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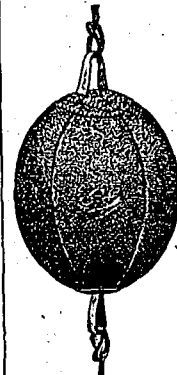
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Incorporated 1872.  
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Reserve Fund, . . . . . 375,000

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Capital Paid-Up..... 1,500,000  
Reserve Fund..... 850,000

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Rest, .. 10,000

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INCORPORATED 1856.

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Rest .. 1,300,000

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Total Assets, .. 2,541,274 27

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Provident and Loan Society

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Capital Paid-Up, .. 1,100,000 00  
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Total Assets, .. 2,610,255 80

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3 Aug.....	Californian.....	17 Aug.
10 Aug.....	Tainui.....	24 Aug.
17 Aug.....	Parisian.....	31 Aug.
24 Aug.....	Bavarian.....	7 Sept.

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4 Aug.....	Mongolian.....	19 Aug.	
10 Aug.....	Orcadian.....	26 Aug.	

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Ottoman.	July 29th, daylight.	July 29th, 2.30 p.m.
Roman.	Aug. 2nd, " "	Aug. 2nd, 2.30 p.m.
Vancouver.	" 5th, 9 a.m.	" 5th, 7.00 p.m.
Deminton.	" 12th, daylight.	" 12th, 3.30 p.m.
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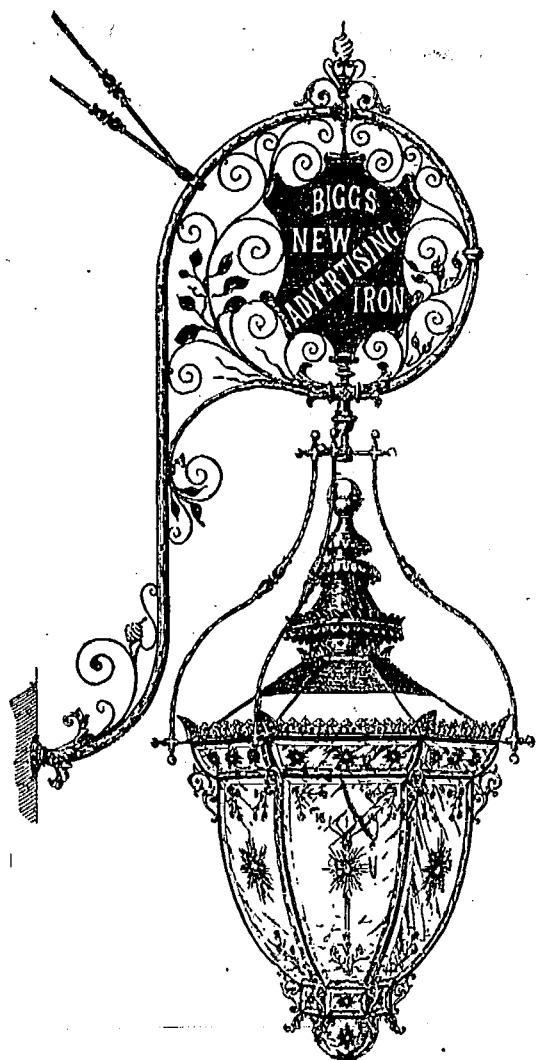
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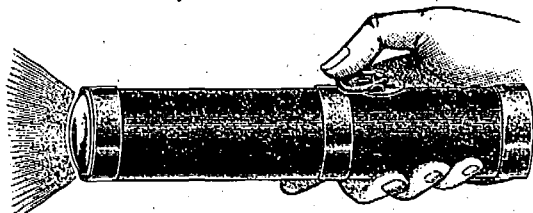
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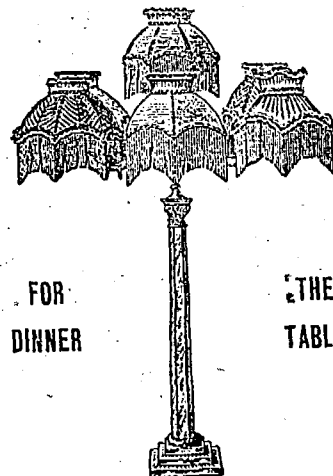
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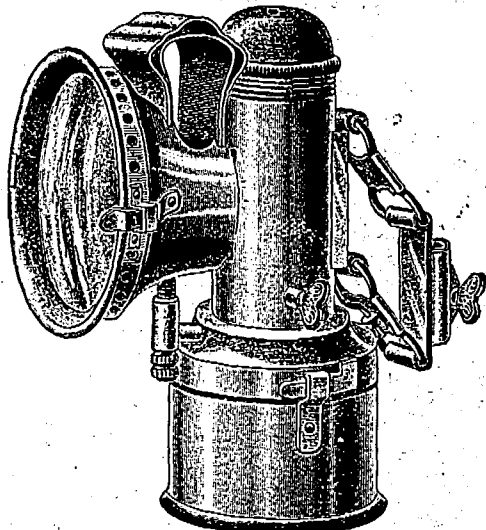
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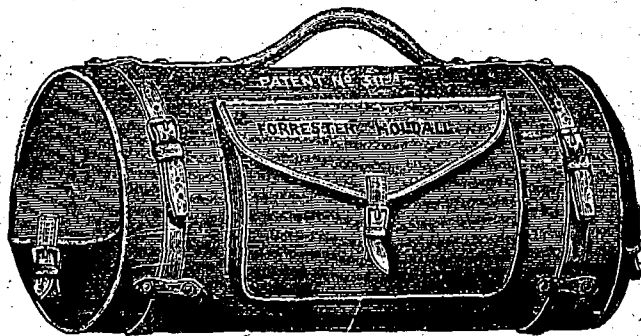


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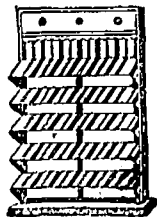
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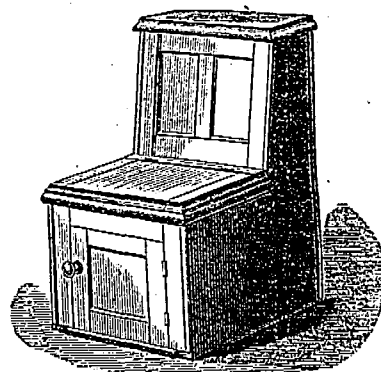
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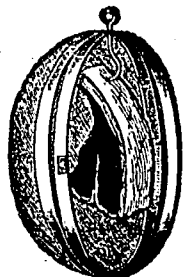
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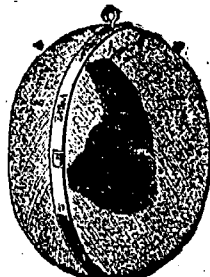
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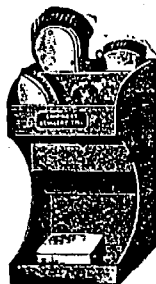
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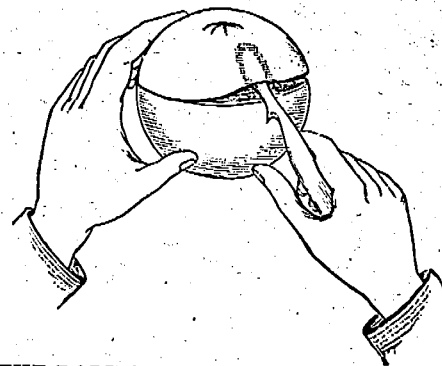
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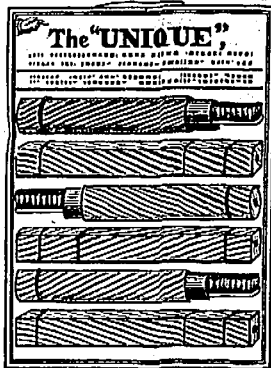
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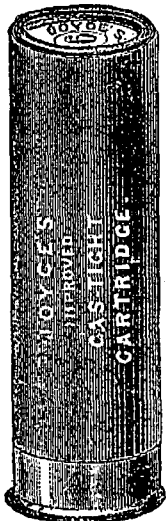
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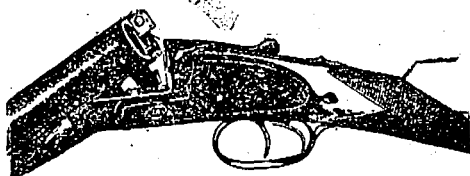
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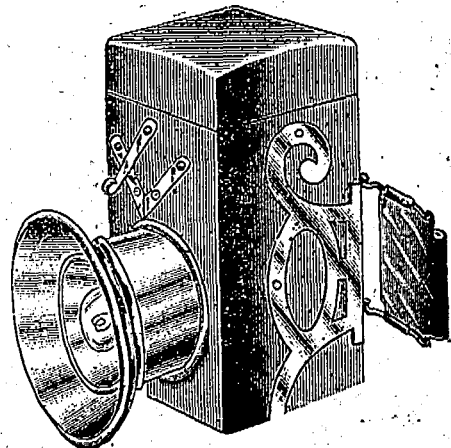
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170 St. Lawrence St., MONTREAL.

**Leading Manufacturers, &c.**

**JAS. A. CANTLIE**  
Manufacturer's Agent.  
**WOOLLENS, COTTONS, DRESS GOODS, &c.**  
Foreign and Domestic.

Representing  
**THE MIRFIELD MILL CO.**  
Beavers, Presidents, Meltons, Worsted Coatings, &c.—LEEDS, Eng.

**Th. B. VONACHTEN,**  
Beavers, Fine Worsteds, &c.—Aachen, Ger'y

**Franz Bar & Becker,**  
Cashmeres, Dress Goods, Coatings and Ladies' Coatings.—Konneberg, Germany.

Office and Wareroom:  
**431 Board of Trade Building,**  
**MONTREAL.**  
CORRESPONDENCE SOLICITED.

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**EVERY WELL-ORGANIZED OFFICE**

Should have a  
**Letter File Cabinet.**

We handle the  
**B. B. ECLIPSE**  
and many others.

Send for Circulars and Price List.

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


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

**Leading Manufacturers, &c.**

**RAW FURS AND GINSENG**  
Consignments Solicited

**H. JOHNSON**  
494 St. Paul St.  
Highest Market Prices.  
MONTREAL.




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'Phone Main 3291  
**LUSHER BROS.**  
Importers and Jobbers of  
**Woolens and Tailors' Trimmings,**  
GLENORA BUILDING, 1836 Notre Dame St.,  
MONTREAL.

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**Canadian Secret Service Agency**  
**K. P. McCaskill, G. Haynes,**  
**PRINCIPALS.**

Legitimate Detective work. Terms reasonable.  
Under the patronage of Provincial and Federal Governments.

OFFICES:  
Temple Building, - MONTREAL.

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**A. HELLER,**  
-- DEALER IN --  
**Watches, Jewelry & Fancy Goods,**  
REPAIRING OF WATCHES NEATLY DONE,  
305 St. Lawrence St., - MONTREAL.

**Montreal Merchants' and Manufacturers' Directory.**

**Awnings, Tents Tarpaulins, Flags, Etc.**  
Thos. Sonne.....193 Commissioners St.

**Manfrs. Boots and Shoes.**  
Ames, Holden Co., Ltd....47 Victoria Sq.  
Lynn Shoe Co.....92 Beaudry St.

**Builders' and Contractors' Supplies.**  
W. & F. P. Curry & Co.....  
W. McNally & Co.....50 McGill St.

**Buttonhole Maker in Men's Clothing, shirts, Ladies' Cloaks & Waists.**  
H. Rosen.....170 Main St.

**Butter and Cheese Exporters.**  
A. A. Ayer & Co.....576 St. Paul St

**Cabinet Makers, Upholsters & Sculptors.**  
Genest & Dolphé....1247 De Montigny St.

**Carpet Beating.**  
Dominion Steam Carpet Beating Co.,  
11 Hermine St. H. N. Tabb, Mgr.

**Carriage Maker and Blacksmith.**  
David Dion.....27 St. Urbain St.

**Clothing, Wholesale.**  
M. Genser & Bro....244 St. Lawrence St.  
McKenna, Thomson & Co. 423 St. James St.  
M. Schrelberg.....1007 St. Lawrence St.  
M. Bernstein.....126 St. Lawrence St.

**Manufacturers of Cloaks and Decorative Embroideries.**  
S. Rosenveesen....2402 St Catherine St.

**M'n's. Cloth Hats & Caps, Wholesale.**  
R. Weinstein & Co.....513 St. Paul St.  
B. Wolowitch.....86 Lemoine St.

**Dry Goods, Wholesale.**  
James Johnston & Co.....26 St. Helen St.  
McIntyre, Son & Co.....8 Beaver Hall  
Alphonse Racine & Co. 340 & 342 St. Paul St.  
W. R. Brock Co., Ltd.....Toronto

**Dry Goods and Fancy Goods.**  
C. Rosenberg.....67 St. James St.

**Jobber in Cloth and Fur Clippings.**  
A. Kirz.....169 Cadieux St.

**Jobber in Dry Goods, Clothing, etc.**  
M. Carsley.....32 Sanguinet St.

**Dyeing and Cleaning.**  
The American Cleaning and Dyeing  
Establishment, 663 Dorchester St  
The Gordon Cleaning and Dyeing  
House, 354 St. Lawrence St

**Founders and Stove Mfrs.**  
Wm. Clendinning & Son,  
522 & 524 Craig St.

**Furriers, Wholesale.**  
S. Selcer & Son.....683 St. Lawrence St.  
J. Silverstone.....1916 Notre Dame St.

**Mfrs. Belfast Ginger Ale, Soda Water, etc.**  
Joseph Bros., 161 St. Paul St., Tel. 2558

**Grocers, Wholesale.**  
Laporte, Martin & Co.....72 St. Peter St.

**Hatters and Furriers.**  
James Coristine & Co. 471 to 477 St. Paul St.

**Men's Furnishings, Manfrs. and Importers Wholesale.**  
Matthews, Towers & Co. 78 Board of Trade.

**Manufacturers of Silk Hats.**  
Jos. Lizotte.....1843 St. Catherine St.

**Merchant Tailoring.**  
H. Weisburgh & Co....69 Bleury St.  
D. Goldberg.....794 Dorchester St

**Paper Dealers, Wholesale.**  
Wright & Co.....617 St. Paul St.

**Flour, Hay, Oats and Grain—Wholesale.**  
M. Joslow...2 St. Lawrence Market Place.

**Parcel Delivery and Express.**  
Hall's Parcel Delivery and Express,  
385 St. James St.

**Platers of Gold, Silver, etc.**  
Horace Onellet.....19 St. George St.

**Plumbers, Gas Fitters and Roofers.**  
Lapierre & Laberge.....121 McGill St.

**Scrap Iron and Metals.**  
B. Cohen.....Sherbrooke, Que.  
J. Diamond & Co.....810-812 Craig St.  
I. Smith.....E. Sherbrooke, Que

**M. L. Schloman**.....31 St. Peter St.  
**Manfrs. Shirts, Collars, Pants, Overalls, Skirts and Blouses.**

**Silversmiths.**  
Simpson, Hall, Miller & Co. 1794 Notre Dame St.

**Sporting Goods and Novelties.**  
The Wightman Sporting Goods Co., 403 St. Paul St.

**Cut Tobaccos.**  
American Tobacco Co. Ltd....47 Cote St.

**Teas—Wholesale.**  
Quong Wah Lung...556 Lagachetiere St.

**Woolens and Tailors' Trimmings.**  
John Fisher Son & Co.....5 Victoria Sq.  
M. Fisher, Sons & Co. 35-Victoria Square  
Lusher Bros.....1886 Notre Dame St.  
B. B. Lusher.....149 St. Lawrence St.

**Canadian Colored Cotton Mills Company.**

Cottonades, Tickings, Denims, Awnings, Shirtings, Flannelettes, Gingham, Zephyrs, Skirtings, Dress Goods, Lawns, Cotton Blankets, Angolas, Yarns, &c.

Wholesale Trade only Supplied.

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

F. P. Buck, President.  
R. H. Pope, Gen. Manager.  
F. Thompson, Sec'y & Treas.

**Royal Paper Mills Co.**

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

STORE 768 Craig Street, MONTREAL.  
Works and Head Office, East Angus, P.Q.

**CAMPBELL'S QUININE WINE.**

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

*The best cure for Debility.*

JUST WHAT

YOU NEED

THIS SPRING.

The well dressed man is well introduced.

**THE CELEBRATED "FIT REFORM"**

**E. A. SMALL & CO.**

MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

**Roofing and Asphalting**

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:

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

**GEO. W. REED & CO.,**  
MONTREAL.

**M. L. MORRIS,**

Wholesale Hardes faites  
Clothier en Gros

146A ST. LAWRENCE STREET,  
MONTREAL.

**NATIONAL PHARMACY**

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

**M. BERNSTEIN,**

... Manufacturer of ...

**WHOLESALE CLOTHING**

125 & 128 St. Lawrence Street, MONTREAL.

*Jobs in Clothing always on hand.*

**S. GOLD & CO.**

Manufacturers of Clothing.  
Suits cut, trimmed and made from \$1.60 and upwards  
Overcoats from \$1.75 up. For the trade only.

1631 Notre Dame St., MONTREAL.  
*Send for price list.*

**FANCY MOUNT ROYAL MILLS.**  
JAVA ROYAL INDIA BRIGHT  
JAPAN GLACE POLISHED  
IMPERIAL SEETA PATNA  
IMPERIAL GLACE

**D. W. ROSS GO'Y RICES**  
AGENTS.  
MONTREAL, QUE.

**JOHN E. HARDMAN, S.B.**  
Consulting Mining Engineer,  
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20 Years' Experience in the Mining and Reduction  
of Gold, Silver, Lead and Copper  
13 Years as a Specialist in Gold Mining and Milling.

**GEO. GONTHIER,**  
Public Accountant & Auditor,  
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Balance Sheet System of Accounts  
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Cost Accounts  
SOLE REPRESENTATIVE OF  
The ACCOUNT, AUDIT & ASSURANCE Co., Ltd.  
OF NEW YORK.  
11 & 17 Place d'Armes Hill, MONTREAL, QUE.  
Bell Tel. Main 1480

**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.

—It is stated that the Thousand Islands traffic has never been heavier in the history of the St. Lawrence than at the present time.

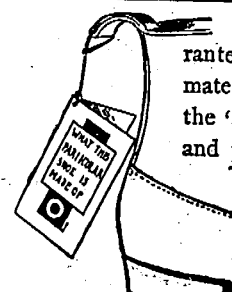
—The two round houses under course of erection at Sarnia and Port Huron, by the Grand Trunk Railway Company will be completed by September 1st. Each of the plants will contain stalls for 36 engines. The company is now building a double track between Murray Hill and Trenton, Ont.; also between Vaudreuil, and St. Anne's, Que.

—With the harvesting of wheat, etc., now under way, reports from several points in Ontario indicate a better yield than was originally expected. Fall wheat has proven to be filled out well and will average fully four bushels over the expected yield per acre. Farmers are looking well to the hay crop in expectation of high prices later on.

—The striking street car employees are now adopting an altogether different course for the eventual attainment of their ends. In Cleveland, Ohio, they have succeeded in instituting a boycott of the lines in question to an extent which causes them to be almost totally avoided. Bus service is being temporarily adopted and, whether for variety or assistance to the strikers, it appears to take like a popular song. One pleasing feature of this new power will be the absence of violence. Widespread interest is being manifested in the outcome of this new and taking way of convincing the street railway magnates.

**THE SLATER SHOE**

**"In black and white."**



No salesman's say so, but a guarantee of quality, workmanship and material straight from the makers, is the "Slater Shoe" way. Their name and price stamped on the Goodyear welted sole with their self-describing tag, telling about the leather, is your protection.

\$3.00, \$4.00 and \$5.00.

**"THE SLATER SHOE."**

CATALOGUE FREE.

**MAKERS MONTREAL.**

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

Cunningham,  
Coveney & Co.

WINE

SPIRIT BROKERS.

33 SEETHING LANE,

Great Tower St.,

LONDON, E.C. - ENGLAND.

GEORGE PHILLIPS & CO.,

St. Andrew's Distillery,  
LONDON, E.C., ENGLAND.

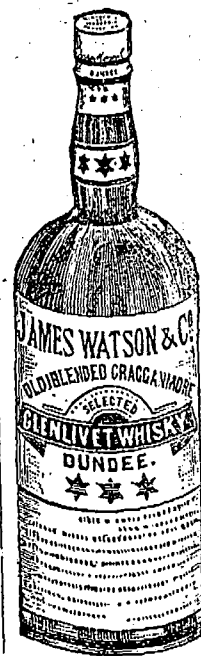
Unswd. Gin  
"Old Tom"  
British Brandy  
Imperial "  
Champagne "  
Irish Whiskies  
Scotch "  
Jamaica Rum  
Demerara "  
Vatted "  
Hollands  
Dantzic Spruce  
Ports  
Sherries  
Clarets  
Champagnes  
Lime Juice Cordial

Orange Bitters  
" Brandy  
" Gin  
Ginger "  
" Brandy  
Cherry "  
Aniseed  
Noyau  
Raspberry  
Lovage  
Shrub  
Gingerette  
Mint  
Cloves  
Capillaire  
Coloring  
Peach Bitters

Glenallan Pure Malt Whisky.  
Shanbeg " Irish "  
Free Mickey " "  
Maid O'the Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac  
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has  
never yet been  
brewed than . . .

Watson's  
Dundee  
Whisky

Undoubtedly the  
Finest Imported.

Henry J.  
Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,  
MONTREAL.

—St. Mary's, Ont., has voted in favour of a by-law to raise \$40,000 for the building of a waterworks system.

—An Italian army officer has discovered a means of rendering acetylene gas non-explosive. The secret is closely guarded.

—England pays 90 millions of dollars annually to her colonies and foreign countries for butter. Cows fed on spring grass yield the best milk for sweet butter, as well as for cheese.

—The vote in Victoria, Australia, in favour of federation was 145,014, and against, 9,605. In Tasmania the vote in favour was 13,800, and against 800. Such overwhelming majorities ensure federation being established.

—The National Association of Local Fire Insurance Agents will hold its fourth annual convention in Buffalo from 9th to 12th inst. From the programme before us it is evident that the agents intend to have a good time.

—The midsummer quiet in the retail shoe trade has proved too much strain on the limited resources of Fred. A. Kells, of Ottawa, Ont., who has made an assignment. Liabilities about \$3,200. He began business in March, '96, being previously a clerk.

—It does not always follow that because a man does business in a large city he will either make or break in a large way. Z. Poirier, a Montreal grocer, has made an assignment. He owes \$180, and has stock, etc., valued at \$140. Large enough for the hot weather.

—We are informed, says the Yukon "Sun" by the manager of the Bank of Commerce that they had in sight here at one time this spring four millions of dollars worth of gold, and it is estimated that there is never more than 25 per cent. of the gold in sight at any one time. The bank people declare that the total output this year from spring clean-up and summer workings will be not less than \$18,000,000, and will probably reach \$20,000,000.

—An offer is reported to have been made to the city of London to construct at Southend a huge sea-wall at a cost of about £600,000, asking in return permission to use the tides for working a generating plant to supply London with electricity. It is guaranteed there shall never be less than 3½ feet of water on the beach; in fact, it will be a huge marine lake.

—The United States exported 18 millions of barrels of flour last year, equal to 80 million bushels of wheat. The average price of flour exported was \$7.67 cents. per bushel. This adds, says the "Roller Mill," 12.9 cents to amount received for each bushel of wheat sent abroad in this form which yields over 10 million dollars in the year for the millers. Great Britain imported \$23,357,000 worth of flour from the States this year to 1st July and only \$1,116,200 worth from Canada. There seems an opening here for the expansion of our milling trade.

—The Canadian Pacific statement of gross earnings and expenses for the month of June and expenses for the month of June and for the half year from January 1st to June 30th, just issued is the most remarkable in record. The statement is as follows: January 1st to June 30th:—Gross earnings, \$12,688,363.12. Working expenses, \$7,666,109.91. Net profits, \$5,022,253.21. for half year. From January 1st to June 30th, 1898, there was a net profit of \$4,153,676.83. The gain in net profits over the same period last year is from January 1st to June 30th, \$6,576.3.

—The suburban municipality of St. Henri, Que., is to have an additional industry shortly in operation. The Colonial Bleaching and Printing Co. recently organized with a capital of \$500,000 is reported about to locate a large plant, the site having been already secured. The officers are:—President—Mr. H. S. Holt; Vice-President—Mr. Alphonse Racine; Secretary-Treasurer—Mr. P. C. Shannon. Directors—Messrs. W. T. Whitehead, Archibald McIntyre, George F. Hartt, E. N. Heney, Frank Paul, Alphonse Racine and H. S. Holt.

PURE  
OAK  
BELTING

The J. C. McLaren Belting Co.,  
Montreal and Toronto

DISTINCTIVE QUALITIES

—OF—

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

No Dead Stock, oily threads nor miserable yellow fillings of short staple.





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

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

## UNQUESTIONABLE TESTIMONIALS.

"WALTER SEVERN, Esq., President of the Dudley Gallery Art Society, writes:—  
171, Piccadilly, W., May, 1895.

For two years I suffered martyrdom from rheumatism in all my joints, all the usual methods of treatment failed, and the malady was thought to be chronic. I happened to hear of your cure and determined to try the tablets, which I did with most satisfactory results, as I was speedily enabled to resume my painting, to keep free from pain, especially at night, and to move about without help. It would be very ungrateful to withhold this letter, as I have good reason to believe your remedy to be all you represent, and I hope my cure may induce other sufferers to avail themselves of it."

"77, Earl's Court Road, South Kensington  
London, S.W.  
February 7th, 1896.

Dear Sir,—I have suffered from acute rheumatism for many years—quite ten years. Have had the best medical advice; have taken the baths at Aix-les-Bains, Welsbaden, and others, and found no relief, so I am only too pleased to say that your marvellous medicine has entirely cured me, and I have only taken five bottles. I find apart from its curative qualities for rheumatism, it is an excellent tonic.

I remain,  
Yours, very truly,  
(Mrs.) ANNA ARGLES"

"53, Ebury Street, London, S. W.  
September 28d, 1898.

Dear Sir,—For nearly two years I suffered from Gouty Arthritis, which so affected my feet, that I was unable to walk without great difficulty and pain. I had been unable to obtain any relief, except of a temporary nature, until I tried your tablets. After three months' trial, I am thankful to say I have regained the use of my feet, and am free from pain. I earnestly recommend any one afflicted with Gout or Rheumatism to give them a fair trial.

Faithfully yours,  
ALFRED SIMPSON.

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

**POST'S LINIMENT.**—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

**POST'S LIVER PILLS.**—For Torpid Liver Constipation, &c. Price, 1s. 1½d. per box. Of Chemists, or carriage paid in the United Kingdom from—

**A. M. POST, Limited 96 and 98, LEADENHALL STREET, LONDON, E.C., England.**

—An offer of 22 cents in the dollar has been submitted by John G. Stevens, grocer, Toledo, Ont., whose business troubles have already been noted.

—Wolfville, N.S., sustained a loss of \$20,000, on the 30th ult., by the burning of the electric light station, together with a photographic gallery and laundry adjoining. The former carried \$14,000 insurance.

—Tenders are asked for a twenty-car round house to be built at Fort William, Ont., by the Canadian Pacific Railway Co. Fifteen miles of side track will be built by the Company this year between the above point and Winnipeg.

—The general merchandise store of R. Robertson, at Burnstown, Ont., has not been paying of late, and he has decided to seek relief by settling, if possible, at 25 cents in the dollar. He has been in business almost 20 years, being originally a farmer. He was supposed to have some capital, but not in a way that it could be used in an emergency.

—Two small failures are announced at Prescott, Ont., within the past week. Calvin E. Whitney, dealer in bicycles, has assigned. He has been conducting this specialty for about 2½ years, being formerly employed by a brother. Trade and capital being both limited, he was deprived of much chance to avert the result.—W. H. Ferguson, a Prescott jeweller, has become embarrassed and gave the assignee possession. He has been doing a small trade for a few years on limited capital.

—Our Kingston correspondent writes:—Edwin Walsh commenced business here some three or four years ago as a customs tailor. He never had much capital and found business dull. He made an assignment on the 4th July to Thomas D. Minnes. At a meeting of his creditors it was decided to wind up his estate. The stock was sold for \$707.88; book debts, \$250.00. The liabilities are \$3,800, of which \$300 are privileged. It is thought that after paying expenses his creditors will barely receive 20 cents in the dollar.

—An Ontario correspondent sends us the result of a Divisional Court examination by his solicitor of an insolvent, who bought in his own stock from the assignee, in his wife's name, as follows: "I examined \_\_\_\_\_ and I was able to show by his examination, that he had made an assignment to \_\_\_\_\_, that the stock was transferred from him to Mrs. \_\_\_\_\_, no money being paid, but only her notes, given at 3, 6 and 9 months, that she had no money whatever to enter into this transaction, and that all of the notes had been paid from proceeds of the sale of the stock and that she had not at any time put any money into the business." I may add that above sale was for 50c in the dollar of liabilities a little over \$7,000, and assets over \$8,000, of which there was a good clean stock of about \$1,000 more than liabilities. The stock was in good shape, and several buyers were ready to bid a good price for it, if it had been offered for sale.

—That the Western States will soon be competing with the East, even in the finer manufactures, is evidenced by the rapid growth of enterprise west of the Mississippi. A recent issue of an Iowa City, Ia., paper contains an account of a new jewellery establishment, to occupy over 55,000 feet of floor space, now in course of erection in that city for the firm of W. F. Main & Co. This will be the first jewellery establishment located west of the Mississippi, and one of the largest in the United States.

—The Lancashire Insurance Co. has just purchased a property in Toronto. The premises are 50 feet wide and over 100 feet deep, and have the special advantage of a frontage on Wellington and Front street. The Company will spend a large sum of money in reconstruction, and convert the building into a first-class up-to-date office building, with all modern conveniences. The company will occupy the ground floor and have the balance of the building for rental. The work of reconstruction will take about six or eight months.

—Chicago eastbound freight rates have been advanced from 1½ to 5 cents a hundred pounds. The latter advance is on provisions, and the smaller on grain and grain products. The export and domestic provision rates will be on the basis of 25 cents Chicago to New York. Export corn and wheat rates are up from 9½ to 11 cents, and export oat rates from 11½ to 13 cents. The domestic rate on all kinds of grain (except corn) and grain products is now 17 cents instead of 12 cents. Domestic rates on corn are advanced from 11 to 15 cents.

—Advices from Sydney, C.B., state that the Dominion Iron and Steel Company has begun work at the International pier making preparations for a railway tapping the Intercolonial line so as to bring building material, etc., to where it will be needed. Contractors are getting things ready preparatory to the building of the shed. Over 100 men are now employed. It is stated that a steamer with cement is now on its way to Sydney. Quarrying stone at South Bar is progressing, though it may be given up on account of the softness of the stone.

—Our Orillia, Ont., correspondent writes:—The negotiations for supplying the town with electric light and power, which have been delayed for some time past are now in a fair way of being consummated. After prolonged negotiations arrangements have been made with the Royal Electric Company, of Montreal, to carry out the work for \$71,000. This is \$3,800 over the original contract price, but additions have since been made, which about represents this amount. The company undertake to furnish lighting by the 1st of November, and power by the 1st of December. Orillia will now be in a position to renew negotiations with a number of manufacturers who think of locating here, in order that they might enjoy cheap power.

THE  
**Imperial Life Assurance Company**  
OF CANADA.

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

**SECURITY TO POLICY-HOLDERS.**

The Dominion Government, for the protection of policy-holders, requires all Life Insurance Companies to make a deposit with it of \$50,000.00. The Imperial Life has voluntarily made a deposit of five times this amount, \$250,000.00; being the largest deposit made by any Canadian Life Insurance Company.

The whole subscribed Capital of the Company—One Million Dollars (\$1,000,000.00)—forms a substantial and tangible security to policy-holders, that every guarantee and condition will be fully and minutely carried out.

**PROVINCIAL OFFICE,**

Bank of Toronto Buildings,  
**MONTREAL, Que.**

—After a career of eight years during which time fire and financial misfortune played each their part in disturbing, for temporary periods, the business affairs of A. Liberman, general dealer, Yarmouth, N.S., the assignee has now possession. Abraham Liberman, was possessed of some little capital in '91, whereupon he decided to embark as a general merchant. Matters appeared to be smooth enough till in '94 he was burnt out. He resumed business but with varying success, for in February, '97, he found his affairs in rather tangled form and accordingly proposed to his creditors that they accept 25 cents in the dollar of their claims. This view was not jointly entertained, so he assigned the following month with liabilities of \$6,000. The business was subsequently resumed in his wife's name being duly registered as such up to the present.

—The "Inter-Ocean" puts the difference between two classes of combinations very pithily. Combinations to cheapen the cost of production and the cost to the consumer have in them elements of vitality, for they answer a general purpose of progress and give to labour, whatever their intent may be, a larger reward, for they forced demand for supply and for labour to furnish it, and labor, like everything else, is governed by supply and demand. On the other hand, combinations to restrict supply and raise prices, have in them the seeds of failure and death. They restrict demand, both for labour and supply. They lessen the purchasing power and they set the whole unemployed labour and capital of the country at work on plans to devise new ways to get around the control established by the combination. In other words, they kill demand and breed competition. The combine against the general interest is a knife cutting both ways—but on each side cutting into the combine itself."

The following Ontario companies have been incorporated: The Hoepfner Refining Company, head office, Hamilton, Ont. Capital, \$600,000—The Shippe Manfg. Company, Toronto. Capital, \$20,000, for the manufacture of skewers, etc.—The Dr. Hope Medicine Company, Toronto. Capital, \$100,000.—The Xachinilco Peat Fuel Company, Toronto. Capital, \$100,000.—The Gold Panner Mining Company, of Ontario, head office, Rat Portage. Capital stock, \$999,999.—The Brantford Packing Company, of Brantford. Capital, \$150,000.—The Tress Spriggs Company, Toronto, to deal in general merchandise. Capital, \$20,000.—A local company.

**E. BOISSEAU & CO.**

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

**CLOTHING**

Yonge & Temperance Sts.,  
**TORONTO, ONT.**

with powers to acquire and take over as a going concern the business now carried on in Toronto and throughout the Dominion by the Lever Bros., dealers in soap.—Notice is also given of the change of the name of the Holgate-Fielding Company of Toronto to the Toronto Drug Company; the increasing of the capital of the Chatham Hedge Fence Company from \$25,000 to \$35,000, and of the Otterville Manufacturing Company from \$3,000 to \$20,000.

—From returns issued by the Interstate Commerce Commission we learn that on June 30, \*1899, it appears there were 94 roads in the United States in the hands of receivers, which operated a mileage of 12,744.95 miles, the mileage owned by these roads being 9,761.08 miles. As compared with the year preceding, these figures show a net decrease of 6,116.73 miles in mileage operated, and of 5,133.49 miles in mileage owned. During the year in question 45 roads were removed from the control of receivers, and for 11 roads receivers were appointed. Of the roads operated under receiverships on June 30, 1898, 16 had an operated mileage in excess of 300 miles, 13 between 100 and 300 miles, and 48 less than 100 miles. Much difficulty is experienced in obtaining complete returns in all cases for roads in the custody of the courts. Substantially complete figures, however, show that the amount of capital stock of railways under receivership on June 30, 1898, was \$264,137,371; of funded debt, \$322,892,691, and of current liabilities, \$74,545,256. A comparison with figures for the previous year indicates that there was a decrease in the capital stock represented by railways of this class of \$221,927,239 and in funded debt of \$208,515,099.

—The business affairs of W. B. Gemmill, men's furnishings, Ottawa, Ont., are in a condition which warrants him in offering those he owes 25 cents in the dollar of their claims, as a settlement. He began in September, '94, in partnership with J. S. Crosby, under the style of J. S. Crosby & Co. They dissolved in March, '96, Gemmill retiring. He accepted a subordinate position for a month or two when he took over the business of his former partner, assuming the liabilities. As in too many such instances, capital stood in the way, which has forced him to frequently defer payments, which, combined with slow trade, has placed him in his present condition. Lack of capital in any line is a serious drawback, for, no matter how intelligent a man may be, the perpetual worry about maturing or over due bills will warp his faculties and render him inferior to the ordinary man who has sufficient capital to render his mind easy against bills payable. In men's furnishings, a dealer, to succeed, must be prepared to always have in stock the latest creations of the maker's art. He must be prepared to sacrifice, at a day's notice, any and all stock which the whims of fashion hurriedly decreed are not the latest. If as a wide awake dealer he persists in

Telegraphic Address: "MAROQUIN, LONDON."

**T. T. WOOD & CO.,**

→ Manufacturers of ←

**MOROCCOS, Roans and Wool Rugs,**

FOR

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Case Makers; Bookbinders and Bag Makers.

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CABLE ADDRESS: "GLOSSIEST," LONDON.

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Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and  
Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

keeping back numbers to the front he will find himself and his store in a like position before many seasons have rolled around. Fashionable lines are difficult lines to profitably handle of late years, and are becoming more difficult each season, except to the dealer who has a choice location. He can dispose of goods for \$1 that his competitor on a back street could not move off his counter for 75 cents.

—The retail shoes dealer, whose reserve capital is not above the danger point, is at his greatest disadvantage during the midsummer term. His regular stock, purchased in the regular way and at the regular time must stay aside while he fills, or tries to fill orders for certain particular styles of Oxford ties, sandals with a peculiar lace, buckle, tip, etc. All endeavors to persuade a customer that the shoe she seeks is but rarely sold, and as rarely found among the wholesale trade, but strengthens her determination to have that shoe if she is forced to go beyond her native city to procure it. On deciding to send for it the shoe dealer is next confronted with the problem of cost. The lady may not pay the price after the shoe is bought, which will leave him with an odd pair in stock. Such deals are of frequent occurrence particularly in midsummer, when a dealer has less custom and endeavors the harder to effect sales. The man of little capital is more frequently annoyed by this irregular trade for the reason that he is forced to carry a more limited stock, and hesitates about buying what may likely remain on his hands. But it is such stock that ordinarily advertise a dealer the best. A lady knows she can get an ordinary shoe in any shoe store, but she has a higher regard for the store where she sees displayed all the new and extreme creations that she reads about or is referred to by some calling acquaintance. Many dealers will not handle these goods because their experience has taught them

that they cannot always get even the cost back from the investment. But they overlook the fact of the prestige given their store, for it is only an odd article that really advertises. A man will pass a dozen shoe windows and will never give another thought that he saw shoes inside. But if that window contains something decidedly out of the ordinary with a tag drawing attention to its use and price he will remember it among the many little occurrences of the day and likely comment on it again. If he needs a pair of shoes that window will be foremost in his mind.

—The present is an opportune time for the average retail merchant to guard against over-buying. It can safely be said that there are more conscientious merchants failing every year from the above cause than from all others combined. Any retailer who has been struggling along and keeping afloat for many years can readily recall the vast difference in the tone of the letter received from the wholesale house if he is proving delinquent, from that of the traveller who insisted on selling him the goods. The only conclusion he can arrive at is that the traveller was anxious to sell and the house in turn is equally anxious to get paid. The proper time to recall such possibilities is before large purchases are made. There never was a time in the experience of the oldest retail merchant when such strong inducements were being held out for over-purchasing. On the other hand, there never was a time when more prudence was needed in purchasing, and keeping within the limits of present requirements, than now. New ideas are being introduced in such quick succession, that the dealer in the small city or town, whose output is limited, cannot possibly buy a stock of all that arrives and get rid of his former supply. At the same time he is not satisfied nor doing justice to his customers if he does not show

## McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 &amp; 316 St. Paul Street

AND

147, 149 &amp; 151 Commissioners St

MONTREAL.

THE

## NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,  
COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LON DON.

THE

BRITISH SYPHON MANUFACTURING CO.,

SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for our

SAMPLES &amp; PRICES.

Offices and Warehouses:

2 GRESHAM BUILDINGS,

GUILDHALL,

LONDON, E.C.,

ENGLAND.



By Special Appointment to H. R. H The Prince of Wales.

# HEATON, BUTLER & BAYNE,



**ARTISTS IN STAINED  
GLASS, MOSAICS  
AND DECORATION,**

**14 GARRICK STREET,  
LONDON, Eng.**

*Estimates and References to completed Works on application*

whatever is new on the market. To buy with a firm determination to limit purchases to the lowest possible level for immediate requirements, will always find the retailer in better shape to serve his customers with what is new and with less need for sacrificing that which is old. The endeavour made by the retailer to sell as large a bill as possible where he expects prompt payment, is in turn exercised by the wholesaler, while the importer or manufacturer is equally desirous of increasing the size of his sales. All are endeavouring to sell as much as possible, therefore it behooves the merchant of limited means to buy in small lots and repeat only when necessary.

### GROCERY NOTES.

—Advices by mail from Sicily, are to the effect that but 3,500 bags of filberts remained. The coming crop was estimated at 55,000 bags, against 82,000 bags last year.

—Cables from Patras, note a very strong feeling for currants with slightly advancing tendency. Letters received during the week note the advance in that market as having been caused in some measure by a good demand from both Germany and France.

—New York reports very heavy supplies of eggs on that market in comparison with same date in recent years. It would appear that the high price quoted there for choice stock has influenced country shippers to forward supplies of various grades to such an extent that cold storages are rapidly filling up, with no outlet apparently visible for the near future.

—Owing to the small catch of salmon on the Columbia river it is stated an extension of time for operations is being sought. Recent advices from the Coast state: "It is accepted by local brokers and canners that Columbia River is short 125,000 to 175,000 cases, and there it may remain. Fraser River will be very short; its pack to date at the maximum estimate is only 40,000 cases. There is a little fear now that the pack will be short on Puget Sound; to date 100,000 cases is the amount of the pack, and while this is in excess of the pack at this date last year, the end of the second spurt of fish, of the three in the season, is practically over,

**Clothing buyers visiting the Market  
will do well to give us a call.**

**LARGE ASSORTMENT,**

→ **Right Values.**

**H. VINEBERG & Co.,**

25 St. Helen St. MONTREAL

Established 1820.

## James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office &amp; Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,  
LONDON, E. C., ENGLAND.

Hoses,

Tubing,

Sheet,

Pouches, Tobacco,

Washers,

Valves,

Packing,

Closet Covers,  
(Ordinary and Patent),

Gas Bags,

Football Bladders,

Tyres,

Mats,

All Surgical goods  
and Chemical  
Articles.

and the third and last spurt, as usual, is very problematical. This latter is now the only factor in the situation, but as the two first runs have been so small the final must be unusually heavy to make an ordinary pack. On August 5 of 1898, 150,000 cases had been packed, or, making allowance for earlier date of run this year, slightly in excess of the pack for the present season. It must be borne in mind that 1898's spring pack was only 261,400 cases, against an expected or normal pack of 500,000 cases. Some of the canneries have been practically idle so far, and must rely on their luck until August 14, when the sockeye run by all calculations should end. The matter of prices should be finally settled by that date, also. An important item in this connection, is the clean state of the present Pacific Coast spot market, against the 600,000 cases spot stocks of the 1897 pack held in the spring of 1898."

### DRY GOODS NOTES.

—The market for burlaps is very firm under improved demand and scarcity of home supplies. The strength of the foreign markets is unabated. A recent cable reports higher prices at Dundee and Calcutta with limited supplies at both places.

—Linen goods continue to grow in firmness, this feature now dominating the cheaper goods as well as the better grades. There is an actual scarcity of Irish linen handkerchiefs among manufacturers, Swiss goods also being scarce and higher in price.

—In keeping with the advance in woollen goods a leading Philadelphia, U.S., house announces an advance of 2½ cents a yard on tapestries. This is in addition to an advance of 1½ cents May 1st last. It is anticipated that by September 1st, all low grade carpets will have advanced fully 5 cents a yard.

—Some New York wool buyers have been in the market the past week. Rumor has it that a corner on Canadian wool would not surprise everyone in the trade. This staple is at present exceptionally low in price, and difficult to market, while in England and the United States, immense quantities are changing hands, and many predict an actual scarcity of the finer grades before the close of the season.

*M. Paskett, Dougall & Co.  
Fine Yarnish & Japan  
Manufacturers,  
Montreal  
Price List on Application*

**50 YEARS OLD**

ESTABLISHED  
1847

Assets Over  
\$20,000,000

Assurances Over  
\$75,000,000

THE  
**CANADA LIFE**  
Assurance Company.

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**THE STANDARD ASSURANCE CO.** ESTABLISHED  
1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$44,700.00  
Investments in Canada, 14,150.00

[WORLD WIDE POLICIES.]

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

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INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto

J. G. THOMPSON, Manager.

A. W. GILES, }  
J. A. FRIGON, } Inspectors.

Insurance.

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ASSURANCE CO'Y

OF LONDON, ENG.

Established in 1783. Canadian Branch  
Established in 1804.

No. 164 St. James St.

MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

City Agents:

E. A. Whitehead & Co. English Dept.  
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WE ARE in a position to place before the  
London Market, Bonds, Debentures and  
Large Loans on most satisfactory terms.

(Send full particulars.)

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Financial Agents.

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**R. WILSON-SMITH**

FINANCIAL AGENT.

Government, Municipal and Railway  
securities bought and sold. First class  
securities suitable for Trust Funds always  
on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE**  
COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

Head Office,  
MANCHESTER, ENG.

Canadian Branch Head Office, - TORONTO.  
JAS. BOOMER, Manager.

R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.  
CANADA LIFE BUILDING.

**J. JENNENS,**

Manufacturer of Every Description of

**ENGLISH CLOCKS,**

4 & 5 Skinner Street,

**CLERKENWELL,**

LONDON, ENG.



(FOUNDED 1825.)

**LAW UNION and CROWN**  
INSURANCE CO. of LONDON.

Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of  
insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.

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Agents Wanted throughout Canada.

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**

**General Insurance Agents and Brokers**

ESTABLISHED 1865.

11 HOSPITAL STREET, \*

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, AUGUST 4TH, 1899.

DEFECT IN THE BANK ACT.

The collapse of the Bank Ville Marie exposes a weak spot in the Bank Act. As this Act will soon come up for discussion, and probably for amendment, the defect we allude to should be remedied.

The amount of the paid up capital of the Ville Marie Bank for many years has been stated in returns made to the Government, and re-stated in returns issued by the Government as about \$476,000. The variations have been from one to three thousand dollars above and below that figure. It is now beyond dispute that this sum of \$476,000 as paid up capital was over-stated by fifty per cent., or more, the real amount of the bank's paid up capital in the proper, the business sense of that phrase having for a great many years having been only about \$250,000, in round figures. The stock included in the paid up capital by which it was so largely over-stated, consisted of a large block of shares which were really forfeited, and practically cancelled and wiped out.

The Bank Act authorises a bank to acquire possession of its own shares to protect itself from loss owing to the failure of the shareholder. That is clear, but it is also clear that the continuous holding of such shares for years, is distinctly contrary to the spirit of the Bank Act, and distinctly averse also to the public interest. The creditors of a bank, its depositors, are protected by the shares being subject to a double liability, that is, the resources available to a bank for paying its debts are larger by the amount of its paid up capital than they are stated to be when the bank is carrying business in the ordinary

Established  
1859.

Tel. Addresses:  
"SWIFT, COVENTRY."  
"CHEYLSMORE, LONDON."

THE

SWIFT CYCLE COMPANY, LTD.

With which is incorporated

The Coventry Machinists' Company, Ltd.

SWIFT CYCLES  
World Renowned Machines.

By Special Appointment to H.R.H. the Prince of Wales.

CHEYLSMORE WORKS,

COVENTRY, - - - - - ENG.

## Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

### EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27  
Death Losses Paid, 1898, \$3,887,500.95  
Total Paid Members, 1898, \$4,584,095.12

#### CASH AND INVESTED ASSETS.

et Su rplus invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898..... \$1,383,176.38

#### BUSINESS RECEIVED AND IN FORCE.

Business written in 1898..... Policies, 12,779 Ins., \$32,037,390  
Total Business in Force Dec. 31, 1898, " 102,379 " 269,169,321  
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

**EXCELLENT POSITIONS OPEN** in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.  
Home Office, Mutual Reserve Building, - - NEW YORK CITY

stock. The excitement now being manifested is a demonstration of what we have said again and again that, in times of the greatest apparent calm and confidence there is need for caution and precaution.

One of the oldest bankers in Canada writes us: "I consider that it was a great shame that the Government refused to allow the stock held by the Ville Marie Bank to be cancelled, although it is believed that Mr. Weir strongly pressed this some years ago. Had that been done the real capital of the bank would have appeared during all those years, and then there would have been comment on the excessive growth of the deposits, probably with good effect." We should rather say that the deposits would have not have become excessive had the true amount of the capital paid up been publicly known. Of course to have reduced the capital of a bank to one-half the minimum amount of \$500,000 which must be bona fide subscribed before business can be commenced, would have aroused strong opposition, but the refusal of the Government to put the Ville Marie capital on the basis of fact, was a very grave blunder on the part of the Finance Minister of the day. The Bank Act is very defective in not making it compulsory to have the stock reduced whenever any portion of it falls permanently into the hands of the bank by which it was issued, and whose capital it represents.

Storms which are most dangerous to banks are those which come when the financial sky seems all serenity and peace. The most sagacious banker is he who never neglects the storm drum, but keeps everything in good shape for whatever may spring up. We submit, that the public who entrust their deposits to such an enormous extent with our banks, who read the official bank returns that we publish monthly, and who judge from them the extent of the present and the reserve resources of the banks, are entitled to know precisely how the stock account stands of each bank, whether the shares are all held by persons liable to double liability, or whether any shares, and if so, how many, are in the hands of the bank itself.

### THE JACQUES CARTIER BANK SUSPENSION.

Although the Bank Ville Marie was a very small and generally known to have been a weak institution its collapse last week caused great excitement amongst the class of small depositors in this city. Our French-Canadian citizens are a remarkably thrifty but easily excited race. Hence a bank failure here affects an unusually large number of depositors, whose neighbours and friends share in their excitement. The distress caused by the failure of the Banque du Peuple, on 16th July, 1895, is still keenly felt by a considerable number of its creditors in this city. It was very natural, therefore, for

the capital subscribed for. Now the shares of its own stock which are held by a bank cannot, of course, be contributory to the double liability fund, consequently to the extent to which a bank holds its own shares its resources are reduced should need arise for the double liability clause to be put into effect. It further follows that, up to the extent to which a bank holds its own shares, the public are deceived as to its financial strength, as its reserved assets are not as large as they are represented in the official statements. When shares are taken over by a bank to cover the shareholder's indebtedness there is no way of making known that such a forfeiture of stock has taken place.

It would be possible for a bank to acquire the whole of its own stock, and the public be kept ignorant that it was doing business practically without a dollar of capital. Joint stock companies have done this, and gone on paying dividends on capital all of which had been redeemed. No case is on record of a joint stock bank having acquired all its own stock. But the Ville Marie case shows that for a long series of years the amount of a bank's paid up capital, with the consequent reserve of assets to the same or a greater amount, may be very seriously misrepresented in official statements which are laid before the public as information in regard to its financial strength and resources.

The framers of the Bank Act, and the bankers on whose representations and by whose suggestions it was shaped into its present form, never contemplated such a condition as a bank taking over permanently so much of its own stock, as was done by the Ville Marie. The Bank Act should be so amended as to prevent any recurrence of such a transaction. To deprive banks of the lien they have on their own stock would be unjust, no such change is likely to be even considered. But a column could be added to the monthly bank statement in order to show the extent to which each bank held its own

the suspension of another bank with a French name to excite the apprehensions of the local depositors of other so-called French banks. The excitement was stimulated by some exceedingly injudicious and singularly ill-timed comments on the situation by the French press. Moved by their fears a number of applicants withdrew their money from the Jacques Cartier Bank, the Bank of Hochelaga, and the Banque Nationale. On the former institution the run became so lively last week that the directors decided to suspend payment on the 1st inst., when the following notice was placed on the doors of the head office and branches:

"To the Shareholders and depositors of La Banque Jacques Cartier:

"Gentlemen,—The unfortunate agitation which followed the suspension of the Banque Ville Marie, has ended by an unjustifiable run on the Banque Jacques Cartier. The directors and the general manager have done what was possible to weather the storm. But as the excitement continues, in spite of their desire to answer all demands, and as it is impossible to realize immediately, the resources available, we have decided to suspend temporarily."

"Temporarily" in such a case means, that if the current demands upon the bank continue to be suspended for ninety days insolvency ensues with a forfeiture of the bank's charter. The Jacques Cartier Bank is, and ever has been, essentially a French-Canadian institution since it was founded in 1862. The original capital was one million, which was cut down one-half over twenty years ago. In 1878 the Hon. A. Desjardins became President, an office he now holds. In April, 1895, Mr. A. L. De Martigny, for some years the general manager, resigned and was succeeded by Mr. Biennu, under whom the bank has advanced materially in extent of business, in strength and in public confidence. Since 1895 the deposits have increased from \$2,071,512, to about double that amount, on 30th June, the total of both classes was \$3,725,646. The proportion of deposits to capital was certainly very large, the paid up capital being only one-eighth the amount of the deposits, a position it shared in this respect, with the Dominion Bank, which is one of the strongest banks in Canada. According to the June statement the bank held immediately available assets to extent of \$1,335,551, of which \$309,352 was in specie and Dominion notes. The run must have been a very heavy one to have rendered suspension necessary. The withdrawals of deposits in the course of a few days amounted to over six hundred thousand dollars.

The directors speak of the run as "unjustifiable." It certainly was not justified by the circumstances of the Bank itself. Until the public excitement has disappeared it would not be advisable to re-open the bank. There is, however, a general desire for the Jacques Cartier to resume business when confidence is quite restored, as it is believed that its resources and its management are quite equal to the task of continuing this old institution on a sound and profitable and serviceable basis.

—The following were among the trade inquiries received at the Canadian Government Office in London during the week ending July 14:—A North of England firm desire to find a market in Canada for English and Scotch wools. A firm in the Midlands are wanting to import direct to Canada cattle hides and other animal products, and wish to get into communication with suitable firms with a view to business.—An inquiry has been received from an important firm in the preserved provision line who desire to appoint reliable houses to represent them in the Dominion.—An agent at Gothenburg who is prepared to handle Canadian produce—especially flour and bacon—and who can work the whole of Sweden, desires to correspond with houses open to do business.—A gentleman in the north of England asks for the names of high-class firms who put up Canadian evapo-

## THE HARBOUR AND ELEVATORS.

In our issue of the 21st July we expressed a hope that the question of elevators in the harbour to meet the requirements of the expected increased trade from the West next year as a consequence of the completion of the enlargement of the St. Lawrence canal, to a depth of 14 feet, would soon be settled. The provision of \$250,000 in the Supplementary Estimates for an elevator at Montreal led to the supposition that the Government was in earnest in providing for that increased trade in so far as it was water borne.

There may, possibly, be different ways of providing for this, and, as we intimated two weeks ago, the policy of the Government in the location of the site and the method of construction and working, would doubtless be given out to the public when the item came up for consideration.

That point, at this writing, has not yet been reached. There seems to be some fatality attending all matters relating to the harbour improvements at Montreal. It may reasonably be supposed, however, that Parliament will not be prorogued before this matter is disposed of.

Since we last wrote upon the subject the position has been somewhat changed. Then it was popularly supposed that the choice of the site for the elevator would be between that selected by the Buffalo syndicate—and also later by the Prescott one—lying between the large basin of the Lachine canal and the Windmill Point wharf—and the location advocated by a section of the trade on the wharves, as they will be reconstructed under the new plans, opposite to the foot of St. Sulpice street.

The Government has now brought in a Bill relating to the harbour by which that of last year is changed so that \$500,000 of the \$750,000 which the Harbour Board was required to expend below the current of St. Mary is to be applied to works at the Windmill Point. What that means exactly is not apparent, as the Minister of Public Works, the Hon. Mr. Tarte, is now in Europe—but he has frequently expressed his opposition to what he has termed the wasteful expenditure that has already been made on the Windmill Point basin. That it has been costly is undoubted, but, notwithstanding, it is a very valuable portion of the harbour.

As might be expected there are various rumours afloat as to what is proposed by the Government. It is assumed by some that the intention is to ignore the location of the elevator on the canal below Black's bridge, and, after the \$500,000 is expended on the south side extension of the wharf on the opposite side of the Windmill Point basin, erecting thereon the proposed elevator provided for in the Supplementary Estimates. This, if it is correct, which we have not sufficient grounds to accept, disposes of the crude and objectionable idea of placing elevators directly in front of the city, at present. This will be a relief, not only to those who object to these constructions in front of the city on aesthetic grounds, but also to those whose properties would be depreciated in value by these unsightly, dusty and noisy contrivances being placed in the very centre of business.

Apart from the objectionable features of this foolishly unnecessary proposition, it will not meet the requirements of the immediate future because it could not possibly be utilized for several years to come, as we demonstrated in our previous article. The same remarks will, in a measure, apply to the suggested location of an elevator on the south side of the Windmill Point basin. Before that could be utilized a considerable amount of rock excavation will have to be dredged. The experience of the past shows that to be a slow operation, and yet it is a necessity before the crib work can be built and the site for an elevator provided with a safe foundation. It is not possible for this to be ready for some two or three years at the soonest. All the talk about the early completion

vators can be finished, is the merest bosh intended to tickle the ears of the over-confiding and to play into the hands of those who have for so long desired to keep things as they are and have been.

It has been contended in these columns that there must be at the opening of navigation next year an elevator for the use of water borne grain independent of railway control. That can only be provided in time, as matters stand, at the point we have indicated on the canal below Black's bridge. It is so situated that it can be reached by rail after ocean navigation is closed, and any grain left over can be carried on to our own maritime ports by rail. The advocates of the site for which we are contending as being the only one that can, under present conditions, be available for next year's service, do not pretend that it is the only one adapted for elevators. On the contrary, there are sites all round the Windmill Point basin, the central part of the harbour round about on the shore at, or below the long wharf, and also on the shore at Hochelaga, where many people yet cherish the belief that the chief part of the through freight of the port will eventually be handled.

Admitting all this the hard fact remains that, if the first elevator is to be constructed by the Government, or through the instrumentality of the Harbour Board, so that it may be ready for the use of the trade next year, or even for that of two or three years later, it must be evident to every impartial business man that the site we are mentioning favourably is the only one that will commend itself to the common sense of those who really desire the enlargement of our trade facilities in a way that will tend to attract attention and draw the business of the great Western country more and more through the St. Lawrence route.

If the men who profess to believe in the great extension of that trade, in the near future, are justified in their belief a number of elevators will be required to make Montreal a receiving and distributing centre for grain of all kinds. This is the experience of other places and as only one is to be provided for, as a commencement, it most certainly ought to be placed where it will be available for the opening of navigation when we all expect to see the large draft vessels from the Lakes here with full cargoes that can be discharged at once without any such loss of time as would use up the profits on the trip.

If the grain trade is to grow to the extent some people predict other elevators will follow—whether erected by the Government, the railway companies, or private companies, remains to be seen. If they are required they will be provided in some way. Much can be said in favour of all enterprises being in the hands of private parties. But, as matters have drifted, owing to the divergent views and interests of different individuals and companies, it is unlikely that anything can be done to meet the requirements for next year's water borne grain, except through the use of the Government's provision of \$250,000. That sum can only be made available for the next two or three years by using the vacant ground belonging to the Government which we, in common with many connected with the trade of the port, consider to be admirably suited for this purpose.

Situated as we are the best interests of the country demand that water borne grain should have elevator facilities entirely independent of the railway companies. As a matter of fact the two great railways own or control the only facilities in that line now in the harbour. The C.P.R. makes no pretension to receive water borne grain, but the G.T.R.—the real owners of the Montreal Warehousing Company's elevators—do. That Company is receiving water borne grain, and is now advertising to discharge direct into ships at the Windmill Point wharf at the rate of 8,000 bushels per hour, entirely free of the charges for lighterage which have been such a source

of complaint, as being a monopoly held by the floating elevator company.

Anything that will tend to break down monopoly is certainly for the general benefit, but it must be remembered that great railway companies, however beneficial, are not always run in the line of the public interest. The railway will always look out for itself.

With the great changes and improvements that have been going on for some time in the working and economy of railroads they are becoming more intense competitors with the inland forwarders by water. As far as Montreal is concerned this should not be lost sight of. The G.T.R. with its present intensively alive management, has a direct interest in getting the long haul for all the freight it can influence. In consequence of this, Portland may gain in the near future a large share of the summer trade now done in Montreal as it now has—as far as the Grand Trunk is concerned—a monopoly of the trade controlled by that Company in the winter time. This is one of the many reasons why the water borne trade should be able to utilize elevators entirely independent of railway control.

It must be clear to all onlookers that Atlantic ports, and more especially that of New York, are looking with a jealous eye on the possibility of the trade of the St. Lawrence route being diverted more and more to Montreal when our deepened waterways are completed, and it behooves all patriotic Canadians to unite on measures that will ensure the full fruition of the benefits that may be expected from the magnificent system of deep canals now so near completion.

It is all important that at the beginning of this new traffic, facilities for rapid discharge and avoidance of loss of time to the large inland vessels should be provided. If proper representations are made to the Government doubtless the first elevator will be constructed on the only site where it can be available next Spring, and any further ones that may be required can follow when suitable sites for the convenience of the trade are decided upon and made ready for the construction of the elevators.

#### THE PACIFIC CABLE.

The House of Commons, Ottawa, passed, with only one dissentient voice, the resolution of the Government providing for Canada assuming five-eightieths of the cost of the proposed Pacific cable. The resolution was introduced by the Hon. Mr. Mulock in a speech which drew forth the congratulations of Sir Charles Tupper, who highly commended the Postmaster-General on the clearness with which he had put the scheme before the House.

Although the project is primarily intended to secure cable connection with Australasia, it is hoped that arrangements will be made to use the line as a link in telegraphic communication with Japan and China. This would be done by utilizing the cables of the Eastern Extension Company, which made so vigorous a fight against the Pacific cable as to nearly block that enterprise. Indeed, the project would have fallen through had not very strong protests been made, in which this journal took part. The Eastern Extension might offer obstruction to the new cable being made part of a system for bringing Great Britain, Canada, Australia, Japan and China into telegraphic communication with each other, for this would undoubtedly interfere with its business to some extent, but, it is most unlikely that the company would place itself in direct antagonism to the Imperial Government.

So far as Canada is concerned the Pacific cable would be more servicetable by its acting as a link to connect us with Japan and China than as direct line to Australia, for the probability is that our trade with those two empires will develop far more rapidly that it will with our



fellow colonists at the Antipodes. The cost is estimated at \$8,500,000. Lord Kelvin gave the following estimate of revenue:

"On the assumption that this recommendation is adopted, and taking the total annual expenditure at £144,887, and the increase of business at 10 per cent. per annum on 750,000 words in 1896, a Pacific cable would, if it came into actual work on the 1st of January, 1900, earn £178,437, in its fiscal year of working, if the rate obtained by it per word were 3s 3d, thus leaving a credit balance on the first year's working of £33,550. If the rate per word be reduced to 2s in the year 1900, it would earn \$109,807; in 1901, £120,788; in 1892, £132,867, and in 1903, £146,153; it would thus become a paying concern in the fourth year of working."

Lord Stratheona takes a more favourable view of the earnings. Mr. Mulock very frankly said, "Whether profit or loss, the proposal in the resolution involves Canada being interested to the extent of five-eightieths." The balance of thirteen eightieths will be thus distributed, Great Britain five-eightieths, and New Zealand, Queensland, New South Wales, and Victoria two-eightieths each. To give an exactly proportionate representation on the board of directors being impossible, the arrangement is for the board to consist of eight members, on which the Imperial Government will have three members, the four Australian colonies three members, and Canada three members. Mr. Mulock, in closing his speech, said: "It was no mean thing for a great public work of such Imperial importance as the Pacific cable is to have a terminus on Canadian soil." He predicted that the line would attract commerce to the Dominion, would enable us to extend our trade abroad, would make Canada a carrying highway for trade from other countries, would develop our trade with Australia. We trust the sanguine anticipations of the Postmaster-General will be fully realized.

The resolution was heartily supported by Sir Charles Tupper, who paid a splendid compliment to Sir Sandford Fleming as the projector of the Pacific cable, to whom the honour of it would be due. Sir Charles narrated the history of the project, with which he and his colleagues had been intimately associated, and declared that "the action of the Canadian Government in this matter would be a source of gratification for all time to come."

The resolution was adopted with only one dissentient voice. Mr. John Charlton, the representative of American interests in the Canadian House of Commons, objected to Canada taking any interest in the Pacific cable, as the United States would have a line built in a short time over the same course. Mr. Charlton is not lacking in that species of boldness which is commonly described by a word associated with the anatomy of the face. For a man to stand up alone in a House of Commons representing the people of the leading Colony of the British Empire, and deliberately attack a project for bringing the mother country, Canada, Australia, Japan, and China into cable connection, on the ground that such an enterprise would interfere with a projected American scheme, calls for an amount of gall and audacity which is phenomenal. Mr. Charlton should go to Congress, where he would be more in harmony with his surroundings.

—Returns of U.S. exports for the fiscal year ending June 30, amounted in value to \$1,227,205,510, as against \$1,231,482,330 for the previous year, when the exports reached high water mark. The imports of the year were \$697,116,854, as against \$700,000,000 for the previous year. Agricultural products show a marked increase, being \$338,667,794 for 1899, as against \$290,697,354 for the twelve months ended June 30, 1898. The decrease in exports was in agricultural products, which declined in value from \$353,683,570

## THE SO-CALLED YACHT RACES.

On the coast of the old country there are races annually of yachts of various classes. These events attract very wide attention in the localities where the races take place, but very little interest is taken in them elsewhere. Each one of the vessels which contests for honours and prizes in these events, is a yacht in the proper sense of the term, which is, a sailing vessel for private pleasure purposes, built strong enough for a sea voyage. The races at Cowes, on the English channel, where the most popular yacht races take place, are engaged in by vessels which are sailed by their owners, on excursions of a more or less extended character. A trip through the Mediterranean is the favourite excursion of a British yacht owner. As in order to reach those waters the Bay of Biscay has to be crossed, which has had an ill reputation for storms since a once popular song was written, it is evident that the British yachts are seaworthy, and are tenable for a voyage, by, not only an expert crew, but a pleasure party. Consequently the yachts which engage in these races are built for service. Their capacity for speed is quite a secondary consideration, as, a party on pleasure bent, is seldom desirous of making the best possible time between two places, indeed tearing over the water at a high speed is anything but an enjoyable pastime.

The races on this side of the Atlantic which excite so much interest are yacht races only in name, as the vessels which engage in these maritime contests are not yachts at all, they are nothing more than machines for racing over the surface of the water. On the day fixed for the first race of the Seawanhaka Cup there was no race because the vessels were thought to be not strong enough to stand up before a high wind, and were in danger of injury from the waves of a small lake. A yacht so flimsy as to be in any danger of injury under such conditions could not be entered for the races off the English or Scotch coast. There is no yacht classification known which would include a mere shell fitted with sails, constructed solely for racing purposes.

Yacht racing was intended to stimulate the designers of boats into effecting improvements in their build and sail equipments so as to render these boats better adapted to the services expected from a yacht. The most essential, most valuable feature in a yacht proper is, stability, but stability and racing speed are not compatible. We do not see then that the art of yacht construction is helped by attention being solely directed to the designing of a racing boat. The so-called yacht races afford very innocent amusement, and a certain amount of healthy sport, beyond that they have no utility or any laudable purpose.

## ADULTERATED FLOUR.

If we may judge from an article communicated to the "Detroit Tribune" by an experimental chemist, the adulteration of flour is a very common practice in the States. "Professor Snyder, chief of the Department of Chemistry in the University of Minnesota, has been called upon to test many samples of adulterated flours." "Many samples" is a very ominous phrase. It appears that so numerous had become the complaints about adulterated flour, that Congressional action was invoked. This led to the analysis of many samples of flour which proved to have been mixed with a "cheap and nasty" substitute, even finely powdered earths being used for adulterating purposes.

There is no crime which is so injurious to the vast mass of the community as the adulteration of the staple food of many nations. The chemist who has called public attention to this matter says with much force but with

flour with corn-starch, may console their consciences with some such reassuring thought as that the adulterant is not only not poisonous, but uninjuring in its elements, yet they are guilty of the most despicable piece of robbery known since meanness began, and those who eat it to the extent that labouring men eat bread simply enter upon a certain, and not so very prolonged, period of starvation."

The grains of wheat flour passed under the lens of a microscope reveal each one to be roundish in shape, and if cut across, there are concentric rings, visible, like those seen in a section of a tree. On the other hand, the grains of corn starch are angular and the lines are straight, starting from a centre like those of splintered glass. Each kind of starch has its characteristic markings in the grains, so that it is not possible to mistake the product of wheat for that of corn, potatoes, oats, or any other cereal. In order to prevent the detection of improper elements in flour by scientific observers, the adulterator has invented machinery which crushes the corn starch so that, in some cases, the cell walls are broken down and the corn starch blends into the wheat flour starch. This it was thought would cause a blending beyond the power of detection. But it is not. Prof. Snyder has been carrying on experiments which show that in future—and, in fact, he has already reached some decidedly satisfactory results—he will be able to detect the fraud even here, for by an iodine test he can tell the difference in a flour composed of mixed corn and wheat starch grains even after the cell walls of the grains are broken down. By far the greater proportion of all the adulteration, however, is quickly discernable by the microscopic test.

It is a delusion to regard adulterated flour as harmless. Wheat flour contains the elements which have caused bread to be styled "the staff of life." No other product is so adapted to the building up and the nourishing of the various parts of the human body. Now, suppose the man who gets his corn for 5 cents a bushel puts 40 per cent. more corn starch in his flour than he ought to. The man who eats bread made from this adulterated flour is robbed of 40 per cent. of the life-giving powers of the bread, for the incoming starch drives out the gluten, which as a whole is the life-giving part of the bread. Very many persons use bread as the staple of their diet. Prof. Snyder has demonstrated by experiments upon men in feeding them for days at a time on certain lines of food, to arrive at what is a reasonable ration for a man at work, that a man must have, where he has but little meat and not many vegetables, at least two pounds of bread per day.

If the life-sustaining element of bread is not present in what a man and his family eat, there is certain to be a material depreciation of their vitality, by consuming bread made from adulterated flour. While suffering from this reduction of strength they would be especially liable to the attack of disease, and would be too weak to resist its ravages.

Adulteration then of flour by mixing with corn starch is not only a gross fraud, but it subjects the victim to the risk of seriously impaired health, and of sickness.

In some comments on, "The Decline of Corn Bread," the Charleston "Weekly News" says: "The Europeans know nothing whatever of our ante-bellum corn-bread, and have not taken kindly to the post-bellum variety. And we can't say that we blame them. It is the poorest bread in the world."

The prevalence of adulteration in the States is not a matter of doubt, as is demonstrated by the above evidence, which we have quoted from "The Roller Mill." No suspicion has ever been expressed as to the great milling industries of Canada. Canadian flour is honest, it is "as good as the wheat," for it has in it only what wheat

has yielded under milling processes. With such a reputation for its flour, and with such a native supply, Canada is in the front rank as a purveyor of the purest and best materials for converting into "the staff of life."

### THE INCONTESTIBLE CLAUSE OF LIFE POLICIES.

By a recent decision the clause in a life assurance policy by which it is declared to be incontestable after being maintained for a given period, may be set aside if the company discovers that the policy was procured by untruthful statements. This is a very important decision, as it has been understood hitherto, that the above named clause was an absolute bar to any question being raised which tended to invalidate a policy. All classes and conditions of this class imply that there has been no fraud or grave irregularity in the transaction out of which the instrument arises, or of which it is the legal expression. When a contract has been entered into by two parties, if one of them can prove that he executed it owing to false representations made with a clear intent to defraud, the contract can be declared null and void. If then a contract for life assurance has been entered into on the basis of representations which are fraudulent, the contract may be cancelled in spite of the contractor having declared the contract to be incontestible, for as that agreement itself was procured by fraud, equity demands that it be set aside.

### THE ECONOMY OF OUT-DOOR SPORTS.

The sports of the season, especially that of baseball, have become a favourite means of investment with a considerable number of people. This is probably due to the increasing attention given to these out-door games of chance, skill or endurance, many papers devoting more space to the "world of sport," as it is called, than to any other department, except, perhaps at general election times.

In the endeavor to draw the crowd, high salaries are paid to pitchers, batters, &c., but these do not always draw. One of the most economically conducted baseball clubs estimates 250 per game, not including Saturdays, as the limit of attendance that will pay. Deficits are numerous in New England, some clubs taking in barely enough to pay the visiting clubs their guarantee and the umpire his salary, exclusive of other expenses. The leading clubs in other parts of the neighboring Republic will pay, many of them, good dividends. There is a consensus of opinion, however, that salaries are much too high, and that a large reduction must take place to tempt investors to continue their interest in the favorite games of the day. Although somewhat influenced by U.S. customs in this respect, Canada still inclines largely to English sports, and it would not be surprising if all those who continue to favor cricket may have the next innings—and that before many seasons elapse.

As the game of baseball occupies so much of the time of the young, the mature and the middle-aged, we need not excuse ourselves for devoting a little space at this season to what cannot fail to interest the large number who handle the goods required in the field.

The obstacles and set-backs incidental to the game as at present conducted are concisely put by an amateur. Whatever its hold upon the public, baseball is not nearly so popular as it was. And "there is no one to blame but the club owners themselves. In years gone by they have permitted acts of rowdiness on the field that would have robbed any other game of its entire support. But more recently the owners have gotten themselves into disrepute by their bickerings and attempted 'hold-ups,' and for

their sins the game suffers. The glamor has been pulled from about the game by those who have no further interest in it other than as a money maker for them. Syndicates controlling two or more clubs, are not to the people's liking, and it has even been openly stated that collusion to throw games for turnstile reasons has been entered into. Whatever there may be in this last charge, it shows to what a low obb confidence in those who run the game has sunk. And it is not to be wondered at, for the league is divided into cliques, the sole purpose of which is to get the better of each other. The one remedy for all this is a return to the old-time order of things. Then the ball players were the stars and attractions, and the club owners were not known. The people do not care for the magnates, having no personal interest in them. It is baseball they want, and not the inside workings of an organization that has been a detriment to the game ever since its inception."

### INDIAN AND CEYLON TEA COMPANIES.

The Indian and Ceylon tea-planting companies have, with four exceptions, published their reports for the past year, a synopsis of which appears in the London "Economist." The reports of nineteen of these companies show last year to have been more favourable than 1897, which was an unfortunate one in several respects, there having been a drought, a rise in the cost of labour, and an earthquake. The latter misfortune involved heavy expenses this year for rebuilding and repairs. Although the crop last year was heavier on all but four plantations, the costs of production were heavier, this with keener competition caused the results of the industry to be less favourable than in previous year.

The reports allude to the enhanced value of the rupee having involved the companies in increased expenses as the increased price of currency means increase in cost of labour and other necessities. Some offset to this disadvantage was found in the cost or value, of imported materials, and in remittances. It will be a very great relief to Indian industries, and Indian commerce and finance generally, and to all who have business relations with that dependency, when the currency is put on a gold basis, so as to prevent, or at least to minimize, fluctuations in the current and exchange value of the rupee. The "Economist" publishes the following table showing the production of 19 of the Indian and Ceylon tea-planting companies in 1897 and 1898 with the average prices realized:

Company.	Production.		Average Price Realised.	
	1898.	1897.	1898.	1897.
	Lbs.	Lbs.	d.	d.
Attaree Khat.....	836,414	852,250	9 1-16	8 1/2
Borelli.....	628,938	588,484	9 5-16	9
Brahmapootra.....	2,543,278	2,254,616	6 81	6 40
British Indian.....	730,784	809,739	6 86	7 11
Charwar.....	207,957	179,684	10 3-16	10
Chargola.....	1,860,030	2,095,711	6 72	6 33
Doovers.....	3,589,325	3,526,473	8 25	7 75
Eastern Assam.....	744,721	572,434	10	9 1/2
Eastern Prod. and Estates..	3,643,000	3,635,000	7 32	7 05
Empire of India and Ceylon.	3,342,878	3,365,161	8 63	8 24
Jhantle.....	987,470	825,091	9 05	10 50
Jokat (Assam).....	3,832,224	4,691,159	10 56	10 52
Jorehaut.....	1,660,269	1,562,959	9 87	9 34
Lankapara.....	696,890	643,125	7 7	7 1/2
Majull.....	1,123,632	890,690	8 1/2	9 1/2
Moabund.....	1,017,291	783,543	7 9-16	10 1/2
Nedeem.....	3,454,943	3,224,057	9 16	6 1/2
Rajmal.....	726,600	693,858	10	9 3-16
Tingri.....	597,755	410,190	9 1/2	127-16
	32,113,903	30,608,219		

The production in 1898 was 1,505,684 pounds greater than in 1897, but the net profits of the latter year were \$1,046,600, and for the former only, \$1,015,140. Out

of 24 of these tea growing companies, 4 paid a higher dividend last year, 10 have paid a reduced dividend, or none at all, and the rest have paid the same as in 1897. The dividends paid last year over 5 per cent. were as follows:—

	Dividend, 1898.
Assam Co.....	12 1/2 per cent.
Brahmapootra.....	15 "
Ceylon Plantations.....	15 "
Doovers.....	12 1/2 "
Doom Dooma.....	12 1/2 "
Torehaut.....	11 "
Dimbula Valley.....	10 "
Jokat, Assam.....	0 "
Eastern Produce.....	7 "

Six companies paid a dividend of 5 per cent., four one of from 2 1/2 to 4, and 5 paid no dividend. This exhibit looks as though the Indian and Ceylon tea producing industry was not a very profitable enterprise. The trouble seems to be that in the early stages this business was exceptionally profitable. This, as usual, led to over-production with a consequent lowering of profits. The hope of the companies is, that consumption will continue to increase until better average prices can be secured. A crop of this nature is liable to wide variations, arising from such experiences as those of 1897. It is obvious that under the conditions of the tea-planting industry, the investment value of the enterprise must be very uncertain, and, wherever there is much uncertainty and wide irregularity in returns, the average profits of such an enterprise for a term of years ought to be higher than those of an industry which yields more steady results.

### CONDITIONS IN DAWSON CITY.

Reports received at Washington, U.S., as to the state of affairs at Dawson on the Yukon are worthy of comparison with those arriving direct. The U.S. Consul writes:—"The bulk of passenger and freight traffic will hereafter come up by the upper river route, several lines of steamers connecting this port with Lake Bennett. No second-class mail matter was received all winter, and if any one wishes to send papers or magazines to their friends they should mail them as first-class matter. Instead of \$20,000,000, which was reported as the probable output for this district for the past 12 months, I am informed that \$10,000,000 will fully cover the product. Reports from Alaska indicate that more gold will be found there than will ever come from this territory. Alaska is rich in placer mines, but requires development. Very little prospecting was done here last winter. There are several hundred destitute persons in Dawson, who want to get out of the country and have not the means. The city is overcrowded at present, most of the work on the mines having ceased for the season, and the gambling fraternity and saloons are reaping rich harvests. At the junction of Eldorado and Bonanza creeks, 14 miles from here, quite a town has sprung up since last year, chiefly composed of gambling houses. At one gambling table there sat recently four men, three of whom had been chiefs of police in various cities in the United States, and the fourth a well known Pinkerton detective. In spite of all the drinking, etc., order prevails.

### FRIENDSHIP IN BUSINESS.

Some years ago in a Western town a young man who was embarking in business was thus addressed by one who had been already "before the mast":—"Your experience and ability should cause you to succeed, and I think you will, if you are not too near your friends." That little hint, if carried in his hat, would, in all probability, have found that dealer to-day occupying the entire block in which he was situated, instead of causing him to occasionally run around it to avoid meeting some of his creditors. The story is a brief one. Success attended his efforts during the first couple of years to an extent which made it soon known to his many old friends some 20 miles away, among whom he was only too glad to allow such news to circulate. Next he was induced to lend his name to some promissory notes;

then to assist in borrowing from the bank for payment. His time, which should have been given to his store, was largely taken up in expensive trips looking after his outside obligations, till finally, his profits turned into losses and he was obliged to give up.

Such cases are numerous. Within a day's travel of the town which marked the above, a popular young woman was, some years ago, induced by her friends to open a dress-making and millinery store in the town where she was residing and where she had long held a prominent position. She lacked capital, but some friends who placed confidence in her ability, proffered assistance and the millinery opening was duly announced. Hosts of friends responded to the neatly printed invitations, and before a week she had orders enough to keep her going for more than a month. Help was secured. The shop was running early and late, and hats, skirts and shirt waists were turned out with astonishing rapidity. Business was booming. Representatives of the wholesale houses who filled the first orders called around and, seeing how things were going, insisted on taking large re-orders which were duly shipped. As the customers' purchases were sent out or called for not more than one-fifth paid. The warning that "Now, you mustn't bother me about my bill, because I can recommend you to a lot of my friends," was heeded for a sufficient length of time to allow the wholesale accounts to fall due. It was only then a thought was given to the fact that numerous unpaid bills of \$3.00 to \$20.00 were outstanding and not being paid with the regularity due to sincere friendship or regard for its continuance. At the expiration of some eight months the business was disposed of.

At last accounts some bills were still owing the wholesale houses while Friendship, which brought enterprise to the town, and a wealth of temporary trade to one of its popular inhabitants, received a shaking up which almost ruffled some of the tiny sprays on the unpaid hats her confiding fancy had recently created.

Friendship is a commodity that rarely mixes well with business. In a Western city of some 15,000 inhabitants the manager of a specialty store, after many persuasions, took as an assistant a young man from a popular outlying suburb of the city; a quarter which was very thickly populated and from which he was deriving a fair share of trade. The plea, "Take him on to work and there isn't a family in the district, but you will get for customers," while not credited in all its seriousness was, nevertheless, expected to redound to some little advantage. The actual result was that instead of increased trade from that quarter custom gradually fell away. On inquiry one day an old and conscientious caller explained: "We don't want to be coming here with that young fellow in the store, he'd only be telling the neighbors what kind of goods we were buying and how much we paid."

Where credit is given the worst cases of bad debts invariably arise from friendship. No dealer who has had bad debts on his books but can recall the proffered friendship that came with the cash orders at first; until the former was expected to be fairly well accepted and consequently negotiable. While the habit of being friendly with customers, meeting them on each call with recognitions of welcome, is very commendable, it is much harder to refuse credit, or the loan of a "five," to a caller after having just shook his hand than it would have been before.

#### A FORECAST OF IRON BOUNTY PAYMENTS.

Mr. F. D. Baird, of Buffalo, who has large interests in the iron and steel trades, was under examination a few days ago before the New York State Commerce Commission. He declared that Canada was likely to become a great competitor of the States in the iron industry, and there was much to fear from this source. He based his judgment upon an examination he had made of the plans of a number of furnaces about being built in Nova Scotia, and Ontario. His opinion was that no location in Canada was so favourable for blast furnaces as on the Welland Canal, which afforded excellent facilities for shipments.

In regard to the bounty offered by the Dominion Government, Mr. Baird expressed this remarkable judgment, "It would bankrupt Canada in five years. One furnace projected would draw \$2,000 a day bounty—and I don't think Canada can stand that sort of thing very long." As the

bounty is to be \$2 per ton it would take 1,000 tons a day to be produced by a furnace to entitle it to \$2,000 bounty. Mr. Baird, as one with a practical knowledge of the iron trade, must know that no furnace has a ghost of a chance of ever being built in Canada capable of turning out 1,000 tons per day. The total product of 445 blast furnaces in England is given in a return before us as 8,350,000 tons for an entire year, which, allowing for 300 days' working is only 60 tons a day for each furnace. Blast furnaces usually work more than six days a week. We should be delighted to see a blast furnace in operation in Canada running out 1,000 tons of metal daily, it would be one of the wonders of the trade. As to Canada being in danger of ruin by the enormous bounties paid to ironmasters, we are not alarmed at this risk. When the national Treasury is threatened with being drained dry by iron bounties there will be a plug put in to stop the outflow becoming dangerous. But the day is far off when all the furnaces in Canada will call for \$2,000 a day bounty, such a sum paid to one furnace will never happen.

#### MAJOR GIROUARD.

The return of Major Girouard to his native city might appropriately have been signaled by a public demonstration of honour and welcome. This young man, who is the son of the Hon. Judge Girouard, of the Supreme Court of Canada, has distinguished Canada as highly as himself. In his 31st year he accomplished a feat in engineering which put the Empire under obligations to a Canadian. Having graduated at the Military College, Kingston, he entered the service of the Canadian Pacific Railway. Later on, after studying at Chatham, England, he was placed in charge of the railway at Woolwich arsenal. His work there and a contribution to the press on military railways, brought him into such prominence that he was placed in charge of the railway construction section of General Kitchener's expeditionary force in Egypt. The railways of Egypt now run for 1,300 miles, a large section of which constructed entirely under Major Girouard's direction, is one of the marvels of railway engineering. Although with the reticence and modesty of a soldier and a man of exceptional gifts, the Major declines to speak of his own work, there is no doubt that he gave material help to Lord Kitchener in accomplishing so complete a victory at Khartoum. Major Girouard is now President of the Board of Administration of Egyptian Railways, which is charged with the entire control and management of the railways in that country.

Canadian military officers have won honours before in Egypt, as Colonel Fred. Denison, Messrs. Lang, Van Straubenzie, MacInnes, Herbert Smith, and others. A list of over twenty graduates of Kingston Military College was read out in the House of Commons a few evenings ago, each one of whom had distinguished himself in the Imperial service in India, Crete, Egypt, at Sierra Leone, and other points. We beg to offer Judge Girouard our felicitations upon the distinguished honour which has been achieved by his son.

#### APOLLINARIS WATER.

Messrs. Walter R. Wonham & Sons, have favoured us with a pamphlet issued by the Apollinaris Company from which we gather that the whole of that famous water, which is genuine, is produced on their own property in Germany from natural springs. Any water bearing that name which is manufactured at all, must therefore be only an imitation of the genuine. Of such imitations we have heard, and it was to this class of water, not to the genuine Apollinaris, to which we referred in our issue of 16th June. No respectable trader would palm off an imitation article for the genuine. But, unfortunately, there are some liquor vendors, of a low class, who have no scruples in filling Apollinaris bottles with a home made, so-called mineral water, which deceives some whose palates are too blunt to detect the absence of the inimitable Apollinaris flavour. The Apollinaris Company controls the whole territory from the springs in which this celebrated water is derived. The bottling is done at the springs, and this, combined with the work of distribution to all parts of the world, constitutes a very large industry, as Apollinaris is admittedly the most agreeable and healthful of mineral waters. "Polly"

## A NEW MARKET.

Another instance of the possible utility of consular service is shown by a recent report from Ecuador in South America. The machine trade there is largely in the hands of a Scotch manufacturer in Guayaquil; there are also a few factories, sugar refineries and other establishments using steam appliances in that city and province, and the Ecuador Development Co. is contracting for locomotives, etc., for the Guayaquil & Quito Railway. Supplies are ordered direct, as well as through jobbers. There are some good houses there in the importing business; but no stock of machinery or machinery supplies worth mentioning are carried; orders are made from catalogues, according to purchaser's ideas and preferences of importer, who generally selects for these orders the firm with which he is accustomed to deal. The local importer is the influential factor in the trade, and connection with him offers the best chance for obtaining business. Six months' credit is sometimes granted, but cash seems to be the rule for this class of goods. Importers generally require cash or first-class security from their customers. In case the business of one firm does not justify the employment of a first-class commercial traveller, it should combine with one or more houses dealing in specialties, and secure a good salesman to represent all. The best method, in case it does not suit to send a salesman, is to appoint reliable local agents. The imports of steam machinery and appliances from the United States in 1898 amounted to about \$40,000 gold, according to the declared values in the custom house. About \$20,000 more came from Europe. This is a small amount; but Ecuador is only one of the Spanish-American countries, and a systematic effort to obtain business may be worth while. If the proposed railway to Quito is constructed, within the next few years, as expected, there will be a large increase of machinery and other imports into that country. The two things necessary to increase trade with this coast are competent travelling salesmen and reasonable freight rates. An isthmian canal, says U.S. Consul De Leon, is a vital necessity; "only when it is constructed will we have the business we should on this coast." Here is a hint for some of our own spreading industries.

## SUGGESTIONS TO RETAILERS.

It is a wise business policy to occasionally submit the feasibility of any new idea to an assistant for his judgment and consideration. In so doing the opinion of another is assuredly given correctly, besides it is sure to awaken interest in the mind of the assistant and cause him to feel that his opinion is of some weight. It will also cause him to become more interested in his work and urge upon his own mind the necessity of becoming more familiar with the details of his duties, the general business of the store and the creating of new ideas for its advancement.

The dull day is sure to come along once every little while despite the efforts used to make all days brisk. Occasionally, and most likely about this season, a group of two or three may happen to come together. To the young merchant particularly, who has not yet been able to feel assured of a steady trade, these little dull periods are most likely to cause a temporary uneasiness, but the merchant of many summers knows them as he does the period of ticket intervals, and remind him that all is not profit after the buying, public donations, etc., which happen along at stated has made it. The aggressive retailer will meet these little periods of dullness as blessings in the shape of chance moments which he cannot better employ than in going over his stock, culling out any goods that are not moving and shoving them to the front, getting what money value he can out of them and putting it into something new and attractive.

The store assistant who is ever tasty as to his personal appearance, is not only assisting the store in that regard, but is also assisting himself against possible invasion by grumbling customers. Dignity and faultless dress generally go hand in hand with cleanliness and care. These four attributes will, in most cases, be found accompanied by discretion in conversation, while at the same time displaying in their possessor ease of manner and full command of convincing words.

The time when a man will pay the highest price for an article is when he can use it to the best advantage. If he can use it for but a brief period and then be obliged to put it aside, perhaps forever, he is most likely to look around where he thinks bargains are being offered so as to buy as cheaply as possible the article he may not have a chance to use very long. These hints will apply directly to retailers of straw hats, tan and Oxford shoes. It is natural for a dealer to ask himself: "Is it wiser to hold off lowering these stocks in price for another two weeks, getting full value in the meantime, or put them down in price and rush them off?" While much depends on the amount yet in stock, it is always prudent to sell off reasonable goods while yet the season is on. With the season about closed no appearance of a bargain is shown a customer by offering something at cost or less if it cannot be used to advantage. With two and a half months selling at the profit generally obtained on summer goods, the cost derived from the balance should average an all-round fair profit. Besides there is always confronting the individual retailer the knowledge that the large city stores will assuredly reap big advertising and often rich profits at this special season by securing at about half price, or less, the total stock of some wholesaler or jobber, and throwing it on the market with a loud announcement. It is this method which often draws trade from the more remote dealers, who, if determined to be equal to the best, will employ the same means of advertising his store as a bargain centre, while, at the same time, closing out such balances of stock as may require soon to be shelved for another season when the styles, etc., may be entirely changed.

## STRANDING OF THE PARIS.

It was hoped that the enquiry into the stranding of the Paris would have cleared up what was quite a mystery. There seemed no rational explanation of the vessel being anywhere near the Manacles Rock on which she ran to destruction. Captain Watkins was one of the most experienced mariners on the Atlantic course. He had made 500 trips across. His explanation is, that he made an unaccountable error by reckoning the time of the run from Cape La Hogue to the Lizard from 7.35 p.m. when abeam of the Casquets instead of 6.38 p.m. when abeam of Cape La Hogue, which he says, "put the Paris 18 miles ahead of the of the position I was acting on." The Inspectors who conducted the enquiry were not satisfied with this explanation, as it fails to account for his being set in to the northward of his course some 7 miles, allowing his intention to pass the Lizard at a distance of 3 miles. It also fails to allow for the action of the flood tide on his port bow setting him in towards the land. Captain Watkins was found to have not acted with proper care and attention and his license was suspended for two years. The Captain declares that he was on his last trip as he had arranged to retire from active service. The explanation of the Captain throws discredit on the theory that magnetic attraction is exercised over vessels in that vicinity. It does not clear the British authorities from blame for this particular wreck and others. Had the Manacles been lighted, as so dangerous a reef should be, the Captain of the Paris would have detected his error in time to sheer off on a safe course. Other wrecks also would not have occurred had the Manacles been lighted. Strong representations have been made by shipping interests as to the necessity for a lighthouse at this point and at others on the British coast on the track of ocean steamers. The great speed of modern steamers calls for more protection being afforded by lights as guides and warnings.

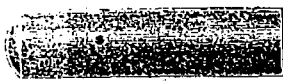
—It is stated that the Nova Scotia Steel Company have given a contract for one million bricks to be used for the building of their extensive iron works to be located at North Sydney. The contract calls for the delivery of the bricks at North Sydney within ten months from date.

—Advices from Philadelphia, U.S., say that the old plant of the Pennsylvania Sugar Refining Co. is to be torn down and a new modern refinery built in its place, with a capacity of 5,000 barrels a day, the third largest in the United States.

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## Correspondence.

### DEFECTIVE GRAMMAR TEACHING.

To the Editor:

Sir,—I read with pleasure, your article on education. It expresses your experience and mine. When we went to school we learned to read and write the English language with propriety. I doubt whether either of us could analyze a sentence to-day; and I think that the teachers in our High Schools could pluck both Shakespeare and Milton on analyzing their own sentences. My experience as a business man has been the same as yours. To get young men or young girls to write the English language correctly is almost impossible. A small grammar which a boy can master, and commit the rules to memory so as have them for use when he needs them, is worth far more than a large grammar devoted mostly to analysis. I am glad you have taken this subject up. And I hope we have not heard the last of such useful articles.

A BUSINESS MAN.

### BUSINESS DIFFICULTIES.

The firm of Marchand & Berard, dry goods, Montreal, has assigned. Emile Berard has been the sole owner since March, '97. The liabilities foot up some \$13,000. The business was supposed to be enjoying a fair trade and it was understood a fair capital was invested. Too much stock for localities so near the wholesale centres appears evident at a glance where reserve capital has not taken it in at big discounts.

—Mrs. G. Godfrey, millinery, Montreal, is in embarrassed circumstances and the assignee is in control. The business was started only a few months ago on limited capital. The liabilities are in the neighborhood of \$2,000.

—A compromise at 50 cents in the dollar, cash, has been obtained by J. B. McNulty, general dealer, Ange Gardien, Que., whose financial troubles have already been given in these columns.

—E. Parent, a small manufacturer of shoes, Terrebonne, Que., has assigned with liabilities of \$3,900. A meeting to appoint a curator has been fixed for the 8th inst. He got a compromise last April at 20 cents in the dollar, cash.

—A demand of assignment has been made on the Linn Shoe Company, Montreal.

—Following the recent failure of Levy & Michaels, jewelers, Halifax, N.S., the assignment of C. G. Schulze, is announced, with liabilities of \$16,000, and assets of \$9,000. He has been in business about 9 years, starting with little capital. He has been supplied principally by local firms, but in July last gave a bill of sale to a Montreal house for \$5,600, to assist his efforts at paying the above firm. A stated sum in addition was to have been paid monthly, but this was not deemed satisfactory.

—The transference of the mails from the Elder Dempster Royal Mail steamer to a Johnston liner, by reason of an accident to the former, afforded the keenest humour, when the fact became known on the Board of Trade floor. One member stolidly remarked that the Canadian mails would soon be ripping through the sea at eight knots.

## BUSINESS CHANGES.

Ontario.—F. H. Trim, hotel, Aylmer, sold out to Geo. Sears; McGuire Bros., hotel, Belleville, advertise business for sale; A. Carman, -grocery, Brantford, advertises for sale; Jarvis & Co., fuel, Hamilton, have sold out; Michael Shea, grocery, London, advertises to sell out; H. Cantelon, hotel, Mount Forest, sold out to J. C. Mousie; J. A. Searles, harness, etc., sold out harness business; F. W. Gay, G.S., Port Burwell, now Gay & Williams; J. A. Bishop, general store, Baldoon, stock sold; H. J. Lawry, butcher, Hamilton, has sold out; Mrs. A. Peletre, fancy goods, Chatham, sold out to G. W. Sulman; J. Mannerow, general store, Desboro, succeeded by J. Rahn; J. Davis, fish, Hamilton, has sold out; Ritchie & Rowland, general store, Shelburne, dissolved; J. W. Broderick, shoes, Goderich, succeeded by P. T. Hall; Clark, Pennock & Co., whol. millinery, London, T. Vandelinder admitted as partner; Clark & Son, tailors, Port Hope, advertise business for sale; E. Girardot Wine Co., Ltd., Sandwich, incorporation granted; Hammond & Brown, cigars, St. Thomas, dissolved, T. A. Brown continues; J. Wilkinson, publisher, St. Thomas, sold out; L. Laplante, shoes, Tilbury, advertises to sell out; F. Godfrey, fancy goods, &c., Toronto Junction, sold out to Mrs. Currie; P. C. Breckenridge & Son, saw mill, &c., Warkworth, advertise business for sale; T. H. McKee, hotel, Windsor, sold out; Marks & Co., general store, Bruce Mines, sold out and left; W. Beatty, planing mill, Harriston, succeeded by J. Merriam; Zyrd & Co., hardware, Hespeler, dissolved, Jno. Schmidt, retiring; L. Godelph, general store, Markstay, moved to Copper Cliff; J. Kennedy, hotel, Merriton, sold out; W. Markle, general store, Millgrove, advertises business for sale; Sharp, Eakins & Ferris, photos, Toronto, dissolved, style now H. F. Sharp & Co.; R. S. Cormack, stationery, Whitby, succeeded by W. J. H. Richardson; J. McDonald, hotel, London, sold out to H. Raison; Wm. McKernan, blacksmith, Woodham, advertises business for sale.

Quebec.—Hyde & Bousquet, grocery, &c., Granby, co-partnership registered; Hermitage Creamery Co., St. Johns, co-partnership registered; Martin Brothers, grocery, Outremont, co-partnership registered; J. F. Desmarais, ready-made clothing, St. Johns, commenced business; J. A. Grenier & Co., fruits, Montreal, T. E. Grenier cease doing business under this style; Beaudoin & Co., Marche Nationale, Montreal, co-partnership registered; Corbeil & Gagnon, coal, &c., Montreal, dissolved; Crevier & Co., sign painters, &c., Montreal, co-partnership registered; A. Laurin & Co., painters, &c., Montreal, Mrs. Arthur Laurin, sole owner; Riopel & Vaillancourt, carriages, Montreal, co-partnership registered; Samson & Fillion, hardware, Quebec, dissolved, and new co-partnership registered; Stuart & Herbert, auctioneers, Montreal, dissolved; P. Leclerc & Fils, plumbers, Montreal, dissolved; Jos. Hamel & Co., whol. dry goods, Quebec, dissolving, and will be succeeded by Bedard & Chouinard; A. Lavigne & Co., pianos, Quebec, dissolved; G. Richard, drugs, Sherbrooke commenced business; M. S. Taylor & Co., general store, Masonville, dissolved.

Nova Scotia.—H. W. Benson, hardware, Bridgetown, stock sold to B. Harvey; Cowan, Cossaboom & Co., Rossy, sold out to Cowan & Cossaboom; J. D. McLellan, general store, West Bay Road, removed to Port Hastings.

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→ ATLAS WORKS ←

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British Columbia.—P. Oben, general store, Central Park, sold grocery to A. McNeill; H. C. Cummings, cigars, Nelson, sold out; Molina & Wildberg, cigar factory, New Westminster, succeeded by Wildberg & Co.; W. G. Birney, painter, &c., Revelstoke, advertises closing out business; Joe. Payne, hotel, Slocan City, given up business; gone to Kamloops; G. Classen, grocery, Vancouver, sold out to Ford & Rogerson; Waring, White & Co., machinists, St. John, succeeded by St. John Iron Works, Ltd.; A. C. Harrison, general store, Sheffield, sold out to Mrs. Julia M. Taylor; E. J. Robie, tailor, New Denver, removed to Nelson; Mrs. M. J. Eagles, milliner, Trail, removing to Rossland.

\$1,279; Macdonald, Boland & Thompson vs J. Keenan, and W. J. Guinane, \$363; Trust and Loan Co. vs R. Petman, \$3,057; Whitby—Supreme Court I.O.F. vs J. S. Clark, \$1,600.

August 1.

Alliston Tp.—J. Moore vs W. G. Moore et al, \$4,856; Brockville—Merchants Bank of Can. vs J. Taylor, \$428; Hamilton—Henderson Bicycle Co. vs T. H. Gould, \$531; Ingersoll—M. Ferguson Carrie vs W. H. Lee and Geo. Ferguson exrs., \$1,083; Ottawa—J. Plante vs Bourke & Poulin, \$5,000; Toronto—Canadian L. & N. I. Co. vs E. Armstrong, \$1,826; J. Hoskin vs W. H. and E. H. Eddis, \$9,330; C. C. Van Sittart vs J. E. Forfar, \$405; B. H. Watson vs H. E. Irwin, \$309; J. L. Hamilton vs Northey Mfg. Co., Ltd., \$600; .....—S. Brooks vs Grand Trunk Ry. Co., \$300.

LEGAL RECORD.

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

WRITS ISSUED—MANITOBA.

July 27.

Winnipeg—D. Cleland, \$392; C. M. McMillan, \$346; C. Clouthier & Co., \$336.

JUDGMENTS RENDERED—ONTARIO.

July 27.

Ailsa Craig—C. B. Armstrong agt H. Sidney, \$436; McNab—J. M. Garland agt R. and Elizabeth Robertson, \$461; Tyndinage Tp.—Prudence S. Harding agt David and Catherine Black, \$1,429.

WRITS ISSUED—ONTARIO.

July 27.

Camden Tp.—J. H. Ruttan vs James Middleton, \$1,000; J. H. Ruttan vs J. G. Rembough, \$1,000; King—Canada Mutual L. & I. Co. vs A. Jarvis, \$543; Newmarket—Supreme Court I.O.F. vs W. W. Pegg, \$500; Roxborough Tp.—D. McRae vs Ann Carther, \$680; Sidney Tp.—A. L. Colville as trustee vs Wm. Oliver, \$548; Toronto—E. M. McCuaig vs A. McRoberts, \$5,318; G. Percival & Co. vs W. G. Phyll, \$313; Anna Hamill vs H. J. Webber, \$513; Electric Battery Co. vs W. A. Johnson Electric Co., \$530; Michigan, U.S.—J. E. Halliwell vs S. V. R. Fox, \$500; J. W. Fox vs S. V. R. Fox, \$1,000.

July 29.

Anaconda—W. J. Campbell vs J. A. McDowell, \$345; Hope, N.E.—G. Randall vs Israel Eby et al, \$2,054; Ottawa—A. Mason vs Robt. and Catherine Powell, \$1,775; Oxford—F. Follen vs O. P. Brown, \$310; W. Morrison vs John Glen et al, \$787; Sandwich—J. Nelson & Bro. vs Essex Basket Co., \$357; Toronto—Rossin House Grocery vs Bernard Bird, et al \$1,138; Macdonald, Boland & Thompson vs W. J. Guinane,

July 29.

Pembroke—T. Mackie agt J. J. Quinn, \$586; Rosseau—W. B. Rankin agt A. A. Cook, \$384; Sherbrooke—British Mortgage L. Co. agt H. Macfarlane, \$1,707.

August 1.

Hamilton—Peoples Building & Loan Association agt J. Dougherty, \$936; Malden Tp.—W. Warnock agt T. D. Barry, \$563; Toronto—Bank of Montreal agt Toronto Smelting Co. et al, \$326.

JUDGMENTS RENDERED—QUEBEC.

July 27.

Springfield—L. J. A. Papineau agt L. Rheume, \$2,652; Three Rivers—W. Carignan agt G. Begin, \$313; Valleyfield—E. Massicotte agt A. St. Martin, \$1,685; Westmount—J. B. Dagenais agt H. Cornelius, \$486.

July 29.

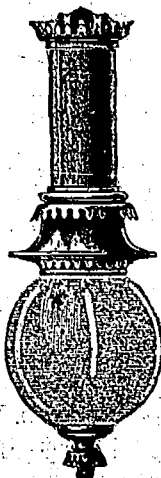
Montreal—J. O. Villeheuve agt Dme. Emery Herbert et al, \$400; H. S. Phillips et al agt David Seath et al, \$632.

August 1.

Montreal—A. M. Foster agt Miss Jane Strachan, \$247.

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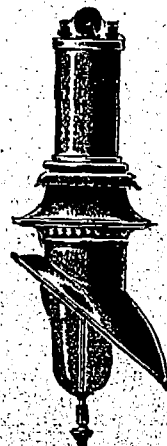
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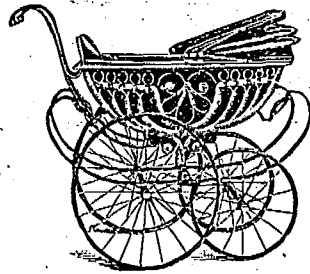
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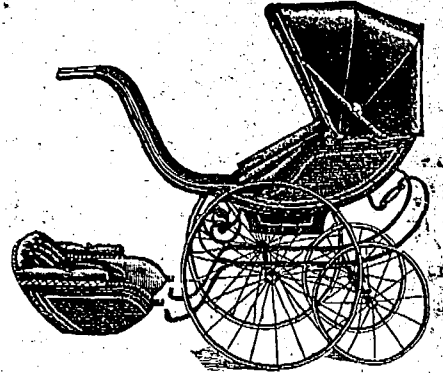
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**JUDGMENTS RENDERED—NOVA SCOTIA.**

August 1.

Canard—Dickie & Borden, \$760; Glace Bay—Jas. Kennedy, \$590; Windsor—J. H. Smith, \$3,015; Yarmouth—G. M. Ewan, \$1,551.

**JUDGMENTS RENDERED—BRITISH COLUMBIA.**

August 1.

Vancouver—Lely & Co., \$958.

**EXECUTIONS—QUEBEC.**

July 27.

Montreal—P. Dansereau agt F. X. Hetu, \$920; J. Baxter agt J. B. Roy, \$475.

July 29.

Montreal—D. B. Meldrum et al agt H. Decman et al, \$3,680; E. R. Royer et al agt Emile Lavigne, \$250; Westmount—F. Nash agt C. Honan et al, \$303.

**CHATTEL MORTGAGES—ONTARIO.**

July 27.

Collingwood Tp.—J. Sheridan to Frechold Loan & S. Co., \$1,043; London—J. Jury to D. D. Smith, \$775; Normanby Tp.—Chas. & Catherine Rahn to G. Jants, \$630; Orangeville—P. G. Fletcher to Elliott & Co., \$949; Ryerson Tp.—W. J. Shea to J. H. Fairbank, \$903; Seaforth—J. Lyons to Imperial Bank, \$1,243; Toronto—E. M. McCaffrey to J. Dodds, \$600; Wm. Sprinks to O'Keefe Brewery Co., \$2,117; Woodstock—W. Willison and wife to Carling Brewing & Malting Co., \$1,000; .....—A. H. Irvine & Co., to Thorne, Warren & Starr, \$825.

July 29.

Brantford—Street Railway Co. to R. S. Schell, \$5,600; Milton—J. R. Johnstone to J. G. & W. C. Morlock, \$813; Ottawa T. Murphy to Reinhardt & Co., \$1,500; Sombra Tp.—E. Allen to A. and J. M. Park, \$732; Welland—W. M. German to J. E. Cohe, as trustee, \$636; Woodstock—J. E. Verrall and wife to W. Harris, \$1,637.

August 1.  
 Alliston Tp.—W. B. Brown to N. Brown, \$1,600; Hamilton—D. Dengate & Co. et al to Thompson Shoe Co., \$2,874; D. H. Long to Grant Lottridge Brewing Co., \$1,025; J. A. MacLennan to C. S. Scott, \$9,318; Oakville—C. M. B. Lawrence to I. Wareup, \$5,019; Oshawa—J. W. Ray to T. H. McMillan, \$2,067; Ottawa—A. H. Todd to G. Logan, \$759; Perth—Jnb. Dettrick to J. Dettrick, \$1,050; Toronto—S. W. Harris to G. J. Foy, \$1,488; G. Brown to T. B. Taylor, \$2,300; G. Brown to Dominion Brewery Co., \$5,000; A. W. Burgess to Dominion Brewery Co., \$2,575; E. J. Evans to I. Mathews, \$1,300.

**CHATTEL MORTGAGES—MANITOBA.**

Winnipeg—A. E. Nicholls, \$2,000.

Edmonton—E. A. Braithwaite, \$575.

**BILLS OF SALE—ONTARIO.**

July 27.  
 Toronto—W. Blackley & Co. et al to E. M. McCaffrey, \$800;  
 August 1.  
 Toronto—Star Paper Box Co. et al to C. W. Thomson, \$1,176; H. Vigeon as assignee to A. H. Beaton, \$1,344.

**BILLS OF SALE—NEW BRUNSWICK.**

St. John—Mrs. Wm. Rankin, \$2,150.

**BILLS OF SALE—MANITOBA.**

Calgary—Mary Hall, \$1,600; Winnipeg—Welland Bros., \$1,468.

**BILLS OF SALE—BRITISH COLUMBIA.**

August 1.  
 Grand Forks—J. L. Wiseman, \$1,000.

**CHATTEL MORTGAGE—BRITISH COLUMBIA.**

August 1.  
 New Westminster—McDonald & Morrison, \$1,200.

7 GOLD MEDALS.

**B. SKINNER, BRISBANE, QUEENSLAND.**

24 FIRST PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

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### FINANCIAL.

Montreal 3rd August, 1899.

The week has been another eventful one for our local banks. The run was so severe on the Jacques Cartier on Tuesday last that it was decided to suspend payment temporarily. The Hochelaga bank also had a run to contend with, which, for a short time, seemed dangerous, for the strongest bank is menaced by a prolonged drain of its deposits. The Hochelaga stood the run well, and reaped the reward of that prudence in holding strong reserves which we have often commended. Considerable amounts of gold have been received by our banks this week, so as to be ready for emergencies. One of the most regrettable features of the recent excitement was the conduct of some French papers which published comments that seem to have been inspired by a vicious desire to create alarm for the pure love of mischief. As their worst victim is the bank which is pre-eminently French in every respect, this will perhaps prove a lesson to those who raise a racial cry in the sphere of business. The scare will also teach a lesson to some others who need it, who have held the notion that when business is prosperous and prospects bright, a bank is in on danger of having a run. The stock market which was much depressed for a time by the bank scare seems to have been roused into more life by the excitement. Sales have been heavier than for a length of time, and doubtless money has been made by those who bought when the slump occurred—and lost by more timid operators.

Considerable sales of Pacific have been made at 96 1/4 to 97; Gas at 109 to 101 1/2; Royal Electric, 174 to 177; Montreal Street, 313 to 2316; Toronto Ry. 114 1/4 to 115 Bank of Montreal 262, for one share. Money was naturally tightened in the local market by the bank scare, the significance of which has, however, been much over-rated.

We much regret the illness of Mr. Weir, President of the Ville Marie Bank, upon whom the collapse of that institution has been too severe a strain for one so advanced in years. The meetings being held in connection with this bank are very ill-advised and have served to create alarm amongst ill-informed depositors, who injure themselves by acting so ignorantly as they have done in the past week.

The following is a comparative table of stocks for w.e August 3rd, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares	Higher.	Lower.	Average Last Year
Bank of Montreal.	16	202 1/2	202	250
Bank of Toronto.	12	242 1/2	241	236
Merchants.....	25	170	169 1/2	178
Commerce.....	40	149 1/2	149 1/2	140
Jacques Cartier..	38	110	110	111
Quebec.....	15	128	127 1/2	120
MISCELLANEOUS.				
Can. Pacific.....	3010	98 1/4	96 3/4	84 1/2
Comm. Cable...	50	184	184	184
Montreal Teleg..	90	172	172	180
Payne Mining Co.	4850	140	135	....
Rich. & Ont.....	550	109 1/2	105	100
Montreal Gas Co.	835	205	199	195
Bell Telephone..	33	191	188	182
Royal Electric..	1260	181	172	160
Toronto Ry. Co..	2775	116 1/2	113	101
Halifax Ry.....	200	107	100	133 1/2
Rep. Com. Mining Co.....	5500	120	118	....
Mont. Cotton Co.	2161	161	161	150
War Eagle.....	12250	365	350	263
Dom. Cotton Mills	1040	108	100	95
Twin City.....	50	66	66	....
Dom. Coal Pfd...	50	116	116	109
M. S. R.....	3533	816	813	275
" " New	40	325 1/2	325 1/2	....
Mont. & Lon.....	500	43	43	....
Can. Col'd Cot. bds.	1000	100	100	95

Brazilian exchange for the week ending the 2nd, is as follows:

July 27.....	8 1/4 d
" 28.....	8 5/8 d
" 29.....	8 7/8 d
" 31.....	8 7/8 d
Aug. 1.....	8 7/8 d
" 2.....	8 7/8 d

### MONTREAL WHOLESALE

#### MARKETS.

Montreal, August 3rd, 1899.

While it is natural to look for a quiet period with the advent of August, attributing the same to midsummer conditions which allow many to seek out-of-town watering places, the present term has scarcely justified as yet the usual expectations. Business in a general way has been good. The merchant, shipper and buyer find their occupations requiring the same attention as in past months, and buyers for foreign markets are displaying no less activity in their pursuits. Prices of hardware still climb and hold whatever they acquire. Prices of dairy produce are again advanced for the week, both in cheese and butter, while shipments abroad go on with vigor. Some portions of Ontario, notably the West and South-west are suffering for want of rain but the northern counties have been more favorably blessed. Sugar has slightly advanced but it still remains low for this active season, and the quantity going into consumption indicates a heavy lay-by of fruit in the interior. The temporary shock to business occasioned by the stoppage of one bank, the voluntary suspension of another and a "run" on a third, has been as quickly forgotten, for the present, in business transactions, a healthy reflection of the solidity of trade conditions and confidence in the future.

Butter.—The tendency for higher prices as given in our columns some weeks ago has since been proved. Butter has been gradually advancing for some time with a steadiness that proves it did not originate from causes other than actual scarcity in comparison with the increased general demand. Choicest creamery is scarce and commanding ready sale at top price. Export demands are of a nature which allows little available stock to linger. Choicest grade is now held at 19 1/2 to 19 3/4 c, while second selections, good to choice, are active at 18 to 19 cents. Dairy butter,

all qualities, continues to receive good attention and business passing is large. Choice to finest sells at 14 to 15 cents, with under grades 11 to 12 1/2 cents lb. Late rains in some portions have assisted the output, farmers being generally encouraged by growth and price of their products.

Cheese.—In keeping with the gradual advance in butter this product has for some weeks been steadily assuming a firmer tone while every little while taking a climb to a higher notch and tenaciously holding to it while looking further up. Makers thoroughly rely on the future of the situation and are quite independent in moving or holding stocks. Montreal exporters are, nevertheless, doing a large business with quotations of choicest Western from 9 1/2 to 9 3/4 c, Eastern makes at 9 1/4 to 9 1/2 c. Woodstock, Ont., 2nd.—A few lots sold after market to-day at 9 1/2 c, but no transactions on board. Eleven factories offered 2,097 boxes; 1,169 colored. Salesmen holding for 9 1/2 c. Pasture very poor, in consequence of which cows are not doing well. Make is fully one-third less throughout this and London district than last year. Meadows are brown as a berry. No heavy rain in Oxford section in two months. Factories that usually make from 30 to 40 cheese a day are not turning out more than half. Num-

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Made on the latest Scientific Principles and employing everything yet produced in Stoves for Heating Purposes.

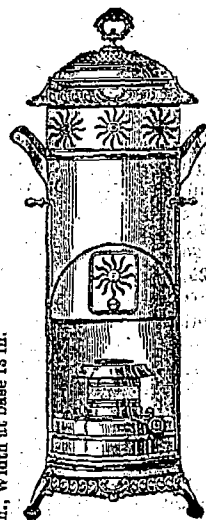
Has Three Times the Heating Capacity of any other Stove equal size.

The Most Powerful OIL HEATING STOVE in Existence.

893. "Caledonian" Heating Stoves have a cast iron base and top with black enamel and ruby glass showing through the front fancy perforation, and are fitted with a sliding cylindrical front which acts as a chimney. The Cast-iron and Burners are made of heavy brass, polished and lacquered. Total height of Stove 32 in., Diam. 14 in., Width at base 14 in.

890. The New Patent "Caledonian" Heating Stoves have a cast iron base and top with black enamel and ruby glass showing through the front fancy perforation, and are fitted with a sliding cylindrical front which acts as a chimney. The Cast-iron and Burners are made of heavy brass, polished and lacquered. Total height of Stove 32 in., Diam. 14 in., Width at base 14 in.

894. "Caledonian" Stove same size as 890, but fitted with Electro-polished Bronzed base and top piece, and pale Art Green Enamelled casing.



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bers of farmers are feeding but bran is so dear that many claim it is not profitable to feed it. Napanee, 2nd.—1,350 white and colored offered, sales 1,055 at 9½c; Stirling, 2nd.—700 white offered, sales 9 9-16c; Picton, 2nd.—1,220 colored offered; sales at 9 11-16c; Peterboro, 2nd.—Sales at 9 9-16c and 9½c.

Eggs.—While larger arrivals continue to pour in, the aggregate demands appear to correspondingly increase for there is no perceptible change in values. The high price of ham and bacon greatly assist the consumption of eggs and, doubtless, will show the same influence throughout the season. Strictly fresh laid are held at 15 to 16 cents; fresh candled, 13½ to 14 cents; held stock, 12 to 13 cents, and inferior, 11 to 12 cents.

Flour, Feed and Meal.—Aside from a fair local demand for flour there have been no features to record for the past week. Unsteady wheat values were not of sufficient bearing on either side to cause any change in prices, which remained steady. Oatmeal is also devoid of change, with transactions somewhat quiet. Feed is still in good request and this keeps price up to the top limit. Considerable more feed is being bought for interior points, a result of the good prices ruling for stock. Quotations are:—Winter wheat patents, \$3.65 to \$3.40; straight roller, \$3.30 to \$3.40; and in bags, \$1.60 to \$1.65; Manitoba patents, \$1.00 to \$1.10; strong bakers, \$3.60 to \$3.70. Bran, Manitoba bulk, \$12.50 to \$13.00; do. Ontario, \$13.00 to \$13.50; shorts, \$14.50 to \$16; nouille, \$19.00; oatmeal, \$3.75 to \$3.80, and \$1.75 to \$1.80 per bag. Baled hay—No. 1, \$7.50 to \$8.00; No. 2 extra, \$5.50 to \$6.00; clover and mixed, \$4.75 to \$5.25.

Green Fruits, Etc.—Prices of California small fruits keep up under a good distributing demand. Canadian fruits are now arriving freely and demand all round admits of no low prices being necessary to force goods. At the Fruit Auction on the 2nd inst., bidding was spirited. Prices realized were: Bartlett pears, \$2.00- to \$2.25; Kelsey plums, \$1.25 to \$1.50; yellow egg, \$1.30 to \$1.40 peaches, \$1.25 to \$1.75. A lot of Sicily oranges and lemons, a little off condition brought good prices, considering quality. The regular Regular quotations are: Rodi oranges,

fancy, 80 size, half boxes, \$2.00;—do. 200 size, boxes, \$4.15; do. 160 size, boxes, \$3.75; do. 300 size boxes, \$4.25; grape fruit, California, 64-80-96-126 size per box, \$4.50; Messina lemons, extra fancy, 300 size or 360 size, \$3.50; do. fancy, do., \$3.00; do. choice do., \$2.60; Smyrna figs, in 10 lb. boxes, fancy, new, per lb., 16c; do. cooking, 25 lb mats, per lb., 4½c; Bermuda onions, crates, about 50 lbs., \$1.80 to \$2; coconuts, per bag, \$3 to \$3.50; cranberries, Cape Cod, fancy dark berries, in bushel crates, \$2.25 to \$2.50; watermelons, 12 to 15c each; California evaporated peaches, 25-lb. boxes, per lb., 12½c; pineapples, large Florida, 15 to 20c each; California peaches, \$1.30 box; do. plums, \$1.30 to \$1.75 box; do. Bartlett pears, \$2.50 to \$3.50 box; Fancy Montreal new potatoes, in barrels, \$2.25; do. lettuce, per doz., 15c; do. radishes, doz., 10c; do. cucumbers, doz., 25c; do. rhubarb, doz., 20c; do. young onions, doz., 15c; do. cabbage, doz., 25c; do. Mississippi tomatoes, in 4 basket crates, \$1 to \$1.10; bananas, Jumbo bunches, large Jamaica fruit, \$1.40 to \$1.60; eight hand bunches, \$1.10 to \$1.25; raspberries, 8½ box; blueberry, 20-qt. box, \$1.75; goose-box; blueberries, 20-qt box, \$1.75; gooseberries, 30 to 40c basket; red currants, 45 to 50 cents basket; California apples, \$2 to \$2.25 box. Black currants, 55 to 65c basket.

Hides.—The advance in lambskins to 40 cents which, as was expected, took place on the 1st inst., is the only feature of the market which can be recorded other than those formerly prevailing. There is little doing among dealers, the quiet season being marked by more than the usual dullness. Prices are unchanged at 9, 8 and 7 for Nos. 1, 2 and 3.

Iron and Hardware.—Following upon another advance in tin, the London market which has enhanced since last writing £2 15s. per ton, the spot price for L and F. ingots has gone up a further 1c, now standing at 35c. Canada plates are firm at outside figures of a week ago, namely, \$2.40 base. Bar iron is strongly held at \$2 base. Anticipating the inception of the usual demand for winter hardware lines which sets in about this time, makers have generally withdrawn prices on shelf hardware, and winter specialties, pending a revision of existing price lists, and the expectation is that when the new lists appear, it will be found values on shelf hardware have been advanced 10 to 15 per cent., if not more. Already hammers and sleigh bells have been advanced 15 per cent., and the discount on flat head screws has been reduced 2½ per cent.

Sundry Groceries.—Rice is in fair request and under ample supplies prices are unchanged. The Ailsa Craig is due to arrive with a cargo. Coffees are still quiet, and values are nominal. In dried fruits almost entire holdings have gone into consumption, and until new crop arrives dealers will find it difficult to pick up an assortment without some running around. Canned goods are noticeable for the improved feeling in salmon, Clover leaf being quoted firm at \$4.75 coast, and Lowe Inlet, \$4. Canned vegetables for future delivery continue to exhibit a firm situation, but since the large sales of a week ago, buying has not reached respectable dimensions, although there is the ordinary amount of talk passing. Spot goods are somewhat quieter. For canned fruits trade is reported fair at the same prices that have held since these were first quoted earlier, viz.:—Apples, 3lb., at 75c; 1 gallon apples, \$2; pears, 3lbs., \$1.80; plums 3lbs., \$1.60; green gages, \$1.75; peaches, \$2.25. Strawberries, \$1.15 to \$1.35; raspberries, \$1.15 to \$1.40. The molasses market is seasonably dull, since last writing the barque Avola has arrived with cargo, and the barque Belvidere will arrive to-day. Preference is due here from Barbadoes next week. Quotation ex wharf remains at 33½c and through jobbers 35c to 36c, as to quantity.

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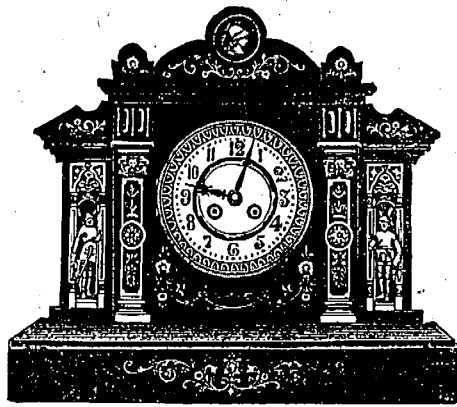
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Send your Trade Card at once for a Copy of OUR NEW CLOCK CATALOGUE of 100 PAGES of ILLUSTRATIONS. Mailed anywhere Free. Indents accepted direct if accompanied with draft on London Bankers, otherwise through Merchant Shippers.

**Leather and Shoes.**—The expected activity in the local market has yet to appear. Heavy shipments abroad continue to show plenty leather moving toward the river. The firmness in hides and slight advance shown is expected to have a like effect on leather if sustained. Shoe houses are in some instances working on spring samples, while in most cases fall orders are being prepared. Travellers speak of low stocks in retailers hands. Shoe manufacturers in the U.S. are advancing prices in accordance with the advanced cost of production.

**Paints and Oils.**—The market is quieter, travellers in this line being for the most part holidaying at the present time. Turpentine continues firm at the advance of a week ago, single brls. costing 64c per gallon, with larger lots 2 to 5 brls. at 63c. Linseed oil, steady, at 57c for raw and 60c for boiled. The firmness in lead products has not yet brought along further increase in white leads but it is expected that when the season of greater demand ensues, the trade will agree to advance prices, meantime values remain as per prices current. Glass is another article upon which enhancement from present figures is said to be near. First break at moment is quoted strong at \$1.90.

**Sugar.**—Under light stocks of refined sugars in local refiners hands, granulated has been advanced 5c to \$4.55 per cental; yellows are still obtainable within a range of \$3.00 to \$4.25 per 100 lbs. In New York, raw sugars are strong and are being held by importers for higher prices. London, however, continues to report a dull market. Persistent to the sugar market just now,

as it concerns Canada, or more correctly, has concern for the future, is the report of the British ambassador to Jamaica on the sugar problem in that colony. It is stated that to put the sugar industry in Jamaica on a sound footing to enable the Island to make its exports felt in the markets of the world, a sum of something over six million dollars must be invested.

**Teas.**—Business is still dormant in tea, and there is not much prospect of things picking up until the end of the month. In first hands direction there is reported to be considerable doing for what low grade Indian and Ceylons are to be had showing suitable leaf and cup quality, at a price. In the North-West the tea business is stated to be more lively than elsewhere in the Dominion, Winnipeg wholesale grocers being heavy direct importers. This is something like a complete turn of the tables on Eastern merchants, who used to job teas in the North-West some few years ago, and looked upon that country as their special preserve.

**Provisions.**—The demand for cured meats for both export and local requirements continues of a nature which causes the market to retain its former firmness. Accumulations are rapidly picked up, the general feeling now being that present prices will be fully held, if not abandoned for a fraction more. Lard is in better inquiry, some dealers anticipating higher prices, though this is not generally entertained. Quotations are: Selected heavy short cut boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15.00 per brl.; pure Canadian lard, per pail, 7 to 7½c compound refined, 5¼ to 5½c; hams, 11¼ to 13¼ cents lb., as to size; bacon, 11¼ to 12¼ cents lb., as to grade.

**Wool.**—The same waiting attitude predominates to a large extent the market for fine wool. A Western buyer who was here this week and who generally buys 300 to 400 bales at a time, on being shown samples of a good quality of Cape, was told how the same goods were being offered three to four months ago for 17 cents, while to-day they are worth 21c. Sales are being made in quantities for present needs at 17 to 21 cents for average qualities. Fine wools are generally scarce. It is noticed that some English houses are endeavoring to run on cross breeds, and it is expected fashion will eventually sanction weaves to bring the coarser wools into prominence, thus opening the gate which at present prevents the man with too much stock from selling to those who have too little and cannot find supplies. Philadelphia, U.S., August 1st.—Wool firm and in brisk demand; prices fully 3c lb. higher. Boston, 1st.—The wool market shows a strong position and all conditions are favorable for the sustaining of prices. Sales have been considerable, although not so heavy as the two previous weeks. Territory wool holds firm, and good wools on the scoured basis are selling at 50c for fine medium and fine. Fleece wools are feeling the strength of the market, although sales have been small XX and above Ohio is quoted at 31 to 32c. Australian wools are nearly cleared up and prices are nominal in the absence of supplies.

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, August 3.

Generally trade has been good this week, fall orders coming into the dry goods houses with fair rapidity. The

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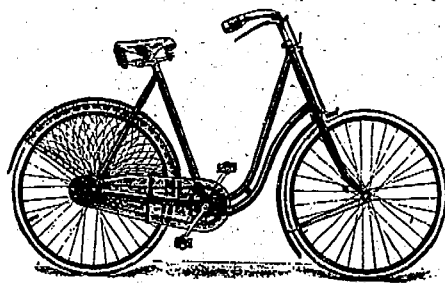
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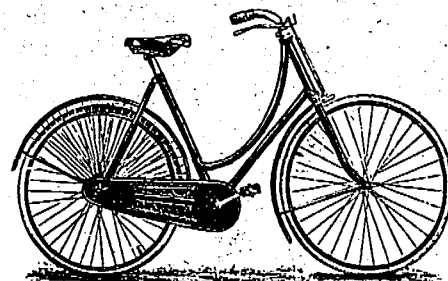
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## MACKLIN CYCLES.

In looking over the designs of Coventry bicycles we are much struck with the great prominence given to machines for the use of ladies. The roads in the old land are so well made and well kept, the objects of attraction as to scenery, histrionic sites, ancient buildings, picturesque ruins, and other points of interest are so numerous in every locality, that country trips are far more popular there than on this side. Hence the more general use of the bike by ladies. Messrs. Macklin & Son, Coventry, make a specialty of ladies' cycles, of which they manufacture the very choicest in the market. A "Macklin" is indeed an article de luxe, fit for the daintiest Princess who ever sat on a saddle. One lady enthusiast writes the company, "I am delighted with my Macklin machine, it runs so nicely and is a splendid hill climber. I have ridden it 1,000 miles and had not the slightest trouble." A lady's word can always be taken at par, so we need add no word of ours in praise of this company's manufactures. See advt.

## "VITESSE" TYRES.

The tyres of any vehicle's wheels are vital to its doing proper service. To secure sound, accurately adjusted tyres for railway wheels has cost immense sums of money. One patent for this alone was valued and realized \$100,000. For a bicycle a good tyre is most essential, as a defective one spoils it for any service or pleasure. The "Vitesse" is the tyre of tyres, it has ten good points, which are, no blowing off rims; no lateral pressure, no nuts on rims, ease in fitting, no nipping of tubes, no damage by spokeheads, no side roll, no second grade, no soft soap, no French chalk. The mechanical action tends to bind the tyre firmly. The ease of fitting it makes the "Vitesse" especially a favourite with manufacturers and agents as it saves half the usual time in fitting rims. Should the rim be under or over gauge there is no difficulty with the Vitesse as the corrugated wire grips the shoulder and edge of the rim, and accommodates itself to the size by being flexible. These tyres are made of the finest materials, they

strong feeling in cottons and woollens continues and is likely to last. Metals are showing well, the feature being the pig iron famine, resulting from the scarcity in the United States. In the grocery trade sugars have caused a little stir owing to an all round advance in granulated. Leather and hides are about the same. Cheese is firmer. Money unchanged with prime commercial paper discounted at 6 to 6½ per cent., and call loans 5 per cent. Latest sales: Bank of Commerce 150½, Hamilton 193, British America 126, Nat. Trust 131½, C.P.R. 97, Gen. Electric 167, Cable 185, Crow's Nest 170, Toronto Ry. 116, War Eagle 365, Republic 119½, Luxfer Prisms 116,

Butter, &c.—Demand for choice dairy continues good but receipts are varied. Prices are unchanged, tubs bringing 14 to 15 cents with small dairy pound prints bringing a cent more. Inferior is slow at from 10 to 11 cents. Creamery steady, and little changed at 17 to 17½ cents for boxes, and tubs, and 18½ cents for prints. Egg receipts fair and demand somewhat slow with prices steady at 13 to 13½ cents for best qualities. Cheese in fair demand and prices on the upward turn, at 9¼ to 10 cents, for job lots.

Dressed Hogs.—Receipts somewhat light, and prices unchangeable. Choice quality in small lots in good demand at \$6.25.

Flour and Grain.—Flour business is very dull, and the market easier, exporters bidding \$2.70 per bbl. for straight rollers in bags. Peas are nominal at 67 cents west. Crop scarce. Corn is slow, with No. 2 American west selling from 40 to 41c on track at Toronto. Barley prices continue somewhat low. Straight rollers in wood \$3 west. Ontario patents, \$3.25 to \$3.30; Manitoba patents, \$4.25 to \$4.35 and bakers, \$3.75 to \$3.85; Bran is steady, shorts, \$14 to \$14.50, and bran west \$11 to \$11.50. Wheat remains dull and easy with old red and white selling at 67 to 67½ cents, and goose nominal at 66 cents. Manitoba No. 1 hard, steady at 79 to 81c. Buckwheat nominal at 53 to 54c west. Oats steady at 28 to 28½c for white west. Oatmeal quiet, car bags here \$3.80 and barrels, \$3.90.

Groceries.—Business in groceries fair, with a general advance of 5c per 100

lbs. in all refined sugars; granulated now quoting at \$4.65 and yellows at \$3.85 up. Teas steady, and demand good. Rio, green coffee, 8 to 14c; Java 30 to 32c; canned goods about steady, with tomatoes at 85 to 90c new; peas, 80 to 90c; corn, 95c to \$1.10; beans, 80c to 90c; salmon, \$1.50 to \$1.60. Dried fruits are unchanged and firm. Valencia raisins scarce at 4¼ to 5¼c off-stalk, and 5¼ to 6c for selections. Layers 6¼ to 6¼c.

Hardware.—The talk in hardware is of a Western pig iron famine and prospects of nothing but contract iron for a considerable period at the close of the year.

Leather.—Trade shows a little more briskness this week. Enquiries are better and prices very firm.

Hides and Skins.—Receipts are light and with a fair demand prices are ¼c better. Cured sells at 8¼ to 9c, and green 8½c. Lambskins, receipts good and market firmer, at 35c for shearlings and lambskins. Calfskins, nominal, at 9c for No. 1 and 7c for No. 2. Tallow is in poor demand with offerings at 4¼ to 4¼c.

Live Stock.—Market continues brisk, exporters selling at \$4.90 for choice and \$4.25 to \$4.75 for ordinary. Butchers' cattle in fair demand at 3¼ to 4c choice and 2¼ to 3¼c ordinary per lb. Stockers and feeders, \$2.75 to \$3.25 per cwt., with \$3.40 paid for extra stockers. Milch cows \$30 to \$40 and \$50 for extra; demand good. Sheep steady, ewes bringing \$3.50 to \$3.56 and rams \$2.75 to \$3 per cwt. Lambs, 4¼ to 4¼c per lb. Hogs in fair demand. Prices better at \$5.25 for best, and \$4.50 for light and thick fats.

Provisions.—Demand is keen for smoked meats, and stocks have decreased. Mess pork, \$14 to \$14.50; short cut, \$15.50 to \$16; shoulder mess, \$12.50. Bacon, long clear, in car lots, 7¼ cents; ton and car lots, 7½ cents; breakfast bacon, 12c; small hams 11½ to 12c; large, 10½; medium, 12c. Lard, tierces, 6¼c; tubs 6¼c, pails 7c.

Hops.—Demand slow and market unchanged at 18 to 20c. Beans, \$1 to \$1.05 hand picked. Dried apples dull at 6c. Potatoes lower at 60c.

Wool.—Fleece offerings are liberal and prices lower at 14c for '99 washed fleece, and 8½ to 9c unwashed.

## FRANCIS BAGLEY,

... MANUFACTURER OF ...

Ribbons, Belts, Hat Bands, Ties, Etc.

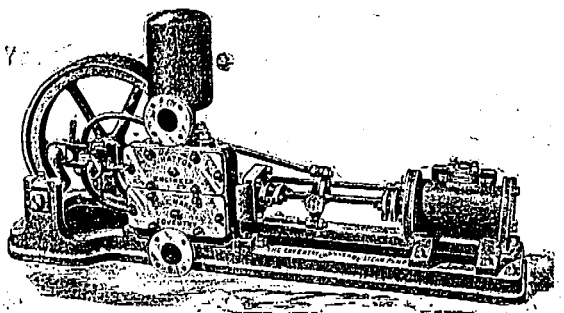
EARL'S COURT,

Agent in TORONTO &amp; MONTREAL, COVENTRY, Eng

F. A. TURNER.



**JOSEPH HATTON,**  
ENGINEER,  
IRON and BRASS FOUNDER



—Sole Maker of the—

**Coventry Challenge Steam Pump**

ALBION FOUNDRY,

**KING ST., - COVENTRY, ENG.**

are manufactured by specially skilled artisans, under the supervision, of an expert, and being so excellent in design, they are to be regarded as the best tyres in the market. See advt. and wife can go on a Sociable side by side in John Anderson my Jo, John, style working their way as harmoniously as a well matched team in the shafts. This machine should sell freely. The company turns out every other type of bicycle of first-class quality, and of designs suitable for riders of every class. See advt.

**THE FOLESHILL CYCLES.**

The Foleshill Cycle Co., of Coventry, in its catalogue for 1899 calls special attention to the latest pattern of a lady's

it is attractive in all points, and guaranteed. The Gent's Roadster has the high-machine they manufacture. This wheel has the most graceful up-to-date lines, giving more room for dress and mounting, points which ladies will appreciate. In each machine made by this company all details have been carefully overhauled and perfected in quality and finish. All the parts are made perfect to gauge and absolutely accurate and interchangeable. The bearings are specially constructed and made of the finest steel. All ball races are ground down to size and lapped to ensure a true and smooth surface, which ensures speed and lightness in running. Their Lady's Safety is really what a lady would call an "elegant" machine,

est possible merit, and is vouched for as mechanically correct in every detail. The Road Racer embodies all that is necessary for high speed and lightness, while strong enough for any rider up to 13 stone. The Path Racer is the speed machine, built specially for use on the path. Other wheels have special features for use by elderly riders, and others who want a good machine at the lowest price. We beg to point out to the company that in the map of Coventry they issue to show " " " of their works, there is no place marked, as "Works of the Foleshill Cycle Co." We presume they are on Lockhurst Lane, but the map does not say so. See advt.

→ THE ←  
**DODWELL CYCLE CO.**

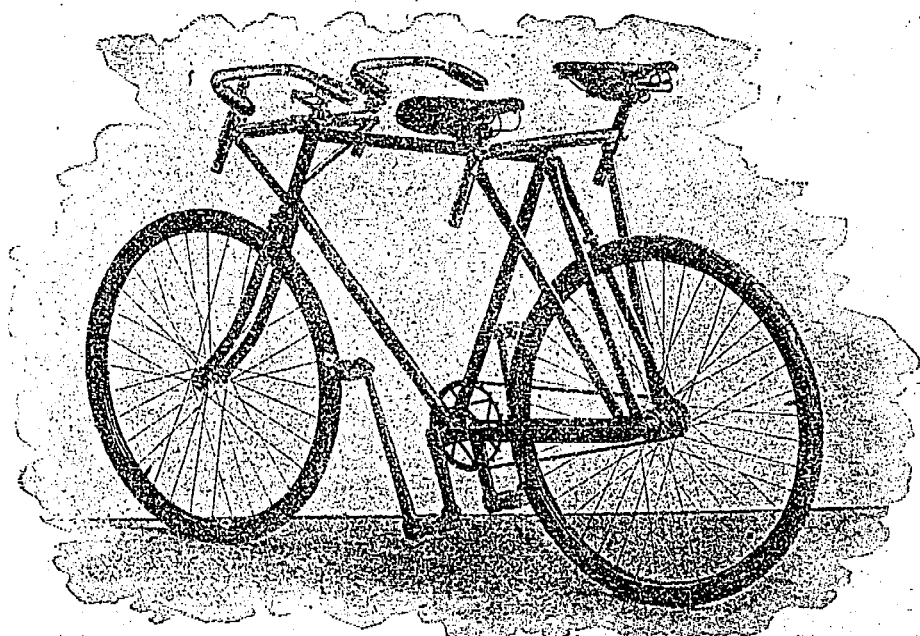
Makers of

**HERTFORD  
CYCLES.**



→ Hertford Works ←

**COVENTRY, - - - ENG.**



**SOCIABLE CYCLES.**

Bicycles are open to the objection of being an unsociable vehicle. The bike rider is all alone on his machine, and is very apt to feel the want of company. Another wheel running on one side of a biker, more or less, with occasional collisions of both rims and tempers, relieves the loneliness to

some extent, but the company is more in look than in reality. Now a Sociable machine, such as is made by the Roulette Cycle Co., Coventry, meets the natural desire of riders for company on trips. The tandem style of machine meets this only partially. There is no fun in riding behind of, or in front of, another person. Conversation is almost impossible in such a position.

Now on the Roulette, the riders sit side by side, as if in a carriage. Two friends may thus enjoy a continuous chat with as much ease as if on a sidewalk, while bowling along on a pleasure trip. To lovers, who are cyclists, the Roulette, must be a perfect god-send, and it seems to us that this novelty affords one answer to the problem, "How to be happy though married!" for a husband

# OLD OUTER COVERS

Repaired Equal to New or Bought for Cash.

Re-Lining with Canvas, - - - 3s. Od. each.  
 New Rubber (any pattern) - - - 6s. 6d. to 5s. 6d.  
 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.  
 [Of the Best Workmanship and Material.]

Full Particulars of the

## IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

### SPECIAL NOTICES.

The Coventry Challenge Steam Pumps, invented and made by Mr. J. Hatton, engineer, Coventry, fulfil their title as challengers for the prize of excellence. We do not say these Pumps could not be beaten, but so far they have thrown down a gauntlet which no other maker has taken up. The claim of the Coventry Steam Pumps to be un-Company has a large number of testimonials from firms to whom it has supplied pumps, in all of which the highest rivalled is universally admitted. The encomiums are passed on these machines. See advt.

### THE WILDAY CYCLE CO.

The Wilday Cycle Company, of Coventry, makes a specialty of bikes of the highest quality. Their wheels of second grade are only so nominally for none but an experienced machinist could discover any difference between them and those classed as A1. The Princess, No. 3, is styled a really good machine at a popular price, but the Prince, No. 1, is declared to be "a really grand and easy going machine; best finish throughout. Those ambitious of owning a wheel of pre-eminently fine quality, should address the Wilday Co. See advt.

### CHINA AND GLASS.

As we pray not to be led into temptation it must surely be wrong to lead persons where they will be sorely tempted. Right or wrong we take the risk of pointing out where the most beautiful goods in china and glass can be found, articles indeed that for artistic purity in design and ornament could not be surpassed. Messrs. Soane & Smith, of London, England, are well known to all visitors to the metropolis for their magnificent display of china ware and glass goods. Every style of house, and every fancy for the dinner, dessert, or toilet table, is catered for profusely. Some of the plates and dishes displayed seem rather intended for framing as choice specimens of flower painting, than for ordinary service at dinner, etc. But this is the age of taste in colour decoration, and Soane & Smith meet the wants of the most refined and fastidious buyers. The goods of elegant finish are not necessarily costly, they have dinner, tea and toilet sets of great elegance which are quite low in price. Their glass goods comprise everything useful or ornamental, from a modest tumbler to vases fit for a palace. Messrs. Soane & Smith invite inspection, and correspondence, feeling assured that there is no class of article in china or glass which they cannot supply at a very moderate price. See advt.

### STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Aug. 8 (Bid)	Cash value per S
British North Am.....	243	4,866,666	4,866,666	1,463,000	2 1/2	Apl. Oct	150	75 00
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	105	42 00
Commercial, Windsor..	40	500,000	349,172	90,000	3	.....	155	133 25
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	May * .....	288 1/2	77 50
Eastern Townships.....	50	1,500,000	850,000	850,000	3 1/2	Jan. July	155	183 00
Halifax Banking Co.....	25	500,000	500,000	375,000	3 1/2	Feb. Aug	158	79 00
Hamilton.....	100	1,499,700	1,494,520	1,000,000	4	June Dec	193	193 00
Hochelaga.....	100	1,250,000	1,250,000	585,000	3 1/2	June Dec	149	149 50
Imperial.....	100	2,000,000	2,000,000	1,300,000	4 & 1/2	June Dec	230	234 00
Jacques Cartier.....	25	500,000	500,000	265,000	3	June Dec	.....	.....
Merchants' Can.....	100	6,000,000	6,000,000	2,800,000	3 1/2	June Dec	.....	.....
Merchants' Halifax.....	100	1,937,500	1,692,830	1,394,495	3 1/2	Feb. Aug	180	180 00
Molson.....	50	3,000,000	2,000,000	1,500,000	4 & 1/2	Oct April	.....	.....
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	.....	.....
Nationale.....	30	1,200,000	1,200,000	150,000	3	May Nov	90	300 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	80	80 00
Nova Scotia.....	100	1,697,500	1,613,700	1,850,070	4	Feb. Aug.	.....	.....
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	133	133 00
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1/2	June Dec	200	400 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	125	125 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	191	191 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	237	237 00
Traders.....	100	700,000	700,000	70,000	2	June Dec	115 1/2	115 75
Union, Halifax.....	50	500,000	500,000	250,000	3	Mch Sept	123	61 00
Union of Can.....	100	2,000,000	2,000,000	450,000	3	June Dec	.....	.....
Ville Marie.....	100	500,000	479,820	10,000	3	June Dec	.....	.....
Western.....	100	500,000	387,739	118,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	623,544	180,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,188,000	3,183,000	910,000	4 1/2	Jan July	101	191 00
Brit. Can. Loan & Inv. Co.....	100	1,937,500	398,481	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	40	10 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	60	60 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3	Jan July	100	100 00
Can. Perm. Loan and Sav.....	50	6,000,000	2,600,000	1,200,000	3	Jan July	120	60 00
Can. Sav. & Loan Co.....	50	750,000	750,000	320,000	3 1/2	June Dec	112 1/2	55 25
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	133	133 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,200	10,000	2 1/2	July Dec	75	37 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan * .....	129	64 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar * .....	104	104 00
Freshold Loan and Sav. Co.....	100	3,221,500	1,318,100	300,000	3	June Dec	85	85 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	343,109	3	Jan July	111 1/2	111 50
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	180	90 00
Imperial Loan and Inv. Co.....	100	840,000	730,847	160,000	3	Jan July	83	83 00
Landed Banking and Loan.....	100	700,000	688,038	160,000	3	Jan July	110 1/2	110 50
Land. & Can. Loan and Ag.....	50	6,000,000	700,000	210,000	4	Mch Sep	63	31 50
London Loan Co.....	50	679,700	681,850	81,000	2	Jan. July	108 1/2	54 25
Land. and Ont. Inv. Co.....	100	2,750,000	553,000	160,000	3 1/2	Jan July	90	90 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan July	40	40 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	170 1/2	68 00
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	5	April Oct	202	80 50
Montreal Street Ry. Co.....	50	1,800,000	1,300,000	.....	2 1/2	Feb. * .....	320	165 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Feb. * .....	155	155 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Mch Aug	180	180 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Feb. Sep	136	182 00
Ont. Indus. Loan and Inv.....	100	458,800	314,336	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	120	60 00
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	.....	Jan July	25	12 50
Real Est. Loan Co.....	40	578,240	373,720	50,000	2	Jan July	63	31 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	107 1/2	107 75
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	4	Jan. * .....	176 1/2	176 87
Toronto Electric Light Co.....	100	500,000	500,000	280,000	2	Jan. * .....	138 1/2	138 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan. * .....	115 1/2	115 25
Union Loan and Sav. Co.....	50	1,985,400	699,020	200,000	3	July	40	20 50
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	July	112	56 00
Western Loan & Trust Co.....	50	2,301,200	1,611,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

\* Paying quarterly dividends.

# CANADIAN DEVELOPMENT COMPANY,



LIMITED.

H. MAITLAND KERSEY, Managing Director,  
CAPT. J. A. RITCHIE, Marine Superintendent.



## BENNETT LAKE AND UPPER YUKON ROUTE,

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The Leading Features of this Tyre are:

The Rubber and Shield  
CANNOT  
Come out of the Tyre.

A Brake can be used.

Great Economy.

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(to every class of Wheel.)

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Save 40 per cent in  
Draught, and  
50 per cent in  
Economy, compared  
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FOR MOTOR CARS & HEAVY  
VEHICLES, our MR. GLEW  
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### "NEW ERA CYCLES."

#### SPECIALITIES.

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Highest Grade Cycles  
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All kinds of Gold Watch Cases  
in 9ct. and 18ct.

In the fire and water tests conducted by the New York City Building and Fire Departments in 1896-7, the highest efficiency was developed by

## The Roebling System of Fire-Proof Construction.

The concrete used in this system of construction successfully resists the repeated application of heat and cold water and has repeatedly been demonstrated to be absolutely fire and water proof.

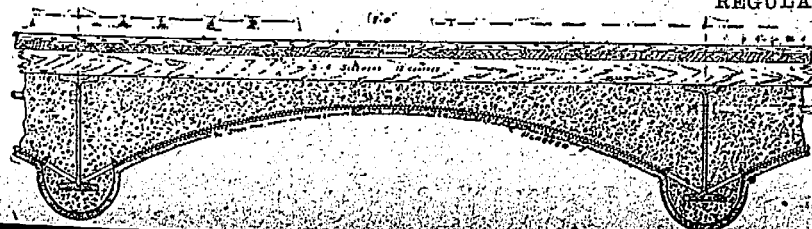
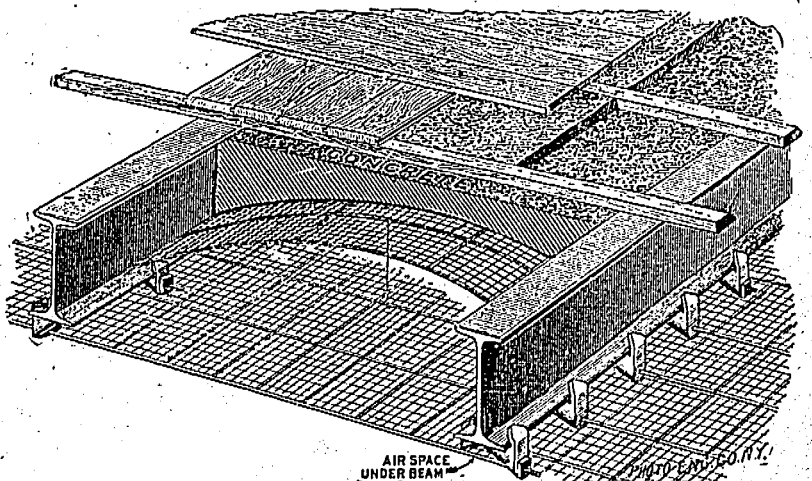
Over a million and a quarter square feet of fire-proof floors, and three-quarters of a million of square feet of partitions have been erected in New York City within the last three years.

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Speed of erection, absence of wood centering, the safety afforded the workmen by the wire centering, ceilings that will not crack or discolor the plaster work, tightness and economy, are distinctive features of this system.



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Special facilities for erecting furring and wire lathing for ornamental plaster effects.

Estimates furnished and contracts made for fire-proofing work of all kinds. Send for new 1898 72-page illustrated circular.

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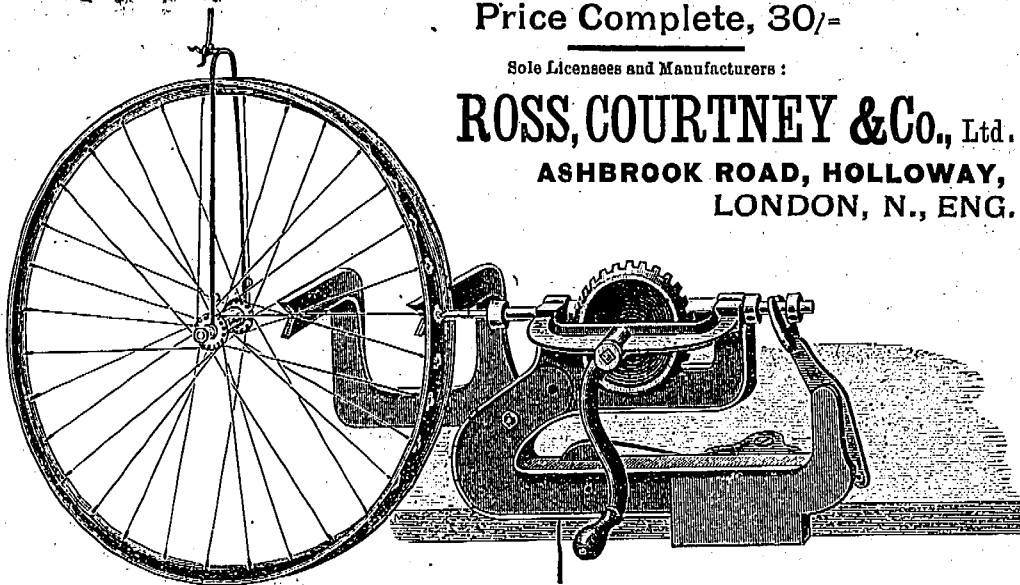


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Price Complete, 30/-

Sole Licensees and Manufacturers :

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ASHBROOK ROAD, HOLLOWAY,  
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PATENT.

Simple !

Accurate ! !

Automatic ! ! !

TRY IT.

AND YOU CANNOT DO  
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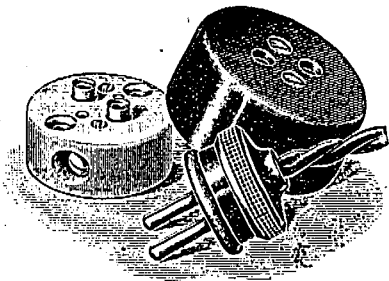
Invented by a Wheel-  
Maker for Wheelmakers.

By the use of this simple and  
ingenious little machine, a boy  
can in a few minutes, get a  
wheel so accurate that only a  
touch is required by the wheel-  
maker to get it ready for  
enamelling.

Time required to finish a  
wheel, about 1½ minutes.

## A. P. LUNDBERG,

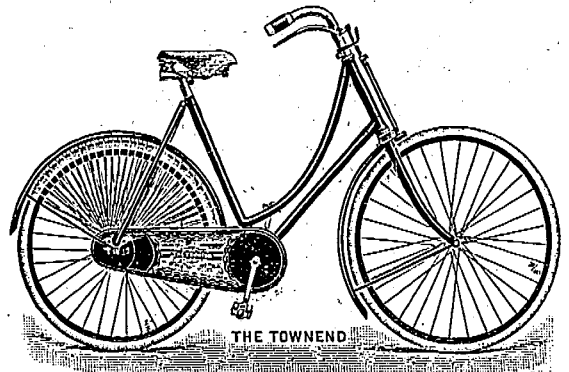
Bradbury Electrical Works,  
Bradbury Street, Kingsland Road,  
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### MANUFACTURERS OF

Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

## TOWNEND



## CYCLES.

Send for Terms and Catalogue.

**The New Townend Bros., Ltd**  
COVENTRY, Eng.

Are you fitting the "LONDON" Patent + +

# DISC ADJUSTING HUBS ?

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

Can be adjusted to the 1,440th part of an inch.  
The bearing is absolutely and effectively locked, and cannot possibly work loose.  
Any child can adjust them, and the locking arrangement consists of two pieces only.  
Every Hub is guaranteed turned from bar steel.  
Every part guaranteed interchangeable.  
Dustproof and Oil Retaining. Made with 1½-in., 1¾-in., 1¾-in., and 2-in. (for tandem) Chain Line.  
And the price—14/6, less 2½% 30 days, 5% cash.  
Guaranteed for three years.  
Don't procrastinate ! Let us hear from you at once.

**The London Hub Company, Limited.**  
122 NEWKENT ROAD, LONDON, S.E., ENG.,

# Marvellous Value.

1899 MODELS from . .  
£4 5 0 Complete.

ALL MACHINES GUARANTEED FOR ONE YEAR.

Genuine 1899 B. S. A. MACHINES  
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£7 17 6



A Sensational Offer! We Supply our  
Latest Machines with Genuine Dunlop  
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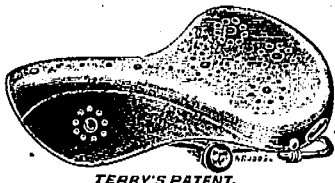
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# KINGSLAND Manufacturing Company,

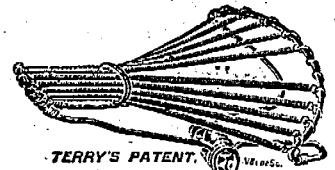
LIMITED.

KING HENRY'S WALK, LONDON, N., Eng.

Telegraphic Address: "GUILLAUME ALVECHURCH."

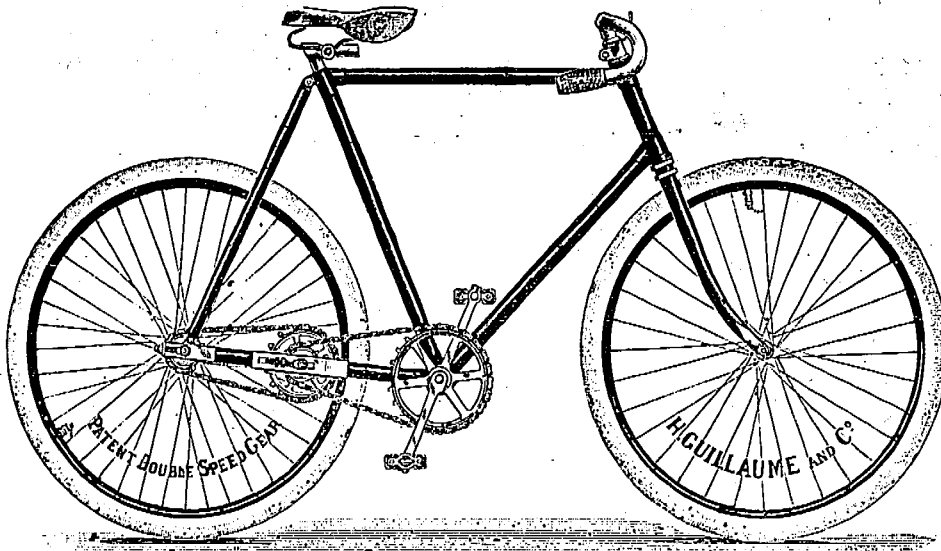


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Without Cover.

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"TERRY" CYCLE SADDLE.



Sole Manufacturers of the DOUBLE SPEED GEAR CYCLE.

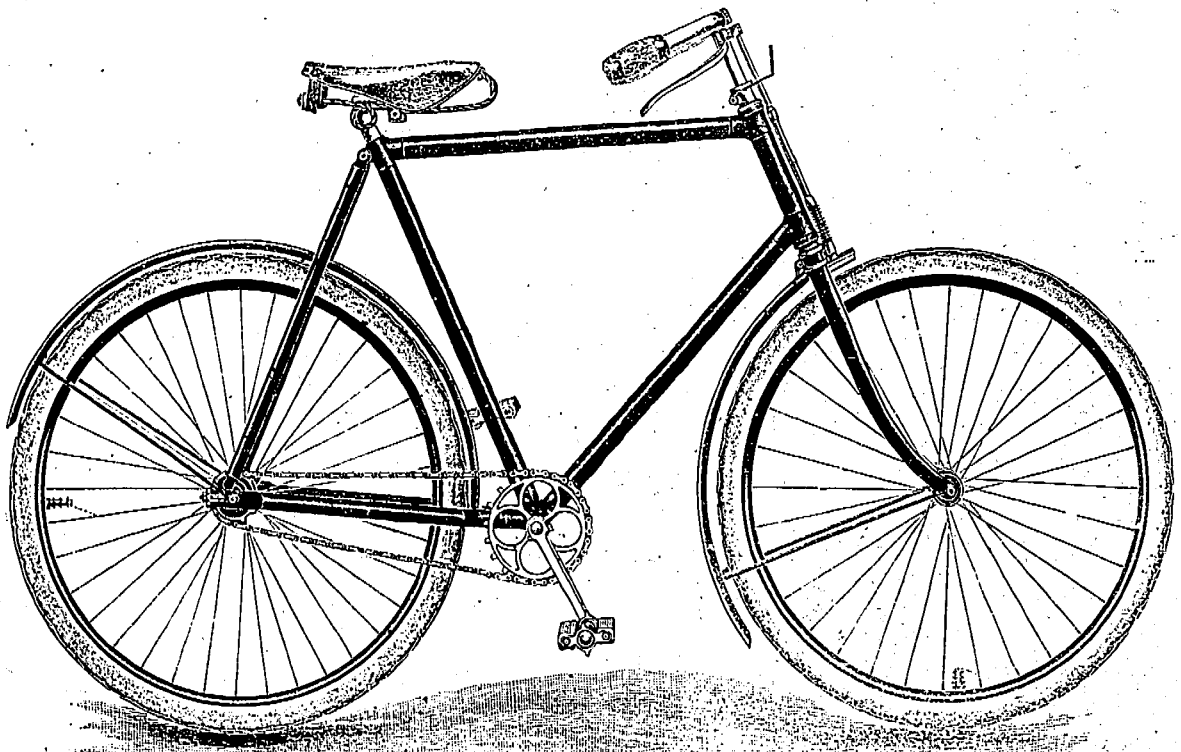
# THE RECTORY ENGINEERING WORKS.

H. GUILLAUME & CO.

Cycle & Motor-Car Manufacturers,

Rectory Mills, ALVECHURCH, - - Near REDDITCH, ENG.

## THE ELK CYCLES.

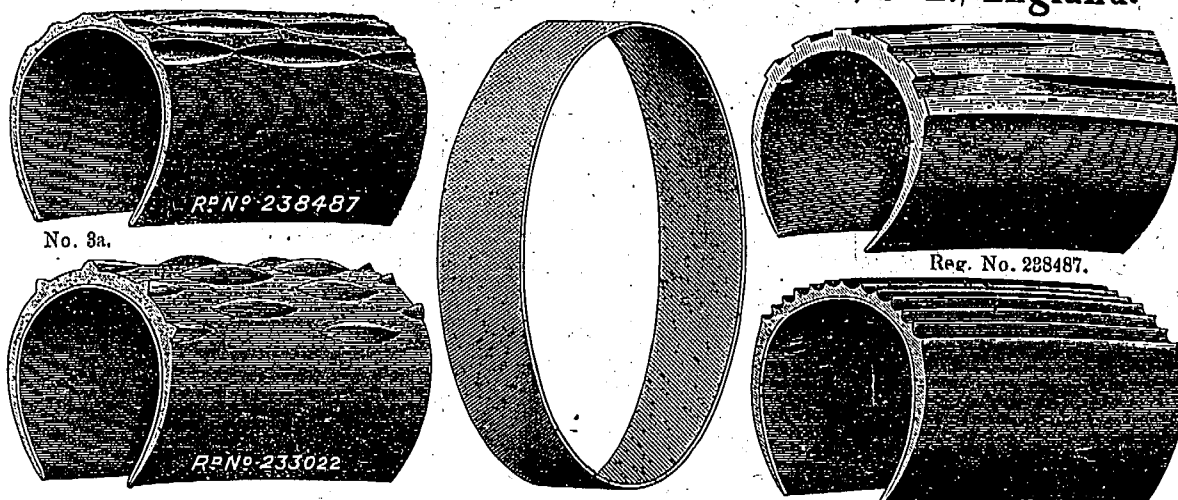


Price and Quality not Equalled in England.

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Inflators, Repair Outfits, Pedal Rubbers, Valves, Air Tubes, Handles, Gear Cases, Tool Bags, Cement, Nipples, Spokes  
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RUBBER GOODS of every description.

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Mosaic Floors & Marble Altars,  
A SPECIALTY.  
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OR CONTRACT TO COVER

**STEAM PIPES and BOILERS**

**H. McLAREN & Co.**

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This admirable preparation, of world-wide reputation, is free from anything which can injure the skin; of delicate roseate hue, it preserves the Beauty and Freshness of Youth to extreme age.

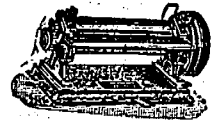
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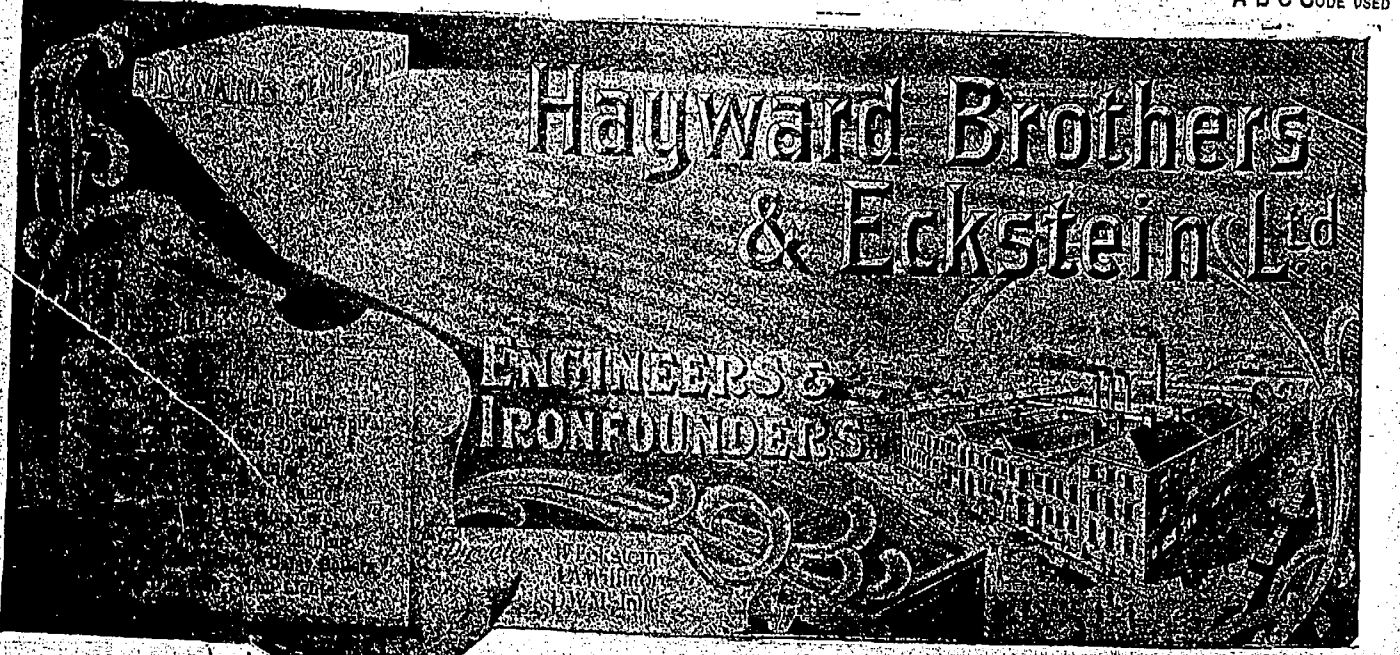
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**Hayward Brothers & Eckstein Ltd**

ENGINEERS & IRONFOUNDERS



ST'D 1783.

The Union Iron Works, UNION ST., BOROUGH, LONDON, Eng.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 3, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Galvanized Staples—</b>		<b>Metal Scrap</b>		<b>Tallow, cake</b>	
Cut Nail Sockbush.		100 lb. box	3 65 0 00	No. 1 Wrought Iron	03 00	" barrel (refined)	0 00 0 05
Base Price, per Keg	2 25 0 00	Bright	3 05 0 00	No. 1 Machinery	00 00	Ordinary	0 04 0 04
Extras—Over and above 30d, 40d, 60d, 80d and 70d Nails.	less 5c keg rebate.	<b>Galvanized Iron:</b>		Malleable iron	10 00	<b>Leather</b>	
Cut and Fence Nails—		Queen's Head		Hard Steel	0 00	No. 1 B.A. Sole	0 24 0 25
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	or equal	gauge 28	Lead solid	0 00	No. 2 B.A. Sole	0 22 0 23
10 and 12d "	0 10 0 00	Common		" tea	0 00	No. 3 B.A. Spanish Sole	0 19 0 21
8 and 9d "	0 15 0 00	Bar Iron, per 100 lbs.	2 00 base	Light Brass	0 00	Buffalo Sole, No. 1	0 22 0 23
6 and 7d "	0 30 0 00	Car lots	1 95	Copper Bottoms	0 00	" No. 2	0 19 0 21
4 and 5d "	0 40 0 00	Ord. Crown, base	0 00 0 00	Heavy Copper	0 00	Slaughter, No. 1	0 26 0 28
3d "	0 65 0 00	Best Refined	0 00 0 00	Red Brass	0 00	light medium & heavy	0 26 0 28
2d "	1 00 0 00	Norway	3 25 0 00	Heavy Yellow Brass	0 00	" No. 2	0 24 0 25
Cut spikes 10c, per Keg advance.		Am. Sheet Steel, 6 1/2 x 14	-3 00 0 00	Yellow Metal Sheathing	0 00	Harness	
Fine blued nails—		" " " 17	2 90 0 00	Wmz:		Upper, heavy	0 26 0 31
2d per 100 lbs	1 00 0 00	" " " 18 & 20	2 90 0 00	Bright and Annealed		Upper, light	0 34 0 36
3d "	1 50 0 00	" " " 22 & 24	3 00 0 00	Nos. 2 to 9 base	2 35 0 00	Grained Upper	0 33 0 35
Casing Box, Tobacco Box and Flooring Nails—		" " " 26	3 10 0 00	Net, extra for other sizes.		Scotch Grain	0 35 0 38
20 to 30d per 100 lbs	0 55 0 00	" " " 28	3 25 0 00	Coppered base Net, extra for other sizes.	3 00 0 00	Kip Skins, French	0 35 0 38
10 to 16d "	0 60 0 00	Boiler plates, iron, 3/4 in.	0 00 1 76	Barbed Wire—	3 00 f.o.b. Montreal.	English	0 32 0 35
8 and 9d "	0 65 0 00	Boiler Heads, steel	0 00 2 50	2 and 4 bars		Canada Kip	0 32 0 35
6 and 7d "	0 70 0 00	Hoop Iron, base for 2 in. and larger	0 00 2 45	Plain Twist 2 and 3 wrs.		Hemlock Calf	0 50 0 60
4 and 5d "	0 95 0 00	Band Canadian, 1 to 6 in. 30c; over base of ordinary, smaller size Extras as adopted July 7th.		Staples		Light	0 50 0 70
3d "	1 20 0 00	<b>Canada Plates:</b>		Spring Wire per 100, 85c net extra.		Splits, light and medium	0 22 0 25
Flushing nails—		Good Brands	2 35 2 40			" heavy	0 21 0 23
3 inch and longer per 100 lbs	0 60 0 00	Full Polished	3 00 3 25			" small	0 20 0 23
2 1/2 and 2 3/4 inch	0 65 0 00	Galvanized	0 00 4 25	<b>Rope.</b>		Leather Board, Canada	0 06 0 10
2 and 2 1/2 "	0 70 0 00	Wrot Iron pipe, 1/2 in 1 in.	2 90 2 90	Steel, base	0 10 1	Enamelled Cow, per ft.	0 16 0 18
1 1/2 and 1 1/2 "	0 95 0 00	" " " 3/4 in.	2 95	" 7-16 and up	0 10 1	Pebble Grain	0 11 0 13
1 1/4 "	1 20 0 00	" " " 1 in.	3 55	" 5-16 "	0 11 1	Glove Grain	0 12 0 13
1 1/2 "	1 50 0 00	" " " 1 1/4 in.	4 90	" 3-16 "	0 12 1	B. Calf	0 15 0 20
Slating nails—		" " " 1 1/2 in.	6 50	Manilla, base	0 12 1	Brush (Cow) Kid	0 11 0 13
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	" " " 2 in.	8 25	" 5/8 "	0 12 1	Buf.	0 13 0 16
1 1/4 "	1 20 0 00	per 100 ft. nett.	10 50	" 3-16 "	0 12 1	Russets, light	0 11 0 11
1 1/2 "	1 50 0 00	Steel, cast per lb.		" heavy	0 12 1	" No. 2	0 12 0 15
Common barrel nails—		" Spring, 100 lbs.	0 7 1/2 base	" Saddlers'	0 35 0 40	Int. French Calf	0 65 0 80
1 1/2 inch per 100 lbs	1 00 0 00	" Tire	2 65 0 00	English Oak	0 80 0 90	Rough	0 20 0 25
1 "	1 00 0 00	" Sleigh shoe, 100 lbs.	2 45 base	Dongola, extra	0 38 0 42	" No. 1	0 20 0 22
3/4 "	1 25 0 00	" Toe Calk	2 45 base	" ordinary	0 12 0 15	Colored Pebbles	0 13 0 15
3/8 "	1 50 0 00	" Machinery	2 80	" Calf	0 16 0 22	<b>Oils</b>	
Citric nails—		<b>Tin Plates:</b>	2 90 base	Cod Oil	0 37 0 42	S. R. Pale Seal	0 40 0 42
3 inch and longer per 100 lbs	0 60 0 00	10 Coke, 14 x 20	4 00	Straw Seal	0 35 0 37	Cod Liver Oil, Nhd. Norw	
2 1/2 and 2 3/4 inch	0 65 0 00	10 Charcoal, 4 x 20	4 25	Process	0 70 0 80	" Norwegian	1 00 1 10
2 and 2 1/2 inch	0 70 0 00	IX "		Castor Oil	0 07 0 08	Castor Oil bris	0 07 0 08
1 1/2 and 1 1/2 "	0 95 0 00	DC "	Usual	Lard Oil, Extra	0 55 0 65	" No. 1	0 45 0 55
1 1/4 "	1 20 0 00	DX "	Trade	" No. 2	0 55 0 65	Linseed, raw, nett.	0 00 0 57
1 1/2 "	1 50 0 00	DXD "	Extras	" No. 3	0 00 0 07	" boiled, nett	0 00 0 60
Sharp and flat pressed nails		Terne Plate 10, 20, 28	7 00	Panners pay \$1 extra for sorted, cured & inspect'd		Olive, pure	0 90 1 10
3 inch and longer per 100 lbs.	1 35 0 60	Russ. Sheet Iron	0 10 0 10	Sheepskins	0 00 0 80	Extra, qt., per case	3 00 3 70
2 1/2 and 2 1/2 inch	1 50 0 00	Lion & Crown tin'd sh'ts. 22 and 24 gauge case lots	6 50 6 75	Calfskins	0 00 0 00	Turpentine, nett	0 63 0 64
2 and 2 1/2 "	1 85 0 00	Lead: Pig, per 100 lbs;	0 00 0 00	Lambskins each	0 40 0 00	<b>Petroleum:</b>	
1 1/2 and 1 1/2 "	2 80 0 00	Sheet	4 25 4 00	Calfskins, No. 1	0 10 0 00	Gasoline 76 gravity	0 00 0 10
1 1/4 "	3 00 0 00	Shot, per 100 lbs.	4 00 4 25	" No. 2	0 08 0 00	Stove Gasoline	0 00 0 18
3/4 "	3 00 0 00	Lead Pipe, per 100 lbs.	6 00 6 50	" No. 3	0 08 0 00	Benzine	0 00 0 16
3/8 "	0 10 0 00	Zinc:	7 09 0 00	American P.W.	0 00 2 00	Car Lots (Store, 1/2 p.c. off)	0 13 0 14
5-16 "	4 75 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	do W.W.	0 17 0 18	" "	0 15 0 17
3-16 "	4 25 0 00	" S.S.	0 00 7 00	Astral	0 18 0 19		
7-16 "	4 10 0 00						
9-16 "	3 95 0 00						
3/4 "	3 85 0 00						
5-16 "	3 65 0 00						
3-16 "	3 55 0 00						

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 16 to 28 NAZARETH STREET,  
**MONTREAL**

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 3, 1899.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Class.</b>	\$ c. \$ c.	<b>Salt—Continued.</b>	\$ c. \$ c.	<b>Capstan Cigarettes, 10s. 50s.</b>	\$ c. \$ c.	<b>Ports—</b>	\$ c. \$ c.
United inches, 00 to 25.....	0 00 1 90	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 25 to 40.....	0 00 2 40	quarters	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	3 00 6 00
do 41 to 50.....	0 00 4 25	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May sPorts gal.	2 10 6 50
do 51 to 60.....	0 00 4 50	Turk's Island per bush....	0 30 0 35	Gerth's Smoking, per lb....	0 00 1 60	Wisdom & Warter's Sherries—per gal.....	2 00 5 50
<b>Paints, &amp;c.</b>		<b>Tobacco—Cut Smoking.</b>		<b>Wool.</b>		<b>Clarets—</b>	
Lead pure 50 to 100 lb. kgs.	0 00 6 00	No. 1 Black Chewing, cabs	0 50; 0 65+	Fleece, combing ord.....	0 15 0 16	St. Julien.....	2 60 2 65
do No. 1.....	0 00 5 62½	No. 2 do	0 59 0 00	do Clothing.....	0 16 0 17	Barton & Guestier.....	4 00 25 00
do No. 2.....	0 00 5 25	Old Chum, in pkg., 10s and		do super.....	0 17 0 18	Nat. Johnson & Sons.....	4 00 25 00
do No. 3.....	0 00 0 00	12s	0 00 0 82	do extra.....	0 18 0 19	J. Calvet & Co.....	4 50 40 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and		B. A. Scoured.....	0 40 3 45	<b>Champagnes—</b>	
Red Lead.....	4 50 5 00	½ s	0 00 0 82	Natal.....	0 00 0 00	Pommery, Fils & Co.....	28 00 80 00
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-6 tins.....	0 00 0 95	Capa.....	0 15 0 22	G. H. Mumm.....	4 00 30 00
Yel. Ochre, French.....	1 25 8 00	Puttan, in pkgs., 1-1s	0 00 0 85	Australian greasy.....	0 25 0 28	Perrier, Jonet & Co.....	28 00 30 00
Whiting, ordinary.....	0 40 0 55	do ¼ lb. tins.....	0 00 0 85	scoured.....	0 00 0 00	<b>Branies—Hennessy .gal.</b>	7 00 8 50
do Gilders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	<b>Waste.</b>		1 Star..... cases	12 75 14 00
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 80	No. 1, White Cotton.....	0 07 0 07	<b>Scotch Whiskies</b>	
English Cement, cask.....	2 40 2 50	Durham, in bags, 1-12s and	0 00 1 00	" 2, " ".....	0 04 0 03	Dewars Scotch extra spec.	12 25 13 00
Belgian Cement.....	1 95 2 05	1-8s	0 00 1 00	" 3, " ".....	0 06 0 06	Spl. Liqueur.....	9 25 10 00
Fire Bricks per 1000.....	18 00 20 00	Durham, 1 lb. drums.....	0 00 1 05	No. 1, Colored Cotton.....	0 04 0 05	<b>Gin—</b>	
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins.	0 00 0 95	" 2, " ".....	0 04 0 04	De Kryper red cases.....	11 20 11 50
Rosin.....	2 75 4 50	do Smoking Mixture,	0 00 0 95	" 3, " ".....	0 03 0 04	do green do.....	5 90 6 00
<b>Glue:—</b>		Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 03 0 04	do hds.....	3 00 3 15
Domestic Broken Sheet.....	0 13 0 15	1-10s	0 00 0 80	<b>Wines, Liquors, &amp;c.</b>		<b>Irish Whisky—</b>	
French Casks.....	0 11 0 13	Unique, 1-15 pkgs.....	0 00 0 68	Ale—English..... qts	2 50 2 55	Geo Roe & Co. 1 star, qts	9 50 0 00
do brls.....	0 00 0 14	do in pkgs., 1 lb.....	0 00 0 61	1 62 1 67 1 67		do do 3 stars, qts	9 70 10 50
American White, brls.....	0 16 0 20	do in pkgs., ½ lb.....	0 00 0 60	<b>Porter—</b>		John Jamieson & Co.....	9 50 11 50
Coopers' Glue.....	0 20 0 25	O. K. Mixture, in pks., 15s.	0 00 0 61	Dublin Stout... qts	2 40 2 45	Angostura Bitters, per	14 50 15 00
Golden Ochre.....	0 04 0 04	<b>Plug Tobaccos—</b>		do do .. qts	1 57 1 62 1 62	case of 2 doz.....	9 75 10 25
Brunswick Green.....	0 04 0 10	Ritchie's Derby Smoking,	0 00 0 63	<b>Spirits Canadian—per gal.</b>		Banagher Irish Whisky, qts	4 00 4 25
French Imperial Green.....	0 12 0 16	Solace, 3s, 2s and 16s	0 00 0 63	Alcohol..... 65. O. P.	4 85 0 00	do do do per gal	4 00 4 25
Vermillionette.....	0 12 0 16	Ritchie's Old Virginia Smok-	0 00 0 70	Spirits..... 65. O. P.	4 25 0 00	Watson's Old Irish, qts, prcs	6 75 7 75
Genuine Quicksilver.....	0 75 0 90	ing Twist, 3 ¼ s.....	0 00 0 70	do .. 25 U. P.	2 25 0 00	do do pts per cs.	7 75 8 75
No. 1 Furn'te Varn'h, pr gal	0 60 0 65	Old Virginia Solace, 3 ¼ s.....	0 00 0 70	Club Whisky..... U. P.	3 60 0 00	<b>Canadian Wines</b>	
Extra do do	0 75 1 00	Ritchie's Old Chum Chewing	0 00 0 67	Corby's IXL Rye, qrts	8 00 8 50	Golden Diana, qts.....	6 00 0 00
Brown Japan.....	0 55 1 20	Solace, Thick and Thin 9s,	0 00 0 67	" XTC " ".....	6 00 6 50	Fine Old Port.....	5 00 1 25
Black Japan.....	0 50 1 00	(1 lb. cads)	0 00 0 67	Burgundy ".....	4 50 1 00	Niagara ".....	5 00 1 25
Orange Shellac, No. 1.....	1 90 2 00	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	Claret ".....	4 50 1 00	Burgundy ".....	4 50 1 00
do do Pure.....	2 00 2 20	do Thin 9s	0 00 0 67	Dry Concord ".....	4 50 1 00	Claret ".....	4 50 1 00
White do	2 25 2 40	W. D. & H. O. Wills.		<b>Wines, Liquors, &amp;c.</b>		<b>Wines, Liquors, &amp;c.</b>	
Putty Bulk per cask.....	1 65 1 70	(E. A. Gerth, agent.)		Ale—English..... qts	2 50 2 55	Golden Diana, qts.....	6 00 0 00
Paris green in drum 1 lb pk.	0 16 0 18	Westward Ho, ¼ lb. tins... 0 00 0 50		1 62 1 67 1 67		Fine Old Port.....	5 00 1 25
<b>Salt.</b>		Meridian (Cavendish) ¼ lb.. 0 00 0 75		<b>Porter—</b>		Niagara ".....	5 00 1 25
Liverpool per bag.....	0 25 0 45	Traveller..... 0 00 0 50		Dublin Stout... qts	2 40 2 45	Burgundy ".....	4 50 1 00
Canadian, in small bags.....	2 10 3 00	Three Castles..... 0 00 0 50		do do .. qts	1 57 1 62 1 62	Claret ".....	4 50 1 00
Canadian, Quarters.....	0 25 0 50	Bristol Birds Eye..... 0 00 0 50		<b>Spirits Canadian—per gal.</b>		Dry Concord ".....	4 50 1 00
Factory Filled per bag.....	0 90 1 00	Capstan Navy Cut..... 0 00 0 50		Alcohol..... 65. O. P.	4 85 0 00	<b>Wines, Liquors, &amp;c.</b>	
do Quarters.....	0 25 0 30			Spirits..... 65. O. P.	4 25 0 00	Golden Diana, qts.....	6 00 0 00

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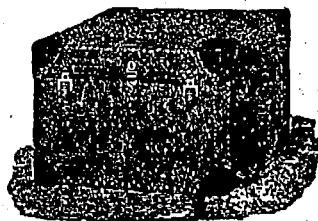
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Bristol Bird's Eye  
Capstan Navy Cut  
Traveller (Cavendish)  
Meridian (Cavendish)



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 3, 1899

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
	\$ c. \$		\$ c. \$		\$ c. \$		\$ c. \$
<b>Farm Products.</b>							
Butter; Finest Cr. tubs..	0 19 1/2 0 00	Oats Ex-store.....	0 33 0 34	Molasses (Barbados).....	0 34 0 85	Vermicelli, Canadian.....	0 05 0 06
" " boxes	0 00 0 00	Barley, malting.....	0 00 0 00	Porto Rico.....	0 00 0 00	Macaroni, ".....	0 05 0 06
" " Good to choice..	0 18 0 19	" feed in store.....	0 03 0 00	Trinidad.....	0 00 0 00	" " Italian.....	0 10 0 13
West Dairy Finest.....	0 14 0 15	Peas, per 60 lbs, Ex-store..	0 00 0 75 1/2	Cuba.....	0 00 0 00	Peel—Citron.....	0 14 0 16
Townships Dairy.....	0 16 1/2 0 16 1/2	Rye.....	0 53 0 55	Antigua.....	0 00 0 00	Orange.....	0 11 0 13
Common.....	0 11 0 12	Corn, Ontario.....	0 00 0 00	Raisins.....	0 11 0 18	Lemon.....	0 10 0 12
<b>CHEESE:</b>							
New Western col'd.....	0 09 1/2 0 09 1/2	" duty paid.....	0 00 0 00	Sultana.....	0 05 1/2 0 08 1/2	<b>Chocolate</b>	
New white.....	0 09 1/2 0 09 1/2	Buckwheat.....	0 00 0 00	Loose Musc. California..	1 50 1 75	Vanilla, yel. wrap. 24 x 1/4 lb	0 34 0 36
Quebec.....	0 09 1/2 0 09 1/2	<b>Groceries.</b>		Layers, London.....	2 20 2 30	do Chamols do do	0 43 0 49
<b>Eggs:</b>							
Select new.....	0 15 0 16	Tea, (Hf.-Chest & Cad.)..	0 15 0 16	Con. Cluster.....	2 75 0 00	do Pink do do	0 50 0 56
straight candied.....	0 13 0 14	Japan, com. to med. D.....	0 17 0 19	Extra Dessert.....	3 75 0 00	do Blue do do	0 58 0 66
No. 2.....	0 11 0 12	" good med. to fine.....	0 22 0 25	Royal Bucking'm.....	3 50 0 00	do do do do	0 50 0 56
<b>Hops:</b>							
per lb.....	0 14 0 18	" choicest.....	0 22 0 25	Valencia.....	0 04 0 06	do do Lilac do do	0 58 0 66
Old.....	0 01 0 03	" fancy.....	0 06 1/2 0 08	" Selected.....	0 00 0 00 1/2	do do Bronze do do	0 65 0 74
<b>Hoe Products:</b>							
Bacon, smoked, per lb.....	0 11 1/2 0 12 1/2	" dust.....	0 06 1/2 0 08	" Layers.....	0 00 0 00	do do White do do	0 78 0 82
Hams, city cured, "	0 30 0 00	Y. Hyson, com. to good.....	0 14 0 20	Ourrauts, Provinciais.....	0 04 1/2 0 06	Unsweet'd blue prem do	0 38 0 49
" Canvassed.....	15 00 16 50	" fine to finest, D.....	0 20 0 46	Fillatras.....	0 04 1/2 0 06	<b>Starch:</b>	
Pork Ca. s.c. per bbl.....	14 75 15 00	Gunpowder, Moyune.....	0 25 0 35	Patissas.....	0 06 1/2 0 07	Can. Laundry.....	0 04 1/2 0 00
do meat.....	0 07 0 07 1/2	Pinganey med to good.....	0 14 0 16	Vostizzas.....	0 08 0 10	Silver Gloss.....	0 00 0 06 1/2
Lard, per lb Can pure.....	0 05 0 05 1/2	" fine to finest.....	0 19 0 23	Prunes.....	0 05 0 10	Benson's Prep. Corn.....	0 00 0 00
" Com. Refined.....	0 05 0 05 1/2	Oolong.....	0 28 0 42	Figs in bags.....	0 15 0 25	" Sat. Chr. label.....	0 00 0 00
<b>SEEDS:</b>							
Glover, red, per lb.....	0 07 1/2 0 10	Congon, common.....	0 15 0 16	Dates.....	0 05 0 06	Can. Pure Corn.....	0 60 0 05 1/2
Astke, per lb.....	0 07 1/2 0 09	" good common.....	0 15 0 20	Sh. Almonds, bxs.....	0 19 0 25	No. 1 Wh. blue 48 lb.....	0 05 1/2 0 05
Timothy, (Can'n) per bush.	1 50 2 10	" med. to good.....	0 22 0 27 1/2	S. S. Tarragona.....	0 09 1/2 0 14	<b>Vinegar: less 10 p.c. dis.</b>	
" Western.....	0 65 1 00	" fine to finest.....	0 32 0 35	Walnuts.....	0 10 0 14	Imp Trip.....	0 33 0 00
Flax 56 lbs.....	0 75 0 90	Indian.....	0 17 0 23	Grenoble.....	0 12 0 00	Cote D'or.....	0 23 0 00
Fall Rye.....	0 75 0 90	Darjeelings.....	0 35 0 45	Filberts.....	0 09 1/2 0 10	Crystal Pickling.....	0 25 0 00
Millet.....	0 75 0 90	Ceylon.....	0 18 0 25	Spices: Cassia..... mate	0 09 1/2 0 12 1/2	W. W. XXX.....	0 20 0 00
Hungarian.....	0 75 0 90	Coffees, Mocha (green).....	0 25 0 26	Mace..... chests	0 15 0 16	W. W. XX.....	0 17 0 00
<b>SUNDRIES:</b>							
Potatoes, old per bag.....	0 40 0 50	Java.....	0 22 0 25	Cloves.....	0 60 1 00	W. W. X.....	0 45 0 00
" New " bush.....	1 00 1 10	Maracalbo.....	0 17 0 18	Nutmegs.....	0 08 0 15	Pure Malt.....	0 17 0 00
Honey, Comb, 1 lb.....	0 07 0 10	Jamaica.....	0 10 0 15	Jamaica ginger, bi.....	0 07 0 14	Cider X.....	0 27 0 00
" Extracted.....	0 04 0 08	Rio.....	0 10 0 15	" unbl.....	0 08 0 10	XXX.....	0 05 0 05
Beeswax.....	0 85 1 00	Plantation Ceylon.....	0 27 0 29	African.....	0 15 0 20	Soap: Best Laundry.....	0 02 1/2 0 04
Beans: white ordinary bus	0 07 0 09	Chicory.....	0 06 0 11	Pimento.....	0 15 0 16	Common.....	3 15 3 35
Maple Sugar.....	0 06 1/2 0 07	Canadian do.....	0 60 0 06	Pepper, Black.....	0 22 0 26	Matches: Telegraph.....	2 95 3 15
Maple Syrup in wood.....	80 1 00	<b>Sugars: Factory.</b>		White.....	0 72 0 75	" Telephone.....	0 60 1 40
Maple Syrup in tins.....	80 1 00	Ex Granulated, orls.....	0 00 4 50	" 4 lb jars, Eng.....	0 23 0 25 1/2	" Parlor.....	2 85 3 05
<b>Grain.</b>							
Hard Man, No. 1 Ft. Will	0 00 0 65	Germac gran'd.....	0 00 0 00	" 1 lb.....	0 65 0 70	" Tiger.....	2 00 2 50
" No. 2.....	0 00 0 68	Ex Ground, in brls.....	5 20 5 25	" 4 lb jars, Cans.....	0 22 0 24	Sovereign.....	1 60 0 00
No. 1 Northern.....	0 65 0 00	" in bxs.....	5 45 5 50	" 1 lb.....	0 00 3 15	Washboards:	
" 2.....	0 61 1/2 0 00	Powdered, in brls.....	4 95 5 00	Rice, C. C.....	0 00 3 25	Royal Lily.....	1 60 0 00
		" boxes.....	6 20 6 25	" standard B.....	4 25 4 75	do Rose.....	1 65 0 00
		Paris Lumps, in brls.....	5 00 5 65	" Patna.....	4 00 4 25	Globe.....	1 65 0 00
		" half brls.....	5 70 5 75	" Burmah.....	6 00 6 25	Improved Globe.....	1 60 0 00
		" 100-lb bxs.....	5 70 5 75	" Crystal Japan.....	6 00 6 25	<b>Hardware.</b>	
		" 50-lb bxs.....	0 00 5 70	" Carolina.....	6 75 7 75	Antimony.....	0 10 1/2 0 11
		Branded Yellows.....	3 70 4 25	" Flax.....	0 03 1/2 0 04 1/2	Tin. Block, L & F, 8 D.....	0 00 0 35
				Gelatine, 1 qt pk.....	1 15 0 00	" Stratts.....	0 00 0 00
				" 1 qt pk.....	1 75 0 00	Copper Inert.....	0 19 0 00
				" 2 qt pks.....	2 30 0 00		

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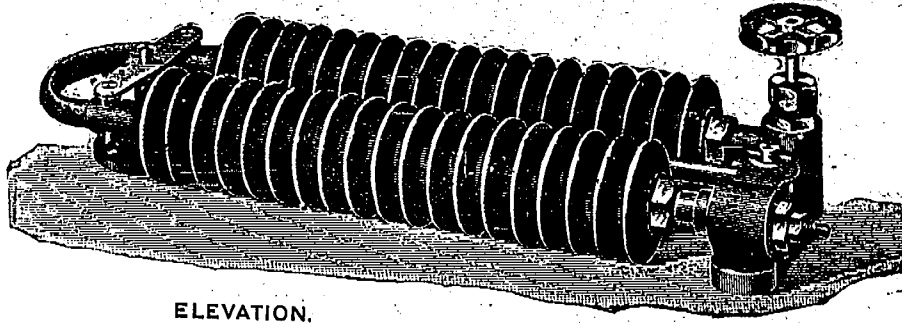
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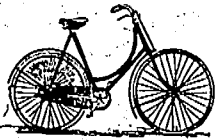
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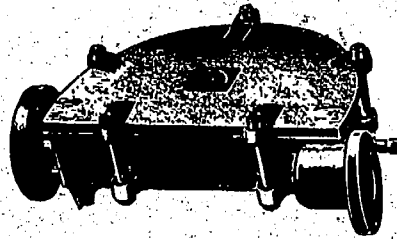
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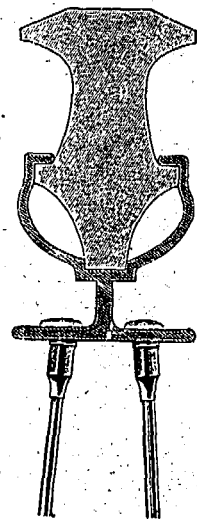
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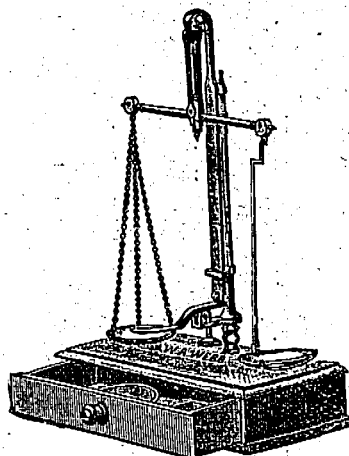
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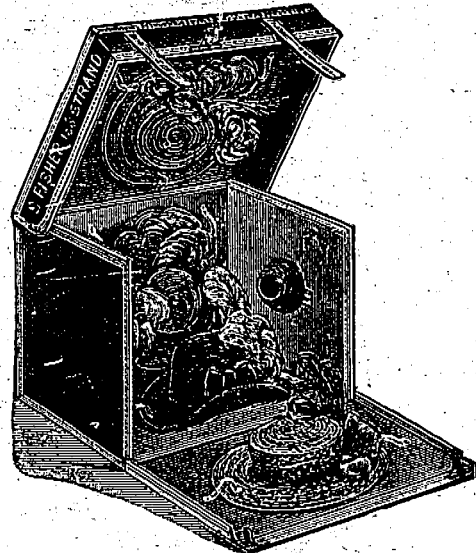
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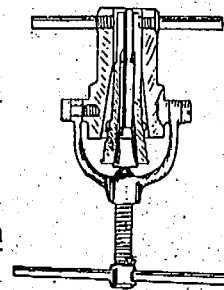
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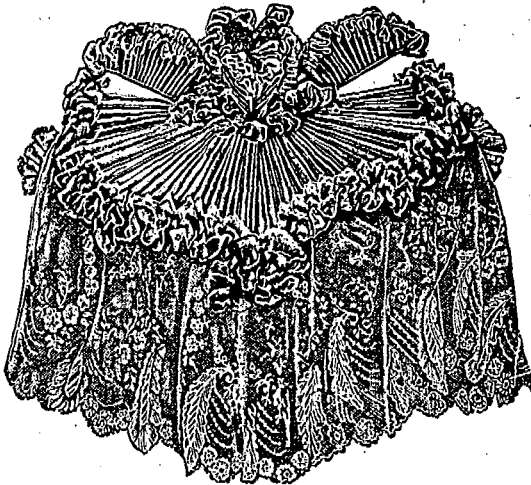
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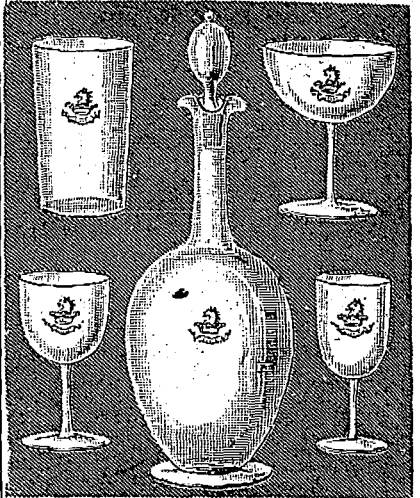


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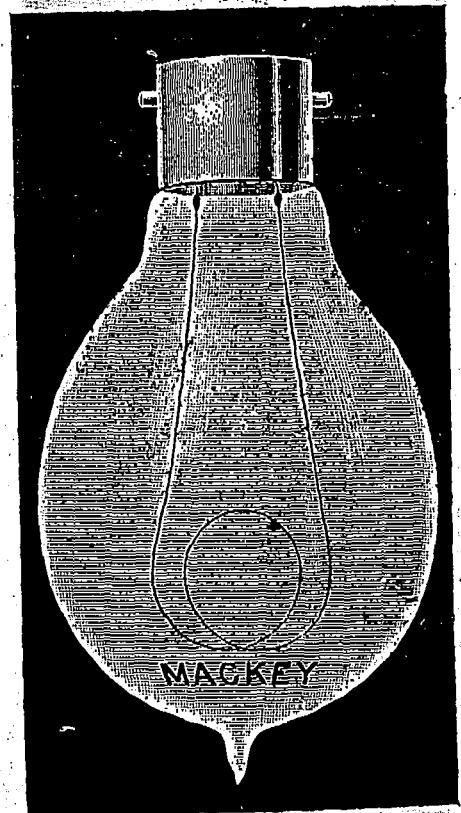
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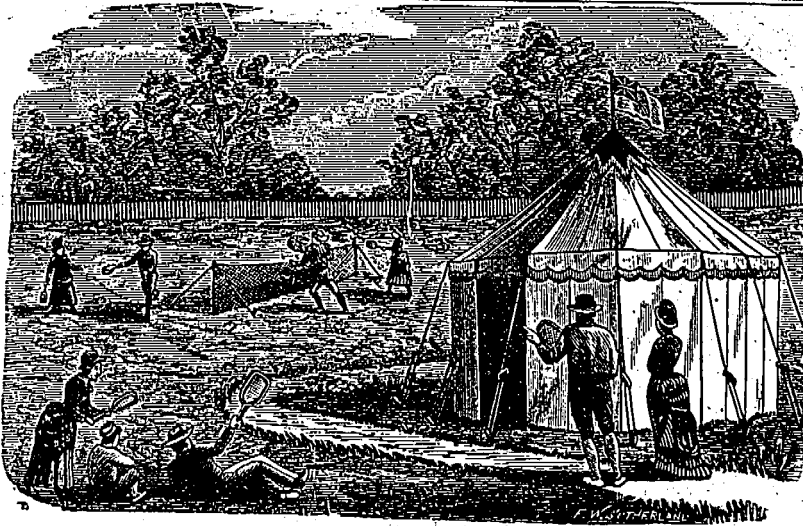
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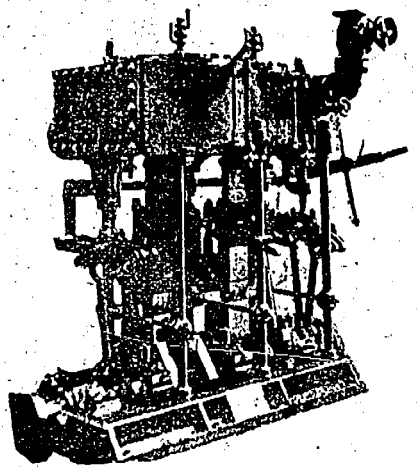
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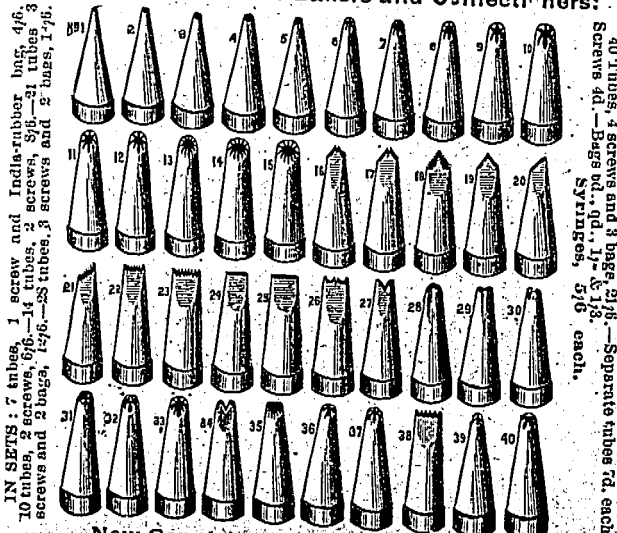
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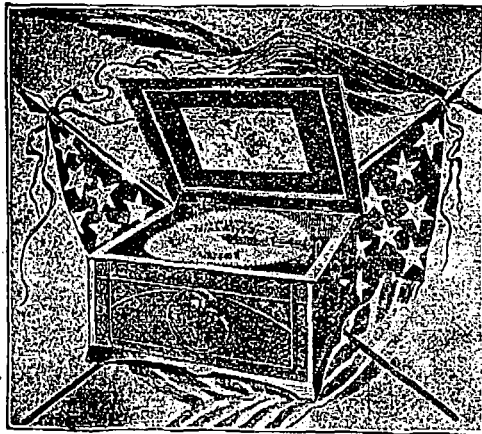
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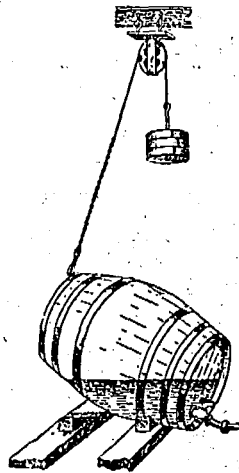
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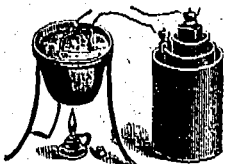
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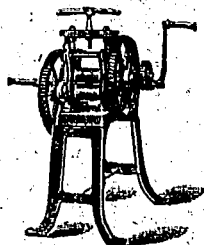
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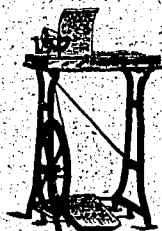
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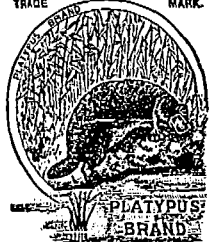
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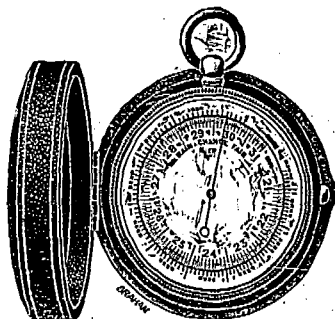
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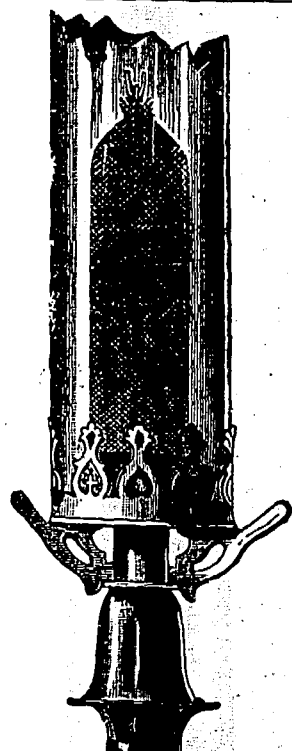
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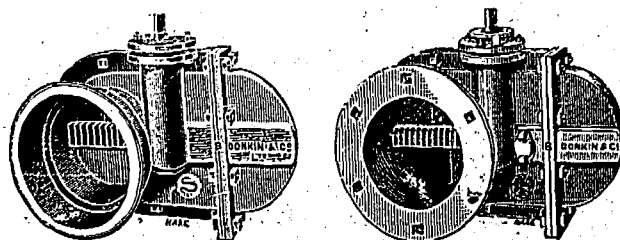
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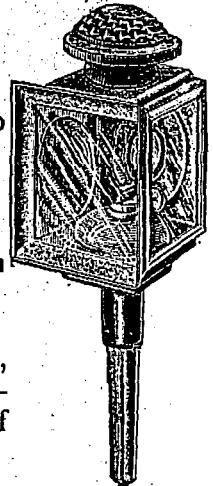
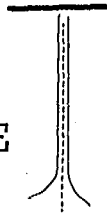
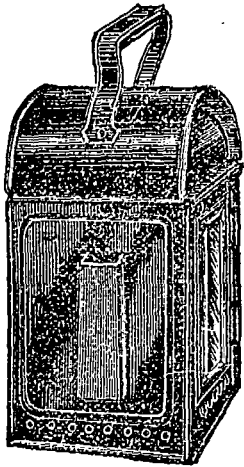
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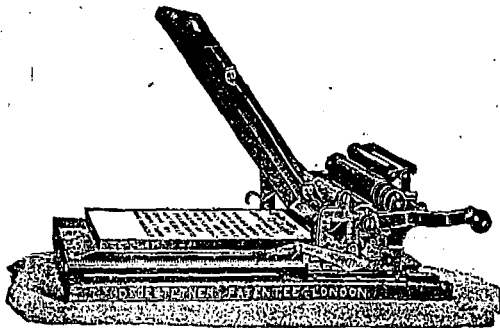
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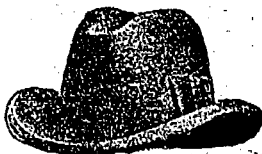
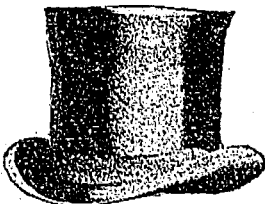
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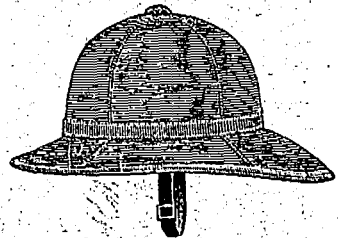
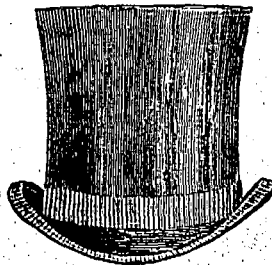
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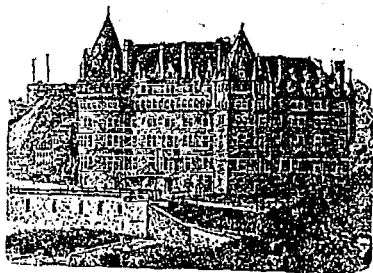


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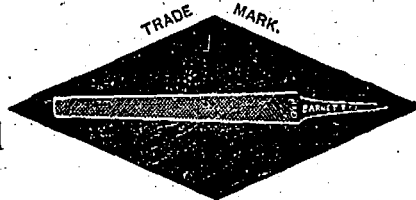
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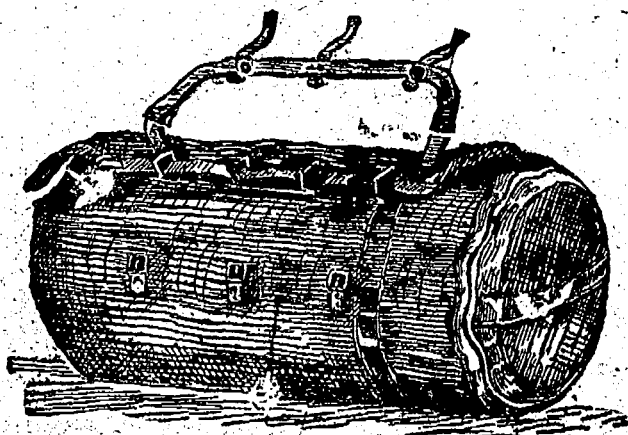
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British Columbia, 1877 5 p.c. ....		109 114
1887, 4 1/2 per cent .....		96
1891, 5 p.c. ....		96 98
Canada, 4 per cent. loan, 1880 .....		106 108
3 per cent. loan, 1888-93 .....		100 102
Debs. 1884, 3 1/2 per cent. ....		104 106
2 1/2 p.c. loan, 1897 .....		90 1/2 91 1/2
Sms	Railway and other Stocks,	July 23
Quebec Province, 5 p. c., 1874 .....		105 110
1878, 5 p.c. ....		105 110
1880, 4 1/2 p.c. ....		104 108
1883, 5 p.c. ....		112 114
Atlantic & Nth. Western 5 p.c. Gen		121 124
100	1st M. Bds	121 124
10	Buffalo & Lake Huron £10 shr. ....	134 132
100	do 5 1/2 p.c. 1st mort. ....	142 145
100	do 2nd mort	142 145
100	Can. Central 5 p.c. 1st M Bds, Int. guar. by Gov. ....	100 102
Canadian Pacific \$100 .....		115 117
100	Grand Trunk, Georgian Bay, &c. ....	104 106
1st M. ....		
100	Grand Trunk of Canada Ord. stock.	73 8
100	2nd equip. mtg. bds. 5 p.c. ....	132 135
100	1st pref. stock. .... 5 p.c. ....	813 82
100	2nd pref. stock. .... 5 p.c. ....	54 1/2 54 1/2
100	3rd pref. stock. .... 2 1/2 p.c. ....	22 1/2 22 1/2
100	5 p.c. perp. deb. stock. ....	139 142 1/2
100	4 p.c. perp. deb. stock. ....	109 110
100	Great Western shares, 5 p.c. ....	136 139
100	Hamilton & N.W., 6 p.c. ....	— —
100	M. of Canada 5 p.c. 1st Mort. 5 p.c. ....	106 108
100	Montreal & Champlain 5 p.c. 1st mtg. bds	102 104
100	N. of Canada, 1st mtg., 5 p.c. ....	112 104
100	Quebec Central, 5 p.c. 1st Inc. Bds.	41 44
100	T. G. & B. 4 p.c. bonds, 1st mort. ....	118 110
100	Well, Grey & Bruce, 7 p.c. bds. ....	106 108
100	1st Mort	108 110
100	St. Law. & Ott. 4 p.c. Bds. ....	108 110
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100	City of Montreal 5 p.c. 1874 .....	102 105
100	City of Ottawa, 4 1/2 p.c. 5 p.c. ....	108 110
	redeem 1878 .....	108 108
	redeem 1875 .....	108 110
100	City of Quebec, 6 p.c. redeem 1875 ..	111 113
	redeem 1878 .....	117 119
100	City of Toronto, 4 p.c. 1889-93 .....	200 204
100	6 p.c. 5 p.c. 1st mort. 1874 .....	104 112
	5 p.c. gen. con. deb. 1879 .....	110 112
	4 p.c. 5 p.c. bonds, .....	105 107
100	City of Winnipeg deb., 1884, 5 p.c. ....	113 115
	Deb. scrip. 1883, 5 p.c. ....	114 116
MISCELLANEOUS COMPANIES.		
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100	Canada North-West Land Co. ....	42 6
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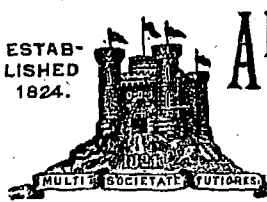
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Northern Fire and Life	30,000	*22 1/2	100	10	79	81
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Incorporated 1833.

**FIRE AND MARINE.**

Cash Capital. . . . . \$750,000.00  
 Total Assets, over . . . . . \$1,510,827.88  
 Losses Paid since organization, . . . \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

**The Mutual Life INSURANCE COMPANY OF NEW YORK.**

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets,	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.)	\$168,221,916
Liabilities other than Reserve	1,623,951
Surplus	16,089,823
Receipts from all sources	41,953,145
Payments to Policyholders	20,885,472
Whole Life Risks assumed and renewed, 219,308 policies	637,726,276
Risks in force, 273, 213 policies, amounting to	802,867,478

NOTE.—The above statement shows a large increase over the business of 1895 in amount at risk, new business assumed, payments to policyholders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAAE, MONTREAL.

LANSING LEWIS, Manager.

**THE NORTH AMERICAN LIFE ASSURANCE COMPANY.**

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets ..... \$ 3,137,828.61  
 Cash Income..... 785,130.81  
 Net Surplus..... 474,029.08  
 Insurance in Force..... 20,585,705.00

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

Messrs. AULT and McCONKEY,  
 Managers for Province of Quebec,  
 180 St. James St., Montreal.

**Have You**

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."  
 Address all communications,  
 Montreal Pharmaceutical Journal

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

Available Assets, - - \$58,553,900  
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:  
 EDMOND J. BARBEAU, Chairman.  
 WENTWORTH J. BUCHANAN, Deputy Chairman.  
 A. F. GAULT, SAML. FINLEY, E. S. CLAUSTON.  
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:  
**MONTREAL.**

**THE WATERLOO MUTUAL Fire Insurance Company.**

Established in 1863. Head Office, Waterloo, Ont.  
 Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

**Saxe & Archibald, ARCHITECTS**

Room 79, Imperial Building, MONTREAL.

Fire. Life. Marine.

**Edward T. Taylor & Son**

General Insurance Agents,  
 Money to Loan on Mortgage.

43 St. Francois Xavier St.

MONTREAL.

Telephone Main 2205.  
 Accident. Employers' Liability.

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

Incorporated 1886.  
 Capital - - \$250,000.  
 Head Office: 10 Place d'Armes, MONTREAL  
 J. Gustave Lavolette, Pres. F. Gauthier, Man.

If You Want . . .

**CUTS for Effect**  
 or Catalogue Illustrations  
**WELL AND QUICKLY DONE.**

- SEND TO -  
**DENNISON,**  
**PHOTO-ENGRAVER**  
 2264 St. Catherine St.

# NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1898  
\$67,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 406 1/2 Main St., Winnipeg, Man.  
N. B. BR., 120 Prince William St., St. John, N. B.  
TORONTO BRANCH, 20 King St. East, Toronto, Ont.  
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

## J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,  
Montreal.

→ COMMISSIONER

For Following Provinces:

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

Established 1809.

## North British & Mercantile Insurance Company.

Total Funds, Dec. 1898, . . . \$67,244,580.00  
Canadian Investments, . . . 8,488,460.08

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.  
Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

G. Ross Robertson & Sons, Gen'l. Agts.  
11 Hospital Street, MONTREAL.

## Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, . . . \$3,000,000.00  
Capital Subscribed & Paid-up, . . . 1,250,000.00  
Deposited with Receiver General in  
Canada, . . . 110,934  
Annual Income, . . . 7,000,000.00  
Surplus beyond liabilities and  
Capital Stock, . . . 3,264,392.15

Geo. L. Chase, President.  
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.  
Chas. E. Chase, Asst. Sec'y.

G. Ross Robertson & Sons, Agents  
11 Hospital Street, MONTREAL.

## 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:  
174 ST. JAMES ST.  
H. J. JOHNSTON,  
Manager, P.O.

# AGENTS WANTED!

General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories by

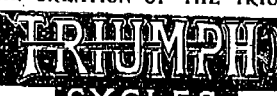
## THE ROYAL-VICTORIA LIFE INSURANCE CO. OF CANADA. CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

Applications to the General Manager will receive prompt attention and be considered confidential.

DAVID BURKE, General Manager, MONTREAL.

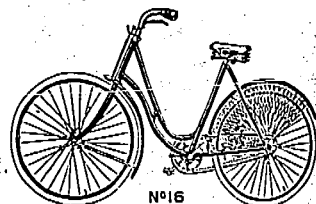
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IS THE CREATION OF THE TRIUMPH.



Priority Works,  
COVENTRY AND LONDON.

# Triumph Cycle Co.,

LIMITED  
COVENTRY, ENGLAND.



## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over . . . \$2,840,000.00  
Income for Year ending 31st December, 1898, over . . . 2,290,000.00

Head Office. - Toronto, Ont.

Hon: Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir  
C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

## 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 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.

G. R. KEARLEY, RESIDENT MANAGER.

## THE LONDON

Guarantee and Accident Com'y, Limited

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, 150 St. James St.

D. W. ALEXANDER, Manager for Canada.