, and value, but—"better late than never."

CANADA'S FOREST WEALTH.

It is just 95 years ago since Philomene Wright felled the first tree on the site of his homestead at the Chaudiere Falls, and seven years later the first square timber from the Ottawa district reached Quebec. To-day Canada's export lumber trade amounts to over twenty-six millions of dollars, and before Mr. Wright went to his honored grave in the little cemetery on the Aylmer Road in 1839, it had already reached dimensions that were referred to with pride by its founder. In fact it is difficult to estimate the exact extent of its scope and value even in these days of accurate statistics; but probably no better data can be found upon this subject than the careful compilation of facts given by the Hon. J. K. Ward in his interesting address upon the timber resources of Canada.

On the subject of the quantity of lumber manufactured and the extent of the territory on which it is made, Hon. Mr. Ward points out that there are about 6,000 sawmills in this country employing during the season of 150 days about 15,000 men in and round the mills, piling, shipping, etc. In the woods during winter, getting out the logs and timber, and river driving, there are about the same number. Six thousand mills, averaging 400,000 feet per season, makes up the apparent output of all the mills. This quantity is sawed in a single day by some of the larger mills, while many of the smaller mills do not turn out 200,000 feet in the season. The difference in the apparent output of the mills and that returned as cut on public lands is made up by that taken off private lands and the Crown lands of Nova Scotia, of which we have no returns.

The uses to which this enormous quantity of lumber are put are best explained by the recapitulation of the



exports of timber and its products from this country during the fiscal year of 1894. They may be classified as follows:—

Ashes.....	\$ 107,764	Staves and headings \$	641,077
Tan-bark.....	143,078	Lumber.....	415,655
Basswood.....	20,648	Masts & Spars.....	7,188
Hickory.....	7,364	Piling.....	61,815
Firewood.....	287,086	Poles, hop.....	39,105
Knees & Futtocks.	11,673	hoop.....	782
Lathwood.....	2,685	telegraph....	28,932
Cedar logs.....	900	other.....	3,020
Logs, elm.....	152,221	Posts.....	65,717
hemlock.....	19,769	Shingles.....	754,743
oak.....	16,397	Shingle bolts.....	249
pine.....	2,459,354	Railroad ties.....	131,765
spruce.....	107,282	Stave bolts.....	86,296
all other.....	106,229	Shooks.....	105,239
Battens.....	5,152	Sq. timber, ash...	70,553
Deals, pine.....	2,751,069	birch....	127,591
spruce.....	5,567,531	elm....	140,367
Deal ends.....	484,324	maple..	3,328
Laths.....	498,755	oak....	570,675
Palings.....	20,262	pine red	74,459
Pickets.....	33,154	pine wh	1,568,335
Planks & boards...	7,947,001	other....	34,245
Joists.....	17,052	Pulp wood.....	393,260
Scantling.....	170,386	Other articles.....	85,909

This makes a total value to the country of \$26,355,748, of which eight millions is in the form of planks and boards, eight and a quarter in deals, and nearly three millions in saw-logs.

The area under license in the different provinces is about 100,000 square miles, and is estimated to yield annually about 2,500,000,000 feet, b.m. It is divided among the different provinces as follows:—

Ontario—7,140,000 logs, producing 728,000,000 feet b.m., principally pine; 40,000 pieces white and red pine, 42,000,000 feet b.m.; 133,000 pes boom timber, 2,600,000 feet b.m.; average size of pine and spruce logs, 90 feet; ordinary revenue, \$939,000.00; ex-bonus, \$958,000.00; area under license, 21,500 miles; area unoccupied, 17,000 miles.

Quebec—Area under license, 48,000 miles, producing spruce and pine logs, 6,170,000, equalling 638,000,000 feet b.m.; producing pine, spruce and birch timber, 18,500,000 feet b.m.; railroad ties and other wood, 23,500 pieces, 12,000,000 feet b.m.; pulp cedar, etc., 10,000 cords; revenue, \$892,000.

New Brunswick—Area under license, 6,000 miles, producing pine and spruce logs 87,000,000 b.m.; hemlock, logs, 7,000,000 b.m.; cedar, 14,000,000 b.m.; tamarac, 1,400,000 b.m.; 14,700 pes pine and hardwood timber, 176,400 b.m.; 12,000 boom sticks, 240,000 b.m.; revenue and bonus, \$92,000.

British Columbia—Area under lease, 1,200 miles, producing 80,000,000 b.m. fir and cedar; 10,000,000 cedar shingles.

Manitoba and Territories—Area under license, 2,900 miles, producing pine and spruce logs, 24,000,000 feet b.m.; 10,000 railroad ties, 320,000 feet b.m.; 2,000,000 shingles; 5,000,000 laths; revenue, \$70,000.

Unfortunately much of the timber included in this immense tract of forest is annually destroyed by fire. In fact Mr. Ward did not hesitate to say that in the Ottawa district quite as much timber was swept away by fire as fell beneath the blows of the lumberman's axe. What the latter cleared might be put at between twenty and thirty millions, while that destroyed by fire was certainly not less. His own conviction was that the greater part of the waste was attributable to the carelessness of the sportsman and fisherman, and a very small portion of it only to those engaged in lumbering. New settlers were also responsible for a good deal of the mischief. Hon. Peter White speaking on this subject stated that his experience showed that the forest fires along the Upper Ottawa occur between May and August, and his suggestion was to prohibit the starting of fires for clearing or other purposes within those four months. He also suggested the division of the timber lands into districts, each under the guardianship of a

policeman resident within it; one duty of such functionary being to visit every settler towards the close of winter to give him all necessary information and caution as to the requirements of the law in regard to this matter. This would doubtless do much to arrest the destruction of timber by fire; but in so extensive a country as Canada the enforcement of these regulations must naturally be fraught with difficulty, and might possibly involve an amount of expense to the country, and of inconvenience to the settler, out of all proportion to their value as preventatives of forest fires.

The gradual disappearance of the Canadian white pine is another disturbing factor in the future of the lumber industry, and the Ontario government have already set apart a reserve of 900 square miles of pine timber near Lake Nepissing in the hope of checking its steady extinction. As an article of commerce it far surpasses in value and quantity that of any other wood, if not of all sorts put together. It supplies more freight for vessels coming into the St. Lawrence than any other commodity; it gives more employment to wage-earning men than any industry in the country, except agriculture. It employs more capital in manipulating it from the time the men leave for the woods in the fall, to make, haul and drive the logs and timber to the mills, in the building of mills for sawing, the construction of barges and steamboats to convey it to the market, as well as in the large amount of freight furnished to railroads and the erection of factories to convert it to the various uses to which it is put. It is safe to say that the value of the output of pine lumber alone produced in Canada, is at least \$25,000,000, or two and a half times as much as that of any other manufacturing industry; and, when we consider that 60 per cent. is paid for labor, and that nearly all to men representing a large population, its value to the country is readily recognizable. It is therefore of importance that it should be preserved from destruction, whether by fire or by reckless cutting, since when it is once gone it can not be produced again for possibly a century to come. To this point Hon. Mr. Ward directed the especial attention of the legislature and it is to be hoped his earnest efforts to promote the preservation of Canadian forest wealth may meet with the success they deserve.

#### JAPAN'S TRADE.

Now that Japan is recognized as one of the leading powers in the far East the progress of her trade becomes interesting to this continent; both on account of its peculiar character in the past, and its many possibilities in the future. During the past year the total exports from Japan, compared with those of 1893 were as follows:—

	1894.	1893.
United States.....	\$ 43,323,557	\$27,739,458
France.....	19,498,776	19,531,975
Hongkong.....	16,199,481	15,688,875
China.....	8,813,985	7,714,420
Great Britain.....	5,950,198	4,995,974
India.....	3,688,159	2,471,079
Canada.....	2,211,480	1,720,559
Italy.....	2,000,390	1,631,908
Germany.....	1,517,549	1,380,040
Corea.....	2,366,112	1,301,348
Australia.....	1,093,066	890,637
Russia.....	1,020,349	621,888
Austria.....	465,187	322,120
Switzerland.....	708,021	227,141
Hawaii.....	813,908	326,284
Other countries.....	3,176,059	3,249,314
Total.....	\$113,246,086	\$89,712,865

These figures show a steady increase in the volume of exports to every country with the solitary exception of France. The growth in the export trade to the United States is exceptionally striking. It shows the growing popularity of Japanese silk goods in a very marked degree, nearly the whole of the increase being attributable to this branch of trade, and considering the way in which the public are now taking hold of cheap silk fabrics in this country, it bids fair to be still larger during 1895.

The imports into Japan during the year are also interesting as showing the peculiar distribution of the Japanese trade. They were as follows:—

	1894	1893
Great Britain.....	\$ 42,189,874	\$27,929,028
China.....	17,511,507	17,095,975
India.....	10,560,458	8,870,029
Hongkong.....	8,000,542	8,268,071
Germany.....	7,909,542	7,318,134
United States.....	10,982,558	6,090,408
France.....	4,348,048	3,305,277
Corea.....	2,183,813	1,999,439
Russia.....	1,173,774	1,871,113
Belgium.....	1,201,121	935,001
Switzerland.....	629,208	669,301
Philippine Islands.....	1,698,819	567,133
Australia.....	534,763	319,034
Other countries.....	736,256	3,209,629
Anam, Tonkin, etc.....	6,204,147	.....
Siam.....	618,859	.....
Total.....	\$117,481,955	\$88,257,172

These figures show that while the United States purchased \$43,323,557 worth of goods in Japan during 1894, they were only successful in securing \$10,982,558 worth of her import trade; while on the other hand Great Britain, which only bought \$5,950,198 worth of Japanese goods during the year, sold English goods to the extent of \$42,189,874 to the islanders. If we include the British settlement of Hong-Kong in the total the figures become \$51,189,592 against \$22,149,679. It is thus evident that Great Britain controls 44 per cent. of Japan's entire import trade, while the United States, whose Pacific ports are far nearer to her, and whose statistics include also the imports into Japan from this country, have to be content with only nine per cent. Contrary to the generally received opinion Germany's trade with Japan is small, and almost stationary. Only \$7,909,542 in German goods went to Japan last year, and the Empire only purchased \$1,517,549 from Japan; which is less than the \$2,211,687 taken by Canada. In spite of the war, Chinese trade with Japan was very considerable. In imports China stood second to Great Britain only, and in the exports she is fourth in the list. It is evident that the propinquity of the two nations more than made up for the effects of patriotic hostility, and that now that Japan has secured a practical foothold in the older country she will not be slow to turn it to her commercial advantage.

The fact that the sales of British merchandise to Japan during the past year showed an increase of \$14,260,264, or nearly 34 per cent., is very encouraging. Of course a proportion of this increase must be ascribed to the war, but that this proportion was much smaller than we have been led to believe is easily proven by the separation of the imports under their respective headings, when they are classed as follows:—

	1894.	1893.
Arms, Clocks, Watches, Machinery, Instruments, Vessels, etc.....	\$ 15,908,608	\$ 6,035,004
Beverages and Provisions.....	1,688,687	995,214
Books and Stationery.....	889,196	735,050
Clothing and Apparel.....	323,049	710,914
Drugs, Medicines and Chemicals.....	3,545,261	3,309,451
Dyes and Paints.....	1,934,025	1,817,949
Glass and Glass Ware.....	368,050	467,524

Grain and Seeds.....	11,695,040	7,015,959
Hair, Horn, Ivory, Skins, etc.....	1,802,607	1,426,896
Metal and Metal manufactures.....	10,855,755	6,792,024
Oil and Wax.....	5,558,004	4,728,891
Sugar.....	13,286,054	11,596,419
Raw Cotton.....	10,005,040	16,151,570
Raw Wool.....	567,197	425,120
Raw Silk, Cocoons and Floss Silk.....	152,426	61,491
Textile Fabrics.....	24,013,398	22,315,791
Tobacco, Cigars, etc.....	865,173	473,630
Wines and Liquors.....	497,220	461,091
Sundries.....	4,432,185	2,769,376
Total.....	\$117,481,955	\$88,257,172

This shows that although the amount of the class in which warlike materials would be included increased from \$6,035,994 to \$15,908,608 during the year, it forms a very small portion of the growth of English trade with Japan, and as undoubtedly a considerable quantity of munitions of war were purchased both in the United States and in Germany, it is evident that the rise in the mutual volume of trade was not caused by any sudden boom, but is due to the untiring efforts of British enterprise in every line of manufacture suitable to the requirements of an Eastern people.

Turning to the export trade of the Mikado's Empire we find increases in every one of Japan's few articles of export except, in the cases of camphor and silk handkerchiefs. The first is due to the steady falling off in the yield of the government's camphor woods and explains the anxiety of the Japanese to secure Formosa and thus obtain a monopoly of the world's supply of camphor. The second is more than made up for by the enormous increase in the exports of Japanese silk piece goods and raw silk. The other increases are shown in the following table:—

Articles.	Value.	Increase.	Decrease.
Raw Silk.....	\$39,353,156	\$11,185,745	.....
Waste silk and cocoons.....	3,538,081	117,901	.....
Tea.....	7,930,254	228,166	.....
Copper.....	4,900,754	326,045	.....
Antimony.....	254,261	70,407	.....
Camphor.....	1,023,956	.....	284,655
Rice.....	5,595,398	592,630	.....
Fish Oil.....	665,308	135,564	.....
Vegetable Wax.....	562,135	178,369	.....
Tobacco.....	259,675	193,907	.....
Silk Handkerchiefs.....	3,628,129	.....	271,517
Silk Piece Goods.....	8,399,404	4,324,501	.....
Coal.....	6,578,461	1,766,549	.....

Increases to the extent of \$19,113,724 in the value of the export trade during the year, as against decreases of only \$556,172, must be considered as a very favorable showing. It proves that Japan is rapidly advancing as a factor in the commercial situation and that her claim to be called the England of the East may be justified before long by the inexorable logic of facts.

#### THE PRODUCTION OF IRON.

The official statement of the production of iron in Great Britain during the calendar year of 1894 is now to hand, and, as had been anticipated, again shows the mother country as in the first position among the iron and steel producing countries of the world. The course of the two leading producers has been directly opposite; the output of England having grown steadily from 6,616,890 long tons in 1892 to 7,364,745 tons in 1894, while that of the United States has declined from 9,157,000 tons to 6,657,388 tons in the same period.

It is difficult to explain how this steady increase in English production has been brought about; as the same forces which diminished the American output were at work in the older country. Not only was industry generally depressed, but each of the three years in question were marked by severe labor disturbances. In 1892 there was the Durham miner's strike which

lasted twelve weeks. In 1893 the first coal strike in the Midlands paralyzed the iron industry from July to November, and last June the Scottish colliers struck work for three months and as a consequence the furnaces were obliged to go gradually out of blast until there were only two active furnaces at one time in the whole of Scotland. Nor was there any encouragement in the foreign demand for British iron. The exports of 2,739,279 tons in 1892, had fallen to 2,656,125 tons by the close of 1894; largely owing to the reduced takings of iron and steel and their manufactures by the United States. Yet the production in England steadily increased, and as the stocks on hand to-day are not excessive, it is evident that the home consumption must have shown sufficient improvement to absorb the increase.

Another country whose progress in iron production is worthy of attention is Germany. In 1892 the German output was 4,937,961 metric tons. In 1893 it was 4,986,003 tons, and in 1894 it had grown to 5,559,322 metric tons. This growing importance of Germany as an iron-producing country is due to three fundamental causes. First, the introduction of the basic process in the manufacture of steel, which has enabled the makers of Westphalia, Silesia and Saarbruck to use their cheap and abundant native ores; secondly, the unrivalled chemical skill of the Germans, by which they have succeeded in sawing the by-products of coke manufacture, such as ammonia, tar and the tar-oils, with the more valuable benzoles and anthracenes, and thus have been able to derive a revenue from a process which in less skilful nations is only accomplished with loss of material and consequent financial loss, and, thirdly, their skill in economising the waste and coarser forms of fuels. It is by this application of scientific economy to every stage of manufacture, the saving of secondary products, and the invention of new processes and machinery specially adapted to work the native ores, that the German manufacturers have been able to increase their output profitably in the face of declining markets, and in this respect they form an example that the older iron-producing countries would do well to follow.

As the consumption and production of iron furnishes one of the leading indications of the condition of business activity, as well as of the advance in industrial progress, it is encouraging to find that, even in 1894, the European nations had gained considerably in this respect over the period of depression which was at its height in 1893. That gain will doubtless be further accentuated during the present year. On this side of the Atlantic the recovery did not set in so early; but it is now commencing to make itself felt. Large blocks of American pig iron were sold during the present week in Southern and Western markets at a small advance on previous figures. In bars and other forms of finished iron and steel there is a stronger demand for current requirements, and also a better enquiry for forward delivery. In fact, in trade parlance, the situation is stronger and the outlook is brightening slowly but steadily. There is nothing to show any impairment of the improvement in business that has already set in, and if the iron trade shows less signs of activity than other branches of commerce it is largely because makers have sufficient confidence in the situation to demand an advance in prices which buyers are not yet willing to pay.

#### LIABILITY OF OCEAN CARRIERS.

Although only the preliminary to its trial in the higher courts the decision given in the cases of Pilkington Bros. and Ferguson Alexander & Co. against the owners of the S.S. "Glengoil" is of great importance to shippers of glass. The suit was for two sums of \$2,150 and \$1,950, the value of glass landed at Halifax ex the "Glengoil" in a badly smashed condition owing, it was claimed, to improper stowage. The owners of the steamship, besides the usual general denial, pleaded that the actions should not have been taken against them, but against the Columbia Steamship Company, by which the Glengoil had been chartered for the voyage upon which the breakages had occurred. Messrs. Pilkington and Ferguson, it was alleged, had contracted with the Columbia Company. The bill of lading had been signed by an agent of that company. If anyone, therefore, was responsible for the breakage, it was the Columbia Line. The next plea was that by the bill of lading the steamer did not accept any risk for the transport of the glass; that the bill of lading had a special clause by which the carriers assumed no risk whatever and the shipment was at the owners' risk and peril. The third plea was that the goods had been damaged as a result of perils of navigation and other causes beyond the carriers' control. A fourth plea alleged that the glass had been loaded by the plaintiff's employes.

In giving his decision Mr. Justice Malhiot said that in law the action lay against the owners of the steamship. They had received the glass in good order and undertaken to transport them to Montreal, whence resulted, if not a contract, at least a quasi-contract, which bound them. With regard to the plea that the bill of lading freed the carriers from responsibility for such breakages as those now complained of, Article 1675 of the Civil Code provided that all clauses in a bill of lading were null, when the shippers were not fully informed of them. The shipowners had failed to prove that the plaintiffs knew of the clause exempting the carriers from responsibility. In any case the clause could not be invoked, since the accident had resulted from bad loading by the ship's employes; consequently the carriers were responsible. The allegations of the other pleas had not been proved; consequently the owners of the Glengoil were condemned to pay the sums sued for. The case will probably go to the Privy Council.

#### CANADIAN CROP PROSPECTS.

Reports by Ontario government officials on the crop prospects in that province and the Northwest are to the effect that in Grey and Bruce and districts bordering thereon fall wheat is looking well, but ploughing and seeding appear rather later than last year. In Lambton, Middlesex, Elgin Kent and Essex, while vegetation seems to be rather backward, grain crops are reported as looking well, though rain is much needed. Plums are in blossom in some districts and nearly all trees are in bud. In Oxford, Brant and Haldimand and counties immediately adjoining to the north, east and, southeast vegetation appears to be about normal, but reports come from Paris, Princeton and Stony Creek that fall wheat has been winter killed. Reports from Muskoka and Simcoe, though meagre, show vegetation to be equally as forward as with more southern districts, the dates of the flowering of many wild plants at Gravenhurst being the same as at Toronto. At Orillia the crops are reported as looking well. In Halton, Peel and York vegetation, though backward at first made rapid strides toward the end of the month and on the 30th was about normal; crops are looking well though rain would much improve them. East of York, as far as Peterborough, grain crops and fruit trees are looking well. Vegetation is rather backward in northern districts but about normal in the southern portion. To the eastward of Peterborough reports in are too meagre to state definitely, but they indicate a normal spring, seeding having commenced near Ottawa on the 20th, where also wild flowers were noted

only a few days later than at Toronto. Reports from the Territories indicate that by the end of the month seeding was nearly completed and in general the growth was excellent. In Manitoba the season is nearly three weeks earlier than usual, wheat is all sown and at places is showing green in the fields. The heavy frosts at the beginning of the week did great damage to the grape and small fruit crops in the Niagara district, but the grain and other crops appear to have escaped with but little injury.

#### DOMINION COLD STORAGE CO.

The new system of cold storage which has come into use lately in the U.S., is about to be introduced into Canada. Instead of ice the new refrigerating agent is anhydrous ammonia by direct expansion through an improved system of manifold piping. The system is applicable to every branch of refrigerating, and is much more economical than the methods heretofore employed. Instead of the moisture which is produced by the brine system, dry air is produced, and at any degree of temperature from 10° below to 50° above, and it appears to be as controllable as ordinary gas, while it is equally as safe.

Warehouses have already been engaged in Montreal for the purpose of the new enterprise, the capacity of which will be one million cubic feet. The property selected is on Mill st., between the Lachine Canal and the river where ample power is procurable, together with easy rail and water connections for direct loading or unloading on cars or vessels.

The new system cannot fail to have an important influence upon the trade in fruit, which is now often left exposed for more or less extended periods on the docks to the influence of hot weather, for it will obviate a large proportion of the damage and deterioration heretofore so disastrous to the fruit trade. Dairy product, eggs, &c., received by rail or water, can be similarly handled, and with the aid of electric elevators and other improved appliances the goods can be moved in and out with convenience and celerity to a degree heretofore unknown to the trade in this city. As the system has met with a high degree of success in the U.S. it is believed that the new departure here, if conducted by experienced management, will be a decided acquisition to Montreal.

#### A NEW BUILDING TRUST COMPANY.

Inquiries have reached us lately concerning the "Washington Building Trust Co.," which began operations in Montreal in February last, and has meantime been soliciting subscriptions to stock in the neighboring counties.

This company took over the business and directorate of the National Investment Co., which recently ceased doing business in Montreal. The principal promoters, as inferred from the name, hail from various places in the United States—Mr. Nadeau, the president, from Providence, Rhode Island, Mr. L. B. Pease, newspaper publisher, from Woonsocket in the same State, and others from Washington, D.C., Montgomery, Ala., and Alexandria, Virginia, where the company was first organized, etc. The headquarters have now been transferred from Providence, R. I. to Montreal, and are in a handsome suite of offices upstairs in the elegant new premises of the Peoples Bank on St. James Street. The manager of the Peoples Bank, Mr. J. S. Bousquet, whose name appeared on the list of directors printed on the company's stationery, as Treasurer, resigned last week, and the assistant manager, Mr. William Richer, is understood as not free to accept the vacant position, the time of both gentlemen being fully occupied with the duties of their respective offices in the bank.

As to the standing of the company here, it may be sufficient for the present, to say that the president and other officers give good accounts of themselves and, that the board includes the names of three or four highly respectable citizens formerly on the board of the National Company. As to the company's prospects, we can only say that with the sum of

from \$300,000 to \$400,000 in a trust company's vaults in New York, as shown by their statement, there should be fair prospects for success in Canada—providing always that the company can find a sufficient number of people to borrow money at rates of interest several points in advance of what it may have to pay, as shown by the booklet furnished us. This is a point that even a school-boy can estimate for himself, but we await the report and statement which, at their request, are to be placed before the directors in a few days, when we shall endeavor to lay an analysis before our readers.

#### LOCAL VS. THROUGH RATES.

A question as to what constitutes undue preference in rail rates in England, which is of interest to Canadian shippers, was involved in the complaint made against the London & Southwestern Railway that it was unduly preferring, at the expense of the farmers of Hampshire and Surrey, competitors who sent produce to London from the port at Southampton. The farmers alleged that while local rates on produce from Southampton to London were \$4.50 per ton, they were from \$1.25 to \$1.50 for Canadian and American produce from the docks to London. It soon came out, however, that the dock rate did not include terminal services and accommodation, and that if the cost of these were added on—as in order to make a fair comparison they ought to be—the shipping rate was \$2.25. It was further shown that the English farmers sent their produce to London in such small quantities, so badly packed, and altogether so inconvenient a manner, that the railroad company made on the same goods a very much larger profit out of the traffic at the low rates than it did out of the traffic at the high rates. Figures, which were not disputed, were put in showing that the average earnings per train mile of the special trains conveying dock traffic were \$3 whereas the average earnings on the local traffic were not above \$1.25. The commissioners decided in favor of the railway.

#### WINNIPEG'S NEW FIRE INS. CO.

The sub-committee appointed to canvass the citizens of Winnipeg in the interests of the formation of a local fire insurance company have recommended the promoters to secure at once the charter of the Canadian Fire and Live Stock Insurance Co. and have announced that stock to the extent of \$190,000 has already been subscribed. It is the intention of the promoters to invite merchants and others in Portage la Prairie and Brandon and other provincial towns to become stockholders, in order to make the company as representative as possible. After some legal details connected with the acquirement of the charter have been settled, a board of directors and officers will be elected. At the outset the operations of the company will be confined to Manitoba, but later, business will be extended throughout the territory, extending from Port Arthur to the Pacific coast.

#### REAL ESTATE MOVEMENTS.

According to the *Real Estate Record*, there were 91 transfers of real estate in this city and Westmount (Cote St. Antoine) during the month of April, amounting to \$444,780, while the registered sales during the last three months at Maisonneuve, Mile End, Montreal Annex, Maplewood, Ste. Cunegonde, St. Henry, Verdun, and Montreal Junction, came to about \$180,000, of which St. Henry contributed about \$90,000. During the month the mortgages registered in Montreal West came to \$196,250 of which \$117,000 was placed at 5 per cent., \$39,300 at 5½ per cent., \$39,400 at 6 per cent., \$15,850 at 7 per cent., \$2,300 at 8 per cent., and \$2,400 at a nominal rate. In Montreal East the loans recorded amount to \$187,839, of which \$37,000 was placed at 5 per cent., \$81,600 at 5½ per cent., \$58,989 at 6 per cent., \$500 at 6½ per cent., \$43.50 at 7 per cent., \$2,900 at 8 per cent., \$500 at 10 per cent. and \$2,000 at a nominal rate.

## INSURANCE AGAINST WAR.

The latest novelty in insurance written at Lloyds is in the shape of a policy for £5,000 to run for twelve months against a declaration of war during that period between any two of the following seven European countries; England, France, Germany, Austria, Italy, Russia and Turkey, premium, 4 guineas per cent. Should peace prevail between all the countries named throughout the currency of the policy, the underwriters will make a clear gain of the premium; but if any one of the countries should declare war against any other of them the underwriters will have to pay the assured a total loss. The rate of premium, 4 guineas per cent., indicates that in the opinion of both assurers and assured the risk is anything but a nominal one.

## TO OBLVIATE WATER DAMAGE.

An experiment is soon to be put to the test at Waukegan Ill., of a fire protective system without the use of water. A company has been formed and has instructed its engineer to lay out a system, the plan being to construct underground pipe lines to distribute carbon di-oxide to warehouses, stores, hotels, dwellings and in fact to buildings of every description. In case of fire the action of the apparatus is automatic and it is claimed that the gas, while extinguishing the fire in its incipiency, will not harm the most delicate of fabrics. Of course, the question of water damage, which has been giving underwriters much trouble, will not appear at all. Should the Waukegan system prove a success, and do all the promoters claim, it will mean the solution of a very difficult problem in underwriting.

## THE PROPOSED ALCOHOL TAX.

Mr. Henry Miles, of Lyman Sons & Co., has drawn attention in the Council of the Board of Trade of which he is one of the most active members, to the "fact that by a resolution before the House of Commons, the inland revenue tax upon spirits would be increased by 33c per imperial gallon, whereas the advance upon imported manufactured spirits or compounded spirits, was only 12½ cents. As alcohol was a crude material used by manufacturing druggists, perfumers and kindred trades, such a resolution was manifestly unjust, since it discriminated to the extent of 20½ cents per gallon against the Canadian manufacturer." The council recommended that the drug and perfumery trades make representations to Ottawa, and said that the secretary of the board would, if requested, make arrangements for an interview with the Minister. It may interest the trade to know that the price of alcohol, 65 o.p., per imperial gallon in bond in Canada is \$1.17 while it is only 34 cents per gallon in the United States. Here is a nut for legislators to crack.

## PERSONALS.

Mr. E. F. Ames, the retired wealthy shoe manufacturer, who went to Southern California during the winter for his health and was suddenly recalled to his old home by an unfavorable change in his condition, is gradually improving under the influence of our balmy spring weather.---Mr. Allan Freeman, prince of restaurateurs, who has been sojourning in California, is again on a visit to Montreal.---Mr. H. A. Millar, who resigned a prominent position on the staff of the *Star* some few years ago to engage in orange-growing in Florida, has returned to his old place, much improved in health and vigor after his sub-tropical experience. Last winter's severe "freeze" in the "Land of Flowers," so-called, destroyed the prospects of many Canadians who had bravely clung to the belief that orange-raising and money-making went smoothly hand-in-hand along the borders of the rivers and lakes that abound

"Where the flower of the orange blows,  
And the fire-flies dance 'mid the myrtle boughs."

Most people become disenchanted with Florida more quickly than our brilliant and genial brother of the pen, who is right

welcome among his many old friends in Montreal.---Mr. B. A. Boas who, with his family, is leaving on the 4th June for some month's travel in Europe, purposes engaging in private banking business on his return in October.

## THE BANK OF MONTREAL.

Whatever degree of anxiety may have been felt as to the influence of the depressed condition of trade through which the country has been passing, upon the banking business of the twelve months, ended the 30th ult., is happily, to a great extent, set at rest by the Statement of the Bank of Montreal, just issued. The figures for this and the previous year, to the 30th April in each, form an interesting comparison:---

	1894.	1895.
Balance of Profit and Loss Account, 30th April, previous.....	\$ 691,425.58	\$ 804,715.33
Profits for the year, after deducting charges of management, and making full provision for all bad and doubtful debts.....	1,813,289.80	1,210,436.77
	\$2,004,715.38	\$2,015,152.10
Dividends for the year, 10 per cent.	1,200,000.00	1,200,000.00
Balance of Profit and Loss carried forward.....	\$ 804,715.33	\$ 815,152.10

The market Price of Bank of Montreal Stock, 30th April, 1894, was 225, p.c., or \$450 per share. The market Price of Bank of Montreal Stock on 30th April, 1895, was 221½ p.c. equal to \$443 per share.

Such a statement from our leading financial institution can scarcely fail largely to restore confidence throughout the country, especially among a great number of people who are but too easily influenced by the cry of "hard times" as well as among many others disposed to cry out before they are hurt. The business of the country, while affected to some extent by the general depression the world over, is too firmly established as a whole not to stand such a strain. The gathering of news--too often exaggerated--has become nowadays quite a business of itself, and unfortunately there is little means of distinguishing the true from the other. The shareholders, managers and officers of the Bank of Montreal are to be congratulated upon so satisfactory a statement. It will be seen on another page that the stock of the bank has advanced several points beyond the figures given in the table.

## CHANGE OF NAME.

The Richelieu & Ontario Navigation Company's steamer "Magnet" has undergone some alterations of late, and not least among them her name. She is henceforth, or for the present at least, to be known as the "Hamilton." What the company likely expected is that the rose by some other name might not "smell as sweet."

---G. S. HOBART & Co., druggs, Kingston, have called a meeting of their creditors for next Tuesday. The business was run by the two sons of the late G. S. Hobart and as they were supposed to be doing fairly well, their action comes as somewhat of a surprise---P. Murphy & Co., grocers of this city, have assigned with liabilities of \$3,000. The business was a small one and the stand poor---A. Fauvelle, general storekeeper of Rigand, is now offering 25 cents in the dollar, cash---A. M. Davignon, general storekeeper of Farnham, has assigned with liabilities of \$11,000. He was formerly in business at Frelighsburg and moved to Farnham about four years ago. His stoppage was unexpected as he was believed to be doing well---G. Brown & Co., tailors of this city, whose troubles are noted elsewhere, are offering 10 cents in the dollar, cash---A. N. Ouimet, general storekeeper, Farnham, is trying to settle at 25 cents, cash.

---Mr. D. Z. Bessette, manager in this city of the Mutual Reserve Fund Life Association, has purchased a handsome residence at Notre Dame de Portage on the St. Lawrence.---Mr. Albert E. Smith, of this city, capitalist, has purchased a tract of several acres on Lake Archambault near St. Agathe, and purposes erecting a handsome lodge thereupon shortly.

—MOISE DUGUAY, general storekeeper of Gentilly, has assigned. He is a blacksmith who started a small store for his wife to run in the spring of 1890. Neither understood much about the business, and as their means were limited, their success was always doubtful. Liabilities \$3,000.—A. Daoust, jr., general storekeeper of St. Timothe, has assigned with liabilities of \$5,000. He dealt at first in shoes only, but started in the general line about two years ago. This seems to have been an unwise step in face of the competition he had to encounter.—R. Smardon & Son, boot and shoe manufacturers, of Three Rivers, whose financial difficulties have already been chronicled, are offering 25 cents in the dollar, cash.—G. M. Winn, printer, Ameliasburg, has assigned. He has not done enough business to make it profitable. Campbell & Hutchison, general storekeepers of Harwich, are offering 30 cents in the dollar on liabilities of \$1,000. The business was too small to support two partners—W. T. Bunt, general storekeeper of Park Hill, has succeeded in settling at 55 cents in the dollar payable in 3, 6 and 9 months on liabilities of \$3,000. He came from Centralia, where he had previously compromised at 70 cents in the dollar, and started his present store in the fall of 1893.

—LOUIS RUBINOVITZ, fruit dealer, Vancouver, B. C., is a Montrealer who started a little store there a few years ago. Apparently he has not found it pay for he has assigned—Jos. Dupont, grocer, this city, has compromised at 40 cents in the dollar payable in four months and secured—Larue & Pouliot, tailors, this city, have called a meeting of their creditors at which they intend to offer 25 cents in the dollar on liabilities of \$2,600. They show a deficiency of \$700 or \$800, after a year's experience in business—F. X. Simard, general storekeeper of St. Anne de la Pocatiere, is arranging an extension of 4, 8 and 12 months. He shows a surplus of \$21,000 over his liabilities of \$6,000; but it is all locked up in property, stock and outstandings—H. R. Angus, crockery dealer, Hamilton, has assigned. He managed his business carefully and inexpensively and yet he does not seem to have been able to make it pay—Davies Bros., furniture dealers of Toronto have suspended. S. J. Davies is the only partner. His expenses were heavy, and as he seems to have done a larger business than his capital warranted for some time past, he has always been pushed for ready means.

—LUMBERMEN from the Ottawa Valley fear that owing to the continued drought and dry weather an enormous amount of logs will be held up on the tributaries of the Ottawa and also on the south side of Lake Nipissing and the Michigan district. Some drives have been left already, and it is more than probable that others will be left. A million and a quarter of logs is the quota of the St. Maurice river this year. The St. Maurice waters are very high, and the booms will not be spread for two or three weeks yet. At the Grandes Piles, the water was just at an height so that the ice rose to the top of the pins and took away the wire poles which had to be replaced; but the rumor that 40,000 logs had broken is false, and all the logs are being kept back. Reports from the head of the St. John are to the effect that all the drives are in safe water, and that very little if any lumber will be held up. Logs are running into the booms rapidly. Rafting will begin at the Douglas boom this week. An unusually large amount of lumber was cut between Grand Falls and Fredericton last winter. These logs are being delivered at Springhill in large quantities.

—THE proposed mammoth building at the head of Dominion square, fronting on St. Catherine street and extending from Metcalfe to Peel street, is yet simmering. The influence of the late drop in our railway securities was too much for London investors, but now that confidence is being restored, the promoters hope to materialize the scheme, and begin the work at an early day.

LEGAL RECORD, &c.

Week ended May 16th, 1895.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments rendered for sums of \$200 and upwards, and chattel Mortgages and Bills of Sale for sums of \$400 and upwards.

WRITS ISSUED, PROVINCE OF QUEBEC.

	May 9th.
Montreal—C. H. A. Guimond vs. H. Brunet et al, \$223; L. H. Pelletier vs. P. Catelli, \$1,000; Dme. C. A. Desaulles et vir, \$1,097; S. Beaudin et al vs. A. J. Coriveau, \$350; Montreal Board of Trade vs. United Counties R.R. Co., \$375.	
	May 10th.
Iberville—S. Beaudin et al vs. A. J. Coriveau.....	\$ 350
Montreal—C. Austin vs. L. Campoux, \$284; C. B. Morris vs. Consumers Cordage Co., \$208; C. Lafleur vs. J. O. Girouard, \$274; Montreal City & District Savings Bank vs. W. Hobbs \$2,307; R. S. Angus et al vs. S. McBean, \$758; A. David vs. J. Macdonald et al, \$760; Bank du Peuple vs. G. W. Parent, \$294; Corpn. Point Fortune vs. J. P. Seguin et al, \$242; L. N. Demers et al vs. J. Young, \$281.	
Quebec—Canada Paper Co. vs. Leger Brousseau, \$290; T. Beland vs. Alf. Martineau, \$334.	
St. L. de Lot.—E. H. DeChatillon vs. Nester Prouse.....	800
	May 13th.
Montreal—M. Cayer et vir vs. M. Armstrong et vir, \$200; A. R. Williams vs. G. B. Coram, \$356; W. B. Stabb vs. Dme. A. L. Haeusgen et al, \$999; T. Denis vs. Dme. V. Reeves, \$203 C. A. Pipon vs. A. Scheyer, \$255; R. B. Olsen vs. Select Knights of Canada, \$2,000; North Brit. & Mercantile Ins. Co. vs. L. H. Tache, \$250.	
Pointe aux Trembles—A. David vs. Jos. McDonald et al..	\$ 700
Pointe Fortune—Corp. Pointe Fortune vs. F. P. Seguin et al,	\$242.
Quebec—N. Pelletier vs. I. N. Belleau et al.....	346
St. Guillaume—Lofeur vs. J. O. Girard.....	274
	May 14th.
L'Assomption—Dme A. Turgeon vs. R. Landry et al.....	\$284
Maisonnette—T. Denis vs. Dme A. Galipeau.....	203
Montreal—A. McNow vs. J. Currie, \$550; C. Boyer vs. P. Curtin et al, \$350; Standard Life Assce. Co. vs. C. Garth, \$700; Standard Life Assce. Co. vs. Iroquois House Hotel Co., \$20,000; A. Gagnon, esq. vs. Dme G. Lambert et al. et vir, \$650; Dme A. Turgeon et vir vs. R. Landry et al, \$310; E. A. Cowley vs. O. G. Lemoine, \$284; Dme. E. Corse vs. J. Mackay, \$295; J. Fletcher vs. J. McCabe, \$250; G. W. Cameron vs. Queens Hotel Co., \$456; Dme E. Campeau vs. R. Roy, \$350.	
Montreal & Toronto—C. G. Marchildon vs. Crane & Baird.	\$493
Quebec—J. E. Fortin vs. Le Club des Marchands.....	200
St. Agathe—N. Boulanger vs E. Gilbert.....	349
St. Barnabe—A. Paquin vs. R. Hebert et al.....	1500
St. Etienne des Gres—J. E. R. Desy vs. U. Brunelle (Dmgs)	500
St. Gregoire—E. Pinze vs. Nerec Beliveau.....	274
St. Leon—J. Beland vs. E. Damphouse.....	350
Three Rivers—Ls Labbe vs. E. D. Mayo.....	250
T. St. Redempteur—J. Fletcher vs. J. McCabe.....	350
	May 15th.
Farnham—A. Laporte vs. Jos. Jodoin.....	\$275
Hatley Tp.—Eastern Twps. Bank vs. L. E. Rexford.....	200
Knowlton—F. H. Silvester vs. R. C. Brown.....	222
Montreal—B. H. Leblanc vs. K. Aubut et al, \$243; S. J. Carter et al vs. B. Dolan et al, \$300; National Elec. Mfg. Co. vs. Holmes Elec. Protection Co., \$412; C. A. Chouillou vs. J. O. Labbe, \$249; Quebec Bank vs. J. H. Semple, \$633; G. Robinson vs. G. Wells, \$3,650.	
North Ham—E. Patoy vs. L. Dufresne (dmgs).....	500
Orford—J. A. Camirand vs. Jas. Lacombe (dmgs).....	500
Quebec—Montreal Elec. Power Co. vs. P. Dery, \$281; F. Ross vs. J. Gergie, \$175,000.	
St. Armand E.—A. E. Quackenboss vs. Jas. Boyd et al....	300
St. Foye—Dme E. Corse vs. J. MacKay.....	295
Stoke—L. Piet vs. E. Piet.....	2,000
Stukely S. Tp—G. E. Williams vs. W. G. Kneeland et al..	235
Westbury—Eon. B. de la Briere vs. N. Reed.....	404

WRITS ISSUED, PROVINCE OF ONTARIO.

	May 9th.
Alliston—Whitmore Barnes Mfg. Co. vs. Mercer Mfg. Co. \$	595
Chatham—Dom. Bldg. & L. Assn. vs. Emma J. Rhue.....	494
Elgin Co.—D. M. Hendershot vs. Covenant Mut Ben. Assn.	5,000
McGillivray Tp.—Ont L. & Deb. Co. vs. W. Down.....	563
Orangeville—J. D. McKinlay vs. J. & J. A. Moody.....	354
Ottawa—Corp. College of Ottawa vs. A. L. Tourchot....	796
Rat Portage—Dom. Bldg. & L. Assn. vs. P. J. & C. W. Belyea, \$472; Athletic Bldg. Co. vs. Matthew Brown, \$235.	
Stratford—J. Smith vs. Francis Cook.....	200
Toronto—F. W. Campbell vs. A. Bradshaw & Son & W. Blackley, \$2,002; D. W. Clark vs. Can. Mineral Wool Co., Ltd., \$382; A. A. King & Co. vs. J. Dawes, \$206; J. Rankin vs. C. A. Gianelli, \$281; D. F. Every vs. A. A. Post, \$554.	
Zorra W.—Barbara Walker vs. G. H. Walker.....	\$ 830
	May 10th.
Blenheim Tp—J. Guthrie vs. Wm. Bruce.....	\$ 262
Burlington—Margt. Lester vs. J. Johnston.....	1,878
Bresden—J. W. Sharpe vs. J. A. and Louisa E. Johnson.	823
Elizabethtown Tp—G. J. Mallory vs. Frank Darlington.	1,300
Guelph—L. Tower vs. Angeline Tower.....	1,109
Gwillimbury E. Tp—T. Allen exr. vs. W. Foster.....	210
McNab Tp—A. McNab vs. D. T. McNab.....	513.
Merrickville—T. McGill vs. Jos. Quinn.....	291
Ottawa—J. Creighton vs. E. Pleyter.....	800
Rat Portage—J. H. Flanigan vs. Dora William.....	250
Torbolton Tp—R. C. Percival vs. Fanny H. & A. Gibson.	242

Toronto—E. Kerr vs. A. J. Groves, \$530; W. Ramsay vs. Isaac Pappin et al, \$1,273; A. M. Kingstone vs. Joseph Patterson, \$2,052; Landed B. & L. Co. vs. R. and Mary Potter, \$14,041; Trusts Corporation vs. Mary A. Tarrey, \$208; J. B. O'Brien vs. Teagle & Darwent, \$300.

May 13th.

Brantford—R. D. Taylor & Co. vs. W. C. & S. F. Robbins, \$244.  
 Chatham—Charlotte Dunlop vs. Donald Angus et al, exr. 500  
 Chelmsford—Dom. Brew. Co. vs. P. O'Donnell..... 826  
 Darlington—H. Jones vs. Henry Hooper and wife..... 200  
 Easthope S—R. B. Puddicombe et al vs. Robt. Riddell et al 4,886  
 Ennismore—R. B. McKee et al vs. J. H. Stevens et al.... 337  
 Fitzroy—J. Wilson vs. Jennie Grant..... 560  
 Gosfield S—Susannah Luning vs. H. H. Jypps et al.... 431  
 Hamilton—O. S. Hillman vs. H. R. Angus..... 520  
 Lindsay—H. W. Petrie vs. D. B. McNab..... 1,176  
 London—J. Lord vs. Neil Cooper..... 250  
 Orillia—A. McEwan vs. Eliz. & A. M. Lafferty..... 335  
 Ottawa—W. Mansfield vs. Lucy E. & R. C. W. McCuaig. 1,400  
 Peterboro—A. Douglas et al vs. R. F. McGregor et al, \$550; Kath. A. Dennistoun vs. J. Stevenson, \$2,205.  
 Sheffield—G. F. Ruttan vs. Edw. McLaughlin..... 1,071  
 Sidney—W. Leonard vs. J. Richardson..... 203  
 Stirling—T. N. Wickett vs. F. B. Parker..... 5,000  
 Toronto—S. Johnson vs. W. & S. Draper..... 2,588  
 Toronto Tp—C. H. Andrew vs. R. W. Franklin..... 700  
 Toronto—E. Gallow vs. Chas. Heber et al, \$425; C. Austen vs. C. N. Johnson, \$301; J. Watson vs. Jos. Lennox, et al, \$902; Rutherford, Marshall & Co. vs. J. Miller & Co. (Disputed) \$302; R. A. Rose vs. Park Bros. & Co. Ltd. (Dmgs.) \$200 A; Piddington vs. Lucy E. Thompson, \$438.  
 Walpole—J. H. Salter vs. E. C. Powster et al..... 1,837  
 Westminster Tp—Bank of Toronto vs. J. T. Coughlin... 484  
 Windsor—M. Finn vs. S. T. Reeves et al..... 518

May 14th.

Acton—Mary A. Foxton vs. C. Taylor..... \$ 200  
 Aldborough—H. B. Travers vs. W. J. Lynch..... 222  
 Arthur—G. Laing vs. G. Ogden..... 5,000  
 Belleville—B. M. Britton vs. A. Harford et al..... 1,025  
 Eldon Tp—H. E. Foster vs. D. Shaw et al..... 400  
 Fort William—F. B. Allen vs. J. T. Horne..... 1,000  
 Gloucester—E. Philip vs. R. Alexander (dmgs)..... 1,000  
 Hamilton—R. Erskine vs. D. Blackley, as assignee et al. 2,124  
 Islington—D. J. Wishart et al vs. G. W. Holdenby et al.. 665  
 Kingston—Kerry Watson & Co. vs. G. S. Hobart & Sons. 210  
 Lancaster—A. McMown vs. Jas. Currie..... 510  
 Mitchell—Martindale & Co. vs. R. Honey..... 880  
 Mount Forest—E. A. Whiteside vs. J. Ketchum et al.... 724  
 Norwich—J. T. Moore vs. Eliz. & A. H. S. Hill..... 545  
 Peterboro—Bank of Montreal vs. D. Breeze..... 1,173  
 Rat Portage—F. B. Allen vs. J. B. Davis..... 4,000  
 St. Catharines—J. K. Keyes vs. T. Temple..... 250  
 Seaforth—Molsons Bank vs. Gray, Young & Sparling Co., Ltd., \$600.  
 Seymour—Mary J. McKenzil vs. Jas. Hay..... 700  
 Sudbury—Imperial Lumber Co. vs. Ford & Co., \$514; P. A. McIntosh vs. Wm. McIntosh et al, \$900; J. H. Tait vs. W. A. Smith, \$1,050.  
 Toronto—A. Duffield vs. Helen Brown, \$200; S. Harris & Co. vs. J. Cote, \$1,229; Can. L. & N. I. Co. vs. J. E. Howson, \$1069; W. D. Vansickle vs. Wm. Leak & Co., \$224; J. K. Fiske vs. Jno. Ryan & Co., \$810; B. M. Britton vs. O. B. Sheppard, \$545.  
 Trafalgar Tp—A. J. Oliphant vs. G. Ryan..... \$ 214  
 Waterford—J. Pew vs. Alex. and Mary McClive..... 400  
 Windsor—L. A. Stewart vs. A. Imrie..... 311  
 Woodstock—J. K. Miller vs. H. N. Abell, \$200; Lucas, Steel & Bristol vs. G. Gordon, \$300.

May 15th.

Beaverton—McKellar & Dallas vs. Lapp & Weeks..... 325  
 Brockville—R. S. Williams & Son vs. A. H. Swartz..... 298  
 Carleton Place—W. McArthur vs. T. Glover..... 694  
 Fitzroy—A. W. Ogilvie et al vs. J. Grace et al..... 2,120  
 Fort William—Robertson & Ross vs. Fort William Pub. Sch. Board, \$2,068; Wells & Emmerson vs. Robertson & Ross; \$143 J. H. Perry vs. Robertson & Ross et al, \$329.  
 Hamilton—Bank of Hamilton vs. F. Turner and T. A. Brown, \$1,465.  
 Omencee—T. Stephenson vs. T. J. & Let. Parsons..... 200  
 Stratford—B. J. Nash & Co. vs. G. T. Jones..... 405  
 Williams Tp. E.—J. Wilson vs. P. Dewar..... 272

WRITS ISSUED, MANITOBA.

May 10th.

Pince Albert—Jane M. Miljurer vs. Geo. Miljurer..... \$4,000  
 Selkirk—Imperial Bank vs. H. & G. F. Pearson..... 324

May 13th.

Minnedosa—G. Marshall & Co. vs. S. C. Ranson..... \$ 369  
 Neepawa—P. J. McDermott vs. Mrs. R. Simpson..... 1,300  
 Poplar Point—Union Bank vs. W. G. Bannerman..... 230

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

May 9th.

Montreal—Montreal L. & M. Co. agt. A. Decary, \$1,770; J. Baxtor agt. F. E. Labbe et al, \$228.

May 10th.

Montreal—C. A. Pipon agt. H. S. Scheyer & Co..... \$ 255

May 13th.

Montreal—L. N. Masson agt. C. Chenette, \$284; Dme S. M. Smith esql. agt. Dme B. Devereux, \$579; R. Kitts agt. L. Prefontaine, \$762; A. Saunders agt. T. J. Vipond et al, \$352.  
 St. Constant—A. Belanger agt. H. Chabot..... \$275  
 St. J. Chrysostome—S. Lamb agt. Chas. Whyte..... 450  
 St. Rose—V. E. Tarrey et al agt. A. P. Belair..... 572

May 14th.

Montreal—Fraser Institute agt. A. Bell, 219; R. J. Demers agt. J. P. Chartrand, \$429; C. Guillotte agt. Cie. Chemin fer Parc & Pille de Montreal, \$3,000; R. Hemsley agt. P. L. Duvert \$262; J. McDonald et al agt. Grossman & Robitaille, \$496.  
 N. D. de Grace—G. Farrell agt. M. Prudhomme..... 317  
 Rigaud—Montreal City & Dist. Sav. Bank agt. Corpn. village Rigaud, \$840.  
 St. Pierre Les Becquets—H. E. Fontaine agt. Frs. Lavigne \$219.  
 Westmount—E. Leblanc agt. W. D. Dagg, \$203; R. L. Murchison agt. Dme. E. Eaves, \$834.

May 15th.

Farnham—Mary DeMander agt. W. H. Priest..... 4,680  
 Montreal—J. Joseph agt. A. E. Battle, \$283; M. Moody et al agt. Felix Emard, \$264.  
 Stukely Tp—C. Dumalieu agt. W. Oclair et al..... 275

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

May 9th.

Aurora—Royal Electric Co. agt. W. D. Murray..... \$5,035  
 Hamilton—J. Allan agt. F. G. Beckett et al..... 287  
 Sandusky—E. Clemmer agt. M. L. Swint et al..... 1,825  
 Toronto—J. B. Bruce agt. W. H. Hatton..... 1,019  
 Warkworth—C. S. Gillespie agt. B. Bennem..... 265

May 10th.

Alnwick—A. M. Nanton agt. A. J. Shearer..... \$1,605  
 Burford Tp—W. Dredge agt. Wm. Thomas..... 350  
 Dumfries S. Tp—A. Huson agt. Nicholas Sayles..... 523  
 Canaan—G. McLean agt. Andrew Yandon..... 325  
 Merrickville—Union Bank agt. Jos. Quinn..... 628  
 Paris—G. Bernhardt agt. M. P. Gray..... 1,901  
 Toronto—W. A. Collins agt. David McDonald..... 234  
 Windsor—Carswell Co. agt. Solomon White..... 381

May 13th.

Alliston—G. Brown agt. Mercer Mfg. Co. Ltd..... \$10,603  
 Merrickville—A. W. Bell agt. Maria Fitzgerald et al.... 638  
 Ottawa—W. J. White et al agt. A. F. Thomas..... 349  
 Stirling—Lonsdale, Reid & Co. agt. Alf. Fox et al..... 690  
 Stratford—A. A. Scott agt. B. F. Young..... 520  
 Toronto—Quebec Bank agt. W. W. Park & Co., \$423; J. McDonald & Co. agt. Schaeffer, Rutenburg & Co., \$967.  
 Vankleek Hill—M. Fisher, Sons & Co. agt. J. E. Blanchard \$554  
 Walpole—Mary C. Howard agt. T. J. Howard, \$1,500; W. Howard agt. T. J. Howard, \$500.

May 14th.

Camden E.—Royal Oil Co. agt. G. E. Hinch..... \$ 317  
 Elora—J. M. Bond agt. Hugh Clark..... 252

May 15th.

Blenheim Tp—J. R. Folsetter agt. Elizth. Hill et al..... 581  
 Brantford—Elizth. A. Sutherland agt. Amelia Heyd & Annie Weinang, \$3,335.  
 Chelmsford—R. Thomson agt. C. J. Kettle..... 253  
 Oro Tp—W. B. Nichol et al agt. J. McLarty..... 1,578  
 Ottawa—J. O'Kelly agt. M. Butler..... 264  
 Thessalon—J. B. Laing agt. H. Kinch..... 256  
 Toronto—H. Shorey & Co. agt. F. W. Ratcliffe, \$5,084; MacLaren, Macdonald & Co. agt. A. H. Rendle, \$316.  
 York Co.—W. M. Clark agt. E. E. Thwaites..... 203

JUDGMENTS RENDERED, MANITOBA.

May 9th.

Strathclair—Gault Bros. & Co. agt. W. B. Moore..... \$782  
 Winnipeg—Commercial Bank agt. G. A. Elliott, \$9,888; Bank of Montreal agt. T. C. Livingston, \$355.

May 13th.

Brokenhead—Waterous Engine Works Co. agt. Brokenhead M. & L. Co., \$956.  
 Portage la Prairie—Dick & Banning agt. J. Little et al.... \$266  
 Winnipeg—Commercial Bank agt. Jas. Hanby, \$421; Commercial Bank agt. G. A. Elliott, \$1,242 & \$1,192.

May 15th.

Brandon—R. Greene agt. J. A. Ovas, \$236; Gordon-Mackay & Co. agt. J. A. Ovas, \$3,333.  
 Carman—J. W. Peck & Co. agt. Est. G. A. Jenkins.... 1,996  
 Selkirk—Imperial Bank agt. Jackson & Co..... 624

JUDGMENTS RENDERED, BRITISH COLUMBIA.

May 9th.

Chilliwack—Simon Leiser & Co. agt. Donald McGillivray \$5,120  
 Surrey—Brackman & Ker Milling Co. Ltd., agt. W. J. Robinson, \$351.

May 14th.

Chilliwack—Lenz & Leiser agt. D. McGillivray, \$2,085; J. Burns agt. R. Stevenson, \$269.

New Westminster—J. & J. Taylor agt. E. M. N. Woods. 203  
 Vancouver—E. Holland agt. J. M. Holland, \$2,122; Vancouver  
 Land & Securities Co. agt. J. O. McLeod & J.  
 Rooney, \$1,891.

JUDGMENTS RENDERED, NEW BRUNSWICK.

St. John—D. J. Seeley & Son agt. J. D. Seeley..... \$225  
 May 9th.  
 Liverpool—I. V. Dexter, flour, &c., for..... \$ 646  
 May 14th.

JUDGMENTS RENDERED, NOVA SCOTIA.

Halifax—Baker Bros. agt. H. E. Baker..... \$1,661  
 Springhill—Samuel Broidy trader, for..... 418  
 Truro—McCurdy, Wilson & Hill, furn. etc..... 517  
 May 10th.  
 St. John—G. R. Davis, pianos and organs, for..... \$ 360  
 May 14th.  
 Dartmouth—W. H. Greene, coal, &c., for..... \$ 404  
 Halifax—J. G. Smith, drugs, for..... 20,016  
 May 15th.

CHATEL MORTGAGES, PROVINCE OF ONTARIO.

May 9th.  
 Berlin—G. M. Schmidt to Randall & Ross..... \$1,920  
 Cornwall—Francis Senecal to A. P. Ross..... 1,103  
 Madoc—H. N. Wannamaker to A. F. Wood..... 1,500  
 Meaford—Dobson & Day to J. Cleland, \$513; Dobson & Day to  
 J. Cleland, \$1,033.  
 Merriton—G. Gordon to W. Kilner..... 3,581  
 Ottawa—J. Y. Caldwell to J. Heney, \$3,500; A. Renaud to L. C.  
 Mitchell, \$1,304.  
 Ridgetown—Ridgetown Canning & Preserving Co. Ltd. to N. D.  
 Hurdon, \$1,824.  
 Toronto—R. Darling to A. Wilson..... \$750  
 Watford—Fanny & H. O. Baker to J. B. & J. W. Scandrett 573  
 Walkerton—John Bidewell to R. V. Baker..... 500  
 May 10th.  
 Brantford—Chas. Scare to T. D. Winter..... \$ 800  
 Dummer—Robert Cannon to John Abell..... 1,096  
 Erin—Carbery & Co. to T. Carbery, sr..... 4,400  
 Havelock—Jas. Graham to D. J. Connelly..... 400  
 Markham—J. Higgins to Toronto B. & M. Co., Future ad-  
 vances and \$954.  
 Mount Forest—E. P. Cameron to R. S. Bredin..... 562  
 Thamesville—J. H. Mills to Mary E. Grainger..... 400  
 Zorro W.—Oxford Perm. L. & L. Co. to Eliz. Sutherland. 3,009  
 May 13th.

Baden—Ed. H. Boye to Johanna Boye..... \$1,250  
 Hamilton—O. & H. Kartzmark to Alvenia James, \$400; Eliz. &  
 F. Rowlin to J. G. Gauld, \$642.  
 London—Lawrence Gibson to A. B. Powell..... \$900  
 Preston—R. Walder to P. Bernhardt..... 1,867  
 Rat Portage—R. Bernard to A. Ouimet, \$500; Mrs. M. S. Cardinal  
 to ——— \$400.  
 Ottawa—Louis Garello to L. C. Mitchell..... \$700  
 St. Thomas—Archd. Murray to A. McCrimmon, \$585; Amelia  
 Tarrant to A. E. Pavey & Co., \$3,327.  
 Toronto—Mrs. C. M. Beard to E. D. Morton et al exrs., \$689; Jas.  
 Maunder to C. Fluke, \$587.  
 May 14th.

Elsmsley N. Tp—J. Porritt & J. A. Shewlis to Union  
 Bank, \$1,355.  
 Georgetown—Mrs. J. A. Aldous to M. E. Conner..... 477  
 Hamilton—Eliz. & F. Rowlin to J. Chisholm..... 1,800  
 Ingersoll—W. T. Colwell to R. J. Smith..... 1,400  
 Ottawa—H. J. & Agnes E. Friel to W. B. Snow..... 800  
 St. Catharines—W. H. Hewson to R. W. Osborne, \$500; Albert  
 Pay to Susan M. Pay, \$850.  
 St. Thomas—W. M. Morse to J. M. Glenn..... 1,074  
 Toronto—Nancy Bros. to Cosgrave Brew. Co..... 2,500  
 May 15th.

Ashfield Tp—D. Connell to Jackson Bros..... 568  
 Brantford—J. W. Milks et al to W. E. Jones..... 2,300  
 Cobocok—J. R. Phillips to R. Bryant..... 600  
 Port William—J. H. Woodside to N. W. Harrington..... 700  
 Lindsay—S. Hughes to A. Buntin..... 4,227  
 St. Catharines—W. W. Greenwood to F. S. Greenwood.. 7,905  
 Tilbury Centre—D. King to A. & D. Dagnéau..... 2,500  
 Thorold—M. Kennedy to A. Fairlie..... 900

Toronto—Mrs. S. M. Dutton to Mary E. Korman, \$1,377; Mrs.  
 J. J. Dutton to W. Adams, \$2,271; Mrs. J. J. Dutton to  
 Cosgrove Brew. Co., \$1,675; O. M. Bomberg to F. Sole,  
 \$400; T. Pinkney to Emily J. Pinkney \$700; R. A. Purdon  
 to G. Curry \$400.

Wellington—C. F. Ackerman to Annie Yourex..... 400  
 Note—The chattel mortgage appearing under date of May 13th:  
 "London—Gibson Lawrence to A. B. Powell, \$900" should  
 have read as against A. B. Powell.

CHATEL MORTGAGES, NOVA SCOTIA.

Halifax—Max Ungar, laundry, for..... \$8,929 & \$1,500  
 May 15th.  
 CHATEL MORTGAGES, MANITOBA.

May 9th.  
 Balgonie—Thos. Hilliard to W. Rowson..... \$500  
 Edmonton—J. J. Ferguson to McClary Mfg. Co..... 976  
 Portage La Prairie—A. R. & M. McLeod to W. M. McLeod 885  
 May 10th.

St. Malo—H. St. Exupery to H. N. Boire..... \$ 500  
 Winnipeg—Mina Sinclair to J. Fisher..... 420  
 May 13th.

Neepawa—T. McDougall et al to W. E. Judd..... \$1,565  
 Winnipeg—A. Grieve to S. Austin \$2,000; Mary A. Marwood to  
 F. E. Weldon & Co., \$700; S. J. Watson to Lemon & Car-  
 roll, \$400.  
 May 15th.

Rapid City—R. E. McGregor to Merchants Bank..... 2,627  
 CHATEL MORTGAGES, BRITISH COLUMBIA.

May 9th.  
 New Westminster—A. O. Campbell to D. S. Curtis, trustee,  
 \$3,500.  
 Vancouver—Vancouver Gurney Cab & Delivery Co. Ltd. to J.  
 Wulfsolhn et al, \$6,000.  
 May 13th.

Victoria—Victoria Transfer Co. to Bank of B.C..... \$15,000  
 BILLS OF SALE, PROVINCE OF ONTARIO.

May 9th.  
 Glencoe—Ed. Bennett to Amy Bennett..... \$1,047  
 Kingston—Simon Oberndorfer to Mrs. C. Oberndorfer. 1,000  
 Toronto—W. E. Greenwood to H. C. Moore, \$1,714; Mrs. Mary  
 Rennie to W. Elliott, \$727.  
 Walkerton—Mrs. Margt. S. Barton to R. Hill..... 900  
 May 10th.

Delhi—G. R. Gray to A. J. Wilkes..... \$ 800  
 May 14th.

Oxford N. —J. D. McKenzie to W. Baddon..... \$ 536  
 Tilbury E. Tp—W. J. Proctor to C. C. Kippen..... 1,100  
 Tilsonburg—C. Proctor to Myra G. Proctor..... 800  
 May 15th.

Thorold—Dr. J. K. Johnstone to O. Johnstone et al..... 1,500  
 BILLS OF SALE, MANITOBA.

May 13th.  
 Winnipeg—J. W. Marwood to M. A. Marwood..... \$700  
 BILLS OF SALE, B. C.

May 10th.  
 O'Kanagan—Thos. Stevenson to B. Lequime..... \$ 752  
 May 14th.

Three Forks—J. W. Edwards to Kaslo Drug Co..... 450  
 May 15th.

Vancouver—T. R. Morrow to W. A. Griffiths..... 4,500  
 BILLS OF SALE, N. S.

May 15th.  
 Beaver Bank—T. B. Grove, lumber, for..... \$ 570  
 Halifax—J. G. Smith, drugs, for..... 20,000  
 Port Williams—T. E. Smith, nurseryman for..... 547  
 Sydney—G. R. McNamara, saloon..... 1,500  
 BILLS OF SALE, NEW BRUNSWICK.

May 14th.  
 Moncton—J. W. Gay, printer, for..... \$ 667  
 May 15th.

St. John—L. G. Holder & Co., L. G. Holder, Bill of Sale, \$400,  
 brass foundry, machinery and plant just purchased from  
 Ed. Hart, machinist; S. J. Ritchie, tobacco, &c., for \$1,200

Financial.

Thursday, May 16th 1895.

Money continues to rule easy in all the great commercial centres, and even the number of small loans being negotiated, and the prospect of the big Chinese war loan in the near future, have failed to move rates upward. Gold continues to pour steadily into London, and in New York

the release of a large block by the bond syndicate, and the probability of a further distribution of their locked-up funds, produced a plethora of money which sent call loans back to 1 per cent., time money to 2 to 3 per cent., as to date, and commercial paper to 3½ to 4 per cent. for prime endorsed, and to 4 to 6 per cent. for single name paper. The situation is further fortified by the fact that the clearing house returns for the whole United States show

an increase of 20.7 per cent. over the corresponding week of 1894, which indicates that business is regaining its normal and ante-panic volume.

In London, two of the Chinese provincial governments have concluded separate loans amounting to \$12,500,000, and there is some comment on the folly of the central Chinese government in permitting these small loans to injure the national credit just before the great 6 per cent. war



loan for \$150,000,000 is to be put upon the market. It is proposed to place this loan in three separate instalments of \$50,000,000 each, in England, France and Germany, and as money on call is now only  $\frac{1}{4}$  to  $\frac{1}{2}$  per cent., and discount in the open market but 13-16 to  $\frac{1}{8}$  per cent., it is little doubt it will be a success. As to the proportion that will be taken in silver it is difficult to say, since Japan may use it nearly all to pay for past and future purchases of naval and military equipment, in which case bills of exchange would be equally useful to her. In the meantime the near approach of the loan, and the hope that the trade of China will expand now that it is to be thrown open to Japan, maintain the silver market, and the white metal is quoted in London at 30 $\frac{1}{2}$  per ounce. In New York large commercial bars sell at 67 to 67 $\frac{1}{4}$ c and government assay at 67 $\frac{1}{2}$  to  $\frac{1}{8}$ c. Fine gold bars are at  $\frac{1}{4}$  per cent. premium on mint value.

The British Columbia, three per cent., \$2,100,000 loan, was successfully placed in London at 95, which is the best price the province has ever secured. The Finance Committee of this city has also asked the City Council for authority to issue a four per cent. loan for \$1,500,000; but whether this will be granted, or not, remains yet to be seen. Locally money is quiet and unchanged. On call it rules at 4 to 4 $\frac{1}{2}$  per cent, and commercial paper discounts at 6 to 8 per cent. The announcement is made that the Newfoundland Colonial Secretary, Mr. Bond, is now here for the purpose of placing a loan to assist the Colony's Savings Bank, and that Hon. George Emerson is about to sail for London for the same purpose, as Canada refuses to shoulder the whole of Newfoundland's \$15,000,000 debt, and England will grant no assistance without a previous examination into the colony's solvency and methods of financing. The new thirty-year, four per cent, \$350,000 loan of the city of Moncton, N.B., has been secured by the Bank of Montreal at 96 $\frac{1}{2}$ .

Foreign liquidation, and heavy purchases in payment of a special loan, caused the sterling exchange market in New York to become very firm. Posted rates were 4.88 for sixties and 4.89 for demand. Actual rates were 4.86 to  $\frac{1}{4}$  for sixties, 4.87 to  $\frac{1}{4}$  for demand, 4.87 $\frac{1}{4}$  to  $\frac{1}{2}$  for cables, 4.86 to  $\frac{1}{4}$  for commercials, and 4.85 $\frac{1}{4}$  to 4.86 for documentaries. In this market rates between banks were 9.5-16 to 7-16 for sixties 9 $\frac{1}{8}$  to 11-16 for demand; 9 $\frac{1}{4}$  for cables, and par to 1-32 premium for New York funds. Over the counter rates were: Sixties, 9 $\frac{1}{2}$  to  $\frac{5}{8}$ ; demand, 9 $\frac{1}{8}$  to 10; cables, 10 $\frac{1}{8}$ ; and New York funds 1-16 to  $\frac{1}{4}$  premium.

There is little of interest to note, on the Stock Exchange during the week and prices of the leading stocks close practically at the opening figures. The fluctuations have been within narrow limits, and although the market is firm and fairly active, no striking deals have transpired. Street Railway stocks monopolized most of the attention of the speculative element and 6848 shares changed hands; the stock closing a full point higher than at the opening of the week. Gas, of which 3,860 shares were sold, and Cable, 2,957 shares, closed at their opening prices after fluctuating about three points to and fro. There

## Our inducements.

A Good Article  
At a Fair Price

### OUR CELEBRATED BRANDS

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

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

## S. DAVIS & SONS,

The Largest Cigar Manufacturers in the Dominion.

was a quiet investment demand out for the banks and industrials. Nearly every one of the banks were dealt in for a few shares, and cotton stocks and bonds were comparatively active upon rumours of a possible rise in the prices of their output. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:—

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal .....	23	225	224	224 $\frac{3}{4}$
Ontario .....	6	87 $\frac{1}{2}$	87 $\frac{1}{2}$	....
Peoples .....	195	115	113	125
Molsons .....	8	172	172	165
Toronto .....	25	242	242	248
Jacq. Cartier .....	4	115	115	120
Merchants .....	21	172 $\frac{1}{2}$	168	164
Nationale .....	4	58	58	....
Commerce .....	176	140 $\frac{1}{2}$	138	140
Hocholaga .....	11	127	127	....
MISCELLANEOUS.				
Pacific .....	550	54	53	66 $\frac{1}{2}$
" Land bonds .....	\$5000	107 $\frac{1}{4}$	107 $\frac{1}{4}$	....
Duluth Com' .....	600	6 $\frac{1}{2}$	5 $\frac{3}{8}$	5 $\frac{1}{2}$
Dul. Pref. ....	100	12 $\frac{1}{2}$	11	14
Cable .....	2957	151	148	140 $\frac{1}{2}$
Telegraph .....	295	160	160	148 $\frac{1}{2}$
R. & O. ....	675	99	97	....
Street Ry. ....	2558	197	194	141 $\frac{3}{8}$
New St. Ry. ....	8100	195 $\frac{1}{4}$	193 $\frac{1}{2}$	....
Toronto " .....	1195	76 $\frac{1}{4}$	75 $\frac{1}{2}$	....
Gas .....	3860	205	202 $\frac{1}{2}$	165 $\frac{1}{2}$
Bell Tel .....	51	156	156 $\frac{1}{2}$	149 $\frac{1}{2}$
Royal Electric ..	448	151	148	....
Montreal Cotton ..	210	130	128 $\frac{1}{4}$	....
Col. Cot. Co. ....	107	60	55	....
Colored Cot. B'ds. 1,000		98 $\frac{1}{2}$	98	99
Dom. Cot. ....	88	102	100	....
Dis'd. Glass .....	95	155	155	....

### MONTREAL WHOLESALE MARKETS

Thursday Evg., May 16th, 1895.

The sudden frost which did considerable damage to fruit and vegetables throughout Ontario, and visited fifteen of the States across the border, was not felt in this province or in the North-West. According to Winnipeg letters the wheat crop promises to be a magnificent one, and there is a general feeling of hopefulness and confidence in the future. In this province the only effect of the cold spell was to check temporarily the sale of summer fabrics, and to force up the price of oats on rumours of damage to the growing crop. In all lines of business (save in butter and cheese) increased ac-

tivity is noticeable. Failures are few, and are usually accounted for by causes which would bring about disaster even in the most prosperous times. Prices, with the exceptions noted, are all tending upwards; and money is coming in more freely than was anticipated. Cottons and woollens have reached rock-bottom, and one of our largest mills has already sent out circulars refusing to make contracts ahead at present figures. There is more enquiry for iron and hardware. Sugar, grain, flour, and sole leather show marked advances during the week. The season for seeds (now practically over) has been a busy and a profitable one. Drugs and chemicals are very active, and all changes in values are upward. The molasses market in Barbados is excited over the unexpectedly short crop, and Montreal buyers have difficulty in placing orders even at an advance. Cattle, hay, and salt are steady at last week's figures. The one weak spot in an otherwise universally strong situation is the depressed condition of dairy produce. Fodder cheese is practically unsalable. The British consumer will not look at it and prefers to take our old cheese. Butter is being rushed into this market far ahead of requirements, and consequently buyers are holding off to see when rock-bottom is reached, and only the prime grades are moving. Eggs also are weaker on heavy receipts. Fruit and vegetables are strong on reports of frost damage. Bananas are scarce in consequence of the Cuban revolution interfering with transport to the coast. Pineapples are cheap and plentiful. The sales of the cargos of Mediterranean fruit fleet which reaches this port every spring have been successful, and the outlook for the summer's trade is a bright one.

ASRHS.—Receipts continue light. First pots sell freely at \$4.10 @ \$4.15 and seconds are scarce at \$3.80. Pearls have sold at \$5.50 @ \$5.75 as to tares. Shipments since open water have been fair. Receipts since 1st January 569 brls pots 103 brls pearls. Deliveries since 1st January 541 brls pots 86 brls pearls. In store 16th May at 3 p.m. 102 brls pots 20 brls pearls.

BUTTER, CHEESE, EGGS, ETC.—There is no change in the situation in butter and very little business is doing. Prices are weak and unsettled. Receipts are larger than requirements, and stocks are steadily piling up. Factory men are getting uneasy, and are complaining bitterly of the low prices offered. Finest Eastern creamery sells at 15 c, and no one seems to want Western goods at all. Townships dairy is irregular in quality, and prices show a range of from 12 to 15 cents. Western dairy is offered freely at 10 to 12 cents, as to color, without finding buyers. There is still a large quantity of rolls in dealers hands which are offered in a variety of shapes at 9 to 10c and are difficult of sale. The arrivals of eggs are larger and prices have an easier tendency. We quote 10 to 10 $\frac{1}{2}$ c for finest fresh stock and 7 to 8 c cents for Western culls. Maple products are dull. Sugar sells at 6 to 7c per lb. Syrup brings 50 to 60c in gallon tins, wine measure, and 60 to 75 c, imperial measure. In wood it runs from 4 $\frac{1}{2}$  to 5 $\frac{1}{2}$  c per lb. There is hardly any market for cheese, as there is no demand for fodder makes on the other side. About 6 $\frac{1}{2}$ c is the top price for finest French and possibly 7c might be paid for Western. Cables for finest fall made old cheese are 45s 6d and 47s. English reports say that no tangible improvement is noticeable in the market for English cheese, as, although

# J. W. Mackenzie & Co.,



## CLEARING SALE

# OF SPRING . . . AND SUMMER CLOTHING.

We are SELLING OFF all the remainder of our Spring and Summer Stock at

**JOB PRICES.**

A rare chance to pick up regular well made goods VERY CHEAP.

 **STOCK MUST BE CLEARED.** 

TERMS: NET CASH 30 DAYS.

**J. W. MACKENZIE & CO.,**

MONTREAL, April 19th, 1895.

33 Victoria Square.

the article is at a reasonable figure, the demand continues slack, and the quantity remaining unsold does not diminish as quickly as could be wished. New Cheshire cheese is still unfit for home use in the South of England, and of old there is hardly any left, though the asking rates have fallen to 74s and 70s per cwt. Finest cheddar has been disposable at 66s to 70s, fine at 56s to 60s, very useful at 50s to 54s and common at 44s to 48s, with loaf at 60s to 62s for white. Derby cheese has been cleared off at 46s to 52s, and double Gloucesters at 42s to 50s and at 54s to 60s, according to grade; besides Wiltshire loaf at 50s to 60s, with commoner parcels (including "culls") at 36s to 46s. The trade in Canadian and American cheese has also been rather unfavorable to holders, who have had a difficulty in extracting bids for bold lines, and the most carefully selected lots of last season's make have not brought more than 40s to 50s per cwt. ex-warehouse. Good and fine qualities have ranged from 44s to 46s, ordinary at 30s to 40s and low at from 16s to 24s. Full cream "fodder" new States has been bought on the spot at 42s to 46s, the out-turn growing better and offers at 39s c.f. and i. are invited; but with stocks of old cheese heavier than they were at this period of 1894, no eagerness to purchase is shown.

**CATTLE**—A private cable to a leading shipper in the early part of the week reports a drop in prices, owing to heavy stocks and warm weather, to 6d for choice cattle,  $4\frac{1}{2}$  to  $\frac{3}{4}$ d for bulls and 7d for sheep. The public cable shows a decline of  $\frac{1}{2}$  cent per lb. Choice States cattle in Liverpool were quoted at  $11\frac{1}{2}$ c; in London at  $12\frac{1}{2}$ c, and Canadians at 12c. The sheep market in Liverpool was strong and values show an advance of 1c per lb., best being quoted at 15c. The shipments of the week from this port were 861 head to London, 1,807 to Liverpool, 400 to Glasgow and 291 to Newcastle, making a total of 3,359 head.

**CEMENT**—Business has improved both locally and in the West. No heavy consignments have arrived as yet and stocks are light; but no sales of round lots are reported save the placing of the contract for 25,000 barrels, Belgian cement for the Soulanges canal at a price in the neighborhood of \$2 delivered at the canal, or equal to \$1.87 $\frac{1}{2}$  for 400 lb. casks here for a specially high grade cement. We quote ordinary Belgian \$1.80 to \$1.90 and English \$1.90 to \$2. Firebricks are in good de-

mand, and a round lot of 135,000 was sold this week besides the ordinary business doing. Prices run from \$15 to \$21.50 per M. as to quality.

**DRUGS AND CHEMICALS**—An active trade can be reported both in drugs and heavy chemicals. Cream of tartar is higher in consequence of the rise in the value of the crude material abroad and one large manufacturer has advanced his prices  $\frac{1}{2}$  cent per lb. Tartaric acid is stiffer from the same cause. The advance in copper has rendered blue vitriol very strong and a rise in price is expected. White arsenic is scarce and firm. Glycerine is dearer. Gambier is very strong on short stocks and we advance values to 6 to 7 cents, Sumac is higher at \$62.50 to \$70. Prussiate of potash is unsettled. Gum arabic is lower and our outside quotation is reduced to 65c. Citric acid is cheaper at 35 to 40c. Sal soda 70 to 80c.

**DRY GOODS**—The cold weather checked trade in the suburbs but in the city it was fully up to the average during the week. Prices are stiffer, and manufacturers report merchants more anxious to place orders ahead as it seems generally accepted that prices have reached rock-bottom. One mill has already notified its customers that it will not take orders for future delivery at present rates, and the feeling with all is very firm. Travellers on the road report that the cold snap affected their sales and the volume of orders has fallen under that of last year. But remittances show an improvement and most houses report money coming in well, which is always an encouraging sign. The rise of 10 per cent. in the values of certain lines of cottons and woollens in England and the firmness of the raw materials, has strengthened wholesalers' ideas and as retailers are as yet reluctant to pay any advance they are purchasing as sparingly as possible. The outlook however, is encouraging, and it is evident any change in values will be upward.

**FISH**—Very little is doing in salt fish. We quote Cape Breton herring \$4.50, Labrador \$4.25. Draft cod \$6 to \$6.50. Large dry \$4.75 per quintal. Labrador salmon \$7 to \$9. British Columbia \$10 to \$11. Boneless cod,  $4\frac{1}{2}$  to  $6\frac{1}{2}$ c. Boneless fish  $3\frac{1}{2}$  to  $4\frac{1}{2}$ c. Fresh fish is unexpectedly quiet. We quote salmon 15c, cod 5c, had-dock 4 to 5c, halibut 10c, blue fish 10 to 12c, buck shad 20c, roe shad 45 to 50c,

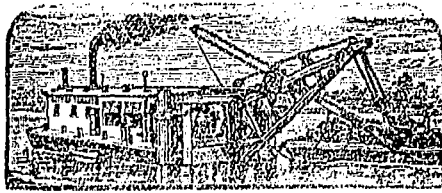
lobsters 10c, and oysters at \$1.50 for standards. No selects are in the market.

**FLOUR AND GRAIN**—Flour values have again advanced this week and the market is very firm under a strong and active demand. We quote winter wheat patents \$4.35 to \$4.50, strong bakers \$4.35 and straight roller \$4.10 to \$4.25, with the tendency upward in sympathy with wheat. Oatmeal is steady and unchanged at \$4. to \$4.05 for standard. Bran is weaker and \$16 is now the outside figure. Shorts and mouillie are unaltered. A further advance is noted in No. 1 hard and two cars have sold here at 88 cents, while Canada red winter wheat has sold at 90c for milling purposes east of Toronto. Oats advanced sharply on rumours of damage to the new crop and could not be laid down here at present Western prices under 43 $\frac{1}{2}$ . No transactions took place, and the market here is nominal at 42 $\frac{1}{2}$  to 43 $\frac{1}{2}$ . Peas are quiet at 73 to 75c afloat: Cable advices to the Board of Trade are as follows: Cargoes off coast, wheat quiet and steady; maize quiet. Cargoes on passage and for shipment, wheat, buyers and sellers apart; maize quiet. La Plata, sailer, on passage, 24s; one cargo of wheat and two of maize sold. Mixed American maize, sailer and steamer, prompt, 22s 6d; La Plata cargoes of yellow American maize June and July, 20s 4 $\frac{1}{2}$ d. French country markets firm. Liverpool spot wheat quiet, demand poor; spot maize, steady, demand moderate. Minneapolis first bakers' flour, 18s.

**FRUIT**—Trade has fallen off somewhat in consequence of the colder weather and fruit dealers are inclined to take the reports of the destruction of the fruit crop up West with a large grain of salt. They say that the crop is usually destroyed about this time of year either by frost, or worms, or insects; but nevertheless sufficient is always saved to fully satisfy this market. Bananas are very scarce and dear. Up to yesterday, when two carloads arrived, there was hardly a bunch in the city. The Cuban Insurrection prevents the bananas from reaching the coast and the fruit steamers have to leave with only half cargoes. We quote \$1.50 to \$2.50 per bunch as to quality. Pineapples are cheap and abundant and upwards of 500 barrels have sold at from 6 to 15 cents each as to size. The Sicilian oranges ex S.S. Avlona will be sold tomorrow and the Valentias on Monday next. We quote \$3 to \$3.50 for oranges in 200s and 300s, bloods \$3.75 to \$4 for

# M. BEATTY & SONS,

Welland, Ont.



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

Of various styles and sizes to suit any work.

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

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

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

# E. A. SMALL & CO.

MONTREAL.

→ Manufacturers of Clothing ←

... WHOLESALE.

FALL TRADE 1895.

OUR TRAVELLERS WILL BE SHORTLY ON THE ROAD.

# WILLIS & CO. Notre Dame St..

→ 1824 ←

## MONTREAL.

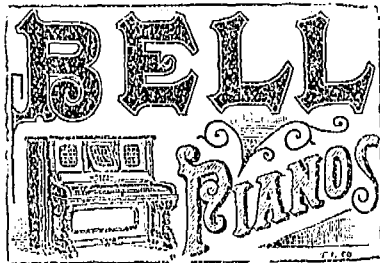
WHOLESALE AGENTS

— FOR THE —

GOLD MEDAL **Bell Pianos & Organs**

AND OTHER LEADING INSTRUMENTS OF  
AMERICAN & CANADIAN MAKE.

Reliable agents wanted in unoccupied  
territory.



ESTABLISHED 1837.

INCORPORATED 1892.

# The L. & I. J. White Co., BUFFALO, N. Y.



KNIVES furnished promptly for any make or Style of Cutter.

Warranted  
Superior Quality.

MANUFACTURERS OF

**Paper-Cutting KNIVES.**

boxes and \$2.25 to \$2.50 for half boxes.  
Lemons \$2.50 to \$4.50 according to  
quality.

GROCERIES.—Business is not brisk in  
the grocery trade; but a fair proportion of  
sorting orders are coming in all the time,  
and there is but little complaint of money  
remittances. Prices bid fair to rule higher  
in most lines. Sugars have taken another  
jump, molasses are excited, and the new  
season's Japan teas are certain to be  
higher. In fact Americans are already in  
our market for Japans, and two lots have  
been sold this week to go to Chicago at  
14 cents. On the other hand there is a  
lot of about 500 packages low grade black

Packing, now lying in Hamilton on New  
York account, which have been offered  
in this market at 10 to 10½ cents without  
finding buyers. The Empress of India  
left Yokohama on the 10th with the first  
large lot of new season Japans, and they  
should reach here about the end of this  
month. The quality is said to be good,  
and prices will certainly be 15 to 20 per  
cent. higher than those ruling last year  
for the same grades. Fancy grades will  
rule as high as 40 cents. The molasses  
market in Barbadoes is excited over the  
remarkably short crop. Prices have gone  
up to 18 cents, first cost, which is equal to  
32 to 33 cents laid down here, and even at  
this figure it is impossible to obtain offers.

Next Week  
this space will be used to describe  
... our ...

## PATENT LEVER FLUE CLEANER,

and we will also show a cut of the  
best article of its kind in the market.  
No springs to get out of order,—no  
steel to lose the temper—but an  
article that will scrape the boiler  
tubes thoroughly and keep them free  
of scale.

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

Very little Barbados will come this way  
this year. Locally prices are unchanged  
at 31 to 32½¢ for both Barbados and Porto  
Rico, owing to the amount of stock on  
hand. Latest Cuban mails referring to  
molasses quote a quiet market and prices  
ruling low, dealers and boilers being as  
yet well supplied with that previously  
contracted for. Average price paid last  
month for first class, 4½¢ gallon, basis 50  
deg. In dried fruits only a small business  
is doing. California three-crown mus-  
catels are offering at 5½ cents for choice  
fruit. In Valentias very little is doing.  
There is more enquiry for Sultanias, and  
currants hold their own in the absence of  
further unfavorable news from Greece.  
French mushrooms are very scarce, as the  
beds in France have proved unproductive.  
Hotel stock has sold up to \$5, and extra  
choice Gallipedes have brought as high as  
\$19 to \$20. On the other hand the French  
pea crop is fully an average one, and as  
importers have a considerable stock of  
last year's pack on hand they are not  
anxious to make fresh contracts, even at  
the reasonable figures named. Sugars  
have taken another jump in price, owing  
to the strong position of this staple all  
over the world. Letters from Manila say  
that sales of Manila extract, equal to No.  
9 D.S., have been made at \$3.08¼ to  
\$3.08¾ per picul but dealers will not part  
with more except at an advance and will  
not contract ahead under \$3.13¾ per  
picul. Ho-lo dealers being well con-  
tracted ahead are unwilling to make  
further settlements at \$2.68¼ @ \$2.75 per  
picul for assorted eighths and to obtain a  
cargo higher prices (probably \$2.81¼ per  
picul) would have to be paid. In this  
market sugar is steady and the excite-  
ment is dying down. A second advance,  
due to the strong position abroad, is re-  
corded. We quote granulated 4½¢, yel-  
lows 3¾ to 4 15-16, syrups 1¾ to 2¾,  
ground in barrels 4¾, in boxes 4¾ and  
Paris lumps 4¾ to 5¢ as to package. Yel-  
lows are scarce, and one refinery here is  
so short that they are buying back yellows  
from the wholesale grocery houses. In  
New York granulated is steady at 4 7-16.  
In Hamburg the market for beet sugar is  
strong at 10s 3d, f.o.b., for spot, and 10s  
4¼d for June.

HAY—The cable quotes Liverpool 56s'  
London 58s, and Glasgow 60s. In this  
market cattle and export hay brings \$7 to  
\$7.50 alongside the vessel. No. 1 Timothy  
sells at \$8.50 on the track here.

IRON AND METALS—There is a little more  
enquiry for pig iron. In the United States  
prices of pig-iron have advanced fully  
50 cents per ton, and as this practically  
shuts American iron out of this market  
here is more enquiry for Scotch and Cana-  
dian. Sales have been made at \$19.50 to  
\$20 for Summerlee, ex-store, and at \$18.50  
to arrive. No. 1 Siemens sells at \$15.75 to  
\$16.25 and Ferrona at \$16 to \$16.50. Tin  
has risen to 16c for Straits and 17c for  
Lamb and Flag. Galvanized iron is weaker  
at \$4 for Queen's Head or equal. We re-  
duce sheet iron to \$1.90 for 22 and 24  
guage, \$1.95 for 26, and \$2 for 25 guage.  
Canadian band iron sells at \$1.80 and im-  
ported at \$2 to \$2.10. Tire steel is now

—\*THE OTISK—  
**TUBULAR FEED WATER HEATER**  
**AND PURIFIER.**



With Seamless Brass Tubes. One square foot of heating surface per horse-power.

Guaranteed to heat the feed water to the Boiling Point (210° or 212°) with the exhaust steam without causing any back pressure. Also to Extract the Oil from the exhaust so that the exhaust steam, after being passed through the heater, can be used for heating purposes and the water of condensation from the heating system be returned to the boilers free from Oil.

These Heaters are shipped on their merits, and if they fail to do all that is claimed for them, parties trying them will be to no expense, as we will pay all expense a trial has cost.

Patented and Manufactured by the  
**STEWART HEATER COMPANY,**  
 405 Norfolk Ave., Buffalo, N. Y.

lots, American 20¼, Canadian 17c. Water white 20¼ and 21¼ as to size of lot. Benzine is dull at 23c for American and 14¼c for Canadian.

**PROVISIONS.**—A quiet steady business at unchanged prices is all that can be said of the local provision market. Canadian short cut jobs at \$17 for clear, and \$18 for mess. No Western in the market. Hams run from 10 to 11c per lb. and bacon at 10 to 10¼c. Canadian lard in pails 10 to 11c, common refined 7½ to 8c per lb. The Chicago hog market closed weak and 10c lower; while the Liverpool provision market is quoted steady at 61s 8d for pork, 33s 9d for lard, and 32s for bacon.

**RAW HIDES.**—Very few hides are coming in, and what offer are readily taken up at 8c for No. 1, 7c for No. 2 and 5c for No. 3. Tanners pay 1c more for sorting and inspection. Calfskins, 8c. Lambskins 15 cents each. Clips 10c. Sheepskins 75c.

**RUBBER.**—Cables from Para quote fine up-river qualities at 6,750 reis, coarse 4,850 reis, island fine 6,000 reis and coarse 4,800 reis with exchange at 9¼d. The English market has advanced for Central American grades and is now quoted at 3s 1d. The following are the cash prices, s.o.b., Boston:—Fine Para, new 71¼ to 73c; old, 75 to 80c; coarse new, 46¼c; up-river, 55 to 56c; Caucho, strip, 48c; sheet, 46; balls 52c; Nicaragua scrap, 50 to 52¼c; strip, 47c; sheet, 46c; Esmeralda, 52 to 53c; Guayaquil 36 to 42c; pressed, 40c; African small ball, 28c; Congo ball, 48c; No. 2, 38c; thimbles 36c; flake, 18 to 25c; tongues, large, 38c; small, 36c; Assam, 30 to 58c; Madagascar pinky, 69c; black, 45 to 46c; niggers, 39 to 42c; Borneo, 30 to 45c; Mozambique orangeball, 55c; Sierra Leone, 25 to 40c; Benguela nigger, 47c; Liberian, 26c; old Calabar, 29c; Benin, 35c. Cameroons, 37 to 38c. Accra strip, 51 to 55c.

**SALT.**—Arrivals from sea during the week amount to about 10,000 bags which are moving steadily off under a moderate demand. The enquiry from dairy and cheesemen is now opening up and the market will be steady until after the hay-ing. We advance our inside quotations of Liverpool to 41 cents and factory filled to 32½ cents.

**VEGETABLES.**—The cold spell has sent up prices of asparagus, which have risen from 50 cents to \$1 per dozen in consequence. Onions are quiet at \$1.75 to \$2 per bag for Egyptians and \$3 to \$2.35 per crate for Bermudas. Sweet potatoes \$4 per barrel. Potatoes are selling at 70c in car lots and 75 to 80c in a jobbing way.

**WOOL.**—The market improves only slowly here, and prices of Capes are 1c to 1½c higher in England than they are in

\$1.85 to \$1.90. Tin plates are unchanged and dull. In the United States the developments of the past week have been such as to remove all doubt of the improved conditions in the iron and steel trade. The movement of the iron and steel workers, first among the blast furnace men and then among the mill operators, for a higher state of wages has had its effect on the market. The fact that, so far, the majority of men who moved for advances have been successful tends to strengthen the opinion that the cost of iron and steel production must necessarily be greater.

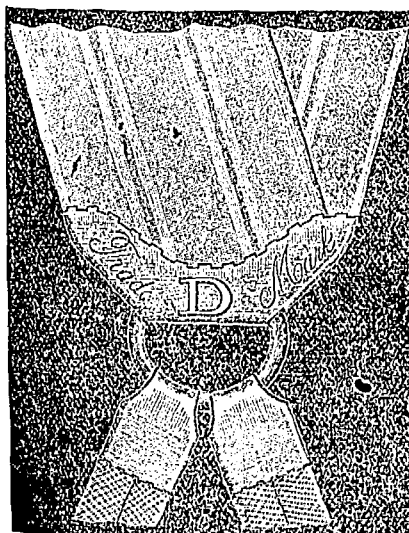
**LEATHERS.**—We again mark up prices of sole leather all around, and as Boston is ahead of us yet, there is every prospect of a further advance. Although hide-men quote 9c, 8c and 7c for the three grades to tanners, none of them have any stock; and to obtain a round lot of No. 1 probably 10 cents would have to be paid. Dry hides are also higher, and Cordovas rule at 21c. Still there is only a quiet, hand to mouth, business doing in leather; as the factories are not cutting much yet. The fall samples are only just out on the road, some of the larger factories stocked up in time and have still considerable leather to run on, and those who did not are buying cautiously in hope of a break in the market. At present there does not seem much prospect of this. There is an absolute scarcity of hides, both on the Continent and South America, partly on account of the shortage in beef cattle, and partly because the low prices ruling last year led farmers to throw their hides away as not worth hauling to market. This is the foundation of the rise in leather, and in spite of the assertion that hides will be imported from Europe to break the market here, it looks as if prices must go still higher.

**NUTS.**—Nuts are quiet, as usual at this season of the year, although there is some activity in Filberts at 7½c. Prices otherwise are unchanged. We quote Grenoble walnuts 14¼c. Tarragona almonds 12¼c, pecans 10c, treble extra 12c, peanuts, raw, 6 to 8c with one cent extra for roasting. Coconuts \$4.75 per bag of 100.

**PAINTS, OILS AND GLASS.**—Glass is moving freely and no changes in prices are reported. There is a good deal of talk about the strike in the Belgian glass works; but as most of our dealers had already placed their contracts for the season this will not affect them in any way. A fairly active business is doing in paints at our quotations. Linseed oil remains at 54 to 55c for raw and 56 to 58c for boiled. Turpentine is unchanged at 47 cents. Castor oil is stiffer and we advance our inside quotation to 6c. Cotton seed oil is quiet and enquiries from U. K. are ¼c under holders views. Strictly prime yellow brings 27¼c s.o.b. New York. Off-grade 26 to 26¼c. Prime white 30 to 31c. Southern mills are firm at 19 to 21c for loose crude according to locality.

**PARIS GREEN.**—There is more doing in paris green although the demand will not be active for two weeks to come. Prices are unchanged at 13¼c in bulk and 14c in pound packages.

**PETROLEUM.**—Not much change is noticeable in the market for refined petroleum. The demand is light, but prices are very firm, as crude is advancing in the States. Latest quotations for crude are \$1.84. We quote refined in car lots, American 19¼c, Canadian 15¼c. Broken



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

**DOMINION SUSPENDER COMPANY,**

United States, NIAGARA FALLS, Canada.

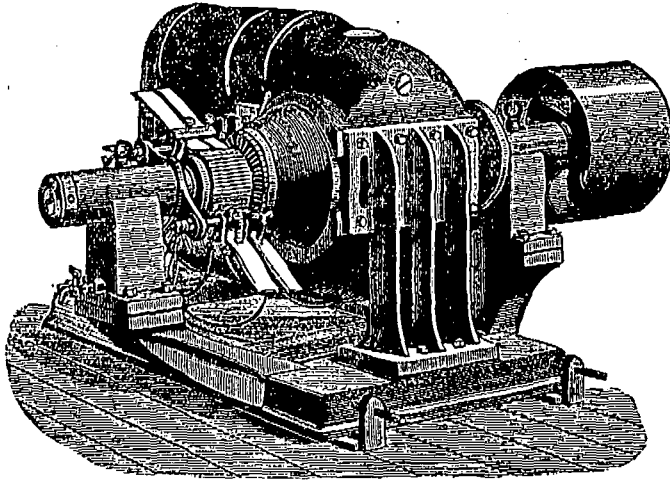
Makers of the best value in \$2.00 & \$4.00 Braces on the Continent. SAMPLES on application (freight paid for proof)

Special D Buckle

MANUFACTURERS  
OF . . .**Constant Potential Dynamos and Motors**of all sizes & voltages  
for lighting and power.**ADVANTAGES  
CLAIMED:**

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

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



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

**CARSLEY'S COLUMN.****CARSLEY, SONS & CO.,**

IMPORTERS

AND **Wholesale****Dry Goods** \***Merchants.**

SPECIALTIES:

COLORED  
AND BLACK**CASHMERE**S,**SILKS**

AND

**DRESS  
GOODS,**

Mantles and Jackets.

**Carsley, Sons  
& Co.,**

113 St. Peter Street,

—**MONTREAL.**

this market. Sales of about 200 bales have been made during the week at 13 to 14c for Capos and 15½ to 16 for Natalis—Buenos Ayrean is unchanged at 25 to 31 cents. Some new clip California scoured is being offered here at 29 cents; but the price is too high for this market. No new clip Canadian yet in, but it is expected they will open at good figures unless American wools swamp the market. At the London wool sales competition for most classes was brisk, and more activity than usual was displayed in medium grades. There was a fair show of good greasy merinos, which were actively competed for. Scoureds sold readily to Yorkshire and German operators. Cross-breds passed well and half-breds and three-quarter-breds were animated.

**TORONTO WHOLESALE TRADE.**

(Revised by Telegraph).

Toronto, May 16th, 1895.

Wholesale trade is moderately active, with prices of the leading staples firm. The outlook generally is considered satisfactory. There continues to be a good demand for leather and hides, with stocks generally small. A fair trade in drygoods is reported and the grocery business is improving. Hardware continues in fair demand. Payments are said to be better. Bank clearings show some expansion. Money on call steady, at 4½ to 5, per cent. Prime commercial paper is discounted at 6 to 6½ per cent. Sterling exchange is a little firmer. Stocks moderately active and irregular. Commerce sold at 140, Imperial at 185½, Hamilton at 161¼, Cable at 160, Western Assurance at 160¼, British at 113, Telephone at 156, Toronto St. Ry., at 75¼, C.P.R. at 53¼, Canada Landed Loan at 123¼, Huron & Erie (20 p.c.) at 157.

**BUTTER, &c.**—Receipts of butter fair, and the demand slow. Choice qualities of tub job at 13 to 14c, large rolls at 11 to 12½c, and pound rolls 15 to 16c. Inferior lots 5 to 8c. Creamery tub, fresh 17 to 19c, and rolls 20 to 21c. Eggs are steady at 9½ to 10½c per dozen in quantities. Cheese new, 7¼ to 8c in a jobbing way.

**DRESSED HOGS.**—Receipts small and the demand limited. Packers are not buying. French lots to butchers bring \$5.50 to \$6.00.

**FLOUR AND GRAIN.**—Demand in flour is good, but holders ask high prices. Straight rollers sell at \$3.90 to \$4 and Ontario patents \$4.10. Manitoba patents firm at \$4.85 and strong bakers at \$4.15. Wheat higher, selling at 86c for white on northern and west. Manitoba hard sold at 88c west, and at 90 Montreal freight. There is little barley offering, but the demand is good at 44 to 45c for feed. Oats are higher selling at 34½c for mixed outside and at 35½ to 36c for white. Peas sold at 60c east and west. Buckwheat firm at 43c outside. Rye firm 53 to 60c outside. Bran dull at \$13.50 and shorts at \$17.00, Toronto freights. Oatmeal firm at \$4.00 to \$4.25.

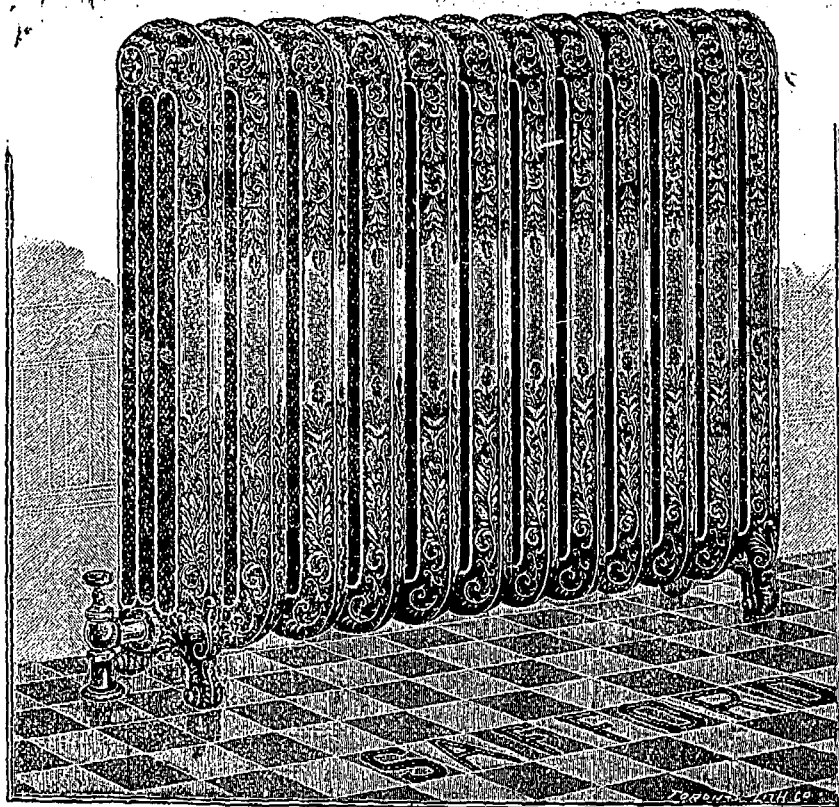
**GROCERIES.**—Business fair, and prices generally firm. Sugars selling fairly well and higher at 4½c for granulated and 3½c to 4c for yellows according to quality. Valencia raisins fairly active at 3c. Prunes firm at 5 to 6½. Currants 4½ to 5c. Rio coffee, 20 to 22c. Canned goods 85 to 90c. Tens in moderate demand.

**HIDES AND SKINS.**—The market is very firm. Dealers are paying 7c for No. 1 green and 6 cents for No. 2. Pelts 15c, and lambskins 20c. Tallow dull at 5½c to 6c with sales in a jobbing way at the latter prices.

**LIVE STOCK.**—The feeling is a little weaker for export cattle owing to depressed cables. Choice animals sell at 5c to 5½c, and ordinary at 4½ to 4¾c. Butchers cattle firm, with sales of the best at 4¼ to 4¾c per lb.; medium at 3¾c to 3¾c and inferior at 2¾ to 3c. Milch cows \$25 to \$40 each and calves \$2 to \$4.00 each. Sheep sell at 4c to 4½c, and yearling lambs at 5 to 5½c per lb., spring lambs at \$2.50 to \$4.00 each. Hogs are weaker, the best bacon lots selling at \$4.80 to \$4.85, stores at \$4.50, and sows at \$4.

# The Toronto Radiator Mfg. Co., Ltd.

TORONTO, ONTARIO.



Largest Manufacturers under the British Flag.

## SAFFORD

PATENT RADIATORS

For Hot Water and Steam Heating.

NO BOLTS PACKING LEAKY JOINTS.

Greatest Variety of Patterns and Largest Stock in Canada.

HY. McLAREN & CO.,

706 Craig St.,

MONTREAL.

SOLE AGENTS

The only Radiator on the market embodying all latest improvements in Art and Mechanics.

McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

# CLOTHING

(WHOLESALE.)

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

MONTREAL.

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

**PROVISIONS.**—Trade fair, and prices firm. Mess Pork sells at \$15.75, short cut at \$16, and shoulders at \$13.50 to \$13.75; bacon 7¼ to 8¼c, hams 10½ to 11c, and lard 8¼ to 9¼c. Beans \$1.40 to \$1.50 bushel. Hops 6 to 8c. Potatoes easy at 48 to 50c for cars on track, and small lots at 6½c. Dried apples 6c, and evaporated 6½ to 7c.

**WOOL.**—A few lots of new fleece sold at 20c, and fine clothing is quoted at 21c. Unwashed sold at 12c. Pulled supers 21 to 22c, and extras 23c.

### SPECIAL NOTICES.

#### THE OTIS HEATER.

The Otis Tubular Feed Water Heater, manufactured by the Stewart Heater Co. of Buffalo, N. Y., is one of the most useful adjuncts to a steam plant. Its object is to thoroughly heat the feed water by the exhaust steam before it enters the boiler; also to separate the mud and sedi-

ment from the feed water, and remove it easily and quickly from the Heaters: also to collect and carry off the scum from the surface of the water, and to collect and carry off the condensation and oil from the exhaust. The body or shell of heater is made of boiler iron or steel, the top end of which is riveted to a heavy cast iron ring, with a projecting rim cast upon its outer surface, forming a flange, to which the tube sheet and top dividing plate is attached with one row of bolts. The lower end of shell is riveted to a heavy cast iron conical bottom, which is supported by four legs, making a substantial base for the Heater.

#### THE ECONOMIC FURNACE.

The celebrated Economic Furnace manufactured by the Economic Smoke Preventing Co., of Chicago, consists of a series of air injectors arranged in an air flue over the tops of the fire doors. A sixteenth of an inch jet of steam is used to create a vacuum to force the air over the fire at an angle of almost thirty degrees,

### FOR SALE.

QUEBEC, May, 7th, 1895.

We are retiring from business and offer our FACTORY BUILDINGS and MACHINERY FOR SALE.

This is an unusually good opportunity to acquire a well established business thoroughly organized in every department.

J. H. BOTTERELL & CO.,

Boot and Shoe Manufacturers

so that it will strike the fire in front of the bridge wall. On the top of the bridge wall, a double arch is constructed as a protection to the boiler shell. Back of the bridge wall is a combustion chamber or secondary furnace, and back of this a wall of reticulated brick work. In every case the openings are of proper dimensions to regulate the draft and secure complete combustion. Under water tube boilers the arch and reticulated brick work may be dispensed with. In no case is the brick work allowed to touch the shell of the boiler. When the furnaces are not properly constructed the company remodels them before applying the device. The furnace is scientifically constructed, any grate can be used, and the life of the boiler is increased at least five years.

#### THE DOMINION SUSPENDER CO.

It would pay any large buyer of Suspenders to write direct to the Dominion Suspenders Company of Niagara Falls, for samples, stating the price they wish to pay. This is the season they clear out all their spring patterns to make room for their fall line which they are now working upon. This company has established salesrooms at Elizabethport, South Africa, in charge of E. E. Carter, formerly of Simcoe, Ont. as well as on the English braccemakers

**SURETYSHIP.**

The only Company in Canada confining itself to this business.

**The GUARANTEE Co.**  
**OF NORTH AMERICA.**

Capital Authorized, - - - - - \$1,000,000  
Paid up in Cash (no notes) - - - 304,600  
Resources, - - - - - 1,200,000  
\*Deposit with Dom. Gov't, - - - 57,000

**THE BONUS SYSTEM**

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half per cent. per annum is reached.

This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

President and Managing Director:

EDWARD RAWLINGS.

Vice-President, - - - - - WM. J. WITHEALL

SELKIRK CROSS, Q.C., Counsel.  
RIDDELL & COLMAN, Auditors.

**HEAD OFFICE:**

Dominion Square,  
Corner Metcalfe St., **MONTREAL**

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

ESTABLISHED 1882.

**THE CANADA JUTE CO.**

MANUFACTURERS OF BAGS.

Importers of Twines, Hessians, Pad-  
dings, Buckrams, etc.

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

→BOOKBINDING←

.. AND ..

**JOB PRINTING OF ALL KINDS**

DONE AT THE

**JOURNAL OF COMMERCE.**

**STOCKS AND BONDS.**

NAME.	Par Val'.	Capital Subscribed.	Capital paid-up.	Rest.	Div. Int 6 Ms	Dates of Dividends.	Per Cent Price May 16	Cash. value per S.
<b>BANKS.</b>								
British North Am.....	248y	4,866,866	4,866,866	1,398,333	3 1/2	Apr. Oct.	12 1/2	350 29
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	18 1/2 xd	68 50
Commercial Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	25 1/2	131 00
Du Peuple.....	50	1,200,000	1,200,000	600,000	3 1/2	Mch Sep	114 1/2	87 37
Eastern Townships.....	50	1,500,000	1,498,005	880,000	3 1/2	Jan July	123 1/2	62 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	100 1/2	160 25
Hochelaga.....	100	789,500	789,500	270,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,962,600	1,962,370	1,156,175	4	June Dec	18 1/2	186 00
Jacques Cartier.....	25	500,000	500,000	225,000	3 1/2	June Dec	119 xd	20 75
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	165 xd	165 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	155	165 00
Molson's.....	50	2,000,000	2,000,000	1,300,000	4	April Oct	170	65 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	215 xd	230 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	58	17 40
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	345,000	3	June Dec	88	88 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	175	175 00
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	133 1/2	200 25
Quebec.....	100	2,500,000	2,500,000	850,000	3 1/2	June Dec	110 xd	116 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,600,000	1,600,000	600,000	4	June Dec	184	82 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	248	248 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	250,000	3	Jan July	100 xd	100 00
Ville Marie.....	100	500,000	479,620	.....	3	June Dec	70 xd	70 00
Agrl. Sav. and Loan Co.....	50	630,000	626,000	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	500,000	4 1/2	Quarterly	156	156 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	386,493	112,000	2 1/2	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	97	24 25
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	57	57 00
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3 1/2	Jan July	123 1/2	61 62
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	3	Jan July	167	167 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	114 1/2	57 12
Central Can. Loan & Sav. Co.....	100	2,500,000	1,200,000	324,000	3	Jan July	123	123 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	July Dec	77	88 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan—Qtly	118	59 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar—Qtly	98	98 00
Farmers' Loan and Sav. Co.....	50	1,037,250	611,430	146,195	3 1/2	May Nov	103	51 50
Freehold Loan and Sav. Co.....	100	3,223,500	1,319,160	659,550	4	June Dec	185	185 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,027	3 1/2	Jan July	124	124 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	125	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	166	83 00
Imperial Loan and Inv. Co.....	100	800,000	703,528	164,054	2 1/2	Jan July	114	114 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	114 1/2	114 50
Lond. & Can. Loan and Ag.....	30	5,000,000	700,000	405,000	4	Mch Sep	118 1/2	59 25
London Loan Co.....	50	679,700	669,050	73,000	3	Jan July	106	53 00
Lond. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	112	112 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan—Qtly	159	83 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	202 1/2	81 10
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	old 196 1/2 new 194 1/2	98 12 97 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	125 1/2	126 50
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	110	110 50
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sep	130	32 50
Ont. Indus. Loan and Inv.....	100	466,800	314,318	180,000	3	Jan July	45	45 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	132	68 50
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	3	Jan July	45	22 50
Real Est. Loan Co.....	40	551,000	321,520	50,000	2	Jan July	70	35 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	98 1/2	48 12
Toronto Electric Light Co.....	100	500,000	500,000	20,000	2	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	Nil	.....	75 1/2	75 25
Union Loan and Sav. Co.....	50	1,000,000	679,644	260,000	4	Jan July	125	61 00
Western Can. Loan and Sav.....	50	3,000,000	1,564,000	770,000	5	Jan July	161	80 50
Western Loan & Trust Co.....	50	1,000,000	75,000	18,000	3 1/2	June Dec	97 1/2	48 75

own ground at 66 and 67 Milton street, London, E.C. in charge of F. Edward Harriston. Mr. Harriston has also charge of their West Indian trade with headquarters at Kingston, Jamaica. They have, by keen competition, excellent and well-made goods, obtained control of the home market, and in the near future their export trade will be considerable.

**THE I. & J. WHITE CO.**

One of the most successful industries of Buffalo is the I. & J. White Co. of which J. G. H. Marvin is president, M. J. White, vice-president, J. W. Best, treasurer and general manager, and J. W. White, superintendent. The implements manufactured embrace cooper's, butchers's, carpenter's and ship carpenter's tools of every imaginable description, including a full line of chisels and a great variety of machine knives embracing planing, molding, stave, hoop, veneer, paper-cutting, leather-splitting, and shear blades for cutting metal. Their paper-cutting knives form one of their principal specialties. They have been used in the job department of the JOURNAL OF COMMERCE for a number of years and have always given the utmost satisfaction under the severest tests. The nicety with which the parts are adjusted and fitted and the promptitude with which orders for these knives are filled, are other marked advantages gained in using them.

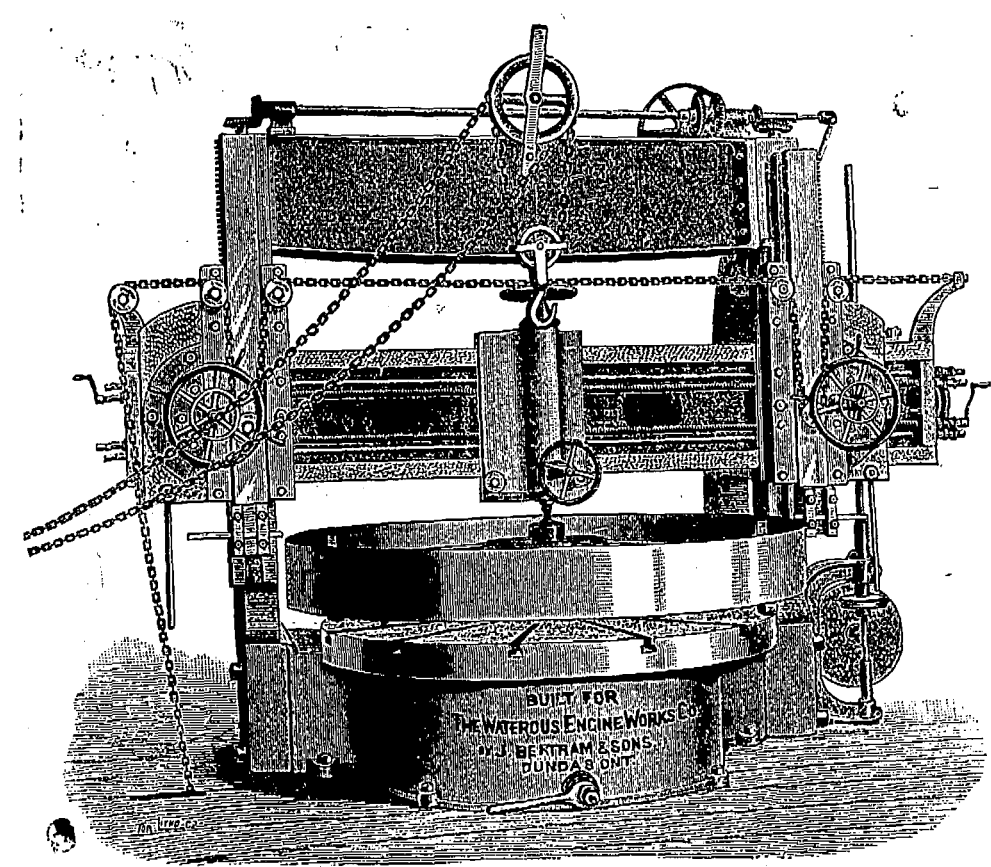
**THE**  
**Purdy Electric Centrifuge.**

**THE WOOD-ELECTRIC MANUFACTURING CO.**

18 and 30 West Randolph Street, - - CHICAGO.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 16, 1895.

Name of Article.	Wholesale.			Name of Article.	Wholesale.			Name of Article.	Wholesale.		
<b>Boots and Shoes.</b>				<b>Brooms.</b>				<b>Dyestuffs.</b>			
Brogans or Coburgs	Mens.	Boys.	Youths.	Roast Chicken 1-lb tins.	\$ c.	\$ c.	\$ c.	Soda Ash	\$ c.	\$ c.	\$ c.
Split Balmorals	\$0 80 1 00	\$0 80 \$0 85	\$0 55 \$0 80	Roast Turkey, 1-lb tins.	2 25	0 00	0 00	Soda Bicarb.	2 80	2 50	0 00
Kip	1 10 1 40	1 00 1 20	0 70 0 80					Sal. Soda	0 70	0 80	0 00
Buff	1 20 1 50	1 00 1 25	0 75 1 00					Concentrated	1 50	2 00	0 00
Calf	1 85 2 00	1 10 1 50	0 90 1 15					<b>Fish.</b>			
Calf Congress	2 15 3 25							Cape Brit. Herring	0 00	4 50	0 00
Split Congress	2 25 3 50	0 00 0 00	0 00 0 00					Labrador Herrings	0 00	4 25	0 00
Kip	1 40 2 00	1 25 1 50	0 85 1 10					Sea Trout No. 1 split p.b.	7 00	7 50	0 00
Grain	2 00 3 00	1 50 2 00	1 00 1 00					half brls.	4 25	4 50	0 00
Felt Boots, half fox	2 25 3 00							Herrings	3 25	3 75	0 00
Pegged	do full \$1 75, \$2 50							Nova Scotia	4 00	4 50	0 00
Split Batts or Bals	0 80 1 00	0 70 0 80	0 55 0 65					Mackerel No. 1. Kitta	1 40	1 50	0 00
Kip Pebbled or Buff Bals	0 90 1 10	0 80 1 00	0 65 0 75					1/2 barrel	7 0	7 50	0 00
Pebbled Button, Machine Sewed	1 00 1 25	0 85 0 90	0 70 0 80					Green Cod, No. 1	4 0	4 50	0 00
Glazed Buff Button	1 00 1 25	0 85 0 90	0 60 0 70					Green " large	5 50	6 50	0 00
Goat	1 25 2 00	1 15 1 60	0 50 1 35					Draft	6 00	7 00	0 00
Polish Calf	1 25 2 00	1 00 1 75	0 90 1 35					No. 2	2 75	3 00	0 00
French Kid	1 85 3 50	1 90 2 50	1 40 1 75					Large dry " per quintal	6 00	4 75	0 00
Dongola Kid	1 25 2 00	1 00 1 50	0 75 0 90					Salmon No. 1 brls Lab.	7 00	9 00	0 00
Mens' Calf, Bals. Cong or Butt. Goodyear Welt	2 00		2 15 3 50					Salmon, (trecus)	10 00	11 00	0 00
" Tan Russels Calf, Bals. Cong or Butt. Goodyear Welt.	2 75 3 75		2 00					Brit. Col brls	0 03	0 04	0 00
" McKay Sewn	2 00 2 50		3 50 4 50					Cod Nild.	0 04	0 61	0 00
" French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	2 00 3 00		2 00 3 00					<b>Flour.</b>			
Ladies' Glaze Dong. Butt. and Bals. Goodyear Welt	2 00 3 00		1 50 2 50					Winter Wheat	4 35	4 50	0 00
" " " McKay Sewn	1 50 2 50							Manitoba patent brands	4 50	0 00	0 00
								Straight roller	4 10	4 25	0 00
								Extras	0 00	3 75	0 00
								Superfine	0 00	0 00	0 00
								Manitoba Strong Bakers	4 25	4 35	0 00
								Standard oatmeal, brl.	4 00	4 05	0 00
								Bran	16 00	00 00	0 00
								Shorts	00 00	19 00	0 00
								Moullie	22 00	23 00	0 00



**John Bertram & Sons,**  
DUNDAS, Ont.

Builders  
of High-Class  
Machine Tools.  
Turning Mills,  
Boring Machines,  
Pulley Lathes,  
Also Equipments  
for  
Bicycle Factories,  
Repair Shops,  
Engine Shops.

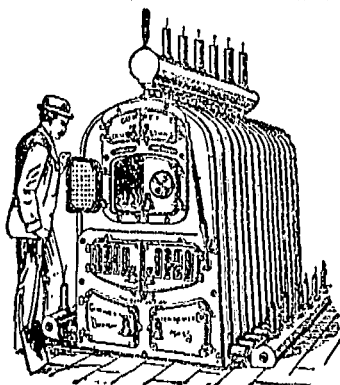
OUR LINE OF TOOLS THE  
LARGEST IN CANADA.  
Correspondence Solicited.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 16, 1895.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
<b>Farm Products.</b>											
Butter: Creamery, .....		0 00	0 15	Barley, malting.....		0 00	0 00	Molasses (Barbados) Impg..		0 31	0 32
Townships, dairy, .....		0 12	0 15	" feed.....		0 00	0 00	Porto Rico.....		0 30	0 31
Western.....		0 09	0 10	Peas, per 66 lbs, aboat.....		0 73	0 75	Trinidad.....		0 00	0 00
				In store.....		0 00	0 00	Cuba.....		0 00	0 00
				Rye.....		0 54	0 55				
				Corn, in bond.....		0 00	0 00				
				" duty paid.....		0 43	0 43				
<b>CHEESE:</b>											
Finest West. col'd fall m'k		0 00	0 00	<b>Groceries.</b>							
Finest Western white "		0 00	0 00	Tea, (Hf. Chest & Cad.)..		0 12	0 17	Japan, com. to med. lb.		0 17	0 20
Finest Townships'.....		0 00	0 00	" good med. to fine.		0 22	0 25	" choicest.....		0 27	0 40
Finest Eastern colored "		0 00	0 00	" fancy.....		0 25	0 25	Y. Hyson, com. to good		0 10	0 20
Finest Eastern white "		0 00	0 00	" fine to finest, lb		0 25	0 35	" med. to good.....		0 22	0 27
Fodder.....		0 06	0 07	Gunpowder, com.....		0 10	0 13	" fine to finest.....		0 32	0 35
				" good.....		0 25	0 35	" fine to finest.....		0 17	0 18
				Pingsuey, med to good.....		0 17	0 18	" new layers.....		0 05	0 06
				" fine to finest.....		0 25	0 27	Sh. Almonds, bxs.....		0 00	0 25
				Oolong, common.....		0 25	0 32	S. S. Tarragona.....		0 12	0 14
				Congou, common.....		0 10	0 13	Walnuts.....		0 10	0 14
				" good common.....		0 15	0 20	" Grenoble.....		0 13	0 14
				" med. to good.....		0 22	0 27	Filberts.....		0 05	0 05
				" fine to finest.....		0 32	0 35				
				Indian.....		0 17	0 30				
				Ceylon.....		0 16	0 30				
				Coffee, Mocha (green).....		0 16	0 30				
				Add 4c to 5 for roasting		0 26	0 30				
				Java.....		0 21	0 29				
				Maracalho.....		0 20	0 22				
				Jamaica.....		0 19	0 22				
				Rlo.....		0 18	0 21				
				Plantation Ceylon.....		0 00	0 00				
				Glucery.....		0 10	0 12				
				Canadian do.....		0 00	0 09				
<b>SEEDS:</b>											
Clover, red, per bushel.....		7 10	7 20	Sugars.....				Cassia.....		0 07	0 07
Alaska, per lb.....		0 10	0 11	Ex Ground, in brls.....		0 04	0 00	Mace.....		0 90	1 20
Timothy, (Can'n) per beh.		3 20	3 40	" in bxs.....		0 04	0 00	Cloves.....		0 10	0 25
" Western.....		0 00	0 00	Powdered, in brls.....		0 04	0 00	Nutmegs.....		0 45	0 90
Flax 50 lbs.....		1 45	1 50	Paris Lumps, in brls.....		0 05	0 00	Jamaica ginger, bl.		0 15	0 21
Potatoes, per bag.....		0 55	0 65	" half brls.....		0 34	0 00	" unbl.		0 15	0 19
Honey, strained.....		0 03	0 09	" 100-lb bxs.....		0 05	0 00	African.....		0 05	0 10
Beeswax.....		0 00	0 00	" 50-lb bxs.....		0 01	0 00	Pimento.....		0 07	0 08
Beans: white ordinary bus		1 40	1 50	Ex Granulated, brls.....		0 04	0 00	Pepper, Black.....		0 07	0 09
" hand-picked.....		1 55	1 65	Off grade gran'd.....		0 03	0 00	" White.....		0 09	0 15
Barley.....		0 75	0 85	Branded Yellows.....		0 03	3 15-16	Mustard, 4lb jar, Eng.		0 72	0 75
<b>GRAIN.</b>											
Hard Manitoba, No. 1.....		0 87	0 80	Syrup.....		0 01	0 02	" 4lb jars, Cana.		0 23	0 25
" No. 2.....		0 00	0 00					" 1lb.....		0 65	0 70
Oats No. 2.....		0 42	0 43					" 1lb.....		0 22	0 24

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



THE  
**Gurney-Massey**  
COMPANY, Ltd.  
385 & 387 ST. PAUL ST.,  
MONTREAL.  
FOUNDERS AND WHOLESALE MANUFACTURERS OF

Double Crown Hot Water Heaters, Capacity, 2,000 to 20,000 feet of 1 in. pipe.  
Oxford Hot Water Heaters, Capacity, 500 to 12,000 feet.  
Defiance Hot Water Heaters  
OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and STEAM

We invite inspection of the above goods, comprising the largest and best variety made by any one Foundry in the world. These heaters are guaranteed quicker circulation and more economical than any others made. No repairs necessary. Made any size to cover all requirements.  
John Bull Steel Cooking Ranges for hotels and private houses, Cast Iron Ranges, Registers, Iron Pipe, Cast Iron Pipe and Fittings, Sinks, Plumbers' Supplies, Hot Air Furnaces for coal and wood, from 8,000 to 50,000 cubic feet capacity. Scales, every description, from post office to 100 ton truck.  
We invite special attention to our LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada.

—AGENTS FOR—

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

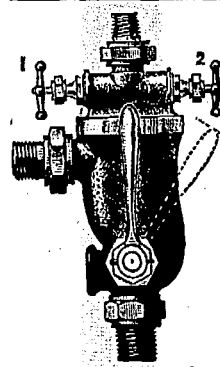
ONTARIO LEAD AND BARD WIRE CO. Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

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

FOR BODY AND BRAIN



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



YOU... Can have a  
**Niagara Injector**  
For 30 days on trial, and satisfy yourself that it will do all we claim for it before paying for it.  
Canada Machinery Agency,  
W. H. NOLAN, Mgr. General Machinery Dealers,  
321 St. James Street, MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 16, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		Sharps and flat pressed nails	1 35 0 00	<b>IX Charcoal</b> .....		No. 1, ordinary sole.....	0 23 0 25
<b>NEW CUT NAIL SCHEDULE.</b>		3 inch..... extra..	1 50 0 00	<b>IXX " " " " " "</b>	Usual	No. 2 " " " " " "	0 21 0 23
Base—50d and 60d, f.o.b.,.....	2 10 0 00	2½ and 2¾ " " " "	1 65 0 00	<b>DC " " " " " "</b>	Trade	No. 3 " " " " " "	0 18 0 20
Cut Nails..... per keg.....	2 10 0 00	2 and 2½ " " " "	1 85 0 00	<b>DX " " " " " "</b>	Extras.	Buffalo Sole, No. 1.....	0 00 0 00
Steel nails..... " " " "	2 20 0 00	1½ and 1¾ " " " "	2 50 0 00	<b>DXX " " " " " "</b>		Buffalo Sole, No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		1 " " " " " "	3 00 0 00	<b>Terne Plate IC, 20x25.</b>	5 75 6 00	Slaughter, No. 1.....	0 24 0 27
40d..... extra.....	0 05 0 00	<b>Horse Shoes</b> .....	2 50 0 00	<b>Russ. Sheet Iron.....</b>	0 09 0 10	Slaughter, No. 2.....	0 24 0 27
30d..... " " " "	0 10 0 00	<b>Axes—S. S.</b> .....	6 50 10 00	<b>Lead, per 100 lb.</b> .....	2 90 3 00	<b>Harness.....</b>	0 27 0 33
20d, 16d and 12d.....	0 15 0 00	—solid S.....		<b>Sheet, " " " " " "</b>	4 00 4 25	Upper, heavy.....	0 35 0 38
10d..... " " " "	0 20 0 00	<b>Coil Chain—¾ chain.....</b>	2 50 2 65	<b>Shot, per 100 lbs.</b> .....	5 55 5 75	Upper, light.....	0 32 0 35
8d and 9d..... " " " "	0 25 0 00	—¾.....	0 04 0 00	<b>Lead Pipe, per 100 lbs.</b> .....	6 25 0 00	Grained Upper.....	0 32 0 35
6d and 7d..... " " " "	0 40 0 00	—5-16.....	0 03 0 00	<b>Zinc Sheet.....</b>	4 25 4 75	Kip Skins, French.....	0 60 0 75
4d to 5d..... " " " "	0 50 0 00	—¾.....	2 55 0 00	<b>" Spelter.....</b>	3 75 4 00	Enzleth.....	0 50 0 70
3d..... " " " "	1 00 0 00	<b>Galvanized Iron:</b>		<b>Scrap Iron—</b>		Canada Kip.....	0 50 0 60
2d..... " " " "	1 50 0 00	Morewoods Lion, No. 28.....	5 00 5 25	<b>Machinery scrap.....</b>	0 00 15 00	Hemlock Calif.....	0 50 0 60
1d to 5d, cold cut not pol. or b'd.....	0 50 0 00	Queen's Head, or equal.....	4 15 4 25	<b>Wrot Iron.....</b>	0 00 16 00	Light.....	1 05 1 40
Fine blued nails—		Common.....	3 75 4 00	<b>Powder—Canada Blasting F F to F F F.....</b>	2 00 0 00	French Calif.....	0 20 0 27
3d..... extra.....	1 50 0 00	<b>Pig Iron: Siemens No. 1.....</b>	15 75 16 25	<b>Galv. No 6.....</b>	3 00 0 00	Splitts, light and medium.....	0 18 0 22
2d..... " " " "	2 00 0 00	Coltness.....	00 00 00 00	<b>Trade discount on above 25 per cent.</b>		heavy.....	0 14 0 19
Casing and box, flooring, shoo, and tobacco box nails—		Calder.....	00 00 00 00	<b>Barbed Wire—</b>		small.....	0 06 0 10
12d to 30d..... extra.....	0 50 0 00	Langlois.....	00 00 00 00	<b>2 and 4 barb.....</b>	3 00 0 00	Leather Board, Canada.....	0 06 0 10
10d..... " " " "	0 60 0 00	Shotts.....	00 00 00 00	<b>3 and 4 barb.....</b>	3 00 0 00	Enamelled Cow, per ft.....	0 16 0 17
8d and 9d..... " " " "	0 75 0 00	Summerlee.....	19 50 20 00	<b>Ribbon.....</b>	4 00 0 00	Pubble Grain.....	0 12 0 15
6d and 7d..... " " " "	0 90 0 00	Gartsherrie.....	00 00 00 00	<b>Staples.....</b>	3 00 0 00	Glove Grain.....	0 12 0 14
4d to 5d..... " " " "	1 10 0 00	Cambroo.....	17 50 18 00	<b>Wire Nails—7, 10 and 5 p.c. off list.</b>		B. Calif.....	0 12 0 14
3d..... " " " "	1 50 0 00	Eginton.....	00 00 00 00	<b>Montreal Green Hides</b>		B. Calif.....	0 12 0 14
Finishing nails—		O.L.F.T. Hiv. Charcoal Iron No. 1 Ferron.....	25 50 28 00	<b>" No. 1 per 100 lbs</b>	0 00 8 60	Bush (Cow) Kid.....	0 18 0 15
3 inch..... extra.....	0 85 0 00	<b>Bar Iron, per 100 lbs.</b>	1 55 0 00	<b>" No. 2.....</b>	0 00 7 00	Russells, light.....	0 35 0 40
2½ to 2¾ " " " "	1 00 0 00	Best Reined.....	2 15 2 25	<b>" No. 3.....</b>	0 00 6 00	heavy.....	0 26 0 30
2 " " " " " "	1 15 0 00	Norway.....	3 00 0 00	<b>Tanners pay \$1 extra for sorted, cured &amp; inspect'd Sheepskins.....</b>	0 00 0 75	No. 2.....	0 20 0 25
1½ to 1¾ " " " "	1 35 0 00	Sheet Iron 16 G & heavier.....	2 20 0 00	<b>Clips.....</b>	0 00 0 10	Saddlers.....	8 00 9 00
1¼ " " " " " "	1 75 0 00	" " 17, 18, 20 G " " " "	1 90 0 00	<b>Lambskins small.....</b>	0 15 0 00	Int. French Calif.....	0 70 0 75
1 " " " " " "	2 25 0 00	" " 22, 24 " " " "	1 40 0 00	<b>Calfskins, uninspected.....</b>	0 08 0 00	English Oak.....	0 38 0 42
Slatting nails—		" " 26 G " " " "	1 95 0 00	<b>Horse hides west, each.....</b>	1 15 1 50	Rough.....	0 20 0 22
5d..... extra.....	0 85 0 00	" " 28 G " " " "	2 00 0 00	<b>" " City.....</b>	0 50 1 00	Dougala, extra.....	0 30 0 32
4d..... " " " "	0 85 0 00	Boiler plates, iron, ¼ in. " " 3-16 in.....	0 00 1 50	<b>Tallow, rendered.....</b>	5 00 0 00	No. 1.....	0 20 0 25
3d..... " " " "	1 25 0 00	Boiler Heads, steel.....	0 00 0 03	<b>" rough.....</b>	3 50 4 00	ordinary.....	0 12 0 20
2d..... " " " "	1 75 0 00	Hoops.....	2 15 0 00	<b>Leather</b>		Colored Pebbles.....	0 14 0 15
Common barrel nails—		Band Imported.....	2 00 2 10	<b>No. 1 B. A. Sole.....</b>	0 24 0 26	" Calif.....	0 20 0 28
1 inch..... extra.....	1 50 0 00	Canadian.....		<b>No. 2 " " " " " "</b>	0 22 0 24	<b>Oils</b>	
¾ " " " " " "	1 75 0 00	<b>Canada Plates:</b>		<b>No. 3 " " " " " "</b>	0 19 0 21	Cod Oil, Newfoundland.....	0 37 0 40
¾ " " " " " "	2 25 0 00	Good Brands.....	2 00 2 25	<b>Tanned pay \$1 extra for sorted, cured &amp; inspect'd Sheepskins.....</b>	0 00 0 75	Gaspé.....	0 00 0 00
Steel nails 10c extra.		Wrot Iron pipe, ½ to 2 in 70 p.c., over 2 in 67½ p.c.....	0 00 0 00	<b>Clips.....</b>	0 00 0 10	S. R. Pale Seal.....	0 40 0 45
Clinch nails—		Imported iron pipe, ½ to 2 in 70 p.c.....	0 09 0 10	<b>Lambskins small.....</b>	0 15 0 00	Straw Seal.....	0 31 0 37
3 inch..... extra.....	0 85 0 00	Steel, cast p. rlb.....	0 00 0 00	<b>Calfskins, uninspected.....</b>	0 08 0 00	Cod Liver Oil, Nfld.....	1 00 1 25
2½ and 2¾ " " " "	1 00 0 00	" Spring, 100 lbs.....	00 0 0 00	<b>Horse hides west, each.....</b>	1 15 1 50	" " Norway.....	1 85 2 10
2 and 2½ " " " "	1 15 0 00	" Tire.....	1 85 0 00	<b>" " City.....</b>	0 50 1 00	Castor Oil.....	0 05 0 06
1½ and 1¾ " " " "	1 35 0 00	" Sleigh shoe, 100 lbs.....	1 85 1 90	<b>Tallow, rendered.....</b>	5 00 0 00	Lard Oil, Extra.....	0 70 0 75
1¼ " " " " " "	2 00 0 00	" Machinery.....	2 25 0 00	<b>" No. 1.....</b>	0 60 0 65	" " No. 1.....	0 60 0 65
1 " " " " " "	2 50 0 00	<b>Tin Plates:</b>		<b>" No. 2.....</b>	0 54 0 55	boiled.....	0 56 0 58
		IC Coke.....	2 50 2 85	<b>" pte. do.....</b>	0 85 0 90	Extra, qt., per case.....	3 00 3 70
		IC Charcoal.....	8 25 3 75	<b>" ½ pte. do.....</b>	2 70 3 60	Spirits Turpentine.....	6 00 4 47

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

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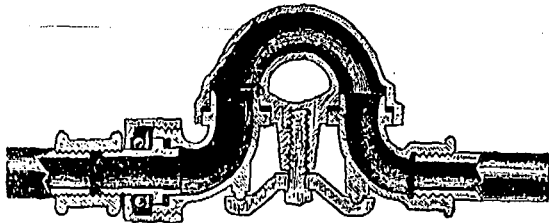
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<b>Coal Oil:</b>		<b>Salt.</b>		<b>Spirits Canadian—per gal.</b>		<b>Gin—</b>	
Car Lots Store, [2 p.c. off]	\$ 153 0 00	Liverpool per bag	\$ 0 41 0 45	Alcohol..... 65 O.P.	\$ 0 00 3 85	De Kuyper red cases.....	11 00 11 00
1 to 20 brls	0 17 0 00	Canadian, in small bags	2 25 2 00	Spirits..... 50 O.P.	1 02 1 06	do green do.....	5 75 0 00
Water white	C 203 0 21	do Quarters	0 25 0 30	do do..... 25 U.P.	0 00 0 00	do hds.....	2 50 0 00
Am. in car lots	0 19 0 00	Factory Filled per bag	0 82 1 00	Rye Whisky..... 25 U.P.	0 00 1 69	<b>Irish Whisky—</b>	
do less quantities	0 20 0 00	do Quarters	0 25 0 30	Corby's IXL Rye, qrts	7 50 8 00	Bushmilla..... ca	9 50 0 00
Benzine American	0 23 0 00	Rice's Pure Dairy, per bag	1 56 0 00	XTC " " " "	5 60 6 00	Jno. Jameson & Sons, 1 star	0 00 0 00
do Canadian	0 14 0 16	do quarters	0 45 0 50	<b>Ports—</b>		do do two stars	0 00 0 00
<b>Glass.</b>		Cheese Salt per bag 210 lb.	1 25 1 50	T. G. Sandeman & Sons...	0 00 0 00	do do three stars	0 00 0 00
United inches, (8) to 25	1 15 1 20	Turk's Island per bush	0 20 0 25	Clode & Baker.....	2 10 4 00	Geo Roe & Co. 1 star, qts	9 50 0 00
do 25 to 40	1 25 1 30	<b>Tobacco duty paid.</b>		Tarragona.....	1 10 1 50	do do 3 stars, qts	9 70 10 50
do 41 to 50	2 70 2 80	No. 1 Black Chewing, cnds	0 46 0 51	Sherries—Pedro Domecq...	0 00 0 00	Dunville & Co..... qts	7 50 7 75
do 51 to 60	3 00 3 25	No. 2 do	0 45 0 00	Misa.....	2 00 5 50	Wisdom & Warter's Sher-	
<b>Paints, &amp;c.</b>		Old Gum br't do sol. 8s.	0 58 0 00	<b>Claret—</b>		ries..... per gal	2 00 6 50
Lead pure, 50 to 100 lb. kgs.	4 50 4 75	Navy, Bright Smoking 8s.	0 56 0 57	Barton & Guestier.....	7 00 8 00	Warter & May's Ports do	2 10 6 50
do No. 1	4 25 4 50	do do 5s.	0 55 0 00	Clavet & Co. vintage wines	0 00 0 00	Geo. Sayer & Co's	
do No. 2	4 00 4 25	Derby Plug Smk'g sol. 12s.	0 50 0 00	Nat. Johnson & Sons.....	4 50 28 00	do do Brandy, do	4 50 8 50
do No. 3	3 75 4 00	do do do 7s.	0 50 0 00	<b>Champagnes—</b>		do do cases 1 star do	11 50 12 00
White Lead, dry	5 00 5 25	do do do 3s.	0 50 0 00	Pommery, Fils & Co.....	31 00 36 00	do do do V.S.O.P. do	15 50 17 00
Red Lead	3 75 4 25	Myrtle Navy Plug Smk'g sol	0 60 0 00	Piper Heidsieck.....	31 00 35 00	Ind Coops & Co. Rom-1 qts	2 10 0 00
Venetian Red Eng'.	1 50 1 75	Old Chum Plug Smk'g sol 4s	0 67 0 00	Perrier, Jouet & Co.....	30 00 32 00	ford Alex..... pts	1 45 0 00
Yel. Ochre, French	1 25 3 00	do Smoking sol.		Gold Lark.....	80 00 82 00	Angostura Bitters, per	
Whiting, ordinary	0 45 0 50	do and R. & K.. 8s.	0 67 0 00	<b>Brandies—Hennessy</b>		case of 2 doz.....	14 50 15 00
do London, washed	0 60 0 70	do Cut Smoking, 9s.	0 70 0 00	1 Star..... cases	6 50 8 00	Banagher Irish Whisky, qts	9 50 10 00
do Paris, do	1 00 1 10	Myrtle do do 9s.	0 70 0 00	1 do..... cases	12 00 0 00	do do do per gal	3 75 4 00
English Cement, cask	2 10 2 25	Can. Chewing.....	0 32 0 33	Martell.....	0 00 0 00	Jas Watson & Co. Dundee	
Belgian Cement.....	1 95 2 05	do Smoking, Plug..	0 35 0 45	Cases (one star)	12 25 0 00	3 star Glenlivet, per case.	9 50 10 00
Fire Bricks per 1000.	17 50 22 50	<b>Wool.</b>		Barnett & Fils one star	0 00 0 00	1 do do	8 50 9 00
Fire Clay.....	1 50 1 75	Fleece comb, ord.....	0 00 0 00	do V.S.O.P.	14 75 15 00	Old Glenlivet..... per gal	4 00 6 00
Rosin.....	2 40 4 60	do clothing.....	0 00 0 00	Bisquit Dubonche.....	9 50 10 50	Watson's Old Scotch qt. ca	6 50 7 00
<b>Glue—</b>		Pulled unassorted Short.	0 19 0 21	Renault & Co.....	10 00 30 00	do do pts, per cs	7 50 8 50
Domestic Broken Sheet.	0 10 0 13	do Super.....	0 18 0 20	E. Puet, V.V.O.P.....	0 00 23 00	Watson's Old Irish, qts, pr cs	6 50 7 50
French Casks.....	0 10 0 12	do Extra.....	0 20 0 22	do 1840.....	0 00 29 00	do do pts per cs.	7 50 8 50
do brls.....	0 00 0 13	North West.....	0 00 0 00	Joc'y Cl' blue lab.***case	0 00 7 50	Marie Brizard & Roger Lig	
American White, brls.	0 17 0 20	B. A. Scoured.....	0 25 0 31	do white do V.O. do	0 00 8 75	Crema de Menthe glaciale	
Coopers' Glue.....	0 18 0 24	Natal.....	0 15 0 16	do silver lab V.S.O. do	0 00 10 00	Curacao.....	00 00 11 75
Golden Ochre.....	0 04 0 04	Cape.....	0 13 0 15	do gold lab. VSOP do	0 00 12 00	Prunelle.....	00 00 13 00
Brunswick Green.....	0 04 0 10	Australian.....	0 14 0 15	do do. WVSOP. do	0 00 17 00	Kummel.....	00 00 12 25
French Imperial Green.....	0 11 0 15	Assyrian, greasy.....	0 00 0 00	do blue lab. *** gal.	0 00 3 50	Crema de Cacao.....	00 00 15 35
Vermillion.....	0 12 0 40	<b>Wines, Liquors, &amp;c.</b>		<b>Scotch Whiskies—</b>		Anisette, case.....	00 00 13 25
Genuine Quicksilver.....	0 75 0 90	Alc-Bass's..... qts	2 50 2 55	Mackie's R.O. Special.....	10 00 10 50	Cherry Brandy caae.....	00 00 11 75
No. 1 Furnit'g Varn'h, pr. gal	0 60 0 65	do..... pts	1 62 1 67	do Islay Blend.....	8 00 8 25	Crema de Noyau, Moka, Ge-	
Extra do do	0 75 1 00	Porter—Guinness & Sons...	2 40 2 45	Sheriffs..... per gal	3 00 4 00	neville etc. case.....	9 25 12 75
Brown Japan.....	0 55 1 20	Dublin Stout..... qts	2 40 2 45	do..... cases	9 75 0 00	Absinth super, case.....	00 00 13 75
Black Japan.....	0 50 1 00	do do..... pts	1 57 1 62	Claymore..... cases	8 75 9 25	Vermouth, case.....	6 20 6 50
Orange Shellac, No. 1	1 80 2 00	<b>Spirits Canadian—per gal.</b>		Glenfalloch, High'd..... gal	3 40 3 50	Kirsch de com., case.....	9 75 10 25
do do Pure	2 00 2 25	do do do.....		Walkers Kilmarnock.....	10 00 15 25	Kirsch, fine.....	10 75 11 35
						White Ball old Jamaica	
						Rum, cases.....	15 00 17 00

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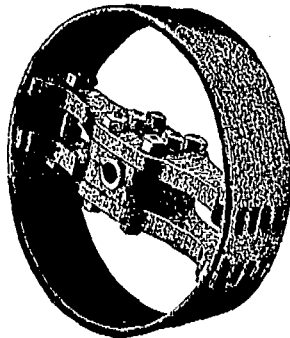
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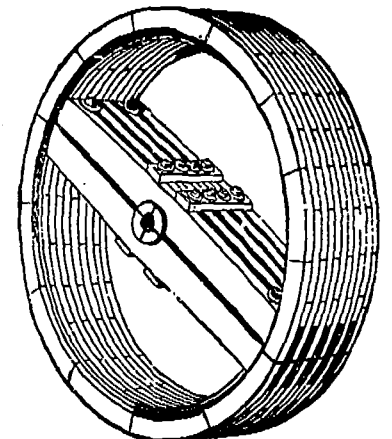
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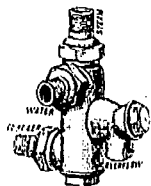
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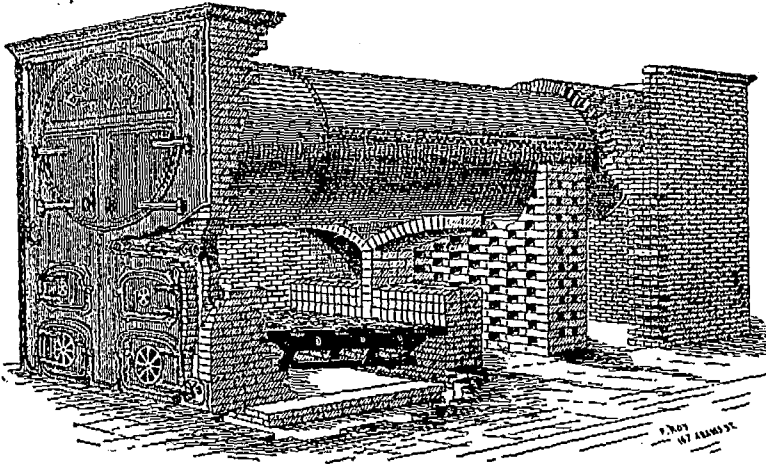
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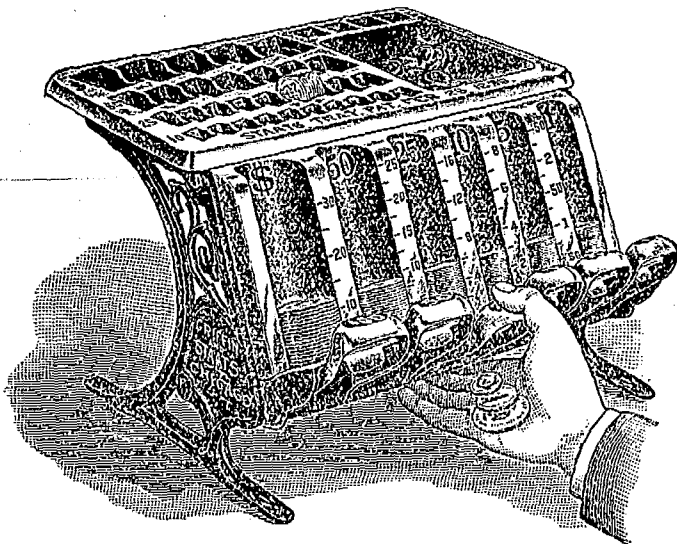
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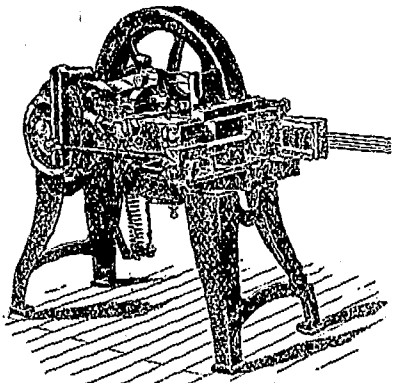
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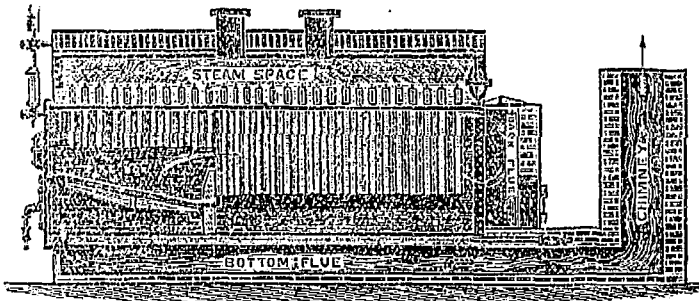
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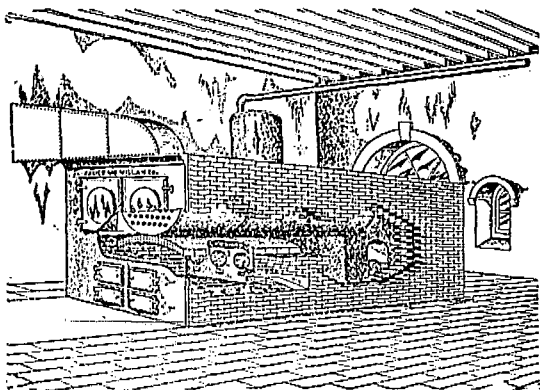
Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc., . . . furnished on application to . . .

GEO. KINGSLEY, Patentee & Manufacturer,  
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Established 1855.



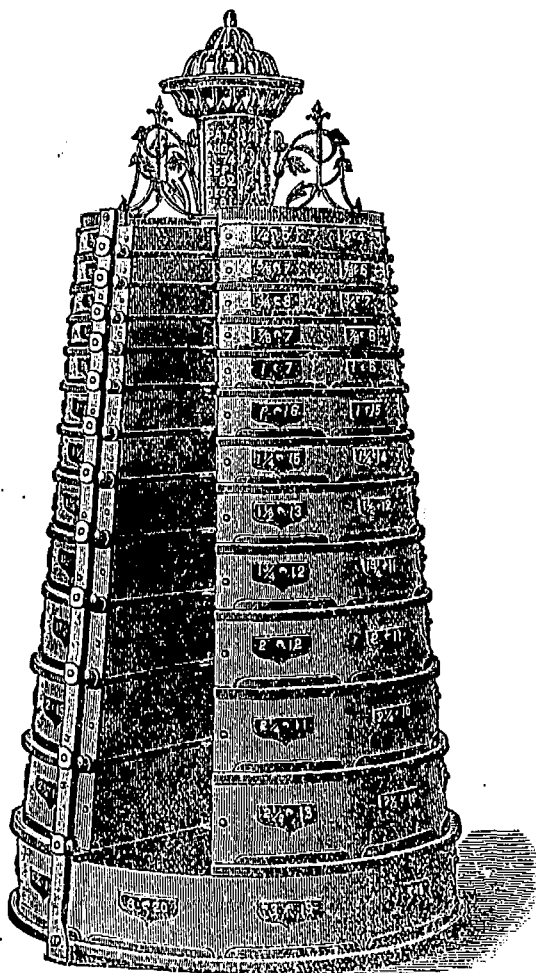
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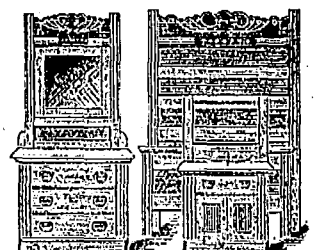
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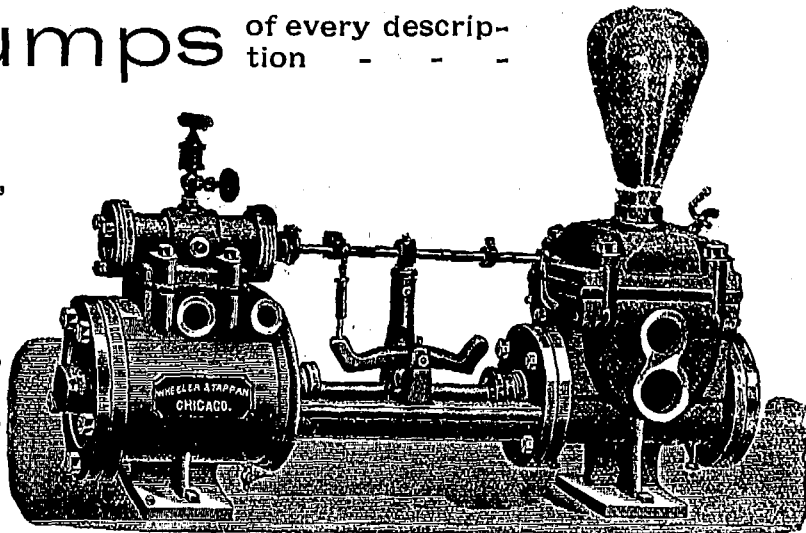
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No other Storage Battery Made in this Country Received any Mention whatsoever.

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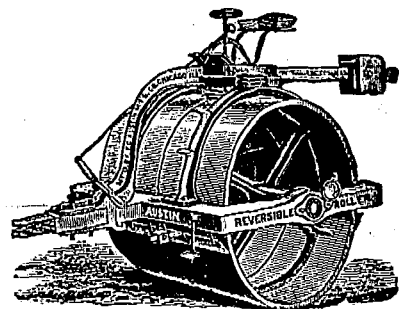
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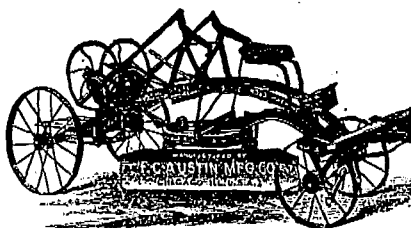
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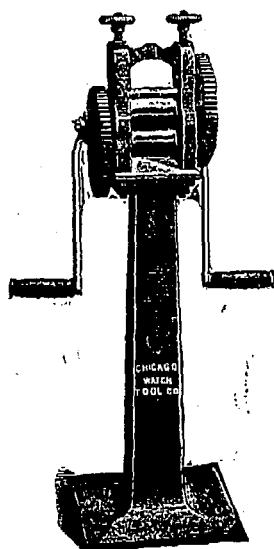
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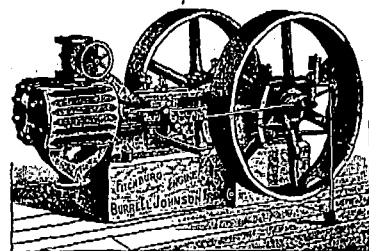
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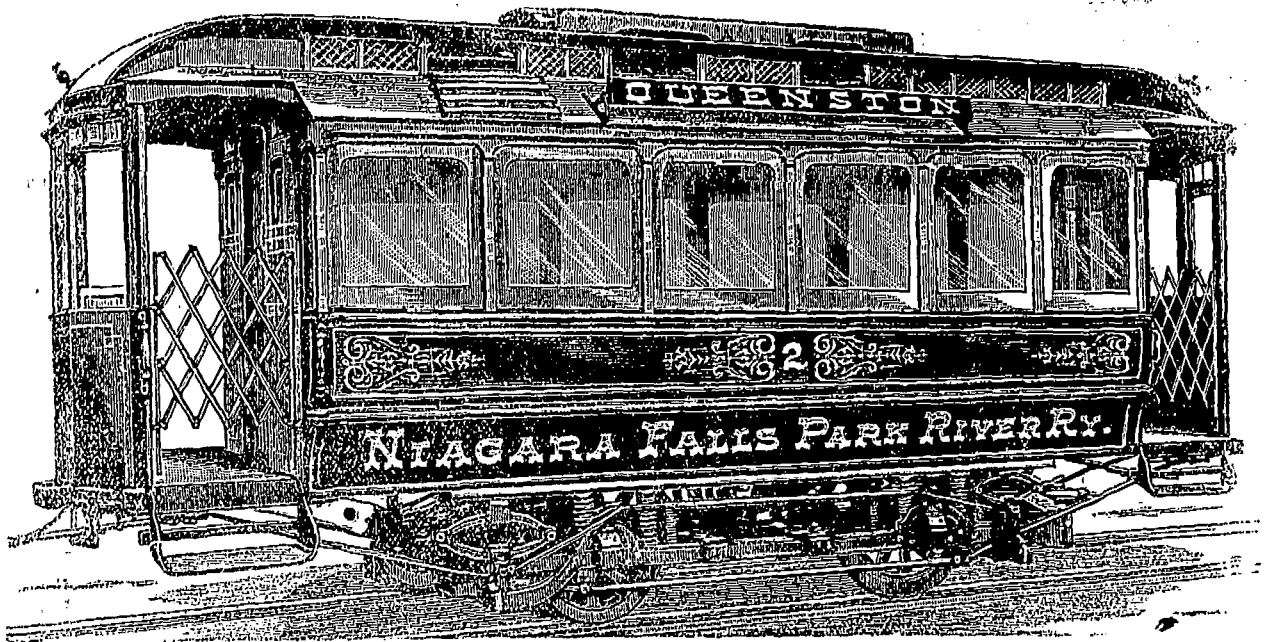
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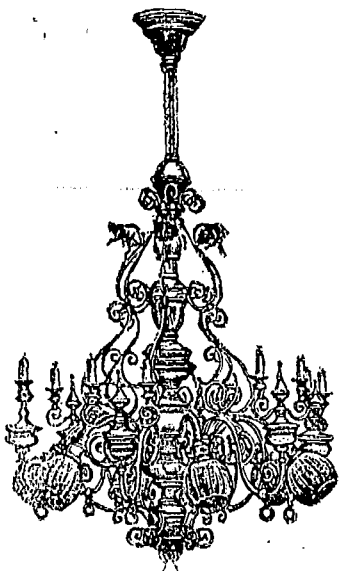
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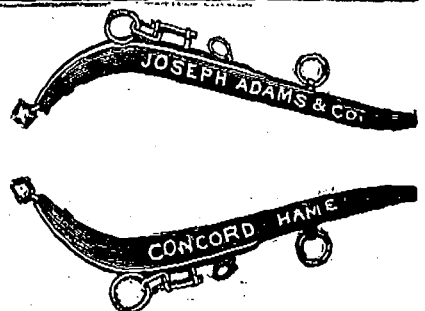
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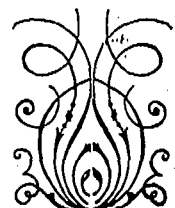
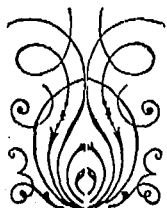
28 Washington Street, CHICAGO, ILL.

THE

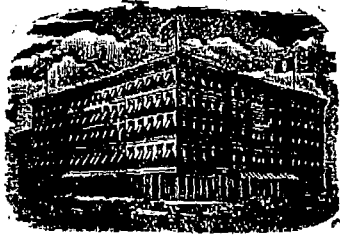
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Has the following points of Excellence:

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4. Has a fixed Pump.
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This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "buildings" may be constructed to any point on it. EASY OF ACCESS BY ELECTRIC CAR.

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

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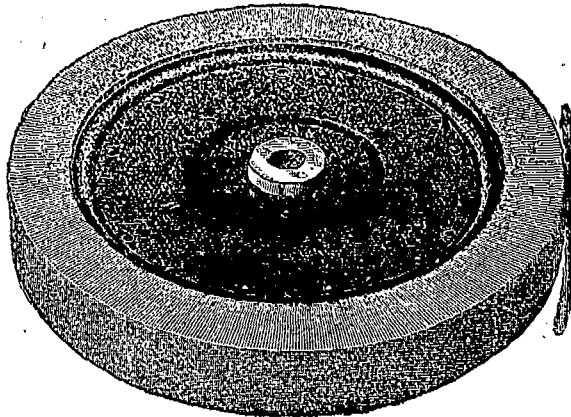
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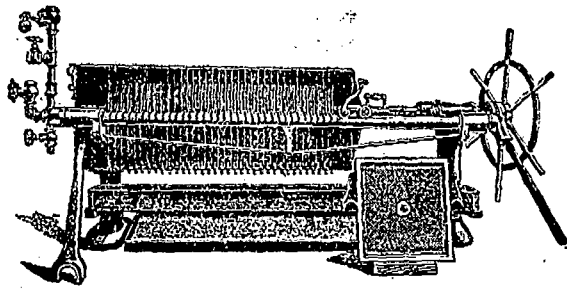
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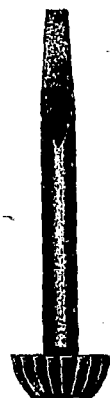
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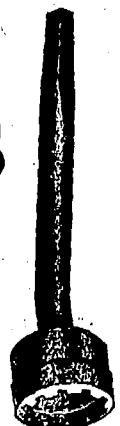
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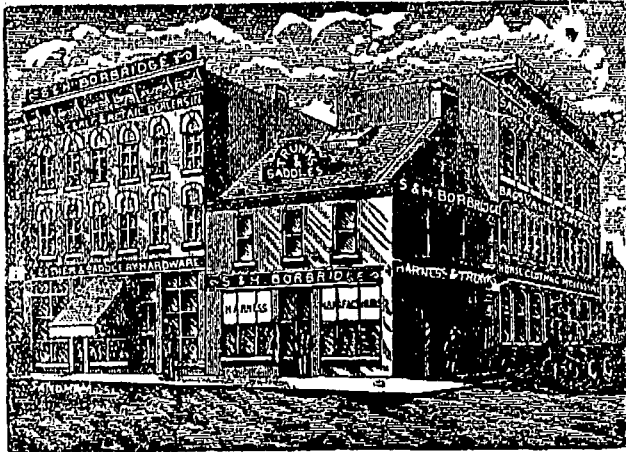
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Beef and Oil Tanned Moccasins. OTTAWA, Ont.

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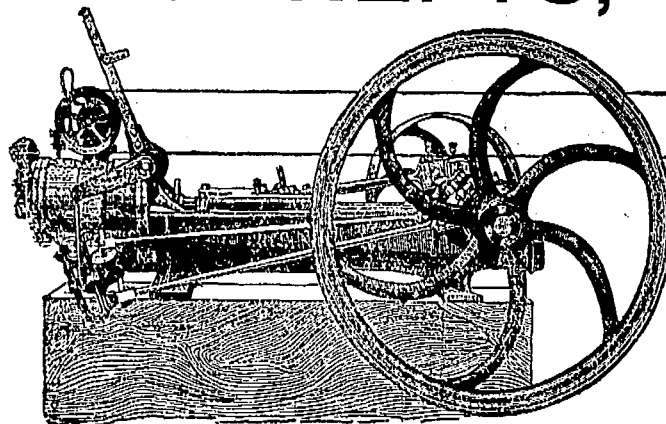
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25,000 IN USE.  
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1887, 4 1/2 per cent		118	123
Canada, 4 per cent. loan, 1860		110	112
3 per cent. loan, 1888		99 1/2	102 1/2
Debs. 1884, 3 1/2 per cent		108	110
Railway and other Stocks.		May 2.	
Shs			
	Quebec Province, 5 p. c., 1874	108	110
	1876, 5 p. c.	108	110
	1880, 4 1/2 p. c.	103	105
	1883, 5 p. c.	111	113
	Atlantic & Nth. Western 5 p.c. Gua		
100	1st M. Bds	112	115
10	Buffalo & Lake Huron £10 shr	10	11
100	do 5 1/2 p.c. 1st mort.	127	129
300	do 2nd mort	127	129
	Can. Central 5 p.c. 1st M Bds. Int.		
	guar. by Gov.	104	106
	Canadian Pacific \$100	47 1/2	47 1/2
100	Grand Trunk, Georgian Bay, &c.		
	1st M.	96	99
100	Grand Trunk C. Canada Ord. stock.	6	6 1/2
100	2nd equip. mtg. bds. 6 p.c.	120	122
100	1st pref. stock	30 1/2	36 1/2
100	2nd pref. stock	24	24 1/2
100	3rd pref. stock	18 1/2	18 3/4
100	5 p.c. perp. deb. stock	115	118
100	4 p.c. perp. deb. stock	75	77
100	Great Western shares, 5 p.c.	105	108
100	Hamilton & N.W., 6 p.c.	91	95
100	M. of Canada Stg. 1st Mort. 5 p.c.	86	90
100	Montreal & Champlain 5 p.c. 1st		
	mtg. bds	85	90
	*Montreal & Sorel, 1st mtg., 6 p.c.		
	N. of Canada, 1st mtg., 5 p.c.	90	95
	Northern Extension, 6 p.c. pref.	90	100
100	Quebec Central, 5 p.c. 1st Inc. Bds.	25	27
	T. G. & B. 4 p.c. bonds, 1st mort.	98	100
100	Well., Gray & Bruce, 7 p.c. bds		
	1st Mort	96	98
100	St. Law. & Ott. 6 p.c. Bds., 4 p.c.	95	100
MUNICIPAL LOANS.			
100	City of London (Ont) 1st prof 5 p.c.	98	100
100	City of Montreal stg. 5 p.c.	106	108
	1874	106	108
100	City of Ottawa, 6 p.c. stg.	105	109
	redeem 1873	105	109
	redeem 1875	110	112
	redeem 1875	100	102
100	City of Quebec, 6 p.c. con. 1873	101	103
	6 p.c. redeem 1875	114	116
	redeem 1878	116	118
100	City of Toronto, 6 p.c.	100	108
	6 p.c. stg. con. deb. 1874	100	115
	5 p.c. gen. con. deb. 1890	113	115
	4 p.c. stg. bonds, 1931-23	104	108
100	City of Winnipeg deb., 1884, 5 p.c.	110	112
	Deb. scrip. 1883, 6 p.c.	116	119
MISCELLANEOUS COMPANIES.			
100	Canada Company	26	29
100	Canada North-West Land Co.	35	45
100	Hudson Bay	132 1/2	14 1/2
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do	Hotel Davies, J. J. Davies
BERMUDA.	
Hamilton,	Windsor Hotel, - W. Bradley

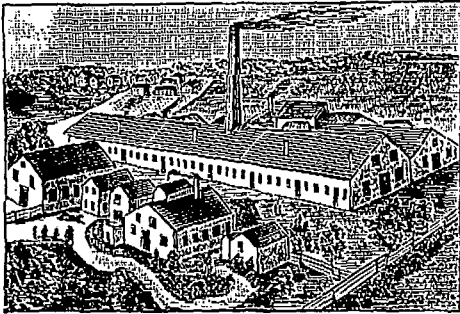
**FARRAR & TREFTS,** 54-66 PERRY ST., BUFFALO, N.Y.

Manufacturers of  
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Marine and  
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The A. C. Miller & Co s : : : : :

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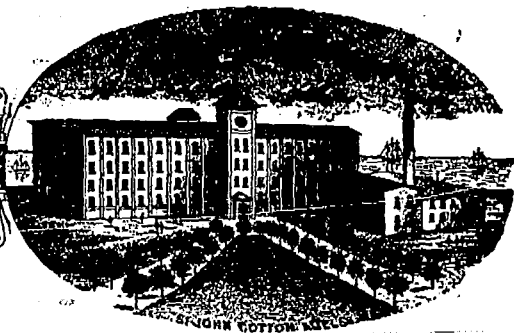
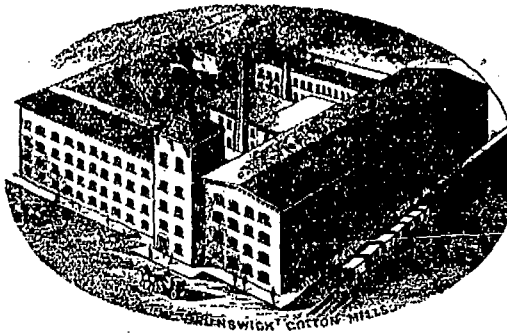
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- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

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Billiard Table  
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Do all kinds of work in  
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CORNER OF VICTORIA SQ. & CRAIG STREET  
 is one of the largest and best equipped commercial educational institutions in America. The building it occupies was purchased during the past year for the College at a cost of \$53,000. The permanent teaching staff consists of six gentlemen and two ladies, specially selected for their proficiency. The studies will be conducted under the personal superintendence of Mr. Davis, the principal. The College teaches a thorough commercial course. The type-writing and short-hand course is taught in both languages, by the same system, and includes grammar, letter writing, business forms, etc. The Practical Department for teaching details of office work, is unequalled in the Dominion.

Studies will be resumed on September 3rd. Inspection and correspondence solicited. Write, call, or telephone [No. 2890] for prospectus containing a description of the course of study, fees, terms, etc.

Address **MONTREAL BUSINESS COLLEGE,**  
 42 Victoria Square, - MONTREAL.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations May 14, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3 1/2—6mos.	850	\$50	117 1/2
Canada Life.....	2,500	5—6mos.	400	50	117 1/2
Confederation Life.....	25,000	7 1/2—6mos.	100	10	270
Western Assurance.....	25,000	5—6mos.	40	20	160 1/2
Guaranty Co. of North America.....	13,372	6	30	10 50	106

BRITISH AND FOREIGN.—(Quotations on the London Market.) May 4, 1895 Market value p. p'd up sh.

NAME OF COMPANY.	24,000	20s. p.	50	6	£25	£25
Atlas.....	24,000	25	20	4	£24 1/2	£23 1/2
British and Foreign Marine.....	67,000	12s.	25	5	£28-13-0	£30
Caledonian.....	21,500	25	50	5	£35	£30
Commercial U. Fire, Life and Marine.....	50,000	10	100	20	51-10-0	00
Edinburgh Life.....	5,000	5	10	2	34	34
Fire Insurance Association.....	100,000	7 1/2	20	5	29	30
Guardian Fire and Life.....	200,000	20 p. s.	20	5	29	30
Imperial Fire.....	60,000	15	40	8 1/2	41-12-6	00
Lancashire Fire.....	136,483	20	25	13 1/2	25 1/2	56
Life Association of Scotland.....	10,000	10	10	2	4	4 1/2
London Assurance Corporation.....	25,862	7 1/2	25	13 1/2	48 1/2	49 1/2
London & Lancashire Life.....	10,000	10	10	2	2-3	00
Liv. & Lon. & Globe Fire and Life.....	351,752	7 1/2	25	50	52 1/2	52 1/2
National of Ireland.....	40,000	20 p. s.	25	5 1/2	30	41
Northern Fire and Life.....	30,000	2 1/2	100	10	23	70
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	5 1/2	30	41
Phoenix Fire.....	6,722	2 1/2	50	50	7-1-16	6 13-16
Queen Fire and Life.....	200,000	30	10	1	1-10-0	.....
Royal Insurance Fire and Life.....	125,234	58 1/2	20	3	.....	.....
Scottish Imperial Life.....	50,000	10 1/2	10	1	.....	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

THE —  
 "I. X. L."

**TEMPERED COPPER CO.**

Manufacturers of

Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.

All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

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ESTABLISHED 1824

ASSURANCE COMPANY  
 of London, England.  
 CAPITAL \$25,000,000.  
 GEORGE HENRY MANAGER FOR CANADA.  
 MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1893

Assets,	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.)	\$168,221,016 00
Liabilities other than Reserve	1,623,951 00
Surplus	15,091,723 80
Receipts from all sources	41,993,145 68
Payments to Policy-holders	20,885,472 40
Whole Life Risks assumed and renewed, 219,308 policies	637,726,276 00
Risks in force, 273,213 policies, amounting to	202,507,475 00

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Consumers**  
**Cordage Co.**

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
 and Russian Cordage.

**BINDER TWINE.**

Jute and Cotton Bags

HEAD OFFICE

St. Patrick Street, - MONTREAL.

**Manufacturers Life.**  
 Comparative Statement, Five Years Record.

ASSETS.	1889.	1894.
Cash	\$ 8,179 44	\$ 39,210 09
Bonds and Mortgages	228,473 21	1,092,751 45
Other Assets	58,939 68	89,389 40
Total	\$295,592 33	\$1,521,350 94
LIABILITIES.		
Reserve, and on acct. of Policyholders	\$160,401 00	\$642,248 68
Other Liabilities	5,884 76	1,282 48
Net Surplus	291.	50,469 78
Income	157,354 97	306,715 63
Expenditure, Total	147,158 37	183,493 37
Insurance in Force	6,110,100 00	9,565,300 00

Head Office: TORONTO.

GEO. GOODERHAM, President.

J. F. JUNKIN, Manager for Quebec,

162 St. James St., Montreal.

Agents wanted in unrepresented districts.

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

... AFTER ONE YEAR FROM ISSUE ...

Capital and Assets - - - - \$1,000,000.00  
Surplus to Policyholders, - - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,  
President, Managing Director.

**WORTH KNOWING**

"It is the safest and fairest policy I have ever seen,"

was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the Ordinary Life Policy of the Temperance and General Life Assurance Co.

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

HEAD OFFICE, 22 to 28 King St. W., TORONTO

HON. G. W. ROSS, LL.D., President.  
HON. S. H. BLAKE, Q.C., ROBT. McLEAN, Esq., } Vice-Presidents.

H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

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

ESTABLISHED 1824.

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

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. " " " " " " \$750,000.00  
Total Assets, over " " " " " " \$1,464,654.84  
Losses Paid since organization, " " " " " " \$14,094,183.94

GEO. A. COX, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

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

**York County Loan & Savings COMPANY.**

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSOSA BANK

**Quebec Fire Assurance Co'y.**

Established 1818.

Directors—Edwin Jones, President; George R. Renfrow, Vice-President;  
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. G. A. P. Pelletier, A. F. Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

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

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office, - TORONTO, Ont.

President, John L. Blakie, Esq.,

Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, } Vice-Presidents.  
J. K. KERR, Esq., Q. C., }  
WILLIAM McCABE, F. I. A., Managing Director.

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income..... \$ 553,394.03  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,987,446.30  
Reserve Fund ..... 1,564,020.00  
Net Surplus ..... 393,216.75

Dr. CHAS. AULT, Man. for Prov. Quebec.  
62 St. James St., Montreal, Que.

**PROVIDENT SAVINGS Life Assurance Society OF NEW YORK.**

CHAS. E. WILLARD, President.

ESTABLISHED 1875.

Income in 1894.....\$ 2,249,398.12  
Assets, Dec. 31st, 1894..... 1,787,181.85  
Liabilities, Actuaries' 4 p.c. Valuation ..... 900,930.53  
Surplus, Actuaries' 4 p.c. .... 826,251.32  
Policies issued in 1894..... 22,114,526.00

Agents wanted in every County in the Dominion of Canada. Apply to

R. H. MATSON, Gen'l Man. for Canada,  
27 Yonge St., Toronto, Ont

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

FIRE and LIFE.

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

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

Canada Board of Directors:

HON. HENRY STANNES, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

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

Head Office, Canada Branch:  
MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

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

**MERCANTILE**

FIRE INSURANCE COMPANY

WATERLOO, ONT.

Subscribed Capital.....\$200,000 00  
Dom. Govt. Deposit..... 50,079 76

Losses promptly adjusted and paid.

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

**SUN** .FOUNDED A. D. 1710.

**INSURANCE OFFICE FIRE**

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.  
W. Rowland, Inspector.

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

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

**Saskatchewan Buffalo Robes**

Manufactured by

**NEWLANDS & CO.,** Galt, Ont.



**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

Statement of Business,  
December 31st, 1894.  
ASSETS INVESTED . . . . . \$102,011,770  
SURPLUS . . . . . 20,249,307  
INCOME IN 1894. . . . . 36,483,313  
INSURANCE IN FORCE . . . . . 813,294,160

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.  
Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

THE  
**BRITISH EMPIRE**  
MUTUAL  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.

ESTABLISHED 1847.  
Head Office, CANADA.  
British Empire Building,  
MONTREAL.

Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.

Larger Cash Surplus,  
**INCREASED BONUS.**

Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

Conditionless,  
Offering six modes of settlement.  
Non-  
Forfeitable;  
Extended insurance,  
Devoid of ambiguous phrases.  
Economical.  
Rates average, lowest in the market  
Automatically, non-forfeitable after  
Two years from date of issue.  
Immediate payment of claims,  
Outvying all others.  
Notification not required for ex-  
tended insurance.

**Life Association's New Policy.**  
Enquire for particulars from any of the  
agents, or from  
H. J. JOHNSTON, Manager, P.Q.,  
207 St. James St., MONTREAL.

GET AN ESTIMATE FOR YOUR

**Fence Posters, \* Placards  
and Hand-Bills**

AT THE OFFICE OF THE

Journal of Commerce, 171 St. James Street.

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over . . . . . \$2,850,000.00  
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office. - Toronto. Ont.

J. J. KENNY, Vice-President & Man.-Director.

GEO. COX, President. C. C. FOSTER, Secretary  
J. H. ROYER & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**

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

HEAD OFFICE, Canadian Branch, - MONTREAL  
EVANS & McCRECOR, Managers.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:  
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.  
E. D. LACY, RESIDENT MANAGER

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where  
security is required. General Accident and Employers' Liability  
Insurance on the most approved plans.

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pany is not already efficiently represented.