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# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 35, No. 2.  
NEW SERIES.

MONTREAL, FRIDAY, JULY 8, 1892.

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Correspondence respectfully solicited.

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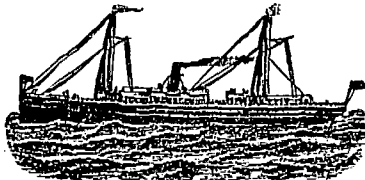
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Capital Paid-Up, . . . . . 800,000 00  
Reserve and Surplus Funds, . . . . . 220,000 00  
Invested Funds, . . . . . 2,163,373 14

Deposits received at current rates of interest paid or compounded half yearly.

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Total Assets, . . . . . 2,639,617 53

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Capital Paid-Up, . . . . . 1,100,000 00  
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Total Assets, . . . . . 3,814,483 68

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Commencing 27th June, 1892.

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

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Leave Montreal by Canadian Pacific Railway from Windsor Street Depot . . . . .	20 40	
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot . . . . .	22 30	8 10
Leave Levin . . . . .	8 30	14 10
Arrive Riviere du Loup . . . . .	11 45	18 45
Trois Pistoles . . . . .	13 05	19 55
Rimouski . . . . .	14 52	21 37
Ste. Flavie . . . . .	15 30	22 15
Campbellton . . . . .	19 15	
Dalhousie . . . . .	20 05	
Bathurst . . . . .	21 20	
Newcastle . . . . .	22 40	
Moncton . . . . .	1 05	15 45
St. John . . . . .	3 55	12 50
Halifax . . . . .	8 00	22 10

The buffet sleeping car attached to express train leaving Montreal at 23 15 o'clock (Saturday excepted) runs through to Halifax without change.

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

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

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23 June.....	*Mongolian.....	9 July.	10 July.
30 June.....	Sardinian.....	16 July.	17 July.
7 July.....	*Numidian.....	23 July.	24 July.
14 July.....	Parisian.....	30 July.	31 July.
21 July.....	Circassian.....	6 Aug.	7 Aug.
28 July.....	*Mongolian.....	13 Aug.	14 Aug.

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

Rates of Passage.

Rates of First Cabin Passage, Summer Season, 1892, to Londonderry or Liverpool from Montreal or Quebec:  
By S.S. Parisian—\$60, \$70 and \$80 single. \$110, \$130 and \$150 return.  
By S.S. Sardinian or Circassian—\$50, \$55 and \$60 single. \$95, \$105 and \$115 return.  
By S.S. Mongolian or Numidian—\$45 and \$50 single. \$95 and \$100 return.  
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London, Quebec and Montreal Service.

From London.	Steamships.	From Montreal to London on or about
15 June.....	Brazilian.....	6 July.
29 June.....	Monte Vidéan.....	20 July.
13 July.....	Rosarian.....	3 Aug.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow.	Steamships.	From Montreal to Glasgow on or about
17 June.....	Buenos Ayrean.....	6 July.
24 June.....	Poruvian.....	13 July.
1 July.....	Sarmatian.....	20 July.
8 July.....	Grecian.....	27 July.
15 July.....	Postermanian.....	3 Aug.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)

From New Pier foot of W 21st Street, New York.

From Glasgow.	Steamships.	From New York.
17 June.....	*No. wegian.....	7 July. 8.00 a.m.
24 June.....	State of Nebraska.....	14 July. 1.00 p.m.
1 July.....	*Siberian.....	21 July. 8.00 a.m.
8 July.....	State of California.....	28 July. 1.30 p.m.
15 July.....	*Corean.....	4 Aug. 6.30 a.m.

And weekly thereafter. Steamers with a \* will not carry passengers from New York.  
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Casplan.....	4 July.	4 July.
*Carthaginian.....	18 July.	18 July.

Glasgow, Galway & Philadelphia Service.

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

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

Glasgow, Londonderry, Galway and Boston Service.

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

And regularly thereafter. Steamers do not carry passengers on voyage to Europe. For all information apply to  
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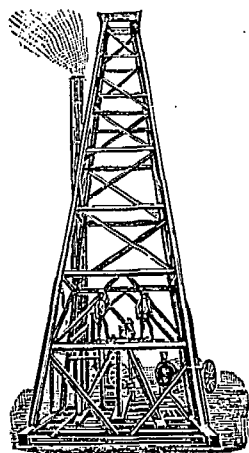
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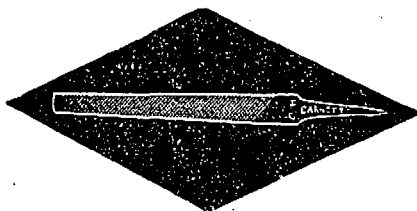
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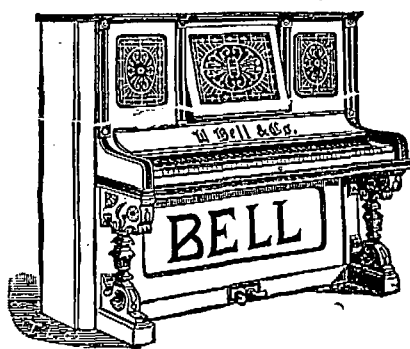
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**Machine Twist "Coronet," Hardash**

Anthony Ward &amp; Co., Leek, England.

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Carts, Phaetons, Express or Farm Wagons you can save from \$10 to \$30 on each, by buying from

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*Commercial Summary.*

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

Teas from Japan per C. P. R. were delivered in Toronto on 4th.

Wheat is being cut in the Niagara Peninsula, which has escaped serious damage by the excessive rains of last month.

The Chicoutimi branch of the Lake St. John Railway is being actively pushed on.

Manitoba has been awarded the championship gold medal for wheat at the International Miller's Exhibition, London.

The Levis shoe factory shut down some time ago is stated to be about commencing work under control of a Toronto house who have a large retail trade.

Reports from Sudbury speak of mining and smelting being very active, the supply hardly keeping up with demand. About 3,500 men are employed.

The Elgin, Petitecodiac and Havelock railway will be put up to auction on 10th October by order of the supreme court. The road is 26 1-2 miles long, and crosses the Intercolonial at Petitecodiac.

The suit against directors of the late Central Bank is to be pushed. A commission is appointed to examine Mr. Allan,

**MACHINERY, Iron and Wood-Working,**  
**STEAM PUMPS** for Every Service. **ENGINES and BOILERS**  
Canada Machinery Agency, 345 & 347 St. James St.,  
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**MEATS, POULTRY, FISH,  
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Personal attention given to all orders.

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Manufacturers of

**LEATHER BELTING**

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**LACE LEATHER,**

**DANVILLE, - - - QUE.**

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

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*Wholesale Dry Goods,*

**18 St. Helen Street, - MONTREAL**

Full Samples are now in the hands of our Travellers. Inspection solicited.

Special Lines in Dress Goods, Hosiery, Gloves, Handkerchiefs and Fancy Goods.

the ex-manager, who resides at Minneapolis.

A committee of experts organized in North Dakota to select the best samples of seed wheat have given the palm to the wheat grown in Assiniboia, N.W.T.

W. Kirton, late of Petrolia, is carrying on the same business in Sarnia. W. N. Bowen and John E. Gordon have formed a partnership as carriage builders and blacksmiths. John T. Carmichael, grocer, Petrolia, has sold out to Mr. Kelly.

The land department of the C. P. R. disposed of 48,500 acres in the North West in June, realizing \$185,000. Last year in same period 8,000 acres were sold for \$34,500. Over 30,000 acres have been sold this season to settlers from the States.

Mr. Edward Wright who sold his silver mine on Lake Temiscamique to an American firm has had it thrown on his hands again, owing to purchasers becoming too laden with S. American securities to carry out the purchase.

The C. P. R. has offered to carry freight from China and Japan for the great fair at Chicago at the rate of \$16 per ton through, this is a reduction of one-third. The rates for passengers will be fixed at nearly half ordinary fares.

The building permits issued in Toronto for last half year were for \$1,316,400, last year to same date they reached \$2,516,-

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varaishes, 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.

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—AND—

**147, 149 & 151 COMMISSIONERS ST.**

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You can increase your business, please your customers, and make more money. If you keep constantly on hand

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**BONELESS CODFISH**

It is universally acknowledged to be the finest of the kind packed in Canada. **Send in Your Orders.** Bear in mind that we have also on hand choice **LABRADOR HERRINGS,** and all kinds of Fishery Products. **.....Buy the Best!.....**

**STEWART MUNN & CO.**  
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**TO THE DEAF.**—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any Person who applies to NICHOLSON, 177 MacDourall Street, New York.

545. This is doubtless hard on mechanics, but Toronto has dwellings enough for all who will need them for some years to come.

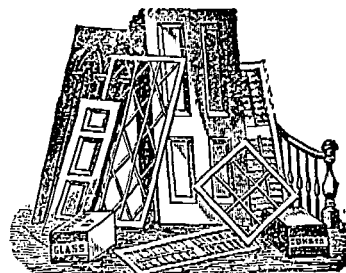
The People's Building & Loan Association has been organized in London, Ont.; capital \$5,000,000. The officers are: Mayor Spencer, President; Col. Gartshore, Vice-President; Directors, R. Reid, Jr., R. Southam, J. F. Helmuth, A. A. Campbell, R. Spittal and Dr. Moerhouse.

Borings are about being commenced on the line of the proposed Prince Edward Island tunnel. Tests will be made every 500 yards, 60 feet to the bottom all the way. The nature of the ground to be tunnelled will be thus ascertained for the guidance of the government, when it is decided to call for tenders.

The Montreal Cotton Co. is increasing its motive power at Valleyfield. During the building of the flume, which will occupy over a fortnight, manufacturing operations are suspended, as they are also at the flour mill on the same stream. This improvement cannot fail to add to the prosperity of Valleyfield.

Another large mill has been added to those at Ottawa by Messrs. Buell, Orr, Hurdman & Co., which is built on the Table Rock near Chaudiere Falls. The capacity of this mill is 250,000 feet per day. The

**RHODES, CURRY & CO.**



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**AMHERST, N. S.**

**FINLAYSON & GRANT,**  
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*Tanner and Manufacturer of*

**LEATHER \* BELTING,**

Fire Engine Hose, Harness, Moccasin, Lace, Russet, and

**OAK SOLE LEATHER**

OFFICE AND MANUFACTORY:

**436 Visitation Street, MONTREAL**

cutting power is three band saws and a 52 inch gang saw. The mill will be started when the supply of logs is large enough to keep it working.

The effects of the Balmoral Hotel in this city, were sold by auction on 4th inst., and bought by Mr. W. W. Ogilvie, who owns the block. He will run the hotel himself with Mr. Randolph as manager. We would suggest a modification in the tariff of this house, which, we believe, would provide a paying list of guests.

The steamer Coquillan, owned by the Union Steamship Co., Vancouver, has been seized by an American cruiser for violating the proclamation regarding taking seals in Behring Sea. The evidence is regarded as conclusive that the vessel was in fault, and was taking risks of capture in order to secure a cargo of seals contrary to the international arrangement pending result of negotiations.

The Hamilton Electric Street cars are running on almost all the lines in the city, most successfully. The only complaints are that they are run too quickly, and that horses are frightened. It is easy to slacken their speed, and after a while the local teams will get accustomed to them. The Hamilton and Barton Incline Railway Co. is doing a good business, and

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Fire Insurance Company,

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

Fire Risks accepted at Current Rates.

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**CORDIALS and LIQUEURS**

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

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**WHOLESALE DRUGGISTS**

AND DEALERS IN

Surgeons' and Medical Supplies, Rubber Goods

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Agents for J. H. CHAPMAN, Surgical Instruments Montreal.

## GEO. H. HEES, SON & CO.,

Window Shades,

Curtain Poles, Spring Rollers, &c.

TORONTO, ONT.

Send for our New Illustrated Catalogue.

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**R. HENDERSON & CO.,**  
MONTREAL.  
**J. STANBURY & CO.,**  
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## BEST for THE MONEY

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

the numbers carried up to the mountain park give an idea as to the success that would attend a quick service in this city up the mountain.

Dun, Wiman & Co. report that the failures in Canada for first half of this year amount to 945, with total liabilities of \$8,259,018.—Ontario had 399 failures for \$2,567,785, an average of \$6,485; Quebec 275 for \$3,576,501, average \$13,005; Maritime Provinces 170 for \$1,340,362, average \$7,880; B. C. 48 for \$359,126, average \$7,480, and Manitoba 53 for \$394,244, average \$7,400.

The McMaster Manufacturing Company, Orangeville, incorporated some months ago, with a paid up capital of about \$20,000, reports satisfactory sales of its "Low Down Self Binder."—The Owen Sound Stone Co. has removed its business to Orangeville. They have secured quarry of white free stone which is to be connected with the C. P. R. The company expect to keep 100 men at work.—The brown stone quarries at Credit Forks are very quiet, owing to collapse of the building boom in Toronto.—The crops in this high

lying section of country never looked better. There are three large graneries full waiting a rise in prices, which the recent change to fine weather renders not probable.

Mr. G. P. Graham, of the Morrisburg "Herald" has sold out to Messrs. Plantz & Warren, who have been his assistants for some years.

The Listowel foundry has been bought by Gillies & Martin, of Teeswater, who find their business needs greater accommodation. The harvest prospects of that district are excellent.

The companies whose incorporation is announced in last Ontario Gazette and those just organised will have an aggregate capital of \$1,242,000. We trust they will all prove profitable enterprises.

Imbleau, Leroux & Co., hardware, city, are offering to compromise at 40c on the dollar cash.—Nap. Dupont, shoes, city, has assigned. Liabilities \$600.—H. Kelter, clothing, city, is offering to compromise at 40c on the dollar of liabilities of \$11,800.

The umbrella combine we alluded to some weeks ago has developed into an Umbrella Co., with capital of 8 millions, incorporated to do business in the U. S. and in foreign countries. The "N. Y. Tribune" suggests an "Umbrella Insurance Company" to insure owners against loss or damage to this article!

A British grain merchant has written to a contemporary pointing out that the shipping of wheat or flour from Chicago or other western points direct to Europe without breaking bulk here, or en route elsewhere, would infallibly overheat such produce and spoil it. This danger is, of itself, sufficient to stop any movement in that direction.

Isaac Spicer, mill owner, Falmouth, N. S., has assigned. The Brick & Tile Mfg. Co., Ltd., St. Johns, Nfld., is in trouble and a winding up order has been applied for. A. A. Clark, doing business alone at St. John, N. B., as a dealer in teas has assigned to W. C. McIntyre. In Nova Scotia, Wm. J. Hamilton, restaurant, Amherst, John E. Fortune, general store, Cannes and John E. Doyle, grocer, Halifax, have

**Pure Oak Belting**

THE J. G. McLAREN BELTING CO.,  
MONTREAL - - and - - TORONTO

Tel. No. 363.

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

Represented in MONTREAL by

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

**A. R. MCKINLAY & CO.**

Successors to MACFARLANE, MCKINLAY & CO.,

**WINDOW SHADES,**

**Brass Goods, Poles, Rollers, Fringes, Laces  
TORONTO, ONT.**

**POROUS TERRA COTTA**

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

**HAPANEE HYDRAULIC CEMENT,** guaranteed to equal any native Cement. Address,

**THE RATHBUN COMPANY,  
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**VICTORIA STEAM CONFECTIONERY**

—WORKS—

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

Best shipping facilities to all points of Canada and West Indies

Buy the best Canned Goods.

**WINDSOR LION BRAND**

Tomatoes Corn, &c., &c.

—PREPARED BY—

**JOHN WINDSOR & CO., - MONTREAL**

D. MASSON & Co., St. Paul St., Montreal Agents

**LOCKERBY BROS.,**

IMPORTERS

—AND—

**Wholesale Grocers,**

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

assigned. Among recent failures in the N. W. are S. Bere, dry goods peddler, Winnipeg and Barkman & Bannett, storekeepers, Regina.

The "Empire" gives the imports of live stock from Ireland into England from January 1st to 31st May this year as follows: Cattle 157,2499, sheep 141,346, swine 245,867, goats 3,783, horses 12,768, asses 354; a total of 561,367. If the imports of butter, eggs, etc., were added, it would show that Ireland does a splendid trade across the channel.

Yarmouth, N.S., suffered heavily by fire on Dominion Day. The fire started in the drying room of the Kinney-Haley, Manufacturing company's premises, which consist of large wooden buildings, including planing mill, wooden ware factory, lumber yards, &c., covering a very wide space. The tide being out there was no supply of water. The flames spread to Allen's cooperage and barrel factory, the Chute-Hall organ factory, and swept away a number of small houses occupied by work-people. The loss is about \$50,000, but even worse than that is the throwing so large a number of hands out of work not in Yar-

mouth only, but in many places where materials were being drawn for building.

Letters patent have been issued under the "Ontario Joint Stock Companies Letters Patent Act" incorporating "The Central Bridge and Engineering Co.," of Peterboro, Ltd., with capital stock of \$200,000. The company proposes to manufacture steel and iron bridges, architectural and structural work of all descriptions, and steel railroad cars, etc.—"The Reimer's Piano Co.," of Toronto, Ltd., capital \$12,000, to make and deal in Pianos.—"The Toronto Steel Clad Bath and Metal Co.," Ltd., capital \$40,000, to manufacture patent bath tubs, and to buy and sell all goods, metals and supplies used in the sanitary arrangements of dwelling houses.—"The J. E. Ellis Co.," Ltd., Toronto, capital \$100,000, to carry on the business of manufacturing, retail, import, and export jewellers, silversmiths, clocks, and every industry allied to the jewellery trade.

The following companies are applying for incorporation. The Kramer-Irwin, Rock, Asphalt & Cement Paving Co., Limited, of Hamilton, Ont., capital \$100,000. "The Arnprior Electric Light & Power Co., Ltd.,

capital, \$30,000 to construct, maintain and operate electrical works, and supply electricity for any purpose. "The Goodwin Lawbook and Publishing Co.," Ltd., Toronto, capital \$50,000. "The Eagle West Gold Mining Co., of Ontario," Ltd., capital \$200,000, to buy, lease and develop mining lands. "The William Davies Co.," Limited, to purchase the business of W. Davies & Co., of Toronto, and to carry it on as pork packers; capital \$250,000. "The Toronto and Scarborough Electric Railway, Light & Power Co.," Ltd., capital \$100,000, to run an electric road from the city of Toronto through the village of East Toronto and elsewhere. "The Light, Heat & Power Company," of Newmarket, capital \$40,000. "The Niagara Falls Biffel Tower Co.," capital \$30,000.

W. J. Morrow, a grocer and liquor dealer at Peterboro, Ont., who failed a few ago, is offering 35c on the dollar, which most of his creditors have accepted. One or more hold out for better terms. Jas. Good, shoes, Kemptville, wants to settle at 50c on the dollar. He carried on a custom business chiefly and was only in a small way, although in trade for some

**THE North German INSURANCE COMPY**  
of HAMBURG.

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CAPITAL, 3,180,000 Marks. ASSETS, over 7,000,000 Marks

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**LAPORTE, MARTIN & CO.**

IMPORTERS OF

**GROCERIES, TEAS, WINES, SPIRITS, ETC., ETC.**  
PROVISION COMMISSION MERCHANTS.

**BUTTER, LARD, CHEESE, EGGS, MAPLE SUGAR and BEANS**

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AGENTS FOR

**UNITED ALKALI CO., - - Chemicals,**  
**E. LAZENBY & SONS, - - Pickles, &c.**  
**ORLANDO JONES & CO., - - Rice, Starch.**  
**L. CODON, - - - - - Maccaroni.**  
**H. FAULDER & CO., - - "Silver Pan" Preserves**  
**&c., &c., &c.**

1 Wellington St. E.,  
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Alex. Wells,  
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Prince William St.  
ST. JOHN.

# APOHAQUI

Mineral Water,  
The Great *NATURAL CURE*

— FOR —  
**DYSPEPSIA,**  
**INDIGESTION**  
**KIDNEY TROUBLES,**  
**RHEUMATISM**  
**SKIN DISEASES.**

**Lyman, Sons & Co.**  
MONTREAL,  
Sole Export Agents

X X

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

"Extra Dry."

**CHAMPAGNE**

Pronounced by the most eminent  
physicians of the world as the purest  
and most wholesome of all wines.

X X

**LYMAN, KNOX & CO.**

IMPORTERS AND

*Wholesale Druggists,*

**MONTREAL & TORONTO**

years.—Wm. Hazleton, customer shoemaker at Renfrew, is offering to compromise at 50c on the dollar.—Andrew Crawford, tailor, Aurora, has settled at 60c on the dollar. He only owes \$700 and has been in business three years.—P. J. Taeger, cigars Ottawa, launched out into business some time ago with no large stock of either experience or capital. He might have succeeded but was induced to buy beyond his means and so became overburdened and unable to pull through.—J. H. Pendrith, blacksmith, Toronto, has assigned. He had been in business many years but of late has not met with much success. Some of his means are reported to be locked up in property.—Richard Lyness, grocer, Delhi, was formerly a plasterer, but some time ago borrowed money and started up in trade. His liabilities are small.—Churchill & Hudson, contractors, or rather speculative builders, Toronto, have found it necessary to assign. Their capital was limited.—Paul Shakespear has been for twenty years in business in Toronto, as a dry goods and grocery merchant. He was supposed to have done fairly well, but probably attempted to cover too much ground and now assigns.—Harris & Campbell, furniture, Ottawa, whose troubles have already been referred to, have assigned.—John Ashfield has been attempting to carry on a crockery busi-

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INDOCEYLON BLEND OF FINE TEA.  
TAMILKANDE.  
TAMILKANDE.



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

INDOCEYLON BLEND OF FINE TEA.

TAMILKANDE.  
TAMILKANDE.

**TAMILKANDE TEA CO.,**  
18 St. Maurice St.,  
MONTREAL

ness at Ottawa, but attempted too much for his means and had little experience. The liabilities are not large.—F. J. Brown, baker, Barrie; C. K. Welliver, harness, Elmira; W. J. Austin, store, Haliburton; J. W. Trickey, trader, Harrowsmith; W. R. Ross & Co., plumbers, Toronto; Etwell & Co., butchers, Toronto; Mrs. G. Campion, millinery, Stirling; John Crawford, liquors, Bowmanville; U. Carson, furniture, Pembroke and Daniel Matthews, contractor, township of Emiskillen, have all assigned.

An action brought by Judge Dugas against the city for damage caused to his property by a livery stable, suggests the need for a by-law regulating these places. They are a necessity and a great convenience; but it is not right that valuable residential property should be depreciated in value, as it is in several of our good streets, by having large stables built in the midst of houses. Another case is in the western part of the city where houses worth \$20,000 have never been rented since a livery stable was placed close to them. Stables may be kept so clean as to give no odorous sign of their presence, and are not at all, necessarily, unhealthy neighbours. But they become an insufferable nuisance when neglected, as they too frequently are in this city

# DYSPEPTICS

LACK STRENGTH.

## K. D. C.

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

FREE Sample, Testimonials and  
Guarantee to any address.

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

**JAMES GUEST & CO.,**  
Commission Merchants

— AND —  
GENERAL AGENTS,

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

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

**CAMPBELL'S**

## QUININE I-I WINE

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

*Kenneth Campbell & Co., Montreal*

where the sanitary officials seem devoid of olfactory nerves, or have a morbid love of odors that other persons strongly object to have pervading their residences.

Maxime Desmarais, boots and shoes, city, is reported to be in financial difficulties. He probably owes \$5,000.—Mr. Monday, of the insolvent firm of Langevin & Monday, has compromised with the firm's creditors at 40c on the dollar.

When it was announced some time ago that Mr. Wright, for many years Treasurer of Essex County, Ontario, was short in his official accounts, it was hoped in more than one quarter that there would be no deficit. The treasurer who had held his office, we believe, over twenty years, had got into the habit of mixing up the funds of the county with his own private finances, and, as usually occurs, when this is done, he was not himself fully aware of the extent to which his default had reached. He was an obliging official, and much respected, indeed it is a mystery to many how he could have spent so large a sum, not his own, when his habits indicated that his official income was ample. The case is another evidence of the necessity for a thorough annual audit of all these county offices, by a well qualified, professional accountant appointed by the local government.

# Canada Life Assurance Company.

ESTABLISHED 1847.

**BUSINESS OF 1891.**

During the year, Policies have been issued covering over  
**\$5,600,000**

PROVINCE OF QUEBEC BRANCH:

Company's Building, St. James St., - - MONTREAL  
**J. W. MARLING, Manager P. Q.**

# STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

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

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

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

# NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1891)



Capital and Accumulated Funds, . . . . .	\$35,285,000
Annual Revenue from Fire Premiums . . . . .	} . . . . . 5,380,000
Annual Revenue from Life Premiums . . . . .	
Annual Revenue from Interest upon Invested Funds . . . . .	

Head Offices—London and Aberdeen.

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

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

# UNION ASSURANCE SOCIETY

OF LONDON, G. B.

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

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

CANADIAN BRANCH:

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



Established 1854.

# PHOENIX INSURANCE CO.

HARTFORD.

Cash Capital, - - Two Millions.

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

**CANADA BRANCH:**

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

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

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

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

FIRE.

LIFE.

MARINE

# G. Ross Robertson & Sons,

GENERAL INSURANCE AGENTS & BROKERS

ESTABLISHED 1865.

11 HOSPITAL STREET,  
**MONTREAL.**

Telephone 1277.

P. O. Box 2081

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

Insurance.

# PHOENIX

**Fire Insurance Co'y.**

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

No. 55 St. Francois Xavier St.

**PATERSON & SON,**

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

# SUCKLING & CO.

Trade Auctioneers,

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

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

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

TELEPHONE 840.

ESTD. 1841.

# The Mercantile Agency

DUN, WIMAN & CO.,

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

**A. G. MATTHEWS, Manager, Montreal**

FIRE INSURANCE

# EASTERN ASSURANCE CO.

—OF CANADA.—

Head Office: HALIFAX, N.S.

Capital, \$1,000,000

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

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

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

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

Agencies at all principal points in Canada.

**WALTER KAVANAGH, General Agent,**

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

# THE CANADIAN Journal of Commerce

MONTREAL, JULY 8TH, 1892.

PRICES OF STOCKS.

The present prices of stocks as compared with those at same date last year may be summarised thus: Banks have advanced all along the line without exception in the leading institutions; insurance have slightly declined; loan and savings companies have barely

**CONNECTICUT BROWN STONE**

Established 1665.

**The Middlesex Quarry Company**

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

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

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

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

- Manufacturers of -

— FINE WOOLLEN TWEEDS, PURE —

— HOMESPUNS, YARNS, ETC. —

Yarmouth, - - - - - Nova Scotia.

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

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

1854. USE THE 1891.  
**E. B. EDDY CO'S**  
TELEGRAPH,  
TELEPHONE

AND PARLOR  
**MATCHES**

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

**BRUSH MANUFACTORY.**

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

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

kept up to last year's prices; Montreal street railway have advanced from 190 to 219.

The advance in bank stocks is the natural result of the generally favorable reports for the past year. We are however inclined to believe that those that are quoted over 200 have reached their maximum, or close upon it, as the margin of probable advance is very narrow for speculative purposes, and the income from them, as investments, is too low to have any attraction.

When bank stocks cannot be bought to yield a net income of more than from 4 to 5 per cent, with very small prospect of advance in price of the stocks, the choice of buyers becomes very restricted, as the balance of probabilities inclines towards a decrease, rather than an increase in selling value.

The tendency to decline in loan company stocks may seem somewhat strange, considering the better position they have been placed in by more regular payments of interest and instalments last year. But the increasing capital in the country is depressing the average rate obtainable for mortgages; at the same time it is putting farmers in a financial position to reduce that form of indebtedness, and so lessening the demand for loans.

With so heavy a record of losses as that of last year the insurance stocks could not be expected to advance; they do well to hold their own under such adverse conditions; of which we trust they have seen the worst.

The large fluctuations in our local street railway stock, which has sold at 200 this last day or two, have been caused by their chances of securing an extended franchise to supply an electric car service, being affected by the proceedings of the City Council. The rapid advance this week seems to indicate

that the company relies upon securing that franchise, and it is not unlikely that more is known by those having the inside track, than has been revealed to the public.

The transactions of the past week or two had no special features in either fluctuations in prices, or extent of sales. Commerce stock seems to have changed hands more than other banks, but with no appreciable effect on prices. So also Canada N. W. Land Co., prices keep steadily about 77 1-2. Should we reap another good harvest the present plethora of money will be increased, and the demand for investments will tend to advance prices. There is a very large amount of money being invited by new manufacturing and other enterprises. The situation is one that suggests the desirability of investors exercising great caution in placing their funds.

**TARIFF CHANGES.**

Though the changes announced in the tariff have caused much surprise at their lateness, it would have been more just cause of surprise had the session passed without tariff changes.

The alterations made have, seemingly, at least, no bearing on revenue considerations. The Finance Minister stated that it was deemed advisable for the government to be in a position to give more favorable treatment to any country disposed to reciprocate, in regard to the reception of those products which we now receive from places that discriminate in favor of the United States under Reciprocity treaties.

The principal change made is in the duties on molasses. Mr. Foster explained that the new duty proposed was intended to keep out of the market a class of molasses that was of a very low quality, having only a slight proportion of saccharine matter. The

point at which this inferior product begins to be very inferior is 40 degrees. The new duties will add a larger percentage per gallon for each degree under 40. Instead of 1-4 of a cent per gallon, 1 cent per gallon for each degree under that standard will be imposed. When molasses reach 25 to 30 the duty will be prohibitive. The duties then will be, molasses testing 40 and over, 1 1-2 cents per gallon; for each degree below that an additional cent; if not imported direct in all cases another 2 1-2 cents per gallon.

The bearing of this change will be to slightly increase the price of higher grades of molasses, for, as the consumers will not have the lower grades as a choice, the demand will increase in the better grades. This article may be termed the poor man's, and especially the poor child's butter. It can be more readily handled, and is less liable to deterioration by keeping than butter, hence its large use in lumber camps as a condiment, or a tasty addition to bread. It is certainly desirable to restrain the use of a grade of molasses which is deleterious to health. It is one of the articles upon which retailers make little or no profit, so there is no margin to enable them to keep prices as they were now the duties are increased. What the effect will be on Canadian refinery prices it would be premature to say.

A highly proper step has been taken in placing oleostearine on the free list. It is a foreign product necessary for use in tanning leather for the export trade. This is a line of policy that should be followed further in releasing other materials imported for manufacturing purposes, the duty on which handicaps our factories in competing with the States.

The duty to be placed on eggs of 5



cents per dozen is a bit of McKinleyism applied to U. S. products.

The effect of these changes will be forgotten by the general public in a very short time as their pecuniary bearing on the pockets of the vast mass of the people is trifling.

#### REPORT OF THE QUEEN'S PRINTER.

The first Report of the Department of Public Printing and Stationery since Mr. S. E. Dawson was appointed Queen's Printer and Controller of Stationery, shows many signs of the work being in the hands of a practical and competent official.

In two places the report calls attention to the injury done to the public service by the reverence paid to red tape routine, much in the same way as was done by the Civil Service Commissioners. The building used by the printing Bureau is being damaged by steam exhaust pipes being injudiciously placed. This in any private factory would be promptly remedied, but a government building it seems can go on suffering injury until another Department can be moved into action after many months delay. Mr. Dawson also points out that a tap is needed to turn off the gas at night "to save leakage and to prevent danger from fire." He half pathetically complains that work so trifling in cost, and so important cannot be done except by "another Department of the Government." When the government of a country undertakes to carry on an industrial enterprise employing several hundred men it ought to approximate its organisation as closely as possible to that of a well-managed private business, and give to the official in charge the necessary powers to have such work promptly done as is required to protect their building from injury and from the risks of waste and of fire.

The Queen's Printer speaks out also very plainly against the great waste of time, materials and money, which is caused by the slovenly, and wholly inefficient manner in which "copy" sent in from the other Departments is prepared for the government press. He states that extreme waste is caused by inexperienced persons being employed whose lack of technical skill necessitates large expenditures in re-setting, and in correcting for the press; regarding the preparation of the department reports Mr. Dawson says the present system "is an expensive way of writing a book." A capable officer should have authority to engage a competent staff, and public work ought to be done at least as economically as would be insisted upon in a private enterprise.

We gladly point out these points in the Queen's Printer's report as evidence that he is not only practically fitted for this position, but has courage enough to protest firmly against a vicious system.

The wages paid in the Bureau are stated to be higher than in Toronto or Montreal. This is said to be inevitable in a public department; it is not however an argument in favor of a government undertaking an industrial enterprise.

Still the printing in the Bureau appears to be done more economically than in past years. In 1889-90 the paper used is charged as \$84,217 and printing \$161,418; in 1890-91 the paper cost \$94,113 and printing \$157,803. The cost price of paper has decreased, so that if \$9,896 more paper was used last year than in 1889-90 while the printing cost \$3,615 less, it is clear that the work of the Bureau was done with much greater economy last year than in the previous one.

The use of type-setting machines is favored for "plain, solid, setting," such as the Hansard reports, but not for a more varied and better class of work. We may say that as a large part of the Hansard is made up of machine-made speeches, it is most appropriate that they should be "set" by machines.

In regard to lithographing, Mr. Dawson prefers distributing the work amongst private firms. He considers the stock of type very large, but points out, what needs reform, that much of the government work is months in hand, with type locked up, owing to lack of that strict discipline which is maintained in private printing offices. It is quite manifest that the Queen's Printer could effect great economies were his powers greater, and the officials of other Departments given to understand that they must conform strictly to such rules as would be enforced were the Bureau a private concern.

In looking over the number of copies printed of each departmental report we note that the Auditor-General's runs up to nearly double that of others. This is a waste, as that report is, we believe, less read and referred to than many others.

Throughout this report there are, as we have said, a number of suggestions and protests, that show the Queen's Printer to have a thorough acquaintance with the economies of his Bureau. We trust the government will give early attention to these matters in order to stop the leaks which Mr. Dawson points out as now causing waste of public money, and will em-

power him to do such work as the safety of the buildings requires without waiting months until another department wakes up.

#### EGGS FOR GREAT BRITAIN.

We doubt if there is any article of food on which the net profit is anywhere near as great as it is on eggs, nor is there one for which the demand is more constant, or more capable of expansion by the supply keeping prices within the limit of what buyers consider cheapness. Another advantage this product has over other foods is that, its quality is not variable by unskillfulness or neglect. Its weight will be more or less, as hens are fed, and from different breeds, but, unlike cheese or butter, or beef or bread, the most experienced hen-wife cannot make her eggs better in quality by skill than those of the person whose poultry is left without care. This has led to great carelessness in shipping eggs to England, where poultry raising receives great attention, and the standard of weight is higher than our markets call for.

Considering then the suddenness of the diversion of the exportation of our Canadian eggs from the U. S., which was practically a home market, to the distant one of Great Britain, it is indeed gratifying to find that the supply has been so largely absorbed by English buyers.

The average number of eggs sold by us each year in the States for the five years prior to the passing of the McKinley bill was, 14,538,432 dozens, the average annual value being \$2,100,226, equal to 14.40 cents per dozen. In 1891 the importations into the States fell to 8,095,600 dozens, valued at \$1,177,800, equal to 14.54 per dozen. The reduction of the U. S. market from 14 millions to 8 millions did not lower prices, but slightly increased them, which seems pretty strong proof that the 6 millions diverted from the U. S., market found a good market elsewhere.

We cannot suppose that Canadian hens reduced their laying powers by 57 per cent. in order to keep their products from glutting the market. So that we are shut up to this conclusion that, the McKinley bill simply switched the eggs they laid on to another track, towards a market as good as that of the States. As a matter of fact, the average price of eggs since the enormous reduction occurred in exports to the States has not fallen below the average of previous years.

British imports of this article have been steadily increasing for many years.

In 1886 there were 86 million dozens at an average value of 16.20 cents per dozen, in 1891 they reached over 106 million dozens at an average value of 16.05 cents per dozen. From 1889 to 1890 the British imports of eggs rose 8 million dozens, from 1890 to 1891 the increase was 4 million dozens, without causing any appreciable effect on prices in the old country.

There were general predictions that England could not take our supply of eggs without breaking prices below what we could afford to take. But, when we see that since 1885 the British imports have increased 23,246,537 dozens, or 28 per cent., without lowering prices to any noticeable extent, there can be no fear of our exports failing to meet with a profitable customer in the old land.

In this article, as in all others, there must be the greatest care taken to meet the special tastes and requirements of the English consumers, and importers. Three points are essential, good size, soundness, and careful packing.

Exporters must study the official bulletin on this subject, as any attempt to trade at hap-hazard will bring certain failure. A trade which is worth between two and three millions to the farmers of Canada is worth careful fostering and handling. This being done the Canadian roosters may crow and their wives may cackle their loudest and proudest over their industry being unaffected by the McKinley bill.

#### THE STREET RAILWAY TANGLE.

The City Council does not shine as a body of business men by the manner it has treated the proposal to establish an electric car service.

A date was given for tenders, some contractors abided by the rule, others seem to have waited to find out what others had offered, then they went one better, and ever since there has been hardly a day without changes being made suggested by discussions in Council. In the long run this irregular style of competition will benefit the city in this instance.

But if such a system becomes established, contractors will take such measures in the future as will place the city at their mercy. They will combine to secure contracts by a sort of Dutch auction, first sending in tenders at excessively high rates, then following these up with competitive bids arranged amongst themselves, stopping short at some figure that will leave a wide margin to distribute amongst the supposed competitors.

This has been done in more than one municipality where unbusinesslike methods were adopted in securing tenders. Already the city is full of rumors affecting the honor of the Mayor, and of certain aldermen, as well as reflecting upon those who have put in tenders for the railway franchise.

One remarkable effect of these discussions has been the awakening of the company that now runs the car service. For years they have set the public at defiance. But the persistent exposures made in this journal, and in other papers, of their mismanagement, has brought out such emphatic expressions of public opinion that the Council has been compelled to recognize the judgment of its constituents. The weight of that judgment was heavy enough to depress the street railway stock from 210 to 185, when its chances of not getting the new franchise seemed in danger. This so alarmed the Company that it made probably, as good an offer for the electric franchise as any others, and, to secure the good will of the public, which hitherto it had despised, it has since voluntarily offered to reduce its fares and improve its service, if its tender is adopted.

The Council, on the 5th inst., resolved that whatever company builds the new line must sell tickets, 6 for 25c, and 25 for \$1; and grant lower rates to school children, and to all passengers at such hours as mechanics and laborers are going to, and from work. It was also affirmed that the cars must be properly heated and lighted.

It is premature to say what bonus will be received by the city. But the Council decided that it be 4 per cent. per annum on receipts of one million; 6 per cent. from one to one and a half million; 8 up to two millions; and 10 and 15 for sums beyond that. Those conditions will probably be changed. But it is now past doubt that whoever gets the franchise for the new street railway service will have to charge lower fares; provide better cars; heated in winter; and pay the city a reasonable sum for the monopoly use of its streets, for the electric cars. For all which boons the public has to thank those journals who roused them from their lethargic indifference, and despair.

We have however grave doubts as to possibility of working a trolley system along our narrow streets in winter. The snow would have to be removed entirely. If it were piled up from the electric tracks to the sides of the road, the cars would run in a gully four or five feet deep from the level of the side roadway. That would practically

close every street, so treated, to all other traffic, and place extreme difficulties in the way of the cars themselves, as access to them would be impracticable save at points far apart. A high rate of speed on narrow streets even on those as wide as St. Catherine, would be exceedingly dangerous. Then the incessant stopping of cars in a city like Montreal would neutralize the alleged advantage of greater rapidity by electric cars.

If the horse car service were properly organized, with regular time tables, good cars, low fares, and a heating arrangement in cold weather, there would be no need for the trolley system.

#### THE ONTARIO MUTUAL LIFE ASSURANCE CO.

The 22nd annual report of this company, which appears in full in this issue, was held at Waterloo, Ont., on 26th ulto. Mr. I. E. Bowman, M. P., in the chair. The gradual development of the company's business, and its satisfactory results year by year, speak well for the ability and prudence of its management. The new policies issued last year were 2019, covering assurance for \$2,694,950, in previous year the new policies were 1783 and amount of them \$2,348,150. A gain in 1891 in "excess" of the total gain in 1890 of 236 policies averaging \$1470 each, must be highly gratifying to the friends of the Ontario Mutual Co. The total number of policies in force at close of last year was 11,621, covering insurance for \$14,934,807, on 10,504 lives, averaging for each policy \$1290. The income of the company was increased from \$489,858 in 1890 to \$547,620. The increase in premiums being \$46,786 and interest from investments \$10,976. The company now owns assets close upon two millions, and a surplus to credit of policy holders of \$155,559. The low death rate and the smallness of the lapse ratio were good features in last year's business. After such a statement re-elections of the retiring directors and of Messrs. Bowman, President, and Messrs. C. M. Taylor and Robt. Melvin vice-presidents was inevitable, as well as mutual congratulatory. A full report appears in another column.

#### OLD FASHIONS AND NEW FASHIONS IN BUSINESS.

The tendency of the age is to turn men out as much like each other as though they had all been cast like bullets in the same mould. Our dress, our speech, our habits, our routine of life, are each and all becoming modelled

on conventional patterns. We are being trimmed into monotonous sameness as sternly as the Dutch gardeners some years ago cut the ornamental trees of a park, which called out the sarcastic ridicule of Darwin.

Years ago the different classes, callings and ages of men could be guessed by their clothes or their manners. Today these marks are nearly obliterated. Lawyers and laymen, doctors and patients, masters and servants, young men and aged, are indistinguishable on the street.

It will take several generations, however, of the prevailing rage for sameness, and shrinking from the display of individual tastes, to reduce men to the same uniformity as shingles; which lofty ideal is now being pursued.

There are varieties in human character which cannot be suppressed any more than the foliage and fruits of trees could be made all alike by them all being clipped in the same form.

There is an average established however, to which most persons seem determined to conform. This is having a far more potent influence on business than is recognized, or even dreamt of. In days gone by when the tyranny of custom was less exercised in compelling men to be as like their fellows as peas in the same pod, individual peculiarities of character, of temperament, of taste, led to an exposure of these various features, so that men could be read better by their fellow men, and judged more accurately than is possible to-day.

The outward and visible sign does not always declare what estimate must be put on the inward nature. But when a young man in an office or store adopted sporting clothes, or the habiliments of a fast set, or a storekeeper stood behind his counter arrayed like one leading a gay life, there was a caution flag, as it were, hung out which credit givers understood. So with their wives and families; it was quite easy to pick out the frugal, careful, saving household from those inclined to extravagance. Such discriminations are now impossible.

The result is, that the standard of domestic expenditure has been raised up to a certain "average," which average is far higher than what is prudent to be maintained by those to whom economy is necessary. Storekeepers who are stinted in capital, who are struggling to build up a business, are almost compelled by the pressure of modern notions to spend double as much in their domestic life, and in dressing themselves and their families as those

of the same class in similar circumstances did a generation ago. Take an illustration from actual life.

Downtown, England, was a very prosperous place, where the great majority of the shopkeepers paid cash, and were well-off. The local custom was, to render accounts only twice a year, yet failures were unknown. The richest "draper," or, as we say, dry goods merchant, lived over his store, he had only one room and a kitchen on the same floor as the shop, which was a very large one. He there brought up four daughters, who married well, after each serving behind the counter several years, alongside their mother, and a brother. That trader amassed wealth and he never bought a yard of material without paying cash. He was a gentleman to his finger tips, courtly in manner, and refined almost to affectation. He used to be his own floor-walker, and as soon as a carriage drew up he was on the pavement to hand ladies out, and escort them into his shop. Titled dames indeed would take his arm, and be ushered in to a seat to be waited upon by his wife, or daughter.

There were many rich store-keepers in that town, yet not one lived away from the shop. The wealthiest grocer in it took all his meals in a large kitchen. These men were not ignorant, nor lacking in self-respect, the grocer was the leading public man in the place, and a most enlightened philanthropist.

We do not advocate a return of those old fashioned habits, for the clock of time has no back action. But it is manifest that in making money, by saving it, those old-time shop-keepers who lived where their business was, whose families worked in their stores, even when wealthy, who never dreamt of "society" pleasure or expenses, who always had cash to buy all they required, had an enormous advantage over their successors who conform to modern ideas.

While the tradesmen of to-day cannot do precisely as their fathers did, one thing they could do, and that is to imitate them in economical personal expenditures, so as to gradually save up money to enable them to go to market cash in hand in the old style.

In scores of our smaller towns and villages, merchants are saddled with double rentals solely for ostentation. They must have a villa residence, and they are drawn into villa habits of display which keep them poor, and in numberless instances so waste their profits that their business life is a slow march to insolvency.

Take the case of Mr. G. who did a large business in a prosperous western town. He spread out by means of accommodation paper, out of which he built a \$20,000 house, after a year's occupancy, he failed, paying 20 cents on the dollar. Although the house was deeded in the name of his wife it was made part of his assets, and realized just one half the cost. A house like that needed a carriage, several servants, as costly entertainments were given frequently, and it was proved on examination that he had spent double his income from his store in keeping up the new establishment.

There is another aspect of this matter which can be urged fairly in defense of such expenditures. Granted that a storekeeper is not short of capital, is running a good, profitable business, without needing long credit, or extensions, then he may be justified in providing his family a substantial residence, the maintenance of which will be well within his means. The money so spent is distributed largely amongst those who are his customers, and so will come back to him indirectly, as money spent in wages and materials aids the local mechanics and builders who are all distributing agents of whatever funds they are paid. When then a trader builds his villa without crippling his business resources, it is a benefit to his neighbors, and brings him a return.

The old time division of men into classes involved some degree of social humiliation, which is repugnant to democratic societies. But after all those old timers who piled up fortunes by economy, enjoyed a sense of independence to which those are strangers who are sustained by long credit, however much display they make by costly habits incurred by the fashionable revolt against inequalities of fortune.

#### THE WEATHER AND THE CROPS.

Reports received from all sections are favorable for at least a high average harvest of cereals. Throughout Ontario the prospects are excellent for every crop except potatoes, peas, and some minor ones that, grown in low lands, will prove light. Manitoba reports are somewhat conflicting, ranging from extreme hopefulness, to predictions of serious failure. The probability is that the North-west wheat crop will be less than last year, but still large. This Province has also a double aspect. Large areas were for some time under water, and in such lands the crops will be poor. In those better drained there will be great abundance; but in more eastern sections some damage has been done by drought. The rains seem to have spread towards the south of the

river. This week has been magnificent-ly fine for bringing crops into better condition, and for hay making, dry winds prevailing without much heat. Grain is being cut in Ontario, and though straw is heavy, the ears have filled out well, except in localities where natural drainage is defective.

#### A STOCK TRANSACTION CASE.

The case of Baldwin et al vs. T. T. Turnbull et al., recently decided by Judge Wartele, shows the kind of pleas men will set up to escape the consequences of gambling in stocks. The plaintiff, as transferees of local stockholders bought on order of defendant 4,800 shares of the Nashville, Chattanooga & St. Louis Railway. He put up a margin of \$5,250. The shares sold at a loss of \$16,537, and it was for the balance of loss that he was sued. He pleaded that the transaction was a mere gaming contract, which could not be enforced. This contention was clearly upset by the evidence of the plaintiff, who proved the actual purchase of the shares, and their subsequent sale with the full knowledge of and by express orders of the defendant. He failed to show that it was a deal made in bucketshop style, on the mere turn of the market. The judge therefore awarded plaintiff full amount of claim, with interests and costs. Having lost over \$17,000 by this operation Mr. Turnbull will feel no doubt like a bear with a sore ear, and we trust will teach him to leave such speculating to professional gamblers.

#### THE SPANISH WEST INDIES TARIFF.

The Finance Minister stated in the House on the 5th inst., that Canada enjoyed the advantage of the minimum Spanish tariff, under which our goods entered the ports of that nation in the West Indies. This minimum however is not as favorable as that granted, under a treaty of reciprocity, to the imports of the States. The negotiations now proceeding are to secure for Canada the same differential favor as is accorded to the United States. To what extent the tariff now discriminates between our imports and those of the States, Mr. Foster did not state. But the value of that discrimination is regarded by leading New York merchants as very much over-rated. Indeed one of the largest exporters to the Spanish West Indies said recently that the reciprocity treaty had been of no service.

#### A WAGERING POLICY.

Suit was brought at Bradford, England, by one Bridget Carroll to recover from the Royal London Society the amount of premiums she had paid on a policy covering the life of a person named Bridget Henry. This latter had written to the company stating that the policy was not taken out with her approval, and that the woman Carroll had no insurable interest in her life. The company raised no objection to continuing the policy, but had dismissed the agent through whom it was procured because of his having misled the person whose life was insured. The case is reported in the Post. The Judge decided that the policy was a wagering one, and

showed no evidence of fraud, so the plea for a return off the premiums was dismissed.

#### RIGHTS OF A COLLECTOR OF DEBTS.

The Court of Review has reversed a judgment which gave to a collector his commission only on certain debts of which he himself had secured payment, refusing him commission on a debt paid directly by the debtor to the claimant. The Court of Review held that when a list of accounts is handed over for collection by an agent, he is entitled to 5 per cent on all amounts that are paid, even on those which he has not personally collected. The decision was based upon "usage" which was regarded as proved, and as carrying the force of law.

#### APPRENTICESHIP LAW.

The case of Kemmerman vs. Kelleert decided by Justice Mathieu decides a point as to the authority of a master over his apprentice. The plaintiff was dismissed for disobedience, he having refused to allow himself to be used for trying on overcoats made by his master. He brought an action thereupon for damages and wages on the ground that he was not compelled to do such services. The Judge thought otherwise and dismissed his action, as refusal to obey orders justified his dismissal.

#### A CHECK PUT ON WILD CAT INSURANCE SCHEMES.

A number of the objectionable life and endowment insurance companies are stated to have refrained from complying with the new Insurance Incorporation Act for Ontario, which required applications for registration to be filed on or before 1st July. If this Act stops the career of these disreputable schemes it will do something to justify its existence, which sadly needs some apology.

#### THE PROVIDENT SAVINGS LIFE CO. OF NEW YORK.

The Canadian agent of this company has just been over the eastern part of the country inspecting its agencies, which he found increasing their business. Mr. Matson reports a gain this year of 25 per cent, which is the average advance made by this company all over its field.

#### BANK DEPOSITS.

We continue below the list of deposits in the banks which have lain without being changed, or interest paid on them, for five years and upwards. This list includes all amounts between \$400 and \$500.

Herchmer, Mrs. Bank of Commerce, Belleville, \$400.  
Kineleay, C., Bank of Commerce, Peterboro, 450.  
Morton, T. Estate of, Bank of Commerce, St. Catharines, \$427.  
Belfour, G., Dominion Bank, Bath, \$450.  
Phalen, M. W., Dom. Bank, Montreal, \$400.  
Grout, C., Ontario Bk., Whitby, \$490.  
McDonald, D., Ontario Bk., Alexandria, \$400.  
Steamer "Champion," Ontario Bk., Pt. Arthur, \$400.  
Man, T., Bk. of Toronto, Fullamore, \$420.  
Dagg, W., Bank of O'Hara, Charteris, \$400.  
Rass, John, Bank of B. N. A., Montreal, \$400.  
Graham, John, Bank of B. N. A., Hensall, \$400.

Hurrs & Co., Bank of B. N. A., Mirimachi, \$487.  
Clark, D., Merchants Bank, Frankford, \$400.  
Smith, J. A. & Mrs., Merchants Bank, Prescott, \$400.  
Graham, R., Mer. Bank, Eganville, \$450.  
Graham, Jessie, Mer. Bk., Windsor, \$400.  
Noon W. Trust, Mer. Bk., Ft. Simpson, \$426.  
Foster, E., Mer. Bk., Perley, \$441.  
Ross, G., Molsons Bank, Owen Sound, \$400.  
Rankin, Mrs. H., Molsons Bank, Montreal, \$473.  
Marmora F'y. Co., Bk. of Montreal, Marmora, \$470.  
Declaire, Mrs., Bk. of Mon., Madoc, \$480.  
Foley, Mrs. E., Bk. of Mon., Belleville, \$450.  
Leys, T. B., Bk. of Mon., London, \$454.  
Beattie, J., Trust, Bk. of Mon., Montreal, \$454.  
Bruce, W., Estate of, Bk. of Montreal, Montreal, \$431.  
Vibert, B., Bk. of Mon., Montreal, \$428.  
Gautier, R., Bk. of Mon., St. Cesaire, \$410.  
McVicar, Miss, Bk. of Montreal, Scotland, \$408.  
Cheatam, M., Bk. of Montreal, Lockport, \$484.  
Rudolph, W. H., Quebec Bank, Maria, \$446  
Gunning, Mrs., E. T. Bk., Hatley, \$498.  
McCulloch, J. A., E. T. Bk., Lennoxville, \$448.  
McKenzie, J., E. T. Bank, Melbourne, \$412  
Woobey, W., E. T. Bank, Belvidere, \$434

## Meetings, Reports, &c.

#### THE ONTARIO MUTUAL LIFE.

The 22nd Annual Meeting of The Ontario Mutual Life Assurance Company was held in the Town Hall, Waterloo, Ont., on Thursday, May 26th, 1892, at one of the clock p.m. As usual on such occasions a large number of prominent and representative policy holders were present from various parts of the Dominion, all of whom manifested a deep interest in the proceedings. The President, Mr. I. E. Bowman, M.P., having taken the chair, supported by the Manager, Mr. Wm. Hendry, on motion Mr. W. H. Riddell, the Secretary of the Company acted as secretary of the meeting. Having read the notice calling the Annual Meeting, on motion the minutes of last annual meeting were taken as read and adopted, whereupon the President read

#### THE DIRECTORS' REPORT.

Gentlemen,—Your Directors have much pleasure in submitting the following Statements to you as their report on the financial position of the Company as at the 31st December, 1891:

During the past year 2019 policies were issued for assurance amounting to \$2,694,950, being an increase of \$346,800 over the previous year.

The total number of policies in force at the close of 1891 is 11621, covering assurance for \$14,934,807.33 on 10,504 lives.

The premium income for the year is \$456,706.65, and we received for interest on investments the sum of \$90,913.46, making our total income \$547,620.

The total assets of the Company have now practically reached two million dollars, and our surplus to the credit of policy holders is \$155,559.23.

The Executive Committee has again carefully examined the investments and found the securities all in good order.

You will be called on to elect four Directors in the place of B. M. Britton, Q.C., of Kingston, F. C. Bruce, of Hamilton, John Marshall, Esq., of London, and J. Kerr Fiskien, Esq., of Toronto, all of whom are eligible for re-election.

I. E. BOWMAN,  
President.

Copies of the Financial Statement for the year 1891, containing a detailed account of Receipts and Expenditures, of Assets and Liabilities, certified by the Auditors, having been distributed, the President moved the adoption of the Reports. He

IT IS CERTAINLY

# A GREAT TRIBUTE TO MELISSA

THAT SUCH PERSISTENT ATTEMPTS ARE MADE TO PRODUCE IMITATIONS.

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

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

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

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

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

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

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

WE HAVE PLACED IN THE HANDS OF

## Leading Wholesale Dry Goods, Millinery and Woollen Houses

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

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

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

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

## THE MELISSA MANUFACTURING CO.

pointed out that the increase of new business over 1890 was \$346,800, while the expense ratio was less than the previous year; that the total amount of assurances on the Company's books, Jan. 1st, 1892, was nearly \$15,000,000, a net gain for the year of \$1,224,000; that substantial gains were made, not only in the items above referred to, but in Cash Income, in amount paid to policy holders, in Reserve for the security of policy holders, in total assets and in surplus over all liabilities, while the death losses were much less than the expectation and the lapse ratio was only about two thirds of that of the previous year. He congratulated the members on the steady and healthy growth of the Company and on its high financial standing, second to none in Canada. He was pleased to see so many policy holders and agents present, showing the deep interest taken by them in the prosperity of the Company. Concerted and harmonious action between the Head Office and its agents, which happily existed, and a faithful conservation by all of the Company's interests in financial matters affecting its welfare, would ensure a continuance of the gratifying success that has marked its career during the past twenty-two years.

Mr. R. Melvin, 2nd Vice-President, supported the motion. He cordially endorsed what the President had said concerning the undoubted prosperity of the Company, and the large share the agents had in bringing it about. The decline in the lapse rate was a noticeable feature of the year's operations and taken in connection with the low death ratio, afforded convincing proof of the wise and prudent selection of risks. The falling off in the interest rate on recent investments as compared with former years, though common to all companies, would, he hoped, be counterbalanced by savings from mortality and rigid economy in every department of the business, thus enabling the Company to continue its liberal distribution of surplus as in past years. Others having spoken the

### WANTED

Young man, expert short-hand and type-writer, not afraid of work.

JOURNAL OF COMMERCE.

various Reports were unanimously adopted.

On motion Mr. Geo. Wegenast, Waterloo, and Mr. Charles Leyden, Hamilton, were appointed scrutineers. The balloting resulted in the re-election of Messrs. M. B. Britton, John Marshall, Frances C. Bruce and J. Kerr Fiskien for the ensuing term of three years.

Messrs. Henry F. J. Jackson and J. M. Scully, having been re-elected Auditors, and the customary vote of thanks to the Board, the Officers and Agents, having been tendered and responded to, the meeting was brought to a close. The Directors met subsequently and re-elected I. E. Bowman, President; C. M. Taylor, 1st Vice-President, and Robert Melvin, 2nd Vice-President of the Company for the ensuing year.

### Financial.

Montreal, Thursday Evening,

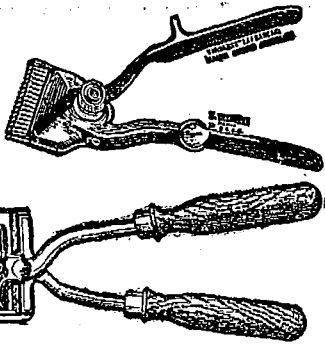
July 9th 1892.

A considerable quantity of gold is being brought in here owing to the low rates prevailing for New York funds. An extraordinary state of affairs existed to-day the banks being unable to obtain government notes from the assistant receiver general, in exchange for American gold. The government appears to have run out of large legal tenders and this shows a screw loose somewhere when such a state of affairs is allowed to exist. In a city

like Montreal the government should have a separate office untrammelled by any local banks. Money is quoted at 4 per cent on call but some old loans stand at 3½ per cent. On the stock exchange Street Railway, Royal electric and Telegraph monopolized attention. Electric is helped by Street Railway as the companies will mutually benefit if the Street railway gets the electric roads, franchise. Closing rates for sterling are as follows. Sixty day bills 9½ @ ½ and 9½ @ ¼; demand 9 11-16 @ ¼ and 9½ @ 10; cables 10 @ 10½; New York funds ½ discount to 1-10; counter rate ½ prom, to ¼. Posted sterling in New York 4.88 and 4.89½. Money in London ¾ per cent; bank rate 2 p. c. Cattle bills 9½ @ ½; doc sixties 8½ @ 9½. The following is the record of stocks for the week, as per Clouston & Co., stock brokers, is as follows:—

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	113	221½	221½	220
Ontario.....	10	115½	115½	....
Peoples.....	34	107	107	98½
Molsons.....	15	165	165	167½
Merchants.....	29	151½	151	144½
Commerco.....	16	141½	141½	128½
Villie Marie.....	20	80	80	....
<i>Miscellaneous.</i>				
Telegraph.....	2102	145½	142	105½
Richelieu.....	59	72	72	69½
Passenger.....	2006	222	216	189
Gas.....	85	210	209½	....
Pacific.....	400	90	89½	81½
Can. Central Bels. £	200	118	118	....
Telephone.....	5	165	165	114½
Royal Elect.....	1008	164	150	112
Duluth Com.....	100	10½	10½	....
Duluth Pref.....	350	32	31	....

Price List on Application.



VILLAGE CLIPPERS.

Manufacturers' Agents,  
**PAINCHAUD, SQUIRE & CO.,**  
Temple Building, MONTREAL.

## Our Inducements

A GOOD ARTICLE:  
AT A FAIR PRICE.

Our .: Celebrated .: Brands :

- "CABLE,"
- "MUNGO,"
- "EL PADRE,"
- AND —
- "MADRE E HIJO."

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

## S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

The facilities now possessed by the "Journal of Commerce," through the introduction of Type-setting machinery, enable us to perform all kinds of printing at much lower rates than heretofore. Send for estimates.

MONTREAL WHOLESALE MARKETS.

Thursday Eve., July 7, '92

The summer trade, so far, has been fair and a quiet but healthy movement is taking place. In few staple goods can we record anything but the ordinary distribution, large transactions being few and far between. Contrary to expectations a few changes have been made in the tariff, generally in the shape of a reduction with an increase, however, in some instances. In molasses an additional duty is imposed for every degree below 40. To assist the tanning industry certain articles used in the process of making leather, are admitted free. The list of free articles used for dyeing purposes is slightly increased. A duty of five cents per doz. is placed on eggs, imports of which from the States are large at some seasons of the year. Certain minor irregularities in the tariff, harmful to trade, have been done away with. Excellent summer weather has been experienced of late and crop conditions in this province and eastern Ontario are much more favorable.

Groceries.—There is no speculative life apparent in any of the staple lines. Sweet-stuffs although in fair demand are depressed in tone. Sugars are nominally unchanged at the refineries. Barbadoes molasses dull at about 29c and the low price is attributed to a leading house. Raisins continue firm with light supplies both here and at New York. It is said new stocks could not be brought on to match spot figures. The local market for teas is quiet but advices from Japan are strong. The Yokohama market is higher for second crop and business in the first crop is finished. Cables have been received by agents

## TRADE SALES

C. E. THURSTON, Auctioneer.

We have made arrangements to hold  
**WEEKLY TRADE SALES** of  
Dry Goods,  
Groceries,  
Hardware,  
Boots and Shoes,  
Smallwares and  
Fancy Goods

At our Rooms, 208 & 210 McGill St., EVERY  
**Wednesday Morning at 10 o'clock,**

We will dispose of any class of merchandise at the highest market value, but will **POSITIVELY NOT ACCEPT ANY GOODS ON A LIMIT.** Our facilities for disposing of Surplus, Shop-worn or Damaged Stock are the best; our rooms being situated in the business part of the city. Our terms are 10 per cent. off account sales, which will be rendered on the 2nd and 4th Friday of each month.

C. W. SCRIVER & CO, Auctioneers

Consignments Solicited.

SEE MENTION THIS PAPER.

C. J. McCUAIG,  
Toronto.

R. A. MAINWARING  
Montreal.

## McCUAIG & MAINWARING

Of Montreal and Toronto,

## Real Estate

AND

Investment Brokers.

Debentures for Sale.

Money to Loan.

— Owners of —

## MONTREAL ANNEX

Bell Telephone 2433.

147 St. James St., MONTREAL

advising them to hold for higher figures. The quantity of new teas on spot is somewhat limited, but the demand still drags. In canned salmon the combined action of the packers and the large demand from England has put prices up. On the coast quotations are \$1.20 and \$1.22 1-2 per doz. or fully equal to \$1.40 laid down here. A month ago it was difficult to dispose of wholesale lots at \$1.30. Latterly three or four car loads of old salmon have been placed at \$1.37 1-2. New goods are expected in about three weeks. A private telegram at last writing quotes salmon at the coast higher at \$1.25 per dozen, or equal to about \$1.43 here. A local broker stated that late advices from Japan show an advance of \$3 to \$5 per picul. The improvement has stiffened low grades here. There is an enquiry from the west for low grades and at advanced figures. Valencia raisins are firm at 4c in wholesale lots. The New York market is bare of fruit in bond for export. Owing to government changes in the tariff just reported, molasses of all kinds are dearer. The effect will be almost prohibitory against lower grades of molasses and syrups. A prominent broker stated that the changes were made at the instance of the trade in general as rubbish and fermenting stuff has been coming in and spoiling the market. New Orleans has been selling from 20c per gallon up, but there is not much of this in stock at present. Fine grades of molasses and syrups are subjected to an increase equal to about 2 1-2c per gallon. The changes are so recent that no new basis of valuation can be correctly

## KOOTENAY

What They Say About It

1889. "The Land of Bonanzas."—Spokane Commercial Gazette.

1889. "The most promising mineral region in all the great Pacific North-West."—Spokane Review.

1889. Likely to be "one of the greatest silver-producing regions in the world."—Dr. G. M. Dawson's Report.

1890. "Perfectly saturated with mineral."—Dr. Campbell, Colorado Expert.

1891. "Mountains of silver."—Victoria Colonist.

1891. "Mining possibilities of British Columbia cannot possibly be over-rated."—Mr. Elliot Galt in Toronto Empire.

1892. "The coming mining empire of the North-West."—Spokane and Northern Railway Circulars (U.S.).

1892. "We know it is ascertained beyond all question that the district of the Kootenay, especially surrounding Nelson, is one of the very richest in minerals in the whole of America."—Sir Donald Smith, at Annual Meeting of the Bank of Montreal, June 6.

Nine-tenths of this rich mineral wealth is owned by Americans. Canadians should have a hand in the development of their own greatest natural resource.

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

## Kootenay Mining Inv't. Co.

W. H. LYNCH, - - - President.

## J. E. R. RENAULT

Commission Merchant

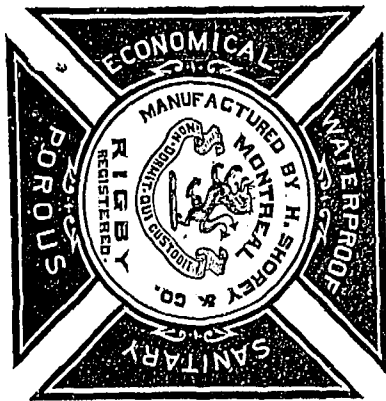
and General Agent,

96 Bridge Street, QUEBEC.

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

quoted, but buyers must add several cents to our quotations. Some traders who sell cheaper lines to the lumbermen and to the lower ports fisheries, are naturally adverse to the changes made.

Cheese and Butter.—High prices are still being paid for cheese in the country, while private cables are despondent. There appears to be more or less speculation going on. The Liverpool cable quotes 44s 6d. At closing there is little doing and both the London and Bristol steamers were filled up early. Quotations are a shade down. Finest western colored may be quoted at 8 3-4c to 9c; eastern 8 3-4c; western white 8 5-8c to 8 3-4c; eastern 8 1-2c to 8 5-8c; under grades 8 1-2c. The demand for butter here is only local but country purchasers of creamery are reported around 19c. Figures are too high for free exports. At Woodstock this week 3,030 boxes last part of June make, offered sales 290 at 8 5-8c; 420 at 8 7-8c and 500 at 8 15-16. At Belleville 24 factories offered 2,005 boxes, 1,350 white and 655 colored. White 140 at 8 5-8c; 795 at 8 11-16c; 415 at 8 3-4c; colored 40 at 8 5-8c; 190 at 8 3-4c and 425 at 8 13-16c. A good many factory-men have sold the balance of June and some first days of July. At Ingersoll offerings were 3,082 boxes of balance of June make. Sales 480 at 8 13-16c; 287 at 8 15-16c; 435 at 9c and 150 at 9 1-16c. At Campbellford 19 factories boarded 745 white and 725 colored. All were sold except 110 colored as follows: 615 colored at 8 3-4c; 383 white at 8 5-8c; 132 white at 8 9-16c and 230 white at 8 5-8c. A Liverpool letter says there have been free arrivals of new cheese and prices have ruled easier. Opinion is gaining ground that prices are now getting to a reasonable basis. Finest white old cheese is held for extreme rates, but there is little left.



# RIGBY

## WATER-PROOF Coats and Trousers

We can confidently recommend Rigby Proofed Garments as superior to all others, being thoroughly Water-Proof, and at the same time porous and not injurious to health. These garments are not different in appearance to ordinary tweed overcoats and trousers, but when the rain comes along the wearer will be protected as thoroughly as by the heaviest Rubber Coat, but without that

clammy feeling well known to wearers of Rubber Coats.

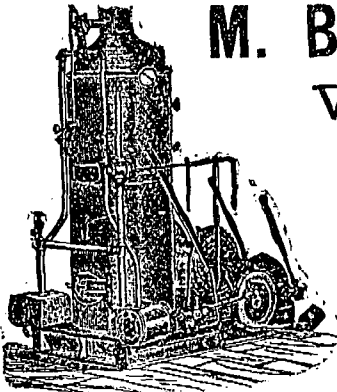
Rigby has come to stay, and has only to be tried to be appreciated.

Manufactured and for sale to the trade only by

## H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.

Samples are now on the road with our Travellers.



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

DREDGES, DITCHERS,

*Derricks, Steam Shovels,*

HOISTING ENGINES

HORSE POWER HOISTERS,

CANG STONE SAWS,

Stone Derrick Irons, Centrifugal Pumps

And other plant for Contractors' use.

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

### JAMES BOURNE,

Underwriter and Insurance Broker,

CITY AGENT FOR THE  
NATIONAL ASSURANCE CO. OF IRELAND.

Commissioner for Provinces of  
Ontario and Quebec.

79 St. Francois Xavier Street,  
MONTREAL.

### JOHN BARRITT

*Shipping & Commission Merchant,*

Wholesale Dealer in Provisions, Grain, Hay and Straw.

Consignments solicited.

Orders for Bermuda Produce attended to promptly.

Parliament and Victoria Streets,  
HAMILTON, - BERMUDA

Representatives—Hamilton, Bermuda;  
Bermuda Bank. J. Butterfield & Son.

### Town of Port Arthur.

\$75,000.00 DEBENTURES FOR ELECTRIC STREET  
RAILWAY PURPOSES

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

Further particulars may be had on application to

W. H. LANCOWORTH,  
Town Clerk.

Corporation Offices, Port Arthur, June 15th,  
1892.

Leading Wholesale Trade of Montreal.

# CARSLEY & CO.

## WHOLESALE DRY GOODS

MONTREAL.

PEARL DRESS

BUTTONS,

FANCY DRESS

BUTTONS,

LADIES BELTS,

FANCY FRINGES,

DRESS TRIMMINGS,

Fancy Work Requisites,

Small Wares of Best Makes,

&C, &C.

ENGLISH PRINTS,

NEW SATEENS,

SCOTCH GINGHAMS,

FLANNELETES,

SUMMER FLANNELS

TABLE NAPERY,

LINEN TOWELS,

LINEN SHEETINGS,

PILLOW LINENS.

COTTON SHEETINGS,

Pillow Cottons, &c., &c.,

## Carsley & Co.

*Wholesale Dry Goods,*

113 ST. PETER STREET, MONTREAL

AND

18 Bartholomew Close, London, Eng.

Dry Goods.—Money receipts as is generally the case in the first week of the month show an improvement. Some of our friends tell us that the notes paid, due the first to the fourth, are a larger percentage than for the same month last year. The holidays caused a lull in business and orders come in slowly from various directions. Houses who do business as far away as British Columbia, say that orders from our Pacific province are not so large as last year and the disposition for various causes, is to curtail operations in the meantime. Both the lumber and coal industries there have been depressed. The city retail trade begins to feel the absence of regular customers, but, so far, this week, the large influx of strangers has more than made up for the apparent losses by the absence of the citizens at their various suburban abodes. Retailers in the suburbs report a slight falling off in the volume of orders but they are generally ahead of last year. Domestic manufactur-

ing interests are well employed and the demand for goods is active. Liverpool, cotton, dull; American middlings, dd.. New York.—Cotton, quiet, uplands, 7 5-16c; gulf 7 11-16c.

Iron and Hardware.—There have been a few sales of pig iron at within the range quoted by us, but there is no special activity in that or any other line. Quotations are nominally unchanged. The American market is depressed and there has been little diversion of orders so far to New York by the strike and curtailment of operations in the Pittsburg district.

Leather and Shoes.—Business is fair and the month has opened favorably. The late disasters in this line appear to have had a good effect for the time being as there is a steadier undertone and less surplus stock is hanging over the market than formerly. The factories have been well supplied by travellers with orders for fall goods and barring accidents to the crops

it should be a moderately profitable season. The steady, fine weather of late has revived hopes all round.

Flour and Grain.—The market has been quiet both locally and for export. Prices are low and profits light. Few changes will be found in our prices current this week. In the west the Hatch bill continues to cause an unsettled feeling and operators prefer to be cautious about new ventures. The trade has trimmed sails to meet a possible storm, this policy being especially marked in the closing up of contracts for more deferred deliveries, which is accompanied by a decided falling off in the volume of orders outside to buy or sell nearer futures. It is generally believed the agony cannot last much longer. Further delay beyond this week by the committee having the measure in charge must result in its being thrown over to the next session. This may be the end of it as there will be little anxiety to revive it when the Presidential issue is set-

# THE CANADA MEAT PACKING CO.

MONTREAL.

PORK PACKERS AND CURERS OF THE EXTRA FLAVORED  
BRAND OF  
**Ham CMP AND Bacon**

Pure Leaf Lard for Family Use.

Canned Corn Beef and Barrel Beef

Manufacturers of all kinds of First-Class SAUSAGES, Fresh or Smoked.



## WORLD'S COLUMBIAN EXPOSITION CHICAGO, 1893.

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

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

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

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

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

WM. SAUNDERS,

Executive Commissioner for Canada.

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

**MANITOBA AND N. W. TERRITORIES**—Best advertising medium, Manitoba Free Press. Oldest established, largest circulated; without a rival worthy the name. Daily (Morning and Evening Editions), for all cities, Towns and Villages between Lake Superior and Pacific, as advertising medium, worth four times as much as any other Winnipeg daily; Semi-Weekly, for all Rural Portions Manitoba and Territories, five times as much as any weekly published. Advertising Rate Card containing particulars to any address.

tled. The free silver coinage bill is also being closely watched, as free silver would bring about a revised basis of valuation, for produce, as for all other kinds of property, to correspond with the much cheaper dollar than the one by which values are now measured. The weather has been irregular enough to favor strength in wheat values. Holders of wheat, however are pushing out reserves of old to make room for new crop, as the promise for that is fair in the whole of the winter wheat sections in spite of the wet spring. Late English cables quote wheat quiet but steady; corn firm but not active. Liverpool spring wheat 6s 7d to 6s 7 1-2d; red winter, 6s 7d to 6s 8d; No. 1 Cal. 7s to 7s 1d; corn, 4s 6 3-4d; Canadian peas 5s 6d. The outturn is good on the Pacific coast. There is said to be a light yield in spring wheat areas, much of decrease being due to reduced acreage, as it was impossible to seed because of the water. News from some foreign countries is less bearish. Russian shipments authorized by the recent removal of the government prohibition are restricted by the fear of poor crops. The crop of British India is certainly short and some reports have

## THE GREAT SELLERS IN OUR PORT WINES

Are the following grades:  
Our Old Reserve Port at \$2 per bottle, \$9.50 per gallon, \$30 per dozen.  
Our E.P. No. 3 Extra Particular Old at \$1.50 per bottle, \$8 per gallon and \$17 per dozen.  
Our Four Diamond Choice Old Delicate at \$1.25 per bottle, \$6 per gallon, \$13 per dozen.  
And in especial demand is our  
No. 10 Very Superior Rich Old Wine at \$1 per bottle, \$4.50 per gallon, \$10 per dozen.  
FRASER, VIGER & CO.

## THE GREAT SELLERS IN OUR SHERRY WINES

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

## BURGUNDY WINES.

A stock beyond compare.

### SPARKLING BERGUNDIES.

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

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

Beaujolais.....	\$8 50
Macon.....	8 50

### R. BRUNINGHAUS.

Beaujolais.....	\$ 8 50	\$ 9 50
Macon.....	9 00	10 00
Beaune.....	9 50	10 50
Voulay.....	11 00	12 00
Pomard.....	11 50	12 00
Nuits.....	18 00	19 00
Chamberlain.....	21 00	22 00
Chablis.....	10 50	11 50
Chablis Superieure.....	12 50	13 00

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

predicted a famine there. France is also menaced with a short crop but other countries in Western Europe have better promise. Corn has ruled strong for both cash and futures on fears of a light crop. The quantity of wheat in sight on the continent and afloat to Europe is 52,398,000 bushels, a decrease of 2,371,000 with a week ago and an increase of 175,000 with a year ago. A review of the British market states that English wheats have been dull and from 6d to 1s lower. Foreign wheats declined 6d. It is estimated that 2,360,239 qrs. of foreign wheat and a million sacks of flour have been placed in warehouses.

Wool.—Market steady with sales of Cape at 14c to 16c. A late cable from London reports a large attendance at the auctions and the competition has been active, especially for Merinos and cross-breeds, which close higher. The present series of sales will close on the 15th inst.

Ocean Freights.—Business fair and rates steady. Grain to Glasgow and Liverpool 1s 9d; London, 2s 3d and Bristol 2s 6d. Flour 10s Glasgow; 9s Liverpool; 11s 3d London and 15s to the continent.

# DRUMMOND, McCALL Pipe Foundry Co.

(LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING

MONTREAL.

WORKS: - - LACHINE, QUE.

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That Desirable CORNER OFFICE in  
the WILKES' BUILDING,

The Business Centre of Toronto

Corner Yonge and Wellington Sts.

Has an entrance from both streets. Contains a large Bank Vault. Is the best stand in the city for Private Banker, Exchange Office or Kindred Business. Apply

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50 Yonge Street, TORONTO

## Real Estate Exchange

—:O:—

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ACCOUNTANTS,

INSURANCE and FINANCIAL AGENTS,

Loans and Investments, Private Estates and Trusts administered.

246 ST. JAMES STREET,

Ottawa Building, Room No. 6. MONTREAL  
Telephone No. 8366.

M. F. NOLAN.

A. W. BONNER.

Live Stock.—A Liverpool correspondent speaking of the recent improvement in the British market states that the offerings of native cattle were limited and such grass-fed cattle as were shown were hardly ripe enough, though selling very dear. Canadians were making nearly 63-4d for really prime, while 61-2d was the current rate for good to choice. Quality of Canadian stock has been loudly praised on the leading British markets. Were it otherwise, even with the present scarcity Canadian cattle below the average would be difficult to sell with States beef so plentiful. Canadians are advised to sustain their reputation and not ship culls when supplies lessen. The restrictions on London market will be soon removed so that shipments to Thames Haven may be renewed. This should relieve the extra consignments to Glasgow and Newcastle and admit of a more equal distribution in the west the markets have been easier. Montreal exporters were out of the markets all space presently available being provided for. The top price was 5c and many cattle sold for less money. Export sheep 31-2c to 4c per lb. Hogs 5c to 51-4c for choice.



**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), 204,600  
Resources Over - 1,108,402  
Deposit with Dom. Gov't, - \$7,000

**THE BONUS SYSTEM**

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

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

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Vice-President and Managing Director EDWARD RAWLINGS.  
Bankers, - THE BANK OF MONTREAL.

**HEAD OFFICE:**

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

**EDWARD RAWLINGS,**

Vice-Pres. and Managing Director.

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

**Montreal Paper Mills Co'y.**

(ST. LAWRENCE PAPER MILLS.)

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Book, News and Poster Papers,  
Bag Manillas and Special Hosiery Papers,  
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Brown and Red Wrappings.

AND DEALERS IN

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Bell Telephone 2690.

P. O. Box 1133.

OFFICE AND WAREHOUSE,

& 528 CRAIG STREET, MONTREAL, P. Q.

Write for Samples and Prices.

Green Fruits Etc.—Business has continued fair. Lemons \$4@55 per box. Oranges in light supply. Boxes \$1.50@\$5.50 and cases \$10 Receipts of strawberries still large, Fresh6c @ 7c per box. Almonds 12c @ 13c. Grenoble walnuts, 12c. Peanuts, 8c@10c. Dates, 6c. Cocoanuts, \$4.75 per 100. Pine-apples, 20c @ 22c each. Bananas, \$1.25 @ \$1.75 bunch. Cherries, \$1.75 per basket. Gooseberries \$1 @ \$1.50 per basket. Tomatoes in 4 basket crates, \$1.50@\$1.75. California peaches in boxes \$2.50 Apricots \$2 60. Cherries and plums \$3 @ \$2.25

Oils.—There is a firmer tone so far as seal oil is concerned. Large lots to arrive have been sold in the past below our quotations but the lower port people are said to be finding a better market elsewhere. Cod oil is nominally unchanged but can be bought in large lots at 40c.

Provisions and Eggs.—The demand for hog products is fair and prices rule steady to firm. Canada short cut \$16.50@\$16.75; Western \$17@\$17.50; Western mess \$14.50 @ \$15. Bacon 9½c@10c, and city cured hams 1¼@ 11c. Canadian lard in pails 8½@8¾, and common refined 7c@8¾c. In the west provisions have been strong in sympathy with corn. The consumptive demand for large meats exhibits marked improvement while there is a further decrease in the number of hogs slaughtered at west packing points, all of which tends to the diminution of stocks of provisions. The strength in ribs is the chief thing that sustains pork prices, that article being in large supply in proportion to the demand for it. Speculation in barrelled pork has been tame. Receipts of eggs are small but demand is not large. We quote 9½c@10c.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices July 7.	Cash value per Sh
Brit.North America...	\$ 219 1/2	\$ 4,368,666	4,368,666	1,289,666	3 1/2	April Oct	152	\$701 2
Can. Bank Commerc...	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	140	70 00
Commercial, Manito...	200	587,200	516,950	60,000	3 1/2	2 May 2 Nov	100	400 00
Commercial, Ontar...	200	396,000	308,800	185,000	4 1/2	30 June 31 Dec	107 1/2	43 80
Commercial, Windso...	40	500,000	250,000	65,000	3	.....	285	132 50
Dominion	50	1,500,000	1,500,000	1,350,000	3 1/2	1 May 1 Nov	163	88 3 1/2
Du Peuple	50	1,200,000	1,200,000	480,000	3 1/2	3 Mar 3 Sept	163	70 00
Eastern Townshipp...	50	1,500,000	1,486,084	625,000	3 1/2	2 Jan 2 July	140	176 00
Federal	100	1,250,000	1,250,000	650,000	4	1 June 1 Dec	176	122 00
Hamilton	100	1,282,500	1,250,000	200,000	3 1/2	June Dec	183 1/2	186 75
Hochelaga	109	710,100	710,100	.....	4	2 June 2 Dec	111	27 75
Imperial	100	2,000,000	1,900,000	950,000	4	June Dec	160	150 00
Jacques Cartier	25	500,000	500,000	150,000	4	1 Aug 1 Feb	134	184 00
Merchants' Can...	100	5,799,200	5,799,200	2,635,000	4	1 April 1 Oct	165	82 50
Merchants, Halifax	100	1,000,000	1,000,000	450,000	4	1 June 1 Dec	242	242 00
Molson's	50	2,000,000	2,000,000	1,100,000	4	1 May 1 Nov	94 1/2	249 00
Montreal	200	12,000,000	12,000,000	6,000,000	2	1 Jan 1 July	185	82 50
Nationale	50	1,200,000	1,200,000	.....	6	1 Jan 1 July	242	242 00
New Brunswick	100	500,000	500,000	.....	2	1 Jan 1 July	121	60 00
Ontario	100	1,500,000	1,500,000	315,000	3 1/2	1 June 1 Dec	116	116 00
Ottawa	100	1,194,100	1,237,976	601,237	4	1 June 1 Dec	155	165 00
Peoples of N. B.	20	180,000	180,000	100,000	4	Jan July	114	22 80
Quebec	100	2,500,000	2,500,000	650,000	3 1/2	June Dec	120	120 00
St. Stephen's	100	200,000	200,000	45,000	2	2 April Oct	.....	.....
Standard	50	1,000,000	1,000,000	500,000	4	Jan July	185	82 50
Toronto	100	2,000,000	2,000,000	1,700,000	5	1 June 1 Dec	242	242 00
Union, (Halifax)	50	500,000	500,000	40,000	3	.....	121	60 00
Union of Can.	100	1,200,000	1,200,000	225,000	3	2 Jan 2 July	91	91 00
Ville Marie	100	370,500	350,000	.....	3 1/2	2 June 1 Dec	100	160 00
Western Bank of Can.	100	500,000	360,000	80,000	3 1/2	1 April-Oct	69	110 00
Agri. Sav. and Loan Co.	50	630,000	619,132	98,000	3 1/2	1 Jan 1 July	.....	.....
Brit. Can. Loan & Inv. Co.	100	1,820,000	822,412	60,000	3 1/2	1 Jan 1 July	118 1/2	118 50
Brit. Mortg. Loan Co.	100	450,000	289,036	52,000	3 1/2	2 July	.....	.....
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	169	27 25
Canada Cotton Co.	100	2,000,000	2,000,000	.....	.....	May Aug	62 1/2	62 50
Can Landed & Nat'l Inv't Co	100	1,500,000	663,990	158,000	6	2 Jan 2 July	134	134 00
Can. Perm. Loan and Sav.	100	6,000,000	2,600,000	1,562,252	6	1 Jan 1 July	200	20 00
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	7	June Dec	120	60 00
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	220,000	3	Jan July	120 kd	120 00
Dominion Sav. and Inv. Co.	50	1,000,000	918,250	.....	2	30 July 31 Dec	98	49 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	1 1/2	15 Jan-Quly	95	47 50
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	112,500	3 1/2	May Nov	126	63 00
Freehold Loan and Sav. Co.	100	3,221,500	1,317,100	629,000	4	1 June 1 Dec	140	140 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	275,000	3 1/2	2 Jan 2 July	135	135 00
Home Sav. and Loan Co.	100	1,750,000	175,000	135,222	3 1/2	2 Jan 2 July	130	130 00
Hochelaga Cotton Co.	100	2,000,000	1,000,000	.....	5	March-qtly.	.....	.....
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	3 1/2	2 Jan 2 July	160	80 00
Imperial Loan and Inv. Co.	109	629,850	625,900	106,000	3 1/2	3 Jan 8 July	124	124 00
Landed Banking and Loan.	100	700,000	493,000	80,000	3	2 Jan 2 July	122	122 00
Land & Can. Loan and A.	50	5,000,000	700,000	360,000	4	15 Moh 15 Sept	135	67 50
London Loan Co.	50	679,700	622,650	60,000	3 1/2	31 Dec 30 June	107	53 50
London and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	1 Jan 2 July	117	117 00
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan July	110	110 00
Manitoba Loan	100	1,250,000	512,500	111,000	3 1/2	Jan July	109 1/2	109 50
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	2 Jan-Quly	140	56 00
Montreal City Gas Co.	40	2,000,000	2,000,000	.....	6	15 April 15 Oct	207 1/2	83 00
Montreal Street Ry. Co.	100	600,000	600,000	.....	4	6 May 6 Nov	221 1/2	110 6 1/2
Montreal Cotton Co.	100	800,000	800,000	.....	3 quly.	.....	125	125 00
Montreal Loan and Mortg.	50	1,000,000	500,000	.....	3 1/2	15 Moh 15 Sept	112	66 00
Ont. Indus. Loan and Inv.	100	456,800	314,291	185,000	3 1/2	30 June 31 Dec	116	116 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	400,000	3 1/2	1 Jan 1 July	130	65 00
People's Loan and Deb. Co.	50	600,000	589,392	107,000	3 1/2	1 Jan 1 July	118	59 00
Real Est. Loan and Deb. Co.	50	800,000	477,209	5,000	3	Jan July	69	30 00
Richelieu and Ont. New Co.	100	1,619,000	1,350,000	.....	3	9 Jan 15 Sept	72	72 00
Royal Loan and Sav. Co.	50	800,000	470,000	57,000	4	Jan July	130	65 00
Starr Mfg Co., Halifax	100	200,000	200,000	.....	5	March	25	25 00
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	1 Feb-Quly	189	94 50
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan 1 July	134	67 00
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	Jan July	171	85 50

**RIDDELL & COMMON**

Chartered Accountants,

22 ST. JOHN STREET,

Commissioners for the Canadian Provinces and the State of New York.

A. F. RIDDELL.

W. J. COMMON.

Bell Telephone 723.

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Cotton Spinners, Bleachers, Dyers and Manufacturers.

Cotton Yarns, Carpet Wares, Ball Knitting Cottons, Hosiery Yarns and Yarns, for Manufacturers' use.

Beam Wares for Woollen Mills, Grey Cottons, Sheetings, Drills and Ducks.

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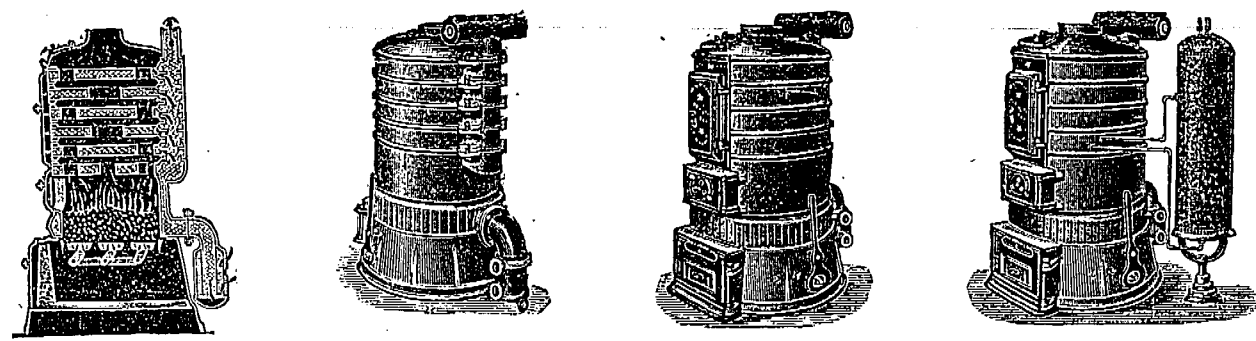
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JULY 7, 1902

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.			
<b>Seats and Shoes.</b>				Mens.	Boys.	Youths.								
Brogans.....	\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80			Roast chicken, 1-lb tins.....	\$ 2 30	\$ 2 40	Soda Ash.....	\$ 1 75	\$ 2 85
Cobougs.....	1 00	1 25	0 85	0 90	0 75	0 80			Roast turkey, 1-lb tins.....	2 30	2 40	Soda Bicarb.....	2 80	2 50
Split Balmorals.....	1 15	1 40	0 90	1 15	0 80	1 00						Sal Soda.....	0 80	1 00
Kip.....	1 25	1 90	1 10	1 50	0 90	1 15			<b>Corn Brooms.</b>			Concentrated.....	2 00	2 25
Buff.....	2 00	3 00	0 00	0 00	0 00	0 00			No. 1 Gem 4 strings, hard wood handle.....	3 60	0 00			
Buff Congress.....	1 25	1 60	1 10	1 50	0 00	0 00			No. 2 do 3 strings.....	2 95	0 00	<b>Dyestuffs.</b>		
Buff.....	1 90	3 40	0 00	0 00	0 00	0 00			No. 3 do 3 strings.....	2 40	0 00	Archil, con.....	0 97	0 93
Buff.....	1 35	2 40	1 25	1 60	0 95	1 15			No. 4 do 3 strings.....	2 15	0 00	Cutch.....	0 08	0 09
Split boots.....	2 00	2 90	1 50	1 79	1 10	1 40			No. 0 Hurl 4 strings.....	3 00	0 00	Ex. Logwood.....	0 10	0 15
Kip.....	2 75	3 90	0 00	0 00	0 00	0 00			No. 1 do 8 strings.....	2 60	0 00	Chips.....	1 90	2 25
Buff.....	1 60	2 10	0 00	0 00	0 00	0 00			No. 2 do 8 strings.....	2 25	0 00	Indigo (Bengal).....	1 50	1 75
Felt boots half fox.....	1 80	2 60	0 00	0 00	0 00	0 00			No. 3 do 8 strings, bass-wood handle.....	1 85	0 00	" Madras.....	0 70	1 00
" full.....	0 85	0 75	0 00	0 00	0 00	0 00			O. K. 2 strings basswood handle.....	1 50	0 00	Gambler.....	0 95	1 00
" Sox.....												Madder.....	0 14	0 06
												Sumac.....	70	00 75 00
<b>Womens.</b>			<b>Misses.</b>		<b>Boys.</b>									
Womens.....	0 85	0 85	0 70	0 80	0 40	0 50			<b>Drugs &amp; Chemicals</b>			<b>Fish.</b>		
Womens.....	0 80	0 90	0 70	0 85	0 50	0 60			Acid Carbolic Cryst Medi.....	0 80	0 85	Labrador Herrings, No 1.....	4 60	0 00
Womens.....	1 00	1 10	0 75	0 90	0 50	0 65			Aloes, Caps.....	0 18	0 15	French Shore, No. 1.....	2 50	0 75
Womens.....	0 90	1 15	0 80	0 90	0 50	0 65			Alum.....	1 50	2 00	Sea Trout.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Borax.....	0 09	0 11	" half bris.....	0 00	0 00
Womens.....	0 90	1 15	0 80	0 90	0 50	0 65			Brom, Potass.....	0 83	0 42	Capa Breton Herrings.....	3 75	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Camphor, Eng. Ref.....	0 87	0 70	" halves.....	2 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Camphor, Am. Ref.....	0 62	0 65	Mackerel, No. 1, kitts.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Citric Acid.....	0 50	0 65	" 1 brl.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Copperas, per 100 lbs.....	0 60	0 65	Green Cod, Large.....	5 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Cream Tartar.....	0 30	0 35	Draft " No. 1.....	4 50	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Gum Arabic.....	0 40	0 45	Dry.....	4 50	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Morphia.....	1 40	1 60	Salmon No. 1 brls.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Opium.....	3 75	4 00	" 2.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Oxalic Acid.....	0 10	0 12	Salmon, No. 1 (tierces).....	0 60	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Phosphorus.....	0 60	0 80	" 2, large.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Potash Bichromate.....	0 10	0 12	" 3.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Potass Iodide.....	3 60	3 75	" Brit. Col bris.....	0 00	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Quinine.....	0 30	0 45	Boneless Fish.....	0 04	0 05
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Strychnine.....	0 90	1 00	Cod.....	0 06	0 07
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Tartaric Acid.....	0 44	0 47	<b>Flour.</b>		
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Tin Crystals.....	0 20	0 25	Patent, winter.....	4 80	4 50
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			<b>Heavy Chemicals.</b>			Patent, spring.....	4 85	4 95
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Bleaching Powder.....	2 25	3 50	Straight roller.....	4 20	4 40
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Blue Vitriol.....	4 55	5 50	Extra.....	5 90	4 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Brimstone.....	2 25	2 50	Superfine.....	5 25	3 50
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Gaustic Soda 50.....	2 50	2 70	City Strong Bakers.....	4 60	0 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65			Gaustic Soda 70.....	2 80	3 00	Strong Bakers.....	4 50	4 00
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65					Oatmeal.....	1 90	2 00	
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65					Bran.....	13 90	14 00	
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65					shorts.....	15 00	16 00	
Womens.....	0 80	1 15	0 80	0 90	0 50	0 65					Mouille.....	0 00	24 00	

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



# THE "STAR" hot water BOILER

For Heating Buildings and Residences.

ACKNOWLEDGED TO-DAY TO BE SUPERIOR TO ALL OTHERS.

The "Star" Boiler is fitted with a Syphon Injector, by means of which the circulation in the heating pipes of the lower storeys is accelerated by the circulation of those in the upper storeys. This important invention, which we have patented, works admirably and gives great satisfaction.

The "Star" Boiler is the only one which can be always relied upon, and which affords the greatest satisfaction, when all others have failed; it is unequalled in finish, in heating power, and in economy of fuel. The largest and finest buildings on the continent are heated by the "Star" Boiler.

Patented in Canada and the United States.

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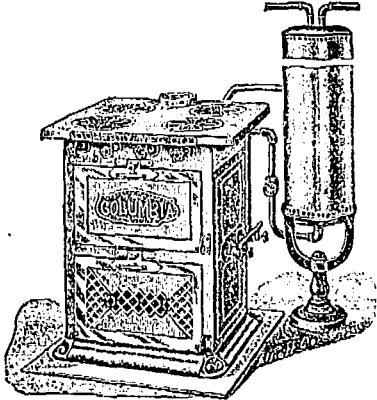
MANUFACTURED BY **E. A. MANNY & CO.** 590 CRAIG ST. MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, JULY 7, 1892.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes sections for Farm Products, Groceries, and various other goods like tea, coffee, and sugar.

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

Improved DOHERTY GAS STOVES



In this Stove we have combined all the latest improvements, making it far ahead of any Gas Stove in the market. Water for Baths, &c., is heated by Brass Coils on each top burner. Gas Regulators for each burner effect economy in Gas. Ovens are very large, and doors cannot fall and break as in other stoves.

PRICES TO SUIT ALL.

TESTIMONIALS and CIRCULARS supplied and Stoves to be seen in operation at

THE GAS CONSUMERS' BENEFIT CO.,

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MONTREAL WHOLESALE PRICES CURRENT,--THURSDAY, JULY 7, 1892.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware--Continued.</b>		Terms, 4 months, or 3 pc	0 00 0 00	Shot per 100 lbs	5 55 5 75	Upper Heavy	0 23 0 26
80d	\$ 0 10 0 00	or 80 days	7 00 7 50	Lead Pipe per 100 lbs	5 50 0 00	Light	0 28 0 29
20d, 16d and 12d	0 15 0 00	Ass--S.S	9 50 10 00	Zinc Sheet	6 50 0 00	Grained Upper	0 25 0 28
10d	0 20 0 00	" solid S	0 04 0 00	" Spelter	6 00 6 50	Scotch Grain	0 28 0 30
8d and 9d	0 25 0 00	Coll Chats--1	0 05 0 05	Scrap Iron--		Kip Skins, French	0 60 0 75
6d and 7d	0 40 0 00	Coll Chats--1	0 05 0 00	Machinery scrap	0 00 16 00	English	0 50 0 70
4d to 5d	0 60 0 00	5-16	0 04 0 00	Wrot iron	0 00 16 00	Canada Kip	0 30 0 40
3d	1 00 0 00	7-16	0 04 0 00	Powder: Canada Blasting	3 00 3 50	Hemlock Calf	0 40 0 60
2d	1 50 0 00	"	0 04 0 00	FF to FFF	4 75 5 00	Light	0 35 0 50
4d to 5d acid out,		<b>Galvanized Iron:</b>		WIRE:		French Calf	1 05 1 40
not pol. or h'd.	0 70 0 00	Morewoods Lion, No. 28	0 06 0 00	Bright, No. 7, per 100 lbs	2 60 0 00	Splits, Light & Medium	0 14 0 20
8d	0 90 0 00	Morewood & Heathfield	0 00 0 05	Annealed, No. 7,	2 65 0 00	Splits, Heavy	0 12 0 16
Fine birch nails--		Queen's Head, or equal	0 04 0 05	" solid	2 70 0 00	" Small	0 12 0 14
3d	1 50 0 00	Common	0 04 0 05	Galvd. No. 7	3 25 0 00	Leather Board, Canada	0 06 0 10
2d	2 00 0 00	Pig Iron: Siemens No. 1	18 50 0 00	Barbed Wire--		Enameled Cow, per ft.	0 15 0 17
Casing and box, flooring		Coltness	19 50 20 00	2 & 4 bars	4 50 0 00	Pebble Grain	0 20 0 24
shook, and tobacco box		Galder	19 00 0 00	Plain Twist, 2 & 2 wvs	4 00 0 00	Glove Grain	0 09 0 14
nails--		Langloan	19 00 0 00	Ribbon	4 75 0 00	B. Calf	0 12 0 14
1 1/2 to 3/4	0 50 0 00	Shotts	19 00 0 00	Staples	4 25 0 00	Brush (Cow) Kid	0 10 0 18
3/4	0 60 0 00	Summerlee	19 50 20 00	Wire Nails--75 p.c off the		Duff	0 11 0 14
3/4 and 3/4	0 75 0 00	Gartsherrie	19 00 19 50	list.		Russetts, Light	0 35 0 40
6d and 7d	0 75 0 00	Carnbroe	17 50 18 00	<b>Hides and Tallow.</b>		Russetts, Heavy	0 26 0 30
4d to 5d	1 00 0 00	Elginton	18 50 0 00	Montreal Green Hides	5 00 0 00	" No. 2	0 20 0 26
3d	1 50 0 00	Hematite	23 50 0 00	" No. 2	4 00 0 00	" Saddlers'	8 00 9 00
Finishing nails--		C. L. F. Three Rivers	27 00 29 00	" No. 3	3 00 0 00	Lmt. Fr. Calf	0 65 0 75
3 inch	0 35 0 00	Charcoal Iron	27 00 29 00	Tanners pay 10c. more		English Oak	0 83 0 43
2 1/2 to 2 1/2	1 00 0 00	Bar Iron, per 100 lbs		for sorted, cured and insp'd		Rough	0 16 0 21
2 to 2 1/2	1 15 0 00	Ord. Crown	2 00 0 00	Toronto " 1	4 50 0 00	Dongola, extra	0 80 0 83
1 1/2 to 1 1/2	1 35 0 00	Best Refined	3 00 2 25	" 2	0 00 0 00	" No. 1	0 20 0 25
1 1/2	1 75 0 00	Swedes	3 50 3 75	Norm.--The above are		ordinary	0 15 0 20
1	2 25 0 00	Sheet Iron to No. 20	2 50 2 60	prices in the west.		<b>Oils.</b>	
Slatting nails--		Boiler Plates	2 40 2 60	Sheepskins	0 00 1 25	Cod Oil, Newfoundland	0 40 0 41
5d	0 85 0 00	Boiler Lowmoor.	0 30 0 06	Clips	0 00 0 20	" Halifax	0 00 0 60
4d	0 85 0 00	Hoops and Bands	2 40 0 00	Lambskins	0 15 0 20	" Gaspe	0 39 0 40
3d	1 25 0 00	Good Brands	2 50 2 60	Calfskins uninspected	0 05 0 00	S. R. Pale Seal	0 60 0 60
2d	1 75 0 00	Wro' iron pipe, 1 to 2 in		Horse Hides western, each	2 75 3 00	Straw Seal	0 00 0 00
Common barrel nails--		6 1/2 p.c., over 2 in. 60 p.c.	0 00 0 00	City	2 00 2 25	Cod Liver Oil	0 80 0 85
1 inch	1 50 0 00	Steel, cast per lb	0 11 0 12	Tallow, refined	5 00 5 50	" Norwegian	0 85 1 00
3/4	1 75 0 00	" Spring, 100 lb	3 00 0 00	rough	2 00 3 00	Linsed, raw	0 57 0 00
3/4	2 25 0 00	" Tire	2 75 0 00	<b>Leather.</b>		bolled	0 59 0 00
Clinch nails--		" Sleigh Shoe. lb.	0 00 2 80	No. 1 B. A. Sole	0 20 0 22	[Distributing Prices]	
3	0 85 0 00	Machinery	3 00 0 00	No. 2	0 17 0 18	Cod Oil, Newfoundland	0 45 0 00
2 1/2 and 2 1/2	1 00 0 00	Tin Plate:		No. 3	0 13 0 15	Do Halifax	0 00 0 00
2 and 2 1/2	1 15 0 00	IC Coke	3 30 3 50	No. 1, ordinary Sole	0 19 0 20	Do Gaspe	0 44 0 00
1 1/2 and 1 1/2	1 35 0 00	IC Charcoal	4 00 4 50	No. 2	0 15 0 16	S. R. Pale Seal	0 42 0 45
1 1/2	2 00 0 00	IX		No. 3	0 13 0 14	Straw Seal	0 00 0 00
1	2 50 0 00	IXX		Buffalo Sole, No. 1	0 00 0 00	Cod Liver Oil, Nfld	0 90 0 00
Sharp and flat press'd n'ls--		DX		No. 2	0 00 0 00	" Norwegian	1 10 0 00
3 inch	1 25 0 00	DXX		Buffalo Sole, No. 3	0 00 0 00	Castor Oil	0 05 0 10
2 1/2 and 2 1/2	1 50 0 00	Terms Plate:		Zanzibar, No. 1	6 00 0 00	Lard Oil, Extra	0 75 0 85
2 and 2 1/2	1 65 0 00	IC, 20 x 28	7 00 7 50	" No. 2	6 00 0 00	No. 1	0 60 0 70
1 1/2 and 1 1/2	1 85 0 00	Russ. Sheet Iron	10 50 11 00	" No. 3	6 00 0 00	bolled	0 59 0 00
1 1/2	2 50 0 00	Anchors, per lb	4 75 5 50	Slaughter, No. 1	0 20 0 24	Olive, Pure	1 15 1 25
1	3 00 0 00	Lion & Crown, Tin'd Sht's		Harness	0 22 0 28	" Machinery	0 95 1 10
Horse Shoes	3 40 3 50	24 gauge	6 00 6 25			Extra, qt., p case	3 00 3 50
		Lead: Pig, per 100 lbs	8 25 3 50			" pts do.	2 40 2 00
		Sheet	4 00 4 25			" pts, do.	2 70 3 00
						Spirits Turpentine	0 47 0 48

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

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

---Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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Manufacturers of Refined Sugars of the well-known Brand



Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery. not Surpassed Anywhere.

LUMP SUGAR, in 50 and 100 lb. boxes.

"CROWN" GRANULATED, Special Brand, the finest which can be made.

EXTRA GRANULATED, very Superior Quality.

"CREAM" SUGARS, (not dried).

YELLOW SUGARS of all Grades and Standards.

SYRUPS of all Grades in Barrels and half Barrels.

SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>		<b>No. 1 Furnit's Vrn'h, pr xl</b>	\$ c. \$ c.	<b>Wines, Liquors, etc.</b>	\$ c. \$ c.	<b>Scotch Whiskies—</b>	\$ c. \$ c.
Crude.....	1 26 1 30	Extra.....	0 60 0 65	Alt-Bass's.....	2 50 2 55	Mackie's R. O. Special.....	10 00 10 50
Car Lots Store, (2 p.c. off)	0 12 0 13	Brown Japan.....	0 75 1 00	Porter.....	1 62 1 67	Islay Blend.....	8 00 8 25
Broken lots.....	0 14 0 15	Black.....	0 50 1 00	Guinness & Sons.....	2 40 2 45	Sheriffs.....	9 75 0 00
Am. in car lots.....	0 18 0 00	Orange Shellac, No. 1.....	1 75 2 00	Dublin Stout.....	1 57 1 62	Hay, Fairman & Co.....	3 75 3 95
" 10 bbls.....	0 20 0 00	Pure.....	2 00 2 25	Spirits Canadian—per gal.	3 85 4 00	Glenfalloch, High'd.....	9 50 9 75
" 6 bbls.....	0 20 0 00			Alcohol.....	3 50 0 00	Glenfalloch, High'd.....	9 50 9 75
" single bbls.....	0 31 0 00	<b>Salt.</b>		Spirits.....	3 50 0 00	case.....	8 50 8 75
Benzine car lots.....	0 10 0 00	Liverpool per bag.....	0 47 0 55	" 50 O. P.....	3 50 0 00		
broken.....	0 12 0 16	Canadian, in small bags.....	2 25 0 50	" 25 U. P.....	1 50 0 00	<b>Gin—</b>	
		Quarters.....	0 32 0 35	Rye Whisky.....	2 50 0 00	Jno. De Kuyper.....	2 25 2 90
<b>Glass.</b>		Factory-filled per bag.....	1 00 1 25	Imperial, 5 yrs. old.....	2 50 0 00	".....	10 50 10 80
United inches, 00 to 25.....	1 35 1 40	Quarters.....	0 10 0 35	" 1837 in cases, qts.....	7 00 7 25	".....	5 50 5 70
United inches 26 " 40.....	1 45 1 60	Rice's pure dairy, per bag.....	0 00 2 00	" 1837 " fasks.....	7 50 7 75	A. C. A. Nolet.....	2 75 2 85
" 41 " 50.....	3 15 3 25	Cheese salt per bag 210 lbs.....	0 00 0 50	" 1837 " do.....	8 50 8 25	".....	9 50 9 90
" 51 " 60.....	3 40 8 50	Turk's Island.....	1 75 0 00	Club, 1837 " fasks.....	8 50 8 75	".....	8 00 5 20
			0 00 0 00	" 1837 " do.....	9 00 9 25	<b>Irish Whisky—</b>	
				Club rye, in brls., 1886, p.g.....	9 50 9 75	Bushmills.....	19 00 0 00
				McKenzie, Driscoll & Co.....	3 30 0 00	Jno. Jameson & Sons, 1 star.....	9 50 0 00
<b>Paints, &amp;c.</b>		<b>Tobacco (duty paid)</b>		Ports.....	2 40 6 00	" two stars.....	10 25 0 00
W Lead pure, 50 to 100lb kgs.....	6 00 7 00	No. 1 Black Chewing, cads.....	0 46 0 51	McKenzie, Driscoll & Co.....	2 40 6 00	Geo. Roe & Co, one star, qts.....	9 25 0 00
" No. 1.....	5 00 5 50	No. 2.....	0 45 0 51	T. G. Sandeman & Sons.....	2 60 6 00	" three stars.....	11 25 0 00
" No. 2.....	4 50 5 00	No. 3.....	0 41 0 00	Clode & Baker.....	2 10 4 00	Dunville & Co.....	9 25 10 25
" No. 3.....	4 00 4 50	Bright Chewing.....	0 41 0 00	Tarragona.....	1 10 1 59	Wisdom & Warter's Sherries.....	7 50 7 75
White Lead, dry.....	5 25 6 75	Smoking.....	0 54 0 67	Serravallo—Pedro Domecq.....	2 00 6 50	Warter & May's Ports.....	2 00 6 50
Red Lead.....	4 25 4 75	Navy, 3s.....	0 52 0 57	Pamartin.....	2 00 5 50	Geo. Sayer & Co's.....	
Venetian Red, Eng'h.....	1 50 1 75	Smoking, 6s.....	0 50 0 55	Misa.....	2 10 6 00	Brandy.....	4 50 6 50
Yel. Ochre, French.....	1 25 3 00	Bolace, 1lb.....	0 50 0 55	Barton & Guestier.....	7 00 28 00	" cases, 1 star.....	11 50 12 00
Whiting, ordinary.....	0 45 0 60	".....	0 45 0 00	Calvet & Co. vintage wines.....	6 50 29 00	" V.S.O.P.....	16 50 17 00
" London, Washed.....	0 65 0 75	Myrtle Navy.....	0 55 0 60	Nat. Johnston & Sons.....	7 00 23 00	Ind Coope & Co, Rom-1 qts.....	2 10 0 00
" Paris.....	1 00 1 10	Can. Chewing.....	0 32 0 33	Pommery, Fils & Co.....	31 00 33 00	ford, Ales.....	1 45 0 00
Portland Cement, brl.....	2 25 2 60	" Smoking, Plug.....	0 35 0 45	G. H. Munn & Co, ex. dry.....	31 00 33 00	Angostura Bitters, per case of 2 doz.....	14 00 15 00
Fire Brick.....	20 00 25 00	do Out.....	0 18 0 60	Piper Heidsieck.....	28 00 30 00	Bangsher Irish Whisky, qts.....	9 50 10 00
Fire Clay.....	1 50 2 00			Perrier, Jonet & Co.....	31 00 33 00	per gal.....	3 75 4 00
<b>Glue—</b>		<b>Wool.</b>		Gold Loak.....	28 00 30 00	Norea Raphael, Spark-ling Saunur.....	14 00 15 00
Domestic Broken Sheet.....	0 12 0 13	Fleace.....	0 16 0 20	Louis Duvan.....	15 00 16 50	ling Saunur.....	14 00 15 00
French, Casks.....	0 10 0 12	Pulled, unassorted.....	0 22 0 23	Louis Roderer.....	20 00 31 00	Per case, pts.....	15 00 16 00
" Brls.....	0 00 0 13	" Black.....	0 16 0 17	Brands—Hennessy.....	6 50 8 00	Jas. Watson & Co, Dundee, 3 Star Glenlivet, per case.....	9 75 10 00
American White, Brls.....	0 27 0 20	" Extra Super.....	0 00 0 00	1 Star.....	12 00 0 00	".....	5 75 9 00
Coopers' Glue.....	0 20 0 24	" B Super.....	0 00 0 00	V. O.....	16 00 0 00	Old Glenlivet.....	4 00 6 00
Golden Ochre.....	0 04 0 00	North West.....	0 15 0 17	Martell.....	6 00 0 00	Watson's Old Scotch, qt, cs.....	7 00 8 00
Brunswick Green.....	0 04 0 12	Buenos Ayres.....	0 31 0 38	Cases (one star).....	11 60 0 00	pts, per cs.....	5 00 9 00
French Imperial Green.....	0 12 0 16	Natal.....	0 16 0 18	Barnett & Fils, one star.....	9 00 9 25	Watson's Old Irish, qts, pr cs.....	7 00 8 00
Vermillion.....	0 12 0 40	Case.....	0 14 0 16	V. S. O. P.....	14 75 16 00	pts, per cs.....	8 00 9 00
Genuine Quicksilver.....	0 82 0 90	Australian, scoured.....	0 87 0 89	Bisquet Dubonche.....	9 50 0 00		8 00 9 00

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

Established 1886.

**CHAPUT FRERES,**  
**Commercial Agency,**

10 Place d'Armes,  
**MONTREAL.**

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

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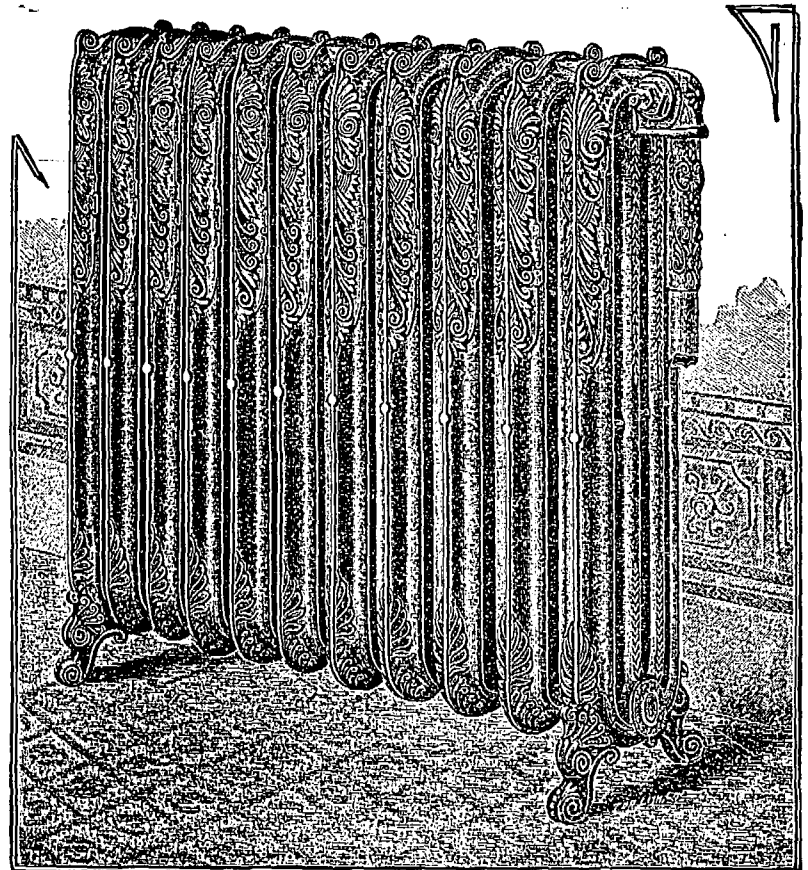
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**VARNISHES, JAPANS,**  
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**DRY COLORS, PRINTING INK,**  
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16 to 28 NAZARETH STREET,  
**MONTREAL.**

IMPROVING AND REMODELING  
**HEATING**

RATHER BY  
**HOT AIR, STEAM or WATER**

ASK OUR SPECIALTIES,  
**E. C. MOUNT & CO.,**  
Plumbers, Gas and Steam Fitters  
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**Gurney's Hot Water Heaters and Radiators**

Have proved themselves the most Perfect, Economical and Easiest Managed in the market.

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Manufacturers of



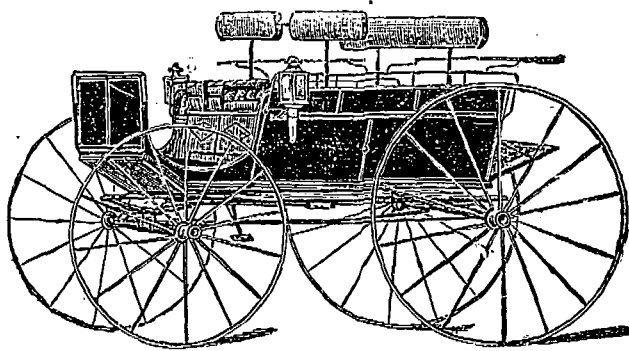
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Solid and Adjustable Dies. Pipe Taps and Dies. TAP WRENCHES  
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Send for new Illustrated Catalogue. ROCK ISLAND, P.Q.

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KINGSTON, Jamaica, W.I.

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Prize Medals awarded at Several Exhibitions.

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Special attention and care given to consignments when placed in our hands.

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Correspondence solicited. References if required

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Orders from the Trade solicited.

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Electrical and Plating Works,  
MONCTON, N.B.

Electrical Apparatus of every description. The only house in Canada making a specialty. Amateur and Experimentors' Supplies, Electric Bells, Annunciators, Telephones, Telegraph Instruments, Dynamos, Lamps, Batteries, Wires, etc.

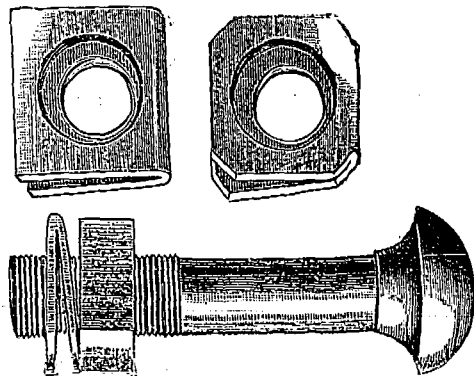
The Ehrhardt Electric & Plating Works  
MONCTON N.B.

*The* **Thomas Nut Lock**

(Patented 1890.)

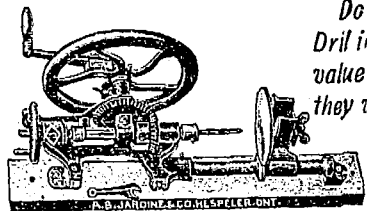
Absolutely the only effective NUT LOCK applicable to all Railway purposes, Machinery, Agricultural Implements, Carriages, and all Bolts where Nuts work loose, of any size or in any position, without changing bolts as now in use. Manufactured from best spring steel.

The THOMAS NUT LOCK CO.  
Moncton, N.B.



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Do your Customers want Cheap Hand-Drilling Machines? Our No. A 1 is better value than low-priced American tools. If they want a better article our No.'s O, 1, 2 and 3, though more expensive than the No. A 1, are well worth the difference in price. We can suit you in price and quality.



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Agents for Quebec and Lower Provinces.

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Mfrs. Blacksmiths' Tools and Tube Expanders, HESPELER, Ont.

**"Otto" Gas Engine Works, PHILADELPHIA, - Pa. U.S.A.**

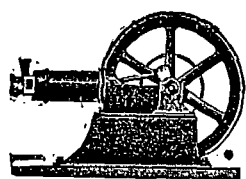
"Otto" Gas Engines from 1-3 to 100 Horse-power.

Over 35,000 sold.

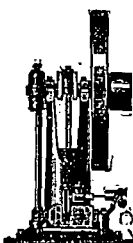
Engines and Pumps combined

Horizontal or Vertical Engines

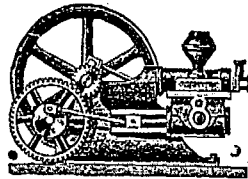
High speed Engines for Driving Dynamos



For Coal Gas.



Gasoline or Producer Gas.



Send for Illustrated Catalogue showing 25 different styles of Engines and combinations.

Job Printing and Bookbinding of all kinds done at this office.

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HOLYOKE, MASS.,

Manufacturers of FIRST-CLASS LINEN LEDGER  
PAPERS, WATER MARKED

## SCOTCH • LINEN • LEDGER

Our First-Class Treasury Bond, Bank Note and  
Parchment Papers are Unexcelled.

*WHITE AND TINTED WRITINGS AND BRISTOL BOARDS.*

ROYAL LINEN LEDGER, OLD HAMPDEN BOND, MERCANTILE BOND  
PARSONS EXTRA SUPERFINE. CHAMPION SUPERFINE.

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## PAPER MACHINERY

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**S**OLE MANUFACTURERS of the Jordan Patent Beating Engine, which has no rival for clearing the stock for fine papers. Chilled Iron and Paper Roll Super Calenders, Plate Calenders, Chilled Stack Calenders, Rag Cutters, Hand and Power Cutting Presses and Stop Cutters; the Hatch Patent Stop Cutter, the only cutter that can be regulated to cut between water marks of writing paper. Screens, brass and nickel plated, the latter warranted to wear twice as long as brass. Bed Plates, Roll Bars, Fan and Plunger Pumps.

Also Gun Metal Covered Rolls, for Size and Press Rolls; Stevenson Water Wheels. Shafting and Mill Gearing generally.

# NEW YORK LIFE

Insurance Company.

JANUARY 1, 1892.

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

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

**DAVID BURKE,**  
 General Manager for Canada

# BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments,  
 over \$1,300,000  
 Accumulated Funds, - 7,665,890  
 Annual Income, - 1,295,000  
 Assurance in Force, - 31,250,000  
 Total Claims Paid, - 9,763,340

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

**F. STANCLIFFE, General Manager.**

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

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COMPANY  
 (LIMITED)

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

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

**A. T. McCORD** - - - TORONTO,  
 CHIEF AGENT FOR CANADA.

**A. J. HUBBARD,** General Agent, MONTREAL  
 The Directors are open to entertain applications for  
 agencies where the Company is not already efficiently  
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TELEPHONE 504.

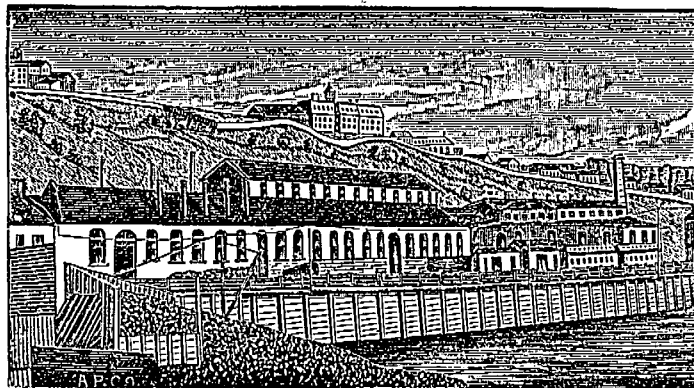
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Stoves,  
 Stove Fittings,  
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Founders, Machinists

AND  
**BOILER MAKERS,**  
 Commercial - Street  
**LEVIS, P.Q.**



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

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

# WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

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

Head Office: - - - - - Toronto, Ont.

**J. J. KENNY,** Managing Director,

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

# THE FIRE Insurance Association

(LIMITED),

OF LONDON, ENGLAND.

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**ROBERT BENNY, Esq.,** - - - - - Directors  
**SANDFORD FLEMING, Esq., C.M.G.** - - }

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 No. 47 St. Francois Xavier Street.

**J. J. KENNEDY,** Manager.

# COMMERCIAL UNION ASSURANCE CO., LTD.,

Of London, - - - - - England.

**FIRE LIFE MARINE**  
 Total Invested Funds - - - \$12,500,000.

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

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

**HEAD OFFICE,** Canadian Branch, - - - MONTREAL  
**EVANS & McCREGOR,** Managers.  
**F. M. COLE** Special Life Agent. - **N. PICARD,** City Agent

# CONFEDERATION LIFE.

**W. O. MACDONALD,**  
 Actuary.

**J. K. MACDONALD,**  
 Man. Director.

INCOME 1891:

Premiums and Interest, - \$872,547.47

BUSINESS IN FORCE:

TWENTY AND A HALF MILLIONS

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

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

# ALBERT MANUFACTURING Co.,

MANUFACTURERS OF

## CALCINED PLASTER

HILLSBOROUGH,

New Brunswick.

# WIRE ROPES.

Crucible Cast Steel Ropes for Hoisting, Inclines, Mining, and Seimans-Martin for transmission of Power Elevators and Hoists, Etc. Galvanized Ropes for Derrick, Stays, Ship's Rigging, Etc.

— WRITE FOR CATALOGUE AND PRICE LIST. —

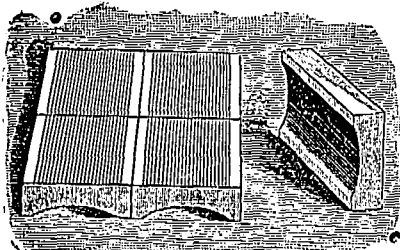
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Hamilton, Canada.

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HOLYOKE, - - MASS.



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Paper Mill Drainer-Bottoms

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 READON PAPER MILL, Merriton, Ont.  
 WM. BARBER & BROS, Georgetown, Ont.  
 MERRITON PAPER MILLS, Merriton, Ont.  
 CANADA PAPER Co., Montreal, Canada.  
 PARSONS PAPER Co., Holyoke.  
 BRYON WESTON, Dalton Mass.  
 WHITING PAPER Co., Holyoke.

NIAGARA FALLS PAPER Co.,  
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 HOLYOKE PAPER Co., Holyoke,  
 CRANE BROS, Westfield.  
 PARKER & SON, New Haven, Conn.  
 WORTHY PAPER Co., Agawam, Mass.  
 VERNON PAPER Co., Westfield.  
 MOLINE PAPER Co., Moline, Ill.

SECURITIES.		London June 23.	
British Columbia, 1877, 6 p.c. ....		121	124
1887, 4 1/2 p.c. ....		109	111
Canada, 4 p.c. loan, 1860. ....		105	107
3 p.c. loan, 1888. ....		92	93
Debt. 1884, 8 1/2 p.c. ....		103	105
Shs		Jun-23.	
Railway & other Stocks.			
Quebec Province. 5 p.c. 1874. ....		108	106
Do do 1876 5 p.c. ....		104	106
Do do 1880 4 1/2 p.c. ....		102	104
Do do 1883 5 p.c. ....		106	108
Atlantic & Nth Western 5 p.c. Gen. 1st M. Bds. ....		116	118
100	Buffalo and Lake Huron \$10 sh. ....	124	13
100	Do 5 1/2 p.c. 1st Mort. ....	131	133
300	Do 2nd Mort. ....	131	133
Can. Central 5 p.c. 1st M. Bds Int. guar. By Gov. ....		105	107
Canadian Pacific \$100. ....		91 1/2	92 1/2
100	Grand Trunk, Georg. Bay, & Co. 1st M. ....	108	105
100	Grand Trunk of Canada Ord. stock	91	91
100	2nd equir. mtg. bds. 5 p.c.	126	128
100	1st pref. stock. ....	88	88 1/2
100	2nd pref. stock. ....	45 1/2	45 1/2
100	3rd pref. stock. ....	24 1/2	24 1/2
100	5 p.c. perp. deb. stock. ....	127	129
100	4 p.c. perp. deb. stock. ....	97 1/2	98 1/2
100	Great Western shares, 5 p.c. ....	122	124
100	Hamilton and N. W., 5 p.c. ....	107	109
100	M. of Canada Stg. 1st Mort 5 p.c.	108	110
100	Montreal and Champlain 5 p.c. 1st mtg. bds. ....	105	107
100	Montreal & Sorel, 1st mtg. 5 p.c. ....	15	20
100	N. of Canada 1st Mtg. 5 p.c. ....	105	107
100	Northern Extension, 6 p.c. pref. ....	100	102
50	Quebec Central 5 p.c. 1st Inc. Bds.	24	23
00	T. G. & B. Cp. c. bonds 1st Mort. ....	100	101
00	Well, Gray & Bruce, 7 p.c. Bds 1st Mort. ....	98	100
00	St. Law. and Ott. 5 p.c. Bds. ....	97	99
Municipal Loans.			
100	City of London (Ont) 1st pref. 5 p.c.	103	105
100	City of Montreal stg 5 p.c. 1874. ....	103	105
100	City of Ottawa, 5 p.c. stg. ....	101	104
100	redem. 1873. ....	102	104
100	1875. ....	106	110
100	1876. ....	108	105
100	City of Quebec, 5 p.c. con., 1873. ....	100	103
100	6 p.c. redem. 1875. ....	106	108
100	redem. 1873. ....	107	109
100	City of Toronto, 5 p.c. stg. 1877. ....	106	108
100	5 p.c. stg. con. deb. 1874. ....	104	113
100	5 p.c. gen. con. deb., 1873. ....	112	114
100	4 p.c. stg. bonds, 1921-23. ....	102	104
90	City of Winnipeg, deb., 1884 5 p.c. deb. scrip, 1883 5 p.c. ....	105	107
100		112	114
Miscellaneous Companies.			
100	Canada Company. ....	38	42
100	Canada North-West land Co. ....	8 1/2	8 1/2
100	Hudson Bay. ....	15 1/2	16

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(INCORPORATED BY ACT OF PARLIAMENT)

**CAPITAL \$50,000.**

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Canada's Lovely Summer Resort,  
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Hotel America has all the modern improvements; and it is situated in the most central part of the city, (near Union square.)  
The rates are for Rooms, from \$1.00 a day upwards; with board, from \$2.50 a day.  
**EMOTION & SPINNETT, Proprietors.**

**HOLYOKE, MASS.**

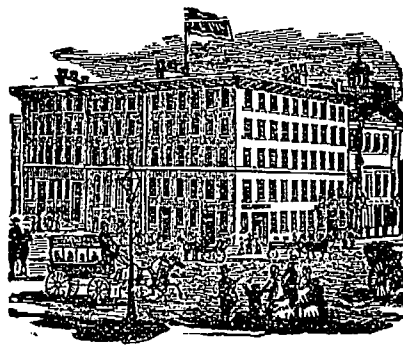
**HOTEL HAMILTON.**  
**GEO. H. BOWKER & CO., Props.**

THE Mellen House, | WINTHROP HOTEL,  
Fall River, Mass. | Meriden, Conn.

**THE RUSSELL,**  
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THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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**ST. LOUIS HOTEL, - Quebec**

**Hotel Directory.**

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

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PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE.	The St. Lawrence Hall	Amos Robinson
DUNDAS.	The Elgin	.....
GALT.	The Queen's	U. Lowell
HAMILTON	The Royal	Hood Bros.
KINGSTON,	The British America,	J. E. Dunham
LONDON.	The Tecumseh	C. W. Davis
OTTAWA.	The Russell	Kenly & St. Jacques
TORONTO.	The Queen's	McGaw & Winnett

**QUEBEC.**

MONTREAL,	The St. Lawrence Hall,	Hy. Hogan
"	The Windsor Hotel	C. Swett
"	The Balmoral	S. V. Woodruff
QUEBEC.	The Russell	W. Russell

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HALIFAX, The Halifax. L. Hesslein & Sons

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Consignments Solicited.

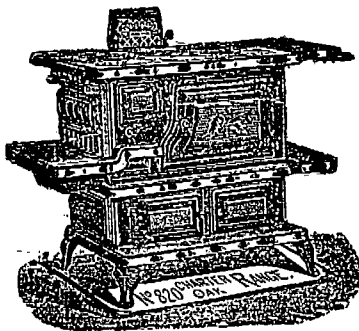
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**STOVES and RANGES,**  
With Wonderful Wire Gauze Oven Doors.

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The Wire Gauze Oven Doors are used on this line of goods, and their use results in a saving from loss by shrinkage in meat and bread, while baking or roasting, of quite 20 per cent., as shrinkage in an old style tight oven amounts to quite 30 per cent., and in "Charter Oak" Ovens to about 10 per cent.; and food is better cooked, and meats, etc., remain juicy and tender as result of circulation of air in ovens.  
Full lines of printed matter mailed on application, and all information sent on receipt of letter or post card.

Sole Manufacturers in Canada:

**The Enterprise Foundry Co.,**  
SACKVILLE, N.B.

Guaranteed Circulation throughout the Retail Trade in every Town.

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**DOMINION GROCER**

Every Grocer who wants to keep up to the times must subscribe to the

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Only One Dollar Per Annum.

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[See Legal Cards on other pages.]

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Forwarding Agent,  
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35 Portage Avenue East, WINNIPEG, MAN.

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R. B. CLARKSON, F.O.A. W. H. CROSS, F.O.A.  
A. J. PHILLIPS.

**E. R. C. CLARKSON, F.C.A.,**  
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Chartered Accountant, Trustee,  
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Agencies at Montreal, Que. and Winnipeg, Man.  
Correspondence at London, Glasgow, Huddersfield, Bradford, Birmingham.  
Foreign Messrs. A. & S. Henry & Co., Bradford  
References: The City Bank, London.

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Banker & Broker,  
HALIFAX N.S.

Special attention given to investments in sound dividend-paying Stocks and Debentures.  
Collections made in all parts of the Maritime Provinces.  
Business information afforded to customers.  
166 Hollis Street.

**J. DUNCAN DAVISON,**  
114 St. James Street,

(Care Dun, Wiman & Co.)  
**COMMISSIONER**  
For following Provinces:  
Ontario, Quebec, Manitoba, New Brunswick  
Nova Scotia and Prince Edward Island.

**JAMES BAXTER**  
NOTE BROKER,

Buys and Sells Commercial Paper, &c.  
128 St. James Street,  
MONTREAL.

**MONTREAL SAFE**  
**DEPOSIT CO'Y.**

OFFICE HOURS: - 9.30 a.m. to 3.30 p.m.  
Saturdays: 9.30 a.m. to 1 p.m.

Royal Insurance Building, Place D'Armes.  
SIR DONALD A. SMITH, President,  
SIR JOSEPH HICKSON, Vice-Pres.  
J. ALEX. STRATHY, Managing Director.

Safes from \$10 per annum upwards.  
Your Valuables are not safe in your house.  
Place them beyond the reach of fire and thieves.

Insurance.

**THE**  
**Accident Insurance Co.**  
**OF NORTH AMERICA.**

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.

MONTREAL.

President, - - - - - Sir A. T. GALT

Vice-President and Managing Director:

**EDWARD RAWLINGS.**

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over *seventeen thousand losses* and has *settled but almost claims at law in 18 years for nearly one million dollars.* It has ample financial resources, and has made the *Special Depart* with the *Insurance Department* at Ottawa. It is, moreover, the only Company whose capital and funds are *strictly* applicable to Accident Insurance.

Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—*Montreal Quotations, July 8, 1892.*

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine ..	10,000	2-6mos.	\$50	\$50	92 37½
Canada Life .....	2,500	7-6mos.	400	50	141 140½
Confederation Life .....	5,000	5-6mos.	100	10	225 275
Western Assurance .....	25,000	4-6mos.	40	20	148½ 147
Royal Canadian Insurance .....	20,000	6-12mos.	25	20	125 .....
Guarantee Co. of North America....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) June 22, 1892. Market value p. p'd up sh.

Atlas .....	24,000	50	.....	6	£24½	.....
British and Foreign Marine .....	50,000	50	30	4	£21½	£21½
Caledonian .....	.....	.....	.....	.....	.....	.....
Commercial U. Fire, Life & Marine ..	5,000	30	50	5	£32½	.....
Edinburgh Life .....	.....	.....	.....	.....	.....	.....
Fire Insurance Association .....	100,000	5	£10	£2	.....	.....
Guardian Fire and Life .....	20,000	15	100	50	£104½	.....
Imperial Fire .....	12,000	£7 p. sh.	100	25	£33	£32½
Lancashire Fire .....	100,000	30	20	2	.....	.....
Life Association of Scotland .....	10,000	15	40	8½	.....	.....
London Assurance Corporation .....	35,802	48	25	12½	£52½	£51½
London & Lancashire Life .....	10,000	10	10	1 7-20	.....	.....
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£45	.....
National .....	40,000	25	.....	2½	.....	.....
Northern Fire & Life .....	80,000	70	100	5	£69½	£68½
North Brit. & Merc. Fire & Life .....	40,000	55	50	6½	£45½	£44½
Phoenix Fire .....	6,722	£21 p. s.	.....	.....	£27½	£27½
Queen Fire & Life .....	200,000	30	10	1	.....	.....
Royal Insurance Fire & Life .....	100,000	60	20	3	51½	.....
Scottish Imperial Life .....	50,000	6	10	1	.....	.....
Scottish Provincial Fire & Life .....	20,000	15	50	3	.....	.....

**North British & Mercantile**

INSURANCE COMPANY.

Total Funds, - \$50,807,727.07

Total Revenue, - \$12,107,481.83

CANADIAN INVESTMENTS:

\$4,432,752.00

Founded THE 1805.

**CALEDONIAN INSURANCE COMPANY**

Of EDINBURGH, SCOTLAND.

CAPITAL, - - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNTS & BEATTY, 1 Victoria Street.

The oldest Scotch Office and one of the Strongest Companies represented in Canada. Continuance of all business connections solicited, and new connections invited.

**Scottish Union and National**  
INSURANCE CO., 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 | Deposit with Dom. Govt. 125,000  
(Market value)

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

**Quebec Fire Assurance**  
COMPANY.

ESTABLISHED 1818.

Directors—Edwin Jones, President; Geo. R. Renfrew, Vice-President; W. R. Dean, Treas.; Hon. Pierre Garneau. Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons

Agents—Nova Scotia—J. T. Twiney & Son Halifax. P. E. I.—Urquhart & Brown, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Co. Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Holloway, Winnipeg. British Columbia—W. S. Graveloy, Vancouver. Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

**ROYAL INSURANCE COM'Y**  
OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

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

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

Investments in Canada for protection of Canadian Policy-holders (chiefly with Government) exceed \$1,000,000.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

Head Office for Canada, Royal Insurance Bldg., Montreal

W. TATLEY, Chief Agent.

E. HURTUBISE, } Special Agents French Department.  
ALFRED ST. CYR, }

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

**UNION MUTUAL LIFE**

INSURANCE COMPANY.  
PORTLAND, MAINE.

Incorporated 1848. JOHN E. DeWITT, President

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

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

WALTER I. JOSEPH, Manager, - - MONTREAL

Office—30 St. Francois Xavier St.

The  
Manufacturers'  
Life  
Insurance  
Company

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

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

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

Local Board for Quebec—Chairman, BONT ARONER, Prsdt. Board of Trade, Montreal; HON. J. A. OUMET, A. G. McBRAN, A. F. GAULT, R. R. McLENNAN, ALD. J. D. RCLAND.

SELBY, ROLLAND & LYMAN,

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

Insurance

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

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

Bond now before the public.

Agents wanted in all unrepresented districts.

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

## 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. West, - TORONTO

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

**H. SUTHERLAND,** - - - - - Manager  
Correspondence solicited. Agents wanted.

## THE DOMINION LIFE ASSURANCE CO.

Waterloo, Ont.

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

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

Insurance

# BRITISH AMERICA ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1852.

HEAD OFFICE, - - - - - TORONTO.

Cash Capital and Assets, \$1,133,866.52.

BOARD OF DIRECTORS:

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

THE

# United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.  
MONTREAL OFFICE, - TEMPLE BUILDING.

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

J. N. LANE, General Manager & Secretary.

HUDSON & LANE, - - - - - Managers for Canada.

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

This Company has acquired by purchasing the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the company thus formed.

## SHIPPING TAGS

Having all the machinery necessary for the manufacture of SHIPPING TAGS, we would call the attention of Merchants and Manufacturers to our exceptionally LOW PRICES in this line at the Journal of Commerce.

## The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

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

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

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

Subscribed Capital.....\$200,000.00  
Government Deposit..... 20,100.00  
Losses Promptly Adjusted and Paid.

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

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

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARRS, Chairman.  
EDWARD J. BARBARO, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
ANDREW FREDERICK GAULT, Esq.  
G. F. C. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH: MONTREAL.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN BLAIRIE, Esq.  
Vice-Presidents, - { - HON. G. W. ALLEN  
J. K. KERR, Esq., Q.C.

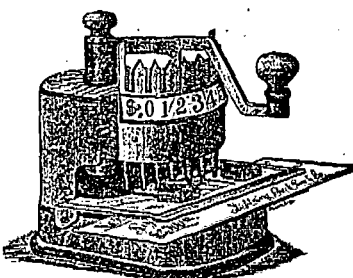
WILLIAM MCCABE, F.I.A., Managing Director

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

Cash Income..... \$ 401,048 56  
Assets..... 1,215,580 41  
Reserve Fund..... 954,548 00  
Net Surplus..... 183,012 41

CHARLES AULT, M.D., Manager Prov. Quebec  
Montreal Office, - 62 St. James St.

## THE LIGHTNING CHECK PUNCH



Prevents Raising of Checks.

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

## IMPERIAL

Insurance Company, Limited FIRE.

Established at London in 1803.

Subscribed Capital, - - - - - £1,200,000  
Cash Assets, more than - - - - - £1,600,000

107 St. James Street.

E. D. LACY,  
Resident Manager for Canada.

## HURON & MIDDLESEX Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

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

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

Agents wanted in unrepresented Districts.

THE

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

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

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



# GEO. BARRINGTON & SONS

156 St. Antoine Street,

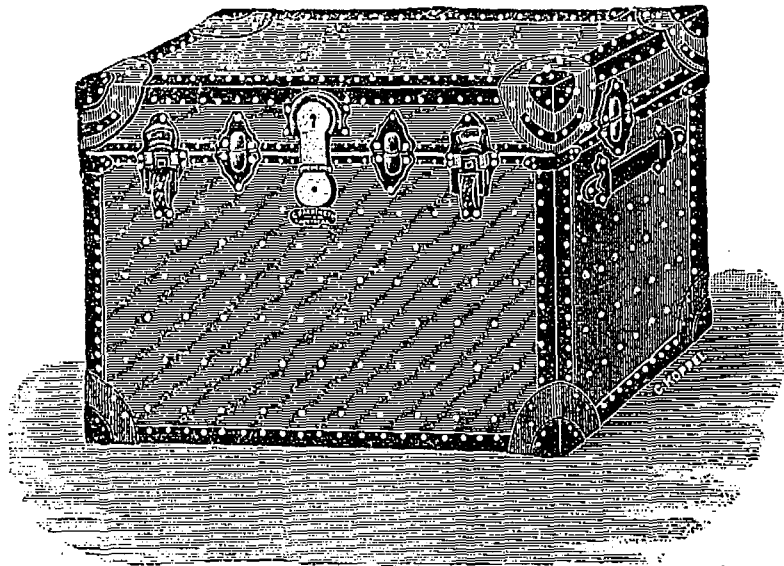
— AND —

218 ST. JAMES ST., - - MONTREAL

MANUFACTURERS OF

## THE SAMPLE TRUNK,

The Strongest, Most Economical, Lightest Trunk in the Market



MADE OF  
Steel - Bound Fibre.

MADE OF  
Steel - Bound Fibre.

In Use and Highly Approved by the Following and other Firms:

H. A. NELSON & SONS,	- - -	MONTREAL	WYLD, GRASSETT & DARLING,	- - -	TORONTO
McINTYRE, SON & CO.,	- - -	do.	JOHN MACDONALD & CO.,	- - -	do.
E. N. HENEY & CO.,	- - -	do.	G. GOULDING & SONS,	- - -	do.
LYMAN, KNOX & CO.,	- - -	do.	THE WILLIAMS, GREENE & ROME CO.,	- - -	do.
KERRY WATSON & CO.,	- - -	do.	HARVEY & VAN NORMAN,	- - -	do.
THOURET FITZGIBBON & CO.,	- - -	do.	THE GALE MFG. CO.,	- - -	do.
JAMES O'BRIEN & CO.,	- - -	do.	WARWICK & SONS,	- - -	do.
TOOKE BROS.,	- - -	do.	McMAHON, BROADFIELD & CO.,	- - -	do.
W. C. PITFIELD & CO.,	- - -	St. JOHN, N.B.	GORDON, MACKAY & CO.,	- - -	do.
AMHERST BOOT & SHOE CO.,	- - -	AMHERST, N.S.	THE L. P. TROTTIER AXE CO.,	- - -	THREE RIVERS, Q.

### TESTIMONIALS.

MONTREAL, Dec. 21, 1891.

Messrs. G. Barrington & Sons:

GENTS—

Your Steel-Bound Fibre Trunks supplied to our travellers have given perfect satisfaction, combining as they do, EXTREME DURABILITY, with the least POSSIBLE WEIGHT.

We consider them equal, if not superior, to anything in the market, designed for this purpose.

Yours truly,

H. A. NELSON & SONS

Montreal, Oct. 30, 1891.

Messrs. G. Barrington & Sons:

Dear Sirs—We beg to state we have used your Steel-Bound Fibre Trunks the past year on the road constantly, and have found them MOST SATISFACTORY and equal in every respect to the best made.

Yours truly, E. N. HENEY & CO.

St. John, N.B., Dec. 2, 1891.

Messrs. Geo. Barrington & Sons, Montreal:

Gents—Replying to yours of the 30th ult., we beg to say that the Fibre Sample Trunks purchased from you are PERFECTLY SATISFACTORY both to us and our travellers.

Yours truly, W. C. PITFIELD & CO.