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MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 7.  
NEW SERIES.

MONTREAL, FRIDAY, AUGUST 16, 1895.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

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Black Silk Warp Henriettas,  
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Large Clearing Lines in  
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Full stock PRIESTLEY'S SERGES AND GRAYNETTES  
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Our Travellers are now showing complete ranges  
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**Capital all paid up, \$12,000,000.00**  
**Reserved Fund, - 6,000,000.00**  
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 Buffalo—Bank of Commerce in Buffalo.  
 San Francisco—The Bank of British Columbia.  
 " The Anglo-Californian Bank.  
 Portland, Oregon—The Bank of British Columbia.  
 Montreal, June, 1835.

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**INCORPORATED 1855.**  
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The Chartered Banks.

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**Reserve Fund, - - - 275,000 "**

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 Calgary, " Norwich, " Toronto Jc. " "  
 Clinton, " Ottawa, " Trenton, " "  
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The Chartered Banks.

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 Nova Scotia and New Brunswick—Bank of Nova  
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ESTABLISHED IN 1835.

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**Capital Paid-Up - - - 1,964,525**  
**Rest - - - 1,162,332**

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The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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Paid-up Capital, \$8,000,000  
Rest, 1,200,000

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Chatham, Montreal, Simcoe, Windsor,  
Collingwood, Orangeville, Stratford, Woodstock,

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Yonge St.; 288 College St.; cor. Spadina; 546 Queen  
St. W.; 415 Parliament St. and 123 King St. E.  
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Commercial credits issued for use in Europe, East  
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Brussels, Belgium—J. Mathieu & Fils.  
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Chicago—The Am. Ex. National Bank of Chicago.  
San Francisco and British Columbia—The Bank  
of British Columbia.  
Hamilton, Bermuda—The Bk. of Bermuda.  
Kingston, Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up, \$1,500,000  
Reserve Fund, 40,000

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Kingston, Ottawa, Toronto.  
Peterboro',  
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France and Europe—Crédit Lyonnais.  
New York—The Fourth National Bank and the  
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Boston—Tremont National Bank.

BANK OF OTTAWA.

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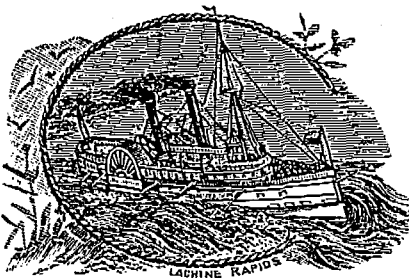
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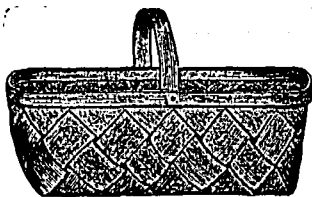
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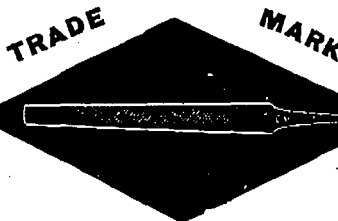
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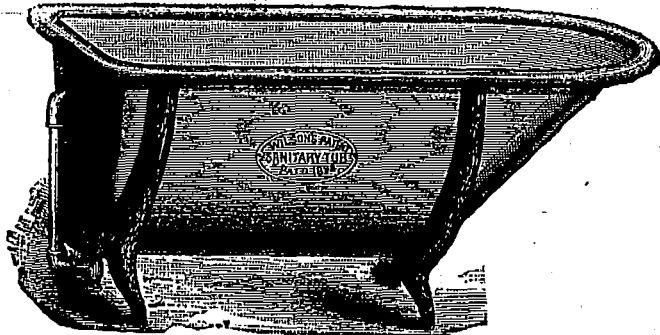
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**"JARDINE" AXLE CUTTER,**

For Repairing Axles Worn Loose for the Wheel.

A good Tool at a price a blacksmith can afford.

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

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HESPELER, ONT.

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

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In the Newest Approved Styles and Reproductions . . . . .

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Birks' New Building, Phillips Sq.,  
Opposite the Cathedral.

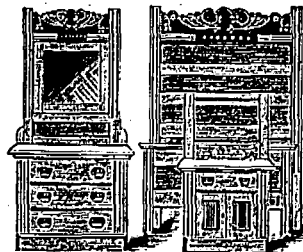
MONTREAL.

**OCT. LAURIN & CO.,**

Manufacturers & Importers of

**Furniture,**

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**Catalogues.**

JOURNAL OF COMMERCE.



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

The Dominion Cotton Mills Co., Montreal  
 MILLS AT  
 Hochelaga, Contrecoque, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N. S., Magog. (Print Works).  
 Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Crertones, Sleeve Linings, Printed Flannellets, Shou Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at  
 Milltown, Cornwall, Hamilton, Merritton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.  
 Shirtings, Gingham, Oxfords, Flannellets, Tickings, Awning, Sheetings, Yarns, Cottonades, etc., also

Tweeds—Fine, Medium and Coarse; Etoffes Blankets, Horse Blankets, Saddle-felt, Glove Linings.  
 Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.  
 Serges, Yarns.  
 Knitted Underwear—Socks and Hosiery, in Men's, Ladies' and Children's.  
 Cardigan Jackets—Mitts and Gloves.  
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 Carpet Rugs.  
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 MANUFACTURERS OF  
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 Mercantile Reports. Collections.  
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 REPRESENTING IN CANADA,  
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ALSO  
**ALOYS. KNOPS,**  
 Aachen, Germany.  
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 WHOLESALE TRADE ONLY SUPPLIED.

**Some More Bargains!**  
 98 rms. Commercial Note Paper, ruled.  
 \$1.25 per rm., 5 rms. for \$5.50,  
 fully worth \$2.00 per ream.  
 130 M White No. 7 Envelopes  
 at 75c per 1000, worth \$1.00.  
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 at 75c per 1000, worth \$1.50.  
 SEND FOR SAMPLES.

\* **MORTON, PHILLIPS & CO.,** \*  
 Blank Book Makers, Stationers and  
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 1755 & 1757 Notre Dame St., Montreal.

**WANTED** a man of high attainments  
 good presence and energy to earn not  
 less than \$2,000 a year. No cheap man  
 need apply.  
 Address giving particulars.—  
**Economist,**  
 P. O. Box 576, MONTREAL

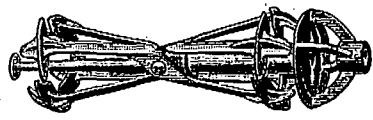
**W. C. Johnson, M. Am. Soc. C. E.,**  
 Civil and Hydraulic  
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 MANUFACTURERS OF  
**BOOTS & SHOES**  
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 Corner of Latour and Genevieve Streets,  
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— THE —  
**Dominion Cotton Mills**  
**Company.**  
 MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now  
 being shown to the trade.  
 Ask Wholesale Houses for Samples.  
 All goods GUARANTEED and stamped  
 "WARRANTED INDIGO BLUE."

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



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

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

**Hamilton Cotton Co'y**  
 HAMILTON, ONT.  
 Manufacturers of  
 Cottonades, Denims,  
 Warps and Yarns, Lamp Wicks,  
 Twines, Webbing, &c.

STEAM and POWER  
**Pumps**  
 & HYDRAULIC MACHINERY  
 [FOR ALL DUTIES.]  
**NORTHEY CO.**  
 LIMITED.  
 TORONTO, ONT.  
 Agents for the Province of Quebec,  
**THE LAURIE ENGINE CO.,**  
 St. Catherine Street, MONTREAL.

**The Canadian Colored Cotton Mills Co.**

**FALL 1894.**

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

See Samples in Wholesale Houses.

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

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

**McCASKILL, DOUGALL & CO.**  
(Successors to D. A. McCaskill & Co.)  
Manufacturers of Fine

**Varnishes, \* Japans and Colors**  
MONTREAL.

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

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

MANUFACTURERS,  
Horse Clothing, Blankets, Wooleus, Rugs, &c.

7 St. Helen St., - Montreal, Que.

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**W. T. JAMES,**

General Merchant and Ship Agent,  
41 & 42 FRONT STREET,  
HAMILTON, - BERMUDA.

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

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

ESTABLISHED 1857.

**B. W. WALKER & CO.,**  
GOVERNMENT AUCTIONEERS,  
Ship Agents, Commission and Produce Merchants.

—AND DEALERS IN—

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

25 Front Street, - Hamilton, Bermuda.

Consignments solicited. Orders for Bermuda Produce promptly attended to.

E. P. BUCK, President & Gen. Manager. W. S. DRESSER, Sec'y & Treas.  
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**Royal Pulp & Paper Co.**

(Successors to Wm. Angus & Co.)

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

STORE, 15 Victoria Square, MONTREAL

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

**J. J. MILLOY,**

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

*Commercial Summary.*

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

—LATE advices from the Fraser River say the run of salmon has been good, and even better than was anticipated, as this is considered one of the "off" years. There is an immense hay crop in British Columbia, which is being well saved. The early varieties of grain are being cut at the Experimental farm at Agassiz, and the crop promises well. The weather has been, and continues, very fine.

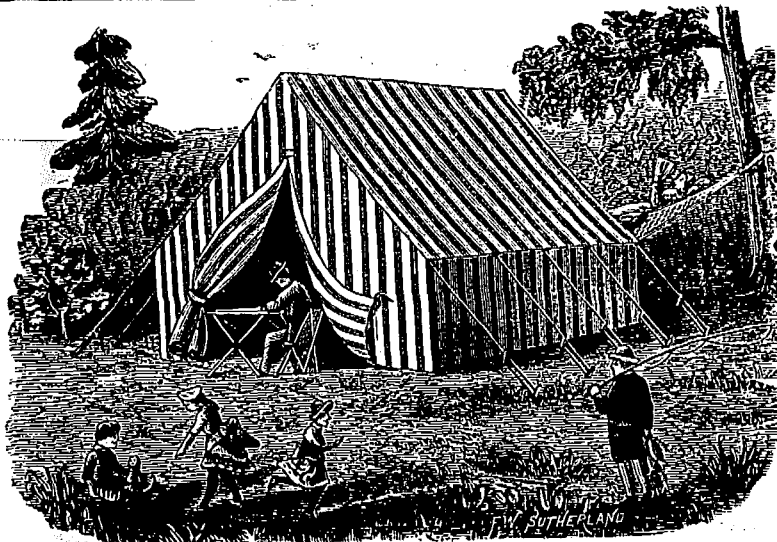
—THE New Zealand Government has granted an annual subsidy of \$100,000 to the Pacific steamers for calling on both inward and outward voyages, and Canada will carry the New Zealand mails across the continent free of charge.

—It is currently reported in Ottawa that Mr. John Lowe, Deputy Minister of Agriculture, who is at present in Manitoba, will be superannuated on his return, and that he will be succeeded by Mr. H. H. Smith, Commissioner of Dominion Lands at Winnipeg.

—THE Western Loan and Trust Company of Winnipeg has been incorporated under the acts of British Columbia.

—THE Wholesale Baker's Association of New York City has raised the price of bread one cent a loaf.

—THE great Chicago drainage canal, when completed, will take away from the lake six hundred thousand cubic feet of water per minute, and will seriously interfere with navigation on the St. Lawrence.



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

31 GOLD AND SILVER MEDALS—166 FIRST PRIZES.  
Our exhibition record not being equalled in the world.

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

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

160 SPARKS ST., - OTTAWA.

**"Imperial" Hot Blast Blow Pipe**

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to 30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

**White Manufacturing Co.,**

40-42 State St., Chicago, Ill.



To the Trade—0

Just Purchased.

60 Barrels  
**Cod Liver Oil,**

10 Tons

**\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, (Limited)**

Wholesale Druggists, etc., Montreal & Toronto.

FALL 1895.

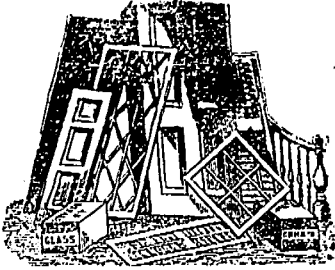
**SPECIALS**

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

**Lonsdale, Reid & Co.,**  
**DRY GOODS IMPORTERS,**  
**MONTREAL.**

Agents for Crompton's Corsets.

**RHODES, CURRY & CO.**



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

**McArthur, Corneille & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

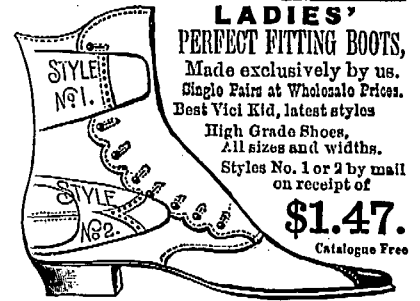
Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye stuffs. Naval Stores, &c., &c., &c.

Offices and Warehouses:

**310, 312, 314 & 316 St. Paul Street**  
 AND  
**147, 149 & 151 Commissioners St.**  
**MONTREAL.**

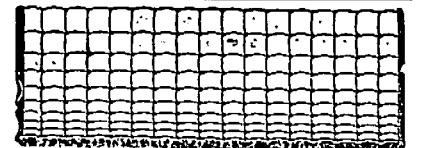
**AUSTIN & ROBERTSON,**  
 Wholesale \* Stationers,  
**MONTREAL.**

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



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

Send for Illustrated Circular of Novelties.  
**N. Y. SPECIALTY CO., 253 Broadway, N. Y.**



**THAT FARM OF YOURS**  
 needs a good fence and the neatest and best fence is the **PAGE**. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.  
**The Page Wire Fence Co. of Ontario Ltd.**  
**WALKERVILLE, Ont.**

—THE first sample of Manitoba wheat brought to Winnipeg weighs sixty-four pounds to the measured bushel. That is a fifteenth more than the standard, and means that the best price going will be paid for it in the world's market.

—ANOTHER effort is to be made by the Scotch breeders to obtain the removal of the embargo on Canadian cattle. It is proposed that the British Government should remove the restriction until Christmas, so as to test the matter.

—THE New York Central Railway Company is trying to obtain an option upon the Thousand Island Park, included within the limits of the present park, and to purchase it at once. The rail-

—WALDRON, DROUIN & Co., Montreal, have just received a large range of the newest styles of Hats for the Fall trade.

way company has made a formal proposition, and it will be considered by the trustees in the near future.

—ERRATUM.—In the article, "Canada Under Protection," published in our impression of the 9th inst., the word "colonization" on page 256, left hand column, twelfth line from top, should read "canonization."

—THE propeller Bannockburn brought into Kingston this week the largest quantity of grain that has ever been unloaded at that port. She had in tow the barques Winnipeg, Dunmore and Selkirk, loaded with grain and flour, which figured into wheat, meant nearly 250,000 bushels.

—IN the newest colors for Fall—Gold Brown, Seal Brown Coffee, and all the leading colors.—Waldron, Drouin & Co.'s (Montreal) stock is full.

**LENOX SCOTCH CAP CO.,**

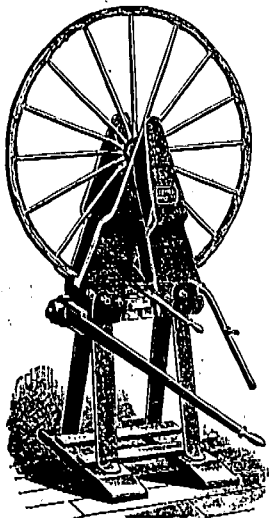
MANUFACTURERS OF

**FINE SCOTCH CAPS.**

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

—UTICA, N. Y.—

**West's Hand Tire Setter.**



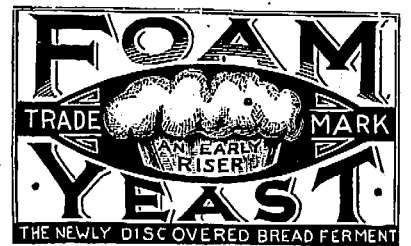
A truly wonderful and efficient machine for setting tires "cold" BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 3/4 x 3/8, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple,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

**J. B. WEST,**

Factory, Eagle Foundry,  
 Brown's Race, - Rochester, N. Y.

**THE BEST IN THE MARKET.**

Ask your Wholesale Grocer  
 . . . for it . . .

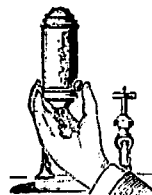


**The Foam Yeast Co., Ltd.,**

TORONTO, Ont.

79 Esplanade.

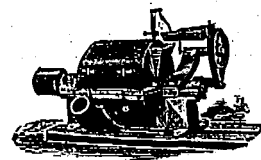
**Sanitary Soap Vase**



Prevents . . . disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.  
 Affords . . . each user fresh, dry pure soap.  
 The only Clean, Sanitary, and Safe way to use soap.  
 Agents Wanted.

**SANITARY SOAP VASE CO.,**  
 Aqueduct Bldg., ROCHESTER, N. Y.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
**ENGLISH**  
 LONDON, 7 THIBAUDEAU BROS & CO.  
 QUEBEC, THIBAUDEAU FRERES & CO.  
 FRENCH AMERICAN & GERMAN GOODS  
 N° 332 St Paul St. MONTREAL.



THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

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

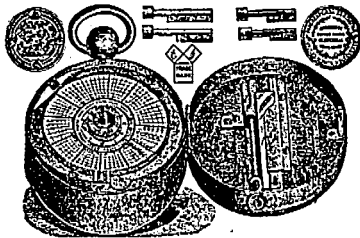
**E. S. STEPHENSON & CO.,**  
 Engineers and Machinists, - ST. JOHN, N.B.

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

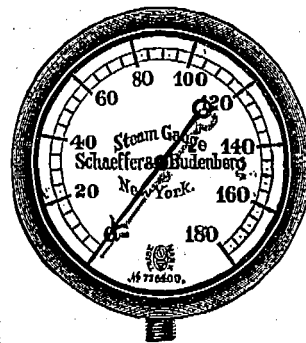


Best in the market, sells at sight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address  
**PHILIP KRON,**  
 Beehive Building, ROCHESTER, N. Y.

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



U. S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 26, 1877; Reissued Sept. 23, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.  
 This Watchman's Time Detector contains all latest improvements. The only perfect instrument in the market. It cannot be tampered with successfully. Warranted in every way. Send for Circular.  
**E. IMHAUSER,**  
 206 B'way, NEW YORK, U.S.A.



**Schaffer & Budenberg,**  
 Manufacturers of

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

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

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

—REPORTS upon the wheat crop from the various districts in England show the yield this year to be 78.4 per cent. of the average. The yield in Wales is 80 per cent. of the average, and in Scotland 83.1 per cent., making the entire crop for Great Britain 12 per cent. behind that of last year. The weather has been unfavorable for the work of the harvest.

—THE ball nozzle has finally been adopted in New York and it is claimed that with its aid a fireman can walk right into the flames as the water instead of being sent in a stream is forced forward in a torrent of rain which spurts from the nozzle at an angle of 55 degrees. As the fireman advances, the smoke is driven back, and he is sheltered from the heat until the fire is put out.

—New shapes arriving every week for the Fall trade.—  
 Waldron, Drouin & Co., Montreal.

**William A. Rosenbaum,**  
 ELECTRICAL EXPERT and  
 PATENT SOLICITOR,  
 177 Times Building, - - - NEW YORK CITY.

—THE statement has been made in Hamilton that the promoters of the Toronto, Hamilton and Buffalo railway intend, if they see any chance of success, to ask the city for \$100,000 more of a bonus for their Toronto branch, on the ground that the road is to

—ONLY one House keeps the latest styles always on hand.—  
 MacLean, Waldron & Co., Montreal.

**ALWAYS THE BEST**  
 Softer and Cleaner Batting.  
**NORTH STAR, CRESCENT, PEARL, PATENT ROLL COTTON BATTING.**  
 A marked improvement in the quality of  
 Will make these goods sell unusually well in 1895-96. Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

**Valencia Raisins.**  
 We offer at a very low price:  
**20,000 BOXES VALENCIA RAISINS.**  
 . . Ordinary and Layer . . .  
 The Best known Brands on the Market.  
 Write for Quotations.  
**LAPORTE, MARTIN & CIE,**  
 72, 74, 76 & 78 St. Peter St., - - - Wholesale Grocers, MONTREAL.

**PURE OAK BELTING**  
 The J. C. McLaren Belting Co.,  
 Montreal - and - Toronto  
 Tel. No. 383. Tel. No. 475

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

**SPECIALTY IN  
Men's Goods**

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

Representatives in all Provinces.

**Glover & Brals**

184 MCGILL STREET,

Montreal, Canada

Established in 1877.

**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT,**

CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal.

□ Bell Telephone 2057.

P. O. Box 484.

**Curtain Stretchers!!**

WHOLESALE & RETAIL.

L. J. A. SURVEYER, 6 St. Lawrence St.

MONTREAL, CANADA.

**HENRY PORTER,**

Tanner and Manufacturer of

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

Moccasin, Lace, Busset and

**Oak Sole Leather**

Office and Manufactory:

436 Visitation St., - MONTREAL

**To Architects,  
Builders and Owners.**

Attention is called to Fire-Proof  
and Vermin-Proof

**Mineral Wool,**

As a Lining in Walls and Floors for preventing the  
ESCAPE OF WARMTH  
AND THE DEADENING OF SOUND.

Sample & Circulars Free.

**American Mineral Wool Co.,**

LESSEE OF

Western Mineral Wool Co., Cleveland, O., and  
U.S. Mineral Wool Co., 2 Cortlandt St., N. Y.

**\$5,000 WANTED,**

Communication with a well trained business man, one who can speak both languages fluently, command \$5,000—and be fully competent to take entire charge of Montreal branch. The amount specified above will be covered twice over with the proper party. Address: "Manufacturer,"

Office, "JOURNAL of COMMERCE,"  
Montreal, Que.



**Buttermilk Toilet Soap,**

The Best Toilet  
SOAP  
In the World - -

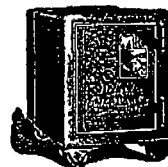
EXCELLS ANY 25 CENT SOAP ON THE MARKET.

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

Canadian Agency:  
F. W. HUDSON,  
Toronto, Ont.

THE COSMO BUTTERMILK SOAP CO.,

CHICAGO, ILL.



**E. D. COLLERET,**

522½ Craig St.,

MONTREAL.

**Asbestos  
Lined Safes**

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

Catalogues and all information furnished upon  
application.

be run by the C.P.R., and is to form the connecting link between  
the C.P.R. and the M.C.R.

—THE tables of fire loss compiled by the *Chronicle* for the  
past twenty-five years show a decrease from \$167,544,370 in 1883  
which was the largest on record to \$140,006,484 in 1894. The  
table shows a total loss during the last twenty years of \$2,077,-  
390,268. The number of fires on this continent in 1894 was 35,-  
549, or 461, less than those of the previous years.

—THE assessment of Toronto for 1896 will probably not exceed  
\$135,000,000 and it may be a couple of millions less. This year's  
assessment is \$146,000,000. The reduction is caused by the  
lowering of land values in the outlying wards, especially in the

—CALL early, or send your orders in for the new styles.—  
Waldron, Drouin & Co., Montreal.

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

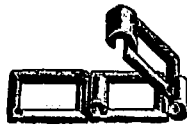
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BRANCHES: 52 Princess St. Winnipeg, Man.  
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IMPORT ORDERS A SPECIALTY.

case of vacant lots. The assessors' figures of population show  
no increase for the past year.

—THE salmon run on the Fraser river is the heaviest on re-  
cord. More fish were taken from the river than ever before in  
the same period. A conservative estimate places the total catch  
at 750,000 fish, an average of 350 each for 2,000 boats. This re-  
presents 70,000 cases of canned salmon. The estimated pack so  
far is 270,000 cases.

—At the present time the Bank of France has in its coffers  
not only the largest stock of gold and silver in the world, but

—THE English, Belgian, French and American markets contri-  
bute to supply new shapes to Waldron, Drouin & Co., Montreal.

**Mohawk  
Valley Cap  
Factory,**

Manufacturers of  
**Scotch Knitted  
Caps,  
Tam O'Shanter's,  
Toques, Cloth Caps,  
All Styles Sweaters  
for Men, Women  
and Children, &**

**Specialties in Knit Goods.**

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

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

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Good Agents  
and get good contracts,

**LYNN T. LEET**  
Manager for Canada.

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

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

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

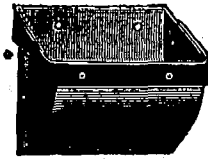
Buy a bottle from your druggist or grocer, and you will never want any other.

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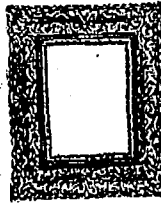
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Manufacturers  
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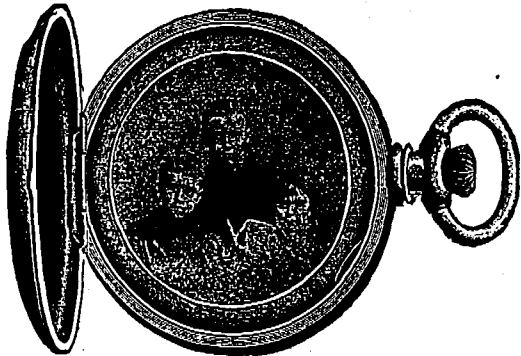
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A. Houtman & Co., Rotterdam, Holland Gin,  
Ind, Coope & Co., Burton-on-Trent, Ales.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of the Shannon.  
Echeneaur & Co., Bordeaux, Clarets, Sauternes, &c.  
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sauternes, &c.  
Neveu, Raphael & Co., St. Hilaire, Sparkling Saumur.  
Faye & Cople, Macon, Burgundies and White Wines.  
Royal Hungarian Government Wines of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.

Agents wanted in every town in Canada.



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

Miniature Portrait Co., 180 Broadway, New York City.  
W. F. Duryea, Manager.

also an amount that has never been paralleled in the history of finance. The figures are colossal, and stated, as they are, in francs, they are beyond the grasp of the average mind. The total is \$660,000,000, of which \$410,000,000 is in gold.

—THE farmers in Prince Edward Island are reported satisfied with the prospects. Hay is a little short, especially that on the uplands. The early part of the season was dry. Oats will be a heavy crop and there should be plenty to ship. Other varieties of grain look well. The potato crop will be large, notwithstand-

—FIRST come, first served, is the motto of Waldron, Drouin & Co., Montreal.

ing the bugs which the farmers had to fight for a time. Other cereals promise a good average yield.

—THERE is a sound moral to be drawn from the fact that one great life insurance company paid during 1894 nearly 300 claims on men who had been insured inside of the year. These men had passed a strict medical examination, and had the prospect of long life, but they died less than a year afterward.

—INTENTIONAL injuries inflicted by another are now generally recognized by the courts as within the purview of an accident policy on the ground that they are accidental in so far as the insured is concerned. But a provision especially exempting such intentional injuries will be effective in its object, according to a decision of the Kentucky Court of Appeals.

—THE trial shipments of Manitoba cheese to this market have been moderately successful. The cheese are of fine quality and good texture. The only complaint was that the coloring was uneven in lots from the same factory, and that some of the cheese were over-ripe, having been held too long.

—It is stated that samples of a giant species of corn, unknown in North America, have been obtained from Peru by the U. S. Department of Agriculture, and it is believed that the plant may be turned to valuable account, which is altogether likely if reports do not err respecting its size and prolific quality. The grains are described as four times the size of ordinary maize, and the ears are of proportionate dimensions.

—THE New Stiff Hats are selling freely. Fedoras still maintain their popularity.—Waldron, Drouin & Co, Montreal.

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

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

**SHELF AND HEAVY HARDWARE**

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

ENGLISH HOUSE:

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

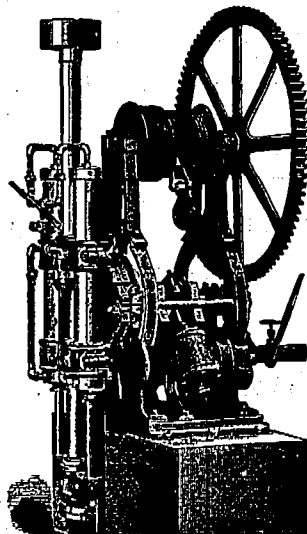
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Manufacture Superior

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**Drills**

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

A Large Stock of Machines and Supplies  
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Diamonds, Carbon & Bort a Specialty.

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It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
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**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

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

**J. W. MARLING,**  
Manager, Prov. Que., Montreal.

**THE STANDARD ASSURANCE CO. ESTABLISHED 1826.**  
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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

1895 Bonus Year.

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

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

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion. T. L. MORRISEY, Resident Manager.

**NORTHERN ASSURANCE COM'Y.**  
INCOME AND FUND (1892)



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

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

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

Annual Revenue from Interest upon Invested Funds..... } 200,000

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

Head Offices:—London and Aberdeen.

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

Manager for Canada, - ROBERT W. TYRE

Insurance.

**PHENIX**

**FIRE INSURANCE CO'Y.**  
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Established in 1781. Canadian Branch  
Established in 1801.

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RAYMOND & MONDOU;  
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**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/2 miles of Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$6,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,  
"Journal of Commerce," Montreal.

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

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JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE LIFE. MARINE.

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General Insurance Agents and Brokers

ESTABLISHED 1866.

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Telephone 1277.

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**AUGUST.**

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

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, AUGUST 16TH, 1895.

CURRENT EVENTS.

Wheat cutting has commenced in many sections of Manitoba, although it will not be general until the commencement of next week. The reports sent in of the wheat cut all state that the grain is of superb quality, bright in color, plump and unusually hard for this season of the year. But it must not be forgotten

that these are the harvest of a few selected fields, and not the general crop of the country. One of the banks in Winnipeg received reports from 32 of its agents as to the time set for the beginning of harvest. Only one report fixed the present week, thirty placed it between the 18th and the 25th, and one as late as the first of September. At present the weather is said to be just what is required to push the grain on. Hot ripening days and cool hardening nights are helping forward the harvest. But it is probably safe to say that it will be from a week to a fortnight yet before the harvest is in full swing. As it is the rule in Manitoba to sow oats next after wheat and barley after oats, a good deal of the oat crop is even later than wheat in ripening and much of the barley is not materially earlier.

It has been decided by the Ontario government to lease the binder-twine factory at the Central Prison under certain well-defined restrictions, to a private company, and tenders for its operation will be called for towards the close of next week. This is not on account of any loss in running the factory, which is stated to have shown a fair profit, but because, now that the experiment has proved successful, it is deemed better that the government should not appear to enter into competition with private enterprise. Among the conditions that will be imposed upon the successful tenderers for the factory will be an obligation to sell the twine within a fixed limit of the cost of the fibre. They will be called upon to manufacture it on the piece price plan, the prisoners will be under the sole control of the prison authorities, and the contractor will supply the raw material and any expert labor required. Should none of the tenders be satisfactory the Ontario government will continue to operate the factory as at present.

The complaint is often made in times of reviving prosperity like the present that, while the prices of all other commodities are going up, that of labor remains stationary. To a certain extent this is correct. But only to a certain extent. Wheat, wool, cotton, hides and certain other raw materials have advanced in value it is true; but then the workingman is not a consumer of raw material, but only of the finished products, and an examination of our price lists will show that there has been very little, if any, advance in these. The cost of most lines of raw material has gone up; but the severity of competition has, as yet, prevented the manufacturer from obtaining any corresponding increase in price for his output. The woollen mill-men, the tanners, the cotton and boot and shoe manufacturers, have all been forced to pay higher prices for their raw material without securing any compensating increase from their customers. Their margin of profit has simply been further cut into. What is there, then, in the situation to warrant any increase in wages? The cost of living to the working-man is no more than it was six months ago, when no one thought of clamoring for more wages. The orders for the fall trade have been placed at the old prices in spite of the steady rise in the values of the raw material, and although the outlook for the future is certainly promising, its actual benefit has not yet become apparent. At present there is no ground, therefore, for any advance in the scale of wages. In fact it depends upon the prices accepted for the output of 1896 whether it will be possible even

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

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

# 40 MILLION DOLLARS SAVED IN PREMIUMS : 40

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

### 1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	98,000
Interest Income, annually, exceeds.....	\$ 135,000
BI-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	*3,923,000
Death Claims Paid, over.....	22,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

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

F. A. BURNHAM, President.

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

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

AGENTS WANTED.

then; for unless some marked improvement takes place in the schedule of manufacturers prices, of which the indications are at present vague, the question of wages must, perforce, remain in abeyance, and it can be permitted to do so without injustice to the wage earner.

Two important banking events took place in the United States during the week. The first was the announcement that the First National Bank of Chicago had written \$1,000,000 off its surplus to wipe out certain items of impaired bills, stocks of uncertain value, and several parcels of real estate which had come into the bank's hands in the course of the settlement of estates. This at least is the ostensible reason. The true one is that the burden of taxation upon banking institutions in the United States is now so heavy that it can only be borne when it is levied on absolute value, and therefore it is useless to leave impaired assets figuring on the books. Every one knows that the First National has a capital of \$3,000,000 and a reserve of \$2,000,000 still intact. Indeed the directors state that there is no reason why the existing dividend of 3 per cent. quarterly should not be maintained. But it could not go on profitably while paying taxation on a million dollars worth of paper assets, and so it wisely wiped them off at once. The second instance of the severity with which the burden of taxation presses upon the banks is afforded by the Bank of America of New York, which has called a meeting of its shareholders to decide whether its capital shall not be reduced from \$3,000,000 to \$1,500,000. In the circular the directors say that the large capital is simply an encumbrance. It does not apparently assist them in securing deposits, it is subject to heavy local taxation, and it cannot be lent out at rates that would enable the bank to pay its present dividend of 8 per cent. For all these reasons they advocate a reduction. Nor are they alone in desiring such a step. In times of very cheap money, like the present, the question of the utmost economy presses heavily upon banking institutions, and it is no surprise that, in the existing condi-



tion of the money market, other American banks should be contemplating similar reductions.

The combination formed between the Baldwin Locomotive Works and the Westinghouse Co., assures the future of the electric locomotive, although it has hardly yet got beyond the trial stage in the Baltimore tunnel. With the Westinghouse people the application of electricity to locomotives is merely one branch of their extensive general electrical work. But with the Baldwins it is different. They are exclusively locomotive builders, and their compact with the Westinghouse Co. to manufacture the new engines shows their confidence in electricity as a coming motive power. As to the extent to which it will displace steam it is impossible to predict; but probably suburban lines, short subordinate links between main lines, and elevated and tunnel railroads will be the only ones operated with electric locomotives for some time to come.

#### STATE INSURANCE.

The question of the advisability of entrusting the business of fire insurance to the government or to the municipalities has been decided in the negative so often that it might be thought to be finally disposed of. But, like Banquo's ghost, it will not down. Every now and then the same specious arguments are brought forward again by some political or municipal reformer, only to be refuted the moment they are tried by the touch stone of common-sense, and presumably, so long as figures are capable of manipulation, the view that the government should control the business of insurance against fire will always find some adherents.

The latest contributor to the literature upon this subject is Mr. Charles Acton Ives, of Rhode Island. His plan, as read before the Business Men's Association of Newport, R.I., is as remarkable for its simplicity as for its injustice. He proposes to levy a general fire tax upon all property according to valuation without any discrimination as to the character of the risk. The saw-mill owner, and the oil-refiner, are to pay no more premium than the citizen dwelling in a modern fitted house, and every one is to have complete re-imbursment for loss no matter what may be his hazard, what precautions he may have taken against fire, or how careless he may have been in inviting disaster. This would mean simply the absolute cessation of fire prevention were it ever to obtain the force of law; for who would go to the expense of sprinkler plants, stand pipes, water buckets, and fire watchmen, if he neither received the least reduction in his premium from their presence nor imperilled the recovery of his loss by their absence? It would mean that the careless man who takes no precautions against fire, as well as he who wilfully invites disaster, would stand on precisely the same insurance plane as the most carefully protected risk, and hence that they would benefit by the prudence of their neighbors without any stimulus to follow their example. There could be only one result from this. Precautions against fire would cease, and the volume of fire-waste would advance correspondingly.

As to the adjustment of losses Mr. Ives suggests that it should be left in the hands of the assessors is equally open to criticism. Instead of being entrusted to the body of trained adjusters who now do the work, it is to be left in the hands of the very men who levy the tax. The

opening thus offered for hoodling, for the exercise of political influence, and for the clannishness of neighborhoods, is too obvious to need comment. The extra assessors necessary would certainly have some political bias, or they would not receive their appointments, and the power they would wield would be of such importance that it would inevitably be seized upon for party purposes. A series of judicious fires, promptly and generously settled for, might carry a close election; and then the opportunities for coercion such a system would afford are too manifold to be passed over by a politician. A delinquent partisan, or an open foe, might be whipped into line by a threat that in case of fire his loss would come before a hostile assessor, while the trusted adherent could be rewarded with a sum sufficient to recompense him for his services at the expense of the other tax-payers without any necessity to draw on the campaign fund. It would make all the difference in the world if a man were on good terms with the assessor or not, and thus a new class of autocratic officials would be created whose secret power it would be very difficult, if not impossible, to limit.

Upon the ordinary tax-payer such a plan would fall with crushing weight. In order to make one general rate that would cover every variety of hazardous risk, and make provision for unexpected conflagrations, his present rates of premium might have to be quadrupled. In fact the fire tax, now one of the lightest, might prove to be one of the heaviest of his burdens. No one expects that a government could carry on its fire insurance department with the same economy as the companies do, and even with them 30 per cent. is a fair average rate for expenditure. With a government, whether federal or provincial or state, the expenses would naturally be larger. Places would have to be found for friends in the new department, and soon it would have as large and unwieldy a staff as the other public departments have. All this would fall upon the tax-payer, until the present amount paid for fire premiums, large as it may seem to ambitious reformers, would become dwarfed in comparison. In fact his condition under government fire insurance control would be far worse than it is now. At present the severity of competition between the companies keeps premium rates at a fair level. But with this competition withdrawn, and an enforced monopoly of fire insurance vested in the political party in power, the opportunity to increase the revenue by a rise in premium rates might often prove too tempting to be resisted.

#### CANADA UNDER PROTECTION — ANOTHER VIEW.

Several of our contemporaries have alluded to the letters from Ottawa which appeared in the *Economist* as "articles" in that journal. This is regrettable, as it charges that eminent financial organ with a style of criticism of which it is not guilty. The back of every looking-glass is black, and the writer of those letters instead of holding the mirror up to nature simply presented the dark side. He gave a balance-sheet made up wholly of liabilities, omitting all reference to assets. We propose to complete the statement, to hold the mirror so as to present a picture of "Canada under Protection," as reflected when full light thrown on its condition causes the reflection to be truthful.

Before giving a few statistical proofs of the advance made by Canada since 1878, we will point out several points in the Ottawa letters which are so wrong in fact, or so irrelevant to his argument, as to call for exposure. He condemns with much severity the placing a duty on imports of coal, which was done to encourage the Nova Scotia mines, and develop inter-provincial trade by causing the fuel of that Province to go westward, and be paid for by the products of Ontario and Quebec. We have not much favored that policy, nor is it a fair specimen of protection, but the effect of it, as Sir Charles Tupper said on 27th Feby. 1882, was, to "lower the cost of coal to the consumer." Sir Charles proved this by quoting the prices of coal as follows:—

	1877.	1878.	1880.	1881.
Ontario.....	\$4.45	\$3.85	\$3.04	\$4.25
Quebec.....	4.00	3.15	2.65	3.77
Nova Scotia.....	3.74	2.93	2.58	3.70
New Brunswick....	4.00	3.46	2.81	3.75

The new duty opened the eyes of American colliery owners to the possibility of the Canadian market being closed to them by the Nova Scotia supply, a contingency which they met at once and continued to meet by reducing their prices so as to offset the duty, a clear proof that an import duty does not necessarily raise the cost of imported goods to the consumer. To denounce, then, the duty on coal as an outrage simply ignores the facts. The writer makes protection the cause of the debt of the Province of Quebec, but, as in all his other charges, he fails to point out the logical connection between the effect and its alleged cause.

The debt of Quebec has no conceivable relation to a protective policy. Some portion of it was incurred for wise and fruitful extensions of railways and other public works, some for most injudicious outlays, but for not a cent of the debt of this province is the fiscal policy of Canada responsible. For some increases in municipal debts protection however, is responsible, for those increases were made necessary by business so expanding in some localities as to require large expenditures for such improvements as prosperous communities need. Money lenders do not buy the debentures of a poverty stricken, decaying city, town, or village. The very fact of an increasing debt in any municipality is *prima facie* evidence that money lenders believe in its being financially sound and its future assured. When a community voluntarily increases its debt in order to enlarge its conveniences it shows that the people are willing to increase their taxes, and this no people will do unless they believe their power to pay them is increasing, or that their resources will be enlarged by such expenditures as borrowed money enables them to make. Prior to protection, in 1878, municipal bonds bore 6 to 8 per cent. interest; they now range from 3½ to 5. If, then, it is just to make protection responsible for an increase in the municipal debts of Canada, it is also just to credit protection with having decreased the taxation such debts involve by from 30 to 40 per cent. The contention of the writer to the *Economist* involves this marvellous anomaly, viz, that the people of Canada, by becoming impoverished by their fiscal policy, have been enabled to borrow money on their credit at from 3½ to 5 per cent., whereas before they became so poor they had to pay 6 to 8 per cent! Readers of the *Economist* will find that a problem in finance which is insoluble. The writer makes Protec-

tion the cause of political corruption. He knows nothing about England, or he would avoid such folly. We give him one fact to think over:

A few years ago it is known to us that, \$120,000 was spent in bribery in one English constituency by two candidates, both of them Free Traders. We could give instances of political "boodling" in England that would make our "boodlers" green with envy. Whatever advantages Free Trade has, it does not eradicate the corruption of human nature, for which, we submit, Protection is not responsible.

Against the sweeping assertion that Canada has made little or no progress since its present trade policy was established in 1879, we put the following facts: In January, 1878, the chartered banks held deposits to extent of \$68,916,089; last January they held \$180,870,981, an increase of \$111,954,892. In the same period the note issues have increased close upon \$10,000,000. In June, 1878, the deposits in the Post Office and other Savings Banks were \$14,128,185; since then they have increased more than \$40,000,000. In 1878, the Loan Companies held on deposit \$8,270,000; this year they hold 10 millions more.

While, then, "Canada under Protection," as depicted by the Ottawa writer in the *Economist*, has been sinking deeper and deeper into financial distress, the people of Canada have enlarged their deposits in the banks of the country by \$162,000,000! This total of \$91,000,000 which our people owned and had stored up in 1878, they increased "under Protection" in 16 years to \$253,000,000, a sum sufficient to pay off the Dominion debt. In those 16 years the market value of the stocks of the six leading banks of Canada increased from \$35,640,000 to \$57,000,000. In 1878 the total premiums paid by the people of Canada for life insurance amounted to \$2,610,000; last year the sum was four times that figure. The amount at risk under fire insurance policies has more than doubled in the same time.

Other assets and proofs of increased financial resources we refrain from stating; the list is too lengthy. But, we submit, the above facts amply demonstrate that "Canada under Protection" has enormously increased her financial strength and her earning capacities; as a people numbering only 5 millions could not have increased their deposits at an average rate of 10 millions a year, steadily for 16 years, unless their incomes had, to that extent, exceeded their expenditures; nor could they have been enabled to borrow money at such greatly reduced rates unless money had become much more abundant, and public confidence in the condition and the prospects of business more firmly established.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending August 10, 1895:

	1895.	1894.
Passenger Train Earnings.....	144,364	141,984
Freight do. do. ....	188,224	184,333
Total do. do. ....	\$332,588	\$326,317
Increase, 1895. \$6,271.		

—QUIET investigation by the managers of the Mutual Reserve Fund Life Association has brought to light another scheme to defraud the life insurance companies. The plan seems to have been to insure dying negroes under the claim that they were white people. Ten arrests have already been made. Among the other companies interested in the disclosure are the Michigan Mutual Life, of Detroit; the Life Insurance Clearing Company, National Life Association, of Hartford, and the Massachusetts Benefit Association.

## LA BANQUE DU PEUPLE.

Although there has been a good deal of talk about the condition in which the liquidators have found the affairs of La Banque du Peuple, there has as yet been nothing very definite given by them to the public. Of necessity this is the case, as they have had comparatively little time yet to disentangle the affairs and to form even a more or less imperfect judgment of the position of the bank.

The Government statements have to be furnished as usual, of course. The latest one of these to hand is to the 30th June, but, as already stated, that did not disclose anything which could enlighten people as to the bank's actual condition or prospects. There is no doubt at all that its affairs were placed in a very misleading position so far as the Government statements are concerned for some time before the failure took place, and we repeat that the attention of the Government to this matter is very necessary. There are rumors, and we believe well founded rumors, of the misplacing of accounts, which showed the bank in a very much better position as to Reserves than it was entitled to. There is a severe penalty attached by the Banking Act to the preparation and publication of false statements, and we are strongly of the opinion that this is a case where the clauses of the Act should be invoked. In discussing the statements of the various banks with those well qualified to judge of them, the opinion is very often expressed, "Well, the statement is good enough—if it is true," and then the banker will shrug his shoulder and insinuate by the very gesture doubts as to its accuracy. It is a well known fact that figures, although they are said not to lie, can be made to show almost anything in the hands of a clever or unscrupulous accountant. We think bank statements, in view of the powers delegated by the Act to the Finance Department, could serve a more useful purpose than a mere publication in the *Official Gazette* and being pigeon-holed thereafter without any further reference to them, and we must direct the attention of the Government to this matter. This is more or less a deviation from the People's Bank affairs, but it is quite applicable to the position.

To the present time some progress has been made in liquidating the bank's business; but it is a well known principle in matters of this kind, that the longer the liquidation of a bank is protracted, the slower are the returns from the assets. In other words, a liquidation progresses much more quickly at the beginning than towards the end of it. This being the case, we should not be surprised perhaps at the progress which has been made to the present time. Truly, a large reduction has been made in the Circulation of the Bank, but after a month of suspension it will scarcely be admitted that \$500,000 is a remarkable showing out of assets amounting to, say \$8,000,000. The liquidators have given notice that the "Circulation will be redeemed on the 14th inst.," and this has meantime been done to within \$300,000, about \$125,000 having been received on the 14th alone. It was intimated pretty plainly that to pay all, they were about to borrow a further sum from a leading bank, pledging, we suppose, their circulation, which is a perfectly good security, for the necessary funds. Under the provisions of the Banking Act, the Circulation bears 6 per cent interest from the time of the bank's suspension,

until the liquidators give notice that they are ready to pay. Interest to the public will therefore, cease from Tuesday last, but the liquidators will have to pay it to the bank from which they may borrow the money. The Act compels the Liquidators to pay their circulation within sixty days from suspension, otherwise the Government is empowered to use the bank Redemption Fund for the purpose, and if need be, assess the other contributing banks to make good the amount withdrawn. It was, therefore, not only an object to the People's Bank but to the other banks, that the Circulation should be provided for without the interference of the Government.

Of the amount advanced by the other banks in the city at the time of the liquidation, there has been repaid to them \$586,000 in all, but this is out of choice securities such as the lending banks were supposed to have taken, amounting to \$1,170,000. About \$170,000 repaid the banks, included in the \$586,000, was a portion of the advance which was not used by the People's Bank prior to suspension.

There has been considerable appreciation in the value of the stock during the past few days; but it is believed the advance was merely speculative, and for a few shares only. The purchase of the stock at the present moment cannot be safely recommended as a speculation. We expressed the opinion some weeks ago—referred to last week—that if the shareholders received 25 cents in the dollar of the stock, they would be doing well. We hold to that opinion, and if it is considered that they will not receive that 25 cents for two or three years to come, any intending purchaser can easily figure out its present value.

There is some talk of a reconstruction and a reopening, and the opinion has been expressed that this is desirable, in view of the position of the bank as an old French-Canadian institution—its directors being respectable and responsible men, and so on. This, however, is largely prompted by sentiment, and in dollars and cents there is very little of that. There is some talk, too, of the effect of the failure on the Canadian Banking system, but we also fail to see a reason in that as favoring reconstruction. The Canadian Banking system has been pronounced about as good a one as could be framed for the needs of the country, but to suppose such a law, even if framed by the wisest man who ever lived, could guarantee the stability or solvency of all the banks acting under it, would be a manifest absurdity, in view of the fact that the framers of the Act are not those who manage the banks constituted by it. No bank which is not honestly, efficiently and wisely managed can succeed if operated under all the best bank acts of the world boiled into one.

The bank, itself, judging from recent developments, has been a blot on the Canadian banking system for years past. This blot has been removed by its failure, and we hope eliminated from Canadian banks for all time.

There is ample capital in the existing banks for all the needs of the country,—indeed, a few more banks could be spared without any loss to the commercial community.

If the bank is reconstituted it must be on a precarious basis; of necessity so, having such heavy liabilities in the shape of deposits, and such

a difficult class of assets to realize upon, as we have shown in the earlier portion of this article. Even under an agreement from the largest depositors to suspend their claims for six months or a year, there is a vast mass of small deposits which would inevitably be called for so soon as the bank opened its doors, and unless it was prepared with a very large reserve, much larger than it ever kept before, or even its directors imagined it had need for, or much larger than the solvent and active banks of the country require, it would be in the same shape in which it was scarcely more than a month ago, in a very few days after it re-opened,—and the other financial institutions and the commercial community generally would be on the rack just as they were before the suspension.

From reliable statements by those who have had access to the books of the bank, it is quite apparent that the grossest mismanagement took place. The books were inaccurately kept, and most unbusinesslike methods prevailed throughout the institution. To bring this state of chaos down to the hard lines of a well-managed bank, requires very strong treatment from very strong men.

While some of the large accounts held by the bank have been carefully nursed, others which were most instrumental in the trouble of the bank remain more or less problems; but while there is life there is hope, and although the way seems dark as yet and but little progress made, we can only wish that some practical way out may be discovered. "Lead, Kindly Light," should be the daily aspiration.

#### THE U. S. TREASURY AND GOLD FOR CANADA.

The Treasury of the United States, and the Morgan-Rothschild syndicate seem to be as anxious about the gold reserve as a hen with a lot of newly hatched chicks. The syndicate have undertaken to raise and keep up the gold reserve to its minimum of \$100,000,000. Just as this figure was reached a movement set in which threatens to reduce the stock considerably. One steamer this week took out \$1,500,000 of gold; this was met by a larger deposit so as to set off the withdrawal and meet expected ones. The banks of New York hold considerable stocks of the metal, but they have no desire to see them depleted. After the experience of 1893 and 1894 we can well understand how jealous the Treasury and the banks are of these reserves, for, though business is reviving all over the States, confidence in American securities in Europe is not fully restored. London just now has a glut of money, but the owners are showing considerable diffidence in placing it in American securities. Such a situation makes the Treasury and the United States bankers very sensitive to any movement which looks likely to reduce their gold reserves, as the timidity of European investors would be intensified were there to be any considerable shipments. This, what we may call "touchiness," has led to a policy intended to restrain the withdrawal of gold for use in Canada. There has arisen a demand for it here owing to the disturbance of confidence by the failure of the People's Bank. That has not been as great as might have been expected, but the contingency caused our bankers to look ahead, and provide for any unusual call for deposits.

As Mr. Clouston explained at the last meeting of the Bank of Montreal, they hold reserves in New York upon which they rely in case of emergency. To withdraw any part of those reserves in gold they have to present "Legals" for redemption. The New York banks were not favorable to the operation of Canadian banks using them as shippers of gold to Canada. Our banks—one or two at least—therefore utilized the service of the Express Company to draw legals and ship gold. Since Wednesday week this means of getting gold for Canada has been shut off. The Express Company, it is believed, have been notified by the Syndicate that, if they continue to draw Legals from the banks on Canadian drafts, and then get gold from the Treasury to carry to Montreal, they, the Syndicate, will "withdraw their patronage." The movement arises solely from the urgent necessity for keeping up the Treasury Reserve. It will not prevent our banks getting what gold they wish, but it will render the process, for those having no representatives in New York, less convenient.

The incident suggests an enquiry as to whether our bankers should not be more independent of another country for a supply of gold, when a special necessity arises for their stocks being increased? An able correspondent in the *N. Y. Evening Post* of the 10th inst. characterizes the conduct implied by the above attitude of the Syndicate as bearing "the appearance of collusion between the country and its financiers," an "unnatural and improper combination to avert depletion of gold reserves, without which they would disappear, redemption by gold cease, and repudiation virtually prevail."

#### THE FRENCH VINTAGE.

Now that complete returns have been received from the various wine-producing areas of France, it is apparent that the vintage will be the smallest for many years past, and that it will not exceed the figures of the worst years of the phylloxera. The most optimistic reports only place the yield for 1895 at 550,000,000 gallons, which means a falling off of 308,000,000 gallons from the abundant vintage of 1894. It is exceptionally unfortunate that it should be so at a time when the French treaty with this country was about to place the sound wholesome clarets of France within the reach of the most modest Canadian purse, and when a genuine liking for light wines was springing up among a class of consumers in this country to whom they had not previously recommended themselves.

The cause of the unexpected falling off of the vintage is the spread of a new species of mildew, which in certain departments has been accompanied by those blanching and blackening diseases which are as fatal to the life of the plant as the phylloxera itself. What is still more discouraging is the announcement that this disease is likely to continue through a succession of years, and that it is far more difficult to combat than an insect pest like the phylloxera, since it attacks all descriptions of vines impartially. The department of Herault may be cited as a sample of the whole. Before the arrival of the phylloxera it had 550,000 acres of vineyards. Practically all these vines were destroyed by the innumerable punctures of the dreaded insect. It was necessary to replant the entire area

with American vines which the phylloxera will not touch; but no sooner was this long and expensive operation completed than it was discovered that the American vines, although refractory to the phylloxera, brought with them certain new parasitical diseases of their own. One of these was the new mildew. On the back of their opening leaves was found a faint white efflorescence scarcely to be distinguished from their natural down. But, as it spread, the leaves curled up, dried, and fell off, leaving the vines without the means of respiration and the young grapes without shade from the burning sun. Even the vine stocks were in danger of dying. Ordinarily the weather in France is unfavorable to mildew; but this year it was the reverse. At the end of May there were copious and continuous rains all through the west and south which were followed in June by fog and sultry heat which hastened the setting of the fruit blossoms. Even had the French peasants (notoriously opposed to new-fangled methods) been assiduous in applying blue vitriol to the plants, the rain would have promptly washed off the remedy. Mildew has to be taken at the start or it is useless to combat it. This year it was impossible to do so, and the result is that the vines are as dry and leafless in many districts to-day as they are in the middle of December.

The vines that have suffered most are those of the south which produce the wines roughest and strongest in alcohol; which are used largely for mixing with the more delicate grades, and which are but seldom sold under their own names. The Rousillon wines will also show only one-third of the usual yield, and the prospects are far from brilliant in the Bordeaux and cognac producing districts. This will result, of course, in the larger importation of Spanish, Australian, Californian and Cape wines for admixture and reshipment as genuine French wine. Possibly their intrinsic worth may be just as good as the product of French vineyards. But the public do not think so, and therefore during the coming year they must scrutinize their clarets and sherries closely, and buy only reputable brands from standard houses, or they may chance to be sipping wine made from grapes that never saw a French sun, although they are masquerading under a French label and were duly shipped from Havre or Charente. Still worse, they may be enjoying a "pure" claret made by adding to a decoction of a pound of orris root in five gallons of water, one gallon of raspberry juice, two gallons alcohol, one gallon syrup and half a pound of "claret flavoring." This makes a very choice family claret, and it can be decorated with any description of label from Medoc to Chateau Lafitte, which makes it very convenient for restaurants and hotels whose cellars are not as extensive as their wine-cards.

THE United States are devoting more attention to Canada's export and import trade. A bulletin will be issued shortly by the Secretary of Agriculture, embodying the reports of thirty of the Consuls in Canada which will show the extent of the competition of the Dominion with the United States in foreign markets. It states that the total exports of Canada increased from \$80,000,000 in 1885 to \$118,000,000 in 1894, or thirty-three per cent.; the imports from \$109,000,000 to \$128,000,000, or thirteen per cent.; and the total trade from \$193,000,000 to \$241,000,000, or twenty-one per cent. During the years 1888 to 1891, inclusive, the trade of Canada with the United States exceeded that with any other country, but since then Great Britain has taken first rank, with the United States second.

### THE ROSS-EDWARDS LUMBER CASE.

A case of considerable importance to the lumber trade has just been decided by the Lords of the Privy Council by their dismissal of the action brought by Ross & Co., of Quebec, against W. C. Edwards & Co. (Limited) of Rockland, Ont., which, under one form or another, has been before the Courts for the past six years.

The circumstances of the case are as follows: In 1887 W. C. Edwards & Co. sold to Hurteau & Frere, of this city, 4,000,000 feet of deals stored in their yard at Rockland. In January, 1888, about 1,500,000 feet of these deals were sold by Hurteau & Frere to Wm. Little at six months credit, and a delivery-order in his favor was issued and accepted by W. C. Edwards & Co. Mr. Little did not take immediate delivery of the deals and a short time afterwards finding himself pressed for funds, he endorsed the delivery order over as collateral to Ross & Co., in return for an advance of \$7,500, and W. C. Edwards & Co. also endorsed it. "Will hold within deals subject to order of Ross & Co." in recognition of the fact.

In June, 1888, after a small quantity of the deals had been delivered to Ross & Co., Mr. Little suspended without having paid Hurteau & Frere for the deals. The latter at once notified W. C. Edwards & Co. to deliver no more of them to Mr. Little's order. Ross & Co. insisted on delivery of the balance of the deals. Thereupon, in order to decide the ownership of the deals W. C. Edwards & Co. brought interpleader actions against Hurteau & Frere and Ross & Co., which resulted in the decision that, as unpaid vendors, their ownership rested with Hurteau & Frere. Ross & Co. at once sued W. C. Edwards & Co. for the amount of \$7,500 advanced by them to Mr. Little on the ground that their endorsement on the delivery order led them to believe that the deals were Mr. Little's property and would be delivered to them when demanded. This suit was dismissed with costs, and the decision was unanimously confirmed by the Court of Appeals. The case was then carried to the Privy Council who have finally dismissed it with costs also. Their Lordships took the ground that there was nothing in W. C. Edwards & Co.'s endorsement equivalent to an undertaking to deliver the lumber to Ross & Co. in any event; that Ross & Co. were aware that the deals were not paid for, while W. C. Edwards & Co. were not; that the promise of the latter as bailees was vacated by the superior title of Hurteau & Frere to the goods; and that there was no proof that Ross & Co. only paid the money advanced on the strength of W. C. Edwards & Co. accepting the delivery order in their favor.

### CHATTEL MORTGAGES.

The returns of the Ontario Bureau of Industries relating to the number of chattel mortgages issued in that province are now to hand, although they do not set forth the loans, seizures and sales under that form of security during the year but only the number and total amount of these instruments on record and undischarged at the end of 1894. Curiously enough more than half the whole amount of chattel mortgages are against farmers; possibly because they are often drawn chiefly for the purpose of securing the fee for the drawing. A farmer who has neglected to be prompt with his payments is often required, on threat of a more costly legal action, to give collateral security in the shape of

a chattel mortgage on his cow or horse. Such a chattel mortgage is often obviously of little or no use, the sole object of the demand being to secure the fee for drawing the instrument. This is one of the many reasons why the official returns of chattel mortgages may receive an unfavorable interpretation not warranted by the actual facts, and why the record of such instruments against farmers is made the subject of a special table in the report. At the close of the year there were 11,687 mortgages, representing \$3,446,884, recorded against them, the record for the previous year being 10,684, representing \$3,059,857. During the two previous years the number and amount varied but slightly. The return by occupations show that the merchants rank next to the farmers in issuing that class of security, their total chattel mortgage debts being slightly above \$1,000,000. Hotel-keepers and liquor dealers come third, with a total of \$836,587, and lumbermen next with \$333,418. At the end of the year there were 21,759 chattel mortgages on record, amounting to \$11,220,205. Of these 21,276, representing \$10,603,393, were issued to secure existing indebtedness.

#### CARRIERS LIENS.

Merchants having goods returned upon their hands are frequently annoyed by having the outward freight added in the form of charges to the return freight, and these together with the question of the carriers right to collect these charges, are sometimes the subject of dispute. The law on this point is but little understood, although it has been laid down very clearly in recent decisions. According to these a carrier has a lien upon the goods in his possession to secure his own freight charges and also to reimburse him for advances he has made to other carriers from whom he has received the goods. But when he delivers up the goods his lien is lost, and if they afterwards come into his possession again the lien does not revive. It follows that if a carrier transports goods to a buyer who refuses to take them out of the carrier's possession the latter may return them to the seller and have a lien upon them for carriage both ways. If the consignee takes the goods merely to examine them, with the understanding that in certain contingencies they are to be returned to the carrier, then they are constructively in possession of the latter all the time and his lien continues. If the goods are delivered to the buyer and he takes them out of the carrier's charge with no agreement that such taking is for a mere temporary purpose and subject to a carrier's right of lien, then the lien is lost. In that case when the goods are returned to the carrier and by him brought to the seller again he has a lien upon him to cover that carriage, including the drayage, but he has no lien for the freight charges on the transportation from the seller to the buyer.

#### REAL ESTATE MOVEMENTS.

According to the *Real Estate Record* there were 86 real estate transfers in the city wards and town of Westmount recorded at the registry offices during the month of July, amounting to \$410,739. The sales recorded during the month at Maisonneuve, Delorimier, Montreal Annex, St. Cunegonde, St. Henry and Verdun amount to about \$50,000, of which \$22,750, was contributed by St. Cunegonde, and \$18,500 by St. Henry. During the corresponding month of last year 130 transfers were recorded amounting to \$596,651. The real estate mortgage loans recorded during the month in Montreal West amount to \$398,963. Of this amount \$300,000 was placed at 4½ per cent., \$40,500 at 5 per cent., \$12,800 at 5½ per cent., \$21,863 at 6 per cent., \$1,000 at 6½ per cent., \$9,150 at 7 per cent., \$5,000 at 12 per cent., and \$8,650 at a nominal rate. In Montreal East the loans recorded amount to \$623,547. Of this amount \$45,200 was placed at 5 per cent., \$40,765 at 5½ per cent., \$110,500 at 6 per cent., \$424,932 at 7 per cent., \$100 at 10 per cent. and \$2,050 at a nominal rate.

#### A SPANIARD'S VIEWS.

Senor Alvarez, Mayor of Havana, who is at present in New York, is very outspoken in his views upon the attitude of the United States towards Spain on the subject of the rebellion in Cuba. He points out that the sudden insistence of the American government on the payment of the Moraes claims, which have been rejected by every board of arbitrators which have ever investigated them, at a time when Spain needs every dollar for war expenses, contrasts very strongly with their own refusal to pay the Behring Sea claims which every one recognizes as just, and he hints that the habit of the Americans of clamoring for arbitrations and then refusing to abide by the decisions unless they are in their favor, is bringing them into discredit with other nations. As to the supposed precautions taken to prevent the use of the American flag to cover filibustering expeditions Senor Alvarez thinks that they are simply formulated to prevent any claim for damages by Spain after the war is over, and that they are openly evaded by Cuban sympathizers. He asks what would be the action of the United States were Canada to foment rebellion within their limits, and intimates that it would be very different from the placatory policy Spain is following at the present moment. There can be no doubt that there is considerable force in his arguments, and most fair-minded Americans will agree that the present attitude of the United States towards Spain is hardly that which should be permitted towards a friendly nation engaged in quelling a dangerous rebellion.

#### THE HAYNES-JENKINS CASE.

The evidence of the man Frederick Clarke, formerly employed as a salesman by Boyd Gillies & Co., as to his share in setting the fire which destroyed the firm's premises on the 26th May last, is the most important yet brought forward by the Crown. In addition to fixing the guilt of the two fire-bugs, Haynes and Jenkins who are now formally committed to stand their trial on a charge of arson, it also implicates Mr. Andrew Boyd, the senior partner of the firm, directly in the deed. Clarke testified that Mr. Boyd furnished \$100 with which to purchase the oil and waste necessary to start the fire, and on this testimony it is probable that Mr. Boyd will be brought back from Edinburgh. Clarke packed the five cases of pens, pencils and stationery which were surreptitiously removed from the store on the day previous to the fire, and he was to have been the partner of Haynes in the stationery agency they were going to start with the proceeds of their share of the insurance as soon as matters had blown over. He has since been arrested at the instance of the Dominion Burglary Guarantee Co.

—J. A. GRENIER, general storekeeper of Louiseville, has assigned, with liabilities of \$11,000. He started about two years ago and worked up a very fair trade. But his capital was insufficient and the first pressure put upon him forced an assignment—H. J. Gendron, who has run a steam laundry in this city for the past six years, has assigned owing \$1,500. Of late competition has proved too much for him and he did not get sufficient work to make it pay—Charles Martel, grocer, Quebec, is in trouble again. He assigned last March and was understood to have come to an arrangement with his creditors. This, however, he has proved unable to carry out and so he has assigned again—Brethour & Co., tailors of Hamilton, are offering 30 cents in the dollar, secured, on liabilities of \$2,900. The business, which is in the wife's name and managed by the husband, has been steadily running down for some time past—George Anderson & Co., wholesale hatters of Toronto, have held a meeting of their creditors. No definite result was arrived at—Carlin & Lake, general storekeepers of Golden, B. C., became too extended last year and had to appeal to their creditors for leniency. An extension of 12 months was granted to them; but this seems to have been insufficient, for they have been unable to meet the payments and have been forced to assign. Their liabilities are very large and are supposed to be as high as \$70,000. But they show a fair surplus although in a locked up state—R. Pratt was started in the grocery business at Wolfville, N. S., by an uncle some years ago. In January, 1894, he assigned and the business has since been run by the assignee. Pratt is anxious to get it back and is offering to settle at 25 cents in the dollar, cash.

—Mr. GEORGE LUXTON, a well-known grain buyer, of Hamilton, Ont., died at his residence on Sunday from a stroke of paralysis.

—THE following list of United States patents, granted to Canadian inventors, July 10th and 23rd, 1895; is reported expressly for this paper, by James Sangster, patent attorney, Buffalo, N. Y.:—Alexander Jobson, Beaverton, Canada; cleaning attachment for dust-collectors;—Edward Gurney, Toronto, Canada, boiler;—Eben Perkins, St. John, Canada, machine for making horseshoe nail blanks;—Robert P. Scott, Cadix, Ohio, and J. A. Chisholm Oakville, Canada, cleaning green peas;—David T. Baxter, Hamilton, Canada, autographic register;—Thomas J. Ryers, Eganville, Canada, carrying-case;—Augustus A. Davidson, Victoria, Canada, device for baby-food regulators;—Robert G. H. Dillon, Long Point, Canada, hand-wheel cultivator;—Henry M. Dinning, Montreal, Canada, sash fastener;—Grace H. D. Harris, Toronto, Canada, rug-fastener;—Joseph Lachance, St. Francois, Canada, nut-lock;—Gedeon Pierard, and V. Guinet, Montreal, Canada, high or low water-alarm for steam-boilers;—Joseph P. Rogers, Toronto, Canada, oil-can and lamp-filler;—Charles H. Taylor, assignor of one-half to W. T. Ross, R. W. Sutherland, and H. Millen, Montreal, Canada; hydraulic-air-compressing apparatus;—Charles H. Taylor, assignor to J. R. Fair, and H. Millen; trustees, Canada; hydraulic-air-compressing apparatus;—William W. Towne, Danville, Canada; heating-stove;—Joseph A. G. Trudeau, Ottawa, Canada, alternating electric-motor; Albert S. Weaver, Hamilton, Canada, bicycle.

—It seems decided that the crop prospects for British Columbia are this season very much more favorable than they were one year ago, and in cereals and roots the yield will be enormous, probably twice as great as in 1894. In the interior the rainfall has been greater than for years past, with the result that instead of the dried-up look that the crops had last season, the grain fields have grown and headed out well; in consequence, the harvest will be a fine one. In roots and fruits also, the yield will be good. On the lower Fraser River, the most important agricultural section of the province, there has been just enough rain to most benefit the crops, and in all descriptions the yield promises to be thoroughly satisfactory. This is the more gratifying because of the unfortunate experience last year of the lower Fraser farmers, when their crops were all destroyed by the disastrous floods. On Vancouver Island, as well as the islands of the Gulf Archipelago, the summer has been drier than on the mainland, but the yield, save on the higher lands and light soils will be good. A slight shortage will be felt on the high lands. The prospects are that, taking the Province all over, British Columbia will yield double last year's crop of grains and roots, while the hay crop will be quite a third more.

PORTER & Co., furniture dealers of this city, whose financial troubles have already been chronicled, are offering 25 cents in the dollar. The creditors refuse this and have given them time to increase their offer—Ernest Dionne, general storekeeper of St. Germain, has effected a settlement at 50 cents in the dollar, secured, and payable in two and four months—L. Seeburg, ship chandler, Quebec, has effected a settlement at 30 cents in the dollar, cash, on liabilities of \$2,500. Lack of shipping and dull trade forced him to run behind—Robertson & Ross, contractors, Fort William, are settling at 50 cents in the dollar owing to some recent contracts turning out losing ventures—W. Irwin & Co., milliners of Galt, have assigned: The estate is a very small one and it is doubtful if ordinary creditors will get anything—B. A. Booth has run a small woollen mill at Odessa for a number of years. Recently he was burned out, and this has led to his assignment—J. F. Bryce, a photographer in a limited way at Toronto, is in difficulties.

—DAVID GRENIER, general storekeeper at Beauport, has assigned owing about \$1,600. His stand was a poor one, about three miles from the village, and he has been going behind for some time past. This David Grenier must not be confounded with David Grenier, grocer of Beauport, who is considered perfectly responsible—Joseph A. Fontaine, grocer of Montreal, failed in the crockery line some years ago, after which he went back to a clerk-ship for a while. Last fall he started his present business, but without any better success. He owes \$2,100—David White & Co., dry goods merchants of Ingersoll, have assigned with liabilities of \$30,000. David White, the only partner, has been in business nearly forty years but seems to have tried to do a larger business than his capital warranted all along. Of late his load has been increasing, and it was only a question of time before he sank under it.

—IRVINE & Co., a small shoe concern at Aurora, in which the daughter of Andrew Irvine was the only partner, are endeavoring to effect a settlement with their creditors. Their liabilities will not exceed \$700—A. C. Barnett, shoe-dealer of Deseronto, whose troubles have already been noted, is now offering 40 cents in the dollar, cash—John Whitfield, maker of stamping machines at Toronto, has assigned. He had a fair business and is a good mechanic; but he does not seem to have been sharp enough as a collector and he has lost money by bad debts—J. R. Kyle, shoe dealer of this city, has succeeded in settling with his creditors on the basis of 75 cents in the dollar, secured, and payable in 30 and 60 days—C. D. M. Reay, shoe dealer of this city has settled with his creditors at 20 cents in the dollar, cash.

—THE capacity of the furnaces in blast August 1 was 176,505 tons, which is greater than the capacity at the beginning of any month since May 1, 1893. It is about 2,500 tons greater than the capacity of furnaces in blast June 1, 1893. The increase since July 1 was 18 furnaces, but not much over 5,000 tons, showing how the increased prices have brought into operation the old and smaller furnaces which cannot compete with the newer and greater ones when the latter have a narrow margin of profit. The average capacity of furnaces in blast on the first of this month was 870 tons; a month earlier, before the high price of pig had caused the blowing in of a lot of little furnaces, the average capacity was 925 tons; but in June, 1893, it was only 713. The production since the beginning of the calendar year has increased nearly two million tons over that of last year. This increase is not much less than two-thirds.

—By the arrest of the secretary the Provident Mutual Casualty and Relief Association of New Jersey was closed up last week. This association agreed to pay the beneficiary \$1,000 on the death of a subscriber, but the attractive feature of the scheme was a promise to pay a subscriber \$1,000 in case he lost his sight, or both hands or both feet, and proportionate amounts for the loss of one hand, one eye, or one foot. The insurance ranged from \$1,000 for death or for permanent disability down to \$10 a week, for a certain number of weeks, for temporary disability. At first there was the usual list of officers but in a short time all the officers except the secretary dropped out of the company, and thereafter he ran the business himself. He issued the policies, collected the assessment of \$1 a month from each member, and as it now appears, did everything except pay benefits.

—THE Mona Saw Mills, belonging to Hon. J. K. Ward, in this city were destroyed by fire on Tuesday night. Fortunately the combined fire brigades were able to save the immense lumber piles and confine the flames to the buildings which were completely gutted. The total insurance amounts to \$14,800, of which the Etna, Guardian, London, Northern and Queen carried \$2,760 each, and the Lancashire \$1,000. Hon. J. K. Ward is now on a trip to his native place, the Isle of Man, after whose ancient name the mills were called.

—THE branch lately established by La Banque Jacques Cartier at Paspebiac, Bay Chaleurs, in the hope that the announced railway terminus would not take years to materialize, is being closed, the bank being convinced that the movement was rather premature. Paspebiac is not the only place where bank branches are found to be more expensive than profitable—where the money lying idle could be employed more profitably nearer home.

—THE dissolution which took place some time since in the wholesale hat and fur firm of Maclean, Waldron & Co. has been announced. The new co-partnership, which is known as Waldron, Drouin & Co., continues the business in the old premises, 507 St. Paul street. Mr. F. B. Drouin has long been an active factor in the house.—Mr. Maclean is visiting New York markets to secure latest styles in hats, &c., for his new warehouse; the style of the new house is Maclean, Ross & Co.

—ON Saturday last Dr. J. R. Alexander, M. D., proprietor of the Turkish Baths in this city, died at the age of 55 years. The deceased gentleman was one of the many unfortunates interested pecuniarily in the suspension of the Banque du Peuple, and in his enfeebled state of health the resultant worry seems to have hastened the inevitable end.

—THE Eastern Townships Bank has opened a branch at Ste. Hyacinthe, Que., under the management of Mr. J. Laframboise, late manager of the Banque du Peuple in that town. This makes ten branches of the bank in this province; the others being at

Waterloo, Stanstead, Cowansville, Coaticook, Magog, Richmond, Granby, Bedford and Huntingdon.

—THE recent sales of California fruit in London, Eng., have been rather a disappointment. They arrived in poor shape and brought prices which were surprisingly low. Much of the fruit was over ripe and previous experiences with such fruit made buyers very cautious. French fruit brought comparatively much better figures.

—THE question of establishing the authority of Canada in the country surrounding the great Northern Sea at Hudson's Bay has been under the consideration of the Department of the Interior, and it may act in conjunction with the proposed expedition to Hudson's Bay.

—THE C.P.R. directors, at the monthly meeting of the board decided to declare a dividend upon the preference stock at the rate of four per cent. per annum for the year ending June 30, the same to be payable on October 1. No dividend is to be paid on the ordinary shares.

—POSTMASTER-GENERAL Ward, of New Zealand, has instructed his Government that the expected additional subsidy from Great Britain to the Canadian-Australian cable would not be forthcoming.

—A TRAIN load of 15 car loads of cattle from the Chilcotin plains will leave Ashcroft, B.C., this month for the East, the cattle being destined for Liverpool. This is the first shipment of cattle from British Columbia to England.

—MR. JOHN WOOD, father of Mr. John F. Wood, Controller of Inland Revenue, died very suddenly at Brockville, aged 75 years.

—OUR attention has been directed to recent modifications in the policy of the Mutual Reserve Fund Association of New York. The subject has not escaped us, and will probably come up for treatment shortly.

—AN order-in-council has been issued placing fresh salmon on the free list. This is in return for the removal of the duty on fresh Canadian salmon entering the United States.

—THE Northern Pacific railroad will this week commence putting in enough tracks at South Superior to store 400 wheat cars, or double the number that can now be stored there.

—FROM the 1st of October, postage rates by parcel post, between Canada and the United Kingdom will be reduced to sixteen cents for the first pound and twelve cents for each additional pound.

LEGAL RECORD, &c.

Week ended Aug. 14th, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

August 7th.

Montreal—P. Gravel et al vs. Cie Carrosserie de Montreal, \$1151; D. Morogh vs. J. Davis, \$270; H. Porter vs. W. F. Martin, \$1,246; L. H. Henault vs. C. Paquette \$600; J. Baxter vs. Dme. M. Rowe, \$350; H. Lamontagne et al vs. J. A. Roys, \$280.

St. Edouard—Dame D. Ouellette vs. A. H. Ouellette (Dmgs.), \$1,000; Dme. D. Ouellette vs. Conrad Ouellette, (Dmgs.) \$1,000.

Scottstown—Z. Genest vs. G. Chouinard et al..... 5,000

August 8th.

Montreal—J. B. Caverhill et al vs. H. Brossard, \$535; R. S. Clift vs. P. Commire, \$275; D. E. Rheame to J. N. Duguay, \$650; Marie L. Gaudet vs. Grand Trunk Ry., \$2,000; L. Lussier vs. Dme. L. V. Henault, et vir \$345; A. Lefebvre vs. D. Hudon, \$500; J. A. Tetley vs. W. S. Kennedy, \$361; A. Pichette vs. F. H. Poitras. (Dmgs.), \$2,000; J. Bisailion et al vs. Josephine Proulx et al, \$254.

Stadacona—J. Bonneau vs. Jean Therien..... 800

August 9th.

Montreal—M. Phelan vs. J. Cohen et al, \$334; L. H. Peltier vs. A. Joyal, \$2,070; B. Sheppard vs. S. S. Nadelweiss, \$325. St. Justin—De Theotiste Ross vs. L. Gingras..... \$1,172. St. Narcisse—A. Racine & Cie. vs. E. Clermont..... 927. Three Rivers—De Georgina Bettz vs. P. Carron..... 706

August 12th.

Grondines—A. Lefebvre vs. D. Hudon..... \$ 500. La Bale—D. F. Rheyume vs. J. N. Duguay..... 650

Montreal—O. Molvin vs. Can. Pac. Ry..... 500. Quebec—A. Morton vs. L. Julien & J. Guay, \$1,100; O. Plamondon vs. E. Leclerc, \$5,000. St. Henri—A. Lapierre vs. A. Labelle et al..... 376

August 13th. Cote des Neiges—Trafalgar Institute vs. Dme. J. A. L. Strathy, \$300.

Montreal—J. H. Mallette vs. E. Corbeille, \$311; Royal Institution vs. J. W. Donahue, \$4,000; Dme. J. Demers et vir. vs. J. A. Fontaine, \$300; J. Whitham vs. E. J. O'Keefe, \$283; Trafalgar Institute vs. Dme. M. E. Robertson et vir, \$300; G. Henault vs. G. Tucker et al, \$398.

Montmagny—A. G. Hunt vs. C. Coulombe..... 800. N. D. Levis—T. D. Allen vs. G. Demers..... 3,900. Quebec—M. Nadeau vs. E. Soward, \$300; A. Clairmont vs. A. D. Webster, \$500.

St. Andrews—Marie Dery vs. J. B. Rheume..... 350. August 14.

Montreal—J. B. Caverhill vs. R. A. Barber, \$340; T. Goulet et al vs. B. Franklin, \$299; H. Provencher vs. A. Joyal, \$467; Dme. M. C. Benoit vs. H. Paradis, \$1,076; Dme. M. E. Plummer vs. J. Snowdon, \$750.

Quebec—L. Blouin vs. Cie. du Harnis de Quebec..... \$1,265

WRITS ISSUED, PROVINCE OF ONTARIO.

August 7th.

Alfred Tp—Christina Menard, exrx. vs. S. Gauthier.... \$ 449. Keenebutch—F. Cochrane vs. H. Colclough..... 996. Mariposa—D. McInnis vs. A. L. McInnis..... 366. Oliver Tp—O. Dannais vs. O. Duross..... 658. Toronto—E. Morton et al vs. L. D. Briggs et al, \$615; J. Murphy vs. V. P. Payle, \$642.

August 8th.

Alfred Tp—Christine Menard vs. J. Seguin..... \$ 449. Cornwall—H. Lamontagne et al vs. J. A. Roys..... 280. Delhi—W. T. Wickham vs. R. Stoddard..... 313. Drummond Tp—J. Korry vs. J. Robertson..... 256. Lobo Tp—J. Rosser, assignee vs. J. Siddall et al..... 381. London—Bennett Furnish, Co. vs. T. D. Hodgins..... 386. Markham Tp—D. Quantz vs. T. Lyon..... 305. Ottawa—D. O'Meara vs. R. & Bertha Grahman..... 657. Toronto—Pacific Jewelry Co. vs. N. A. Newson, \$302; Belding Paul Co. vs. Worsted & Braid Co. Ltd., \$412.

August 9th.

Brampton—J. H. Park vs. K. & Mary A. Chisholm et al. \$8,522. Drayton—Imperial Bank vs. Whealey and Schwendeman, \$1,754 and \$8,284. Hamilton—E. New vs. East Hamilton Improvet. Co. Ltd., \$1,809. London—J. McDonald & Co. vs. T. D. Hodgins & J. Powell, \$1,944. Rat Portage—A. Carmichael vs. J. Ray..... 1,002. Tiverton—Hamilton Prov. & L. Scy vs. A. McLean..... 933. Williams—E. E. Rowland & Co. vs. D. C. & M. C. McIntyre, \$551. Zorra W—R. Ireland vs. H. Thornton (Dmgs.)..... \$1,000

Note—In last week's issue, under date August 2nd, Writ reading A. Robinson vs. Frank Bros., Berlin, should read, Frank Bros., Guelph.

August 12th.

Brantford Tp—Margt. Donovan vs. J. Byron..... \$ 410. Harwich Tp—D. W. Putnam vs. D. Clarke, admrx..... 1,588. Hamilton—J. M. Dingwall vs. P. J. O'Donnell..... 650. London—J. McDonald & Co. vs. T. D. Hodgins et al..... 1,944. Ottawa—Mary Byrne vs. J. & Mary J. Byrne, \$350; Bank of Ottawa vs. G. W. McCullough, \$10,701; A. Gartshore vs. H. McRae et al, exrs. \$1,730. Parry Tp—L. & J. Savage vs. S. Mills..... 354. Toronto—Man. Life Ins. Co. vs. G. Leslie, \$64,000; J. P. Jackson vs. D. McArthur et al, \$1,468; G. B. Killmaster vs. A. McBean & Son, \$503; Jane Jackson vs. Olivia B. & G. C. Rogers, (Settled) \$310.

August 13th.

Belleville—Canada L. & N. I. Co. vs. W. & S. A. Hopkins \$2,045. Barton Tp—A. Thompson vs. F. W. Schwendiman..... 382. Brampton—Mary J. Dolson vs. J. M. Barker..... 2,000. Chatham Tp—Landed Banking & Loan Co. vs. J. S. Waugh, \$572. Drayton—L. R. Adams vs. Whealey & Schwendiman..... 484. Gilmour—Lewis Bro. & Co. vs. J. & C. R. Caverly..... 478. Hamilton—J. Whitham vs. E. J. O'Keefe..... 283. Matilda Tp—N. Willard vs. A. Crobar..... 300. Moore—J. Clysdale vs. J. T. Clysdale..... 2,123. Niagara Falls—Elizth. Graham vs. Commissioners of the Queen Victoria Niagara Falls Park (Dmgs.) \$20,000. Norfolk Co—Sovereign & Foster vs. Queen Ins. Co. of America \$2,000. Ottawa—A. Gartshore vs. H. McRae..... \$1,730. Smith—R. A. Morrow et al vs. J. Donnelly..... 1,300. Toronto—G. B. Killmaster vs. A. McBean & Son..... \$ 508. Waterloo Tp—A. O. Boehmer vs. G. Warner..... 339. Wentworth Co—Elizth. Talbot vs. Can. Col. Cotton Mills Co., Ltd. (Dmgs.), \$5,000. Weston—J. P. Jackson vs. H. & J. T. Wardlaw..... 1,408. August 14. Fort William—A. Gillis vs. J. King..... \$ 608. Port Arthur—W. McBrady vs. Middleton & Connee..... 274. Toronto—W. McBrady vs. J. G. Whiteacre..... 250



## WRITS ISSUED, MANITOBA.

August 7th.

Oxbow—K. Disney vs. A. Gillespie..... \$ 363  
 Wapella—Commercial Bank vs. A. Roberts..... 271

August 14.

Calgary—Golden Lumber Co. vs. Vaulthart & Co..... \$ 345  
 Innisfail—J. S. Pearce vs. Innisfail Dairy & Stock Co..... 2,800

## WRITS ISSUED, B. C.

August 9th.

Vernon—E. O. Graham vs. M. Fireheller..... \$ 251

## JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

August 7th.

Montreal—A. Lapierre agt. A. Labelle et al, \$376; C. L. Letang  
 et al agt. J. H. Leroux et al, \$362.

August 12th.

Montreal—A. Meunier agt. M. Besner et al, \$318; D. Moragh  
 agt. J. Davis, \$270; A. C. Lariviere agt. H. J. Gendron,  
 \$537; L. Favreau agt. Dme. J. Martineau, \$430.

August 13th.

Montreal—Hon. L. F. R. Masson agt. Colin Campbell, \$300; H.  
 Lemire agt. J. S. Decary et al, \$304; Montreal L. & M.  
 Co. agt. W. Ryan, \$288; Dme. Mary Shannon agt. M. J.  
 Scanlan, \$500.

## JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

August 9th.

Hamilton—Union Switch & Signal Co. agt. J. W. Hendrie,  
 \$1,623.

Meaford—W. J. Elliott agt. H. Line..... 253  
 Toronto—H. E. Hibbert agt. Mary J. Edgar, \$2,198; Can. L. &  
 N. I. Co. agt. E. Larter, \$1,885.

August 12th.

Burford Tp—Standard Bank agt. T. Penlope et al..... \$ 275  
 Cadardale, Mich—Can. Bk. of Commerce agt. J. A. Graham  
 et al, \$240.

Goodwood—M. Boultee et al agt. R. Collins..... 1,118  
 Ottawa—La Banque Jacques Cartier agt. W. Burns..... 510  
 Rat Portage—Commercial Bank of Manitoba agt. S. Botterill &  
 Co. \$202.

Sophiasburg—S. J. Cotter et al agt. G. W. Baker..... 434  
 Toronto—N. Silverthorn agt. House & Land Inv't Co. et al,  
 \$600; D. F. Every agt. A. A. Post, \$581.

Trout Creek—R. D. Malcolm agt. Milne & Hefferman.... 302

August 13th.

Barton Tp—A. Thompson agt. F. W. Schendiman..... \$ 414  
 Drayton—L. R. Adams agt. Whealey & Schwendiman.... 516  
 Galt—Frothingham & Workman agt. Anna Hutton..... 711  
 Georgetown—Bank of B. N. A. agt. D. McKechnie..... 464  
 Guelph—H. Jones agt. F. J. Daly..... 4,677  
 Hallett—Molsons Bank agt. J. B. & P. Kelly & Son..... 2,822  
 Hamilton—Bank of B. N. A. agt. T. Richmond..... 1,179  
 Newmarket—D. L. Wisner agt. R. H. Millard..... 792  
 Oshawa—O'Keefe Brew. Co. agt. J. W. Ray..... 593  
 Sarnia—W. B. Hosmer agt. Can. Oil Co., \$1,846; W. T. Hildrup  
 agt. Can. Oil Co., \$8,163; F. A. Gilbert agt. Canadian Oil  
 Co., \$1,846.

Toronto—J. C. McLachlan agt. W. B. Nesbitt et al, \$448; Harriet  
 J. Miller agt. A. R. Walker, \$272.

Windsor—T. W. McKee agt. E. & B. Potter..... 322

August 14.

Galt—D. Moore Co. Ltd., agt. Anna Hutton..... \$ 486  
 Dover E. Tp—A. Ouelette agt. J. B. Blair, sr..... 324

## JUDGMENTS RENDERED, N. B.

August 7th.

Millstream—J. A. Fenwick, G. S. for..... \$1,734

August 8th.

Cap Rouge—J. M. Boudreau agt. C. N. Robitaille..... 335

August 12th.

Campbellton—J. Alexander & Co. late G. S. for..... \$2,106

## JUDGMENTS RENDERED, MANITOBA.

August 8th.

Winnipeg—Bank B. N. A. agt. Stevens & Burns..... \$33,289

August 14.

Winnipeg—Commercial Bank agt. A. H. Corell, \$813; Molsons  
 Bank agt. A. Stewart, \$14,866.

## JUDGMENTS RENDERED, BRITISH COLUMBIA.

August 8th.

Burnaby—Yorkshire Guarantee & S. Co. agt. L. C. Hill, \$1,615  
 Horseshief Creek—Carlin & Lake agt. C. C. McKay, \$716; W.  
 Dainard agt. C. C. McKay, \$349.

New Westminster—Dom. Bldg. & L. Assn. agt. P. Latham,  
 \$2,580.

August 12th.

New Westminster—Elizth. Coffey agt. J. Moran..... 1,261  
 Golden—Hamilton Distillery Co. agt. J. C. Greene et al... 311

August 13.

Vancouver—H. B. Turner agt. F. D. Boucher, \$1,601; G. Cassady  
 & Co., Ltd. agt. W. C. McKee, \$378; Creamer & Langley  
 agt. L. Roy, \$443; S. & H. Borbridge agt. D. Wilson, \$477

## JUDGMENTS RENDERED, NOVA SCOTIA.

August 8th.

Yarmouth—W. B. Homer, Confec. for..... \$1,235

August 14.

Oxford—R. Brownell, Machinist, for..... \$ 280

## JUDGMENTS RENDERED, P.E.I.

August 12th.

Charlottetown—F. de C. Davies, drugs, for..... \$ 383

## CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

August 7th.

Chesley—F. & Mrs. A. Isehnhart to J. Hamel..... \$ 518

Lindsay—F. & Irene Crandell to C. S. Blackwell..... 5,000

Treston—Mrs. Sarah F. McRae to Ellen O'Connor et al.. 1,500

Woodhouse—Mrs. Sarah Waters to W. Porter..... 500

August 8th.

Almonte—J. Gemmill to J. A. McLaren..... \$5,800

Brantford—J. R. Menhenick to J. S. Hamilton et al..... 800

Kingston—J. Driver to W. Short..... 1,338

Lindsay—T. & L. Crandell to C. S. Blackwell..... 5,000

Peterboro—M. Connors to Hatton Wood..... 650

Toronto—Mrs. G. Edwards to S. Coulter..... 742

August 9th.

Hamilton—J. Duffy to P. Duffy..... \$ 577

London—J. Jury to D. D. Smith..... 538

St. Thomas—W. O. Foster to A. Van Buskirk..... 1,950

Toronto—Mrs. E. B. Dewey to J. Lumbers, \$502; J. C. Morgan  
 to A. M. Irving, \$843; W. H. Scripture to R. W. Elliot,  
 \$871; W. J. Wills & Co. to J. Morrison Brass Mfg. Co.,  
 \$500.

August 12th.

Chesley—F. & Annie Tschirhart to J. Hamel..... \$ 518

Parkhill—M. McKinnon to W. Carr..... 800

Woodstock—J. Horseman, jr. to H. McKay et al..... 1,080

August 13.

Aurora—J. Bond to J. Whimster..... \$1,200

Berlin—Abel Walper to Theresa Kuntz et al..... 5,000

Brantford—W. H. Turnbull to McClary Mfg. Co..... 1,222

Hamilton—H. R. Free to J. Hardcastle et al..... 500

Hope—G. Powell to S. & J. Paterson..... 800

Madoc—D. W. Wright to W. Cross..... 1,400

Orillia—A. Clark et al to J. A. Cull..... 918

Ottawa—R. Venning & wife to Emma S. Magee..... 500

St. Catharines—G. M. Neelon to R. W. Hamelin..... 642

Toronto—Ewart & Johnston to H. G. Langley, \$2,553; R. Hearn  
 to Frontenac L. & I. Socy., \$10,000; Mrs. G. Southwick to  
 J. H. Oswald, \$1,089; R. Vernon to L. Reinhardt, \$1,380.

Toronto Junct—J. T. Gilmour to G. B. Smith..... 1191

August 14.

Tilsonburg—W. Z. Watts to Bank of Commerce..... \$ 626

Toronto—J. Smith to J. & T. Grant..... 1,110

## CHATTEL MORTGAGES, MANITOBA.

August 7th.

Newdale—Newdale Creamery Assoc. to T. Greenway.. 505

August 14.

Calgary—J. Bannerman to Mongenals, Boivin & Co., \$4,172; Mc-  
 Clelland & Smith to City of Calgary, \$6,000.

Edmonton—B. B. Lariviere to A. Chevrier, \$4,930; B. B. Lari-  
 viere to Larue & Picard, \$7,118.

Fort Saskatchewan—T. R. Haddon to T. W. Lines..... \$1,050

Oak Lake—Oak Lake Creamery Assn. to T. Greenway.. 500

## CHATTEL MORTGAGES, B.C.

August 12th.

Vancouver—D. Wilson to H. Collins..... \$ 845

August 13th.

Armstrong—J. E. Ross to E. C. Cargill & Co..... \$ 619

## BILLS OF SALE, PROVINCE OF ONTARIO.

August 7th.

Pembroke—W. R. White to J. P. Millar..... \$2,000

Toronto—N. Manning to A. Park..... 500

August 9th.

Toronto—J. Lumbers to Louisa E. Dewey..... \$ 702

August 18th.

Ottawa—T. Landry to J. Doult..... \$ 625

Teeswater—J. & W. A. Mines to W. Mines..... 800

Windsor—F. Hutton to J. A. Dougall..... 4,384

August 14.

Berlin—R. M. Gilkinson to A. Walker..... \$5,200

Hamilton—J. W. Murton et al to C. S. Murray..... 620

Toronto—T. Crowley to W. Burns..... 1,100

## BILLS OF SALE, N.B.

August 7th.

Hampton—R. Johnston, lumber mill, for..... \$1,780

August 12th.

Moncton—P. S. Enman, drugs, for..... \$ 500

## BILLS OF SALE, MANITOBA.

August 8th.

Medicine Hat—V. S. St. George to Kate White..... \$ 700

# J. W. Mackenzie & Co.,

## CLEARING SALE

# OF SPRING AND SUMMER CLOTHING.

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

**JOB PRICES.**

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

**STOCK MUST BE CLEARED.**

TERMS: NET CASH 30 DAYS.

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

**MONTREAL, April 19th, 1895.**

**33 Victoria Square.**

**BILLS OF SALE, N.S.**

August 8th.  
 Pubnico—A. L. D'Entremont, trader, for..... \$1,235  
 Springhill—J. R. Burke, produce, etc., for..... 800  
 August 14.  
 Liverpool—Liverpool Marine Railway, for..... \$1,066  
 River Phillip—F. Schurman, G. S. & Lumber, \$4,113, \$2,000 and \$6,515.

Yarmouth—L. J. Roy, cigar mfr..... \$1,800

**BILLS OF SALE, B. C.**

August 12th.  
 Vancouver—T. E. Atkins & J. Milner to McDowell, Atkins, Watson Co. Ltd., \$17,643; H. McDowell & Co. Ltd., to McDowell, Atkins, Watson Co. Ltd., \$28,761.

*Financial.*

Thursday Ev'g., Aug. 15th, 1895.

The most interesting feature in financial circles during the present week, was the payment of \$3,350,000 in gold by the bond syndicate to the Sub-Treasury in exchange for legal tenders and the announcement that they had \$3,500,000 more gold in their vaults which they were ready to pay in, if necessary, in order to keep the Treasury gold reserve at the supposed safety point of \$100,000,000. Against this, however, the shipments of gold to Europe during the week have reached the sum of \$2,550,000, and nearly \$7,000,000 has already been withdrawn from the Treasury for that purpose. At the present high rates of exchange, shippers of gold make \$3,000 on every million shipped, and this fact alone will cause the outflow of gold to continue. The only hope of the syndicate, therefore, is that the supply of bills may be increased, or the market so manipulated, that rates can again be brought below the shipping point. At present the sterling exchange market is firm in tone. In New York posted asking rates for sterling were \$4.89½ to \$4.90 for long bills and \$4.90½ to \$4.91 for demand. Actual rates are: Long bills, \$4.89½ to \$4.89¾; sight drafts \$4.90½, to \$4.90¾, and cable transfers, \$4.90¼ to \$4.91. Francs are quoted at 5.16¼ to 5.15½ for long and 5.15 to 5.14¾ for short; reichsmarks, 95% for long and 95% to 96 for short; guilders, 40 5-16 to 40% for long and 40 7-16 to 40% for short. In this market the rates between banks are 9% to 10 for sixties, 10¼ to 3-16 for demand, 10 5-16

for cables and 5-32 to ¼ discount for New York funds. Over the counter rates were 10% to 10¼ for sixties, 10% to ½ for demand, 10% for cables, and 1-16 to ½ premium for New York funds.

Money continues cheap and plentiful in all the financial centres. In London call money is still only ¼ per cent. and discount in the open market for three months bills 9-16 to 5% per cent. The Bank of England rate continues at its minimum of 2 per cent. In New York money on call rules at 1 per cent. Time money is quoted at 1½ per cent. for sixty days, 2 per cent. for ninety days, 2½ per cent. for four months, and 3 per cent. for six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable at 3 to 3½ per cent., choice single name paper at 4 to 4½ per cent., and good at 5 to 6 per cent. In this market call money is easy at 4 to 4½ per cent. and discounts unchanged at 6½ to 7 per cent.

Business on the Stock Exchange may be classed as quiet, although the speculative stocks were fairly dealt in by room traders. The easiness of call money enables the speculators on the "bull" end to keep up prices, so that there is very little variation between the closing prices of to-day and those of a week ago despite of the fact that the business done was purely between professionals. About 11,200 shares changed hands, of which 379 were bank shares and the remainder in the miscellaneous list. Cable and New Street were the most active of the speculative stocks and comprised 57 per cent. of the total sales. Old Street, Toronto Street, and Gas were responsible for 3,500 more, and the balance of the trading was spread pretty generally

over the list. The following are the transactions of the week as per Charles Merenth & Co., stockbrokers:

BANKS.	Shares.	Highest	Lowest	Latest Year
Montreal.....	6	221	220	221
Ontario.....	32	90	90	90
Peoples.....	62	44¾	30½	125
Quebec.....	4	118	118	....
Union.....	42	100	100	....
Merchants.....	22	166	165½	164½
Commerce.....	200	136½	136	140
Ville Marie.....	11	73	73	70
MISCELLANEOUS.				
Can. Pacific.....	150	54½	52½	67½
Duluth.....	100	7½	7	....
do. pfd.....	150	13½	13¼	....
Cable.....	3060	165	163	142
Telegraph.....	148	166	164	150¾
R. & O.....	100	100	99½	74½
Toronto Ry.....	1150	86½	83½	....
Mont. Street Ry.	1461	211¼	210	152
New do.....	3295	210	209	147½
Gas.....	1072	207	205¼	167
Royal Electric..	45	152	152	....
Bell Tel.....	7	157½	157½	147½
Inter-Coal.....	4	27½	27½	....

**MONTREAL CLEARING HOUSE.**

Total for Week Ending Aug. 15, 1895.	Clearings.	Balances.
Corresponding	\$11,412,320	\$1,875,816
Week of 1894.....	9,373,808	1,120,039
" " 1893.....	10,079,266	1,522,954
" " 1892.....	11,564,278	1,783,513

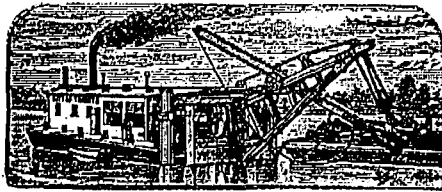
**MONTREAL WHOLESALE MARKETS**

Thursday Ev'g., Aug. 15th, 1895

The usual lull, which always occurs in the middle of August when the farmers are all in the fields, has caused the past

# M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Dericks, and Steam Shovels - - -

Of various styles and sizes to suit any work.

Submarine Rock Drilling Machinery, Hoisting Engines, Suspension Cableways, Horse-Power Hoisters, Gang Stone Saws, Centrifugal Pumps, For Water Sand and Gold Mining, and other contractors' plant.

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

# E. A. SMALL & CO.

MONTREAL.

Manufacturers of Clothing

FALL TRADE 1895. . . . . WHOLESAL.

OUR TRAVELLERS WILL BE SHORTLY ON THE ROAD.

# WILLIS & CO. 1824

Notre Dame St.

MONTREAL.

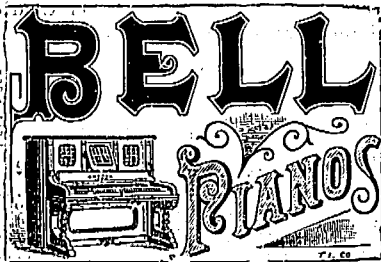
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FOR THE

GOLD MEDAL Bell Pianos & Organs

AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE.

Reliable agents wanted in unoccupied territory.



# Wheeler Condenser and Engineering Co.

Manufacturers of

CONDENSERS, \* VACUUM PANS, \*

Double and Tripple Effects

# Feed Water Heaters

And FILTERS

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

Telephone Call "1035 Cortlandt."

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

# Our inducements.

A Good Article At a Fair Price

## OUR CELEBRATED BRANDS

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

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

# S. DAVIS & SONS,

The Largest Cigar Manufacturers in the Dominion.

week to be a quiet one in all lines except teas and wool. But prices in every line (with the one exception of dairy produce) continue very firm, and in iron and the metals a number of advances have to be noted. Cheese is the weakest point in produce. There seems to be no immediate prospect of any improvement in the demand from England, and with American cheese selling in Utica at 6 7/8c it seems useless to look for any advance in prices until the fall makes are marketed. In the meantime most of the July make is still in factory men's hands and stocks are steadily accumulating, except in this province, where cheese is pretty well sold up. Butter is also weak in the absence of export demand, and lower prices are looked for. Eggs are in over-supply and receivers have difficulty in placing them. The hay market is easier, owing to the decline in England, but farmers are still getting \$9 for No. 2 export hay at country points. Hides are scarce and firm. In iron and the metals a number of advances are noted. Prices of ingot copper, tire, sleigh shoe, and machinery steel, are all marked up. Lead and zinc spelter are higher, and the base price for cut nails has been advanced to \$2.50, while the discounts on wire nails have been reduced by five per cent. Wool is active, and American buyers are taking all the Canadian wool they can find at top prices. In groceries a very fair business is doing. Teas are especially in demand, and there is a brisk enquiry for grades suitable to this market. Sugars are quiet and unchanged. Canned goods are fairly active, and more attention is being paid to new dried fruits. Dry goods merchants make few complaints. In the city trade is dull, because so many of the purchasing class are out of town and because, although the hotels are full of tourists, they are buying very little beyond a few souvenirs. But failures are very few, and money is coming in fairly well. Paints and glass are very firm, and an advance is spoken of in the near future. Dry white lead is 30s higher in London, and glass has risen two points in Belgium. This has stiffened the market here and all lead paints promise to go higher. Cement is unchanged. The live stock market is improved in consequence of better cables

# HOUCHIN'S

Popular Specialties.

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

5,000

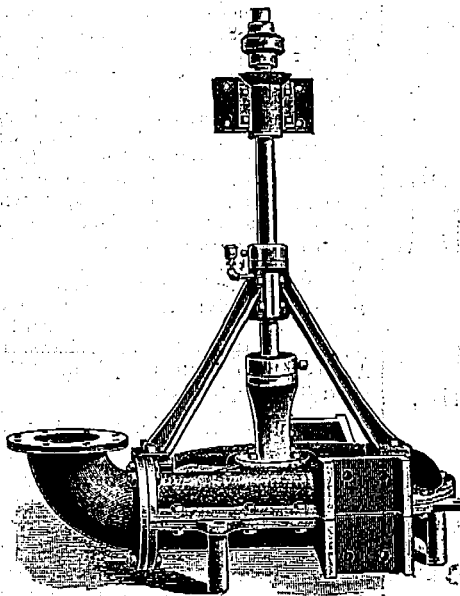
Dealers in the United States and Canada sell Houchin's Specialties

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## T. W. Houchin Co.,

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NEW YORK, U.S.A.



Baldwinsville  
Centrifugal Pump  
Works, Manufacturers of

Centrifugal and  
Triplex Pumping  
Machinery.

Capacity from 100 to 50,000 gallons per minute.

SEND FOR CATALOGUE TO

IRVIN VAN WIE, Prop'r,

715-723 WEST FAYETTE ST.,

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## North American Electric Seal Unhairing Co.

241 to 249 CENTRE STREET,

NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

from England. Rubber and chemicals show but few new features, and the remainder of the markets may be characterized as quiet and firm without change in prices.

**BUTTER AND CHEESE**—The butter market is extremely dull and very little business is passing. Prices are heavy and there is still a downward tendency manifest. Finest creamery sell at 17 to 17½c, Townships dairy at 15 to 15½c and Western at 13 to 14c. No demand for old or off-grade butter. Eggs are coming in largely and, as the demand is limited, receivers are unable to place the quantities arriving. The slackness of enquiry unsettles prices

and values show a range of from 10 to 12c per dozen as to freshness of stock. Buyers have the market in their own hands, and insist on having the privilege of candling and an allowance for loss. Potatoes are quiet and steady at \$1 to \$1.25 per barrel and 35 to 45c per bag. There is no change in maple products. We quote sugar at 6¼ to 7½c for new and 4 to 6c for old; maple syrup in wood at 4 to 5c per lb. and 50 to 60c per tin. Cheese values have again declined since our last writing and it is doubtful if the bottom is reached yet. There are very few hopeful signs apparent and the cable has gone down to 38s for both white and colored. About 11,000 boxes Quebec make sold on Tuesday at an average of about 7c. Ontario makes are purely nominal so far as this market is

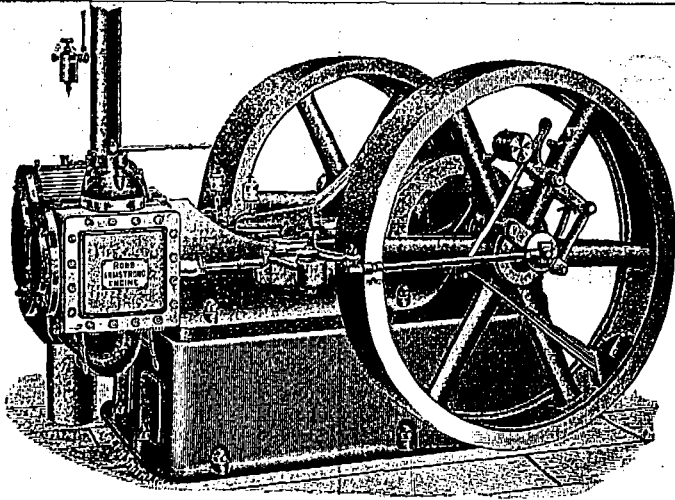
concerned. We quote finest Ontario 7½ to 7¾, Townships 7½c, Quebec 7 to 7¼c. In New York cheese, is selling on the basis of 7¾c for colored and 7¼c for white. In Utica the ruling rate was 6½c. The cheese boards of the week resulted as follows:—At Lindsay 12 factories accepted 7¾c for sections. At Picton 7½c was bid without sales. At Woodstock 750 first-half July sold at 8½c. At Napanee 200 sold at 7½c, 80 at 7.9-16c, and 800 at 7¼c.

**CEMENT AND FIREBRICKS**—Beyond one sale of 1,000 barrels English cement at \$2.05, business has been extremely quiet and only a few jobbing transactions can be noted. Prices are unchanged. In small lots we quote: \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$21 per M as to brand.

**DRUGS AND CHEMICALS**—The chemical market is quiet as usual at this season of the year. Business is only fair and the demand lacks spirit. In drugs the heavy receipts of opium at Smyrna, where prime is quoted at 6s 4d, has weakened the market for that drug. Quinine in second hands is quoted 24¼c f.o.b. New York and manufacturers are still booking orders at 25c. Cocoa butter is higher. London advices reported ¼d advance there at the public sale; 12½d was realized. In the Amsterdam market an advance of 3-16d has taken place since the public sale there. The foreign markets, in short, are very strong and fairly active. The balsams generally are steady in price but the demand is confined to a jobbing movement. Shellacs are showing very little change in this market. No speculative or other large buying interest develops and ordinary trade demand is met at old prices. London cables reported that at public sale prices were firm but no higher. Camphor is still somewhat unsettled but no radical change has taken place the past few days. Japanese gum is the disturbing element, being quoted at as low as 47 to 48c in bbls. and 54c in cases, f.o.b. New York. In the other gums, arabic and tragacanth remain very steady at the line of prices that has ruled for some time and there is nothing outside of routine business passing. Nothing new develops in the market for other varieties. Gambler, cutch, indigo, and the other dyestuffs show no change.

**DRY GOODS**—The wholesale houses, make very few complaints of the volume of the week's business, although this is usually a slack time, as the farmers are now all in the fields and trade in the country stores is quiet. Travellers are sending in a fair amount of orders and report more confidence in the outlook now that it is certain that crops in most lines will be good. In the city, trade is quiet. The class of tourists now visiting us spend very little money except at the hotels and the stores miss the number of their patrons who are out of town for the summer. The suburban trade keeps up well and is above the average of former years. Money does not come in as freely as it might, but failures are few and the general feeling in the trade is one of hopefulness.

**FRUIT**—The prospects for apple exporters are not encouraging. England has the largest apple crop for many years past and all the European countries show large crops, except France where it is only an average. Very few Canadian apples will be required except fancy varieties which must reach London in October. The last sale of California fruit in England brought better prices than at the previous ones. Bartlett pears of the best brand realized from 13 to 16s per case. Four hundred cases were sold, the average price being 15s. Peaches sold at from 4 to 5s per case. Choice lots brought 7s. Nectarines sold from 5s to 5s 6d. Mixed lots brought 9s. A choice lot of large fruit plums brought from 8s to 9s per case. In this market trade is fairly active except for bananas



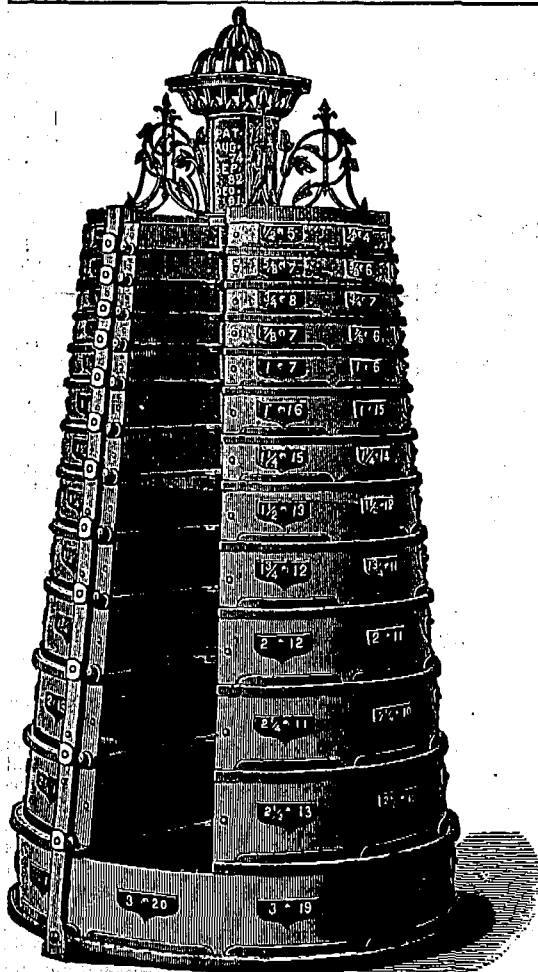
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Simple, Tandem and Cross Compound.

Combining the best features of the leading American high speed engines with several improvements.

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**BUTLER MFG  
COMPANY,**  
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Send for our Catalogue or  
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The Westphal  
Revolving  
Screw Cases,  
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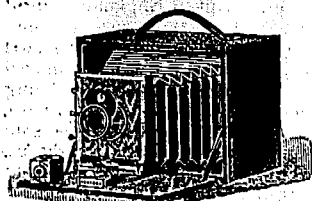
Stand alone as Elegant pieces  
of Hardware Store  
Furniture.

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## NEW \* YORK Camera Exchange.

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If you want to buy, sell or exchange CAMERAS or  
LENSES, call on us. We have a large assortment  
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We are the cheapest Photo Supply House in the  
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which are a drug in the market and are selling at 75c to \$1.25 per bunch. Watermelons bring 16 to 20c in a jobbing way. Peaches are very scarce. We quote Californias \$2 per box and Georgians \$4 per carrier. Plums run from \$1.40 to \$1.75 per crate. Lemons are steady at \$4 to \$4.50 per box. Summer oranges sell at \$3 to \$3.50 per box for 200 size. Western Canadian apples are now coming in and sell at \$1.50 to \$2.50 per barrel. California pears \$2 to \$2.75 per box. Hudson River \$2 to \$2.50 in kegs. Grapes, blue, in ten pound baskets sell at 60 to 75c. In six to eight basket carriers Delawares sell at \$3.75 to \$4, Niagaras at \$3 and Concord at \$2.50 to \$2.75.

**FLOUR & GRAIN.**—The tone of the flour market is weak, but as yet there is no change in the price list. The local demand for Manitoba grades continues moderate, but only small lots are changing hands. We quote winter wheat patents \$4.45 to \$4.50, spring wheat patents \$4.40, Manitoba strong bakers and straight rollers \$4.25 to \$4.35. Oatmeal is weak and lower in sympathy with the decline in oats. A quiet business is doing on the basis of \$3.90 for standard. Feed is firm and active under a good demand. We quote bran \$17, shorts \$19, and mouillie \$22 to \$23. The grain market shows no important change. The principal feature is the weakness in oats. Car lots have sold at 38 to 38½c in this market, and new mixed, middle freights, West, at 27 cents.

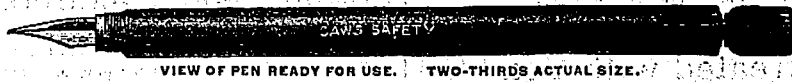
Cable advices to the Board of Trade were as follows: Cargoes off coast, wheat, steady and quiet; maize, quiet. Cargoes on passage and for shipment, wheat steadier; maize rather firmer. English country markets, partially 6d cheaper; French, firm. Liverpool spot wheat, steady. Minneapolis first bakers flour, 18s 3d. Liverpool futures, wheat is steady; August, September, 5s 5½d, October 5s 5½d, November 5s 6¼d, December 5s 6¼d; maize, steady; August 8s 10½d, September, October, November 8s 9¼d, December 8s 9¼d. Wheat in Paris, 19.85 August; 19.65 September; flour, 42.65 August; 43.15 September.

**GROCERIES.**—A very fair average trade is doing in groceries and wholesalers express themselves well satisfied with the overturn considering the season of the year. Teas are especially active and a big business has been done in them. The number of bids and enquiries is even larger; for most buyers do not yet fully grasp the fact that they cannot buy teas this year upon last year's basis, nor can they even buy to-day at last week's prices in Yokohama. The crop of Japan teas is certainly large but it has been absorbed almost as rapidly as it appeared, and the consequence is that Japans from 13 to 15c will be very good stock to carry. At present the range is from 13½ up to 25c on a brisk market; but with buyers and sellers apart in their ideas. Sugars are unchanged. Refiners maintain the 4½ rate for granulated for 50 barrel lots, but would shade it for larger lots in order to clear out their stocks to make room for raw sugar now coming in. Yellows run from 3½c upwards. Syrups are dull and unchanged. In raw sugars news comes from Java that the United States buyers are heavily in that market, buying the next crop of sugars, while China is also a large competitor at the same basis as America is paying, and sellers are growing scarce. The Philippines also are receiving the benefit of this early demand. The Cuban crop holds out remarkably in receipts. Evidently planters have not much faith in making next year's crop, and want to get all the cane ground this summer that they can. Coffee is dull. Accounts from Rio of the new crop are very favorable, and the beans are said to be heavier than those of the preceding year. The frost has damaged the young coffee trees in many districts of Brazil which will diminish next year's coffee crop which was

# CAW'S "SAFETY" FOUNTAIN PEN

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

F. G. BROWN'S PATENT, FEB. 12, 1899.



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



VIEW OF PEN CLOSED.

## A New Fountain Pen on a New Principle.

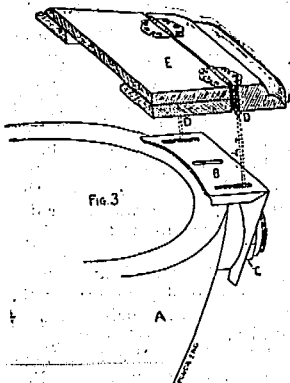
All the faults of other fountain pens overcome. When through writing, the pen-point is drawn into the ink reservoir, which is corked up tight by the safety cap A, so that it can be carried in any position without leaking, while the pen, being immersed in ink, is kept clean and moist; and when opened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

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

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



(Steel, Tinned.)

PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

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

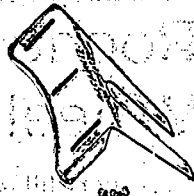
Fastening directly to bowl with lock nut, in one minute's time. Adjustable to fit Washout Bowls Nos. 1, 2 or 3. Special prices for one dozen or more seats sent by freight.

**PATRICK J. CAHILL,**

Inventor and Sole Owner.

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

UTICA, N. Y.



(Steel, Tinned.)

PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

REFERENCES TO LETTERING ON ABOVE FIGURE.—A, indicates section of Bowl; B, indicates patent Attachment applied to Bowl; C, indicates Locknut securing Attachment to Bowl; D, D, indicates Screw Bolts going through slots in attachment to secure Back of Seat to same; E, indicates section of Seat and Cover.



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Have You Ever Tried It.

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

expected to be large. There is nothing new in California dried fruits. Prices on the coast are 3c for three crown loose muscatel and 4c for four crown. For old crop we quote standard 3 crown loose muscatels 5 1/2c, 4 crown 6 1/2 to 6 3/4c duty paid. Old crop currants are neglected. Canned goods are firm and many lines are getting sold out. Peas, strawberries and raspberries are practically over, and in-

terest is now centered on corn and tomatoes for which 82 to 82 1/2c is the ruling figure. Canned salmon are still very firm at \$4.50 as an inside price on the coast. In dried fruit, prices on new California prunes have been quoted which practically mean 5 1/2 to 9 1/4c per lb. laid down here, according to size and quality. Latest advices from Japan confirm reports of heavy damage to the rice crop. They

note the market strong and advancing with prices fully 10c higher than last quotations. Cable advices from Spain for new crop Valencias quote 15s for off stalk and 20s for four crown layers. Futures in almonds are ruling high owing to the expected small crop. Prices are quoted at 54s 3d for regular quality, and 55s 3d for selected for September shipment. Buyers, however, are holding aloof.

**HAY**—The hay market is weaker, owing to declining cables from England where Canadian hay is quoted at 64s Liverpool, 68s London, and 72s Glasgow. Exporters are paying \$8 to \$9 per ton for No. 2 export hay at country points, and \$9 to \$10, laid down alongside ship here, according to quality.

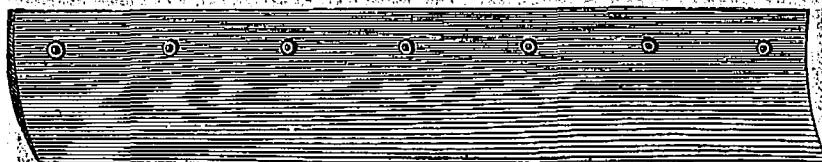
**HIDES**—The hide market continues firm and unchanged. American buyers have cleaned up nearly all the held stock, except a few undesirable lots, and new hides come in very sparingly and are taken up as fast as they arrive. Locally prices are still 8 1/2, 7 1/2 and 6 1/2c for Nos. 1, 2 and 3 to butchers, with tanners paying a cent more for sorting, curing and inspection, but it is said 10 cents has been paid for choice No. 1. No sheepskins are now in the market but lambs are more plentiful. We mark clips and lambskins up to 35c. Tallow is firm at 6 to 6 1/2c for prime refined and 5 to 5 1/2c for No. 2 quality.

**HOPS**—Samples of new hops, the early Palmer seedling, have arrived in the market and were picked up at once by the lager beer brewers at fancy prices. This is the earliest on record that new hops have arrived here. The hops were of excellent quality and were much admired by the trade. Old hops are purely nominal as no one will buy old crop with the new crop so near at hand.

**IRON AND HARDWARE**—Trade is very quiet in the metals and hardware as is always the case in the latter half of August. But, notwithstanding this, prices are stiffening steadily and every change in the price list is upward. Copper has again advanced and ingot cannot be had under 12 to 12 1/2 cents. The base price of cut nails has been increased at a meeting of manufacturers and it now stands at \$2.50 for iron and \$2.60 for steel nails with the usual trade extras as to size. Pig iron is dull; but prices of Carnbroe have advanced to \$13.50 to \$19 per ton. Steel tires have gone up to \$2, sleigh shoe steel to \$1.90 and machinery steel to \$2.50. Pig lead is again higher at \$8.25 and zinc spelter has gone up to 4 1/4. The discriminatory rates against this province in the case of barbed wire and wire nails, still continue and Quebec dealers have to pay more than their Ontario brethren for their wire while in the case of nails the discounts are 75 and 5 f. o. b. Montreal for Quebec and 75 p. c. delivered for Ontario. Tin plates are unchanged on the basis of \$2.50 to \$2.85 for I. C. coke and \$3 to \$3.50 for I. C. charcoal. In the United States the comparative quietness noted for the past two weeks continues in the iron and steel markets generally. In raw iron there is much activity, while finished material is very active, and there have been large transactions in finished steel during the past week. In all branches of the trade productive capacity is fully employed. One feature of the market observable is the reluctance of either purchaser or seller to reach very far into the future, and little or nothing is being done beyond the close of the year. Generally prices are about as they were at last report, perhaps a shade firmer, with increased sales.

**LEATHER**—Trade in leather is slightly more active and promises to be more so next month when it is believed nearly all of the shoemen will be in the market. Shipments to England of splits and buff continue, both from this city and direct from the tanneries. Twenty tons of splits

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



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

Manufacturers of ————  
**Stave Jointer, Planer, Veneer and other Knives.**  
Circulars "How to cut Timber for Stave and Heading Bolts" furnished on application.

# LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

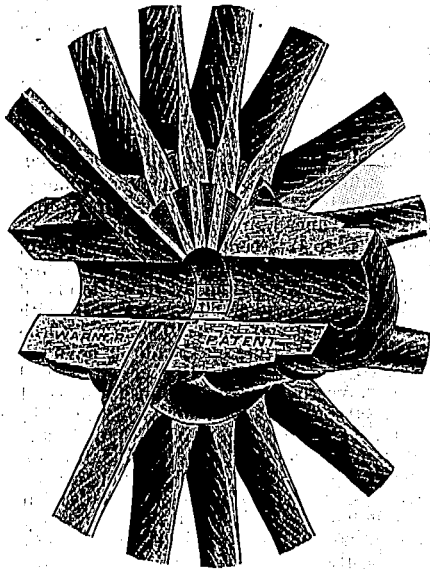
Rail Connection at Perth Amboy with Lehigh Valley Railroad, Pennsylvania Railroad, and Central R.R. of N.J. Direct Water communication from New York Bay.

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

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

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.  
Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't  
Lehigh Valley Creosoting Company,  
No. 1 BROADWAY, N. Y.



## Rochester Wheel Co.,

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

Manufacturers of Light and Heavy

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

## WHEELS.

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

# WM. PARKS & SON,

Limited.

ST. JOHN, N.B.

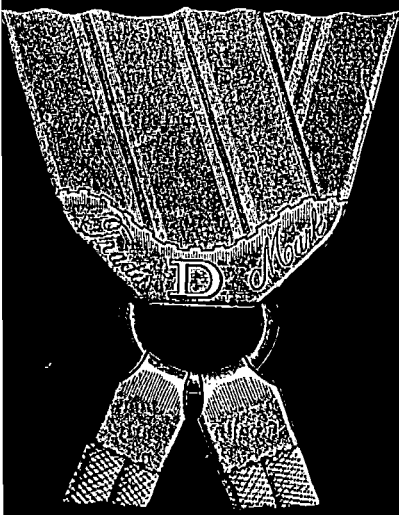
Cotton Manufacturers.

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

went this week to that market and returns are said to be very satisfactory. A proof of this is that the shipments not only continue but are getting larger. Tanners still hold that their margin of profit is too narrow, and that either leather must go up, or hides must come down. There appears to be very little prospect of the latter contingency, and the boot and shoe men declare they cannot afford to pay any more for their raw material. So there is a species of triangular struggle going on between the three at present and it remains to be seen which will have the strongest pull in the long run.

**LIVE STOCK**—The live stock situation is stronger in Liverpool and cables show a further advance of 1/2c per lb. on both States and Canadian stock, the former being quoted at 18c and the latter at 12 1/2c. On the other hand the market for sheep was weaker and the advance noted last week was lost, the top price being 18c. In London there were no Canadian stock. A private cable from Liverpool quoted cattle at 12 1/4c. This strengthened the market here also and there was a fair demand for cattle for shipment at 4 to 4 1/2c per lb. For sheep there was a good demand and only a limited supply and prices for export went up to 3 1/2 to 4c per lb. Sales of butchers stock are made at 2 1/2 to 3 1/2c as to quality, with 3 1/4 paying for really good. A lot of 650 Manitoba hogs sold at 5 1/2c, off cars, live weight. For Canadian hogs 4 1/2c for heavy weights and 5c for light were the ruling figures. Cattle freights are firm and to London are 10s higher, as there are only two vessels this week to that port. To Liverpool and Glasgow rates are unchanged at 45s. Outside shippers, who were frozen out of space by the syndicate, have succeeded in chartering the S.S. Cynthiana, at 40s for cattle and 42s 6d for sheep. She will sail for Glasgow the first week in September.

**PAINTS, OILS AND GLASS**—There is a much firmer tone to the paint market. Dry white lead in London has advanced 80s per ton, and although no response has been made here as yet, it is felt that all leads will be higher before long. Glass is



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

## DOMINION SUSPENDER COMPANY,

United States, NIAGARA FALLS, Canada.

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

Trade D. Mark

# ROYAL SCALP FOOD

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



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

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

**THEORY.**

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

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

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

## McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

# CLOTHING

(WHOLESALE.)

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

## MONTREAL.

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

also stronger. The Belgian market is two points higher and stocks here are in very compact shape. This renders holders confident and travellers now out on the fall trip are sending in very satisfactory orders. Turpentine is easy and lower at 44 to 45c, owing to heavy receipts. Linseed oil is unchanged. Cotton seed oil is weak and disposed to go lower. It is said a lot of 1,000 barrels prime summer yellow prompt delivery, was offered to all of the prominent buyers in the West at 28c loose, but could not find a taker until finally 20c loose was bid by a Western packer and accepted. While refined oils are neglected, there is some demand for crude, and a lot of 2,500 barrels was taken for Chicago at 19c loose at the mill. Some people, however, are inclined to doubt that any one would pay as much and intimate that the report was circulated for effect.

**PETROLEUM.**—Prices of American oil are lower and we quote in car lots prime white at 16 1/2c, waterwhite at 19c, and astral at 19c. In broken lots the prices would be one cent higher. Canadian oil is 14 1/2c in car lots and 10c in single barrels. Benzine sells at 14 1/2c to 16c for Canadian, and 28c for American.

**PROVISIONS.**—The provision market is

dull and only a small jobbing business is doing. Canadian short cut is neglected at \$16 for clear, and \$17.50 for mess. City cured hams and bacon job at 9 to 11 cents. Canadian lard in pails sells at 9 1/2 to 10 1/2c. Common refined 7 1/2 to 7 3/4 per lb. The weak tone already noticed in the Chicago provision market has continued, and pork shows a further decline of 10c to 22 1/2c, closing at \$9.25 August; \$9.80 September; \$9.37 1/2 October; \$10.02 1/4 January. Lard closed 2 1/2c to 5c lower, at \$6 August and September; \$6.02 1/2 October; \$6 January. Short ribs closed at \$5.50 August; \$5.55 September; \$5.60 October; \$5.22 1/2 January. In the Liverpool provision market lard was weak again and declined 3d, to 8s. Pork was steady at 57s 6d, and bacon at 35s to 36s 6d.

**RUBBER.**—The market for Para is gradually hardening especially for coarse grades which are scarce as usual at this season of the year. Late cables quote up-river 5,400 reils for fine and 3,500 reils for coarse. Exchange on London 10 11-16d. The English market closed at 30 1/4d. Central Americans of all grades are more active. Africans are dull.

**WOOL.**—The prices of Canadian fleeces are going up all the time. American

buyers have practically cleared up the market at 28 to 24c for fleeces, 24 to 25c for clothing and 25 to 26 for combing wools, and manufacturers are beginning to realize that they must come up in their views if they want to get wool. They seem to have plenty of orders; but apparently consider the fact of Canadian wool being dearer than Cape is anomalous and hesitate in hope of a decline. The Albattross has not yet arrived; but about 800 bales of her cargo have been sold at our market range. At last Friday's sale of woolled sheepskins in London, 1,780 bales of Cape of Good Hope and Natal were offered and all were sold. The demand was brisk, especially from the home trade. The purchases by Continental operators were moderate and the demand for America was slack. Prices were firm throughout, advancing 1/8 a 1/4. Coarse grades showed the least improvement.

### TORONTO WHOLESALE TRADE (Revised by Telegraphy)

Toronto, Aug. 15, 1895.

Business this week shows little change, there being but a moderate movement in wholesale departments. The outlook, however is bright, promising better results than last year. Prices of merchandise are firm. Retail dealers are buying cautiously, and stocks in country stores are smaller than usual. Remittances are said to be fairly satisfactory. Money is easy, at 4 per cent for call loans on bonds and 4 1/2 on stocks. Prime commercial paper discounted at 6 to 6 1/2 per cent. Sterling exchange is very strong in sympathy with the New York market. Stocks active and irregular for the miscellaneous list. British America Assurance is up to 119 1/2, and Western at 162 1/2. Cable sold at 163 1/2, Toronto St. Ry. at 83 1/2. Telephone at 157 1/2 and Gas at 197 1/2. C.P.R. weaker at 53c. Commerce sold at 137 1/2. Toronto at 243, Dominion Telegraph at 120, and London and Canadian Loan at 114.

**BUTTER, &c.**—The market is steady, with supply fair. The best tubs jobbing at 15 to 16c, medium 11 to 12c, and inferior 7 to 10c. Pound rolls 18 to 20c, large rolls 13 to 14c and creamery 18 to 20c. Eggs firm at 11c per dozen in case lots. Cheese quiet at 8 to 8 1/2c in a jobbing way.

**DRESSED HOGS.**—Offerings are limited and the demand small. Fresh are quoted at \$6.75 to \$7.

**FLOUR AND GRAIN.**—Flour is dull, with little or no demand. Straight rollers are nominal at \$3.35 to \$3.50, Toronto freights and patents at \$3.85 to \$3.90. Manitoba patents still held at \$4.40, and strong bakers at \$4.20. Wheat dull with buyers and sellers apart. White and red sold west at 72 to 73c and new at 70c. No. 1 Manitoba hard is very dull, and easier at 89 to 91c. Toronto freights. Barley is purely nominal. Oats weaker at 33c on track and 29c outside. Navy are quoted at 26 to 27c outside. Peas dull at 56 to 57c outside and rye purely nominal. Bran firm at \$15.50 to \$16 and shorts \$10. Oatmeal easy at \$3.75 to \$3.90 for car lots.

**GROCERIES.**—Trade is quiet and featureless. Granulated sugars are selling at 4 1/2c, and yellows at 3 1/2 to 4c, according to quality. Dried fruits steady. New Valencias to arrive sell at 6 1/2 to 6 3/4c. Teas quiet at unchanged prices. Canned vegetables firm at 90c for corn and peas and 95c to \$1 for tomatoes.

**HARDWARE.**—Trade is fair and prices rule firm.

**HIDES AND SKINS.**—The hide market is quiet with no changes in quotations. Cured



SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

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

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached.

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

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

President and Managing Director:

EDWARD RAWLINGS.

Vice-President, - - - - WM. J. WITHALL
Secretary and Treasurer, - - ROBERT KERR.

SELKIRK CROSS, O. C., Counsel.
RIDDELL & COMMON, Auditors.

HEAD OFFICE:

Dominion Square, Corner Metcalfe St., MONTREAL

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

ESTABLISHED 1882.

THE CANADA JUTE CO. MANUFACTURERS OF BAGS.

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

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

BOOKBINDING

AND

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

Table with columns: NAME, Par Val'., Capital Subscribed, Capital paid-up, Rest., Div. last 6 Ms, Dates of Dividends, Per Cent Price Aug. 8, Cash value per S.

sell at 9c to 9 1/4c. Green unchanged at at 8c for No. 1 and 7c for No. 2. Calfskins 7c to 8c. Lambskins are firm at 40c, and pelts 40c. Tallow dull at 5 1/2 to 5 3/4c, the latter being the selling price.

LIVE STOCK—Receipts heavy this week and prices generally steady. Better cables gave better tone to the market. The best shippers sold at 4 3/4c to 4 1/2c per lb. and others 3 3/4 to 4c per lb.

Butcher's cattle steady, with choice quoted at 8 1/2 to 4c. Inferior butchers sell at 2 1/2 to 3c. Sheep are firm at 3 1/2 to 4c for export. Spring lambs unchanged at \$2.50 to \$3.25 each. Hogs steady, the best bringing 5.00 to \$5.25, weighed off cars, and thick fats \$4.40 to \$4.60.

Sows \$4.00 per hundred.

PROVISIONS—Trade quiet, and prices steady. Mess pork \$15.75 to \$16 and short cut \$16.00 to \$16.25.

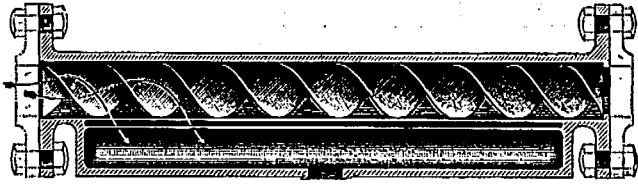
Long clear bacon sells at 7 1/2 to 8c, hams at 11c to 12c, rolls 8 to 8 1/2c. Lard is firm at 8 1/2c for tierces, 8 3/4c to 9c for tubs and 9 1/2c for palls. Beans firm at \$1.70 to \$1.90. Potatoes sell at 40c per bushel for new. Dried apples 5 to 5 1/2c, and evaporated 6 1/2 to 7c.

Wool—The market is quiet with no changes in prices. Fleeces 23 to 24c, and unwashed 14 to 14 1/2c. Pulled wools dull at 20 1/2 to 21 1/2c for supers, and 22c to 23c for extras.

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

# → Steam Separators and Grease Extractors ←

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



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

**BECAUSE** it is the only separator constructed on scientific principles.

**BECAUSE** it is the only device which immediately removes and isolates moisture from the currents of steam and effectually separates oil from ammonia gas.

**BECAUSE** the separating action is applied at each convolution of the worm, thereby combining several separators in one and constantly wringing the steam dryer.

Furnished on 30 days' trial.

Send for Illustrated Catalogue.

Satisfaction Guaranteed.

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

ESTABLISHED 1876.

## NEWWITTER & ROSENHEIM,

Makers of

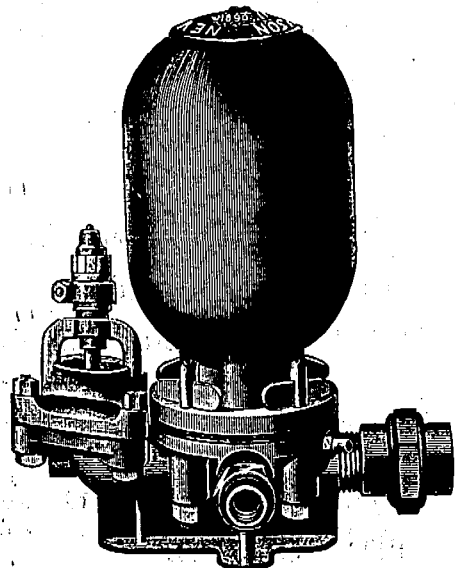
# Novelties IN JEWELRY,

513 BROADWAY, [St. Nicholas Block,]

**NEW YORK.**

MORRIS J. NEWWITTER.  
DAVID ROSENHEIM.

FACTORY:—PROVIDENCE, R. I.



### F. B. HANSON,

Successor to THOMAS HANSON,  
MANUFACTURER OF

→ New Patent ←

IMPROVED SINGLE AND DOUBLE  
COMPOUND

Hydraulic  
Rams

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

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.

#### SPECIAL NOTICE.

#### THE ANGLE LAMP.

The Angle lamp manufactured by the Angle Lamp Co., of 76 Park Place, New York, is claimed to be a perfect substitute for gas or electricity. The points in its favor are:—It is the only lamp in the world with no under shadow. It burns from 14 to 27 hours (according to the lamp) with one filling. It costs but an 1/4 of a cent an hour (each burner), as it burns 1 quart of oil for 20 hours. It uses a 1 1/2 inch flat wick which makes a large flame of unsurpassed brilliancy, with but little heat which never varies. It neither smokes nor smells even when turned low. The chimneys and wicks only require cleaning twice a month. The globes and tops rarely break, and are easily cleaned as the whole hand can be inserted. It is unequalled for lighting stores, homes, churches, halls, billiard tables, bowling alleys, and all other places where good light is desired.

**E. J. WOOD,**  
**Consulting and Contracting Engineer**  
 243 Broadway, New York.

MANUFACTURER OF  
 Power Measuring Machinery,  
 Reducing Pressure Valves,  
 Pump Pressure Regulators,  
 Damper Regulators,  
 Steam Meters & Hydraulic Gov'rs

*Send for Catalogue.*

RECORDS AMOUNT OF POWER USED.

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

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

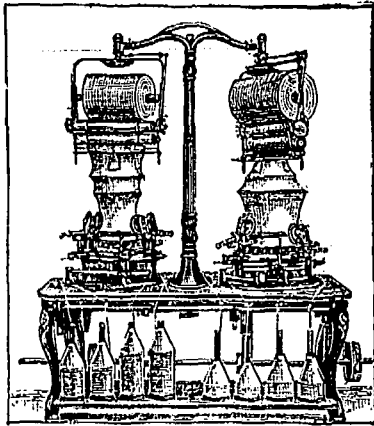
ESTABLISHED 1846.

**Tompkins \* Bros.**

TROY, N.Y.

Manufacturers of

**KNIT  
 GOODS  
 MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.

**"STRAIGHT LINE" CENTRIFUGAL SEPARATOR  
 GREASE EXTRACTOR**

*For Horizontal or Vertical Steam or Exhaust Pipes.*

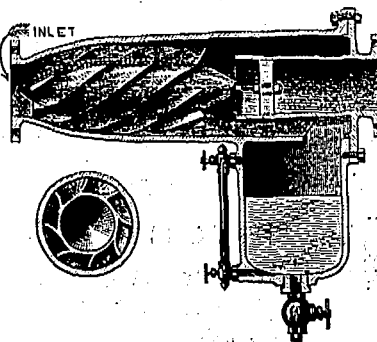
Used in U. S. Navy, Principal Central  
 Electric Light Stations, Electric Rail-  
 ways, Steamships, Railroads, Mills,  
 Manufacturing Plants, and in Mines  
 on steam mains up to 1,000 ft. in  
 length.

**Joseph DeRycke,**

Patentee and Manufacturer,  
 TAYLOR BUILDING,  
 39 & 41 Cortlandt St.,  
 New York.



Vertical Separator.



Horizontal Separator.

**Thomas J. Taylor,**

Manufacturer of

**REAL  
 TORTOISE  
 SHELL,**

AND IMPORTER OF  
 Celluloid & Fancy Ornaments  
**FOR THE HAIR.**

Carries Largest Assortment of any House in U. S.

**402 Broadway,**  
 Factory, 239 Centre St. **NEW YORK.**

Contains More Lithium Than  
 Any Other Known Water.

**Londonderry  
 Lithia  
 Water.**

We are distributing agents for  
 the famous Londonderry Lithia  
 Spring water, and we will be glad to  
 quote lowest prices to the trade on  
 same, and to deliver it in any quan-  
 tity desired on short notice.

STILL LONDONDERY. . . . .

is sold only in half-gallon glass  
 bottles, and retails at 60c per  
 bottle, \$6.00 per case of 12 half-  
 gallon bottles.

SPARKLING LONDONDERY. . . . .

is sold in quart and pint bottles  
 and retails at \$2.25 per dozen  
 quarts, or \$1.50 per dozen pints;  
 or \$8.00 per case of 50 quarts  
 bottles and \$11.00 per case of  
 100 pint bottles.

Still Londonderry is usually pre-  
 scribed by physicians for Gout,  
 Rheumatism, Gravel, Bright's Di-  
 sease and the usual train of Lithaemic  
 symptoms.

Sparkling Londonderry is usually  
 prescribed for Dyspeptics, high livers,  
 and as a table water it is very popular  
 in clubs, because of its delicious  
 flavor, and its remarkable power of  
 antidoting any evil effects of alcoholic  
 beverages.

Londonderry Lithia Water for sale  
 wholesale and retail.

**FRASER, VIGER & CO.,**

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

**Job Printing of  
 all kinds done at  
 this office.**

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 15, 1895.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.	\$ c.	\$ c.			\$ c.	\$ c.			
<b>Boots and Shoes.</b>													
Brogans or Cobourgs		\$0 80	1 00	\$0 60	\$0 85	\$0 55	\$0 80	Roast Chicken 1-lb tins..	2 25	0 00	Soda Ash	1 50	2 00
Split Balmorals		1 10	1 40	1 00	1 20	0 70	0 80	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.	1 30	2 50
Kip		1 20	1 50	1 00	1 25	0 75	1 00				Sal. Soda	0 75	0 80
Buff		1 35	2 00	1 10	1 50	0 90	1 15				" Concentrated	1 50	2 00
Calf		2 15	3 25					<b>Brooms.</b>					
Calf Congress		2 25	3 50	0 00	0 00	0 00	0 00	Rose 4 varn. hand heavy..	3 25	0 00	<b>Dyestuffs.</b>		
Split Boots		1 40	2 00	1 25	1 50	0 85	1 10	Pansy 4 " " medium	3 00	0 00	Archil. con	0 27	0 39
Kip		2 00	3 00	1 50	2 00	1 00	1 00	Thistle 4 " " "	2 50	0 00	Cutch	0 07	0 08
Grain		2 25	3 00					Map Leaf A 4 stgs.	3 25	0 00	Ex. Logwood	0 10	0 15
Felt Boots, half fox		do full \$1 75, \$2 50						" B 4 " stained	2 70	0 00	Chips	2 00	2 80
<b>Pegged.</b>													
Split Batts or Bala		0 80	1 00	0 70	0 80	0 65	0 65	Shamrock A 4 " varn han	2 85	0 00	Indigo (Bengal)	1 50	1 75
Kip Pebbled or Buff Bala		0 90	1 10	0 80	1 00	0 65	0 75	" B 4 " stained	2 40	0 00	Indigo Madras	0 70	1 00
Pebbled Button, Machine Sewed		1 00	1 25	0 85	0 90	0 70	0 80	Dalay A 3 stgs varn handle	2 40	0 00	Gambler	0 07	0 08
Glazed Buff Button		1 00	1 25	0 85	0 90	0 60	0 70	" B 3 " stained	2 10	0 00	Madder	0 10	0 15
Goat		1 25	2 00	1 15	1 50	0 80	1 35	Tulip No. 1 3 stgs " "	1 90	0 00	Sumac	62 50	70 00
Polish Calf		1 25	2 00	1 00	1 75	0 90	1 35	" 2 2 " " "	1 60	0 00	<b>Fish.</b>		
French Kid		1 85	3 50	1 90	2 50	1 40	1 75	Curling 4 " "	2 65	3 50	Cape Brit. Herring	0 00	4 50
Dongola Kid		1 25	2 00	1 00	1 50	0 75	0 90	<b>Drugs &amp; Chemicals</b>					
Mens' Calf, Bala, Cong or Butt, Goodyear Welt						2 15	3 50	Acid Carbolic Cryst medl.	0 80	0 35	Labrador Herrings	0 00	4 25
" " Tan Russia Calf, Bala, Cong or Butt, Goodyear Welt						2 75	3 75	Aloes, Cape	0 13	0 15	Sea Trout No. 1 split p.b.	7 00	7 50
" " French Pat. Calf or Enamel Leather Bala, Butt, and Cong.						2 00	2 50	Alum	1 50	2 00	" half brls.	4 25	4 50
Ladies' Glaze Dong, Butt, and Bala, Goodyear Welt						2 00	3 00	Borax, xtls	0 06	0 08	Herrings	3 25	3 75
" " " " " " McKay Sewn						1 50	2 50	Brom. Potass	0 55	0 60	" Nova Scotia	4 00	4 50
								Camphor, Eng. Refoz. ck	0 70	0 72	Mackerel No. 1, kitts	1 40	1 50
								Ref Rings	0 65	0 70	" 1/2 barrel	7 10	7 50
								Citric Acid	0 35	0 40	Green Cod, No. 1	4 00	4 50
								Copperas, per 100 lbs	0 75	1 00	Green " large	5 50	6 50
								Cream Tartar	0 19	0 25	Draft " "	0 00	0 00
								Epsom Salts	1 50	1 75	No. 2 " "	2 75	0 00
								Glycerine	0 16	0 20	Large dry " per quintal	6 00	4 75
								Gum Arabic per lb.	0 20	0 00	Salmon No. 1 brls Lab.	0 00	0 00
								" Trag	0 50	1 00	Salmon, (tierces)	0 00	00 00
								Morphia	1 75	1 85	" Brit. Col brls	10 00	11 00
								Opium	4 50	4 75	Boneless Fish	0 03	0 04
								Oxalic Acid	0 06	0 12	" Cod Nfld.	0 04	0 04
								Phosphorus	0 65	0 75	<b>Flour.</b>		
								Potash Bichromate	0 10	0 15	Winter Wheat	4 15	4 50
								Potash Iodide	3 80	4 00	Manitoba patent b brands	4 40	4 50
								Quinine	0 35	0 50	Straight roller	4 25	4 35
								strychine	0 30	1 00	Extra	4 00	0 00
								Tartaric Acid	0 30	0 35	Superfine	0 00	0 00
								Tin Crystals	0 20	0 25	Manitoba Strong Bakers	4 25	4 35
<b>Heavy Chemicals.</b>													
								Bleaching Powder	2 25	5 00	Standard oatmeal, brl	3 90	4 00
								Blue Vitriol	4 50	6 50	Bran	17 00	00 00
								Brimstone	1 75	2 25	Shorts	00 00	10 00
								Caustic Soda 60	1 90	2 25	Moullie	22 00	23 00
								" " 70	2 15	2 50			

# STORAGE BATTERIES,

The "AMERICAN" received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for : : :

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## The Consolidated Electric Storage Co. (The Brush Patent.)

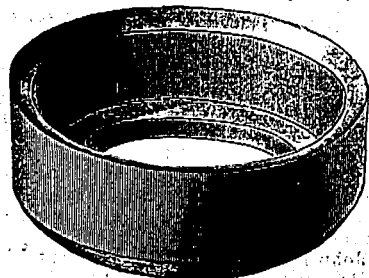
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Tubular Well Cups, Oil Well Valve Cups, Deep Well Cylinder Cups, Elevator Cups, Special Cup Leathers to order. Pumps Valves and Plungers, Leather and Fibre Washers. Special Leather Washers to order.  
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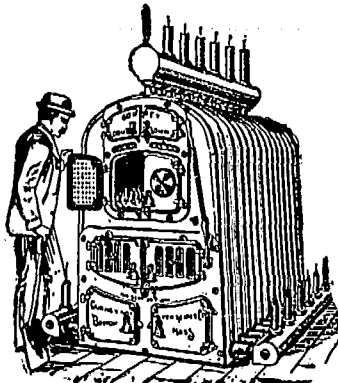
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**Journal of Commerce.**

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 15, 1895.

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>			<b>Barley, malting</b> .....			<b>Molasses (Barbados) (ing.)</b> .....			<b>Vermicelli, Canadian</b> .....		
BUTTER: Creamery, .....		0 17 0 17 1/2	" feed.....		0 00 0 00	Porto Rico.....		0 33 0 34	Macaroni, .....		0 05 0 06
Townships, dairy, .....		0 14 0 15	Peas, per 60 lbs, afloat.....		0 00 0 73	Trinidad.....		0 00 0 00	" Italian.....		0 10 0 13
Western.....		0 13 0 14	In store.....		0 00 0 00	Cuba.....		0 00 0 00	Pee—Citron.....		0 20 0 00
<b>CHEESE:</b>			Rye.....			".....			Orange.....		
Finest Western.....		0 07 1/2 0 07 3/4	Corn, in bond.....			".....			Lemon.....		
Medium to good.....		0 00 0 00	" duty paid.....			0 43 1/2 0 43 1/4			0 13 0 15		
Finest Townships.....		0 07 1/2 0 07 3/4							0 18 0 18		
Finest Eastern.....		0 07 0 07 1/2									
<b>Eggs: Western culls</b> .....			<b>Croceries.</b>			<b>Raisins:</b>			<b>Chocolate Menier.</b>		
Lined.....		0 00 0 10	<b>Tea, (Hf.—Chest &amp; Cad.)</b> .....			Loose Musc. California ..			Vanilla, vel. wrap, 24 x 1/2 lb		
Shipped as strictly fresh..		0 10 0 12	Japan, com. to med., lb..			Layers, London.....			do Chamolis do do		
<b>Hops: 1894, per lb</b> .....			" good med. to fine..			Con. Cluster.....			do Pink do do		
" Old.....		0 05 0 08 1/2	" choicest.....			Extra Dessert.....			do Blue do do		
".....		0 00 0 00	" fancy.....			Royal Bucking'm Cluster			do Van. Green do do		
<b>Hog Products:</b>			Y. Hyson, com. to good..			Fillatras.....			do do Lilac do do		
Bacon, smoked, per lb...		0 09 0 11	" fine to finest, lb			Patras.....			do do Bronze do do		
Hams, city cured, .....		0 09 0 11	Gunpowder, Moyuna.....			Valencia of stalk.....			do do White do do		
" Canvassed.....		0 00 0 00	" good.....			" Layers.....			Unsweet'd blue prem do		
Pork Ca. s.c. per bbl. clear		16 00 00 00	" fine to finest.....			Currants, Provincials.....					
do mess.....		18 00 00 00	Pineapples, med to good..			Fillatras.....					
Lard, per lb.....		0 03 1/2 0 10 1/2	" fine to finest.....			Vostizzas.....					
" Com. Refined.....		0 07 1/2 0 07 3/4	Oolong.....			Prunes, French.....					
<b>SEEDS:</b>			Congou, common.....			" Bosnia.....			<b>Starch:</b>		
Clover, red, per bushel...		7 10 7 20	" good common.....			Eggs in bags.....			Can. Laundry.....		
Alsike, per lb.....		0 10 0 11 1/2	" med. to good.....			" new layers.....			Silver Gloss.....		
Timothy, (Can'n) per bah.		0 00 0 00	" fine to finest.....			Sh. Almonds, bxs.....			Benson's Prep. Corn.....		
" Western.....		0 00 0 00	Indian.....			S. S. Tarragona.....			Can. Pure Corn.....		
Flax 56 lbs.....		1 45 1 50	Ceylon.....			Walnuts.....			Vinegar: Imp Trip, 1 brl...		
Potatoes, per barrel.....		1 00 1 25	Coffees, Mocha (green)—			" Grenoble.....			Cote D'or.....		
Honey, strained.....		0 03 0 09	Java.....		".....			Crystal Pickling.....			
Beeswax.....		0 00 0 00	Maracalbo.....		".....			W. W. XXX.....			
Beans: white ordinary bus		1 40 1 50	Jamaica.....		".....			W. W. X.....			
" hand-picked.....		1 55 1 65	".....		".....			Pure Malt.....			
Barley.....		0 75 0 85	Rlo.....		".....			Cider X.....			
<b>GRAIN.</b>			Plantation Ceylon.....		" unbl.....			" XXX.....			
Hard Manitoba, No. 1.....		0 00 0 00	Chicory.....		African.....			Soap: Best Laundry.....			
" No. 2.....		0 00 0 00	Canadian do.....		Pimento.....			" Common.....			
Oats No. 2.....		0 38 0 38 1/2	Sugars.....		Pepper, Black.....			Matches: Telegraph.....			
			Ex Ground, in brls.....		" White.....			" Telephones.....			
			" in bxs.....		Mustard, 4 lb jar, Eng..			" Parlor.....			
			Powdered, in brls.....		" 1 lb.....			Nelson's Matches:			
			Paris Lumps, in brls.....		" 4 lb jars, Cana..			Steamship.....			
			" half brls.....		" 1 lb.....			Railroad.....			
			" 100-lb bxs.....		Rice, large lots, standard B			Washboards:			
			" 50-lb bxs.....		" Patna..... \$ 100 lb.			Nelson's Royal Lily.....			
			Ex Granulated, brls.....		" Japan Standard.....			do Rose.....			
			Off grade gran'd.....		" Crystal Japan.....						
			Branded Yellows.....		" Carolina..... \$ 100 lb						
			Syrup.....		Taploca, Pearl.....						
					" Flake.....						
					Gelatine, 1 qt pk.....						
					" 1 qt pk.....						
					" 1 qt pk.....						
					" 2 qt pks.....						

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



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FOUNDERS AND WHOLESALE MANUFACTURERS OF

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

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 Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

Goods delivered promptly from stock in Montreal.  
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 15, 1895

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
<b>Hardware—Continued.</b>			<b>Sharp and flat pressed nails</b>			<b>IX Charcoal.....</b>			<b>No. 1, ordinary sole.....</b>		
<b>NEW OUT NAIL SCHEDULE.</b>			3 inch.....extra.... 1 35 0 00			<b>IXX ".....</b>			No. 2 " "..... 0 25 0 26		
Base—50d and 60d, f.o.b..... 2 50 0 00			2½ and 2¾ " " " 1 85 0 00			<b>DC ".....</b>			No. 3 " "..... 0 21 C 22		
Cut Nails ..... per keg..... 2 50 0 00			1½ and 1¾ " " " 2 50 0 00			<b>DX ".....</b>			<b>Buffalo Sole, No. 1.....</b>		
Steel nails..... 2 60 0 00			¾ " " " 3 00 0 00			<b>DXX ".....</b>			" " No. 2..... 0 00 0 00		
Cut nails, fence and cut			<b>Horse Shoes.....</b>			Terne Plate 10, 20x28..... 5 50 5 75			<b>Zanzibar.....</b>		
spikes.—Hot cut.			400—S. S..... 2 50 0 00			Rues. Sheet Iron..... 0 09 0 10			<b>Slaughter, No. 1.....</b>		
40d..... extra..... 0 05 0 00			Coil Chain—¾ chain..... 2 50 3 65			Anchors, per lb..... 0 04 0 05			" " No. 2..... 27 0 31		
20d, 16d and 12d, " " 0 10 0 00			Coil Chain—¾ chain..... 2 50 3 65			Lion & Crown tin'd sh'te			<b>Harness.....</b>		
10d, " " 0 20 0 00			5-16..... 3 75 4 00			22 and 24 gauge..... 0 05 0 06			Upper, heavy..... 0 30 0 35		
8d and 9d, " " 0 20 0 00			¾..... 3 00 3 15			26 gauge..... 0 04 0 06			Upper, light..... 0 35 0 38		
8d and 7d, " " 0 25 0 00			7-16..... 2 85 3 00			<b>Lead: Pig, per 100 lbs.....</b>			Grained Upper..... 0 32 0 35		
4d to 5d, " " 0 40 0 00			¾..... 2 75 2 85			Sheet, " " 4 00 4 25			Scotch Grain..... 0 32 0 35		
3d, " " 60 0 00			<b>Galvanized Iron:</b>			Shot, per 100 lbs..... 5 55 5 75			Kip Skins, French..... 0 60 0 70		
4d to 5d, cold cut			Morewoods Lion, No. 28..... 5 00 5 25			Lead Pipe, per 100 lbs.. 5 09 0 00			English..... 0 50 0 70		
not pop. or bl'd. " " 1 00 0 00			Queen's Head, or equal..... 4 15 4 40			Zinc: Sheet..... 4 50 4 75			Canada Kip..... 0 50 0 60		
3d, " " 0 50 0 00			Common..... 3 75 4 00			Spelter..... 0 04 0 05			Hemlock Calf..... 0 50 0 60		
Fine blued nails—			<b>Pig Iron: Siemens No. 1.....</b>			<b>Scrap Iron—</b>			Light..... 0 50 0 60		
3d..... extra..... 1 50 0 00			Summerlee..... 17 00 17 50			Machinery scrap..... 0 00 15 00			French Calf..... 1 05 1 40		
2d..... 2 00 0 00			Gartsherrle..... 19 50 20 00			Wrot iron..... 0 00 16 00			Splitte, light and medium.. 0 23 0 28		
<b>Casing and box, flooring,</b>			Carnbroe..... 18 50 19 00			<b>Powder—Canada Bl'ating</b>			" heavy..... 0 20 0 25		
<b>shook, and tobacco box</b>			C.I.F.T. Riv. Charcoal Iron 28 60 28 00			F F to F F F..... 5 00 5 25			" small..... 0 16 0 20		
<b>nails—</b>			No. 1 Ferrons..... 17 00 17 50			Bright No. 7, per 100 lbs			Leather Board, Canada..... 0 06 0 10		
12d to 30d..... extra.. 0 50 0 00			<b>Bar Iron, per 100 lbs.</b>			Annealed No. 7 " "			Enameled Cow, per ft..... 0 16 0 17		
10d..... 0 60 0 00			Ord. Crown..... 1 60 1 65			" oiled " "			Pebble Grain..... 0 12 0 15		
8d and 9d..... " " 0 75 0 00			Best Refined..... 2 25 2 50			Galvd. No. 8, " "			Glove Grain..... 0 12 0 14		
6d and 7d..... " " 0 90 0 00			Norway..... 3 00 0 00			Trade discount on above			B. Calf..... 0 18 0 14		
4d to 5d..... " " 1 10 0 00			Sheet Iron 16 G & heavier.. 2 15 2 25			2½ per cent.			Brush (Cow) Kid..... 0 12 0 14		
3d..... " " 1 50 0 00			" " 17, 18, 20 G " 1 90 2 00			2 and 4 bars..... 3 00 0 00			Buff..... 0 18 0 15		
<b>Finishing nails—</b>			" " 23, 24 " 1 90 2 00			Plain Twist 2 and 3 wrs.. 3 00 0 00			Rus sets, light..... 0 35 0 40		
3 inch..... extra.. 0 85 0 00			" " 26 G " 2 00 2 10			Staples..... 3 00 0 00			" heavy..... 0 26 0 30		
2½ to 2¾ " " 1 00 0 00			" " 28 G " 2 10 2 20			Wires Nails—75 p.c., off			" No. 2..... 0 20 0 25		
2 to 2½ " " 1 15 0 00			<b>Boiler plates, iron, ¾ in.</b>			List delivered for Onta-			Saddlers'..... 8 00 9 00		
1½ to 1¾ " " 1 35 0 00			" " 3-16 in..... 0 00 1 50			rio, and 75 and 5 p.c.,			Imt. French Calf..... 0 70 0 75		
1¾ " " 1 75 0 00			<b>Boiler Heads, steel.....</b>			f.o.b. Montreal for Que-			English Oak..... 0 38 0 42		
1 " " 2 25 0 00			Hoops..... 2 15 0 00			Bel. Montreal for Que-			Rough..... 0 20 0 22		
<b>Slatting nails—</b>			Band Imported..... 0 00 2 00			<b>Hides and Tallow</b>			Dongola, extra..... 0 30 0 32		
5d..... extra.. 0 85 0 00			" Canadian..... 0 00 1 85			Montreal Green Hides			" No. 1..... 0 20 0 25		
4d..... 0 85 0 00			<b>Canada Plates:</b>			" No. 1 per 100 lbs 0 00 8 50			" ordinary..... 0 12 0 20		
3d..... 1 25 0 00			Good Brands..... 2 10 2 50			" No. 2..... 0 00 7 50			Colored Pebbles..... 0 15 0 17		
2d..... 1 75 0 00			Wrot Iron pipe, ¾ to 2 in 0 00 0 00			" No. 3..... 0 00 6 50			" Calf..... 0 20 0 28		
Common barrel nails—			70 p.c., over 2 in 67% p.c. 0 00 0 00			<b>Tanners pay \$1 extra for</b>			<b>Oils</b>		
1 inch..... extra.. 1 50 0 00			Imported iron pipe, ¾ to 0 00 0 00			sorted, cured & inspected			Cod Oil, Newfoundland... 0 36 0 40		
¾ " " 1 75 0 00			¾ inch, 65 p.c. ¾ to 2 in 0 00 0 00			Sheepskins..... 0 00 0 00			Gaspe..... 0 00 0 00		
¾ " " 2 25 0 00			<b>Steel, cast per lb.....</b>			Clips..... 0 35 0 00			S. R. Pale Seal..... 0 36 0 37		
Steel nails 10c extra.			3 inch..... 0 09 0 10			Lambskins small..... 0 35 0 00			Cod Liver Oil, Nfld..... 0 65 0 75		
Clinch nails—			Spring, 100 lbs..... 2 50 2 75			Calfskins, uninspected.. 0 08 0 00			Norwegian..... 1 00 1 25		
3 inch..... extra.. 0 85 0 00			Tire, " " 2 00 0 00			Horse hides west, each.. 0 00 1 50			Process..... 0 06 0 06		
2½ and 2¾ " " 1 00 0 00			Sleigh shoe, 100 lbs. 0 00 1 90			" City..... 0 00 0 00			Castor Oil..... 0 70 0 75		
2 and 2½ " " 1 15 0 00			Machinery..... 2 50 0 00			Tallow, rendered..... 6 00 6 50			Lard Oil, Extra..... 0 60 0 65		
1½ and 1¾ " " 1 35 0 00			<b>Tin Plates:</b>			" rough..... 2 00 2 50			" No. 1..... 0 59 0 60		
1¾ " " 2 00 0 00			IC Coke..... 2 50 2 85			<b>Leather</b>			" bolted..... 0 61 0 62		
1 " " 2 50 0 00			IC Charcoal..... 8 00 8 50			No. 1 B. A. Sole..... 0 26 0 28			Olive, pure..... 0 85 0 90		
Discs on Nails apply only for immediate delivery, and for quantities named of each kind separately.						No. 2 " "..... 0 24 0 25			" Extra, qt., per case.. 3 00 3 70		
within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.						No. 3 " "..... 0 21 0 23			" ½ pts. do..... 2 40 2 50		
Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc.									" do..... 2 70 3 60		
4 mos. or 3 per cent. off in 30 days.									Spirits Turpentine..... C 44 0 45		

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

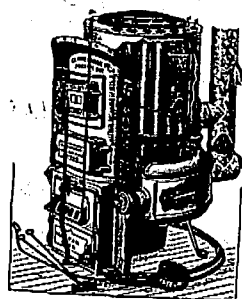
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LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried)  
 "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards.  
 Special Brand, the finest which can be made. SYRUPS of all grades in brls. and half brls.  
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

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

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

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

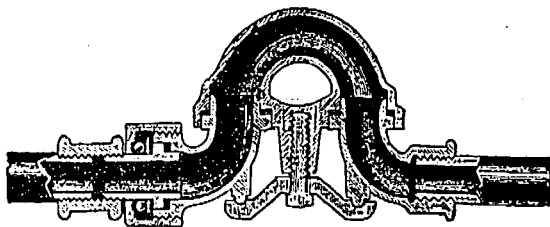
It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 15, 1895.

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>Oil:</b>		Canadian, Quarters.....	0 25 0 30	Empir. Rye .....	6 75 7 50	Blankheyne & Nolet, Key	
Car Lots Store, [2. p.c. off]	0 14 3/4 0 00	Factory Filled per bag.....	0 82 1/2 1 00	Ports—		gin, red cases.....	9 50 9 75
1 to 20 bbls.....	0 16 0 00	do Quarters.....	0 25 0 30	Wilson's Invalids Port....	6 75 7 50	Green cases.....	4 75 5 00
Water white.....	C 20 0 21	Rice's Pure Dalry, per bbl.	2 25 2 50	T. G. Sandeman & Sons....	0 00 0 00	Ponics.....	2 50 2 75
Am. in car lots.....	0 16; 0 19	do quarters.....	0 45 0 50	Burmestees.....	2 10 4 00	<b>Irish Whisky—</b>	
do less quantities.....	0 17; 0 20	Cheese Salt per bag 210 lb.	1 25 1 50	Tarragona.....	1 10 1 50	Bushmills.....	9 50 0 00
Benzine American.....	0 23 0 28	Turk's Island per bush....	0 30 0 35	<b>Sherries—Pedro Domecq..</b>	0 00 0 00	Jno. Jameson & Sons, 1 star	0 00 0 00
do Canadian.....	0 14; 0 16	<b>Tobacco duty paid.</b>		Pomartin.....	2 00 5 50	do do do three stars	0 00 0 00
<b>Glass.</b>		No. 1 Black Chewing, cads	0 40; 0 51; 1/2	Misa.....	2 10 6 00	Geo Roe & Co. 1 star, qts	9 50 0 00
United Inches, 00 to 25.....	1 15 1 20	No. 2 do.....	0 45 0 00	<b>Clarets—</b>		do do do two stars	0 00 0 00
do 26 to 40.....	1 25 1 30	Old Chum bri'd do sol. 3s.	0 58 0 00	Barton & Guestier.....	7 00 6 00	do do do 3 stars, qts	9 70 10 50
do 41 to 50.....	2 70 2 80	Navy, Bright Smoking 3s.	0 56 0 57	Clavet & Co. vintage wines	0 00 0 00	Dunville & Co.....	7 50 7 75
do 51 to 60.....	3 00 3 25	do do do 5s.	0 55 0 00	Nat. Johnson & Sons.....	4 50 28 00	Wisdom & Warter's Sher-	
<b>Paints, &amp;c.</b>		do do do 7s.	0 50; 0 00	Bordeaux Claret Co. ....	3 00 10 00	ries.....	2 00 6 50
Lead pure, 50 to 100 lb. kgs.	4 50 4 75	do do do 8s.	0 50; 0 00	<b>Champagnes—</b>		Warter & May's Ports do	2 10 6 50
do No. 1.....	4 25 4 50	Myrtle Navy Plug Smk'g sol. 12s.	0 60 0 00	Pommery, Fils & Co.....	31 00 36 00	do do cases 1 star do	4 50 6 50
do No. 2.....	4 00 4 25	do do do 7s.	0 50; 0 00	Piper Heideck.....	28 00 30 00	do do do V.S.O.P do	11 50 12 00
do No. 3.....	3 75 4 00	do do do 5s.	0 50; 0 00	Perrier, Jonet & Co.....	31 00 38 00	Ind Coope & Co, Rom-1 qts	16 50 17 00
White Lead, dry.....	5 00 5 25	do do do 3s.	0 50; 0 00	Gold Lack, Sec.....	30 00 32 00	ford Ales.....	2 10 0 00
Red Lead.....	4 00 4 25	do do do 1s.	0 67 0 00	<b>Branides—</b>		Angostura Bitters, per	14 50 15 00
Venetian Red Eng'h.....	1 50 1 75	do do do 8s.	0 50; 0 00	1 Star—Hennessy.....	6 50 8 00	case of 2 doz.....	14 50 15 00
Yel. Ochre, French.....	1 25 3 00	do and R. & R... 8s.	0 67 0 00	Martell.....	12 00 0 00	Banagher Irish Whisky, qts	9 50 10 00
Whiting, ordinary.....	0 45 0 50	do Cut Smoking 9s.	0 70 0 00	do V.S.O.P.....	14 75 15 00	do do do per gal	3 75 4 00
do London, washed	0 60 0 70	Myrtle do do 9s.	0 70 0 00	Bisquet Dubonche.....	9 50 10 50	Jas Watson & Co. Dundee	
do Paris, do	1 00 1 10	Can. Chewing.....	0 33; 0 33	Renault & Co.....	10 00 36 00	3 star Glenlivet, per case.	9 50 10 00
English Cement, cask.....	1 95 2 05	do Smoking, Plug.....	0 35 0 45	E. Fuet, V.V.O.P.....	0 00 23 00	1 do do	8 50 9 00
Belgian Cement.....	1 80 1 90	<b>Wool.</b>		do 1840.....	0 00 23 00	Old Glenlivet.....	4 00 6 00
Fire Bricks per 1000.....	15 00 21 50	Fleeces comb. ord.....	0 23 0 24	Joc'y Cl'b blue lab.***case	0 00 7 50	Watson's Old Scotch qt. ca	6 50 7 00
Fire Clay.....	1 50 1 75	do clothing.....	0 24 0 25	do white do V.O.do	0 00 8 75	do do pts, per ca	7 50 8 50
Roain.....	2 40 4 50	do Combing.....	0 25 0 26	do silver lab.V.S.O.do	0 00 10 00	do do pts per cs	6 50 7 50
<b>Glue:</b>		Pulled.....	0 23 0 23	do gold lab. VSOP do	0 00 12 00	Watson's Old Irish, qts, pr cs	7 50 8 50
Domestic Broken Sheet.....	0 10 0 13	North West.....	0 15 0 16	do ext. WVSOP. do	0 00 17 00	do do pts per liq.	7 50 8 50
French Casks.....	0 10; 0 12	B. A. Scoured.....	0 26 0 33	do blue lab. *** gal.	0 00 3 50	Marie Brizard & Roger Liq	
do bbls.....	0 00 0 13	Nat'l.....	0 15 0 16	Boutelleau Fils.....	9 00 20 00	Crema de Menthe glaciale	10 75 00 00
American White, bbls.....	0 17 0 20	Cap.....	0 13 0 15	DeLaage.....	9 00 24 00	Curacao.....	00 00 11 75
Coopers' Glue.....	0 18 0 24	Australian.....	0 14; 0 16	<b>Scotch Whiskies—</b>		Prunelle.....	00 00 13 00
Golden Ochre.....	0 04 0 04	<b>Wines, Liquors, &amp;c.</b>		Killy.....	9 00 9 50	Kummel.....	00 00 12 25
Brunswick Green.....	0 04 0 10	<b>Alc—Bass's.....</b>	2 50 2 55	Mountain Dew.....	8 75 9 00	Crema de Cacao.....	00 00 15 25
French Imperial Green.....	0 11 0 15	Porter—Guinness & Sons..	1 62; 1 67; 1/2	Sheriffs.....	8 90 4 00	Anisette, case.....	00 00 13 25
Vermillion.....	0 12 0 40	Dublin Stout.....	2 40 2 45	do.....	9 75 0 00	Cherry Brandy case.....	00 00 11 75
Genuine Quicksilver.....	0 75 0 90	do do.....	1 57; 1 52; 1/2	Claymore.....	8 75 9 25	Crema de Noyau, Moka, Ge-	
No. 1 Furnit'o Varn'h, pr. gl	0 60 0 65	<b>Spirits Canadian—per gal.</b>		Glenfaloch, High'd.....	8 40 3 50	nevleve etc. case.....	9 25 12 75
Extra do.....	0 75 1 00	Alcohol.....	4 25 0 00	Walkers Kilmarnock.....	10 00 15 25	Absinthe super, case.....	00 00 13 75
Brown Japan.....	0 55 1 30	Spirits.....	3 71 0 00	<b>Gin—</b>		Vermouth, case.....	6 20 6 50
Black Japan.....	0 50 1 00	do.....	2 00 0 00	Do Kuyper red cases.....	11 00 11 00	Kirsch de com., case.....	9 75 10 25
Orange Shellac, No. 1.....	1 90 2 00	Rye Whisky.....	2 01 0 00	do green do.....	5 75 0 00	Kirsch, fine.....	10 75 11 35
do do Pure.....	2 10 2 25	Corby's IXL Rye, qts.....	8 00 8 50	do hds.....	2 50 0 00	White Ball old Jamaica	
White do.....	2 25 2 40	" XTC ".....	6 00 6 50			Rum, cases.....	15 00 17 00

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It is more durable and less expensive than rubber hose

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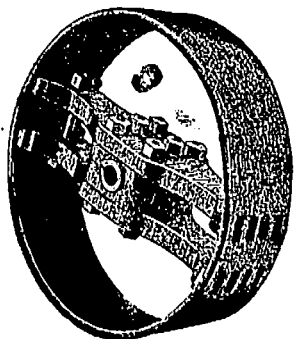
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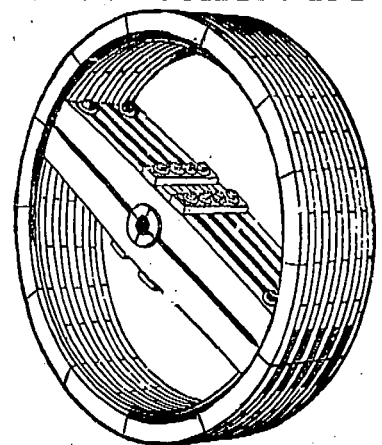
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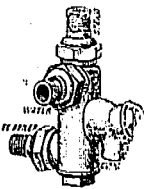


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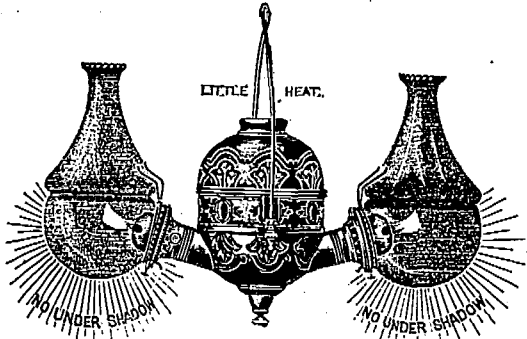
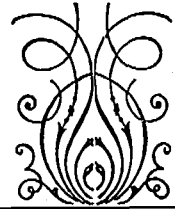
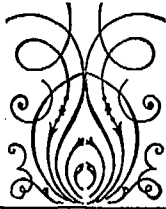
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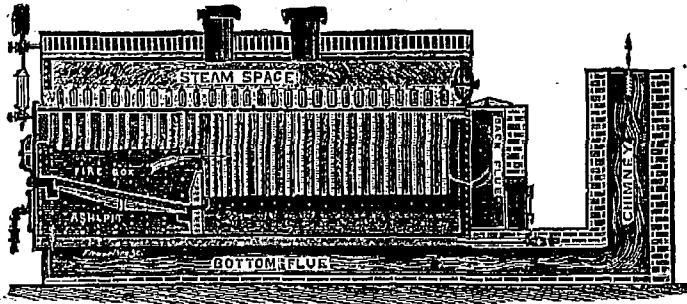
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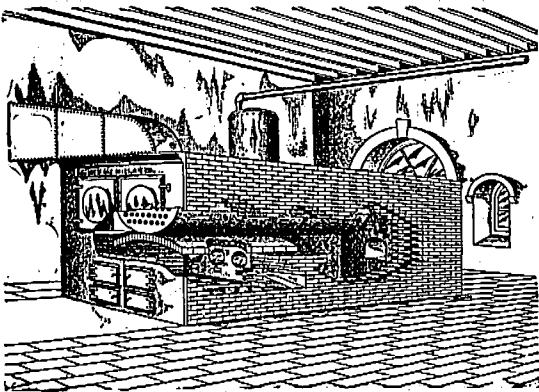
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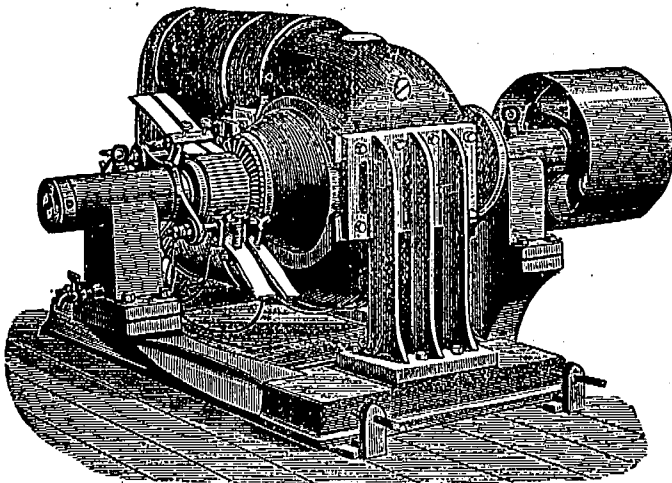
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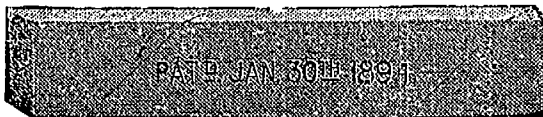
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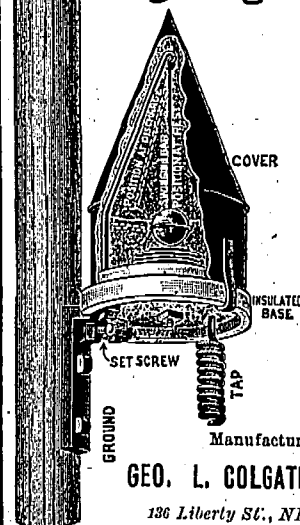
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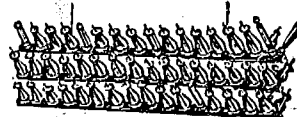


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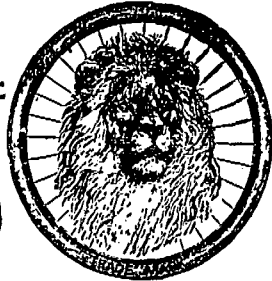
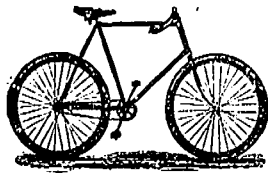
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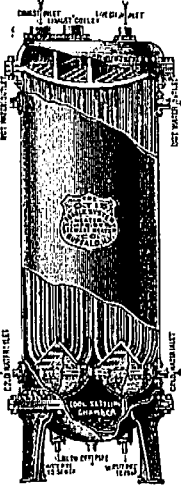
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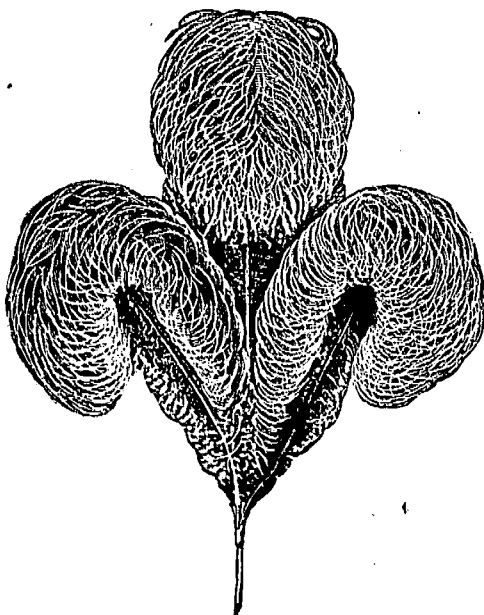
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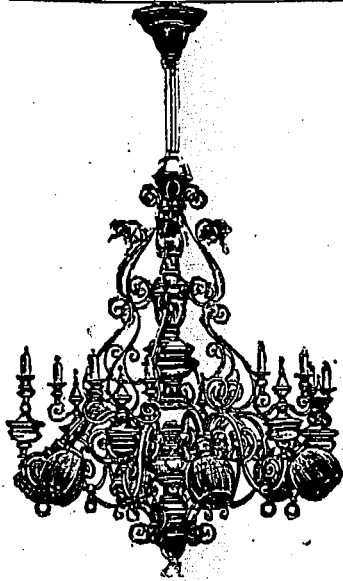
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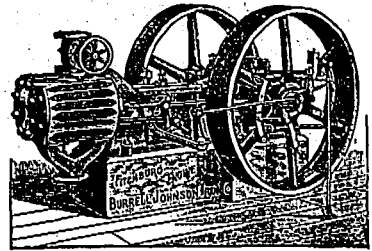
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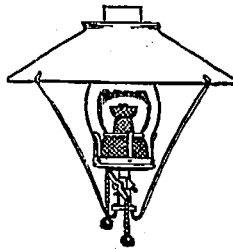
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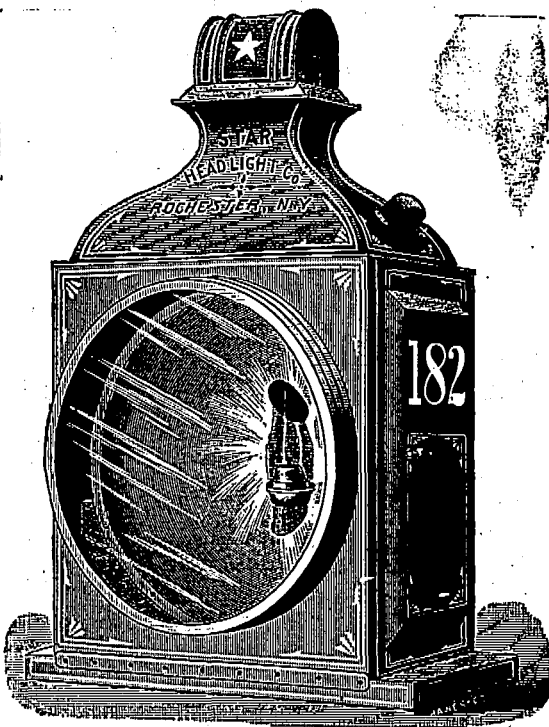
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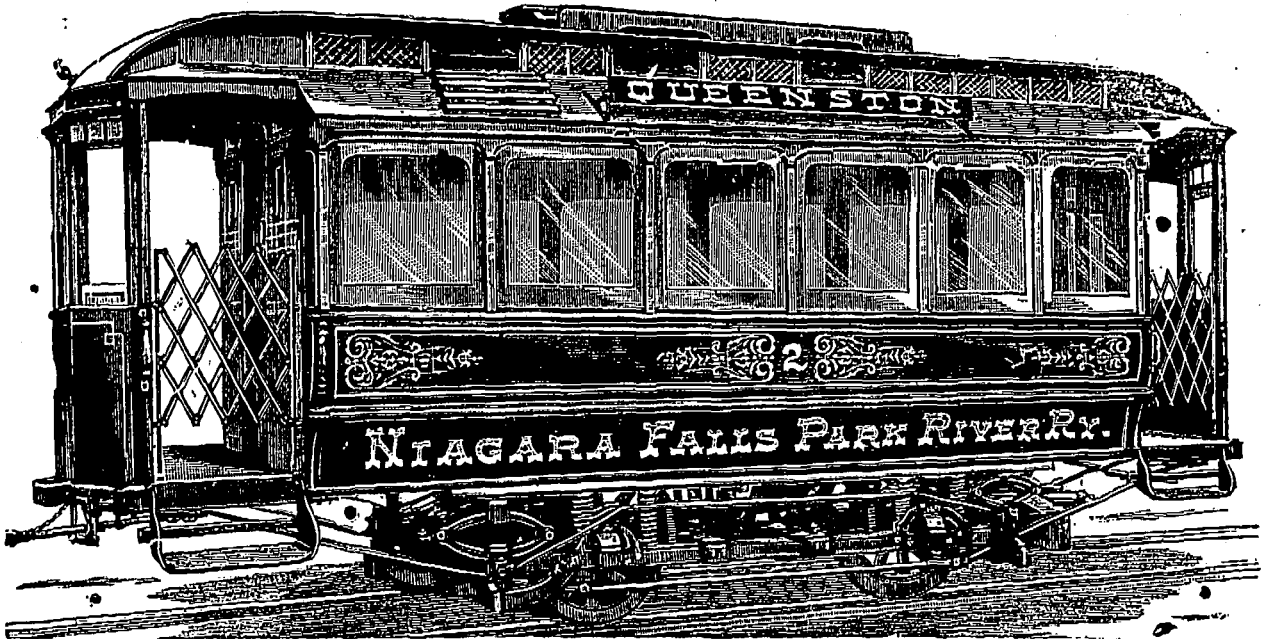
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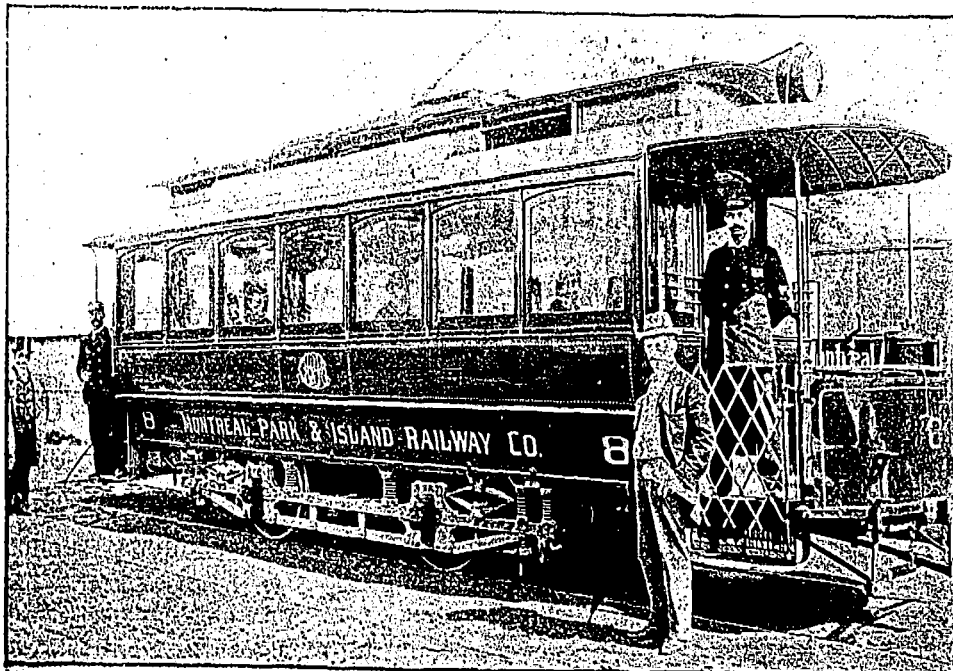
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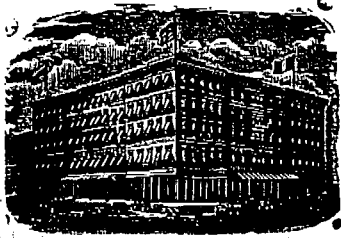
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Electrical Apparatus.

**258 Catharine St.**

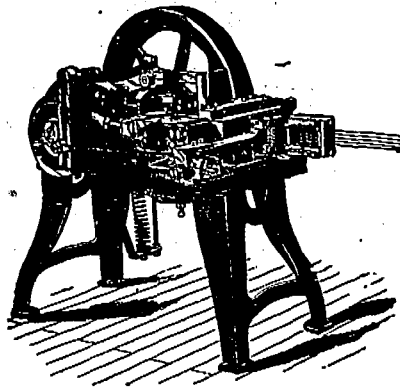
Arthur W. Brice, Manager. **HAMILTON.**

**HOTEL DIRECTORY.**

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

**ONTARIO.**

PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE,	The St. Lawrence Hall,	Amos Robinson
BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co. (late Kyle)
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DESERONTO,	Deseronto House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Neil McCahey
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon	A. B. Spellman
INGERSOLL,	Atlantic House,	C. H. Kennedy



**Kennedy Wire-Nail Machine Co.**

MANUFACTURERS OF

**Five-Wire Nail Machines.**

No. 0 Machine makes 300 40d Nails per min.  
" 1 " " 750 8d " "  
" 2 " " 900 4d " "

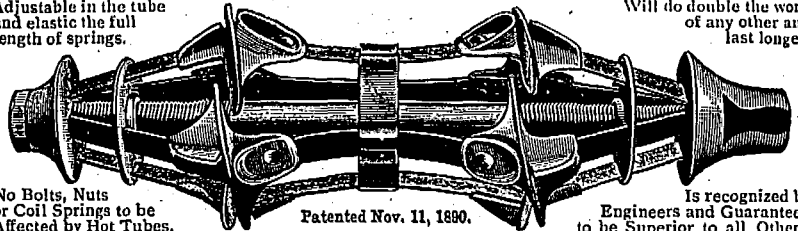
**KENNEDY WIRE NAIL  
MACHINE CO.,**

9 East Monroe St., CHICAGO.  
Send for Circular.

**THE DUPLEX BOILER TUBE SCRAPER.**

Adjustable in the tube  
and elastic the full  
length of springs.

Will do double the work  
of any other and  
last longer.

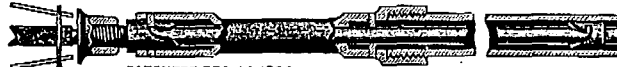


No Bolts, Nuts  
or Coil Springs to be  
Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by  
Engineers and Guaranteed  
to be Superior to all Others.

**TELESCOPE FLUE BRUSH HANDLE.**



PATENTED DEC. 14, 1894.

Needs Only One-half the length of Boiler Tubes in Front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scraped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes.

Made only by **SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.**

**SOMETHING NEW!**

Fills a Long Felt Want.

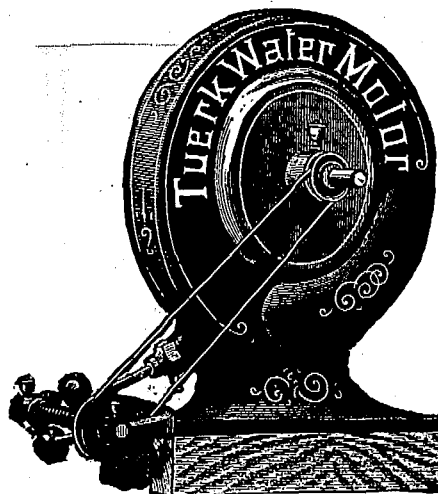
**PERFECT PRESS MOTOR.**

J. W. OLIVER, Editor-Proprietor of  
Yonkers, N. Y., "Statesman," says:  
"I was associated with Robert Ho over 40  
years ago and have been in the printing business  
all my life and used all kinds of motors. I can  
truly say that the Tuerk Motor has given me  
more pleasure than any piece of machinery I  
ever used. For ten years I used and am now  
using a No. 13 nut governor to run three large  
presses, a folder and several jobbers."  
Note.—At Yonkers the water is metered, price  
averages about 12 cents per 1000 gallons, pressure  
90 lbs. Motor running about all the time at a cost  
of from \$1.00 to \$1.25 per day. No other Water  
Motor in the market can come anywhere near  
this record for economy. Others have tried it.

FOR SALE ONLY BY

**Tuerk Hydraulic Power Co.**

237 Broadway, Cor. Park Place,  
NEW YORK.  
39 Dearborn St., CHICAGO, ILL.



**Globe Valve Repairing Tools.**

MANUFACTURED BY

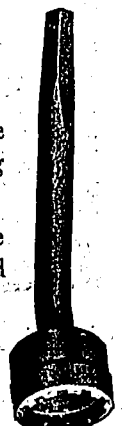
**\* T. DRAPER, \***

Do not slight this because it looks SIMPLE, all the  
more reason for giving it consideration and writing  
for particulars.

These TOOLS are now largely used in Canada and the  
States, and spreading. On account of simplicity and  
efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

**T. DRAPER, Petrolia, Ont.**



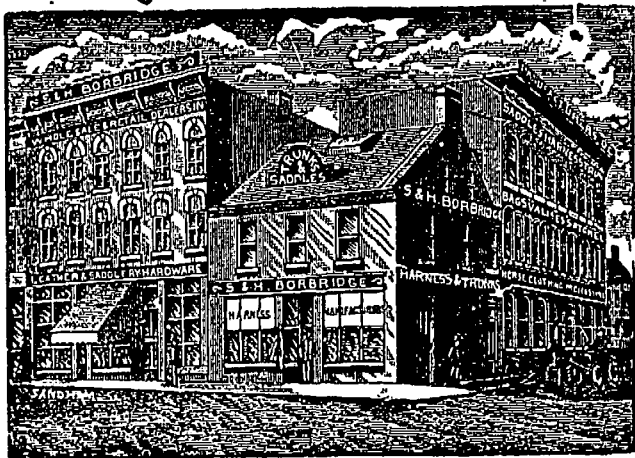
# BOILER SHOP.

THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sture and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH, Manager. J. H. FAIRBANK, Proprietor.

# S. & H. BORBRIDGE,



Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

# IMPERIAL OIL CO'Y LIMITED.

## PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

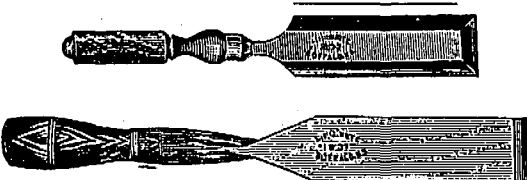
STRATFORD, PETERBOROUGH,  
LONDON, ST. JOHN, N.B.  
TORONTO, MONCTON,  
KINGSTON, HALIFAX, N. S.  
MONTREAL, WINNIPEG,  
QUEBEC, VANCOUVER, B. C.

WORKS & HEAD OFFICE:

PETROLIA,  
Canada.

HIGHEST AWARD PARIS EXPOSITION, 1889.

Established 1837.  
Incorporated 1882.



# THE L. & I. J. WHITE CO., Edge Tools.

Manufacturers of

Coopers' Carpenters' and Ship Tools, Plane Irons, Cleavers, &c. Full Line Chisels.

BUFFALO, N. Y.

### SECURITIES.

London Aug. 1.

British Columbia, 1877, 6 p.c. ....	129	184
1887, 4½ per cent ...	116	121
Canada, 4 per cent. loan, 1860 .....	110	112
3 per cent. loan, 1888 .....	101½	102¾
Debs. 1884, 3½ per cent .....	108	110

### Railway and other Stocks.

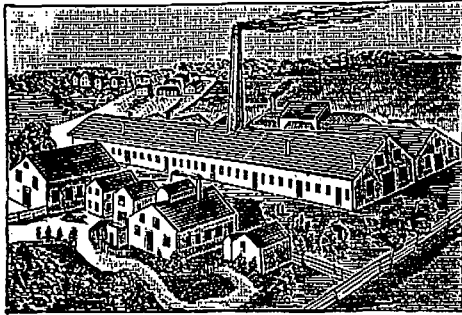
		Aug. 1.	
	Quebec Province, 5 p. c., 1874.....	110	112
	1876, 5 p. c. ....	110	112
	1880, 4½ p. c. ....	105	107
	1883, 5 p. c. ....	116	117
100	Atlantic & Nth. Western 5 p. c. Gns	110	118
10	1st M. Bds .....	114	12½
100	Buffalo & Lake Huron \$10 shr .....	131	133
100	do 5½ p. c. 1st mort. ....	131	133
300	do 2nd mort .....	105	107
	Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov. ....	105	107
	Canadian Pacific \$100.....	54½	54½
100	Grand Trunk, Georgian Bay, &c....	98	101
	1st M. ....	98	101
100	Grand Trunk of Canada Ord. stock.	6¾	6¾
100	2nd equip. mtg. bds. 6 p. c. ....	119	123
100	1st pref. stock .....	40	40½
100	2nd pref. stock .....	26¾	28¾
100	3rd pref. stock .....	15	15½
100	5 p. c. perp. deb. stock .....	118	120
100	4 p. c. perp. deb. stock .....	84	85
100	Great Western shares, 5 p. c. ....	111	114
100	Hamilton & N. W., 5 p. c. ....	97	100
100	M. of Canada Stg. 1st Mort. 5 p. c. ....	92	94
100	Montreal & Champlain 5 p. c. 1st mtg. bds .....	88	92
	*Montreal & Sorel, 1st mtg., 6 p. c. ....	97	100
	N. of Canada, 1st mtg., 5 p. c. ....	90	000
	Northern Extension, 6 p. c. pref. ....	20	33
100	Quebec Central, 5 p. c. 1st Inc. Bds. ...	101	103
	T. G. & B. 4 p. c. bonds, 1st mort. ....	95	97
100	Well., Grey & Bruce, 7 p. c. bds. ....	101	103
	1st Mort .....	95	97
100	St. Law. & Ott. 6 p. c. Bds., 4 p. c. ....	101	103
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p. c. ....	98	100
100	City of Montreal stg. 5 p. c. ....	108	108
	1874 .....	105	108
100	City of Ottawa, 6 p. c. stg. ....	104	109
	redeem 1873 .....	103	107
	redeem 1875 .....	117	119
	redeem 1876 .....	101	103
100	City of Quebec, 6 p. c. con. 1873 .....	114	116
	6 p. c. redeem 1875 .....	116	118
	redeem 1878 .....	100	108
100	City of Toronto, 6 p. c. ....	102	130
	6 p. c. stg. con. deb. 1874 .....	113	115
	5 p. c. gen. con. deb. 1890 .....	104	106
	4 p. c. stg. bonds, 1921-23 .....	112	114
100	City of Winnipeg deb., 1884, 5 p. c. ....	115	117
	Deb. scrip, 1883, 5 p. c. ....	115	117
MISCELLANEOUS COMPANIES.			
100	Canada Company .....	24	27
100	Canada North-West Land Co. ....	40	50
100	Hudson Bay .....	14½	14¾

### HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAT,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horeman
MARRHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Paley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. E. Bleecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Fyne
QUEBEC.		
MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	H. S. Dunning
do	The Balmoral,	E. H. Dunham & Co.
QUEBEC,	Chateau Frontenac.	
NOVA SCOTIA.		
HALIFAX,	The Halifax,	L. Hesselin & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe
PRINCE EDWARD ISLAND.		
CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies
BERMUDA.		
Hamilton,	Windsor Hotel,	W. Bradley

CANADA'S

# GREAT \* CANNING \* MILLS



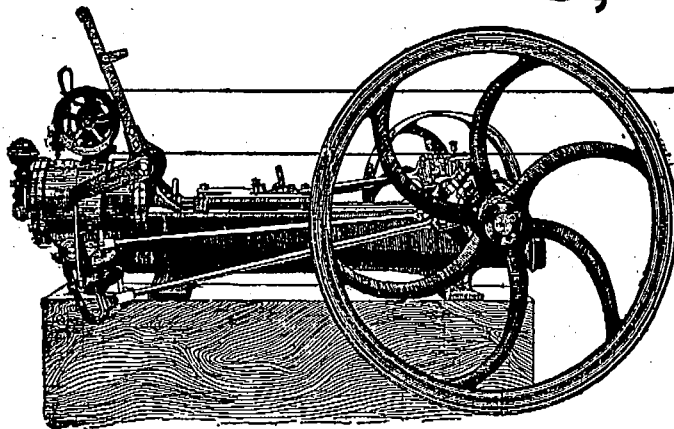
The A. C. Miller & Co s : : : :  
**"INDIAN BRAND,"**

Peas, Corn and Fruits of every description.  
 CORRESPONDENCE INVITED. PICTON, ONT.

## FARRAR & TREFTS,

54-66 PERRY ST.,  
 BUFFALO, N.Y.

Manufacturers of  
**Stationary,  
 Marine and  
 Locomotive  
 BOILERS and  
 ENGINES.**



IRON AND BRASS  
 CASTINGS OF  
 EVERY DESCRIPTION.

OUR SPECIALTIES:  
 Oil Engines and  
 Boilers,  
 25,000 IN USE.  
 Propellor Tug and  
 Yacht Wheels,  
 10,000 IN USE.

**OUR BUSINESS DIRECTORY.**

- ACCOUNTANTS AND AUDITORS.**  
 Montreal - Radford & Walford  
 59 Imperial Building.
- CANNED GOODS, FRUIT & VEGETABLE.**  
 Picton, Ont. Little Chief Brand, A. C. Miller & Co.  
 Trenton, Ont. - Log Cabin Brand, - Miller & Co.
- FINE WHISKEYS, I.X.L AND X.T.C.**  
 Belleville, Ont. - H. Corby
- FINANCIAL AGENTS.**  
 Montreal - Hanson Bros.  
 Temple Building.
- FURNITURE MFRS.**  
 Belleville, Ont. - Geo. S. Tickell & Sons
- HUNGARIAN PROCESS, FLOUR MILL,**  
 Campbellford, - Corresp. solicited, - Chas. Smith
- INSURANCE BROKERS AND AGENTS.**  
 Montreal - Archd. Nicoll  
 Board of Trade Building.
- MFR. COCOA & JUTE MATTINGS & MATS.**  
 Cobourg, Ont. - W. Mitchell
- MFRS. OF ALL KINDS OF THIN WOOD BOXES  
 PAILS AND BASKETS.**  
 Estimates for Special Styles and Sizes furnished.  
 Belleville, Ont., The Belleville Box & Basket Co. Ltd.
- MFRS. OF WOVEN WIRE FENCING AND  
 POULTRY NETTING.**  
 Picton, Ont. - The Ontario Wire Fencing Co. Ltd.
- RAW FURS AND SKINS.**  
 Montreal - Hiram Johnson  
 496 St. Paul Street.
- SCALES.**  
 Montreal - Superior Qualities. James Fyfe  
 Corner St. Paul and St. Peter Streets.

## BEDDING !!

Get your **BEDDING** and **BEDSTEADS** from a  
 first-class House : : : :  
**ROCK BOTTOM PRICES.**  
 Old Bed Feathers and Mattresses Purified and Re-Made at the  
 Shortest Notice. . .

**J. E. TOWNSEND,**  
 1 Little St. Antoine Street,  
 Corner St. James Street only.  
**MONTREAL, Que**

- BUSINESS DIRECTORY--Continued.
- STREET CARS, OMNIBUSES & HOSE  
 WAGGONS.**  
 Belleville, Ont. - St. Charles & Pringle
- WOOD ENGRAVER AND DESIGNER.**  
 Montreal - J. Lovell Wiseman  
 182 St. James Street.
- HIRAM JOHNSON, Importer and Exporter of  
 Raw Furs and Skins. Raw Furs a specialty.  
 Correspondence solicited. 496 St. Paul Street,  
 Montreal.**

**FOR SALE.**

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 78 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

**Dominion Paper Co., Montreal, Que.**

**E. L. ETHIER & CO.,**

Billiard Table  
 and Bowling Alley Balls  
 Manufacturers and  
 Importers.  
 Do all kinds of work in  
 the Billiard line.  
 88 St. Denis Street,  
 MONTREAL.  
 Telephone 6057.  
 Branch Store: Ottawa.



*Job Printing of all  
 kinds done at this  
 office.*



**Syracuse Solar or Sun Made  
Coarse Salt For Meats, Fish, Pickles,  
Ice Cream, Skins & Pelts.**

Unequaled for Curing.  
Brings hides and skins up bright and clean on the  
leah. Adds to their value.  
Used by the Chicago packers and by leading coun-  
try hide dealers.  
No dirty grain or blotches when Syracuse Salt is  
used. Keeps shrinkage down.  
Write us for samples of our salt and full details.  
Once tried, always used.  
For full details of analysis and prices, etc., address

**Onondaga Coarse Salt Association,**  
Thos. Malloy, Sec'y. SYRACUSE, N.Y.

WESTERN AGENT:  
G. W. Williams, 111 & 21 Wabash Ave., - Chicago.  
EASTERN AGENT:  
C. S. Worden, Mercantile Exch.,  
6 Harrison Street, New York.

**Western Electric Co.**

CHICAGO-NEW YORK.

Electrical Apparatus and  
Supplies.

ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug. 13, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3 1/4-6mos.	350	\$50	118 1/2 110
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7 1/2-6mos.	100	10	270
Western Assurance.....	25,000	5-6mos.	40	20	161 1/2 161 1/2
Guarantee Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Aug. 3, 1895. Market value p. p'd up sh.)

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
Atlas.....	24,000	0s. p.	50	6	£25 £27
British and Foreign Marine.....	47,000	25	20	5	£24 1/2 £25 1/2
Caledonian.....	21,500	12s.	25	5	£28-5-0 £30
Commercial U. Fire, Life and Marin	50,000	25	50	5	£34 1/2 £35 1/2
Edinburgh Life.....	5,000	10	100	20	£2-0-0 00
Fire Insurance Association.....	100,000	5	£10	£2	3/4
Guardian Fire and Life.....	300,000	7 1/2	10	5	9 1/2 10
Imperial Fire.....	50,000	20 p. s.	20	5	23 1/2 20 1/2
Lancashire Fire.....	136,493	15	20	2	5 5 1/2
Life Associati n of Scotland.....	10,000	15	40	8 1/2	41-12-6 00
London Assurance Corporation.....	35,862	20	25	12 1/2	£57 50
London & Lancashire Life.....	10,000	10	10	2	4 4 1/2
Liv. Lon. & Globe Fire and Life.....	391,762	75	St.	2	47 48
National of Ireland.....	40,000	£25	21 p.c.	£3 1/2	1 1/2 00
Northern Fire and Life.....	80,000	22 1/2	100	10	68 70
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6 1/2	38 1/2 39 1/2
Phoenix Fire.....	6,722	£13 1/2 p. s.	50	50	£374 £276
Queen Fire and Life.....	200,000	20	10	1	7-1-16 6-18-16
Royal Insurance Fire and Life.....	125,234	58 1/2	20	3	51 62
Scottish Imperial Life.....	50,000	10 1/2	10	1	1-12-0
Scottish Provincial Fire and Life.....	20,000	15	50	3	....

THE—

“I. X. L.”

**TEMPERED COPPER CO.**

Manufacturers of

Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.

All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N.Y.

**Consumers**

**Cordage Co.**

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
and Russian Cordage.

**BINDER TWINE.**

Jute and Cotton Bags.

—HEAD OFFICE—

St. Patrick St., Montreal.

ESTABLISHED 1824



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

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$184,935,600.30
Reserve on Policies (American Table, 4 p.c.) .....	\$168,231,016 00
Liabilities other than Reserve .....	1,633,051 00
Surplus.....	15,069,532 02
Receipts from all sources .....	41,039,145 05
Payments to Policy-holders .....	20,835,472 40
Whole Life Risks assumed and renewed, 219,308 policies.....	637,726,276 00
Risks in force, 273,213 policies, amounting to .....	802,867,478 00

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Manufacturers Life**

Head Office: TORONTO.

GEO. GOODERHAM, President.

Compared with the corresponding period of last year the business of the “Manufacturers Life” to date shows the following substantial increases in every department

In Premium Income, an increase of 25 per cent.

In Interest Income, an increase of...250 per cent.

In New Business, an increase of over 25 per cent.

GEO. A. STERLING,

Secretary.

J. F. JUNKIN,

General Manager.

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE..

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

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

**WORTH KNOWING**

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

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

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

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

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

H. SUTHERLAND, Manager  
Correspondence solicited, Agents wanted.

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

ESTABLISHED 1824.

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

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary  
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

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

**York County Loan & Savings COMPANY.**

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - TORONTO  
Subscribed Capital, - \$300,000.

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

**Quebec Fire Assurance Co'y.**

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;  
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F.  
Hunt, Wm. Simons.  
Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow,  
Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H.  
Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan,  
Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

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

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL  
LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

.. .. Head Office, - TORONTO, Ont.

President, John L. Blakie, Esq.,  
Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, } Vice-Presidents.  
J. K. KERR, Esq., Q. C., }

WILLIAM McCABE, F. I. A., Managing Director.

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

Cash Income..... \$ 558,394.93  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,987,446.30  
Reserve Fund ..... 1,564,020.00  
Net Surplus ..... 333,216.75

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

**THE PROVIDENT SAVINGS Life Assurance Society of New York**

want General Agents in the following counties in the Province of Ontario.

Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.

Good terms will be given reliable and energetic men.  
Apply to R. H. MATSON,  
General Manager for Canada,  
37 YONGE ST., TORONTO, Ont.

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

INSURANCE :- COMPANY.

FIRE and LIFE.

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

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

Canada Board of Directors:  
HON. HENRY STARNES, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—Geo. B. CRAMPTON, Esq.

Head Office, Canada Branch:  
MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUH, Esq., Vice-President; C. M. TAYLOR, Esq., Secretary; JOHN KILLER, Esq., Inspector.

**MERCANTILE FIRE INSURANCE COMPANY**

WATERLOO, ONT.

Subscribed Capital..... \$300,000 00  
Dom. Govt. Deposit..... 50,079 76

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., President; J. LOOKIE, Esq., Secretary; T. A. GALT, Esq., Inspector.

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

**INSURANCE OFFICE FIRE**

HEAD OFFICE :

Threadneedle Street, - LONDON, ENG.

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.  
H. F. Petman, Inspector.

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

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.  
IRA CORNWALL, Genl. Agt., St. John, N.B.  
L. J. McGhee, Halifax, N.S.

**Saskatchewan Buffalo Robes**  
Manufactured by

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



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

Statement of Business,  
December 31st. 1894.

ASSETS INVESTED	\$162,011,770
SURPLUS	20,249,307
INCOME IN 1894	36,483,313
INSURANCE IN FORCE	813,204,100

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.

Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

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

ESTABLISHED 1847.

Head Office, - CANADA.  
British :. Empire :. Building,  
**MONTREAL.**

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

Larger Cash Surplus,  
**INCREASED BONUS.**

Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.  
F. STANOLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,  
Head Office: - TORONTO.

The unconditional accumulation policy  
of this Association is unsurpassed for ad-  
vantageous terms. It is in the interest of  
all intending insurers to secure one without  
delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office :

207 ST. JAMES ST.

H. J. JOHNSTON,  
Manager, P.O.



**H. D. LAYMAN,**

DEALER IN

**The Layman Pneumatic Boats,** Sporting  
Boats,

Pleasure Boats and Life Preservers,

Office & Salesroom, - 853 Broadway,  
NEW YORK.

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Established 1866.  
FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND  
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Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Messenger.	No. of words.	Received by	When received.
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Mr. H. D. LAYMAN:  
Please send immediately four Outing Boats; wait answer.  
Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

**THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.**

These boats are made in two standard sizes and are adapted to persons of  
both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe  
and reliable. Impossible to submerge or capsize them.

- Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes,  
length 45 inches, breadth 33 inches; floating capacity 350 pounds, and is suitable  
for persons weighing 150 pounds or less ..... \$35 00
- Style B.—Mackintosh, dead grass color above, black rubber below water  
line, otherwise same style as A ..... 42 00
- Style A.A.—All black rubber, weight 20 pounds, extreme sizes, length  
48 inches, width 36 inches, floating capacity 400 pounds ..... 40 00
- Style B.B.—Mackintosh, dead grass color above and black rubber below  
water line, same style as AA ..... 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each ..... 2 50
- Rubber Inflator ..... 1 00

H. D. LAYMAN, 851 Broadway, Cor. 14th St., NEW YORK.

Prices given are net F.O.B. at New York. Remittance by New York Ex-  
change P. O. Money Order, or by Express. No Checks. Goods may be shipped  
C.O.D. for balance, with privilege of express office examination when 25 per  
cent. of amount accompanies the order.  
See illustrated article in the Scientific American of May 18, 1895.

**WESTERN ASSURANCE**  
**COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over ..... \$2,350,000.00  
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office. - Toronto. Ont.

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

Geo. Cox, President. C. C. FOSTER, Secretary  
J. H. ROYHN & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED

**FIRE.**

LONDON.

ESTABLISHED 1803.

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

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

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & MCGREGOR, Managers.

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

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

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

A. I. HUBBARD, Chief Agent for Canada.

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