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

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

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

Finance Dept 22dec 60

Vol. 48. No. 18.  
New Series.

MONTREAL, FRIDAY, MAY 5, 1899.

M. S. FOLEY  
EDITOR AND PROPRIETOR

Leading Wholesale Houses.

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

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

**8 BEAVER HALL,**

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

**The Boas Manufacturing Co.**

ST. HYACINTHE, P.Q.

MANUFACTURERS  
OF . . . .

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

**BUILDERS OF  
MACHINERY.**

**MONTREAL FELT HAT WORKS**

1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manufacture of Felt Hats.

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

**FUR GOODS** Of Our Own Manufacture

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

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

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

**JAMES CORISTINE & CO,**  
Warehouse: 471 to 477 St. Paul St.,  
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Leading Wholesale Houses.

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

SPRING BEDS,  
FEATHER PILLOWS,  
MATTRESSES,  
COMFORTABLES.

ALSO  
The Patent Elastic Felt Mattress.

Write for Illustrated Catalogue and Discount—

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

298 Guy St., MONTREAL.

X The following Brands Manufactured by . . . X

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

Are sold by all the Leading Wholesale Houses . . .

CUT TOBACCOS.

Old Chum,  
Seal of North Carolina,  
Old Gold.

CIGARETTES  
Richmond Straight Cut,  
Sweet Caporal,  
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**MARK FISHER SONS  
AND COMPANY,**

Merchant Tailors and  
Woollen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.

We have never shown a more extensive line of . . .

**STAPLE WOOLLENS**

than we are doing at present,

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

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

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**Ames, Holden Co.**  
Of Montreal [Limited.]

Manufacturers of . . . .

**Fine BOOTS  
AND SHOES,**

AND SOLE AGENTS FOR THE CELEBRATED  
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THE  
**H. A. Nelson  
& Sons Co.,**

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Headquarters  
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WINTER AND SUMMER

**Sporting Goods.**

Our stock of . . .

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

**JOHN FISHER, SON & CO.**

5 Victoria Square.

MONTREAL.

Quebec Office, 101 and 102 St. Peter St.

The Chartered Banks.

BANK OF MONTREAL.

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

THURSDAY THE FIRST DAY OF JUNE NEXT.

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

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on Monday, the 15th Day of June next. The chair to be taken at One o'clock.

By order of the Board,

E. S. CLOUSTON, General Manager.

Montreal, 18th April, 1899.

The Bank of Toronto.

DIVIDEND No. 86.

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

THURSDAY, THE FIRST DAY OF JUNE NEXT.

The transfer books will be closed from the 17th to the 31st day of May, both days included.

The annual general meeting of the shareholders will be held at the banking house of the Institution, on Wednesday, the 21st day of June next. The chair to be taken at noon.

By order of the Board,

D. COULSON, General Manager.

The Bank of Toronto, Toronto, 28th April, 1899.

THE DOMINION BANK.

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

MONDAY, the 1st of MAY next.

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

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

By order of the Board,

R. D. GAMBLE, General Manager, Toronto, March, 1899.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1858. Incorporated by Royal Charter in 1840. Paid-up Capital, \$1,000,000 Stg. Reserve Fund, 300,000 " London Office, 5 Clement's Lane, Lombard St., E.O.

COURT OF DIRECTORS:

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

Head Office in Canada. St. James St. Montreal

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

Branches in Canada:

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

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

Agents in the United States:

NEW YORK, (52 Wall St.) W. Lawson and J. C. Welsh, Agents. SAN FRANCISCO, (120 Sansome Street) H. M. J. McMichael and J. R. Ambrose, Agents.

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

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia, New Zealand and 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. Marcuse, Krause & Co. Lyons—Credit Lyonnais.

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

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

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

BOARD OF DIRECTORS:

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President. W. M. Ramsay, Samuel Finley. Henry Archibald, J. P. Cleghorn. H. Markland Molson

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

BRANCHES:

Alvinston, Ont. Montreal, P.Q. Smiths Falls Ont. Aymer, " Morrisburg, Ont. St. Thomas, " Brockville, " Norwich, " St. John, P.Q. " " Ottawa, " Toronto, Ont. Clinton, " Owen Sound " Toronto, J.C. " Exeter, " Port Arthur, " Trenton " Hamilton, " Quebec P.Q. Vancouver, B.C. Hensell " Revelstoke " Victoria, B.C. Knowlton, Que. Station, B.C. Waterloo, Ont. London, Ont. Ridgeway, Ont. Winnipeg, Man. Meaford, " Simcoe " Woodstock, Ont. Montreal St. Catherine St. Branch

AGENTS IN CANADA:

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

IN EUROPE

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

IN UNITED STATES:

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

The Chartered Banks.

The Merchants Bank of Canada

Notice is hereby given that a dividend of Three and One-half per cent. for the current half-year, being at the rate of Seven 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

THURSDAY, 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 banking-house, in the City of Montreal, on WEDNESDAY, the 21st day of JUNE next. The chair will be taken at 12 o'clock noon.

By order of the Board,

THOS. FYSHE, Joint General Manager.

Montreal, 25th April, 1899.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000. Reserve, 45,000.

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

AGENTS.

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000. Capital Subscribed 500,000. Capital Paid-Up 385,000. Reserve 118,000.

BOARD OF DIRECTORS:

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

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

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondence at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

The Ontario Bank.

Notice is hereby given that a dividend of Two and One-Half per cent. for the current half-year has been declared upon the Capital Stock of this Institution, and the same will be paid at the Bank and its Branches on and after

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general meeting of the shareholders will be held at the banking-house in this City, on Tuesday, the 20th day of June next. The chair will be taken at 12 o'clock, noon.

By order of the Board,

C. MCGILL, General Manager, Toronto, 20th April, 1899.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 64.

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

THURSDAY, THE FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 17th 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 20th day of JUNE next.

The chair will be taken at 12 o'clock.  
By order of the Board.

B. E. WALKER,  
General Manager.

Toronto, April 25th, 1899.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of four per cent. for the current half-year has this day been declared, and that the same will be payable at the Bank and its agencies

ON AND AFTER FIRST JUNE NEXT.

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

The annual general meeting of the shareholders will be held at the head office of the Bank, on Monday, 19th of June, at 12 o'clock.

By order of the Board,

J. TURNBULL,  
Hamilton, April 26, 1899. Cashier.

MERCHANTS' BANK OF HALIFAX.

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

BOARD OF DIRECTORS:

THOS. E. KENNY, President.  
THOMAS RICHIE, Vice-President.  
M. Dwyer, Willey Smith, Henry G. Baird,  
Hon. H. H. Fuller, M.L.C. Hon. David Mackeen,

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

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

In Maritime Provinces:

Antigonish, N. S. Moncton, N. B.  
Bathurst, N. B. Newcastle, N. B.  
Bridgewater, N. S. Pictou, N. S.  
Charlottetown, P.E.I. Port Hawkesbury, N. S.  
Dorchester, N. B. Sackville, N. B.  
Fredericton, N. B. Shubenacadie, N.S.  
Guysboro, N. S. St. John's N.Pd.  
Kingston, N.B. Summerside, P.E.I.  
Londonderry, N. S. Sydney, N. S.  
Lunenburg, N. S. Truro, N. S.  
Mattland, N. S. Weymouth, N. S.  
Woodstock, N. B.

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

Correspondents:

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

The Standard Bank of Canada.

DIVIDEND No. 47.

Notice is hereby given that a Dividend of Four per cent. for the current half-year, upon the paid-up capital stock of this Bank, has been declared, and that the same will be payable at its Banking-house in this city, and at its agencies, on and after

THURSDAY, FIRST DAY OF JUNE NEXT.

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

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, the 21st of June next, the chair to be taken at twelve o'clock noon.

By order of the Board.

GEORGE P. REID,  
Toronto, 25th April, 1899. General Manager.

The Bank of Ottawa.

DIVIDEND No. 46.

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

THURSDAY, THE FIRST DAY OF JUNE, 1899.

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

By order of the Board,

GEO. BURN,  
Ottawa, 22nd April, 1899. General Manager.

The Chartered Banks.

Union Bank of Canada

DIVIDEND No. 65.

Notice is hereby given that a Dividend at the rate of Six per cent. per annum, on the paid-up capital stock of this Institution, has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general meeting of the shareholders will be held on Thursday, the 15th of June next, at the banking house in this city. The chair will be taken at 12 o'clock.

By order of the Board.

E. E. WEBB,  
General Manager.

Quebec, April 25th, 1899.

QUEBEC BANK.

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 the city of Quebec, and at its branches, on and after

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general meeting of the shareholders will be held at the Bank on Monday, the 6th day of June next. The chair will be taken at 3 o'clock.

By order of the Board of Directors,

THOMAS McDUGALL,  
General Manager.

Quebec, 25th April, 1899.

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, HALIFAX, N.S.

DIRECTORS:

ROBIE UNIAKKE, President.  
C. W. ANDERSON, Vice-President.  
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE  
H. N. WALLACE, Cashier.  
A. ALLAN, Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canine, Lockport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches. New York—Fourth National Bank. Boston—Saffolk National Bank London. England—Parr's Bank, Limited.

Banque Ville Marie.

Notice is hereby given that a dividend of Three Per Cent. (3 per cent.) for the current half-year, equal to SEVEN PER CENT. per annum on the paid-up capital stock of this institution has been declared, and that the same will be payable at the head office, and at its branches, on or after

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general meeting of the shareholders will take place at the head office on Tuesday, 20th day of June next, at noon.

By order of the Board,

W. WEIR,  
Montreal, 25th April, 1899. President.

The Traders Bank of Canada.

Dividend No. 27.

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

THURSDAY, THE FIRST DAY OF JUNE, 1899.

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

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

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

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

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and one-half per cent. (3 1/2 p. c.) for the current half-year, equal to SEVEN PER CENT. per annum on the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at the Head Office or at its branches, on and after

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general of the Shareholders will take place at the Head Office, on Thursday, the 15th day of June next, at Noon.

By order of the Board.

M. J. A. PRENDERGAST,  
Montreal, 18th April, 1899. General Manager.

The Chartered Banks.

**Eastern Townships Bank.**

Authorized Capital.....\$1,500,000  
 Capital Paid-Up.....1,500,000  
 Reserve Fund.....835,000

BOARD OF DIRECTORS:

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

HEAD OFFICE, **SHERBROOKE, Que.**  
 Wm. FARWELL, General Manager.

Branches—Waterloo, Richmond, Coaticook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon, Magog.

Correspondents:

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

**La Banque Jacques Cartier.**

DIVIDEND No. 67.

Notice is hereby given that a Dividend of Three per cent. (3 per cent.) for the current half-year, equal to six per cent. per annum, upon the paid-up capital stock of this institution, has been declared, and that the same will be paid at its Banking House, in this city, on and after

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general meeting of the shareholders, will be held at the Banking House of this institution, in Montreal, on Thursday, the 15th day of June next. The chair will be taken at noon.

By order of the Board,

TANCREDE BIENVENU,

General Manager.

Montreal, 25th April, 1899.

**La Banque Nationale.**

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

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

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

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

By order of the Board of Directors.

P. LAFRANCE,

Manager.

Quebec, 21st March, 1899.

**Union Bank of Halifax.**

INCORPORATED 1856.

HEAD OFFICE: HALIFAX, N.S.

Capital, \$500,000  
 Reserve Fund, 225,000

DIRECTORS.

WM. ROBERTSON, Esq., President.  
 WM. ROCHIE, Esq., Vice-President.  
 Hon. ROBERT BOAK, WILLIAM TWining, Esq.  
 J. H. SYMONS, Esq., GEORGE MITCHELL, Esq.  
 O. C. BLACKADAR, Esq.

E. L. THOZNE, Cashier.

BANKERS AND CORRESPONDENTS:

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

AGENTS:

Annapolis, N.S., E. D. Arnaud, Agent.  
 New Glasgow, N.S., R. C. Wright, "  
 North Sydney, C.B., C. W. Frazee, "  
 Dartmouth, N.S., F. O. Robertson, "  
 Barrington Passage, N.S., C. Robertson, "  
 Glace Bay, C.B., J. D. Leavitt, "  
 Kentville, N.S., A. D. McRae, "  
 Liverpool, N.S., E. R. Mulhall, "  
 Bridgetown, N.S., N. R. Burrows, "  
 Sherbrooke, N.S., S. F. Howe, "  
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 Interest allowed on Deposit Receipts and Deposits in Savings Bank Department.  
 Collections receive immediate attention and prompt returns made.

The Chartered Banks.

**Imperial Bank of Canada**

DIVIDEND No. 48.

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

THURSDAY, THE FIRST DAY OF JUNE NEXT.

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

The annual general meeting of the shareholders will be held at the Bank, on Wednesday, the 21st day of June next. The chair to be taken at noon.

By order of the Board,

D. R. WILKIE,

General Manager.

Toronto, 25th April, 1899.

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 " Paid-Up, .. .. 932,474 97  
 Total Assets, .. .. 2,541,274 27

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 Vice-President, .. A. T. WOOD, Esq. M.P.  
 Capital Subscribed, .. .. \$1,500,000 00  
 Capital Paid-Up, .. .. 1,100,000 00  
 Reserve and Surplus Funds, .. .. 349,109 05  
 Total Assets, .. .. 8,610,258 80

DEPOSITS received and interest allowed at the highest current rates.

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

Head Office—King Street, Hamilton.

C. FERRIE, Treasurer.

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INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Subscribed Capital, - \$2,201,200  
 Assets, - - - - - 2,417,237  
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8 June	Gallia	20 May, 24 June.
15 June	Talaut	27 May, 1 July.
22 June	Laurentian	3 June, 8 July.
29 June	Nunidia	10 June, 15 July.
13 July	Parisian	27 July, 24 Aug.
27 July	Bavarian	20 Aug. 7 Sept.

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**D. MORRICE SONS & CO.,**  
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Montreal and Toronto.

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**CAMPBELL'S QUININE WINE.**

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

The best cure for Debility.

JUST WHAT

YOU NEED

THIS SPRING.

**FANCY MOUNT ROYAL MILLS.**

JAVA ROYAL INDIA BRIGHT  
JAPAN GLACE POLISHED  
IMPERIAL SEETA PATNA  
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MONTREAL, QUE.

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**SELF-PROVING SYSTEM OF ACCOUNTS** Tel. Bell  
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MONTREAL.

→ Manufacturers of Clothing ←

... WHOLESALE

*Commercial Summary.*

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

**Roofing and Asphalting**

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:

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

**GEO. W. REED & CO.,**  
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**NATIONAL PHARMACY**

E. GIROUX, Jr., Proprietor,  
216 St. Lawrence Street  
MONTREAL, Que.

**M. BERNSTEIN,**

... Manufacturer of ...

**WHOLESALE CLOTHING ...**

126 & 128 St. Lawrence Street, MONTREAL.  
Jobs in Clothing always on hand.

**S. GOLD & CO.**

Manufacturers of Clothing.

Suits cut, trimmed and made from \$1.60 and upwards  
Overcoats from \$1.76 up. For the trade only.  
411 St. James St., MONTREAL.

Send for price list.

**GOLUB & SLONEMSKY,**

Manufacturers and Jobbers of **CLOTHING,**  
541 Craig St.; - MONTREAL.

—A NEW post office will be erected at Woodstock, Ont., at a cost of \$20,000.

—THE British Columbia Government have taken possession of Deadman's Island.

—THE ratepayers of Thorold have passed the by-law granting a bonus of \$10,000 to the Ontario Silver Works.

—UNITED STATES capitalists are opening a bank at Porto Rico, and also at Hawaii; the latter will have a capital of \$1,000,000.

—A BRANCH of the Bank of Toronto was opened at Stayner, Ont., on the 1st inst., under the management of Mr. J. B. Edwards.

—A TRACT of land for the erection of a factory has been purchased at Lachine, Que., by the Silver Boot & Shoe Company of Montreal, who were recently granted a bonus of \$18,000.

—THE taxpayers of the suburban town of St. Henri have voted in favor of the connell's proposition to grant a bonus of \$85,000 towards the erection of a shirt and collar factory. Work will begin without delay.

—THE Canadian Pacific Railway Company are placing rails one-fifth heavier than now in use on some sixty miles of track between this city and Ottawa. The economy of the heavier rails has been assured.

—THE customs returns at Brantford, Ont., continue to show an increase. The dutiable and free goods amounted in April to \$100,878, an increase of \$14,485 over April of last year. The duty collected in April was \$15,001.42, or \$2,332.74 more than last year.

—"SETTING the Thames afire" has long been a phrase indicative of the impossible, but the Chicago river was on fire a few days ago, and the fire was only put out after a desperate fight by fire engines. The river seems to be more grease than water.

**THE SLATER SHOE**

**Guessing or knowing shoes?**

The difference between buying a pair of "Slater Shoes" and a pair of common shoes, is just the difference represented in a sealed letter and an opened one with a responsible signature.

The sealed letter may contain a large cheque, or a bailiff's notice. The opened letter—we'll you know just what it is.

The common shoes may be good ones under the finish but how do you know?

"Slater Shoes" bear a pedigree tag which tells exactly the leather they're of, its wear, peculiarities or faults. Goodyear Welted. \$3.00, \$4.00 and \$5.00 per pair.

CATALOGUE FREE. **"THE SLATER SHOE."**

**MAKERS MONTREAL**

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

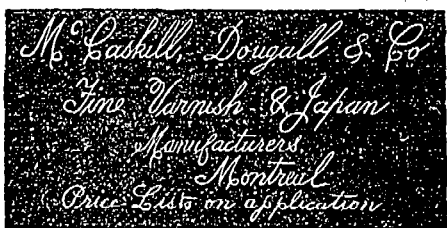


## Are you Sorting in Clothing ?

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

**H. VINEBERG & Co.,**

25 St. Helen St., MONTREAL,



—A. Tremblay, general store, Chicoutimi, Que., has assigned.

—A COMPROMISE at 25 cents in the dollar, cash, has been obtained by Nap. Vezina, plumber, Quebec, whose failure was recently recorded.

—THE Caledonian Fire Insurance Co. has just removed its city office to the British Empire building on Notre Dame Street, near the corner of St. Francois Xavier St.

—LIABILITIES of \$3,800 with assets annually \$4,000 are shown in the case of L. J. Bellevue, books, Montreal, whose financial affairs were referred to in a former issue. He has since assigned.

—A BELLEVILLE, Ont., dispatch states the Abbott-Mitchell Iron & Steel Company directors have awarded the contract for the construction of their rolling mills and the nail factory. Work on the buildings will begin at once.

—PARRY Sound, Ont., is to be connected with the Ottawa, Arnprior and Parry Sound Railway by means of a spur line which will be built as part of the James Bay Railway. The contractors have the work in hand.

—ST. JOHN'S, Nfld., will shortly have a system of electric street railway equal to any on the continent. Arrangements for the immediate construction of the cars, etc., have been entered into and it is expected the plant will be in running order by early fall.

—JACOB WHITEBONE, began in the cigar jobbing trade in St. John, N.B., four years ago, his wife meantime attending to the retail department during his local trips. While persevering and attentive too little capital hindered his progress and we now learn of his assignment.

—FROM Windsor, Ont., we learn that an English tobacco buyer will shortly arrive who will decide as to the quality of the tobacco crop of that section being suitable for export. The M. C. R. is building three large warehouses for the reception of the crop and will have them ready in a few weeks.

—THE scheme of a tunnel from Scotland to Ireland has been revived. The length would be 40 miles and cost \$40,000,000 at least. The distance between the old land and America would be shortened by such a tunnel by 950 miles according to one authority. The ventilation of a submarine tunnel 40 miles long would present a very grave difficulty.



# Aluminum Reflectors

**GIVE THE BEST RESULTS.**

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

WE KEEP EVERYTHING IN THE  
ELECTRIC SUPPLY LINE.

**JOHN FORMAN,**

644 Craig Street, - - - - MONTREAL.

—THE "Canadian farmer" who freely entertained some days ago in New York City scattering "Consolidated Montreal" \$10 bills and as deftly pocketing the genuine change will scarcely be credited with his full share of tact by those who enjoy the privilege of remarking that the Canadians are slow.

ALL EXTRAS CHARGED—Hotel Servant: "The man on the top floor complains that the roof leaked so badly last night that he was soaked through and through." Landlord: "Well, just charge him up in the bill with an extra shower-bath." This is an English skit on the old country way of fixing up hotel bills.

—LARGE quantities of cattle for stock purposes are being purchased throughout Western Ontario and are being shipped to Manitoba and the North-west. A good feature of the progress of Manitoba is shown in the fact that those who return from the Western prairies come with wealth to buy the best stock that Ontario can produce.

—AN ominous class of insurance seems to be offered by "the Sickness Insurance Tea Co." recently started in England, which offers an insurance policy as a bonus to buyers of tea. It looks as though the tea to be supplied would insure the drinker having a spell of sickness. Such a title is probably more truthful in this inference than it was intended to be.

—ADVICES from Three Rivers state that the Shawenegan Water & Power Company have let contracts for canals, bulkheads, foundations for power houses, etc., required to develop 30,000 horse power, also a railway to connect the Falls with the Great Northern Railway some four miles distant. These will involve an expenditure of some \$300,000.

—OUR Hamilton, Ont., correspondent writes: A meeting of the Ontario Rolling Mills Co. and the Blast Furnace Co., was held for the purpose of sanctioning the agreement of amalgamation. The new company will immediately apply for a charter under the name of the Hamilton Steel & Iron Co. The capital will be \$2,000,000. It is the intention to shortly begin the erection of a steel plant close by the smelting works. The newest ideas now prevailing in such works at Pittsburg, Cleveland and other centres will be utilized in making the Hamilton plant second to none on the continent.—The Council will submit to the ratepayers a by-law to raise \$150,000 by debentures for improved roadways.

# PURE OAK BELTING

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

DISTINCTIVE QUALITIES

—OF—

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

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

**McArthur, Cornelle & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 25 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St

**MONTREAL.**

**Copperine...**

(SPOONER'S)

Machinery, Journal and Dynamo  
**BOX METAL**

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

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

134 McGill Street,

Corner St. Paul St.

**MONTREAL.**

Sofa, Chair and Bed Springs,

A Large Stock always on Hand.

Roman Cement, Portland Cement,  
Water Lime.

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

**AUSTIN & ROBERTSON**

Wholesale \* Stationers,  
**MONTREAL.**

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



A Safer Drink has never yet been brewed than

**Watson's Dundee Whisky**

Undoubtedly the Finest Imported.

**Henry J. Chard & Co.**

Agents for Canada,

10

LEMOINE ST.,

**MONTREAL.**

—PARE & Holden who, on their own confession, committed the robbery of the Dominion Bank, Napanee, have escaped from jail. Such an event reflects the gravest discredit upon the public officials who were responsible for the safe custody of those dangerous criminals. The fact that one of them was an expert lock picker and jail-breaker renders the neglect of proper precautions wholly inexcusable.

—THE brief experience of M. Miller, grocer, Hamilton, Ont., has not been productive of encouragement. The business was begun last December under the style of Miller & Wark, but the latter was apparently unable to obtain his share of the capital, and retired after six weeks had elapsed. Miller has been handicapped meantime by ill health. His assignment is now recorded. Liabilities small.

—A MEETING of creditors of Hooper & Co., druggs, Toronto, has been called for the 11th inst. F. H. Holgate who is the sole owner, was supposed to be well situated financially, and the assignment has caused some surprise. The business is an old established one and was thought to be prospering. A joint stock company was formed last fall to take over the business but the transfer was not consummated.

—A PROPOSAL is before the British Parliament to utilise the Highland lakes for making electricity. If the plan is carried out the waters of north Perth would be turned from the Firth of Tay on the east coast of Scotland to the Firth of Lorne on the west coast, and the cheap power obtained would, it is predicted draw manufacturing away from Glasgow to a comparatively unsettled district in the north.

—THE new U.S. prices for Columbia River salmon show an advance of 20 to 25 cents per dozen over those of a year ago. Prices in the past have been held down by the active competition existing along the coast. The cause for the present higher prices is mainly attributed to short supplies now prevailing, and which will have been entirely absorbed before the new pack appears on the market. Prices on spot goods have also advanced some 17 per cent of late. A further advance is predicted for the new pack.

—REYNOLDS & Co., general merchandise, Sault Ste. Marie, Ont., have assigned. Mrs. S. W. Reynolds is the sole owner. Her husband, who managed the business, was originally of Reynolds & Co., Algoma Mills, with a branch at Stobie, and who assigned in Jan'y. '97. S. W. Reynolds then went to Rossland, B.C., returning in the latter part of the same year, re-opening at the present quarters in Jan'y. '98. There was little working capital.

—As the German Government threatens to inspect the canned meat imported from the States, in consequence of the meat supplied the army having been proved unhealthy and dangerous, the United States is said to be ready to meet this by having all German wines tested at the Customs before being passed. Some writer says the American officers will have a glorious time if this is done, but sipping German wines all day we should say would prove a serious punishment.

—THE annual meeting of the City & District Savings Bank was held here on 2nd inst. The net profits were stated to be \$104,190. During the year the deposits increased \$554,887, and 1638 new accounts had been opened. The Board was re-elected viz., Sir William Hingston, Hon. James O'Brien, Mr. Justice Oulmet, Messrs. R. Bellemare, E. J. Barbeau, F. T. Judah, Q.C., Michael Burke, Robert Mackay, H. Markland Molson and Chas. P. Hebert. Sir William Hingston was re-elected president, and Mr. Bellemare, vice-president.

—THE Comet Cycle Company, Toronto, have assigned. This company were the first in Canada to manufacture bicycles, dating back some sixteen years, when the present owners, Thomas Fane and Charles F. Lavender began under the style of T. Fane & Co. In '91 the name was changed to the Comet Cycle Co., and in Dec. '97 was incorporated with a capital of \$80,000, of which \$50,000 was subscribed and paid up. The keenness of outside competition, however, resulted in little money being made. Of late the company have also been manufacturing iron and brass beds. The present late season has had to do with the conditions as arrangements were expected to have been made for a continuance. It is hoped the company will overcome the present obstructions and spin ahead.

**THE HUGMAN WINDOW SHADE CO.**

120 and 122 William St., MONTREAL.

Plain, Dado, Laced and Fringed

**WINDOW SHADES**

(WHOLESALE ONLY)

The only Shade Factory in Lower Canada.

WRITE FOR PRICES.

Telephone Main 2771.

P.O. Box 549.

**The Canada Accident Assurance Company.**

Head Office, MONTREAL.

A Canadian Company for Canadian Business

**ACCIDENT AND PLATE GLASS.**

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

T. H. HUDSON,

Manager.

R. WILSON-SMITH,

President

# The "FLUX" Fountain Pens.

TRADE MARK.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on an ooth or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pens.



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

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

**THE CHEAPEST PEN FOR UNIVERSAL USE.**



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

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

## GRAND TRUNK RAILWAY SYSTEM.

Earnings 22nd to 30th April :

	\$
1899.....	538,987
1898.....	544,232
-----	
Decrease.....	\$ 5,295

—A BOSTON paper suggests that in order to stop rich American girls marrying English dukes, earls, &c., and taking huge fortunes out of the country, that those titles be conferred on Americans on a graded scale, for that of "Prince" so much to be charged, for "Duke," much less, and so on down to the minor titles. It declares that this is only carrying a step further the present plan of selling degrees, such as D.D. &c., which, notoriously are marketable goods and very low-priced—possibly though over their real value.

—OUR Port Elgin, Ont., correspondent writes : The only man who is not actively engaged in this town is the assignee. Happily our merchants are not among those whom the newspaper correspondent is given a chance to write up except in the line of progress.—Fall wheat is said to be in good condition in this section—The villages and towns are filling up and small dwelling houses are in demand—Large quantities of hogs have lately been shipped from this county to the eastern markets—Business of all kinds during the last winter and this spring has been good, and prospects are encouraging.

—BELFAST advices show increasing strength in the linen market, with business steadily expanding. The spinning end is more lively, and stocks are being depleted. Coarse line wefts improve almost daily, and tows are advancing in a marked degree. Fine lines are selling about as produced. The manufacturing branch shows a gradual, but quotable, advance. Manufacturers of coarse goods hold firmly for extreme rates, which are being freely paid. Damasks are brisk, and rather more is doing in cloth for dyeing and hollands. Unions move easily, and finer sets of linen handkerchiefs are unequal to demand.

—FAVORABLE accounts are to hand of the sound financial condition of the manufacturing town of Brampton, Ont., and the bright outlook for future development. Our correspondent writes: Our town seems in the most prosperous condition it has known since the collapse of the Haggert Bros. Mfg. Co.—J. M. Ross Sons & Co. are now carrying on the business and are manufacturing the "Improved Cornell Engine" the outlook seems bright—The Young company who manufactured plumbers fittings has been succeeded by Williams & Co. of Galt, boot and shoe manufacturers, who are now running overtime—Rider & Kitchener, manufacturers of Excelsior Packing and Veneers, are meeting with success—The Hatton Electric Co. are to become a joint stock company and intend to increase their power and enlarge their works.

—A DESTRUCTIVE fire occurred in this city on the 30th ult., involving a loss of over \$125,000. The building, a large one, had been erected for an orphanage but latterly has been occupied by numerous small factories. Among the sufferers are: Messrs. O. Vinette & Co., shoe manufacturers; Kieffer & Co., machinists; the New York Steam Laundry; Lymburner & Matthews, machinists; the Canada Bolt & Latch Works; Clement & Lafleur, shoe manufacturers; the Victoria Manufacturing Company; Berard & Major, carriage manufacturers; Montreal Clock & Model Works; C. Gagnon, plumber. The loss on the building is over \$80,000. The insurance is in part as follows : The Beaudry Estate, on building—Commercial Union, \$7,000; London Assurance, \$3,500; North British and Mercantile, \$3,500; Northern, \$3,500; Royal, \$7,000; Western, \$3,500. Total, \$30,000. Lymburner & Matthews, —Scottish Union, \$3,000; Norwich Union, \$3,000. Total, \$6,000. Clement & Lafleur—St. Lawrence, \$2,500; Liverpool, London & Globe, \$2,500; Quebec, \$1,250. Total, \$6,250. Mireau & Co., N.Y. Steam Laundry, National of Ireland, \$2,000. O. Vinette, Liverpool, London & Globe, \$3,000; North British & Mercantile, \$4,500; National of Ireland, \$3,500; Western, \$800. Total, \$11,300. Kieffer Bros.—St. Lawrence, \$2,000; Quebec, \$1,250; Western, \$2,500. Total, \$5,750. Total, Beaudry Estate, \$30,000; Lymburner & Matthews, \$6,000; Clement & Lafleur, \$6,250; Mireau & Co., \$2,000; O. Vinette, \$11,300; Kieffer Bros., \$5,750. Grand total—\$61,300.

## CHEMICAL and ASSAY APPARATUS and REAGENTS.

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

Assay or Testing Laboratories,

ALSO

Prospecting Outfits and Miners' Supplies.

An Illustrated Catalogue on application.

**LYMAN, SONS & CO., MONTREAL.**

## Natural Perfumed Pine Product.

CROWNED BY THE ACADEMY OF PARIS.

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

PRESERVATION AND CURE GUARANTEED

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

These marvellous products indispensable to existence. SOLD EVERYWHERE.

Agency for Canada, 1303 NOTRE DAME ST. MONTREAL.

## The Merchants Mercantile Co.

260 St. James Street, MONTREAL.

Mercantile Reports and Collections.

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

Every modern facility for the collection of claims.

Telephone Main 1886.

## A. KIRZ,

Jobber in . . . CLOTH SAMPLES, REMNANTS and TAILOR CLIPS . . .

also dealer in

All kinds of Raw Furs and Fur Clippings. 169 Cadieux St., MONTREAL.

J. KLEIN, 65 St. James St., MONTREAL. Maker of Fine Clothing Order Made Pants A Specialty.

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

# E. BOISSEAU & CO.

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

Yonge & Temperance Sts.,  
TORONTO, ONT.

—A LONG time reader asks for the names of firms of Ontario and Quebec manufacturing row-boats and yachts. Address L. N. Masson, St. Anicet, Que.

—THE clothing stock of S. Heffernan, Guelph, Ont., has been purchased at 55 cents in the dollar, and is being retailed in that city.

Guelph, Ont. grocers at a recent meeting decided to discontinue the issuing of any redeemable stamps, etc. to customers; a decision which will redound to their mutual benefit.

—ST. JOHN, N.B., has lost one of its most prominent merchants and long esteemed citizens by the recent death of Mr. W. C. Pitfield, of the firm W. C. Pitfield & Co. Deceased had only reached his 44th year.

—THE Bank of Toronto opened a branch at Stayner on 2nd Inst., in the office lately occupied by McKeggle & Co., private bankers whose business had been purchased. Mr. Justin B. Edwards is in charge of this branch, Mr. Douer is accountant and Mr. McEachern clerk.

—THE Prohibition Alliance is moving to secure a Federal Act under which each Province would have power to prohibit the manufacture or sale of alcoholic beverages. This Province would probably not object to all the breweries and distilleries of the Dominion moving to Quebec.

—GUELPH, Ont. merchants, ever alive to the interests of the "Royal City" are now endeavoring to secure a new industry, the manufacture of horseshoes, spikes and other iron and steel products. Should arrangements be completed some 75 skilled hands will be employed at the commencement.

—THE winter trade of St. John, N.B., was much larger than in any previous season. The outward cargoes of last winter were \$7,200,000 as against \$4,338,000 in 1897-8. The Manchester line made six trips, with outward cargoes of \$900,000. Of the imports of St. John three million dollars worth were American products. The shipping facilities of that port seem to be more and more appreciated and the people there are very sanguine of the future.

—THE Supreme Court, New York, has handed down a decision declaring that the surplus of the Equitable Life Assurance Society should be divided among the policyholders. The surplus now amounts to about \$50,000,000. President McCurdy says, however, that the decision was on a technicality and that years may elapse before final judgment can be reached. There can be no question, that in equity the surpluses of life assurance companies ought to be distributed to the policyholders, as a surplus is derived from their payments being in excess of what was needed for the purpose for which the money was contributed.

# THE Imperial Life Assurance Company OF CANADA.

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

## SUBSTANTIAL SUCCESS.

The following figures, taken from the last Annual Statement, indicate the marked and substantial success of the Company's operations last year:—

New Insurances.....	\$3,485,400,	an increase of \$2,083,400
Cash Premiums and Interest Income.....	181,752,	" " 184,795
Assets.....	677,062,	" " 940,814
Reserves.....	180,761,	" " 142,385

Surplus on Policy-holders' Account, \$493,244.00.

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

Bank of Toronto Building,  
MONTREAL, Que.

—A COMBINATION of iron interests in Toronto is being arranged with a capital of one million dollars.

—THE affairs of a prominent manufacturer in the Province have been the subject of discussion more or less for some time past. Speculation is credited with a loss some time ago to the extent of about \$100,000, and it is feared that anxiety is not far away. Repeated warnings have been sounded in our columns, intended for business men who, if they adhered strictly to their own line of trade, or whatever they understood best, might have reached a high degree of prosperity, as many have already done, instead of ending, in a two-fold sense, in pungent vapor.

—OUR Belleville, Ont., correspondent writes:—Mr. Frank Mitchell, of Norwich, Conn., U.S. and Mr. Wm. Abbott of Montreal promoters of the Mitchell Abbott Iron Works and who secured a bonus of \$50,000 from this city, are here letting the contracts for the erection of the Rolling Mills building and the Spike, Nail, etc. factory which will be proceeded with at once. Mr. Walter Alford of Belleville has secured the contract for the Spike Nail building and Aldermen Hanley of Belleville the contract for the Rolling Mills. The two contracts are in the neighborhood of \$22,000.—The Quinte Hotel has changed managers, Mr. James Jenkins, formerly of the Balmoral has taken possession. Mr. Baird takes the management of the Massassaga Park Hotel for the summer.

—PROFESSOR Robertson, addressing the Committee on Agriculture, Ottawa, on 2nd Inst., said that in England instead of cheese being served on tea tables, cold chicken and ham were coming into use. This may be so to some extent, but, the difference in cost between cheese and chicken is too great to cause any general substitution of the latter for the former. A chicken costing \$1.75, or from six to seven shillings, would go no further on a tea table than a shilling's worth of good cheese, and not be half as satisfying. As a matter of fact the class of English people, who eat cheese at tea is very limited, and they look on chicken as a luxury reserved for Sunday dinner. Cheese, however, is very commonly eaten for supper, later than the tea hour, this edible, with a glass of beer, being largely used for lunch. The demand for cheese will not be lowered by the alleged change in taste in the old land.

# BOND'S SOAP.

BRITISH MANUFACTURE.

The Most  
Marvellous Polisher  
and Cleaner  
in the World.

MAKES Tin like Silver,  
Copper like Gold,  
Paint like new, Kitchen and  
Dairy Utensils cleaned bright,  
Silver beautiful, bright parts of  
Cycles, Harness and Machinery  
equal to new.

Makes No Scratches.

Canadian Depot: ST. PETER ST., MONTREAL.

Telephone 2259.

## PRICES:

\$7.50 per case containing 100 large  
16 oz. bars. Retail at 10c.

\$3.75 per case containing 100 half  
8 oz. bars. Retail at 5c.

33 1/3 Per cent.  
for the Retailer.

Please mention this paper

**50 YEARS OLD**  
ESTABLISHED  
1847

Assets Over Assurances Over  
**\$20,000,000** **\$75,000,000**

THE  
**CANADA LIFE**  
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Quebec Prov

**THE STANDARD ASSURANCE CO.** ESTABLISHED  
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THE CANADIAN  
**Journal of Commerce.**  
MONTREAL, FRIDAY, MAY 5TH, 1899.

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THE BUDGET SPEECH.

The Budget Speech delivered on 2nd inst. is somewhat a curiosity. It contains no defence of the existing tariff, nor any announcement of changes of duties, or mode of collecting them. Until the Commission on international affairs has ended its labours the tariff is to be left severely alone. For this manufacturers, importers, and merchants generally will be thankful. In tariff matters they usually, "rather bear those ills" they have, than "fly to others" that they know not of. The Finance Minister being precluded from tariff allusions had to content himself with rather meagre fare for a Budget speech. His address was mainly a defence of the financial operations of the Government in the past year. There are such obvious errors in the published reports of the speech, that we hesitate to make comments upon it until it appears in Hansard, with the revisionary corrections and additions of the Finance Minister. He claims to have a surplus for 1897-98 of \$1,722,712 left out of a total revenue of \$40,555,238. This makes the expenditure on Consolidated Fund account to have been \$38,832,526. An increase over this was announced as being estimated for next year. The increase in revenue over 1896-7 was 2½ millions, being 1½ millions more than was anticipated. For the current year ending 30th June next Mr. Fielding stated that the revenue was expected to be \$40,632,398, and expenditure \$42,026,028. If these estimates are both realised the revenue for 1898-99 will exceed that of 1897-98 by

(FOUNDED 1825.)  
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\$6,077,160, and the expenditure will go beyond that of 1897-98 by \$3,193,502. There is manifestly a very wide margin here for reducing Customs duties on articles which are not produced in Canada, the incidence of which as tax burdens is not compensated for to any extent by their protective character. The debt statements before us are so contradictory and confused we prefer to pass over them until authentic ones are to hand. One section of Mr. Fielding's speech will be universally approved. As the law now stands in the old country the hands of Colonial Governments are excluded from the list of those securities in which it is lawful for trustees to invest. The Government has been making an effort to persuade the home authorities to relax this restriction by providing for trust investment including the securities of Canada. At an early period a large block of Canadian Government bonds will mature which will have to be replaced. Were trustees allowed to invest in them it is believed that a material saving would be made in the interest on the national debt. The enlarged duties on tobacco were shown to have yielded less than estimated. One reason was alleged to be, the displacement of foreign tobacco by the native leaf. Mr. Fielding, however, expressed a belief that smuggling had increased under the increased tobacco duties. He twitted the Opposition with their inconsistency in objecting to increased outlays while they were so ready with demands for local expenditures. He announced that certain restricts on the oil trade would be removed. His words read:

"Canadian oil will be inspected at the refineries, and imported oil at the port of entry, and having been so inspected, may be removed or sold without restrictions as to packages. The inspection fees will be entirely abolished. The present law contains provisions for guaranteeing the safety of the oil. These will have to be adhered to and rigidly enforced. But apart from what may be necessary in the interests of safety, our aim will be to allow the utmost freedom in the handling of the oil."

Mr Fielding made a highly favourable impression on both sides of the House.

### CIVIC MISMANAGEMENT.

It may be humiliating, but the citizens of Montreal must confess that never before have our streets been in such a dirty and dilapidated condition, during its municipal history, as they have been since last October. This is so, simply because the appropriation of money at the disposal of the Roads' Committee last year ran out, and no attempt was made to clean the streets in the last months of 1898. Consequently when the ice and snow disappeared this Spring, the accumulation of filth and mud from last fall and through the winter and spring brought about a condition of things that became unbearable to all having the welfare of the city

## Mutual Reserve Fund Life Association

(INCORPORATED)

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Mutual Reserve Building, New York City.

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

Income During 1898, \$6,134,327.27

Death Losses Paid, 1898, \$3,875,500.95

Total Paid Members, 1898, \$4,584,005.12

**CASH AND INVESTED ASSETS.**

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898, \$1,383,170.38

**BUSINESS RECEIVED AND IN FORCE.**

Business written in 1898, Policies, 12,779 Ins., \$32,027,380

Total Business in Force Dec. 31, 1898, 103,379 \$69,169,321

Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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at heart—all, perhaps, except the aldermen, and especially those who control the Roads' Committee.

It should be the first duty of that committee to see that the streets are kept clean and the main thoroughfares kept in good repair. Only a certain amount of money could, under the new charter, be appropriated for that department. They must, or should, have known that the cleaning and repairing of the streets would, as they were left last year, be more costly than usual. Under the circumstances, if the money for all the works that were desirable could not be obtained, ample provision should have been made for street cleaning and repairs. Instead of that, we find that by a contemptible system of log-rolling on the part of the members of the Roads' Committee—on which the largest and most important wards have no representation—large amounts for embellishments and permanent pavements, so-called, on certain cross streets, having no special claim except that of personal interests, absorbed so much of the money available that the amount set apart for cleaning the streets was quite insufficient.

The amount set apart for cleaning the asphalt pavements is \$21,000, and no one can expect that will cover the year's expense. The appropriation asked for watering and cleaning the macadamised streets was cut down to \$25,600. Those streets are now in process of being cleaned, and from the weekly expenditure it is evident that the appropriation will be all expended within three months when the work will stop. What then will the citizens think, and what will the aldermen have to say for themselves in justification of their unwise allocation of the money placed at the disposal of the Roads' Committee? They cannot plead ignorance, as they had the City Surveyor's estimates of the cost of the service, and experience has shown that the great mileage of streets in the city could not be kept decently clean with the ridiculously meagre sum voted for that specific purpose. It is not too late yet for the City Council to reconsider the matter, and allow some of those large items of expenditure voted for improvements, not absolutely necessary to be made this year, to be varied, so that the city will not be disgraced again with the dirty streets we had last fall and this spring.

We have heard a great deal about boodling and bad civic government in New York City, but hundreds of our citizens who go there periodically, can testify that whatever else may be dirty and wrong, the streets in that great city are always kept clean and in good order.

In so far as the actual comfort of the citizens is concerned, the Roads' Committee is one of the most—if not the most—important and it should be composed of the

most intelligent and broadminded members of the council; men who can rise above the one idea of getting special advantages for special localities to the neglect of the general good of the community. As now constituted that committee is not an ideal one. It is impossible to look on what is passing, without seeing that the prevailing motive is, to perpetually nag at and force the City Surveyor to play into their hands, so that they may attain their petty ends, no matter at what cost to the citizens at large. Under the new order of things that is to prevail under the new charter that committee can well be reconstituted and the membership improved.

Already the new charter is showing signs of not being the perfect thing it was claimed to be by some of the enthusiastic aldermen, who thanked the Legislature for passing it. This journal has admitted freely that it has many good features. It is undoubtedly an improvement on the previous one, but it was passed in too great haste and, as was pointed out at the time, after it had reached a certain stage it should have been left over until the next session, but giving the necessary temporary financial relief. That would have given the citizens time to digest it and express their opinions at the next elections in January, 1900. So far it cannot be said that the citizens have ever had an opportunity of giving voice to their views on this important matter. The actual and prospective condition of our streets which has caused this article to be written is a case in point, showing the want of consideration before the final adoption of the charter.

The JOURNAL OF COMMERCE, it will be remembered, during the discussion on the Charter, persistently urged the adoption of the British system of separate taxes for separate works and branches of the civic government. That system works satisfactorily, as under it the rate-payers know exactly what they are paying for and what each branch of the public service costs. That system is also, to a large extent, in vogue in most of the States and cities of the American Union. It is also the system by which the annual tax-rate is fixed in Toronto and other cities of Ontario. The principle of it is already, in a measure, in force in this city as applied to the school tax, which, although rigidly fixed, is kept separate from the tax for general purposes. The defect in the present system is the want of elasticity to meet requirements and so, either necessary works are left undone or illegal debts are incurred in the way they have been in the past and very likely may be again. The system advocated is really very simple in its application. An estimate is made of the wants of each branch of the service, such as finance, fire, police, roads, &c. for the coming year. The assessment rolls are taken, and it is found the approved estimates for each branch will call for so many mills in the dollar and these all added together form the annual rate for the year. In Britain, in the matter of estimates for the roads and the tax-roll the cost of cleaning and watering is invariably kept separate from road-making and maintenance. If this system were adopted here it is not conceivable that the streets would be left uncleaned as they have been and will be if the present grab system is to be continued.

In a progressive city it is absurd to say that the annual expenditure shall be regulated by a rigidly fixed annual rate. There must be some elasticity. Montreal is a progressive city, but some of its aldermen act

as if they desired to drive the spirit of enterprise and progress away from it. There are some broad-minded aldermen in the City Council now representing different sections of the city who are a credit to Montreal. Unfortunately they are dominated at the present time by a majority, so far as votes are concerned, who do not appear able to see anything that is profitable to the city beyond what is in a little petty patronage for themselves and securing as large a share as possible for their own immediate locality out of which their own committee has been able to grab from the civic revenue away from other committees.

There is an amusing side, generally to even disagreeable subjects, and there is one to this. After a long struggle to get the floating debt—more or less illegally contracted—consolidated, with a condition that the debt should not under any circumstances exceed \$27,000,000 but with a peculiar proviso that the city might continue to borrow \$300,000 a year for an indefinite period, this power to the extent of \$220,000 has already been taken advantage of for the current year and appropriated and divided on the grab principle among the different committees—none of it however being appropriated for street cleaning purposes, yet now, so soon, it is already proposed in the City Council to increase the debt by borrowing \$300,000 for repairing and cleaning the streets and for wooden and other sidewalks, &c. This is really too farcical and yet it may have advocates among a certain class of aldermen and citizens who would derive an immediate benefit from the grab that would follow for the plunder in the distribution of the money. Better things than that might have been expected from the proposer who has been posing as a municipal reformer. He does not appear to be frightened at the prospect of additional taxation but we would advise him to direct his attention towards a change that will secure us a permanent system of good and clean streets above and before anything else instead of trying to introduce an abortive system of borrowing for what should be current expenses. "Pay as you go" is a good motto for corporate as well as individual guidance in what is necessary and Montreal is able and willing to live up to it, if given the opportunity by its representatives.

Ald. Ames proposes to levy at once for this year a special tax of 1-10 of a cent per \$100 on real estate to be exclusively used for street cleaning and repairs, the amount so raised to be distributed in the different wards proportionately to the sum realised. In a limited sense this is the principle of the separate rate system which we advocate for every branch of the civic services.

#### PACIFIC CABLE SCHEME BLOCKED.

The proposed construction of a Pacific Cable from Canada to Australasia has assumed phases which show it to be in a critical position. In the first place the Hon. Mr. Chamberlain has explained that the contribution of Canada is to be merely in the form of a subsidy, involving no degree of joint ownership, or joint control by Great Britain, Canada and Australia. This puts the scheme on an entirely different footing to that which it was represented as occupying. We were informed that in proportion to Canada's contribution this country would have a share in the management of the cable. Now we learn that Canada must pay her share of the

cost without having the right to say one word as to the control of the property in which her money is invested. The principle involved in this arrangement is open to the gravest objection. It may not be likely to happen, but it is quite possible that the location of the cable and its working, may go far towards neutralising the advantages Canada is desirous of securing by paying a portion of the cost. It is manifestly the duty of the Government of Canada to guard against such a contingency. The scheme of the Pacific cable involves a partnership, so far as the outlay is concerned, each of the partners has to contribute a proportionate share of the capital, therefore each partner is entitled to a voice in the disposition of that capital, and in the management of the enterprise by which it was built. This, we submit, is elementary justice, and sound as a business principle. We trust the Government will insist upon this view being recognised by the Colonial Office. The scheme has struck a dangerous snag of a different, but allied nature. An agreement, which is alleged to be still binding on the Imperial authorities, was signed by Lord Ripon on 28th Oct., 1893, which puts the Pacific cable scheme in jeopardy as it certainly imperils its chances of being a paying enterprise. Under that agreement the Eastern Extension Telegraph Co., engaged to "lay a second submarine cable between Singapore, Labuan and Hong Kong and work the same for 25 years." In consideration thereof the Imperial Government undertook, "to secure the company against competition." This restriction was, however, modified by the agreement that any new cables proposed of a competitive nature, must be "found necessary in the public interest of Great Britain, Hong Kong, the Straits Settlements, or Labuan, or in the general interests of international telegraphic communication." One clause of this agreement reads:—

Article 7—Nothing in this agreement shall affect the right of Her Majesty's Government of the Dominion of Canada, or of any colony in Australia, to give permission to lay or cause to be laid, a submarine telegraph cable connecting Hong Kong with Canada, or with Australia, provided such connection with Canada or Australia be completed within five years from the date of this agreement, after which date the exception in this article mentioned shall become null and void.

That date limit expired on 28th October 1898. Consequently the Singapore and Hong Kong cable enterprise will have to be bought out, as the agreement stipulates for \$1,500,000, or, the most profitable source of income to the Pacific cable will not be available, for the revenue to be earned by that cable would be mainly derived from its connections with Hong Kong and other eastern points. This brings out with great force what we contended recently, viz., that the Pacific cable would be built almost wholly for the benefit of Great Britain, and the advantages to Canada would be only incidental and too fragmentary to justify any large contribution by this country.

When bringing this matter before the Senate on the 28th ult. Sir Mackenzie Bowell stated that "The present plan of the Eastern Extension Company was to extend their line from Australia or New Caledonia, to the Philippine islands and Hong Kong, thence to San Francisco, and so to Europe, *excluding Canada*. As long as that monopoly existed, so long would Canada be cut off." The Hon. Mr. Scott, and the Hon. Mr. Mills, who represent the Government in the Senate, agreed with Senator Bowell in regarding the above

agreement as a dangerous menace to the Pacific cable scheme. Senator Mills said: "There had never been a more serious attempt made for a hundred years than was this attempt to cripple the commercial growth of the colonies in the interests of a monopoly." It is very peculiar, to say the least, that so "serious an attempt to cripple the commercial growth" of Canada, has remained for over five years unknown in official circles in Ottawa wherein the Pacific cable scheme has been so continuously and so frequently discussed.

BRITISH IMPORTS OF WOOD.

Canada is somewhat handicapped in her exportations of timber to Great Britain by her distance from that market, as she is in other respects. It seems, however, a businesslike conclusion, that if a certain amount of any class of goods can be sold profitably in any market, a larger quantity could also be sold at a profit in the same market, if the demand were maintained and the extra supply did not reduce prices below the level of profit. In view of the obstruction now placed and threatened, in the way of exports of timber to the United States the British market becomes more and more worthy of attention. The returns of wood imports of the British Board of Trade up to end of March last indicate a considerable increase in the exports of Canadian timber. For the quarter ending 31st March last and same period last year the imports of timber into Great Britain were as follow:

	Quantity.		Value.	
	1898.	1899.	1898.	1899.
TIMBER HEWN.	Loads.	Loads.	\$	\$
Russia.....	14,657	19,565	175,000	218,600
Sweden & Norway.....	120,741	122,499	857,000	881,000
Germany.....	48,892	44,662	499,000	495,000
United States....	28,880	31,486	697,800	784,000
Brit. E. Indies..	10,790	13,923	616,000	820,000
Canada.....	249	1,698	5,100	25,000
Other countries....	929,873	234,388	1,206,000	1,176,000
Totals.....	453,582	468,771	\$4,055,900	\$4,350,600
TIMBER SAWN, split planed or dressed.	Loads.	Loads.	1898.	1899.
			\$	\$
Russia.....	31,083	37,058	64,219	67,999
Sweden & Norway.	176,801	175,814	442,166	448,084
United States.....	71,076	58,243	195,880	178,957
Canada.....	31,171	41,168	77,847	96,939
Other countries....	17,409	30,572	47,118	75,682
Totals.....	328,140	342,355	\$827,180	\$867,605
Staves, all sizes....	21,871	21,554	140,489	181,694
Mahogany, tons....	24,305	18,645	212,409	170,764
Total, hewn & sawn.	781,722	810,526	\$1,639,044	\$1,738,380

In both classes of wood covered by above tables, as they appear in the "Timber Trades Journal," the exports of Canada show a marked increase, in one of 1,449 loads, and in the other of 9,997 loads, an advance of over 36 per cent in the first quarter of this year over same months 1898. In the same period the timber exports of the United States to Great Britain decreased by 13,433 loads, of the same class as those of which Canada sent more. In the timbers of which the imports from Canada show an increase of one-third this year those also from Norway and Sweden show a decrease. Whether these changes arose from Canadian timbers having reduced to some extent the supply from



the United States and from Norway and Sweden is best known to the Hon. Mr. Dobell, but the change looks significant, and we trust is hopeful for an enlarged trade in Canadian timber with Great Britain.

#### THE GROWTH OF BRITISH COLUMBIA.

British Columbia was very coy when first approached by Canada with proposals for union. Even the suitor was discouraged from pressing his advances by some members of his family, who thought the alliance not a good match. When the iron bond was being projected, for binding British Columbia with the eastern members of Confederation, the Pacific Province was sought to be belittled by being described by one eminent Canadian as only "a sea of mountains." Since then the bond has been constructed, and not only has British Columbia proved to be a splendid addition to the Dominion in regard to commerce and maritime wealth, but, the "sea of mountains" has turned out to be a source of incalculable riches. The Kootenay hills, the rivers, the splendid ports, are pouring ever increasing treasure into the lap of Canada, while Alaska, which is only an extension of British Columbia, is producing gold, almost "beyond the dreams of avarice."

Within the last three years the advance of the Pacific Province has been greater, in proportion, than that of any other part of the Dominion. The following comparative statement shows how great and rapid this advance has been :

	1896.	1898.		Increase or Decrease.
	\$	\$		\$
Imports.				
British Columbia.....	5,566,238	8,600,263	inc.	3,124,025
Nova Scotia.....	8,336,320	6,949,216	dec.	1,387,004
New Brunswick.....	5,406,648	4,925,022	dec.	480,986
Exports.				
British Columbia.....	10,576,551	16,919,717	inc.	6,343,166
Nova Scotia.....	10,999,160	10,930,936	dec.	68,224
New Brunswick.....	7,907,911	11,166,218	inc.	3,258,307
Custom duties, B.C.....	1,306,738	2,218,593	inc.	906,855
Inland revenue, B.C.....	294,483	423,792	inc.	129,309
Post office revenue, B.C..	166,462	269,121	inc.	102,659
Fishery revenue, B.C....	26,410	47,863	inc.	21,454
Fishery products, B.C....	4,183,999	*6,188,865		1,954,866

\* 1897, the returns for 1898 are not yet published.

The value of the fisheries of British Columbia has been increasing rapidly in the last twenty years. In 1896 the total value of the fishing products was estimated at \$104,697. In the next ten years, the largest yield was in 1882, the amount being, \$1,842,675, and the yearly average for that period was \$1,180,900. From 1887 to 1897, 11 years, the average was \$3,607,000. Besides these marketable products of the Fraser River, B.C., there was an enormous amount consumed as food by the Indians and others engaged in fishing and canning, the number of fishermen alone being over 20,000.

From 1896 to 1898 the foreign trade of the Province advanced from \$16,142,789 to \$25,609,980, which is an increase of 52.45 per cent, the increase for the whole Dominion, in same period, being under 28 per cent. The total registered tonnage of all vessels which entered *outwards for sea*, with cargoes, at the ports of British Columbia from June, 1897, to June, 1898, was as follow :—

	British.	Canadian.	Foreign.
Registered Tonnage.....	208,357	74,552	1,019,715
Those entered inwards from sea with cargoes were :—			
Registered Tonnage.....	242,885	92,589	681,601

Considering that the total population of the Province is only from 150 to 160 thousand, the volume of foreign trade done through the ports of British Columbia is extraordinary, being, we believe, unparalleled for so small a community.

#### A CHAPTER IN CANADIAN BANKING HISTORY.

The history of banking in Canada has yet to be written. Contributions towards it have been published, some considerable interest which have appeared in the Journal of the Banker's Association. These for the most part have consisted of compilations from records more or less of an official, or public nature. The history which is needed would embrace not only such materials, but those which could be furnished by bankers and others who have in their minds a storehouse of most interesting and historically valuable memories of banking incidents. The recent inauguration of a Chair in Queen's University, Kingston, called "The Sir John A. Macdonald Chair of Political Economy," called out a narrative by Mr. George Hague, of two very striking incidents in the history of Canadian banking, which are so extremely interesting we place them on record where they will be available for any future historian of Canada. We give them in Mr. Hague's own words with slight excisions of immaterial matter. He said :

"The Commercial Bank whose headquarters were at Kingston was a great bank in its day. But misfortunes overtook it, and after a gallant struggle it closed its doors. I was Cashier (Manager) of the Bank of Toronto at the time. Instantly a panic spread over the country, which was particularly severe in Toronto. For successive days the doors of the Bank of Toronto and some other banks, were blocked by an excited crowd. The panic at length became so severe that it was proposed to suspend specie payments over the whole country. That course I vigorously opposed. I said to the Board of the Bank of Toronto, that we should pay out our last dollar before we would degrade ourselves by such a course, as we should have done. Next day a sudden relief came. Sir John A. Macdonald was Prime Minister. He intervened personally and declared the panic must be stopped. To effect this he ordered by telegraph all the offices of the Government all over the country, Custom Houses, Post Offices, &c., to accept the notes of all banks whose doors were open. When this order became known, the panic rapidly subsided. Within twenty-four hours after Sir John had intervened all disturbance had ceased, hundreds of merchants were saved from insolvency and the business of the country went steadily on as usual.

So much for the statesmanlike courage and prevision of Sir John A. Macdonald at a grave financial crisis. Mr. Hague then narrated what he said was, "an even more important" incident than the above in the following words :

Some years ago the Finance Minister of the day had determined to alter the whole system of the bank circulation of Canada and assimilate it to that of the United States. At that time the American system was regarded as the very acme of perfection, but some bankers, of whom I was one, were convinced that it was highly unsuitable to the circumstances of Canada, and if carried into effect here, would be most disastrous. I may say, that time has vindicated this judgment. The bill to effect the proposed change was read a first and second time and was sent to committee. Meanwhile the banks interested were doing everything possible to avert the calamity that threatened the country. Many members of Parliament on both sides the House sympathised with them. At length Sir John put out his hand and

practically over-ruled his Finance Minister. An arrangement was ultimately arrived at of a satisfactory character. The great evils that would have resulted were entirely prevented, and Canada has since then enjoyed what is confessedly one of the best systems of bank circulation in the world.

Such displays of sound judgment in deciding in one case upon the wisest course to take for terminating a financial crisis, and in another case, for preventing a damaging blow being dealt at the banks and through them at the general commercial interests of Canada, render it most appropriate for a Chair of Political Economy to be associated with the memory of so sagacious a statesman as the late Sir John A. Macdonald.

### SCOTCH WHISKEY.

Scotch whiskey has become a far more popular beverage in recent years than ever before in Canada. A similar change in public taste has also been shown in England, and even in Ireland it is competing hard with the native product. One consequence has been such an increased demand that the production of Scotch whiskey has been developed largely in excess of the consumption and trouble has been caused to some leading distillers.

Owing to this spirit having become so popular, the Canadian public has been made acquainted with a large variety of brands hitherto unknown, some of which, it is believed, are better known in Canada than north of the Tweed. At Hamburg there is a very large trade done in preparing and bottling spirits for the foreign market, chiefly the East Indies. Those engaged in this trade in Hamburg, are offering to supply any brand of whiskey at prices less than one-half the current prices at the distillery from whence these goods nominally come. They seem to have the cunning of the great French conjurer, the late Robt. Houdin, who used, from the same bottle, to pour out a variety of liquors. His bottle was, however, "not in it" with Hamburg casks, out of which are drawn thousands of bottles daily of any brand of whiskey known to consumers. The same spirit is run off into bottles of different shapes all labelled and corked and capsuled in exactly the same style as the different distilleries adopt. The only treatment given to differentiate one brand from another is, a few drops of a colouring or flavouring chemical, the spirit in each bottle being exactly the same, which is nothing more than a coarse liquor distilled from potatoes. Whether any of the innumerable new brands of Scotch whiskey which have recently appeared in the Canadian market have been concocted at Hamburg, we do not say. But it is very remarkable to note the very great variety in the qualities of Scotch whiskies bearing the same brand, so far as the labels on the bottles go.

There is ground for suspecting that an enormous amount of Scotch whiskey is retailed in this city which never came from distillers whose names are on the bottles from which it is poured out to consumers. There is a large amount of "blending" done here, against which no objection can be raised when the different spirits are of equally high quality. But it is not so, as some dealers mix a genuine Scotch whiskey with a low quality of alcohol, so as to secure the flavour of Scotch, for which the blend is sold, of which the mixture is a base imitation. It is even alleged, that with a slight colouring tincture and a modicum of creosote,

*—horribile dictu—*any white whiskey can be made to pass as genuine Scotch. Even Canadian distillers have found their bottles to be continuously re-filled with a cheap spirit, by which fraud their trade and reputation have been injured. If they, who have agents in every community in Canada, find it almost impossible to prevent such frauds, we may be sure that the numerous Scotch distillers are quite powerless in preventing bottles bearing their label, being continually replenished with a spirit which was concocted in the cellar of the fraudulent vendor.

The excise law of Canada forbids and prevents the retailing of native whisky under a certain age. But there is nothing to prevent Scotch whisky coming out to Canada fresh from the still, and being retailed when only a few weeks old. The bottles filled and sent out by the more reputable and popular Scotch distillers, state the age of the contents. There are however others which carry no such guarantee or statement. The spirit comes out here in bulk, is usually treated to suit the local taste, by blending or the addition of chemicals, and then bottled and labelled so as to appear to have come direct from a Scotch distillery.

Genuine Scotch whisky is made from malt alone, it is a "malt liquor" as much as is beer. The malt is crushed under cylinders, and the quantity to be mashed is placed in a pan to which water is added at 170 deg. Fahrenheit. The whole is then agitated for several hours and after some time, the worts are drawn off to one-third the quantity of water which was added. After similar treatment and adding hotter water, more worts are drawn away. The infusions are then cooled to about 70 or 80 degrees. After further cooling a portion of yeast is introduced, and fermentation commences, and all is ready for distillation, which begins when heat is applied. The first distillation produces low wines, which are re-distilled at a lower temperature by which the product is cleared of part of the water and fetid oils held in solution. Further distilling is needed to secure whisky of the great purity and strength which are characteristics of the best brands of Scotch whisky. Their extra cost is accounted for by the more expensive processes to which they have been subjected in comparison with cheaper blends, and by the retention of these finer spirits for several years before being placed with retailers.

The importations of spirits from Great Britain in 1894 amounted to \$402,814, in 1896 to \$440,204, in 1897 \$425,657, and last year to \$573,809, an increase since 1894 of \$170,995, which equals 42.45 per cent. In 1894 the excise revenue on Canadian whisky was \$4,133,638, and in 1898, \$3,593,980 although the duty was larger than in 1897. The quantity of spirits produced in Canada in 1897 was 2,279,958 proof gallons, and in 1898 1,753,186 proof gallons. These statistics seem indicative of their having been a large decline in the production and demand for Canadian whisky and a proportionate increase in the importation of Scotch.

### A NEW FIRE PROTECTION MATERIAL.

The danger of a fire spreading from one building to another through the windows is a familiar one, such an incident is of daily occurrence. Although some windows and doors may be protected by iron shutters there are far more to which these shields against the spread of fire cannot be attached. Dwelling houses and offices are more especially ex-

posed in this respect. The work of a fire brigade is often obstructed by flames rushing through windows, the glass and frames of which quickly disappear when exposed to flame and heat. A mode of treating glass has been devised which, it is claimed, prevents its collapse under fire. It is even said to be more effective in stopping the spread of fire than iron shutters, which, it is well known, often are so warped by heat as to lose their usefulness. The new method is to insert within glass a net work of wire, which is embedded in the body of the glass. This is done either by, as it were, sandwiching wire-work between two sheets of glass, or, by placing the wire-work in it when in a molten state by which it is so thoroughly incorporated into the sheets as to be inseparable. It is claimed that glass so treated will resist the action of fire, and of water thrown upon it when the glass is so intensely hot that ordinarily it would break to pieces. Tests have been made at Pittsburg, Philadelphia and Brooklyn before the local underwriters which they regarded as demonstrative of the power of this kind of glass to stand firm under the most intense heat. Mr. Edward Atkinson, the well-known writer, who is president of a Boston fire insurance company, has so far satisfied himself of the protective power of this material that he recommends its use, "wherever it is desirable to put in a fire-retardent material." The obstruction of light is stated to be only slight. His judgment it strongly endorsed by other presidents and underwriters. The danger in this city arising from some of our narrow lanes and streets, which flames and heat have been known to cross and set opposite buildings afire, an example of which we had last winter, suggests the desirability of our property owners and insurance companies investigating this new material and adopting it, if found to be as represented.

#### SPRING FRESHETS IN THE WEST.

London, Brantford and other cities in Ontario, are, like Montreal, liable to damage from spring floods, and ice jams in the rivers on which they are situated. In London some officials contend that the floods of the Thames at that point are as uncontrollable as those of the St. Lawrence at Montreal, notwithstanding the following fact. An ice jam having carried away part of the permanent dam used to supply power for pumping to the city reservoir, situated on the river four miles below, the regular spring freshet did not rise to within five feet of the high water mark since, and consequently little or no damage was sustained for the first time during the twenty years of the existence of the dam.

It has been claimed that this hitherto permanent dam, the crest of which at that point is 18 feet from the river's bed, did not, when the river was at flood, raise the height of the water at and in the neighborhood of the city, particularly in that part which, until last year was the village of London West. The reconstruction of the dam is now under consideration by the water commissioners, and it is stated that their engineer recently visited Montreal to obtain expert engineering assistance in solving the problem of obtaining power from the dam, and at the same time preventing further damage by floods. This would be a comparatively easy task by any engineer experienced in the construction of canal locks, as it does not require expert knowledge to know that a permanent dam across a river must necessarily and naturally raise the height of the water above it in the time of freshets, by destroying the natural fall of the level of the river, and thus it will naturally sooner or later destroy the water power by causing the level of the river, which is thereby made lower than the crest of the dam, to be filled up to the level of the crest. This happened to the dam which, to be made effective for the pumping machinery, has for several years been supplemented by splash-boards during the summer months. The freshets of the Thames river are practically uncontrollable, but the damage done by them at

London can be avoided in a manner which is not possible at Montreal.

In France the universal adoption of moveable weirs throughout the Seine basin enables the flow of the river to be left unimpeded during winter floods, and the warnings sent to the weir keepers of the approach of a sudden flood, secures its rapid passage through the weirs. Wherever the height of the water is raised by artificial obstructions in the river the corporations, or persons suffering damage, have themselves to blame, and this seems to be the case at London whatever may be the facts as to other places in Ontario.

#### SUMMER HATS.

The favor which the crash linen hat found awaiting its coming late last season as a friendly rival of the time-honored straw, has caused it to be up and doing this spring at a rate which plainly shows it intends to get ahead. The retailer has found a peculiar individuality attached to the new-comer which is as tenacious as the fibre of which the hat is composed. This is shown in the seriousness with which the customer insists on having a linen hat if he once settles his mind on it. Nothing on earth can change him. If he asks to be shown a felt fedora he may change his mind and decide on a stiff hat. If he requests a black hat at first he is quite likely to decide on a chocolate shade. He may have thought to buy a cap and on afterwards being shown a nobby straw selects it instead; but if he comes to purchase a crash linen hat he is going to have it if it is in the city.

The styles will be varied this season, being shown in both stiff and crush shapes, a popular make being the varying curved fedora. Prices will range from \$3.50 to \$7.00 per doz. regular. An inferior line used principally for "cut price" advertising is found for \$2.25 to \$2.50 but these will not circulate to any extent.

Straw hats are showing an elegance of finish not hitherto approached. The warm weather of the past week, following so closely on the continued cold has caused a rush for straws that has taxed even the eating hours of the shippers. Travellers to Quebec last week found first stocks of new summer goods in felts scarcely unbroken owing to the extreme backwardness of the season, and returned to find rush orders for straws and linens piled high before them.

Each year the retail trade are adapting in a more marked degree the plan of waiting for the season to demand summer hats, and this in turn has caused the wholesale trade to be prepared as much as possible for the rush which is sure to follow.

Notwithstanding the discrimination of 7½ per cent duty in favor of English-made hats, the importation from the United States shows an increase for the year 1898, as appears from the following figures :

	1897.	1898.
Great Britain.....	\$407,563	\$431,342
United States.....	272,132	381,768

Fancy "counts as yet for more than value—to the rapid portion of this generation," was remarked by a wholesale man of no slight experience in the business.

#### THE PRICE OF GAS.

A press dispatch from New York reads :

New York, May 1.—The New York Mutual Gas Light Company to-day gave notice that the price of gas to all its consumers had been reduced from \$1.10 to 65 cents per 1,000 feet. The Consolidated Gas Company also announced a similar reduction. At the office of the Mutual Company no reason was given for the big cut. The reduction had been entirely unexpected.

This is not without interest to others than the people of New York and it will be especially so to the citizens of Mont-

real, who are now paying more for that article of prime necessity than any other people in cities of equal size either in Europe or on this continent. In another important matter the citizens of New York are now congratulating themselves on the prospect of relief that will ease the burden of taxation on the general public. The companies who are now enjoying the immensely profitable franchises for the use of the streets of that city, have hitherto paid taxes on the plant laid in and under the streets as real estate, but by the Act of Legislature just passed at Albany the actual value of the franchises of all these companies is also to be taxed, the value to be established by the market value of the shares of the different companies. It is estimated that the new law will produce about \$25,000,000 annual revenue to the City of New York, and will materially reduce the tax on real estate in that great city. These results are on the line of what is going on generally in all the larger cities of the United States in these matters.

#### AUSPICIOUS FOR BETTER THINGS.

The Kingston & Montreal Forwarding Co. has been fortunate in one respect at least—in having a reputed millionaire among its shareholders. This company was incorporated a number of years ago with a capital of \$200,000 of which \$100,000 was paid up. For some time dividends have been rather intermittent. Last year the company lost, it was admitted, about \$20,000, and it was with satisfaction doubtless that the proposal of the Canada Atlantic Railway to charter the somewhat over a dozen barges, belonging to the company, for the season at \$15,000, was accepted. The settlement arranged some few weeks ago was doubtless completed, to some extent at least, through the influence of the wealthy shareholders, and it is now sincerely to be hoped that a new era of prosperity is about to dawn upon the labours of these enterprising public carriers, who, though they may not have realized much or any profit themselves, have been scarcely no less active in promoting the welfare of the country—especially along our splendid reach of waterway between Kingston, Montreal, &c. The shareholders have meantime—since the adjustment—been fortunate enough to discover or arrange for a further economy of some twenty per cent, or thereabout.—See Mark iv, 25.

#### BRIDGING A DIFFICULTY.

That there is no love lost between retail grocers and department stores conducting a grocery branch, is well-known, and various have been the means employed by the former to checkmate the enterprise of the "Basement" *epicier*.

In the beginning, the idea of drygoods men selling groceries was ridiculed; department stores could for ever and a day, no doubt, attract customers by announcing unheard of clearances in remnants, etc., by the simple process of marking these down to a close margin of profit, instead of the regular 30 and 40 per cent, but that they could make reductions in a line of goods whose maximum profit rarely exceeded 25 per cent and mostly averaged 12½ per cent was not to be thought of. There was, besides, the advantage on the side of the grocer, that he gave credit, whilst the department store did not; and no one would be so rude, he argued, as to lightly disparage this convenience.

The department store grocery branch, however, despite its disadvantage in the latter respect, did what it could for itself in enlarging the margin of profit by purchasing from first hands and for cash, thus being enabled to sell some few things cheaper, and in the "posting up," results have proved

that what it lost under the one head balanced under the other.

It was at this period that the wholesale grocer, who up to this time had acted as a middleman to the department store, was displaced in favor of the manufacturer. Later on the manufacturer, in many instances, was discouraged to accept the business offered, because of the threatened boycott of his goods by the wholesale trade; and still later the "iniquity" of filling orders of the department people was pointed out to the wholesale merchants, by the retailers, now seriously alarmed at the competition.

In all these phases of antagonism, which perhaps might spell jealousy also, the department store grocery branch; has not, it must be admitted, shown itself a formidable competitor of independent dealers in this line, i.e., judged by the advancement it has made in other branches of retail trade it has absorbed.

The difficulty of purchasing choice groceries has hampered its work, so much so, as to make the remark of a new attendant in one of these rushing basements that, "whilst they were very busy themselves, the Complaint Department was twice as busy," seems more trite than humorous.

But this state of things is to be altered, so far as one leading store is concerned, at least. This store proposes to no longer serve as the depository for all the cast off truck its buyer can pick up, or can persuade those merchants, who have signed an "agreement," to let him have on an "underground" invoice.

There is a company recently opened in St. Paul street, whose only reason for being in existence, so [it is said] is to act as a "blind" for the main establishment. This firm will buy groceries, and any other goods whose purchase would be prejudiced if brought direct—which leads us to remark that the department stores are far from being worsted in the game of business stratagem.

#### NEW YORK DRYGOODS MARKET.

The inaction of the market is more or less pronounced in foreign dress goods circles. Importers report a limited reorder demand coming forward, with little in the way of new business secured as yet. Fall buying is proceeding slowly, with buyers displaying considerable caution in providing for the new season. Regarding the styles of fabrics that are likely to prevail there is still considerable diversity of opinion. Some importers are pinning their faith in smooth-faced fabrics in soft finishes, while others are of the opinion that goods in rough finishes are likely to predominate, and to back up their opinion are able to show many good-sized orders for such goods as camels' hair plaids, fancy homespun weaves, crepons, rough-faced chevylots and the like, and from the tenor of reports these so far are the most successful in the orders for fall. It is conceded however, that a big business will be accorded such goods as broadcloths, venetians and fine coverts, as these will be employed in large quantities for tailoring costumes. Special attention has been given to the finish of these goods until they show a weave so fine and a finish so soft and pliable as to resemble a fine leather rather than woven fabric. Considerable attention has been given to colors, and the shades now produced show a depth of color never before equalled, which is obtained by the production of soft neutral tints.

Particular attention will be given to weave and shades for fall, as it is in the improvement of these that manufacturers will direct their energies on the new fall fabrics.

In goods showing a rough surface the Scotch homespuns in large plaid effects are regarded as strong for fall, and in many respects these goods bear a striking appearance to men's wear fabrics, they differing only in weight. That it is to be a strong plaid season is conceded by many and preparations have been made accordingly. Scotch goods in large plaids in 12ounce makes are shown in a great variety and some good-sized orders have been secured from the cutting-up trade for fall delivery.

These will be very popular for separate skirts; in fact plaids of all sorts in soft, pliable fabrics, whether in homespuns, zibolines or rough cheviot effects, are predicted a good future. These lines are being added to constantly and buyers visiting the market in quest of goods for fall will find a most complete assortment from which to make selections. There is some talk of fine silk and wool mixtures figuring in the demand, but as yet these have been but little ordered. As silk will predominate in these they are classed among the high-class novelties and are among the last to receive the buyers' attention. As yet lines are still incomplete, but enough is shown to assure the buyer that there will be no lack of opportunity to select rich and novel styles in both stripe and figured effects. In seasonable goods for quick delivery mohairs show about the best results. These run to sicilennes, grenadines and the like, while crepe weaves in fine wool and worsted goods are taken to some extent. Fine Scotch homespuns in gray and brown mixtures are selected by the fine retail trade for bicycle and outing costumes. The tone of the market is steady, with a notable absence of offerings in the nature of jobs, which argues well for the success of the new season.

#### PRINTS AND GINGHAMS.

The situation in the market for prints has not undergone any material change during the past week. There has been a steady re-order demand day by day for reasonable fancy calicoes and for more staple varieties for quick delivery, but no transactions of individual moment. The market is, as has been stated previously, in an unusually clean condition in all lines of fancy prints. The majority of styles are absolutely cleaned up, and even in those which have not sold with as great freedom as others supplies are scanty. This puts printers into excellent shape to enter upon the fall season so far as profits are concerned, and with the supporting strength of the print cloth market there is ample justification for the impression that the standard lines of fancies will open for fall on a 5c basis at least.

It would seem as though printers expected a higher range of prices for the staple varieties for fall trade than now ruling, as they have had occasional bids at prevailing quotations for good-sized quantities, with fall dating in such lines as indigo blues, mournings, turkey-reds, &c., and turned them down. The indications are thus of a hardening tendency just as soon as the trade comes into the market in a regular way for its fall supplies of calicoes. The business done for fall in printed flannel effects has been encouraging. The higher prices asked at the opening have been maintained, and sales thereof have been liberal. Fine fancy specialties in printed wash fabrics are generally well sold up.

The market for gingham continues very firm. There are no stocks of either staple or dress styles in leading lines, and the difficulty of securing ready deliveries is somewhat restricting business. Dark cotton dress goods for fall are quieter than of late, but have so far sold well. Dark domet lines are also quiet, but well situated.

In foreign white goods dotted swiss mulls in 47-inch widths have again been accorded a good demand, with stocks inadequate to meet it. Recent advances in prices are fully maintained, and in some instances a further advance of five per cent. is reported which buyers pay readily if immediate deliveries are assured. Dimity cords and checks again show fair results on fine sheer foundations. Piques have been less active during the week, which is explained by one importer as due to the large supplies coming forward recently, which have enabled many importers to catch up on back orders and offer goods from stock. Persian and Victoria lawns and India linens are ordered steadily, also batiste swiss mulls in long-fold or 47-inch goods. Organdies in 84 widths are taken at steady prices.

Broad silk importers have experienced a marked improvement in the demand for seasonable goods. This is particularly noticeable among importers handling such goods as foulards in Lyons printed styles, satin liberties and China and Japanese silks in habutais, kai-kai and other descriptions of light-weight goods coming under the category of summer silks. In foulards the blue ground effects with white figured and scroll designs continue the most favored, with the new shade of Prussian blue showing excellent results. Lyons printed China silks are taken with a degree of freedom not accorded them for many seasons back, the popularity of soft finishes favoring a free consumption of these goods. In habutais white cords on colored grounds are

most favored, particularly those showing the various shades of blues, purples, heliotropes and ox-blood reds predominating. The new styles of crystal cords are particularly popular, these showing a high lustrous effect with raised cords of white. Importers continue to report backward deliveries on these goods, and claim that sales would show a much greater volume if they could obtain the goods. Lyons printed dress taffetas are in well-sustained request, with stocks reported light in all directions. The crepe weaves are strong, and there is a free call for crepe de chine in light colors for immediate consumption. Several importers were met with who had just returned from visits to the leading up-town retail houses, and they report the silk departments as among the most active of any. The distribution is on a free scale, and with a continuation of the present favorable weather conditions available supplies will be inadequate to meet the expanded demand for seasonable goods. The price situation is firm and on many lines tending upward. As early supplies are exhausted and new goods ordered, higher prices, to conform with the cost of manufacture, are asked.

Business for fall shows a steady development. The market derives considerable support from the position of the raw silk market, which is higher than it has been for years, or since the season of 1892. Even the arrival of the new crop is not calculated to afford manufacturers any relief as the market is almost bare of old stock; and it is claimed by those in a position to know that the new crop will be inadequate to meet the demand, and the present firmness will be fully maintained. Manufacturers are now planning for the new season, and the situation is more or less perplexing. Raw silk shows advances of from 25 to 33½ per cent above those ruling a year ago, and a substantial advance in prices on the manufactured article must be obtained to cover the increased cost of production. This is sufficient in itself to guarantee prices for the balance of the present season, with the new season opening up under propitious circumstances. Buyers are more willing to place orders than sellers are to accept them. Jobbers must have their fall stocks in shape by the middle of June to open the season at the usual time, and as agents hesitate about quoting new season's prices the season is likely to be much delayed. Taffetas are getting well under order, and there is a freer inquiry for small and fancy effects in jacquards on taffeta grounds. Crepe effects in crepe de chine weaves are also ordered in fair quantities, but taffetas have so far received the bulk of the buyers' attention.

—From our special correspondent at Brantford, Ont., we learn that business in that city is good in every line. The Massey-Harris Company have now over 725 men at work in their immense factory. The Waterous Engine Works Company, with over 250 hands, are cramped for room, and will likely build additions to their premises. The Verity Plow Company have recently occupied their large new works, where they are employing between 200 and 300 hands. All these factories, besides many others, have been working night and day to catch up with their work. The Gould Bicycle Works have had to employ two sets of hands, one set starting work at six p.m., and working until 7 a.m., and the other set commencing at 7 a.m. and working till 6 p.m. Brantford stands third on the list of exporting cities in Canada—Grocery circles will likely see some changes in the near future. J. T. Wallace will remove to the Y.M.C.A. building, where he will fit up one of the finest stores in Western Ontario. Oliver Clark may offer his business and stand for sale. F. H. Malcolm, glassware, etc., will remove to another stand. In the legal line, Alfred J. Wilkes has recently been made County Crown Attorney and Clerk of the Peace. W. T. Henderson, until recently of the firm of Baird & Henderson, has entered into partnership with Mr. Wilkes, under the firm name of Wilkes & Henderson. A. L. Baird continues alone. Some changes are also in order in the Brantford Business College. M. L. Rattray has sold out the good will of the business to R. E. Gallagher, of the Canada Business College, Hamilton, who will conduct the Brantford school as a branch of the Hamilton school. Mr. F. Gallagher, of Jersey City, one of the best penmen in America, Mr. L. Rattray, accountant, and Mr. John Buskard, County Court stenographer, will compose the staff of teachers in the Brantford Business College.

BUSINESS DIFFICULTIES.

Liabilities of \$9,700 are shown against the estate of M. G. Edson & Co., essences, Montreal, who have assigned. M. G. and Walter H. Edson compose the firm. The business was begun many years ago by M. G. Edson who subsequently got into difficulties, and not securing a settlement reopened in his wife's name. Financial trouble again arose in Aug. '96, and this time Mrs. Edson obtained a settlement at 40 cents in the dollar. On August 31st same year the present style was adopted. The principal creditors are: L. E. & A. F. Waters, \$400; J. T. Lyons, \$800; Jno. Burns & Co., \$400; G. Lang & Co., \$300; L. R. Baridon, \$300; John Lowndes, \$300; Merchants Bank of Canada, \$350; Mrs. M. G. Edson, Longueuil, \$1,500; C. H. Stillwell, \$240; C. H. Phillips & Co., \$520, and W. W. Ruthven, \$375. A meeting of creditors to appoint a curator has been fixed for the 8th inst.

Ingersoll, Ont., reports two assignments in the shoe trade this week. Jas. Wilkinson was originally a tiller of the soil, subsequently turning his attention to mercantile life by accepting the position of commercial traveller. In the spring of '96 he began in the shoe business but fortune did not apparently come altogether his way for he got into difficulties in July '98 and at a meeting of creditors then held he showed liabilities of \$6,800; with assets \$3,500. He was granted an extension.—Mrs. Fannie Bloor, Ingersoll, has assigned. The business has been conducted under the above title since the spring of '98. C. W. Bloor began originally in '89, but assigned in Feb. '97, after which he was not engaged in the business for some time. Liabilities light.

C. McHugh, proprietor of the Lake View Hotel, Lachine, has assigned. Liabilities are about \$4,000.

BUSINESS CHANGES.

QUEBEC—Dr. A. Desgroselliers, drugs, Beauharnois, commenced business; Nap. Hebert, cheese factory, Magog, commenced business; E. Dubuc, clothing, St. Hyacinthe, commenced business; H. Girardeau, tailor, Three Rivers, commencing business; O. Lamothe, shoes, Three Rivers, has sold out; H. A. Guenette & Co., mfrs. shoes, St. Henri, stock sold; H. Duquette, hotel, St. Esprit, commencing business; S. Dunn, hotel, Chelsea, dead; J. Leclerc, shoes, Quebec, dissolution registered; L. Rondeau & Co., groceries, Quebec, partnership registered; Richard & Genois, general store, St. Raymond, partnership registered; E. McGovern, hotel, Richmond, commenced business; Mrs. Cosgrave, groceries, Wenstead, starting business; J. H. Bousquet, hotel, St. Vincent de Paul, commencing business; James Walker, Hardware Co., Montreal, incorporated; H. R. Thompson, general store, Ulverton, commenced business.

ONTARIO—Wm. Little, groceries & fruit, Burlington, sold out; J. Cleghorn & Son, fish, &c., Toronto, advertises business for sale; Gorman & McDonnell, general store, Douglass, commenced business; S. J. Stevenson, drugs, Ottawa, commencing business; L. Rainville, general store, Casselman, stock sold; B. Corbett, shoes, Lambton Mills, giving up business; J. Ziller, cooper, German Mills, moved to Blair; H. Living & Co., dry goods, Ottawa, commencing business; Est. of J. G. Monkman, general store, Cookstown, stock sold to R. B. Scott; Pollock & Mollard, general store, Grand Bend, dissolved, style now Mollard & Son; D. J. McCosh, groceries, Lucan, has sold out to W. Watson.

MAN. & N. W. T.—C. L. Featherstonhaugh, livery, Fort Qu'Appelle, sold out; Independent Printing & Publishing Co., Brandon, dissolved; Taylor & Methers, general store, Weyburn, commenced business; Lyons Shoe Co. Ltd., Winnipeg, incorporation granted; F. B. Rourke, publisher, Maiton, sold out to W. D. Ruttan.

BRITISH COLUMBIA—J. G. Bent, cigars, &c., New Westminster, removed to Atlin; John Parker, butcher, Victoria, business offered for sale; J. J. Guest & Co., gent's furnishings, Kamloops, offering business for sale; Old Country Shoe Store, Vancouver, stock sold to Jas. Rae; A. E. Law & Co., drygoods, Vancouver, commencing business; J. Lake & Co., general store, Atholmar, commenced business.

NEW BRUNSWICK—T. A. Crockett, drugs, St. John, sold out to Mrs. J. T. Crockett; A. A. Mabes, planing mill, St. John, dead; Mrs. C. Connor, restaurant, Moncton, removed to Pacific Coast.

NOVA SCOTIA—Frank Irving, physician, Lockport, removed to Honolulu; Thos. Devers, Jr., blacksmith, Annapolis, dead.

LEGAL RECORD, &c.

Week ended May 2, 1899.

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

WRITS ISSUED, ONT.

April 27.

Ashfield Tp—J. Ferguson vs Thos. Culbert.....	\$ 390
Bonfield—C. Racicot vs Jas. Rancot.....	341
Caledonia Tp—D. Leroux vs P. Cadieux.....	1,000
Chelmsford—J. Walker vs Jos. Horsfall & Son.....	407
Clarendon—Murphy, Gordon & Co. vs J. W. Cook.....	420
Foresters Falls—J. Brown vs D. Brown.....	332
Fredricksburch Tp—E. Huyck vs W. R. Smith.....	400
March—J. R. Allan et al exrs. vs Wm. Jamieson et al....	1,824
Ops Tp—Waterloo Mfg. Co. vs W. Staples.....	305
Ottawa—A. Graham vs Thos. Smith et al, \$985; R. P. Gilmour vs A. Chevrier, \$300.	
Shelburne—T. Robb vs E. Berwick & Co. dmgs.....	10,000
Sorrenton Tp—E. Smith vs P. Cameron.....	1,000
Toronto—Kieling & Bowen vs T. N. Tennant & Co.....	393
.....—L. C. Ashplant vs Grand Trunk Ry. Co.....	3,000
Erie Pa—M. Mathews vs Lily A. & D. Starrett.....	490

April 29.

Carman, Man—J. Conn vs John Conn.....	891
Chatham Tp—A. J. Arnold vs A. T. Arnold.....	489
Clinton Tp—W. E. Tufford et al exrs vs J. Book et al exrs., \$663.	
Grantham Tp—E. Murphy et al vs Thos. Nihau et al....	1,140
Mechanicsville—Canadian Mutual L. & I. Co. vs A. Scobie et al, \$1,100.	
Ottawa—Canadian Mutual L. & I. Co. vs Wm. & E. Kilt, \$2,500.	
Oxford Tp—T. Warren et al vs H. J. Rickey et al.....	335
Renfrew—J. McNulty vs Jno. Smith.....	750
Seneca Tp—J. Hamilton vs I. Hamilton.....	481
Toronto—J. F. Michie vs Geo. Phillips & J. A. Mills, \$4,703; M. Wolf vs C. Wilder dmgs, \$500.	
.....—Conely & Co. vs Canadian Pacific Ry. Co....	893

May 2.

Amaranth Tp—H. E. Forster vs D. Dudgeon.....	2,266
Beaverley Tp—F. W. Lloyd vs D. W. Main.....	1,666
Beckwith Tp—M. M. Denison vs R. Fleming et ux.....	1,707
Fort William—Canadian Mutual L. & I. Co. vs Chas. & L. Stewardson, \$424.	
Glanford Tp—J. W. Flewelling vs Wm. La Barre.....	301
Ottawa—D. V. Ranger vs Jos. Chevrier, \$576; Banque Nationale vs J. H. & A. Hudson, \$500; Corporation of Ottawa vs Ottawa Electric Ry. Co., \$10,000; H. F. Mytton vs Hon. Jas. Roche, \$450; T. Enright vs St. Anthony Lumber Co., \$2,000.	
St. Thomas—Mutual Reserve Fund Life Assn. vs G. R. & M. A. Pennington, \$1,084.	
Solsgirth Man—Ontario Bank vs G. Porter.....	414
Toronto—E. J. Henderson vs Campbell Davidson & Co., \$1,709; Dunlop Tire Co. vs Comet Cycle Co. Ltd. disputed, \$301; J. H. Miller vs R. Cummings, \$340; J. Hancock Jr. vs J. Doust dmgs., \$5,000; E. Roadknight vs M. Goldstein dmgs., \$5,000.	
.....—J. Haycock vs Canadian Pacific Ry. Co. dmgs	5,000
.....—C. A. Hart vs D. & C. Meagher.....	473
Atlanta Ga—Ontario Bank vs E. Porter.....	414

WRITS ISSUED MAN. & N.W.T.

April 27.

Winnipeg—W. P. Kilbourne & Co.; \$308; D. E. Sprague \$ 300
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April 29.

Mersea—G. White & Sons Co. agt Jos. Julian.....	304
Ottawa—Drummond McCall & Co. agt E. C. Arnoldi.....	605

May 2.

Winnipeg—Geo. Craig.....	21,304
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JUDGMENTS RENDERED, ONTARIO.

April 27.

Gower N Tp—J. M. Cromwell admr agt J. Coudie et al..	\$6,534
Hawkesbury W Tp—McCuaig, Cheney & Co. agt R. & M. Dewar, \$304.	
Ops—J. P. Lundy agt J. & R. Wilson.....	1,010
Peterborough—A. Cornstock et al agt S. Bennett.....	320
Toronto—Canada Perm. L. & S. Co. agt M. J. Ball, \$3,293; Land Security Co. agt Wm. Crackle, \$2,342; Land Security Co., agt J. Crawford, \$548.	
Winnipeg—G. W. Jarvis agt R. H. & J. C. Vivian.....	500

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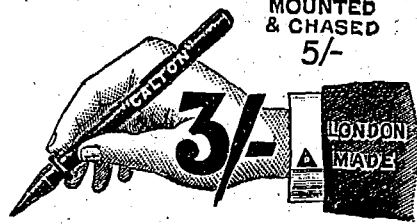


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**JEWEL PEN COMPANY,**  
58 FENCHURCH STREET, LONDON, ENGLAND.

April 29.  
Montreal—O. Lafortune agt Sam. Belnger, \$245; E. Bonneau agt  
F. Bonneau, \$225; R. L. Murchison agt J. R. Fair, \$314;  
F. X. Mignerot agt T. E. Hunt, \$1,030; Molsons Bank agt  
E. Ohlen et al, \$402; D. A. Lafortune agt P. Prudhomme,  
\$259; Bank of Nova Scotia agt R. W. Sutherland, \$227; M.  
Grace agt B. J. Tansey, \$186.

Paris—E. Jobin agt E. R. Rover et al..... 447  
St. Isidoro—P. Demers agt N. Patenaude..... 310  
St. Paul—A. Leclair agt Dme. W. B. Davidson..... 557

May 2.  
Alliston—W. G. Elliott agt Wm. Fawcett, \$1,820; W. G. Elliott  
agt Wm. Fawcett, \$2,026.  
Beaverley Tp—D. Fisher agt L. Wilson..... 564  
Kincardine—Kloepfer & Co. agt H. T. Hurdon..... 1,001  
Lucan—D. McKinnon agt John Ward..... 924  
McGillivray—T. Grubber agt P. Mittelholts..... 809  
Sudbury—M. S. Brown Co. agt D. Rothschild & Co..... 1,226  
Tavistock—J. Giblet & Son agt G. D. & R. S. Matheson..... 3,294  
Toronto—Toronto General Trusts agt J. & C. Dilworth, \$1,177;  
H. L. Haussaman agt F. H. Holgate, \$4,842; G. Percival  
& Co. agt Horsman & Co. et al, \$325; J. J. C. Thomson  
agt J. H. King, \$807; W. P. Eby agt St. Leon Mineral  
Water Co., \$12,882.

.....—Everett & Claska agt Foley Mines Co. Ltd., 425

JUDGMENTS RENDERED, QUEBEC.

April 27.  
Montreal—J. Smith agt Montreal Pipe Foundry Co.... \$1,990  
N. D. de Stanbridge—Dme. A. Brade agt Jno. Harrigan esq.,  
\$971.

May 2.  
Cookshire—Eastern Twps. Bank agt R. H. Phillimore et al,  
\$333.  
Lingwick—British American Land Co. agt Jos. Bourque 350  
Montreal—Dme. S. T. Lafortune agt M. E. Auclair et al, \$550;  
J. D. Mayor agt L. Girard et al, \$320; Sun Life Assce. Co.  
agt M. Guerin, \$2,194; Sun Life Assce. Co. agt Hon. J. J.  
Guerin, \$919; Montreal Street Ry. Co. agt J. Smart et al,  
\$608; M. Davis et al agt J. Youngheart, \$542.

North Hatley—Royal Electric Co. agt Eastern Twps. Light &  
Carbide Co., \$954.

Orford—C. H. Fletcher agt E. Benoit..... 664  
Quebec—P. Laroche agt H. M. Price..... 360  
St. Jean, Iberville—H. Orsali et al agt Chas. Brosseau... 703  
Woonscott, U.S.—G. Beaudette agt Z. Bibeault et al., 1,300  
Berwick, Maine—W. F. Fallon agt Dme. M. Hopkins et al,  
\$800.

JUDGMENTS RENDERED MAN. & N.W.T.

April 27.  
Napinka—Temple & Bolton..... \$1,114

JUDGMENTS RENDERED, N.B.

April 29.  
Moncton—E. A. Harris..... 879  
Woodstock—J. F. Dickinson..... 3,735

JUDGMENTS RENDERED, N. S.

May 2.  
N. E. Harbor—E. W. Perry..... 465  
Dartmouth—D. P. Motts..... 1,382

EXECUTIONS QUEBEC.

April 27.  
Montreal—A. H. Hawthorn agt J. T. Abel, \$401; B. J. Barring-  
ton agt Jos. Brouillette, \$4,326; Bank of B.N.A. agt Dme.  
J. Poirier, \$124.

April 29.  
Montreal—J. Baxter agt Thos. Brethour, \$213; R. C. Miller agt  
J. T. Gingras, \$184.  
St. Philippe—M. Dupuis agt Robt. Onesime..... 424

May 2.  
Montreal—W. G. Idler agt H. Cubana, \$325; Sun Life Assurance  
agt L. Paquette, \$602.

CHattel MORTGAGES, ONT.

April 27.  
Baden—Clara J. Fowler to G. Law..... \$ 600  
Bromley Tp—J. M. Gibson to J. H. Mendals..... 700  
Clinton—G. & H. Davies to J. Jenkins..... 1,000  
Conestoga—H. Hotte to J. G. Bricker..... 587  
Edmondville—A. Charlesworth to L. O. Van Egmond... 1,123  
Mattawa—P. Galligan to R. H. Klock & Co..... 572  
Preston—D. Walder to P. Bernhardt..... 1,597

April 29.

Consecon—C. R. Dade to G. J. Foy..... 1,596  
Cooksville—E. Walterhouse to Toronto Brewing & Malting Co.,  
\$773.  
Fort William—O. Hacquoil to Nap. Roy..... 830  
Gower S. Tp—R. Finnerty to D. Hyndman..... 1,017  
Grimsby—J. W. VanDyke to H. Bate..... 2,500  
Guelph—D. Martin to E. Sanders..... 1,898  
Hamilton—Wm. Macdonald to Grant-Lottridge Brewing Co.,  
\$623; Wm. Macdonald & wife to Grant-Lottridge Brewing  
Co., \$623.  
Merrickville—J. McCracken & F. H. French to F. J. French,  
\$1,518.  
Ottawa—Thos. McCabe to L. C. Mitchell..... 661  
Perth—R. Lillie to M. Webster..... 692  
St. Catharines—J. C. Rykert to Hamilton Provident..... 1,200  
Stayner—R. McSherry to Bank of Commerce..... 869  
Stratford—J. M. Scott to M. Scott..... 1,898  
Tilsonburg—G. A. Slaght to J. McBride..... 809  
Toronto—W. H. Graham to W. Armstrong, \$870; D. Small to M.  
E. Korman, \$2,075; D. Small to Cosgrave Brewing Co.,  
\$1,650.  
Wallace—B. Oappfer et al, to J. W. Meyers et al..... 894

May 2.

Amherstburg—J. I. Cousins to W. Caldwell..... 653  
Arnprior—W. E. Barnett to V. A. Barnett..... 785  
Brockville—R. Hudson to Bowle & Co., \$575; J. H. Muldoon et  
al to B. Ryan, \$595.  
Carleton Place—R. McLaren to M. J. McFarlane, \$581; J. Pres-  
ley et ux to J. A. McLaren, \$312.  
Ebniskillen—Geo. Wolsey to Van Tuyl & Fairbank..... 1,118  
Fergus—G. Brown to J. Johnson..... 1,000  
Hamilton—Hamilton Thistle Club to Federal Life Assce. Co.,  
\$11,600; J. H. Robinson & C. E. Paterson to R. Pray, \$1125.  
Perth—J. R. Young et ux to J. A. McLaren..... 475  
Tilsonburg—G. A. Slaght to J. McBride..... 809  
Toronto—Montague Private Hospital Co. to C. W. Thompson,  
\$1,200.

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

April 27.  
Winnipeg—D. O. Bricker..... \$1,587

BILLS OF SALE, PROVINCE OF ONTARIO.

April 27.  
Cornwall—W. H. Craig to N. E. Craig..... \$1,200  
Windsor—Mrs. A. Dickenson to World Publishing Co., 3,000

April 29.  
Bathurst Tp—A. Fournier Sr. to A. Fournier Jr. .... 1,000  
St. Catharines—M. McComb to A. M. McComb..... 1,000

May 2.  
Brockville—R. Hudson to B. Ryan..... 595  
Hamilton—W. J. Kingdon to S. A. Kingdon..... 1,215  
Owen Sound—Tucker & Cousby to Dawson & Davis..... 2,350  
Toronto—J. Findlay to H. Findlay..... 1,200

BILLS OF SALE, MAN. & N.W.T.

April 27.  
Winnipeg—Ford & Stewart..... \$1,750

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10 cents.

## Varsity,

5 cents.

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

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## Financial.

Thursday E'vg. May 4th, 1899.

The past week will be long remembered as having seen the stock of the Canadian Pacific touch par in London. The steady advance which recently set in, with the increasing earnings of the road, and rumours of an increased dividend, gave an impetus to quotations which landed them at an unprecedented figure. We trust the business of the road will continue to enlarge so as to justify this remarkable movement. The very large sales in this market cannot be taken as for investment, they arose from a desire to take advantage of the boom by re-selling at an advance. There is every likelihood of some operators being more or less disappointed.

A run has also been made for Richelieu, under which prices were advanced to 114½. Sales have occurred of Montreal Street at 336, which, at any rate, leaves ample margin for a decline. These two stocks, with Toronto Street, have almost monopolised the business.

The Budget speech had no financial or business interest. It was merely a general statement of the revenue and expenditure of the past year and estimates for the next one, with references to the prosperous condition of the country. The Finance Minister threw out a hint that whenever the rate of interest on deposits in Government Savings Bank is lowered, the present rate will still be paid on small deposits, presumably in order to give a practical bonus to small depositors in order to encourage thrift. The effort to secure the placing of Canadian securities amongst those in which trustees may invest in Great Britain is a wise one, it will give the government a wider field for floating loans and renewals with, probably, a chance of making better terms. The activity on Change has made money for call loans tighter. Banks need to be careful in basing advances on the large recent advance in quotations. Sterling exchange runs, for 60's, 9 3-16 to 9 1/4, and demand, 9 5/8 to 9 11-16.

The following is a comparative table of stocks for w. e. May 4th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

BANKS.	Shares.	Highest.	Lowest.	Average Last Year
Bank of Montreal	11	250 1/2	250	....
Molson's.....	15	198	198	200
Bank of Toronto.	17	245	245	255
Merchants.....	40	170	170	170
Loan & Mort.....	22	141	141	....
Ottawa.....	14	210	210	....
Can. Bk. of Com.	104	152	151	136 1/2
MISCELLANEOUS.				
Can. Pacific.....	29905	99 1/4	93 1/4	82 1/8
Duluth S.S. & At.	2200	5 1/2	5	2 1/2
Duluth & At. Pref.	720	13 1/2	12 1/2	4
Comm. Cable...	480	187 1/2	185 1/2	174 3/8
Twin City.....	2440	72	70 1/2	....
Mont. Telegraph.	346	175	175	172
Rep. Com. Mining Co.....	229400	142	131 1/2	....
Rich. & Ont.....	4280	115	109	74 1/4
War Eagle.....	40,000	380	365	....
M. S. R.....	1547	330 1/2	330 1/4	250 5/8
" (New Stock).	505	334	330	246 1/2
Montreal Gas Co.	2332	206 1/2	202	186 3/4
Bell Tel. Co.....	6	177 1/2	177 1/2	170
Royal Electric..	1100	189	185	149
Toronto St. Ry..	5428	121	118	94
Mont. & Lon.....	13650	71	68	....
Halifax Ry.....	150	115 1/2	114	126
City 7 p.c. Permit	2000	180	180	....
Can. Col'd Cot. Co.,	85	80	78	40
" " Bds.	2000	101 1/2	101 1/2	....
Dom. Cotton Mills	760	118 1/2	111	88
West Loan Trust..	10	94 1/4	94 1/4	....
Dom. Coal Com.	50	57	57	....
Payne Mining Co.	23750	405	392	....
Windsor Hotel...	15	105	105	....

Brazilian exchange for the week ending the 4th, is as follows:

April 27.....	7 3-16d
" 28.....	7 5-32d
" 29.....	7 9-32d
May 1.....	7 7-16d
" 2.....	7 15-32d
" 3.....	7 7 16d

### MONTREAL CLEARING HOUSE.

Total for week Ending May 4, 1899.	Clearings.	Balances
	\$16,360,546	\$2,368,253
Corresponding		
Week of 1898....	13,471,503	1,783,055
" " 1897....	10,624,511	1,565,480
" " 1896....	8,461,630	1,300,792

### MONTREAL WHOLESALE MARKETS

MONTREAL, May 4th, 1899.

Business in a general way has shown the added activity which the opening of navigation and the delayed warm weather were expected to bring. Goods are moving freely in fairly large lots and the higher prices ruling are being paid with less hesitation than was expected in some lines at least. For hats, the summer entered with a rush and retailers were scarcely through invoicing their spring arrivals in felt and wool goods when straws were demanded. Dry goods, while still experiencing some of the depressing effects of a late season, are moving freely and good profits are being obtained all round by those who were judicious buyers. The strong advance shown at the opening of the London wool sales on the 2nd inst., rather surprised the trade, although an advance was expected. As it stands now it is difficult to gauge the

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ESTIMATES ON APPLICATION.

market here for fine wools, and a marked advance will result in manufactured goods of this nature should prices of Australian wools continue in this tone. In groceries, molasses and sugars are both higher. We referred our readers to these expectations in previous issues. Refined sugars are 10 cents per 100 lbs. higher, while Bardadoes molasses shows an advance of 1 1/2 cents per gallon. Both these staples are likely to show further advances. There are indications of a heavy fruit crop, and this will demand much more sugar than was needed a year ago. To this can be added the fact that raw sugars are gradually advancing, and stocks in Cuba are also light. Hardware shows higher prices for the week, and sole leather is firm at the recent advance.

**BUTTER.**—There is a fairly good trade passing for finest creamery, both for export and open account, at prices ranging from 16 to 17c. Finest townships dairy is also in good request at 14 to 15c. In Western dairy, however, there is nothing doing, the market being entirely neglected. Holders have been offering this stock freely at 12 to 12 1/2c. Medium and poor qualities butter are in large supply and virtually unsalable, being without quotable value.

**CEMENTS, FIRE BRICKS, ETC.**—Business so far this season has been mostly of an inquiring nature, very little actual transactions developing. Arrivals for the week are 105,100 fire bricks; 1,400 bales English cement. The winter prices rule as yet, no arrivals being of sufficient importance to change quotations. English cement, casks, \$2.40 to \$2.50; Belgian, \$1.95 to \$2.05. Fire bricks, per 1,000, \$18.00 to \$27.00; fire-clay, \$1.50 to \$1.75.

**CHEESE.**—Offerings are larger and the market continues to show a downward tendency. Finest fall make offers freely at 10 1/2 to 10 3/4c. New made 9 1/2 to 9 3/4c. The business passing is light and what is being exported goes forward principally on consignment.

**COFFEE AND SPICES.**—The market for coffee shows no change from a week ago, Maracaibo, 12c; Santos, low grade, 8c; Jamaica, 8c, and Rio, 7 1/2c. Spices are featureless; China Cassia is engaging slight attention, as is cloves, ginger, and nutmegs, and other summer spices, but pepper is meantime shelved.



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FRONT ST. EAST TORONTO

**Eggs.**—The market continues to show a weak tone under large arrivals, but there has been no change in prices since last report. The demand holds steady and fully equal to the supply, with sales at 11 to 11½c. The outlook is favorable for continued steady markets throughout this month. Stock arrives in excellent condition and complaints of any kind are forgotten in the egg trade so far this season.

**FLOUR, FEED AND MEAL.**—The activity attending the opening of navigation has been fully shown during the past week in the flour market, but prices, while a shade firmer, do not show any quotable change. Oatmeal is firmer in tone owing to the advance in oats, and in some quarters an advance of 5 to 10c per barrel is asked. Feed is in good request and stocks continue light. Prices are: Winter wheat patents, \$3.75 to \$4.00; straight roller, \$3.50 to \$3.65; and in bags, \$1.65 to \$1.75; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.70 to \$3.80. Bran, Manitoba, \$16; do. Ont., \$16.50; shorts, \$16.50 to \$17; mouille, \$19.50 to \$20; oatmeal \$3.75 to \$3.80 and \$1.75 to \$1.80 per bag. Baled hay is showing a good demand, and better prices. No. 1, \$6.00 to \$6.50; No. 2, extra, \$5.00 to \$5.25; clover and mixed, \$4.00 to \$4.75.

**GREEN FRUITS, ETC.**—A good local business is doing and all arrivals are moving forward freely. Apples are becoming scarce as the end of the season approaches, but prices are fully maintained on all choice stock. Considerable life is noticed in fruit circles at this writing owing to the many buyers arriving to attend the sale of the Fremont's cargo of lemons and oranges on the 5th instant. Quotations are: Apples, Northern Spies, \$5.00 to \$6.00; Baldwins, \$4.00; Russets, \$4.50; Florida oranges \$4.75 per case; California Navels \$4.00 to \$4.25; lemons more plentiful at \$2.00 to \$3.00. Bananas are held at 75c to \$2.00; Cape Cod cranberries \$6.00 to 7.50 per 100 qt. brl.; pine apples, 12½ to 25c each. Florida tomatoes, \$4.50 to \$5.00 carrier; grape fruit, \$5.00 to \$6.50 per box. Vegetables.—Green radish, 50 to 60c dozen; lettuce, Canadian, 25 to 40c dozen; do.; Boston, \$1.25 dozen; new Havana potatoes per brl. \$8.00. Sweet potatoes, \$4.50 brl.; blood oranges, \$2.50 per ½ box; strawberries (American) 30c box; coconuts \$3.50 per 100. Wax and green beans per bushel basket, \$3.50 to \$4.00; asparagus, Am., large bunches 35 to 45c per bunch, baskets, Canadian, \$1.25 to \$1.50 each.

**HARDWARE.**—Queens Head galvanized iron, gauge 28, has been advanced 15c at \$4.50 to \$4.75. Iron pipe is higher, the new scale being for:—Black, ½ in. to ¾ in., \$2.08; ½ in., \$2.75; ¾ in., \$3.30; 1 in., \$4.50; 1¼ in., \$6; 1½ in., \$7.50; 2 in., \$9.50. Galvanized pipe, ½ to ¾ in., \$5.64; ½ in., \$6.64; ¾ in., \$7.41; 1 in., \$10.12; 1¼ in., \$14.03; 1½ in., \$17.16, and 2 in., \$23. Copper hardware, owing to the sharp advance in the raw market lately, is generally 10 per cent. higher. Manila and Sisal rope are firm at the recent advance.

**LEATHER AND SHOES.**—The local leather market is quiet, a feature expected at this between-season's period. The manufacturers report good orders coming in and the outlook favorable for a good fall trade. Some factories are finishing up the season's work, while in some cases the extent and nature of fall orders are awaited. Large quantities of leather are being shipped to England and prices continue strong. B. A. sole is firm at 23c. for No. 2

**OILS, CHEMICALS, ETC.**—Cod Liver Oil is lower again for the week owing to the favorable seal fisheries. We quote Newfoundland, Norwegian process, 70 to 80 cents; Norwegian, \$1.00 to \$1.10. Castor oil is steady at 7¾ to 9½ cents in cases, and 7 to 8½ cents in brls. Lard oil, No. 1, 45 to 55 cents. Linseed, raw, 48 to 51 cents; boiled, 54 cents. Turpentine, 66 cents. Quicksilver has advanced \$1.00 per flask in the New York market.

**MAPLE PRODUCTS.**—Sugars are very firm with light supplies coming forward. Good stock is very salable at 7 to 8c. Syrup in tins 65 to 70c; in wood, 6 to 6½c per lb.

**MOLASSES.**—Cables received by importers here, on Wednesday, quoted 14c for Barbadoes, and at this price, which is equal to 32c laid down Montreal, planters are full up on orders to the end of the month. It will be plain from this news that even if local buyers were willing to pay the market price at the moment, they could not get the goods. The stock of old molasses on spot is supposed to be about 3,000 puncheons, and as this is firmly held, there is little fear that the feeling in Barbadoes will fail to be reflected here. Antigua advices state the market there is bare of stock, and altogether molasses promises to reach fancy figures. In this respect, dealers will do well to view with some

suspicion "pure goods" offered from any quarter at under quotations, these, in all probability, are mixed goods. We quote Barbadoes in single puncheons 32c, Porto Rico, 31c.

**PROVISIONS.**—A more active demand exists for bacon and hams, but prices show no change from last week's quotations. Lard is quiet and steady in price. Quotations are: Canadian pork, barrels, \$15.00 to \$15.50; hams, 10c to 11½c; bacon, 10½c to 11c. Pure lard, pail 6¾ to 7c; compound refined, 5c to 5½c per lb.

**SEEDS.**—The continued warm spell has opened up the seeding season with a rush. Farmers are more anxious about planting as the season is in some sections almost a month behind. Prices are steady at quotations as given on another page.

**HIDES AND TALLOW.**—The market for hides is quiet with little stock arriving. Prices are unchanged at 8½ for No. 1 green, 7½ for No. 2, and 6½ for No. 3. Clips have advanced to 15c; lambskins have also advanced 5c, being now 15c. Tallow, barrels, 4¾ to 4¾c; cake quoted at 4¾ to 5c. The New York market for common dry hides continues to show a very firm tone. Supplies are small and tanners have been free purchasers at full values.

**SUGAR.**—Refiners have marked up prices 10c per cental. at \$4.60 per 100lbs. for granulated and \$4.00 to \$4.40 for yellows at factory. The demand is satisfactory, and it is expected to continue for some few weeks, buyers in the country, from all appearances, being convinced that sugar values are likely to rule at about their present range until the "dog days," which is contemporary with between season dullness in sugars. The raw market is, if anything, more indicative of strength than ever, and with raw cargoes only offering at top prices will refiners anticipate more improvement in refined.

**SYRUP.**—Cane syrups are firmer in sympathy with the higher trend of molasses and sugar; but the demand is only slow, and it is seemingly not considered necessary to change values, which remain at 1¼ to 2¼c per lb. as to quality. Maple syrup is getting scarce, and 10c more is being asked, namely 70c per tin.

**TEAS.**—Now that it is definitely known that no change is to be made in the tariff respecting teas, buying has lost interest; but so late as Tuesday morning—Budget

For best quality of **Coal** and Dry Kindling Wood, go to

**L. Cohen & Son**

36 Prince Street  
Tel. Main 814  
MONTREAL.

**HEGGLIE & STEWART**  
**Mason**  
**Contractors**

30 St. John St.,  
 MONTREAL.

day—some few sales were made between jobbers under the stimulus of possible happenings in this connection. London advices show the market for Assams and Ceylons to be still moving upward, and local brokers have nothing to offer in these sorts at under 8½ to 9d; although, indeed, one broker has a small lot of 11 chests at 8½d, but this is practically out of the market, the parcel being as good as sold. One broker, who usually holds a wide range of tea values, has nothing to offer under 9d. These are medium quality; all low grade useful teas having been picked up, and none are available in first hands. As illustrating the strong market in London, one broker, who, as a rule, has for sale an average of say 60 parcels of various grades of Assams and Ceylons, has at the present time barely a score of samples from which to pick and choose. A Shanghai, China, circular dated April 8th, says: Black teas—Market closed. The small stock held at Hankow at date of our last report has been cleared off during the interval. Nothing definite as to the new teas has as yet been received from the interior. Green teas—Various lines of local packed leaf, aggregating 830 half-chests, have been shipped on native account, the remaining stock will probably be held over till new teas arrive. A desultory business continues to be done in Pilsneys, partly by purchase and partly by shipment, for natives; prices may be quoted a trifle firmer. Settlements (including shipments) since the 18th ult. 2,618 half-chests at prices ranging from 16.00 to 34.00 t/s. Country tea and local packed, total arrivals, 193,889 half-chests, against 209,575 half-chests in 1897; settlements, 193,889 half-chests, against 209,441 half-chests in 1897; stock, 500 half-chests, against 134 half-chests in 1897. Pilsney, total arrivals, 84,901 half-chests, against 111,395 half-chests in 1897; settlements, 84,441 half-chests, against 91,915 half-chests in 1897; stock, 400 half-chests, against 19,480 half-chests in 1897.

**WOOL.**—The market here is very firm and shows considerable advance for capes. The London sales which opened on the 2nd inst., were attended by a large number of buyers and much competition was shown. The offerings numbered 11,323 bales, including a fine show of Queensland and New South Wales merinos, principally greasy. The Continental buyers were eager to secure these goods, and entered into strong competition with the home trade, which stimulated the advance, which was most pronounced. Fine well-grown and a supply of scoureds sold briskly. Crossbreds were well represented, with finer grades showing an advance of 10 per cent. A small selection of Cape of Good Hope and

Natal sold quickly at 9 to 15 per cent advance. The bidding throughout the sale was very active. The following is the sale in detail: New South Wales, 4,800 bales; scoured, 1s @ 1s 8½d; greasy, 5½d @ 1s 1½d. Queensland, 2,800 bales; scoured, 1s 6d @ 1s 9½d; greasy, 8½ @ 1s 1d. Victoria, 800 bales; greasy 7½ @ 10½d. South Australia, 1,800 bales; scoured, 8d a 1s 6d; greasy, 5 @ 11½d. West Australia, 200 bales; scoured, 1s ½d a 1s 5½d; greasy, 6½ a 9d. New Zealand, 2,800 bales; scoured, 5½ @ 8 8½d; greasy, 5½ a 11d. Cape of Good Hope and Natal, 500 bales; scoured, 10d a 1s 7d; greasy, 7½ a 10½d. Cape shows an advance of 3 to 4 cents on this market and dealers are at a loss to know just where the market is going to stop.

#### SPECIAL NOTICES.

A. M. Post, Ltd., of London, England, calls attention in our advertising columns to a medical article which it manufactures, that is known as Post's "C. B. Q.," and has a high reputation in England as a remedy for gout, rheumatism, sciatica, neuralgia, the very names of which are almost enough to give a twinge of pain. A certificate of analysis has been given by the eminent Professor of Chemistry, Mr. Granville H. Sharpe, F. C. S., who pronounces "C. B. Q." to be free from injurious and violent drugs, and a specific remedy for the above complaints.

Attention is invited to the goods manufactured by the London, Eng., Mica Co. This country furnishes extensive supplies of mica, but to realise the great variety of its uses for industrial purposes and for domestic objects one needs to look over the catalogue of goods published by the above firm, which is the leading and cheapest one in this trade. The common idea is, that mica is only used for the windows of base burners. It is, however, made into lamp chimneys, shades, globes, and bulbs for incandescent burners, as well as for electrical purposes. The address of the London Mica Co. will be found on another page in this issue, which should be noted by all dealers in hardware and lamp goods.

Mr. M. Lindner, London, Eng., offers for sale the "Flux Fountain Pens," which are claimed to be the simplest in construction, most regular in action, and most durable article of this kind in the market. One special feature will be highly appreciated by users of a fountain pen, which is that the "Flux" has a steady flow of ink, this is a weak spot in most other articles of this kind. Mr. Lindner also manufactures a stylographic pen which is very highly spoken of for its ease and regularity. He supplies also a fine class of inks adapted to fountain pens, and neat cases and pockets for holding them. The maker's card is published in this issue.

The Holdfast Nut Lock Syndicate, Ltd., London, Eng., manufactures an ever-ready electric light for all purposes where a safe and handy flash-light is desired. A tube 1¼ inches by 9 is the size of this remarkable hand-lamp, which can be carried into a cellar full of gas, placed in an oil tank, or even placed in a *bag of powder* without the least danger of explosion. For policemen, physicians, and all who are liable to be out in the dark when a light is needed, this electric hand-lamp would be extremely useful. It is always ready and needs only a slight pressure to send a strong flash of light. This most ingenious instrument cannot fail to command a very large sale. The address of the manufacturers will be found in another column,

## Thos. B. Cumpston & Son,

LINEN.

Works: St. Helen's Mills, Hunslet,  
 Whitehouse Street, HUNSLET,  
 LEEDS, ENGLAND.

Reg. Telegraphic Address:  
 "CUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas,  
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 Brattice Cloth & Wagon Covers, &c.

Contractors to the following British Railway Cos.:—Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, May 4, 1899.

Trade in wholesale circles was fairly active this week. The feeling is one of confidence, and prospects are good for a large turnover. Quite a number of country merchants are coming in to look through warehouses, and drygoods dealers report the sorting-up trade as active. The grocery trade continues fair, and hardware and metals are in demand with prices very firm. Leather fairly active with prices firm. Payments generally are reported good. Money on call 5 per cent, and prime paper is discounted at 6 to 6½ per cent. Stocks active this week, with good advances, in C.P.R. Cable and Richelieu. Bank shares firm. Latest sales:—Dominion Bank 260¼, Commerce 154, Ontario 130, Standard 191½, Western Assurance 164 C.P.R. 98½, Cable 190, Northwest Land pr. 53, Richelieu 112½, Toronto Ry. 119, Canada Landed Loan 103, Imperial Loan 90, Manitoba Loan 35.

**BUTTER & C.**—The butter market has ruled heavy this week, with supplies large. Choice grades of dairy sell at 11½ to 12½c, and medium at 9 to 10c. Large rolls 11 to 12c, and pound rolls 13 to 14½c per lb. Creamery is quoted at 13 to 19c for rolls and at 17 to 18c for tub. Eggs are steady at 11½ to 12c per doz. in case lots. Cheese dull at 10c to 11c per lb.

**DRESSED HOGS**—The offerings are small and prices steady. Choice selections \$5.15 to \$5.20, and mixed \$5 to \$5.05.

**FLOUR AND GRAIN**—Flour quiet and prices unchanged. Straight rollers in wood are quoted at \$3.00 to \$3.15, west, and Ontario patents at \$3.25 to \$3.35 west. Manitoba patents \$3.90 to \$4.00 and strong bakers \$3.65 to \$3.70. Bran is firm at \$14 to \$14.50. Shorts steady at \$16. Oatmeal firm at \$3.80 in bags and at \$3.90 in barrels on track. Wheat quiet with feeling a little unsettled. Red winter quoted at 68 to 69½c and white at 68½ to 69 north and west. No. 1 Manitoba hard easier at 72½ to 73c Fort. William, and at 82 to 83c North Bay. No. 1 Northern 80 to 81c North Bay. Rye is steady at 58c

# POST'S "C.B.Q."

## THE MOST EFFECTIVE CURE yet discovered for GOUT and RHEUMATISM. No Colchicum, Calomel or Mercury.

### UNQUESTIONABLE TESTIMONIALS.

WALTER SEVERN, Esq., President of the Dudley Gallery Art Society, writes:—  
 "171, Piccadilly, W., May, 1898.  
 "For two years I suffered martyrdom from rheumatism in all my joints, all the usual methods of treatment failed, and the malady was thought to be chronic. I happened to hear of your cure, and determined to try the tablets, which I did with most satisfactory results, as I was suddenly able to resume my painting, to keep free from pain, especially at night, and to move about without help. It would be very ungrateful to withhold this letter, as I have good reason to believe your remedy to be all you represent, and I hope my cure may induce other sufferers to avail themselves of it."

"77, Earl's Court Road, South Kensington, London, S.W.  
 "February, 7th, 1898.  
 "Dear Sir,—I have suffered from acute rheumatism for many years—quite ten years. Have had the best medical advice; have taken the baths at Aix-les-Bains, Weisbaden, and others, and found no relief, so I am only too pleased to say that your marvellous medicine has entirely cured me, and I have only taken five bottles. I find that, apart from its curative qualities for rheumatism, it is an excellent tonic."  
 "I remain,  
 "Yours very truly,  
 "(Mrs.) ANNA ARGLES."

"53, Ebury Street, London, S.W.  
 "September 23rd, 1898.  
 "Dear Sir,—For nearly two years I suffered from Gouty Arthritis, which so effected my feet, that I was unable to walk without great difficulty and pain. I had been unable to obtain any relief, except of a temporary nature, until I tried your Tablets. After three months' trial, I am thankful to say I have regained the use of my feet, and am free from pain. I earnestly recommend anyone afflicted with Gout or Rheumatism to give them a fair trial.  
 "Faithfully yours,  
 "ALFRED SIMPSON."

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contracture of the Cords, &c. Price, 4s. 6d. each per Bottle.  
 POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1d. per box. Of Chemists, or carriage paid in the United Kingdom from  
**A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.**

west. Buckwheat 48 to 50c outside. Oats are firm at 32 to 32½c for white north and west and at 33 to 33½ on Midland. Peas 68c west and 64c east. Corn steady; Canadian 36½ to 36c west and American 41 to 42c on track here. Barley is dull, No. 1 being quoted at 41 to 42c west, and No. 2 at 38 to 39c west.

GROCERIES—Trade has been fair this week and prices steady. Sugars dull and firm, with granulated quoted at \$4.03 to \$4.08 per 100 lbs., and yellows at \$4.08 to \$4.48. Molasses, West India 32 to 45c in barrels. Teas in good demand and firm. Rio coffee 8 to 12c, and Java 80 to 92c. Dried fruits firm. Valencia raisins 4½ to 4¾c off-stalk, 5½ to 5¾c for selections and at 6 to 6½c for layers. Currants are 4¼ to 4½c. Canned goods are firm; Fraser river salmon (sockeye) \$1.35 to \$1.00; tomatoes 80 to 90c; peas 80 to 90c; corn 95c to \$1.00; beans 80 to 90c.

HARDWARE—Trade good with prices firm. Brass is 15 per cent dearer. Zinc and spelter up ¼c. Barbed wire 10c per 100 lbs. dearer. Turpentine 2c per gallon higher at 66c.

HIDES AND SKINS — The hide market is quiet with prices unchanged. Cured quoted at 8½c. Green unchanged at 8¼ for No. 1, 7¼c for No. 2, and 6¼c for No. 3. Calfskins are steady at 8 to 10c. Sheepskins are quoted at 90 to \$1.10. Tallow rules at 4 to 4½c for rendered.

LIVE STOCK — Offerings of cattle are large, and the export demand is slack. Choice shippers 4½ to 4¾c per lb., and medium 4¼ to 4½c. Bulls sell at 3¼ to 4c for heavy and at 3½ to 3¾c for light. Butchers cattle are steady, with sales of good to prime at 4½ to 4¾, medium at 3½ to 3¾ and inferior at 3 to 3¼c. Stockers and feeders are steady 3½ to 4c per lb. Calves \$4 to \$10 each. Milch cows \$30 to \$40 each. Sheep unchanged, with sales of ewes at 3¼ to 3½c per lb., and bucks 2½ to 3c. Lambs 4½ to 5c per lb. Hogs are unchanged, with choice bringing \$4.45 to \$4.50 per 100 lbs.; light bacon \$4 to \$4.10; heavy \$3.75 to \$3.80; sows \$3 to \$3.25 and stags \$2 to \$2.25.

PROVISIONS — There is a fair demand for cured meats, and the market is a little firmer. Mess pork is quoted at \$13.25 to \$13.50 short cut at \$14 to \$15; and shoulder mess at \$12.50 to \$13. Bacon sells at 6¾c in car lots for long clear, and at 7 to 7¼c for small lots. Breakfast bacon 10 to 10½c, and smoked hams 9½ to 10½c. Rolls 8½ to 8¾c. Lard is steady; tierces 9½c, tubs 7c and palls 7¼c; com-

pond lard 5½ to 6c. Beans are quoted 70 to 80c for ordinary, and \$1.00 to \$1.10 for hand-picked. Dried apples 5 to 5½c in quantities, and 6c in small lots. Apples \$2.50 to \$4.00 per barrel. Potatoes 75 to 80c per bag on track.

WOOL—The wool market is dull, with demand chiefly for fine qualities. Coarse dull fleeces being quoted at 13 to 15c, and unwashed at 8 to 9c. Pulled supers-17 to 18c and extras 20 to 20½c.

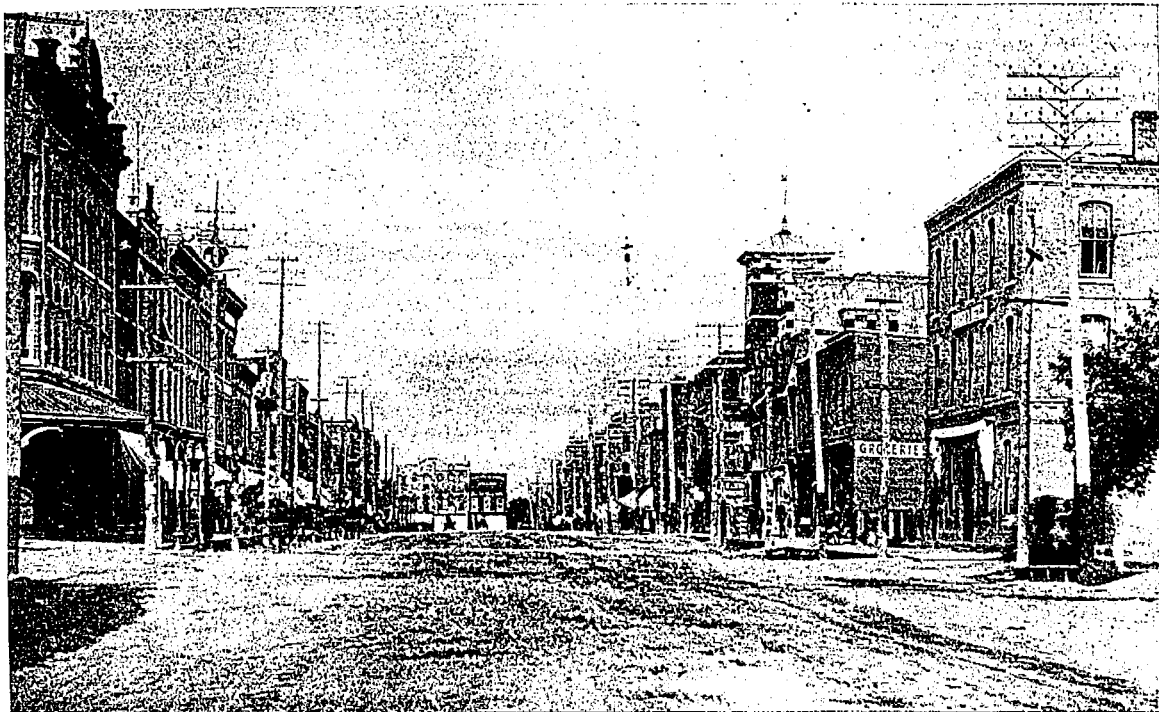
### STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent. Price May 4. (Bid)	Cash value per S.
British North Am.....	248 3/4	4,866,666	4,866,666	1,460,000	2 1/2	Apr. Oct	.....	.....
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	154	77 00
Commercial, Windsor..	40	600,000	349,172	90,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	May	200 1/2	133 25
Eastern Townships.....	50	1,500,000	1,500,000	885,000	3 1/2	Jan July	155	77 50
Halfax Banking Co.....	20	500,000	500,000	375,000	3 1/2	Feb. Aug	193	30 60
Hamilton.....	100	1,484,100	1,467,270	969,707	4	June Dec	182	192 00
Hochelaga.....	100	1,241,000	1,232,600	450,000	3 1/2	June Dec	160	150 00
Imperial.....	100	2,000,000	1,200,000	1,200,000	4 & 1/2	June Dec	215	215 00
Jacques Cartier.....	25	600,000	500,000	250,000	3	June Dec	111	27 75
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	170	170 00
Merchants' Halifax.....	100	1,500,000	1,500,000	1,250,000	3 1/2	Oct Aug	180	180 00
Molson.....	50	2,000,000	2,000,000	1,500,000	4 & 1/2	Feb. April	197 1/2	95 75
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	250	600 00
Nationale.....	30	1,200,000	1,200,000	100,000	3	May Nov	90	27 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	300	800 00
Nova Scotia.....	100	1,560,800	1,523,760	1,77,670	4	Feb. Aug.	320	220 00
Ontario.....	100	1,000,000	1,000,000	85,000	2 1/2	June Dec	129	129 00
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1/2	June Dec	200	200 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	650,000	3	June Dec	125	125 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	190 1/2	95 25
Toronto.....	100	2,000,000	2,000,000	1,800,000	6	June Dec	247	247 00
Traders.....	100	700,000	700,000	50,000	3	June Dec	120	120 00
Union & Halifax.....	50	500,000	500,000	250,000	3 1/2	Nov Sept	123	61 00
Union of Can.....	100	2,000,000	1,986,545	366,000	3	June Dec	120	120 00
Ville Marie.....	100	500,000	479,820	10,000	3	June Dec	90	90 00
Western.....	100	500,000	387,739	118,000	3 1/2	Jan Oct	.....	.....
Agri. Sav. and Loan Co.....	50	600,000	629,544	166,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan Jan	172 1/2	177 50
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,431	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	103,000	3	July Jan	.....	.....
Building and Loan Assoc.....	25	750,000	7,700,000	100,000	2	Jan July	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	1,004,000	350,000	3	Jan July	162 1/2	102 50
Can. Landed & Nat'l Inv't Co.....	50	2,005,000	2,600,000	1,200,000	3	Jan July	110 1/2	55 25
Can. Perm. Loan and Sav.....	50	5,000,000	750,000	220,000	3 1/2	Jan Dec	114	57 00
Can. Sav. & Loan Co.....	50	750,000	1,250,000	369,000	3	Jan July	34 1/2	134 00
Central Can. Loan & Sav. Co	100	2,500,000	984,200	10,000	2 1/2	Jan Dec	76	38 00
Dominion Sav. and Inv. Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan Mar	132	66 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	3	June Dec	112	115 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,314,100	300,000	3	Jan July	98	98 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	849,109	3	Jan July	108	108 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	770,000	4 1/2	Jan July	180	90 00
Imperial Loan and Inv. Co.....	100	840,000	720,547	160,000	3	Jan July	90	90 00
Landed Banking and Loan.....	100	700,000	688,098	180,000	3	Jan July	109	109 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Jan July	65 1/2	131 50
London Loan Co.....	50	879,700	681,850	81,000	3	Jan July	109 1/2	54 75
London and Ont. Inv. Co.....	100	2,750,000	650,000	160,000	3 1/2	Jan July	85	85 00
Manitoba & North-W. La Co	100	1,500,000	375,000	51,000	.....	Jan July	35	35 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan July	172	68 80
Montreal Gas Co.....	40	2,500,000	2,987,916	.....	5	April Oct	209 1/2	181 00
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	2 1/2	Feb. Feb.	385	187 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Jan July	168 1/2	168 50
Merchants Mfg Co.....	100	600,000	600,000	.....	3 1/2	Feb. Aug	130	130 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3	Jan July	136	132 00
Ont. Indus. Loan and Inv.....	100	466,800	314,866	150,000	3 1/2	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	123 1/2	61 62
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	2	Jan July	55	16 00
Real Est. Loan Co.....	40	578,440	373,720	50,000	3	Jan July	82	27 50
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	.....	.....	113 1/2	113 87
The Royal Electric Co.....	100	1,500,000	1,500,000	282,862	4	Jan. ....	184	184 00
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Jan. ....	139 1/2	139 10
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan. ....	119	120 87
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	Jan July	60	30 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	118	118 00
Western Loan & Trust Co.....	50	2,201,200	561,721	52,000	3 1/2	June Dec	98	49 1/2
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

• Paying quarterly dividends.

**W. R. Cuthbert & Co.** 37, 39, 41 Duke St. MONTREAL. **Brass Founders & Manufacturers of Plumbers' Supplies & Sheet Metals.**

## LINDSAY, Ont.



Main Street, Lindsay, Ont.

There may be reasons why some towns and sections may not attract general attention, but no such reasons can attach to Lindsay—at least not in this year, 1899. Lindsay has for several years been making steady advancement in all that raises a place from a village of only comparative importance to a centre of commercial and manufacturing greatness with resulting progression socially in proportion. Lindsay has to day a population of 7,500 people, all of whom are thriftily engaged either in mercantile, mechanical or manufacturing pursuits. It is located on the river Scugog, at a point which peculiarly marks it as central for trade and commerce for all that portion of the Midland Counties lying west of Peterborough and east of Toronto, and north to Midland, Ont. In a very few years Lindsay has almost doubled in population, and a much greater percentage of increase is apparent in the line of industrial development and progress, all of which stamps its people to be superior, and of one mind as to what is good for themselves and for the municipality. The local assessment is about \$2,000,000, which is conceded to be very low; three million being a fairer figure, and the rate is 24 mills, which covers everything. The municipal indebtedness amounts in round numbers to \$215,000, in which is included such objects as debt incurred as follow: for a collegiate institute \$30,000; for public schools, \$18,000; for a market and site, \$3,000; for local improvements, \$20,000; for a water-works system, \$70,000; various railroad bonuses, and a recent loan of \$20,000, to Sylvester Bros., the great farm-implement manufacturing firm, who are accordingly increasing their plant and employing a very largely increased, force of workmen, all skilled. Lindsay has possession of each and all of the objects for which her indebtedness was incurred, and the general excellence of every investment is undoubted. The school population amounts to quite 2,500, about four-fifths public and the balance separate school scholars. A complete system of sewerage is now under completion, the work being performed by the town itself, by means of day labor. Lindsay is well and thoroughly protected from fire, having about seven miles of water mains, and eighty hydrants. In common with all other Ontario municipalities, this year's council is reduced in number, and the rank of those serving is raised. Aldermen now reign, not common councilmen, and the change is much appreciated by all: by the people in as much as the new system of electing aldermen by popular and general vote, instead of as formerly, by wards, has resulted in getting an improved board as to personnel, and, by the aldermen themselves, because ward canvassing is done away with, not to

speak of the added dignity in the matter of title. The Mayor is Thomas Walters, Esq., a citizen of English birth, and a man whose integrity and zeal for the advancement of Lindsay are well known. No occasion, is too insignificant, and no object too small and obscure for his earnest attention and consideration, if there is even a slight reason to hope for accruing good to Lindsay in any way. The board of aldermen comprises the following well-known, intelligent and responsible gentlemen: Geo. Ingle, Esq., J. H. Lennon, Esq., Alexander Horn, Esq., Alexander Jackson, Esq., Captain George Crandall and J. H. Sootheran, Esq. The clerk, Mr. F. Knowlton, is also treasurer. The Lindsay Board of Trade has a membership of sixty, headed by the pride of Lindsay's commercial community, J. D. Flavell Esq., president, secretary J. H. Sootheran Esq., who is chairman of the Finance Committee of the Council, which position specially fits him for the former position. The merchants and manufacturers of Lindsay are thoroughly alive to the advantages possessed by their town and section, and are cordially harmonious in any and every enterprise which promises to properly



J. H. SOOTHERAN

Chairman Finance Committee and Sect'y. Lindsay Board of Trade.

place these advantages before the commercial public of Canada and the United States. Lindsay has a perfect navigation system right at its very doors. Embarking upon the Scugog river

here, navigators may enter into the Trent waters, and have before them an uninterrupted course of free sailing, of not less than, 750 miles, encompassing practically all of the Midland counties of Ontario. The people here join heartily with other communities in the Trent valley district, in the effort to have the Trent Valley Canal speedily completed by the Government of Canada, because they see the enormous benefit which would accrue from such a water-way being under operation, not alone as a servant of commerce direct, but also as a check upon excessive freight rates by railroads. The claim is put forward by these people that the wood products of this section—i.e., the Midland counties—are simply wasting, because settlers cannot get them to open markets, owing to the present high rates of transportation. For example, logs which are stripped of the bark used in the tannery industry, are perforce left to decay in the woods, which logs might be floated to market if the canal were operative from Midland to the Bay of Quinte, and other forest products suffer accordingly. Some of the more venturesome here assume and say that the political utility of the Trent Valley Canal idea has been exploited by governments in the past, in promises to complete it, and in fact moving in that direction with great vigor until after election-day, when somehow or other it has sunk back again into "innocuous desuetude" so to speak, and remained in that somnolent condition until once more revived by the exigencies of political necessities. This is a rather pointed, not to say a radical view of the position of the Governments of Canada, but nevertheless it is entertained here, and resulting from that state of mind, it is to be proposed by members of the local board of trade that men of special capability and acumen in the different lines of trade, be sent abroad to interview the inhabitants of the Midland counties upon this and kindred subjects, with the distinct purpose of enabling the people to direct their servants in parliament as to the real and absolute requirements of these constituencies. The railroad facilities of Lindsay are good. The Midland divisional offices are here, and this town is a terminal point for three branch lines of the Grand Trunk: the Victoria branch from Lindsay to Haliburton, soon to be extended to Mattawa; the Whitby, Port Perry and Lindsay, from Whitby to this point, and a line from Lindsay to Cobocok, with of course the main passenger line, from Toronto to Port Hope, through Peterborough. In addition to this this town will soon have the service of the Canadian Pacific, tapping it with a line running from Pontypool to Bobcaygeon. For which, on behalf of the county authorities interested, the Federal Parliament has granted the sum of \$3,200 per mile. Then it may truthfully be said of Lindsay, that with its water and rail transport and shipping facilities, calculated with its contiguity to all this magnificent agricultural, mineral and forest district, no place in Ontario will be better suited to the requirements of manufacturers of every description. In particular is this true now, in relation to woodworking of all kinds, for which supplies can be floated to the very doors of the manufacturer here without a mile of railroad transportation. Lindsay's summer resort is at Sturgeon Point, a beautiful natural park, with a frontage on Sturgeon Lake of about 3 miles. Two hundred and fifty cottages adorn this resort, and its population during the season of sunshine reaches to 1,000 people. More than a dozen pleasure steamers ply from this port to all parts, far and near, upon the waters of this immense tract of country, as indicated above. The great Burleigh Falls are being harnessed for the production of electrical power, for transmission; and Lindsay, being within easy distance from Burleigh—only 32 miles—is looking for an early supply of electric power from that source. In any event, the matter of power for manufacturing purposes is a simple one even with steam, owing to the exceeding cheapness of fuel at this point.

#### THE RATHBUN COMPANY.

This great Canadian institution has one of its most successful establishments located here, under the management of G. H. M. Baker, Esq., a man of very thorough training and capacity for this very important position. Mr. Baker is not only loyal and energetic on behalf of his firm, but his interest in the affairs of this municipality and this section of the country, supplies proof if any were required, that personally and on behalf of the Rathbun Company, he realizes the potentiality of the wonderful resources of these Midland counties of Ontario. The mills of this company here produce annually 4,000,000 ft. of sawn lumber, 12 millions of shingles, one hundred thousand ties, 40,000 posts, also pickets, broom handles, etc., in equal proportions. This com-

pany at this point wholesales and retails all of its own products: lumber of every description, including sash and door factory work, besides lime, coal, wood, cement, water lime, plaster paris, salt, binder twine, terra cotta ties, etc., also charcoal. The manufacture of cement is carried on by it at Napanee mills and Montreal. One hundred and fifty men are employed by this establishment counting those on drives and in the "shanties." The offices and executive department and warehouses are located in a large 2 storey brick block here, which is easily communicated with from both the yards of the company as well as the mills. The Lindsay establishment was opened in the year 1886, and under the able management of Mr. Baker, has become one of the most important industries in this quarter of the country. Everybody knows of the Rathbun Co., Deseronto, Ont., but, perhaps, many are ignorant of the wideness of this firm's extension. In addition to its home plant, which is the most extensive in Canada, it has stationary mills at Manitoulin Island, Lindsay, Gravenhurst and Campbellford, besides employing portable mills in many other quarters to assist in supplying excess orders over the capacity of the regular establishments.

#### THE KENNEDY AND DAVIS MILLING COMPANY, LIMITED

This institution was established in Lindsay in 1887 by Mr. Robert Kennedy, the present vice president of the incorporated company of Kennedy and Davis Milling Company, Limited. At the expiration of seven years in business, he took as partners Messrs. J. P. & W. A. Davis, the president and secretary of the present company. The partnership being known as Kennedy, Davis & Son. In 1893 the business was translated into a limited company with a capital stock of \$10,000. This firm is engaged in both saw and flour milling. Its sawmill is located at Pigeon Lake, producing sawn lumber of all kinds, shingles and house finishings. The output of this sawmill plant reaches to many million of feet of lumber, and many more million of shingles. The company has sales offices and yards both here and at the village of Stouffville, Ont. At this point the affairs of the company are directly under the supervision of the vice-president of the company, Mr. Robert Kennedy, who also directs the office and yards at Stouffville. The sawmill plant is superintended by Mr. J. P. Davis, and the flour mill industry at Bobcaygeon is managed by Mr. W. A. Davis, the secretary of the company. In this manner the varied interests of the company are kept under the personal and direct control of those most interested, and the results vindicate this policy. The flour mill of this company at Bobcaygeon, has an especially fortunate location, being directly upon the banks of the canal, which position is secured by agreement with the government, on behalf of a former owner, by which this company now benefits by a water-power all the year round at the expense of the government, which also includes the proviso that the Government shall forever keep the banks in repair, and see to it that the flumes are always in proper condition. The company is building a box-stave and heading factory, which is to have as an addition, capacity for turning a line of painted and grained lumber. This is used for ceilings, wainscotting and all inside finishings. This process of graining is performed by machinery in every kind of pattern. It is far handsomer when finished than graining done by hand, and the finished product is sold for less money than the cost of a man's time in doing the painting and graining. The process is very interesting and ingenious, the planed lumber being run under a steel roller, upon which is cut the required pattern, which transfers the pattern to the wood. This firm employs about 75 men at their yards and mills.

#### THE SADLER, DUNDAS AND FLAVELLE MILLING CO., LTD.

The business of this firm has been closely associated with the history of this town and Victoria Co. for almost forty years. It was established in the year 1860, by Needles & Sadler, which was soon followed by the firm of Sadler, Dundas & Co., which in turn, was succeeded by the firm of the Sadler, Dundas & Flavelle Milling Co. In 1892 another change took place, this time the firm name continuing, but a joint stock charter was obtained, and now is conducted as a limited company. President W. Flavelle, Esq., J. D. Flavelle, secretary-treasurer and general-manager. Mr. J. D. Flavelle has been connected with the affairs of this business since 1864, and now with his brother W. Flavelle practically owns it, together with the largest drygoods departmental store in this district outside Toronto. They also do an immense export trade in butter, cheese and eggs. In the article of eggs, these gentlemen are the largest buyers and exporters in

Canada. The milling business exports large quantities of flour and oatmeal. The company have a capital stock of \$150,000 all paid. These gentlemen are recognized in Lindsay and all over Victoria County, as the business men par excellence of all this district. They are noted temperance men, whose antagonism to the liquor traffic has always been pronounced, though moderate and eminently fair and reasonable; so much is this the characteristic of these famous brothers, that there is not a note of disapproval of their uncompromising stand for sobriety and against the traffic even from those most interested, the licensees. At every public function the Messrs. Flavelle are expected to be present, and their calmly spoken convictions upon any public question carry the weight due to earnest men. The flouring and oatmeal milling business is conducted by Mr. J. D. Flavelle, while Mr. W. Flavelle superintends the trading and departmental interests.

#### THE LINDSAY WOOLLEN MILLS.

Messrs. Alexander and James Horn are proprietors of the Lindsay Woollen Mills, and these young men have put this enterprise well to the front in the trade of this section. Mr. Alexander Horn is one of the town fathers, and for his clear incisive judgment upon all public questions, particularly those which are of special interest, he is generally regarded as a sound reasoner and thinker. It is this quality of soundness which has enabled him to push forward in his business ventures with unqualified success. The products of the Lindsay Woollen Mills include knitting yarns and blankets of every description, ladies' and children's hosiery. Men's underwear is made a specialty, also sheetings, etc. and men's socks. This firm sell direct to the retailer, believing that this plan appeals to the necessities of present day retail merchants, because it saves to them the cost of middlemen's profits, and enables them to meet their trade on a basis which is calculated to lighten the way to larger sales than could be accomplished in any other manner, and yet preserve to the retail merchant his legitimate margin. Every retail drygoods merchant in Canada will find the proprietors of the Lindsay Woollen Mills courteous gentlemen, the products of whose mills will challenge the closest inquiry and scrutiny, both as to quality and price. The reputation of the output of these mills guarantees that this line will please both buyer and seller everywhere. Retail merchants in Victoria and adjoining counties patronize this firm in preference to any, even in the face of the financial competition.

#### JOHN CAREW, ESQ., PROPRIETOR OF THE LINDSAY LUMBER MILLS.

Mr. John Carew is pre-eminently an example of Canadian young manhood, and whatever it may attain to in this town and district of Lindsay. Mr. Carew is a young man 35 years old, yet he has already attained to an eminence in the commercial life of this section, which marks him as a very "Napoleon of finance," in the future. Beginning life as a workman in the lumbering industry, he through careful frugality, accumulated a small capital, and some 12 years ago embarked in the trade on his own account. He first purchased a small sawmill plant and began operations in a small way. After his becoming proprietor of his his plant, he found himself in need of funds to procure material, logs, etc., with which to operate. Unlike too many young men beginning a business career, Mr. Carew exemplified his initial movements and his expectations by making a bold and straightforward application at the bank, for a loan of a large sum of money, or rather a line of credit. The banker wanted to know what security he had to offer, he replied, none, but his own self backed by his well known integrity and enterprise. The demand was unusual, but the banker fell in with it and granted it, with this credit Mr. Carew proceeded to operate his plant. His business grew and prospered and from that day until the present, progression has been the watchword. The Lindsay Lumber Mills have been doubled in capacity recently, and now have a productive capacity of 4,000,000 feet of sawn lumber, 15,000,000 shingles, etc. The output includes all kinds of building timber, shingles, laths, etc. He operates in the matter of logging and drives up the waters contiguous to Lindsay, as far as Horseshoe Lake, 85 miles from here. He is part owner of the steamer "Beaver" and a whole fleet of barges, and his buying operations in the camps are exceedingly extensive, and the proceeds are towed direct to his docks here. He employs here all the year round about 60 men. Mr. Carew is a Canadian, and has lived in

Lindsay nearly all his life. It is said that this man's cheques pass at par when the notes of some financial institutions are closely scrutinized.

#### THE SIMPSON HOUSE.

The travelling public is forever changing, new men and women are entering the ranks of this portion of our population daily, and no amount of information is more appreciated by them than that relating to where they can be comfortably housed and fed. These requisites are requisites, because as a famous philosopher once said, "What I eat and drink and the matter of lodging is about half of my living." So it follows that information regarding superior hotels comes to the travelling public with peculiar interest. The Simpson House, Lindsay, is conducted by Mr. Wm. Simpson, a popular proprietor, who has owned and ran it for twelve years. The House has 40 guest chambers, which are everyone models of comfort and convenience. The cuisine at the Simpson is always in good form and style, and the guests never feel neglected in this regard. Courtesy and promptness rule on behalf of the employees, and in all ways the worst which can be said of this House is that it fulfils to the letter every requirement of the general travelling public. A free bus attends every train, and trunk men find convenient and capacious sample rooms in connection. Rates from \$1.00 to \$1.50 per day.

#### SYLVESTER BROS. & CO.

The Sylvester Bros. Company are manufacturers of harvesting machinery in particular, and every other kind of farm implements also. The Sylvester Bros. business was established in 1868, by Mr. Richard Sylvester, who later on took into partnership with him his brother, Mr. Robt. H. Sylvester, which partnership was mutually dissolved last year, Mr. Richard Sylvester continuing alone. The foundry and machine shops cover about two acres of land. The G.T.R. runs switches through the yards which very much facilitates shipment. The business supplies employment to about a hundred skilled workmen. Local agencies are established in all parts of the country, and the business is particularly in Ontario and Manitoba. All steels are purchased in Canada. This was amongst the first harvesting machine manufacturing firms in Canada, and where six years ago there were twelve such establishments there are now but six, so the "survival of the fittest" has been illustrated by this firm having shown its worth and vitality.

#### MESSRS. R. BRYANS & CO.

Messrs. R. Bryans & Co. are engaged in the lumber trade as shipping agents, preferring to handle lumber in this manner than to enter into competition with those already exploiting the milling business. This firm handles and retails lumber, shingles, laths, coal and wood, lime, charcoal, sewer pipes, tiles and cement. In the matter of lumber and shingles, this firm takes by purchase entire stocks of such products from mills, and ships to the markets in lots to suit. Bryans' shingles are known all over the United States, and a cargo so labelled finds that name a sufficient recommendation to insure prompt sale.

#### W. L. WHITE, ESQ.

Mr. W. L. White is one of the oldest and one of the most successful of Lindsay's retail merchants. Mr. White's Shoe Emporium is in the midst of the business centre and is always crowded. He does a wholesale jobbing trade as well in eastern goods, many good lines of which he controls for his section. He also runs a factory for custom orders. Mr. White has been in business here in Lindsay for twenty-five years. Mr. White will introduce into the trade a new line of superior rubber goods during the ensuing autumn.

#### MR. ALFRED PRIMEAU.

Mr. Primeau is a citizen of quiet habits and close attention to business, and as a result he has the very best class of grocery and provision stores in this town. Mr. Primeau handles with his grocery and butcher shop in connection, crockery, glass, flour and feed. Mr. Primeau has been in business in Lindsay for twenty years. He came here from Beauharnois, district of Montreal, P.Q., when quite a young lad.

## MR. J. BOXALL.

Mr. Boxall came to Lindsay from Toronto, where he was for years a very successful business man. His establishment is stocked with tinware, copperware, stoves and plumbing supplies. The observer is not long in this splendid store before he is brought to recognize the completeness of everything, and to admire the skill with which Mr. Boxall handles his immense business.

## MR. G. P. MULLETT.

Furs, hats, caps and haberdashery of a general sort are the lines of trade in Mr. Mullett's establishment, but especially is his attention devoted to furs. Mr. Mullett manufactures all his garments and it is certainly an industry for which Lindsay has long stood in need, and the citizens are appreciative of the enterprise shown by him in establishing here in the line in which he was most needed.

## THE VICTORIA CREAMERY CO. LIMITED.

This very much needed industry was established in Lindsay a few months ago by local capital. The capital stock of the company is \$4,000, all paid. Mr. R. Bryans, president; Mr. H. J. Lytle, secretary-treasurer, and Mr. N. S. Dow, manager. Butter only is the product dealt in, cheese will be added later on. The product is disposed of to local and Toronto markets—amounting to 600 lbs. daily—and may be doubled at a moment's notice.

## MR. S. J. PETTY.

Jewellery, diamonds, silverware, spectacles and every kind of the most valuable stock available adorns the show cases and shelves of this merchant's establishment. Mr. Petty is a manufacturing jeweler, and has been in business in Lindsay for 16 years. Ordered goods are a specialty with him, and business of this class receives all the promptness and skill which could possibly be extended, and the excellence of his work has become a household word.





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**CITY AND DISTRICT SAVINGS BANK.**

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

TUESDAY, 2nd MAY NEXT,  
 At ONE o'clock p.m.,

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

By order of the Board,

HY. BARBEAU,  
 Manager.

Montreal, 1st April, 1899.

**The "ATLAS" Brand**



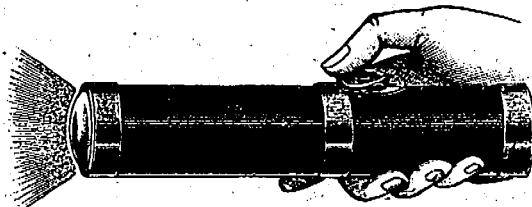
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And for all purposes where a safe and handy flash light is desired. Burns when ring is pressed upon the band, and goes out when pressure is released. No wires to get out of order. No chemicals to spill. Can be carried into a cellar full of leaking gas, into an oil tank, alcohol and malt vats, or placed in a keg of powder without the slightest danger of explosion.

6,000 to 8,000 Lights Before Battery is Used Up.

Size, 9 1/2 inches; weight, about 18 oz. Price complete, 21/-; free by post, securely packed, 21/6. Extra Battery, 2/-, post free 2/6, from

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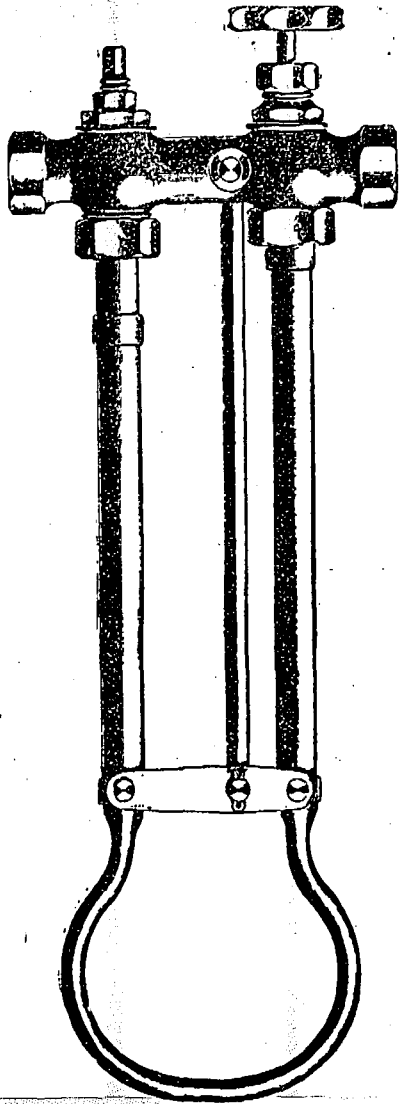
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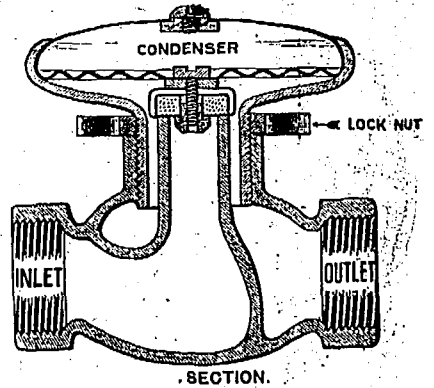
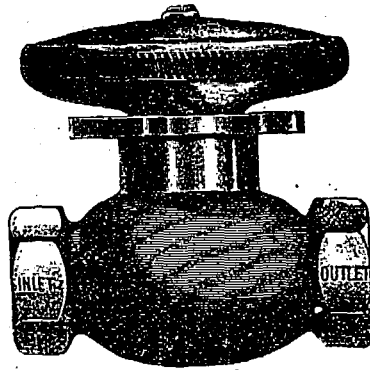
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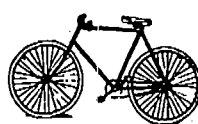
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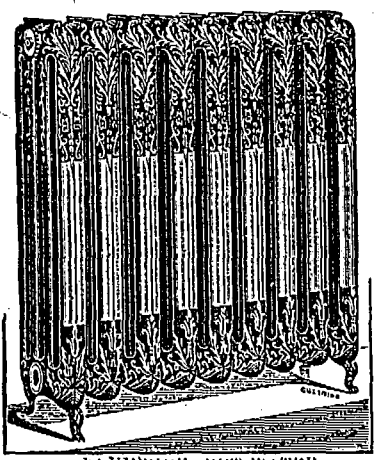
GENERAL SUPPLIES.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 4, 1899

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.
<b>Farm Products.</b>											
Butter; Finest Cr. tubs.	0 16	0 17	Barley, malting.....	0 45	0 50	Molasses (Barbados).....	0 21	0 22	Vermicelli, Canadian.....	0 05	0 06
" " boxes.	0 17	0 17 1/2	" feed in store.....	0 33	0 34	Porto Rico.....	0 00	0 03	Macaroni, ".....	0 05	0 06
Township's Dairy.....	0 14	0 15	Peas, per 60 lbs. afloat.....	0 00	0 00	Trinidad.....	0 00	0 00	" Italian.....	0 10	0 13
Western Dairy.....	0 12	0 12 1/2	Rye.....	0 53	0 55	Cuba.....	0 00	0 00	Peel—Clitron.....	0 14	0 16
Med. Qual.....	0 09	0 12	Corn, Ontario.....	0 00	0 00	Antigua.....	0 00	0 00	Orange.....	0 11	0 13
Roll Butter.....	0 10	0 12	" duty paid.....	0 00	0 00	<b>Raisins:</b>			Lemon.....	0 10	0 12
<b>CHEESE:</b>											
Finest White.....	0 00	0 03	<b>Groceries.</b>								
Finest Full make.....	0 10 1/2	0 10 1/2	<i>Tea, (Ht. Chest &amp; Cad.)..</i>			Loose Musc. California.....	0 05 1/2	0 05 1/2	<b>Chocolate</b>		
New made.....	0 09 1/2	0 09 1/2	Japan, com. to med., do.....	0 15	0 16	Layers, London.....	1 50	1 75	Vanilla, yel. wrap. 24 x 1/2 lb	0 34	0 36
<b>Eggs:</b>											
.....	0 11	0 11 1/2	" good med. to fine.....	0 17	0 19	Con. Cluster.....	2 20	2 30	do Chamois do do	0 43	0 48
<b>Hors:</b>											
per D.....	0 14	0 18	" choicest.....	0 22 1/2	0 25	Extra Desert.....	2 75	0 00	do Pink do do	0 50	0 56
" Old.....	0 01	0 03	" fancy.....	0 25	0 36	Royal Bucking'm.....	3 50	0 00	do Blue do do	0 58	0 66
<b>Hoe Products:</b>											
Bacon, smoked, per D.....	0 10 1/2	0 11 1/2	Y. Hyson, com. to good.....	0 12 1/2	0 20	Valencia.....	0 03 1/2	0 08	1 1/2 lb. Van. Green do do	0 50	0 56
Hams, city cured, ".....	0 30	0 00	" fine to finest, do.....	0 30	0 45	" Selected.....	0 00	0 05	do do Lilac do do	0 58	0 66
" " Canned.....	0 30	0 00	Gunpowder, Moyune.....	0 22	0 25	" Layers.....	0 06	0 00	do do Bronze do do	0 85	0 74
Pork Ca. s.c. per bbl.....	15 00	15 50	" good.....	0 25	0 35	Currents, Provincials.....	0 04	0 06	do do White do do	0 73	0 82
do mess.....	12 00	13 00	Pinganey med to good.....	0 12 1/2	0 14	Fillatras.....	0 04	0 06	Unsweet'd blue prem do	0 38	0 49
Lard, per D Can pure.....	0 08 1/2	0 07 1/2	" fine to finest.....	0 19	0 23	Patras.....	0 04	0 06	<b>Starch:</b>		
" Com. Refined.....	0 05	0 05 1/2	Oolong.....	0 23	0 42	Vostzazas.....	0 00	0 05 1/2	Can. Laundry.....	0 04	0 00
<b>SEEDS:</b>											
Clover, red, per lb.....	0 07 1/2	0 10	Congou, common.....	0 13	0 15	Prunes.....	0 06	0 10	Silver Gloss.....	0 00	0 07 1/2
Alfalfa, per lb.....	0 10	0 11 1/2	" good common.....	0 15	0 20	Figs in bags.....	0 03	0 10	Benson's Prep. Corn.....	0 00	0 06 1/2
Timothy, (Can'n) per bush.....	1 50	2 10	" fine to finest.....	0 32	0 35	" new layers.....	0 15	0 25	Can. Pure Corn.....	0 01	0 05 1/2
" Western.....	0 65	1 00	Indian.....	0 15	0 23	Dates.....	0 05	0 06	Vinegar: Imp Trip, 1 brl.....	0 33	0 00
Flax 55 lbs.....	0 75	0 90	Darjeelings.....	0 35	0 45	Sh. Almonds, bxs.....	0 19	0 25	Cote D'or.....	0 28	0 00
Fall Rye.....	0 75	0 90	Ceylon.....	0 17	0 35	S. S. Tarragona.....	0 09 1/2	0 10	Crystal Pickling.....	0 23	0 00
Millet.....	0 75	0 90	Coffee, Mocha (green).....	0 25	0 26	Walnuts.....	0 10	0 14	W. W. XXX.....	0 25	0 00
Hungarian.....	0 75	0 90	Java.....	0 22	0 25	" Grenoble.....	0 12	0 00	W. W. XX.....	0 20	0 00
<b>SUNDRIES:</b>											
Potatoes, "Rose" per bag.....	0 80	0 70	Maracalbo.....	0 17	0 18	Filberts.....	0 09 1/2	0 10	Pure Malt.....	0 46	0 00
" "White Stars".....	0 55	0 60	Jamaica.....	0 17	0 18 1/2	Spices: Cassia..... mats	0 09 1/2	0 12 1/2	Cider X.....	0 17	0 00
Honey.....	0 07	0 08	Rio.....	0 10	0 15	Maca..... chests	0 90	1 20	Soap: Best Laundry.....	0 02	0 04
Beeswax.....	0 20	0 25	Plantation Ceylon.....	0 27	0 29	Cloves.....	0 15	0 16	" Common.....	0 02	0 04
BXNS: white ordinary bns.....	1 00	1 10	Chicoory.....	0 06	0 11	Nutmegs.....	0 07	0 14	Matches: Telegraph.....	3 00	3 20
" hand-picked.....	0 07	0 08	Canadian do.....	0 00	0 06	Jamaica ginger, bl.....	0 08	0 15	" Telephone.....	2 80	3 00
Maple Sugar.....	0 06	0 06 1/2	Sugars:			" unbl.....	0 10	0 14	Parlor.....	0 00	1 40
Maple Syrup in wood.....	65	70	Ex Granulated, brls.....	4 50	4 55	Pimento.....	0 15	0 20	" Tiger.....	2 85	2 85
Maple Syrup in tins.....	65	70	German gran'd.....	0 00	0 00	Pepper, Black.....	0 15	0 16	Sovereign.....	0 00	2 55
<b>Grain.</b>											
Hard Man, No. 1 Ft. Will.....	0 00	0 73	Ex Ground, in brls.....	5 20	5 25	" White.....	0 22	0 26	Washboards:		
" No. 2.....	0 00	0 63	" in bxs.....	5 45	5 50	Mustard, 4 lb jar, Eng.....	0 72	0 75	Royal Lily.....	1 60	0 00
Oats in store.....	0 00	0 38 1/2	Powdered, in brls.....	4 95	5 00	" 1 lb.....	0 23	0 25 1/2	do Rose.....	1 65	0 00
			" boxes.....	5 20	5 25	" 4 lb jars, Cana.....	0 65	0 70	Globe.....	1 65	0 00
			Paris Lump, in brls.....	5 60	5 65	" 1 lb.....	0 22	0 24	Improved Globe.....	1 60	0 00
			" half brls.....	5 70	5 75	Rice, C. C.....	0 00	3 15	<b>Hardware.</b>		
			" 100-lb bxs.....	5 70	5 75	" standard B.....	0 00	3 25	Antimony.....	0 10 1/2	0 11
			" 50-lb bxs.....	0 00	5 70	" Patna..... \$ 100 lb.	4 25	4 75	" Block, L & F, \$ D.....	0 00	0 27 1/2
			Branded Yellows.....	3 90	4 30	" Burmah.....	4 00	4 25	" Straits.....	0 00	0 00
						" Crystal Japan.....	5 00	5 25	Copper: Ingot.....	0 19	0 20
						" Carolina..... \$ 100 lb	6 75	7 75		0 00	0 00
						Tapoca, Flake.....	0 03 1/2	0 04			
						" Flake.....	0 03 1/2	0 04			
						Gelatine, 1 qt pk.....	1 15	0 00			
						" 1 qt pk.....	1 75	0 00			
						" 2 qt pks.....	2 30	0 00			



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 Auditor Town of Montrealeux and de la Chambre de Commerce du District de Montreal.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 4, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Galvanized Staples—</b>		<b>Metal Scrap</b>		<b>Tallow, cake</b>	
<b>Cut Nail Schedule.</b>		100 lb. box	3 05 0 00	No. 1 Wrought Iron	12 00	" barrel	0 00 0 05
Base Price, per Keg	2 05 0 00	Bright	2 65 0 00	No. 1 Machinery	13 00	" "	0 04 0 04
Extras—Over and above 80d.	less 5c keg rebate.	Morsewoods Lion, No. 23.	5 00 5 10	Stove	10 00	<b>Leather</b>	
40d, 60d, 60d and 70d Nails.		Queen's Head, } gauge 28	4 35 4 60	Malleable iron	4 00	No. 1 B. A. Sole	0 24 0 25
Out and Fence Nails—		Common		Hard Steel	7 00	No. 2 B. A. Sole	0 22 0 23
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Bar Iron, per 100 lbs.		(per long ton 2240 lbs.)		No. 3 B. A. Spanish Sole	0 19 0 21
10 and 12d "	0 10 0 00	Schedule Extras adopted		Lead solid	0 02 1/2	Buffalo Sole, No. 1	0 19 0 21
8 and 9d "	0 15 0 00	July 7th.		" tea	0 02 1/2	" No. 2	0 23 0 23
6 and 7d "	0 20 0 00	Ord. Crown, base	1 70 1 75	Light Brass	0 06	Slaughter, No. 1	0 26 0 26
4 and 5d "	0 40 0 00	Best Refined	2 00 0 00	Copper Bottoms	0 09 1/2	" light medium & heavy	0 26 0 26
3d "	0 65 0 00	Norway	0 00 3 25	Heavy Copper	0 10 1/2	Harness, No. 2	0 24 0 25
2d "	1 00 0 00	Am. Sheet Steel, 62 1/2 "	2 50 0 00	Red Brass	0 08 1/2	Upper, heavy	0 26 0 31
Cut spikes 10c, per Keg advance.		" 16 "	2 50 0 00	Heavy Yellow Brass	0 07 1/2	Upper, light	0 34 0 35
Fine blued nails—		" 18 & 20 "	2 40 0 00	Yellow Metal Sheathing	0 06 1/2	Grained Upper	0 35 0 35
24 per 100 lbs	1 00 0 00	" 22 & 24 "	2 55 0 00	Bright and Annealed		Scotch Grain	0 35 0 35
3d "	1 50 0 00	" 26 "	2 50 0 00	Nos. 2 to 9 base	2 50 0 00	Kip Skins, French	0 32 0 35
Casing Box, Tobacco Box and Flooring Nails—		" 28 "	2 90 0 00	Net, extra for smaller sizes.		English	0 32 0 35
20 to 80d per 100 lbs	0 55 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	Coppered base Net, extra for smaller sizes.	3 00 0 00	Canada Kip	0 50 0 80
10 to 18d "	0 80 0 00	" "	0 00 2 50	Barbed Wire—	3 00 f.o.b. Montreal.	Hemlock Calf	0 50 0 70
8 and 9d "	0 85 0 00	Boiler Heads, steel	0 00 0 03 1/2	2 and 4 barbs		" Light	0 50 0 60
6 and 7d "	0 70 0 00	Hoop Iron, base for 2 in. and larger	0 00 2 45	Plain Twist 2 and 3 wrs.		French Calf	0 50 0 60
4 to 5d "	0 95 0 00	Band Canadian, 1 to 6 in.		Staples		Splits, light and medium	0 23 0 25
3d "	1 20 0 00	30c; over base of ordin-iron, smaller size Extras as adopted July 7th.		Spring Wire per 100, 35c net extra.		" heavy	0 21 0 23
Finishing nails—		<b>Canada Plates:</b>		<b>Rope.</b>		" small	0 20 0 33
3 inch and longer per 100 lbs	0 60 0 00	Good Brands	2 20 3 25	Sisal, base	0 09 1/2	Leather Board, Canada	0 08 0 10
2 1/2 and 2 1/4 inch	0 65 0 00	Full Polished	3 00 3 25	" 7-16 and up	0 09 1/2	Enameled Cow, per ft.	0 16 0 18
2 and 2 1/4 "	0 70 0 00	Galvanized	4 00 0 00	" 5-16 "	0 10 1/2	Pebble Grain	0 11 0 18
1 1/2 and 1 1/4 "	0 95 0 00	Wro't Iron pipe, 1 in 1 in.	2 70 0 00	" 1/2 "	0 10 1/2	Glove Grain	0 12 0 18
1 1/4 "	1 20 0 00	" 3/4 in.	2 45 0 00	3-16 "	0 11	B. Calf	0 16 0 30
1 "	1 50 0 00	" 1 in.	2 95 0 00	Manilla, base	0 10 1/2	Brush (Cow) Kid	0 11 0 18
Common barrel nails—		" 1 1/4 in.	4 20 0 00	" 3/8 "	0 11 1/2	Buff	0 13 0 16
1 1/2 inch per 100 lbs	1 00 0 00	" 1 1/2 in.	5 40 0 00	" 1/2 "	0 11 1/2	Russetts, light	0 11 0 11
1 1/4 "	1 00 0 00	" 2 in.	7 10 0 00	" 3-16 "	0 12	" heavy	0 12 0 15
1 1/8 "	1 25 0 00	per 100 ft. nett.	9 60 0 00	Lath yarn	0 09	" No. 2	0 35 0 40
1 1/4 "	1 50 0 00	Steel, cast per lb.	0 08 0 10	<b>Wire Nails.</b>		" Saddle's	0 28 0 30
3 inch nails—		Spring, 100 lbs	2 50 0 00	Base Price carried	2 45	Imt. French Calf	0 65 0 70
1/2 inch and longer per 100 lbs	0 60 0 00	" Fire	2 40 0 00	Less than	2 53	English Oak	8 00 9 00
2 1/2 and 2 1/4 inch	0 65 0 00	" Sleigh shoe, 100 lbs.	2 40 base	2d extra	1 00	Rough	2 00 2 25
2 and 2 1/4 "	0 70 0 00	" Toe Calk	2 30	2d f	1 00	Dongola, extra	0 38 0 42
1 1/2 and 1 1/4 "	0 95 0 00	" Machinery	2 50 base	3d	0 65	" No. 1	0 20 0 22
1 1/4 "	1 20 0 00	<b>Tin Plates:</b>		4d and 5d	0 40	" ordinary	0 12 0 15
1 "	1 50 0 00	10 Gauge	0 00 3 15	6d and 7d	0 30	Colored Pebbles	0 13 0 16
Sharp and flat pressed nails		12 Gauge	3 50	8d and 9d	0 15	" Calf	0 16 0 22
2 inch and longer per 100 lbs.	1 35 0 00	14 Gauge	4 20	10d and 12d	0 10	<b>Oils</b>	
2 1/2 and 2 1/4 inch	1 50 0 00	16 Gauge	5 40	16d and 20d	0 06	Cod Oil	0 37 1/2 0 42 1/2
2 and 2 1/4 "	1 65 0 00	18 Gauge	6 50	30d to 60d	Base	S. R. Pale Seal	0 40 0 45
1 1/2 and 1 1/4 "	1 85 0 00	20 Gauge	7 00	<b>Hides and Tallow</b>		Straw Seal	0 35 0 37 1/2
1 1/4 "	2 50 0 00	22 Gauge	7 09 0 00	Montreal Green Hides		Cod Liver Oil, Nfd. Norw	0 70 0 80
1 "	3 00 0 00	24 Gauge	less 17 1/2 p.c.	" No. 1	0 00 0 08 1/2	" Process	1 00 1 10
Coil Chain—No. 6	0 09 1/2 0 00	26 Gauge	0 00 0 00	" No. 2	0 00 0 07 1/2	Castor Oil	0 07 1/2 0 09 1/2
" 5	0 08 1/2 0 00	Lead, Pig, per 100 lbs;	4 23 4 00	" No. 3	0 00 0 06 1/2	Castor Oil brls.	0 07 0 08 1/2
" 4	0 07 1/2 0 00	Sheet, per 100 lbs.	4 09 4 25	Fanners pay \$1 extra for sorted, cured & inspect'd	0 00 0 05	Lard Oil, Extra	0 55 0 65
" 3	0 06 1/2 0 00	Shot, per 100 lbs.	6 00 6 50	Sheepskins	0 00 0 75	" No. 1	0 45 0 55
1/2 inch	0 05 1/2 0 00	Lead Pipe, per 100 lbs.	7 09 0 00	Clips	0 00 0 00	Linseed, raw, nett.	0 48 0 51
5-16	0 04 1/2 0 00	Zinc:		Lambskins each	0 10 0 00	" boiled, nett	0 00 0 54
3/8	0 35 0 00	Spelter, V. M., per 100 lbs	7 00 0 00	Calfskins, No. 1	0 10 0 00	Olive, pure	0 90 1 10
7-16	0 35 0 00	" S. S., per 100 lbs	0 00 6 75	Calfskins, No. 2	0 03 0 00	Extra, qt., per case	3 00 3 70
3/4	0 40 0 00			Horse hides west, No. 1	0 00 2 00	Turpentine, nett	0 00 0 65
1/2	0 35 0 00			" City No. 2.	0 00 1 50	<b>Petroleum:</b>	
5/8	0 35 0 00					Gasoline 76 gravity	0 00 0 19
3/4	0 35 0 00					Stove Gasoline	0 01 0 18
1	0 30 0 00					Benzine	0 00 0 16 1/2

Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nail four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage 5 1/2 in. and under 60 per cent.; 1 in. and larger, 55 per cent.; Machine bolts, all sizes, 60 per cent.; Coach Screws 75 per cent.; Sleigh Shoe Bolts 75 per cent.; Pressed Spikes 40 per cent.; Tire bolts 65 and 10 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Glass, etc 4 mo. or 3 per cent. off in 30 days. Copper Rivets 35 p.c. dis. Turpentine, and Linseed Oil's net.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, MAY 4, 1899.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>		<b>Salt.</b>		Mill culls..... 1 to 2 in.	10 00 11 00	<b>Ports—</b>	
Car Lots Store, (2, p. c. off)	0 134 0 144	Liverpool per bag.....	0 35 0 45	3 in. cull deals, do	8 50 10 00	Tarragona.....	1 10 1 50
American P.W.....	0 16 0 17	Canadian, in small bags...	0 25 0 30	3 in. sound to clear, as to gds.	20 00 45 00	Sandeman.....	3 00 6 00
do W.W.....	0 17 0 18	Canadian, Quarters.....	0 30 1 00	Lowest grades pine & shorts,	7 00 9 00	Warter & May's Sports gal.	2 10 8 50
Astral.....	0 15 0 19	Factory Filled per bag.....	0 25 0 30	per M.		Sherries—Per artin'	2 00 5 50
Benzine American.....	0 20 0 23	do Quarters.....	0 25 0 30			Wisdom & Warter's Sherries.....	2 00 6 50
do Canadian.....	0 12 0 14	Special Dairy, per brl.	2 00 2 50	<b>Wool.</b>			
<b>Class.</b>		quarters	0 45 0 50	Fleeces Canadian wash.....	\$ c. \$ c.	<b>Clarets—</b>	
United inches, 60 to 25.....	0 00 1 80	Spl Cheese Salt p bag 200 lb	1 25 1 50	do clothing.....	0 00 0 00	St. Juliena.....	2 50 2 65
do 26 to 40.....	0 00 1 90	Turk's Island per bush.....	0 30 0 35	do Combing.....	0 00 0 00	Barton & Guestier.....	4 00 25 00
do 41 to 60.....	0 00 4 00			Fullled.....	0 21 0 22	Nat. Johnson & Sons.....	4 00 25 00
do 61 to 60.....	0 00 4 25			Brushed.....	0 23 0 24	J. Calvet & Co.....	4 50 40 00
<b>Paints, &amp;c.</b>		<b>Tobacco duty paid.</b>		North West.....	0 00 0 00	<b>Champagnes—</b>	
Lead pure 50 to 100 lb. kgs.	0 00 5 87	No. 1 Black Chewing, cads	0 50; 0 65	B. A. Scoured.....	0 34 3 87	Pommery, Fils & Co.....	28 00 30 00
do No. 1.....	0 00 5 10	No. 2 do	0 59 0 00	Natal.....	0 19 0 20	G. H. Mumm.....	28 00 30 00
do No. 2.....	0 00 5 12	Old Chum brlt do sol. 8s.	0 70 0 71	Cape.....	0 17 0 19	Perrier, Jouet & Co.....	28 00 30 00
do No. 3.....	0 00 0 00	Navy, Bright Smoking 8s.	0 69 0 00	Australian greasy.....	0 00 0 00		
White Lead dry.....	5 25 7 25	do do do 6s.	0 69 0 00	scoured.....	0 00 0 00	<b>Brandies—Hennessy ..gal.</b>	7 00 8 50
Red Lead.....	4 25 4 37	Derby Plug Smk'g sol. 12s.	0 64 0 00			1 Star..... cases	12 75 14 00
Venetian Red Eng'.....	1 50 1 75	do do do 7s.	0 64 0 00	<b>Waste.</b>		<b>Scotch Whiskies</b>	
Yel. Ochre, French.....	1 25 3 00	do do do 8s.	0 64 0 00	No. 1, White Cotton.....	0 07 0 09	Dewars Scotch extra spec.	12 25 18 00
Whiting, ordinary.....	0 40 0 55	Myrtle Navy Plug Smk'g sol	0 81 0 00	" 2, " ".....	0 06 0 06	Spl. Liqueur.....	9 25 10 00
do Gilders.....	0 80 0 70	Old Chum Plug Smk'g sol 4s	0 81 0 00	No. 1, Colored Cotton.....	0 04 0 05	<b>Gin—</b>	
do Paris, do	0 85 1 00	do Smoking sol.	0 81 0 00	" 2, " ".....	0 01 0 04	De Kuyper red cases.....	11 30 11 50
English Cement, cask.....	2 40 2 10	and R. & R... 8s.	0 81 0 00	" 3, " ".....	0 03 0 04	do green do.....	5 80 6 00
Belgian Cement.....	1 95 2 05	do Cut Smoking 9s.	0 81 0 00	<b>Wines, Liquors, &amp;c.</b>		do lhd. do.....	8 00 8 15
Fire Bricks per 1000.....	18 50 26 00	Myrtle do do 9s.	0 84 0 00	Ale—English..... qts	2 50 2 55	<b>Irish Whisky—</b>	
Fire Clay.....	1 50 1 75	Can. Chewing.....	0 46 0 47	1 62 1 67		Geo Roe & Co. 1 star, qts	9 50 0 00
Rosin.....	2 75 4 50	do Smoking, Plug ..	0 49 0 59	<b>Porter—</b>		do do 3 stars, qts	9 70 10 50
<b>Glue—</b>		W. D. & H. O. Wills.		Dublin Stout... qts	2 40 2 45	John Jamieson & Co.....	9 50 11 50
Domestic Broken Sheet.....	0 12 0 15	(A. Gerth, agent.)		do do ..pts	1 57 1 62	Angostura Bitters, per	14 50 15 00
French Casks.....	0 10 0 12	Westward Ho, ¼ lb. tins...	0 00 0 50	<b>Spirits Canadian—per gal.</b>		case of 2 doz.....	14 50 15 00
do brls.....	0 00 0 13	Meridian (Cavendish ¼ lb.)	0 00 0 75	Alcohol..... 65, O. P.	4 65 0 00	Banagher Irish Whisky, qts	9 75 10 25
American White, brls.....	0 15 0 20	Traveler.....	0 00 0 50	Spirits..... 25 U. P.	4 25 0 00	do do per gal	4 00 4 25
Coopers' Glue.....	0 18 0 24	Three Castles.....	0 00 0 50	do do do 25 U. P.	2 25 0 00	Watson's Old Irish, qts, per cs.	6 75 7 75
Golden Ochre.....	0 04 0 04	Bristol Birds Eye.....	0 00 0 50	Club Whisky..... U. P.	8 60 0 00	do do pts per cs.	7 75 8 75
Brunswick Green.....	0 04 0 10	Capstan Navy Cut.....	0 00 0 50	Corby's IXL Rye, qts	8 00 8 50		
French Imperial Green.....	0 12 0 16	Capstan Cigarettes, 10s. 5s.	0 15 0 75	XTC.....	6 00 6 50		
Vermilionette.....	0 12 0 40	Gold Flake, 10s, 5s.	0 15 0 75	Rye Whisky..... gal. 2.35			
Gomulino Quickalver.....	0 75 0 90	Three Castles, 10s, 5s.	0 20 1 00				
No. 1 Furnil' Co Varn' l, pr. gi	0 60 0 65	Gold Tip, 50s, 100s.	1 25 2 50	<b>Canadian Wines</b>			
Extra do do	0 75 1 00	Gold Tip, 50s, 100s.	1 25 2 50	Golden Diana, qts.....	6 00 0 50		
Brown Japan.....	0 55 1 20	Gold Tip, 50s, 100s.	1 25 2 50	Fine Old Port.....	5 00 1 25		
Black Japan.....	0 60 1 00	Gold Tip, 50s, 100s.	1 25 2 50	Niagara.....	5 00 1 25		
Orange Shellac, No. 1.....	1 90 2 00	Gold Tip, 50s, 100s.	1 25 2 50	Burgundy.....	4 50 1 00		
do do Pare.....	2 25 2 40	Gold Tip, 50s, 100s.	1 25 2 50	Claret.....	4 50 1 00		
White do do	2 25 2 40	Gold Tip, 50s, 100s.	1 25 2 50	Dry Concord.....	4 50 1 00		
Putty Bulk per cask.....	1 65 1 70	Gold Tip, 50s, 100s.	1 25 2 50				
Paris green in drum 1 lb pk.	0 16 0 18	Gold Tip, 50s, 100s.	1 25 2 50				

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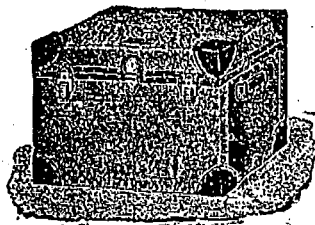
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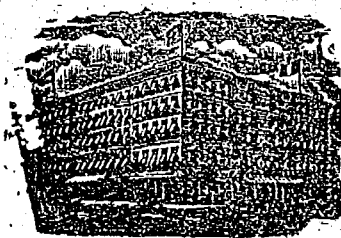
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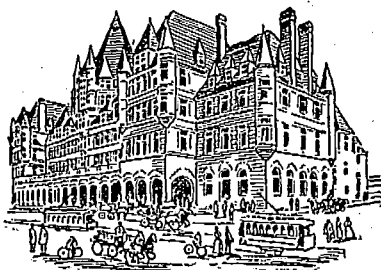


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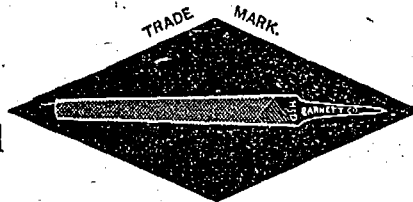
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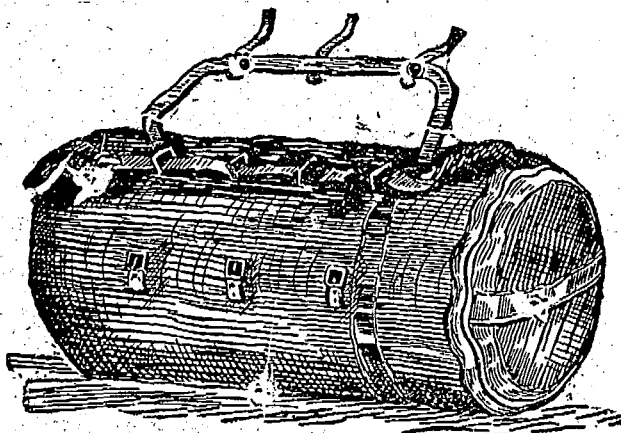
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SECURITIES.		London	April 20
British Columbia, 1877 5 p.c. ....		111	116
1887, 4 1/2 per cent ...		100	102
1891, 3 p.c. ....		109	111
Canada, 4 per cent. loan, 1880 .....		102	104
3 per cent. loan, 1888-93 .....		106 1/2	107 1/2
Debs. 1884, 3 1/2 per cent. ....		91	92
2 1/2 p.c. loan, 1897 .....			
SHS	Railway and other Stocks.	April 20	
	Quebec Province, 5 p. c., 1874 .....	106	112
	1876, 5 p.c. ....	100	112
	1880, 4 1/2 p.c. ....	106	109
	1883, 5 p.c. ....	114	116
	Atlantic & Nth. Western 5 p.c. Gua		
	1st M. Bds .....	123	126
100	Buffalo & Lake Huron £10 shr. ....	13	13 1/2
10	do 5 1/2 p.c. 1st mort. ....	142	145
100	do do 2nd mort. ....	142	145
800	Can. Central 5 p.c. 1st M. Bds. Int.		
	guar. by Gov. ....	99	101
	Canadian Pacific \$100 .....	90 1/2	90 3/4
100	Grand Trunk, Georgian Bay, &c. ....		
	1st M. ....	104	106
100	Grand Trunk of Canada Ord. stock.	8 1/2	8 1/2
100	2nd equip. mtg. bds. 5 p.c. ....	133	136
100	1st pref. stock. .... 5 p.c.	51 1/2	51 1/2
100	2nd pref. stock. ....	5 1/2	5 1/2
100	3rd pref. stock. ....	2 1/2	2 1/2
100	5 p.c. perp. deb. stock. ....	140	143
100	4 p.c. perp. deb. stock. ....	107	108
100	Great Western shares, 5 p.c. ....	131	137
100	Hamilton & N.W., 6 p.c. ....	—	—
100	M. of Canada Stg. 1st Mort. 5 p.c.	108	110
100	Montreal & Champlain 5 p.c. 1st		
	mtg. bds .....	103	105
	N. of Canada, 1st mtg., 5 p.c. ....	108	108
100	Quebec Central, 5 p.c. 1st Inc. Bds. ....	40	43
100	T. G. & B. 4 p.c. bonds, 1st mort. ....	110	112
100	Well., Grey & Bruce, 7 p.c. bds. ....	1st Mort .....	108
100	St. Law. & Ott. 4 p.c. Bds. ....	109	111
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p.c.	—	—
100	City of Montreal stg. 5 p.c. 1874 .....	102	105
100	City of Ottawa, 4 1/2 p.c. stg. ....	107	109
	redeem 1873 .....	108	110
	redeem 1876 .....	108	110
100	City of Quebec, 5 p.c. redeem 1875 .....	113	115
	redeem 1878 .....	119	121
100	City of Toronto, 4 p.c. 1889-93 .....	101	105
	5 p.c. stg. con. deb. 1874 .....	104	112
	5 p.c. gen. con. deb. 1878 .....	112	114
	4 p.c. stg. bonds, .....	106	108
100	City of Winnipeg deb., 1884, 5 p.c. ....	114	116
	Deb. scrip. 1883, 5 p.c. ....	117	119
MISCELLANEOUS COMPANIES.			
100	Canada Company .....	28	30
100	Canada North-West Land Co. ....	4	6
100	Hudson Bay .....	23 1/2	23 1/2
BANKS.			
	Bank of British Columbia .....	17 1/2	18 1/2
	" " " North America .....	61	63
	" " Montreal .....	505	515

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Belleville,	Huffman House, (late Kyle)	Huffman & Co.
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's,	C. Lowell
Gananoque,	Provincial,	Neil McCarnel

**ONTARIO—Continued.**

PLACE.	NAME.	PROP. OR MGR.
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do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	C. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horseman
Markham,	Tremont House,	Jas. E. Pitts
Napanee,	Palsley House,	E. A. Douglas
Ottawa,	The Russell, Kenly & St. Jacques	
Paris,	Arlington Hotel,	John Ealand
Peterboro,	The Oriental,	Graham Bros
Sarnia,	The Belchamber,	John Buckley
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	126½
Canada Life.....	2,500	5-6mos.	400	50	67½
Confederation Life.....	5,000	7¼ 6mos.	100	10	163%
Western Assurance.....	25,000	5-6mos.	40	20	.....
Guarantee Co. of North America.....	13,372	6	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market. April 23, 1899 Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10¼	10½
Atlas.....	24,000	24 p.s.	50	6	£28	£29
British and Foreign Marine.....	67,000	25	20	4	23½	24½
Caledonian.....	21,500	12s. p.s.	25	5		367-10
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	45	48
Guardian Fire and Life.....	200,000	9	10	6	10½	11
Imperial Fire.....	60,000	25	20	5	25	29
Lancashire Fire.....	138,498	5	20	2	4	4½
Lion Fire.....	100,000	8	8½	1¼	1¼	15
London and Lancashire Fire.....	85,100	22	25	2½	17½	18
London Assurance Corporation.....	35,862	20	25	12¼	57	59
London & Lancashire Life.....	10,000	10	10	2	7	7½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	50¼	51¼
Northern Fire and Life.....	30,000	*22½	100	10	79	81
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6¼	40	41
Norwich Union Fire.....	11,000	*33¼	100	12	150	128
Phoenix Fire.....	53,776	85	50	5	£41¼	£42¼
Royal Insurance Fire and Life.....	125,234	58¼	20		62½	63½
Sun Fire.....	240,000	8s 6d p.s.	10	10	11	11½
Union.....	45,000	18 p.s.	10	4	24¼	25¼

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Head Office: - TORONTO, Ont.

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Assets ..... \$ 3,137,838.61  
 Cash Income..... 785,130.81  
 Net Surplus..... 474,029.08  
 Insurance in Force..... 20,595,705.00

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

Messrs. AULT and McCONKEY,  
 Managers for Province of Quebec,  
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New York, April 29th, 1896.

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 63 St. Sulpice St., MONTREAL

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

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 WENTWORTH J. BUCHANAN, Deputy Chairman.

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G. F. C. SMITH, Resident Secretary.

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Established in 1863. Head Office, Waterloo, Ont.

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**MONTREAL.**

**Edward T. Taylor & Son,**

**GENERAL INSURANCE AGENTS,**

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

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