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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 31, No. 6.  
NEW SERIES.

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\* N. B. - The Corea will not have accommodation for any class of passengers on voyages from Montreal and Quebec to Liverpool.

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London, Quebec and Montreal Service.

Table listing steamships, dates, and destinations for the London, Quebec and Montreal Service.

Glasgow, Quebec and Montreal Service.

Table listing steamships, dates, and destinations for the Glasgow, Quebec and Montreal Service.

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ROYAL MAIL

STEAMSHIPS.

1890—SUMMER SEASON—1890

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Liverpool Service.

SAILING DATES.

Table listing sailing dates from Montreal and Quebec for the Dominion Line.

\* Oregon.....Thur., July 24. Dominion.....Thur., July 31. \*Vancouver.....Wed., Aug. 2. Toronto.....Thur., Aug. 14.

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

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The buffet sleeping cars and all other cars of the train leaving Montreal at 22.15 o'clock daily [Sunday excepted] run through to Dalhousie.

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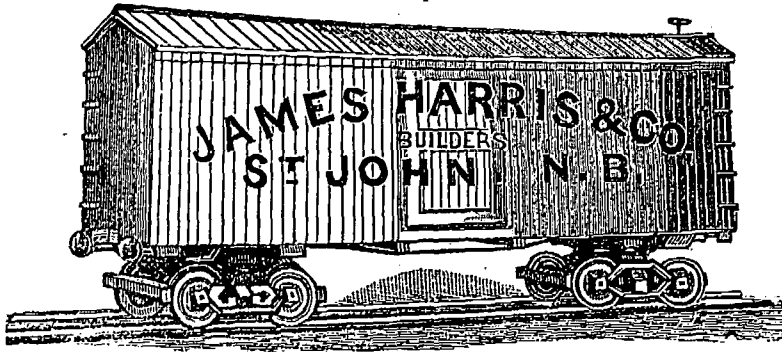
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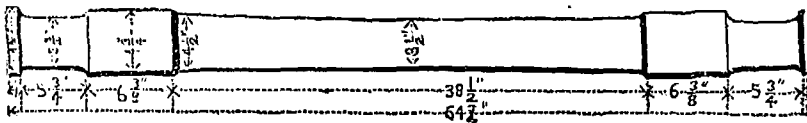


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Hammered Shafting for Mills and Steamboats, all sizes, Locomotive Frames, Truck, Engine and Car Axles, Piston and Connecting Rods, Cranks and Crank Pins, Guide Bars, Cross Heads, Beam Straps, Wheel Arms, Gate Heads, Ships' Iron Knees, Anchor Shapes, Davitts, Iron Rudders, and all kinds of Hammered Shapes.

Railway Forgings a specialty.

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DEALERS IN ALL KINDS OF  
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Sole Proprietors of the "MANHATTAN FOOD."  
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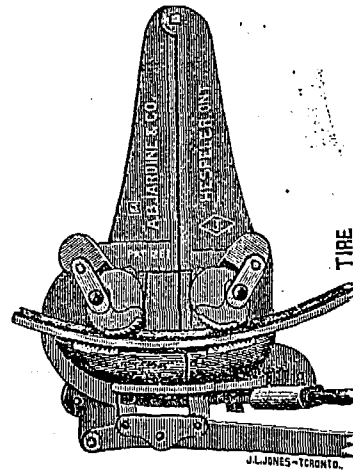
Watering, Drainage, Transfusion.  
PRUDON & DUBOST, 210 Boulevard Voltaire, Paris  
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## APPARATUS & SIPHONS For Manufacturing AERATED WATERS

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Blacksmiths' Tools and Tube Expanders.

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CELEBRATED  
**English Varnishes**

.....AND.....  
**COLORS.**

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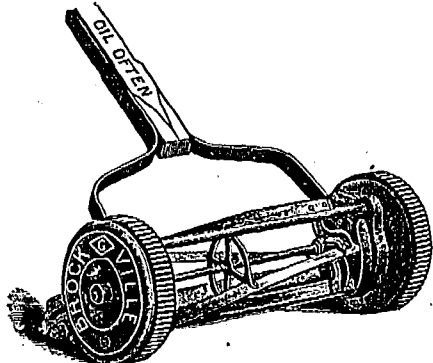
(A better Color than English Vermilion)

Sole Agent for Canada:

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Job Printing and Bookbinding of all kinds  
done at the Journal of Commerce Office.

Entirely New for 1890.



Entirely New for 1890.

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STYLE S, 4-BLADE.

Open Riveted Wiper. { Light, Durable, Efficient. } Every Machine  
Handsomely Decorated in specially attractive light colors. } Warranted.

ALSO:

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Style S, 3 Blade, Riveted Wiper. Style M, 3-Blade, Cast Wiper.  
Style H, 3-Blade, Cast Wiper, with special gearing for high speed.

Lawn Rollers, Lawn Rakes, Garden Hose Reels, &c., &c.  
Send for Catalogues and Prices.

**The James Smart Mfg. Co. (Ltd.)**

Stove and Hardware Manufacturers,

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**Nova Scotia Advertisements.**

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**AUCTIONEER**

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Consignments solicited and prompt returns made. Seven years of experience with best of references.  
**Halifax, Nova Scotia.**

**B. SWENERTON,**

**Millers' and Manufacturers' Agent**

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**COMMISSION MERCHANT.**

A few more first-class Manufacturers Wanted. Liverpool Wharf, HALIFAX, N.S. Best of References.

**John P. CHETWYND**

**Fish, Fish Oils and Commission,**

Head Young Harts, HALIFAX, N. S.

Agent for Towers' Oil Clothing, and Packer of Canned Fish.

Correspondence solicited.

**OXFORD FURNITURE CO.**

Wholesale Manufacturers of

**House Furniture**

CHAMBER SUITS A SPECIALTY.

**OXFORD, - Nova Scotia.**

**A NEW PREPARATION.**

**Steam Compressed  
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**Cheap, Delicious and Convenient.**

1-lb. Package sufficient for a large family.

Quickly prepared for table. Housekeepers have only to test once to continue its use. Ask your Grocer for it. Manufactured under Patents.

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Manufacturers of all kinds of

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A specialty made of Polish, Buff, Oil and Glove Grain, Fisherman Boot Grain, Pebble and Straight Grain, Splits, &c., &c.

Cash paid for Hides and Bark.

Correspondence solicited.

**HOPEWELL, N. S.**

**John McArthur**

**HOPEWELL, N.S.,**

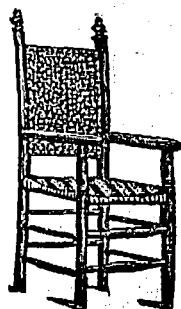
Manufacturer of the Celebrated

**GrandDaddy  
Arm Chair**

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**Lawn Chairs**

Furniture, Doors, Windows, Blinds, Stair Posts and Ballusters constantly on hand.



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SPANISH AND SLAUGHTER

**SOLE LEATHER**

**WOODSTOCK, N.B.**

SLAUGHTER SOLE A SPECIALTY.

**Moncton Machine Shop**

**JONATHAN WEIR, Prop.**

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Established 1857.

Locomotive Repairing a specialty. Forging. Steam power. Well equipped. Repairing on various railway lines. Jobbing and Mill work.

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Spools, Tent Buttons Excelsior, &c., &c.

Natural quality of the wood, together with the varied machinery turn out goods unsurpassed. Correspondence solicited. Samples on application.

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(LIMITED)

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**Cotton Spinners, Bleachers, Dyers  
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Cotton Yarns, Carpet Warps, Ball Knitting Cottons, Hosiery Yarns and Yarns, for Manufacturers' use.

Beam Warps for Woolen Mills, Grey Cottons, Shootings, Drills and Ducks.

Shootings, Shirtings and Stripes.

Eight oz. Cottonades in plain and Fancy Mixed Patterns.

The only "Water Twist" Yarn made in Canada.

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**New Brunswick Cotton Mills.  
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ST. JOHN, N. B.

**MONCTON  
SOAP AND CHEMICAL**

COMPANY.

**MONCTON, - - - - - N.B.**

Manufacturers of Brand "Rising Sun," a specialty, and other favorite brands. Railway Cooling and Lubricating Greases. Metallic Paints, &c. Correspondence solicited.

**S. R. FOSTER & SON,**

Manufacturers of

**WIRE NAILS**

STEEL & IRON-CUT NAILS.

And SPIKES, TACKS, BRADS.

SHOE RAILS, HUNGARIAN NAILS, &c.

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**Shipping & Commission Merchant,**

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Consignments solicited.

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Consignments solicited, and orders promptly

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References—Messrs. Black Bros. & Co., Halifax, N.S.

Wm. Wall's Sons, New York

The Lombard Investment Co., Boston.

**EUGENE F. PHILLIPS'**

**ELECTRICAL WORKS,**

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Manufacturers of Patent Finished

Insulated Electric Wires, Tele-

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Electric Light Wires.

**FARADAY CABLES**

For Telephone, Telegraph, and Electric Light Purposes.

Magnet Wire, Patent Rubber Covered Wire, Lead Encased Wire. Flexible Cords. Office and Annunciator Wire. Write for prices.



EVERY BUYER  
HIS OWN AGENT.

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AT

WHOLESALE PRICES

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DISCOUNTS OR COMMISSION.

IF YOU WANT ANYTHING

TO

RUN ON WHEELS

NOTE ADDRESS, AND

Call or send for 100 page Catalogue

Goods Shipped on approbation,

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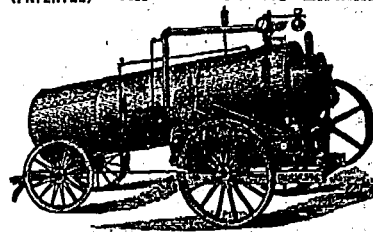
100 miles to all Cash customers.

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**THE MONARCH BOILER  
(PATENTED) AND HERCULES ENGINE.**



Portable from 6 to 70 horse power. Surpass portable steam power heretofore produced for strength, durability, compactness, and the ease with which they can be moved.

The 70 horse power can be taken over thorough roads, or into the forest, and set up as easily and quickly as an ordinary 20 horse power portable engine, and as firm as a brick-set stationary engine. Engines and boilers of every size and description. Rotary Saw Mills, Shingle and Lath machines, Saw Grinders, Planers, etc. Mill machinery and supplies of every description. Every boiler insured against explosion by the Boiler Insurance & Inspection Co. of Canada. Write for circulars.

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Amherst, N.S. | Machine Works.**

ESTABLISHED OVER 20 YEARS.



Loading Manufacturers, &amp;c.

**D. Morrice, Sons & Co.**

MONTREAL &amp; TORONTO.

MANUFACTURERS' AGENTS, &amp;c.

THE V. HUDON COTTON MILLS, Hoobelaga, Brown Cottons, Bleached Shirtings, Cantons, Bags, &amp;c.

THE ST. ANNE'S SPINNING MILLS, Hoobelaga, Brown Cottons, Shootings, &amp;c.

THE MAGOG PRINT WORKS, Magog, Prints, Regattas, Drills, &amp;c.

THE ST. CROIX COTTON MILL, Milltown, N.B. Apron Cloths, Gingham, Ticks, Denims, Fancy Shirtings, &amp;c.

ALSO

TWEEDS, Fine, Medium and Coarse; Stoffes, Blankets, Horse Blankets, Saddle Felt, Glove Lining.

FLANNELS, Grey and Fancy, in all-Wool and Union; Ladies' Dress Flannels.

SERGES YARNS.

KNITTED UNDERWEAR, Socks and Hosiery, in Men's, Ladies' and Children's.

CARDIGAN JACKETS, Mitts and Gloves.

BRAID, Fine Mohair for Tailoring, Dress Braids and Lillmas, Corset Laces.

CARPET RUGS.

*The Wholesale trade only Supplied.***DOMINION PAPER CO.**

100 Grey Nun St., MONTREAL.

MILLS AT KINGSEY FALLS, P. Q.

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The following grades of High-Class Papers:—

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White Tea and Bag,

Bleached Manilla, Envelope, Bag and Wrapping,

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**W. A. FREEMAN,**

Manufacturer and Importer of

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**WROUGHT IRON RANGES**

For Hotels, Restaurants and Private Families.

Ironing Stoves, Large Washing Boilers

HEATING APPARATUS,

HOT WATER and HOT AIR CARVING TABLES,

Coffee, Tea and Water Urns

STEAM KETTLES, PORTABLE OVENS,

STOCK POTS,

MOULDS, FREEZERS, REFRIGERATORS

COOKS' KNIVES.

**LEAF & CO. (Ltd.)**

LONDON, ENG.,

**General Dry Goods Merchants**

WHOLESALE.

G. J. W. DAVIES, Representative for Canada  
Nordheimer's Block, MONTREAL.

Loading Manufacturers, &amp;c.

**JAS. A. CANTLIE & CO.**Late CANTLIE, EWAN & CO.,  
Established 21 Years)

GENERAL MERCHANTS

**And Manufacturers' Agents.**BLEACHED SHIRTINGS,  
GREY SHEETING, TUCKINGS,  
WHITE, GREY & COLORED BLANKETS,  
FINE AND MEDIUM TWEEDS,  
KNITTED GOODS,  
PLAIN & FANCY FLANNEL,  
LOW TWEEDS, STOFFES, &c.

Wholesale Only Supplied.

13 & 15 St. Helen St. | 20 Wallington St. W.  
MONTREAL. | TORONTO.**A. McTAVISH WATT**

Commission Merchant and Manufacturers' Agent,

**Cottons and Woollens**

Office and Warehouse: 72 St. Peter St.

Telephone 1387.

P. O. Box 1845.

**THE MONCTON  
COTTON MANUF'G CO.**

MONCTON, N. B.

Manufacturers of

**BROWN COTTONS & SHEETINGS,**

Cotton Yarns, &amp;c.

**THE ONTARIO COTTON CO.**

HAMILTON, - ONT.,

Manufacturers of

Cottonades, Shirtings, Denims, Tickings,  
Awnings and Ducks.Special Ducks for Agricultural Imple-  
ment Makers.

DUNCAN BELL, Agent, MONTREAL

J. E. McCLUNG, Agent, - TORONTO

**The Barber  
& Ellis Co'y**

43, 45, 47 &amp; 49 BAY Street,

TORONTO,

— AND —

823 Craig St, Montreal

**ENVELOPE**

MAKERS,

Account :: Book :: Manufacturers.

Box Makers, &amp;c.

And Sole Agents for the well known paper made  
by THE ST. NROTS PAPER CO.**Alexander Ewan & Co.**

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**COTTONS AND WOOLLENS**Agents for THE MERCHANTS M'N'F'G CO'Y,  
St. Henri.Bleached Shirtings, Curtain Serims, Lenos, Fancy  
Muslins and Cheese Bandaging.

No. 5 FRASER BUILDING

43 St. Sacramento Street,

Telephone No. 2870. MONTREAL

**Brook's  
Machine  
Cotton.**

TRADE MARK

Specially finished for Sewing Machines, and  
for sale by all first-class dealers.**G. & J. BROWN M'F'G CO.**

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BELLEVILLE, ONT.

Engineers, Boiler Makers, Machinists,

Foundrymen and Bridge

Builders.

Railway and Contractors Supplies

A SPECIALTY.

Frogs, Diamond Crossings, Switches,

Hand Cars, Lorries, Velocipede Cars,

Jim Crows, Track Drills, Semaphores, Rail Cars,

Double and Single Drum Hoists, &amp;c., &amp;c.

ESTIMATES ON APPLICATION.

**Neal's Worcestershire Sauce  
& Pickle Co.**JAMS, - JELLIES, - CATSUPS  
AND SAUCES, &c.

All goods warranted. ....

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HORSE RADISH.

**MARLATT & ARMSTRONG**

Tanners and

**Leather :: Merchants**

483 &amp; 485 St. Paul Street,

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Tanneries at Oakville, Ontario.

Bookbinders' Leathers a specialty. Calf, Kid,  
Persian Calf, Patent and End Leathers, Harness,  
Russet Leather, Canadian Calf, Upper, Pebble.

# WALKERVILLE MALLEABLE IRON CO., LTD.

.....MANUFACTURERS OF.....

## Refined Air Furnace Malleable Castings,

Implement and Car Castings a specialty. Correspondence solicited.

WALKERVILLE, - ONT.

# J. W. WINDSOR,

- OF -



## Canned :-: Goods

SPECIALTIES :

### Lobsters, Tomatoes, Corn

Baked Beans and other Fruits and Vegetables in their Season.

FACTORIES—Montreal, 70 Albert Street; Cape Cove, Gaspe Co.; New Port, P.Q.; Pabas, P.Q.; Seal Cove P.Q.; Little Shippegan, N.B.

"BROWN" and "ARMINGTON & SIMS" ENGINES,  
Steel Boilers, Ice and Refrigerating Machinery.

WE MAKE A SPECIALTY OF

## Water Works Pumping Machinery

Our IMPROVED COMPOUND and TRIPLE EXPANSION, and

### Compound Duplex Pumping Engines

Are the most simple, economical and efficient made on the Continent, and are eminently adapted for Reservoir, Stand-Pipe or Direct Pressure systems of Water Works. We have many of these in use in all sizes of Water Works, forming the

**MOST COMPLETE and EFFECTIVE SYSTEM of FIRE PROTECTION.**

Plans, Specifications and Estimates furnished.

## OSBORNE-WORSWICK CO. (Ltd.)

Engineers,

HAMILTON, Ont.

THOS. WORSWICK, (Consulting Mechanical Engineer,  
Manager.

Address all communications to the Company.

# THE CANADIAN LOCOMOTIVE & ENGINE CO'Y

(LIMITED)

Kingston, - Ontario,

MANUFACTURERS OF

## Locomotive, Marine

— AND —

## Stationary Engines

— Boilers of all Descriptions. —

Sole Licensees and Manufacturers in Canada for

**ARMINGTON & SIMS' High-Speed Engines for**  
Electric Light Plant, Etc. The "Cycle" Gas Engine.  
Atkinson's Patent. The "Hazelton" Boiler.

NOTICE.—The Canadian Locomotive & Engine Co., of Kingston, Ont., have the exclusive License for building our Improved Patent High Speed Engine for the Dominion of Canada, and are furnished by us with drawings of our latest improvements.

(Signed) **ARMINGTON & SIMS.**

PROVIDENCE, R.I., Nov. 18th, 1889.

Descriptive Catalogues of the above on application.

Estimates given for all descriptions of Machinery.

Second-Hand  
**LOCOMOTIVES**  
Standard Gauge  
In good working order, at low prices.  
Send for price and specification to  
**J. & H. TAYLOR,**  
16 St. John St.

**JAMES ROBERTSON,**  
MONTREAL, Que.  
**JAS. ROBERTSON & CO., Toronto.**

Manufacturers of  
*Lead Pipe, Shot, White Lead,*  
Etc., Etc., Etc.

**JOHN J. GARTSHORE,**  
49 Front Street W., TORONTO.

**RAILS** } Iron and Steel  
New and Second-hand  
Rail way and Tramway Equipment.  
Charcoal Pig Iron, Old Car Wheels, Scrap Iron, &c  
Send for particulars before placing orders.

## READY MIXED PAINT

FOR ALL PURPOSES.

Retailers and Large Consumers of Paint will find it to their advantage to get quotations.

Correspondence solicited.

**WM. HOWE,**

Lead, :-: Paint :-: and :-: Color :-: Manufacturer.

:-: **OTTAWA.**

*The A. G. PEUCHEN CO. (Ltd.),*  
Manufacturers of

## PAINTS

DRY COLORS, WHITE LEAD  
Oils : and : Varnishes.

WORKS: OFFICE:  
ASHBRIDGE BAY | 46 PRINCESS ST.  
**TORONTO.**

## Commercial Summary.

THERE is an active demand for silver for India and for Shanghai, it being the busy season in the latter place.

A. MORENOY, tailor, of Quebec, has assigned. He did a small custom tailoring trade, never making more than a bare living.

A DESPATCH reports the outlook for mackerel on the Maine coast as improving, large quantities of small mackerel being seen.

The Dominion Illustrated has been purchased, and will be hereafter published by the Sabiston Lithographing Company, of which Mr. Richard White is president.

It is rumored that the Woodstock Electric Light Co. is about to purchase the Gas Works there and that in future the lighting of the town will be done by one company.

ROBERT WRIGHT, has done a small jewellery business at Chesley for some time past. He has made but little headway and has finally taken refuge in an assignment.

The free arrivals of new Holland herring in New York are reflected in lower prices, the new fish now selling at nearly the same figures that ruled a short time ago for old.

The Ontario bank has opened a savings department in connection with their business on Place d'Armes. Highest current rates will be paid for deposits of \$5 and upwards.

The North Sydney Herald doubts the feasibility of the carrier pigeon service between Sable Island and Halifax, and says that as the birds came from Germany and know very little about Halifax,

# MUNN'S *Pure* BONELESS CODFISH

In 2-lb. Bricks.  
Packed in Boxes, 12, 24 & 48 lbs.  
This Fish is Out from the Largest Newfoundland Codfish, and quality is unsurpassed.  
Apply early.

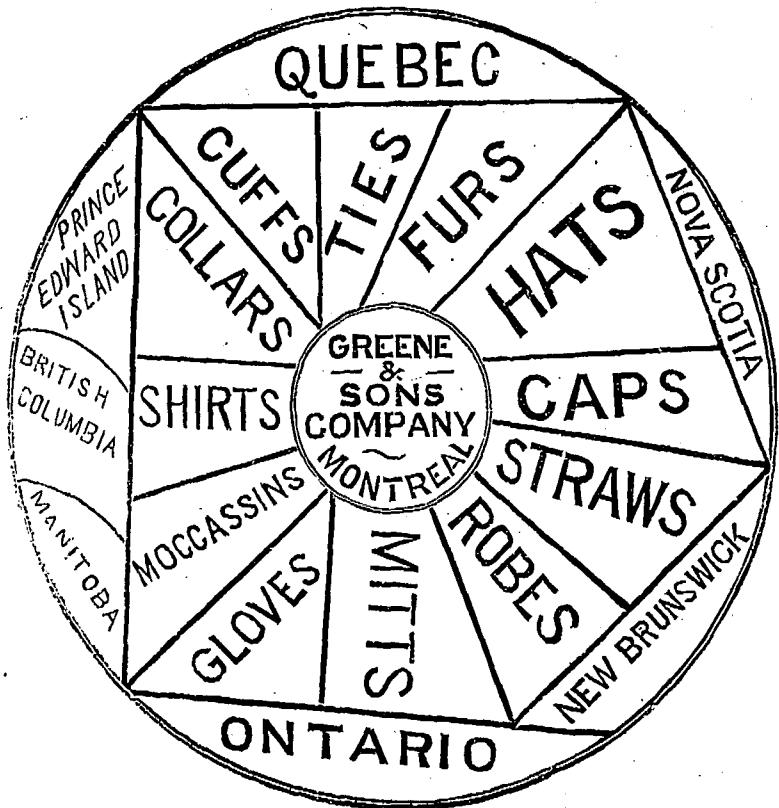
**STEWART MUNN & CO.**  
22 ST. JOHN ST.,  
MONTREAL.

## STEEL, HAYTER & CO. TORONTO. PURE INDIAN TEAS

Direct Importers of Indian Teas from their Estates in ASSAM, DARJEELING, KANGRA, CAOCHAR SYLHET AND KUMAON.  
Indian Teas from the above districts always in stock. Samples and quotations on application to  
C. M. RUSIDGE, WINNIPEG.  
CHAS. R. KING, VICTORIA, FRED. GILLESPIE, CALGARY.

**TROTTER BROS.,**  
Custom House Agents,  
**STORAGE** Bond or Free  
30 & 32 St. Nicholas St.,  
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1890.



when liberated they will either wheel around and light on the island again or start for Hamburg.

It is expected that shipments of new currants will be inaugurated about the middle of August, so that supplies may be expected here by the 10th of the following month.

FIVE carloads of salt were shipped from Parkhill station the other day. The well is being run, night and day, with two gangs of men, and three coopers are busily engaged making barrels.

CHIEF JUSTICE McDONALD has rendered a decision setting aside the assignment of H. F. Worrall of Halifax, who made his wife a preferential creditor for a sum greater than his whole assets.

It is stated on the authority of our exchanges that Mr. Geo. Stewart, the furniture dealer who recently disappeared from this city, is about to commence business in Moncton as an auctioneer.

INSURANCE Commissioner Merrill, of Massachusetts, has declined to admit the American Casualty Insurance and Security Company, of Baltimore, to Massachusetts to do more than one kind of business.

LEONARD PROWSE, tinsmith, of this city, has been served with a demand of assignment. He has never made more than a living, and of late his custom has fallen off until he has run behind with his payments.

THE fire commissioners have investigated the Balmoral hotel fire, and have come to the conclusion that it was a case of spontaneous combustion in the rubbish in the attic where the fire was discovered.

**G. F. BURNETT & CO.**  
752 Craig St., MONTREAL,  
**Clothing Manufacturers**

Close Buyers will consult their interest by seeing our Samples before making purchases.

MAGLOIRE MASSE, a tanner of Joliette, has assigned with liabilities of \$4,000. He seemed to be doing a good local trade but of late has had some family troubles which resulted in his neglecting his business.

HENRY E. OAKES, general storekeeper, of Weymouth, N.S. has assigned. He has been more or less in difficulties for some time past, and of late has been trying to do a small business in groceries in his wife's name.

MR. R. W. FOLGER, superintendent of the Kingston street cars, says that the business done on them is beyond expectations. He did not think they would do as well until about four years from the present time.

THE merchants of Brandon propose boycotting the Northern Pacific and Manitoba railway for entering into an agreement with the Canadian Pacific to furnish discriminating rates to Winnipeg as against Brandon.

GEORGE DUNSTER, contractor of Woodstock, has assigned. His principal business lay in erecting cheap houses and his account has always been looked up as one which required cautious handling and the strictest attention.

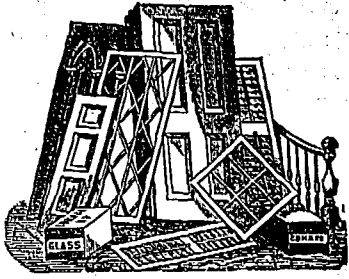
HENRY M. DUNBROOK, grocer, of Halifax, has assigned. He started a few months ago with a capital of \$500. The next month he gave a bill of sale for \$250, covering his stock, and he now follows this up with an assignment.

B. LANCEY, dry goods merchant of Petrolia, succeeded to the dry goods department of his relative, H. W. Lancey, in the fall of 1888. He took over a large stock without any means, and was consequently in his relative's hands from the start. Handicapped like this we can hardly wonder that he has not proved successful. He has assigned.

Country Merchants will find it to their interest to call on Hees, Anderson & Co., manufacturers of window shades, spring rollers, table oil-cloth, etc. Good bargains can often be picked up there. Office and salesrooms, 99 to 103 King St. W. Factory, Davenport Road, Toronto.

**LOCKERBY BROS.**  
 IMPORTERS  
 —AND—  
*Wholesale Grocers,*  
 CORNER  
 St. Peter & St. Sacrament Sts.  
**MONTREAL.**

**WALTER BLUE,**  
*Wholesale :: Clothing*  
 69 and 71 Wellington Street,  
 — **Sherbrooke, Que.**  
 —  
**CAMPBELL'S**  
**QUININE :: WINE**  
 The Great Invigorating Tonic. Specific  
 for Loss of Appetite, Indigestion  
 and Spring Lassitude.  
*Kenneth Campbell & Co., Montreal*

**RHODES, CURRY & CO.**  
 1,000,000 Feet Lumber  
 Kept in Stock.  
  
 Hard-Wood Flooring and Finish a specialty.  
**AMHERST, N. S.**

**FINNAN HADDIES**  
 [THISTLE BRAND]  
 These fish are most delicately cured and smoked, the bones removed, and are ready for table use. They are cured and canned immediately after being caught, and can be relied upon as possessing the true flavor of the Scotch Finnan Haddock.  
 For Sale by most Reliable Dealers, or  
**A. P. TIPPET & Co., General Agents, 40 St. Sacrament St.**  
**MONTREAL.**

**"OUR NATIONAL FOODS"**  
*And Choice Breakfast Cereals*  
 Desiccated Wheat.....4 lbs  
 Desiccated Rolled Oats.....4 lbs  
 Snow Flake Barley.....3 lbs  
 Rolled Wheat Flakes.....3 lbs  
 Buckwheat Flour, S.R.....4 lbs  
 Prepared Pea Flour.....2 lbs  
 Barvenna Milk Food.....1 lb tins  
 Patent Prepared Barley.....1 lb  
 Patent Prepared Groats...1 lb tins  
 Gluten Flour.....4 lbs  
 Barley Meal.....4 lbs  
 Rye Meal.....4 lbs  
 White Corn Grits.....4 lbs  
 Germ Meal.....4 lbs  
 Frumenty.....2 lbs  
 Pearl Barley (xxx).....2 lbs  
**The Ireland National Food Co., (Ltd.) Toronto, Ont**  
 The trade supplied in Montreal, Quebec and Maritime Provinces by  
**DAVID ROBERTSON & CO.** 279 Commissioner St.,  
**MONTREAL.**

**D. McCALL & CO.,**  
 WHOLESALE  
**MILLINERY**  
 — AND —  
**Fancy \* Dry \* Goods.**  
**TORONTO AND MONTREAL.**  
**WM. J. O'MALLEY, - AGENT, - MONTREAL**  
 Nordheimer's Block, St. James St.

**E. & J. PARK,** general storekeepers of Jarvis, have assigned. They started in 1882 and five years later got a settlement at 85 cents in the dollar on liabilities of \$10,000. Since then they have done only a limited business.

**J. S. ROGERSON,** dry goods merchant of Guelph, has assigned. He was formerly a clerk and started for himself in 1883 with his savings for his capital, but he seems to have lacked vim and push and of late his business has fallen off.

If this city's lacrosse club did not get victory on Saturday last, they took in over \$1800 at the gate which they can apply as a balm to their wounded feelings. Of course money is nothing in comparison with glory, but still—

**F. W. WOOD,** a small storekeeper of Sheffield's Mills, N.S., is offering his creditors a settlement at 25 cents in the dollar, on time, on liabilities of \$300, which he says his friends will help him to pay. He assigned last May.

WHEN commenting upon failures in business we should remember that the merchant, who never made a fool of himself is one who was spared that trouble by an overruling Providence. It is only those who stand that can fall.

SEVERAL patrons of cheese factories in the Belleville district, who were lately summoned for watering their milk, have avoided publicity by privately confessing before a magistrate and paying the penalty. Some dozen or more others will also be prosecuted for the same offence.

THE trusted clerk of Mr. J. B. Deschamps, a grocer of Centre street, Point St. Charles, has absconded with some three hundred dollars of his employer's cash. Detectives are looking after him, but it is understood he has gone to the States.

**WILLIAM HILAND,** Canadian Pacific agent at Belle River, is said to have disappeared. The last seen of him was on Monday, when he got on a west-bound train. The Canadian Pacific railway officials in Windsor stated his accounts were all right.

THIEVES entered the store of J. M. Larue, merchant tailor, of this city, early Monday morning, and stole three frock-coats, five pair of pants, twenty vests, and some cloth, to the value of \$200. An unsuccessful attempt was also made to force the safe.

**A. J. MACMAHON,** dry goods merchant, of Kingston, has assigned. His liabilities will reach \$13,000. Competition is very keen in the Limestone City, and as he had very little capital to start with, his ultimate success was always more or less doubtful.

**F. C. FAULDS,** general storekeeper, of Springhill, N.S., has assigned with liabilities of \$3,000, of which \$800 is preferred. He claims assets of \$2,500 in stock and book debts. He was formerly of the firm of McKinnon & Faulds who dissolved last summer.

NATURAL gas was struck by the Citizens' Gas Co., at Ruthven last week, which shows up even stronger than Coste Well No. 1. Crowds of people came from the surrounding villages to witness the scene. Great excitement prevailed and real estate took a jump.

**Assessment System.**

**RECORD OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION TO NOV. 29, '89**

|  |   |  |
|--|---|--|
| RECEIVED IN MORTUARY PREMIUMS<br><b>\$9,418,037.45.</b>  | Total Receipts.<br><b>\$9,592,614.64.</b>                           | RECEIVED IN INTEREST<br><b>\$174,577.19.</b>                       |
| RESERVE OR EMERGENCY FUND IN BANK AND<br>SUPERIOR INVESTMENTS.<br><b>\$2,304,509.35.</b>   | Paid to Widows and Orphans, Death Claims.<br><b>\$7,288,105.29.</b> | TOTAL CASH DISBURSEMENTS AND<br>RESERVE.<br><b>\$9,592,614.64.</b> |
| BY REDUCTION OF PREMIUMS HAS SAVED TO MEMBERS IN CASH, <b>\$20,000,000.</b>  |   |  |
| Agents Wanted.   |   |  |
| Offices: Mail Buildings, Toronto, . . . . . <b>WELLS &amp; McMURTRY,</b> General Managers,<br>217 St. James Street, Montreal, D. Z. BESSETTE, Asst. Genl. Man. |   |  |

**SUGARS**

Teas, Coffees,  
Spices, Syrups,

And a complete stock of

**GENERAL GROCERIES,**

Salt and Fresh Water Herrings and an assortment  
of other Fish for sale by

**BALFOUR & CO.,**  
HAMILTON.

**BAULD, GIBSON & Co.**

HALIFAX, N.S.

[Established 1816]

WHOLESALE GROCERS AND IMPORTERS.

Special attention given to CANNED

**Lobsters, Mackerel**

AND **SALMON** ALSO

**MOLASSES AND SUGARS**

E. P. Brockenridge, Toledo, Ohio, Pres.  
Edwin Norton, Chicago, Vice-Pres.  
W. C. Brockenridge, Resident Manager.

**THE NORTON MANUFACTURING CO.,**  
Manufacturers of

**TIN CANS**

BY AUTOMATIC MACHINERY.

Fruit Cans, Lard Pails, Paint Pails and Cans,  
Baking Powder Cans.  
Capacity, fifty thousand fruit Cans per day.  
Sole Agents in Canada for Norton Bros., "Soldier  
Homestead" Cans, and Grocers' Sample goods,  
and Haskell's sample cases.  
Hamilton, Ont.

**H. S. HOWLAND, SONS & CO,**  
**WHOLESALE :-: HARDWARE**

37 Front Street West, - Toronto.

Builders' and House Furnishing Hardware, Mechanics' Tools, Cutlery,  
Rope Chains, Axes, &c., &c.

American "Dead Shot" and Schultz's Gunpowder.  
Stock Large and varied.

**HUTGHISON, DIGNUM & NISBET,**

Manufacturers' Agents and Merchants,

**Linens, Imported Woollens and Tailors' Trimmings**

**SELECT CANADIAN TWEEDS,**

**55 Front Street West, ; ; TORONTO.**

— SOLE AGENTS IN CANADA FOR —

Messrs. J. N. Richardson Sons & Owdon, Belfast, - LINEN GOODS  
Messrs. Currie, Lee & Gawn, Hawick, - - - SCOTCH TWEEDS  
Messrs. R. Pringle & Son, Hawick, - - - SCOTCH UNDERWEAR  
Messrs. David Moseley & Son, Manchester, - - - RUBBER GOODS  
Messrs. J. S. Manton & Co., Birmingham, - - - BUTTONS

Stock of Linens, Tweeds and Trimmings always on hand.

R. B. HUTGHISON (late Mills & Hutchison) Ed. J. DIGNUM R. A. NISBET

AMONG the smaller assignments of the week are the following:—F. J. Grady & Co., storekeepers, Windermere, B.C.; Robert Hill, general storekeeper, of Arthur Township; C. B. Hoey, shoes, Shelburne; Chris. Wagner, manufacturer, Toronto; and J. Jeffers, lumber, Newville, N.S.

T. B. BLAINE, a Toronto grocer, recently tried to commit suicide by slashing his throat with a razor. His injuries are not of a serious nature, and he will recover. Blaine has been despondent of late, the alleged reason being that the Commissioners had revoked his liquor license.

JAMES SCOWGALE, carriage maker of Colborne, has been in business over 30 years and at one time occupied a very fair position. However he allowed himself to become spread out until his position became extremely indefinite and this has ultimately culminated in his assignment.

How curious are the exigencies of partisan politics! During the past year Canadian sealers took 16,585 seals in Behring's sea. The Alaska monopoly killed 100,000. And yet Mr. Blaine is in an agony lest the depredations of Canadian sealers should cause the extinction of the fur seal!

W. J. MINORE, wholesale confectioner of Peterborough, was formerly book-keeper to George W. Hall and in 1887 succeeded in buying out his employer. His capital was only a few hundreds and his business speedily became too extended for his means. He tried to effect a compromise early in January at 50 cents in the dollar, but this has apparently fallen through, for we now hear of his assignment.

**THE DOMINION LIFE ASSURANCE CO.**

HEAD OFFICE, - - - - WATERLOO, ONT.

Authorized Capital, - - \$1,000,000 | Dom. G. vt. Deposit - - \$50,000  
Subscribed Capital, - - 250,000 | Paid-up Capital, - - 62,500

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOMAS HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost on conditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are three classes—Abstainers, General and Woman—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Extension of Agencies in the Maritime Provinces contemplated. Correspondence solicited.

THOS. HILLIARD, Man. Dir. C'or.

THE rise in chemicals in England due to the formation of the trust is already affecting the paper trade, and prices have advanced an eighth of a penny per pound. Paper makers, in self-defence, are arranging to combine to build chemical works of their own.

F. BOURGOING, general storekeeper, of Tadoussac, did at one time an extensive business; but it seems to have gradually fallen off until he was compelled to settle at 50 cents in dollar. Since his compromise he has done very little and we now hear of his assignment.

F. COMEN, tailor, of this city, has been served with a demand of assignment. He was formerly in the second-hand clothing trade and went from that into jobbing tailoring, in which he has not proved a success. He owes \$6,000 and claims assets nominally of equal value.

THE damage to the Egyptian cotton crop by worms has been grossly exaggerated. The recent heat has destroyed nearly all the worms. The cotton area is generally believed to be larger than the Government returns show, the cultivators having falsified their returns.

A NUMBER of seizures have been made on barreled pork entered so as to pay the lowest duty, which is imposed on heavy grades containing but sixteen pieces to the barrel. Collectors have been instructed to look sharply after all pork entered for consumption hereafter.

**CROMPTON'S**  
**CORALINE**

**CORSETS.**

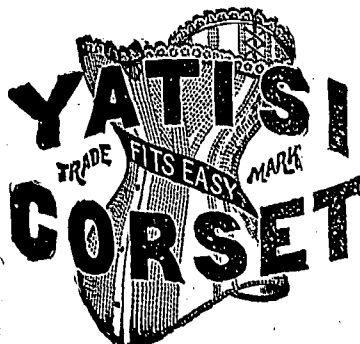
AGENTS FOR  
EASTERN ONTARIO,  
QUEBEC  
AND THE MARITIME  
PROVINCES.

**Robertson, Linton**  
& Co.,

Wholesale Dry Goods

Corner St. Helen and  
Lemoiné Sts.,

Montreal



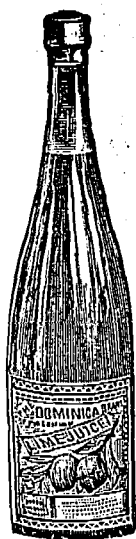
**Pure**  
**Oak**  
**Belting**

**THE J. C. McLAREN BELTING CO.,**

**MONTREAL - - and - - TORONTO**

Tel. No. 363.

Tel. No. 475.



## Dominica Lime Juice

PURE, FRUITY AND  
WHOLESOME.

Free from Alcohol  
CLEAR AS CRYSTAL.

SOLE AGENTS:

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

A Liberal Discount to the Trade.

Also Filtered West  
India Lime Juice, in Jars,  
Kegs or Barrels.

## JAMES GUEST & CO., Commission Merchants

— AND —  
GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France.  
Chas. Coran & Co., " "  
Auger, Fils & Co., " "  
Musseron Frere, " "  
Wisdom & Warter, Jerez de la Frontera, Sherries.  
Warter & May, Oporto Ports.  
J. T. Wilkens, Rotterdam, Hollaad Gin.  
Ind Coope & Co., Burton-on-Trent, Ales.  
Siegert & Sons, Trinidad, Genuine Angostura Bitters.  
Banagher, Irish Whiskey, on the Green Banks of the  
Shannon.  
Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.  
Cathcart & Co., Ayr, Carrick Blend, Scotch Whiskey.  
Andrew Usher & Co., Edinburgh, Scotch Whiskeys.  
Royal Hungarian Government Wines, of Budapest,  
Hungary.

C. C. CLEVELAND. GEO. F. CLEVELAND.  
**J. L. GOODHUE & CO.,**  
Manufacturers of  
**LEATHER BELTING**  
— AND —  
**LACE LEATHER,**  
**DANVILLE, - - - QUE.**  
W. B. CHAPMAN & CO., Montreal Agents.

THE  
**Dominion Button**  
WORKS  
Manufacture all Styles and Colors in COVERED  
BUTTONS, including Military, Police and Rail-  
way. Names stamped on buttons if required.  
Address  
433 BEAUDRY STREET. 433  
MONTREAL.

## HODGSON, SUMNER & CO'Y POROUS TERRA COTTA

— IMPORTERS OF —

*Dry Goods, Small Wares and Fancy Goods,*

347 and 349 St. Paul St., MONTREAL,

And 39 Princess Street. - - - - - Winnipeg

## 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.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native  
Cement. Address,

**THE BATHBUN COMPANY,**

DESERONTO. ONT.

We regret to chronicle the death of Mr. S. B. Foote, pro-  
prietor of the *Shareholder*, which took place in this city from a  
paralytic stroke shortly after his return from a trip to England  
for his health. The funeral took place in Quebec and was at-  
tended by a number of prominent citizens.

The retail grocers of Halifax have organized themselves into  
an association for the purposes of preventing street vending and  
peddling by wholesale houses, and the imposition of dead beats  
and non-paying patrons, who are to be blacklisted and posted,  
as well as for securing shorter hours of labor.

CAPTAIN ANGUS McLEOD, of South Gut, St. Ann's, N.S., has  
assigned. He ran a small store and had a vessel trading to St.  
Pierre; but locally his account was looked upon with suspicion  
and many did not care to credit him without security. It is  
doubtful if the estate will more than pay the preferences.

The weather in England for the past fortnight has been favor-  
able for wheat, and if fine weather continues for two weeks more  
a fair crop may be expected. If the weather should be wet,  
however, the result would be disastrous. In no case can the  
"bumper crop," predicted early in the season, be realized.

SPENCER & WOOD, contractors, who have recently failed in  
Toronto, were two Englishmen, both practical mechanics, who  
started for themselves last fall building school-houses for the  
corporation. They evidently do not understand the mysteries  
of civic tendering or we should not now hear of their assignment.

## GORDON MACKAY & CO.

— IMPORTERS OF —

*WOOLLENS and GENERAL DRY GOODS,*  
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

## Special to the Trade.

400 Pcs. Navy Blue Flannel, 26 and 28 in.  
Plain and Twills  
500 Doz. Shirts and Drawers.  
1000 Doz. Hosiery, Cashmere and Wool.

The Above to be Sold at less than MILL PRICES

**DUMARESQ & CO.,**

1831 Notre Dame St., - - - - - Montreal.

Mr. JOHN EADIE, whose death was recently announced at the  
ripe age of seventy-one, was one of the founders of the United  
States Life Insurance Company, holding respectively the offices  
of secretary and president. Mr. Eadie was, an able writer, not  
only on finance and political economy, but on the subject of  
life insurance

The liabilities of E. O'Reilly, of Aylmer, whose financial trou-  
bles have already been fully commented on in these columns,  
will reach \$41,000. Apart from this, it is stated, he holds a  
dower claim of \$25,000. He claims assets of \$62,000, but very  
largely depreciable. His creditors have proposed that he pay  
75 cents in the dollar, satisfactorily secured.

The Gilmour & Co.'s mill and other properties have been  
withdrawn from sale, an arrangement, it is understood, having  
been effected whereby Mr. John D. Gilmour, of Quebec, will  
come to Ottawa and go into partnership with Mr. John Gilmour,  
and Mr. Allan Gilmour, of Ottawa will remove to Trenton and  
go into partnership with Mr. David Gilmour.

The British consul at Brindisi, says that the diminution in  
the tonnage of argols exported is to be accounted for, inasmuch  
as, though the wine crop was much heavier than in previous  
years, a much larger proportion of the crop was exported in the

Waddings (white and black), Upholsters'  
Paddings and the superior brands of

## Patent Roll Cotton Batting

BRANDS: 'North Star,' 'Crescent' and 'Pearl.'

R. HENDERSON & CO., - - - - - MONTREAL  
JAS. STANBURY & CO., - TORONTO.

## L. A. WILSON & CO.,

28 Hospital Street, - - - - - Montreal.

— Agents in Canada for —

|                               |            |                         |
|-------------------------------|------------|-------------------------|
| Hanappier & Co.,              | Bordeaux,  | Clarets and Sauterns,   |
| Bushmills Old Distillery Co., | Belfast,   | Irish Whiskies.         |
| Greenloes Bros.,              | Glasgow,   | Claymore Scotch Whiskey |
| Sanchez Romate,               | Jerez,     | Sherries.               |
| Quantin & Co.,                | Cognac,    | Brandies.               |
| Clode & Baker,                | Oporto,    | Ports.                  |
| Sevil Hormanos,               | Tarragona, | Reds and Mass Wines.    |
| Deuts & Geldermann,           | Ay,        | Gold Lick Champagne.    |

BASS ALE and GUINNESS STOUT—Dogs Head Bottling.

# Suckling, Cassidy & Co.

TRADE AUCTIONEERS and COMMISSION MERCHANTS,  
TORONTO.

Trade Sales held fortnightly. All classes of Merchandise handled.  
Returns in Cash week following sale. Liberal advances made when requested.

CORRESPONDENCE and BUSINESS STRICTLY PRIVATE.

## DAWES & CO., Brewers & Malsters

INDIA PALE AND XX MILD ALE.  
EXTRA AND XXX STOUT PORTER.  
Wood and Bottle. Families Supplied.  
JAND PORTER, Quarts and Pints.  
Office - - 521 St. James Street West  
MONTREAL.  
Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.  
ESTABLISHED 1841.

W. H. SCHWARTZ & SONS,  
WHOLESALE  
COFFEES and SPICES  
Of every description, put up in all kinds of packages.  
Halifax, Nova Scotia.

## LONSDALE, REID & CO., DRY GOODS.

Our Travellers are now on the road with a complete range of FALL Samples. All orders will have careful and prompt attention.

18 St. Helen Street. - - Montreal.



J. E. THOMPSON      W. H. THOMPSON.      J. T. LIEBERT.  
**J. E. THOMPSON & Co.,**  
Commission Merchants - and - Cheese Exporters  
331 Commissioners St., - - - Montreal, Que  
Cold Storage - FRESHOTT, ONT.  
Cheese, Butter, Eggs, Poultry, Game, &c Flour and Meal Cheese Furnishings. Dressed Hogs, Apples, Onions, Beans, &c. Correspondence solicited.

form of grapes for enological purposes than heretofore, the diminished production of tartars being a necessary consequence.

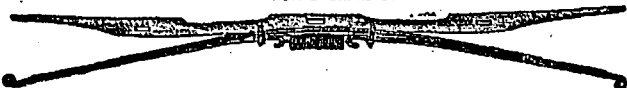
WM. GRANT, general storekeeper, of Chicoutimi, started three years ago in business with a very moderate capital. Finding the store not a paying concern, he tried to eke it out by taking lumbering contracts. Last winter he took a contract for getting out logs, by which he lost heavily, and he now assigns with liabilities of \$8,000. His assets are \$2,000 loss.

A. FAIROURVE, stoves, etc., of Toronto, was formerly in the retail tinware line and went into the wholesale and manufacturing business only this spring. He was inclined to undertake more than his capital warranted, and is consequently compelled to ask his creditors to accept 25 cents in the dollar upon their claims, payable in 3, 6 and 9 months, without security, on liabilities of \$7,000.

W. HOGG & Co., grocers of Ottawa, have assigned. Hogg was formerly in business at Hintonburg and his partner, Stewart, was interested in a mining property at Buckingham and was the capitalist of the concern. They bought out T. Buller a few years ago for \$2,000 paying \$500 down in cash; but have found competition too keen and profits too closely pared down to make the business a success. Ottawa is anything but an El Dorado for the small grocer.

## ROBB BROTHERS,

MANUFACTURERS OF



THE COOK PATENT BUGGY GEAR.  
KNOWLTON, - - - QUEBEC  
Correspondence Solicited.

## James Duggan & Sons, Auctioneers and Commission Merchants HALIFAX, N.S.

Special attention is given to sales of Live Stock, and all descriptions of Country Produce as well as Damaged Goods and Wrecked Materials, Household Furniture and Real Estate.

## J. & A. CLEARIHUE VICTORIA, B.C., COMMISSION MERCHANTS

And Dealers in Fruits & Produce  
Consignments received in all lines.  
Agents for Skidegate Oil Works of Queen Charlottes Islands.  
Correspondence solicited.

THE UNION OUTFITTING Co., Ltd., of Clarke's Harbor, N.S., has assigned. It was incorporated in May 1887, with a capital of \$3,000 in \$10 shares, but of this sum only \$2,000 was paid up. It looks as if the concern had never paid since its inception. At all events, of late, bickerings have arisen among the stockholders, some of the officers have been replaced, and finally an assignment has become necessary.

HENRY CHANDLER, plumber, of Ottawa, was formerly of the firm of Dewis & Chandler, and has assigned both for himself and for the firm. In 1887, the firm secured an extension of 12 months and in 1888 they followed this up by a compromise at 50 cents in the dollar. Dewis withdrew a few months ago, when his interest was only estimated at a few hundred dollars, and now the remaining partner assigns with liabilities of \$5,000.

W. BEATTIE, general storekeeper, of Melbourne, has been for over thirty years the leading storekeeper of the place. He has accumulated considerable estate, but some of this has become a clog upon him, and his old stock and outstandings have piled up until he is no longer able to carry them. He has consequently made his first assignment with liabilities of \$16,000. His assets are considerably larger, but they consist principally of stock and book debts and will boil down very much under a forced realization.

## MACFARLANE, MCKINLAY & CO.

Manufacturers of

## WINDOW SHADES

Shade Cloth, Spring Rollers, &c.

TORONTO - - - ONTARIO

OUR STOCK OF **BAGS** AND - - - -

**HESSIANS**

Is the **LARGEST** and most **COMPLETE** in **CANADA**

**BAGS. HESSIANS**

Every quality and size, Jute or Cotton. Every Width and Quality.  
Plain Printed in Colors. Plain or Striped

**WE ARE OFFERING SPECIALLY LOW PRICES.**

*IT WILL PAY YOU to get our Quotations and Samples.*

**The Canada Jute Company (Ltd.)**

17, 19 and 21 St. Martin Street,

**MONTREAL.**

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 27, and 36 oz. Sheet, Rolled Rough and Polished Plate Glass, Colored Plain and Stained Enamelled Sheet Glass, Painters' and Artists' Materials, Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 & 316 ST. PAUL STREET.

—AND—

147, 149 & 151 COMMISSIONERS ST. MONTREAL.

**ISLAND CITY**

**Paint and Varnish Works**

Island City White Lead.  
" " Ready Mixed Paint.  
" " Coach Varnishes.  
" " " Colors.

— ALSO —

Anchor White Lead.  
Albion Ready Mixed Paint.

**P. D. DODS & CO., Proprietors**

**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, 3, St. John Street, Montreal.

The Rothschilds are building works in Baku (Russia) for the manufacture of benzol from naphtha residue. The experiments have shown that there is every probability that this industry will be successful. Schibajew's oil works in Baku have been manufacturing both benzol and anthracene for many years.

LATEST accounts from the New England and Nova Scotia shore fishing afford no indication of improvement in the mac kerel catch. Some fish are taken at intervals, but the aggregate amount is very moderate, and the fish run small as to size. A fair supply is obtained from this source, but the proportion of really desirable sizes is small, and anything in the line of a first-class article still commands fancy prices.

The demand for fresh British Columbia salmon for shipment eastward has been in excess of the supply. The run of spring salmon in the Fraser river has dwindled away to small dimensions. Sockeye salmon usually arrive about the middle of July or earlier, but they have not yet put in an appearance. This is the variety which makes up the principal pack of the canneries.

A MEETING of the shareholders of the province of Quebec of the Manufacturers' Life Insurance company was held in the Montreal office of the company on Saturday, August 2nd. Mr. John F. Ellis, managing director, submitted to the shareholders

a highly satisfactory report of the business for the first half of the current year, showing a steady increase and bright prospects for the future.

E. TISDALE, general storekeeper of Beaverton has assigned. He was formerly in business as Cooper & Tisdale. He sold out and went to Toronto where he lost money, and was next heard of selling off bankrupt stocks at various places. He returned to Beaverton early in 1888 and succeeded Harrison & Leslie; but he appears to have fallen into the mistake of crediting too freely, and having a large amount outstanding and finding collections difficult and creditors importunate, he has no option but to make an assignment.

THE HENDRY EXPRESS Co., of Toronto, have assigned. Hendry is on the police force of the Queen City and as the civic law prevented his being in business while on the force he formed the existing company of his wife and children. He should have made money, and was at one time estimated worth \$5,000, but he seems to have been a little too smart and consequently of late his account has been very carefully watched. Last spring he gave three chattel mortgages to the extent of nearly \$12,000. These did not improve his position, and he has followed them up now with an assignment.

**PARKER & POPHAM**

Fall Season, 1890.

TO THE RETAIL TRADE.

Our Travellers will have the pleasure of calling on you in a few days with our NEW FALL SAMPLES, comprising the very latest styles in

**MEN'S, BOYS' AND YOUTHS' CLOTHING.**

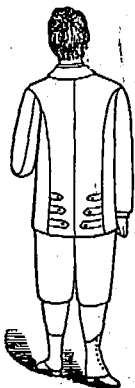
The very Finest Goods at the Lowest possible prices.

Our Travellers are also showing a fine assortment of SUMMER GOODS, to be cleared out at Job Prices.

Great Bargains among these.

**Wholesale Clothing**

6 LEMOINE ST., - MONTREAL



**GILLESPIE, ROACH & CO.,**

(Successors to Beall, Ross & Co.) Importers of

**Staple and Fancy Dry Goods,**

SMALL WARES - - - AND - - - ART NEEDLE WORK.

186 McGill St., MONTREAL.

**ROSS, FORSTER & CO.**

**Wholesale :: Dry :: Goods**

Nos. 9 & 11 Recollet Street, between St. Helen and St. Peter Streets.

**SPECIALTIES :**

Hosiery, :: Gloves, :: Trimmings :: and :: Smallwares.

Letter Orders have Prompt Attention.



# Canada Life Assurance Company.

ESTABLISHED 1847.

HEAD OFFICE, - HAMILTON, ONT.

Managing Director and President: A. G. RAMSAY.

Secretary: R. HILLS.

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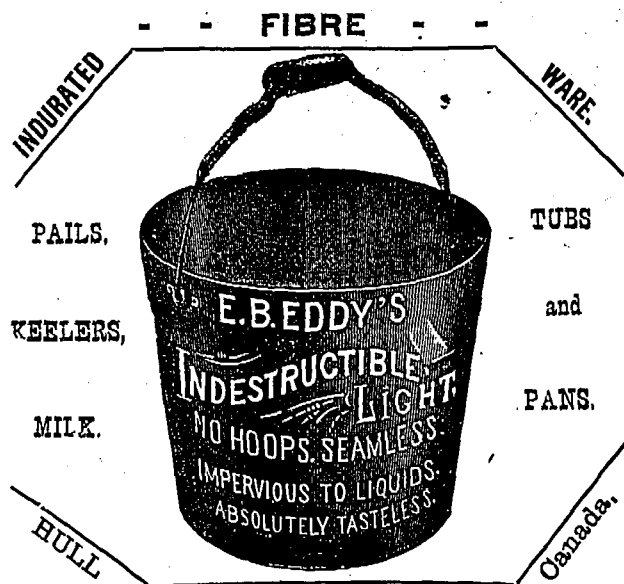
# Journal of Commerce.

MONTREAL, AUGUST 8TH, 1890.

## THE CROP REPORTS.

At this period of the year it becomes necessary to scrutinize all crop reports with unusual caution. Not that we are at all incredulous as to the statements that the crop is above the average, or that we look with doubt upon the returns of trusted and valued correspondents; but, simply because it is just at this season that a spirit of enthusiasm and sectional rivalry is calculated to render even the staidest of our informants more or less unreliable, and because, owing to the general tendency to exaggerate anything likely to better the existing condition of trade, it is only natural for every one interested in such a revival to look upon crop prospects in as roseate a light as possible.

Especially, is this the case in Manitoba and the North-West; and, without wishing to pose in any way as pessimists, we cannot help drawing attention to the fact that the estimated figures for that section of the Dominion are far too high to be realized. In a country containing few manufacturing industries, and dependent entirely upon its agricultural resources, it is only natural to present the prospects of the crop in the most glowing manner. A good crop means to the mercantile community not only the possibility of col-



lecting-outstanding accounts, but the certainty of a revival in trade, coupled with a corresponding increase in their credit with their suppliers in this city. It is only natural then that the crop reports from the North-West should be systematically encouraging. In addition to this inducement to look only on the bright side, we must remember also that the spirit of sectionalism, (always alive even in the most thickly populated of our cities), is especially rampant in the far west. The residents of every single district are firmly convinced—at least so their local press affirms—that their particular locality is the garden of Canada. To talk otherwise would be simply to permit the stream of emigration to be diverted to other and more loud-mouthed points. It is their duty, as citizens, to boom their particular location. As a consequence, if one district claims a prospective average yield of twenty bushels to the acre, its immediate rivals feel perfectly justified in claiming twenty-five. They desire that their particular section shall show up well in comparison with its neighbors, and this desire naturally renders the reports they furnish to the country at large as favorable as circumstances will admit.

It will be remembered that the most conservative estimates of the North-West crop last year, placed the average yield at 15 bushels per acre. As a matter of fact it was under nine. This year, in round numbers, we find people speaking glibly of an average yield of 27 bushels. Is this probable? We fear not. If the crop of Manitoba and the North-West reaches an average of more than sixteen bushels per acre we shall be very agreeably surprised. At all events it is far better to be on the safe side, and to under-estimate rather than over-estimate the crop. But our friends in the North-West do not think so. They persist in claiming a yield of twenty million bushels for Manitoba alone—a province which the official report informs us had but 746,000 acres sown to wheat last spring—and they accuse us of jealousy and pessimism if we decline to swallow these figures in their entirety.

No doubt the yield will be a good one; the reports are too unanimous in their character and too well supported by reliable evidence to permit us to question that fact. But that it will be in any way equal to over twenty bushels per acre, all round, we may be permitted to doubt. No one is more anxious to see the crop a good one than are our merchants. They do not for one moment conceal their anxiety upon this point.

But they will not swallow any such figures as have been recently telegraphed from the North-West, and until they can see some tangible results they are hardly likely to abandon their present attitude of caution. Once bit, twice shy, is an old and trite saying; but it expresses with tolerable accuracy the feelings of most of our wholesale houses upon this subject. They acknowledge the probability of an excellent harvest, but they want to see it actually reaped and in the barns, before they launch out upon the strength of its existence.

#### CANNED GOODS.

Interest now centres in the reports as to the new pack of fruits and vegetables, and if recent advices are to be believed there is going to be no glut of these lines, as in some former years, but rather a scarcity.

Earlier in the season the crop of tomatoes was said to be immense, now we hear that the heavy rains of late have done incalculable damage, especially in the west. As to strawberries, one packer in predicting low prices said there were 70,000 quarts in the Picton district alone but now there is a different story and dealers state that all fruits are scarce and that there are no offers of either strawberries, raspberries, apples, pears, peaches, tomatoes or green-gages. The shortness in the apple crop will, of course, curtail the growing trade in evaporated and dried apples. One Ontario firm wrote this week that there were no dried apples and that Chicago and St. Louis were short and ready to snap up anything that comes along in this line. Even buyers seem to be impressed with the idea that the supply of canned fruits will be light this year, but if they act with caution in stocking up it is not to be wondered at, considering their experience in former years. The fact is, it is a mistake to make canned goods a side-show in a large wholesale grocery business, the ramifications of which are difficult enough to follow and keep straight without such an additional risk. The heavy trade at least, should be left to the houses which make a specialty of the business. The late losses which have been sustained by city wholesale grocers sufficiently emphasize this warning. Gullible reports sent out by packers anxious to get rid of their season's pack should in all cases be taken with a large grain of salt and carefully verified.

The fish canners are probably the worst sinners in this respect and we fear that some local dealers will be sorry that they gave large orders ahead for mackerel, lobsters and salmon. In future they will doubtless place less reliance in fish stories. It is stated that one grocery firm in the east end purchased about thirty car loads of salmon at a high price expecting prices would not fall below \$1.35 by the car load. Sales of smaller wholesale lots have now been made at \$1.25 and it is said large round lots could be purchased as low as \$1.17½. Whether prices will decline still lower when the large supplies purchased, come to hand, remains to be seen. It is likely that some corn and tomatoes will be carried over from last season but they are considered good property as this year's pack will not be heavy if current advices are to be believed. In this connection it may be stated that reports are uniformly strong both from Canadian and American sources. In the States there have been extensive transactions in canned corn and tomatoes that impart solidity to the advance in prices thus far established. There is noted also a hesitancy on the part of canners to enter orders that is strongly indicative of a further rise in

values later on rather than any immediate reaction, whilst the accounts as to the condition of the growing crop are not as favorable as could be desired. Brands of tomatoes that were sold last month at 75 to 77½c. for September delivery are not easily duplicated at 10c. advance at the present time, and spot goods do not appear to be obtained more than futures. As a matter of fact, it is difficult to buy good brands at less than 90c. spot, in the primary markets, and 85c. is considered strictly inside value. Maryland corn is up to 75c. to 80c. in the interior for prompt delivery, and 80c. to 85c. are the lowest prices given on futures. New York State packers have withdrawn from the market at a lower price than \$1 per dozen and are particular to have the specification "if packed" inserted in all contracts. Maine packers, too, are very cautious, having few spot goods, and being somewhat handicapped by the rather unfavorable crop outlook. It is a noteworthy feature that the purchases of spot corn and tomatoes, as well as the orders for futures, have not been by the trade of any particular locality. North, South, East and West is represented in the operations, and conspicuously too.

Montreal dealers state that the dissolution of the Canadian Packer's Association has had little effect on the trade. Prices are far from irregular and if the combination has been dissolved the packers are working amicably together and seem to know what each is doing, prices being fairly uniform. Whether this would have been the case if fruits and vegetables were abundant and the packers were all eager to sell may be doubted. Last year about this date we wrote: The high price of sugar will have an important influence on fruits, as the recent advance took place at a critical period, and although it has since declined, the position at one time looked so strong and favorable to a further advance, that many consumers laid in supplies of sugar ahead." Ex-granulated was then quoted at 8½c. in brls. at the refinery and branded yellows at 6½c. to 7½c. This week granulated is quoted at 6½c. and yellows at 5c. to 5½c. and sugar is easy in tone. A big difference in favor of packer and consumer.

#### THE POSITION OF HEAVY CHEMICALS.

For the last six or seven months the possibility or probability of a combination between the manufacturers of heavy chemicals upon the Leblanc system, has been the principal disturbing factor in the chemical market. It is one which affects equally manufacturers of paper, soap, glass, and cotton, and thus until it be decided whether the mooted union of all the existing Leblanc alkali works under one control be practicable, all these important branches of trade are necessarily more or less disturbed. The opponents of amalgamation argue that the Leblanc system of obtaining soda ash from salt is becoming obsolete, and that the Solway or ammonia process is beating them out of the field. Basing their predictions upon the fact that the Rothchilds have declined to handle in any way the finances of the proposed syndicate, and that it will require forty millions of dollars, at least, to buy up the fifty large works now operating under this system, they seem confident that the proposed deal will not be accepted by the investing public, and therefore profess themselves to be chary of belief in any continuous rise in values.

No doubt for many years past the Leblanc manufacturers have been in a precarious condition, owing

to the fierce competition of the ammonia process. Various efforts have from time to time been made to protect their interests, and of these the most successful and the most lasting one was the Bleaching-powder Association. This body, however, ceased to exist at the end of last year, because its members were unable to agree to continue the "restrictive" policy so successfully carried on for nine or ten years. An attempt was then made to carry on the work of the association on a salt basis, leaving each manufacturer to produce any proportion he liked of bleaching-powder, chlorate of potash, or hydrochloric acid, but restricting the quantity of salt to be decomposed by him. This also failed. The moment each manufacturer was allowed to produce as much bleaching powder as he liked he simply turned out as much as his plant would allow him to; since under the Leblanc process he looked to the profits on his bleaching powder to recoup him for his loss on his soda products. The consequence was that the market was simply swamped with bleaching powder. Prices went down by the run, and when we add to this loss the increased cost of salt and coal, and an unexpected and enforced rise in wages, we can readily see why the more energetic of their number urged a union of the Leblanc alkali works, and why they asked every maker under this system to send in schedules of the value, condition and production of his works. They hoped, with this data in their possession, to form a syndicate by the aid of outside capital which should control the output, and so eagerly did the trade jump at the chance, that out of the whole of the Leblanc makers only five firms refused to join the combination, while all of the Tyne manufacturers, the leading Scotch makers, and the bulk of the Lancashire firms were in favor of the scheme. Committees and sub-committees were then appointed, and have been holding meetings and making inspections of works in the various districts for some time past. In fact it is a case of combine or fail. That is the only alternative apparent.

The idea, of course, is that all makers by the Leblanc process, (or in other words all who make their soda ash by the decomposition of salt), should form themselves into a combination with the object of making that process remunerative, of obtaining a fair return for the capital invested in their works, and of holding at bay their formidable opponents of the ammonia process. This involves the combination of the whole of the works under one board of directors, composed of practical manufacturers. This board will control the working operations of the factories and direct the sale of the article manufactured from one central point, and will thus reduce the working expenses of every firm by abolishing the necessity of maintaining separate selling agencies for each manufacturer and replacing them by one central agency for each district.

The proposed syndicate does not in any way belittle the opposition of the makers under the ammonia process. They recognize the fact that their profit must lie in forcing up the prices of such chemicals as their rivals do not produce. Its formation then means an attempt to force up the prices of bleaching powder, caustic soda, chlorate of potash, sulphate of soda, soda crystals and the other articles belonging to this category—a move which will probably be followed by a marked decrease in the consumption. High prices always result in a diminution of demand. When the bleaching powder combine was in existence it was

found necessary in order to maintain prices, to restrict production very severely, and, judging from past experience, there is very little doubt that if the proposed combination should crystallize into a tangible fact the production would have to be curtailed sooner or later, or that, to meet the diminished output, prices would have to be advanced proportionately until they reached the limit at which chemicals produced by other processes would be able to undercut them.

No one, of course, blames the manufacturers for making the best of their position; but, in spite of the fact that the prospects of a successful formation of the syndicate are considered so good that the prices of bleaching powder and caustic soda are exceedingly firm, and most manufacturers decline to accept any contracts extending beyond the end of next month, until the formation of a really solid combine is beyond question there is an uneasy feeling that the present move is doomed to failure, and that it will only share the fate of the Bleach Association. With a new process in the field, and the natural reluctance of the public to invest in a combination controlling only a process which a few years must render obsolete, to contend against, the outlook for the Leblanc makers is not a bright one. That they may succeed in forcing up prices for a while seems probable; but that they will be able to maintain them at that point is out of the question. Those most able to judge predict a temporary advance, followed by a heavy drop, so soon as the proposed syndicate finds that the load it is called upon to carry becomes unbearable; and there is very little doubt that this prediction is correct.

#### CIVIC AFFAIRS.

Since our last article on civic management, recently published, the water supply question has been under discussion in the three-fold aspect of cost, collection of the tax from tenant or proprietor, and purity. No one can dispute that the revenue derived in one way or another from water is out of all proportion to the expense of obtaining it, and it is a mistake to treat an article of such prime necessity to rich and poor alike as a source of revenue.

Unfortunately the purity of our supply is not above suspicion, and if we have to abandon Ottawa river water in favor of a purer source the extraordinary expenditure may render it impossible to reduce the rates for some years to come. At the request of the City Council the Government analyst has recently reported on the present and prospective effect on the water supply of Montreal from the escape of sawdust and mill rubbish into the Ottawa river. The report of this official is now before us. "As to the fitness of the Ottawa water for domestic uses," he says, "I may say that it contains nothing which must of necessity render it unwholesome. At the same time, the presence of so large an amount of organic matter in solution is not only a disagreeable feature, but renders the water capable of sustaining and nourishing, to a much greater degree than most water supplies, those minute organisms, which, while in most cases harmless, are closely related to others known to be specific disease germs. I am of opinion that a water so largely impregnated with organic matter, as is that of the Ottawa River, would become a very efficient *nidus* for the propagation of morbid bacteria, were such organisms once to find entrance to it. At the same time, the purification of the water by household filtration is a very doubtful

cure; since the great majority of filters are allowed to remain in use without cleaning, until they do harm rather than good. Filtration, precipitation, or whatever other method of treating a town supply be adopted, should be carried out by the municipality to ensure its efficiency, and certainly the water of the Ottawa River could be bettered by proper treatment." The water again, is not improved when it gets into the reservoir. In samples taken directly from the reservoirs, the chlorine in chlorides was three times as high as that found in the Ottawa water of Lake St. Louis. The water problem is therefore no ordinary one. The source is the worst that could have been selected and we have no reservoir and filtering system as this is understood in Europe. So far as the mere collection of the water rates is concerned we think the argument that the proprietor is already overburdened and that the tenant should pay for what he consumes, a good one. The majority of proprietors have difficulty enough in collecting their rents without undertaking the collection of water taxes for the city.

We have now before us some interesting figures relative to Liverpool sent to the State department at Washington for the benefit of progressive American cities. Liverpool has an area of 5,210 acres, with a population close upon 600,000, or 115 people to the acre, the most densely populated city in Great Britain. The street pavements cover 250 miles, and are claimed to be the best in the world. The paving and sewerage are done by the corporation with great care and with considerations of close economy. In 1870, with 226 miles of streets, the expenditure for repairs was \$136,080. In 1889, with 254 miles, the expenditure was \$40,824. Permission is never given to private companies or persons to cut through the pavement in any street for any purpose. When such work is necessary, the corporation will do it in its own thorough way, and the interested parties must pay the entire cost. †

The street railways are laid and owned and kept in order by the corporation, and the companies using them pay 10 per cent on their cost to the city. The City Engineer declares that the rails, as laid in Liverpool, "do not form the slightest impediment, even to the narrowest-wheeled vehicles." The sewers laid in the last 17 years have cost \$1,708,000, and have brought about a sanitary condition such that the death rate has dropped from 27.2 in 1880 to 20.3 in 1888. House drainage is carefully provided for, and main sewers, not self-cleansing, are periodically flushed by large movable tanks placed over a man-hole. These tanks contain 1,800 gallons of water, and can be discharged in 28 seconds. The cost of this work is about \$6,000 per annum. The corporation of Liverpool has not stopped here. It has cleared away great masses of old buildings and built handsome structures, containing rooms for artisans. In doing this it has not only improved the appearance of the city but its sanitary condition. One of these buildings is five stories high, and cost, with land, \$350,000. The return in rental is estimated at 4½ per cent after all expenses are deducted, and, with a balance "which, if capitalized on a 3½ per cent basis, will represent the full market value of the site."

If Montreal ever advances so far as this, our worthy aldermen will have to keep a sharp look-out for hoodling contractors. In Liverpool, it was felt to be necessary to give an example to private enterprise and at the same time provide open breathing spaces in a densely populated district. What our civic rulers can-

not avoid seeing is that other cities are not afraid to take hold of big enterprises in a public spirited manner, and that they make the public franchises connected with the streets contribute a good round sum to the civic treasury.

#### THE LIFE INSURANCE RETURNS.

Despite the depression which has been more or less a feature of every branch of Canadian commerce during the past year, the insurance companies can point not only to a prosperous year but to one which shows a marked advance over the figures of its predecessor. The value of this Dominion as a field for insurance could not be better indicated than by the fact that under most untoward circumstances the companies have succeeded in reaping a substantial advance over the returns for the previous twelve months. Of course we must award a large meed of praise to the energy and intelligence with which the field has been worked; but after making all allowances for excellent management the figures would still seem to show conclusively that from an insurance point of view, Canada may yet be considered as comparatively virgin soil, and that a careful, systematic and energetic working of our vast extent of territory might expand its possibilities almost indefinitely.

From beginning to end the abstract of the business of life insurance in Canada (which we give in tabular form in this issue) is one of marked progress. During the year 1889 the total amount of premiums increased from \$6,561,848 to \$8,224,845; the amount of policies, new and taken up, from \$41,226,529 to \$44,556,937; and the net amount in force from \$211,761,583 to \$231,963,702; or an increase of \$20,202,119 in the total amount of life insurance carried by this country. These are promising figures in themselves; but when we further examine them, and find that an increase of \$11,091,413 is due to Canadian companies alone, we can see not only how rapidly the development of the country as an insurance field is progressing, but also that its development is principally due to the efforts of home companies. In the case of new business their influence is even more marked, and of the total of \$44,556,936 no less than \$26,438,358 is credited to Canadian companies.

Let us next take those tables which give us the sums paid by the companies to policyholders during the year under consideration, and we find that they aggregate \$3,942,590; of which Canadian companies paid \$2,001,150—or more than half. Divided under its different headings we find this sum apportioned as follows:—

|   |             |
|---|-------------|
| Death claims (including bonus additions).....       | \$2,483,818 |
| Matured endowments (including bonus additions)..... | 436,683     |
| Annuitants.....                                     | 20,856      |
| Paid for surrendered policies .....                 | 304,263     |
| Dividend to policy-holders.....                     | 696,970     |
| Total.....  | \$3,942,590 |

This shows that for every \$100 in premiums received by the companies they have paid back \$47.30 to the policy-holders and retained only \$52.70 to cover all sums required for expenses, profits and for supplying the necessary reserves. This is an irrefutable argument against the assertion that the insurance companies take all they can out of the policy-holder, and return him as little as possible. It shows the value of life insurance as a purely business investment;

outside of its moral aspect as a means of provision for those who otherwise might be left defenceless to meet a cold and cruel world. It points out that the acquiring of a policy is a sound business transaction apart from all sentimental considerations, and it emphasizes the oft-repeated assurance that a man who neglects to avail himself of the advantages of insurance is a man who trifles with the interests of his family. We are all aware that many men shun insurance, for the same reason that they put off making their wills, simply because by doing so they tacitly acknowledge the proximity of death, and we also recognize the fact that the prompting of affection, or the fear of appearing selfish, may restrain many a wife and mother from urging her husband to insure. She does not wish to permit even the semblance of a desire to profit by his death to become manifest. There are but few, fortunately, who care for money derived from the loss of a loved one. No one cares to drink wine out of a skull. But with these figures in their possession they do not need to look upon the gloomy side of insurance at all. Let them consider it simply as one of the most profitable investments a man can make, as a purely business transaction, and divest themselves of those morbid ideas with which the principle of insurance has really nothing to do. Insurance is simply an application of the law of average to the duration of human life. Nothing more and nothing less. And if people would only consider it solely in that light, we should not find so many families reduced to poverty, if not to actual want, by the unexpected death of the bread-winner, as we do at present.

#### BRITISH TRADE.

The depression in the ship-building, cotton and coal trades, and some kindred industries, together with the havoc wrought year after year with the grain crop by heavy gales of wind and rain have given rise to a general impression that the prosperity, more or less conspicuous for the past two years, is waning. It is gratifying therefore to learn that after an examination of the facts the *Economist* feels justified in rebutting this assumption. It is undoubted that the general trade of the country is enjoying a fair share of prosperity and commerce is much less dependent upon the condition of leading staple industries than it used to be.

Even with regard to the staple industries there is nothing to cause uneasiness. When it is considered that the vessels built in the United Kingdom last year amounted to 854,729 tons, compared with 573,947 in the previous year and 377,198 in 1887, it is not a matter for surprise that building orders are not coming forward very freely, or that the iron and coal trade suffer somewhat. Both the cotton and iron trades have felt the effect of undue speculation but the present position and prospects are as satisfactory as could be expected. The breaking up of the gamble in pig-iron warrants has led to a decidedly sounder and healthier condition of trade. At the end of June the stocks on hand in Scotland, Middlesboro', and the West coast were nearly half a million tons less than they were at the beginning of the year, and were over half-a-million tons less than at the corresponding date last year. During the half year, too, in spite of a continued decline in the shipments to the United States, the exports of iron from the United Kingdom amounted to 2,019,672 tons, showing an increase of nearly 39,000 tons over the figures for the first half of last year, and this rate of increase will most likely be maintained.

The imports for the past six months generally exhibit an increase, the exceptions being raw textile materials, chemicals, dye-stuffs and miscellaneous articles. The exports of British productions showed an increase in the same period to the value of £8,146,260 or 6.8 per cent. The figures of the last three months show better results than for the half year. Thus with regard to the imports the decrease of the first three months has been replaced by a small increase, while the percentage of increase in the last three months is more than double what it has been for the longer period. The Board of Trade's figures unquestionably prove that if there has been any set-back in the condition of the general trade of the United Kingdom, it had not assumed an appreciable form two or three months ago. Turning to other evidences, we find that on the eight principal goods carrying lines the receipts from the carriage of merchandise during the half year exceeded fourteen and three quarter millions sterling, the increase over the corresponding period of last year having been £485,000, or nearly 3½ per cent. Clearing house returns are favorable. Those in London up to the week ended 2nd July amounted to £4,126,299,000, being an increase over the total to the corresponding date last year of £57,933,000. The revenue returns tell the same story of prosperity. There is an increase in excise of £465,000, stamps, £460,000 and customs £190,000, the aggregate revenue receipts amounting to £960,317 more than for the first half of last year.

In most Canadian products lower prices have ruled. Supplies of cattle having been greatly in excess of the demand best Canadian have sold at 4s 4d per 8 lbs, while British stock brought 4s 10d. The timber trade has been fairly brisk as reduced prices have encouraged buyers. Arrivals and prospective receipts being large a further decline is not improbable. Canned salmon and lobster have met with a ready sale, also preserved meats. Provisions have been wanted and values of bacon advanced. American lean sides sold at 44s to 46s for best and 40s to 42s for seconds, best Canadian commanding 50s to 54s. Butter has been depressed and cheese easier. Finest colored cheese is scarce and there is not much fancy white, the bulk of the offerings being medium goods. It should be noted that Canadian dairy products and provisions having acquired a reputation for quality command high prices and it is important that this reputation be maintained at any cost.

Although there may be less speculative spirit and less activity in certain leading staples, the general trade of the United Kingdom appears to be on a healthy basis, and it is all the sounder because values are not inflated, thereby checking consumption. Any increase in volume is gradual and natural and not of the 'boom' order. The losses by crop damage, even if so serious as reported, will cause scarcely more than a temporary check in a country of such varied industries and resources.

**THE DECLINE IN SHIPPING.**—The decline in Canadian shipping, says the *Halifax Herald* is no doubt due to a decrease in the demand for wooden shipping the world over at a time when Canadians have not developed the natural facilities which they possess for building iron ships in this country. At the same time if Canadian investments in iron shipping registered in Great Britain were taken into account it is very clear that our Canadian-owned tonnage would not show the diminution that is generally supposed to exist. For example the *S. S. Yarmouth* and *S. S. Halifax*, which are owned in this province, are regis-

tered at Glasgow although they are employed between Nova Scotia ports and Boston. The *S. S. Bridgewater* is also registered at Glasgow, although owned in this province and employed in the Nova Scotia coasting trade. The new *S. S. Boston* will also be a ship of the same class as the first two mentioned. These local illustrations serve to show that Canadian capital is being invested in iron vessels which are registered abroad. But in addition to this we are reliably informed that Canadian capital is also being drawn from wooden shipping, formerly registered here, and heavily invested in foreign registered iron shipping which is employed in the world's carrying trade. For instance, it is only recently that a well-known Nova Scotia ship-owner informed the *Herald*, in private conversation, that he had withdrawn \$50,000 from wooden shipping and invested it in iron shipping, so firmly convinced was he that the latter would supersede the wooden shipping in competing for the carrying trade of the world of to day; and he also mentioned the names of two or three other ship-owners who were, to his personal knowledge, making similar investments. In view of such facts as these we do not see that valuable time need be spent in deploring the world-wide decadence of the wooden ship; but rather should we endeavour to pave a way for the founding of an iron-ship building industry in our own country, where nature has supplied us freely with all the natural products necessary to the work.

**THE AUSTRALIAN CROPS.**—Very favorable reports have been received from the principal wheat-growing districts in New South Wales, as well as from other parts of Australia, as to the condition of the harvest now being gathered. It is too early to give anything more than a rough estimate of the total yield of grain in New South Wales or in any of the Australian colonies except in Queensland. It is probable that the total yield of the whole of the five Australasian colonies, namely, New South Wales, Victoria, South Australia, Queensland and West Australia will be about 25,000,000 bushels. The harvest of Tasmania and New Zealand may increase the amount by 10,000,000 bushels, making a total of 35,000,000 bushels. The accounts from the Mudgee and other districts in New South Wales are encouraging. The wheat crop in the Mudgee district is said to be so heavy that much of it has fallen to the ground. The average for the district will be close on to 30 bushels per acre. Last season the wheat crop was almost a total failure. The hay crop is very heavy, the average yield being from 2½ to 3½ tons per acre. At Germantown, in New South Wales, the yield of wheat is reported as the best for many years. But, notwithstanding the favorable reports received, the Australas harvest will be below the average. A large number of wheat growers, and many of them careful and capable farmers, are more bitterly disappointed with their wheat this year—with its quality and the quantity—than ever before. It is said that the average in some parts of Victoria will be reduced fully four bushels per acre by the rust, and that the injury wrought by the same disease is still greater in New South Wales. The area under wheat in Victoria is given at 1,200,000 acres, and the average yield as 9,927 bushels per acre, which would give 11,912,000 bushels. The total area under wheat in Victoria last season, that of 1888-89 was 1,248,000 acres and the average yield 7,635 bushels. The total crop was 9,529,000 bushels, but that year was one of the worst in the history of the colony.

**OCEAN RAFTS.**—The great New Brunswick timber raft, although it does not contain as much lumber as the one towed to New York two years ago, is the longest ever constructed. It is 1,400 feet in length—80 feet over a quarter of mile, contains 8,000 logs and is valued at \$35,000 to \$40,000. By constructing these large rafts and towing them to New York, a profit is made in two directions. The cost of such transportation is about one-half the cost of that by vessel. And as the lumber is uncut and untrimmed no Customs duties are charged. In addition to this, the largest logs can be transported in a raft while that cannot always be done by vessel, or at least in any quantity. The owner of the raft expects to make a profit of about \$5 on each log safely landed at New York. The logs lost in a storm were worth about \$6,000. If the same quantity of lumber which is contained in this raft were transported by vessel the additional cost of transportation and Custom House duties would be about \$20,000

more than by raft, leaving only a small margin of profit on the investment. James D. Leary, the owner of the raft, will use the lumber in general contract work and particularly on a contract to improve the water front of some property by Mrs. Astor on the Harbor River. He owns a six square mile tract of wooded land in New Brunswick, which furnishes him with all the timber. It is estimated that there are 150,000 trees on this island, which will give enough timber for many more such rafts. Another raft is now lying in Grand Harbor, a little below St. John, which will be started soon. It is about the same size and is built exactly like it. The pieces or "sticks" are from 40 to 70 feet long, with 12 to 20 inch butts. The cribs or locking, as the sections are termed, are about 55 feet long. They are about 40 feet thick laterally and 20 feet high. The raft has a draft of 9 feet, which equals that of many good sized vessels.

Our wholesale furriers are busy preparing for the fall campaign, and the outlook is generally regarded as encouraging, notwithstanding the fact that last winter's open weather must have left a considerable accumulation of fur goods in retailer's hands throughout the country. A trade authority outlines fall prospects as follows: "The promising outlook in the fur trade some months ago has been fulfilled as the season has advanced. A number of reasons are given for the healthful condition of the business at present. The prime cause is undoubtedly the growing popularity of fur as a winter garment or trimming. The new contract entered into by the U. S. Government will undoubtedly result in an increased price on seals, and this has had its effect in increasing the capital of these houses who carried over some garments from last season. It has also stimulated a summer business, for the public, being informed of the probable rise in price, have been anxious to secure their garments before the winter season arrives. This business has profitably depleted stocks and left buyers in a condition and mood to place good orders. As a consequence, trade is excellent. Fur capes continue the most talked of garment in the trade. They have been made up in an almost infinite number of styles, and have been readily bought by the retail trade. Other fur articles have likewise been received with favor. This year the furrier and the iceman ought to shake hands."

A FEW days ago a San Francisco paper estimated the 1890 season pack of Columbia River salmon at 360,000 cases. A report by wire states that the pack in that quarter will amount to 420,000 cases. The same paper made a guess of 500,000 for Alaska, which amount, if no nearer the actual pack than the Columbia River estimate was, is short to the extent of at least 75,000 cases. The same ratio of difference carried out elsewhere would make the estimate of 1,300,000 for the total pack at least 200,000 cases short. Last season the early estimates were far below the actual pack, as shown in subsequent returns, and it will be contrary to past experience if the early guesses this year do not have to be modified to an extent that will bring the figures of the total pack well up to those for the season of 1889. In any event there is reason to believe that the pack will be sufficient, along with the considerable supply carried over, to fully meet the demand. A competent authority estimates that the stock in New York and in transit amounts to at least 100,000 cases, including 60,000 cases now afloat. It is a noteworthy fact, however, that some packers are becoming stronger in their views on values, and asking an advance of 10c per dozen for several brands. Sales of some brands of Columbia River fish have been remarkably good this season, and there is also a claim that buyers have taken Alaska fish more freely.

The Government of India have issued a final memorandum, dated Simla, June 30, 1890, on the wheat crop of 1889-90, based on the final provincial reports already issued. The memorandum observes that throughout the wheat-growing area the rainfall seems to have been both sufficient and timely up to August or September, after which there was little or no rain, except in March or April, when it was too late to benefit the crops. When the sowings commenced the soil was unusually dry, and was insufficiently moist when the crop was ripening. The sole exceptions to the above conditions were Bombay and Karnatha, which had heavy winter rains, and Scinde, where the inundation of the Indus was extremely favorable. A comparison with the averages for the five years ending 1888-89 shows a falling off both in area

and yield in every province excepting Scinde and Bengal. The latter is remarkable in exhibiting a smaller acreage but a larger yield than the normal. Taking India as a whole, there is a decrease in area of 1,500,000 acres, or 5.74 per cent., and in output of 955,000 tons, or 13.16 per cent. As regards the condition of the stocks and probable exports, it is remarked that generally speaking the stocks are not specially abundant anywhere. No serious deficiency, however, is reported from any province. On the whole, it will be safe not to expect a larger export, but there is no reason to fear further serious falling off. The ton mentioned in this report is 37½ bushels of 60 pounds each.

The fall wheat is nearly all secured, and the estimates made of the yield are most encouraging. Harvesting weather has been good, and the crop in Ontario will undoubtedly be larger than for several years back. In many sections of the country it is said that the yield will be 25 to 30 bushels per acre. A large area of barley has been harvested during the week, and it may be said that the crop is assured. The yield per acre is large, but the total yield will be less than last year in consequence of the smaller area sown. The oat crop is a partial failure in some localities, and the yield is likely to be smaller than last year. A fair crop of peas is expected. Spring wheat looks well, and there is every prospect of a larger yield than the previous two seasons. Reports from Manitoba and the Northwest are of the most satisfactory character. The weather is all that could be desired, and the harvest will be much earlier than usual. In the course of ten days reaping will be general in that country. Indications point to a greater yield of wheat this season than ever before in the Canadian Northwest. If the estimates formed of the world's production of wheat this year turn out approximately correct, then prices are likely to be comparatively high the coming season, and a fairly prosperous year is in store for Canada.

The report of the City Auditor for the past year has just been issued. A tabular statement of the valuation of properties and assessments thereon for the year 1889 is given, and it shows as under:

| Wards.             | Exemptions. | Net assess ed value. | Total amount collectable. |
|--------------------|-------------|----------------------|---------------------------|
| East.....          | \$2,033,500 | \$ 2,589,100         | \$ 31,069                 |
| Centre.....        | 1,493,000   | 5,009,600            | 60,115                    |
| West.....          | 295,000     | 9,227,500            | 110,730                   |
| St. Ann.....       | 534,200     | 9,962,415            | 119,548                   |
| St. Antoine.....   | 7,236,300   | 31,275,130           | 375,101                   |
| St. Lawrence....   | 1,711,350   | 8,425,970            | 101,111                   |
| St. Louis.....     | 1,138,150   | 7,161,010            | 85,932                    |
| St. James.....     | 1,737,000   | 8,381,320            | 100,575                   |
| St. Mary.....      | 1,850,400   | 7,076,240            | 85,254                    |
| Hochelaga.....     | 1,169,800   | 2,433,745            | 24,904                    |
| St. Jean Baptiste. | 245,350     | 2,651,555            | 26,989                    |
| St. Gabriel.....   | 304,660     | 1,740,341            | 18,836                    |
|                    |             | \$19,749,210         | \$95,913,927              |
|                    |             |                      | \$1,140,169               |

The statement of assessment for the year 1889 shows that the total amount collectable was \$1,140,169 and of this there was actually collected \$962,840 on which discount amounting to \$26,312 was allowed, making the amount of revenue \$936,528 and leaving an outstanding balance on January 1, 1890, of \$177,328.

ADVICE from Saigon state that the rice harvest has come to an end under auspicious circumstances, and people continue to think that it is a middling one. A very active demand from China, caused by important and pressing requirements from Japan, which country gets her rice chiefly from Hong Kong, has influenced prices, and people have lost all hope of seeing again the low rates that ruled at the beginning of the year. This rise has had the effect of stopping all business with Europe, and the shipments which have taken place and those which are still to be effected, are the outcome of old contracts. The German three mast bark 'Else' left on the 28th March for Hamburg with 31,622 piculs of cargo rice containing 20 per cent. of paddy, and the English steamer 'Cycle' left on the 3d of April for Port Said for orders, with 46,010 piculs of cargo rice, also containing 20 per cent. paddy. The total quantity of rice exported this year, from the 1st January to the 19th of April, amounts to 3,057,964 piculs, as compared to 1,649,077 piculs last year. We shall evidently get very little rice from Burmah this season.

THE annual meeting of the Nova Scotia Cotton company was held in Halifax a few days ago. There were net profits of \$5,000 on the year's operations. The report says:—The company has made no bad debts during the past year. Your directors regret that they are unable to show a more satisfactory result which has been owing to the depressed condition of the cotton trade in Canada during the year. This necessitated running the mill on short time, thus largely increasing the cost of production and curtailing the volume of business. Notwithstanding that all the grey mills of Canada have been running on short time for some months past, there is still over production. Your directors feel confident that the only hope of improving the existing condition of the mills is to place them under one management in order to effect which it will be necessary to sell, lease or otherwise dispose of the property of the company. The advisability of which you are requested to consider." Among the liabilities are \$90,000 due the Bank of Nova Scotia. The shareholders passed a resolution authorizing the directors to sell, lease or dispose of the mill or cease operations if they saw fit.

THE fire loss of the United States and Canada for the month of July proves remarkably heavy. The following table will serve to show how the losses for the first seven months of 1890 compare with the same period in 1888 and 1889:

|               | 1888.        | 1889.       | 1890.       |
|---------------|--------------|-------------|-------------|
| January.....  | \$16,040,000 | \$6,898,700 | \$9,179,300 |
| February..... | 11,213,500   | 12,800,000  | 7,387,025   |
| March.....    | 9,918,100    | 10,912,000  | 8,566,300   |
| April.....    | 11,326,350   | 15,987,000  | 8,185,530   |
| May.....      | 9,188,500    | 9,915,300   | 8,838,100   |
| June.....     | 9,594,400    | 7,755,000   | 5,655,000   |
| July.....     | 10,508,470   | 11,020,500  | 14,723,500  |

Total..... \$77,789,320 \$75,806,500 \$62,534,745.

From the above it will be seen that the July fire loss has been abnormally large, but that, notwithstanding the heavy fires in July, the losses for 1890 up to date are much less than for the same period of the years 1888 and 1889.

No one in the trade will be astonished to hear of the failure of McClung, Huston & Co., wholesale woollen merchants of Toronto. Neither partner could be considered a successful man of business and it was hardly likely that their combination would change their record when alone. Thos. Huston was formerly of the firm of Huston, Foster & Co., who failed in 1887. He next secured some agencies which he found did not pay him, and we then find him a partner in the tailoring firm of Crean & Huston. John McClung was first in business as a retail merchant in Bowmanville. He next became a partner in the firm of McMaster, McClung & Co., of Toronto. When he retired from this firm it was reported that he took out \$30,000, but his next venture as senior partner of McClung, Briggs & Ferguson, a millinery house, proved disastrous. After they came to grief he returned to his old business in Bowmanville where he was burned out; and about nine months ago formed his present partnership with Huston. The firm owe about \$17,000 and claim assets nominally equal in value.

A CURIOUS complication has arisen out of the Newfoundland difficulty. Several American fishing vessels put into Bay St. George, Newfoundland, for bait. The Collector of Customs said no bait could be secured unless a license to catch were purchased. An appeal was then taken to the commander of a French vessel lying in the harbour. This official declared that the fishing in Bay St. George belonged to the French, and that a Newfoundland license would be of no use if French fishermen came in looking for bait. Later on an English man-of-war entered the harbour, and the Americans asked the captain what he thought of the situation. His decision was that although Canadians could not catch bait without a license, the Americans could. Thereupon the Americans helped themselves to all the bait they wanted. This remarkable discrimination in favour of Americans should soothe Mr. Blaine.

TELEGRAMS from the San Francisco hop market state that a contract for 20,000 pounds of 1890 crop Washingtons at 20½c was made by a local firm, and that a New York firm bought about 150 bales at the same figure. These transactions would indicate ½c advance on the coast and a strong market there.

London cables reported the weather fine in England and best cultivated plantations looking well, but others showing increase of disease. Regarding the situation on the continent, nothing new was advised except that the crop in Burgundy is looking very bad. In the way of local trading nothing of special interest transpired, and business with brewers was of merely routine character. There was some quiet negotiation on medium grade 1889 States that indicated rather more interest and a place for medium qualities at 18c@19c, or thereabouts.

THE annual ocean tea race to New York has just been concluded. The two crack tea steamers, *Glenogle* and *Monmouthshire*, left Japan on June 10. After stopping at various ports in the China seas to complete their cargoes, they started for the port of New York, passing Singapore June 26, the *Glenogle* ahead. Both ships stopped at Perim, at the mouth of the Red sea, to coal. They left there on July 9, and the *Glenogle* passed Gibraltar on the 21st and the *Monmouthshire* on the 22nd. The *Glenogle* arrived on the 3rd, having made the trip from Japan in the remarkably short time of fifty-four days. The cargo consists of about 2,250,000 pounds of new crop teas, valued at \$450,000, and 17,920 bags of Japan rice, valued at \$160,000. The quickest time heretofore recorded is that of the steamer *Glen-sheil*, which made the trip in fifty-six days in 1888, and in fifty-five days in 1889.

A COMPANY is being organized in England to be called the "Free Insurance Trust." The capital proposed is £105,000—100,000 shares of £1 and 1,000 founders' shares of £5. It proposes to issue accident insurance coupons in quantities to retail dealers of all kinds, who present them to customers expending certain sums in their shops. The coupons are intended to meet the many variations of the retail business, and are issued either in book form or on tea wrappers, paper bags, hat boxes, watches, etc. Part of the coupon is used for advertising purposes, the conditions occupying the balance. These conditions are fairly liberal, simply requiring the assured to sign his coupon in the presence of a witness prior to the accident. The insurance given is for £500, with \$2.50 or \$5 weekly indemnity, according to the disability.

A CIRCULAR issued from Smyrna, last month, estimates the 1890 crop of Sultana raisins at 30 per cent. less than that of last year; a falling off 11 per cent. in Eleme raisins and an increase of 10 per cent. in black raisins, and a falling off of 30 per cent. in figs. The crop of the latter is estimated at 12,900 tons, against 19,250 tons last year and an average of about 15,000 tons during the preceding three years. The 1890 crop of Sultana raisins is placed at 15,000 tons. Last year's yield was 21,200 tons, that of 1888 about 31,000 tons and the average for 1886 and 1887 about 27,000 tons. Of Eleme raisins about 17,300 tons are calculated upon, against 20,000 tons in 1889 and 22,440 tons in 1888. The estimates on currants indicate a heavy falling off in that locality, the total being placed at only 220 tons, against 600 tons in 1888 and 1889. The quantities in all estimates are tons of 2,240 lbs.

THE prices paid at Leipzig show that Canadian furs are not in favor now; the only satisfactory article, as regards sales, is musquash, which would do better if it were cheaper, and the dressers would work more promptly; new supplies have been taken by Leipzig and Berlin wholesale turriers for linings and seal imitations; black musquash has been purchased for the same purpose; a large lot of musquash waste has been taken for French account. Lynx and beaver meet with some demand for England. Skunk is very dull, except for foreign orders; but parcels of striped skins are being prepared for Russian trade and Nijni Novgorod. The demand for raccoon is weaker and exports to Russia have been noticeably smaller. Stocks of mink, chiefly pale skins, are large. Some low-priced red fox has been ordered for Turkey.

CONSTANTINOPLE journals say that the silk crop of Broussa is proving satisfactory, so far as respects quality, though quantity is below the average. At Ipek Han, where recently the annual sales of cocoons were held, the peasants for three or four weeks brought 40,000 kilos daily to market, and on one day over 100,000 kilos. Prices were lower than usual because of the pressure of sales.



It has probably puzzled many a traveller, who, sitting impatiently in a train, has waited for the draw of a bridge to close which had been opened to allow some snail-like boat to creep up the current, why the rapidly moving train was not given the precedence. It is simply the application of the old common law principle. The boats had the use of navigable streams long before railways were invented, and when the latter bridged rivers they did so subject to the former's interest therein, and for this reason railway trains are to-day obliged to stand back while the boats pass ahead. All modern conditions would indicate that the locomotive should have precedence of the steamer, and the fact that it does not, shows the tenacious grip of custom.

The silver manufacturers of New York city have put up the price of solid silver plate 15 per cent, owing to the recent rise in the price of silver bullion. Silver jewellery and plated silver wares will not be affected in price. The reason of this is that the quantity of silver used in these articles is so small as not to make any material difference. In silver jewellery it is the workmanship and not the quantity of silver that fixes the price. The advance in prices, therefore, will be confined to those articles in which the value of the silver used is greater than the value of the workmanship. If the price of bullion continues to increase, the silversmiths will proportionately increase the prices of their wares.

The constitutionality of another provincial statute is about to be tested in the Superior Court. In an ejection case, the Imperial Fire Insurance Company v. Pelissier, the defendant pleaded that the company had not a legal right to sue. The company had a special charter from the Provincial Legislature authorising it to carry on business and to sue and to be sued. The defendants pleaded that this charter was unconstitutional, as all matters appertaining to insurance came under the jurisdiction of the Dominion Parliament, which alone had authority to qualify insurance companies to carry on business. The Government maintain the constitutionality of the statute granting authority to the company to sue and be sued, as these provisions practically only affected ordinary business contracts.

JEAN THIERY, a rich merchant and ship owner in the Rhine provinces, died in 1676, leaving a fortune of 80,000 Louis d'or in Paris and 800,000 thalers in the Venice Mint. His heirs, for some unknown reason, did not draw the money from the depositary in Venice, so at the end of the last century Napoleon found it still untouched and appropriated it to the use of his army. For the last thirty years the descendants of Thiery have been trying to find a way of recovering the 800,000 thalers, with interest. Three weeks ago they all met in Cologne and resolved to send their lawyers to Paris to move the French Government to pay over an indemnity. It was said that the French Chambers had already considered their claims and advised the Government to pay them.

Fires have occurred in Sarnia so frequently of late, many of which are believed to be the work of an incendiary, that the Mayor issued a proclamation offering a reward of \$500 for information that will lead to the apprehension of the guilty parties. The immediate causes for issuing the proclamation were two incendiary fires which broke out on Sunday night. The first originated in a lumber pile. One of the boards was found to be saturated with coal oil. The incendiary, evidently determined not to be balked, next ignited a wood pile in the rear of the Presbyterian Church. This time the fire alarm was given, and the firemen put out the flames before any damage was done.

WM. PARKS & SON, LIMITED, cotton manufacturers, of St. John, N.B., have suspended payment and will likely go into liquidation. For some years past they have paid no dividend, and of late their stock has had no market value. The business of the past year has been run at a loss. The old mill, which ran on special lines, maintained itself, but the new mill, which ran on greys, has lost money all along. The liabilities are of course very heavy; but creditors are pretty generally secured, and will not fare badly. The chances of the stockholders are, however, very slim at present.

REPORTS from the American rice crop on different parts of the coast indicate that it is doing remarkably well considering the circumstances with which the planters have had to contend. The harvest time will begin in a short while and will relieve the planters of some of the anxiety which naturally burdens them at this critical period of the crop. At present, however, they are inclined to be hopeful of a fine crop, provided no contingencies arise which are not looked for. The staple is heading up now, and some with milk in it has been received. The recent rains, it is said, will help the planter out wonderfully provided they do not continue too long.

A FRENCH sardine syndicate has been formed with a capital of \$5,000,000, which claims to have options upon 150 of the sardine factories. There are, in all, some 159 of these factories, employing 4,274 boats and giving work to 21,704 employes. The leading firm of Philippe & Carnaud is known not to be a party to the combination, and it appears that some four or five others have taken the same position. If such proves to be the case the combination will not be in a position to manipulate prices at will.

THE St. John, N.B., Ship Laborers' union recently decided to boycott Stevedore Alexander McDermott for one month for discharging a vessel without having a union foreman in charge. Their secretary boarded the vessel and ordered the men to knock off, which they did. McDermott has taken an action. He charges the president, vice-president and secretary of the union with unlawfully and wrongfully going on board the steamer where he had a crew of men employed, and causing the men to stop work by intimidating them.

GRAIN speculators are already at work. As a sample a telegram is published from the head of a large grain purchasing firm estimating that one million bushels of wheat were destroyed by last week's hail storm. Nine-tenths of this damage was done at Boissevain and Deloraine and the intervening districts, but some damage was also done at Killarney, Manitou, Ste. Agathe, Holland and Glenboro. Elsewhere in the province no damage was done. Barley cutting began last Monday, and by the end of next week the farmers will be into the wheat.

TWELVE Canadian, nine British and ten American companies take life risks in Canada. The total risks taken during 1889 reached \$44,556,937, exceeding those of the preceding year by \$3,340,408. The Canadian companies show a gain in 1889 of \$1,562,099, while in 1888 they gained \$1,370,710. The American companies have a gain of \$2,354,783, while in 1888 they gained \$928,762, and the British companies have a decrease of \$586,474, while in 1888 they had a decrease of \$918,747. The total increase in 1889 was \$3,330,408.

THE accounts for the special assessments for the building of sewers last year are only being sent out now, the amount being \$169,000. The loss to the city in interest amounts to a very large sum. The mode of collection of these accounts is in very antiquated and needs revision. Each account has to be made out in duplicate and personally signed by the City Surveyor and City Treasurer. As there are about 5,000 accounts this means 10,000 signatures for each of those busy officials.

REPORTS collected from various centres in Canada and the United States by Ottawa dealers indicate that the stocks of lumber over wide areas are very low. In most yards the dealers have been living from hand to mouth in the expectation of fluctuations which have not occurred. Orders have been sent for small shipments at a time with strict injunctions to forward immediately. The result is that if the crops turn out as expected considerable improvement in the situation is looked for.

PROFIT on cheap literature in England is said to be about as follows: A "shilling shocker" pays its expenses when it has sold 4,000 copies, a three shilling cover, upon which grade, and all higher grades, the price of the cover has to be accounted for, becomes profitable after it has sold 1,500; a six-shilling book when it has sold 1,000, a two-volume library book when it has sold 400, and a three-volume book when it has sold 300.

ALL the railroads leading east from Chicago, except the Chicago and Grand Trunk and the Wabash have put into effect the new uniform bill of lading against which there has been such unanimous opposition on the part of the shipping interests. The Board of Trade merchants, as far as possible, give their business to the Grand Trunk and Wabash. The other roads are apparently in the fight to stay.

MILLIONS of caterpillars have invaded the fields of Texas, and planters and farmers are busy poisoning them. They are very bad along the Brazos river, and it is possible the cotton crop of the state will be seriously injured. The pests are at least three weeks earlier than usual and they make the atmosphere very offensive with their peculiar odor.

The following statement shows the losses paid and premiums received by the fire and inland insurance companies of Canada during 1889:

|                         | Losses.    | Premiums.   |
|-------------------------|------------|-------------|
| Canadian companies....  | \$ 678,752 | \$1,173,998 |
| British companies. .... | 1,968,537  | 3,970,632   |
| American companies....  | 228,922    | 443,436     |

ADVICES from Cape Norman, Nfld., report that the people there are suffering greatly for want of food. Not a pound of flour is to be obtained in the district, and some families have subsisted for months on mussels and shell fish. On June 20th snow fell to a depth of four inches. A similar state of affairs is reported from Quirpon.

THERE is nothing so astonishing as American argument. The American press assure us that if the Canadian sealers take 16,000 seals per year in the Behring Sea the speedy extinction of the fur seal is imminent. The fact that the North American Fur Company takes 60,000 per annum does not appear to frighten them at all. Why is this?

THE bank and other stocks of the estate of the late J.P. Mott have been sold at auction in Halifax and realized high prices, the bank stocks realizing as follows:—Merchants' Bank of Halifax, 30½ per cent above par; People's Bank, Halifax, 14½ per cent; Halifax Banking company, 20 per cent.

A MAN named Simond Hatt, a Frenchman hailing from Montreal, was arrested near Belleville charged with swindling a number of farmers. He represented himself as a horse buyer and presented small cheques payable at the Montreal Bank, which proved to be worthless.

HIGGINBOTTOM & Sons, tailors of this city, are in difficulties. The firm is an old-established one and was supposed to do a quiet trade with a clientete of old customers, but of late it has never been considered a strong one and its failure will take no one by surprise.

IN THE British consuls report from Nagasaki, Japan, it is stated that the export of camphor during 1889 was some 500,000 lbs. less than in 1888, and the value was £5,499 under the figures for the previous year. Prices opened in January at \$22.30 per picul of 133½ lbs.; but owing to the demand for the Chinese and Indian markets they continued to rise during the year, till early in December the highest figure was reached \$34.50 per picul. After this prices fell before the close of the year to \$31. Adulteration, as mentioned in last year's report, was more systematically carried on than ever.

THE Canadian Pacific steamers now approaching completion will all be on the Pacific ocean route by the end of the year. The cost is expected to exceed a million dollars for each ship, or £600,000 sterling for the three. At present there is sharp war between the Canadian and United States steamer lines on the Pacific. The ships of the latter company now visit Victoria or Vancouver in order to capture the Canadian business. The Canadian line carries the war into Africa by taking in San Francisco on the round journey, and gathering all the United States business that can be had.

MR JOSEPH PRIOR, the managing director of the English Association of American Bond and Share Holders, arrived at New York by the "Majestic." Mr. Price before returning to England will make an inspection of the New York, Ontario and Western Railway. He also purposes visiting Montreal in the interests of the English bondholders of the Montreal and Sorel Railway, and while in Canada will likely go over the Quebec Central Railway.

THE English Government will be asked to prepare a return showing the number of cattle which died during the past two years on board ships arriving in British ports from Canada and America. The agitation of this subject so far has been quite artificial, but Mr. Chaplin, Minister of Agriculture, takes an interest in the matter, and is understood to be willing to enter into negotiations with the United States and Canadian Governments with a view to international regulations for the proper accommodation and humane treatment of cattle in transit across the Atlantic.

THE United States did an enormous foreign trade during the past fiscal year. The total value of its exports and imports for the twelve months was \$1,647,192,014. Large as this amount is, however, it is small as compared with that of the United Kingdom's foreign trade. In fact it is not as large by \$140,000,000 as the total exports and imports of the latter country for the first six months of this year alone. And yet the population of the United Kingdom is smaller by 40 per cent. than that of the United States.

THE Customs authorities have made a number of seizures of barrelled pork, said to have been entered in such manner as to bring the meat under special Customs classification. In some instances the original brand was erased and a new brand substituted, with the object of bringing it within the tariff regulation. The Customs officials at various ports have been instructed to watch such cases closely.

MR. MUNRO, C.E., Government Engineer, with his staff, has finished the survey of the line of the projected canal on the North Shore to supplement the Beauharnois canal. It will start from the Cascades and run inland as far as the Cedres, the water stretch being from there to Coteau du Lac, and from there to Coteau Landing it will be inland again. The depth will be fourteen feet, and breadth three hundred feet.

OUT of 1,062 samples submitted to the public analysts for examination during last year 431 were adulterated. It seems that the articles in regard to which adulteration is mostly practised are lard and baking powder. Under a statute of last session every person whose samples are adulterated will have to pay a round sum, not as a fine, but in order to cover the cost of the analysis.

A DISPATCH from Minneapolis, states that the best authorities estimate the wheat crop of the Dakotas and Minnesota at 100,000,000 bushels. The President of the Minneapolis Chamber of Commerce endorses these estimates. In spite of late unfavorable rumors, the hot weather has not done serious damage, taking the country as a whole, and the harvest is now in progress.

THE quantity of flowers grown for perfumery purposes in Nice and its neighborhood in Southern France during the year 1889 is given as follows: Orange flowers, 1,800,000 kilos.; roses, 1,200,000; violets, 200,000; jasmine, 180,000; tuberoses, 80,000; cassie, 30,000; jonquil, 35,000; reseed, 20,000.

A LETTER from Prince Edward Island, reports that the shores of the island are lined with large mackerel, and the small boats and nets are reaping a harvest, but the fish are so far in shore that the seiners cannot take them. Boats containing two men would secure a barrel of large fish in a single hour.

THIS last year was a good one for Canadian insurance men. While the aggregate sum received for premiums increased the losses fell off. The percentage of the losses of Canadian companies to the premiums received was 57 per cent., British companies 49, and American companies 51 per cent.

THE milk inspector last week drew and tested 145 samples of milk, from the Bonaventure, Dalhousie Square, and Mile End stations. Out of these he only found it necessary to send five to be analyzed, and is awaiting the result. This shows a very great improvement upon the state of affairs last year.

THERE is likely to be an irruption of Russian Jews among coming immigrants. The Czar has decreed a practical banishment which will operate upon about a million of his subjects, and of these undesirable immigrants it is believed that at least 60 per cent will come to the United States or to Canada.

THE scarcity of young men has occasioned a short crop of "hops" at summer resorts this season.

MONTREAL CLEARING HOUSE.—Clearings and balances week ending 7th August, 1890:—

|                          | Clearings.   | Balances.   |
|--------------------------|--------------|-------------|
| 1st August 1890.....     | \$1,412,163  | 175,538     |
| 2nd " 1890.....          | 1,800,157    | 205,663     |
| 4th " 1890.....          | 1,074,112    | 115,410     |
| 5th " 1890.....          | 2,260,717    | 195,050     |
| 6th " 1890.....          | 1,552,557    | 124,207     |
| 7th " 1890.....          | 1,648,824    | 167,297     |
| Total .....              | \$ 9,548,530 | \$0,983,185 |
| Last week.....           | \$ 8,629,626 | \$1,242,186 |
| Cor. week last year..... | \$ 9,817,146 | \$1,441,277 |

A LACE stock forms one of those standard departments that can be sold the year around if the proper assortment is kept. For the spring and summer trade black nets and skirtings are in chief demand, though nowadays black lace gowns are worn for evening throughout the winter. The stock, therefore, should not run too close in the fall, especially as the goods are apt to wholesale cheaper then and a keen buyer has the chance of picking up a bargain, which he, in turn, can give as a sale and thus attract trade. In the winter white nets are called for, as many dancing frocks are made of them, but do not invest largely as this is not a "stand by" like black, and cream takes better than white. Heavy laces, like Irish point and its very excellent imitation, sell in the spring for trimming cotton dresses. The day of using only "real" lace is past, and the ordinary country merchant does not need such goods, as his trade cannot afford inch wide Valenciennes at \$1, when the soft, pretty imitation is only 15 to 25 cents for a two inch width. Have a goodly quantity of both Italian and platte Valenciennes in widths from half an inch to five inches. Torchon and Medici laces are always used for underwear, and as the patterns resemble each other for years together, it is not a misfortune if some are left over. There are also several makes of very narrow thread-like laces that are always in demand for trimming infant's clothes. Lot silk and Spanish laces alone, at least until the fashions change. Black French lace sells in widths from two inches to ten, and is used for both millinery and dress garniture. It is commonly called Chantilly, though, of course, it is not the genuine article. In the spring lay in a selection of tulle, Brussels net, point d'esprit and other plain and dotted nets in black for making hats. Always have fine patterns of Oriental, point d'esprit and such laces on hand for the necks and sleeves of dresses, remembering that every woman fancies a soft, creamy looking lace, no matter whether it be cheap or expensive in price. There is a good profit in made-up laces like jabots, fichus, collarettes, etc., but it is a hard stock to handle, as the least mussy appearance spoils the value, and the fashion of these articles changes so frequently that such an investment is not wise unless the merchant has many calls for such things. Veilings are usually kept with the laces, and these should be in black, medium gray, cardinal, garnet, navy and light blue, tan, brown and a grayish white. Black is the most worn, but have plain and figured nets, tissues, etc. Have a small quantity of the novelties as fast as they come out, for women readily buy anything for the face. The lace edged veilings are not becoming, consequently no possible inducement will sell them, except to unthinking masculine buyers.—*Dry Goods Economist.*

The London Grocer has the following referring to floating cargoes of cane sugar: "On all sides we hear the remark made, more frequently this season than in any other, that the trade in cane sugar here and in outports is unusually small, and that, as a matter of course, the business in floating cargoes is lighter than it has been within the present generation of merchants, brokers and refiners. Time was when scarcely a day passed without a cargo of Havana, Cuba, Brazil or Porto Rico being reported sold for the United Kingdom or the Continent, and we known at this period of the year of as many as from six to ten cargoes changing ownership in the same brief interval as that above mentioned; whereas now whole weeks, if not months, will elapse before that number can be said to have been finally taken off the market for their discharge in near or distant ports. Florette, doroso, and white Havana, and Brazil cargoes (clayed and otherwise), used to be required for Russia and the north of Europe (Norway and Sweden), while the yellow and brown qualities of these descriptions were principally bought for London and the outports, for the purpose of refining there, as well as France, Holland, and the more remote parts of the Mediterranean. There was, in fact, always an enquiry of some sort for cargoes of sugar afloat and only when the season's crops were practically at an end were the sales that transpired of such little importance as they are now. Operations in anticipation of future wants were also of very common occurrence in this

position, and when a strong speculative movement set in, scores of cargoes have been purchased for arrival, even whilst the sugar canes were standing in the ground uncut. Since then the entire system of the sugar trade has been revolutionized, as, instead of cane, the British consumers have been supplied with beet sugars, and as a substitute for the products of the West Indies they have been induced to take the inferior kinds manufactured on the Continent. As Europe grows her own sugar, she is under no necessity to import it from the East or West Indies, Cuba or the Brazil, and thus it is that the dealings in floating cargoes from the places just named have in recent years been narrowed down to the smallest dimensions. It is difficult to remember when the market for cane sugar in Mincing lane was more bare than it is at this moment, for the public sales of desirable grocery qualities form only a tithe of the amount of the goods offered that they did in seasons gone by, and the supplies of mu-covadoes or moist raw sugars that would be very suitable for our refiners are conspicuous by their absence. The assortment of sugars grown in the tropics is, in short, extremely light and inadequate for either grocers or refiners, and is so because no floating cargoes come forward as they did in former years; and each circumstance alluded to is the result of there being too much beet available."

Financial.

MONTREAL, THURSDAY EVENING, Aug. 7th, 1890.

The stock market has been quiet, but fairly steady. Although some stocks do not close at the highest point of the week, there is an undertone of strength. It is probable that the market is still in the possession of a few 'bull' operators who have proved successful on this side of the deal in most of their operations. With assured crops in the Northwest efforts will doubtless be made to put bank stocks up higher. Some brokers predict that within another year investors will receive bonuses in more than one bank stock, and this may be the key-note to the recent strength. Bank of Montreal sold as high as 234, but closes at 232½ bid. Merchants was up to 147, but is slightly down at last writing. Bank of Toronto has been a strong feature, as it sold up from 221 to 222½, and closes at that bid, 225 asked. Only a thousand sales of Canadian Pacific were sold, and the stock was about steady, fluctuating between 79½ and 79¾. Northwest land sold as low as 80½ and as high as 82½. Considering the boat accidents and strikes reported in the daily papers, Richelieu was fairly steady; and the traffic is reported considerable this year. It closes at 59 buyers, 61½ sellers. Montreal Telegraph, after selling as high as 101½, is easier, and sold down to 100½, with 99 bid at last writing. Street Railway has been neglected. Money loaned on call at 5 @ 6 per cent. Sterling was dull and easier. Sixty days' sight, 8½ @ 9 and 9½ @ 10; demand, 9½ @ 10 and 10½; cables, 10½; New York funds, par to 1-16 and ½ @ 1. Cattle bills, 9½ @ 10; documentary sixties, 8½. Posted rates in New York, 4.85½ and 4.90; actual, 4.84½ @ 4.88½ @ 1. Bank of England rate, 5 per cent.; London street rate, 4½.

| Banks.          | No. Shares | Highest price. | Lowest price. | Average same week 1889. |
|-----------------|------------|----------------|---------------|-------------------------|
| Commerces ..... | 205        | 128½           | 128½          | 127½                    |
| Merchants ..... | 97         | 147            | 146           | 147½                    |
| Montreal .....  | 719        | 234            | 232           | 234½                    |
| Peoples .....   | .....      | .....          | .....         | .....                   |
| Toronto .....   | 73         | 222½           | 221           | 222½                    |
| Ontario .....   | 7          | 117½           | 117½          | 140½                    |
| Molsons .....   | 32         | 165            | 165           | 176½                    |
| Hochelaga ..... | .....      | .....          | .....         | .....                   |

Miscellaneous:

|                   |       |       |       |       |
|-------------------|-------|-------|-------|-------|
| Can. Pacific..... | 1,000 | 79½   | 79½   | 57½   |
| Can. Shp. Co....  | ..... | ..... | ..... | ..... |
| Gas.....          | 492   | 212   | 209   | 206½  |
| Hochelaga Cot Co  | ..... | ..... | ..... | ..... |
| North West Land.  | 405   | 82½   | 80½   | 84    |
| Richelieu .....   | 181   | 60½   | 60    | 61½   |
| Telegraph.....    | 471   | 101½  | 100½  | 96½   |
| Street Railway... | 81    | 196   | 195   | 207½  |

\*Ex-dividend

The traffic returns of the Grand Trunk Railway for the week ending Aug. 2nd, 1890, show a increase of \$1,609 over the corresponding week of 1889.

BOSTON MARKETS.

FLOUR.—Quiet, Fine and superfine, \$2 50 @ \$3 75; extra and seconds, \$4 15 @ \$4 65; Minnesota baker, clear and straight, \$4 25 @ \$5 25; winter wheat, clear and straight, \$4 60 @ \$5 25; winter patent, \$5 25 @ \$5 85; spring patent, \$5 40 @ \$5 85 for Wisconsin and Minnesota.

OATMEAL.—Quiet; \$4 20 @ \$4 30 for fine, and \$4 70 @ \$4 80 for cut.

OATS.—Quiet, Fancy 46c @ 47c; clipped 45½c @ 47c; No. 2 white, 45c @ 46c; No. 3 white, 44 @ 44½c; low grades, 42½c @ 43½c.

MILLEED.—Quiet; Spring bran, \$17.35 @ \$17.75; winter wheat, \$18 25 @ \$19 00; Michigan bran, \$18 @ \$18 25; middlings, \$19 @ \$22; C. S. meal, sacks, \$25 50 for spot.

MALT.—Demand quiet. Six-rowed Canada, 80 @ 85c for No. 1; 75c @ 80c for No. 2; 6-rowed state, 75c @ 78c; 2-rowed state, 70c @ 75c.

BUTTER.—Quiet Western extra creamery 17c @ 18c; fancy, well known marks, higher; firsts and extra firsts, 14c @ 16c; extra imitation creamery, 14c @ 16c; others, 8c @ 10c; factory choice, 10c @ 11c; others, 6 @ 8c; New York and Vermont extra creamery, 19c; extra firsts, 17c @ 18c; New York and Vermont dairy, good to choice, 12c @ 15c; low grades, 7c @ 11c; Eastern creamery, good to choice, 14c @ 17c.

EGGS.—Very steady. Eastern extras, 21c; fancy near-by stock, higher; firsts, 19c @ 20c; extra Vermont and New Hampshire, 21c; Nova Scotia and New Brunswick, choice, 19c @ 20c; Prince Edward Island, choice, 19c @ 20; Western choice, 18c; Michigan choice, 18½c; Canadian choice, 18c; choice held stock, 17½c @ 18c.

POULTRY.—Better demand. Choice fresh killed Northern and Eastern spring chickens, 20c; western iced spring chickens 14c; fair to good, 9c @ 12c; Northern fowls, choice, fresh killed, 15c; ducks, 13c; Western iced fowls, choice, 12c @ 12½c; live chickens, 14c @ 15c; fowls, 12c @ 12½c; ducks, 10c @ 11c.

BRANS.—Steady demand. Choice small New York hand-picked pea, \$2 10 @ \$2 15 per bush; choice N. Y. marrow hand-picked,

# EQUITABLE MORTGAGE

COMPANY.

(Head Office, 208 Broadway, New York.)

CAPITAL, - - - \$2,000,000  
ASSETS, - - - \$11,168,685

I have for sale the Debentures of this Company, bearing six (6) per cent. interest. They are in denominations of \$200, \$300, \$500, \$1,000, \$5,000 and \$10,000; and mature in five years, but are redeemable after three years; and can be registered in the name of the buyer.

These Debentures are issued in series of \$100,000; each series being secured by \$100,000 of first mortgages on improved properties transferred to the American Loan and Trust Company of New York, as trustees; and the fact of such transfer is certified by the Trust Company on each Debenture. Each mortgage is certified to be a first charge upon real estate appraised at not less than two and one-half times the amount of the mortgage; so that each Debenture is specially secured by \$100,000 of first mortgages on real estate certified to be worth not less than \$250,000. The Debentures are also a charge upon all the property and assets of the Equitable Mortgage Company, including its uncalled capital of \$1,000,000.

Half-yearly coupons for the payment of interest are attached to each Debenture. They are payable in New York, but for the convenience of holders, they will be paid at my office, or they can be collected at maturity through the Quebec Bank in this city, or any other Bank.

The accounts of the Company are audited annually by the official auditors appointed by the States of Connecticut, Massachusetts, New Hampshire, Vermont and Rhode Island; and its Debentures are, by the laws of the States of Maine, New Hampshire, Vermont, Rhode Island and Pennsylvania, authorized as a suitable form of investment for trust funds.

These Debentures are for sale, at par and accrued interest, in amounts to suit purchasers. Any further information regarding them that may be desired I will be happy to give on application.

For information about the Equitable Mortgage Company I am permitted to refer investors to Messrs. MACINTOSH & HYDE, Accountants and Trustees, of this city.

**LEWIS A. HART, Notary,**  
Imperial Building, 107 St. James St., Montreal

\$2 @ \$2 10; small Vermont hand picked, \$2 25 @ \$2 40; choice screened pea, \$1 90 @ \$1 95; hand-picked medium, \$2 00; choice screened, \$1 85 @ \$1 95; choice yellow eyes, \$3 65 @ \$3 75.

PEAS.—Firm, steady. Canada choice, \$1 @ \$1 15; common, 75c@95c; green northern, 90c @ 95c; western, \$1 @ \$1 10.

HAY AND STRAW.—Quiet. Choice prime hay, \$16 00 @ \$17 00; fair to good, \$13 @ \$15; Eastern fine, \$13 @ \$14; poor to ordinary, \$10 @ \$13; Eastern swale, \$10; rye straw, choice, \$18 @ \$19; oat straw, \$8 @ \$9.

POTATOES.—Small request. Choice natives, \$2 50 @ \$2 75 per barrel; Bristol Ferrys, \$2 75; Long Islands and Jerseys, \$2 50.

## NEW YORK MARKETS.

Flour, held firm and quiet; light offerings, Wheat, exports, 61,937 bushels; sales, 8,520,000 bushels futures and 156,000 bushels spot. Spot fairly active, ½c@1½c up, and steady; No. 2 red, 99c@1 00½ elevator; No. 1 Northern, \$1.09; No. 1 hard, \$1.10; options advanced 1c@1½c; closed weak at ½c@¾c over yesterday; west higher; foreigners sold early but were buyers in the late trading; fairly active business; No. 2 red, August 92½c; September, \$1 00½; October, \$1 00½; November \$1.01½; December, \$1.02½; January, \$1.03½; May, \$1 06½. Corn, exports, 400,000 bushels; sales, 4,280,000 bushels futures and 73,000 bushels spot. Spot quiet, 1c@1½c up closing weak; ungraded mixed, 55c@58c; options, advanced early 1c@1½c on further reports of crop damage; closed a trifle easier with diminished demand; August, 56c; September, 56½c; October, 57c. Oats, sales, 320,000 bushels futures and 84,000 bushels spot. Spot, decidedly higher and less active; options fully 2½c@3½c up on poor crop reports; August, 44c; September, 43c; October, 43½c;

spot No. 2, 46c@47c; mixed western, 44c@47c; white do., 47c@52c. Sugar more active and firmer; standard "A," 5 15-16c; cut loaf, crushed and powdered, 6½c; granulated, 6c.

## CHICAGO MARKETS.

The leading futures closed: Wheat, August 95½c; September, 97½c; December, \$1.00½c. Corn, August, 49½c; September, 50½c; May, 54½c. Oats, August, 39½c; September 38½c; May, 42c. Pork, August, \$11.75; September \$11.30. January, \$12 77½. Lard, September \$6 40; October, \$6 52½; January, \$6 85. Short ribs, September, \$5.57½; October, \$5.70; January, \$6 02½. Cash quotations were:—No. 2 Spring wheat, 95½c; No. 2 red, 96½c; No. 2 corn, 49½c; No. 2 oats, 39c@39½c. Mess pork, \$11.50. Lard, \$6.25@6.27½. Short ribs, sides, \$5.42½@5.45; dry salted shoulders, \$5.87½@5.90; short clear sides, \$5.70 @ \$5 80.

## MONTREAL WHOLESALE MARKETS.

MONTREAL, 7th Aug., 1890.

The very hot weather and the commencement of harvesting seem to have checked the volume of trade. The movement in groceries has fallen below the average, and in dry goods similar complaints are made. In fact in every line but little is doing; although no weakness is apparent. Prices are firmly maintained, and in most lines any movement in values will be in an upward direction. Money is much complained of. Collections were never more difficult to make, and, as a consequence, the failure list is uncomfortably large. But the hope, now rapidly crystallizing into a cer-

tainty, of a good harvest sustains the confidence of traders, and throughout the country a hopeful feeling is apparent.

ASHES.—Receipts continue light. The demand has been fair at \$4.10 to \$4.20 for fair tars of first pots; second, \$3.70. Pearls nominal at \$5.15, with nothing doing. Receipts since 1st January, 1178 brls pots; 280 brls pearls. Deliveries, 1404 brls pots; 376 brls pearls. Stock, 6th August, at 6 p.m., 209 brls pots; 66 brls pearls.

CEMENT AND FIREBRICK.—Business has been good and about 4,000 casks have changed hands during the week at \$2 40 ex-wharf. The market is stronger and we quote Newcastle brands \$2.50@2.65, London brands \$2.55@2.70, Belgian \$2.35@2.50. Small lots are 10 to 15 cents higher. The whole output of our Canadian cement works to date has been secured by one local dealer at a price kept secret. The cement gives satisfaction, and the purchaser has resold about 800 barrels at from \$2.35@2.45. Freight from the old country are higher and holders are asking an advance. The prospects are for a good active fall trade and higher prices. A large amount of work is going on throughout the West and stocks keep light, the arrivals for the week being only about 3,000 casks. It is said that a Western dealer has contracted for a lot of 2,000 barrels at \$2.32, here; this is lower than our dealers can import it for and must involve a loss. Firebrick is in good demand and several lots of from 10,000 to 25,000 have sold at \$20@25 per 1,000. Advances from abroad are strong and fully 3s 6d per 1,000 higher. Owing to the rise in freights makers are refusing orders at old figures.

DAIRY PRODUCTS AND PROVISIONS.—There has been little doing in butter on spot, the demand being entirely local. It is reported that some purchases of creamery have been made in the country at good prices, but, if so, the buying is not at all general as prices are too high for export. There is something of a stand-off in cheese pending the sale of the saved cargo of the *Idaho* which may be auctioned on this market. Foreign advices do not afford much encouragement and the Liverpool cable has declined to 41s 6d. On spot, 8c@8½c has been the range for finest white and colored. At Belleville white sold at 8½c and colored at 8 7-16c. Offerings at the board were 1,958 white and 1,057 colored. At Ingersoll 19 factories boarded 5,000 boxes last half of July make. There were no sales. Buyers and sellers being apart. The imports of cheese from Canada and the United States at Liverpool from 17th to the 23rd July, 1890, were 72,887 boxes and from 1st October, 1890, to the same date were 1,287,023 boxes against 1,020,589 in 1889. Shipments of butter from Montreal for July, 9,15 pkgs; cheese 360,205 boxes; total to recent date 13,145 pkgs butter and 602,248 boxes of cheese. At Woodstock, this week, 5,500 boxes of cheese were boarded; 1,500 sold at 8½c and 275 at 8½c. At Napanee 1,242 boxes were boarded and 100 sold at 8½c. Provisions quiet with few changes in the price list. Eggs in small supply and steady at 15c@16c.

DRY GOODS.—The commencement of harvesting has caused trade to fall off at the retail stores. Farmers are too busy to come in and buy, and as a consequence retailers are chary of placing orders. Money payments, too, have fallen off, owing to the same cause; but nevertheless the general feeling is hopeful, and travellers report this feeling gaining strength as the season advances. In this city trade is only fair, as it is getting a little late now for summer fabrics, but still a good average volume is reported and we hear very few complaints. In Europe the situation is strong. The market is firm and we hear of very few concessions.

FLOUR AND GRAIN.—The flour market has been firm with a fair demand from local buyers. Fresh ground flour has not been plentiful so far. Among recent sales have been 4,680 sacks strong bakers at \$5.55 and 1,120 hard winter patent at \$5.55. Grain is

# GEO. D. ROSS & CO.

—: WOOLEN :—  
 COMMISSION MERCHANTS  
 — AND —  
 MANUFACTURERS' AGENTS

MEDIUM and FINE TWEEDS,  
 CASSIMERES, DOESKINS, FLANNELS,  
 RUGS, SHAWLS, SHIRTS and PANTS, &c.

Sole Agents in Canada for  
 CLAPPERTON'S SPOOL COTTON,  
 KNOX'S LINEN THREADS,  
 KNOX'S GILLING NETS, &c.  
 MILWARD'S SEWING NEEDLES,  
 PATON'S BOOT and SHOE LACES,  
 Sudbury's "Castle Gate" Brand Hosiery, Bond's  
 Tapes, Asa Hardy & Co's Cords and Velveteens,  
 &c., &c.

MONTREAL: 648 Craig Street,  
 Toronto: 19 Front Street.

firm and oats, barley and corn are all higher than a week ago. We quote lower Canada oats at 49@50c and Ontario at 52½@55c; corn is worth 62½c duty paid and cargoes in bond 55@57c; feed barley 53@55c and good malting 65c. No. 1 hard Manitoba wheat is nominally quoted at \$1.22. News from the American North-West states that the six weeks drought in the great corn belt has been broken by the rains, improving the prospects for the crop. Writers state that there is no doubt of a short crop of winter grades of wheat, but opinions differ as to the percentage of loss very materially. The weather this month will have a great deal to do with the quantity realized in Northern Minnesota, the Dakotas and the country to the north of them. The same may be said for England, France and Germany. It should not be forgotten that the acknowledged shortage of the potato crop there and here will probably have a great deal to do with determining the price of wheat, because it will necessitate increased consumption of the cereal per capita. The prospect of a scarcity of corn has wonderfully stimulated the marketing of hogs in the West. This has made current deliveries of the product heavy because it also is in large stock. British cables report wheat and corn cargoes quiet but steady. Liverpool spot wheat firm. Canadian peas 5s 7d. Australian wheat off coast 37s 3d. The Mark Lane *Express* says there is no speculation in new wheat and the recent advance related to old wheats.

## JOHN A. PATERSON & Co.

IMPORTERS

## MILLINERY

AND

## Fancy Dry Goods,

.....

12 and 14 St. Helen St.,  
 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.

There is a general expectation of a fair yield as to quantity, but it will be poor in quality. Barleys, oats, corn, beans, peas and linseed are higher. Wheat in sight on this continent and afloat to Europe 40,615,000 bushels, an increase of 207,000 with a week ago and of 10,631,000 with a year ago. The Chicago wheat market has of late, been strong and active.

GREEN FRUITS.—New apples are firm at \$4 @ \$5 for good. A couple of cars of poor stock sold at \$1.50 per bbl. Water melons 50c @ 60c each. Oranges scarce at \$13 @ \$14 per case; boxes, \$6; half boxes, \$3.50 @ \$4. Lemons in brisk demand at \$6 @ \$8 per box; cases, \$7.50 to \$8.50. The long spell of hot weather has cleared out both oranges and lemons. Canadian peaches \$1.25 @ \$1.50 per basket, California peaches \$4 @ \$5 per box; peaches \$3, and plums \$3.

GROCERIES.—The hot weather was a serious check to business and less than the ordinary movement is reported. Sugars although nominally unchanged in price are easier in tone for common, said to be owing to the arrival of a lot of Barbadoes sugar. Molasses firm and 35c is asked for Barbadoes. Buyers are slow to operate at that price. The bulk of the arrivals, said to be less than last year, are going into store for the winter trade. Teas are firm and we hear of no common Japans offering under 15c and 15½c. There is more demand and buyers evidently begin to see they will have to pay more than they expected. Three steamers are reported with considerable supplies of Japan tea for Montreal, but it has the option of going to New York. If a large stock struck the market at one time, a temporary depression might result, but this will probably be averted. It must not be forgotten that present supplies are light and it will take a good deal of tea to go round. It is reported that there have been large sales of Oolong at low figures compared with Japans and this tea will be brought on here. Holders of Japans are decidedly firm in their views. Exchange has gone up again. On the 15th ult. the rate was 3s 7½d and it is even higher now as silver has risen since then. In dried fruits and spices there is nothing doing.

HIDES AND TALLOW.—The market for hides has kept firm at the recent advance of 50c per 100 lbs. No. 1 Montreal green are being bought by dealers at \$7.50 and sold to tanners at 50c advance, when cured and inspected. Western hides are also firm and all offerings are soon taken up. Lamb skins higher at 40c @ 50c and calf-skins at 7c uninspected. Refined tallow steady at \$4.75 @ \$5.25 per 100 lbs.

Leading Wholesale Trade of Montreal

# CARSLEY & CO.

WHOLESALE

## DRY GOODS

We invite inspection of our well appointed and well selected Stock of Fancy and

General Dry Goods for the

## Fall Trade.

Special Value in

COLORÉD FRENCH CASHMERES,

SILK WARP HENRIETTAS,

FRENCH FOULE,

SATIN CLOTHES,

and FANCY DRESS GOODS.

GLOVES, CORSETS,

RIBBONS, EMBROIDERIES,

ART MUSLIN DRAPERIES,

IMITATION OF SILK,

32 in. PRINTED REAL CHINA SILKS.

PRINTED FLANNELS

and FLANNETTES.

Also a full range of

FANCY SHIRTING FLANNELS.

## CARSLEY & CO.,

113 St. Peter Street,

MONTREAL.

AND

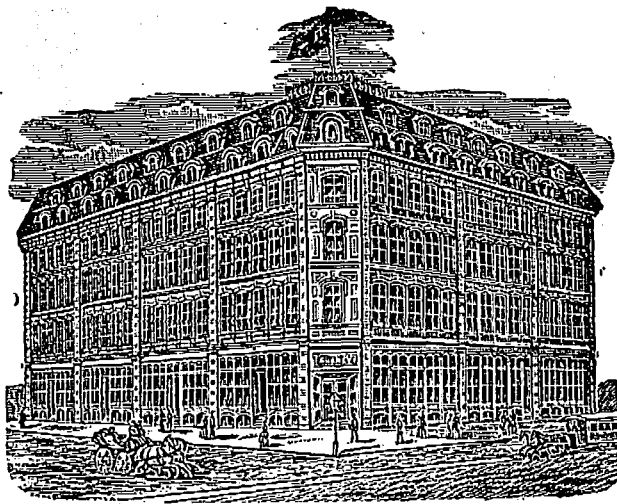
18 Bartholomew Close,

LONDON, ENGLAND.

HEAVY CHEMICALS.—But little is doing in heavy chemicals. Everyone is waiting to see if the proposed combination of all the makers under the Leblanc process will become an accomplished fact or not. The general impression seems to be that it will be a failure, and that, at the end of next month, prices will come down by the run. Many look upon it as merely a scheme to sustain prices for the next two months. In the meantime no one is willing to buy.

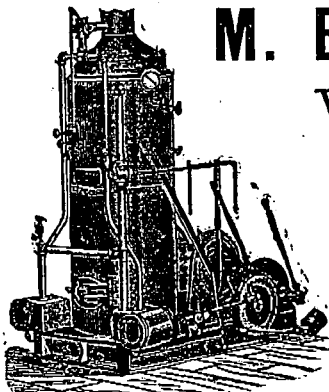
IRON AND HARDWARE.—Things are quiet in the heavy metal trade and in spite of the talk of large contracts the actual sales of pig-iron are very small; notwithstanding the mys-

MEN'S, BOYS AND YOUTHS' CLOTHING  
CHILDREN'S CLOTHING A SPECIALTY.



Our Travellers for the FALL and WINTER  
SEASON of 1890-91 are now on the road.

**H. SHOREY & CO.,** WHOLESALE CLOTHIERS  
1866, 1868 & 1870 Notre Dame, and 36, 38, 40 & 42 St. Henry St., MONTREAL.



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

DREDGES,  
*Derricks, Steam Shovels,*

HOISTING ENGINES  
HORSE POWER HOISTERS,

Stone Derrick Irons, Centrifugal Pumps  
And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.



London. Toronto.  
Montreal. Winnipeg.

WHENEVER you see this TRADE MARK on a

**STOVE or FURNACE**

you may be certain that it is the very best article that can be had for the price asked.

We ask the trade to examine our new **STEEL DOME FURNACES,**

either direct draft or with low Radiator. **IT WILL PAY THEM.**

New Designs and Sizes in Registers and Stove Boards.

Identify yourself with one line of **FIRST-CLASS STOVES**

and you will **CONTROL THE TRADE OF YOUR TOWN.**

terious hints of certain brokers. One importing house has sent round a circular quoting, to import and for immediate use as follows:— Carnbroe, \$18.50; Eglinton, \$18.40; Govan, \$18.35; Summerlee \$22 and Coltness \$22.25. The price for Carnbroe is considered too low. Many buyers assert that it would cost \$18.35 to lay it down here, and holders are asking \$19.50, although \$19 would be accepted from a good man. The market is perceptibly firmer and buyers seem to realize that it is getting late in the season and are more disposed to operate. Canada plates are firm and unchanged. Bar iron is irregular and it is believed that sales of carload lots have been made at \$2.25. In the States the demand is slow, and while prices are fairly well maintained it is difficult to place large lots except at some concession from ordinary quotations. The following are the latest London prices:— Spot tin, £94 5s; futures, £94 15s; G. M. B. copper, spot, £57 5s; futures, £57 15s; warrants, 46s 6d; Soft Spanish lead, £12 17s 6d;

best selected copper, £65; Soft English lead, £12 17s 6d; Silesion spelter, £23 10s; Hall-ett's Antimony, £75; tin plates, 14s 3d.

LEATHER.—Prices are firm and shoe-men who have been holding off in hopes of a fall are now realizing that they have got to get in and buy. We advance prices in most lines. There is a scarcity of Sydney grain upper owing to the Newfoundland trade taking all they can get and we have to chronicle a rise in sole, harness, heavy upper, buff, splits and rough. Tanners are very firm and demand better prices from their agents for sooner or later they must get them if the present scarcity of hides continues. Boot and shoe men are talking higher prices, but those who are still working on old stocks of leather will not put up their prices until their stocks are exhausted and they have to buy again. In the meantime things are very firm and jobbers complain that makers are unwilling to fulfill their contracts.

CANADIAN HEADQUARTERS  
FOR  
**Electrical Supplies.**

TELEPHONES, MAGNETO BELLS  
TRANSMITTERS, RECEIVERS.

WATCHMAN'S Electric Clocks,  
Time Recorders.

NICKEL-PLATING BATTERIES,  
and all other different kinds

ELECTRIC BELLS, BATTERIES,  
Push Buttons and Door Pulls

SOUNDERS, KEYS and LEARN-  
ERS' Telegraphic Instrum'ts

SUPPLIES of every description  
in the Electrical Line.

We manufacture Annunciators in all styles for Hotels, Private Residences, Elevators, &c using in them the Genuine Norway Iron Gravity Drop.

We have bought up the bankrupt stock of the Hibbard Electric Manufacturing and Supply Co. and are closing it out at prices that defy all competition.

Estimates given for all kinds of Electrical Work. Calls and correspondence solicited.

**T. W. NESS,**  
644 Craig St., Montreal

**REGAN, WHITE & CO.**

—IMPORTERS—

AND

**Wholesale Grocers,**

CORNER

St. Helen & Lemoine Sts.,  
**MONTREAL.**

"The sale of the Maple Leaf Brand of Canned Salmon is controlled by A. Watts & Co., of Brantford, Ont., as formerly."

PAINTS, OILS AND GLASS.—The oil market is firm but quiet. We hear of sales of steam refined pale seal at 49@50c to arrive. These form part of a lot of 600 barrels, of which the bulk is going into warehouse. Sales of carload lots of whale oil have been made at 42½@47 cents. Castor oil is scarce and firm. Linseed is in small supply. There is no inducement to import more than bare requirements and hence the market is always comparatively clean. Turpentine has risen a cent in first hands, but we make no change in distributing prices. Glass is very firm and an advance in prices is expected, as at present figures the buyers gets his glass at practically the import cost. There has been a steady advance in crude petroleum. It is now quoted at \$1.35 and in face of the good demand there is every prospect of a further rise. There is no change in paints. A fair jobbing business is doing at our quotations.

WOOL.—There is not much life to the market. Unassorted pulled is taken at 22½@23c



**BARBOUR'S**

LINEN THREAD.  
**THOMAS SAMUEL & SON**  
 AGENTS FOR CANADA,  
 8 St. Helen St., MONTREAL.

3 Wellington St., East, - TORONTO  
 299 St. Valler St., - - - - - QUEBEC

**THE M. LANGMUIR MANUFACTURING CO.**  
 OF TORONTO, (Limited.)



TRADE MARK REGD

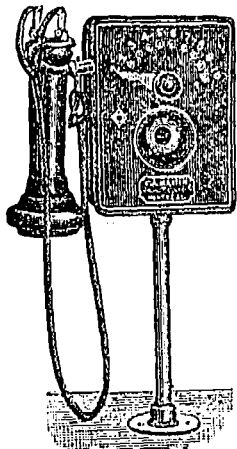
Manufacturers of

**TRUNKS, TRAVELLING BAGS and SATCHELS,**

School Bags, Shawl Straps, Hat Cases, Sample Trunks, &c.

Illustrated Catalogue and Price Lists on application.

TORONTO, CANADA.



Office Telephone.

**C. A. MARTIN & CO.**

Manufacturers of

**Martin's Patent Telephones**

For Offices, Warehouses and Factories.

**ANNUNCIATORS, BELLS**  
**and ELECTRICAL SUPPLIES**  
 Of Every Description.

Office & Factory, 765 Craig Street,  
 MONTREAL.

All our goods are warranted to be equal to the best American make, and our prices will be found as low as is consistent with strictly first class work. Correspondence is solicited.

Estimates and Catalogue will be furnished on application.

N.B.—Our Telephones can be adjusted to any kind of Office Desk, or can be secured by movable bracket to the wall or suspended from the ceiling.

P. O. BOX 1078.

**R. TYLER, SONS & Co.**

— IMPORTED —

**WOOLLENS**

— AND —

**TAILORS' TRIMMINGS.**

Albert Buildings,

Victoria Square, - MONTREAL.

**J. L. DUNN & CO.**

MANUFACTURERS OF ALL KINDS OF

**Varnishes,**

JAPANS,

**HARD OIL FINISHES, LIQUID DRYERS, &c.**

OFFICE AND WORKS,

Goyeau Street, WINDSOR, Ont.

Correspondence solicited with consuming and jobbing trade.

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

**BOSSIERE LINE.**



Regular Service during Summer of 1890

— BETWEEN —

**Havre, Antwerp,  
 Quebec and Montreal.**

Through Bills of Lading to all the principal stations in Canada and United States.

The SS. "ELECTRIQUE" sailed from Antwerp for Quebec and Montreal on 25th July.

McLEAN, KENNEDY & CO.,

Agents for R. & H. Bossiere Freres & Cie, Havre.

Cape at 17½ @ 19c and Australian at 19c @ 21c.

TORONTO WHOLESALE TRADE,

(Revised by Telegraph.)

TORONTO, Aug. 7, 1890.

There is a quiet trade in general merchandise, with a continuance of the improved feeling noted previously. Wholesale

dealers are shipping the goods lately ordered for fall and winter use. Farmers are busy harvesting, and as a rule the crops are more abundant than for several years past. The outlook in consequence is most satisfactory. Money is unchanged, with call loans ruling at 5½ per cent. Choice commercial paper is discounted at 6 to 6½ per cent., and ordinary at 7 to 7½ per cent. The stock market was quiet and firm during the week. Toronto and Dominion show the greatest gains. Following are the closing bids to-day as compared with last Thursday:—

| Banks.       | Bid     |          | Loan Cos.        | Bid     |          |
|--------------|---------|----------|------------------|---------|----------|
|              | Aug. 7. | July 31. |                  | Aug. 7. | July 31. |
| Montreal...  | 232     | 232½     | Can Per.....     | 200     | .....    |
| Ontario...   | 1164    | 116      | Freehold.....    | 1444    | 145      |
| Toronto...   | 221     | 218½     | Western Can....  | 180     | 180      |
| Merchants... | 146     | 145      | Union.....       | 131½    | 131      |
| Commerce...  | 128½    | 128½     | Landed Credit... | .....   | 120      |
| Imperial...  | 157     | 156      | Bldg. & Loan...  | 105½    | 105      |
| Dominion...  | 233     | 232      | Imperial Saving  | 121     | 121      |
| Standard...  | 145½    | 145½     | Lond'n & Can'd   | 130     | 130      |
| Hamilton...  | 165     | 154      | Farmers Loan...  | 121     | 121      |
|              |         |          | Ontario Loan...  | 125½    | 125½     |

**BUTTER**—There is a good demand for choice qualities, and prices remain steady. The

**WANTED**

To represent a Cigar or Tobacco Manufacturing firm as their agent for Nova Scotia, to take orders on commission.

Good connection with the Wholesale and Jobbing Grocery Trade.

Address, MANUFACTURERS' AGENT,  
 P. O. Box 496, Halifax, N.S.

best sells at 13c@14c, and medium nominal at 10c. Creamery is quoted at 18c@19c for job lots. Cheese unchanged, with sales at 9c@9½c. Eggs are scarce and higher, selling at 17c per dozen.

**DRESSED HENS**.—Very few offer, and prices nominal at about \$7.

**FLOUR and GRAIN**.—The flour trade is dull and prices unchanged; straight rollers offer at \$4.50, and extras are nominal at \$4.25. Patents quoted at \$4.80@5.50, according to quality. Wheat is steady: No. 2 fall offers on G.T.R. west at 94c. but millers are inclined to hold off. Sales of No. 2 spring at 92c on Midland. The latter grade sold at 94c here. No. 1 Manitoba hard sold at \$1.16 and No. 2 at \$1.14. Barley quiet, with No. 3 extra nominal at 53c. Oats are scarce and firm, there being sales at 50c for mixed on

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1889.

|  | † Premiums for Year. | Amount of Policies New and Taken up. | † Net Amount in Force. | † Net Amount of Policies become Claims. | † Claims paid (including matured endowments.) | Unsettled Claims. |           |
|--|----------------------|--------------------------------------|------------------------|---|---|-------------------|-----------|
|  |                      |                                      |                        |   |   | Not Re-sisted.    | Resisted. |
|  | \$                   | \$                                   | \$                     | \$                                      | \$  | \$                | \$        |
| <b>CANADIAN COMPANIES.</b>               |                      |                                      |                        |   |   |                   |           |
| Canada Life (Canadian business).....     | 1,317,341            | 4,398,850                            | 46,140,242             | 431,084                                 | 392,819                                       | 69,720            | None.     |
| do do .....                              | 957,175              | 3,655,800                            | 48,664,376             | 325,381                                 | 321,411                                       | 79,060            | None.     |
| Citizens' (Canadian business).....       | 56,945               | 484,200                              | 2,097,956              | 46,822                                  | 44,768  | 6,000             | None.     |
| Confederation.....                       | 580,733              | 2,316,500                            | 17,574,828             | 135,601                                 | 130,141                                       | 18,708            | None.     |
| Dominion Life.....                       | 5,354                | 233,500                              | 231,500                | None.                                   | None.   | None.             | None.     |
| Dominion Safety Fund (Canadian business) | 39,882               | 55,000                               | 2,057,000              | 23,000                                  | 23,000  | None.             | None.     |
| Federal.....                             | 208,783              | 2,477,500                            | 10,058,837             | 100,550                                 | 98,550  | 15,000            | None.     |
| London Life.....                         | 39,126               | 577,000                              | 1,644,285              | 14,478                                  | 13,780  | 698               | None.     |
| Manufacturers' Life.....                 | 26,029               | 910,708                              | 855,138                | 6,053                                   | 5,761   | 292               | None.     |
| North American.....                      | 143,956              | 2,439,000                            | 5,723,100              | 61,000                                  | 59,507  | 5,000             | None.     |
| North American.....                      | 256,437              | 2,424,450                            | 8,470,620              | 50,323                                  | 53,823  | 4,500             | 1,000     |
| Ontario Mutual.....                      | 383,192              | 2,582,400                            | 13,071,400             | 112,676                                 | 117,351                                       | 12,325            | None.     |
| Sun (Canadian business).....             | 379,751              | 2,671,950                            | 11,670,817             | 75,291                                  | 76,992  | 7,485             | 2,000     |
| Temperance and General.....              | 64,891               | 1,211,500                            | 2,984,972              | 9,000                                   | 14,000  | None.             | None.     |
| Totals for 1889.....                     | 4,459,595            | 26,438,358                           | 125,125,692            | 1,391,536                               | 1,352,180                                     | 218,788           | 3,000     |
| Totals for 1888.....                     | 3,166,883            | 24,876,259                           | 114,034,279            | 909,943                                 | 949,303                                       | 105,905           | 11,500    |
| Increase, i; decrease, d.....            | † 1,292,712          | † 1,562,099                          | † 11,091,413           | † 481,593                               | † 402,877                                     | † 112,883         | d 8,500   |
| <b>BRITISH COMPANIES.</b>                |                      |                                      |                        |   |   |                   |           |
| British Empire.....                      | 197,269              | 1,032,043                            | 5,307,707              | 53,443                                  | 53,443  | None.             | None.     |
| Commercial Union.....                    | 21,276               | 20,500                               | 743,332                | 7,601                                   | 15,016  | 4,423             | None.     |
| *Edinburgh.....                          | 11,986               | None.                                | 449,754                | 487                                     | None.   | 487               | None.     |
| *Life Association of Scotland.....       | 55,219               | None.                                | 2,177,603              | 77,599                                  | 82,662  | 20,902            | None.     |
| Liverpool and London and Globe.....      | 14,127               | 3,000                                | 281,607                | 570                                     | 1,963   | None.             | None.     |
| London and Lancashire.....               | 194,669              | 1,199,250                            | 6,057,801              | 60,194                                  | 61,013  | 4,765             | None.     |
| London Assurance.....                    | 850                  | None.                                | 28,347                 | None.                                   | None.   | None.             | None.     |
| North British.....                       | 21,285               | 26,000                               | 808,700                | 5,045                                   | 6,187   | 2,263             | None.     |
| Queen.....                               | 6,990                | 2,000                                | 282,781                | 8,707                                   | 8,832   | 3,606             | None.     |
| *Reliance.....                           | 9,842                | None.                                | 317,213                | 136                                     | 136   | None.             | None.     |
| Royal.....                               | 18,861               | 5,000                                | 789,072                | 23,333                                  | 28,667  | 3,127             | None.     |
| *Scottish Amicable.....                  | 7,239                | None.                                | 339,581                | 2,425                                   | 7,778   | None.             | None.     |
| *Scottish Provident.....                 | 3,110                | None.                                | 196,173                | None.                                   | None.   | None.             | None.     |
| *Scottish Provincial.....                | 18,443               | None.                                | 716,624                | 27,619                                  | 27,465  | 3,154             | None.     |
| Standard.....                            | 380,180              | 1,061,150                            | 11,328,482             | 183,838                                 | 179,901                                       | 35,940            | None.     |
| Star.....                                | 18,501               | 50,370                               | 663,841                | 28,333                                  | 28,333  | 4,090             | None.     |
| Totals for 1889.....                     | 979,847              | 3,399,313                            | 30,488,618             | 479,330                                 | 501,396                                       | 82,757            | None.     |
| Totals for 1888.....                     | 928,667              | 3,985,787                            | 30,003,210             | 435,538                                 | 438,654                                       | 104,830           | None.     |
| Increase, i; Decrease, d.....            | † 51,180             | d 586,474                            | † 485,408              | † 43,792                                | † 62,742                                      | d 22,073          | None.     |
| <b>AMERICAN COMPANIES.</b>               |                      |                                      |                        |   |   |                   |           |
| Ætna Life.....                           | 732,023              | 1,267,784                            | 18,251,860             | 355,082                                 | 364,163                                       | 17,934            | None.     |
| *Connecticut Mutual.....                 | 62,141               | None.                                | 2,494,406              | 93,887                                  | 93,887  | None.             | None.     |
| Equitable.....                           | 572,849              | 3,928,010                            | 16,300,259             | 206,016                                 | 174,200                                       | 32,816            | None.     |
| Germania.....                            | 7,233                | 163,500                              | 201,495                | None.                                   | None.   | None.             | None.     |
| Metropolitan.....                        | 46,626               | 1,904                                | 207,084                | 2,606                                   | 2,606   | None.             | None.     |
| Metropolitan.....                        |                      | 1,071,191                            | 1,301,460              | 10,172                                  | 10,172  | None.             | None.     |
| Mutual Life.....                         | 415,924              | 3,239,000                            | 10,285,986             | 89,339                                  | 81,734  | 9,665             | None.     |
| *National Life.....                      | 3,656                | None.                                | 194,660                | 4,920                                   | 3,956   | 964               | None.     |
| New York.....                            | 610,656              | 3,685,100                            | 14,320,863             | 131,537                                 | 100,343                                       | 39,847            | None.     |
| *North-Western.....                      | 17,742               | None.                                | 625,882                | 4,583                                   | 11,663  | None.             | None.     |
| *Phoenix of Hartford.....                | 27,353               | None.                                | 1,360,320              | 42,957                                  | 44,683  | 2,400             | None.     |
| Provident Savings.....                   | 12,722               | 785,000                              | 897,000                | 1,000                                   | None.   | 1,000             | None.     |
| Travelers'.....                          | 125,163              | 526,077                              | 4,080,079              | 73,570                                  | 74,170  | 4,400             | None.     |
| Union Mutual.....                        | 118,564              | 4,505,020                            | 4,505,020              | 52,670                                  | 54,915  | 3,411             | None.     |
| United States.....                       | 32,751               | 509,503                              | 1,323,025              | 3,000                                   | 3,000   | None.             | None.     |
| Totals for 1889.....                     | 2,785,403            | 14,719,266                           | 76,349,392             | 1,071,339                               | 1,019,492                                     | 112,437           | None.     |
| Totals for 1888.....                     | 2,466,298            | 12,364,493                           | 67,724,094             | 1,095,579                               | 1,138,079                                     | 56,457            | 10,000    |
| Increase, i; Decrease, d.....            | † 319,105            | † 2,354,783                          | † 8,625,298            | d 24,240                                | d 118,587                                     | † 55,980          | d 10,000  |
| <b>RECAPITULATION.</b>                   |                      |                                      |                        |   |   |                   |           |
| Canadian Companies.....                  | 4,459,595            | 26,438,358                           | 125,125,692            | 1,391,536                               | 1,352,180                                     | 218,788           | 3,000     |
| British do.....                          | 979,847              | 3,399,313                            | 30,488,618             | 479,330                                 | 501,396                                       | 82,757            | None.     |
| American do.....                         | 2,785,403            | 14,719,266                           | 76,349,392             | 1,071,339                               | 1,019,492                                     | 112,437           | None.     |
| Grand totals for 1889.....               | 8,224,845            | 44,556,937                           | 231,963,702            | 2,942,205                               | 2,873,068                                     | 413,982           | 3,000     |
| Grand totals for 1888.....               | 6,561,848            | 41,226,529                           | 211,761,583            | 2,441,060                               | 2,526,036                                     | 267,192           | 21,500    |
| Increase, i; Decrease, d.....            | † 1,662,997          | † 3,330,408                          | † 20,202,119           | † 501,145                               | † 347,032                                     | † 146,790         | d 18,500  |

\*These companies have ceased doing new business in Canada.

†These amounts are net, re-insurances having been deducted.

‡Total number and amount in force at 31st December, 1889.



SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, \$1,000,000
Paid up in Cash (no notes), 304,600
Resources Over 1,048,429
Deposit with Dom. Gov't, - \$7,000

THE BONUS SYSTEM

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

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

Over \$717,528'18 have been paid in Claims to Employers.

President, SIR ALEX. T. GALT, G.C.M.G.
Vice-President and Managing Director EDWARD RAWLINGS.
Secretary, JAMES GRANT.
Bankers, THE BANK OF MONTREAL.

HEAD OFFICE:

157 St. James St., 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.

K. W. BLACKWELL

Cor. Canal and Conde Sts., MONTREAL.

Springs OF ALL KINDS

Steel Castings.

"The consumption of Canned Salmon is growing larger every year. The Maple Leaf Brand seems to take the lead. The packers allow nothing but the finest fish to be used. This is the secret of this Brand's success."

track and at 47c outside. Peas also firm, with sales at 64c outside. Corn nominally higher and rye dull at 45c@46c on Midland. Bran steady, with sales at \$10.00, Toronto freights. Small lots sell here at \$13 Oatmeal unchanged; car lots of ordinary quality quoted at \$4 75 and granulated at \$4.85.

GROCERIES.—There is a fair movement in sugars at unchanged prices: granulated 67c@70 and yellows at 5 1/2 @6 1/2. Coffees firm at 22c@23c. Teas in good demand and firmer, with Young Hyson seconds 2c lighter. Dried fruits are very scarce, with no layers in market; Valencia 8 1/2c@8 3/4c, and currants 6c@6 1/2c.

HARDWARE.—The feeling is improving in this branch and the outlook fairly satisfactory.

LEATHER.—Prices are very firm, with dealers asking advanced prices in many instances.

HIDES AND SKINS.—Hides are again 3c better; dealers now pay 63c for No. 1, 53c for No. 2 and 43c for No. 3. Cured 7c. Calfskins unchanged at 7c@7c for No. 1 and at 5c@6c for No. 2 green. Lambskins and pelts are now bringing 65c each.

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest, Div. last 6 Ms., Dates of Dividends, Per Cent Prices Aug. 7, Cash value per Sh. Includes various banks and companies like Brit. North America, Can. Bank Commerce, Commercial, Manitoba, etc.

BUSINESS FOR SALE IN MANITOBA.

This is a good chance for anyone wanting to start a general business in a good country town, surrounded by a well settled district. The business under good management has made a net profit of over \$6000.00 a year. There is only one other general store in the town, and the bulk of the business has always been done by the one now offered for sale.

The stock can be seen on the premises at Elkhorn, Manitoba, and further information obtained from S. A. D. BERTRAND, Winnipeg, Man.

LIVE STOCK.—Receipts the past few days have fallen off and prices are straggling. Exporters sold at 4c@4 1/2c per lb and stockers at 3 1/2c@3 3/4c. The best butchers brought 3 1/2c@4c. Sheep are rather easier, with sales at 3 1/2c@4c per lb, and lambs brought \$3 50@ \$4 per head. Hogs steady at 5 1/2c@5 3/4c per lb for light stores and at 4 1/2c for heavy.

PROVISIONS.—Trade quiet and prices generally unchanged. Long clear bacon sells at 8 1/2c@9c. Cumberland cut nominal

T. F. MEDAL GLUE,

GERMAN GLUE, COIGNETS GLUE GELATINE, FINE GELATINE, DEXTRINE, GLYCERINE, QUININE.

IN STORE AND TO ARRIVE

WULFF & CO.,

32 ST. SULPICE ST., MONTREAL.

at 8 1/2c@9c. Bellies and backs rule at 11c@11 1/2c, and rolls at 9 1/2c@10c. Hams sell at 12c@12 1/2c and sweet pickled at 11c. Canadian mess pork sold at \$15.50@16. Lard rules at 9 1/2c@10c, the latter for Canadian pails. Potatoes lower, at \$1.25 per bbl for new. Beans at \$1.60@1.65 per bushel. Hops unchanged at 14c@17c.

WOOL.—Trade has been quiet this week at unchanged prices. Fleeces brings 21c@21 1/2c; clothing 23c and Southdown 25c. Pulled wools nominal.

Electric Light Stations, Grain Elevators,

And all Purposes where intermittent transmission of Power is required,

USE THE

HILL PATENT

Friction Clutch Pulleys and Cut-Off Couplings

IN USE NOW

BY THE

Royal Electric Co., Montreal.

Granite Mills Co., St. Hyacinthe, Que.

Sherbrooke Electric Light Co., Sherbrooke, Que.

St. Johns Electric Light Co., St. Johns, Que.

Gazette Printing Co. and the Perrault Printing Co., Montreal.

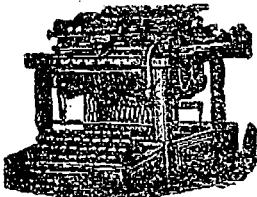
Canadian Pacific Railway Company, and many others.

MILLER BROS. & TOMS,

SUCCESSORS TO MILLER BROS. & MITCHELL. ESTABLISHED 1869.

MONTREAL QUEB.

THE REMINGTON TYPE WRITER IS THE ONLY DURABLE MACHINE, SAVES



TIME, MONEY, EYESIGHT, POSTAGE,

&c., &c.

THE BEST IS CHEAPEST.

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JOHN O'FLAHERTY, 248 St. James St., MONTREAL.

China, Cuspadors, Tea Sets, Dinner Sets, Toilet Ware, Cups and Saucers

JOHN L.

Cassidy & Co.,

Manufacturers and Importers of

Metal, Brasses, Piano and Table, Lamp Cutlery and Plated Goods

China, Crockery & Glassware

Office and Sample Rooms: 339 and 341 St. Paul Street,

MONTREAL.

Lanterns, Chimneys, Prisms, Globes, Lamps, Fruit Jars.

BRANCHES: 52 Princess St., Winnipeg, Man., and Government St., Victoria, B.C. Import Orders a Specialty.

Bisque Ornaments, Eric-a-Brac, Satin Ware, Statuary, Gasaliers

(USE) Montéro Cigars!

They are the Best Selling Cigars on the Market.

A NEW INDUSTRY I Safety Barb Wire Com'y

Manufacturers of



SHIELD STEEL

BARB WIRE

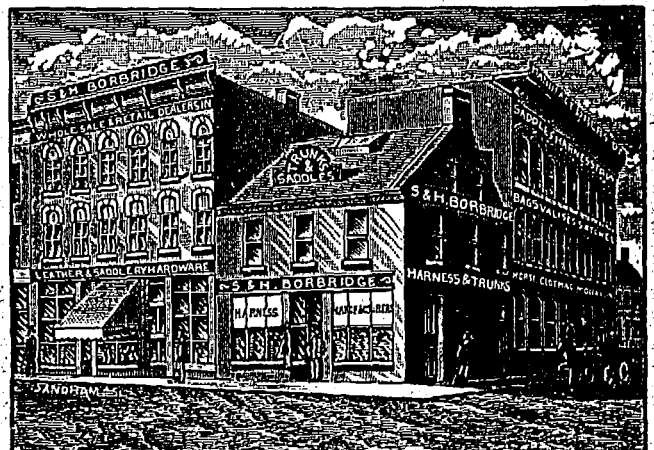
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Safest for Stock

Manufactured under Broad Claim Patents.

TORONTO, Ont.

S. & H. BORBRIDGE,



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

WHOLESALE MEN

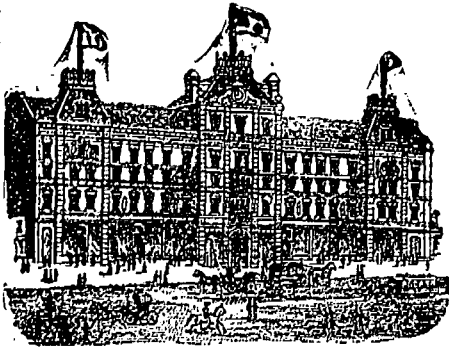
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Bookbinding and Office Stationery

TO THE

JOURNAL OF COMMERCE,

171 & 173 St. James Street, MONTREAL.



## Hotel Balmoral

This handsome and well known hotel is now being thoroughly refitted and improved, and is under a new management since the 1st of June. Electric Call and Return Bells and all other modern appliances. Located in the heart of the commercial part of the city. Cuisine and services unsurpassed.

## CANADA GALVANIZING & STEEL ROOFING Co.

Manufacturers of

Corrugated and Crimped Iron. Metallic Roofing.

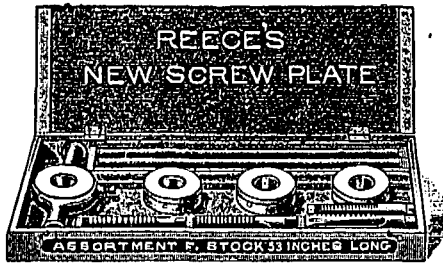
SHINGLES AND SIDING—Plain and Ornamental.

Galvanized Buckets.  Custom Galvanizing a Specialty

OFFICE AND WORKS: 22 Latour Street, MONTREAL.

— AGENTS: —

Maritime Provinces, W. A. MAOLAUCHLAN, Saint John, N. B.  
Manitoba, Northwest and B.C. for Roofing, MERRICK, ANDERSON & CO., Winnipeg, Man.  
do do do Buckets, J. G. T. CLEGHORN, do.



## Butterfield & Co.

ROCK ISLAND, P.Q.,

Manufacturers of

Blacksmiths' Stocks and Dies  
and Reece Screw Plates,

Cutting all sizes to 1 1/2 in. Taps for all uses.

Young's New Axle Cutter,

And other labor-saving tools.

## The Canadian Electric Mfg. Co.

Are making active preparations for the manufacture of Electric Supplies, such as Bells, Batteries, Indicators, Buttons, &c. No more importation. No more delay and charges at the Custom House.

Prices reduced nearly one-half.

SPECIALTIES—Jannard Patented Telephones. Just received

Galvanic Batteries, Fine Goods. Skillful repairs.

We are exclusively Electric.

1953 ST. CATHERINE ST., MONTREAL

NEAR CYCLORAMA.

FED. TEL. 1523.

M. F. JANNARD,

Manager.



Rare and Beautiful Furniture!

Our Great Annual Stock Taking Sale Commences

**MONDAY, JUNE 2.**

Solid Mahogany, Walnut, Oak and Cherry Dining Room and Bedroom Sets, Beautiful Parlor Sets, Groups of Handsome Parlor Chairs, Parlor Cabinets, Desks and Ornamental Cabinet Work.

THOUSANDS OF DOLLARS WORTH OF GOODS RECEIVED LATE.

CARPETS, CURTAINS, ENGLISH IRON AND BRASS BEDSTEADS

Every conceivable article for beautifying and making home comfortable. SUPERIOR workmanship and finish. No Culls. The newest, choicest and greatest variety of beautiful furniture ever shown in the city. TO SUIT anybody; to suit everybody.

High Caste or Low Caste, Doctors of Law or Divinity, B. odlers or every day workers, come and see

**FEE & MARTIN,**

Palace Furnishing Store, 357 to 367 St. James St.

## The Mercantile Agency OF THE WORLD, DUN, WIMAN & CO.,

BRANCH OF R. G. DUN & Co.  
New York and Europe. 120 Branch Offices.  
Facilities unequalled.

W. W. JOHNSON,

Manager Montreal Branch.

## SCHEAK & SCHEAK

Manufacturers' Agents,

Room 102 Temple Building, St. James St.,  
MONTREAL.

## WHIP LASHES

MANUFACTURERS OF

WHIP LASHES, DRUMHEADS, &c.

AND

Dealers in HIDES.

JOHN H. BROWN,  
HAMILTON, Ont.

## Hamilton Cotton Co'y, HAMILTON, Ont.,

Manufacturers of

COTTONADES, DENIMS,

WARPS and YARNS, TWINES,

LAMP WICKS, WEBBINGS, &c.

—AGENTS—

F. McELDERRY CO., Montreal and Toronto.



## MILITIA.

SEALED TENDERS, marked on the left hand corner of the envelope, "Tenders for Militia Store Supplies and Necessaries," addressed to the Honorable the Minister of Militia and Defence, will be received up to noon of Monday, the 4th of August, 1890.

Printed forms of tender, containing full particulars, may be obtained from the Department at Ottawa and at the following Militia Stores, where also sealed patterns of all articles may be seen, viz.—The offices of the Superintendent of Stores at London, Toronto, Kingston, Montreal, Quebec, Halifax, N.S. and St. John, N.B.

Every article to be supplied (as well as the material therein) must be of Canadian manufacture. No tender will be received unless made on a printed form furnished by the Department, nor will a tender be considered if the printed form is altered in any manner whatsoever.

Each tender must be accompanied by an accepted Canadian bank cheque, for an amount equal to ten per cent. of the total value of the articles tendered for, which will be forfeited if the party making the tender declines to sign a contract when called upon to do so. If the tender be not accepted, the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

A. BENOIT, Capt.  
Secretary,

Department of Militia and Defence.  
Ottawa, 23rd June, 1890.

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AND ALL KINDS OF

Bookbinding Done

AT THE OFFICE OF THE

*Journal of Commerce*

171 St. James Street,

MONTREAL.

No trouble in preserving uniformity of style or finish for public or private libraries.  
Send for estimate

**HOEGG'S**

Boston Baked Beans,  
 Dominion Sugar Corn,  
 Sterling Lobster and  
 Spiced Salmon

Are the old reliable and favorite brands of  
 Canned Goods, and are to-day without a rival.

Every can guaranteed.

D. W. HOEGG & Co., Fredericton, N. B.

**JNO. A. MOIR, 22 St. John St.**

Montreal Agent

**FRUITS.**

**HART & TUCKWELL**

McGill Street, Montreal.

**WHOLESALE FRUITS**

**FOREIGN AND DOMESTIC.**

Oranges, Lemons, Bananas, Pine Apples, &c., &c

Apples a Specialty

Consignments solicited.

**W. H. WIGGETT,**

Manufacturer of

**AERATED WATERS**

Bottler and Dealer in Ales and Porter.

**SHERBROOKE, P.Q.**

Agent for the Celebrated St. Leon Water.  
 Correspondence Solicited.

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**PRINTING INKS**

Cincinnati, Ohio.

**S. COLLINS' SON & CO.**

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**PRINTING INKS,**

32 and 34 Frankfort Street, N. Y.

Our Cut Inks are used on the MAGAZINE and WEEKLY  
 by Harper & Brothers, and on this Paper.

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Owing to certain dealers attempting to  
 palm off on the public the products of other  
 makers, and representing them to be ours  
 to the injury and reputation of our goods,  
 we have issued the following:—

**CAUTION** TO THE **TRADE**

Merchants are respectfully ad-  
 vised that hereafter all gloves of  
 our manufacture will be **STAMPED**  
 or bear a **SILK WOVEN** label as below

**W. H. Storey & Son**  
 Acton, Can.

**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.—**JOURNAL OF COMMERCE.**

*The HALIFAX Shovel Co., (Ltd.) Halifax, N.S.*

— MAKERS OF —

**Fenerty's Shovels, Spades, Scoops, &c.**

FOR ALL PURPOSES.

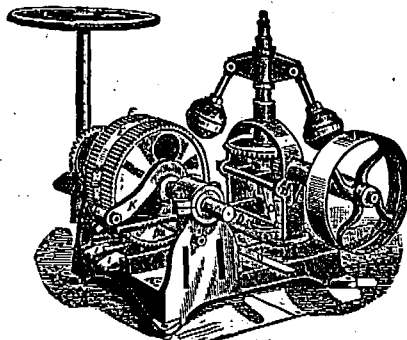
**HALIFAX SHOVEL CO.**

GENTLEMEN.—We are using your Shovels and Scoops, Brookfield and Gilmour Brands, Blue and Red  
 Labels, for stoking sugar and general purposes, and find them the best we can get.

We can confidently recommend your new brands as being equal to the best. We use no other.

Yours faithfully,

For Nova Scotia Sugar Refinery (Ltd),  
**JOHN TURNBULL, Manager.**



For particulars address

**"CHAMPION"**

**Water-Wheel Governor**

The Best in the Market.

**HUNDREDS IN USE.**

Guaranteed to regulate the speed of a  
 Wheel perfectly.

**Paxton, Tate & Co.**

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**PIANOS ORGANS**

**UPRIGHT AND GRAND.**

Surpass all others for Brilliancy and  
 Strength of Tone, Durability and  
 Elegance in Design.

**PARLOR AND CHAPEL.**

In One Hundred and Twenty Styles, which  
 in Appearance, Purity of Tone and  
 excellent Construction, lead all.

We also make a specialty of

**CHURCH PIPE ORGANS**

Of Strictly First-class Quality.

Specifications and Designs submitted to intending Purchasers on application.

**W. Bell & Co.,** HEAD OFFICE and **Guelph, Ont.**  
 FACTORIES.

TORONTO, HAMILTON AND LONDON, ONT.

London, Eng., and Sydney, N. S. W.



**PIANOS**

We invite inspection of our large  
 assortment of Pianos of the fol-  
 lowing world-renowned  
 makers :

**CHICKERING, HAINES, STEINWAY,**

Finest Assortment in the Dominion in our  
 New Building.

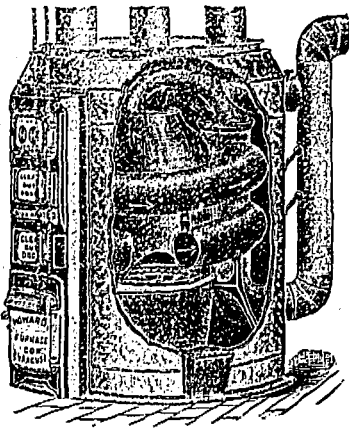
Special attention is also directed to our varied stock of **SECOND-  
 HAND PIANOS**, amongst which are some instruments of the  
 standard makers, and that have been in use but a short time.

**A. & S. NORDHEIMER**

MONTREAL—218 St. James Street.

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**THE CELEBRATED HOWARD FURNACES**



**DEALERS!**

Here is the Furnace you want. Low down, all Cast Iron, simple in part and thoroughly original. Easy to "set up" and a good seller.

Successful beyond all precedent. Every heater fully guaranteed. Dealers protected in the sale of "Howard Furnaces."

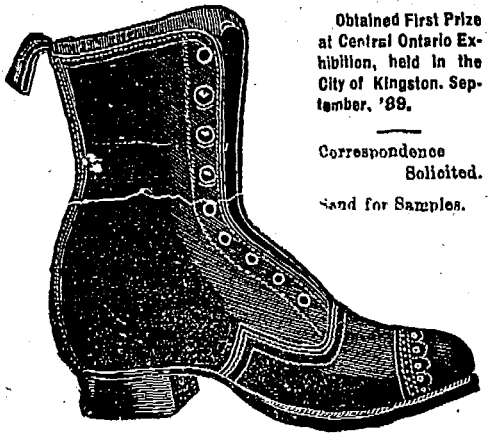
Telling points of superiority, Scientific Construction, entire utilization of Fuel, correct material, actual economy

Write for terms, price list and catalogue.

The Howard Furnace Co. of Berlin (Ltd.)

**BERLIN, - ONT,**  
And SYRACUSE, N.Y.

**THE FAMOUS**  
**Knickerbocker School Boots**  
 MANUFACTURED BY  
**LANGLOIS & LANGLOIS,**  
**QUEBEC**



Obtained First Prize at Central Ontario Exhibition, held in the City of Kingston, September, '89.

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Wholesale Manufacturers of  
*Fine Boots and Shoes*  
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**\$2.75 & \$3 BALMORAL SHOE**  
EVERY PAIR WARRANTED.  
Send for Samples.  
**PRESTON, . . . Ontario**

**DUCLOS & PAYAN,**

Tanners and Manufacturers of  
BUFF, PEBBLED GRAIN and SPLIT LEATHER,  
ALSO  
Moulded Boot and Shoe Counters, Pressed  
Insoles, Heels, &c.  
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**Bell Telephone**

Company of Canada.  
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This Company will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for firms or individuals, connecting their places of business or residences. It is also prepared to manufacture all kinds of electrical apparatus.

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**To Boot and Shoe Manufacturers**

The Town of FRASERVILLE, P.Q., offers on exceptionally good conditions a splendid Boot and Shoe Manufactory, with all its material, and will be ready to give the best advantages to any business man who would establish a Boot and Shoe Manufactory there.

M. DESCHENES, Sec.-Treas.,  
Town of Fraserville

April 19, 1890.

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**Doney Slip-Never Heel Plate**  
MACHINE

For attaching the Slip-Never Plate to Rubbers and Overshoes. Protects heels from wearing. The best Creaser on earth. If you want to double your trade next winter

ORDER AT ONCE. PRICE VERY LOW.  
**C. DONEY, Ottawa**

**A. T. FOSTER & CO.,**  
Manufacturers of  
**CUSTOM-MADE BOOTS & SHOES**

And Dealers in American Rubbers.  
Telegraph Address, DERBY LINE, VT.  
**ROCK ISLAND, - - QUE.**

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WHOLESALE  
**BOOT and SHOE**  
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**ST. HYACINTHE, P. Q.**

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—MANUFACTURERS OF—  
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**LEATHER BELTING.**  
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**D. W. ALEXANDER,**

Manufacturer of  
**SOLE LEATHER**  
And dealer in every description of *Green Salted Hides,*  
**65 Front Street East, - TORONTO**  
Write or wire for quotations.

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**Hemlock Tanned Sole Leather**  
SUPERIOR  
Lace and Picker Leather, Loom  
Straps, Cut Lacings, &c.  
*Knowlton, - - - P. Q.*  
Samples sent free on Application,  
**ESTABLISHED 1843.**  
ISRAEL ENGLAND, FEED ENGLAND, R. N. ENGLAND.

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Importers and Manufacturers of  
**Trunks, Valises and Satchels**  
OF ALL KINDS,  
Office, Factory and Warehouse, 518 Sussex St.  
Send for prices. **OTTAWA, Ont.**

**SNOW SHOES** {The best made.

I. T. CORMIER, Three Rivers, P.O.

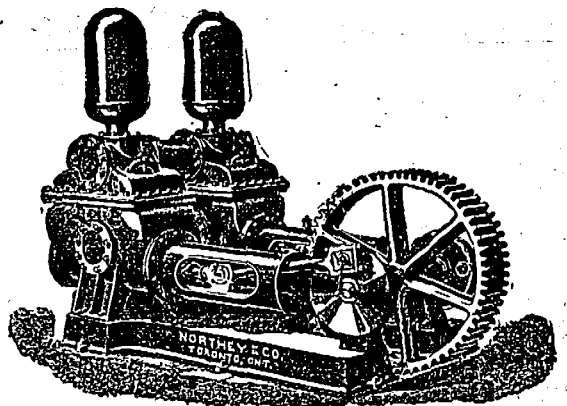
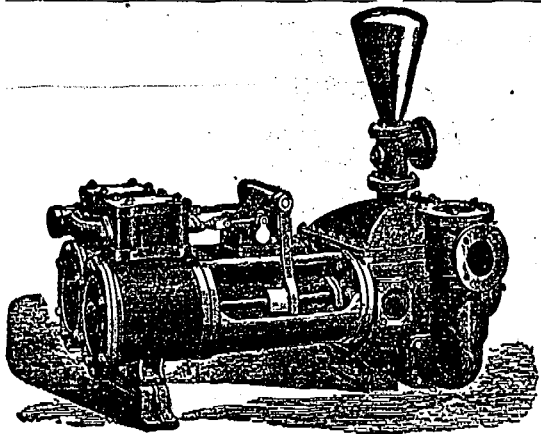
**CANADIAN RUBBER CO'Y,**

OF MONTREAL.  
MANUFACTURERS OF  
Rubber Shoes, Felt Boots, Belting,  
Packing and Fire Engine Hose.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 7, 1890.

| Name of Article.        |  | Wholesale. |        |         | Name of Article.             |  | Wholesale. |       | Name of Article.            |  | Wholesale. |       |
|-------------------------|--|------------|--------|---------|------------------------------|--|------------|-------|-----------------------------|--|------------|-------|
| <b>Boots and Shoes.</b> |  |            |        |         |                              |  |            |       |                             |  |            |       |
| Brooks                  |  | Mens.      | Boys.  | Youths. | Roast chicken, 1-lb tins..   |  | \$ c.      | \$ c. | Soda Ash.....               |  | \$ c.      | \$ c. |
| Cobourge                |  | \$0 75     | \$0 70 | \$0 80  | Roast turkey, 1-lb-tins..    |  | 0 00       | 2 30  | Soda Bicarb.....            |  | 1 50       | 2 00  |
| Split Balmorals.....    |  | 0 85       | 0 85   | 0 90    | Corn Brooms.                 |  | 0 00       | 2 40  | Sal Soda.....               |  | 0 85       | 1 00  |
| Kip                     |  | 1 15       | 1 40   | 0 90    | No. 1 Gem 4 strings, hard    |  |            |       | Concentrated....            |  | 1 60       | 1 80  |
| Buff                    |  | 1 25       | 1 90   | 1 10    | wood handle.....             |  | 3 35       | 0 00  | <b>Dyestuffs.</b>           |  |            |       |
| Calf                    |  | 1 90       | 1 90   | 0 00    | No. 2 do 3 strings.....      |  | 2 75       | 0 00  | Arohil, con.....            |  | 0 27       | 0 30  |
| Buff Congress.....      |  | 1 15       | 1 50   | 1 10    | No. 3 do 2 strings.....      |  | 2 15       | 0 00  | Cutch.....                  |  | 0 07       | 0 08  |
| Calf                    |  | 1 90       | 1 40   | 0 00    | No. 4 do 2 strings.....      |  | 1 95       | 0 00  | Ex Logwood.....             |  | 0 10       | 0 15  |
| Split boots.....        |  | 1 25       | 2 00   | 1 25    | No. 0 Hurl 4 strings.....    |  | 2 45       | 0 00  | Chips.....                  |  | 1 90       | 2 25  |
| Kip                     |  | 2 00       | 2 80   | 1 50    | No. 1 do 3 strings.....      |  | 2 45       | 0 00  | Indigo (Bengal).....        |  | 1 50       | 1 75  |
| Calf                    |  | 2 25       | 3 00   | 1 50    | No. 2 do 3 strings.....      |  | 2 10       | 0 00  | " Madras.....               |  | 0 07       | 0 10  |
| Felt boots half fox     |  | 1 70       | 2 50   | 0 00    | No. 3 do 3 strings, bass-    |  |            |       | Gambier.....                |  | 0 07       | 0 08  |
| " full                  |  | 0 35       | 0 75   | 0 00    | wood handle.....             |  | 1 75       | 0 00  | Madder.....                 |  | 0 11       | 0 13  |
| " Sox.....              |  | 0 85       | 0 75   | 0 00    | O. K. 2 strings basswood     |  |            |       | Sumac.....                  |  | 65 00      | 75 00 |
| " handle.....           |  |            |        | 0 00    | handle.....                  |  | 1 40       | 0 00  | <b>Fish.</b>                |  |            |       |
| <b>Pegged.</b>          |  |            |        |         |                              |  |            |       |                             |  |            |       |
| Split Batta.....        |  | 0 85       | 0 85   | 0 70    | <b>Drugs &amp; Chemicals</b> |  |            |       | Halifax Fibred Codfish      |  | 3 20       | 0 00  |
| Split Balmorals.....    |  | 0 80       | 0 90   | 0 70    | Acid Carbolic Cryst Medi     |  | 0 55       | 0 60  | 1-lb. pkgs. per os. 40 pkgs |  | 3 00       | 0 00  |
| Kip                     |  | 1 00       | 1 10   | 0 75    | Aloes, Cape.....             |  | 0 15       | 0 16  | Labrador Herrings, No. 1    |  | 2 00       | 0 00  |
| Buff                    |  | 0 90       | 1 15   | 0 80    | Alum.....                    |  | 1 60       | 1 75  | " halves                    |  | 2 00       | 0 00  |
| Pebbled                 |  | 0 90       | 1 15   | 0 80    | Borax, xtra.....             |  | 0 09       | 0 11  | French Shore, No. 1.....    |  | 2 75       | 0 00  |
|                         |  |            |        |         | Brom. Potass.....            |  | 0 85       | 0 60  | Sea Trout.....              |  | 9 00       | 0 00  |
|                         |  |            |        |         | Camphor, Eng. Ref.....       |  | 0 75       | 0 09  | Cape Breton Herrings.....   |  | 4 25       | 4 65  |
|                         |  |            |        |         | Am. Ref.....                 |  | 0 70       | 0 09  | " halves                    |  | 2 80       | 3 00  |
|                         |  |            |        |         | Citric Acid.....             |  | 0 60       | 0 65  | Mackereel, No. 1, kitts.    |  | 2 50       | 0 00  |
|                         |  |            |        |         | Copperas, per 100 lbs.       |  | 0 80       | 0 90  | " 1/2 brl                   |  | 10 00      | 0 00  |
|                         |  |            |        |         | Cream Tartar.....            |  | 0 30       | 0 35  | Green Cod, Large.....       |  | 5 00       | 8 00  |
|                         |  |            |        |         | Epsom Salts.....             |  | 1 50       | 1 75  | " No. 1.....                |  | 4 50       | 8 00  |
|                         |  |            |        |         | Glycerine.....               |  | 0 23       | 0 25  | Draft ".....                |  | 6 50       | 0 00  |
|                         |  |            |        |         | Gum Arabic per lb.....       |  | 0 35       | 1 25  | Dry.....                    |  | 4 75       | 0 08  |
|                         |  |            |        |         | " Trag.....                  |  | 2 20       | 2 25  | Salmon No. 1 brls           |  | 15 50      | 16 00 |
|                         |  |            |        |         | Morphia.....                 |  | 4 80       | 7 75  | " 3                         |  | 15 00      | 0 00  |
|                         |  |            |        |         | Opium.....                   |  | 1 60       | 2 75  | " 3                         |  | 14 00      | 0 00  |
|                         |  |            |        |         | Oxalic Acid.....             |  | 0 11       | 0 15  | Salmon, No. 1 (tierces).    |  | 0 00       | 22 00 |
|                         |  |            |        |         | Phosphorus.....              |  | 0 75       | 0 80  | " 2, large                  |  | 0 00       | 21 00 |
|                         |  |            |        |         | Potash Bichromate.....       |  | 0 09       | 0 11  | " 3                         |  | 0 00       | 18 00 |
|                         |  |            |        |         | Potass Iodide.....           |  | 3 30       | 4 00  | " Brit. Col brls.           |  | 11 00      | 11 50 |
|                         |  |            |        |         | Quinine.....                 |  | 0 60       | 0 70  | Boneless Fish.....          |  | 0 64       | 0 65  |
|                         |  |            |        |         | Strychnine.....              |  | 1 10       | 1 25  | " Cod.....                  |  | 0 65       | 0 68  |
|                         |  |            |        |         | Tartaric Acid.....           |  | 0 50       | 0 55  | <b>Flour.</b>               |  |            |       |
|                         |  |            |        |         | Tin Crystals.....            |  | 0 25       | 0 30  | Patent, winter.....         |  | 5 45       | 5 55  |
|                         |  |            |        |         | Yemas' Extracts:             |  |            |       | Patent, spring.....         |  | 5 45       | 5 50  |
|                         |  |            |        |         | Triple Extracts, sq. bot.    |  |            |       | Straight roller.....        |  | 4 25       | 4 40  |
|                         |  |            |        |         | per gross.....               |  | 21 00      | 0 00  | Extra.....                  |  | 4 40       | 4 55  |
|                         |  |            |        |         | Anchor Brand, per gross.     |  | 12 00      | 0 00  | Superfine.....              |  | 3 75       | 4 50  |
|                         |  |            |        |         | Insect Powder per lb.....    |  | 0 70       | 9 75  | Fine.....                   |  | 3 25       | 4 00  |
|                         |  |            |        |         | Sulphur Flowers.....         |  | 2 25       | 2 50  | Superfine Bags.....         |  | 1 50       | 2 00  |
|                         |  |            |        |         |                              |  |            |       | Extra.....                  |  | 2 30       | 2 30  |
|                         |  |            |        |         |                              |  |            |       | City Strong Bakers.....     |  | 5 25       | 0 00  |
|                         |  |            |        |         |                              |  |            |       | Strong Bakers.....          |  | 0 60       | 5 25  |
|                         |  |            |        |         |                              |  |            |       | " [Seconds].....            |  | 0 00       | 0 00  |
|                         |  |            |        |         |                              |  |            |       | Oatmeal, standard bag.      |  | 2 25       | 2 35  |
|                         |  |            |        |         |                              |  |            |       | Oatmeal, granulated, bag    |  | 2 40       | 2 50  |
|                         |  |            |        |         |                              |  |            |       | " Rolled.....               |  | 2 40       | 2 50  |

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



SINGLE and DUPLEX Steam and Power Pumps for Boiler Feeding, Fire Protection, Water Supply, Mining Use, Etc., INDEPENDENT AIR-PUMP CONDENSERS for attaching to High Pressure Steam Engines, DOUBLE ACTING BREWERS' AIR PUMPS, ACID PUMPS, SPECIAL MASH PUMPS for Brewers' Use, TANK, or LOW PRESSURE PUMPS, Etc.

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**POLICIES ARE INCONTESTABLE.**  
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PROFITS SO ALLOCATED ARE ABSOLUTE and not liable to be reduced or equalled at any future time under any circumstances.  
Participating Policy Holders are entitled to not less than 90 per cent. of the profits earned in their class, and for the past seven years have actually received 95 per cent. of the profits so earned.  
W. C. MACDONALD, Actuary.  
J. K. MACDONALD, Managing Director.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 7, 1890.

| Name of Article            | Wholesale.        | Name of Article.         | Wholesale.    | Name of Article.            | Wholesale.        | Name of Article.               | Wholesale.    |
|----------------------------|-------------------|--------------------------|---------------|-----------------------------|-------------------|--------------------------------|---------------|
| <b>Farm Products</b>       |                   | <b>Groceries.</b>        |               | <b>Sultanas.....per lb.</b> |                   | <b>Laxenby's Pickles:</b>      |               |
| Butter: Creamery, new      | \$ 0 17 0 17 1/2  | Tea (Hf.-Chest & Cad.)   | \$ 0 00 0 15  | Seedless.....               | \$ 0 09 0 10 1/2  | Imp'l Hf. Pints.....per doz    | 1 65 1 75     |
| Townships, cho. to finest  | 0 14 0 15         | Japan, com. to med. lb   | 0 30 0 35     | Valentia.....               | 0 08 0 09         | Imp'l Pints.....               | 3 00 3 25     |
| fair to good.              | 0 13 0 13 1/2     | good med. to fine        | 0 27 0 30     | ".....                      | 0 08 0 09         | Imp'l Quarts.....              | 6 75 6 00     |
| Morrisburg.....            | 0 00 0 00         | finest.....              | 0 37 0 42 1/2 | Layers.....                 | 0 04 0 05         | Condensed Milk, per case,      |               |
| Brookville.....            | 0 00 0 00         | choicest.....            | 0 37 0 42 1/2 | Currants, Provincial.       | 0 04 0 05         | 4 doz. 1-lb. cases.....        | 0 00 0 00     |
| Western, choice to finest  | 0 12 0 13         | Nagasaki.....            | 0 15 0 20     | ".....                      | 0 04 0 05         | Cond'ed Coffee—Mocha V         |               |
| Chester: Finest.....       | 0 08 1/2 0 08 1/2 | Y. Hyson, com. to gd.    | 0 15 0 20     | Bosnia, cases.....          | 0 07 1/2 0 08     | Java, per cs, 2 doz. 1-lb cs   | 0 00 0 00     |
| Good to fine.....          | 0 07 1/2 0 08     | fine to finest, lb.      | 0 30 0 35     | Figs, Bieme.....            | 0 10 0 12         | Condensed Coffee—Java,         |               |
| Medium and poor.....       | 0 07 1/2 0 07 1/2 | ".....                   | 0 26 0 24     | new layers.....             | 0 14 0 15         | per cs, 2 doz. 1-lb cases..    | 0 00 0 00     |
| Eggs:                      |                   | Imperial med. to gd..... | 0 35 0 45     | S. B. Taragona.....         | 0 18 0 20         | Condensed Coffee—Jamaica       |               |
| Strictly fresh per doz.... | 0 15 0 16         | ".....                   | 0 22 1/2 0 25 | Almonds, paper shell        | 0 11 0 12         | ".....                         | 0 00 0 00     |
| Fresh.....                 | 0 30 0 30         | ".....                   | 0 30 0 35     | Walnuts.....                | 0 14 0 10         | W. H. Schwartz & Sons, H       |               |
| Finest limed.....          | 0 00 0 00         | ".....                   | 0 14 0 00     | ".....                      | 0 08 0 08 1/2     | "Peerless" Brand, Trade        |               |
| Poor.....                  | 0 00 0 00         | ".....                   | 0 14 0 00     | ".....                      | 0 09 1/2 0 10     | Ginger, 16-lb. bxs, 1/2 lb. cs | all fax, N.S. |
| Hogs: 1889 per lb.....     | 0 18 0 19         | ".....                   | 0 11 0 12     | ".....                      | 0 09 1/2 0 10     | ".....                         | Mrk Regis.    |
| Finest 1888.....           | 0 14 0 15         | ".....                   | 0 11 0 12     | ".....                      | 0 09 1/2 0 10     | ".....                         | xs, per lb.   |
| Old.....                   | 0 05 0 10         | ".....                   | 0 11 0 12     | ".....                      | 0 09 1/2 0 10     | ".....                         |               |
| Hog Products:              |                   | ".....                   | 0 14 0 18     | ".....                      | 0 20 1/2 0 20     | ".....                         |               |
| Bacon Smk'd per lb.....    | 0 10 0 11         | ".....                   | 0 19 0 25     | ".....                      | 0 22 0 25         | ".....                         |               |
| Dressed Hogs.....          | 0 00 0 00         | ".....                   | 0 15 0 25     | ".....                      | 0 60 0 90         | ".....                         |               |
| Hams Smk'd.....            | 0 12 0 13 1/2     | ".....                   | 0 25 0 32     | ".....                      | 0 19 0 21         | ".....                         |               |
| "    Canned.....           | 0 13 0 13 1/2     | ".....                   | 0 00 0 00     | ".....                      | 0 16 0 19         | ".....                         |               |
| Pork Ca. s. c. per bbl.... | 17 50 18 00       | ".....                   | 0 25 0 32     | ".....                      | 0 06 1/2 0 07 1/2 | ".....                         |               |
| Western do.....            | 17 00 17 50       | ".....                   | 0 35 0 60     | ".....                      | 0 08 1/2 0 09     | ".....                         |               |
| Mess.....                  | 17 00 17 50       | ".....                   | 0 06 1/2 0 07 | ".....                      | 0 24 0 25         | ".....                         |               |
| Lard per lb.....           | 0 08 1/2 0 08 1/2 | ".....                   | 0 28 0 30     | ".....                      | 0 23 0 25 1/2     | ".....                         |               |
| Western.....               | 0 09 0 09 1/2     | ".....                   | 0 25 0 27     | ".....                      | 0 16 0 00         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 22 0 23     | ".....                      | 0 05 0 06         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 19 0 22     | ".....                      | 0 06 0 06 1/2     | ".....                         |               |
| ".....                     |                   | ".....                   | 0 18 0 22     | ".....                      | 0 07 0 07 1/2     | ".....                         |               |
| ".....                     |                   | ".....                   | 0 24 0 26     | ".....                      | 1 05 1 10         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 11 0 13     | ".....                      | 1 60 0 00         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 07 1/2 0 00 | ".....                      | 2 10 0 00         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 07 1/2 0 00 | ".....                      | 0 06 0 07         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 05 0 06 1/2 | ".....                      | 0 06 0 07         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 31 0 04     | ".....                      | 0 13 0 00         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 34 0 35     | ".....                      | 0 28 1/2 0 32     | ".....                         |               |
| ".....                     |                   | ".....                   | 0 00 0 00     | ".....                      | 0 16 0 18         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 00 0 00     | ".....                      | 0 15 0 17         | ".....                         |               |
| ".....                     |                   | ".....                   | 0 00 0 00     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 1 00 0 00     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 2 25 0 00     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 2 00 0 00     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 2 40 2 50     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 0 00 0 00     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 2 90 3 40     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 5 50 5 75     | ".....                      |                   | ".....                         |               |
| ".....                     |                   | ".....                   | 4 75 5 00     | ".....                      |                   | ".....                         |               |

Retailers will please bear in mind that above quotations apply only to large lots.  
 \*Note.—Refiners prices to the wholesaler trade; jobbers would have to pay 1c additional.

# The Canada Meat Packing Co'y

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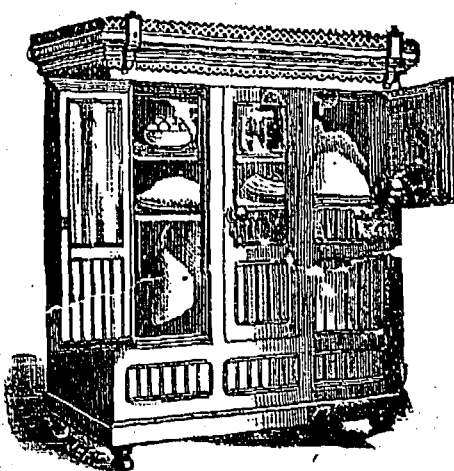
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Canned Meats, - - Smoked Meats,  
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Our Hams, Bacon and Lard, **OMP** Brand are Fine  
 Give them a trial.

## AUTOMATIC REFRIGERATOR COM'Y

OF OTTAWA,



SOLE MANUFACTURERS OF  
**Hanrahan's Patent Refrigerator**  
 IN THE DOMINION.  
 Especially adapted for the preservation of  
**FRESH MEATS**

cooked and uncooked, Fish, Milk, Butter,  
 and all other perishable goods. Having a  
 thorough circulation of dry, cold air, it is  
 insensible for one article, no matter how  
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 Used by the Government in shipping fruit to  
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**CAR LOTS or BROKEN LOTS**  
 .....OF.....  
**Flour, Meal, Buckwheat Flour**  
**Cornmeal, Rye Flour,**  
 or anything in the Flour, Feed or Grain line fur-  
 nished on shortest notice at lowest prices.

**J. & R. ROBSON,**  
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**BRANTFORD, - - - Ont.**

**New Flour Mills!**  
 FULL ROLLER PROCESS.  
**Cookshire Flour Mill Co.,**  
 MANUFACTURERS OF  
**BEST PATENTS and STRONG BAKERS, &c.**  
 FROM  
**Manitoba Wheat.**  
 Located 350 miles from St. John, N. B., on the  
 C.P.R. Short Line. Wheat ground in transit on  
 via freight rates. Correspondence solicited.

**Cookshire, - P.Q.**

**EMBRO**  
**OATMEAL**  
 MILLS,  
 EMBRO, - - - ONT.

**D. R. ROSS, - - Proprietor**

The very best quality of Standard Granulated  
 and Roller Oatmeal is manufactured at this mill.  
 The best White Oats only are used.  
 When not called only regularly by an agent,  
 Produce, Wholesale Grocers and other Dealers  
 should communicate direct by wire or mail.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 7, 1890.

| Name of Article.                    | Wholesale.  | Name of Article.                  | Wholesale.  | Name of Article.             | Wholesale.  | Name of Article.             | Wholesale. |
|-------------------------------------|-------------|-----------------------------------|-------------|------------------------------|-------------|------------------------------|------------|
| <b>Hardware—Continued.</b>          | \$ c. s. c. | Horse Shoes.....                  | 3 50 0 00   | Shot per 100 lbs.....        | 5 55 5 75   | Harness.....                 | 0 22 0 28  |
| 4dy to 5dy—Cold Cut,                | 3 95 0 00   | Terms, 4 months, or 3 po          | 0 00 0 00   | Lead Pipe per 100 lbs.....   | 4 09 4 25   | Upper Heavy.....             | 0 25 0 30  |
| 3dy—Hot Cut, Am Pat.                | 3 45 0 00   | or 30 days.....                   | 0 00 0 00   | Zinc Sheet.....              | 8 25 6 50   | Light.....                   | 0 29 0 32  |
| 5dy—fine, Hot Cut, Am Pat           | 5 65 0 00   | Asses ss. & ds.—25 to 30 dia      | 11 00 15 00 | Spelter.....                 | 6 09 0 00   | Grained Upper.....           | 0 24 0 25  |
| Steel Cut, Am. or Can. Pat.         | 5 65 0 00   | Coll Chais—1.....                 | 0 04 0 00   | Serp Iron—Chairs.....        | 20 00 0 00  | Scotch Grain.....            | 0 29 0 33  |
| 10dy to 60dy.....                   | 2 55 0 00   | Coll Chais—1.....                 | 0 05 0 00   | Machinery scrap.....         | 16 00 18 00 | Kip Skins, French.....       | 0 68 0 75  |
| 8dy to 9dy.....                     | 2 80 0 00   | Coll Chais—1.....                 | 0 05 0 00   | Wrot Iron.....               | 17 00 18 00 | English.....                 | 0 60 0 70  |
| 6dy to 7dy.....                     | 3 05 0 00   | Coll Chais—1.....                 | 0 04 0 00   | Canada Blasting.....         | 3 00 3 50   | Canada Kip.....              | 0 39 0 40  |
| 4dy to 5dy.....                     | 3 30 0 00   | Coll Chais—1.....                 | 0 04 0 04   | Barbed wire, per lb. Gal.    | 0 04 0 00   | Hemlock Calf.....            | 0 30 0 35  |
| 3dy.....                            | 4 05 0 00   | Galvanized Iron:                  |             | Paint.....                   | 0 05 0 00   | Light.....                   | 0 30 0 40  |
| 3dy—fine.....                       | 5 55 0 00   | Morewoods Lion, No. 28.           | 0 00 0 05   | Fencingwire, No. 8.....      | 0 00 2 75   | French Calf.....             | 1 05 1 40  |
| <b>Casing, Flooring, Box, Shook</b> |             | D. Mat. & Co.....                 | 0 06 0 07   | No. 9.....                   | 0 00 2 90   | Splits, Light & Medium.....  | 0 16 0 21  |
| <b>and Tobacco Box:</b>             |             | Queen's Head, or equal.....       | 0 00 0 05   | No. 10.....                  | 0 00 3 00   | Splits, Heavy.....           | 0 16 0 20  |
| 3dy.....                            | 4 45 0 00   | Common.....                       | 0 05 0 05   | Buckhorn Wire.....           | 0 00 0 08   | Small.....                   | 0 18 0 25  |
| 4dy to 5dy.....                     | 3 70 0 00   | Fig Iron: Slomen No. 1.....       | 22 00 0 00  | <b>Hides and Tallow.</b>     |             | Leather Board, Canada.....   | 0 08 0 10  |
| 6dy and 7dy.....                    | 3 45 0 00   | Coldness.....                     | 22 50 23 00 | Montreal Green Hides         |             | Enamel Cow, per ft.....      | 0 14 0 16  |
| 8dy and 9dy.....                    | 3 20 0 00   | Calder.....                       | 21 50 22 00 | No. 1 per 100 lbs.....       | 7 50 8 00   | Pebble Grain.....            | 0 13 0 14  |
| 10dy to 30dy.....                   | 2 75 0 00   | Langlois.....                     | 22 00 22 00 | No. 2.....                   | 6 50 6 96   | Glove Grain.....             | 0 19 0 11  |
| <b>Cut Spikes: all sizes</b>        |             | Shotts.....                       | 31 50 23 00 | No. 3.....                   | 5 50 6 00   | B. Calf.....                 | 0 10 0 12  |
| <b>Common Flour Barrel:</b>         |             | Summerlee.....                    | 32 00 23 50 | Tanners pay 50 cts. more     |             | Brush (Cow) Kid.....         | 0 12 0 14  |
| 0 1/2 in.....                       | 4 85 0 00   | Garthrie.....                     | 21 50 23 00 | for sorted, cured and insp'd |             | Buff.....                    | 0 19 0 15  |
| 1 in.....                           | 4 45 0 00   | Carabros.....                     | 19 80 19 50 | Hamilton, No. 1 insp.....    | 7 50 0 00   | Russets, Light.....          | 0 28 0 30  |
| 1 1/2 in.....                       | 4 15 0 00   | Eglington.....                    | 22 00 19 00 | Toronto No. 2.....           | 6 75 0 00   | Russets, Heavy.....          | 0 26 0 30  |
| <b>Finishing Nails:</b>             |             | Hematite.....                     | 25 00 0 00  | No. 1.....                   | 6 75 0 00   | No. 2.....                   | 0 18 0 23  |
| 1 in.....                           | 6 46 0 00   | <b>Bar Iron,—per 100 lbs</b>      |             | No. 2.....                   | 6 75 0 00   | Saddlers'.....               | 7 60 8 00  |
| 1 1/2 in.....                       | 4 70 0 00   | Ord. Crown.....                   | 2 80 2 60   | No. 3.....                   | 6 75 0 00   | English Oak.....             | 0 35 0 40  |
| 2 in.....                           | 3 95 0 00   | Best Refined.....                 | 0 00 2 75   | Norm.—The above are          |             | Rough.....                   | 0 20 0 28  |
| 2 1/2 in.....                       | 3 95 0 00   | Siemens.....                      | 0 00 2 80   | prices in the west.          |             | Dongola, extra.....          | 0 30 0 33  |
| 3 in.....                           | 3 70 0 00   | Swedes.....                       | 3 75 4 00   | Chicago Buff.....            | 0 00 0 00   | No. 1.....                   | 0 24 0 28  |
| 3 1/2 in.....                       | 3 45 0 00   | Sheet Iron to No. 20.....         | 3 75 3 25   | Steers.....                  | 0 00 0 00   | ordinary.....                | 0 19 0 22  |
| 4 in.....                           | 3 45 0 00   | Boiler Plates.....                | 2 75 3 00   | Calfskins.....               | 0 00 0 00   | <b>Oils.</b>                 |            |
| 3 in and up.....                    | 3 20 0 00   | Boiler Lowmoor.....               | 0 00 0 06   | Bulls.....                   | 0 00 0 00   | Cod Oil, Newfoundland.....   | 0 36 0 38  |
| <b>Citich and Heavy Citich:</b>     |             | Hoops and Bands.....              | 2 75 0 00   | Dry No'r West.....           | 0 00 0 00   | Do Halifax.....              | 0 38 0 40  |
| 1 in.....                           | 6 40 0 00   | <b>Canada Plates:</b>             |             | Sheepskins.....              | 0 00 0 00   | Do Gaspe.....                | 0 40 0 45  |
| 1 1/2 in.....                       | 4 70 0 00   | Good Brands.....                  | 2 80 3 00   | Clips.....                   | 0 00 0 00   | S. R. Pale Seal.....         | 0 55 0 55  |
| 2 in.....                           | 3 95 0 00   | Iron Wire: 0 to 7 p 100 lbs       | 2 75 0 00   | Lambskins.....               | 0 40 0 50   | Straw Seal.....              | 0 60 0 60  |
| 2 1/2 in.....                       | 3 70 0 00   | Wrot Iron pipe, 1 to 2 in         | 0 00 0 00   | Calfskins uninspected.....   | 0 07 0 00   | Cod Liver Oil.....           | 0 55 0 65  |
| 3 in.....                           | 3 45 0 00   | 5 1/2 p.c., over 2 in. 4 1/2 p.c. | 0 00 0 00   | Horse Hides western, each    | 2 50 3 00   | [Distributing Prices]        |            |
| 3 1/2 in.....                       | 3 20 0 00   | Steel, cast per lb.....           | 0 11 0 12   | City.....                    | 0 75 1 25   | Cod Oil, Newfoundland.....   | 0 40 0 45  |
| 4 in.....                           | 3 20 0 00   | " Spring, 100 lb.....             | 2 50 0 00   | Tallow, refined.....         | 4 75 5 25   | Do Gaspe.....                | 0 38 0 40  |
| <b>Sharp and Flat Press'd Nails</b> |             | " Tire " lb.....                  | 3 00 0 00   | <b>Leather.</b>              |             | S. R. Pale Seal.....         | 0 55 0 55  |
| 1 in.....                           | 6 90 0 00   | " Sleigh Shoe, lb.....            | 0 00 2 75   | No. 1 B. A. Sole.....        | 0 21 0 23   | Straw Seal.....              | 0 50 0 55  |
| 1 1/2 in.....                       | 5 20 0 00   | " Machinery.....                  | 3 25 3 50   | No. 2.....                   | 0 18 0 19   | Cod Liver Oil.....           | 0 65 0 75  |
| 2 in.....                           | 4 45 0 00   | <b>Tin Plates:</b>                |             | No. 3.....                   | 0 14 0 15   | Castor Oil.....              | 0 11 0 12  |
| 2 1/2 in.....                       | 4 20 0 00   | 10 Coke.....                      | 3 75 2 90   | No. 1 ordinary Sole.....     | 0 19 0 20   | Lard Oil, Extra.....         | 0 75 0 80  |
| 3 in.....                           | 3 95 0 00   | 10 Charcoal.....                  | 4 25 4 75   | No. 2.....                   | 0 17 0 18   | No. 1.....                   | 0 60 0 70  |
| 3 1/2 in.....                       | 3 70 0 00   | IX.....                           |             | No. 3.....                   | 0 14 0 15   | Linseed Raw.....             | 0 00 0 69  |
| 4 in.....                           | 3 70 0 00   | IXX.....                          |             | Buffalo Sole; No. 1.....     | 0 60 0 60   | Boiled.....                  | 0 00 0 72  |
| <b>Terms,</b>                       |             | DC.....                           |             | No. 2.....                   | 0 00 0 06   | Olive, Pure.....             | 1 10 1 20  |
| <b>Horse Nails: 9 lb.....</b>       | 0 22 0 00   | DX.....                           |             | China " No. 1.....           | 0 16 0 17   | " Machinery.....             | 0 85 1 05  |
| " " 8 lb.....                       | 0 23 0 00   | DXX.....                          |             | No. 2.....                   | 0 15 0 16   | " Extra, qt., p case         | 3 00 3 25  |
| " " 7 lb.....                       | 0 24 0 00   | DX.....                           |             | Zanzibar, No. 1.....         | 0 15 0 16   | " pts do.....                | 2 40 2 60  |
| " " 6 lb.....                       | 0 27 0 00   | <b>Terms Plates:</b>              |             | " No. 2.....                 | 0 15 0 16   | " pts, do.....               | 2 70 3 00  |
| " " 5 lb.....                       | 0 30 0 00   | 10, 20 & 28.....                  | 7 50 8 00   | " No. 3.....                 | 0 13 0 14   | Spirits Turpentine, brl..... | 0 65 0 68  |
| Dist. 55 p. c.....                  |             | Russ. Sheet Iron.....             | 11 00 0 00  | Slaughter, No. 1.....        | 0 23 0 25   |                              |            |
| <b>Wrought or Shp Spikes:</b>       |             | Anchor, per lb.....               | 4 75 5 50   |                              |             |                              |            |
| 7 1/2 in and 1 in.....              | 3 60 0 00   | Lion & Crown, Tin'd Sh'ts         | 6 50 0 00   |                              |             |                              |            |
| 3 1/2 in.....                       | 3 95 0 00   | 24 gauge.....                     | 8 75 4 00   |                              |             |                              |            |
| 5 1/2 in.....                       | 4 20 0 00   | Lact. Pig, per 100 lbs.....       | 4 50 4 75   |                              |             |                              |            |
| 1 in.....                           | 4 45 0 00   | Sheet.....                        |             |                              |             |                              |            |
| (Dia. 30 per cent.)                 |             |                                   |             |                              |             |                              |            |

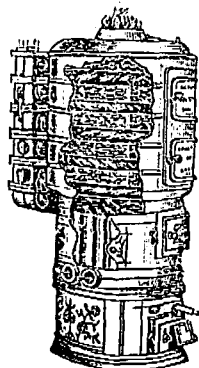
Retailers will please bear in mind that the above quotations apply only to large lots.

\*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 Boltes: 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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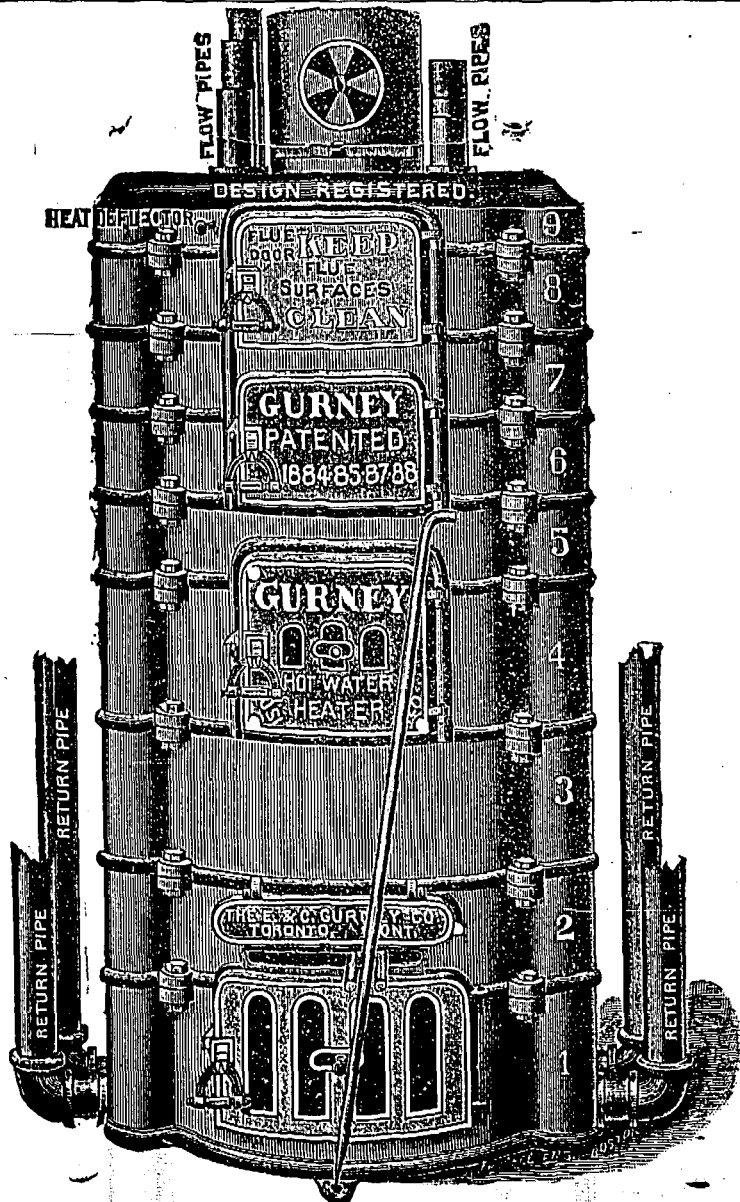
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MANUFACTURERS OF  
**IRON AND BRASS WORKING**  
**MACHINERY.**  
L. A. MORRISON, with A. B. WILLIAMS.  
General agents, Toronto.



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG 7, 1890.

| Name of Article.              | Wholesale.   | Name of Article.             | Wholesale.   | Name of Article.               | Wholesale.  | Name of Article.              | Wholesale.  |
|-------------------------------|--------------|------------------------------|--------------|--------------------------------|-------------|-------------------------------|-------------|
|                               | \$ c. \$ c.  |                              | \$ c. \$ c.  |                                | \$ c. \$ c. |                               | \$ c. \$ c. |
| <b>Coal Oil:</b>              |              | <b>Lumber, &amp;c.</b>       |              | <b>Wines, Liquors, etc.</b>    |             | <b>Ports</b>                  |             |
| Crude.....                    | 1 35 0 00    | Ash, 1 to 4 in., M.....      | 20 00 25 00  | All English..... qts.          | 2 40 2 45   | Claret cases.....             | 2 25 7 00   |
| Car Lots Store, (2 p.c. off)  | 0 00 0 15    | Birch, 1 to 4 in., M.....    | 20 00 25 00  | Base, Dogs Head..... qts.      | 1 60 1 65   | Hanappier & Co.....           | 3 00 & up   |
| Broken lots.....              | 0 00 0 16    | Baswood.....                 | 18 00 20 00  | Domestic..... qts.             | 2 35 1 60   | Glass Claret of gd. brands    | 4 10 12 00  |
| Am. in car lots.....          | 0 00 0 23    | Walnut, per M.....           | 50 00 100 00 | Porter: Dublin..... qts.       | 0 85 1 25   | Tarragona Ports, imp ga       | 7 50 18 00  |
| " 5 bbls.....                 | 0 00 0 24    | Butternut, per M.....        | 30 00 40 00  | Domestic..... qts.             | 0 60 0 75   | <i>Swampy</i>                 | 1 15 1 30   |
| " 10 bbls.....                | 0 00 0 23    | Cedar, round, lineal foot.   | 30 00 40 00  | Porter: Dublin..... qts.       | 2 40 2 45   | Still, Casso.....             | 10 00 23 00 |
| " single bbls.....            | 0 00 0 24    | Cedar, flat, lineal foot.... | 90 04 00 06  | Domestic..... qts.             | 1 60 1 65   | " Sparkling.....              | 16 00 17 50 |
| <b>Glass.</b>                 | 50fr, 100fr. | Cherry, per M.....           | 70 00 100 00 | Brandy: best..... gal.         | 0 70 0 70   | Can. Spirits, imp. gallon.    | Bond, Fald. |
| United inches, 00 to 25....   | 1 40 1 50    | Elm, soft, 1st.....          | 15 00 17 00  | " "..... gal.                  | 5 50 6 25   | Pure Spirits..... 65 O. P.    | 0 95 3 21   |
| United inches 26 " 40....     | 1 50 1 60    | Elm, Rock.....               | 25 00 30 00  | " "..... gal.                  | 0 00 12 00  | " "..... 25 U. P.             | 0 63 1 52   |
| " " 41 " 60....               | 3 25 3 50    | Hemlock, M.....              | 9 00 10 00   | Quantin & Co..... case         | 8 50 0 00   | Family Proof..... 20 "        | 0 63 1 63   |
| " " 51 " 60....               | 3 50 3 75    | Maple, hard, M.....          | 15 00 35 00  | Comandon 1828, Reserve... gal. | 3 90 0 00   | Old Bourbon..... 20 "         | 0 65 1 54   |
| <b>Paints, &amp;c.</b>        |              | Soft, do.....                | 26 00 25 00  | Cheaper shippers..... gal.     | 2 50 0 00   | " Rye..... 25 "               | 0 65 1 54   |
| W Lead pure, 50 to 100 lb kgs | 6 00 7 00    | Oak, M.....                  | 40 00 50 00  | Case qts.....                  | 7 00 9 25   | " Toddy..... 25 "             | 0 65 1 54   |
| " No. 1.....                  | 5 00 5 50    | Pine, clear, M.....          | 35 00 40 00  | Irish Whiskey:—..... cases     | 9 00 9 50   | " Malt..... 25 "              | 0 78 1 84   |
| " No. 2.....                  | 4 50 5 00    | 2nd quality, do.....         | 25 00 30 00  | Bushmills.....                 | 10 00 0 00  | Rye Whiskey, 4 years old      | 0 83 1 94   |
| " No. 3.....                  | 4 00 4 50    | Shipping Culls.....          | 14 00 18 00  | Mackie's R. O. Special....     | 10 00 10 50 | " " 6 "                       | 0 98 2 04   |
| White Lead, dry.....          | 5 25 5 75    | Mill do.....                 | 8 00 10 00   | Isley Blend.....               | 8 00 8 25   | " " 7 "                       | 1 08 2 14   |
| Red Lead.....                 | 4 50 5 00    | Lath, M.....                 | 1 50 1 60    | Scotch Whiskey—Claymore        | 9 50 0 00   | 20 to 100 cases, net cash     |             |
| Venetian Red, Eng'h.....      | 1 50 1 75    | Spruce, 1 to 2 in., M.....   | 10 00 13 00  | Cheaper Scotch Whiskies..      | 5 00 7 00   | 100 to 200 " 2 1/2 p.c. off.  |             |
| Yel. Ochre, French.....       | 1 25 3 00    | Shingles, 1st qual.....      | 8 00 8 25    | Jamaica Rum, 16 O.P., per      | 4 00 4 50   | 200 cases and over 5 p.c. off |             |
| Whiting, ordinary.....        | 0 60 0 60    | 2nd.....                     | 2 00 2 25    | imp, gal.....                  | 3 50 4 00   | And add 3% for jobb'g lots    |             |
| " London, Washed.....         | 0 55 0 75    | <b>Tobacco (duty paid)</b>   |              | Holland Gin..... imp gal       | 2 50 2 60   | Isley Blend.....              | 8 00 8 25   |
| Portland Cement, bri.....     | 1 15 1 25    | No. 1 Black Chewing, cads    | 0 48 1 00    | Green cases.....               | 4 55 4 65   | Cheaper Whiskies.....         | 5 00 7 00   |
| Fire Brick.....               | 2 45 2 80    | bxs.....                     | 0 45 0 00    | Red cases.....                 | 8 50 8 70   | APOLLINARIS—                  |             |
| Fire Clay.....                | 1 50 2 00    | No. 2.....                   | 0 45 0 00    | Champagne:                     | 26 00 28 00 | Qts., in case, 50 bots.....   | 7 50 0 00   |
| <b>Coal</b>                   |              | No. 4.....                   | 0 41 0 00    | G. Id Laak—Dentz & Gel.        | 28 00 0 00  | Pts., " 100 "                 | 10 50 0 00  |
| Domestic Broken Sheet....     | 0 11 0 18    | Bright Chewing.....          | 0 49 0 53    | dermann.....                   | 15 00 0 00  | <b>Wool.</b>                  |             |
| French, T.F. Casks.....       | 0 12 0 13    | Smoking.....                 | 0 62 0 00    | Alfred Gratien.....            | 15 00 0 00  | Fleece.....                   | 0 31 0 23   |
| Bris.....                     | 0 17 0 20    | R. & R.....                  | 0 69 0 00    | Sherries—                      |             | Pulled, unassorted.....       | 0 23 0 00   |
| American White, Bris.....     | 0 17 0 20    | Navy, 3s.....                | 0 52 0 00    | Sanches Romate.....            | 2 00 5 00   | Extra Super.....              | 0 00 0 00   |
| <b>Salt.</b>                  |              | Smoking, 6s.....             | 0 45 0 50    | Cases " Gub, 1870              | 12 00 0 00  | " B Super.....                | 0 00 0 00   |
| Liverpool per bag Elev'n's    | 0 48 0 50    | Solace, 12s.....             | 0 60 0 00    | Ports—Sevil Hermanof...        | 1 25 1 00   | " C.....                      | 0 00 0 00   |
| Canadian, in small bags..     | 2 35 3 25    | ".....                       | 0 45 0 00    | Mass Wine..... gal             | 1 25 1 00   | Black.....                    | 0 00 0 00   |
| Quarters.....                 | 0 33 0 35    | Myrtle Navy.....             | 0 55 0 00    | Clode & Baker..... gal         | 2 00 5 00   | Natal.....                    | 0 08 0 00   |
| Factory-filled per bag.....   | 1 20 1 25    |                              |              | " Invalid ca.....              | 12 00 0 00  | Cape.....                     | 0 17 0 19   |
| Quarters.....                 | 0 85 0 40    |                              |              |                                |             | Australian                    | 0 19 0 21   |
| Rice's pure dairy, per bag    | 0 00 2 00    |                              |              |                                |             |                               |             |
| quartars.....                 | 0 00 0 60    |                              |              |                                |             |                               |             |
| Turk's Island.....            | 0 00 0 60    |                              |              |                                |             |                               |             |

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



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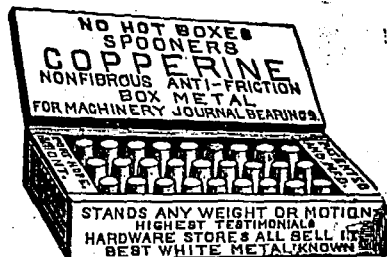
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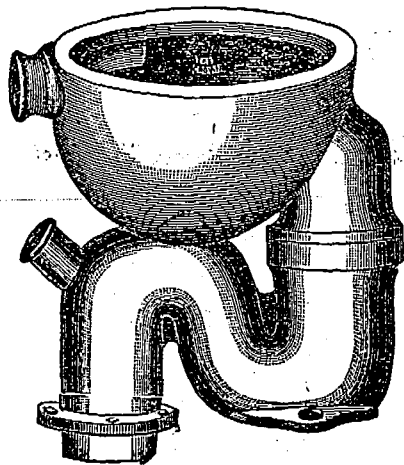
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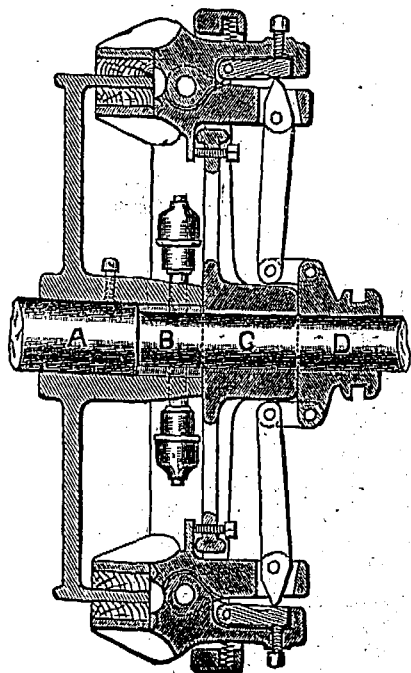
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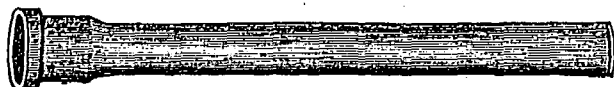
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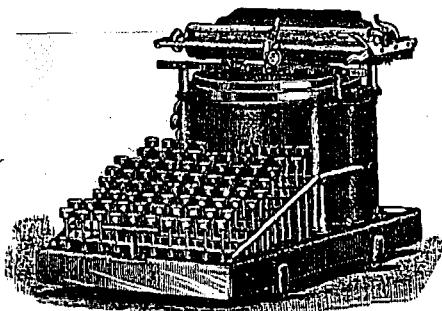
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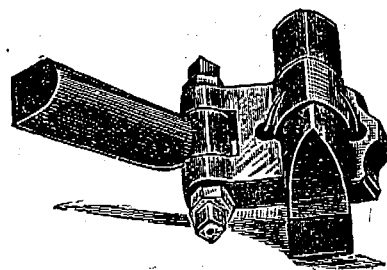
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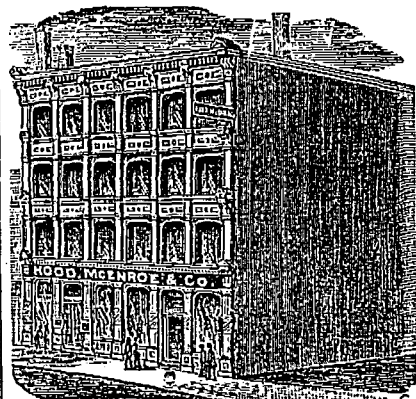
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Gentleman,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.

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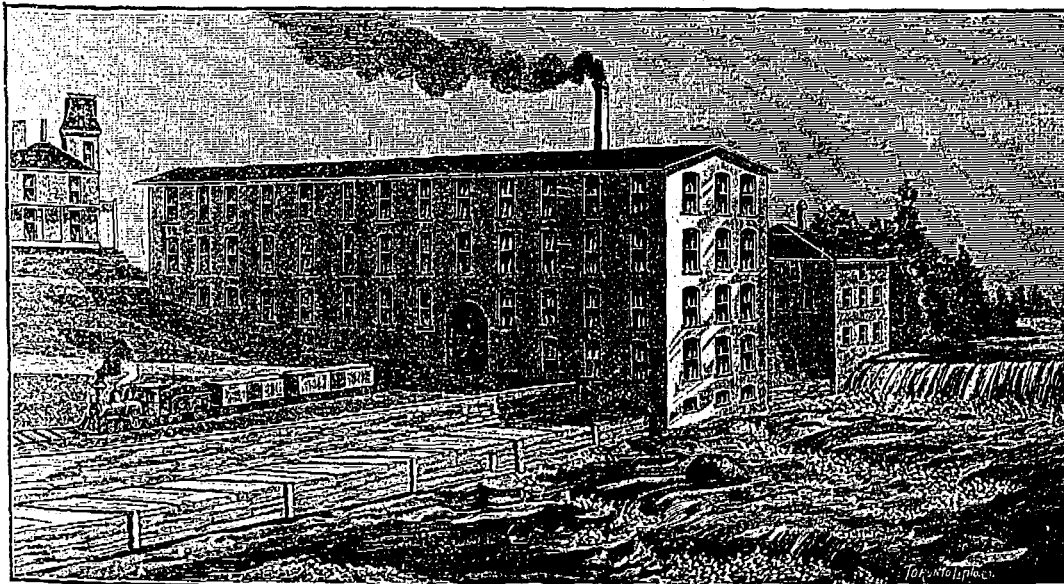
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| SECURITIES.                    |     | London-<br>July 24. |
|--------------------------------|-----|---------------------|
| British Columbia, 1865, 6 p.c. | 107 | 109                 |
| 1877                           | 117 | 122                 |
| Canada, 4 p. c. loan, 1880     | 107 | 109                 |
| 3 p. c. loan, 1888             | 98  | 95                  |
| Debs. 1884, 3 1/2 p. c.        | 103 | 105                 |

| Shs | Railway & other Stocks.                            | July<br>24. |
|-----|--|-------------|
| 100 | New Brunswick 6 p. c. 1897                         | 100         |
| 100 | Quebec Province. 5 p.c. 1874                       | 108         |
| 100 | Do do 1878 5 p. c.                                 | 110         |
| 100 | Do do 1880 4 1/2 p. c.                             | 104         |
| 100 | Do do 1883 5 p.c.                                  | 112         |
| 100 | Atlantic & Nth Western 5 p.c. Guar.                | 114         |
| 10  | 1st M. Bds   | 116         |
| 100 | Buffalo and Lake Huron \$10 sh.                    | 124         |
| 100 | Do 5 1/2 p. c. 1st Mort.                           | 132         |
| 300 | Do 2nd Mort.                                       | 132         |
| 100 | Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov. | 108         |
| 100 | Canadian Pacific \$100                             | 88 1/2      |
| 100 | Grand Trunk, Geor. Bay, & Co. 1st M.               | 103         |
| 100 | Grand Trunk of Canada Ord. stock                   | 104         |
| 100 | 2nd. equir. mtg. bds. 6 p.c.                       | 128         |
| 100 | 1st. pref. stock                                   | 71          |
| 100 | 2nd. pref. stock                                   | 48          |
| 100 | 3rd. pref. stock                                   | 28 1/2      |
| 100 | 5 p. c. perp. deb. stock                           | 124         |
| 100 | 4 p. c. perp. deb. stock                           | 88 1/2      |
| 100 | Great Western shares, 5 p.c.                       | 124         |
| 100 | 5 p.c. bds., 1890                                  | 101         |
| 100 | Hamilton and N. W., 6 p.c.                         | 109         |
| 100 | M. of Canada Stg. 1st Mort 5 p. c.                 | 109         |
| 100 | Montreal and Champlain 5 p. c. 1st mtg. bds        | 101         |
| 100 | Montreal & Sorel, 1st mtg. 6 p. c.                 | 18          |
| 100 | N. of Canada 1st Mtg. 5 p.c.                       | 107         |
| 100 | Northern Extension, 6 p. c. pref.                  | 100         |
| 00  | Quebec Central 5 p. c. 1st Ino. Bds.               | 29          |
| 00  | T. G. & B. 4 p. c. bonds 1st Mort.                 | 98          |
| 00  | Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.         | 98          |
| 00  | St. Law. and Ott. 6 p. c. Bds.                     | 98          |

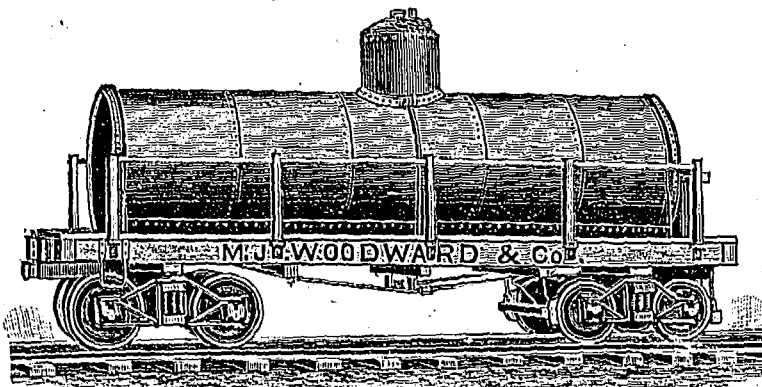
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| NAME OF COMPANY.                        | No. Shares | Last Dividend per year. | Date of Dividends | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|---|------------|-------------------------|-------------------|------------------|------------------------|---------------------------|
| British America Fire and Marine ..      | 10,000     | 8-6mos.                 | Jan...July        | \$50             | \$50                   | 107 1/2                   |
| Canada Life.....                        | 2,500      | 7 1/2-6mos.             | Feb... Aug        | 400              | 50                     | ....                      |
| Citizens, Fire, Life, & Accident .....  | 11,880     | 6-12mos.                | Mar... y'ly       | 85               | 18                     | ....                      |
| Confederation Life.....                 | 5,000      | 6-6mos.                 | Jan... July       | 100              | 10                     | ....                      |
| Western Assurance.....                  | 25,000     | 4-6mos.                 | Jan... July       | 40               | 20                     | 145 1/2 146 1/2           |
| Royal Canadian Insurance.....           | 20,000     | 6-12mos.                | 16 Feb. y'ly      | 25               | 20                     | 90 100                    |
| Accident Ins. Co. of North America..... | 2,610      | 6                       | 15 J' 15 Jan      | 100              | 20 100                 | 90                        |
| Guarantee Co. of North America.....     | 13,972     | 6                       | 15 J' 15 Jan      | 50               | 10 50                  | 100 110                   |

**BRITISH AND FOREIGN.—(Quotations on the London Market.) July 23, 1890. Market value p. p'd up sh.**

| NAME OF COMPANY.                        | No. Shares | Last Dividend per year. | Date of Dividends | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|---|------------|-------------------------|-------------------|------------------|------------------------|---------------------------|
| Atlas.....                              | 24,000     | 50                      | .....             | 6                | \$24 1/2               | \$24 1/2                  |
| British and Foreign Marine .....        | 50,000     | 50                      | 20                | 4                | \$23 1/2               | \$23 1/2                  |
| Caledonian.....                         | 30         | 50                      | .....             | 5                | \$24 1/2               | \$24 1/2                  |
| Commercial U. Fire, Life & Marine.....  | 50,000     | 10                      | 100               | 15               | \$35 1/2               | \$34 1/2                  |
| Edinburgh Life.....                     | 5,000      | 5                       | .....             | .....            | .....                  | .....                     |
| Fire Insurance Association.....         | 100,000    | 5                       | £10               | £2               | £16 3/8                | .....                     |
| Glasgow & London.....                   | 20,000     | 13                      | .....             | .....            | .....                  | .....                     |
| Guardian Fire and Life.....             | 12,000     | 27 p. sh.               | 100               | 25               | £18 1/2                | £18 1/2                   |
| Imperial Fire.....                      | 100,000    | 30                      | 20                | 2                | £8 1/2                 | £8 11-16                  |
| Lancashire Fire.....                    | 10,000     | 15                      | 40                | 8 1/2            | £5 1/2                 | £5 5                      |
| Life Association of Scotland.....       | 35,802     | 48                      | 25                | 12 1/2           | £4 1/2                 | £4 1/2                    |
| London Assurance Corporation.....       | 10,000     | 10                      | 10                | 1 7-20           | £4 1/2                 | £4 1/2                    |
| London & Lancashire Life.....           | 239,175    | 70                      | 20                | 2                | £4 1/2                 | £4 1/2                    |
| Liverpool & Lond. & Globe Fire & L..... | 40,000     | 25                      | .....             | 2 1/2            | £7 1/2                 | £7 1/2                    |
| National.....                           | 80,000     | 70                      | .....             | 5                | £21 1/2                | £21 1/2                   |
| Northern Fire & Life.....               | 40,000     | 56                      | .....             | 6 1/2            | £21 1/2                | £21 1/2                   |
| North Brit. & Merc. Fire & Life.....    | 5,722      | £21 p. s.               | .....             | .....            | .....                  | .....                     |
| Phoenix Fire.....                       | 200,000    | 30                      | 10                | 1                | £7 1/2                 | £7 1/2                    |
| Queen Fire & Life.....                  | 100,000    | 60                      | 20                | 3                | £5 1/2                 | £5 1/2                    |
| Royal Insurance Fire & Life.....        | 50,000     | 6                       | 10                | 1                | £42 6s                 | £42                       |
| Scottish Imperial Life.....             | 20,000     | 15                      | 50                | 3                | .....                  | .....                     |
| Scottish Provincial Fire & Life.....    | 10,000     | 58 1/2                  | 50                | 12               | .....                  | .....                     |
| Standard Life.....                      | .....      | .....                   | .....             | .....            | .....                  | .....                     |

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Authorized Capital.....£3,000,000 Stg.  
Subscribed.....2,500,000  
Paid-up.....625,000  
Fire Fund and Reserves as at 31st December, 1889.....1,592,235  
Life and Annuity Funds.....3,841,194  
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|            |            |
|------------|------------|
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| 1865 ..... | 1,185,000  |
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| 1881 ..... | 4,210,000  |
| 1883 ..... | 4,780,000  |
| 1885 ..... | 5,304,000  |
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FIRE AND MARINE. INCORPORATED (85).

Capital and Assets, - - - - - \$2,859,054 40  
Income for Year ending 31st Dec., 1889, - 1,716,090 80

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

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. FOSTER, Secretary.

J. H. ROUTH & Co., Managers Montreal Branch.

190 ST. JAMES STREET.

# LONDON

AND

# LANCASHIRE

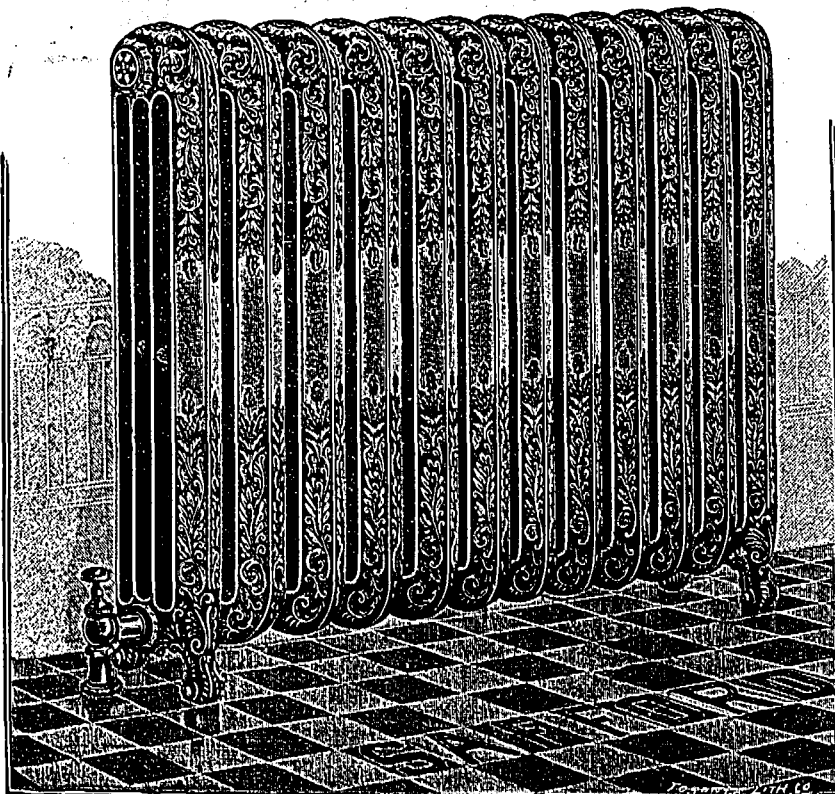
# LIFE

# SAFFORD'S PATENT RADIATOR

FOR

## HOT WATER AND STEAM HEATING.

PATENTED APRIL 16th, 1887.



The ONLY Radiator in the Market  
Built WITHOUT Bolts and Washers.  
The MOST EFFECTIVE ever invented.  
The FIRST ORNAMENTAL Radiator  
manufactured in Canada.  
No Cumbersome Base. No Bolts.  
No Packed Joints.  
Free, Unobstructed Circulation.  
Even Castings, Nipple Connections,  
Absolutely Tight and Permanent Joints.

OVER 20,000 NOW IN USE.

Beware of weak imitations by unprincipled competitors, as we are the only manufacturers in Canada of the

"Safford" Radiator.

THE

Toronto Radiator Mfg.

COMPANY,

TORONTO.

H. MCLAREN & CO., Eastern Agents  
30 St. Francois Xavier St., MONTREAL.

"NEW DESIGN."