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THEATRE FRANCAIS, (Near St. Lawrence St.)
 Continuous Performances, 2 & 8 P.M. daily.
 W. E. PHILLIPS, J. E. SACKETT, Manager.
 Sole Proprietor.

Theatre Francais, Week commencing June 15th.
MAY BLOSSOM.
 By our own Stock Vaudeville announcement in Company. Special Notice inside.

THE CANADIAN JOURNAL OF FINANCE AND INSURANCE REVIEW

Finance Dept 22dec06

Vol. 42. No. 24 MONTREAL, FRIDAY, JUNE 12, 1896. M. S. FOLEY, EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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

GRANITE * MILLS,
 ST. HYACINTHE, P.Q.

Manufacturers of

Flannels, Etoffes,
 Tweeds & Dress Goods,
 Hosiery & Underwear,
 Lumbermen's }
 . . Knitted Boots.

MONTREAL FELT HAT WORKS
 1878—PARIS EXHIBITION—1878.
 Prize Medal Awarded for our manufacture of Felt Hats.

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

FUR GOODS Of Our Own Manufacture
 PLUSH CLOTH AND SCOTCH CAPS,
 GLOVES AND MITTS of English and Domestic Manufacture.

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

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

JAMES CORISTINE & CO.
 Warehouse: 471 to 477 St. Paul St.,
MONTREAL.

Leading Wholesale Houses.

John * Macdonald * & Co.
 TO THE TRADE,
 As Popular as the Bicycle.
 OUR STOCK OF
 Bicycle Hose
 Bicycle Suits
 Bicycle Caps
 Neglige Shirts
 Sporting Belts
 Cashmere
 Waistcoats
 Drill Waistcoats
 FILLING LETTER ORDERS A SPECIALTY

JOHN MACDONALD & CO.
 Wellington and Front Streets East, TORONTO.

X The following Brands Manufactured by . . . X

→**THE AMERICAN TOBACCO CO.**←
 OF CANADA, Limited,
 Are sold by all the Leading Wholesale Houses . . .
CUT TOBACCOS.
Old Chum,
Seal of North Carolina,
Old Gold.
CIGARETTES
Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.
 X

H. Shorey & Co.
MONTREAL.
 Wholesale Manufacturers of
 Fine and Medium
READY MADE . . .
CLOTHING,
 ALSO
Rigby Waterproof
Cloth and Clothing.

Our Travellers will shortly call upon you with our Spring Samples.

Leading Wholesale Houses.

THE Ames, Holden Co.
 [Limited]
 Manufacturers of

Fine BOOTS AND SHOES,
 AND SOLE AGENTS FOR THE CELEBRATED
Granby Rubbers.

STOCKS CARRIED AT
 Montreal, Que. Winnipeg, Man.
 Toronto, Ont. Vancouver, B.C.
 Victoria, B.C.

Summer Goods,
 * * Games, &c.

FULL LINES OF
Fishing Tackle, Lacrosses,
Tennis Sets,
Rackets Nets, etc.
Cricket Bats, Balls, Gloves,
 . . . etc. . .
Croquet Sets,
Base Ball Goods.

Agents for SPALDING'S Celebrated Lines of SPORTING GOODS.

H. A. NELSON & SONS,
 59 to 63 St. Peter St., MONTREAL.

John Fisher, Son & Co'y,
 Woolens & Tailors' Trimmings
 442 & 444 St. James St., MONTREAL.

We are enabled to keep our stock in Montreal, constantly well assorted with latest novelties in all classes of Woolen and Worsted cloths, as our house in Huddersfield, Eng. keep a large stock ready for shipment, from which they supply other markets, especially English, Irish and Scotch, where they do a large trade with tailors and clothiers, besides having constantly in work, various lines especially selected for the Canadian trade.

Often Montreal orders (especially Cables) are despatched same day as received in Huddersfield.

All Canadian woollen buyers visiting the English markets, would find exceptional advantages in buying and ordering from our Huddersfield House, as in addition to holding a large stock to select from, we are at all times in complete touch with the makers of every class of woollen and worsted suitings and coatings.

The senior member of our firm having had many years' experience, there, both as manufacturer and merchant.

JOHN FISHER & SONS,
 St. Georges Square,
HUDDERSFIELD, ENG.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 58.

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

MONDAY, THE FIRST DAY OF JUNE NEXT.

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

The Annual General Meeting of the Shareholders of the Bank will be held at the Banking House, in Toronto, on Tuesday, the 16th day of June next. The chair will be taken at twelve o'clock.

By order of the Board.

B. E. WALKER, General Manager.

Toronto, April 23th, 1896.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent., for the current half year has this day been declared, and that the same will be payable at the Bank and its agencies on and after

FIRST JUNE NEXT.

The Transfer Books will be closed from 16th to the 30th May, both days inclusive.

The Annual General Meeting of the shareholders will be held at the head office of the bank, on Monday, 16th June, at 12 o'clock

By order of the Board,

J. TURNBULL, Cashier.

Hamilton, April 22, 1896.

THE DOMINION BANK.

Capital, \$1,500,000 | Reserve Fund, \$1,500,000

DIRECTORS:

JAS. AUSTIN, President.
 Wm. Ince, Edward Leadlay, E. B. Osler, Vice-President.
 W. R. Brock, Willmot D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Seaford, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,500,000
 Reserve Fund, 975,000
 Undivided Profits, 23,830

BOARD OF DIRECTORS:

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

HEAD OFFICE, Halifax, N.S.

D. H. DUNCAN, Cashier, W.B. TORRANCE, Asst. Cashier
 Agencies in Province of Quebec:

Montreal, E. L. Pease, Manager.
 West End, Notre Dame St. West.
 Cote St. Antoine, Green Avenue.

In Maritime Provinces:

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

Correspondents:

Dominion of Canada, Merchants Bank of Canada.
 New York, Chase National Bank.
 Boston, the National Hide & Leather Bank.
 Bermuda, the Bank of Bermuda, Ltd.
 Chicago, American Exchange National Bank.
 London, England, Bank of Scotland.
 Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly remitted for.
 Telegraphic transfers and drafts issued at current rates.

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and one-half per cent. (3½) for the current half year, equal to seven per cent. per annum, on the paid-up capital stock of this institution, has been declared and that the same will be payable at the Head Office or at its branches, on and after

MONDAY, THE FIRST DAY OF JUNE NEXT.

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

The Annual General Meeting of the shareholders will take place at the head office on Monday, the 15th day of June next, at noon.

By order of the Board.

M. J. A. PRENDERGAST, General Manager.

The Chartered Banks.

Union Bank of Canada

DIVIDEND No. 59.

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

MONDAY, THE FIRST DAY OF JUNE NEXT.

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

The Annual General Meeting of the Shareholders will take place at the Banking House, in this city, on Saturday, the 13th day of June next, at noon.

By order of the Board.

E. E. WEBB, General Manager.

Quebec, April 24th, 1896.

The Standard Bank of Canada.

Notice is hereby given that a dividend of 4 per cent. for the current half year, upon the paid up capital stock of this institution, has been declared, and that the same will be payable at its banking houses, in this city, and at its agencies, on and after

MONDAY, THE FIRST DAY OF JUNE NEXT.

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

The Annual Meeting of the Shareholders will be held at the banking house of the institution, on Wednesday, the 17th day of June next. The chair to be taken at 12 o'clock.

By order of the Board,

GEORGE P. REID, General Manager.

Toronto, 21st April, 1896.

The Ontario Bank.

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

TUESDAY, THE 16th DAY OF JUNE NEXT.

At this meeting the Shareholders will, amongst other matters, be asked to pass a By-law providing that the Capital shall be reduced from \$1,500,000 to \$1,000,000. The chair will be taken at 12 o'clock noon.

By order of the Board.

CHARLES MCGILL, General Manager.
 Toronto, 15th of May, 1896.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital (fully paid up) \$1,500,000
 Res't, 1,000,000

DIRECTORS:

CHARLES MAGEE, President.
 GEORGE HAY, Esq., Vice-President.
 Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser, C.
 John Mather, David MacLaren, D. Murphy,
 George Hay, Charles Magee.

Branches—Arapahoe, Carleton Place, Hawkesbury, Keewatin, Kemptonville, Mattawa, Pembroke, Pelly Sound, Portage la Prairie, Rideau Street, Bank Street, Ottawa, Neufve, Ont., Rat Portage, Winnipeg, Man.
 GEO. BURN, General Manager
 D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Dividend No. 73.

Notice is hereby given that a dividend of three and one-half per cent. upon the paid up capital stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

THURSDAY, 2nd DAY OF JULY NEXT.

The Transfer books will be closed from the 15th to 30th June, both days inclusive.

By order of the Board,

WM. FARWELL, General Manager.

Sherbrooke, 2nd June, 1896.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

Authorized Capital, \$1,000,000
 Capital Paid-Up, 700,000
 Reserve Fund, 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, President.
 C. D. Warren, Esq., Vice-President.
 W. J. GAGE, Esq., JOHN DRYNAN, Esq.
 J. W. DOWD, Esq., ROBT. THOMSON, Esq.,
 of Hamilton.

Head Office,

Toronto.
 H. S. STRATHY, General Manager.
 J. A. M. ALLEY, Inspector.

BRANCHES:

Aylmer, Ont., Ingersoll, Ridgetown,
 Drayton, Leamington, Sarnia,
 Elmira, Newcastle, Strathroy,
 Glencoe, North Bay, St. Mary's,
 Guelph, Orillia, Tilsonburg,
 Hamilton, Port Hope, Windsor.

BANKERS.

Great Britain—The National Bank of Scotland.
 New York—The American Exchange Nat. Bank.
 Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, \$500,000
 Reserve Fund, 300,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBIE UNLACRE, President.
 C. W. ANDERSON, Vice-President.
 F. D. CORBETT, JOHN MAGNAN, W. J. G. THOMSON
 H. N. WALLACE, Cashier.
 A. ALLAN, Inspector.

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

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank. London, England—Parra's Banking Co. and the Alliance Bank, Ltd.

The Chartered Banks.

La Banque Jacques Cartier.

DIVIDEND No. 61.

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

MONDAY, THE FIRST DAY OF JUNE, 1896.

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

The Annual Meeting of the Shareholders will be held at the Banking House of the Institution, in Montreal, on Wednesday, the 17th of June next, at noon.

By order of the Board,

TANCREDE BIENVENU,
Manager.

La Banque Nationale.

HEAD OFFICE, QUEBEC.
Capital Paid-Up, \$1,200,000

Directors:

R. AUDETTE, Esq., President.
A. B. Dupuis, Esq., Vice-President.
Hon. Judge Chauveau, V. Chateaufort, Esq., M.P.P.
N. Rioux, Esq. N. Fortier, Esq. J. B. Laliberté, Esq.,
P. LAFRANCE, Manager Quebec Office.

Branches:

P.Q.—Quebec, St. Roch's, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, P.Q., St. Francois, P.Q., St. Marie, P.Q., Chicoutimi, P.Q., Roberval, P.Q., St. Hyacinthe, P.Q.

Agents—England—The National Bank of Scotland, London. Franco—Credit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Freres & Co., Paris. United States—The National Bank of the Republic, New York; National Rovere Bank, Boston, Mass. Prompt attention given to collections.
Correspondence respectfully solicited.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, &c., in the finest and most artistic style
FROM STEEL PLATES.

With Special Safeguards to Prevent Counterfeiting, SAFETY COLORS. SAFETY PAPERS.

Work executed in Fireproof Buildings. LITHOGRAPHIC AND TYPE PRINTING.

Railway Tickets of Improved Styles, Show Cards, Labels, Calendars.

H. S. PHILLIPS & CO.,

61 St. James Street,

Commercial Paper Bought, Advances made on **MONTREAL.** Warehouse Receipts.

B. A. BOAS,

Loans on Stocks and Bonds. Exchange on Germany Bought or Sold.

97 St. Francois Xavier Street **MONTREAL, Can.**

George Blache,
MERCHANT-TAILOR.

141 St. James St., **MONTREAL.**

St. Lawrence Hall Building. Large Stock of Spring Suits just received. Mail orders promptly attended to.

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont. **TORONTO.**

Notice is hereby given that a quarterly dividend for the three (3) months ending 30th June, 1896, at the rate of six per cent. (6 p.c.) per annum, has this day been declared upon the Capital Stock of this Institution, and that the same will be payable at the Offices of the Company in this City, on and after

THURSDAY, THE SECOND DAY OF JULY NEXT.

The transfer books will be closed from the 30th to the 30th of June, 1896, both days inclusive.

By order of the Board,

E. R. WOOD, Secretary.

The Dominion Savings & Investment Society

London, Canada.

Capital Subscribed, \$1,000,000 00
" Paid-Up, 932,474 97
Total Assets, 2,541,374 27

ROBERT REID, Collector of Customs, President.
T. H. PURDOM, Barrister, Inspecting Director.

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

Dividend No. 50.

Notice is hereby given that a dividend of Three per cent. upon the paid up capital stock of the Society, has been declared for the half year ending June 30th, 1896, and that the same will be payable at the Society's Banking House, Hamilton, Ont., on and after **THURSDAY, THE SECOND DAY OF JULY, 1896.**

The Transfer Books will be closed from the 16th to 30th June, 1896, both days inclusive.
By order of the Board.
May 26th, 1896. **C. FERRIE, Treasurer.**

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, - \$2,000,000
Assets, - - - - - 1,500,000

Office—No. 13 St. Sacramento St., **MONTREAL, P.Q.**

Hon. A. W. Ogilvie, President.
W. Barclay Stephens, Esq., Manager.
J. W. McIlhenny, Esq., Accountant.

Solicitors: Messrs. Greenshields & Greenshields.
BANKERS:

The Merchants Bank of Canada.
This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge.
For further particulars address the Manager.

:GRATEFUL—COMFORTING.

EPPS'S COCOA

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa. Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—Civil Service Gazette.
Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd., Homeopathic Chemists London, England.

Oceanic Steamships.

ALLAN LINE
ROYAL MAIL STEAMSHIPS.

Liverpool, Quebec and Montreal
Royal Mail Service.
Calling a Londonderry.

From Liverpool.	Steamship.	From Montreal.	From Quebec.
21 May ...	*Mongolian ...	6 June	6 June 3 p.m.
28 " ...	Sardinian ...	13 " "	14 " 9 a.m.
4 June ...	*Numidian ...	20 " "	20 " 3 p.m.
11 " ...	Parisian ...	27 " "	28 " 9 a.m.
18 " ...	*Laurentian ...	4 July	4 July 3 p.m.
25 " ...	*Mongolian ...	11 " "	11 " 3 p.m.
2 July ...	Sardinian ...	18 " "	19 " 9 a.m.

Steamer marked thus (*) do not stop at Rimouski or Londonderry.
The Saloons and Staterooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by steam.

RATES OF PASSAGE.—Cabin: \$50 and upwards. A reduction is made on Round Trip Tickets except on the lowest rates.
Second Cabin—To Liverpool, or Derry, \$80; round trip, \$83.

Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$21.50, and \$25.50 according to Steamer. Cape Town, South Africa, \$67.50.

Glasgow, Londonderry and New York Service.

From Glasgow.	Steamships	From New York
29 May ...	State of California ..	Friday 12 June 11 am
12 June ...	State of Nebraska ..	" 26 " 11 am
26 " ...	State of California,	Thursday 9 July 2 pm

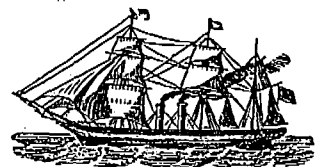
Rates: First Cabin, \$45 to \$65 Single. \$85 to \$120 Return. Second Cabin, \$30 Single, \$55 Return. Steerage to Glasgow, Belfast or Londonderry at lowest Rates.
Outfit for Steerage passengers furnished free.
The Steamships State of California and State of Nebraska are not surpassed for their excellent accommodations for all classes of passengers.

The Saloons are forward, Staterooms near the centre of the ship. Promenade deck the entire width of the Vessel, and two-thirds of the length. Electric lights throughout, and electric bells in every stateroom. No cattle carried.
For further information apply to

H. & A. ALLAN,
25 Common St., Montreal.

Clyde Steamship Co.

NEW YORK, CHARLESTON & FLORIDA LINE.



For CHARLESTON, S. C., the South and Southwest.
For JACKSONVILLE, FLA., and all Florida Ports.

Appointed sailing days from Pier 29 East River, N. Y.
Mondays, Wednesdays and Fridays, at 3 p.m.

The only Line between

New York and Jacksonville, Fla

WITHOUT CHANGE.
Unsurpassed Passenger Accommodations and Cuisine.
The fleet is composed of the following elegant steamers:

Algonquin, Seminole, Iroquois, Yemassee, Cherokee, Delaware.

Through Tickets, Rates, and Bills of Lading for all points South and Southwest via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER STEAMERS (De Bary Line,) between Jacksonville and Sanford Fla., and Intermediate Landings on the St. John's River.

Steamers CITY OF JACKSONVILLE, F. DE BARY, EVERGLADE, WELAKA, Sailing from Jacksonville daily except Saturday, at 3.30 p.m. making close connection with all railroads at Palatka, Astar, Blue Springs and Sanford. Through Tickets and Bills of Lading at lowest rates to all interior points in Florida.

Send to the "Clyde Line" for one of their pamphlets "Facts about Florida."

For further information apply to
M. H. CLYDE, A. T. M., A. J. OOLK,
THEO. G. EGGER, T. M., Gen'l Pass. Agt.
5 BOWLING GREEN, NEW YORK.

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America's Scenic Line.
NIAGARA to the SEA.
 —THE—
Richelieu & Ontario Nav. Co.

Hamilton & Montreal Line.—
 Steamer leaves Hamilton and Toronto every Monday, Montreal on return trip every Friday, calling at Bay of Quinte ports each way.

Toronto & Montreal Line.—
 Passing through the Thousand Islands, and Rapids of the St. Lawrence. From June 1st to 13th inclusive Steamers leave at Toronto at 2 p.m., Montreal at 10 a.m., Mondays, Wednesdays and Fridays. On and after June 15th leave Toronto and Montreal daily (Sundays excepted). From July 13th until August 22nd inclusive Steamers leave Kingston and Clayton daily for Montreal. Sept. 14th to Sept. 30th Steamers leave Toronto and Montreal Mondays, Wednesdays and Fridays only.

Montreal & Quebec Line.—
 Of large double tier Steamers on opening Navigation leaving Montreal for Quebec daily at 7 p.m., and Quebec for Montreal daily at 5 p.m. (Sundays excepted during Spring and Autumn months only). Splendid Orchestra on each Steamer.

Quebec & Saguenay Line.—
 Large double tier Steamers leaving Quebec on opening Navigation, to June 13th, on Tuesdays and Fridays. From June 16th to July 11th inclusive leaves Quebec, Tuesdays, Wednesdays, Fridays and Saturdays. From July 13th to August 22nd inclusive, daily (except Sunday, From August 25th until September 19th inclusive, leaves Tuesdays, Wednesdays, Fridays and Saturdays. September 22nd to close Navigation, Tuesdays and Fridays only.

Ticket Office: 128 St. James St., Montreal.

Legal.

Brockville, Ont.

W. S. BUELL,
Barrister, Solicitor, &c.
 Offices: Dunham Block, Corner King and Broad Sts.

Kingston, Ont.

S. SMYTHE & LYON,
Barristers, Solicitors, &c.,
 S. H. SMYTHE, LL.D., Q.C. H. I. LYON

London, Ont.

W. H. BARTRAM,
Barrister, Solicitor, Notary, &c.
 OFFICE: 99 DUNDAS STREET WEST.

GIBBONS, McNAB & MULKERN,
Barristers, Attorneys, &c.
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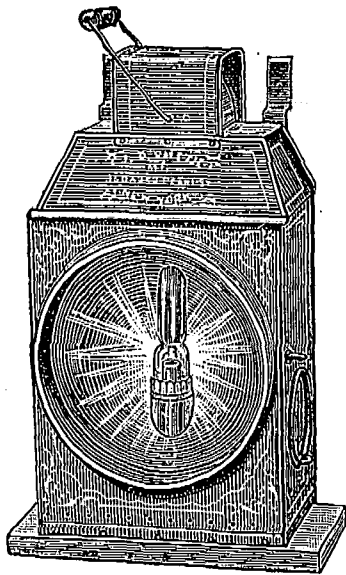
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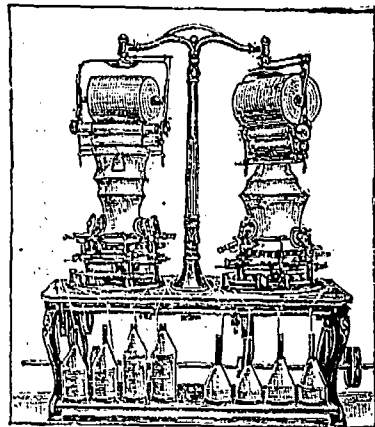
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In consequence of the recent death of the proprietor, there is offered for sale or lease, the entire plants and buildings of an extensive Tannery, and of Leather Belting, Carriage Leather, and Boot and Shoe Factories.

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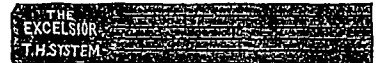
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ST. LAWRENCE CANALS.

IROQUOIS DIVISION.

Notice to Contractors.

The time for receiving tenders for the Iroquois Division of the St. Lawrence Canals has been postponed to Friday, 20th June, 1896, and the time for the exhibition of plans till Monday, 1st June, 1896.

By order,
JNO. H. BALDERSON,
Secretary

Department of Railways and Canals,
Ottawa, 22nd May, 1896.

Caverhill, Learmont & Co.,

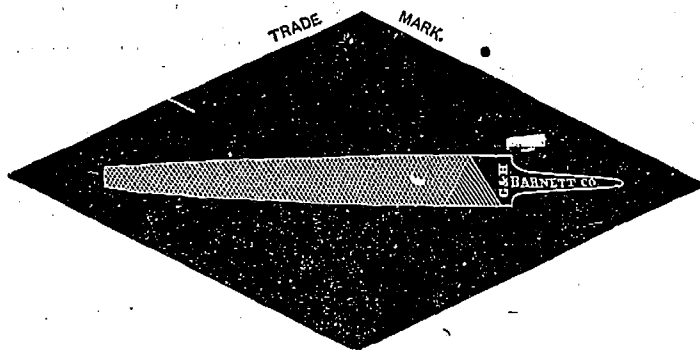
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Largest and most complete stock of
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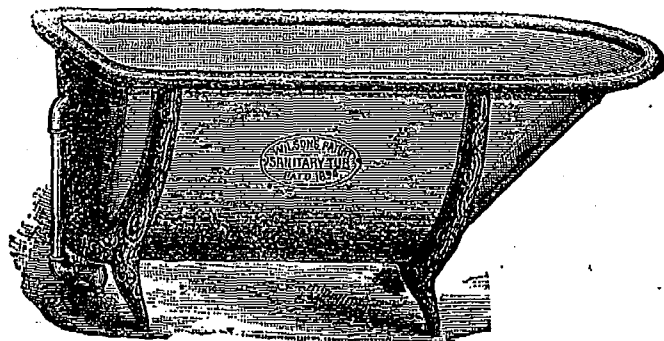
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Solid Copper Bath Tub.



Success assured to all who handle the Wilson Patent Sanitary Bath Tub. The only Solid Copper Bath Tub on the market. No iron or steel to rust. No enamel to chip. There is no ground for the statement that the Solid Copper Tub will accumulate Verdigris, the Copper being protected by a special preparation, it being a well-known fact that Copper which is protected cannot accumulate Verdigris.

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Commercial Summary.

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

—A MATTRESS factory at Owen Sound, Ont., has been allowed exemption from taxation and a grant of free water. The company begins operation at once in a two-storey brick building.

—A. MURRAY & Co., who have been in the drygoods in Hamilton for nearly 50 years, has sold their stock to T. C. Watkins in that city. The sum paid is said to be about \$100,000.

—THE Hamilton Powder Co. gives notice that it will apply to Parliament for authority to change the Head Office of the Company and to increase the amount for which the Company can issue bonds.

—SOME of the more prominent lawyers and financial men in London, Ont., are interesting themselves in the establishment of a general trusts company. It is proposed to start with a paid capital of \$100,000.

—LETTERS Patent have been issued incorporating the Hon. Louis Tourville, Arthur Caron, Onesime Marin, notary, Joseph M. Fortier, cigar manufacturer, and Rodolph Tourville, saw mill owner, all of Montreal, under the name of the Imperial Electric Light Co., with a capital stock of \$200,000.

E. A. SMALL & CO.

MONTREAL.

Manufacturers of Clothing

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

Samples FOR Spring

Are now being shown by our travellers.

FOR STYLE, FIT and FINISH, we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

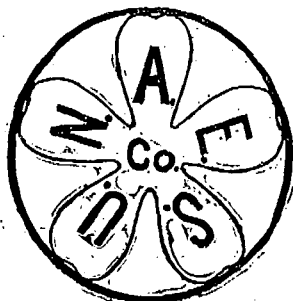
McMARTIN, CAMPBELL & CO.,

WHOLESALE CLOTHIERS,

256 St. James Street, MONTREAL.

North American Electric Seal Unhairing Co.

102 to 108 WEST 11th ST.,
NEW YORK.

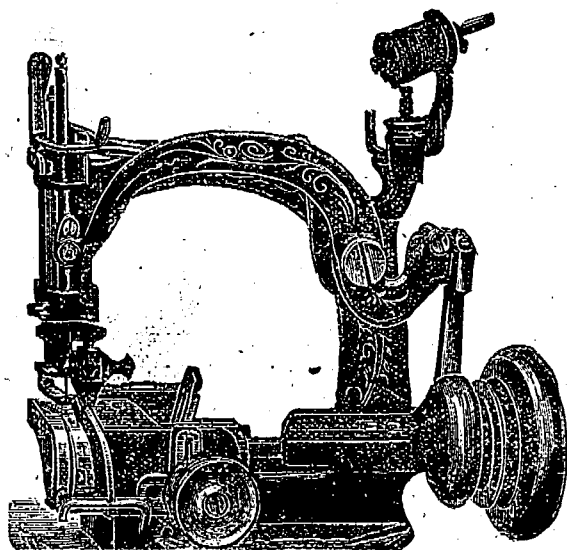


TRADE-MARK.

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

All Skins unhaird by electric process unless stamped with our trade mark are not genuine.
For the accommodation of European and Canadian trade, this Company has established a branch at 9 Rue de L'Epinette, St. Mandé, (Seine) France.

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SPECIAL.—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufactured.

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 Merchants 28.

“Matches to Burn”

Over twenty-eight millions made daily at our factory. Nine-tenths of Canada supplied by us.

Popular opinion—the best judge says

**E. B. Eddy's
 Matches**

— ARE THE BEST.

—THE Verdun Asylum has placed its issue of sixteen and a half years four and a half per cent. Bonds at 107.65, which was considered an exceedingly good rate

—Two thousand tons of wheat have been sold by the Lake of the Woods Milling Company for export to Australia. This is the second large sale of this description within a month.

—WHILE digging a well on the Ryan property, Dunda, Ont, a salt deposit was struck at a depth of 44 feet. The water is said to be as briny as at the Goderich salt wells.

—THERE is said to be a great increase in speculative activity in the South African market and that dealers are straggling back to get under the tent of the “Kaffir Circus.”

—THERE were 29 business failures reported throughout the Dominion last week, against 25 the previous week, 27 in the corresponding week of last year, 37 two years, and 36 three years ago.

R. E. BROUGHAM, tins, Forrester's Falls, Ont., has assigned to J. H. Reeves. It is small business which was started in August 1892, with limited capital. He is a practical man, but has been unable to make a success. Liabilities are quite small.

P. Richard's BRANDY



Is not only proven pure by analysis but also by its popularity in nearly every country in Europe. Try it! Prove it yourself.

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72 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL

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—OR—

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

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

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**ELECTRICAL EXPERT and
 PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.



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... WHOLESALE ...

HATS * AND * CAPS,
 20 Front St. W., TORONTO.



James Hutton & Co., Agents, - Montreal.



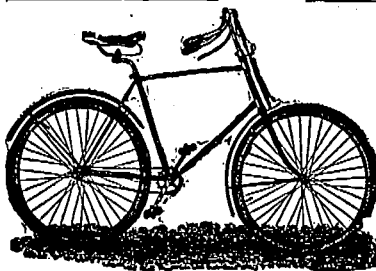
No. 5
**WALDRON, DROUIN
 & CO.,**
 507 St. Paul St.,
 MONTREAL.

—THE first ten mile section of the new line built this season on the Ottawa, Arnprior, & Parry Sound Ry. will be handed over by the contractors early in August. This will complete the line to a distance of 175 miles west of Ottawa. The road is now expected to be completed by the 15th October.

—NEWFOUNDLAND Government 3½ per cent. bonds to the amount of \$2,500,000 were floated in London last week at from 97 to par. This is an advance of 16 points over the past year—an indication of the returning prosperity of Newfoundland.

—ADVICES from London point to a light crop of fruit in England this year, due to extreme drought and heavy, late frosts. Nova Scotians are congratulating themselves that the apple crop in the Annapolis Valley promises to be a large one.

—THE Lake Superior Power Co., at Sault St. Marie, will devote itself exclusively to the production of calcium carbide, the



TELEPHONE 4241.

F. H. Barr

IMPORTER AND
 DEALER IN

Ranges, Stoves,
 House Furnishing
 Goods.

Plumbing, Heating, Gas
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 Stove repairs a specialty.

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Canada will pay large returns for capital invested to persons, Estates and others, who desire good investments in manufacturing enterprises, mining properties, clay deposits for brick, tile, and pottery manufacturing; also granite quarries of the very finest grade, woolen and carpet industries, wood manufacturing for veneer and cloth boards, improved farm lands in the greatest wheat Country of Canada, with the best railroad facilities, &c., &c.

Mortgages bought and sold. Best Real Estate investment, Hotels and other properties.

This Country is now on the verge of a successful era. The coming Exposition of 1897 will do much for Canada. All investments done in good faith, and receive the most minute inspection before advancement of capital to invest.

Attached to our offices are two of the best Notaries, one of them having practised in France, and are thoroughly conversant with all matters pertaining to investments and settlement of Estates.

Correspondence in French, English, German, Spanish and Italian.

References abundant.

George C. Pickhardt, Manager.

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

JAMES MURRAY,

of ST. JOHN'S; Newfoundland,
GENERAL * COMMISSION * AGENT.respectfully solicits trial consignments in the following lines of goods handled:
Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce. Canadian products of all kinds, Teas, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products.

substance from which the new acetylene gas is manufactured. This is likely to prove a most important Canadian industry.

—THAT funds may be provided to acquire other properties and to carry on extended operations the Dominion Gold Mining & Reduction Co. have converted their priority shares into ordinary shares and increased their capital from £170,000 to £200,000 divided into 200,000 ordinary shares of £1 each.

—A PRIVATE letter from Rossland, B.C., conveys the interesting news that Hon. Cecil Rhodes and Mr. Barney Barnato have sent a mining expert to our Pacific Province. It is said that there is ten times more wealth in British Columbia than in South Africa.

—THE Hull City Council has accepted the offer of Mayor Wilson-Smith, of Montreal, for \$65,000 of five per cent debentures at par, and of Mr. Bazin, of Ottawa, for \$10,000 at the same price. This is part of the \$108,000 loan taken by Mr. A. Jarvis of Toronto, at 114½, who refused to accept the debentures.

—It is reported that the Le Roy, the War Eagle, and the Iron Mark gold mines in British Columbia have been sold to English capitalists for \$5,000,000, \$2,000,000, and \$1,000,000 respectively. If these mines cannot be held by Canadians it is at least satisfactory to know that they have fallen into English rather than American hands.

—LI HUNG CHANG wishes to obtain the assent of Lord Salisbury to such revision of the Chinese Customs, as arranged by treaty, as will increase the ad valorem duties at the treaty ports from five to eight per cent. Lord Salisbury will have to convince Li Hung Chang that the consent of England is beyond the power of his Government.

—C. A. PHILLIPS, general store and lumber dealer, Bristol, N.B., obtained an extension of time some months ago, but has been unable to carry out the arrangement, and has been forced to assign to W. H. Thorne, Wm. H. Barnaby, and W. C. Hatfield, in trust, for benefit of his creditors.

—THE bank clearings at Winnipeg, Hamilton, Toronto, Montreal, and Halifax amount to almost \$22,000,000 for last week, a very heavy increase as compared with the previous week, which amounted to \$16,000,000. The corresponding total one year ago was about \$600,000 larger than it was last week, and two years ago about \$6,400,000 smaller than for the past week.

—EXPORTS of wheat (flour included as wheat) from both coasts of the United States last week were the largest since the third week in January, 3,209,000 bushels, against 2,064,000 bushels the previous week, 2,091,000 bushels in the first week of June 1895, and 2,742,000 in the corresponding week of 1894.

—It is again rumoured that the Dominion Government will take over the Baie des Chaleurs Railway and extend it to the Gaspé Basin as a portion of the Intercolonial. It is also said that a movement is on foot to take over all the feeders of the Intercolonial and incorporate them into the Government system.

—THE short-lived ladies' tailoring firm of Osborne & Flower, Toronto, have assigned to C. A. Lye. Though experienced men neither of them was credited with much financial responsibility. They have asked considerable credit though claiming to buy for cash. No statement has yet been made but the liabilities are supposed to be small.

—A DEMAND of assignment has been made on Hurtubise & Co., hardware merchants of Montreal. They subsequently assigned to the court, A. Wood being appointed provisional guardian. A meeting of creditors to appoint curator is fixed for 15th inst. The liabilities are \$1,503, the principal creditors being, A. Wood, \$218; Frothingham & Workman, \$138; Mrs. Hurtubise, \$127, and Caverhill, Learmont & Co., \$127.

—AT the Saw-Bill gold mine near Port Arthur, Ont., No. 1 shaft is now down 40 feet. The vein which was 3 feet wide on the surface has increased to 5½ feet, and is reported to be very rich. From Lake Harold comes the news that two gold bricks have been produced since the middle of May. The vein being exceedingly rich the ore is to be melted instead of milled.

—It is understood that Cyrille Duquette, jeweler, Quebec, who has suspended payment, will attempt to get an extension of time. The building of his new store is given as the principal cause of his difficulty it having cost more than he contemplated. The liabilities are about \$18,000. It is claimed that he has a surplus of \$15,000 in stock, etc., besides a fair margin in his real estate. He has had some heavy losses in the past, but the impression is that he will be able to arrange satisfactorily, and continue business as usual.

PURE OAK BELTING

The J. C. McLaren Belting Co.,
Montreal and Toronto
Tel. No. 383. Tel. No. 875

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British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty,
Canadian Woollens and Cottons
from all the different mills.

No. 2 St. Helen St., MONTREAL

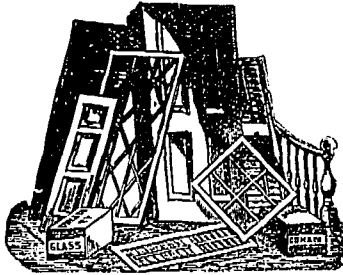
SPRING SEASON 1896.
SPECIALTIES
 Dress Goods, Cashmeres, Hosiery,
 Blouse Silks, Silk and Kid Gloves,
 Ribbons, Colfer Jerseys,
 Vic-Lawns, Sunshades.

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18 & 20 ST. HELEN ST.

Agents for Crompton's Corsets.

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

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star
 and Double Diamond Star Brands.
 English 18, 21 and 28 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

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147, 149 & 151 Commissioners St.

MONTREAL.

ESTABLISHED 1885.

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 be obtained is supplied to the patrons of this
 Agency.

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Limited.

ST. JOHN, N.B.

Cotton . Manufacturers.

AGENTS—J. SPROUL SMITH,
 24 Wellington St., Toronto

DAVID KAY, Fraser Building, Montreal.

JOHN HALLAM, Toronto.
 Special Agent for Beam Warps for Ontario.

Mills—New Brunswick Cotton Mills
 St. John Cotton Mills.

J. DUNCAN DAVISON

114 St. James Street, Montreal,
 (Care R. G. Dun & Co.)

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
 Nova Scotia and Prince Edward Island.

—At a recent meeting held in Winnipeg of the creditors of
 L. C. Rogers, boot and shoe dealer, Regina, N.W.T., a statement
 submitted showed the assets to be \$18,500, and the liabilities
 \$17,000. A composition of fifty cents in the dollar was arranged,
 which will be payable in 3, 6, 9 and 12 months, and which is se-
 cured by Geo. H. Rodgers, of Winnipeg. The impression is
 that the arrangement will be carried out and that Rogers will
 eventually regain his old position.

—Miss S. E. ALLEN, who has been doing a small fancy goods
 business without capital in Napanee, Ont., since the autumn of
 1887 has assigned to T. R. Ferguson. She has given every at-
 tention to her business but has had uphill work from the start.
 Beyond a bill of sale against the stock the liabilities do not ex-
 ceed \$200—The item respecting Christie & Crabtree Paper Mills,
 Napanee, Ont., in our last number should have read, "C. S.
 Crabtree sole owner, assigned."

—At Port Clarence on the Dartmouth Shore of the Halifax
 harbour a powerful revolving electric search light is being put
 up by the Imperial Government. The building containing the
 electric plant will be completely concealed beneath a mound
 protected by earth and masonry. The eastern and western en-
 trances to the harbour as well as Drake's passage will be swept
 by this light.

—TRAHAN & Co., who are in the general store business at
 Nicolet, Que., have assigned in trust to Kent & Turcotte, Mont-
 real. The liabilities are about \$7,000, of which \$4,000 is to the
 trade, the balance to his children. He has been in business for
 years, but has not been a success. He has failed several times.
 The firm who failed recently was composed of Malvina Giroux,
 wife of Narcisse Trahan, he having traded in her name for several
 years.

—A LEADING civil engineer of New York expresses the opin-
 ion that the proposed bridge between Montreal, Isle Ronde and
 the South Shore near Longueuil can easily be built, that there are
 few places in the world where a bridge of the same magnitude can
 be erected so cheaply. The span would be 1,250 feet in length.
 A letter has been addressed to the different political candidates
 in this district by the President of the syndicate of capitalists
 who are negotiating for the construction of the bridge asking
 their aid in the enterprise, should they be elected to Parlia-
 ment.

—MERCIER & VILLENEUVE, grocers, Montreal, assigned in
 trust to Chas. Desmarteau. They had previously been in diffi-
 culty, in February last, and had assigned to the same curator, ef-
 fecting settlement with creditors at 100c on the dollar, payable
 10 per cent in two months, and then at 5 per cent per month, with

— THE —

Oakville Basket Co.

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers
OAKVILLE, ONT.



MENEELY BELL CO'Y.,

Troy, N.Y. & New York City.

Manufacture Superior

Church, Chime and Peal Bells.

DOMINION BRIDGE CO.,

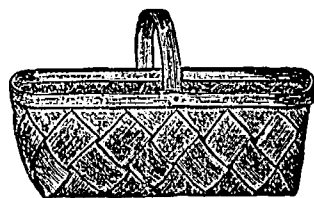
Limited.

Montreal Lachine, Locks, P.Q.

Steel Bridges for Railways and Highways, Steel
 Piers and Trestles, Steel Water Towers and Tanks,
 Steel Roofs, Girders, Beams, Columns, for Build-
 ings. A large stock of Rolled Steel Beams, Joists,
 Girders, Channels, Angles, Ties, Z Bars and Plate,
 always on hand, in lengths to thirty-five feet.
 Tables, giving size and strength of rolled beams
 on application. Post Office Address: MONTREAL

J. H. McGregor,
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Canada Life Building, Toronto, Ont

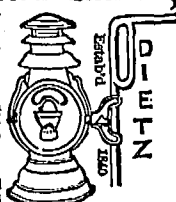


DIETZ DRIVING LAMP

From
 it you get the re-
 sults of much
 experiment and
 costly, also of much
 Reflection.

On
 it you get an
 astonishing flood
 of clear white,
 penetrating
 LIGHT.

In
 it we shed still
 more LIGHT in
 a little book, for
 a copy of which
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R. E. DIETZ CO., 60 Laight St., N.Y.

Mention this paper and get special discount.

"Dietz"

Driving Lamp.

DEALERS AND AGENTS—
 We want dealers and agents all through
 Canada to handle this lamp.
 If you want to sell an article of easy sale,
 with a fair profit in it, write to us.

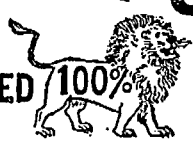
AGENCY DEPT.

R. E. DIETZ CO., 60 Laight St.
 New York.

JUNE.						
SUN	MON	TUE	WED	THU	FRI	SAT
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
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GILLETT'S

PURE
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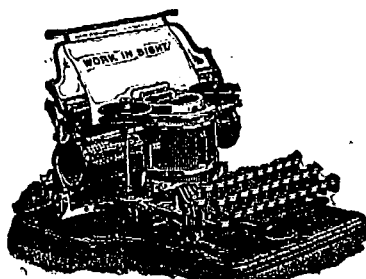


LYE

PUREST, STRONGEST, BEST.
Ready for use in any quantity. For making Soap, Softening Water, Disinfecting, and a hundred other uses. A can equals 20 pounds Sal Soda.
Sold by All Grocers and Druggists.
G. W. GILLETT, Toronto



Emil Pewny & Co.,
Sun Life Building,
MONTREAL.
Stock of Standard Lines on hand.



JAS. B. HAMMOND,
Sole Agent for
Hammond Typewriter.
TYPEWRITER SUPPLIES.
302 New York Life Building,
MONTREAL.

interest at rate of 3½ per cent. This settlement they were unable to carry through and have again been put into insolvency. Firm started in business in May 1895. Both members had been employed with Dufresne & Mongenais, had some little experience, but very little capital. Unable to do the trade they expected, the expenses have eaten up any profit they made.

—J. K. THOMSON who combines dealing in fish with a general store business at Petit de Grat, N.S., has assigned to D. Finlayson, with liabilities of \$2,031, and assets of \$1,400. In this is not included the real and personal property but just the stock in trade, it being held by a bill of sale, \$500 on the personality, and Halifax Banking Co. have a mortgage for \$8,800 on the real estate, and there is very little equity in the property. He does not intend to offer a settlement, and will retire from business—Peter Sinclair who has a general store at Isaac's Harbour, N.S., is offering to compromise on sixty cents in the dollar. Nearly all of the creditors have accepted this, and the matter is likely to be carried through. The estate will no doubt be re-conveyed to him by the assignee.

—The clothing firm of Messrs. A. E. Lees & Co., Vancouver, B.C., are in difficulties. They are trying to arrange a compromise of fifty cents on the dollar, cash—The general liabilities are \$5,850, to the bank \$1,200, secured; \$550 rent, preferred. Among the principal creditors are H. Shorey & Co., F. A. Small & Co., B. Levin & Co., Thos. May & Co., all of Montreal. A settlement if arranged, is calculated to leave them a margin of \$4,000 or \$5,000 in stock, book debts, etc.—The wholesale clothing house of T. B. Pearson & Co., Victoria, B.C., have assigned. Nothing definite is yet known about their assets and liabilities.

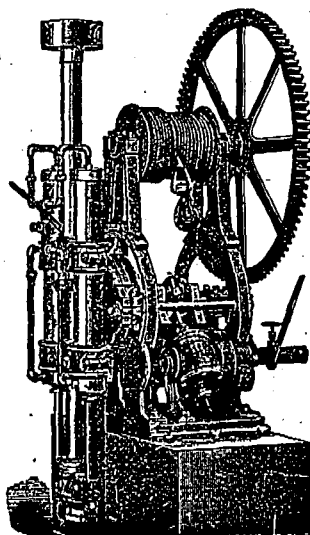
—F. J. DODMAN who has been in business at Hamilton, Ont. as a grocer since 1886 has assigned to G. S. Scott. In 1893 he removed to his present stand, succeeding J. Mitchell. Though doing a fair business he did not give it the required attention, and has been getting behind in his payments. Several suits presaged his insolvency. The liabilities are \$2,000 and \$3,000.—At the instance of their Montreal creditors J. & R. Craig, tailors, of Ottawa, have assigned to Peter Larmouth. The liabilities are

M. & L. Samuel, Benjamin & Co.
26, 28 and 30 Front St. West,
TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

SHELF AND HEAVY HARDWARE
Metals, Tinplate, Tinware,
Tinnors' Plumbers' & Steam Fitters' Supplies
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LAMPS AND LAMP GOODS.

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SAMUEL, SONS & BENJAMIN,
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Shipping Office:
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Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies constantly on hand.

Diamonds, Carbon & Bort a Specialty.

LEWIS F. BOSTELMANN,
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NEW YORK.

LYMAN'S FLUID COFFEE

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

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

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

LYMAN SONS & CO., MONTREAL.

REINHARDT & CO.
TORONTO,
For Leading Brands of
Lager * Beer
"Salvador,"
"Hofbräu,"
"Bavarian."

Alex. McKay BOILER MAKER,

Land and Marine Boiler Repairing
a Specialty.

Also Tanks, Cisterns, Stacks, Hot Water Boilers
and all kinds of Sheet Iron Work.

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

Established 1819.

Bisquit, Dubouche & Co.

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SHIPPERS OF THE MOST FAMOUS VIN-
TAGES IN WOOD AND CASE.



Chas. W. Murphy & Co.,

(Successors to
Jas. Guest & Co.)

Commission
Merchants,

27 & 29

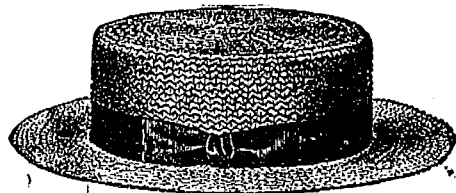
St. Sacrament Street,
MONTREAL.

General Agents for
Canada of the Superior
and Popular Brand of

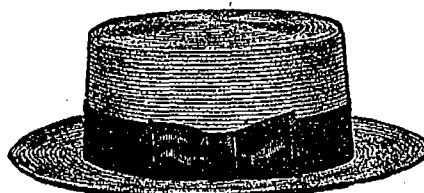
Scotch Whiskey

indicated in the engraving
herewith, and of
other first-class brands
of Liquors,

Wines, Ales, Beer,
Bitters, Mineral
Waters, etc.



No. 2
WALDRON
DROUIN
& CO.,
507 St. Paul St.
MONTREAL.



No. 3
WALDRON,
DROUIN
& CO.,
507 St. Paul St.,
MONTREAL.

between \$9,000 and \$10,000, and the assets about the same. The firm is an old one, but since 1891 Robt. Craig has been the only partner. He has of late years been crediting too freely, and has lost money in this way. He has been sued and has shown signs of being in difficulty for some time past. It is understood he intends to make an offer of compromise.

—MARTIN FRERES, box manufacturers, of Montreal, are asking an extension of time, payments to extend over 12 and 15 months, with interest, but without security. It is understood that they owe about \$4,000, besides \$4,000 or \$5,000 due their brother, of Laporte, Martin & Co. He has agreed to waive his claim, until all other creditors are paid in full. Assets of several thousand dollars are claimed in excess of liabilities. We have not been able to obtain exact figures or list of those interested. This settlement, it is thought, will be carried through—La Compagnie de Pharmacie Nationale, Montreal, have assigned to the court, on demand of W. C. M. Graham, with liabilities of \$4,615. The principal creditors are C. Johnston, New York, \$502; N. F. & G. Guertin, Montreal, \$500; J. B. Mantha, \$375; Drapeau & Savignac, \$450; Lyman, Sons & Co, \$377; Lyman, Knox & Co., \$705; G. Boulanger, St. Johns, \$300; W. C. M. Graham, \$395. This concern was started several years ago. There has been two or three changes in the composition, but at present Edmond Giroux, Jr., is the general partner, and Francois Xavier Langeleur, is special partner, the latter to extent of \$3,000. The partnership dates from October 1st, 1895, and terminates on October 1st, 1896.

—JOHN McARTHUR, an implement agent at Renfrew, Ont., is in financial difficulty. He is offering fifty cents on the dollar, placing his assets at \$9,500, and his liabilities at \$2,000—Muir & Manning, who keep a general store at Kirkton, Ont., have assigned to C. J. Rawlins. They have been in business since Feb. 1895, coming here from Exeter, at which time they succeeded R. McGowan & Co. They were not supposed to have had much responsibility when they started. They had strong competition to contend with, and rather a heavy expense, for the amount of business they have been doing. No figures are at present obtainable, but it is not thought that they owe a great deal—D. Daniels who keeps a general store at Bracebridge, Ont., is now offering to compromise at 60 cents in the dollar. His assets and liabilities are about \$9,000 each—The creditors of F. Mendels, a dealer in clothing at Mattana, Ont., have been written to by his

lawyer to the effect that after going into Mendels' financial position, it has been deemed advisable to lay his affairs before his creditors, and that he offers a composition at 30 cents in the dollar cash. The liabilities are \$5,970; assets, stock \$2,000, accounts \$1,500, and an equity in property of \$1,400. The creditors are favorably disposed, and the matter will be arranged shortly—C. C. Mills, who began a general store business at Woodlawn, Ont., last summer has assigned to W. A. Cole. Though belonging to Woodlawn he had been farming in Manitoba before beginning business here. His liabilities are about \$1,000.

—A. TURCOTTE & Co., clothiers, Montreal, have assigned to Lamarche & Benoit, with liabilities of \$3,500. A. Turcotte began business in Montreal in 1881, previous to which he had been of the firm of Turcotte & Frere, Joliette, who failed in 1875. He started in his wife's name, but getting his discharge in 1884, he took over the business himself, but was not successful, and in March 1894 he obtained an extension of time, which he was unable to carry through, and he finally assigned to Kent & Turcotte. The stock was sold, he ultimately getting possession of it and resumed business in his wife's name. He has not been able to make a success under this style and was obliged to consult his creditors again compromising at 75 cents on the dollar, having liabilities of about \$3,500. Since then he has met with no better success. How he will get out of his present difficulty is not known.

BAY OF QUINTE NOTES—Belleville imports for May showed an increase of \$8,000, and its exports a decrease of \$452 over the same month last year—All the departments of the Deseronto Cedar mill are now in motion; six out of seven shingle machines are also busy, the burned docks are being put into condition—Another shipment of electric cars was forwarded from the Deseronto carworks to Cornwall this week—The steamer "Nile" and consort "Isis" left Deseronto a few days ago for Ottawa with a hundred thousand of brick and a quantity of terra cotta from the Deseronto Terra Cotta works, and 250 barrels of cement from the works at Napanee Mills—At the Belleville cheese board on Tuesday 38 factories offered 2,600 boxes of white and 135 colored cheese. There were 1,419 boxes of white sold, the average price being 6½ cents. It is probable that arrangements will soon be completed by which a number of the employes will start the paper mill at Napanee Mills, which has been

SPECIALTY IN
Men's Goods

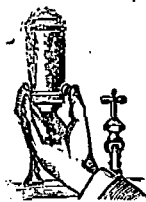
Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Undervear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

Glover & Brais,
184 MCGILL STREET,
Montreal, Canada.

Established in 1877.

Sanitary Soap Vase.



Prevents..... disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.

Affords..... each user fresh dry pure soap.

The only Clean, Sanitary, and Safe way to use soap. Agents Wanted.

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

Joints made absolutely tight and durable by Patent Corrugated

Copper Gaskets.

Furnished in all shapes and sizes for flanged PIPES, CYLINDERS, CHESTS, etc. Price list and Sample Free.

U. S. Mineral Wool Co.

2 Cortlandt Street.

New York.

E. BOISSEAU & CO.

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

CLOTHING

18 Front Street East,
TORONTO, ONT.

closed down for some time. The contract for fourteen thousand barrels, about 140 carloads, of Portland cement for the Trent Valley canal works, has been awarded. One thousand barrels have been shipped for Poupore & Fraser, on the Morrisburg canal—A cheese box factory will be started in Westport—Bees have already begun to swarm in some parts of the district—By a recent decision given at Osgoode Hall, it was shown that town councilors cannot qualify on part realty and part leasehold—The recent rains have proved of great benefit to the country and crops are showing up splendidly. The country has assumed a mantle of the richest green—At Belleville market last Saturday the prices were : butter, 10 to 15c; eggs, 9 to 10c; chickens, 45 to 60c; geese, 75c; turkeys, \$1 to \$1.20 each; potato 25c per bag. Compare these with prices in Montreal.

—A COMPANY of which Sir James Joicy, M.P., is the President has just purchased the Earl of Durham's collieries. It is the largest transaction of the kind in England of recent years. The collieries number fourteen, and they produce more than 2,000,000 tons of coal a year. The purchase included the famous Lambton fleet of nineteen steamers, carrying coal to almost all ports in the German Empire. It is probable that this company will have a controlling influence in the coal trade of the world.

—J. N. BERGERON & Co., who have been in the dry goods business in Montreal since the spring of 1895 have assigned to Chas. Desmarceau. At one time the style of the firm was Bergeron & Lussier, but recently assumed the present form, J. N. Bergeron being understood to be the only partner. The locality is not a very good one for business, and the prospects have never been considered very encouraging. Lack of capital is understood to have been the chief cause of non-success.

HORSELESS CARRIAGES.

The exhibition of horseless carriages at the Imperial Institute, London, England, is described by the papers as of extraordinary interest. It is said they are more easily guided than any ordinary carriage, and can turn and stop in half the space that a horse going at the same rate of speed would require. The carriages seem to be driven both by oil and electricity, but the most successful motor is called the Daimler, which is driven by

USE

Twin Eclipse SOAP.

JOHN TAYLOR & CO.,
Manufacturers, - - - TORONTO.

oil. Another and more wonderful motor is known as the Pennington, which weighs only a few pounds, is as handy as it is light, and can be attached to a tricycle, though it develops 2 horse-power. A tricycle run about the grounds, which it is said can spurt to 40 miles an hour, is said to be not unsightly, and is claimed to be under better control than the tricycle propelled by muscular power.

A SUCCESSFUL TRAMP.

The British steamship "Queen Adelaide" which arrived in the Port of Montreal recently with a cargo of 3,500 tons of Manilla sugar for the Canada Sugar Refinery has had a striking variety of cargoes since leaving Liverpool on the 25th September last. First she loaded with coal at Cardiff and proceeded to Aden. Discharging cargo number one she went light to Kurrachee and was there chartered to carry a cargo of camels to Freemantle, Western Australia. Over six hundred camels were taken on this trip with sixty native attendants besides the camel merchants. Only ten of the animals died on the voyage, which was considered a very small number. The camels were intended for the famous Coolgardie gold mines, their office being to carry water for the miners. £3,000 had been cleared by these merchants on a previous shipment of two years ago and this second supply was a further speculative venture. From Freemantle the "Queen Adelaide" having parted with cargo number two proceeded light to Newcastle, New South Wales, and there loaded a second time with coal and sailed with the black diamonds for Manilla, the capital of the Philippine Islands. Discharging the coal, the third cargo of the trip, she loaded with sugar for Montreal, and retraced her course, passing through the Red Sea during a remarkably cool period the thermometer rising no higher than 90°, which is considered "cold" in that hot part of the world. She made the run from Manilla to Montreal—a distance of twelve thousand miles in sixty-nine days, stopping for coal at Port Said, Gibraltar, and Sydney, Cape Breton. The "Queen Adelaide," having discharged her fourth cargo, has gone to Quebec, where she loads with timber for Sunderland. The Canada Sugar Refinery paid \$25,000 freight on this sugar. It is not every ocean tramp which carries five different and full cargoes on a single outing and obtains \$25,000 for one load.

China Ouspiders, Tea Sets, Toilet Ware, Fruit Jars,

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

JOHN L. CASSIDY & CO.,

IMPORTERS OF

China, Crockery and Glassware.

...ALWAYS IN STOCK...

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

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REINSURERS OF

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

The Sun Life Assurance Company, Accident Branch. ACCIDENT. EMPLOYERS' LIABILITY. PLATE GLASS.

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HAMILTON, Ont.

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THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$40,000,000
Investments in Canada, - - - - - 12,000,000

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

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

UNION ASSURANCE SOCIETY
OF LONDON, G. B.

Established A. D. 1714.

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

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

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

Capital and Accumulated Funds, - - - - - \$36,465,000
Annual Revenue from Fire Premiums..... }
Annual Revenue from Life Premiums..... } 5,545,000
Annual Revenue from Interest upon Invested Funds..... }
Deposited with Dominion Government for the security of Canadian policy-holders 200,000



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Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.
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MOLSON & SEXTON, Resident Managers, MONTREAL.

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

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A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/2 miles of Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 8 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

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

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ASSESSMENT SYSTEM

THE COLONIAL

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, MONTREAL.

Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - \$100,000.

F. P. BUCK, Esq., President. HON. P. GARNEAU, 1st Vice-President.
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Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, JUNE 12TH, 1896.

A SIGN FROM THE EAST.

While Canada is in the midst of a general election contest with business consequently more or less stagnant as waiting for the outcome—and the neighboring republic also exercised throughout its extensive domain in the throes of a presidential contest, with busi-

ness there almost at a stand-still likewise, as usual under the circumstances, the nations of the eastern hemisphere have been exercised over the great pageant which took place but a fortnight ago in the ancient capital of all the Russias. The crowning of the Czar of Russia has never possessed so much interest for the civilized world as that in which Nicholas II has just been the leading figure in placing the crown upon his own head. Some little idea of the importance of the ceremonial and of the general interest manifested by the population of the great semi-barbaric empire, may be gathered from the terrible accident which took place on the occasion, in which three to four thousand persons were crushed to death in the endeavor to obtain access to the food which was freely prepared for all classes of visitors. The newspapers, not only throughout Europe but even in England, have been filled with accounts of the splendour and servility displayed throughout. To the English writers it recalls the pomp, circumstance and pageant of the old monarchies as described by Rollin and Froissart. Sennacherib, Darius or any Duke of Burgundy would not have felt themselves in a new world in the ancient capital of Russia during the recent coronation. They would observe, probably, more jewels and more princes, more priests and more warriors, and a greater variety of taxable people. Princes in dozens, generals in scores and amidst them all the single figure of the Czar upright, when all are kneeling, placing the crown on his own head, yet bending to receive the holy ointment as Pharaoh, and the Jewish kings certainly, did nearly 30 centuries ago. The London *Spectator* antithetically remarks—"Loyalty is dead" says the Frenchman, but from Riga to the Yellow Sea as the cannon announced that the Czar had placed the crown upon his head, all Russians knelt in prayer for him. "Superstition is extinct" says the German, but the master of Russia is not master till the holy unguent, believed to be the selfsame ointment by which Mary of Bethany anointed our Lord's feet, had been placed on his forehead. "Pomp is barbaric" sneers the Englishman, and all the world rushes to read of the scene which in pomp probably outshone anything ever witnessed on earth since the last great ruler of the Eastern empire was crowned in Constantinople. "The reign of militarism is over" says the philosopher, and the "reign of love is commenced," but the vast power of the Emperor crowned on the 26th May rests on his right to call two millions of drilled men into the field, and his certainty that be the cause what it may, they will obey the call. Steam and electricity are great and the progress of ideas may be greater still, but none of these things have changed the bases of earthly greatness or altered the terrible conditions which because of those bases must exist; "for it is because these conditions prevail in Russia, because such a scene is still possible, because that young man who stood there to be worshipped wielded such tremendous powers, that western Europe after all its progress finds itself an armed camp dreading above all things an order which may come at any moment calling on its children to kill and be killed by tens of thousands in a day." The hurricane may burst at any hour from the cloud in the East, "and therefore all argosies must lie stripped to bare poles and motionless as if becalmed." It is not any new kind of might which was revealed or intended to

"ASSESSMENT SYSTEM."

"MUTUAL PRINCIPLE."

Mutual Reserve Fund Life Association.
(INCORPORATED)

It Leads Where Others Follow.

Edward B. HARPER, Founder.
Frederick A. B. HAM, President.

The Motto of the Management will continue to be: Good Work at Honest Cost: True Economy and not its Shadow.

Dec. 31, 1891. SUCCESS IS THE ART OF SUCCEEDING. Dec. 31, 1890.

1,609	Number of Policies in Force	106,878
\$31,532	Income during Year	\$5,576,232
None	Death Claims Paid during Year	\$4,034,075
None	Reserve or Emergency Fund	\$3,435,026
\$15,516	Gross Assets	\$5,661,768
None	Total Death Claims Paid	\$25,000,000
\$7,750,000	New Business during Year	\$69,025,895
\$7,634,000	Insurance in Force	\$308,689,371

Fifteen Years Completed.

1895 Shows: An Increase in Gross Assets. An Increase in Income.
An Increase in Net Surplus. An Increase in Business in Force.

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AGENTS WANTED.

be revealed on the occasion, but the old one, the obedience of millions who, because of an idea half political and half religious, have organised themselves beneath the leadership of one man, and have agreed to furnish him with the means of subjugating or trying to subjugate the remainder of his world. In concluding substantially as above, the *Spectator* of London asks, "In what respect save that science has armed his soldiers does the position of Nicholas II. differ from that of Darius?"

It will be asked here, What has all this to do with business? Just this much, that the great disturbance among the nations which is expected sooner or later, will in all probability arise out of the ambitions of Russia, and that when it does come the generally downward tendency of late years in prices of cereals and manufactures will receive a check that cannot fail largely to influence business affairs the world over. The *Spectator* goes on to say, "It is to the reflective the most melancholy feature in the whole situation that these terrific forces are at the disposal of a young man of twenty-eight of whom Europe knows nothing except that he is the legitimate heir of a dynasty which for two hundred years has pursued, or suffered to be pursued, a steady policy of territorial aggrandisement, suspended only for moments when, as in the reign of Alexander III, it was indispensable to gather together fresh resources. Nicholas II. may be one of the best men in the world, or may have in him an undeveloped tyrant, may have resolved on peace as his father did, or may have resolved on a policy of conquest in the East with which continuous peace may be incompatible, may be raised by his position above international prejudices, or may hate Germany or Britain or Japan with a fervour which would make him hail any opportunity of war. Nobody knows anything about him except that he has chosen well in marriage, that he distrusts the policy of religious persecution, and that he is capable of sanctioning very large plans like those which his advisers are pursuing in the Far East. He may be dreaming dreams like those of Charles XII, or like those of the Austrian Emperor Joseph, who thought he could make his Empire "modern" by de-

creed; or he may be intent, like his father, only on doing his destined work from day to day, if possible, without a blunder and without "ringing the little bell." No sayings are reported of him; the one order recorded since his accession which bears impress of an individuality is that in which he bade the County Councils of Russia remember that he intended to transmit, as he had inherited, the full autocracy; and the few who met him during his tour in the Far East were impressed mainly with his reserve,—reserve, we must add, which would have been displayed by any Russian Heir-Apparent. It is said that his bearing throughout the ceremonies of the Coronation was that of a man calm though impressed; but who is not calm though impressed during a great religious ceremony in which he fully believes?

There is an impression in London, Paris, and Berlin that the moment the Coronation is over, the hush which expectancy has produced through Russia will be broken, and the "Imperial policy" will once more become active; and that is probably true, the Coronation acting as a stimulant on the Emperor's mind; but then it is not the possibility of activity, but its direction that is in doubt. We ourselves entertain the idea, founded on all that has yet occurred since the death of Alexander III, that Asia attracts his son, it may be with the attraction which, from Alexander the Great to Napoleon, has so often proved irresistible, but the evidence for that impression is of the slightest. All that is certain is that the young man who crowned himself a fortnight ago wields at this moment the whole force of Russia and the whole force of France, and that it is hardly in human nature not to wish to utilise power so enormous, so far-reaching, and so temporary, for the benefit of Russia and of the throne. But then, how utilise it? We doubt if there is a diplomatist in Europe, including Prince Lobanoff, who can quite answer that question, for the reply depends in the last resort upon the decisions which an untried man may take, who has never been faced by a crisis, yet without whose resolved support his Ministers cannot move. That is the separate, the amazing, the almost mystical feature in the situation which, and not the display of jewellery, gives to the Coronation ceremonies their momentousness. The man crowned, by himself observe, and not by any other mortal hand, is himself the Will of Russia, the motive-power which communicates movement to that vast body, which it must obey and does obey as the nerves and limbs obey the brain. There has been no position like that of Nicholas II. in Europe since Diocletian died, and if only because his orders could not be transmitted by lightning, the will of the Emperor was less immediately operative.

THE EASTERN TOWNSHIPS BANK.

As may be seen by the report elsewhere in this issue, the annual meeting of the above Bank was held at Sherbrooke, on the 3rd instant, at which a statement was presented upon which the shareholders, the general manager and all connections of the Bank are to be congratulated. The net profits were stated to be \$143,274, being 9.55 per cent on the paid up capital. This provided two half-yearly dividends at the rate of 7 per cent per annum, and left \$38,274 to be added to the balance at credit of Profit and Loss. The Reserve

Fund stands at \$750,000, equal to 50 per cent. of the paid up Capital, a sum amply sufficient, if the management continues to be maintained on the lines established by Mr. Farwell, the general manager, to whom the marked advance of the Eastern Townships is due. This may be said to a large extent not about the bank merely but of Sherbrooke and the district to whose prosperity this institution has contributed, as prior to its establishment the business men of the Eastern Townships were hampered for lack of banking facilities. The bank has had a continuous growth since 1881. In that year its circulation was under half a million; at present the amount is \$875,000; then the deposits were \$1,200,000; they now are \$3,445,000. The Reserve Fund has expanded from \$200,000 in 1880 to \$750,000. It would be idle to deny that a district which has provided business that enabled a bank to enlarge its operations and so profitably, has been also increasing its material resources and enjoying a considerable degree of prosperity. From 1859 to 1880 the bank had saved only \$200,000 as a Rest; since then it has laid up an additional \$500,000; such a fact tells its own tale as evidence of improved conditions in the latter term. During 1895 a branch was opened at St. Hyacinthe which promises to be a success, as a source of profit and as a benefit to that city. The tone of the report strikes a happy medium between over confidence in the future and distrust. "Clouds on the horizon" are noticed; money is too cheap for banker's to make large profits, and encourages speculation, but the remark is made, "the world,"—which we interpret to mean the Eastern Townships—"grows, and will grow healthily, if men will be prudent." Prudence, we are confident, will not be found lacking in the management of Mr. Farwell.

THE MAYOR ON THE PROGRESS OF MONTREAL.

The parliamentary candidates for some of our city divisions are separated by a line much deeper and more enduring than any which politics can draw. Mayor Wilson Smith has taken to the platform as readily and as successfully as a duck takes to the water. Some of his highly respectable critics seem strangely out of their element in attempting to address public meetings. They may know all that is necessary for an effective speech, probably do, but the knowledge is not available, reminding one of an imperfectly constructed pump, which though set in the best of wells fails to supply water because the delivery apparatus is defective. Hence people are unable to discover what their ideas and convictions are, or why and for what reason they are posing as candidates for public office. They doubtless know, their intimates may know, but the public at large are left in the dark. Mr. Wilson Smith on the other hand can address a small or a large audience with ease, with all the fluency desirable—for too much is objectionable—and he makes his points, when backed up by statistics, with considerable force.

On Saturday night last he faced a large audience in La Monument Nationale, which to strangers we may say, contains the largest seated auditorium in this city, save one which has no side-walls. As is his wont he plunged at once into his subject by quoting selections

from speakers on the opposite side, whom he scored for their talking "blue ruin" in so prosperous a city as Montreal. These speakers spoke of this city "not growing," as "not prospering," as "its pauperism increasing." These doleful words gave the Mayor his cue. He challenged any city on this continent to be named which had grown and prospered in the same proportion as Montreal. "That," said he "is the patriotism of our opponents; they belittle our achievements, they sneer at our progress, and their twaddle keeps people from coming here." Statistics followed showing that in 1880 the population here was 140,000, in 1894, 241,748, an increase of 101,748. During the time when no protection was given to our industries the population of Montreal only increased 2,000 in four years. In 1877 and 1878 it was stagnant, not one being added to the population in 1878, while in the first year of protection the increase was 5,000. In 1879, when the N.P. was established, the dwelling houses in this city were 25,900; in 1894, they were 46,560, an increase of 20,660. In 1879 the business premises were 4,050, in 1894 they were 8,860, an increase of 4,810. Yet it is asserted that Montreal has made no progress since the present fiscal policy was established! The cry about vacant stores was met by the Mayor's pointing out that Messrs. Morgan, Hamilton, Murphy, Birks, Milloy and others, having found their old stores too small, had built very large and handsome new premises, leaving a few old ones vacant, such as can be found tenantless in every thriving, progressive city. In confirmation of this the assessments were pointed out as having increased from \$64,000,000 in 1880 to \$140,000,000 in 1895, while the properties not assessed for taxes have increased in value by over twenty millions. This forcible exposition of the changes wrought in the last 10 to 15 years was clenched by the Mayor reciting the names of some thirty very costly ecclesiastical, educational, benevolent, and commercial structures which had been erected since 1879. These, with one exception, were built by Montreal capital, and the exception, the noble building of the New York Life was a striking proof of the confidence felt by Americans in the stability and future of this city.

The statistical exhibit of our local industries was highly appreciated by the large audience at La Monument Nationale. The question was one they could understand from experience. In 1880 the capital invested in the factories, mills and other industrial establishments in and near Montreal, amounted to \$33,000,000; in 1890 this had risen to \$60,000,000, an increase in one decade of \$27,000,000 or close upon 90 per cent. The active trade set in motion under the protective policy had in ten years swollen the wages paid yearly in this locality from \$9,396,000 in 1881 to \$14,500,000 in 1891. The distribution of this large sum, equal to an addition of \$10,000 every week to the incomes of the artisan classes, was also—a large proportion of it—added to the receipts of the storekeepers of the city and suburbs, much to those of owners of property, some to various institutions and some to the Savings Banks. The output of the local industries in 1881 was \$55,000,000; in 1891 it had risen to \$82,269,000; that is, \$27,269,000 more trade was done by our factories and mills in 1891 than in 1881. Yet Montreal, say some, has not been making any progress,

The Mayor made quite a novel and extremely important point by showing that the deposits formed part of the active working capital of the country. It has been asserted over and over again that our deposits were so large because trade was so dull they could find no employment. This is absolutely contrary to fact, as the money used by the banks to assist traders of all classes is largely derived from the public deposits, so the deposits are as fully utilized as it is possible for them to be.

The Mayor treated the outcry about our enormous debt with scorn, he called it a "bug-a-boo," and demanded the name of any prosperous country without a large debt, saying,—“If a country is at a standstill its debt will not increase, but if a country is growing it must have a large debt!” As that of Canada is only \$50 per head of the population, it is far less than that of other Colonies, and the annual charge is trifling indeed considering what we have to show for it, in canals, railways, public buildings and lands.

The Mayor made a very telling allusion to the proposed Exhibition next year as a part of his policy upon which he claimed and would secure the support of his fellow citizens. Mr. Wilson Smith has made his mark as a Candidate, as he did so as Alderman and is doing so as Mayor. He is very decided in his views; expresses them forcibly; avoids personalities; has a clear grasp of the intent and working of the fiscal policy of the country, and leaves on his hearers the impression of being one who is especially well qualified for the duties of a legislator.

WHOLESALE VS. RETAIL.

Any one outside of Montreal who chances to study the wholesale prices current here might reasonably infer that the citizens could obtain their groceries at a fairly moderate figure. But a careful comparison of retail with wholesale prices shows that very little indication is given of the former by what the latter may be. At examination of the monthly accounts rendered by a leading family grocer of Montreal to a promptly-paying customer shows the following striking contrast between wholesale and retail prices current:

Article :	Wholesale:	Retail :
Lard per lb.....	07½ to .08	.15
Eggs per doz. culled.....	.07	.17
“ “ fresh.....	.09	.25
Potatoes per bag.....	35 to .40	.75
Coffee per lb.....	.24	.45
Macaroni per pkt.....	.10	.15
Molasses per gal.....	.37	.60
Cheese per lb.....	08½ to .09	.15
Ham “.....	.09 to .10	.15
Butter “.....	.17 (creamery)	.28
Flour per 24 lb. bag.....	.50	.85
Rice.....	.04½	.10

In justice to the retailer it should be pointed out with respect to coffee that the profit is not so large as it appears from the quoted prices. It costs him about 11½ cents per pound in addition to the first cost of 24 cents as he buys it in its green state, and the shrinkage is considerable.

THE AMERICAN CURRENCY QUESTION.

An interesting article on the currency question in the United States appears in the *Economist* for the 30th ult. in which is emphasized much that has been said in these columns on the subject. It is observed that the respite from its troubles which the United States Treasury gained by the last bond issue (which produced \$111,000,000) has proved to be much shorter than was expected. By the middle of May the reserve, which had been increased to \$172,500,000, by the sale of the bonds, had run down to \$113,000,000, and if the drain is not arrested the reserve will soon again sink below \$100,000,000, the sum required by the Government to guarantee the convertibility of its paper currency. But it should be noted that as a measure for replenishing the reserve the last bond issue proved a partial failure as the Treasury itself had to furnish in exchange for legal tenders \$40,000,000 of the gold required to pay for the bonds sold. In this as in previous issues the Treasury has been unable to retain the gold it did obtain. So another bond issue is being discussed. Judging from past experience a second recourse to the Morgan-Rothschild syndicate would not meet with approval, and as the gold in the country was not sufficient to provide for the payment of the subscriptions to the bond issue of January last it is clear that the issue of another "popular loan" is out of the question. It would only result in the serious disturbance of business by the withdrawal of a further large amount of legal tender paper from circulation. At the beginning of May the total amount of coin and paper in circulation was only \$1,540,000,000, as compared with \$1,585,000,000 at the corresponding date last year. The *per capita* circulation has decreased therefore from \$23 to \$21.65. A further decrease would be made another excuse for the free coinage of silver, and the free coinage of silver would mean the flowing of gold from the United States in still larger volume and an aggravation of the distrust with which European investors regard American securities. The gravest commercial and financial troubles are only too likely to come if the silverites should triumph in the coming presidential election.

Every effort should be made to remove the causes which have prompted the demand for free silver, for outside of those interested in creating a market for silver the whole agitation turns, as the *New York Journal of Commerce* points out, upon a desire for more ample credit facilities and a more elastic currency. What the American farmer requires is the institution of banks specially devoted to supplying his needs. The tax on State Bank notes must be swept away. In short, what is required in the United States is something akin to the adoption of the Canadian system of banks and banking.

CREDIT INSURANCE.

The recent organization in Montreal of the Merchants' and Bankers' International Guarantee Co. has drawn some attention to the subject of credit guarantee, of which this country has had as yet little or no experience. This Montreal company, which has been organized under the law of the Dominion, is to engage in the business of guaranteeing against different kinds of losses including possible or probable occurrences "detrimental to financial calculations" on which busi-

ness and private affairs may have been based. Through the Merchants' and Bankers' International Guarantee Co., all classes of the community can have their finances guaranteed against any kind of fraud perpetrated on a bank note, cheque, bond, certificate, individual's note, or any paper which is made a money medium or is given in lieu of cash. It will also guarantee wills or testaments against attacks by contestants, and the execution of the will; employees in positions of trust; life, accident, fire, and marine insurance policyholders; and will also guarantee investments in manufacturing, real estate, and mining properties. An American credit guarantee company, of which we have some knowledge, issues three forms of policy at prices corresponding to the risks, the highest priced policy being \$50 per \$1,000. This policy covers the losses caused by insolvent debtors, and is strongly commended by the company. In soliciting new business much stress is laid by their agents on the certainty of bad debts being experienced sooner or later by all business men. The fact is emphasized that the risk attending every transaction, however short the credit, is considerable, and and that neither experience nor prudence can always be relied upon to secure one against losses. It is obvious that these credit insurance companies might be of the greatest benefit to the community were their own credit and reliability satisfactorily established. Complaint is made in New York however that the credit policies are so loaded with opportunities for the company to escape its responsibilities that the credit insurance business does not enjoy the unreserved confidence of the community. It is said, in short, that there is a certain amount of discredit resting upon all the companies. It appears to be still an open question whether or not this system of insurance will be a permanent one. A large factor in the question will no doubt be the manner in which the various companies meet their obligations, and whether there is a superabundance of twisting and turning and hedging to escape their legitimate payments. Notwithstanding their doubtful position several companies are doing a large business. The following interesting figures show that one concern at least is well-managed and its payments promptly made:

1892. On a minimum basis of yearly sales of.....	\$122,700,000
It issued policies for.....	2,000,000
On which the initial loss or normal loss based on the experience of the preceding five years was.....	827,000
And the actual loss for adjustment in 1892 was.....	1,100,000
1893. On a minimum basis of yearly sales of.....	209,223,000
It issued policies for.....	4,630,000
On which the initial loss based as aforesaid was.....	1,516,000
And the actual or gross loss for adjustment in 1893 was.....	2,386,000
1894. On a minimum basis of yearly sales of.....	286,319,000
It issued policies for.....	5,145,000
On which the initial loss based as aforesaid was.....	1,713,000
And the gross loss for adjustment in 1894 was.....	2,221,000

The initial loss is not covered under the policy. Only the excess losses are covered. In the adjustments the actual net losses of the company, after all allowances and deductions were made, under the provisions of the policies were as follows:—

For 1892.....	55,700
" 1893.....	158,200
" 1894.....	48,600

It should be pointed out that in these losses there is nothing for the expenses of the business. But it may be doubted whether many of the wholesale merchants of Canada can show as low initial losses or as low gross losses in proportion to sales. If the Merchants' and Bankers' International Guarantee Co. meets with success such as this Mr. George C. Pickhardt, the managing director, will have every reason to congratulate himself. It may be added that the capital stock of Mr. Pickhardt's company has been divided into 2,000 shares at the par value of \$50, so that the public may have an opportunity of investing a small sum which gives everyone a chance to become interested in the company's earning, and at the same time to be owners of stock that in a very few years will doubtless be worth many times its present value.

BICYCLING.

The substance of what has been appearing in periodicals devoted to bicycles and bicycling is being sifted and published in the high-class weeklies on both sides of the Atlantic. As the new style of locomotion has become so general, we need not offer any excuse for reproducing here one of the best of the latest articles on the subject, which we find in the *Spectator* of London: The notion that bicycling is a mere fashion or "craze," like the skating on little wheels which some years ago led to an investment of scores of thousands of pounds in a speculation that proved absolutely futile, is, we are convinced, a pure delusion. The bicycle has greatly added to human powers, and will no more be given up by those who have once learned to use it than horse-riding will be given up or travelling by railway. The number of those who cycle increases day by day, as the objections raised by prejudice or custom disappear, none of those who acquire the art show the slightest disposition to give up the practice, and the probability is that in a very short time it will become far more popular than riding or swimming, or even walking for amusement ever has been. It has been discovered that every one who chooses, and who has any kind of vigour remaining, can learn to ride in about a fortnight, the exercise distinctly improves the health of all who use it in moderation, and as soon as an obstacle or two have been surmounted not to cycle will be nearly as unusual as not to walk. The cost of a wheel is at present considerable, but that is a result only of monopolies, and must sooner or later disappear. There is no reason in the world why a thin wheel of steel, every part of which except the tyre can be made by machinery, should cost from £10 to £30, and, as a matter of fact, people who cannot pay those sums already contrive to possess themselves of very serviceable machines. Poor students, domestic servants, and artisans may be encountered in the evening in scores on every road out of the great cities, and regular systems of selling bicycles at cheaper rates have been invented with an ingenuity most creditable to everything but the dealers' moral sense. You may buy certain machines "for export" at little more than half the advertised prices, or you may buy "second-hand" articles, which have perhaps been taken out three times

or you may buy machines "which have been superseded" by some trivial or, if you are tolerably sharp, some imperceptible improvement. The manufacturers are just now making fortunes, but the moment the demand slackens and the markets are a little glutted, competition will bring prices down with a run until they settle at between five and seven pounds, according to perfection of finish. The remaining difficulty, that of the tyre, will disappear when inventors seriously set their minds to it. We shall annoy the holders of shares in pneumatic tyre companies by the remark, but we are entirely unable to believe in the permanence of those costly and aggravating "improvements." They are much too apt to leave the rider stranded twenty miles away from home, and unless they can be "improved" again by some lacquer, which we fancy a clever Japanese could invent, and which would be impermeable to a knife or a nail or a flint-stone, they will be superseded by some contrivance for obtaining "resilience" either from spring coils rising from the spokes under a rim of thin steel, or by pads between the axle and the wheel, or by some new material which will spring and yield, and yet defy any injury short of a total smash. In India, where you have flat roads hundreds of miles long, and where, for climatic and other reasons, indiarubber is out of favor, men glide about all day in the cold weather on wheels of tenacious steel. The moment the cycle costs five pounds as a pivot price, will last ten years, and is independent of repairs, cycles will become for all the healthy the universal means of locomotion, and will be hired out in thousands instead of tens for pennies an hour where shillings are now charged. A register of bicycles will soon be established by law, new rules of the road will be enforced at once by law and by opinion, wilful injury to bicyclists will be declared a separate and serious offence, and all men and women will find that they have suddenly gained a new power, have become more free, and will henceforward enjoy a much enlarged horizon.

That will be the essence of the social change. At present all but the comparative few who can command carriages at will are limited, especially in the country, in seeking their friends or enjoying scenery, to a radius of about three miles. Many of our readers will exclaim at that, and declare that they are ready to walk three times the distance; but we would ask them, if they are not born Londoners, and therefore accustomed to be on foot all day—Londoners, and Londoners only, really forget distance—to reflect for a moment, and then say truthfully whether they care to walk six miles for a mere visit, and especially whether they even so much as think of paying two such visits in one day. They will acknowledge, we fancy, that they will no more do it frequently or habitually than Americans will, and the American who, in Europe at all events, will voluntarily walk two miles, much less six, has yet to be discovered. The skilled cyclist, however, who has developed the proper muscles, and has got rid of the sense of fatigue which haunts the beginner, just as it haunts and daunts the man who is learning to swim, can keep on his bicycle all day, and if his frame is not shaken by a fall, or his temper tried by the pricking of those infernal tyres, he will return in the evening with his nerves in perfect order and his limbs as little tired as if he had been strolling for the same time up and down

a terrace or a lawn. This means that he can choose friends or do business within half a county instead of within two villages, and that his powers of locomotion at will are multiplied at least five-fold, or in the case of the really skilled and healthy eight or ten fold. That is a new freedom, a great multiplication of power for men, and especially for women, who, we notice, enjoy it much more than men do, and contrive somehow to avoid the look of care which is the special mark of the bicyclist, and we shall be curious to note, when time has been given for the change to operate fully, what its precise effects are. They will not all be good. They will probably increase the general happiness, for let the cynics say what they like, friendship is a great sweetener of life, and pleasant conversation one of the few really enjoyable occupations, but they will impair neighborliness, which rests in a degree we none of us like to formulate upon the sense that we must not quarrel with, or avoid or even sharply criticise, those among whom it is our lot to live. Our neighbour is the man who is nigh us, and in that compulsory association, is a root of kindness, of forbearance, and of mutual readiness to assist, which life in a great city seriously impairs, and which extreme freedom of locomotion will impair also. That will not benefit the general nature, and we are not sure that it will even benefit the intelligence, though at first sight that should be the result. We all fancy we are the brighter for choosing our own friends at our own discretion, but like tends to seek like, and it may be doubted whether the real intellectual gain of human intercourse is not derived from the unlike. We learn as much from the stupid as the wise. At least, if that as a general axiom is an impossible paradox, we notice that those who live only among the bright are apt to become narrow in a novel way, to misread human nature as it really is, and to fancy that everything is easy, especially in politics, when it is really next to impracticable, or so difficult that to attempt it is waste of energy. Just listen to the advocates of peace, usually able men, talking among themselves, and note the kind of dreams in which they firmly believe. Neighborliness is a useful virtue as well as a Christian one, and a certain monotony in life which is fostered by a narrow radius of locomotion tends, as we have always maintained, to deeper thought and reflection. The constant habit of the bicycle dissipates the mind just as a constant immersion in society does, and for the same reason,—it renders reflection less frequent and less enjoyable. Why think when you can reach a pleasant circle five miles off in half an hour, and with no perceptible fatigue? Let those who doubt that this effect will be produced in the country note the curious increase the cycle is causing in the habit of meeting at lunch, and indeed in the substitution of lunch for dinner. You cannot bicycle back on a dark night with your wife or sister in full dress, but you can lunch at 2 o'clock and cycle back in the cool of the evening with great enjoyment and no danger. Cycling, in fact, will increase the scattering and moveability of country society, to the increase of its pleasures and the loss of much of its steadfastness and quiet. The ancient "rootedness" of the country sides will be greatly diminished, and we are old-fashioned enough to believe that in that quality was much not only of charm but of utility. It is a

horrid thing to say nowadays, and one which excites a ridicule not untinged with dislike, but we confess to a sympathy with that old-world which read into the epithet "gadabout" such a richness of contempt. All life, they say, is change, but the most mutable thing in the world is a candle, which perishes unrenewed. The cycle will stay, and its influence, though enfranchising—which is one reason that women take to it more eagerly than men—will, socially, always be centrifugal.

DRY GOODS & STYLES.

English girls continue to favour blue serge gowns for general outing wear, including boating and yachting. For the latter they are more elaborate. When to be exposed to sea air or salt water the tailors either use cravenetted serge or shrink the material before using it; then serge will endure the roughest of wear and all climates.

According to the *London Queen*, checks, stripes, brocades and chine effects are all being worn. One of the newest and most attractive is the so-called Sweet Marie, an ideal fabric for a summer or home evening gown, somewhat of the nature of mousseline de laine, with a light cream ground, the prettiest natural tinted bouquets thrown on it and silk stripes at intervals; it is specially intended for blouses. There are kindred fabrics with bright silk checks on black or white grounds, and a number of thin chine suitings with marble effects introduced upon them. The majority of the new fancy silk and wool broches, have well-covering conventional patterns, displaying curious mixtures of color on the most silky surface; in one, grass-green, reed-green, brown, and blue mingle; in another, fawn, rose and green; in another heliotrope and green, blue and green being one of the newest combinations, and red, heliotrope and baize-green. There are many minute patterns; some with diagonal irregular stripes, and others having distinct small patterns in colors on a dark ground, while in another variety there are silk stripes on a plain ground. One of the most costly appears to be entirely silk, with thick diagonal cords, another a shot brocaded ground. There are some exceedingly pretty half-mourning designs in black and white. The silk and wool mixtures take, however, other directions. The Indus is thin, and most silky of substance, 47 inches wide, shot in green and claret color, claret and white, and so on; while in the Carlsbad there is a minute diagonal weaving in shot mixtures, recalling the old mignonette cloth. A fine wool-satin cloth is one of the best materials for wear that it is possible to have, and not unlike the French Barathe; it has been brought out in plain colors of many tones, such as water-cress-green, fawns, blues and terra-cotia. Crepon has vanished, but there is a capital well-wearing granite cloth, the Gretchen, in a still larger range of colors, and the Trilby, which, though, cheap, is strongly to be recommended for blouses, having good broad black puckered stripes on light green, peach, pink, etc. There is another range of materials to be recommended; the fancy Amure, which has a small interwoven pattern in self colors, the stuffs being of varying thickness, the range of tones showing an immense variety of every sort of green, many shades of fawn, the old dark blue, chocolate-browns, powder-blue, blue-greys and cardinals. Woollen corduroys make a capital mid-season gown; the indentations are small and large, and in some of the examples divided by a fancy line of black. Minute checks, in what is called all-wool checking, is made this year not only in black and white, but in every mixture of color with white. Sicilians, mohairs and alpacas, shot and plain, with and without small brocaded designs—and in these the black are admirable—will without doubt be the fabrics of the year.

MISAPPROPRIATION OF FUNDS.

From the reports which reach us from time to time of officials and others filling positions of financial responsibility misappropriating the funds committed to their charge it is very evident that a better and more thorough system of auditing accounts is imperatively demanded. The loose and irregular manner in which the auditor too often performs his duties cannot be too strongly condemned. In many instances money is at first taken with no thought of not returning it. A careful auditing would check repeated secret borrowings. Many a man who is now a social outcast would have been stopped soon enough in his recklessness to prevent his developing into a criminal had his accounts been examined with that care and frequency which common sense requires. These reflections are suggested by the sad revelations respecting the city treasurer of Guelph, Mr. Edward Harvey, whose accounts have never been properly audited since his appointment and who is now unable satisfactorily to explain a large number of discrepancies disclosed by a special auditor in examining the books and accounts for the year 1889 to 1893 inclusive. The amount due by Mr. Harvey to the Corporation is about \$4,893.12 so far as at present known. Had the treasurer's accounts been systematically audited as they should have been it is more than probable that the city of Guelph would have been spared this humiliation. It is a very unfortunate affair, and reflects little credit upon the city government. It is said that misery loves company. The town of Alliston is unfortunately in the same plight. Mr. J. C. Hart, the Treasurer, is behind in his accounts to the extent of \$5,222. Mr. Hart, who has held the office for eighteen years, admits a deficiency of \$3,122. He says he lost the money in grain deals. Where have the auditors been all these long years?

FASHION NOTES AND NOTIONS.

Lace will entirely cover the fronts of nearly all spring bodices, sometimes appearing above a wide Empire band of black satin. Lawn is likely to be liberally used. It has been employed as sleeves with a front of white lisse, having an applique all over of white net, and an embroidery of fine up-standing cord. There was a frill of lawn round the waist and it blended with lace for the ruffle, and with blue for the full elbow sleeves. Silk laces are to be well worn. Few other kinds show the pattern so satisfactorily.

There is much to please in woollens, some of the striped and corded mohairs having tiny designs upon them; and the twilled, shot, shaded, watered and spotted silk and wool materials boast of a tenacity of wear which it would be difficult to surpass. The blue and white, peach and green, and other shot mohairs are charming, and so are the broche and beige mohairs; but reps are also largely ordered, and a capital range of alpacas; colorings and patterns all good.

Muslin is largely used. Silk has taken such hold that even dust cloaks are made in glace, with large sleeves, full loose backs, capes of black pleated lisse, and high upstanding collars lined with the lisse. Nor are the brightest of colors considered too gay for such a purpose.

The bicycling glove, made in silk or lisle, has a reinforced leather palm and makes a practical and yet easy glove for the purpose intended. It has three metal clasps on sizes for ladies wear, and one of two clasps on gloves for men. The colors are mostly in red brown, tan, seal and dust gray.

Dressy puffed sleeves for afternoon as well as evening wear reach only just below the elbow, where they are finished either with a twist and bow of black velvet ribbon or a deep frill of lace, reaching nearly to the wrist. Sleeves of transparent material are lined with tarleton to keep them in place. When black velvet ribbon is used at the neck, belt and wrists black suede gloves are worn with the toilet.

Pure undyed silk, with a weave resembling canvas and rather coarse in texture, is called Arabian silk. It is used

for tailor suits and skirts. Fine melton cloth is used by some of the fashionable ladies' tailors instead of covert suiting for costumes and jackets for cool days on the beach or in the mountains. Alpaca, brilliantine and French mohair, however, are the leading materials for stylish utility costumes for vacation uses.

The demand for tulle both in dress and millinery is quite as great as ever.

New neck scarfs to be tied in soft bows at the throat, separately, or completing large Vandyke collarettes or collars are various named the Incroyable, the Alsation and the San Gene. They are made of very sheer India mull, tulle, silk net, plain and fancy chiffon in delicate tints and of point d'esprit. The scarfs are finished with ends of handsome lace, and when tied in bows are nearly as long as the ends.

THE UNION ASSURANCE CO.

An Assurance Society founded at the beginning of last century during the reign of good Queen Anne, which Society in the year 1896, one hundred and eighty-two years after its foundation, announces to the world in its latest annual report that its profits for the previous twelve months were the largest by far ever made in a single year, such a Society, it is evident, has a very great and exceptional claim on the confidence and respect of any community. There is nothing of the mushroom about the Union Assurance Society. In its hundred and eighty-second annual report, with which we have been favored by the Montreal Manager, Mr. T. L. Morrisey, it is shown that the gross income during the year was £324,487 11s 3d and the amount of the accumulated funds at the close of the year was £2,798,955 0s 1d. These figures show an increase in the annual income of £49,941 8s 5d and in the accumulated funds of £179,767 14s 7d. In the Fire department the net premiums brought to account in the year were £425,948 11s 2d being an increase of £23,834 17s 9d over the premiums of the previous year. The amount paid, and allowed for, in satisfaction of all losses by fire was £248,229 4s 1d, and the total expenses, including commissions and bad debts written off were £136,425 17s 3d. After making the usual allowance of 33 1/3 per cent for the increase in the amount of unexpired risk, the actual profit made on the Fire Insurance business during the year was £38,348.—In the Life department the number of proposals received during the year was 3,416 for insuring the sum of £1,249,126. The number of policies actually issued was 3,059 for £1,072,270, yielding in new annual premiums the sum of £38,983 17s 3d, the remainder consisting of 357 proposals for £176,856 were either declined or deferred by the Society or were not completed by the proposers. The total number of policies in force at the end of the year 1895 was 24,546 for the sum of £8,899,315, the annual premiums payable on which amount to £289,458 11s 3d. The amount of premiums brought to account in the year was £290,744 0s 5d, and the income from interest and other sources including a profit realized on an investment sold, was £71,501 18s 6d, making the total income £362,245 18s 11d. On the other hand the outgo for claims, expenses, commissions, and bad debts written off, was £220,862 10s 2d, leaving a balance of £141,383 8s 9d, which has been added to the Life Insurance fund, bringing it up to the sum of £1,836,440 11s 9d.

GRAND TRUNK RAILWAY.

Return of traffic week ending June 7, 1896:

	1896.	1895.
	\$	\$
Passenger Train Earnings.....	114,776	100,520
Freight do. do.	224,451	223,355
Total do. do.	\$339,227	332,881
Increase 1896, \$6,346.		

THE LATE MR. E. D. LACY.

The sudden death last Friday of Mr. E. D. Lacy, the resident manager in Montreal of the Imperial Fire Insurance Co. was a shock to the whole community, especially in insurance circles where for many years he has been a prominent figure. His largely attended funeral on Monday bore witness to the regard and esteem in which Mr. Lacy was held. The Imperial has lost a most efficient officer, whose services to the company have been of more than ordinary value and acceptance. His knowledge of the details and intricacies of insurance was only equalled by his executive and financial acumen, and his opinion was often sought for even by those well versed in this particular business. It was during Mr. Lacy's management that the present noble habitation of the company in this city was erected. The Imperial building which stands on the site of the old City Bank is regarded as one of the finest in Montreal, and its suites of offices are among the best in the city. The successful completion of this enterprise was largely due to Mr. Lacy, and in the Imperial building our citizens will have an enduring monument of the energy and executive ability of one the ablest of Montreal's insurance managers.

The wine commission business for some time conducted by C. W. Murphy & Co. in this city, (successors to Jas. Guest & Co.) has been purchased by Messrs. Chard, Jackson & Co., who will continue the business as usual.

M. D. MALLETT & Co., dry goods, Montreal, Que., have now succeeded in compromising at 20 cents in the dollar, part cash and part secured; liabilities are about \$800, assets nominally about half that.

The Babcock & Wilcox boiler agency in Montreal is being closed. Mr. W. T. Bonner, the agent, goes to Atlanta, where perhaps the boilers of the concern may be more in request. The works in Belleville, so Mr. Bonner says, will be maintained, but the business for Canada will be looked after from the south shores of the great lakes that divide the two countries.

S. WARREN, grocer, Wales, Ont., has recently succeeded in effecting settlement with his creditors, at 60c in the dollar, 4 and 8 months, secured. He has been here for nearly 26 years, originally dealing in lumber, afterwards starting as a storekeeper. He had control of quite a large trade, but has been obliged to credit considerably, and has made a number of losses through bad debts. Not long ago he opened a branch store at Newington, in order to reduce his stock, and this, was not a wise move. His assets have shrunk considerably in value, but it is thought that the present settlement should leave him in fair shape, and give him a good chance of making a success in the future.

A. H. TOURANGEAU, general store, L'Original, Ont., has assigned to Hy. Barber & Co. of Toronto. He commenced business in March 1894, coming from St. Eustache, where he had been as a clerk for a number of years, and was understood to have a fair knowledge of business. Although he has had a fair share of business, he has been selling at close prices, and has been steadily going behind. A number of writs and judgments have been recorded against him. A chattel mortgage against his stock for over \$5,000, is held by Thibaudeau Bros. & Co. It is thought his liabilities will be heavy—Walter B. Inwood, plumber, Toronto, Ont., has assigned to T. E. Rawson. The liabilities are not large, probably between \$1,000 and \$2,000.

L. A. SAUVÉ, general store, Coteau du Lac, Que., has just assigned to Chas. Desmarceau. Sauvé's wife has been the only partner, he having failed in Jan. 1888, and after that transferred everything to his wife. In the spring of 1894 she compromised at 60 cents in the dollar; this left her with a moderate amount of surplus, but not in realizable shape, and for some time past she has been having uphill work, and has finally been forced into insolvency.—J. C. Purkis, grocer, Cowansville, Que., unable to meet his maturing liabilities, is engaged trying to get the signatures of his creditors to a compromise at 25 cents in the dollar, cash. His liabilities are between \$3,500 and \$4,000; \$2,100 of this being due to local creditors. At present he is closed up, but the prospects are that he will be able to carry out the arrangement, and be able to continue. He was formerly of West Brome, and sold out there, moving here in June 1890, and has since been doing a moderate sized trade, trying his best to make a success.

—MR. GUSTAVE LEISER of the firm of Lenz & Leiser, Victoria, B.C., is in town making purchases for their large wholesale establishment in that city.

THE CANADIAN BANK OF COMMERCE.

We have been favored with a copy of the report of the Board of Directors of the Bank of Commerce which will be presented to the shareholders at the twenty-ninth annual meeting on Tuesday next, the 16th, and which covers the year ending 31st May, 1896. The report shows that:—

The balance at credit of profit and loss account brought forward from last year is.....	\$ 22,685 52
The net profits for the year ending 31st May, after providing for all ascertained losses, amounted to.....	466,628 44
Transferred from last account.....	200,000 00
	<hr/>
	\$689,308 96
Which has been appropriated as follows:	
Dividends No. 57 and 58, at seven per cent. per annum.....	\$420,000 00
Transferred to Contingent Account, as a provision for doubtful debts.....	283,500 00
Transferred to Pension Fund.....	10,000 00
Written off Bank premises and furniture.....	7,500 00
Balance carried forward.....	18,248 96
	<hr/>
	\$689,308 96

It will be seen that in order to provide amply for all bad and doubtful debts it has been necessary to draw upon the profits of former years by reducing the reserve fund to one million dollars. Owing to the severe depression the losses have been abnormally large during the year and the profits were on a much lower level than in the years previous to 1894.

IMPERIAL BANK OF CANADA.

The profit and loss account of the Imperial Bank of Canada for the year ending 30th May, 1896, is a very satisfactory account as is shown by an examination of the following figures:

Balance at credit of account 31st May, 1895, brought forward.....	\$ 84,589 55
Profits for the year ended 30th May, 1896, after deducting charges of management and interest due depositors, and making provision for all bad and doubtful debts.....	194,945 85
	<hr/>
	\$220,535 40

From which has been taken:

Dividend No. 41, 4 per cent (1st Dec. '95)	\$78,544 00
" 42, " (1st June, '96)	78,544 00
Bonus of one per cent (1st June, '96)	19,036 00
	<hr/>
	176,724 00

Balance of account carried forward..... \$ 52,811 00

The balance at credit of the Rest account in the 30th ult. was \$1,156,800.00. The annual general meeting of the shareholders will be held on Wednesday next.

Meetings, Reports, etc.

EASTERN TOWNSHIPS BANK.

The annual general meeting of the shareholders of the Eastern Townships Bank was held at their banking house in the City of Sherbrooke, pursuant to notice, on Wednesday, 3rd June inst. a fair number of shareholders being present.

R. W. Heneker, Esq., the president, took the chair. Wm. Farwell, the general manager of the bank, was elected secretary; C. W. Cate and A. D. Nicolls were elected scrutineers of votes.

Minutes of last annual meeting were read and confirmed, after which the president, on behalf of the Board, submitted their

REPORT.

The directors beg to submit to the shareholders their annual report on the operations of the past year, with the Balance Sheet and Profit and Loss Statement on the 15th May last. The re-

sults of the year's working proved satisfactory, so that the directors at their meeting on the 2nd inst., after making ample provision for all bad and doubtful debts, as well as the usual appropriation of \$5,000.00 to the Pension Fund, were able to declare a second dividend of three and one-half per cent (3½ p.c.), payable on the 2nd July next, making seven per cent for the year, and to carry \$80,000.00 to the Reserve Fund, with a balance forward to the credit of Profit and Loss of \$21,808.74.

The result was the more gratifying, as the general business of the country during the past year proved disappointing to many who had looked forward to the advent of more prosperous times. Much had been looked for from the prospects of the then coming harvest, but, though the yield was abundant, prices of all descriptions of farm produce continued too low to bring much profit. Trade, consequently, languished and dull times prevailed. Notwithstanding this, the country has progressed, as the bank returns shew, the interest deposits having increased considerably during the year. The addition now made to the bank reserve has brought up that fund to the amount long looked forward to for, viz.: one-half the Capital, and the directors are confident that the shareholders will join them in their feeling of satisfaction at this result. The funds should be looked upon, not merely as an addition to capital, but as a shareholders' security against possible contingencies, and a bank is greatly strengthened in every way by the possession of a strong reserve. It does not of course follow that any change in the system of bank administration will ensue. The same principle of caution, combined with energy and enterprise, will be necessary, in the future, which has brought the small institution of 1859 to the condition of prosperity shown by the Balance Sheet of 1896. The history of the bank has been in the main a history of steady growth, and the directors feel that the present prosperous condition is largely due to the help afforded by the bank since its establishment, to every legitimate enterprise. It was established for the benefit of the Eastern Townships at a time when the business men of this section of country looked in vain for help from the large centres of trade.

The directors do not shut their eyes to the circumstances of the times. There are clouds on the horizon and every business man must watch them. In the banking business, one of these clouds arises from the lowering of the rate of interest through the accumulation of money. The fall in the rate has been great during the past few years, and while a low rate of interest is often a help to the business man, it tells against the holder of invested means, and tends to induce a spirit of speculation. Men are now more eager to enter on speculative business than they formerly were, and the banker requires great caution in making advances. But the world grows, and will grow healthily, if men will be prudent. The directors of the Eastern Townships Bank see no cause for alarm.

There are a few matters of interest, special and general, which the directors desire to touch upon, and first among these is the opening of the new branch at St. Hyacinthe. The St. Hyacinthe branch was opened last autumn, after careful thought and consideration, at the solicitation of many business men of that city. It is the first instance of an extension of the business, beyond the limits of the Townships, into a district which had, up to that time, been served entirely by Montreal institutions and a local bank. The greatest confidence was expressed in the system of management of the Eastern Townships Bank, and a prosperous career for it was foretold, bringing benefit to the people of that city. The directors are happy to be able to report that the experiment has been, so far, successful. The bank was welcomed by the citizens, deposits to a considerable amount have been secured, and satisfactory business relations have been established with firms of high standing and respectability. The outlook is satisfactory. The directors feel that it becomes them to express their satisfaction at the course taken by the citizens of Sherbrooke in endeavouring to promote the establishment of new industries in that city. They view with favour the enlargement of the Jenckes Machine Company's works, and the advantages which that company must derive from the change made in the location of their shops. Through the facilities now secured to them, the company can ship the heaviest machinery by rail directly from their works to any part of the continent.

The action of the Sherbrooke Board of Trade in making known the advantages offered by the city as a great business centre, is worthy of praise and promises well for the future of the city. The directors are also pleased to notice the development of manufactures at other business centres, such as Granby, for instance, where the Rubber Works have been successfully carried on for some years, and other new industries are being established. The city of St. Hyacinthe is also an energetic prosperous business centre, and presents a picture of life and activity worthy of notice. At the village of Magog the great Print Works and Cotton Mills are kept always full of work, and the industries of Coaticook are also flourishing.

The dairy industry of the country, in which the directors have always felt a lively interest, has not been so profitable during the last year, as could be desired. As this is an industry of special importance to the farmers of the country, any falling off in the returns affects more or less the whole community. In their report of 1894, the directors drew special attention to this industry, showing the advantages to be derived from a scientific development of the natural resources of the Townships, which are so eminently suitable for dairy farming, through the quality of the soil, the nature of the climate, and the overflowing supply

of pure water derived from the hill sides. Competition is no doubt keen, but by combination amongst farmers, so as to secure a proper number of cows, by care in the selection and management of the animals, by care in both summer and winter feeding, by care in manufacturing, and with a proper system of inspection, it seems impossible that such industries should fail of success. The benefits to the farmer are, not merely that he gets a quick return for his outlay, but that he also benefits from having the milk, after separation of the cream, in a state the most profitable for the growth of young animals.

By means of the excellent facilities now provided for inland transportation, as well as ocean transportation through a cool high latitude under a proper system of cold storage, competition need not be feared. There may be in this, as in other products, at times an overplus, but that is a difficulty at all times incidental to man's labour.

The mining industries cannot be overlooked in a review such as this, for the Townships have established a reputation of being rich in minerals, though as yet only very partially developed. It is pleasant to note, that despite the dull times, the Asbestos and Copper Mines have continued in operation. When it is recognized that the Eastern Townships furnish eighty per cent. of the practical asbestos of the world, it is reasonable to conclude that, if the cost of production can be kept within the bounds of a quick demand, the success of this industry is assured. The directors have, during this past year, had their attention drawn to the great variety of uses to which this mineral textile material can be applied, and they foresee, if their information prove sound, an immense development of these workings. The directors are glad to notice also that Chrome iron has been found and worked profitably, the demand being active and satisfactory. Even in the search for gold there is a movement, and the discovery of gold in quartz veins is looked upon as a certainty in the near future. The advantage to the country of giving employment to the various classes of the people, in farming, in manufacturing and in mining, is all the more important at such times as the present, when the United States, our next-door neighbors, have declared it as a part of their policy that employment shall not be given to any but American citizens, all immigrants to that country being obliged to take the Oath of Allegiance and even to pass a literary examination. This is indeed a change of policy from the time when that great country, in order to encourage immigration, was called "the asylum for the surplus population of Europe," and even sent delegates from New England to induce the population of the Province of Quebec to enter the New England factories. Canada cannot and should not complain, but should seek by enterprise and the employment of capital to furnish employment within her own boundaries for every class of her people.

In conclusion, the directors bear willing testimony to the excellence of the bank administration, and desire to record their thanks to the whole staff of the bank officers.

Respectfully submitted on behalf of the directors.

R. W. HENEKER, President.

PROFIT AND LOSS STATEMENT FOR THE YEAR ENDING MAY 15TH, 1896.

Balance at Credit of Profit and Loss, carried forward from May 15th, 1895		\$ 18,534 54
Profit of Head Office and Branches, after deducting charges of Management, Appropriation towards Pension Fund, Interest due Depositors, and ample provision for bad and doubtful debts.....		148,274 20
		\$156,808 74
DEDUCT.		
Dividend of 3½ per cent., paid 2nd January, 1895.....	\$52,500 00	
Dividend of 3½ per cent., payable 2nd July, 1896.....	52,500 00	
Transferred to Reserve Fund.....	80,000 00	185,000 00
Balance carried forward.....		\$ 21,808 74

GENERAL BALANCE SHEET, MAY 15TH, 1896.

LIABILITIES.		
Capital paid in.....		\$1,500,000 00
Reserve Fund.....	\$ 750,000 00	
Profit and Loss Balance.....	21,808 74	
Dividend No. 73 of 3½ per cent., payable 2nd July next.....	52,500 00	
Dividends Unclaimed.....	8,071 82	827,980 50
E. T. Bank Bills in Circulation...	874,046 00	
Dominion Government Deposits on Demand.....	21,562 60	
Provincial Government Deposits on Demand.....	10,797 78	
Other Deposits on Demand.....	552,728 75	
Other Deposits after Notice.....	2,882,723 54	
Due Banks in the United Kingdom.	6,928 86	4,848,767 53
		\$0,076,768 09

ASSETS.			
Specie.....	112,551	33	
Dominion Notes.....	108,887	00	
Bills and Cheques on other Banks..	39,410	24	
Due from other Banks in Canada...	399,410	19	
Due from other Banks not in Canada.....	209,588	99	
Dominion Government, Circulation Redemption Fund.....	44,111	79	
Dominion Government Debentures.	13,000	00	
Provincial Government Debentures.	51,666	67	978,026 21
Bank Premises and Bank Furniture.	120,931	67	
Current Loans, Discounts and Advances to the Public.....	5,412,074	51	
Real Estate, other than Bank Premises.....	52,268	25	
Mortgages on Real Estate sold by the Bank.....	56,324	00	
Loans Overdue, Secured.....	5,293	17	
“ “ Unsecured.....	31,360	82	
Other Assets and items in transitu between offices.....	19,889	46	5,698,141 88
			\$6,676,768 09

WM. FARWELL, General Manager.

After reading the report, the president briefly addressed the meeting, and concluded by moving its adoption; this was seconded by Hon. M. H. Cochrane, and after remarks by the general manager and short remarks by several shareholders, was carried.

On motion, the appropriation for remuneration of directors was increased \$400, making the amount \$8,400.

The thanks of the shareholders were voted to the president and directors, and also to the general manager, managers, and other officers of the bank.

There being no further business before the meeting, the vote was taken for election of directors for ensuing year, which resulted in the re-election of the old board, viz., R. W. Heneker, M. H. Cochrane, Thomas Hart, J. N. Galer, I. Wood, N. W. Thomas, T. J. Tuck, Gardner Stephens, John G. Foster.

The meeting then adjourned.

THE FIRE RECORD.

The store and dwelling occupied by Robert Paynter, egg and butter exporter, Lucan, Ont., were totally destroyed on the 5th inst. Loss about \$1,500; partially insured.—The bamboo factory of Wrigley, Bros., Queen street, Toronto was burnt to the ground on the 6th inst. The estimated loss is \$3,000. Insurance unknown.—On the night of the 6th inst. twenty-one buildings were destroyed in the town of Solkirk, the total loss being about \$40,000.—The residence of Mr. Shallow at Dorien, Quebec, was burnt to the ground on the 6th inst.—The china and crockery ware house of J. L. Cassidy & Co., 329 St. Paul street, Montreal, was damaged by fire on the night of the 7th inst. to the extent of \$40,000. The loss is fully covered by insurance. There is much speculation as to the origin of the fire.—McKendry & Co.'s large departmental store, Yonge street, Toronto, was completely gutted on the 8th inst., and the entire stock consumed. The amount of insurance carried by Messrs. McKendry & Co., on their stock was, \$146,500, distributed as follows: Aetna, \$5,000; Atlas, \$5,000; Caledonia, \$3,500; Commercial Union, \$20,000; Hartford, \$7,500; Lancashire, \$2,500; Liverpool, London & Globe, \$10,000; London Assurance, \$10,000; North British & Mercantile, \$9,000; Northern, \$10,000; Norwich Union, \$5,000; North America, \$10,000; National of England, \$2,500; Phoenix of Hartford, \$5,000; Phoenix of London, \$5,000; Quebec, \$5,000; Queen, \$5,000; Alliance, \$5,000; Royal, \$10,000; Union, \$2,500; Sun, \$5,000; and Caledonia, \$4,000 (on furniture and fixtures.) On the building are three policies, North British, \$6,000. Imperial, \$6,000; and Liverpool, London & Globe, \$4,000. It is said that 50 per cent on these policies will cover the loss on the building.—The house of Wm. Waltham, farmer near Petrolia, Ont., was completely destroyed by lightning on the 7th inst. Loss about \$700.—The large general store of Young & Kester at Thamesford, Ont., was struck by lightning and burned to the ground on the 6th inst.—The mill and lumber belonging to D. A. Saunders of Norwood, N. S., was recently burnt. Insurance \$1,800 on mill and \$1,000 on lumber

BUSINESS CHANGES.

ONTARIO—Mrs. A. Berry, grocery, Andrews ville, is out of business; and W. J. Burchill, grocer, is beginning; Matthew Beattie, general store, Campbellville, sold out; Wm. Cashmore, bricks.

Cobden, sold out to R. Caswell; Tregenza, Callback, & Co., dry goods, Hamilton, giving up business; Wm. Howe, tins, &c., Lindsay, stock sold June 3rd; Jno. Watt & Co., general store, Uxbridge; stock sold June 3rd; Safety Barb Wire Co., Ltd., Toronto, stock, &c., sold; Wm. McClay, grocer, Hamilton, stock sold; G. H. Shutter, tobacco and cigars, Hamilton, business offered for sale; Estate Jas. Connolly, shoes, Lindsay, stock for sale; L. Atkinson, jeweler, Newmarket, stock sold; W. M. Chapman & Sons, undertakers, Hamilton, sold out; Saw Bill Lake Gold Mining Co., Ltd., Hamilton, incorporation granted; R. Gough, hotel, Sarnia, sold out; Sneath & Thompson, general store, Penetanguishine, dissolved, C. A. Thompson continues; E. Maybee & Co., produce, Toronto, closing out business; Helen Stewart, milliner, Hamilton, stock sold; Armstrong & Wyndon, tailors, Toronto, dissolving, style now Wyndon & Son; Barslow & Co., plumbers, Brockville, stock advertised for sale 15th inst.; G. D. Johnston, confectioner, Burks Falls, sold out; H. Arland, shoes, Hamilton, stock advertised for sale 17th inst.; Jos. Woodcock, hotel, Ingersoll, out of business; Robt. Hall, dry goods, Peterboro, selling out and retiring; M. Brown, clothing, Ottawa, sold stock and has left town; Douglass Bros., roofers, Toronto, closing branch at Ottawa; Klock Bros. & Co., lumber, Ottawa, dissolved; Wadsworth & McWhinnie, roofers, Ottawa, beginning business; Jas. Patterson, grocer, Perth, commenced business; A. J. Wood, grocer, St. Thomas, selling out; F. J. Scarff, stationery, &c., Stratford, out of business; W. J. Brett, grocer, Windsor, receiver appointed; A. Murray & Co., dry goods, Hamilton, have sold out; Wm. Kennedy & Sons, Ltd., foundry, Owen Sound, incorporation granted; Mrs. R. McNeil, fancy dry goods, Hamilton, sold out; Citizens Light, Heat & Power Co., Ltd., incorporation granted; Aqueduct Constructing Co., Ltd., Toronto, incorporation granted.

QUEBEC—J. B. Devy, R. E. agent, Montreal, contesting demand of assignment; S. Dulude & Fils, grocers, Montreal, out of business; Babcock & Wilcox Co., closing branch in Montreal; Canadian Oak Leather & Belting Co., Montreal, began business; N. Commire, foundry, Montreal, removed to St. Jerome and opened there; C. Labossiere, dry goods, Montreal, commenced business; E. Lambert & Co., grocers, Montreal, dissolved; B. Turenne, shoes, Montreal, out of business; Brosard & Brien, dry goods, Montreal, assets for sale 12th inst.; Benallack & Co., hotel, Montreal, dissolved; R. Blain, grocer, Montreal, compromised; Hurtubise & Co., hardware, Montreal, bailiff's sale, advertised; J. Maurice, grocer, Montreal, bailiff's sale advertised; Wm. Thomas & Co., furs Montreal, stock sold; E. & A. Whiteford, paper manfrs., Port Neuf, commencing business; Delisle, Dion & Co., broker, Quebec, A. & C. Dion, dissolved and former registers as continuing alone under same style; Bourke & Melancon, agents, Montreal, new co-partnership; Craig Plano Co., Montreal, new co-partnership; Thos. Hiam & Son, insurance agents, Montreal, dissolved; St. Andre & Laberge, builders, dissolved; A. D. Turcot, saw mill, Montreal, bailiff's sale advertised; Turcot & Reeves, confectioners, Montreal, giving up business; Mrs. A. Brault, hotel, Beauharnois, giving up business; A. Cote, hotel, Beauharnois, commenced business; D. Bergerin, baker, Beauharnois, given up bakery; J. B. Robert, grist mill, Beauharnois, adding bakery; A. Brown, carriages, Huntingdon, moving away; A. Lefebvre, provisions, Montreal, real estate advertised for sale; Union Cold Storage Co. Montreal, applying for incorporation; J. A. Cloutier, general store, L'Islet, composition accepted; Montreal Locked Wire Fence Co., dissolved.

MANITOBA & N.W.T.—Selkirk Trading Co. Ltd., general store, beginning business; Robinson & Co. drygoods, Winnipeg, adding groceries; Bain & Co., livery, Calgary, sold out; A. McBride & Co., hardware, Calgary, opening branch at Rossland, B.C.

NEWFOUNDLAND—Munn Bros. drygoods, Harbour Grace, dissolved, Norman Munn retires, and J. S. Munn continues under old style; Strang & House, liquors, &c., St. Johns, dissolved.

NOVA SCOTIA—Geo. Pattison, tins, &c., Windsor, sold out to F. S. Murphy; W. H. Tully, grocer, Halifax, dead; Eaton & Co., Canning, new copartnership registered, N. W. Eaton & E. M. Beckwith; Wm. Hood, grocer, Halifax, dead; J. W. Jack, tinware, Truro, sold out.—Ellershous, Larrigan Co., Ellershous. If interested enquire at office.

NEW BRUNSWICK—Hugh Hay, drygoods and clothing, Woodstock, style now Hugh Hay & Son.

PRINCE EDWARD ISLAND—W. R. Coles, general store, Tyne Valley. If interested enquire at office.

BRITISH COLUMBIA—B. C. Broom and Brush Works, Victoria, dissolved; Sinclair & Co., feed, produce, &c., Victoria, successor to J. A. Ritchie; W. F. Evans, music, New Westminster, giving up business and leaving; Mainland & Nanaimo Steam Navigation Co. Ltd., New Westminster, winding up order granted; Langley & Co., wholesale druggists, Victoria, succeeded by Langley & Henderson's Bros. The following were drowned in the Point Ellice bridge accident 26th ult.: V. L. Bossi, fruit, confectioner, &c; E. B. Carmichael, mfrs. agent; S. R. Holmes of Holmes & Co., Teaming, &c., J. G. Leveridge, grocer.

LEGAL RECORD, &c.

Week ended June 10, 1896.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

June 3.
 Melborne—D. A. McCaskill vs P. A. Lariviere et al. 1,012
 Montreal—E. Laliberte vs R. De Lapeyriere, \$876; A. W. Crankshaw vs G. C. Huttemeyer et al, \$356; E. Naud vs S. Rochon, \$500; Montreal Loan Co. vs Dme. R. Wardley, \$400.
 Richmond—J. Smith vs Jas. Alexander..... 405
 St. Dominique—J. Benoit vs F. X. Lebrun (dmgs.)..... 3,000
 St. Nicolas—Credit Foncier vs Adelaide Frechette..... 1,057
 Sherbrooke—M. Read vs J. J. Doherty et al..... 575
 Somerset—I. Paquet vs J. B. Demers et al..... 678

June 4.
 Montreal—Dme. M. P. Byrnes vs Dme. E. Hawes et al, \$500; J. Beattie vs North American Phosphate Co., \$475; J. F. Roughan vs G. D. Roach et al, \$585; E. Marcil vs Moise Ste. Marie, \$400.
 Quebec—W. Paradis vs J. O. Vezina et al, esql. (contested), \$468.

June 5.
 Les Piles—Canada Iron Furnace Co. vs Oct. Neault.... 400
 Montreal—R. Audette et al vs A. Daoust, \$3,000; Holmes, Booth & Hayden vs. C. H. Duquette, \$1,209; Dme. A. M. Proctor vs G. E. Townshend, \$370.
 St. Henri—E. Marcil vs Moise St. Marie..... 400

June 8.
 Montreal—Dme. A. Stewart vs C. D. Lancey, \$25,000; S. Smith vs Pontiac Pacific Junc. Ry. Co. \$621.
 St. Polycarpe—R. Audette et al vs Athanase Daoust.... 3,000

June 9.
 Drummondville—Banque Jacques Cartier vs G. L. Lemire, \$1,441.
 Milbury, Mass.—Dme. E. Masse vs Nap. Lindsay et ux or \$313.
 Montreal—E. A. Small vs W. Shaw..... 1,272
 Quebec—M. L. L. Gregory vs L. S. O'Dell..... 750
 St. Pudentienne—A. Gaudreau vs Augustin Gayette (Dmgs), \$500.
 St. Tite—La Foudevil de Plessisville. vs Tel. Lefebvre et al, \$595.

June 10.
 Cote St. Louis—Trust & Loan Co. vs Dolphis Turcot.... 1,650
 Montreal—P. Hamel vs F. Beauchamp, \$500; G. Dupont vs A. Dupont, \$442; A. Brazeau vs S. Rousseau, \$530; Canadian B. & M. Co. vs C. Vallee, \$519.

WRITS ISSUED, PROVINCE OF ONTARIO.

June 3.
 Ottawa—Banque Nationale vs Pat. Whelan et al..... 1,355
 Paris—G. H. Boulton vs C. Langmuir..... 2,076
 Toronto—Scott & McMillan vs Dominion Dyewood & Chemical Co., (slander) \$5,000; J. Armstrong vs F. J. & D. E. French, \$422; G. Gooderham vs F. S. Wilkins et al, exrs., \$25,751.
 Wales—Lonsdale, Reid & Co. vs Saml. Warren..... 370

June 4.
 Bentinck Tp—Farmers L. & S. Co. vs S. B. Wilson.... 1,369
 Carleton Place—W. H. Colborne vs W. H. King..... 610
 Gloucester—T. Bennett vs Jas. Boyle..... 300
 Petrolia—St. Lawrence Co. Ltd. vs Petrolia Water Works Co., \$461.
 Toronto—M. A. & E. A. Keele vs J. S. & L. Batt, \$684; J. L. Howard vs Britten & Bradshaw, \$406; Farmers L. & S. Co. vs S. W. & D. Burns, \$707; Freehold L. & S. Co. vs Wm. & Mary J. Graham, \$12,889; J. Crowther et al, exrs. vs T. H. & C. C. Miller, \$638; J. E. Higgins vs John Stewart, \$398.
 Windsor—Fitzgibbon, Schofheether & Co. vs Kerby Bros., \$325.

June 5.
 Burks Falls—J. Harper vs J. D. Reid (Dmgs)..... 5,000
 Grantham Tp—N. Nash vs David Flintoft..... 1,323
 Kenyon Tp—D. B. McLennan et al, exrs. vs John McDonald, \$1,539.
 Ottawa—Jane M. Smith vs James & Ida Jardine, \$556; C. W. Mitchell vs A. F. McIntyre, \$550.
 Saltfleet Tp—M. J. Walker vs Richard Quance, jr. et al exrs., \$600.
 Toronto—J. Thonger vs G. & M. A. Clements, \$774; M. Redden vs J. K. Kerr & Toronto Financial Corp., \$2,093; Endacott Bros. vs Stark Bros. & Co., \$308.
 York Tp—Acct. Supreme Court vs Wm. & Lucy Brunskill et al, \$13,394.

June 8.
 Hamilton—Molsons Bank vs Jas. O'Brien es al, \$2,003; J. Gompf vs Mrs. Jane Taylor, \$346.
 Inwood—Van Tuyl & Fairbanks vs Holmes, Moore & Cartwright, \$418.
 New Westminster—R. Lester vs Thos. & Martha Higginson, \$386.
 Port Arthur—Can. Perm. L. & S. Co. vs C. & V. McVicar, \$6,934.
 Osgoode—W. H. Jackson vs Wm. & Ellen Early..... 1,325
 Otonabee—W. Quinn vs John O'Shugnessy et al..... 5,000
 Stratford—M. Garfat vs R. T. Coulton..... 3,000
 Toronto—G. T. Claris vs Jos. & G. T. Lea, \$640; J. Hoodless & Son vs Peter Ryan et al, \$318.
 Toronto Junc—P. Ellis vs Corpn. Toronto Junction..... 1,866

June 9.
 Beachville—P. H. McLeod vs Alex. Holmes..... 350
 Grey Tp—Rebecca Grinwoldy vs D. Breckenbridge (Dmgs), \$1,000.
 Port Arthur—W. K. Cameron vs Wiley & Co..... 1,200
 Tecumseth—R. T. Banting et al vs G. & M. Fildey..... 2,217
 Torbolton—A. J. MacNab vs J. & Betsy Drummond.... 1,901
 Toronto—J. P. Jackson et al vs W. Carlyle, \$374; Mfrs. Life Ins. Co. vs J. & M. Dickson, \$3,865; H. P. Eckardt & Co. vs J. A. Killackey et al, \$364; R. Leask vs J. F. McCrae, \$5,300; J. Beatty vs Louisa Tolton et al, \$2,462; A. Orr vs. C. Powell, \$390.
 Uxbridge—G. Gooderham vs Alex. & E. J. Spears..... 3,553
 Wallaceburg—P. & J. Farr vs J. W. Steinhoff et al..... 2,300
 York Tp—J. Jackson vs Jas. Jackson et al, exrs..... 364
 New York—Est. J. Shanklin vs Ellen Dyson..... 341

June 10.
 Brockville—B. A. Johnson vs J. L. Metcalfe..... 5,000
 Clarke—H. H. Burnham vs Daniel Comstock & wife.... 1,168
 Fitzroy—H. K. Pinhey et al vs Savage & Margt. A. Lowry, \$9,930.
 Fort William—R. H. Weigand vs Thos. Weigand..... 441
 London—D. D. Smith vs Thos. Cowan et al..... 343
 L'Original—E. Boisseau & Co. vs A. H. Tourangeau.... 426
 Niagara Falls—James Calcott vs Emma & Robt. Hardy. 331
 Peterboro—Deleware, Lack. & W. Ry. Co. vs Jas. Stevenson, \$2,408.
 Russel—H. Fitzpatrick vs Sarah Montgomery et al.... 515
 Smith's Falls—Rideau Lodge, No. 241 vs W. W. Halliday et al, \$1,841.
 Toronto—J. Bucknell vs R. C. Donald, \$1,131; W. H. L. Gordon et al vs R. C. Donald, \$2,264; MacWillie Bros., vs Hiawatha Island Supply Co. et al, \$375.

WRITS ISSUED, MANITOBA & N. W. T.

June 3.
 Arrow River—W. W. Stonehouse vs J. & E. R. McGillivray, \$400.
 Calgary—Knox & Hooper vs W. H. Heald..... 447
 June 4.
 Fort Q'Appelle—Stobart Sons & Co. vs A. E. Iredale 2,867
 Napinka—E. F. Hutchings vs F. O'Neil & Co..... 397
 June 5.
 Napinka—Union Bank vs F. O'Neill..... 512
 Winnipeg—J. J. Palmer vs Winnipeg News & Publishing Co., Ltd., \$4,145.

WRITS ISSUED, N. S.

June 3.
 Kemptville—M. F. Carrol, tinware, foreclosure writ for.. 1,268

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

June 3.
 Montreal—J. Robertson agt W. H. Davis, \$5,257; Royal Institution agt. Alex. McD. Cowie, \$357.
 Sault aux Recollet—G. Blache agt. L. J. Papineau..... 755
 June 4.
 Montreal—Dme. P. Parent agt Citizens Light & Power Co., \$2,000.
 June 5.
 Montreal—J. D. Labreche agt S. B. Durocher et al, \$420; W. F. Anderson agt Patk. Finnigan, \$633; Dme. Maria P. Morris agt M. M. Glauberson, \$2,000.

St. Wenceslas—Olivier Poirier, Fils de Frs. to De G. Le-duc, \$300.
 June 8.
 Lachute—T. S. Vipond agt Jos. Palliser..... 904
 Montreal—Washington Building & Trust Co. agt Jos. Oimet, \$316.

June 9.
 Mile End—Hon. L. Beaubien agt Dme. W. H. D. Young 613
 Montreal—City of Montreal agt John Mulcair et al, \$863; J. W. Hughes agt Thos. Sonne, Jr., \$444.
 St. Ferdinand—Dme. Francis Campbell agt Ferdinand Fortier, \$1,694.

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

June 8.
 Buffalo—Attorney-General agt John Holmes..... 540
 Torbolton—P. Rochon agt C. C. & James Mills..... 359
 Toronto—M. C. Noble agt G. F. Bishobrick, \$1,033; E. Barber agt E. E. A. Duvernet, \$1,649.

June 4.
 Ailsa Craig—G. A. Mikell agt Nancy & Wm. Boyd..... 2,541
 June 8.

Augusta—Margt. M. Halcy agt John Jackson..... 509
 Gainsborough—Mary A. Eastman agt Alfred Hodgkins. 307
 Greenock Tp—E. Wynne agt R. J. Acton..... 1,000
 Hamilton—Adeline M. Lawry agt T. H. Lawry, \$572; A. M. & V. H. Carpenter agt Maxey, Larson & Gough, \$605.
 Ottawa—J. Fisher, Son & Co. agt J. & R. Craig..... 495
 Rainham—Cecilia Stewart et al agt A. A. & A. Fess.... 322
 Renfrew—R. C. Percival & Son agt J. McArthur..... 331
 Toronto—W. Pinkerton et al agt P. Gaynor, \$2,106; A. W. Burk agt Guarantee Coll. & Protective Co., \$789; Trinity College agt John Murphy, \$713; W. M. MacPherson agt Wm. Schubart, \$1,076; D. S. Moncrieff agt David Harding, \$439.
 Walpole—Cecilia Stewart et al agt Wm. Baird et al..... 805

June 9.
 Ottawa—Quebec Bank agt J. R. Douglas et al..... 1,864
 Toronto—R. A. Dickson agt W. J. Pringle..... 319

June 10.
 Strathroy—J. Howe, admrx. agt Patrick O'Keefe..... 420

JUDGMENTS RENDERED, MANITOBA & N.W.T.

June 8.
 Banff—J. D. McLean agt Isabella Wright..... 949
 Fleming—Doull & Gibson agt L. Galbraith..... 386

June 5.
 Minnedosa—H. Shorey & Co. agt R. J. Spratt & Co.... 497
 Portage La Prairie—Stobart & Co. agt Wm. Burton.... 896

JUDGMENTS RENDERED, NOVA SCOTIA.

June 8.
 Digby—Chas. Mason, shoes, for..... 7,016
 Liverpool—I. V. & J. H. Dexter, shipping, etc..... 2,025
 North Sydney—Gannon Bros., general store, for..... 968

June 5.
 Lunenburg—Hony Orwitz, dry goods..... \$1,369 & 1,566

June 10.
 Dansdowne—Est. Geo. McKay, mill, for..... 8,932
 Greenfield—S. F. Hunt, for..... 1,005
 Halifax—Halifax Produce & Fruit Co..... 301

JUDGMENTS RENDERED B. C.

June 4.
 Abbotsford—F. Munroe agt J. J. Currie..... 324
 New Westminster—J. H. Botterell & Co. agt Jas. Rosseau 1,003

June 8.
 New Westminster—E. G. Prior agt D. Bain..... 3,255

June 10.
 Nanaimo—Canada P. L. & S. Co. agt C. R. Hardy..... 4,952
 Vancouver—Russell & Godfrey agt C. C. Ralston..... 385

JUDGMENTS RENDERED, N. B.

June 9.
 Albert—J. S. Atkinson & Co., G.S. & lumber..... 438

CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

June 8.
 Dundas—George Case to H. Kuntz..... 600
 Hamilton—J. O. & Phoebe J. S. McArthur to A. Thomson, \$500.
 Ottawa—E. F. E. Roy & wife to E. Tasse..... 1,984
 Toronto—W. H. Stone to Philp & Eckardt..... 886

June 4.
 Fergusons Falls—John Hallinger to W. McGarry..... 900
 Little Current—W. B. Ritchie to W. B. Telfer..... 800
 Pakenham Tp—P. & J. Loftus to J. M. Robertson..... 809
 Toronto—Silas Vernoy to J. S. Miller..... 560

June 5.
 Ancaster—D. A. Hyslop to Bank of Hamilton..... 2,398
 Arthur—Wm. McCardie to P. M. Kirby..... 377

Hamilto—Chas. & Lucy Egner to J. Gompf, \$1,100; Thos. Hood to C. M. Counsell, \$1,550.
 Kincairdine—Robt. Baird to Merchants Bank, \$8,804; Wm. Bishop to H. McKay & Co., \$2,104.
 Ottawa—L. Laframboise & wife to F. X. Demiers..... 898
 Stratford—W. M. O'Beirne et al to Buntin, Reid & Co..... 2,000
 Toronto—Solomon Fogler to J. Singer, \$606; A. M. & Annie S. Jarvis to H. Scott et al, \$1,624; John Wood to T. S. Stayner et al, \$2,647.

Wiarion—Jas. Walmsley et al to G. W. Ames..... 650
 Philadelphia—W. F. Shaw to J. K. Fiske..... 800

June 8.

Aylmer—W. H. Walsh to W. Warnock..... 1,803
 Barton Tp—John Clarke to Marion Hunter..... 763
 Dalhousie Tp—M. W. Paul to J. B. Paul..... 900
 Ganonoque—James Donahue to W. H. Britton..... 642
 Kingston—P. M. Clark & wife & C. H. Clark & wife to I. Simpson, \$5,410.

Lindsay—J. D. Varcoe to W. H. Bottom..... 829
 Ottawa—C. H. Beddoe to H. Walters, \$601; G. H. Rogers to W. C. May, \$1,999; J. Watchorn to R. Dale, \$1,031.

St. Thomas—Thos. Arnold to W. E. Idsardi..... 2,248

June 9.

Alton—Eliza Sfeele to W. H. Steele..... 650
 Burlington—W. J. & Emma Brush to H. Kuntz..... 1,510
 Clinton—Nicholas Robson to G. Stanbury..... 1,189
 Howick Tp—Robt. Ferguson to N. Ferguson..... 3,519
 Markham Tp—Jane & David Reesor to A. Russell..... 2,247
 Pembroke—Michael Martin to Georgiana Gorman..... 1,400
 Seaforth—G. E. Henderson to E. C. Coleman..... 1,517
 South Indian—F. H. Laframboise to G. H. Perley..... 550
 Tilbury North—F. J. McCrae to I. Desjardins..... 2,450
 Toronto—Teresa Gormaly & Jas. Somerville to H. A. Rider, \$1,975; Otto Heigel to T. Kennedy, \$1,432; Jennie Mossop to J. E. Seagram, \$5,500; Essie Sullivan to A. Manning, \$3,564 & \$3,564; Toronto Dredging & Contracting Co. to Osler & Hammond, \$2,000.

June 10.

North Bay—E. W. Ross to D. H. Barr..... 558
 Ottawa—A. W. Throop & wife to W. Hatch..... 578
 Rat Portage—Wm. McKinnon to S. A. D. Bertrand et al 2,100
 Sudbury—Felix Rioux to F. Gagne..... 1,500

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

June 3.
 Calgary—W. L. Bernard to H. George..... 2,753
 Manitou—R. W. McClung to C. R. Gordon, \$2,000; Sparling & Lauder to Donaldson Trading Co., \$3,250.

June 4.
 Indian Head—E. J. Brooks to S. H. Caswell & Co..... 1,200

CHATTEL MORTGAGES, B.C.

June 8.
 Port Hammond—John Trembath to C. E. Hope..... \$1,007

BILLS OF SALE PROVINCE OF ONTARIO.

June 5.
 Palmerston—Wm. Black to J. English et al..... 1,025

June 8.
 Cambridge—J. M. W. Hall to Paulina F. Williams.... 800
 Penetanguishene—W. W. Sneath to C. A. Thompson... 1,300
 Tiny—J. M. Bird to J. W. Gidley..... 550

June 9.
 Toronto—H. A. Rider to Teresa Gormaly & Jas. Somerville, \$1,975.

BILLS OF SALE, N.B.

June 8.
 Campbellton—P. C. Belisle, lumber, &c., for..... 699

BILLS OF SALE, N.S.

June 9.
 Springhill—R. B. Powers, lumber, for..... 1,500

THEATRE FRANCAIS.

There is plenty of laughter at Theatre Francais this week where W. E. Phillips is presenting "The Plunger" with his efficient stock company. It is a play which is full of fire and dash and as the members of the company are fully competent in the parts they essay the fun rages fast and furious during the five acts. The vaudeville performance is of more than average merit and includes Farrell and Taylor, musical comedians; Miss Jennie Grovani, dancer; Miss Emma Francas, dancer; Arthur E. Dragen, singer and yodler, and Gilbert Sarony, female impersonator. Next week the drama will be the great Madison Square success, May Blossom, by permission of Daniel Frohman, to whom a large royalty is paid for the right of production here. It is the first time this play has ever been presented at popular prices and as it will be finely mounted it will surely pack the house to the doors. Miss Beryl Hope will be seen in the title role of May Blossom.

ADVANCE IN ART.

Within the past few weeks the Pratte Piano Co. have received from their factory at Huntingdon, Que., several pianos of a new style, which bid fair to eclipse anything ever attempted before, judging from the many tributes paid it by some of our prominent musicians.

This Pratte Upright Piano partakes of the character of a grand piano. It has marvellous singing power and great sympathetic resonance, with remarkable purity of tone and delicacy of touch.

Several improvements not contained in any other make of pianos have been added in this new style, a description of which would be too long to give here. That is why we would impress on all the necessity of examining this instrument at the Company's warerooms, No. 1676 Notre Dame street.

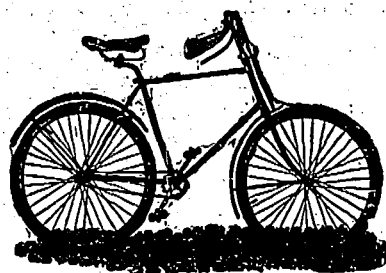
It would serve as an educator in the science of "Modern" piano construction.

The Pratte Piano Co. deserve credit for their steady march upwards and their efforts in trying to excel in the art of piano making, instead of following the general tendency of the trade, of making cheaper and inferior qualities.

Financial.

Thursday Ev'g., June 11, 1896.

After the spurt on the Stock Exchange to which we alluded a week ago, business fell again into a rut of dullness, and no marked improvement is anticipated before the general elections. In the absence of influential business, consequently the market is narrow, and any pressure to sell would doubtless force down prices. The money market is much easier, so that lack of funds is not blameable for the prevailing dullness, but rather the heavy losses that have been incurred during the week in the Chicago wheat market. Several local speculators have lost heavily, while others have had to sacrifice their holdings of stocks to protect themselves in the hope of another advance. Railway earnings, both steam and electric, have again been very good, substantial increases having been shown, so that except for a prevalent idea that stocks are still quite high enough, and the approaching elections, conditions favor more activity. Money is now easily obtained at 5 per cent. on call, though in Toronto the rate is still nominally 5½ per cent., but brokers are not over eager to borrow. Prices generally opened the week firm, but have gradually sagged. Toronto Ry, for instance, has fallen 4 points; Montreal Street Ry, 2¼; Bell Telephone, 2¼; Cable, 3; and Telegraph 1; while in Pacific, gas and the bank stocks, the fluctuations have been very small. The market closes the week dull with a lower tendency. In New York, after a period of steadiness, stocks broke several points on Wednesday, the market being in a complete state of collapse. Later, however, on a cessation of liquidation, part of the declines were recovered. The London market has been dull, the fortnightly settlement being in progress. It is believed, however, that the prevailing low rates for money and prices of consuls will induce increased business in the general stock list. Canadians are firm, but Americans are absolutely lifeless, on account of the uncertainty regarding the currency question in connection with the Presidential contest. The exchange market locally has



"Wolf American" High Art Cycles.
 "McCune" Cycles Highest Grades and Great Value.
 "Commercial" Cycles Good Machines.

Also Juvenile bicycles on hand and "ADLER" Cycles "BOKER'S INX" Cycles for Importation.

DORKEN BROS. & CO.,
 140 McGill St., - - MONTREAL.

El Padre Needles,

10 cents.

'Varsity,

5 cents.

The Best CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS

been dull, and rates show little or no change. We quote as follows: Between banks, sixties, 9 7-10 to 9½; demand, 9 11-16 to 9 ¼; cables 9¾ to 10, New York funds, ¼ to 1-16 discount. Counter rates are—sixties, 9¾; demand 9¾ to 10; cables 10¾; New York funds par. Appended is the usual comparative table compiled by C. Meredith & Co:—

BANKS	Shares.	Highest	Lowest	Last Year
Montreal	129	221	219	222¼
Commerce	478	128	126	184¾
Merchants	111	165	164	168¾
Molson's	102	180	180	175
Nationale	10	118½	118½
Ontario	9	58	57
MISCELLANEOUS.				
Cable	305	161	158	160
Can. Pacific	30	61	60½	54¾
Gas	225	186¾	186¾	203
Mt. St Ry.	1162	211¼	209	201½
Toronto Ry.	1192	71	67	86½
Bell Tel.	40	156	153¾	158¾
Telegraph	64	166	165
Duluth com.	100	5¼	5¼	6½
Col'd Cotton	10	55	55	61¾
Col'd Cot. Bd's. .	9000	99¾	99¾	99¾
Postal Telegraph	150.	86¾	86¾

MONTREAL CLEARING HOUSE.

Total for Week Ending June 11, 1896.	Clearings.	Balances.
	\$10,028,970	\$1,442,766
Corresponding		
Week of 1895.	13,199,823	1,719,711
" " 1894.	11,344,544	1,529,074
" " 1893.	11,895,829	1,592,410

MONTREAL WHOLESALE MARKETS.

Thursday Ev'g., June 11th, 1896.

The elections are still the all-absorbing topic, and are causing more or less stagnation in the principal lines of trade. As the day draws near, however, and the im-

pression gains ground that there will be little change in the fiscal policy, buying begins to be made more freely. Of course there is still an element of uncertainty as to which party will triumph at the polls, and until this is removed trade generally will not resume its normal activity, but the feeling is decidedly more encouraging. But both sides are confident of success. The retail trade has so far been very little affected by the political warfare, having been quite as active as is customary for the season, but the return of cooler weather checked buying somewhat in certain lines. Still, spring business generally is fairly satisfactory, the only complaints heard being from the hardware trade, and about fall trade. Another gratifying feature is the decided improvement noted in collections, which are said to be better now than they have been this year. Paints and oils have had a very active week, though declines have been noted in turpentine and linseed oil, owing to weakness in outside markets. In hides the feature has been the advance of 1c by local dealers in the price of beef hides, to meet an offer of ½c above current quotations, made by a rival buyer. Leather is firm, and in boots and shoes a good week's business is reported. Fall orders for dry goods, too, are coming in more freely, while the city and suburban retail trade is fairly active. The grain and flour markets are improved, though on account of fluctuations in Chicago wheat, flour here is unsettled. Manitoba wheat is meeting with favor in Australia, and additional sales for Sydney have been reported this week. While these transactions are not as yet very extensive, they are considered as foreshadowing more similar deals in the future. Groceries have had a very quiet week. Sugars are ¼c lower here, although raws are still very firm. New crop Japan teas have arrived, but are moving very slowly with other lines showing no change. A steady business is noted in other lines.

BEANS—The market is about the same as a week ago, and in the absence of important business prices are more or less nominal. Small lots are offered at 85c and car lots at 70c.

BOOTS AND SHOES—The Spring sorting business is pretty well over, though retailers report a good demand still, chiefly in the way of light tans. Fall orders are coming in very well considering the unsettled condition of trade generally, and indications are for fall business being fully up to the average of past seasons. Collections are generally satisfactory.

CEMENT AND FIREBRICKS—Dullness is still the prevailing feature, and prices are unchanged. Arrivals during the past week were a little heavier than during the previous week, but were still below last year's average. The receipts were 8,500 casks English and 6,000 casks Belgian cement and 62,000 firebricks. We still quote English cement \$2.05 to \$2.15, and Belgian \$1.95 to \$2.05.

DRY GOODS—Wholesalers report a slightly improved trade on fall account, but the volume is still below the average of former years, with small likelihood of its fully recovering lost ground before the general elections. Spring sorting business is almost completed, while the city and suburban retailers report spring business

as keeping up very well under the influence of continued fine weather. The cool spell in the early part of the week checked buying somewhat, but it has since recovered its normal activity. Collections are reported improved, money in the country evidently being much more plentiful. Manufacturers are fairly busy, but report no change in prices.

FISH—Little or nothing is doing in the local market either in fresh or salt fish. The fisheries in New Brunswick are reported as proving fairly satisfactory, but it is too early for arrivals here. Prices are merely nominal.

FLOUR—The sudden and substantial advances in the Chicago wheat market, led to a decided strengthening of local flour prices, although no actual changes were made. The declines in Chicago, however, that followed the advance have again had a very unsettling effect, and business is duller than ever. No immediate improvement is looked for, and the tendency is towards lower prices. Meal is only dealt in in small quantities and prices are about the same. In feed there has been quite a revival of activity, and in consequence prices are much firmer. Manitoba bran now sells at \$12 and shorts at \$13.

GRAIN—The features of the week have been additional sales of Manitoba wheat for export to Australia. Several hundred tons have been engaged for Sydney via Vancouver, and further engagements are anticipated. Peas have sold in fair-sized quantities for export, while oats and buckwheat have met with a fair local demand at slightly lower prices. No. 2 white are now quoted at 27 to 27½c, and mixed about 28c.

GREEN FRUITS—A fair business has been done during the week at about the following range of prices:—Oranges, Valencias \$5.50 to \$6.00 for ordinary cases and \$6.50 to \$7.50 for extra large cases. Mossina, per box, \$2.50 to \$3.50; Sicily blood oranges \$4.00 to \$4.50 per box, and \$2. to \$3.50 for half boxes; Lemons \$2.00 to \$2.50 for choice and \$3 to \$3.50 for fancy. Pineapples 8 to 15c as to size; Bananas, \$1.00 to \$1.75 per bunch; apples, \$3.50 to \$4.50; dates, per lb. 4½ to 5c; figs, 8 to 12c; tomatoes, \$3.25 to \$3.50, per carrier; green peas, \$5; wax beans, \$5.50; Strawberries, 10 to 15c per box; Onions, new Egyptian \$3 to \$3.25 per bag of 110 lbs; Bermudas, \$1.00 per crate; Coconuts in bags sell at \$4.00 to \$4.25, per 100; asparagus Canadian, 75c basket; cranberries, \$3.50 per bushel box; Boston cucumbers per doz. \$1.00; Spinach, American, \$3.50 bbl; Canadian, \$3.00 bbl; and cabbages in crates, \$3.50.

GROCERIES—Business in sugar is very quiet locally, and despite the firm position of outside markets, local refiners have reduced prices ¼c. They now quote: Granulated, 250 brls and over, 4½c; 100 to 250 brls, 4 9-16c; 25 to 100 brls, 4½c; yellows, 3½ to 4c, as to quality. The raw sugar market keeps very firm, and with an improved demand here, better prices are looked for. Some arrivals of new crop Japan teas have been noted, but we hear of no sales of consequence. Some small peddling lots have been put through on country account. In dried fruit, California raisins are firm and scarce, while of Mediterranean fruit sultana raisins are firm in sympathy with late advices from Smyrna, which state that most of the stock there has moved out. Of the recent arrival 4,000 boxes in New York are held at about ½c above current spot market quotations in that market. Canned goods are quiet. A despatch from B. C. said about salmon: By June 10 two months of the packing season will have gone by, and it is doubtful if over 50,000 cases of salmon have been packed at this time, against 200,000 at the corresponding period of last year. The strikers are just as strong in their resistance, and have already murdered and injured several of the fishermen who did not

belong to the union and attempted to catch fish for the cannerymen. It is possible that with warm weather the run of salmon on the Columbia River will be very large, and in that event there will be more of a possibility of the fishermen weakening than at the present time, and there will still be time enough to pack considerable quantity of salmon if the run is large, but if the packing season ends on August 10, as usual, there will be no question but that the pack will be very much shorter than for the past few seasons. Other lines are quiet and steady.

HARDWARE—Prices show no further change, and business continues fairly good, although the volume is not as extensive as might be. In common with most other lines hardware is feeling the effects of unsettled trade due to the approach of the general elections, and merchants will be more than pleased when they are over. A favorable feature is the fact that collections have improved, money in the country being apparently much more plentiful.

HIDES—Although business shows no improvement, but is rather duller than a week ago, prices of beef hides are 1c higher. The advance is owing to keener competition, regular dealers having put prices ½c above the bids of an opposition buyer, who has only recently entered the market. No. 1 is now quoted at 6c, No. 2, 5c, and No. 3, 4c. Lambskins are unchanged from last week. American markets are reported firmer, the feature of the week being a sale of 26,000 River Plate made during the last few days. The particulars of the sale were kept strictly private, and any attempt to quote the prices was wholly guess work. Common hides met with a firm market; tanners were buyers and paid full prices.

HOPS—The demand is fairly good, and for choice hops 7½c is about the figure. Ordinary or good hops can be purchased at 6c.

LEATHER—The advance in hides has so far made no difference in the price of leather, though what the ultimate effect will be is problematical. A fair local business is being done, and shipments of sole and black are still very satisfactory. Collections are fair. Preparations are now being made for fall trade.

PAINTS AND OILS—Owing to weakness in Southern markets, turpentine, locally, has fallen again 1c, while linseed oil has experienced a similar decline due to weak English markets. Prices are now as follows: Turpentine, 41c; linseed oil, raw, 50 to 51c; linseed oil, boiled, 53 to 54c. Paris green is firm, but the cold spell has checked the demand. A return of warm weather will increase business. Liquid paints and other lines are moving freely, and collections are considered satisfactory. No further change has been reported in glass.

PETROLEUM—Business is not so active now, but prices keep very firm at about the following range: Canadian refined, 15½ to 16½c; American P. W., 19 to 20c, W. W., 20½ to 21c; Canadian benzine, car lots, 14½c, American benzine, 21½ to 24½c; Crude in Petrolia is reported at \$1.70 while Oil Springs crude sells at \$1.67 per bbl. Refined in Petrolia is quoted at 10c. in bulk; 12½ to 13c. in brls, in car lots f. o. b. there. Market very firm.

PRODUCE AND PROVISIONS—The egg market holds generally steady, with a fair demand passing for fresh at 9 to 9½c, and culls or No. 2 eggs at 7½ to 8c. Receipts have been fairly large, but are now likely to become still larger, as packers are pretty well through pickling. This may weaken prices somewhat. The cheese market wears a much brighter appearance than a week ago. At the country cheese boards higher prices have been the rule,

the principal sales being as follows: At Ingersoll 8 9-16c was the lowest price, and for a lot of 117 as much as 6½c was obtained. At Belleville the offerings consisted of 2,950 white and 185 colored. Of the white 1,650 were sold at prices ranging from 6½c to 6¾c. The colored were all disposed of at 6¾c to 6 11-16c. At Peterborough a fair business was done at 6½c. At Campbellford 825 boxes brought 6¼c to 6 13-16. At Madoc 6½c was the ruling price. Locally, 6¾c to 7c is generally considered as about the range. Shippers are sending forward good sized quantities. The butter market is steady but quiet. For finest fresh creamery, 16c appears to be about the price, though shippers claim that they cannot pay more than 15½c. Western dairy sells at 11½c to 12c., while Townships dairy is very scarce, dairymen evidently making all creamery or cheese. Provisions continue as quiet as ever, though reports from England are that Canadian bacon is meeting with a very favorable reception there. Pork moves very slowly here, while lard and smoked meats only move in a hand to mouth fashion. For potatoes, the market is dull, and for car lots 26c. per bag is about the figure.

SEEDS—The season has now pretty well ended, and has been on the whole a fairly satisfactory one. Clover and timothy particularly have moved off well.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, June 11, 1896.

Wholesale trade is quiet. What business there is is of a hand to mouth character. No improvement is expected until after the elections. Prices generally are unchanged for staple goods and remittances are on the whole backward. Prices of all kinds of produce are low. There was some demand for wheat while prices were rising in Britain and the United States the latter part of last week, but it has since subsided with the reaction in those markets. Money is unchanged prime discounts 6 to 5½ per cent and call loans 6½ per cent. Sterling is dull and easy. Business on the Stock Exchange is quiet. Bank of Commerce stock is lower owing to poor annual statement of this bank but other banks are firm, with advance in Montreal. Final sales: Commerce 127, Dominion at 235, Imperial 182½, Western Assurance at 163, British America at 119¼, Gas 197, C.P.R. at 61½, Telephone 155, Postal at 86, Cable at 158½, Toronto Electric at 128½, Canada Landed Loan at 108½.

BUTTER, &c—The market is well supplied and prices rule easy. The best qualities of dairy tub are quoted at 11 to 12½c, medium at 10c, and inferior 6 to 8c. Creamery 15 to 16½c for the latter for rolls. Eggs unchanged, at 9½ to 10c. Cheese steady at 7½ to 8c Summer makes, and 8½c. for old

DRESSED HOES—Trade is dull and prices unchanged. Heavy \$4.50 and choice light weights \$5 to \$5.25.

FLOUR AND GRAIN—Flour is dull; a few sales of straight rollers are reported at \$3.30 to \$3.40, the latter for well known brands. Ontario patents quoted at \$3.45 to \$3.55. Manitoba patents \$3.30, and strong bakers \$3.50. Wheat dull, with demand very slack. Red quoted outside at 65 to 66c and white at 68c. No. 1 hard sold at 60c Fort William, and at 66c Midland. Barley is dull with No. 1 quoted outside at 35c and No. 2 at 31 to 32c outside. Feed barley 25 to 27c Oats dull, with a sale of mixed here at 22c, White brings 20c outside;

and mixed 19 to 19½c outside. Peas easy at 45 to 46c outside. Yellow corn sold at 28½c outside. Bran dull at \$0 to \$9.50 outside, and shorts \$10.

GROCERIES — Trade quiet and prices generally unchanged. Granulated sugars a little firmer at \$1.75 to \$4.85, and yellows \$3.85 to \$4.25 according to quality. Dried fruits firm; currants 4 to 4½c. Valencia raisins, off stalk 4½ to 4¾c and selections 6 to 6½c. Canned vegetables firm; peas, \$1.00 to \$1.10; tomatoes 85c; corn 55 to 70c. Ordinary salmon \$1.15 and horseshoe \$1.45 to \$1.50. Rio coffees 17 to 20c. Teas are unchanged in prices, and demand fair for medium grades.

HARDWARE.—Business quiet, with no changes of importance in prices.

HIDES AND SKINS—Hides quiet and firm for cured at 5¼ to 6c. No 1 Green brings 5c, No. 2, 4c, and No. 3, 3c. Calfskins unchanged at 6c for No. 1 and 4c for No. 2. Lambskins higher at 80c, and pelts 15c. Tallow dull at 3¼ to 4c and rough 1½c.

LIVE STOCK — Trade very slow. Prices if anything a shade weaker for exporters. Sales of good to choice cattle at 3½ to 3¾c per lb. Bulls for export 2¾ to 3c. The best butchers are selling at 2c¾ to 3½c. Medium at 2½ to 2¾c, and inferior at 1¾ to 2c. Calves easy at \$1.50 to \$3.50 each and milch cows \$20 to \$32 each. Sheep dull at 3c per lb., and yearling lambs steady, there being sales at 4c per lb., with wool off. Spring lambs \$2.25 to \$3.50 each. Hogs are unchanged, the best sold at \$4.00 per cwt weighed off cars, thick fats at \$3.50, stores at \$3.70 to \$4.00 and sows at \$3.00 to \$3.25.

PROVISIONS — Trade quiet and prices easy for cured meats. Mess pork jobs at \$12.00 and short cut at \$12.50. Long clear bacon 5½c to 6c, rolls-7c, and backs 9 to 9½c. Smoked hams 9 to 9½c. Lard rules at 7 to 7½c. Potatoes firmer at 20 to 22c for car lots on track. Beans 65 to 85c per bushel. Dried apples 3½ to 4c and evaporated 5½c.

WOOL — Offerings of fleece moderate and prices unchanged at 17 to 18c. Rejections 14 to 15c, and unwashed 11c. Pulled supers 19½ to 20½c, and extras, 21 to 22c.



SHERIFF'S SALES.

F.F.—No 1877 — THE TRUST AND LOAN COMPANY OF CANADA vs JOSEPH ROBERT *et al* *es-quality*, ROSE DELIMA ROY, *es-quality* HENRI A. ROBERT, MARIE A. ROBERT, MARIE E. E. LABELLEE, *et al*.

Seized as belonging to the said defendant personally Dame Marie Eudoxie Evelina Labelle, the following immovable properties, to wit:

Four lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers seventy-six, one hundred and fifty-eight, one hundred and seventy and one hundred and seventy-six, of the official subdivision of the original lot of land number eighty; all said lots being bounded in front by Moreau street—without any buildings.

Seized 1° One undivided third belonging to Dame Marie Eudoxie Evelina La-

belle, in her quality of tutrix to her minor child Anita Robert; 2° One undivided third belonging to each of the defendants Henri Auguste Robert and Marie Augustine Robert; 3° As belonging also to the defendants Joseph Robert, Joseph Onesime Labrecque and Joseph Moise Dufresne, in their quality of testamentary executors and administrators of the estate of the late Augustine Robert, the immovable properties herein after mentioned, to wit: Fifteen lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers forty, fifty-two, fifty-five, eighty-one, eighty-four, one hundred and forty-three, one hundred and forty-nine, one hundred and fifty-two, one hundred and fifty-five, one hundred and sixty-one, one hundred and sixty-four, one hundred and sixty-seven, one hundred and seventy-three, one hundred and seventy-nine, and one hundred and eighty-two, of the subdivision of the original lot of land number eighty; all said lots bounded in front by Moreau street—without any buildings.

1° Seized as belonging for three undivided ninths to Dame Marie Eudoxie Evelina Labelle personally; 2° As belonging for two undivided ninths to the said defendant Dame Marie Eudoxie Evelina Labelle, in her said quality of tutrix to her minor child Anita Robert; 3° As belonging for two undivided ninths to each of the defendants Henri Auguste Robert and Dame Marie Augustine Robert; 4° As belonging also to the defendants Joseph Onesime Labrecque, Joseph Robert and Joseph Moise Dufresne, in their said quality of testamentary executors and administrators of the estate of the late Augustine Robert, the immovable properties of the said defendants hereinafter mentioned, to wit:

19 Three lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers three, sixteen, twenty-nine, of the official subdivision of the lot of land original number eighty; all the said lots being bounded in front by Moreau street—with the buildings thereon erected; reserving from lots numbers three and sixteen, the ground taken for a lane; 2c The southwest half of another lot situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga county of Hochelaga, as number one, of the official subdivision of the lot of land original number eighty, said lot forming the corner of Notre Dame and Moreau streets—with the buildings thereon erected; reserving from the said lot the ground taken for the lane; 3° three other lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers seventeen, nineteen, and forty-three, of the lot of land original number eighty; all the said lots bounded in front by Moreau street—without buildings; reserving from lot number seventeen the ground taken for the lane.

Seized as belonging to the defendant Olivier Robert:

1° Five lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga, county of Hochelaga, as numbers four, five, six, fourteen and fifteen, of the official subdivision of the lot of land original number eighty; all the said lots bounded in front by Moreau street—with the buildings thereon erected; reserving from the said lots the ground taken for the lane; 2°

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods

Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERE,

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

— MONTREAL.

Substitution

the fraud of the day.

See you get Carter's,

Ask for Carter's,

Insist and demand

Carter's Little Liver Pills.

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) - - - 304,000
 Resources, - - - - - 1,231,840
 *Deposit with Dom. Gov't, - - - 57,000

THE BONUS SYSTEM

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

Over \$1,213,000 have been paid in Claims to Employers.

President and Managing Director:
EDWARD RAWLINGS.
 Vice-President, - - - - - **WM. J. WITALL**
 Secretary and Treasurer, - - - **ROBERT KERR.**
SELKIRK CROSS, O.C., Counsel.
RIDDELL & COMMON, Auditors.

HEAD OFFICE:
 Dominion Square,
 Corner Metcalfe St., **MONTREAL**

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

BAYLIS MFG. CO'Y

Manufacturers of
Varnishes, Japans,
White Lead,
Colored Paints
Drv Colors, Printing Ink,
Machinery Oils and Axle Grease.
 And Dealers in
Painters' & Printers' Materials Generally
 16 to 28 NAZARETH STREET,
MONTREAL.

—BOOKBINDING—

JOB PRINTING OF ALL KINDS
 DONE AT THE
JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price June '11.	Cash value per S.
BANKS.								
British North Am.....	248y	4,866,666	4,866,666	1,338,833	2	Apl. Oct	100	248 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/4	June Dec.	127	63 50
Commercial, Windsor...	40	500,000	288,640	95,000	3		105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	285	117 50
Du Peuple.....							6	3 00
Eastern Townships.....	50	1,500,000	1,489,805	780,000	3 1/2	Jan July	135	87 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	152	152 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	121	121 00
Imperial.....	100	1,983,600	1,983,370	1,156,175	4	June Dec	182 1/2	182 25
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	163 1/2	163 50
Merchants' Halifax.....	100	1,500,000	1,500,000	975,000	3 1/2	Aug Feb	160	160 00
Molson.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	177	88 50
MONTREAL.								
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	221	442 00
Nationale.....	30	1,200,000	1,200,000	80,000	2	June	65 1/2	20 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	56 1/2	56 50
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	152	152 00
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 3/4	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	117	117 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	100	100 00
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	162	162 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	237	237 00
Traders.....	100	700,000	700,000	85,000	3	June Dec	97	97 00
Union (Halifax).....	50	500,000	500,000	150,000	3	June Dec	123	61 50
Union of Can.....	100	1,200,000	1,200,000	230,000	3	Jan July	100	100 00
Ville Marie.....	100	500,000	479,620	10,000	3	Jan Dec	73	73 00
AGRI. SAV. AND LOAN CO.								
Agri. Sav. and Loan Co.....	50	630,000	628,006	120,000	3	Jan July	100	100 00
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	154	154 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3 1/2	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	811,973	75,000	3 1/2	Jan July	100	100 00
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	70	17 50
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000			Oct	50	50 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	108 1/2	108 50
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	143	71 50
Can. Sav. and Loan Co.....	50	750,000	723,000	195,000	3 1/2	Jan Dec	110	55 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	325,000	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	Jan Dec	76	38 00
Dominion TELEGRAPH CO.								
Dominion Telegraph Co.....	50	1,000,000	1,000,000		1 1/2	Jan—Qtly	124	62 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000			Mar—Qtly	90	90 00
Farmers' Loan and Sav. Co.....	50	1,057,250	611,480	146,195	3 1/2	May Nov	100	50 00
Freehold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	June Dec	110	110 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	339,895	3 1/2	Jan July	112	112 00
Home Sav. and Loan Co.								
Home Sav. and Loan Co.....	100	2,000,000	2,000,000	190,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,387,000	670,000	4 1/2	Jan July	170	85 00
Imperial Loan and Inv. Co.....	100	840,000	708,558	164,054	3 1/2	Jan July	106	106 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	116	116 00
Land & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep	95	47 50
London Loan Co.								
London Loan Co.....	50	679,700	659,050	74,000	3	Jan. July	108 1/2	51 75
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.....	100	1,500,000	975,000	111,000	3	Jan July	95	95 00
Montreal TELEGRAPH CO.								
Montreal Telegraph Co.....	40	2,000,000	2,000,000		2	Jan—Qtly	164	65 00
Montreal Gas Co.								
Montreal Gas Co.....	40	2,500,000	2,497,704		6	April Oct	185 1/2	74 20
Montreal Street Ry. Co.								
Montreal Street Ry. Co.....	50	1,800,000	1,800,000		4	May Nov	208 1/2	104 88
Montreal Cotton Co.								
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	124	124 00
Merchants M'F'g. Co.								
Merchants M'F'g. Co.....	100	600,000	600,000		4	Feb Aug	90	90 00
Montreal Loan and Mortg.								
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sep	134	33 50
Ont. Indus. Loan and Inv.								
Ont. Indus. Loan and Inv.....	100	466,800	314,316	190,000	3	Jan July	80	30 00
Ont. Loan and Deb. Co.								
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	462,000	3 1/2	Jan July	125	62 50
People's Loan and Dep. Co.								
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	3	Jan July	85	17 50
Real Est. Loan Co.								
Real Est. Loan Co.....	40	531,000	321,880	50,000	2	Jan July	65	32 50
Richelle and Ont. Nav. Co.								
Richelle and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	Jan July	85	55 50
Toronto Electric Light Co.								
Toronto Electric Light Co.....	100	500,000	500,000	20,000	2	Quarterly	123 1/2	128 00
Toronto Street Railway.								
Toronto Street Railway.....	100	6,000	6,000		Nil		65	68 00
Union Loan and Sav. Co.								
Union Loan and Sav. Co.....	50	1,000,000	679,645	260,000	4	Jan July	100	50 00
Western Can. Loan and Sav.								
Western Can. Loan and Sav.....	50	3,000,000	1,800,000	770,000	5	Jan July	148	74 00
Western Loan & Trust Co.								
Western Loan & Trust Co.....	50	1,000,000	372,000	18,000	3 1/2	June Dec	95	49 00
Windsor Hotel								
Windsor Hotel.....							10-55	

Twenty-three lots of land situate in the city of Montreal, known on the official plan and book of reference of the incorporated village of Hochelaga county of Hochelaga, as numbers forty-one, forty-nine, fifty-three, fifty-six, seventy-seven, eighty-two, eighty-five, eighty-eight, one hundred and forty-one, one hundred and forty-four, one hundred and forty-seven, one hundred and fifty, one hundred and fifty-three, one hundred and fifty-six, one hundred and fifty-nine, one hundred and sixty-two, one hundred and sixty-five, one hundred and sixty-eight, one hundred and seventy-one, one hundred and seventy-four, one hundred and seventy-seven, one hundred and eighty and one hundred and eighty-three, of the official subdivision of the lot of land original number eighty; all the said lots bounded in front by Moreau street—without any buildings; reserving from the lot number seventy-seven the ground taken for the lane.

To be sold at my office, in the city of Montreal, on the TWENTY-SECOND day of JUNE instant at TEN o'clock in the forenoon.

A.F.F. No—1399—THE MONTREAL LOAN AND MORTGAGE COMPANY vs ALFRED BENN, equality.

A piece of ground situate in the village of Saint Jean Baptiste, now in the city of

Montreal, and forming part of the lot of ground known under the number twenty (20), on the official plan and book of reference of the said village, and measuring ninety-five feet and forty one-hundredths in width in front by ninety-five feet and seventeen one-hundredths in width, in rear by seventy-two feet and twenty one-hundredths in depth on the south east side line and seventy-two feet and twenty one-hundredths in the north west side line, the whole English measure and more or less; bounded in front by Pantaloon street, in rear by a lane sixteen feet in width, being another portion of said lot number twenty, on one side to the north west by a lane eight feet in width, communicating with the said Pantaloon street, and being another portion of said official lot number twenty, on the other side to the south east by lot official number twenty-one, with the right of passage in common in said lanes with the proprietors of that portion of said lot number twenty (20), immediately in rear of the said piece of land—with the buildings and dependencies erected thereon.

To be sold at my office, in the city of Montreal, on the NINETEENTH day of JUNE instant, at ELEVEN o'clock in the forenoon.

Sheriff's Office, J. A. FRANCHERE, Deputy Sheriff, Montreal, 10th June, 1896.

Romeo Prevost & Co., accountants auditors, curators and commissioners Liquidation of Insolvent Estates a speciality. Money to lend.

Offices Nos. 41 & 42 Montreal Street, Railway Building, Montreal.

ONLY ONE LINE THAT DOES IT.

There is now only one line operating through double daily service from Missouri River points to California, and that line is the Union Pacific.

"The Overland Limited" is the fastest train in the west, and its equipment of Free Reclining Chair Cars, Buffet Smoking and Library Cars, Pullman Dining and Sleeping Cars, is unsurpassed.

No other line offers equal facilities for California travel. For further particulars send for advertising matter of the Union Pacific, the Original Overland Route.

FOR THE SEASON **1895-96**

We are placing on this market the Finest Assortment of

RUBBER BOOTS
 AND **SHOES**

Ever produced in this country, consisting of over one hundred and
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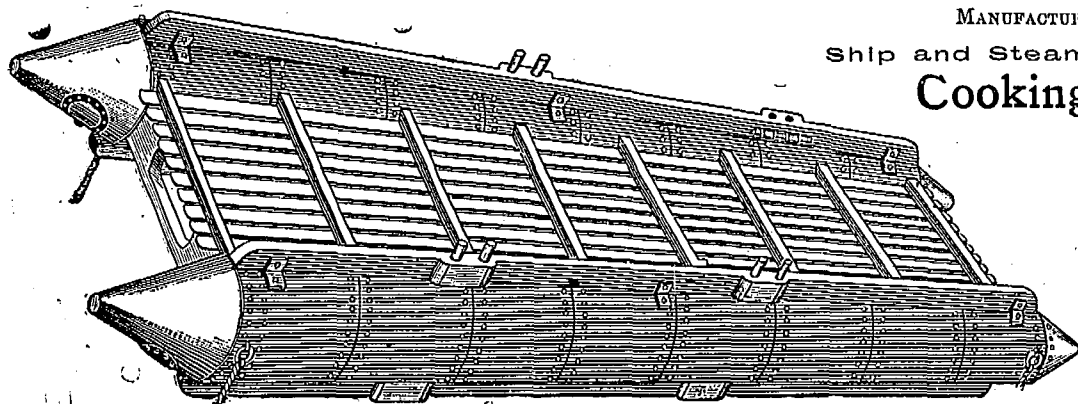
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 NEW YORK. Near West St.

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 Ship and Steamboat
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Bake Ovens,
 Steam Boiler &
 Kitchen Furni-
 ture,
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 and Plumber,
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 Fitter,
 Sheet Iron, Tin
 and Brass
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STORAGE BATTERIES,

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

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

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Send for new "LIGHT AND POWER" Catalogue.

For Further Information
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AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill

ENGINES

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AMHERST, N. S.

Canada Machinery Agency:—

321 St. James Street, MONTREAL, Agents

JOHN SIMMONS CO.

WROUGHT, CAST IRON AND BRASS PIPE,
FITTINGS AND BRASS WORK,

Tools and Supplies

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STEAM, WATER, GAS, OIL,
CHEMICALS, ETC.

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Send for Illustrated Catalogue and Prices.



GEORGE PLACE,
EQUIPMENT OF RAILWAY AND CAR WORKS,
Iron and Wood Working Machinery, Corliss Engines
and Boilers, Shafting, Hangers, Pulleys, Etc.
120 BROADWAY, . . . New York.

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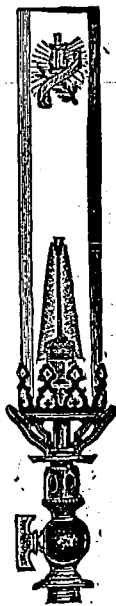
Journal of
Commerce.

171 St. James St.,

MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JUNE 11, 1896.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Youths.	Boys.			\$ c.	\$ c.			\$ c.	\$ c.	
Boots and Shoes.													
Brogans or Cobourgs		\$0 60	0 80	\$0 65	\$0 85	Binder Twine.		0 00	0 06	Soda Ash.....		1 50	2 00
Split Balmorals		0 90	1 40	1 00	1 20	Good mixed		0 00	0 07	Soda Bicarb.....		2 30	2 50
Kip		1 00	1 50	1 00	1 25	Pure manilla.....				Sal. Soda.....		0 70	0 80
Buff		1 60	2 00	1 10	1 50					Concentrated		1 50	2 00
Split Boots		1 40	2 00	1 25	1 50	Brooms.				Dyestuffs.			
Kip		2 00	3 00	1 50	2 00	Rose 4 varn. hand heavy..		2 60	0 00	Archil. con.....		0 27	0 29
Grain		2 25	3 00			Pansy 4 " " medium		2 40	0 00	Cutch.....		0 07	0 08
Felt Boots, half fox		do full \$1 75, \$2 50				Thistle 4 " " "		2 10	0 00	Ex. Logwood.....		0 10	0 15
						Map Leaf A 4 stgs.		2 60	0 00	Chips.....		2 00	2 50
Split Batts or Bals		0 70	1 00	0 70	0 80	" B 4 " stained		2 15	0 00	Indigo (Bengal).....		1 50	1 75
Kip Pebbled or Buff Bals		0 80	1 10	0 80	1 00	Shamrock A 4 " varn han		2 10	0 00	Indigo Madras.....		0 70	1 00
Pebbled Button, Machine Sewed		0 80	1 25	0 85	0 90	" B 4 " stained		1 95	0 00	Gambler.....		0 07	0 03
Glazed Buff Button. "		1 00	1 25	0 85	0 90	Daisy A 3 stgs varn handle		1 95	0 00	Madder.....		0 10	0 15
Goat		1 25	2 00	1 15	1 50	" B 3 " stained "		1 70	0 00	Sumac.....		62 50	70 00
Polish Calf		1 25	2 00	1 00	1 75	Tulip No. 1 3 stgs " "		1 55	0 00				
French Kid		1 85	3 50	1 30	2 50	" 2 2 " " "		1 30	0 00				
Dongola Kid		1 00	2 00	1 00	1 50	Curling 4 " " "		2 40	3 20				
Mens' Calf, Bals. Cong or Butt. Goodyear Welt 2 00 3 50													
" McKay Sewn 1 50 2 50													
" Tan Russla Calf, Bals. Cong or Butt, Goodyear Welt..... 2 50 3 50													
" McKay 1 50 2 50													
" French Pat. Calf or Enamel Leather Bals. Butt. and Cong. 3 50 4 50													
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt 2 00 3 00													
" Turns 2 00 3 00													
" McKay Sewn 1 50 2 50													
Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.			
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.		
Canned Goods.													
Lobsters.....		7 00	10 00	Corn Beef 1-lb		1 25	1 35	Citric Acid		0 40	45		
Sardines, 1/4		7 00	13 00	" 2-lbs		2 25	2 60	Copperas, per 100 lbs		0 75	1 00		
Canadian Sardines		4 75	5 00	" 4-lbs		5 35	0 00	Cream Tartar.....		0 28	0 30		
Mackerel		1 50	0 00	" 6-lbs		6 00	8 00	Epsom Salts		1 50	1 75		
Salmon		1 10	1 75	" 14-lbs		2 50	18 50	Glycerine		0 22	0 27		
Clams, 1-lb tins, per doz.		1 90	2 00	Lunch Tngs 1-lb per doz.		2 40	3 25	Gum Arabic per lb.....		0 50	1 00		
Oysters		1 30	1 40	" 2-lbs		4 75	6 90	" Trag		1 75	1 85		
Tomatoes, 3s. per doz ..		0 75	0 85	Soups, 2 lbs		0 00	2 00	Morphia		4 00	4 25		
Peaches, 2-lb. yellow		2 00	2 25	3 lb Baked Beans.....		1 35	2 10	Opium		0 10	0 12		
" 2-lb. white		1 75	0 00	Deviled Tong' a. 1/2 lb. "		1 20	0 00	Oxalic Acid.....		0 65	0 75		
Bartlett Pears, 2-lb. tins,		1 75	2 00	Ham, 1/2-lb. "		1 20	0 00	Phosphorus		0 11	0 15		
per doz.....		1 75	2 00	Chicken, 1/2-lb. "		2 00	2 20	Potash Bichromate.....		8 90	4 00		
Strawberries, Pres'd 2s.		2 25	2 55	Turkey, 1/2-lb. "		2 00	2 20	Potash Iodide.....		0 35	0 45		
Raspberries 2s.....		1 75	2 00	Ox Tongue, 1/4-lb. "		7 25	0 00	Quinine		0 75	0 90		
Pineapples, 3-lb tin, p. doz		2 30	2 40	" 2-lb. "		8 25	0 00	Strychnine		0 35	0 40		
Gooseberries Pres. 2s ..		1 25	1 50	" 3-lb. "		11 00	0 00	Tartaric Acid.....		0 20	0 25		
Gr'n Gages, 2-lb. tins, p. d.		1 65	2 00	Finnan Haddies		0 07	0 07	Tin Crystals.....					
Corn, 2 lb. tins.....		0 75	0 85	Roast Chicken 1-lb tins..		2 25	0 00	Heavy Chemicals.					
Peas, 2-lb tins		0 85	0 95	Roast Turkey, 1-lb tins..		2 25	0 00	Bleaching Powder.....		2 25	2 75		
								Blue Vitriol.....		4 50	6 50		
								Brimstone.....		1 75	2 25		
								Caustic Soda 60.....		1 90	2 25		
								" 70.....		2 15	2 50		



THE DREXEL LIGHT

- 6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.
- 3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.
- THEREFORE:
- 1 Drexel Light gives more light than 3 ordinary burners at one half the cost of gas or ..
- 6 times as much light at the same cost as 1 ordinary burner.

At Montreal the Drexel Light costs only 12 Cents per week to run, or less than a coal oil lamp.

Duration of Drexel Mantle: 900 to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

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\$5,000 WANTED,

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

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Leather Belting, Fire Engine Hose, Harness

Moccasin, Lace, Russet and

Oak-sole-Leather

Office and Manufactory :

436. Visitation St., - MONTREAL

—THE charter for the Economic Gas Co. of Montreal has been granted. It is stated that the new company will go into operation at once. The number of these opposition gas concerns has been almost scriptural.

THE ARENA—The June Arena opens its 16th volume, in a new dress. It is an unusually strong number, opening with a paper by Rev. Samuel Barrows, D.D., Editor of the "Christian Register" of Boston, on the First Pagan Critic of Christian Faith and His Anticipation of Modern Thought." Justice Walter Clark of the Supreme Bench of North Carolina, contributes an instructive paper on Mexico, the interest of which is enhanced by several excellent illustrations, including a recent portrait of the President of the Mexican Republic. The President of the Mercantile National Bank of New York contributes "A Proposed Platform for American Independents for 1896," which illustrates how strongly the silver movement is taking hold of Eastern financiers no less than the mass of voters in the South and West. Recently Jay Cook, who floated the government bonds in 1881, came out boldly for free silver. Mr. St. John, who is president of a bank having a capital of

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
	\$ c.	\$ c.		\$ c.		\$ c.	\$ c.		\$ c.	\$ c.	
Farm Products.											
Butter: Creamery,	6 15	0 16	Barley, malting.....	0 45	0 47	Molasses (Barbados) lmg.,	0 37	0 00	Vermicelli, Canadian.....	0 05	0 06
Townships, dairy,	0 14	0 15	" feed.....	0 35	0 35	Porto Rico.....	0 35	0 35	Macaroni,	0 05	0 06
Western.....	0 10	0 13	Peas, per 60 lbs, afloat.....	0 57	0 57	Trinidad.....	0 00	0 00	" Italian.....	0 10	0 13
Lower grades.....	0 08	0 13	In store.....	0 00	0 00	Cuba.....	0 00	0 00	Peel—Clitran.....	0 18	0 20
Rolls.....	0 10	0 00	Rye.....	0 00	0 00				Orange.....	0 13	0 15
CHEESE:			Corn, in bond.....	0 00	0 00				Lemon.....	0 12	0 15
Finest Western.....	0 00	0 00	" duty paid.....	0 45	0 47	Raisins:					
Full made.....	0 00	0 00				Sultanas.....	0 06	0 12	Chocolate Menier.		
Finest Townships.....	0 00	0 00				Loose Musc. California..	0 05	0 07	Vanilla, vel. wrap, 24 x 1/2 lb	0 34	0 36
Finest Eastern.....	0 00	0 00	Groceries.			Layers, London.....	1 50	0 00	do Chamols do do	0 43	0 48
Eggs: Montreal limed.....	0 00	0 00	Tea, (Hf. Chest & Cad.)..	0 12	0 15	Con. Cluster.....	2 20	0 00	do Pink do do	0 50	0 56
Culls.....	0 07	0 08	" good med. to fine..	0 17	0 19	Extra Dessert.....	0 00	0 00	do Blue do do	0 63	0 66
Shipped as strictly fresh..	0 09	0 00	" choicest.....	0 25	0 25	Royal Buckingham Cluster..	0 00	0 00	Trip, Van. Green do do	0 50	0 56
Hops: 1895, per lb.....	0 06	0 08	Y. Hyson, com. to good..	0 11	0 20	Valencia off stalk.....	0 03	0 00	do do Lilac do do	0 58	0 60
" Old.....	0 03	0 05	" fine to finest, lb	0 25	0 35	Layers.....	0 05	0 00	do do Bronze do do	0 65	0 74
Hog Products:			Gunpowder, Moyune... "	0 17	0 20	Currants, Provincials ..	0 03	0 04	do do White do do	0 73	0 83
Bacon, smoked, per lb.....	0 09	0 10	Pingeuey, med to good.. "	0 25	0 35	Filatras.....	0 00	0 00	Unsweet'd blue prem do	0 38	0 42
Hams, city cured,	0 00	0 00	" fine to finest " "	0 11	0 13	Fatras.....	0 04	0 05			
" Canvassed.....	0 00	0 00	Oolong.....	0 22	0 23	Vostizzas.....	0 05	0 07	Starich:		
Pork Ca. s.c. per bbl. clear	12 00	12 50	Congou, common.....	0 11	0 13	Frises.....	0 04	0 06	Can. Laundry.....	0 04	0 00
do mess.....	13 00	13 50	" good common.....	0 15	0 20	Pigs in bags.....	3 50	4 00	Silver Gloss.....	0 00	0 07
Lard, per lb.....	0 07	0 08	" med. to good.. "	0 22	0 27	" new layers.....	0 09	0 17	Benson's Prep. Corn...	0 06	0 00
" Com. Refined.....	0 3	0 06	" fine to finest.. "	0 32	0 35	Sh. Almonds, bxs.....	0 00	0 25	Can. Pure Corn.....	0 33	0 00
			Indian.....	0 17	0 30	S. S. Tarragona.....	0 11	0 13	Vinegar: Imp Trip, 1 brl..	0 23	0 00
SEEDS:			Ceylon.....	0 16	0 30	Walnuts.....	0 10	0 14	Cote D'or.....	0 23	0 00
Clover, red, per lb.....	0 00	0 09	Coffees, Mocha (green)—			" Grenoble.....	0 12	0 00	Crystal Pickling.....	0 23	0 00
Alfalfa, per lb.....	0 07	0 09	Java.....	0 24	0 27	Filberts.....	0 07	0 10	W. W. XXX.....	0 25	0 00
Timothy, (Can'n) per bush,	2 50	2 75	Maracalbo.....	0 19	0 21	Spices: Cassia..... mats	0 12	0 09	W. W. XX.....	0 00	0 20
" Western.....	2 00	2 50	Jamalca.....	0 17	0 18	Mace..... chests	0 30	1 20	Pure Malt.....	0 45	0 00
Flax 56 lbs.....	1 20	1 30	Rio.....	0 16	0 19	Gloves..... "	0 07	0 09	Cider K.....	0 17	0 00
Potatoes, per bag.....	0 35	0 40	Plantation Ceylon.....	0 27	0 29	Nutmegs..... "	0 35	0 75	" XXX.....	0 27	0 00
Honey, strained.....	0 08	0 09	Chicory.....	0 09	0 11	Jamaica ginger, bl. "	0 18	0 21	Soap: Best Laundry.....	0 02	0 05
Beeswax.....	1 20	0 00	Canadian do.....	0 00	0 07	" unbl. "	0 15	0 18	" Common.....	3 30	3 50
Spring Rye.....	0 00	0 00	Sugars:			African..... "	0 05	0 10	Matches: Telegraph.....	3 10	3 20
BEANS: white ordinary bus	0 00	1 10	Ex Ground, in brls.....	0 05	0 00	Pimento..... "	0 07	0 08	" Telephone.....	1 70	1 75
" hand-picked.....	1 10	1 15	" in bxs.....	0 05	0 00	Pepper, Black..... "	0 05	0 07	" Parlor.....	2 60	2 80
			Powdered, in brls.....	0 05	0 00	" White..... "	0 10	0 12	" Tiger.....		
Grain.			Paris Lump, in brls.....	0 05	0 00	Mustard, 4 lb # jar, Eng..	0 72	0 75	Nelson's Matches:		
Hard Manitoba, No. 1.....	0 00	0 00	" half brls.....	0 35	0 00	" 1 lb " "	0 23	0 25	Steamship.....	2 40	0 00
" " No. 2.....	0 00	0 00	" 100-lb bxs.....	0 05	0 00	" 4 lb jars, Cana..	0 65	0 70	Railroad.....	2 50	0 00
" " No. 3.....	0 27	0 28	" 50-lb bxs.....	0 05	0 00	" 1 lb " "	0 22	0 24	Washboards:		
			Ex Granulated, brls.....	0 04	0 00	Rice, large lots, standard B	0 00	3 45	Nelson's Royal Lilly.....	1 20	0 00
			Off grade gran'd.....	0 00	0 00	" Patna..... # 100 lb	4 75	5 00	do Rose.....	1 40	0 00
			Branded Yellows.....	0 34	0 04	" Japan Standard "	4 25	4 40	Hardware.		
			Syrup.....	0 02	0 03	" Crystal Japan "	4 75	5 00	Antimony.....	0 09	0 10
						" Carolina..... # 100 lb	6 50	7 50	Tin: Block, L & F, # lb..	0 16	0 16
						Tapoca, Pearl..... "	0 04	0 06	" Stratts.....	0 15	0 16
						" Flake..... "	0 04	0 06	" ".....	0 16	0 17
						Gelatine, 1 qt pk..... "	1 15	0 00	Copper: Ingot.....	0 12	0 13
						" 1 qt pk..... "	1 75	0 00	Sheets.....	0 14	0 20
						" 2 qt pks..... "	2 30	0 00			

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

A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

INFERIOR GOODS ARE DEAR AT ANY PRICE.

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power as embodied in the



OXFORD

HOT WATER

HEATER.

After a careful investigation of these features we feel safe in leaving the decision to our best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

\$1,000,000, is also quite pronounced on this subject. It were far better for our neighbors if they had fewer able men among them in favor of free silver.

—THE Vancouver Board of Trade has unanimously passed the following resolution which speaks for itself: "Resolved, that whereas the following goods comprise all articles which may be shipped ex-warehouse free of duty upon any sailing vessel leaving this port: Coffee, cocoa, cocoa-paste, chocolate, dried or canned fruits, bour, meal, meat, (salted, dried and canned), lard, molasses, syrup, rice, sugar, split peas, tea, vinegar, coal oil, tobacco; and whereas it is the custom in the United States and all countries, except Canada, to allow all goods for consumption during the trip to be shipped free of duty on sailing ships bound for foreign ports: and whereas it is well known that, in consequence of this restriction, the owners of ships coming here to load restrict as far as possible their purchases to the above articles, when under mere liberal treatment they would largely increase their purchases; and whenever ships are loading partially here and partially on the Sound or at San Francisco, said purchases were made in the United States in preference to this port, to the serious disadvantage of our own merchants and traders; therefore be it resolved, that this board do respectfully petition the Hon. the Minister of Customs and the Government that it may be allowed to ship all goods, whether for consumption by the passengers and crew, or for use in the fitting out or navigating of sailing vessels, to be taken out of bond and shipped free of duty.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JUNE 11, 1896

Table with multiple columns: Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price. Includes categories like Hardware, Iron, Steel, and various types of nails and iron products.

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.

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

Manufacturers of REFINED SUGARS of the well-known Brand



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

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



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Multipolar and Bipolar, Dynamos and Motors, Transformers, Meters, and Lamps.

Rubber Covered and Weather proof Wires, also all other supplies.

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Home Capital! Home Industry! Best Service! No Cross Currents!

No Buzzing in the Ears!

No Injury to Ear Drum!

Less Expense!

A Direct Line For Each Subscriber! The upwards of 1200 subscribers on the list (daily increasing) are waiting to transact business with you. Every business man should have it.

The Merchants Telephone Co.,

81 St. James Street, MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY JUNE 11, 1896.

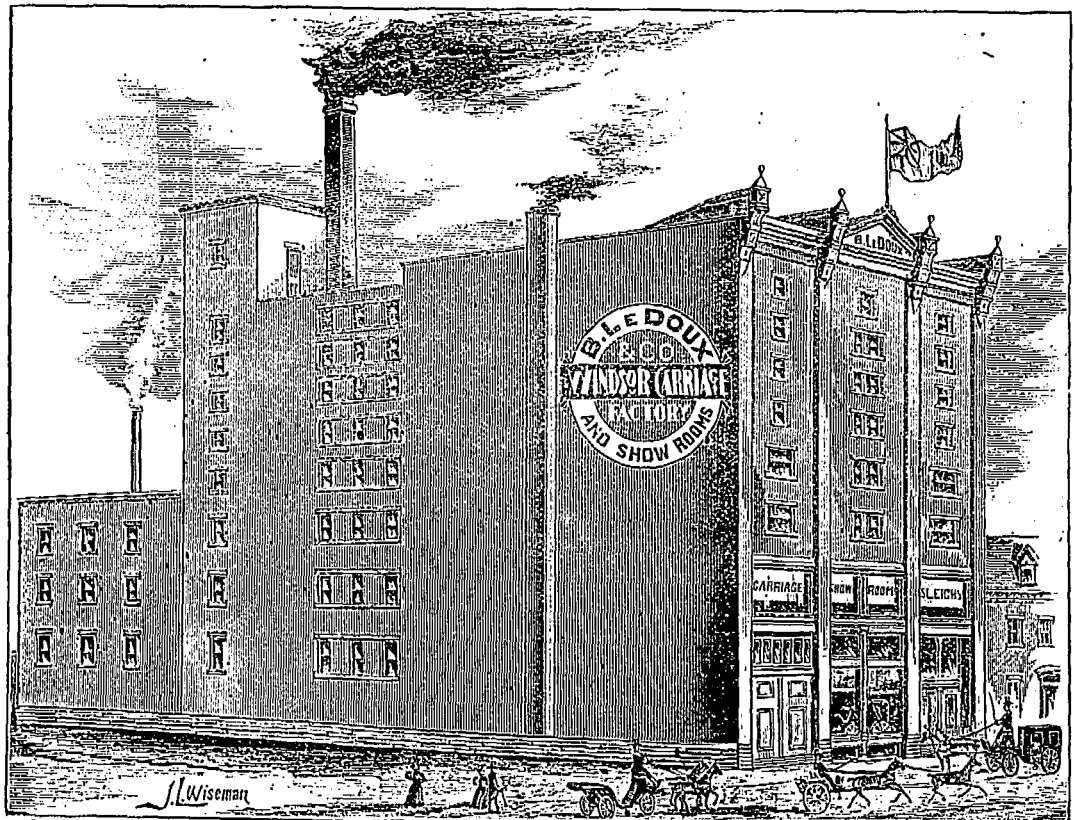
Name of Article.			Wholesale.			Name of Article.			Wholesale.			Name of Article.			Wholesale.		
Coal Oil:						Canadian Quarters			\$ c. \$ c.								
Car Lots Store, {2. p.c. off}	0 16	0 00	Factory Filled per bag...	0 85	1 00	do	0 25	0 30	Parts—								
1 to 20 brls	0 10	0 16	do	0 25	0 30	Rice's Pure Dairy, per brl.	2 25	2 50	Burmestees	2 10	4 00	Mitchell's Scotch	6 50	12 50	do	6 50	12 50
American P.W.	0 19	0 20	do	0 58	0 60	do	0 45	0 50	Tarragona	1 10	1 80	do	6 50	12 50	do	6 50	12 50
do W.W.	0 20	0 21	do	0 58	0 57	do	0 55	0 60	Sundeman	2 00	6 00	Joe Watson & Co. Dundee	9 50	10 00	do	8 50	9 00
Astral	0 22	0 23	do	0 50	0 00	do	0 50	0 00	Warter & May's Ports gal.	2 10	6 00	3 star Glenlivet, per gal	4 00	6 00	1 do	6 50	6 00
Benzine American	0 22	0 23	do	0 50	0 00	do	0 50	0 00	Sherries—Pemartin	2 00	5 00	do	4 00	6 00	do	6 50	7 00
do Canadian	0 14	0 16	do	0 50	0 00	do	0 50	0 00	Misn	2 10	6 00	Watson's Old Scotch qt. cs	7 50	8 50	do	7 50	8 50
Class.						Tobacco duty paid.											
United inches, 00 to 25	1 25	1 35	No. 1 Black Chewing, cads	0 40	0 51	No. 1	0 45	0 51	Wisdom & Warter's Sher-	2 00	6 50	do	6 50	7 50	do	6 50	7 50
do No. 1	1 35	1 45	No. 2	0 45	0 51	do	0 45	0 51	ree	2 00	6 50	do	6 50	7 50	do	6 50	7 50
do 26 to 40	3 00	3 10	do	0 45	0 51	Old Gum br't do sol. 8s.	0 58	0 57	Clarets—								
do 41 to 50	3 30	3 40	do	0 58	0 57	do	0 55	0 60	Barton & Guestler	4 00	25 00	do	4 00	25 00	do	2 80	0 00
do 51 to 60	3 30	3 40	do	0 58	0 57	do	0 55	0 60	Nat. Johnson & Sons	4 00	25 00	do	4 50	40 00	do	9 50	9 75
Paints, &c.						do	0 50	0 00	J. Calvet & Co	4 50	40 00	do	9 50	9 75	do	4 75	5 00
Lead pure, 50 to 100 lb. kgs.	4 75	5 00	do	0 50	0 00	do	0 50	0 00	Champagnes—								
do No. 1	4 50	4 75	do	0 50	0 00	do	0 50	0 00	Pommery, Filis & Co.	28 00	30 00	do	28 00	30 00	do	2 50	2 75
do No. 2	4 25	4 50	do	0 67	0 00	do	0 67	0 00	G. H. Mum	28 00	30 00	do	28 00	30 00	do	4 75	5 00
do No. 3	4 09	4 25	do	0 67	0 00	do	0 67	0 00	Perrier, Jonet & Co.	28 00	30 00	do	28 00	30 00	do	4 75	5 00
White Lead, dry	5 00	5 25	do	0 67	0 00	do	0 67	0 00	Brandies—Hennessy ..gal.			6 50 8 00					
Red Lead	4 00	4 25	do	0 67	0 00	do	0 67	0 00	1 Star	12 00	0 00	do	12 00	0 00	do	5 75	0 00
Venetian Red Eng'h.	1 50	1 75	do	0 67	0 00	do	0 67	0 00	Martell	6 00	0 00	do	9 70	10 50	do	9 70	10 50
Yel. Ochre, French	1 25	3 00	do	0 67	0 00	do	0 67	0 00	Barnett & Filis, V.S.O.P.	12 25	0 00	do	9 70	11 50	do	9 70	11 50
Whiting, ordinary	0 45	0 50	do	0 67	0 00	do	0 67	0 00	do	14 75	15 00	do	9 70	11 50	do	9 70	11 50
do London, washed	0 60	0 70	do	0 67	0 00	do	0 67	0 00	Bisquet Dubouche, one star	9 50	10 50	do	9 70	11 50	do	9 70	11 50
do Paris, do	1 00	1 10	do	0 67	0 00	do	0 67	0 00	V.S.O.P.	16 00	16 00	do	6 50	7 50	do	6 50	7 50
English Cement, cask	1 95	2 10	do	0 67	0 00	do	0 67	0 00	do	10 00	35 00	do	6 50	7 50	do	6 50	7 50
Belgian Cement	1 85	1 95	do	0 67	0 00	do	0 67	0 00	E. Puet, V.V.O.P.	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Fire Bricks per 1000	15 00	21 50	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Fire Clay	1 50	1 75	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Rosa	2 40	4 50	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Glue:						do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Domestic Broken Sheet	0 11	0 14	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
French Casks	0 10	0 12	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
do brls	0 00	0 13	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
American White, brls.	0 15	0 20	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Coopers' Glue	0 18	0 24	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Golden Ochre	0 04	0 04	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Brunswick Green	0 04	0 10	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
French Imperial Green	0 11	0 15	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Vermillionette	0 12	0 40	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Genuine Quicksilver	0 75	0 90	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
No. 1 Farnit's Varn' h, pr. gl	0 60	0 85	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Extra do do	0 75	1 00	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Brown Japan	0 65	1 20	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Black Japan	0 60	1 00	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Orange Shellac, No. 1	1 90	2 00	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
do do Pure	2 10	2 25	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
White do	2 25	2 40	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Salt						do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Liverpool per bag	0 45	0 50	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50
Canadian, in small bags.	2 10	3 00	do	0 67	0 00	do	0 67	0 00	do	0 00	25 00	do	6 50	7 50	do	6 50	7 50

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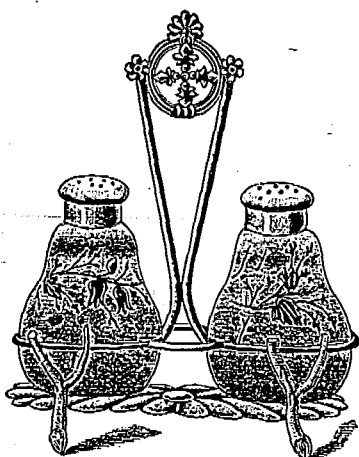
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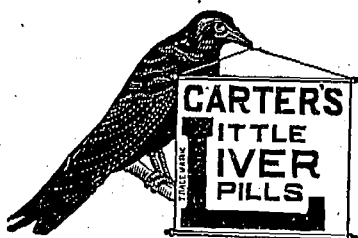
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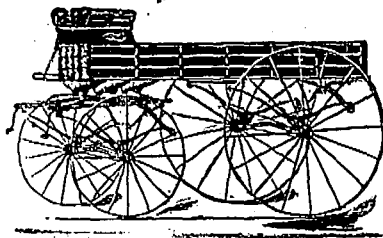


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Positively cured by these Little Pills.

They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Drowsiness, Bad Taste in the Mouth, Coated Tongue, Pain in the Side, TORPID LIVER. They regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose.
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Express * Waggon

Of all kinds,—Light, Medium and Heavy Sizes,

Now ready, and plenty more finishing.

All kinds - of - CARTS, Open and Covered BUGGIES,

or anything to run on wheels.

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Manufacturers of

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for a wind that can blow out the

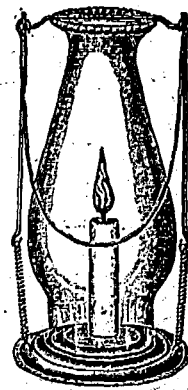
"Handy Andy" Lantern

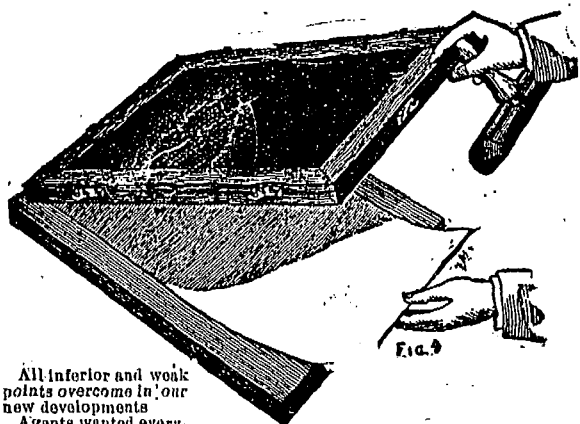
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because THERE IS NONE

It can't be blown out. It is simple, always ready, cleanly and perfectly safe. Candles don't explode. Use any No. 1 Chimney. Weighs 8 ounces. It is for outdoor or indoor use and should be found everywhere. Sent anywhere in the world, by mail, prepaid, without chimney for 15 cents for one, 50 cents for four, cash or money order.

The Bauchelle Co., 76 Park Place, N. Y.





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THE Lineograph

Money Saving, Simple, Durable, Rapid Machine. Copy written by hand or typewriter
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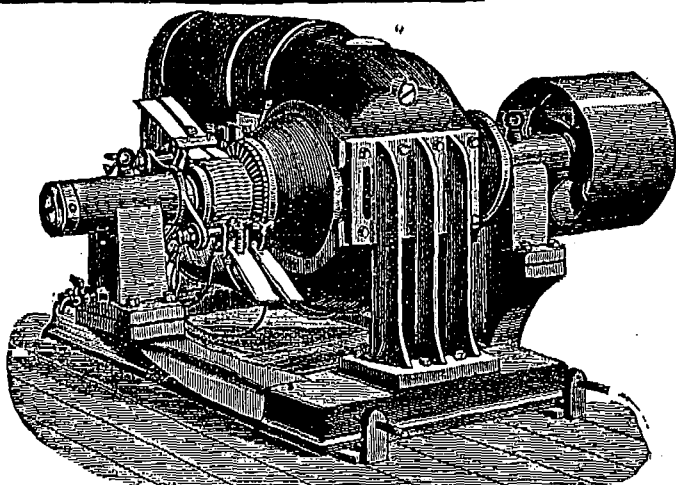
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All inferior and weak points overcome in our new developments. Agents wanted everywhere

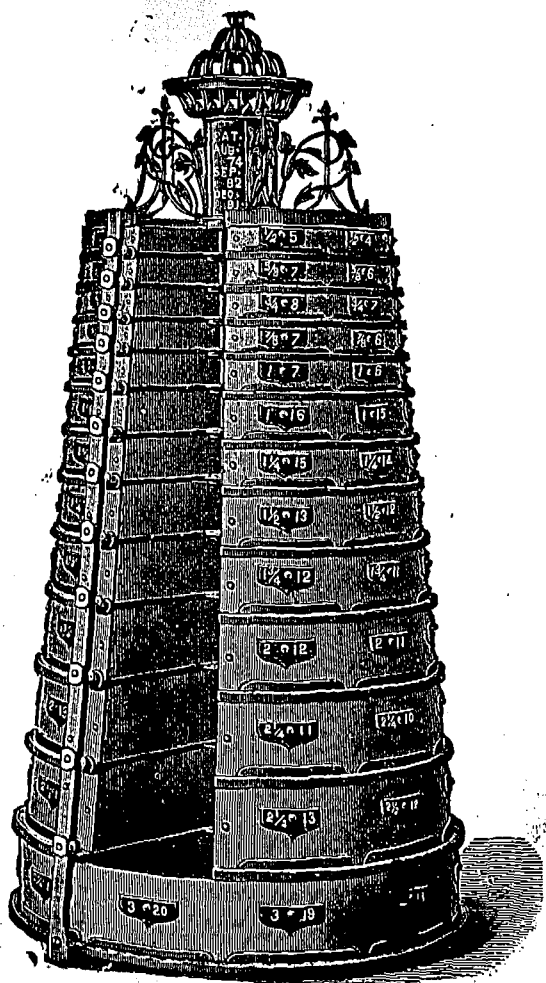
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Constant Potential Dynamos and Motors of all sizes & voltage for lighting and power

ADVANTAGES CLAIMED:
Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking-consequently small wear of Commutator and brushes.
Perfectly self regulating and so simple any man of ordinary ability can run them.



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THE . . .
BUTLER MFG COMPANY,

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Send for our Catalogue or write to any Hardware Jobbing House in the world.

The Westphal
Revolving
Screw Cases,

BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write,

DESCRIPTION

— OF —
CLAY * PROPERTY

Belonging to MR. GEORGE FURNISS situated at L'ORIGINAL, ONT., CAN.

The property consists of 95 acres and is a Point of land immediately adjoining the Village of L'Original and stretching out on the Ottawa River, with a shore line fully one mile in length on the East side and half a mile on the West.

L'Original is a County Town, having the Court House and Jail of the United Counties of Prescott and Russell, L'Original being in the County of Prescott. Its population is 1,000. It is 60 miles from Montreal and 80 from Ottawa.

The whole Point is one solid body of clay, forming a perfectly level plateau, with a slight incline to the Eastern shore and with a height of 25 to 35 feet above the water. The banks are perpendicular and the clay is clearly exposed. The shore is river sand in never failing quantities.

This sand is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

The Point has a splendid site for a wharf, which is the only possible place of shipment, by water, for any of the clay which extends some acres above the Point.

The Montreal & Ottawa R. R. is built to within 15 miles from L'Original and in a year or two at most, will be completed to L'Original and would pass within half a mile of the property.

Labor is of the cheapest. Firewood costs from \$1.25 per cord to \$2.00 for the best hardwood.

The Point is completely cleared and at present is all under hay. It is considered the most beautiful Point on the Ottawa River.

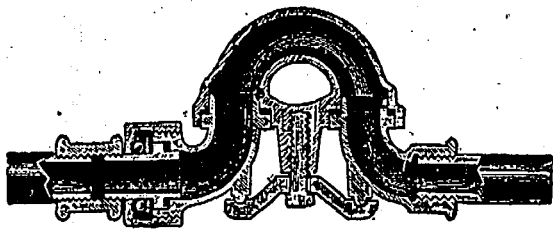
Extensive tests have been made at McGill University by Professor Bovey, with samples of vitrified brick made from this clay. It has stood a higher pressure test than any brick on record, and the building brick (facing) is said by experts to surpass anything known on this continent. It will also make the finest Terra Cotta and Pottery. The vitrified brick takes a polish superior to granite and is harder than that stone.

The proprietor is willing to sell the property or form a company for the manufacture of brick, etc.

For full particulars address the proprietor.

GEO. FURNISS,
L'ORIGINAL,
Ontario, Can

SUYDAM FLEXIBLE METAL PIPE JOINT



WHAT IS THIS FLEXIBLE JOINT ?

It is an absolute steam joint under any steam pressure
It is a practical flexible coupling for metal pipe

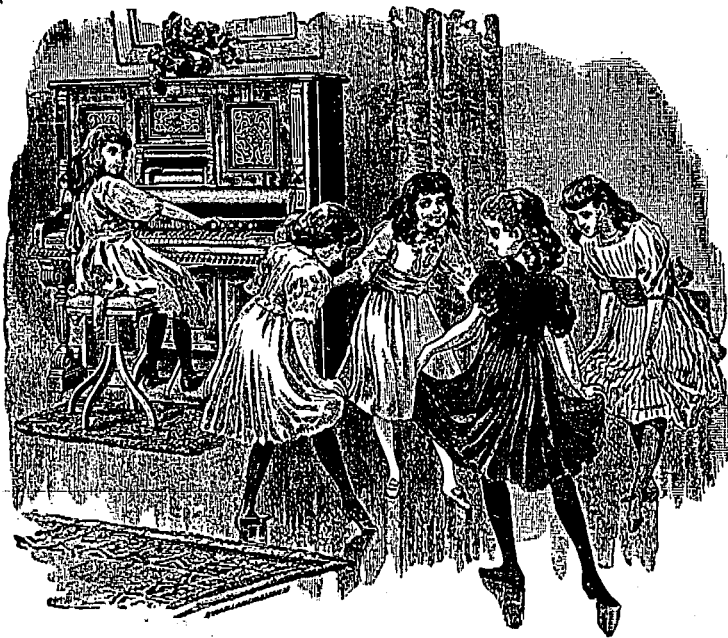
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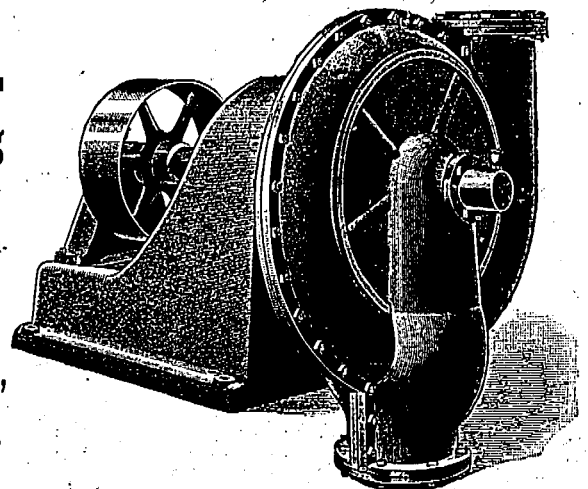
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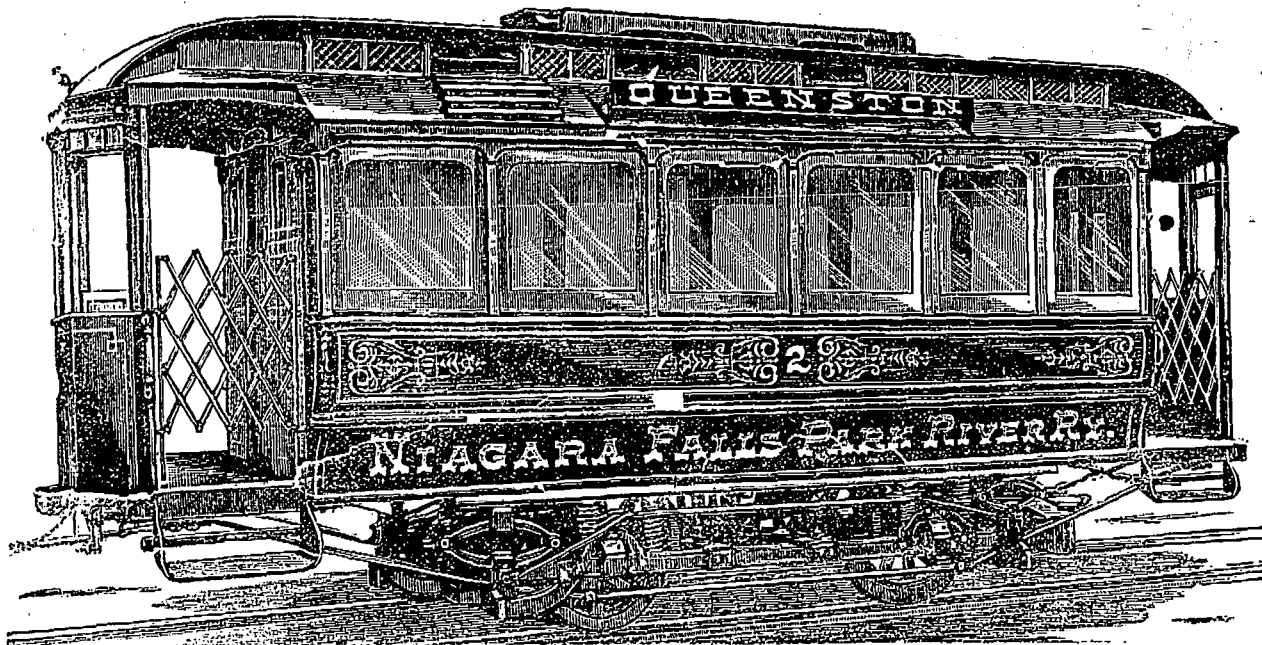
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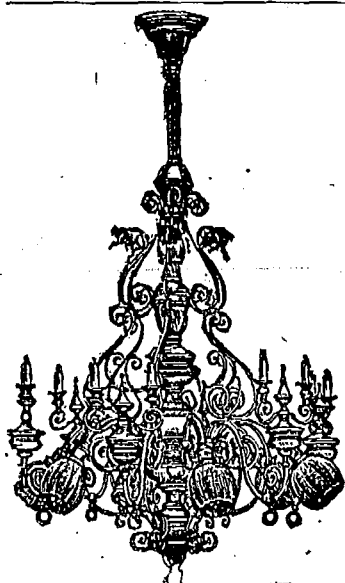


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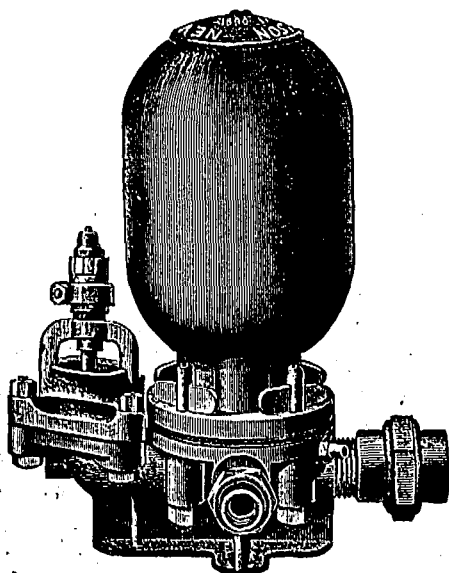
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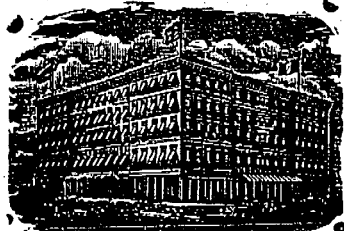
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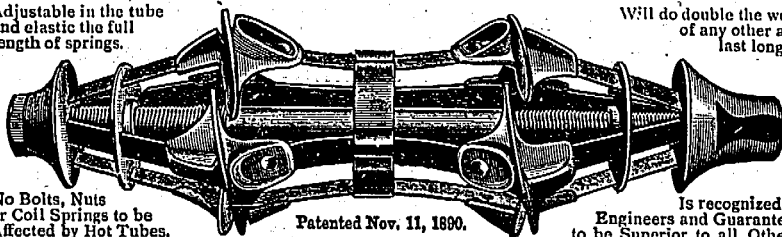
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Continued on Page 908

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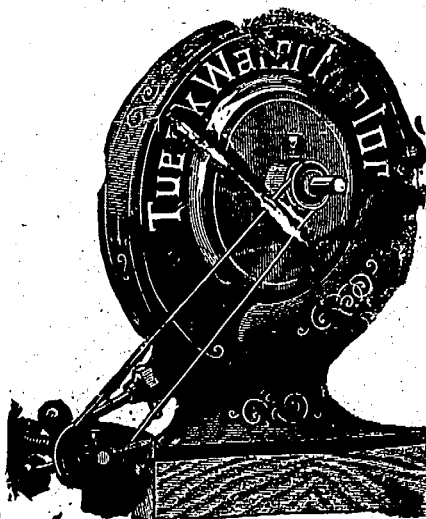
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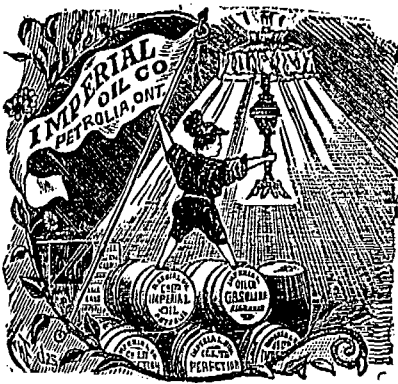
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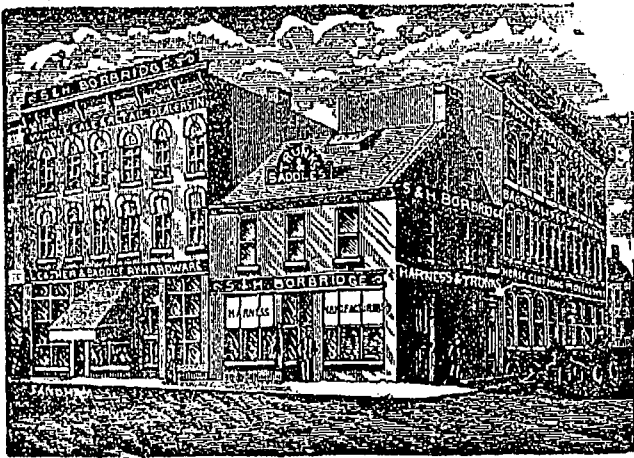
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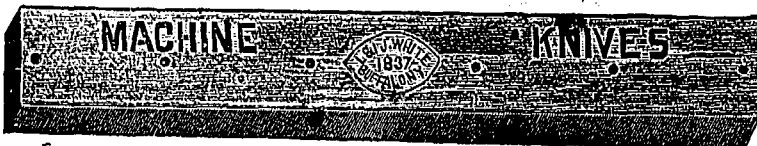
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3 per cent. loan, 1888	106	107
Debs. 1884, 3 1/2 per cent.	108	110

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May 28.

Quebec Province, 5 p. c., 1874	110	114
1876, 5 p.c.	110	114
1880, 4 1/2 p.c.	105	107
1883, 5 p.c.	118	118
Atlantic & Nth. Western 5 p.c. Guar	118	120
1st M. Bds	12	13
Buffalo & Lake Huron \$10 shr.	134	137
do 5 1/2 p.c. 1st mort.	134	137
do 2nd mort.	106	108
Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.	68	69 1/2
Canadian Pacific \$100	95	98
Grand Trunk, Georgian Bay, &c. 1st M.	123	125
Grand Trunk of Canada Ord. stock.	18 1/2	18 1/2
2nd equip. mtg. bds. 6 p.c.	10 1/2	10 1/2
1st pref. stock	122	125
2nd pref. stock	80	82
3rd pref. stock	112	114
5 p.c. perp. deb. stock	89	102
4 p.c. perp. deb. stock	90	92

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City of Montreal stg. 5 p.c.	104	106
1874	104	106
City of Ottawa, 6 p.c. stg.	104	108
redeem 1873	100	103
redeem 1875	118	117
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redeem 1878	100	103
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6 p.c. stg. con. deb. 1874	115	117
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4 p.c. stg. bonds, 1921-23	110	113
City of Winnipeg deb., 1884, 5 p.c.	119	121
Deb. scrip. 1883, 6 p.c.	119	121

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NAPANK,	Falsely House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PETERBORO,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PITCOY,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
SPRDFVILLE,	Queen's Hotel	J. G. Martin
TORONTO,	The Queen's,	McGaw & Winnett
TORONTO,	Brown's Hotel,	Brown Bros.
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UNBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

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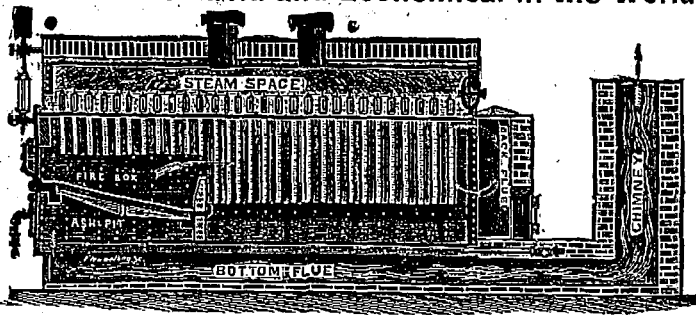
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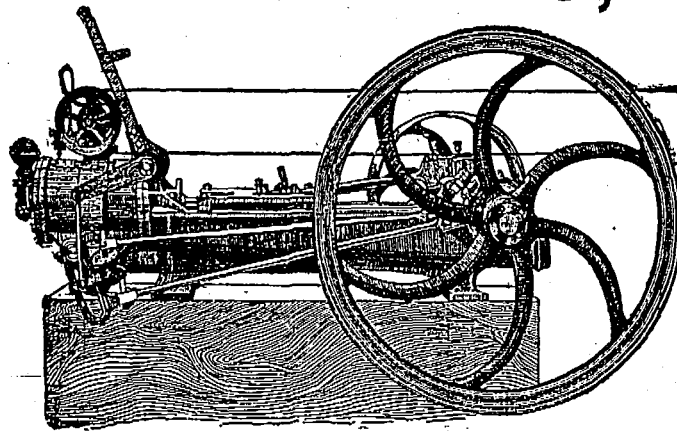
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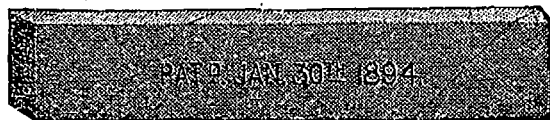
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British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	119½ 119½
Canada Life.....	2,500	5-6mos.	400	50	610 675
Confederation Life.....	5,000	7¼-6mos.	100	10	275 275
Western Assurance.....	25,000	5-6mos.	40	20	102¼ 102¼
Guarantee Co. of North America.....	13,372	6	50	50

BRITISH AND FOREIGN.—(Quotations on the London Market, May, 30 1896; Market value p. p'd up sh.)

Atlas	24,000	22 p. s.	50	6	£27	£28
British and Foreign Marine.....	97,000	25	25	4	£24	£25
Caledonian	21,500	20	50	5	£38-0-0	£20
Commercial U. Fire, Life and Marin.....	50,000	25	50	5	£37	£38
Edinburgh Life.....	5,000	18s	100	20	55-5-0	00
Fire Insurance Association.....	100,000	5	£10	5	¾	¾
Guardian Fire and Life.....	200,000	7½	20	5	20	11½
Imperial Fire.....	80,000	20 p. s.	20	2	5	5¼
Lancashire Fire.....	138,488	5	20	5	20	10-0
Life Associati n of Scotland.....	10,000	17-6-7 p.c.	40	8½	45	62
London Assurance Corporation.....	35,862	20	25	12¼	£60	62
London & Lancashire Life.....	10,000	10	10	2	4¼	5
London & Lancashire Life.....	10,000	75	10	2	58¼	54¼
London & Lancashire Life.....	391,762	75	8s	2	36-0	00
National Fire and Life.....	40,000	22½	2½ p.c.	£2¼	76	78
Northern Fire and Life.....	30,000	22½	25	10	37¼	38¼
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	50	50	£11¼	£12¼
Phoenix Fire.....	6,722	218¼ p. s.	30	1	7 1-16	8 13-16
Queen Fire and Life.....	200,000	30	10	1	54¼	55¼
Loyal Insurance Fire and Life.....	125,834	58¼	20	3	1-18-0
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COMPANY.

Issues an
INSTALMENT POLICY PORTLAND, MAINE,
with all desirable features.

PRINCIPAL AGENCIES IN CANADA:

162 St. James St., Montreal, P.Q. 17 Toronto, St., Toronto, Ont. 103½ Prince William St., St. John, N.B.

THE
"I. X. L."

TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars

Tempered Copper Castings a Specialty.
All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

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

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McCOLL'S

LARDINE MACHINE - -
CYLINDER AND ENGINE

Manufactured by

McCOLL, BROS. & CO., TORONTO.

OILS.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE ..

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - - 704,141.28

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

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

WORTH KNOWING

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

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

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

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

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

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY, I

Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

York County Loan & Savings COMPANY.

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

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

Quebec Fire Assurance Co'y.

Established 1818.

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

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

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL
LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office:
22 to 28 King St. W., - TORONTO, Ont.
President, - John L. Blaikie.
Vice-Presidents,
Hon. G. W. Allan. J. K. Kerr, Q. C.

The great success which has attended the Company from its organization, and particularly during 1895 (its banner year), is duly evidenced by figures taken from the last financial statement:

Cash Income..... \$ 581,478.24
Expenditure including death claims, endowments, profits and all payments to policy-holders 262,284.23
Assets 2,300,518.15
Reserve Fund 1,795,822.00
Net Surplus 40,218.95

WM. McCABE, F.I.A., Man. Dir.
Dr. CHAS. AULT, Man. for Prov. Quebec.
130 St. James St., Montreal, Que.

PROVIDENT SAVINGS

Rates per Life Assurance Society Rates per
\$1,000 OF NEW YORK. \$1,000
With profits. With profits.
Age nearest Birthday. Age nearest Birthday.

25	\$13 75	43	\$19 45
26	13 95	44	20 10
27	14 15	45	20 80
28	14 35	46	21 00
29	14 55	47	22 50
30	14 80	48	23 50
31	15 05	49	24 00
32	15 30	50	25 80
33	15 55	51	27 10
34	15 80	52	28 50
35	16 05	53	30 10
36	16 30	54	31 80
37	16 55	55	33 65
38	17 20	56	35 65
39	17 45	57	37 80
40	17 80	58	40 10
41	18 30	59	42 60
42	18 85	60	45 80

Charles E. Willard, President.
ESTABLISHED 1875.
R. H. MATSON, General Manager for Canada,
37 YONGE STREET, TORONTO.
Agents wanted in unrepresented districts.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.
Invested Funds, .. \$40,833,724
Funds invested in Canada, over 1,000,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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

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

Head Office, Canada Branch: MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.
Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.
GEORGE RANDALL, Esq., President; JOHN SHUH, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY.

INCORPORATED 1875.
Head Office, WATERLOO, ONT.
Subscribed Capital..... \$200,000 00
Deposit with Dom. Govt..... 50,079 76
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.
W. A. SIMS, Pres. JOHN SHUH, Vice-Pres.
JAMES LOOKIE, Man. Dir.
T. A. GALE, Inspector.

Job Printing of all kinds done at this office.

OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.
Montreal Radford & Walford
59 Imperial Building.

CANNED GOODS, FRUIT & VEGETABLE.
Trenton, Ont. Log Cabin Brand, Miller & Co.

FINANCIAL AGENTS.
Montreal Hanson Bros.
Temple Building.

FURNITURE MFRS.
Belleville, Ont. Geo. S. Tickell & Sons

INSURANCE BROKERS AND AGENTS.
Montreal Archd. Nicoll
Board of Trade Building.

RAW FURS AND SKINS.
Montreal Hiram Johnson
496 St. Paul Street.

SCALES.
Montreal Superior Qualities. James Fyfe
Corner St. Paul and St. Peter Streets.

STREET CARS, OMNIBUSES & HOSE WAGGONS.
Belleville, Ont. St. Charles & Pring

NEW YORK LIFE

INSURANCE COMPANY,
JOHN A. McCALL, President.

December 31st, 1895.
 Total Assets, \$174,701,000.
 Actual Surplus, \$24,038,677.
 Insurance in Force, \$800,000,000.

CANADIAN BUSINESS.
 Assets in Canada, - - - - \$ 3,080,874
 Liabilities, - - - - - 3,283,808
 Surplus Assets, - - - - - 613,010
 Insurance in Force, - - - - 20,650,540

DAVID BURKE,
 GENERAL MANAGER,
 Company's Building, MONTREAL

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

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

Government Deposit, - \$747,207.34
 RESULTS OF VALUATION 1893.
 Larger Cash Surplus,
INCREASED BONUS.
 Valuation Reserves Strengthened,
 IMMEDIATE ANNUITIES GRANTED.
SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,
 Paid up Policies,
 Extended Insurance.
GUARANTEED IN THE POLICY.

Montreal Office:
207 ST. JAMES ST.
H. J. JOHNSTON,
 Manager, P.O.

A Little More First Cost



than the cheapest, the

MAXIMUM OF COMFORT and ECONOMY.

adapted to all kinds of wearers.

It pays to handle only

Goodyear WELTED SHOES.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.
 Assets, over - - - - - \$2,320,000.00
 Income for Year ending 31st December, 1895, over - 2,400,000.00
 Head Office. - Toronto, Ont.
 Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.
 C. C. FOSTER, Secretary.
 J. H. ROUTH & Son, Managers Montreal Branch.
 190 ST. JAMES STREET.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.
 ESTABLISHED 1808.
 SUBSCRIBED CAPITAL, - - - - - \$6,000,000
 PAID-UP CAPITAL, - - - - - 1,500,000
 TOTAL INVESTED FUNDS OVER - - 8,000,000
 Canadian Branch:
 COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
 E. D. LACY, RESIDENT MANAGER

COMMERCIAL UNION ASSURANCE CO., Ltd.,

Of London, England.
FIRE! LIFE! MARINE!
 Agencies in all the principal Cities and Towns of the Dominion.
 HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES MCGREGOR, Manager.

THE LONDON Guarantee and Accident Com'y, Ltd. Of London, England.

Deposit at Ottawa - - - - - \$73,000.00
 Funds exceed - - - - - \$1,500,000.00
SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.
 Canada Branch, TORONTO.
 Montreal Chief Office, 180 St. James St.
A. I. HUBBARD, Manager for Canada.