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FINANCE AND INSURANCE REVIEW.

Vol. 29, No. 9.
 New Series.

MONTREAL, FRIDAY, AUGUST 30, 1889.

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FIRST DAY OF OCTOBER NEXT.

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

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By order of the Board,
P. WOLFERSTAN THOMAS,
General Manager.

Montreal, 10th August, 1889.

The Chartered Banks.

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Reserve Fund, 145,000 00
Undivided Profits, 22,338 11

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The Chartered Banks.

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Incorporated 1836.

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Capital Paid-up, \$1,000,000
Reserve Fund, 410,000

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Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections. Debentures purchased.

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Authorized Capital, \$1,500,000
Capital Paid-Up, 1,485,881
Reserve Fund, 600,000

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LONDON, - - - ONTARIO.

Subscribed Capital, - - - \$1,000,000.00
Paid-up, - - - 931,925.95

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WILLIAM DUFFIELD, President City
(Ins Company, - - - Vice-President.
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THE HAMILTON
Provident and Loan Society.
Dividend No. 36.

Notice is hereby given that a dividend of Three and a Half Per Cent. upon the paid-up capital stock of the Society has been declared for the half year ending 30th June, 1889, and that the same will be payable at the Society's banking house, Hamilton, Ont., on and after

Tuesday, 2nd July, 1889.

The Transfer Books will be closed from the 16th to the 30th June, 1889, both days inclusive.
H. D. CAMERON, Treasurer.
Hamilton, 14th May, 1889.

THE
Trusts Corporation OF ONTARIO.

Capital..... \$1,000,000
Subscribed Capital..... 600,000

Offices: 23 TORONTO ST., TORONTO.

President.....Hon. J. C. Atkins
Vice-Presidents } Hon. Sir Adam Wilson, Kt.
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Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Canadian and United States Mails

1889—Summer Arrangements—1889

This Company's Lines are composed of the following double-engine Clyde-built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Acadian.....	3,821	Capt. C. Mylius.
Assyrian.....	3,970	" John Bentley.
Austrian.....	2,458	" Vipond.
Brazilian.....	4,160	Building.
Buenos Ayrean.....	4,005	Capt. J. Scott.
Canadian.....	2,906	" John Kerr.
Carthaginian.....	4,214	" A. Macnicol.
Caspian.....	2,725	" Alex. McDougall.
Circassian.....	3,724	Lt. R. Barrett, R.N.R.
Corean.....	3,488	Capt. C. J. Meazias.
Grecian.....	3,613	" C. E. LeGallais.
Hibernian.....	2,997	" J. Brown.
Lucerne.....	1,925	" Nunan.
Manitoba.....	2,500	" Dunlop.
Monte Videan.....	2,500	" W. S. Main.
Nestorian.....	2,689	" John France.
Newfoundland.....	119	" R. Carruthers.
Norwegian.....	3,523	" R. H. Hughes.
Nova Scotian.....	3,359	" Joseph Ritchie.
Parisian.....	3,858	Capt. J. G. Stephen.
Peruvian.....	3,038	" D. J. James.
Phoenician.....	3,425	" H. Wylie.
Polynesian.....	3,083	" W. Dalziel.
Pomeranian.....	3,364	" J. Ambury.
Prussian.....	3,030	" D. McKillop.
Rosarian.....	3,500	" Wm. Richardson.
Sardinian.....	3,378	"
Sarmatian.....	3,647	" John Park.
Scandinavian.....	3,068	" R. P. Moore.
Siberian.....	3,904	" Whyte
Waldensian.....	2,256	"

The shortest Sea Route between America and Europe, being only five days between land to land.

The Steamers of the

Liverpool, Londonderry and Montreal Mail Service.

Sailing from LIVERPOOL on THURSDAYS, and from Quebec on THURSDAYS, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

Steamships.	From Montreal.	From Quebec.
Caspian.....	Sept. 4	Sept. 5
*Carthaginian.....	" 11	" 12
Sardinian.....	" 18	" 19
Circassian.....	" 25	" 26
Parisian.....	Oct'r 2	Oct'r 3

*The Carthaginian not being a Mail steamer, and being engaged in the cattle trade, will not carry any passengers from this side.

These steamers carry neither cattle nor sheep.

Rates of Passage from Montreal or Quebec.

Cabin.....	\$60.00, \$70.30 and \$80.00
(According to Accommodation.)	
Intermediate.....	\$30.00
Steerage.....	\$20.00

Particulars as to the fortnightly sailings of the Glasgow and Boston and Glasgow and Philadelphia Lines may be obtained on application to any of the under-noted agents.

Through Bills of Lading granted to Liverpool and Glasgow, and at Continental Ports, to all points in Canada and United States, and from all Stations in Canada and the United States to Liverpool and Glasgow, via Boston, Portland or Halifax.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruy & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer; Schusselkopf, No. 8 Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Allan Bros. & Co., 203 Leadenhall street, E.C. London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 112 La Salle Street, Chicago; H. Bourlier, Toronto; Thos. Cook & Son, 261 Broadway, New York; or to G. W. Robinson, 1361 St. James street, opposite St. Lawrence Hall; D. Battersby, 174 St. James street; A. B. Chaffee, 266 St. James street; W. D. O'Brien, 143 St. James street, or to

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ROYAL MAIL STEAMSHIPS. DOMINION LINE.

Tons.	Tons.
Montreal.....	3,284
Dominion.....	3,176
Texas.....	2,700
Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,850
Oregon.....	3,850
Vancouver.....	5,700

Liverpool Service.

SAILING DATES.

From Montreal.	From Quebec.
*Sarnia.....	Thur., 15th Aug. Fri., Aug. 16
*Oregon.....	Wed., 21st Aug. Thur., Aug. 22
Toronto.....	Thur., 29th Aug.
*Vancouver.....	Wed., 11th Sept. Thur., Sept. 12

Bristol Service for Avonmouth Dock.

Dominion, from Montreal, about 15th Aug.
Texas, from Montreal, about 29th Aug.
Steamers leave Montreal at daylight of above dates. Passengers can embark after 8 the previous evening.

Rates of Passage from Montreal or Quebec to Liverpool.

Cabin \$50 to \$80, according to steamer and position of stateroom, with equal saloon privileges.
Second Cabin \$30, to Liverpool or Glasgow.
Steerage \$20, to Liverpool, Londonderry, London, Queenstown, Glasgow or Belfast.

Prepaid steerage tickets issued at the lowest rates. These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished, and they carry neither cattle nor sheep.

For Freight or Passage, apply in Liverpool to Flinn, Mack & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.

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WOOD AND IRON SHIPS.

QUALITY GUARANTEED.

Prices Lower than Imported Articles.

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Intercolonial Railway.
SUMMER ARRANGEMENT.
Commencing 10th JUNE, 1889.

Through Express Passenger Trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot.....	8.00	22.15
Leave Lewis.....	14.30	7.30
Arrive Riviere du Loup.....	18.15	12.00
Trois Pistoles.....	19.20	22.35
R.n.ouski.....	20.55	14.40
Little Metis.....	21.55	25.45
Campbellton.....	24.50	18.45
Dalhousie.....	2.45	19.40
Bathurst.....	3.05	.....
Newcastle.....	4.27	.....
Moncton.....	7.00	.....
St. John.....	10.50	.....
Halifax.....	13.55	.....

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in twenty-nine hours and [55] fifty-five minutes.

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

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

The buffet sleeping cars and all other cars of the train leaving Montreal at 2.15 o'clock daily [Sunday excepted] run through to Dalhousie.

All trains are run by Eastern Standard Time. Through Tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Frt. & Pass. Agt.,
1361 ST. JAMES ST.,
Opposite St. Lawrence Hall, MONTREAL.

D. POTTINGER, Chief Superintendent
Railway Office, Moncton, N.B., 8th June, 1889.

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

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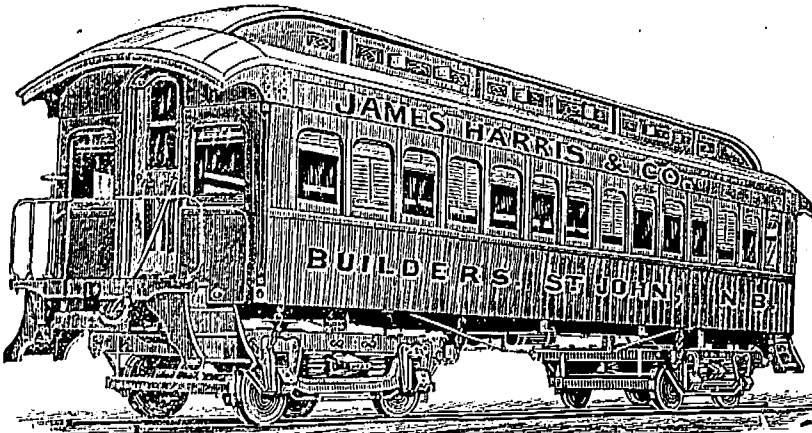
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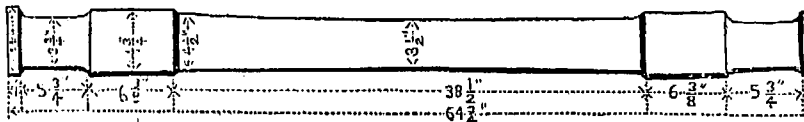
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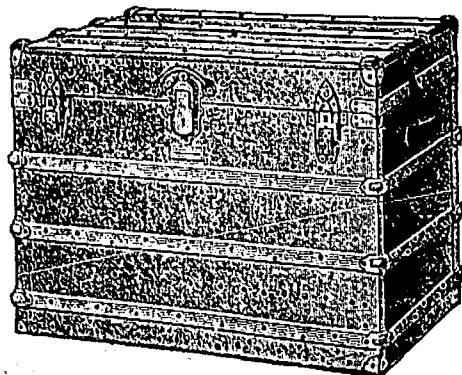
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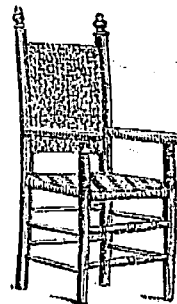
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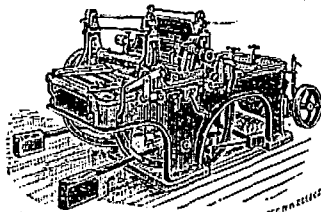
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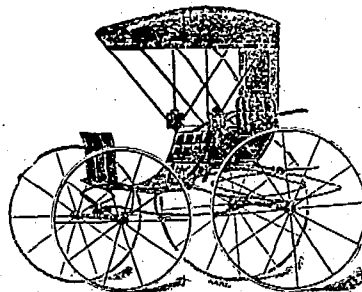
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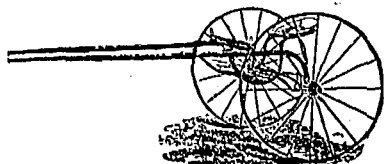
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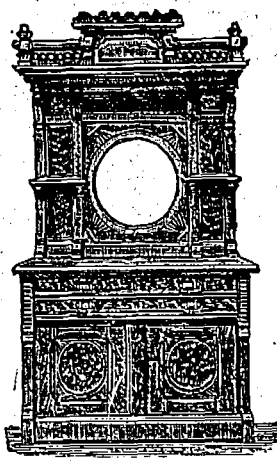
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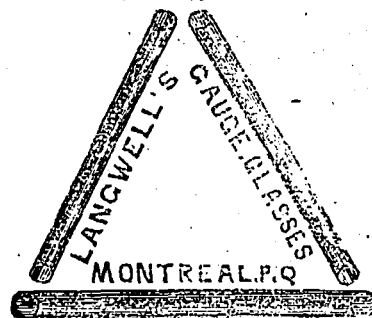
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Transparent Oil Wood Stains Every Variety of Colors in Oil, Japan and Turpentine.

Full stock the year round. Quick despatch.

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Breadmakers' Goods.

Breadmakers' Yeast.
" *Baking Powder.*
" *Kneading Pans.*
" *Thermometers.*
Our YEAST has won a place in nearly every store in the Dominion. Our BAKING POWDER has won for us thousands of testimonials. Our THERMOMETERS and KNEADING PANS are indispensable to every housekeeper.
Orders should be sent to Wholesale Grocers. Price Lists sent on application.

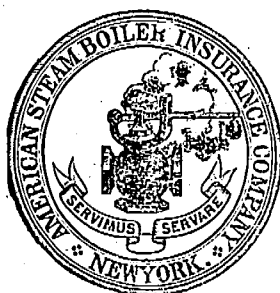
THE BREADMAKERS' YEAST CO.
TORONTO, ONT.

John S. Shearer & Co.

MANUFACTURERS' AGENTS,
Montreal and Toronto.
Windsor Cotton Co.

THE FAVORITE COTTONS:
36 x 40-inch Sheetings. | Grey Twills.
72 x 80- | Drills.
To the Wholesale trade only.

LARGEST
Steam Boiler Insurance Co.
IN THE WORLD.



Capital - - - - - \$500,000
Assets - - - - - \$1,367,813.20

Canadian Department, \$20,000 Deposited at Ottawa.

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Issues Blanket Policies covering all hazards of boiler explosions, including damage to property, loss of life, injury to person, loss of earnings, &c. &c. No other company issues as favorable policies.

Commercial Summary.

H. F. BISHOP has opened a grocery and flour and feed store at Uxbridge, Ont.

QUANTITIES of coal are now being received in Winnipeg from the Saskatchewan mines at Stair.

The Pacific Shoe and Leather Co, with a capital stock of \$100,000 is seeking incorporation at Victoria, B. C.

A. SMITH, dealer, Huntsville, Ont., has assigned. The liabilities are \$7,000, owed to Toronto and Hamilton firms.

The assignee for the estate of John Boyer & Co., Gananoque, has declared a dividend of 18 9-10 cents on the dollar.

Woolwich township, Ont., carried the by-law granting a bonus of \$28 000 to the Waterloo Junction Railroad company.

The general stock of R T Howson, of Fordwich, Ont., amounting to \$3,370, has been sold for 64c. on the dollar to Thos. Ray.

MRS. R. C. Percival & Son, of Merrickville, Ont., have purchased the plant of the Peterboro' stove foundry, and are removing it to Merrickville.

The plant of the St. Thomas biscuit works has passed into the hands of J. H. Ross, confectioner, of London, who will reopen the factory about September 1.

From Nova Scotia we learn that John J. Myrer, carpenter, Dartmouth, Duncan G. McDonald, storekeeper, Lismore, and Chas. H. Denton, trader, Rosaway, have assigned.

THIRTY-ONE tons of New Brunswick potato starch was shipped last week from St. John, N. B., to New York. This is the first shipment of a large export trade this fall in this article.

Leading Wholesale Trade of Montreal.

**STEWART MUNN
& COM'Y,***General * Commission * Merchants.*
Fish Oils, &c.Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.*Receivers and Shippers of*
Flour, Provisions & General Produce
22 ST. JOHN ST.,
MONTREAL.**JOHN KIMBLE & SON,**

Wool Pullers and Tanners.

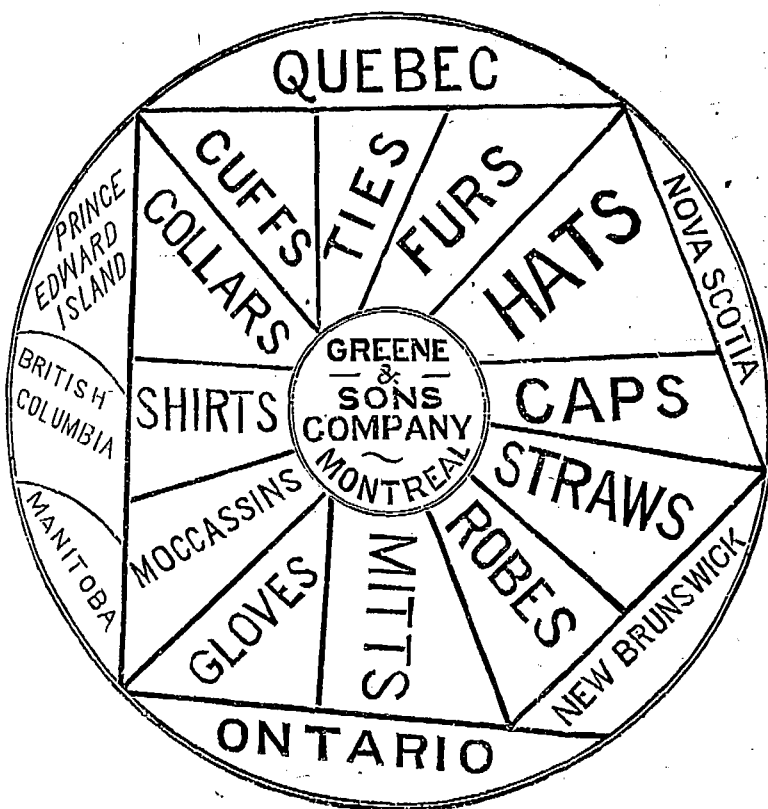
MANUFACTURERS OF

Glazed and Dull Dongola Sheep,
Colored and Russet Linings.

DEALERS IN

*Wool, Sheepskins, Hides and Calfskins.***Office and Factory—CITY ROAD.**
*Near Haymarket Square, St. John, N.B.***TROTTER BROS.,**

Custom House Agents,

STORAGE Bond or Free30 & 32 St. Nicholas St.,
MONTREAL.**SAMPLES NOW READY FOR FALL TRADE 1889.**

The collector of customs at Ganancque has seized a quantity of smuggled goods on La Rue's island, Thousand Islands. The smuggler acknowledged and paid the duty and penalty.

There is rumor of an enormous flow of natural gas at the Zan well, Bertie township, Ont., a few miles from Port Colborne. Experts estimate the yield at over 1,250,000 feet per day.

The question of constructing waterworks in Napanee has been decided. The contract with Messrs. Hines and Hanover has been closed. Mr. Hines has gone to Toronto to secure a supply of pipes.

The McLaren Ross Lumber Company, of New Westminster, B. C., has ordered one of the largest refuse burners in the world. It will be 140 feet high, 26 feet in diameter, and made of steel plate.

ONTARIO furnishes a very small list of failures this week; Skelton & Co., dry goods, and George Gillespie, photographer, both of Shelburne, have assigned.—J. Waddington, carter, Bradford, has failed.

The Minister of the Interior is at present visiting several points in Manitoba and the North-West recently inhabited, and gives the most assuring accounts of the progress and condition of the crofter colony or Saltcoats.

The traffic returns of the Canadian Pacific Railway for the week ending August 24 were \$305,000 as against \$278,000 in 1888, showing an increase for 1889 of \$27,000. This does not include the earnings on the South Eastern Railway.

A HEAVY blow has been dealt the business interest of St. Catharines, Ont., in the destruction of the Empire Flour Mills, owned by Sylvester Neelon, which were burned on the 22nd inst. The total loss is estimated in the neighborhood of \$150,000.

A HALIFAX debtor named Bayers has been sent to jail for three months by the Chief Justice of Nova Scotia on a charge of fraudulent

evasion of just debts he having transferred his real estate to relatives while owing a large amount of money to a lumber firm.

MISS JULIE DESCHENE, dry goods, city, recently in difficulties has assigned, with liabilities at \$2,000. Mr. Adolphe Leclaire, who is a creditor for \$300, was appointed provisional guardian.—Eusebe St. Pierre, butcher, has assigned. The liabilities are about \$1,500.

A BRIDGE is to be built over the Gatineau River, from Hull, at a cost of about \$30,000. It will be a swing bridge. The Government will pay for the ironwork, and the Hull corporation for the piers, flooring and half of the labor. Work will be commenced at once.

A NUMBER of leading lumber concerns, at Ottawa are sending men into the woods with a view to pushing forward work earlier than last year. An increase in the rate of wages is anticipated and men are not finding any difficulty in securing engagements for the winter's work.

The Newfoundland Government is enforcing the Bait Bill with a great deal of vigor. One cruiser, the Lady Gloser, has made eight seizures this season. The masters of two of these vessels were fined \$1,000 or five months imprisonment. The others were gaoled for lesser terms.

The Dominion Government has received a cheque for \$2,000, being the amount of the fine imposed upon the U. S. fishing schooner Mattie Winship for poaching in Canadian waters. The owners of the vessel also forwarded payment for expenses incurred in connection with the seizure.

SHIPBUILDING is reviving in various parts of Nova Scotia, influenced by the good freights recently earned by provincial shipping. In Hant's county alone there are a number of vessels on the stocks, two of them being about 2,000 tons each. Yarmouth county is also engaged in building, and the tonnage of Nova Scotia for this year will receive a considerable increase in new ships of large size.

ROSS, FORSTER & CO.
Wholesale :: Dry :: Goods

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

SPECIALTIES :SMALLWARE. HOSIERY. DRESS GOODS
ART NEEDLE WORK.**GEO. BARRINGTON & SONS**

FINLAY D. BARRINGTON.

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TRUNKS AND BAGS*Blacksmiths' Bellows and Portable Forges,*

Send for Catalogue and Show Card.

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Is the LARGEST and most COMPLETE in CANADA

BAGS. HESSIANS

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

WE ARE OFFERING SPECIALLY LOW PRICES.

IT WILL PAY YOU to get our Quotations and Samples.

The Canada Jute Company (Ltd.)
17, 19 and 21 St. Martin Street,
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LOCKERBY BROS.

IMPORTERS

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WHOLESALE GROCERS,

CORNER

St. Peter & St. Sacrament Sts.

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McArthur, Corneille & Co.

Importers of and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES:

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

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

The traffic returns of the Grand Trunk Railway for the week ending August 24th, 1889, shows an increase of \$21,056 over the corresponding period of 1888.

A WHOLESALE millinery house, of this city, had the enterprise to place a pullman car at the disposal of their Quebec patrons, who wished to attend the fall openings here, this week.

Messrs. Cowan & Patterson, of Victoria, B. C., are preparing to erect a saw mill with a capacity of 100,000 feet a day, at Alberni, in that province. San Francisco capitalists are said to be interested in the enterprise, and an Australian firm has contracted to take all the output of lumber manufactured.

St. John, N.B., is doing a large business in the exportation of dulse, which is an edible sea weed that grows in great quantities on the rocky shores of our Atlantic coast. It is picked and dried in the sun, when it becomes fit for export and is shipped to the United States, where it sells for seven to ten cents per pound.

The successful construction of the Eiffel tower at Paris to a height of 1,000 feet, and the financial success which has since attended it, has caused steps to be taken in London for the erection of a similar structure 2,000 feet in height. New York, it appears, is calmly waiting to outstrip both when the London project has been completed.

The inspector of weights and measures, seized between 300 and 400 new tin measures made at McIntosh's Mills, Ont., on Tuesday last. The measures were being shipped to Terrebonne, Que., without being stamped. They were made by Potter, Cowan & Co., who failed. Sheriff Smart, of Brockville, is the assignee, and the measures were in his possession when seized.

We are occasionally in receipt of letters like the following which suggest the more frequent use of printers' ink, in advertising, on the part of merchants and manufacturers: Charlottetown, P.E.I.—A friend wishes to get the names of a few good casket and picture moulding manufacturers, also funeral supplies. Can you oblige with the names of a few? Respectfully, SUBSCRIBER.

Judge Weatherbe, of the Nova Scotia courts, has made an order to have the provisions of the Liquor License Act of 1886 which require

the consent of a certain proportion of ratepayers brought before the courts to get a decision of the judges and finally of the Privy Council as to whether this consent provision is not a restriction upon the traffic not authorised under the British North America Act.

It is not generally known that the Annapolis valley of Nova Scotia can grow fine peaches as well as first grades apples and pears but a Halifax fruit dealer pronounces the peaches received this year from the famous valley a pleasant surprise both in the flavor and high color of the fruit. Nova Scotians think the climate of their beautiful province has been under estimated by many fruit growers.

AMONG the minor failures in this province are the following: Ed. Turcolte, tins, Quebec, has assigned with trifling liabilities.—A. Perroton, storekeeper, Hull, has assigned—Leandro Lapointe, trader, Rigaud, has assigned; liabilities, \$3,500.—J. A. Laporte, hardware, St. Hyacinthe, has failed; also Fortin & Morency, general store, St. Leon de Standon.—L. A. Stearns & Co., lumber, etc., Ayer's Plats, have assigned.

The Department of Fisheries have for some time been endeavoring to secure evidence against a number of persons who have been for a long time past killing salmon in the Miramichi river, New Brunswick, by means of dynamite. The salmon had nearly been exterminated. News has been received that three men have been caught by the district fishing inspector, one of whom was fined \$100 and costs by the local police magistrate.

It has been reported that the recent sale to the Canadian Pacific Railway of a quantity of rails lying at Hull and Aylmer, for use on the Gatineau Valley Railway, means a further postponement of construction. This is officially contradicted. The facts are that of the 1,800 tons, but 700 have been sold, leaving at Hull 1,100 tons for the first ten miles, all that can be built this year. Four thousand tons has been ordered, to arrive early next spring, to continue the work.

A decision against the recovery of goods sold on the instalment plan, was given at Ottawa last week in the case of a sewing machine company who took action to recover a machine sold as above. The party to whom the machine was thus sold allowed it to be included in

(ASSESSMENT SYSTEM.)

Mutual Reserve Fund Life Association.

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit	\$350,000	Death Claims PAID.....	\$4,500,000
Reserve Fund	\$1,500,000	Insurance Written	\$200,000,000

The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

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217 St. James St., MONTREAL.

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Genl. Manager, TORONTO.

EDWARD ADAMS & Co.
 WHOLESALE
GROCCERS
 And Importers of
Teas, Sugars, Tobaccos, Wines & Spirits
 Dundas St., LONDON, Ontario.

LONDON **BRUSH FACTORY**
 Awarded Gold and Silver Medals 1887-8.
THOS. BRYAN
 Manufacturer of
BRUSHES,
 LONDON, Ontario
 Illustrated Price List sent on application.


JOHN S. PEARCE & CO.,
— SEED —
 MERCHANTS,
 IMPORTERS and GROWERS.
 Dealers in all kinds of **Dairy Supplies**
 Office & Warehouse, 119 Dundas St. & Market Sq.
 Send for Catalogue. **LONDON, Ont.**

SUGARS
 Teas, Coffees,
 Spices, Syrups,
 And a complete stock of
GENERAL GROCERIES,
 Salt and Fresh Water Herrings and an assortment
 of other Fish for sale by
BROWN, BALFOUR & CO.
 HAMILTON.

BAULD, GIBSON & Co.
 HALIFAX, N.S.
 (Established 1816)
 WHOLESALE GROCERS AND IMPORTERS.
 Special attention given to CANNED
Lobsters, Mackerel
 AND **SALMON** ALSO
MOLASSES AND SUGARS

CHAS H. HARVEY
 HALIFAX, Nova Scotia,
 IMPORTER OF
COFFEE
 GINGER, COCOA, LIME JUICE, FRUITS.
 &c. &c., &c.,
 — AND —
GENERAL COMMISSION MERCHANT

POROUS TERRA COTTA
 Is acknowledged by all Architects to be the best Material known
 for fire proof buildings of all grades. It is
 Vornin and Sound Proof.
NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native
 Cement. Address,
THE RATHBUN COMPANY,
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BUTTERFIELD & CO.
 MANUFACTURERS OF

Taps and Dies for all Uses.
 Send for new Illustrated Catalogue.
ROCK ISLAND, - - - P.Q.
 Name this paper.

a chattel mortgage given on household effects which were subsequently sold to satisfy the mortgage, and the party who then purchased and paid for the machine has had the suit decided in her favor.

Our Teeswater correspondent writes:—I regret to say, notwithstanding the fine appearances, that the wheat crop will not turn out nearly as well as expected, rust or blight of some kind has diminished the berry, and twenty bushels to the acre and in many cases much less is all it is threshing out. Hay, oats, peas and barley generally very good, the first named will be cheaper than it has been for years. The new waterworks have been completed and tested and found to be very satisfactory. We are now expecting the underwriters to place us under a new and much improved tariff (for the insurers).

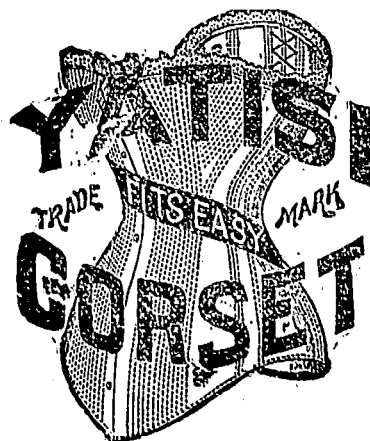
A NEW idea has been adopted for furthering the colonization of the North West. Prof. Tanner, of London, England, is at present in route to that country to arrange for the successful completion of the scheme. It is proposed to bring from the Old Country, those only who have some experience in agriculture, and instead of granting

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 SAVES
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PETER BERTRAM,
 MANUFACTURER OF
AXES AND EDGE TOOLS,
 Dundas Edge Tool Works,
Dundas, Ontario.

them homesteads at once, they will be employed in the capacity of farming at a fixed salary for one year, after which time they will be sufficiently accustomed to the country to insure more spirit and enterprise in their agricultural pursuits. The plan seems feasible, and as industry is all that is required to make it successful, sufficient quantities of that commodity should be found among the restless agriculturists in Europe to insure its success.

The peach market in Baltimore continues in an unsatisfactory condition. The fruit is being received in small quantity and naturally packers are obliged to meet extreme prices. The season has sufficiently advanced to give packers some idea as to the prices they should ask for the canned stock, and they have ventured upon quotations at which they are willing to accept orders. Seconds have sold quite liberally in the past at \$1.40@1.45 f.o.b., but now they are held at \$1.60@1.65. Standard all-yellow can be purchased at \$1.85 @ \$2.10 as to brand, and extra standard at \$2.40@2.50. There is no probability of any concessions from these values, as none of the packers have put up a quantity that is likely to admit of any surplus. The California crop is also a small one, and packers there are rapidly getting their ideas up. Standards are quoted in most instances at \$1.85 f.o.b.

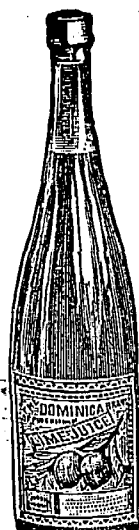


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 AGENTS FOR
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 QUEBEC
 AND THE MARITIME PROVINCES.
Robertson, Linton & Co.,
 Wholesale Dry Goods
 Corner St. Helen and
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Wisdom & Warter, Jerez de la Frontera, Sherries.
Warter & May, Oporto Ports.
J. T. Wilkens, Rotterdam, Holland Gin.
Ind Coope & Co., Burton-on-Trent, Ales.
Siegert & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Eschenaer & Co., Bordeaux Clarets, Sauterns, &c.
J. Briol & Co., Bordeaux, Clarets and White Wines, &c.

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LACE LEATHER,
DANVILLE, - - - QUE.
W. B. CHAPMAN & CO., Montreal Agents.

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Successor to PORTER & SAVAGE,
Tanner & Manufacturer of

LEATHER * BELTING,

FIRE ENGINE HOSE, HARNESS,
MOCCASIN, LACE, RUSSET, AND

OAK SOLE LEATHER,

OFFICE AND MANUFACTORY :

436 Visitation St. MONTREAL.

SIMMONS & BURPEE, bridge builders and mill owners, Fredericton, N.B. are reported in trouble. The hanging up of the firm's logs by low water on the Upper St. John is said to be the chief cause. Among the principal creditors are Attorney-General Blair and Hon. T. P. Thompson. This fact is likely to excite comment, as Simmons & Burpee built the highway bridge across the St. John river at Fredericton and other works, under contract with the Blair Government. The low water on the St. John river has cut off the supply of logs for the mills, and as a consequence shipment of small lumber from St. John to the United States is about at a standstill. Unless heavy rains come soon this state of affairs will seriously cripple schooner owners as well as mill proprietors, and throw a large number of workmen out of employment.

The fourth annual meeting of the Millers' Association of the counties of Huron, Perth, Grey, Bruce and North Wellington was held at Listowel on Saturday last. Thirty mills in the section were represented.—Mr. David Plewes, secretary Dominion Millers' Association, addressed the meeting, and after the regular routine business was disposed of, the Brantford wheat-buying table was adopted, as was also a resolution to buy wheat from farmers and dealers by test. The present prices for new crop wheat are to be governed in the meantime by

Detroit No. 2 red winter. A large and enthusiastic meeting of millers from the counties of York, Cardwell, Grey, Muskoka and Simcoe was also held at Barrie on Tuesday last when a local association was formed for those northern counties, and agreements of a similar nature were made.

The produce firm of L. N. Dubaine & Son, city, controlling some 20 cheese and butter factories, principally the latter, in the county of Montmagny is in trouble. The liabilities may reach \$10,000@ \$12,000. P. L. Dubaine, the son of the senior member of the firm, is reported to be in Fall River, U.S., and his creditors are in communication with him, and have demanded a statement of affairs. The firm is said to owe \$9,000 to the Ville-Marie bank, but this institution is fully secured by warehouse receipts. There was a report that the Messrs. Dubaine were indebted to farmers for milk supplied to the extent of \$40,000@ \$50,000 but on the contrary nearly all the proceeds of the butter sold or bonded was remitted to Montmagny to meet payments to the farmers there, ten thousand dollars having been so remitted within the past few weeks.

At THE Merchant's Convention in Hamilton which concluded its labors on Friday last, many items of interest were ably discussed. The decision arrived at regarding the disposal of bankrupt stocks was by the formation of business men's associations in every county by which

E. F. R. ZOELLNER WHOLESALE Furniture Manufacturer

Bed Room Suites, Sideboards, Dining Room, Parlor and Kitchen Tables, Office Desks, Hat Racks, Whatnots, Etc., Etc. For Walnut, Cherry, Birch, Elm, Etc., sample order solicited.

Mail Orders receive prompt and careful attention.

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

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China, Cuspadors, Tea Sets, Dinner Sets, Toilet Ware, Cups and Saucers	JOHN L. Cassidy & Co., Manufacturers and Importers of	Metal, Bronze Piano and Table, Lamp Cutlery and Plated Goods
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China, Crockery & Glassware

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

Lanterns, Chimnies, Prisms, Globes, Lamps, Fruit Jars.	BRANCHES: 52 Princess St., Winnipeg, Man., and Govern- ment St., Victoria, B.C. Import Orders a Speciality.	Bisque Ornaments, Bric-a-Brac, Satin Ware, Statuary, Gasaliers
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INSURANCE COMPANY
AND THE
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INSURANCE COMPANY
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Authorized Capital, \$2,000,000 and
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R. C. HULME, - - - Quebec Mgr. for Life Company
SELBY & ROLLAND, Quebec Mgrs. for Accident Co'y,
162 ST. JAMES ST., MONTREAL.

Agents wanted in unrepresented districts.



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Commission Merchant and Auctioneer.

Consignments of Furniture, Etc, carefully handled.

Fruits in their Season, Etc.

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Returns Promptly Made.

Best of References.

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Brewers & Malsters
 INDIA PALE AND XX MILD ALE.
 EXTRA AND XXX STOUT PORTER.
 [In Wood and Bottle.] Families Supplied.
 SAND PORTER, Quarts and Pints.
 Office: - - 521 St. James Street West
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 Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.
 ESTABLISHED 1841.
W. H. SCHWARTZ & SONS,
 WHOLESALE
COFFEES and SPICES
 Of every description, put up in all kinds of packages.
Halifax, Nova Scotia.

LONSDALE, REID & CO.,
DRY GOODS.
 Our Travellers are now on the road with a full range of Fall Samples. Orders entrusted to them, or by letter, will have careful and prompt attention.
18-St. Helen Street, - - Montreal.

such stocks could be purchased and disposed of to the best advantage. The credit system and the evils accruing from its abuse received a good deal of attention. The question of the abatement of the pedlar nuisance, particularly throughout the country among the more unsuspecting farmers, was dealt with and the following resolution was passed:—"That the convention, realizing the injury that results to all classes of our community from the rapidly growing and pernicious system of peddling—injury to the towns, to the farmers and to the pedlars themselves—and knowing the difficulty of dealing with the matter by the present available means—the county council—we consider it necessary that some organized plan be adopted to secure suitable legislation on the matter, and that this be remitted to the sub-committee appointed to draft the Ontario Business Men's Association constitution for consideration, action and report." A license of \$186 a year or upwards, payable strictly in advance, such as is enforced throughout many parts of the States, would have the effect of reducing the large number of those who ply their trade in the above manner.

The following changes in the parcel post service will take effect on the 1st of September: Twenty-five cents per pound or fraction of a pound for all parts of Canada, the North-West Territories included, except British Columbia, where the rate will be 30 cents per pound or fraction. The Manitoba, British Columbia and Territorial rate is reduced 15 cents per pound, the Ontario rate 10 cents, and the Quebec and Maritime Province rate 5 cents. The weight limit is increased from four to five pounds, and a customs declaration attached to each parcel is required, otherwise the parcels will not be forwarded. The Imperial Postoffice has also consented to an arrangement proposed by the Dominion authorities by which Canada can exchange parcels through the medium of the Imperial Postoffice with any country with which the United Kingdom at present exchanges, the rates being the same as from the United Kingdom plus the Canadian rates.

It is reported that a California professor has made a discovery which will revolutionize the leather industry. It is said experiments have determined that certain combinations of fat and oils with sulphur compounds, when used for tanning, have the effect of rendering

leather impervious to water and so pliable as to make it almost indestructible. It is asserted that boots and shoes manufactured of leather thus prepared will last five times as long as the foot wear now on the market, with little additional cost. Leather men in the vicinity think such a discovery impossible, but say if the professor secures such a patent they might as well shut up their places of business.

The following is the statement of goods exported from the Dominion during July, the first month of the fiscal year:

Produce of the mine.....	\$ 470,436
Produce of the fisheries.....	830,791
Produce of the forest.....	3,969,816
Animals and their produce.....	3,193,573
Agricultural produce.....	1,020,944
Manufactures.....	473,518
Miscellaneous articles.....	47,461
Total.....	\$10,006,539

Of the foregoing the produce of other countries is valued at \$1,019,000. The exports for July, 1888, were valued at \$9,605,133, an increase of nearly \$500,000 this year. The imports for last month are valued at \$10,520,439, as against \$9,636,709 in July, 1888, and the duty collected \$2,112,792, as against \$2,043,978.

The half-yearly reports of the leading English railroads show exceptional prosperity. In nearly all cases the result of the six months' working ending June 30 are satisfactory, only one company not increasing its dividend, and in that instance a much larger sum is carried forward than last year. The chief increasers are the London & North-Western, Midland and London & South-Western, $\frac{1}{2}$ per cent, and Great Western, London, Chatham & Dover, and North-Eastern, 1 per cent. The gross receipts of twelve companies are £1,432,341 over the first half of last year—an increase of $5\frac{1}{2}$ per cent—and the net £800,264, or $6\frac{1}{2}$ per cent greater. These improved showings are directly attributable to the more prosperous condition of trade, and in

GILLESPIE, ROACH & CO.,
 (Successors to Bonll, Ross & Co.) Importers of
Staple and Fancy Dry Goods,
 SMALL WARES - - AND - - ART NEEDLE WORK.
186 McGill St., MONTREAL.

GLENBOIG.....
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DRAIN PIPES
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 Francis, Union and Chateau Portland Cements,
 Fire Brick, Clay, Etc.
McRAE & CO., Ottawa, Ont.
 Branch—56 and 58 Esplanade, East Toronto.

COMMERCIAL UNION ASSURANCE COMPANY,
 (LIMITED),
FIRE, LIFE AND MARINE.
 Capital and Assets, \$25,000,000
 Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE [Canadian Branch], MONTREAL.
EVANS & MCGREGOR, Managers.

GEO. MAY
AND SONS
 Wholesale Leather and Shoe Findings.
 English and American Saddlery-Hardware, Horse Clothing, Carriage Trimmings and Leathers. Manufacturers of Beef Moccasins. Agents or Boston Rubber Bolting Company.
OTTAWA.

MAY & FOSTER
 Tanners and Curriers,
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LEATHER.
 Harness Leather a specialty.
 Office: 74 Rideau Street, Ottawa.
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IF SO, WRITE TO
I. D. THURSTON & CO.
 FOR A SAMPLE OF THEIR
SPECIAL NO. 11,

Women's "Peerless" Dongola Button Boot. M. S. Solid Leather.
 Put up in 12-Pair Cases, \$21 Nett Cash.
 ADDRESS ALL LETTERS:

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We are now supplying the public with Meters of our own manufacture, equal to any made, bearing the Government Inspector's seal and guaranteed for four years. Money saved by buying your meter instead of paying rent.

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KENNETH CAMPBELL & CO., Wholesale Druggists

OFFER FOR SALE:
 Cod Liver Oil, Nfd.; Cod Liver Oil, Norwegian;
 Coriander Seeds, Cream of Tartar.
603 Craig Street, Montreal.

TIFFIN BROS., MONTREAL, GENERAL MERCHANTS and IMPORTERS of TEAS MEDITERRANEAN GOODS

AND
W. I. SUGAR - - and - - MOLASSES.
 Ex stock and to import.
 Samples furnished to the trade on application

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WARRANTED ALL WOOL!

NONE genuine unless stamped with the above Trade Mark.
 BUYERS will please note this when purchasing.



Send for samples of our Ladies', Gentlemen's, Girls' and Boys' Cut Soles.
 We Sell at Lowest Prices for Cash.
319 St. James Street, - MONTREAL.

the opinion of competent judges, have not yet reached high-water mark.

MONTREAL CLEARING HOUSE.—Clearings and balances for week ending 29th August 1889:—

	Clearings.	Balances.
Aug. 23.....	\$1,298,782	\$ 182,123
Aug. 24.....	1,287,078	268,617
Aug. 26.....	1,025,220	206,076
Aug. 27.....	1,195,651	150,448
Aug. 28.....	1,323,380	297,618
Aug. 29.....	1,117,755	154,992
Total.....	\$7,217,866	\$1,259,874
Last week.....	\$8,906,717	\$1,303,131
W.E., 25th July 1889.....	\$ 9,251,665	\$1,702,129

BAY OF QUINTE NOTES.—The Rathbun Company are having their dock at Picton rebuilt.—The Bowmanville News learns that the Canadian Pacific Railway have purchased the Cobourg and Rice Lake Railway, and will continue it easterly along the south shore of Rice Lake to the commencement of the River Trent where it will cross the river and connect with their road at Norwood.—The Kingston News revives the old rumour about the early establishment of smelting works at Deseronto by the Rathbun Company. Your correspondent looks forward to the erection of such works in the near future. The vast deposits of ore in the back country must be turned to profitable account.—Another abutment has been erected to sustain the wire cable which conveys the power to the Deseronto car works.

—Natural gas escapes in large quantities from the well at the corner of Mill and Main streets Deseronto. A pipe has been placed in it, and the boys light the gas every evening. It burns quite brilliantly and is an object of interest to visitors.—The new movement which has for its object the placing on the market another large portion of the Indian Reserve west of Deseronto is gaining in strength and popularity. People in Deseronto who desire to purchase good building lots hail it with the greatest satisfaction, and if it is carried into effect, Deseronto will have a building boom such as never has been seen in that town. The people of the reserve are equally desirous of having the land sold, because the band at present derives no benefit whatever from the present state of affairs. The Mohawk band could easily increase their annuities from 40 to 75 per cent by the sale of the tract. It remains that immediate action be taken to carry out the proposed surrender by the band. Delay is only depreciating the whole section.—The Trenton shingle mill has shut down.—Consecon is becoming a great summer resort.—The firm of Saylor & Crane, Consecon, have dissolved.—A large quantity of smuggled barb wire has been seized at Gananoque.—By the end of October, Kingston will be connected by rail with Yarker.—Work on the Bay of Quinte bridge at Belleville is proceeding rapidly.—The Picton waterworks reservoir has been completed and is pronounced a good job.—A new lighthouse will be erected at the Brothers, nine miles west of Kingston.—Large quantities of hay will be shipped from Adolphustown to the Toronto market.—Gananoque has a successful cooperative society of which J. Cartwright is secretary.—The new masonic hall at Wellington will cost \$2,000 and have a public hall capable of seating 500 people.—The whole country back of Kingston is full of ore of different metals waiting for capitalists to work up.—E. J. Harrison and Wm. Carleton, of Tweed, have invented an automatic cheese box machine, by which they will be able to manufacture 1500 boxes a day. They will make them at Madoc.—One thousand more tons of freight were shipped by the C. P. R., from Tweed during July than during the same month last year.—A great many new barns are going up this year in Adolphustown.—James Caughey, Big Island, has fifty bushels of barley per acre.—A. H. Drewry, a prominent merchant of Trenton, died last week.—The freight traffic on the Midland division of the G. T. R. is very heavy this season.

THE DOMINION SAFETY BOILER COM'Y

MANUFACTURERS OF

The "Field-Stirling" Patent

High Pressure Boiler

The Safest and Cheapest Steam-Generator Now in Use.

This Boiler is unusually durable, being made of the best steel and wrought iron exclusively. No cast-iron is employed. All parts of the Boiler are readily accessible for the clearest inspection.

SOME OF OUR LEADING CUSTOMERS.—The Rathbun Co. of Deseronto; A. W. Morris & Bro., Montreal; Canada Sugar Ref'g Co., Montreal; Pillow & Hersey Mfg. Co., Montreal; Berthier Beet Root Sugar Co., Imperial Ins. Co., Montreal; Acadia Coal Co., Stellarton, N.S.; Canada Paper Co., Montreal; Dodge Wood Split Pulley Co., Toronto.

WE GUARANTEE DRY STEAM AND GREAT ECONOMY OF FUEL.
 P. O. Box 1707, Montreal. R. FITZGIBBON, Manager.

TRADE MARK FOR



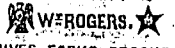
HOLLOW WARE.

SIMPSON, HALL, MILLER & CO.,

16 & 18 DeBresoles St.,

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TRADE MARK FOR



KNIVES, FORKS, SPOONS.

MANUFACTURERS OF THE FINEST QUALITY

ELECTRO-PLATED WARE

And Sole Manufacturers of the Celebrated

WM. ROGERS Knives, Forks, Spoons, &c.

A. J. WHIMBEY, Manager.

Canada Life Assurance Company.

EXAMPLES OF PROFITS

Applied to Reduction of Premiums at the Division in 1885.
The following are taken from the Company's Books at Montreal, on Policies Five years in force:—

Age of Entry.	Amount.	Original Prem.	Reduced to.
27	\$2000	\$140.60	\$23.80
35	4000	102.80	61.60
39	3000	88.50	54.15
41	2000	68.00	38.80
42	4000	130.00	80.20
46	3000	111.00	69.30
52	2000	93.40	60.40

Reductions in the same proportion were made on Policies running less than five years. Profits will be declared and divided next year—1890.

J. W. MARLING, Manager, P. Q.

N.B.—Those joining now will participate in two years' profits at this division. MONTREAL, 1889.

STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

Subsisting Assurances	\$100,000,000
Invested Funds	33,000,000
Bonuses Distributed	22,000,000
Annual Income	4,450,000
Deposited with the Government at Ottawa	1,180,000

A. I. HUBBARD,
City Agent.

W. M. RAMSAY,
Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1888)

Subscribed Capital, \$15,000,000, of which paid up	\$1,500,000
Accumulated Funds	17,905,000
Annual Revenue from Fire Premiums	4,835,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds	

Head Offices:—London and Aberdeen.

Branch Office for Canada: Montreal—1724 Notre Dame St.
Manager for Canada, - ROBERT W. TYRE.

JAMES LOCKIE, Inspector,

A. BROWNING, City Agent.

JOB PRINTING of every description done at the Journal of Commerce Office.

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THE ROYAL ELECTRIC CO'Y.

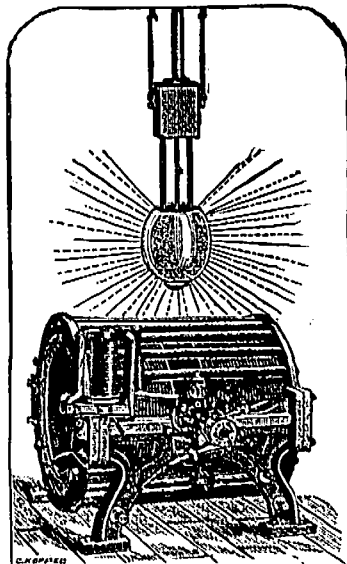
SOLE OWNERS OF

The Thomson-Houston System

FOR THE DOMINION.

MANUFACTURERS OF

Dynamo Machines and Lamps.



Contractors and Builders of
Electric, Arc and Incandescent
Light Plants throughout the
Dominion,

— ALSO —

Incandescent Lights
from the Arc
circuit.

Only perfect Automatic regulating system of Electric Lighting in the world.

In all desirable quantities of Electric Lights, the THOMSON-HOUSTON SYSTEM has no equal. The lights are superior in color and steadiness, and the entire apparatus is more economical, efficient and safe, more easily managed, and less liable to derangement than any other. This system was awarded the First Prize for the best system of Arc Lighting, and best Arc Lamp at the Cincinnati Industrial Exposition of 1881, and the only Gold Medal at the International Inventor's Exhibition at London, Aug. 11th, 1885.

Estimates furnished and all information given on application.

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CHAS. W. HAGAR, - - - Manager.

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IMPERIAL BUILDINGS,
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Wire Manufacturers and
Metal Perforators,

Victoria Wire Mills.

HAMILTON. - - - - - ONTARIO.

Insurance.

PHOENIX

FIRE ASSURANCE CO.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

Losses Paid, since the establishment of the Company, have exceeded.....\$80,000,000
Balance held in hand, for payment of Fire Losses only, exceeds... 2,000,000

LIABILITY OF SHAREHOLDERS UNLIMITED.

Deposit with the Dom. Govt., for the security of Policy-Holders in Canada, upwards of..... \$200,000

No. 35 St. Francois Xavier St.
GILLESPIE, PATERSON & CO.,
Agents for the Dominion.

R. McD. PATERSON, Manager.

Wm. H. ARNTON.

Real Estate and General Auctioneer.

OFFICE, SALESROOM & WAREHOUSE:

1747 NOTRE DAME STREET.

Trade Sales Solicited, Advances made.

5 Large Flats heated when required
P. O. Box 5. TELEPHONE 772.

THE CANADIAN

Journal of Commerce.

MONTREAL, AUGUST 30, 1889.

THE WORLD'S CROPS.

The state of the crops gives rise to so many conflicting reports, every year, that it is extremely difficult to arrive at any correct forecast until threshing operations have been well under way. Even then, there will be found grumblers who will declare that the yield is light, or of secondary quality, so that they can have a grievance, which shall also be an excuse for non-payment, when their bills fall due.

Quite a number of traders were in town from the west this week, accompanying their female relatives and acquaintances who attended the fall millinery openings, and the writer was able to speak with visitors from all parts of Ontario and the far west. As a rule the reports were flattering, the chief complaint being a lack of moisture at the close of the season, which is quite a contrary experience to that of the Montreal district this year. At London, Perth, Seaforth, Hamilton, Strathroy, Guelph, Stratford, etc., it has not been unusual to reap 25 to 27 bushels to the acre. The grain grew thicker, one party saying that two ears came where one did last year. The adverse reports while the crops were still in the field have fortunately been disproved to a great extent. One instance may be recorded where a western farmer predicted that he would only raise 10 to 12 bushels per acre from a 15 acre field, but when the wheat was threshed the yield was found to be 27 bushels. This we were told is not an isolated instance. Winnipeg buyers stated that although the Manitoba crops were thinner than expected in some parts, threshing operations have shown standard and quality of the best, and the wheat is bringing the highest prices in the market. Honest seed has yielded a magnificent crop, but where farmers have sown poor and frosted wheat, they have, of course, reaped the consequences of their folly.

McMASTER, DARLING & CO.,

WHOLESALE WOOLLEN

—AND—

General Dry Goods Merchants.

4 to 12 FRONT ST. W. TORONTO.

Offices—34 Clement's Lane, Lombard Street, London, E.C.

J. SHORT McMASTER,
London, Eng.

HENRY W. DARLING,
Toronto.

Traders from British Columbia and the North-west territories speak well of the harvest and of the fall trade prospects. In this Province, it cannot be doubted that the hay and root crops have suffered from the excessive rains experienced up to recent date. Settled and warmer weather now appears to be assured and grains are being secured in very fair condition. The land prepared for crop this year in Manitoba was 893,492 acres, as compared with 636,295 in 1887, no figures being collected for 1888. The total area under spring wheat was 623,245 acres, being an increase of 191,111 acres since 1887. These figures although moderate as compared with Ontario are encouraging. The area under flax in the Prairie Province was 13,333 acres, which is an increase. A much larger area has been cultivated this year in the distant western territories, but the statistics are not obtainable as yet from Regina, etc.

The present season has been a fairly productive one in Great Britain. Barley and beans are the only crops which come out worse for 1889 than for 1888, while all the other crops show up considerably better. The comparison is most quickly made by noticing the percentages of under-average returns for the two years. As usual, there is more doubt about the root crops than any others, for the simple reason that they have not arrived at maturity, but correspondents express much less hesitation in estimating these crops than they did last year. It is to be noticed that many of those who practically put these crops down as average, or below average, state that they are improving. The following may be accepted as a close estimate:—

	1889.			1888.		
	Over Average.	Under Average.	p.c.	Over Average.	Under Average.	p.c.
Wheat	48·6	42·7	8·7	7·0	21·5	71·5
Barley	25·5	50·0	24·6	34·8	44·1	21·1
Oats	27·5	46·0	26·5	30·0	40·0	30·0
Beans	21·6	33·6	44·8	25·4	31·1	43·5
Peas	22·2	46·2	31·6	19·8	29·9	50·3
Hay	89·0	10·5	0·5	53·6	26·1	20·3
Potatoes	56·7	35·0	8·3	54·0	22·8	23·2
Turnips	48·3	43·3	8·4	51·6	32·9	15·5
Mangolds	44·1	39·2	16·7	37·6	36·3	26·1

The American grain markets have been excited by the report that the Vienna Grain Congress has estimated that there is a European deficiency of 231,700,000 bushels of wheat, as compared with last year. Wheat advanced 1c@1½c on receipt of the news, but the excitement soon subsided and the accuracy of the statement is doubted. Good crops are reported in France, Spain, Portugal, Germany and Holland and the rest of western Europe, but they are seriously deficient in Russia, Roumania and Hungary and poor in important districts of Austria and Italy. There will be a small surplus for export in Europe, outside of stocks of old wheat in Russia. The official estimate for India is 6,465,000 tons, against 7,148,628 last year. The crop in the United States is a good one, and it is estimated that America could ship to Europe at least 160 million bushels, or 71 millions more than it exported last year.

From all the circumstances we should judge that the European famine, predicted by speculators, is still a long way off. The conditions are, however, favorable for profitable wheat prices, and Canada and the United States will have no difficulty in finding a ready market for their surplus.

THE ALASKA SEIZURES.

Now that the sealing season is practically over, and there is very little prospect of any further seizures being made, we trust that the task of awaking the British Government from its present lethargy on the subject of the unwarrantable interference with the rights of Canadian sealers by the American revenue

cutlars will not be allowed to drop. It is more than ever important at the present time that some means of stirring up the inert British Cabinet should be adopted, for, as the Alaska Commercial Company's contract expires next year, a vigorous remonstrance on the part of the British Government would in all probability result in a very considerable modification of their present arbitrary powers.

It must be remembered that no force, or even display of force, is necessary for this purpose. There need not be a British warship within a thousand miles of Behring's sea. It only needs a peremptory intimation from Lord Salisbury that the seizures must stop and stopped they would be. There would, of course, be the usual blustering speeches from Blaine of Maine, and other hustings warriors of similar type, but there would be no more seizures. If once it became known that the Salisbury Cabinet was in earnest the American Government would succumb at once to the inevitable; but so long as they remain supine the American Government does not see why it should not continue to rake in the subsidy of \$300,000 per annum they make by farming out the monopoly of seal killing. Blaine has no intention of embroiling the two countries for the sake of this comparatively small sum; but so long as he can sail close to the edge without precipitating himself or the Cabinet into the conflict it is to his interest to do so. It brings in dollars to the public treasury; it gives him a chance to be "insulted" by parties desiring to obtain this profitable concession; and above all it enables him to pose before his bigoted constituency as the champion twister of the British Lion's tail. Is it likely he will forego all these advantages until the point is reached where he feels that discretion is the better part of valour? Certainly not. So long as Lord Salisbury does nothing, Mr. Blaine will continue to pouch his dollars and harass our sealers in order to put additional profit into the pockets of the German furriers who form the greater part of the Alaska Company; but if once the Plumed Knight thinks there is the least chance of burning his own fingers he will very speedily cease to act as a catspaw for so unpopular a monopoly as the one in question.

Under these circumstances every effort should be made to induce the authorities at Ottawa to put pressure upon Lord Salisbury. Public opinion in England has been directed to the manner in which Canadians have been abused and tyrannized over on the high seas, and a people who boast that Britannia rules the waves cannot well sit quietly down under so flagrant a breach of the law of nations after it has once been brought prominently before their notice. If once the English press can be induced to take it up as a burning question Lord Salisbury will wake up to the necessity of doing something with startling rapidity; but not till then. It rests with us then to see that the interest be not allowed to flag, and that it be kept so prominently before the people of Great Britain that the British Cabinet will be perforce aroused from their present attitude of laissez-aller.

FALL MILLINERY PROSPECTS.

The palatial wholesale warehouses devoted to the millinery trade in Montreal, opened out for the fall campaign on Tuesday of this week, a day agreed upon with Toronto and other of the larger cities throughout Canada. A good many were of opinion that the opening was a little too early, but this idea has been dissipated by the numerous enquiries already received, and the unprecedented rush of customers, particularly from the prosperous and fruitful west.

A pleasant surprise to the visitor was the brilliant array of rich goods and novelties, displayed upon flat after flat, not in bewildering confusion, but in perfect order. The buyers, of course, were chiefly ladies, well dressed, sunbrowned, handsome, and in the best of spirits. Under the circumstances, it was very refreshing to be told, on the highest authority, that ordinary "common sense" hats with very low crowns, have superseded the "kiss me nots" and other absurdities of former seasons, which vexed the soul of theatre goers, and others. Most of our visitors spoke hopefully, owing to the splendid yield of the crops in their vicinity, and purchases were made freely. Fortunately the weather has been most seasonable and Montreal looked her best. We were not surprised to be told that lunch bills had to be paid for employes, and that the leading houses were never so busy, in their long experience of business. Buyers have been here from distant Victoria, Vancouver and Calgary, and they declared that prospects were brilliant towards the Pacific. All the houses had a great display of ribbons, and we were told they are more fash-

ionable than ever, with no present indication of decreased demand.

On one flat we noticed fifteen tables, which had been reduced to four in non-ribbon years. Velvets are the main millinery material this fall, next to ribbons. As to colors, shades of green, especially sages and emerald, are all the rage. Ostrich feathers, osprey mounts, and fancy wings will be used largely, but no flowers. Hats and bonnets are shown with embroidered squares and crowns, and embroidered trimmings will be worn. White felt hats will be fashionable. Jet bonnet trimmings with some new features are noticeable. Some pretty styles of ribbons, fancy and plain, with satin and velvet combinations are being introduced.

In the mantle line, Russian circulars, dolmans, pa'etots, and short jackets will be worn this year. They will be made principally of beaver, fancy cloths, and stockinettes; also plush. Matelasses, which gave way to other ideas seven years ago, have again made their appearance. Stripes and checks will be much used in English fashionable circles, but plain beaver trimmed with fur, or silk corded fringe, will be more in favor in Canada. The leading shades are fawns, terras, and myrtles.

On account of so much black being used in trimmings, black feathers, wings, birds, etc., will be largely used. There will be a marked feeling in favor of ostrich in long feathers and plumes. Bonnet ornaments run to jet bandeaus and coronets, while there is great variety in small pins in gilt, steel, and colors. Amethysts, Bogota, Moscovite, Vieux Rouge, Emeraude, Marrounier, Gazon, Palmier, and Eiffel, are names of some of the new Parisian shades. Many sash ribbons will be seen in moires, surahs, and fancy stripes, the shades in which will match those in dress goods. Dress trimmings in braid sotts, tabliers, panels, galons, etc., are most elaborate, some of them almost covering the entire dress. Velvet trimmings with gold and silver also make very showy additions.

On the whole, the millinery houses have had every reason to be satisfied with the result of the fall opening. Generally speaking, they carried a larger and more valuable stock than ever before, and the volume of orders booked has exceeded the most sanguine expectations.

THE BANK STATEMENTS.

The returns furnished to the Government by the chartered banks for the month of July indicate only the normal changes usual at this season of the year. The decline in circulation is probably due to two causes. Firstly to the lateness of the harvest precluding the movement of any considerable portion of the crops during July, and secondly to the fact that the small fruit crop may be said to be a complete failure. It is true the failure or success of the small fruit crop will hardly affect the volume of trade as a whole; but we must not forget that it is of great local importance, and that in certain sections of the country it forms almost the entire product of the soil. It has a material influence over the demand and price of sugar, and reacts indirectly on many other branches of industry. It is then safe to attribute the falling off of \$866,559 in the circulation largely to the unsatisfactory nature of the small fruit harvest.

Deposits on demand show a falling off of \$608,248. This is probably due more to the difficulty of making collections than to any other cause. People seem to have got out of the habit of paying; so that the volume of renewals becomes larger every day. As a natural consequence merchants have been compelled to draw upon their balances in order to carry their paper. Another factor in the reduction of deposits last month was the unprecedented exodus to Europe caused by the Exhibition at Paris. If we take these facts into consideration it is not difficult to account for the falling off in the total of deposits.

We have next to note a decrease in the balances due to banks or agencies in the United Kingdom amounting to \$1,221,525, and a drop of \$146,607 in the volume of loans on stocks. These are both normal changes in the dull slack time that always prevails in July, and do not call for special comment. In the case however of discounts and loans to corporations the decrease of \$1,243,593 is sufficiently important in its character to justify us in discussing it. Possibly a good deal of this falling off is due to the fact that in the earlier months of the year a good many houses loaded themselves up heavily with sugar in anticipation of the coming season and thus swelled the volume of discounts beyond the normal figures. Owing to the failure of the fruit crop the demand from the canners was very light, and these houses are now stocked with sugar for the season. Another point has been

the extreme caution with which solvent traders have purchased all over the country. Until the harvest problem showed signs of solution conservative business men ordered with the greatest care and only for immediate requirements. This has naturally caused a falling off in the amount of paper offering for discount.

We notice a further increase of \$213,279 in "other assets" and one of \$118,527 in directors liabilities. Our opinion of the first item has been given so frequently that to reiterate it would be superfluous. It is an item that should not exist; and we still look forward to the day when we shall find a Deputy Minister of Finance with sufficient backbone to expunge it. Appended is our usual comparative table:—

	June, 1889.	July, 1889	July, 1888.	July, 1879.
Capital authorized	\$75,779,999	\$75,779,999	\$75,779,999	\$68,666,666
Capital subscribed	62,370,699	62,370,699	62,149,319	64,216,038
Capital paid up	60,336,431	60,242,871	60,128,791	61,277,121
Reserve fund (Ret.)	19,966,999	19,991,999	18,741,216	
LIABILITIES.				
Circulation	\$31,269,972	\$30,343,413	\$30,241,455	\$16,956,630
Dom. Govt. deposits on dem'd after notice	5,911,589	6,286,906	5,051,542	
Deposits securing Govt. contracts and insurance	377,899	299,536	377,533	
Prov. Govt. deposits on dem'd after notice	443,932	1,254,217	1,140,894	
Other deposits on demand	2,215,142	3,340,655	3,564,673	1,155,455
Loans from or dep'ts by other banks in Canada secured	54,872,953	51,164,715	52,087,095	32,880,748
do. unsecured	63,782,451	69,068,493	61,894,796	33,222,272
Due Banks in Canada	165,459	136,359	615,415	
do. Foreign Countries	1,507,047	1,794,479	2,228,072	2,272,325
do. the United Kingdom	574,359	908,295	822,969	45,156
Other liabilities	102,419	140,764	150,083	1,547,058
Total Liabilities	\$175,062,257	\$173,934,106	\$167,211,458	\$92,246,271
ASSETS.				
Specie	\$7,322,027	\$7,219,451	\$7,154,548	\$6,159,501
Dominion notes	9,773,934	10,104,820	10,499,271	8,606,949
Notes and cheq's on other bks	6,420,413	5,749,601	6,007,441	3,243,544
Due from banks in Canada	3,148,252	3,496,515	3,993,350	3,410,437
Due from For'n Agcn. or bks.	16,312,372	15,680,531	26,040,184	9,037,892
do. in the Unit'd King.	752,011	928,013	2,008,379	
Available Assets	\$43,758,997	\$43,203,934	\$55,393,163	\$30,958,923
Govt. Debentures or Stock ..	\$2,604,670	\$2,590,367	\$2,353,899	\$2,278,574
Loans to Dominion Govt.	897,322	1,569,513	1,617,862	684,692
to Provincial Govt.	964,514	391,959	622,414	
Securities other than Canad'n ..	5,210,020	5,376,651	3,931,165	
Loans on stocks, bonds, deb. ..	12,39,439	12,792,331	11,254,085	7,314,177
Canadian or Foreign	4,382,714	3,770,296	4,017,742	3,248,431
Loans to Municipal Corpor's. ..	22,043,991	21,899,489	17,305,375	
other Corporations.				
Loan to or deposits in other banks secured	806,954	560,393	786,453	
do. unsecured	386,353	349,655	336,353	
Discounts	149,793,697	148,763,283	136,144,067	108,774,881
Notes overdue not secured ..	1,691,978	1,198,126	1,248,108	6,384,737
Overdue notes, secured	1,364,493	1,463,656	1,768,656	
Real estate	954,867	955,900	1,049,941	2,063,365
Mort. on real est'e sold by bks ..	723,695	714,357	701,861	3,266,380
Bank promises	3,793,795	3,845,935	3,041,620	2,210,196
Other assets	4,943,474	5,156,853	4,610,255	
Total Assets	\$255,765,631	\$254,611,284	\$246,177,887	\$167,187,366
Director's liabilities	\$8,135,188	\$8,253,715	\$8,043,006	
Ave. amt. specie during mth.	7,184,673	7,239,827	6,919,836	
Ave. Dom. notes during mth.	9,184,890	10,021,848	10,389,566	

THE HOLIDAY SEASON.

The holiday feeling which has pervaded all classes and all branches of industry will, before long, give place to renewed activity, and, we trust, a healthy and prosperous fall trade. The summer season, although broken and unsettled, has caused a large exodus to the country from the cities and towns of Canada and an immense number of Americans have registered at the hotels in Montreal on their way to the numerous northern resorts and fishing and hunting camps. Travel now-a-days is not confined to the wealthy class in the larger centres of commerce, but is indulged in by the city and country storekeeper and trader of moderate means, a fact which has been remarked upon by many travellers for Montreal houses who have found it difficult to push sales during the hot days.

A good tourist season is full of profit for the railways, steamboats and large hotels, and from all we can gather these have all done a satisfactory business. More than the usual number of Canadians were booked for Europe this year, in consequence of the Paris Exhibition, but to make up for this, the volume of travel both from points in Canada and the United States seems to have increased. The improved and excellent service of the Grand Trunk and Canadian Pacific to the sea-board has been much appreciated by the travelling public. The coast of Maine has had its votaries as usual, but the shortening of the distance to the Maritime Provinces, coupled with the exhibitions and carnivals at St. John and Halifax, has caused increased numbers to visit our own Atlantic shores. A great deal of praise has been bestowed on the new line of the Canadian Pacific through the State of Maine, as it is expeditious and opens up a splendid

scenic route. We have already referred to the palace vestibuled trains placed by the Grand Trunk on their line between Chicago and Portland, Me., and some mention is now due the new parlor cars of the same road on the route from Montreal to Portland and Old Orchard Beach. They are much longer than the ordinary car and a step in advance of the vestibuled car, lately become so popular with the wealthy on this continent. They are well ventilated, and dust proof, and the windows are made into recesses somewhat like bay windows, allowing passengers a clear view forward or backward along the track way. Each car contains a comprehensive library for the free use of passengers and a buffet for meals *a la carte*. The wood work is of mahogany and oak, and is elaborately carved, and gleaming with plate glass and mirrors. The work was all done at the company's shops in Montreal, where four of these cars have been under construction. The G. T. R. is determined to keep abreast, if not in advance, of modern railway progress, and as the same spirit animates the management of the Canadian Pacific, the public has little cause for complaint.

With regard to steamboat service, the Richelieu Company, the Ottawa Navigation Company and the various passenger propeller boats, trading west, leave little to be desired, furnishing not only comfort, but luxury. Both railways and steamboats have done their share in distributing holiday seekers to all points of the compass, some as far as Banff and the Rockies, or east to the Gulf of St. Lawrence and the coast of New Brunswick, and others south to Maine, Atlantic City, Saratoga and other points in the States and others again along the Ottawa and its tributaries to the north. Montreal, however, is fortunately situated for local summer resorts where excellent boating is to be had. What lovelier spots can be found than those along Lake St. Louis from Lachine upwards? Dorval, Valois, Pointe Claire, Beaconsfield, Ste. Anne's and Vaudreuil recall visions of villas embowered in trees nestling along the shores of a broad expanse of water, like a miniature ocean, across which plies the heavy traffic from the great lakes to the commercial metropolis of Canada. To those who wish for even quieter resorts, not too far from the city, the Lake of the Two Mountains is easily accessible. To the north, beautiful Ste. Rose holds sway without a rival. Magnificent water stretches and islands shaded with grand old trees invite the busy citizen to rest and recreation. Ste. Rose boasts that it possesses the largest and handsomest boat-house in the Province, and now wants a summer hotel to rival the de Lotbiniere at Vaudreuil. This is progress. On the south shore, St. Hilaire with its peculiar features of mountain and lake has come in for its usual share of patronage and from Chateauguay to Sorel the local resorts have been gay and busy. Within the past few years the virtues of Canada's mineral waters have been recognized, resulting in the erection of three or more large hotels within a comparatively short distance of the city.

It will be gathered from what is stated above, that with the growth of population and wealth, the advantages of a summer season of rest and recreation is being fully perceived. Montrealers who can only spare a few days at a time from their business fully appreciate the excellent situation of the city which gives them an ample choice of local resorts. It would be difficult, indeed, to enumerate the improvements made in accommodation, boat houses, river craft, etc., within the past few years. In a few weeks the last of the health seekers will be again in harness strengthened and invigorated for the business struggle.

RAILWAY STATISTICS.

According to the edition of Poor's manual of railroads for the current year, just issued, the total number of miles of railroads in the United States at the close of 1888 was 156,082, of which 7,028 miles were constructed during the year—the rate of increase being 4.07 per cent. The mileage of lines making returns of their share capital and funded and floating debts equalled 154,276, against 147,999 for 1887, the increase being 6,277, the rate of increase being 4.24 per cent. The share capital of the mileage completed at the end of 1888 equalled \$4,438,411,342, against \$4,191,562,029 in 1887, the increase equalling \$246,849,313, the rate of increase being about 5.9 per cent.

The funded debts of all the lines at the close of the year aggregated \$4,624,035,023, a sum \$437,091,907 in excess of the total of 1887 (\$4,186,943,116), an increase of nearly 95 per cent. The other forms of indebtedness of the several companies at the close of the year equalled \$306,952,589, against \$294,652,071 for

1887, the increase being \$12,270,518. The total share capital and indebtedness of all kinds of all the roads making returns equalled at the close of the year \$9,389,398,954, an increase in the year of \$696,211,738 over the total of 1887 (\$8,673,187,216), the rate of increase for the year being about 8 per cent. The cost per mile of all the roads making return as measured by the amount of their stocks and indebtedness equalled very nearly \$60,732, against \$58,603 for 1887. The gross earnings or receipts of all the lines (including elevated railroads) from which returns were received for the year equalled \$960,256,270, of which \$251,856,167 were received from the transportation of passengers; \$639,200,723 from transportation of freights and \$96,099,380 from the transportation of mails and express matter, profits of leased lines and other miscellaneous sources of revenue. In the latter sum are included the gross earnings of elevated railroads.

The gross earnings of all the lines for the year ending Dec. 31, 1887, equalled \$940,150,702; the increase for the year 1888 equalling \$20,105,568, or 2.14 per cent. The earnings in 1887 from transportation of passengers equalled \$240,542,876; from freight, \$636,666,233; from transportation of mails and express matter, etc., \$62,941,603, against \$69,699,380 for 1883. The earnings per mile from which full returns were received in 1888 equalled \$6,540, against \$6,861 for 1887, the decrease equalling \$321 per mile. The net earnings of all the lines for 1888 equalled \$301,631,051, against \$334,989,119 for 1887, the falling off equaling \$33,358,068, the rate of decrease being about 10 per cent. The amount of interest paid in 1888 equalled \$207,124,288, against \$203,700,352 in 1887, the increase being \$3,333,836, the rate of increase equalling more than 1.63 per cent. The amount paid in dividends in 1888 equalled \$80,243,011, against \$91,573,458 in 1887, the falling off equaling \$11,330,417, the rate of decrease being about 12.4 per cent.

The number of persons transported in 1888 by all the lines was 451,353,655, against 428,225,513 for 1887, the increase for the year being 23,128,142, the rate of increase equalling 5.4 per cent. The number of passenger carried one mile in 1888 equalled 11,190,613,679, against 10,570,306,710 for 1887, the increase equalling 620,306,969 persons carried one mile, the rate of increase equaling very nearly 6 per cent. The distance travelled by each passenger in 1888 equalled 24.78 miles; in 1887, 24.68 miles. The amount received per passenger per mile equalled 2.246 cents in 1888, against 2.276 cents in 1887. Had the passenger rates for 1887 been maintained for 1888, the earnings from this source would have equalled \$225,034,086, a sum \$14,491,210 greater than that received.

The number of tons of freight transported in 1888 equalled 589,398,317, against 552,074,752 tons in 1887, the increase equaling 37,323,565 tons, the rate of increase being about 6 1/2 per cent. The value of the tonnage moved in 1888, estimated its value at \$25 the ton, equalled \$14,633,957,925. The number of tons transported one mile in 1888 equalled 70,423,005,988, against 61,561,069,996 tons moved one mile in 1887, the increase of service performed for the year equaling 8,861,935,992 tons moved one mile, the rate of increase being about 14.4 per cent.

The first railway in Canada was opened on the 21st July, 1836, between Laprairie and St. Johns, in the Province of Quebec, its length being 16 miles, but such little progress was made in railway development, that when the first sod of the Northern railway was turned by Lady Elgin in 1850, there were but 71 miles in operation, in the whole of what is now the Dominion of Canada. Slow though this country undoubtedly was in its earlier history, in appreciating the advantages of railway communication, it has of late years made very considerable progress. In 1867 there were 2,258 miles in operation, and on 30th June, 1888, 12,162 miles, with a total of 12,701 miles completed, being an increase in the 21 years since confederation of 9,905 miles. In 1868 the paid-up capital amounted to \$160,471,190, and in 1888, to \$727,180,449. Nearly 25 per cent. of the total capital has been contributed by State and Municipal aid. There was a marked increase in the business of the Canadian roads in 1888 and for purposes of comparison we give the figures for the years 1875, 1887 and 1888:—

Year ended 30th June.	Miles in Operation.	Train Mileage.	Number of Passengers.
1875	4,826 1/2	17,680,168	5,190,416
1887	11,621	33,638,748	10,698,638
1888	12,162	37,391,206	11,416,791
Year ended 30th June.	Tons of Freight.	Earnings.	Working Expenses.
1875	5,670,836	\$19,470,539	\$15,775,532
1887	16,356,335	38,842,010	27,624,683
1888	17,173,759	42,151,153	30,662,048

There has been an increase in proportion of working expenses to receipts of 1 per cent. in public railways, now 60 per cent., and of 3 per cent. in government railways, now 114 per cent. The proportion of total expenses to receipts was also 1 per cent. higher, though it has decreased since 1884, when it was 76 per cent.; the total for Canada is now 72 per cent. The proportion is higher than in many other countries. In the United Kingdom, in 1887, it was 52 per cent.; in the Australasian colonies, in 1886, 60 per cent.; in India, in 1886, 49 per cent., and in most European countries it ranges from 50 to 55 per cent. The Canada Southern and the Canada Atlantic were the two roads whose expenses bore the smallest proportion to receipts, and the Central Ontario and Manitoba and North-western the largest. The returns from each road are as follows:—

RAILWAYS.	MILES IN OPERATION.		CAPITAL PAID-UP.	
	1887.	1888.	1887.	1888.
Canada Atlantic.....	128	130	\$ 3,362,864	\$ 3,362,864
Canada Southern.....	362½	362½	34,493,959	34,493,959
Can. Pac. system.....	4,274	4,662	217,739,520	234,146,438
Central Ontario.....	104	104	970,000	970,000
Grand Trunk system.....	2,598	3,093	248,184,913	312,918,634
Man & North-western...	207	207	9,572,100	9,504,040
New Brunswick system...	415½	415½	13,934,517	15,103,437
Ngr. & North-west Ry....	493	.....	14,810,404	.....
Quebec Central.....	159	154	6,586,682	8,627,882
South Eastern.....	260	260	8,230,853	8,230,853
Windsor & Annapolis....	116	116	3,809,718	3,922,072
Other Lines.....	1,404	1,474	35,412,857	42,887,282
Total.....	10,521	10,978	\$633,167,387	\$674,167,461
Government railways....	1,170	1,184	50,666,804	53,012,987
Total for Canada..	11,691	12,162	\$683,773,191	\$727,180,448

The Canadian Pacific system has the greatest number of miles in operation, but the traffic on the Grand Trunk is larger, which is explained by the fact that it runs through the most populous and best settled portion of the Dominion. The earnings of the Canadian Pacific for 1888 were as follows: Passengers, \$3,536,796; freight, \$7,619,758; mails, express and other sources, \$1,554,456; total, \$12,711,010; earnings per mile \$2,726. The figures for the Grand Trunk were: Passengers, \$5,656,813; freight, \$10,859,182; mails, express, etc., \$725,382; total, \$17,241,377; earnings per mile, \$5,574. The average cost per mile of the Canadian Pacific was \$50,539 and of the Grand Trunk, \$97,231. The original expense of construction of the main line of the G. T. R., was exceptionally heavy. The cheapest road to build in Canada was the North-west coal and navigation, 109 miles, the cost per mile of which was \$9,637. The total average cost per completed mile of all the railways in Canada is \$57,254, as compared with \$44,301 in the United States, \$62,021 in New South Wales, \$22,236 in Western Australia, \$63,266 in India and \$210,289 in Great Britain.

MAINTENANCE OF INSURANCE POLICIES.

The claim that life insurance offices make large gains from lapses has been paraded before the community for many years. Assertions as to probable amount of profits based upon false assumptions have been published over and over again. One would think from the tone of the discussion that companies did all that they could to encourage forfeitures.

In this discussion there are two prominent facts which are lost sight of. One is that the great majority of the lapses occur within the two first policy years, and the other is that limited payment life and endowment policies lapsing after the second year, and ordinary life policies lapsing after the third year, are, as a rule, surrendered within the period stipulated in the contract for paid up insurance, by the issue of which nearly all the reserve on the original policy is turned over to the new one. There is indeed but little apparent gain left. Some years ago we made the assertion in the office of a prominent company that nothing had been made from lapses and surrenders and that the company in question would have been better off had all the insurances been continued in force. The matter was taken up, and an investigation made, the results of which surprised every person present at the interview. Going back ten years the experience of the office in way of interest, mortality and expense was carried out upon the assumption that the policies terminated by lapse and surrender had been continued in force. Against the gains upon the assumed basis were charged the dividends, and the balance was compared with the actual amount from those sources. The ratio was five or six to one. The whole enquiry showed very clearly that it was

wise policy from every point of view to encourage the continuance of premium paying. There is another phase of this question worth considering. It is that which refers to the policy-holder. The insurance which he secures is for the protection of his own household. He does not insure as an investment in any ordinary sense of the term. The fact that he may die within the next hour is the controlling motive. Thus it is for his best interest to acquire the security which his family needs at the lowest practicable cost. This can be best done by selecting a good company and remaining in it. He cannot afford to leave his family to take adverse chances. Neither can he afford to surrender a policy in a good company, to go into another equally as good. The changes which are thus constantly being made, as a rule, inure to the benefit of no one save the agent who is a party to them. A community of interest is thus established between the company and the policy-holder. The one needs the insurance and the other the premium on the policy in order that it may be able to furnish protection which shall be certain, at the lowest practicable cost. In the accomplishment of this end the policy-holder should recognize the fact that it is for the best interest of all companies which are either wholly mutual or practically so to do all that can be done, with due regard to security, for their patrons. If any apparent cause of dissatisfaction arises, the best plan is to go to the company or the nearest general agent at once and seek an explanation. Nine times in ten it will be found that there is some misunderstanding which a few minutes candid talk will set right. The company should use every honorable endeavor to retain its membership. A careful inquiry should be made whenever a policy is permitted to lapse or is tendered for surrender, and if possible any causes of dissatisfaction should be removed. If there is financial embarrassment the company should either extend the time for the payment of premium, charging interest therefor, or should be willing to loan the insured his premium up to a large percentage of the reserve. This it could safely do, as the notes given for such loans would be a good asset. The great effort of every company should be to secure the confidence of its policy-holders. A cordial relation should, as far as possible, be established between the officers and members. This would be fruitful of results in many ways. There would be fewer lapses. The policy-holders would create a better status for the office in the localities in which they reside. Agents would consequently secure business at less cost. In this way both the company and its members would be benefited. It is high time that a well directed effort should be made to lead policy-holders up to a practical comprehension of the fact that every effort which they make to advance the well-being of the office in which their lives are insured will not only tend to diminish the cost of the protection to them, but will render the final payment of the policy claim more certain at maturity. Managers should also remember that a policy is only obtained at the expenditure of time and money and that consequently every well directed endeavor to secure its continuance is wise and timely — *U.S. Review.*

THE POSITION OF COPPER.

The statistical position of copper appears to have undergone a distinct change for the better during the past few months. The supplies have been upon a smaller scale than they were prior to the collapse of the Societe des Metaux, while the deliveries for consumption have become much larger, the result being that the stocks in France and England have apparently declined from nearly \$115,000 tons at the end of April to only 100,000 tons at the close of July. At the present time many producers in the United States, including the more important Lake companies and also the great western mine—the Anaconda—are known to hold large stocks of copper, for ever since the collapse of the Syndicate in April they have been sending less than their total output to market. As a consequence, the total stocks in the United States are believed to amount to not less than 45,000 tons, while they may be as much as 50,000 tons. The Spanish companies are also believed to be keeping back part of their consumption, though perhaps a small part, at their mines; while the Chili producers are known to be accumulating stocks of copper, the recent monthly charterings of Chili copper having been small. The present stock, therefore, amounts to something like the following:—

Visible stocks	101,000
Stocks in United States (estimated)	47,500
Chili bars, &c, afloat.....	2,500
Other invisible stocks, say.....	5,000
Total	156,000

This stock of nearly 160,000 tons is but little if any below the total of a few months ago, when the maximum was reached, and it is equal to fully three times what may be termed a normal stock, while it is equal to a supply sufficient for between eight and nine months of the world's total consumption. The London *Economist*

thinks that a considerable liquidation will have to take place before the statistical position can really be considered sound. Attempts are still being made to induce producers to curtail their production by 15 or 20 per cent., while the holders of the large stocks left by the syndicate propose to limit their sales in any one year to, say, 20,000 tons, no attempt being made by the contracting parties to control prices. The American producers appear to believe that some arrangement will be arrived at, but English opinions are less sanguine, and we think with much the most reason. There is, so far as we can see, little or no reason why the companies should cut down their output for a long period—perhaps five or six years—simply to give the holders of the late syndicate's stocks a chance of realizing; for if the latter sell nearly as much as the amount by which the producers reduce their output, no countervailing benefit will be obtained from a substantial rise in prices. If, however, the companies do not reduce their output, the present large holders of copper will be forced to realize; but this, although it will depress prices for a time, will almost certainly entail less sacrifice than a large voluntary reduction of output. If they are well advised, therefore, they will continue to hold aloof from any scheme for the control either of production or prices.

THE NEGLIGENCE SHIRT.—The future of the flannel, or, technically speaking, "negligee" shirt is a question just at present agitating American fabric manufacturers, importers and shirt manufacturers. That the garment as a style has come to stay is very generally expected, and the important point to determine just at this time is the popular fabrics of the future in this connection. Already the manufacturers have opened the campaign by a liberal placing of preliminary orders for next year's supplies, and the direction of their demand reveals some interesting probabilities for the "negligee" season of 1890. In the first place, the warm weather shirt of the future promises to be rather a high priced affair, as the manufacturers almost as a body have turned the cold shoulder to the cheaper grades of flannels, and have gone in for the very best quality. Furthermore, silk goods promise to cut a prominent figure in the new offering, and one that will represent a formidable rivalry to the woolen class. It is pretty clearly established that fine flannels and silks will be the two leading fabrics for negligee shirting purposes during the coming year; but while these two stand out as the individually representative classes, there will be numberless textile combinations brought into vigorous play. For example, the manufacturers are buying largely of flannel and silk mixtures, which are now being offered in perfectly kaleidoscopic variety of fancy stripes and woven effects generally. Some strikingly attractive silk and cotton mixtures are being shown on the market, and have caught the fancy of many manufacturers. Decorative weaves are highly developed in this class of goods, and run largely to the "basket" types. A combination of silk and cotton is one well known to the really fine trade, but the coming season will see it utilized by our shirt manufacturers for the first time as a part of their regular offering. A few of the more ambitious searchers after novelty have hit upon linen and cotton damasks as appropriate and beautiful fabrics for negligee wear, and several lines of these lustre-surfaced goods, both plain and in brilliant Jacquard effects, will be identified with the new offering. So, altogether, it will be seen that the negligee shirt has taken on a new lease of life. All that is "trashy" has, for the most part, been abandoned in its manufacture, and the garment promises to figure during the coming year on a much higher plane than at any time heretofore in its short though eventful career. Manufacturers are looking forward with confidence in the coming season.

An Ottawa paper says: Some interesting legal proceedings are likely to result from the Mackeand Bros. & Co. insolvency. It would appear that Mackeand Bros. about the 13th May went into partnership with R. H. Gauthier and Cyrus Davis, and the agreement was that Gauthier was to put in about \$3,000 worth of capital, and Davis the experience. At that time Gauthier owed Mackeand Bros. about \$1,500, and it was arranged that the former should put in his stock and this capital also. When Gauthier proposed putting in the stock, his sister, who claimed to be a creditor of his, looked with disfavour upon his entering into partnership with Mackeand Brothers. She claimed that he owed her \$900, which she lent him to carry on the business, and she was therefore a creditor to that extent. She then asked Mackeand Brothers to give her a chattel mortgage on the estate, which they declined to do on the ground that it would affect their credit. To get over the difficulty however, it was arranged that Mackeand Brothers would deliver to Gauthier their rolling stock, and that the latter should give a chattel mortgage on this as well as on his own rolling stock to Miss Gauthier. This was accordingly done. Both went into partnership on the 13th, and both firms assigned early

in June. The creditors now claim that at the time this chattel mortgage was given both Gauthier and Mackeand Bros. were insolvent and that the chattel mortgage was an arrangement between them for the purpose of giving Mr. Gauthier the preference. The assignee has held on to the chattels and won't give them up and the result is the inspectors of the estate have advised the assignee to instruct the collectors of the estate to take out an action against Messrs. Mackeand and Davis in order to have the mortgage set aside. A writ was accordingly issued on the 21st inst. The Mackeand, Gauthier and Davis estate was sold for 61 cents in the dollar.

The heavy increase in their coal bills is inducing some of the English railway companies to consider the possibility of substituting oil for coal as a means of raising steam. At the half yearly meeting of the shareholders of the Great Eastern Railway company the chairman said that although they had run 160,000 more miles in the past half year than in the corresponding period of 1888, the consumption of fuel had been absolutely less. The locomotive superintendent had devised a system by which liquid fuel—tar and oils—could be used for the purpose of generating steam. It was necessary that the liquid fuel and coal should be interchangeable, so that coal might be used if anything occurred. The system has been practiced with a considerable measure of success. According to the chairman of the Great Eastern company, its adoption does not involve any structural alterations. It has been employed as a test upon three engines—a shunting engine, an engine on the suburban line and an express engine. The chairman was happy to say that so far the system had been a success.

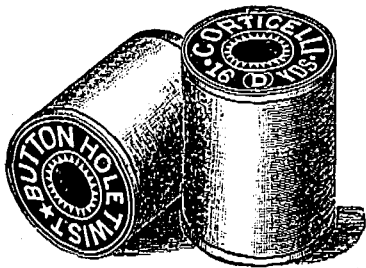
A PROPOSED PACIFIC CABLE.—The committee appointed recently by the San Francisco chamber of commerce to investigate the feasibility of laying a cable from that point to Australia, has reported in favor of the project, and estimates the cost of a cable line from San Francisco to New Zealand by way of Honolulu and Truttalla at \$10,000,000. The line would be a paying investment, as it would secure the whole of the Hawaiian business, all the business of the Pacific Islands centering at the Samoa group and all of the United States business of the Australian colonies and New Zealand, with a large percentage of the Colonial business with the United Kingdom and Europe. The cost of cabling from Sydney to London, it is estimated, would be reduced to eighty-seven cents per word. It is suggested that the United States government grant a subsidy for the purpose to the extent of guaranteeing three per cent. per annum of an investment of \$10,000,000 bonds to be issued by the company incorporated under the laws of the United States.

MR. THOMAS DOHERTY, of the firm of Thomas Doherty & Co, has just returned from a six months trip to China and Japan in the interests of his house, much pleased with his trip and well satisfied from a commercial point of view. Japan, he says, is a fine country, and its people active and business-like and anxious to extend business abroad. Canada is well known over there, and ultimately he thought there would be extensive trade between the two countries, as already Canadian machinery and lumber is in demand. As regards China, said Mr. Doherty, I do not like that country, or its people, and they are neither progressive nor anxious to do any business with the outside world. He found our Pacific route an excellent one and well patronized by the Americans. In Vancouver things were looking fairly well. Crops were good east of Calgary and not quite so favorable west of that point.

A LIVERPOOL metal broker recently wrote a New York house as follows:—The iron works here in many cases are full up to the end of the year; and the same applies more or less to a good many works in Germany, and there is nothing, as far as we can see, that would prevent your people putting up their prices £2 to £3 per ton. Orders are pouring into this country for thousands of tons on export account, besides an enormous home trade, but none of our makers are in a position to tackle them, unless delivery could be taken at some indefinite date. The result is that prices may be said to be advancing every day, and the demand is greater than at any time during the last twenty-five years.

SPRECKELS' big Philadelphia refinery will, it is reported, be completed and in running order October 1. Augustus Spreckels, who is in charge, says it will turn out 1,000 tons of sugar a day. This is equivalent to 2,000,000 pounds, or 7,000 barrels. They will employ 600 men. The offices and machine shop are finished, while inside the building men are busily at work making the connections with the machinery. When the refinery is finished its counterpart will be erected alongside, increasing the capacity to 2,000 tons a day. The refinery the firm has in San Francisco has a capacity of about 500 tons daily.

"UNEQUALLED"



CORTICELLI
Spool Silk.

Corticelli, - - - 100 Yards
Corticelli, - - - 50 Yards

Full Length and Full Strength.

CORTICELLI

Spool Embroidery.

CORTICELLI

Spool Floss.

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Wash Silks.

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Rope Silk.

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Ribbon Chenille.

CORTICELLI

Button-Hole Twist.

Florence Knitting

SILK.

WHOLESALE TRADE can obtain the above goods now, without the extra cost of duty, as a Branch Manufactory has been started at ST JOHNS, P.Q.

Manufacturers are also invited to ascertain Prices and Try the Quality of Silks, made and adopted to their wants Satisfaction guaranteed.

SHOE SILK a specialty, also
HEAVY EMBROIDERY for
GLOVE MANUFACTURERS

Corticelli Silk

COMPANY,

St. Johns, - P. Q.

EXPORTS BY SEA.

From the port of Montreal for the week ending August 20th 1889.

(Compiled from Customs Manifests.)

LIVERPOOL.—104 logs, 22,165 pcs lumber, 105 tubs butter, 556 cs canned meats, 6 tcs lard, 20 tcs meats, 1,609 boxes do, 18 bales leather, 694 pkgs butter, 1,028 sacks oil cake, 10 brls potash, 93 pcs logs, 240 cs mattresses, 223 bags horns, 12 brls ashes, 5,667. pcs boards, 100 boxes hams, 490 boxes provisions, 151,086 bush corn, 24,118 bush wheat, 2,875 sacks flour, 25,743 boxes cheese, 29,991 pcs deals, 16,393 bush peas, 795 head cattle, 2,215 sheep.

AVONMOUTH DOCK.—17 brls potash, 33 cs leather heels, 10 cs leather, 903 sheep, 313 head cattle, 48 tubs butter, 291 pkgs butter, 1,821 pcs deals, 800 cs canned meats, 4,000 pails lard, 78 boxes bacon, 144 boxes hams, 361 boxes provisions, 37 bales leather, 52,061 bush corn, 16,459 boxes cheese, 1,900 sacks flour.

ANTWERP.—20 brls potash, 400 head cattle, 301 sheep, 4,590 bush peas, 67,560 bush corn. GLASGOW.—12,000 bush corn, 22,720 bush wheat, 2,360 sacks flour, 11,448 pcs pannels, 2,731 pcs battens, 130 tcs fallow, 488 head cattle.

HAMBURG.—74,404 bush corn, 816 tubs butter, 33 bales cotton, 240 tons phosphate, 402 head cattle, 600 sheep.

LONDON.—41,000 bush corn, 70 tons phosphate, 7,068 bush peas, 5,329 bags flour, 240 bags asbestos, 4,910 boxes cheese, 408 head cattle, 576 sheep.

LRITH.—19,019 bush wheat, 39,649 bush corn, 1,559 bags do, 457 head cattle, 100 sheep.

SHARPNES.—5,525 boards, 6,319 planks, 2,594 pcs ends, 25,162 pcs deals.

BERNOS AYRES.—36,758 pine sticks, 96,837 pcs pine lumber.

LOWER PROVINCE PORTS.—22,143 pcs pine lumber, 480 brls pork, 3,494 brls flour, 700 sacks do, 250 brls cornmeal, 175 tubs butter, 10 boxes cheese, 10 brls oatmeal, 10 do peas, 22,286 pcs deals, boards and ends, 131 pine logs, 6,000 pcs pine palings.

FIRE LOSSES.

ONTARIO.

St THOMAS, Aug. 21.—House on the old Bannerman farm, occupied in part by Alex. Fraser, destroyed, together with barn and out-buildings. Insured in Aetna for \$800, and barn for \$200. - Alvinston, 21.—Two barns belonging to D. McNeil, of Brooke, burned together with a large quantity of grain, implements, live stock etc. Insured for \$1,500. - Alliston, Aug. 21.—Barn and contents belonging to James Allen, burned.—Brantford, Aug. 23.—Searle's varnish factory, damaged. Loss about \$500: insured.—St. Catharines, Aug. 23.—The Empire roller mills, owned by Mr. S Neelon, completely destroyed, together with a large quantity of flour, grain, etc. The loss is about \$150,000; insured for \$58,000 in the North British and Mercantile and Millers and Manufacturers' companies.—Tecumseh, Aug. 21.—Mr. Robinet's residence, with contents destroyed; also a wine house and carriage shop adjoining. Loss about \$8,000; partially insured.—Midhurst, Aug. 25.—James Russel's barn and outbuildings destroyed together with the yield of 35 acres of wheat and other crops. Loss \$3,000; insurance \$1,300.—Gravenhurst, Aug. 25.—Mickle, Dymet & Son's No. 1, or old mill, destroyed. Loss between \$12,000 and \$15,000; amount of insurance not known, probably \$6,000 or \$7,000 This is the second time this mill has been burned. It was completely rebuilt this season and a new engine costing about a thousand dollars had been in only a week.—Bowmanville, Aug. 24.—The large sheds and stabling of W. P. Prover, comprising twelve tons of hay, two valuable horses, Gladstone buggy and a quantity of furniture, were totally destroyed. Loss estimated at \$5,000.—Windsor, Ont., Aug. 25.—The dwelling and barns, together with their contents, belonging to Herbert Sauoe, near Stony Point, destroyed. No insurance.

MANITOBA.

WINNIPEG, Aug. 16.—Clougher's elevator at Otterburn burned with about 2,500 bushels of wheat. The elevator was valued at \$3,000; insured for \$1,600.

JOHN A. PATERSON & Co.

IMPORTERS

MILLINERY

AND

Fancy Dry Goods,

12 and 14 St. Helen St.,

MONTREAL.

Financial.

MONTREAL, Thursday Evening,
August 29th, 1889. }

The situation on the Stock Exchange during the past week has been barren of new features, and dullness has prevailed. Values have been maintained throughout the list, and in some instances advances have to be recorded. The chief activity has been in Canadian Pacific, in which stock there has been large buying by those to have inside information. Points are being freely circulated about the fabulous price at which this stock is going to sell in the near future. Buying during the past week has undoubtedly been on early information regarding the July statement of the road. The gain in net profits over last year is, for July, \$203,019, and from January 1st to July 31st, \$1,066,571. The total net profits this year are \$604,048 and \$2,581,470 respectively. The statement is undoubtedly a very fine one, but it must not be forgotten that the stock has advanced about 8 per cent. in the last 4 or 5 weeks. The gossip on the street is to the effect that the earnings for this year will exhibit a surplus of six millions, but to do this it will be necessary for them to show very large returns for the balance of the year. Taking the statement as published, it is more likely to be nearer five than six millions. Insiders are, however, very outspoken and are unquestionably very "long" of the stock, but should any adverse news come along to create a selling movement in the New York and London markets it might be difficult to dispose of much stock, except at a considerable sacrifice from present quotations, although on the surface everything is *color de ros*. In bank stocks prices have remained firm in face of some liquidation which has been going on in one or two stocks. In the miscellaneous list quotations, if anything, are about 1 per cent higher than a week ago, and a good deal of quiet talk is to be heard on the street. Gas has advanced to 206½ and Telegraph to 96½. The near approach of the dividend in Gas stock, which is payable on October 17, is considered a "bull" item, and taken in connection with its being the cheapest investment stock on the list, is liable to make it a leader. Telegraph still continues the dark horse and the bug-bear of dividend, or no dividend, is occasionally unearthed. The dividend of 1½ per cent. is due on the 3rd September, but thus far nothing definite has been heard as to whether it will be paid. The feeling exists, even among the "bears," that it will be forthcoming, in fact some of the advisers of the

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CARSLEY & CO. LTD.

WHOLESALE DRY GOODS

Buyers when in the City will find it to their advantage to call at our Warehouse and make their purchases from our well assorted Stock.

NUNS' VEILING,

CROISE FOULE,

JERSEY CLOTH,

CASIMIR CLOTH

In the newest shades and designs.

BLACK CASHMERES,

BLACK CASHMERES.

We have now on hand a full assortment of the above.

LADIES' JERSEYS,

LADIES' JERSEYS

Plain, Black, Fancy.
Plain, Colored, Fancy.

LADIES' WATERPROOFS.

LADIES' WATERPROOFS
Plain and Striped.

SATINS.

SATINS.

Colored Satins in all the fashionable shades.

SMALLWARES.

A full line of smallwares always on hand

CARSLEY & CO.,

113 St. Peter Street,

MONTRÉAL.

AND

18 Bartholomew Close,

LONDON, ENGLAND

Great Northwestern have acknowledged about as much as this. In cottons, there has been next to nothing doing, although Canada Cotton shows advancing tendencies, selling during the week as high as 52. There is some talk that a dividend will be forthcoming in this stock next year. Money exhibits little change in rates, borrowers being able to get it at 3½ @ 4 per cent. The advance in the Bank of England rate to-day to 4 per cent has a tendency to stiffen the market. Sterling has been irregular. Dear money in New York brought out exchange on London which had tendency to lower the market. Since then, rates have gone up ¼ per cent, all round, and to-day, sixties close at 8 11-16 @ 13-16 between banks; 9½ @ ½ demand. New York funds, par to 1-32 premium. Cattle bills, 8½ @ 9. Documentary sixties 8½ @ 9. The following is the weekly record of stocks revised by L. J. Forget & Co.:

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1888.
Commerce	316	128	127	117
Merchants .....	.....	.....	.....	139
Montreal	100	235½	235½	223½
Peoples	245	100½	100	105
Toronto	18	223	222	210
Ontario	110	135½	135½	123½
Molson's .....	.....	.....	.....	167½
Hochelaga .....	.....	.....	.....	97½
<i>Miscellaneous.</i>				
Can. Pacific	1175	63½	61½	56½
Can. Shipping Co. ....	.....	.....	.....	.....
Gas	471	206½	205	215
Hochelaga Cot. Co. ....	.....	.....	.....	115
N. W. Land	334	83½	83½	63
Richelieu	5	59	59	53½
Telegraph	232	96½	95	94½
Street Railway .....	.....	.....	.....	205

MONTRÉAL WHOLESALE MARKETS.

THURSDAY EVENING, AUGUST 29, 1889.

The near approach of September, coupled with fine settled weather has caused an improved feeling. In more than one line of staple goods there is increased activity, while prices show additional strength. All indications point to a brisk European demand for all classes of Canadian and American produce, and the fall trade should be profitable. The excellent crop reports are causing orders from the West to be booked freely. Remittances are not what they should be, but some large houses say that money is more plentiful than it has been. Bankers are inclined to express hopeful opinions, as a rule. Lumber drafts going forward have been promptly met, and this business is evidently prosperous. Considerable money has gone into the country this year for cheese, butter, eggs, live stock hay, oats, etc. As a rule, grain has not yielded much of a return, as there was no Canadian surplus from last year, and prices have been low to date; prospects, however, are favorable for an improvement. There seems to be little money in oats, which is a large crop in this province. The hay crop, both last year's and this, yielded largely, and shipments to the States and Ontario are an increasing source of profit. Early and late hay was harvested in good condition in this province, but the farmers who struck the mid-season had the bulk of the crop damaged. The fall millinery opening this week is referred to in a general article elsewhere.

COAL.—Trade continues dull. The bulk of the year's orders have been placed. Prices show no sign of advancing beyond present quotations, which are as follows:—Egg and furnace, \$5.75; stove and chestnut at \$6.00. In lots to arrive (ex-ship), Scotch steam, \$4.25 @ \$4.30; Pictou, \$3.90 @ \$4.00; Cape Breton, \$3.20 @ \$3.30.

CEMENTS.—Arrivals for the week have been heavy, but as the supply here has been light for some time, and the present favorable weather lending activity to operations, shipments have all gone into consumption. A slight advance is noted as shown in prices current.

DRUGS, CHEMICALS, ETC.—Heavy chemicals continue to be in fair demand and we hear of some sales of Bleaching Powder ex-wharf at \$1.90 per 100 lbs. This article is higher in Liverpool. Caustic Soda is also doing better; a considerable advance taking place during the week. Sulphate of Copper is slightly weaker and holders are selling more freely. Alum is in good request at unchanged price. Morphine is firm, but not much doing in it. Sulphur is lower "to arrive." Later English advices say:—Chemicals—Caustic Soda is in good request, other articles quiet. Sulphate of Copper £25 on the spot, £23 for September delivery.

DAIRY PRODUCE AND PROVISIONS.—Cheese has been quiet on the week, and the decline in the English cable to 43s has caused an easier feeling. In the country producers are indifferent, as the make has been well sold up. At Belleville, 30 factories offered 1,528 boxes white and 723 colored; 60 colored sold at 9½c. Some factories refused 9c @ 9½c.

W. & J. KNOX,



KILBIRNIE.

Tailors' Linen Threads,

Sole Sewing and Wax

Machine Threads.

Gilling & Salmon Twines,

Gilling and Salmon Nets.

Sole Agents for Canada,

GEO. D. ROSS & CO.,

643 Craig Street,

MONTRÉAL.

Toronto Office, 122 Front Street West.

Receipts at Ingersoll,—4,700 boxes, 350 last half July and balance first half August make; no sales. Butter is unchanged but steady. Former high prices continue to rule. Eggs have been in good demand and firmer. As high as 14c was reached for best fresh eggs; sales at 13½c and down to 12½c for less desirable. Local provisions have been dull. Western pork is steady, but at lower figures than last week; lard dull. Canada short cut is quoted at \$16 @ \$16.50, with odd sales of single barrels at \$17. In cheese, good colored has sold on this market at 8½c, but sellers generally prefer to hold. At Woodstock, 3,500 boxes were boarded; no sales. Pork in Chicago stronger at 9.85 Sept; 9.92½ Oct. Lard, \$6.00 Sept; \$5.97½ Oct.

DRY GOODS.—The features of the week have been the millinery openings; all of which have been crowded with buyers. Millinery houses report a larger volume of purchases than for a long time past, and say that their country customers spoke cheerily of the harvest and seemed full of confidence. In staple goods we have little change to report, and until the summer flight returns to town and the schools open, the city trade will continue slack. We are just between the seasons, and consequently only a quiet trade can be reported. Remittances continue very poor indeed, and although some of the fancy goods houses state that their July paper was well met, the staple houses still complain bitterly of the amount of renewals. On all hands, however, we hear brighter reports of the crops and it is to be hoped that when once the harvest is got in we shall see a marked improvement in payments.

FISH.—Shipments of green and dry cod would meet a good market as stocks of both are light and very active. Canned goods remain unchanged under a fairly active demand.

FLOUR AND GRAIN.—There has been only a moderate demand for flour, locally and for export, but we notice that several small cargoes were forwarded to Newfoundland. In grain we notice a better feeling for wheat with prospects of greater demand, but there were light supplies here and prices are nominally unchanged. Oats are easier and 31c @ 33c is generally quoted. American corn is being shipped to some extent from this port. California wheat is mostly harvested and the yield is stated to be 15 to 25 per cent. less than expected. Wheat in sight on this continent and afloat, 31,843,000 bushels, an increase of 1,262,000 with a week ago, of 3,283,000 with three weeks ago, and a decrease of 16,607,000 with a year ago. Wheat, and flour reduced to wheat, afloat to Europe, shows an increase of 1,288,000 bushels with a week ago, and a decrease 2,532,000 with the same time last year. At writing the Chicago market is active

Table with columns: Bank Statement to Govt. Month ending July 31, '88, Capital Authorized, Capital Subscribed, Capital Paid up, Reserve Fund, Dividend Rate p. c. p. annum, Notes in Circulation, Dom. Deposits on Demand, Dom. Deposits after notice, Deps. securing con'ts & ins., Prov. Deposits on Demand. Rows include Toronto, Commerce, Dominion, Ontario, Standard, Federal, Imperial, Central, Traders, Hamilton, Ottawa, Western, London, Can., Total, Ontario, Montreal, British North America, Peoples, Jacques Cartier, Villo-Marie, Hochelaga, Molsons, Merchants, Nationale, Quebec, Union, St. Jean, St. Hyacinthe, Eastern Townships, Total, Quebec, Nova Scotia, Merchants of Halifax, Peoples, Union, Halifax, Yarmouth, Exchange, Pictou, Commercial, Windsor, Total, Nova Scotia, New Brunswick, Maritime, St. Stephen's, Total, N. B., Commercial, Man, Brit. Col., Grand Total.

Table with columns: BANKS, Liabilities-Continued., Prov. Deposits after notice, Other Deposits on Demand, Other Deposits after notice, Loans from Banks in Can. secu'd, Loans by Banks in Can. unsec., Due other Banks in Canada, Due bks. or agts. not in Canada, Due other Bks or Ags. in U. K., Other Liabilities, Total Liabilities. Rows include Toronto, Commerce, Dominion, Ontario, Standard, Federal, Imperial, Central, Traders, Hamilton, Ottawa, Western, London, Can., Total, Ontario, Montreal, British North America, Peoples, Jacques Cartier, Villo-Marie, Hochelaga, Molsons, Merchants, Nationale, Quebec, Union, St. Jean, St. Hyacinthe, Eastern Townships, Total, Quo., Nova Scotia, Merchants of Halifax, Peoples, Union, Halifax, Yarmouth, Exchange, Pictou, Commercial, Windsor, Total, Nova Scotia, New Brunswick, Maritime, St. Stephen's, Total, New Brunswick, Commercial, Manitoba, British Col., Grand Total.

Bank of Toronto, bonus of 2 per cent., equal in all to a dividend of 10 per cent. per annum
Bank of British Columbia, bonus of 1 per cent., equal in all to a dividend of 7 per cent. per annum.
Maritime Bank of the Dominion of Canada, in liquidation.
Pictou Bank winding up business.
Central Bank of Canada in liquidation.
Federal Bank in liquidation.
Bank of London in Canada suspended payment and realizing assets. Dominion Bk. bonus of 1 per cent. equal in all to a dividend of 11 p.c. per annum.

but easier in tone. Latest prices are,—wheat, 78c Aug, 77c Sept, 79c Dec; Corn, 33c Sept, 33c Oct, 33c Dec. English market for cargoes is cabled slow. California wheat, off coast, 36s 9d. Canadian peas, 6s 1d. Weather in England fine. The dock laborers strike stopped business in spot markets. A rainy and chilly August has diminished the value of the English crops. The area of rain-soaked corn is very large. The condition of barley is also very bad. The samples of new wheat received have not been numerous. The

opening price for white wheat was 36s and for red 34s. Old wheat sells s.l.w. The deliveries have been larger than usual and prices are low. The sales of English wheat during the week were 33,670 quarters at 30s 5d, against 20,648 quarters at 36s 1d during the corresponding period last year. Fruits.—Apples are in good demand and the prospects for high prices seem more assured as the season advances. Already we hear of offers to growers of \$2.00 per bbl, on

the trees, which means \$3 00 or over laid down in this market. The growers are never slow in acquainting themselves of the available season's supply, and as a consequence are preferring just now to hold back awaiting higher figures. We quote apples \$3 00@\$1.00 per bbl, baskets 40c@60c; plums are arriving in large quantities and selling at \$1 00@\$1.10 per basket of about 3 gals. Market overstocked with Hudson River pears; Canadian Bartlett's are arriving in fine condition, and sell from \$5.00@\$9.00 per bbl—half bbl,

ST. LEON SPRINGS

Sanitarium, St. Leon, Que.

This celebrated establishment, one of the most delightful and agreeable summer resorts on the Continent will be open to the public on the 1st of June.

The numerous tourists who visit this beautiful spot annually will find it this year under the new management more attractive than ever. The proprietors will spare no effort in catering to the comfort and enjoyment of the guests.

The cuisine will be under the immediate management of one of Montreal's leading professional cooks. Special facilities will be given for all kinds of recreation such as billiards, bowling, croquet, lawn tennis, boating, etc., etc.

To sufferers from Rheumatism, Neuralgia, Indigestion, General Debility, &c. &c. the Saline Springs in connection with this hotel offer a sure cure.

Coches will be in waiting for guests at La Rivière on the arrival of all trains from Montreal and Quebec. For terms apply to THE ST. LEON MINERAL WATER CO., 51 Victoria Square, sole proprietors of the famous St. Leon Mineral Water for sale throughout the entire Dominion.

C. E. A. LANGLOIS, Manager.

BADEN

Lace Leather Tannery

HELDMAN BROS.,

MANUFACTURERS OF

Genuine **HELDMAN'S Lace.**

All our Lace guaranteed or no pay. Orders by Mail promptly attended to.

BADEN, Ont.

Prices on Application. Telephone Connection.

ROBIN & SADLER

MANUFACTURERS OF

LEATHER BELTING.

Montreal and Toronto.



Classes will be resumed on Monday, August 26th.

The course of study combines theory and practice, and is designed to impart a thorough business education. It includes bookkeeping in all its forms; Commercial and Mental Arithmetic; Penmanship, neat, plain and rapid; Correspondence; English; French; Commercial Law, embracing business forms, documents, etc.; Shorthand and Typewriting, including a short, sharp and thorough drill in practical grammar, composition, punctuation and spelling.

On account of the large attendance during the past year the proprietors have found it necessary to again increase their staff and provide more rooms. The offices lately occupied by the Export Lumber Co., in the same building, have been secured by the College, and are now fitted up in first-class style as a ladies' department, which will be under the management of an experienced lady teacher.

For particulars apply at the College, corner of Notre Dame and Place de Armes, or send for circular containing full description of the course, terms, &c.

Address—

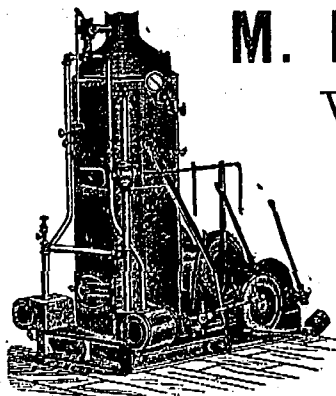
DAVIS & BUIE,

Business College, Montreal.

TISDALE'S BRANTFORD IRON STABLE FITTINGS

We lose no job we can figure upon. Send for Catalogue. The B. G. TISDALE CO., Brantford, Canada.

Leas have been very limited. "Futures" are easier, good common black leaf, July 5 3-16d, August 5 4d, September, 5 5-16d. Indian—moderate sales, with a poor demand. Ceylon—above 10,000 packages sold without improvement, except for finest kinds which are much sought after. Greene—unchanged. Coffee—The tone has improved, and generally 1s per cwt. advance is required, but we do not alter our quotations. Fruit—The reports confirm previous indications of diminished crops, chiefly as affecting Sultana raisins, but also as regards currants, and the former are 2s to 2s 6d per cwt., and the latter 3d to 6d per cwt. dearer. Valencia raisins—nothing definite. Turkey nuts slightly easier, but Barcelona nuts are very firm and a good business passing; we can buy at 24s per bag f.o.b. Tarragona, and S.S. almonds at 31s to 32s per



M. BEATTY & SONS,

WELLAND, ONT.

DREDGES,

Derricks, Steam Shovels,

HOISTING ENGINES

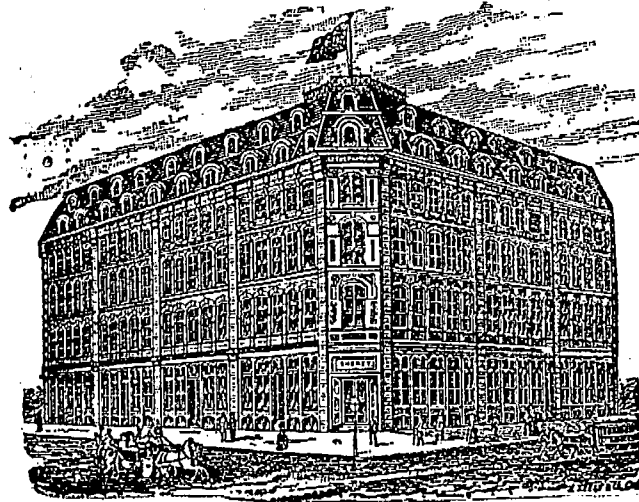
HORSE POWER HOISTERS,

Stone Derrick Irons, Centrifugal Pumps

And other plant for Contractors' use.

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

MEN'S BOYS' and YOUTH'S CLOTHING a specialty.



Our Travellers for the Autumn and Winter Season 1889-90 are now on the road.

H. SHOREY & CO., CLOTHIERS,

WHOLESALE

1806, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

HEATING.

HOT WATER HEATING IN ALL ITS BRANCHES.

Having the most improved Machinery we are prepared to furnish first-class work at low prices. Send for Circulars of our Improved Boilers and Radiators.

Our Hot Air Furnaces have given the best satisfaction of any Furnace ever introduced.

Estimates given for Heating any kind of building by most ECONOMICAL and PERFECT SYSTEMS. In every case SATISFACTION IS GUARANTEED.

WM. CLENDINNENG & SON, MONTREAL.

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

H. C. BETCHER

AUCTIONEER

—AND—

Commission to Merchant.

Consignments solicited and prompt returns made. Seven years of experience with best of references.

Halifax, Nova Scotia.

bag f.o.b. Tarragona, or 32s 6d by sailer c. and f. New York Sicily nuts we can buy at 18s 6d per cwt. c. and f. New York at present, or 19s 6d October, and shelled almonds 75s per cwt. c. and f. New York; an advance is reported to be imminent in this fruit, and prompt purchase advised. Candied peel is 1s to 2s dearer in Leghorn, and English is scarce. Spices—There is an improvement in pepper, cloves and pimento, but tapioca, Chillies and Cochín ginger are lower—the latter seems cheap enough now to attract attention, as probably affecting future supplies. Nutmegs are firm.

IRON AND HARDWARE.—Iron, and indeed all the metals are very firm, and there is every indication of a further advance in prices. No round lots of pig have changed hands this week; but several lots are now in negotiation. Makers of Langlois and Gartschelle have raised their prices and we consequently advance

our rates for these brands to \$12.50. Sheet iron is firm and higher. None can now be obtained under \$2.00, and some holders are asking \$3. Bar iron is very firm. In this connection we are in receipt of a letter from the local agent of the Ontario Rolling Mills complaining of our statement that the poor quality of Hamilton iron was the reason of its selling at 15 cents less than was asked for English iron, and citing a large number of leading houses as references to its excellence. The gentleman in question has misunderstood our report. We did not wish to convey the idea that the iron was of poor quality but that the reason of the large range of the quotations we gave for bar iron was that the inside figure represented Canadian iron which sold cheaper

STOVES } Our assortment now embraces 226 styles and sizes. From the simple Box to the elaborate Range or Base Burner; they are made with equal care by skilled workmen. We have added a number of new lines this season.

TINWARE } *STAMPED, PIECED, JAPANED.* Our immense works are now in shape to meet all orders.

FURNACES } Coal and Wood—a great variety; quick, powerful heaters. Economical and durable.

ROCHESTER LAMPS, LANTERNS, COAL HODS, STOVE BOARDS.
Consolidating your trade will save time, freight and money.
We hold in stock everything required by the Stove and Tin Trade.

THE McCLARY MNFG. CO., (Ltd.)
London, Toronto, Montreal, Winnipeg



Manufacturers of more than 270 styles and kinds of Heating, Cooking Stoves and Ranges.
They are perfect in operation, economical in fuel and elegant in design and appearance.
Having been making Stoves for over 30 years can say with right good grace that we have got the construction of Stoves down to a fine mathematical point, and further that we have yet to hear from any dealer his regrets of ever handling our well known line of goods.
Our line of *Happy Thought Ranges* and *"Radiant Home" Heating Stoves* is complete and perfection itself.
Imagine over 80,000 *Happy Thought Ranges* now in use in Canada. Marvellous as it may appear it is nevertheless a fact. It is fitted with the most powerful "Water Front" made, many people having their Bath and Dining Room heated from this as well as a large supply of Hot Water for Bath and Kitchen purposes.
They are adapted for Coal or Wood. Why purchase an experiment when you can buy a Range that you can recommend to your Customer, as the number alone sold is an assured guarantee of its success?

Send Diagram and Size of House to be heated and we will tell you what it will cost to heat it with our well-known Hot Air Garnet Furnace with Hot-Water Combination. Correspondence solicited.
Eastern Agency, Buck's Stove Works, 422 St. Paul Street, Montreal

LANCASHIRE INSURANCE COMPANY
OF MANCHESTER, ENGLAND.

Capital, £3,000,000 Stg.
Every description of property insured at **Lowest Rates**. All losses promptly settled in cash.
MONTREAL OFFICE:—43 and 45 ST. JOHN STREET. Telephone Call 1583.
QUEBEC OFFICE:—UNION BANK BUILDING.
BELLEAU & BAMFORD, Agents,

FLOUR MILLING

—IRA GOULD & SON,—
City Rolling Mills,
MONTREAL.

Millers of Highest Grades Patent and Strong Bakers' Flour, from carefully selected

MANITOBA WHEAT.

Correspondence Solicited.

than English owing to its poorer quality. We are quite aware that a great improvement in the quality of Canadian iron has taken place within the last year; but we are not prepared to say that it is equal to the standard English crown brands such as A. F. and B. N. F. In fact the difference in price shows that point very distinctly. At the same time Canadian iron now sells very largely throughout the Dominion and, we are assured, without complaint as to quality. Antimony has shared in the general rise in metal values and we raise our quotation to 17 cents. Block tin has also risen 27s 6d in England during the week although values here are unchanged. Sheet zinc and spelter have each advanced a quarter of a cent. Stocks here are small, and held almost entirely by one house, and before long prices will go higher yet. Scrap iron is very firm and a large lot has changed hands on private terms. Warrants in Glasgow are cabled at 46s. 6d. No 3 iron in Middlesborough is at 43s 7d. Ingot tin in London is cabled stronger and 10s higher at £91 7s 6d. Chili copper

A NEW PREPARATION.

Steam Compressed Codfish.

Cheap, Delicious and Convenient.
1-lb. Package sufficient for a large family. Quickly prepared for table. Housekeepers have only to test once to continue its use. Ask your Grocer for it. Manufactured under Patents.

AMERICAN STEAM COMPRESSED FISH COY
HALIFAX, N.S.

bars are unchanged at £43 10s, and soft Spanish lead is at £1. 12s 6d.

LEATHER AND SHOES.—The Leather market shows no move from the inactivity which has prevailed for some time. The month of June which has generally been considered dull was exceptionally busy this year, and many shoe houses stocked up in the belief that prices had touched bottom. The using up of this supply accordingly assists the dullness at present existing. A scarcity is still apparent in oil pebble and heavy buff. In boots and shoes orders are still being taken freely and factories are keeping up very well. Prices are reported somewhat close, but if leather remains at present prices a fair margin will be looked for. The local market is not expected to cause any rise, such change, if at all will likely be brought about through the foreign markets.

LIVE STOCK.—A fair activity has been displayed during the week, and prices both for export and local demand have been well

LEITCH & TURNBULL

Manufacturers of
HYDRAULIC, POWER AND HAND



ELEVATORS

For Hotels, Offices, Buildings, Warehouses, &c.
Latest Improvements and Safety Appliances.
Highest Testimonials. Send for Cuts and Estimates.

CANADA ELEVATOR WORKS
Corner Queen and Peter Streets,
HAMILTON ONT.

CANADIAN SECRET SERVICE

Legitimate Detective work of every kind, except that which interferes with the Marital Relations. Copyrights and Patents protected, Bank, Insurance and Railroad work given careful attention. We are prepared to undertake Detective work at reasonable rates, and to perform the duties entrusted to us in an honorable manner.

JOHN A. CROSE, Manager.
P. O. Box 1999, MONTREAL

BARBOUR'S



1784

1889

LINEN THREAD.
THOMAS SAMUEL & SON

AGENTS FOR CANADA,
8 St. Helen Street, MONTREAL.
3 Wellington St., East. - - - - - TORONTO
299 St. Valier St., - - - - - QUEBEC

John P. CHETWYND

Fish, Fish Oils and Commission,
Head Young Harts, HALIFAX, N. S.
Agent for Towers' Oil Clothing, and Packer of Canned Fish.
Correspondence solicited.

maintained. The high rate of freight continues to have its effect in cautioning shippers against running chances of loss in exporting cattle in the least degree inferior. Some such shipments have resulted unsatisfactorily and has had the effect of quietening the foreign market for Canadian stock. We quote export cattle 4 1/2c @ 4 3/4c per lb. live weight; good butchers 3 1/2c @ 4c, and fair 3c @ 3 1/2c per lb. live weight. Sheep offerings have been light and ready sales have made at 4c @ 4 1/2c per lb. live weight. Hogs in good demand and market active at 5 1/2c @ 5 3/4c per lb. live weight. Calves scarce and looked for at \$3 @ \$5 @ \$10

BURNS'
CELEBRATED

Steel Range

STILL HAS THE LEAD!

A Saving of 50 p. c. in Fuel by using
The New Shifting Grate.

SPECIALLY ADAPTED FOR

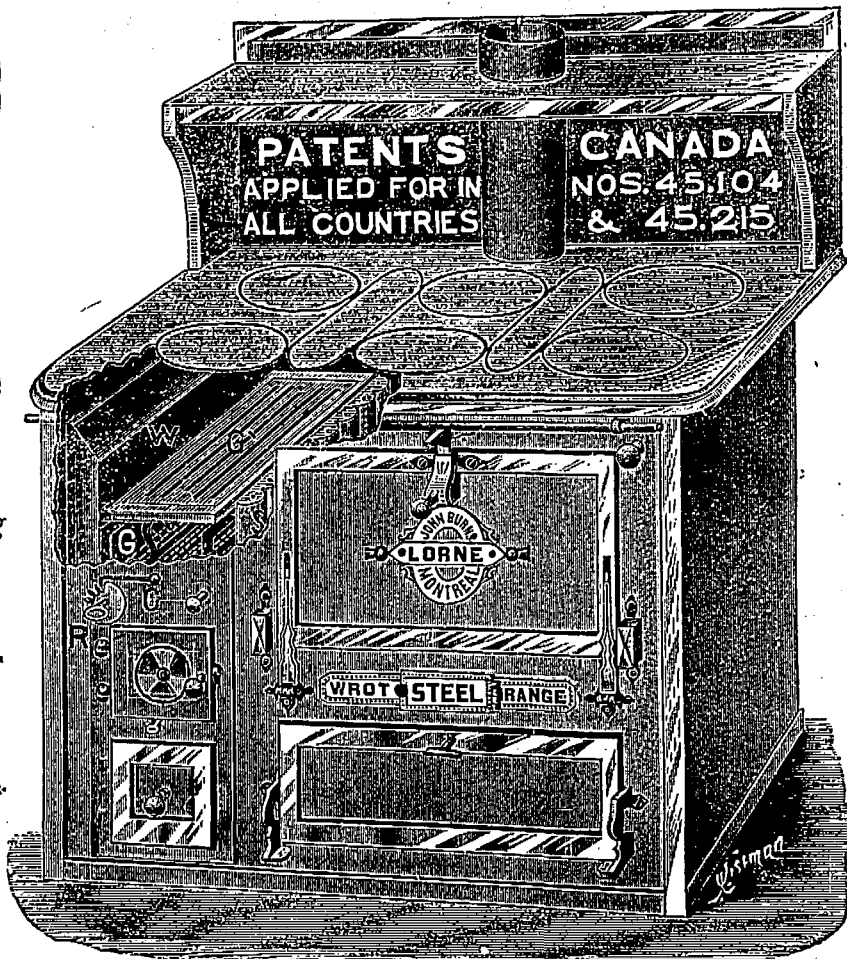
Hotel Purposes.

Saves Money. Saves Times.
And Gives General Satisfaction.

✽CORRESPONDENCE SOLICITED✽

JOHN BURNS

675 CRAIG ST.
MONTREAL, CANADA.



GALT
Axle & Machine Screw
WORKS
Manufacturers of all kinds
WAGGON AND CARRIAGE AXLES
Iron and Steel Set and Cap Screws,
Studs for Cylinder Heads, Steam
Chests, Pumps, &c.
Prices quoted for special work on re-
ceipt of Sketch or Sample.
Price List on application.
DETWILER & SONS

HOEGG'S
Boston Baked Beans,
Dominion Sugar Corn,
Sterling Lobster and
Spiced Salmon
Are the old reliable and favorite brands of
Canned Goods, and are to-day without a rival.
Every one guaranteed.
D. W. HOEGG & Co., Fredericton, N. B.
JNO. A. MOIR, 22 St. John St.
Montreal Agent.



PIANOS

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

CHICKERING, HAINES, STEINWAY,

Finest Assortment in the Dominion in our
New Building.

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

A. & S. NORDHEIMER,
MONTREAL—213 St. James Street.
TORONTO—15 King St. East. Branches—Ottawa, London, Hamilton

as to quality, The total number of cattle and sheep shipped from Canadian ports to Great Britain for the week ending August 24 was 4,368 cattle; 3,284 sheep.

Oils, etc—Linsced oil still advancing; we quote distributing prices for raw 61½¢@64½¢, and bolted 64½¢@67½¢. In fish oils there has been some inquiry during the week, but holders are firm at prices and we do not hear of any important transactions at advanced quotations. Holders, however, anticipate more inquiry next week as stocks of all kinds are very light. Petroleum is firm at last week's advance rates. Late English advices say:—Oils are firmer. Olive is held for £34@£35 per ton. Linsced oil is up 6d per cwt since our last. Castor oil is firm.

POTATOES.—The uncertain rate of the market here continues. A scarcity the middle of this week caused prices to jump from 75¢@ \$1.25 per bag, but as this shortage will soon be relieved, it is expected to see the market ruling in the neighborhood of \$1.00 till outside supplies begin to arrive in quantities, when a lower price will be looked for.

HIDES AND TALLOW—Local competition has had the effect of stimulating the quiet tone of the market, and some advances have taken place in Montreal green hides, which are shown in prices current. Tallow quiet and unchanged for the week.

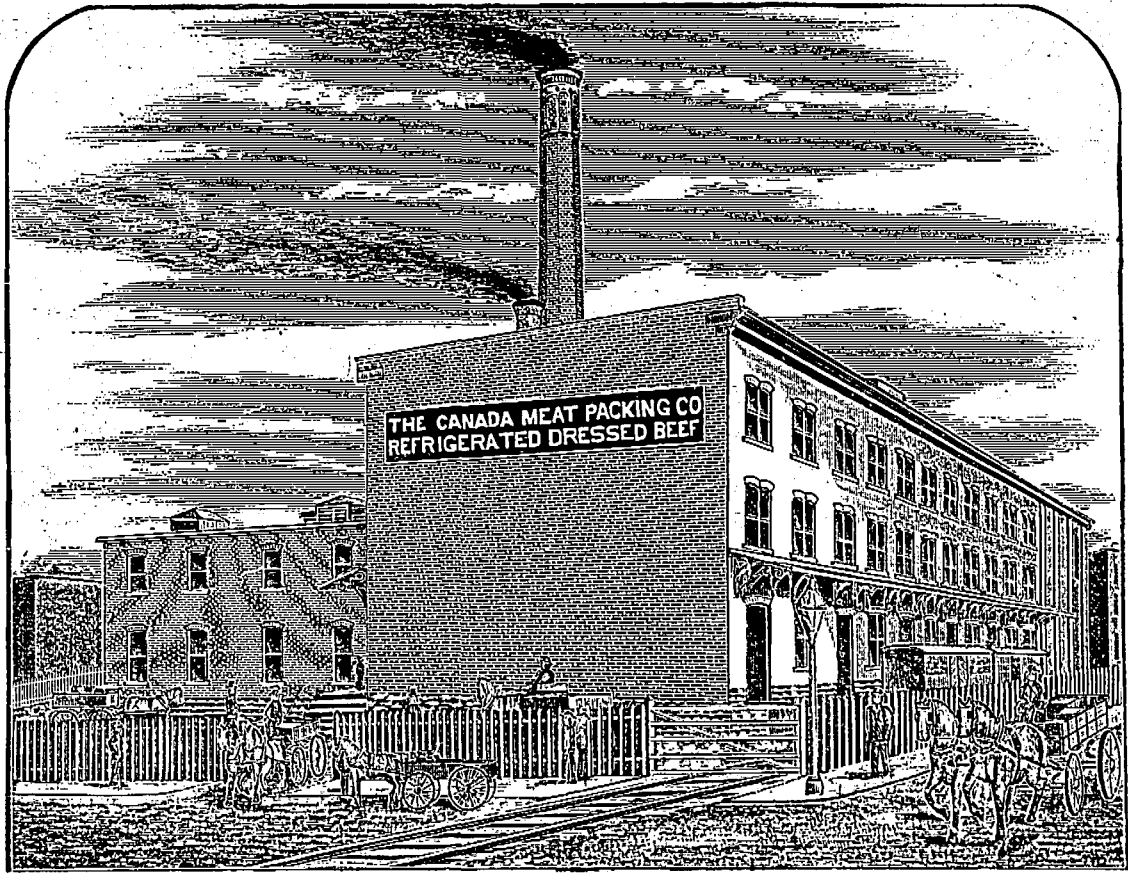
WOOL.—The market continues to assume the same conservative feeling as regards buyers. A cable received on Wednesday states

that wool cannot be laid down here at present prices. The mills here are busy, but they are slow to accept a permanent marked advance as likely to exist, and accordingly limit their purchases. Some have, however, been filled at advanced rates, principally in Cape. A cargo for this market arrived at Boston this week.

SPECIAL NOTICES.

A. McDougal & Son—established 1856—are making a change in business to strictly wholesale wine and spirit trade. They still control the distillery.

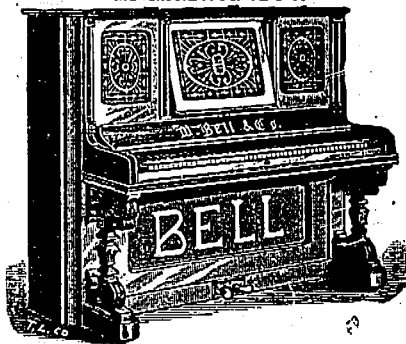
Barnstead & Sutherland, Halifax, dry goods merchants, now occupy a very handsome new brick building of their own planning and



Works of the Canada Meat Packing Company, Montreal.

BELL PIANOS

Established 1864.



ARE NOW THE CHOICE OF
THE :: MUSICAL :: PROFESSION.

New and Improved Scale,
Giving them a Richness of Tone and Durability unequalled by others, while the general construction is of the best, and on modern principles.

Finished in Rosewood, Blistered Walnut, Mahogany, Antique Oak, &c., &c.

Catalogues Free on Application to

W. BELL & CO., PIANO AND ORGAN
MANUFACTURERS, GUELPH, ONT.

erection, a credit to this substantial city and an evidence of marked architectural advancement.

H. C. BROWN, Auctioneer and Commission Merchant, Halifax and Nova Scotia, whose advertisement appears in this issue, is a pushing, energetic man and characterized by integrity in his business transactions. Consignments to him will be pushed promptly.

The advertisement of John P. Oshwynd, of Halifax, N.S., will be of special interest to all dealers in fish and fish oils, &c. He has several vessels engaged in the bank fishing in Newfoundland and Labrador, and is a gentleman of good commercial standing. Correspondence solicited.

ROBT. McNAIR & Co. wish to draw special attention to their fall opening of white goods in which they are showing an extensive stock, they being the largest makers in this line in

Canada. A specialty with them this year is aprons, of which they are showing the largest line in Canada, with many novelties in designs. The department is presided over by a designer brought on specially from the United States.

A CHANGE has taken place in the general management of the Legal and Commercial Exchange of Canada. C. J. R. Sterling, the General Manager, has been recompensed by the other partners, and the business is now under the control of R. L. Barwick, Toronto. The capital has been increased and there will be an extension of the business. The reporting and collecting departments have been revised. The Montreal office is managed by Mr. James F. Mitchell.

We have pleasure in referring to the advertisement of George M. Harris, auctioneer and commission merchant, of Charlestown, P.E.I. Our correspondent visited the large ware-



FOR THOSE ADVERTISERS WHO have a credit so well established as to make them safe customers, we secure the most important advantages. We can devote our energies to securing for them what is wanted and what ought to be had; without constantly contemplating a possible loss liable to sweep away not only all commissions earned, but in addition, leave us responsible for heavy obligations to publishers. We seek the patronage of responsible advertisers who will pay when the work is done! and of experienced advertisers who will know when they are faithfully and intelligently served! Address, Geo. P. Rowell & Co., Newspaper Advertising Bureau, 10 Spruce St., New York.

K. W. BLACKWELL,
Cor. Canal and Conde Sts.,
MONTREAL.

Springs OF ALL KINDS
—AND—
Steel Castings.

rooms and offices occupied by Mr. Harris, who handles a fine class of furniture in all its departments. He has developed and built up an extensive trade during the past five years, and has received recently large consignments of British plate mirrors for millinery and clothing departments, residences, &c., which have found a ready sale. Mr. Harris is well adapted in this business both by native ability and successful experience. He intimates a consignment of good second-hand furniture could be readily disposed of in this market. The trade of Montreal and Toronto may find this point a good outlet for various other lines of goods.

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, - \$1,000,000 Paid up in Cash (no notes), 300,000 Resources Over - 1,000,000 Deposit with Dom. Gov't, - 57,000

THE BONUS SYSTEM

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

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

Over \$670,000 have been paid in Claims to Employers.

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

HEAD OFFICE:

157 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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

Leading Wholesale Trade.

DUNCAN S. MacINTYRE,

Hardware and Metal Broker, Railway and Contractor's Supplies, St. James Street, MONTREAL.

GEO. H. LABBE & CO.

Manufacturers and Importers of

Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining Room Furniture and Bedding, WHOLESALE,

Nos. 443 & 445 ST. JAMES ST., MONTREAL, P.Q.

HEPBURN & CO.

Manufacturers of Highburn's Celebrated

\$2.75 & \$3 BALMORAL SHOE

EVERY PAIR WARRANTED.

Sold for Samples.

PRESTON, - - - Ontario

GOWER & Co.,

Steel Pen Manufacturers, Circular Points and all Styles.



Sold by all Stationers.

Factory, Queen St., MONTREAL

A. RAMSAY & SON,

IMPORTERS OF

PAINTS, OILS, COLORS, AND ARTISTS' MATERIALS.

English & Belgian Sheet and Polish Plate Glass. MANUFACTURERS, ETC.

Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & Newth, London; Petit Aine, Paris; Fourcault, Frison & Co., Belgique.

WAREHOUSE: 27, 29 & 41 Beccollet St., FACTORY: Inspector Street, MONTREAL.

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest., Div. last 6 Ms., Dates of Dividends, Per Cent Prices Aug 29, Cash value per \$100. Includes sections for BANKS and various financial institutions.

THE

Bell Telephone

Company of Canada.

ANDREW ROBERTSON, - - - President O. F. SISE, - Vice-President. C. P. SCLATER, - - - Sec.-Treasurer

HEAD OFFICE:

30 St. John Street, Montreal

This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.

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

Full particulars can be obtained at the Company's offices as above, or at

St. John, N.B., Halifax, N.S., Winnipeg, Man. Victoria, B.C., Hamilton, Ont.

Telephone No. 2232.

HENRY COLLINS, Chartered Accountant (Eng.), Trustee in Bankruptcy.

N. B.—Books Audited and Balanced, Partnership Accounts Adjusted, Etc. HAMILTON CHAMBERS, St. John Street, MONTREAL.

H. HALE,

489 Dundas St., - WOODSTOCK AUCTIONEER, Commission and Real Estate Agent.

Largest Warehouses west of Toronto. Goods turned over quickly and prompt returns on consignments. Bankrupt Stocks of all kinds bought at a rate on the dollar. Correspondence solicited.

SNOW SHOES The best made. L. T. CORMIER, Three Rivers, P.Q.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 29, 1889.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans.....		Mans.	Boys.	Youths.	Roast chicken, 1-lb tins.		\$ c.	\$ c.	Anchor Brand, per gross.		\$ c.	\$ c.
Cobourgs.....		\$0 75 1 00	\$0 70 80 80	\$0 65 80 75	Roast turkey, 1-lb tins..		0 00	2 30	Insect Powder per lb....		0 70	0 75
Split Balmorals.....		0 85 1 20	0 85 0 90	0 75 0 80	Corn Brooms.		0 00	2 40	Sulphur flour.....		2 25	2 50
Kip.....		1 15 1 40	0 90 1 15	0 80 1 00	No. 1 Gem 4 strings, hard				Dyestuffs.			
Buff.....		1 25 1 90	1 10 1 50	0 90 1 15	wood handle.....		3 35	0 00	Arohil, con.....		0 27	0 39
Calf.....		1 90 3 90	0 00 0 00	0 00 0 00	No. 2 do 3 strings.....		2 75	0 00	Cutch.....		12 00	0 08
Buff Congress.....		1 40 1 65	1 10 1 40	0 00 0 00	No. 3 do 2 strings.....		2 15	0 00	Ex. Logwood.....		0 10	0 15
Calf.....		1 90 3 40	0 00 0 00	0 00 0 00	No. 4 do 2 strings.....		1 95	0 00	Chips.....		1 90	2 25
Split boots.....		1 25 2 00	1 25 1 50	0 95 1 15	No. 0 Hurl 4 strings.....		2 85	0 00	Indigo (Bengal).....		1 50	1 75
Kip.....		2 00 2 90	1 50 1 70	1 10 1 40	No. 1 do 3 strings.....		2 45	0 00	Madras.....		0 70	1 00
Calf.....		2 75 3 90	0 00 0 00	0 00 0 00	No. 2 do 3 strings.....		2 10	0 00	Gambier.....		0 08	0 75
Felt boots half fox		1 65 2 40	0 00 1 70	0 00 0 00	No. 3 do 3 strings, bass-				Madder.....		0 11	0 13
" full		1 90 2 40	0 00 1 75	0 00 0 00	wood handle.....		1 75 0 00		Sumac.....		60 00	65 00
" Sox.....		0 50 0 95	0 00 0 00	0 00 0 00	O. K. 2 strings basswood		1 40 0 00		Fish.			
Peppled.												
Split Batts.....		0 85 0 85	0 70 0 80	0 40 0 50	Drugs & Chemicals				Halifax Fibred Codfish,		3 20	0 00
Split Balmorals.....		0 80 0 90	0 70 0 85	0 50 0 60	Acid Carbolic Cryst Medi		0 55	0 60	1-lb. pkgs. per os. 40 pkgs		4 00	4 50
Kip.....		1 00 1 10	0 75 0 90	0 50 0 65	Aloes, Cape.....		0 15	0 16	Labrador Herrings, No. 1		2 50	3 00
Buff.....		1 90 1 15	0 80 0 90	0 50 0 65	Alum.....		1 60	1 75	halves.....		0 00	0 00
Peppled.....		1 90 1 15	0 80 0 90	0 50 0 65	Borax, xtls.....		0 09	0 11	French Shore, No. 1.....		0 00	0 00
Buff Bals brass nailed.		1 90 1 15	0 80 0 90	0 50 0 65	Bleaching Powder.....		1 95	2 25	Sea Trout.....		5 50	6 30
Machine Sewed.												
Peppled Button.....		1 00 1 20	0 85 0 90	0 50 0 70	Blue Vitriol.....		7 00	7 50	Capo Breton Herrings.....		0 00	0 00
Glazed Buff Button.....		1 00 1 20	0 85 0 90	0 50 0 70	Brimstone.....		2 00	2 50	halves.....		2 50	0 00
Peppled Button.....		1 00 1 50	0 85 1 00	0 55 0 80	Brom. Potass.....		0 55	0 60	Mackerel, No. 1, kitts.		0 00	0 00
Glazed.....		1 15 1 40	0 70 1 00	0 55 0 80	Camphor, Eng. Ref.....		0 50	0 52	2.....		5 00	0 00
Goat.....		1 50 1 90	1 15 1 40	0 80 1 15	Caustic Soda 60 p.c.....		0 45	0 47	Green Cod, Large.....		5 00	0 00
Polish Calf.....		1 50 1 90	1 30 1 65	0 90 1 15	70 p.c.....		1 75	2 00	No. 1.....		5 00	0 00
French Kid.....		1 85 3 40	1 90 2 40	1 40 1 65	Citric Acid.....		0 60	0 65	Draft.....		0 00	0 00
					Copperas, per 100 lbs.....		0 80	0 90	Dry.....		4 50	4 75
					Cream Tartar.....		0 23	0 25	Salmon No. 1 bris.....		15 50	16 00
					Epsom Salts.....		1 50	1 75	" 2.....		15 00	0 00
					Glycerine.....		0 25	0 30	" 3.....		14 00	0 00
					Gum Arabic per lb.....		0 55	1 25	Salmon, No. 1 (tierces).....		0 00	22 00
					Trag.....		0 55	1 00	" 2, large.....		00 00	21 00
					Linsed, raw.....		0 61	0 64	" 3.....		00 00	18 00
					boiled.....		0 64	0 67	" Brit. Colbrls.....		12 00	12 50
					Morphia.....		1 75	2 00	Boneless Fish.....		0 04	0 05
					Opium.....		3 75	4 25	Cod.....		0 05	0 08
					Oxalic Acid.....		0 11	0 15	Flour.			
					Phosphorus.....		0 75	0 80	Patent, winter.....		5 40	5 60
					Potash Bichromate.....		0 09	0 11	Patent, spring.....		4 65	5 75
					Potash Iodide.....		3 30	4 00	Straight roller.....		4 65	5 90
					Quinine.....		0 60	0 70	Extra.....		4 25	4 40
					Soda Ash, 48.....		1 30	1 50	Superfine.....		3 50	4 00
					Soda Bicarb.....		1 90	2 00	Superfine Bags.....		1 50	2 00
					Sal Soda.....		0 80	1 00	Extra.....		2 00	2 10
					Concentrated.....		1 67	1 80	City Strong Bakers.....		6 25	5 30
					Strychnine.....		1 10	1 25	Strong Bakers.....		5 10	5 20
					Tartaric Acid.....		0 45	0 50	Seconds.....		0 00	0 00
					Tin Crystals.....		0 25	0 30	Oatmeal, standard bag.....		1 90	0 00
					Yeast, Extracts.....				Manitoba.....		0 00	0 00
					Triple Extracts, sq. bot.,				Oatmeal, granulated, bag.....		2 00	0 00
					per gross.....				Rolled Meal.....		4 10	4 15
									Oats.....		4 15	4 20

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

HISLOP, MELDRUM & CO., 235, 237 and 239 Commissioners St., MONTREAL, Commission Merchants and Wholesale Dealers in Eggs, Butter, Cheese and General Country Produce. Liberal advances made on consignments and personal attention given to all orders.

RELIABLE GOODS

"REINDEER BRAND" *Condensed Milk*

— AND —

"REINDEER BRAND" *Condensed Coffee*

MANUFACTURED BY THE

TRURO

CONDENSED MILK & CANNING

COMPANY, (LTD.)

TRURO, NOVA SCOTIA.

Agents in Montreal, - - WM. T. COSTIGAN & CO.
 " Winnipeg, - - HENDERSON & BULL.
 " Vancouver and }
 " Victoria, - } LEASK & JOHNSON.

Prices promptly furnished by manufacturers or agents.

Get your Bookbinding and Job Printing done at the Office of the Journal of Commerce.

GRATEFUL—COMFORTING.

EPPS'S COCOA.

BREAKFAST.

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

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus:

JAMES EPPS & CO., Homoeopathic Chemists, London, England
 Sole Agent for Canada, C. E. COLSON, Montreal

J. R. McLAREN, Jr.
 MANUFACTURER OF
SHARP'S PATENT SAFETY
Automatic Oil Cabinet.



Safety. No Waste.
 Economy. No Dirt.
 Durability. No Danger.
 Convenience. No Smell.

Frontenac St., MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 29, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.							
Apples: per bbl.	2 50 3 00	Pears, per 66 lbs.	0 75 0 77	Fruit: Loose Muscatel.	2 40 2 50	"Reindeer Brand" Goods—	\$ c. \$ c.
Dr. Apples per lb.	0 03 0 04	Rye.	0 00 0 00	Lays, Malaga	0 00 0 00	Condensed Milk, per case,	0 00 0 00
Evap'd	0 06 0 07	Corn, in bond.	0 45 0 46	London.	2 85 4 00	4 doz. 1-lb. cases.	0 00 0 00
Butter:		duty paid.	0 60 0 00	Debosas	4 75 5 75	Cond'ed Coffee—Mocha V	0 00 0 00
Creamery (finest) per lb.	0 19 0 20	Groceries.		Black Basket	4 75 5 00	Java, per os, 2 doz. 1-lb. es	0 00 0 00
(ined)	0 00 0 00	Tea (Hf.-Chest & Cad.)	0 11 0 20	Sultanas	0 07 0 19	Condensed Coffee—Java	0 00 0 00
Finest Dairy	0 15 0 17	Japan, con. to med. lb.	0 23 0 30	Seedless	0 00 0 00	per os, 2 doz. 1-lb. cases.	0 00 0 00
Fine	0 15 0 16	good med. to fine	0 35 0 45	Valencia	0 00 0 07	Condensed Coffee—Jamaica	0 00 0 00
Common grades	0 00 0 14	finest to choicest.	0 15 0 18	Elena	0 00 0 00	per os, 2 doz. 1-lb. es	0 00 0 00
Cheese:		Nagsanki	0 15 0 18	Gurrants	0 04 0 08	Prices on appli.—see advt	
Finest Colored per lb.	0 09 0 09	Y. Hyson, com. to gd.	0 13 0 20	Prunes (French)	0 05 0 06	Starch:	
White	0 09 0 09	fine to finest, lb.	0 30 0 60	Bosinia, cases.	0 07 0 09	White	0 04 0 00
Medium to Fine	0 08 0 08	Gunpd. com. to med.	0 15 0 20	Figs, Fleme.	0 10 0 12	Crystal Gloss	0 06 0 00
Eggs:		good to fine	0 24 0 46	Sb. Almonds, bxs.	0 22 0 25	Snow Flake	0 07 0 00
Strictly fresh per doz.	0 00 0 13	finest	0 65 0 65	S. S. Tarragona	0 13 0 15	Dom. Rep. Corn	0 17 0 00
Sound	0 12 0 13	Imperial med. to gd.	0 25 0 33	Almonds, paper shell	0 18 0 20	Corn Starch	0 06 0 00
Finest limed	0 00 0 00	fine to finest.	0 37 0 58	Walnuts	0 11 0 12	Pure White	0 08 0 00
Poor	0 00 0 00	Twankay, com. to gd.	0 12 0 18	Gronoble	0 13 0 14	Vinegar: Imp. Triple, 1 brl	0 41 0 00
Hops:		Oolong	0 45 0 65	Filberts	0 09 0 10	Cote D'or	0 35 0 00
Finest 1888 per lb.	0 18 0 23	Congou, common	0 10 0 12	Brazilis, new	0 09 0 10	Crystal Pickling	0 28 0 00
1887	0 05 0 09	good common	0 14 0 18	Spices: Cassia	0 09 0 10	W. W. XXX	0 30 0 00
Fair to good	0 03 0 05	med. to good.	0 19 0 25	Mace	1 00 1 25	W. W. X	0 25 0 00
Hog Products:		fine to finest.	0 35 0 55	Cloves	0 22 0 25	W. W. X	0 20 0 00
Bacon Smk'd per lb.	0 10 0 10	Soughong, common	0 00 0 00	Nutmegs	0 70 0 90	Pure Malt	0 45 0 00
Dressed Hogs	0 00 0 00	med. to good.	0 25 0 32	Jamaica Ginger, Bl.	0 19 0 21	Cider X	0 20 0 00
Hams Smk'd	0 11 0 11	fine to choice.	0 35 0 60	Unbl	0 16 0 19	XXX	0 27 0 00
Canvassed	0 11 0 00	Dust	0 61 0 07	African	0 06 0 07	Soap: Best Laundry	0 06 0 06
Pork Ca. a. c. per bbl.	16 00 16 50	Coffee, Mocha (green).	0 29 0 31	Pimento	0 63 0 69	Common	0 25 0 00
Western do	13 50 0 00	Add 4c for roasting and	0 29 0 31	Pepper, Black	0 15 0 00	Parlor	2 25 1 50
Moss	13 00 0 04	grinding	0 25 0 28	White	0 24 0 25	No. 1	3 25 3 35
Lard per lb.	0 08 0 09	Java	0 25 0 28	Mustard, 4 lb. per jar, Eng	0 72 0 75	Hardware.	
per pail Chicago and	0 08 0 09	Marañibo	0 22 0 24	1 lb.	0 23 0 25	Antimony	0 17 0 00
Milwaukee	1 75 0 00	Jamaica	0 17 0 22	4 lb. Jarg, Cana.	0 65 0 70	Tin: Block, L & F per lb.	0 23 0 00
SEEDS:		Rio	0 19 0 21	1 lb.	0 22 0 24	Straits	0 23 0 24
Clover, per 60 lbs, red.	0 00 0 00	Plantation Ceylon	0 24 0 26	Rizz, Mount Royal	3 70 3 80	Strip	0 24 0 00
mammoth	0 00 0 00	Chiocory	0 11 0 13	Patna	4 00 5 00	Copper: Ingot	0 13 0 00
Timothy, 45 lbs, Que.	0 00 0 00	Sugars:		Japan Crystal	4 00 4 75	Sheeting	0 15 0 00
Western	0 00 0 00	Ex Ground, n brls.	0 09 0 09	Sage	0 06 0 05	Heavy Sheets	0 20 0 00
Flax	0 00 0 00	in bxs	0 09 0 00	Tapioca, Pearl	0 06 0 05	IRON CUT NAILS—per keg.	
Potatoes, per brl	1 35 1 50	Powdered, in brls.	0 08 0 00	Flako	0 07 0 07	Hot Cut, Am. or Can. Pat'n	
Honey, in comb.	0 14 0 18	Paris Lump, in brls.	0 08 0 16	Gelatine, 1 lb. can.	1 05 0 00	10dy to 60dy	2 50 0 00
in tins	0 11 0 12	half brls	0 08 15-16	1 qt. pk.	1 60 0 00	8dy and 9dy	2 75 0 00
Beeswax	0 25 0 28	bxs	0 00 0 00	2 qt. gs.	2 10 0 00	6dy and 7dy	3 00 0 00
BEANS—		Ex Granulated, brls.	0 18 0 00	Vermicelli, Canadian.	0 06 0 07	4dy to 5dy—Am. Pat.	3 25 0 00
Med. hand picked	2 00 2 20	Branded Ye lows	0 06 0 07	Maaroni	0 06 0 07	3dy	4 00 0 00
Screen Medium	1 90 2 10	Syrup, per lb.	0 01 0 04	Italian	0 13 0 00	3dy—fine hot cut	5 00 0 00
Yellow	0 10 0 00	14 lbs. to the gallon.	0 45 0 47	Feet—Liron	0 28 0 32	4dy to 5dy—Cold Cut, J	3 00 0 00
CRAIN.		Molasses (Barnados) in'g	0 44 0 00	Orange	0 16 0 18	3dy—Can. Pat. J	3 50 0 00
Canadaled Winter Wheat	0 00 0 00	Porto Rico	0 44 0 00	Lemon	0 15 0 17	Steel Cut, Am. or Can. Pat'n	5 70 0 00
White Winter	0 00 0 00	Antigua	0 43 0 00	J. P. Mott & Cos. diamond js	0 22 0 00	10dy to 60dy	3 00 0 00
Spring	0 00 0 00	Trinidad.	0 00 0 00	& 6s 12-lb bx chocolates	0 18 0 00	8dy and 9dy	3 00 0 00
Hard Mammoth, No. 1	1 02 1 14	Breadmakers' Yeast—		Prepared Coconos, 1-lb.	0 28 0 00	6dy and 7dy	3 25 0 00
do	0 98 1 01	50 pkgs, 36 in bx	1 00 0 00	pkgs, 10-lb bxs	0 28 0 00	4dy to 5dy—Am. Pat.	4 00 0 00
Northern, No. 1	0 60 0 00	Baking Powder—		Cocon Nibs, 12-lb tins.	0 30 0 00	3dy—fine, Hot Cut, Am Pat	5 70 0 00
do	0 09 0 00	Case 1, 3 dz. 5 oz. tins	2 25 0 00	Pure Chocof'tes for con-	0 22 0 35	Steel Cut, Am. or Can. Pat'n	2 60 0 00
Outs	0 00 0 34	Case 2, 1 " 14 "	2 00 0 00	fectioners' use	0 22 0 35	10dy to 9dy	2 85 0 00
Barley	0 50 0 55			Sweet Chocof'te lianors	0 21 0 28	6dy to 7dy	3 10 0 00

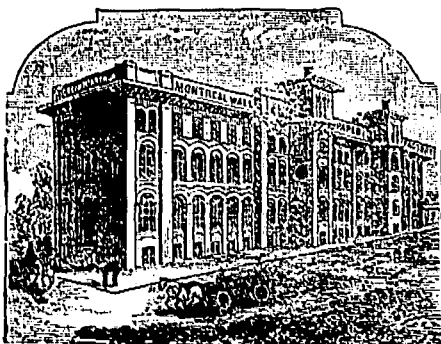
Retainers will please bear in mind that above quotations apply only to large lots.

*NOTE.—Refiners prices to the wholesaler trade; jobbers would have to pay 1c additional.

Established in 1857. **GEORGE WAIT & CO.,** Established in 1857.
PRODUCE AND COMMISSION MERCHANTS
Butter, Cheese, Eggs, Etc., also Butter and Cheese Exporters.
 9 and 11 William Street, - - - MONTREAL
 Liberal advances made on Consignments shipped to Great Britain, or to be sold on this market.
 Correspondence solicited. Marking Plates furnished on application. Cold storage whenever required.

THE CANADA MEAT PACKING CO., Montreal
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Refrigerated - Dressed - Beef
 Packers of **COMPRESSED COOKED CORN BEEF.**

Ox Tongues, Lunch Tongues, Potted Meats, Soups, &c.
 Manufacturers of **BOLOGNA**—Chicken, Ham and Tongue.
 10th SAVORY OX TONGUE, &c., &c.



WALL PAPER.
 Colin McArthur & Co.
 MANUFACTURERS OF
PAPER HANGINGS
 OF ALL GRADES.
 Our Travellers are now on the road with a full line of Samples.
 15 Voltigeurs St., MONTREAL.
 Samples to the Trade on application.

TENDERS
 — FOR —
Debentures of the Town of Collingwood.
 Tenders will be received up to the
15th of May Next,
 by the Clerk of the Town of Collingwood, for the purchase of \$65,000, Thirty-Year Debentures, and \$20,000, Twenty-Year Debentures, each bearing Five per cent. interest. Interest payable half-yearly.
JOHN HOGG,
 Town Clerk.
 Collingwood, April 16, 1889.

GEO. JACKSON,
ENGRAVER, SILVER, STEEL AND BRASS.
 Jewellers' Work a Specialty.
 Balmoral Building, Notre Dame Street, MONTREAL
 Outside orders will receive prompt attention.

London Machine Tool COMPANY,
 LONDON, - ONTARIO,
 MANUFACTURERS OF
IRON AND BRASS WORKING MACHINERY
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Sign and Show Card Painter
 GOLD LETTERING DONE ON GLASS.
SHOW CARDS A SPECIALTY
 IN EVERY DESCRIPTION.
 Send for specifications.
 Notre Dame Street, Corner St. Helen
MONTREAL.

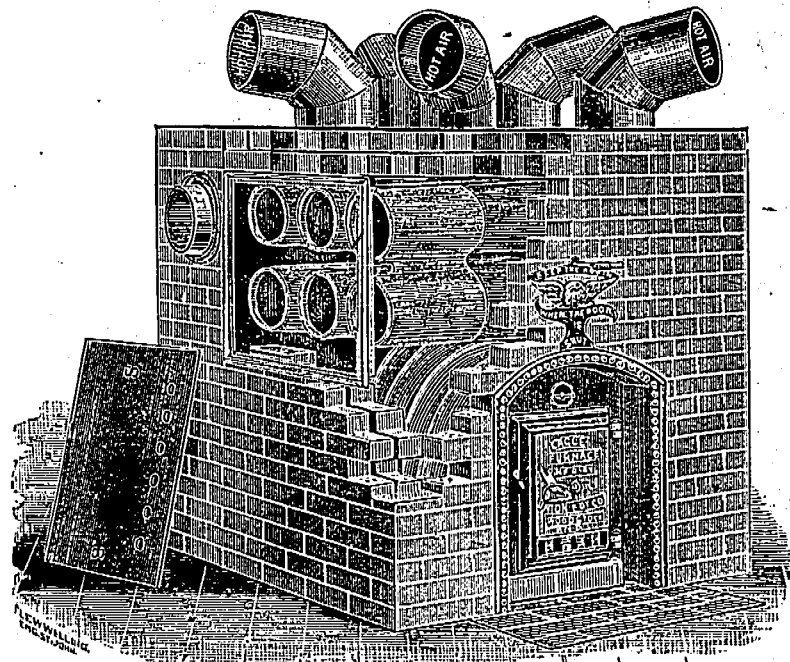
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 29, 1889

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—continued.	\$ c. \$ c.	Coil Chain—	0 04 0 60	Lead Pipe per 100 lbs.	\$ 5 25 0 00	English—	0 65 0 75
4dy to 5dy	3 35 0 00	oil Chain—	0 05 0 00	Zinc Sheet	5 75 6 00	Canada Kip	0 35 0 45
8dy	4 10 0 00	5-16	0 04 0 00	" Spelter	0 00 5 50	Hemlock Calif.	0 50 0 60
8dy—fine	5 60 0 00	7-16	0 03 0 00	Scrap Iron—Chairs	0 60 19 00	" Light	0 40 0 45
Casting Flooring, Box, Shook and Tobacco Box:			0 03 0 00	Machinery scrap	18 00 19 00	French Calif.	1 35 1 40
3dy	4 60 0 00	Galvanized Iron:		Wrot iron	19 00 21 50	Splits, Light & Medium	0 17 0 24
4dy to 5dy	3 75 0 00	Murewoods Lion, No. 28	0 06 0 07	Powder: Canada Blasting	3 00 3 50	Splits, Heavy	0 15 0 20
6dy and 7dy	3 50 0 00	D. McC. & Co.	0 06 0 07	F F to F F F	4 75 5 00	Small	0 14 0 18
8dy and 9dy	3 25 0 00	Queen's Head, or equal	0 00 0 05 1/2	Barbed wire, per lb Gal'	0 05 0 00	Leather Bow, Canada	0 08 0 12
10d to 30dy	3 00 0 00	Common	0 05 0 00	Paint'	0 05 0 00	Enameled Cow, per ft.	0 15 0 16
Cut Spikes: all sizes	2 75 0 00	Pig Iron: Siemen No. 1	22 75 23 00	Fencing wire, No. 8	0 00 0 25	Pebble Grain	0 10 0 14
Common Floor Barrel:		Coltness	22 50 0 00	" No. 9	0 00 0 25	Buff	0 10 0 14
0 1/2 in	4 90 0 00	Calder	22 50 0 00	" No. 10	0 00 2 50	Russsets, Light	0 35 0 40
1 in	4 50 0 00	Langlois	22 50 0 00	Hides and Tallow.		Russsets, Heavy	0 30 0 35
1 1/2 in	4 20 0 00	Shotts	23 09 0 00	Montreal Green Hides		" No. 2	9 20 9 25
Finishing Nails:		Summerlee	22 50 0 00	" No. 1 per 100 lbs	6 00 0 00	" Saddlers'	7 50 9 00
1 in	6 45 0 00	Cartsherrle	21 09 0 00	" No. 2	5 00 0 00	Int. Fr. Calf	0 65 0 65
1 1/2 in	4 75 0 00	Carbros	0 00 0 00	" No. 3	4 00 0 00	English Oak	0 40 0 45
1 1/2 in	4 00 0 00	Clyde	0 00 0 00	Tanners pay \$6, \$5 and \$4 for 1, 2 and 3.		Rough	0 16 0 20
2 in	3 75 0 00	Goyan	0 00 0 00	Hamilton, No. 1 linep	6 25 0 00	Raw Furs.	
2 1/2 in	3 75 0 00	Eginton	20 00 0 00	" No. 2	5 25 0 00	Beaver, per lb	3 75 4 00
3 in and up	3 25 0 00	Hematite	23 00 24 00	Toronto " 1	6 25 0 00	Bear per skin	8 00 25 00
Clinch and Heavy Clinch:		Bar Iron, per 100 lbs		" " 2	5 75 0 00	Bear, Cub, per skin	3 00 10 00
1 in	6 45 0 00	Ord. Crown	2 25 2 40	Chicago Buff	6 50 0 00	Fisher	5 00 10 00
1 1/2 in	4 75 0 00	Best Refined	0 00 2 35	" Steers	8 50 10 00	Fox, Red, per skin	1 40 1 50
1 1/2 in	4 00 0 00	Simons	0 00 2 25	" Calfskins	0 07 0 08	Fox, Cross	3 00 5 00
2 and 2 1/2	3 75 0 00	Swedes	3 50 4 00	" Bulls	0 65 6 00	Lynx per skin, large	2 50 5 00
2 1/2 and 2 3/4	3 50 0 00	Sheet Iron to No. 28	2 90 3 00	Dry No'r West	10 00 11 00	Marten per skin	1 00 1 25
3 in and up	3 25 0 00	Boiler Plates	2 25 2 50	Clips	0 00 0 60	Mink per skin	0 75 1 00
Sharp and Flat Press'd Nails:		Boiler Lowmoor	0 00 0 06 1/2	Lambskins	0 40 0 45	Muskrat, Winter	0 15 0 20
1 in	6 95 0 00	Hoops and Bands	2 07 2 50	Calfskins uninspected	0 05 0 00	" Spring	0 25 0 00
1 1/2 in	5 25 0 00	Canada Plates:		Horse Hides western, each	2 50 3 00	Otter per skin	8 00 12 00
1 1/2 in	4 50 0 00	Good Brands	2 75 3 30	Tallow, refined	0 05 0 06 1/2	Skunk, black	0 90 0 00
2 and 2 1/2	4 25 0 00	Iron Wire: 0 to 7 n 100 lbs	2 25 2 60	" rough	0 03 0 04	White,	0 15 0 00
2 1/2 and 2 3/4	4 00 0 00	Wro't Iron pipe, 2 to 2 in	0 00 0 60	Leather (at 6 months)		Oils.	
2 in and up	3 75 0 00	69 p. c. and 2 1/2 p. c., over 2 in. 55 dis	0 00 0 12	No. 1 B. A. Sole.	0 21 0 22	Cod Oil, Newfoundland.	0 39 0 40
Terms.		Steel, cast per lb	0 11 0 12	No. 2 B. A. Sole.	0 18 0 20	Halifax	0 36 0 37
Horse Nails: P & F Bright	0 00 0 00	" Spring, 100 lb	2 50 0 00	No. 1, ordinary sole.	0 20 0 21	Gaspe	0 37 0 38
" " No. 7	0 24 0 00	" Tire lb	2 75 3 00	No. 2	0 17 0 19	S. R. Pale Seal	0 45 0 46
" " No. 8	0 23 0 00	" Sleigh Shoe. lb	2 50 2 75	Buffalo Sole, No. 1	0 17 0 19	Straw Seal	0 38 0 40
" " No. 9	0 22 0 00	Tin Plate:		No. 2	0 15 0 17	Cod Liver Oil	0 72 0 75
M Brand ... 60 p. c. 10p. c.		IC Coke	3 60 3 75	China " No. 1	0 19 0 20	[Distributing Prices]	
Wrought or Ship Spikes:		IC Charcoal	4 15 4 50	Zanzibar, No. 1	0 16 0 17	Cod Oil, Newfoundland.	0 42 0 45
7 1/2 in	3 90 0 00	IX		No. 2	0 14 0 15	Do Halifax	0 40 0 41
3-8 in	4 25 0 00	IXX	Usual	Slaughter, No. 1	0 23 0 25	Do Gaspe	0 48 0 50
5-1-16 in	4 50 0 00	DC	Trade	Harness, No. 1	0 22 0 27	S. R. Pale Seal	0 40 0 40
1 in	4 75 0 00	DX	Extras.	Upper Heavy	0 27 0 31	Straw Seal	0 40 0 40
(Dis. 30 per cent.)		DXX		Light	0 30 0 34	Cod Liver Oil	0 60 0 60
Horse Shoes	3 00 3 10	Russ. Sheet Iron	10 00 10 50	Grained Upper	4 30 0 35	Castor Oil	0 19 0 19 1/2
Terms, 4 months, or 3 po	0 00 0 00	Anchors, per lb	4 75 5 50	Scotch Grain	0 28 0 35	Lard Oil, Extra	0 70 0 80
or 30 days.	0 00 0 00	Lion & Crown, Tin'd Sh'ts	5 50 6 00	Kip Skins, French	0 75 0 95	" No. 1	0 60 0 70
Asses ss. & ds.—25 to 30 dia	11 00 13 00	24 gauge	5 50 5 50			Linseed Raw	0 61 0 62

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

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

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



THE EAGLE FURNACE FOR WOOD,
MOST POWERFUL HEATER EVER INVENTED.

Warranted to give double the amount of Heat of any other Furnace from the same quantity of Fuel.

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UNION FOUNDRY CO.

WOODSTOCK, N. B.

Send for Catalogue.

(Established 1803.)

Mander Bros., London, Eng.

Manufacturers of

Superior Varnishes

For Coachmakers, House Painters, Decorators, &c.

Sole proprietors and manufacturers of the new and beautiful color

CARMINETTE, for Coach-painters, Signwriters, &c.

AGENT FOR CANADA:

WALTER H. COTTINGHAM,

56 St Peter St., Montreal.

Send for Price Lists, &c.

THE BELL

Art. Stained Glass Works,

Manufacturers of

Ecclesiastic and Domestic ART GLASS—of every Description.

Lead Glazing and Sand Cut a Specialty.

D. BELL, 110 Richmond St. West, Toronto, Ont.

Elmwood Saw Mill.

DOOR AND SASH FACTORY.

Senkpiel & Hawser, - Elmwood, Ont

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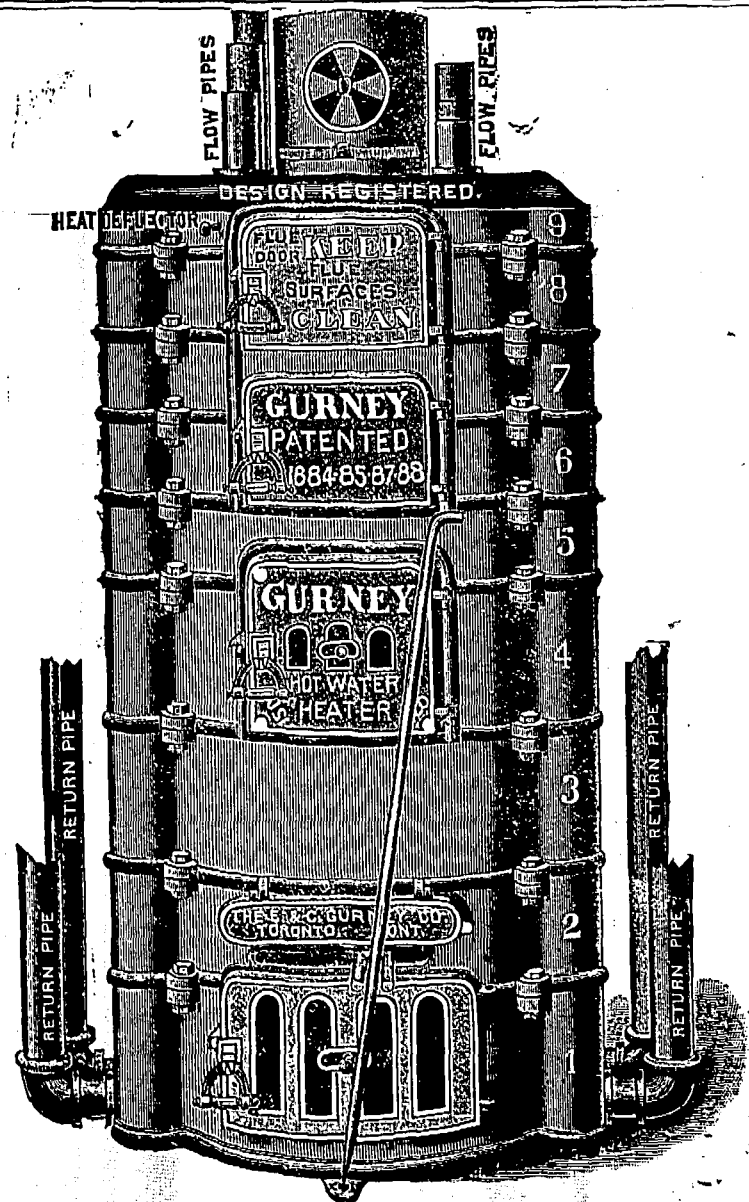
MONTREAL.

Sole Proprietor and Manufacturer of the WORLD'S FAVORITE COCONUT PUDDING and other "WORLD'S FAVORITE" Preparations

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 29, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
Boiled.....	\$ 0.63 0.65	Salt.	\$ c. \$ n.	Smoking, 6s.....	0.45 0.60	Claret cases.....	\$ c. \$ c.
Olive, Pure.....	1.00 1.10	Liverpool per bag Elev'ds	0.52 0.55	Solace, 12s.....	0.50 0.60	Class Claret of gd. brands	3.00 4.00
Machinery.....	0.85 1.00	Andania, in small bags	2.25 3.25	"	0.48 0.60	Tarragona Ports, imp ga	1.15 1.30
Extra, qt., p case	3.00 3.25	" Half bags.....	0.67 0.70	"	0.45 0.60		
pts. do.....	2.40 2.60	" Quarters.....	0.35 0.37 1/2	Myrtle Navy.....	0.55 0.60		
pts. do.....	2.70 3.00	factory-filled per bag	1.25 1.40				
Luoca, Flasks	6.50 0.00	Quarters.....	0.35 0.38	Wines, Liquors, etc.			
Spirits Tarantino, brls	0.63 0.64	Rice's pure dairy, per bag	0.00 2.00	Alle English..... qts.	2.40 2.45	Burgundy	
Coal Oil:		quarters	0.00 6.50	Domestic..... pta.	1.60 1.65	Still, Case.....	10.00 23.00
Car Lots Store, (2 p.c. off)	0.00 0.14 1/2	quarters	0.00 0.00	"	0.85 1.25	Sparkling.....	16.00 17.50
Broken lots.....	0.00 0.18	Timber, Lumber, &c		Porter: Dublin..... qts.	2.40 2.45		
Am. in car lots.....	0.00 0.22 1/2	Assn, 1 to 4 in., M.....	20.00 25.00	Domestic..... qts.	1.60 1.65	Can. Spirits, Imp. gallon	Bond, Paid.
" 5 bbls.....	0.00 0.23	Birch, 1 to 4 in., M.....	20.00 25.00	"	0.60 0.75	Pure Spirits..... 65 O. P.	1.05 3.21
" 10 bbls.....	0.00 0.24	Baswood.....	18.00 20.00			"	0.95 2.92
" single bbls.....	0.10 0.24	Walnut, per M.....	60.00 100.00			"	0.53 1.52
Glass.	50fr. 100fr.	Butternut, per M.....	30.00 40.00			Family Proof..... 20 "	0.58 1.63
United inches, 14 to 25.....	1.35 0.00	Cedar, round, lineal foot.	00.06 00.10			Old Bourbon..... 20 "	0.58 1.63
United inches 26 " 40.....	1.45 0.00	Cedar, flat, lineal foot.	00.04 00.06			" Rye..... 25 "	0.55 1.54
" 41 " 50.....	0.00 3.30	Cherry, per M.....	70.00 100.00			" Toddy..... 25 "	0.55 1.54
" 51 " 60.....	0.00 3.55	Elm, soft, 1st.....	15.00 17.00			" Malt..... 25 "	0.55 1.54
Paints, &c.		Elm, Rook.....	25.00 30.00			Rye Whiskey, 4 years old	0.78 1.84
W Lead pure, 60 to 100 lb kgs	0.00 6.25	Hemlock, M.....	9.00 10.00	Brandy: Hennessy's..... gal.	6.00 6.25	" " 5 "	0.88 1.94
" No. 1.....	5.00 5.70	Maple, hard, M.....	25.00 35.00	" case	0.00 12.00	" " 6 "	0.98 2.04
" No. 2.....	4.00 4.50	Soft, do.....	16.00 25.00	Jules Duret & Co..... gal.	4.00 5.25	" " 7 "	1.08 2.14
" No. 3.....	4.00 4.50	Oak, M.....	40.00 50.00	Cheaper shippers..... case	10.00 16.00	20 to 100 cases, not cash	
White Lead, dry.....	5.25 5.75	Pine, clear, M.....	35.00 40.00	" gal.	3.75 4.25	100 to 200 " 2 1/2 p.c. off.	
Red Lead.....	4.50 5.10	2nd. quality, do.....	25.00 30.00	Irish Whiskey:—Roe's ea.	9.00 9.50	200 cases and over 5 p.c. off	
Venetian Red, Eng'h.....	1.50 1.75	Shipping Culls.....	14.00 16.00			And add 1/2% for jobbing lots	
Yel. Ochre, French.....	1.25 3.00	Mill do.....	8.00 10.00	Mackie's R. O. Special.....	10.00 10.50	Islay Blend.....	8.00 8.25
Whiting, ordinary.....	0.50 0.60	Lath, M.....	1.50 1.60	Cheaper Scotch Whiskies.....	5.00 7.00	"	5.00 7.00
" London, Washed	0.60 0.70	Spruce, 1 to 2 in., M.....	10.00 13.00	Jamaica Rum, 16 O.P., per	4.00 4.50	Wool.	
Paris.....	1.15 1.25	Shingles, 1st qual.....	3.00 3.25	imp. gal.....	3.50 4.00	Fleeco.....	0.21 0.23
Portland Cement, brl.....	2.55 2.75	2nd.....	2.00 2.25	Demarara Rum..... 16 O. P	2.50 2.60	Pulled, unassorted.....	0.00 0.00
Fire Brick.....	18.50 24.00	Tobacco (duty paid)		Holland Gin..... imp gal	4.65 4.65	" Extra Super.....	0.00 0.00
Fire Clay.....	1.50 2.00	No. 1 Black Chewing, cads	0.45 0.06	" Green cases	4.65 4.65	" B Super.....	0.00 0.00
Glue.....		bxs	0.45 0.00	" Red cases	8.60 8.70	" C Super.....	0.00 0.00
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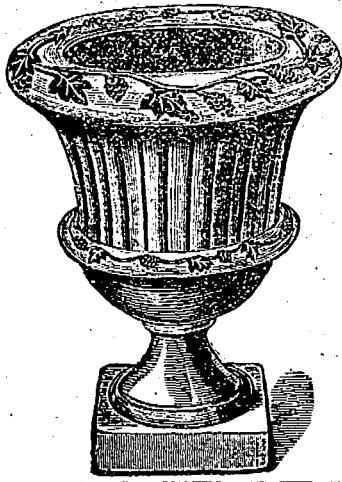
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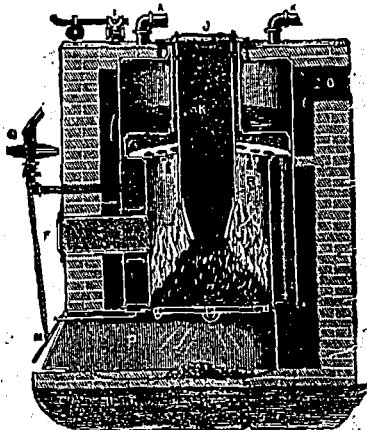
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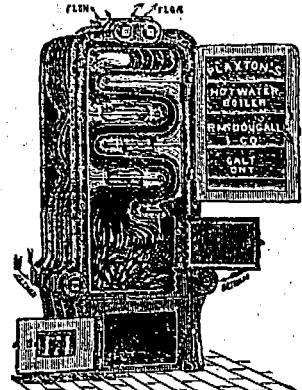
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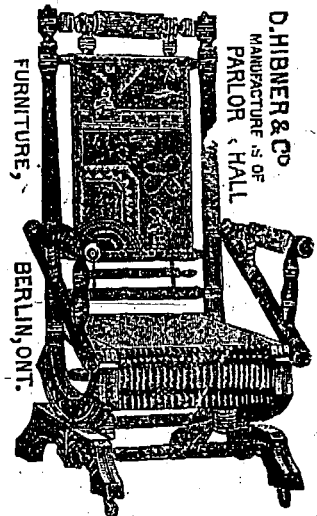


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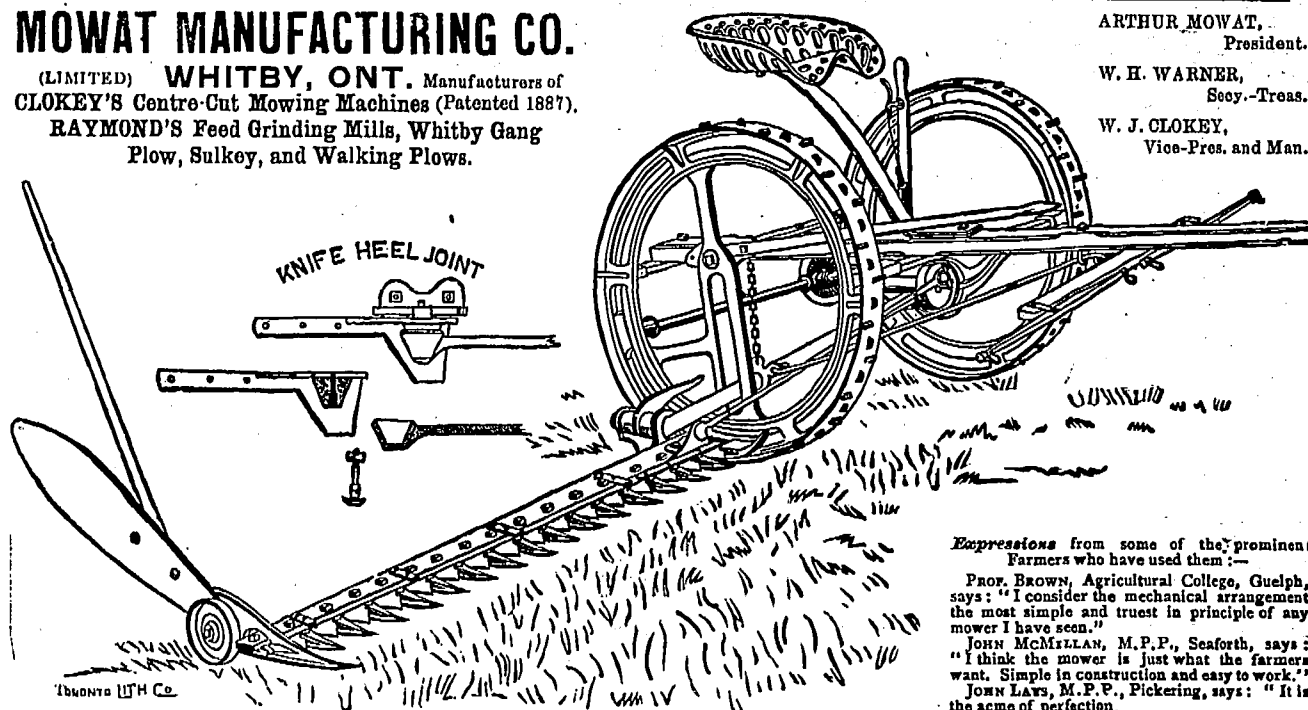
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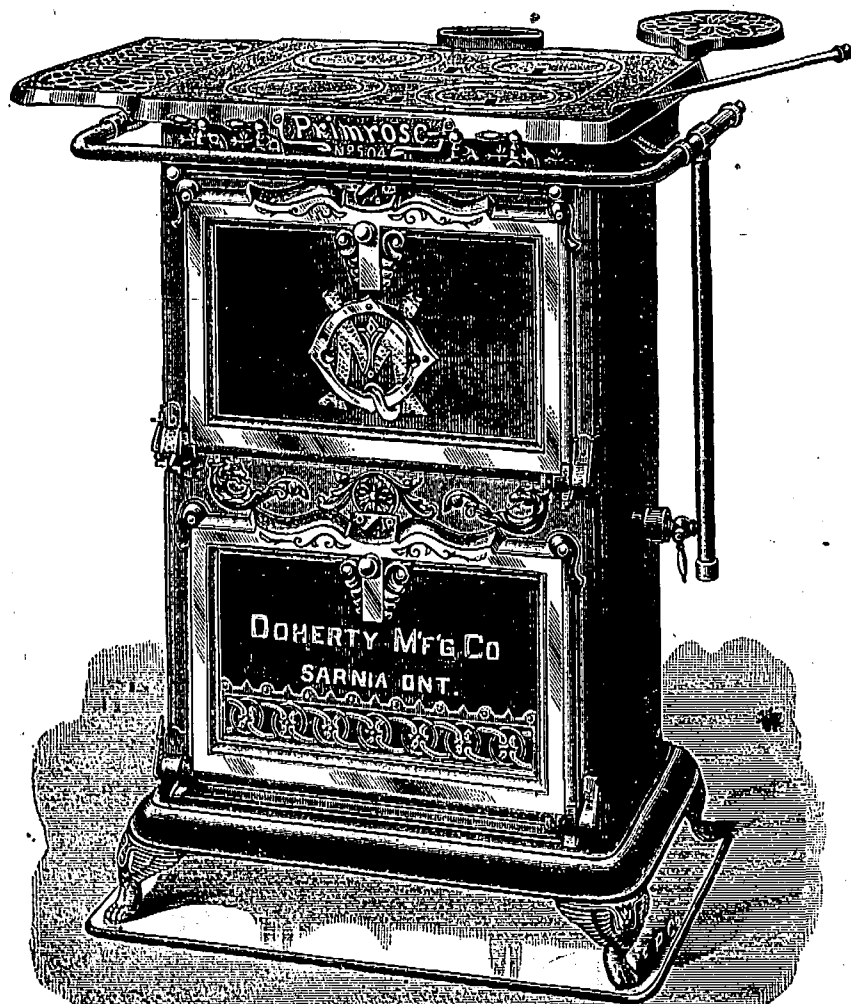
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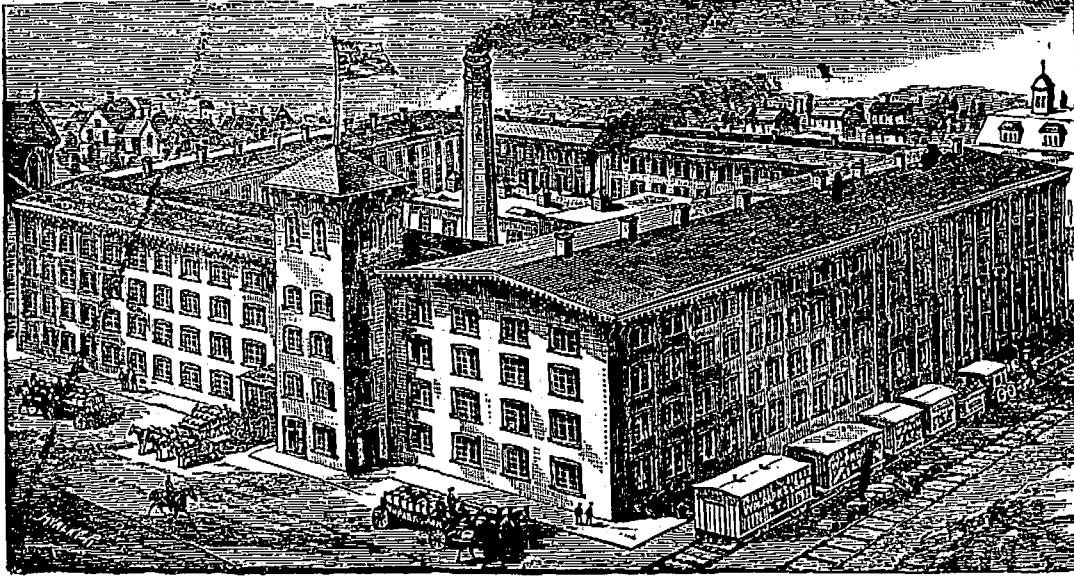
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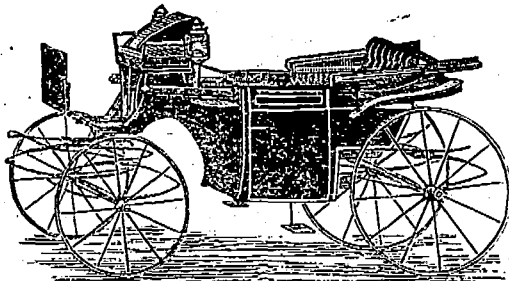
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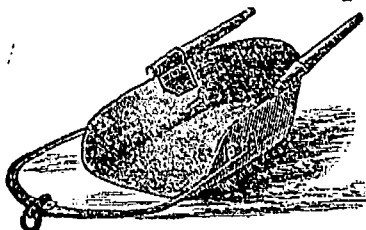
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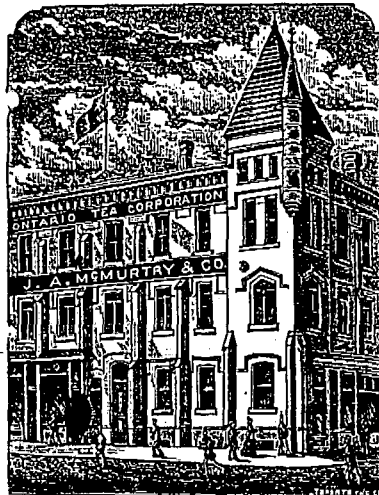
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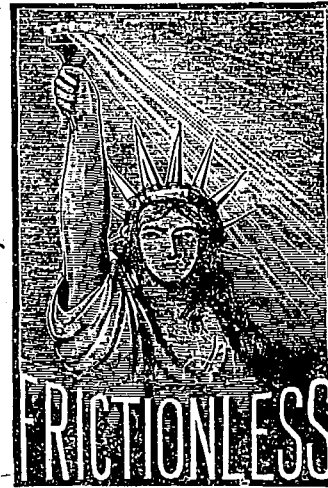
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Fine Dry Storage (four flats) for Furniture, &c. Good Cellar, &c.
References—Any Bank in Montreal.

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AN AUTOMATIC KNIFE GRINDER
Of 39 inches capacity.
Emery Wheel and using water preferred.
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ACCIDENT INSURANCE on the most approved plans

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Geo. H. Patterson, Agent, Montreal,
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The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.

Estimates for all kinds of **PRINTING** cheerfully given on application to this Office. We make a specialty of **FINE COMMERCIAL WORK.**

STOCKS AND BONDS.

INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Aug. 27, 1889.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire and Marine . . .	10,000	3-6mos.	Jan...July	\$50	\$50	... 100
Canada Fire	2,500	7-6mos.	Feb... Aug	400	50	...
Gloucester Fire, Life, & Accident . . .	11,880	6-12mos.	Mar... July	85	16	...
Confederation Life	5,000	5-6mos.	Jan... July	100	10	525
Western Assurance	25,000	4-6mos.	Jan... July	40	20	144 145½
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. y'ly	25	20	95
Accident Ins. Co. of North America . .	2,610	6	15 J'ly 185 Jan	100	20 100	80
Guarantee Co. of North America	13,372	6	15 J'ly 185 Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market, Aug. 14, 1889.

					Market value p. p'd up share.	
British and Foreign Marine	50,000	50	20	4	£28½	
Caledonian	50,000	30	50	5	£29½	£38½
Commercial U. Fire, Life & Marine . .	5,000	10	100	15	£45	
Edinburgh Life	100,000	5	£10	£2		18 30s
Fire Insurance Association	20,000	13	100	50	£87½	£89
Glasgow & London	12,000	£7 p. sh.	100	25	£172½	
Guardian Fire and Life	100,000	30	20	2	£7	
Imperial Fire	10,000	15	40	8½	£38½	
Lancashire Fire	35,802	48	25	12½	£57½	£57½
Life Association of Scotland	10,000	10	20	1 7-20	84s	81½s
London Assurance Corporation	£39,175	70	20	2	£41½	
London & Lancashire Life	40,000	70	100	5	£66½	£67
Liverpool & Lond. & Globe Fire & L .	4,722	55	50	6½	£49½	£49½
Northern Fire & Life	200,000	30	10	1	£270½	£271
North Brit. & Merc. Fire & Life . . .	100,000	60	20	1	£52½	37s
Phoenix Fire	50,000	6	10	1	£24	
Queen Fire & Life	20,000	15	50	3	£24	
Royal Insurance Fire & Life	10,000	58½	50	12	£55	
Scottish Imperial Fire & Life						
Scottish Provincial Fire & Life						
Standard Life						

NORTH BRITISH & MERCANTILE FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1809.

Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq., A. MACNIDER, Esq.

Resources of the Company.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves as at 31st December, 1883	1,592,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,186,865 "
do Life and Annuity Branches	651,307 "

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street,
MONTREAL.

WM. EWING, Inspector. R. MACDONALD, Sub-Inspector.
THOMAS DAVIDSON, Managing Director.

ROYAL INSURANCE CO'Y OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders Unlimited.

CAPITAL, - - - - -	\$10,000,000
RESERVE FUNDS, - - - - -	10,624,435
LIFE FUNDS, - - - - -	16,288,046
Investments in Canada for the sole protection of Canadian Policy-holders, over	800,000

Head Office for Canada: MONTREAL.

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

CHIEF AGENT,

W. TATLEY.

NATIONAL ASSURANCE CO. OF IRELAND.

INCORPORATED 1839.

CAPITAL, - - - - - £1,000,000 STG.

CHIEF AGENT:

LOUIS H. BOULT,

Agents required in unrepresented towns.

ATLAS ASSURANCE COMPANY (OF LONDON, ENG.)

FOUNDED 1808.

CAPITAL, - - - - - £1,200,000 STG.

BRANCH MANAGER:

MONTREAL.

Scottish Union and National INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn.

Capital	\$30,000,000	Invested Funds	\$13,500,000
Total Assets	34,472,705	Deposit with Dom. Govt.	125,000

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

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

Government Deposit, \$75,200.00

Directors—J. Groves Clapham, President; Edwin Jones, Vice-President; W. R. Dean, Treas.; Senator C. A. P. Pelletier, Geo. R. Renfrow, A. F. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy. Agencies.—Ontario—Geo. J. Pyke, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Cash Assels, - \$280 to each \$100 of Liabilities.

SHEPPARD ROMANS, President.
Wm. E. STEVENS, Secretary.
H. H. MATSON, General Manager for Canada, 37 Yonge Street, Toronto.
R. J. LOGAN, General Agent, - - - Montreal, Office—Imperial Buildings

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Assets, Jan. 1st, 1887	\$246,448.00
No. of Policies in force Jan. 1st, 1887	11,997

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; J. B. Hughes, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY. WATERLOO, Ont.

Subscribed Capital \$200,000.00

Government Deposit 20,100.00

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

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The Fire Insurance Business

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

CALEDONIAN INSURANCE CO.

OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as **BROKERS AND AGENTS.**

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

TAYLOR BROS.,

45 ST. FRANCOIS XAVIER ST., MONTREAL.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

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

Bond now before the public.

Agents wanted in all unrepresented districts.

T. H. SCHNEIDER,
General Agent, Montreal.

DAVID DEXTER,
Managing Director.

BRITISH AMERICA ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.

HEAD OFFICE, - - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:

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

THE

ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**
Vice-President, - **Hon. J. R. THIBAUDEAU.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000
Assets, - - - - - 745,000
Income, 1888, - - - - - 625,000

HARRY CUTT, Secretary. AROH. NICOLL, Marine Underwriter.

G. H. McHENRY, Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

Hotel Directory.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BARRIE.....	Queen's.....	A. W. Brown
BROOKVILLE..	The St. Lawrence Hall	Amos Robinson
CARLETON PLACE..	Mississippi..	W. McIlquham
DUNDAS.....	The Elgin	
GALT.....	The Queen's.....	O. Lowell
GANANOQUE ..	Gamble's Hotel..	A. M. Gamble
HAMILTON	The Royal.....	Hood Bros.
KINGSTON, The British America,	J. E. Dunham	
LONDON.....	The Tecumseh.....	C. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO..	The Queen's..	McGaw & Winnett
PERTH	Hick's House....	John Wilson

QUEBEC.

MONTREAL, The St. Lawrence Hall, Hy. Hogan
" .. The Windsor Hotel.... C. Swett
" ... The Balmoral... S. V. Woodruff
QUEBEC..... The Russell..... W. Russell
THREE RIVERS ... St. James... F. X. Panneton

NOVA SCOTIA

HALIFAX... The Halifax... L. Hesslein & Sons

NEW BRUNSWICK.

St. JOHN..... Victoria.. D. W. McCormack
" New Victoria... J. L. McCoskery

Insurance.

HON. J. J. C. ABBOTT, Q. C., P. C., - PRESIDENT
ANDREW ALLAN (Allan Line R. M. Steamships), - - - - - VICE-PRESIDENT
GERALD E. HART, - - - - - Genl. Manager.
WILLIAM SMITH, - - - - - Secretary-Treasurer

Citizens Insurance Co.

OF CANADA.

Established 1864. Capital, \$1,000,000.

Head Office, 181 St. James St., Montreal.

FIRE, LIFE, ACCIDENT

Business Transacted.

Only Company issuing negotiable

ENDOWMENT COUPON BONDS

UNDER COPYRIGHT,

without conditions, offering facilities for obtaining money at any moment.

A RELIABLE CANADIAN COMPANY.

AMPLE SECURITY. PROMPT PAYMENTS.

HURON & MIDDLESEX

Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

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

R. S. MURRAY, Esq., D. M. CAMERON, M.P.
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Agents wanted in unrepresented Districts.

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INS. CO.

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Offices TO LET in their new building, Place d'Armes, next Bank of Montreal, suitable for Banks, Insurance Companies, Merchants, Brokers, Professional Men and others. Will be fitted up to suit.

Occupancy 1st May, 1889.

Apply at 6 Hospital Street,

W. H. RINTOUL, Res. Sect'y.

THE

Accident Insurance Co.

OF NORTH AMERICA.

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

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST., MONTREAL.

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Vice-President and Managing Director:

EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over *ninety thousand* losses and has *not* been *ever* *closed* *at* *law* *in* *16* *years* *for* *nearly* *one* *million* *dollars*. It has ample financial resources, and has made the *Special Deposit* with the *Insurance Department* at Ottawa. It is, moreover, the only Company whose capital and funds are *solely* applicable to Accident Insurance.

Get your Job Printing done at the "Journal of Commerce" Office

The Mutual Life Insurance Co'y

OF NEW YORK.

LARGEST LIFE INSURANCE COMPANY IN THE WORLD

ASSETS, - - - - - \$126,000,000.

Offers the best guarantee to Policy-holders at the Lowest Minimum Cost. ALL FORMS OF POLICIES ISSUED.

F. BROWN, - - Mgr. for Quebec and Eastern Ont.
OFFICES: Imperial Buildings, MONTREAL.

Agents wanted in unrepresented districts.

Insurance.
LARGE PROFITS

On Fifteen-Year Tontine Dividend
Policies recently settled by the

**NEW YORK LIFE
Insurance Co'y,**

They are based upon Policies of \$10,000 each.

Kind of Policy.		Cash value		Paid-up Ins. Value
		Pol. & Div. 15th Year.	15th Year	
Ordinary Life.....	30	\$9,515 10	\$8,500 00	
	40	5,137 40	9,760 00	
	50	7,966 90	12,150 00	
20-Year Endowmt'..	30	10,126 60	24,490 00	
	40	10,666 80	24,280 00	
	50	12,153 70	18,530 00	
15-Year Endowmt'..	30	14,992 60	36,250 00	
	40	15,584 60	23,600 00	
	50	17,182 00	25,200 00	

The Tontine Policies of the New York Life furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

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General Manager for Canada.

Head Office: 23 St. John St., Montreal
Branch Office, Mail Building, Toronto.

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

LIFE and FIRE.

Invested Funds, - - - - - \$38,814,254
Funds invested in Canada, - - - 900,000

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

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EDWARD J. BARBARU, Esq.
WENTWORTH J. BUCHANAN, Esq.
SIR A. T. GALT, C.M., M.G.

G. F. O. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH:
MONTREAL.

Insurance.
BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

Accumulated Funds, nearly \$6,400,000
Annual income over - - 1,300,000
Canadian Investments, nearly - - - 700,000

CANADA BRANCH, MONTREAL.

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President Montreal Stock Exchange.

JACQUES GRENIER, Esq.,
President La Banque du Peuple.

HUGH McLENNAN, Esq.,
Director Bank of Montreal.

ROBERT SIMMS, Esq.,
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Black and Yellow Dyes. Cutchine and Salka.
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LARRATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.

ROBT. C. JAMIESON, Esq., Montreal.
S. NORDBRIMER, Esq., President Federal Bank, Toronto.

GRO. H. R. COCKBURN, Esq., (President Toronto Land and Investment Co.), Toronto.

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A. D. C. VAN WART.

\$1.00 Cash deposited with Canadian Government for every dollar of liability.

NORTH AMERICAN LIFE

ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

Guarantee Fund, - - - - - \$300,000
Deposit with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.

HON. ALEX. MORRIS, M.P.P. } Vice-Pres'ts.
JOHN L. BLAIR, Esq. }

WILLIAM McCAE, F.I.A., Eng.,
Managing Director.

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

WESTERN

Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,859,054 40
Income for Year ending 31st Dec., 1886, - - 1,422,289 28

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

J. J. KENNY, Managing Director.
A. M. SMITH, President. JAS. BOOMER, Secretary.
J. H. ROUTH & Co., Managers Montreal Branch,
190 ST. JAMES STREET.

SIR DONALD A. SMITH, M.P., Chairman. | JOHN OGILVY, ROBERT BENNY, } Directors.

THE FIRE

INSURANCE ASSOCIATION

(LIMITED),

Of LONDON, ENGLAND.

Capital \$4,500,000
Funds in Hand, 31st Dec., 1887 1,242,915
Dominion Deposit 100,000

Chief Office for Canada: - - MONTREAL

No. 47 St. Francois Xavier Street.

J. KENNEDY, Manager.

LONDON

AND

LANCASHIRE

LIFE

Confederation
ORGANIZED 1871. Life. HEAD OFFICE: TORONTO.

OVER \$3,500,000 ASSETS
AND CAPITAL.

BUSINESS IN FORCE,

\$17,000,000.00.

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VICE-PRESIDENTS:
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W. C. MACDONALD, Actuary. J. K. MACDONALD, Managing Director.

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