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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 35, No. 6.
New Series.

MONTREAL, FRIDAY, AUGUST 6, 1892.

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Reserve, 6,000,000

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INCORPORATED 1855.
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Reserve Fund, 1,700,000

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Reserve Fund, \$1,100,000

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Nova Scotia - Halifax Banking Company.
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British Columbia - Bank of British Columbia.
Manitoba - Imperial Bank of Canada.
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Paris, France - Credit Lyonnais.
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Reserve, 2,635,000
Head Office, Montreal.

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A general banking business transacted. Letters of Credit issued, available in China, Japan, and other foreign countries.

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Reserve, 480,000
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Capital Paid-Up, 1,940,607
Reserve, 1,020,232
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Toronto { Cor. Wellington street and Leader Lane.
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A general banking business transacted. Bonds and debentures bought and sold.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

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Paid-Up Capital, \$5,000,000
Reserve, 1,000,000

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* Head Office, 70-72 King St. W. City Branches:
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Yonge St.; 268 College St., cor. Spadina; 446 Queen
St. W.; 415 Parliament St. and 128 King St. E.

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Chicago—The American Exchange National Bank
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San Francisco and British Col's—The Bank of
British Columbia.
Hamilton, Bermuda—The Bk. of Bermuda.
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Capital Paid-Up, \$1,500,000
Reserve Fund, 315,000

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HEAD OFFICE, OTTAWA.

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Subscribed, 1,494,100
Paid Up, 1,237,970
Rest, 601,137

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Toronto, Ont. The Bank of New Brunswick at St.
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Particular attention given to collections and returns
made with utmost promptness.
Correspondence respectfully solicited.

The Chartered Banks.

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CAPITAL (All Paid), \$1,250,000
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MERCHANTS BANK OF HALIFAX.

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Reserve Fund, \$450,000

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New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Chicago, American Exchange National Bank.
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London, England, Bank of Scotland and Imperial
Bank (limited).
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly
remitted for.
Telegraphic transfers and drafts issued at cur-
rent rates.

La Banque Jacques Cartier.

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Capital Paid-Up, \$500,000
Reserve Fund, 150,000

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The Chartered Banks.

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Capital Paid-up, \$1,200,000.
Rest, \$225,000.

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Boissevain, Man. Quebec, Que.
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Liverpool, Parr's Banking Co. & Alliance Bank (Ltd.)
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Boston, Lincoln National Bank.
St. Paul, St. Paul National Bank.
Buffalo, Queen City Bank.
Chicago, Ill., Globe National Bank.
Cleveland, Cleveland National Bank.
Detroit, First National Bank.
Great Falls, Mont., First National Bank.
Minneapolis, First National Bank.

The notes of this Bank are redeemed at par as fol-
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lottetown, P.E.I., by the Bank of Nova Scotia,
At Victoria, B.C. by the B'k of Brit North America.

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Capital Paid-up, \$1,000,000
Reserve Fund, 500,000

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Montreal—Can. Bank of Commerce.
London, England—National Bank of Scotland.
All Banking business promptly attended to. Corres-
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Authorized Capital, \$1,500,000
Capital Paid-Up, 1,485,881
Reserve Fund, 625,000

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New York—National Park Bank,
Collections made at all accessible points and promp-
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HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 360,000
Reserve, 80,000

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ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

Capital, - - - - - \$200,000
Reserve, - - - - - 25,000

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BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100
Reserve Fund, 200,000

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(INCORPORATED BY ACT OF PARLIAMENT)

CAPITAL PAID-UP - - - - - \$604,400
RESERVE FUND - - - - - 55,000

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Connected by private wire with Chicago, New York and Toronto.

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Head Office, cor. King & Victoria Sts., TORONTO

GEO. A. COX, President.

Capital Subscribed, - - - - \$3,000,000 00
Capital Paid-Up, - - - - 800,000 00
Reserve and Surplus Funds, - - - - 220,000 00
Invested Funds, - - - - 3,163,873 14

Deposits received at current rates of interest paid or compounded half yearly.
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.

Money advanced on Real Estate, Mortgages, and Municipal Debentures purchased.

F. G. COX, Manager. E. R. WOOD, Secretary

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LONDON, - - - CANADA.

Capital Subscribed, - - - - \$1,000,000 00
Paid-up, - - - - 982,412.54
Total Assets, - - - - 2,699,617.53

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H. E. NELLES, Manager.

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Vice-President, - - - A. T. WOOD, Esq.

Capital Subscribed, - - - - \$1,500,000 00
Capital Paid-Up, - - - - 1,100,000 00
Reserve and Surplus Profits, - - - - 801,484 54
Total Assets, - - - - 3,814,493 68

DEPOSITS received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized to invest in Debentures of this Society.

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1892. Summer Arrangement. 1892
Commencing 27th June, 1892.

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

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot	23.15	7.55
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot	20.40	
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22.30	8.10
Leave Levis	8.30	12.20
Arrive Riviero du Loup	11.45	18.45
Trois Pistoles	13.05	19.55
Rimouski	14.52	21.37
Sto. Flavie	15.30	22.15
Campbellton	19.15	
Dalhousie	20.05	
Bathurst	21.20	
Newcastle	22.40	
Moncton	1.05	15.45
St. John	3.55	12.50
Halifax	8.00	22.10

The buffet sleeping car attached to express train leaving Montreal at 23.15 o'clock (Saturday excepted) runs through to Halifax without change.

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

All the cars on express train leaving Montreal at 7.55 o'clock run through to Sto. Flavie without change.

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

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.

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Intermediate Landings on the St. John's River.

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From Liverpool.	Steamships.	From Montreal.	From Quebec
14 July	Parisian	30 July	31 July.
21 July	Circassian	5 Aug.	7 Aug.
28 July	Mongolian	13 Aug.	14 Aug.
4 Aug.	Sardinian	20 Aug.	21 Aug.
11 Aug.	Numidian	27 Aug.	28 Aug.
18 Aug.	Parisian	3 Sept.	4 Sept.
25 Aug.	Circassian	10 Sept.	11 Sept.

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

Rates of Passage.

Rates of First Cabin Passage, Summer Season, 1892, to Londonderry or Liverpool from Montreal or Quebec:

By S.S. Parisian—\$60, \$70 and \$80 single, \$120, \$130 and \$140 return.
By S.S. Sardinian or Circassian—\$50, \$55 and \$60 single, \$95, \$105 and \$115 return.
By S.S. Mongolian or Numidian—\$45 and \$50 single, \$95 and \$100 return.
Children a to 12 years, half fare; under a years, free. Second Cabin and Steerage at low rates.

London, Quebec and Montreal Service.

From London.	Steamships.	From Montreal to London on or about
13 July	Rosarian	3 Aug.
27 July	Brazilian	17 Aug.
10 Aug.	Monte Videau	31 Aug.

And regularly thereafter.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow.	Steamships.	From Montreal to Glasgow on or about
8 July	Greccian	27 July
15 July	Pomeranian	3 Aug.
22 July	Buenos Ayrean	10 Aug.
29 July	Peruvian	17 Aug.
5 Aug.	Sarmatian	24 Aug.

And weekly thereafter.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)

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

From Glasgow.	Steamships.	From New York.
8 July	State of California	28 July. 1.30 p.m.
15 July	*Corean	4 Aug. 6.30 a.m.
22 July	State of Nevada	11 Aug. noon.
29 July	*Norwegian	18 Aug. 7.00 a.m.
5 Aug.	State of Nebraska	25 Aug. noon.

And weekly thereafter. Steamers with a * will not carry passengers from New York.

Saloon passage to Glasgow or Londonderry, \$40 and upwards. Second Cabin (or Intermediate) and Steerage at Lowest Rates. Passenger accommodations unsurpassed.

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Steamships.	Baltimore via Halifax to Liverpool.	Halifax to St. Johns, N.F. to Liverpool.
Nova Scotian	26 July	1 Aug.
Nova Scotian	6 Sept.	12 Sept.

Glasgow, Galway & Philadelphia Service.

From Glasgow to Philadelphia.	Steamships.	From Philadelphia to Glasgow or about
7 July	Manitoban	29 July
28 July	Hibernian	19 Aug.
11 Aug.	*Nestorian	2 Sept.

And fortnightly thereafter.

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

Glasgow, Londonderry, Galway and Boston Service.

From Glasgow to Boston.	Steamships.	From Boston to Glasgow on or about
13 July	Prussian	1 Aug.
31 Aug.	Austrian	22 Aug.
17 Aug.	Scandinavian	5 Sept.

And regularly thereafter. These steamers do not carry passengers on voyage to Europe.

For all information apply to

H. & A. ALLAN,

185 Common Street, Montreal
80 State Street, Boston.
July, 1892.

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Telephone No. 2185. TORONTO, CANADA

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SMITH'S FALLS	Lovell & Farrell

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TORONTO	Arch. J. Sinclair
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QUEBEC	
BEDFORD	Hobart Butler
BUCKINGHAM	F. A. Baudry
OWANSVILLE	O'Halloran & O'Halloran
MONTREAL	A. H. Chambers
MONTMAGNY	Albert J. Bender
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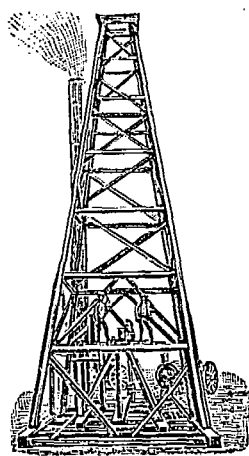
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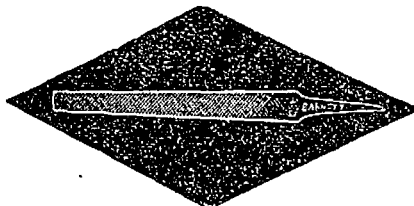
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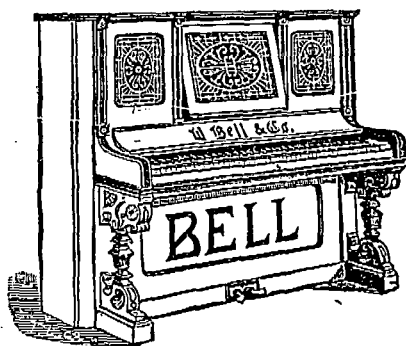
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Transfers of Money to Great
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FOR ALL PURPOSES.
Retailers and Large Consumers of Paint will
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Correspondence solicited.

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OTTAWA.

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Carts, Phaetons, Express or Farm Wagons
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66 College Street, MONTREAL.
Latimer & Legare, Quebec, or
Latimer & Bean, Sherbrooke
Cash buyers, Dealers or Livery men get
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**MACHINERY, Iron and Wood-Working,
STEAM PUMPS for Every Service. ENGINES and BOILERS**
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W. H. NOLAN, Manager

Consumers
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Manilla, Sisal, Jute,
and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

HEAD OFFICE :

**New York Life Insurance Co's Bldg,
MONTREAL.**

Commercial Summary.

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

—The Exhibition just held at Winnipeg has been a great success, the city never before saw such crowds of visitors.

—It is stated that McLaren's mills near Ottawa are unlikely to be rebuilt, owing to defective water power, which may be devoted to the generation of electricity.

—While the hay crop generally will be one of the largest ever gathered, Cape Breton, owing to drought, will have one much under the average.

—Cote St. Antoine is to have an electric car service to make a belt line round a large area of the village and connecting with the city cars.

—The Rossin House, Toronto, is being enlarged by taking in the building known as the Club Chambers to the south. Increasing business has necessitated this step.

—The "Columbian," a new twin screw steamer of the Richelieu line to run between this city and Kingston commenced her trips this week, her equipments being highly extolled by passengers.

METROPOLITAN MEAT MARKET.**GEORGE MAYHEW,***Purveyor of all Kinds of***MEATS, POULTRY, FISH,
FRUITS and VEGETABLES.****808 Dorchester St., Montreal.**

Personal attention given to all orders.

C. C. CLEVELAND,

GEO. F. CLEVELAND.

J. L. GOODHUE & CO.,

Manufacturers of

LEATHER BELTING

- AND -

LACE LEATHER,**DANVILLE, - - - QUE.**

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

LONSDALE, REID & CO.,*Wholesale Dry Goods,***18 St. Helen Street, - MONTREAL**

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

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

-Ridgway, a village in the Niagara district, is jubilant over the discovery of natural gas in its midst, which is being used for fuel and lighting, a number of houses as well as flour and a planing mill.

-The N. Y. Central has made arrangements to acquire and operate a direct line through the Adirondacks to Montreal. That form of annexation—the connecting ties being steel rails—will be approved by our people.

-The bark "Beatrice" left here on 1st inst. with lumber for South America, and a second vessel load of tropical fruits came in this week. These are not large affairs, but indicate a revival and development of the South American and West Indian markets.

-The government of Victoria, Australia, has struck a blow at American imports in retaliation of the McKinlay bill, by adding \$6.25 to duty on Oregon pine, and six cents per pound on canned fruit, both of which are extensively imported from San Francisco.

-There is great laxity in enforcing the law in regard to thistles. Passing through Ontario recently we were surprised to see the crops in so many fields utterly ruined by this pestilent weed, which by proper farming could be kept under and the land thus made productive.

-The C. P. R. is about extending its connections through northern Ontario by a line westward to Parry Sound. A pri-

McArthur, Cornelle & 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 26, 31, and 36 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

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810, 812, 814 & 816 ST. PAUL STREET.

-AND-

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

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

Munn's
BONELESS CODFISH

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

**STEWART MUNN & CO.
MONTREAL.**

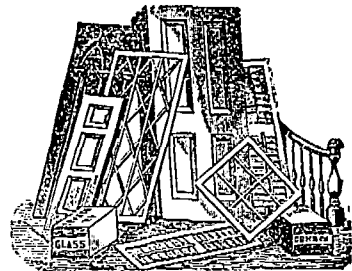
TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it **FREE** to any Person who applies to **NICHOLSON,** 177 MacDougal Street, New York.

vate enterprise was about building the Ottawa and Parry Sound railway, which will be abandoned if the C. P. R. enters that district.

-The extent of the depression of values in Toronto real estate may be judged by one of our citizens having been offered a row of new houses in a good location in that city, if he would assume the mortgage on which all interest is paid up. In that case the drop is 40 per cent on original valuation.

-At a general meeting of the Hudson's Bay Co. in London on 14th July sales of farm lands were reported of 17,599 acres averaging \$5.94 per acre, and 119 town lots for \$55,025. The profits of the Company were \$130,000. Fur bearing animals were stated to be unusually plentiful. Sir Donald Smith presided.

-The improved traffic returns of the Grand Trunk Railway, to which we drew attention recently, caused large sales of the shares in expectation of advance in price. The returns since the annual statement keep up a favorable showing, and with another abundant harvest will doubtless continue to exhibit increasing receipts.

RHODES, CURRY & CO.

Hard-Wood Flooring and Finish a speciality.
AMHERST, N. S.

FINLAYSON & GRANT,
Custom House Brokers*Forwarders & Warehousemen.***413 to 417 St. Paul Street, Montreal***Bell Telephone 9087. P. O. Box 684.***HENRY PORTER,***Tanner and Manufacturer of***LEATHER * BELTING,***Fire Engine Hose, Harness, Moccasin, Lace, Russet, and***OAK SOLE LEATHER**

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

-An amusing canard has gone the rounds of the western press, that steps are being taken to cut a tunnel from Lake Huron to Lake Ontario by which the former would be lowered 60 feet, and so leave a number of American cities "high and dry." The effect on the Canadian shore seems to have been overlooked.

-The provisional directors of the Cobourg, Northumberland & Pacific Railway Company have decided to accept the proposals made by Mr. Bristol of Toronto on behalf of Messrs. Ferris & Richards and other New York capitalists for the construction of the C., N. & P. R., on condition that they put up a guarantee of \$50,000 as soon as the contract is made. It is expected that the road will be built in eighteen months.

-The reforms already carried out in the street car service, and others being arranged for, are highly appreciated by our citizens. The old system of hailing probable passengers at a great distance, and waiting for them, is abolished, this has shortened the trips from 30 to 50 per cent in time. There is now an evident desire to meet the convenience of the public, and the response will be profitable to the company.

-Preparations for the local Exhibition

CITY OF LONDON

Fire Insurance Company,

OF LONDON, ENGLAND.

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

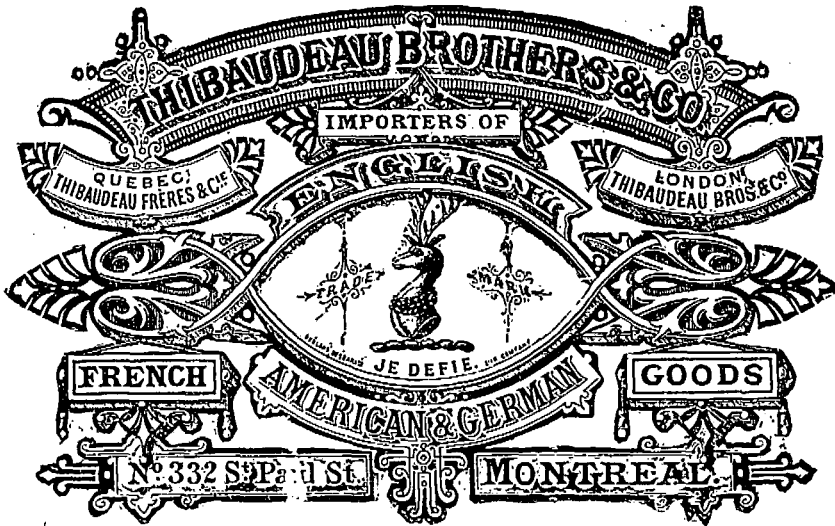
Fire Risks accepted at Current Rates.

H. M. BLACKBURN, General Agent, Ontario & Quebec, Toronto**JAS. P. BAMFORD,** Agent,**515 t. Francois Xavier Street. - MONTREAL****LANCASHIRE**

Fire Insurance Co. of England

Capital and Assets, over \$20,000,000.

JAMES P. BAMFORD, Agent, 51 St. Francois Xavier St.**MONTREAL.**



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SUBSTITUTE FOR SUGAR
 In the manufacture of
AERATED WATERS
CORDIALS and LIQUEURS
 And all cases where sugar is used. Cheaper and much healthier. Eight pounds equal to one ton of sugar.

WULFF & CO.,
 32 ST. SULPICE ST., MONTREAL.

H. J. DART & CO.,
WHOLESALE DRUGGISTS

AND DEALERS IN
Surgeons' and Medical Supplies, Rubber Goods
 641 Craig Street, MONTREAL.
 Agents for J. H. CHAPMAN, Surgical Instruments Montreal.

GEO. H. HEES, SON & CO.,
 Window Shades,
 Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

Send for our New Illustrated Catalogue.

SELLING AGENTS
R. HENDERSON & CO.,
 MONTREAL.
J. STANBURY & CO.,
 TORONTO.

BEST for THE MONEY

ALL JOBBERS KEEP THEM.
 TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING
"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

in September are going on apace. The floor space is to be greatly enlarged a historic museum is to be on view, and other new attractions. We hope our hint as to placing the live stock so that something besides their tails may be seen will be taken. The heads, and shoulders, of all kinds of cattle are the most interesting parts of their anatomy to the vast body of visitors.

The handing over of the Intercolonial to the C.P.R. is not approved by the Mail which points out that this line has already one short cut to the sea. Our contemporary protests strongly against any step being taken to prevent the Grand Trunk acquiring this outlet to the Atlantic, as, being the far older line, it has a decided claim to the acquisition of direct communication with the sea-board should the Intercolonial be disposed of.

There are over 10,000 men out on strike that were employed by the Carnegie company. Putting their average wages at only \$1 per day, the enormous sum of \$60,000 per week is being sacrificed by the strike. The store-keepers must be feel-

ing this seriously. If the President would step in with a proposal of arbitrage it would be of more service to his party and the country than seeking to harass Canadian trade.

H. J. A. Mercier, brother of the premier, has assigned with liabilities of \$17,800. Assets supposed to be moderate.—Jos. Laviolette, grocer, city, has assigned. Liabilities small, not exceeding \$300.—Trudel & Demers, books, etc., city, are offering to compromise at 40c on the dollar on liabilities of \$4000.—Thos. Gilbert, tins, St. George de Beauce, has assigned.—A demand of assignment has been on A. Roy, store, Thetford Mines.

Crops in Manitoba and the N. W. Territories are likely to be excellent. Some failures in wheat have arisen from using poor seed. Barley is likely to be the largest, and best crop ever harvested in the North West. The number of farmers has increased from 18,987 in 1891 to 20,517. Of oats some 30,000 acres are being grown in excess of last year. The official bulletin speaks of bad farming being responsible for defective crops.

Distillers are protesting against the sale of the whisky seized on the smuggling craft of Bouchard on the ground that it is unfit for use, and, that it is not fair to the trade to throw such a quantity of spirit on the market to compete with the home made article. If the sale of contraband whisky were carried on regularly the latter plea would have great force, but the sale of a single cargo, which being taken will put a stop to large imports of smuggled spirits, is not likely to interfere with the regular trade.

A Buffalo paper boasts that the attractions of that city are unequalled, and one of its virtues is affirmed to be, that it "attracts thousands and sends none away." One fact has been forgotten, that Canadians have been turned out of Buffalo for no other offence than being industrious, and earning an honest living in that beautiful city, precisely as Europeans and Americans used to be expelled from, or prohibited from settling in, China, when that country was more barbarous than at present.

The grain and cattle trade between

Pure
Oak
Belting

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
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Having all the machinery necessary for the manufacture of **SHIPPING TAGS**, we would call the attention of Merchants and Manufacturers to our exceptionally **LOW PRICES** in this line at the Journal of Commerce.

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

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Best shipping facilities to all points of Canada and West Indies

Buy the best Canned Goods.

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Tomatoes Corn, &c., &c.

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MONTREAL.

Canada and Bristol is increasing, and is expected to reach large proportions. We have often looked at Bristol, and wondered why a place that would save ships the trip up by the Welsh coast, and along the Mersey, a dangerous part of the voyage, is not more a rival to Liverpool, than at present. There are conditions that give the latter port the "pull," but Bristol will one day draw off a large trade from this side, when the quaint old city wakes up to her opportunities.

—The distress in Newfoundland owing to the St. John's fire is being increased by forest fires that have reached several settlements and done great damage. Our advices from the Island give deplorable accounts of the misery and disorder caused by so many being left homeless. A steamer with a cargo of food left this city on the 30th ult. to relieve the suffering islanders. Re-building is active, 230 houses are going up. Old streets are to be straightened, and other changes made that will greatly improve the city, so that in time the fire will be spoken of as having been a blessing in disguise.

—The Toronto Belt Line Railway was

opened for regular traffic on 30th ulto. The trains start from the Union Station and make an entire circuit of the city back to the point of starting, the distance being about 16 miles. The trip is mainly through a picturesque district, which makes the journey so enjoyable an excursion that it will become highly popular in pleasant weather, and open up an attractive area for suburban residences. Another loop in connection with it skirts a more westerly district. When the electric cars service is started here they should be run around the mountain in summer, the trip would be attractive to many thousands of citizens and visitors.

—The Quebec Official Gazette contains a notice that H. P. Dwight, of Toronto, president of the Great North Western Telegraph company; F. Royer, of the same place, merchant; W. Wainwright, of Montreal, assistant general manager of the Grand Trunk Railway company; F. H. Waycott, of the same place, manager, and G. B. Perry, of Toronto, intend to apply to the Lieutenant-Governor of the province for incorporation by letters patent for the purpose of carrying on a general

telegraphic business in the province under the name of the Anglo Provincial Telegraph company, with a capital stock of \$25,000, divided into 250 shares of \$100 each. The chief place of business of the company to be in the city of Montreal.

—Walkerville, Ont. is extending rapidly building is very active, more so it is said than in any town in Canada in proportion to its size.

—R. J. Moses, trader, Beaver River, N. S. and Mrs. M. A. Powell, millinery, Yarmouth N. S. have assigned.—The assignment is reported of N. Paquette, general store, Donald, B. C.

—In the last twelve months Toronto has received \$60,000 from the street railway as its share of the receipts which owing to the improved service, are increasing rapidly.

—The government has decided to build a deep water pier at Grosse Isle Quarantine station to facilitate the disinfection of vessels which hitherto has been done most imperfectly and by methods as troublesome as they were defective.

The total deposits made in the Govern-

THE North German INSURANCE COMPANY of HAMBURG.

ESTABLISHED - - - 1857.

CAPITAL, 3,150,000 Marks. ASSETS, over 7,000,000 Marks.

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And Shipping and Commission Merchants, 32 St. Sulpice St., Montreal
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BUTTER, LARD, CHEESE, EGGS, MAPLE SUGAR and BEANS

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- ROLLED FLOUR -

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Beaver, Electric, Gem,

Crown, Favorite,

WATT'S FANCY.

Straight Roller for Newfoundland, a Specialty.

Ask for samples and prices.

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Mineral Water,
The Great NATURAL CURE

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

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MONTREAL,
Sole Export Agents

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60,215 Cases Imported into the United States in 1891.

Purveyors to Her Majesty Queen Victoria under Royal Warrant.

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FOR SALE.

The handsomest modern Office Desk in Canada; quite new. Will be sold at a bargain.
M. S. FOLEY, *Journal of Commerce.*
171 & 173 St. JAMES STREET.

ment Savings Bank for the month of June were \$300,015, and the withdrawals were \$314,487 being an excess of \$14,422 which reduced the total amount from \$16,683,626 on 31st May to \$16,669,204 on 30th June. A year ago the total deposits in all branches amounted to \$17,078,156 making a reduction of \$408,952.

—Strathroy, Ont. suffered from a terrible fire on 2nd inst., which broke out in the knitting mills, several of the employees being dangerously injured. The mills employed 200 hands who are thrown out of employment, and their wages,—about \$800 per week—withdrawn from the resources of the town. The loss is stated to be \$125,000 one half being covered by insurance. Besides the mills a church was destroyed and other places damaged.

—M. McPhadden general store Sunderland Ont. has failed. While in business as a tinsmith he suspended twice the last time in April '78. He sold out of tins etc. in the spring of '91 and started a general store. His present liabilities and intentions for the future are unknown.

TAMILKANDE,
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INDOCEYLON BLEND OF FINE TEA.

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

INDOCEYLON BLEND OF FINE TEA.

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18 St. Maurice St.,

MONTREAL

Silas Dawson, general store Drumbo Ont. has assigned. He was formerly manager for the Drumbo Trading Company the stock of which he bought in the spring of '91. This proved too heavy a load for him to carry. Liabilities are probably \$6,000 to \$8,000. Other Ontario assignments are:—F. E. Arkell drugs Blenheim; Agnes F. Hutton electric light Brampton; Thos. McEwan drugs Paris; W. H. Hewlett & Co. plumbers, Toronto; Robt. McFadden, grocer, Toronto and S. Saylor flour and feed Toronto.

—The city of Quebec furnishes a rather large dry goods failure this week. Dolphis Drolet having assigned with liabilities of about \$50,000. Drolet has been in business in the old city for seven years and did well until he removed in 1890 into the premises before that time occupied by Robitaille, Bernier & Bernier. This store was too large and expensive for his trade there being no increase of business equal to his expectations. The insolvent is credited with being steady and industrious and intended to reduce his stock and remove into a smaller store at the expiration of his present lease. It is thought that his assets will show a nominal surplus and that he may obtain a settlement. The principal Montreal creditors are S. Greenshields & Co. \$2,034; Mackay Bros. \$858; Thos. Mav & Co., \$960; Jno. Fisher Sons & Co., \$476 and John Macdonald & Co., Toronto, \$2,764. A. B. Dupuis has been named provisional guardian.—Mrs. C.

DYSPEPTICS

LACK STRENGTH.

K. D. C.

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

FREE Sample, Testimonials and Guarantee to any address.

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Commission Merchants

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Chas. Coran & Co., " "
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Central Society Vineyard Proprietors.
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Walter & May, Oporto Ports.
A. Houtman & Co., Rotterdam, Holland Gin.
Ind Coops & Co., Baston-on-Trent, Ales.
S'egret & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the Shannon
Escheneaur & Co., Bordeaux, Clarets, Sauterns, &c.
Jr's Cuzol, J. Is & Co., Bordeaux, Clarets, Sauterns, &c.
Neveu, Raphael & Co., St. Hilaire, Sparkling Sautern.
Faye & Copie, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines, of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.
Haig & Co., Taragona, Ports.

CAMPBELL'S

QUININE :- WINE

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

Kenneth Campbell & Co., Montreal

Glary wife of B. Harkin doing business alone in this city as boot and shoe dealer under the name of B. Harkin & Co. has assigned at the instance of Clement Lafleur boot and shoe manufacturer. Liabilities \$1,000

The contest between gas and electricity as illuminants is reported to be assuming a phase in favor of the elder light. A discovery has been made of a material that being placed in contact with a flame of gas becomes incandescent to so brilliant a degree as to outshine electricity, while the cost is only slightly raised, and the ease of manipulating gas jets so treated is not lessened. Should this device prove all that is claimed for it, gas will, as it were, renew its youth and commence a career of service that will put electricians on their mettle. As a heating power gas is making very rapid progress, as the defects incident to stoves of this class are now nearly overcome. There is no doubt that street cars will shortly be warmed by gas stoves designed for this work, unless some great advance is made in utilising the electric current to give both their propelling force, and comfort to passengers.

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ESTABLISHED 1847.

BUSINESS OF 1891.

During the year, Policies have been issued covering over
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Company's Building, St. James St., - - MONTREAL
J. W. MARLING, Manager P. Q.

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(ESTABLISHED 1825.)

Total Assurance in Canada, over **\$13,000,000**

Funds Invested in Canada, over **\$7,000,000**

W. M. RAMSAY, Manager, MONTREAL

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1891)



Capital and Accumulated Funds, - - **\$35,285,000**

Annual Revenue from Fire Premiums }
 Annual Revenue from Life Premiums } **6,380,000**
 Annual Revenue from Interest upon Invested Funds... }

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

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

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OF LONDON, G. B.

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

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

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Cash Capital, - - Two Millions.

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

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—OF CANADA.—

Head Office: **HALIFAX, N.S.**

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

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Fire Insurance Co'y.

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Established in 1782. Canadian Branch

Established in 1801.

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Real Estate Exchange

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DUN, WIMAN & CO.,

Oldest, Largest and Best.

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

A. G. MATTHEWS, Manager, Montreal

THE CANADIAN

Journal of Commerce

MONTREAL, AUGUST 5TH, 1892.

THE SAFE DEPOSIT SYSTEM.

"The battle of life," is a familiar expression, which indicates much more than a mere struggle for existence, or for some coveted position. Throughout animated nature there is a perpetual contest kept up between all living

CONNECTICUT BROWN STONE

Established 1865.

The Middlesex Quarry Company

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

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

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

Yarmouth Woollen Mills Co. (Limited.)

—Manufacturers of—

—FINE WOOLLEN TWEEDS, PURE—

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

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E. B. EDDY CO'S
 TELEGRAPH,
 TELEPHONE
 AND PARLOR
MATCHES

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

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

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

things, and those conditions which threaten their destruction. The naturalist's theory of the "survival of the fittest," may be reasonable in plants, and the lower animals, but when applied to men it is baseless.

All the elaborate organisations of civilization for protecting life, and guarding property, are proofs that the fittest would not survive without artificial safeguards.

The battle between the classes who make war upon society, as burglars, pickpockets, hoodlers, and the like, and those upon whom they prey, has been going on since the beginning.

Besides these, what reporters' call "the fire fiend," has ever been the constant foe of man. During this century the battle between those who attack property and its defenders, has been kept up like the struggle between guns and armour plates.

Not many years ago some of the banks in the old country provided a room for storing the valuables of their customers. In these rooms were stored the gold and silver plate chests, and deed boxes, of noblemen, during their periodic absences at other seats, or in London. Those rooms were no safer from burglars than an ordinary house, indeed at times less so. But the fear of depredations by this class was never dreamt of.

Gradually however, the art of burglary advanced, the tools used in it became highly ingenious, sometimes as finished as watch-work, and so constructed as to go into a small bag, being fitted like a Chinese puzzle. Even electricity was made a burglar's tool, and the most clever devices were resorted to in order to acquire possession of some wall or floor through which to operate.

Bank safes gradually have become in-

accessible to these operators, but it is impossible for a bank to provide a burglar proof room for its customers' boxes of plate, jewellery, deeds, bonds,

This provision has become specialized. The entrusting of valuables to a family lawyer, or banker, was at all times, and is now especially inadvisable, as the care of such goods is wholly outside the business of a banker, or a lawyer, and the protection needed cannot be given on their premises.

The development of investments in recent years has made places for the safe custody of bonds, &c., an absolute necessity. To meet this, companies have been organised that provide vaults, safes, and deed boxes, specially designed to give absolute security to valuables stored therein. There are two buildings in Toronto, where burglar proof rooms for boxes are provided, and each subscriber is furnished with a drawer box entirely under his own control, in which to store securities, or valuables, without the remotest possibility of their being improperly interfered with.

There is one also in this city, the manager of which spent some time in a noted establishment of the kind in New York, in order to acquire a thorough knowledge of the construction and working of a system of safe deposit vaults.

The premises of this company exhibit every known device for the safety of goods, and securities, and for the convenience of depositors. Day and night watchmen are ever on guard, no person can even enter the premises unless in possession of a pass word, or being vouched for. No lock can be turned without the assistance of a confidential officer, and no lock can be used after certain hours in the day without an electrical alarm being given to the headquarters of the police.

The outer doors and walls might be worked at by expert burglars for days before they could get inside, and then their work would be only begun. The safety is absolute, nothing short of an earthquake of the Lisbon type, could endanger the goods stored in such a place.

There are small rooms devoted to tenants of boxes, or subscribers, wherein to cut off coupons, &c., which only could be invaded by a siege. Fire has no risks for such a place, except temporary burial by adjacent buildings falling in.

In this instance, defence has set attack at defiance.

A NICE POINT IN INSURANCE.

A claim was recently made against an American fire insurance company for, damage to a stock of millinery caused by a lamp in the workroom, which lamp, from some cause unknown, flared up to the height of possibly two feet beyond the chimney and the soot resulting from same caused a damage to the property to the amount of \$229.

Accidents of this character are by no means infrequent. One occurred last winter in a private house in this city, by which valuable lace curtains were destroyed, the value of which was promptly paid by the company by whose policy they were covered.

Between this local case, and that of the milliner's store, there is however an important distinction, which the public should note.

We may say that the statement that the flash of a lamp flame "possibly of two feet," ought not to be spoken of as "from some cause unknown." A lamp wick when properly adjusted to give a clear light, could not send up a flame of two feet. That statement

may be regarded as a gross exaggeration, or, as a suppression of some fact, known to the claimant, material to the issue, which would be that, the lamp wick was turned up so carelessly as to create the flame alluded to.

The N. Y. Commercial Bulletin reports the reply made by an eminent adjuster, to this claim. The claim as stated above appears to have no validity.

"It would seem to be a well-understood and universally accepted fact that when fire is employed for the purpose of heating, lighting or generating steam, so long as it does not extend beyond the furnace, stove, lamp or other appliance provided for its use and confinement, the insurer would not be liable for any damage resulting. For illustration, suppose through carelessness or otherwise the dampers of a stove, or a furnace, well supplied with fuel, should be left open, and the furnace or stove should be injured or destroyed. If no other loss was occasioned the insurer would not be liable. For a second illustration, suppose the dampers of a furnace or stove in operation should be closed, the draft shut off, and a volume of smoke issuing therefrom should damage the furnishings and walls of the building. Would any sane person contend that the insurer was liable for a smoke damage caused in this manner? Precisely the same rule would apply to the damage caused by the smoking of a lamp."

A case is cited of damage having been done to sugars in course of manufacture by the flues of a stove employed to heat them, having been neglected by a servant. In consequence of this the smoke and sparks were intercepted, and instead of escaping through the top of the flue, were forced into the the rooms where the sugar was drying, and it was seriously damaged. The flames were confined within the store and as no actual ignition took place outside of either, it was held that the loss was not covered by the policy. While the chief Justice was delivering his verdict to above effect, a jurymen interposed: "If my servant by negligence sets my house afire, and it is burned down, I expect, my Lord, to be paid by the insurance office." "And so you would, sir," replied the Chief Justice, "but then there would be a fire, whereas, here, there has been none. If there is a fire, it is no answer that it was occasioned by the negligence or misconduct of servants; but in this case there was no fire except in the stove and flue, as there ought to have been, and the loss was occasioned by the confinement of the heat. Had the fire been brought out of the flue and anything been burnt the Company would have been liable. But can this be said where the fire was never at all excessive, and was always confined within its proper limits? This is not a fire within its proper meaning of the policy,

not a loss for which the Company undertakes. They might as well be sued for the damage done to drawing-room furniture by a smoking chimney."

Judge Bennett commenting on this case said the negligence of the servant was not material to the issue, but the want of necessary connection between the fire itself and the damages complained of.

"That is to say, if there had been no fire in the chimney the sugars would not have been overheated and smoked, but that is not a true and safe test. A person's furniture is insured against loss or injury by fire, and a servant in sweeping the room carelessly leaves an article of furniture near the stove or fireplace by which it is scorched, the paint blistered and more or less injured, but not one supposes the insurance company to be liable for such an injury. Yet it is within the strict letter of the words of the policy. It is a loss, and a loss by fire, but it is by a fire intentionally kept and maintained by the insured for ordinary domestic or business purposes, and kept and maintained in the same degree and manner as when it caused the injury. This presents the case in its true light, and shows that the Company would be no more liable in the case reported than they would be if the insured's cook should over-roast the coffee or over-bake the bread, on which there was an insurance against damage by fire."

Wood, on Insurance declares that for fires confined within the limit of the agencies employed, for heating a building, or in manufacturing, the insurer is not liable, that is, as we understand it, he is not liable for secondary consequences, as from the effects of smoke, or heat evolved, or escaping therefrom. In order to bring such consequences within the risk, there must be actual ignition outside of the agencies employed, not purposely caused by the assured, and these, as a consequence of such ignition delimits the agencies.

The analogy drawn by the New York adjuster between the case of the milliner's lamp and the sugar factory is far fetched. The flame of her lamp went two feet, it is said, outside its legitimate bounds. In the factory the fire did not pass at all to any extent outside its proper place, so the two cases are not parallel.

We are satisfied that if a case went to a jury, such as is stated above, that their verdict would go against the insurance company, as the distinction drawn by the Judges in the case of the sugar refinery would not be comprehended, or, if understood, would not be approved by the average jurymen.

Insurance companies do not find it advisable to plead such nice points in resisting claims, and we are satisfied that for the sake of \$220, it would be folly to resist one for damages arising out of an accident in the use of a lamp such as the claim in question is based upon.

U. S. TRADE WITH CANADA

The report recently prepared by the American Consul at Quebec, on the trade between this country and the States, is being quoted to encourage the manufacturers of the U. S. in their efforts to monopolise the import trade of this country. The Manufacturer's Review for instance says:—

"It should not be difficult to obtain possession of the Canadian trade in those lines which are now controlled by Great Britain, even without the aid of reciprocity, although it must be admitted that such a treaty would immensely further our trade relations with the Dominion. The field is open to the efforts of enterprising manufacturers in the United States, and it surely presents an inviting prospect to those who may desire to extend their business beyond the supplying of the home market."

How far this "inviting" prospect is such to the Canadian manufacturers we will not say, but we doubt much whether such a prospect is in view, and more whether the shutting out of British goods from our markets would be either possible, or agreeable to this country.

Looking over the Consul's report we do not find that the imports from the States of such goods as we procure from England, show that they are crowding out old country goods.

The articles for which the U. S. have a virtual monopoly in the imports of this country are, "agricultural implements, printing machinery, musical instruments, electrical supplies, fine papers, and papeteries, leather and manufactures of leather, rubber boots, shoes, and belting, watch and clock movements, field and garden seeds, binder twine," and other small items.

The respective amounts of our imports of these goods are as follows:—

	From the U. S.	From Britain.
Agricultural implements.....	\$ 75,197	\$ 3,683
Musical instruments.....	146,291	15,108
Printing machinery.....	106,729	8,203
Electrical supplies.....	461,148	13,410
Papers, all kinds.....	823,123	405,771
Leather and leather goods....	675,132	165,175
Rubber goods.....	368,451	399,875
Watches and clocks.....	483,735	12,482
Seeds.....	404,272	12,107
Binder twine.....	26,837	74
	\$3,375,915	\$1,033,038

Considering the character of the above goods it must be evident that the U. S. makers have a sufficiently marked advantage over the British, owing to comparative lightness of freight charges, to account largely for the difference in the imports from the two countries. If however, those from other parts of Europe were taken into account the preponderance of the U. S. supplies would be considerably reduced.

The Quebec Consul states that more than half the goods we import come from the States, and that they exceed in value those from Gt. Britain by \$17-

000,000. The official returns for 1891 give the total imports from Gt. Britain as \$42,047,526; from the U. S. as \$53,685,657; and the total \$113,345,124. So that the Consul's figures are not correct.

The Canadian exports to Gt. Britain in 1891 were \$49,280,858, to the U. S., \$41,138,695, and the total \$98,417,296. Thus the balance of trade between us and Gt. Britain was last year \$7,233,332 in our favor, while between us and the States it was \$12,546,962 against Canada.

A contemporary contends that this is not sufficiently favorable to the U. States, "for in several branches where the imports from Great Britain exceed those from this country they include large quantities of partially manufactured goods and raw material admitted at a low rate of duty, such as in the case of manufactures of iron and steel, when there are heavy English shipments of refuse scrap iron, pigs, bars, and common black sheet iron, while the imports from the U. S. are principally of building iron and finished hardware, such as tools, locks, saws and instruments for surgical and other uses."

There is a measure of truth in this, but the more that feature in our foreign trade is regarded, the more does it become prominent that in proportion to what we sell to the old land she is a far better customer to us than the U. S., and, what is never sufficiently appreciated here, while Gt. Britain never threatens our domestic trade, or manufactures, our southern neighbors are never weary of proclaiming their determination to run us out of every market, and to destroy our industries.

The exports of Canada to the States of manufactured wood amount to about \$11,000,000, while our imports of manufactured woods, a considerable item being furniture of an expensive class, amount to several millions.

In woollen goods, the market is almost wholly supplied from either Gt. Britain, or our own mills.

The Consul admits that we are gradually supplanting American rubber goods, with home made, our progress in this industry has been very marked in recent years.

Taking in the whole situation we may find in the returns of our foreign trade the greatest encouragement, for it is increasing in spite of the determined and the highly astute efforts of the States to shut us many markets as possible against our competition.

But, looking at the classes of goods we still buy largely across the border, it is abundantly evident that there are still fields open for Canadian enterprise. And, although sentiment is somewhat out of place in trading affairs, it is also

clear that, in cultivating closer and developing more expensive trade relations with Gt. Britain we are dealing with a people who reciprocate our advances without jealousy, while in dealing with the United States, such as we value, and much as we desire to extend our trade with them, we cannot but feel that, they are only watching opportunities to cripple our industries, and to cozen us, as far as their power extends, out of our foreign trade.

A MORTGAGEE'S INSURANCE INTEREST.

There are frequent disputes arising between mortgagors, mortgagees, and insurance companies out of that common clause in policies, "loss, if any payable to mortgagee so far as his interest may appear," or for some stated sum.

Whether, in case of a loss, which for some cause the insurance company refuses to pay, the claim shall be contested at law, there is at times a difference of opinion between the two parties interested in the policy.

Some time ago a fire destroyed an insured and mortgaged dwelling in Ontario.

That the fire was the work of an incendiary admitted of no doubt. The owner had a very decided interest in realising the amount of the policy, as there was no chance of selling, or again letting the house, so the mortgage interest was a burden desirable to be got rid of.

The plea of the company was based on the absence of a notice of vacancy. The owner's evidence would have upset this, if he had stuck to one story. But he varied in his statements to the solicitor who was getting up the case so much, that suit was not brought by the mortgagee, who foresaw that he would have the costs of a trial which would not be successful, on this account.

This however, did not debar the owner from instituting a suit on his own account, which he declined to undertake, being warned by the mortgagee's solicitor that his evidence would be broken down by the company.

The question was recently asked the N. Y. Chronicle whether both parties interested in a policy can bring separate suits to enforce payment of a claim? This elicited a reply to the effect that:

"If the company declines to pay because of the breach of some condition of the policy, which can be proved, by which the insurance is forfeited, the payee, the mortgagee, has no interest in the policy, for if the policy be forfeited as to the insured the payee can have no claim upon the company where

the mortgagor has none, as the rights of the latter under this clause flow only from and through those of the former.

As to the right of both parties to sue simultaneously upon the same claim, the rule of law is that: "Whoever sues must be able to enforce the whole policy" (Hartford Ins. Co. vs. Davenport, S. C. Mich., 7 Ins. Law Jour., 228). In the case quoted the loss was payable to the mortgagees, and it appeared that the mortgagees had but a partial and not a controlling interest in the loss. The court held that "there could be no splitting up of causes of action on a single policy, the control of the policy, and consequently the right of action, belonged to the original insured and not to the mortgagee."

A ruling of the Michigan Supreme Court declares that if the insurer retains an insurable interest in the policy and has not assigned it, he has the right of action for recovery in his own name, and "in such an action if the insurance money be wholly unpaid, the recovery will be for the entire interest in the policy without regard to the mortgagee."

The interest of the mortgagee can be protected however, so that when the claim under the policy is paid, it may be devoted to the reduction of the mortgage debt.

In all such cases of joint interest in a policy, the wiser course is for an arrangement to be made amicably between both parties as to the course to be pursued to secure the amount of the claim.

We may add that, the mortgagee's claim against the mortgagor is not prejudiced by any failure in the event of fire, to recover the amount of loss under a policy of insurance.

IS LYING JUSTIFIABLE IN BUSINESS

That a good deal of "fibbing" is done in business, is no secret; "white lies," untruths that is, devoid of malice, or other evil intention, are manufactured freely in society, by even those who would be horrified at being charged with being untruthful.

But we never saw downright lying frankly advocated and defended before reading the following in an American paper.

"Looking at this question of wholesale and retail lying from a comprehensive standpoint, it would seem that a merchant should act in accordance with the ordinary custom of business men of the world up to the point where he has to protect himself, his trade and his interests generally, but he should be conservative in his lies, and, above all, he should avoid deliberate, purposeless lying."

That phrase "conservative in his lies," is a stroke of genius. We must take care, that is not to lie so recklessly as to expose the fact that our word is not to be relied upon, as, if that is done, no one would believe us,

and we should, in despair, have to resort to speaking the truth!

If the merchant "should" tell lies in a cautious way, so as to protect himself from shame or injury, why should not also his servants do so? Clerks at counters, who follow this advice, and imitate their masters, would cultivate lying as a fine art, and in a quiet, "conservative way," taking care not to do it without a purpose, would falsify their receipts, and rob their employers "in accordance with the custom of business men of the world," if we are to believe the statements, and follow the moral teaching of the journal we quoted.

This question has been thrashed out so thoroughly in the pulpit, and elsewhere—it is indeed so elementary—that comments could only be a string of chestnuts.

We draw attention to this, as we would to a rattlesnake, to strike it down.

The merchant who makes lying part of his system is not smart enough for a good business man. The foundations of trade are credit, trust, confidence. The trader who is "conservative in his lies," proclaims to the world that he is unworthy of credit, or trust, or of any confidence; such an one should take to drain digging, or street sweeping, he is not fit company for honourable merchants, and, sooner or later he will find that by his base cunning he has over-reached himself, and fallen on the other side, into the ditch of shame and of ruin.

ANOTHER WORD ON SIGNATURES.

We drew attention last week to the necessity for signatures attached to documents involving monetary considerations, or transference of property, being in strictly legal form, and provably so at any time, should occasion arise.

There are other classes of signatures not so important, but sufficiently so to call for more regularity, in a business sense, than now is customary.

It is a general custom for clerks, and agents, to sign receipts for money by their own initials. The habit is most unbusinesslike, it has risks, and as an exhibition of carelessness should be suppressed. Youths and young men who indulge in this habit have been taught a lesson by being asked, what there was in their name that they were ashamed of? or, it being remarked, that, they had the most extraordinary name ever seen, consisting only of two or three letters for christian and surname! It is at times desirable to know the

name of a person who has left only an initial behind him as a clue to his identity.

By signing only an initial there is an appearance given of the signer being careless, off-hand, and lacking in thoroughness. An initial signature is a scamped signature; one suspects that those who adopt this custom will scamp all their work.

It is also misleading at times, and leads to misunderstandings. A letter for instance is signed by a clerk whose initials are those of one of the firm. The receiver supposes that the member of the firm having such initials has signed it and acting upon this belief, he may be led into doing that which he would not do, had the signature lacked that confirmation.

In these type-writing days it behoves firms to be cautious in this respect. A fraud was recently committed by a youth who took advantage of the name of his employers being type-written, and then initialed by two letters which any person could readily imitate. He secured by this means a letter in favor of a confederate who was supplied with goods to a considerable amount. On comparing this letter with others signed in the way usual with his employers, it was impossible to detect the forgery.

To forge a full name is a difficult task, but to forge initials is quite easy. This fact, in itself, is enough to show how objectionable initial signatures are.

The business managers of a local university need to reform their correspondence in this respect. Communications from so dignified an institution should not be so lacking in dignity as to be only vouched by the initials of an official. A person who has no time to sign his name to a receipt, or a letter, is out of his place in this world, he should enter the sphere where time is less precious.

There are places where initials are in place, where they merely indicate that a certain paper, or a statement, has been seen by the signer. To receipts, or requests for money or goods, or to letters of any importance, they ought never to be used in place of a full signature.

As the habit is of quite recent origin, is indeed characteristic of the youths, and younger men in offices, their elders would do them a service by declining to recognise documents so signed, and insisting upon signatures being in business form, and not scamped.

A letter of no slight importance was received this week, in this city, by a firm to which the name of their correspondents, a large firm, was signed, as it turned out, by an office boy. We repeat that such carelessness is unbusinesslike, and being risky, and opening up chances for frauds, is highly reprehensible.

INNS, AND INN-KEEPERS, THEN AND NOW.

The young folks of this generation who have read the novels, or seen plays, wherein the Inn life of by-gone days is depicted, must be woefully upset when they first "register" at a modern hotel.

We all know comedies that bring on the stage some jolly landlord such as is introduced to us by Falstaff as, "Mine host of the Garter," and later on by "sweet Anne Page," when she exclaims, "Look where my ranting host of the Garter comes; there is either liquor in his pate, or money in his purse, when he looks so merrily."

This "ranting" inn-keeper draws his own, and a good portrait of his class when he calls out to some guests, "Here boys, here! shall we wag?" and suggests that the quarrel between Sir Hugh and Dr. Cains be settled over a drink;—"elt burnt sack be the issue," says he, with a keen eye to business, amid all his rollicking jollity.

My "ranting," but good hearted, "host of the Garter" is a type of inn-keeper now extinct. We find him in Adam Bede in that pathetic scene where poor, weeping, Hetty alights penniless at the "Green Man," where the landlord bids her despite her poverty and loneliness, "come young woman, come in and have a drop of something," then calls his wife to her saying, "Here, missis, take this young woman into the parlor, she's a little overcome." How tender, how eminently Christian was the landlord of the Green Man, compared with the reception any poor wanderer would find in a modern hotel, where the "landlady" is unknown, hence none of the sweetening influence of womanly sympathy that gave the "home" touch to the inns of days gone by.

One gets a clue in these scenes to such sayings as "Shall I not take mine ease at mine inn," and, Shenstone's lines:—

Who'er has travelled life's dull round,
Where'er his stages may have been,
May sigh to think, he still has found,
The warmest welcome at an inn.

These, some fifty years ago, were found inscribed on the walls of English

bar-parlors, as they are now at the entrance to the great dining hall of the Ponce de Leon Hotel, St. Augustine, Florida.

In pre-railway days, as the coach drew up at the inn door, the guests were met by the genial host, and his motherly wife, whose smiles were a welcome we never now receive, and whose whole mind was bent on making the traveller forget his absence from home comforts.

For the old-time landlord and landlady's joviality, we now get the solemn dignity of the hotel clerk, whose diamond studs dazzle, and awe us into humility, as he assigns us a room with the sternness of a prison warden fixing the cell of a new prisoner.

As for taking our "ease," or finding the "warmest welcome," at most modern Inns, there might be inscribed over the entrance doors, "All hope abandon, ye who enter here."

We are quickly made to feel that we are only "No. 263," and half expect to be handed a brass badge to wear like a licensed porter, or cabby. If alone, we must eat all meals in solemn silence hence the modern prevalence of dyspepsia, for no stomach can digest a dumb dinner. Instead of a "neat handed Phyllis," or buxom maid to add a human condiment to food they served, we have now a stately "coloured gentleman" to hand us a bewildering supply of "broken victuals."

On our room door is placed a copy of the proprietor's ten, or more commandments, as though the Mosaic code was not enough for a mortal to obey.

If we come in, say after 8 p. m., be we never so hungry, we are sent supperless to bed, like naughty boys, or driven out to seek some hospitable pie-shop, or bun store to assuage the pangs of hunger.

Recently having been detained by a railway accident we arrived at a stately hotel at 10:30 p. m., famished by enforced fasting. Several of us were told, with an air of injured dignity at being asked for a bite of bread and cheese, or anything in the way of "grub" at that untimely hour, that no such bite could be had. Then we recalled the good old days when no matter how late we arrived, there was always a friendly greeting, with hospitality cheerfully ready to provide a cut from that day's roast, or a mellow cheese, butter, home-made bread, a glass of home-brewed beer, and if needed a "night cap"—for all which homely comforts the spectacle of diamond shirt studs, and electric belts are a very poor recompense.

The modern inn, we beg pardon, "hotel," in smaller towns, is utterly spoiled by aping the style of the palatial caravanseries of cities. The "Menu"—for meal cards, of course must have a French name—follows the pattern of places where elaborate dinners are got up by foreign cooks. The result is, that nothing gratifies the palate, which if sophisticated and fastidious, declines to accept "style," so-called, for "a good square meal," decently cooked, and if unsophisticated, prefers a cut from one joint, and a slice of homely pudding, to all the fancy "kickshaws," of a Soyer or Savarin.

There used to be one hotel in the West, where travellers would stop over en-route to and from New York, to enjoy a meal as simple and plain as in an ordinary home, but cooked fit for the gods, where the landlord and his wife presided as host and hostess at the table. Poor R—i, we shall never look on his like again, or ever get hotel dinners such as he served, the very remembrance of which excites the appetite.

Why cannot modern inns in country towns drop the "Menu" affectation and serve a plain dinner such as we enjoy at home, with all the appointments clean and bright? Why, indeed, do not all inns do so, with a few "extensions," cooked in domestic style, so that we can at least make a good guess at what we are eating without reference to the Menu, or the waiter? Why too, cannot late arrivals find something to eat and drink, and not be made to feel as much under discipline as if in a penitentiary?

There is no praise of an inn that attracts guests so surely as styling it "home like." There are houses in Canada, at which it is a pleasure to stay. We submit to all successors of "my host of the Garter," that they could put money in their purses by conducting their houses so as to make all guests feel like private guests, and by feeding them on plain, well-cooked dishes, so that the appetite for their entertainment will grow with what it feeds upon.

Dr. Johnson said, "Nothing has been contrived by which so much happiness is produced, as by a good Inn." Hotel keepers should bear this in mind, and live up to it.

THE FUTURE OF ELECTRICITY.

"Since in obtaining power from fuel by means of steam engines upwards of 90 per cent. is wasted in unused heat while the power obtainable for use represents scarcely more than 10 per cent. of the

real value of the fuel under the very best conditions the question arises whether there may not be discoverable a plan whereby a much larger percentage of the real value of the fuel may be turned to account as electricity and through the latter as heat light or power" says Professor Elihu Thomson the eminent electrical inventor and expert in the July "New England Magazine." "This question has at present no answer. The subject has been alive in the minds of our most able engineers and inventors for years and some have striven hard to find a solution to the problem. Records of scientific discovery have been earnestly ransacked to find some clue or as it were, a guiding-post to point the way for the uncertain explorer. It now appears that we may be compelled to await some new discovery some new adaptation, or some new generalization before the way to the much-desired solution may be found. The effect on the general industrial and economic development in electricity which would follow the discovery of some not too complex means for realizing an economy of even 40 or 50 per cent. of the energy value of fuel is indeed almost incalculable. Then truly would electricity become the almost universal agent in the production as well as the transmission of power. The steam engine would go out of use almost entirely. We should burn our coal not under steam boilers it would be consumed in electric generators. Our steamships would have their machinery replaced by such generators and their propellers would be turned by gigantic electric motors connected with the generator. The speed would be increased so as to still further shorten the time of an ocean voyage. The uses of electricity as a heating agent would be vastly extended and it goes without saying that our lighting would be accomplished at much less cost."

LONDON DOCKS.

Evidence given before the Royal Commission on Labor brought out the facts that, the capital invested in the London and St. Katherine and E. and W. India Docks is \$82,500,000, the annual tonnage entering amounts to 4 million tons, carried by 4,000 vessels. The staff of officers and laborers counts up to 9,380. The Surrey Commercial Docks cover 387 acres, they employ 3,250 persons. About 14,000 men are employed about the London docks. Between January and July 2,500 vessels entered the port of London. It was shown that the introduction of machinery in handling freight has increased the demand for manual labor, as it indirectly increases the annual import. A new machine called Priestman's bucket, which enables 6 men to do the work of 18, has largely increased the pay roll, as by its use cargoes are brought in that could not bear the charges of hand labor. The price of land nearer the city, which is \$1,000,000 per acre near London Bridge, forbids docks being placed there as would be an enormous convenience. It appears that special warehouses have to be provided for certain goods. Jute must not be kept near wood; teas and silks must each be stored apart. "Transport," that

gives the above, states that docks do not pay alone, their dividends are got out of storage. Considering the enormous cost of tea warehouses where land is of such prodigious value,—for teas must be stored in the heart of the city—it is surprising that this article is so low in price in London. But, as that city alone consumes as much as the whole of Canada; we can judge how much more economically it is distributed over an area extending only a few miles from the warehouses, than spread over that occupied by the consumers in this country.

THE FINANCIAL POSITION OF HAMILTON.

Hamilton is putting itself on the back in a very justifiable way, for the excellent exhibit made of its financial position by the city treasurer. The *Spectator* says that official's figures show the total population to be, according to the census, 48,980. The assessment is more than \$24,000,000, while considerable personality has been released from taxation. Real estate values have reached \$20,200,000. Since 1864 the city has expended \$2,100,000 in construction of sewers, water works, city hall, and other public buildings and works, while the debt has increased from \$2,510,000 to \$3,019,000. In 1864 the debt amounted to 32 per cent of the assessed value of the real estate in the city; last year it amounted to less than 15 per cent. The water works yield a net revenue which would pay nearly 3 per cent on the total debt. In 1864 the interest on the debt exceeded the ordinary taxes paid into the city treasury. At present it amounts to barely 40 per cent, leaving 60 per cent of the taxes and all other revenue free for general uses. If the city funds the debt at, say 3 1/2 per cent, the interest next year will be less than 25 per cent of the taxes proper. Hamilton is styled the "ambitious" city; if its ambition had led to the above financial results, it would do the people of other municipalities a great service by inoculating them with the Hamilton virus.

RAILROAD STATISTICS.

When our readers are most interested in finding the best route to some cool retreat, they will not thank us to load the journal down with voluminous figures. We have before us an "Introduction to Poor's Manual of Railroads of the U. S. in 1892." This work has long stood high as an authority on railroad statistics. It is certainly a marvel of elaboration in figures, that show not only very great labor in compiling, but much intelligence in their presentation. The total length of tracks laid up to 31st December 1891 was 170,601 miles. The number of passengers carried last year was 556,015,802; the tons of freight moved, 704,398,609; earnings, by passenger traffic, \$290,800,000; freight, \$754,200,000; sundries \$80,500,000, and by elevated railroads \$12,489,000. These make a total traffic revenue of \$1,138,024,459. The operating expenses are stated to have been \$781,796,576. We note that over the whole field the average receipts per head from passen-

gers has been steadily decreasing for some years. The average receipts also of freight per ton per mile have also been falling for ten years past. But we reserve an analysis of this work for a more convenient season, as a falling thermometer is watched with more interest these dog days, than any such matter as railroad statistics.

THE ST. LAWRENCE CANAL.

In view of the retaliation policy so magnanimously entered upon by our neighbours, or, rather, to do them justice, by a party of politicians in their midst, considerable excitement has been created by representations that the only route passable for tugs and tows between Kingston and this port on the river is on the American side. It would be indeed, "a pretty kettle of fish," if the navigation thro' the Thousand Islands, of Canadian vessels, were interfered with. But Captain Gaskin, of Kingston, whose knowledge of the river is probably as complete as that of any man living, declares that there are two other channels available for Canadian tons; the Gananoque, or Jack Straw route, and the Fiddler's Elbow route. The Captain points out that we are in a position to give as much trouble to American vessels as ours can be harassed with. We could close up the Detroit River altogether to U. S. craft, as the St. Clair Flats canal was partly built by the Canadian government. The only practical channel in the Detroit river is on our side, so that, if matters were pushed to extremities, we could stop the whole lake traffic south of Lake Huron. Canada however will not stoop to playing such an ignoble role as would be justified by the Retaliation bill. The dispute between us and the States, if prolonged, will go to arbitration.

TOBACCO DUTIES.

The Department of Inland Revenue has issued a circular to the manufacturers of tobacco asking their views in regard to the mode of collecting tobacco duties. Some of the makers wish the whole duty to be collected at the Custom houses, on the imported leaf, and cigars, so that the present system of having a bonded warehouse at each factory, in charge of an officer of the Inland Revenue, may be abolished, and with it the system of stamping boxes, and packages. There is some conflict of opinion in the trade as to the advisability of this change. There are certain well known advantages to both manufacturers, and those of the public who use tobacco, in having a government stamp attached to goods, as it protects the consumer from practices which are expected to come into use, if no such restrictions were adopted. These practices are not regarded as likely to be favorable to the maintenance of the standard qualities of certain brands, which have secured much popularity from their reliability and excellence. As however some in the trade have petitioned for relief from the presence of an inland revenue officer in their premises, the government by collecting the views of all the manufacturers, will be in a position to form a fair judgment of the matter.

CONNECTICUT INS. CO. vs. KAVANAGH.

On 15th November 1889, and on 2nd October 1891, we gave statements regarding the action taken by the Connecticut Ins. Co. against Mr. Kavanagh for an alleged irregularity in his transferring to that company a risk from the Scottish Union on the day a fire occurred. They brought suit to recover from him the amount of their loss. That suit they lost, they appealed to the higher Court, and the appeal was dismissed with costs, as utterly baseless, Judge Baby declaring that the charge against Mr. Kavanagh "has nothing" to sustain it. Thinking, it is generally believed to damage him as much as by law costs as if their suit had succeeded, the company carried the case to the Privy Council. This Court has now dismissed the appeal, with costs. But, although defendant has beaten his suitors in three Courts, and secured three verdicts in his favor with costs, he has been put to very heavy charges, that he cannot recover. The case is a flagrant illustration of the power of a rich suitor to harass and persecute one, against whom it utterly fails to substantiate a charge, which is one of the greatest scandals of legal procedure.

PAYING LOSSES AT ST. JOHN'S.

The assistant manager of the Commercial Union Insurance Co., has arrived at St. John's from England, with a credit of \$500,000 for meeting claims for losses by recent fires. Complaints have arisen of delay in settling claims, but it is somewhat unreasonable to expect greater promptitude than that, when the funds have to be supplied from England, and their magnitude, and the extraordinary circumstances of the fire, necessarily involve enquiries, and delay, which are not called for by less extensive fires. There is every prospect of the vast bulk of the claims being met, and the money being expended in new buildings, so far as residences and stores are concerned, before the winter. Funds for restoring ecclesiastical structures, at St. John's are being gathered all over the civilized world, so that the laboring population will have the best help their class can have, in active employment for a long time to come.

PROHIBITION FIGURES.

At the sitting of the Prohibition Commissioners at Halifax a schedule of local statistics was submitted relating to the cupied by, or engaged in the trade in use of the property, plant and stock occupied by, or engaged in, that trade in that city was \$2,400,000; the wages paid \$295,000; persons employed 661. If we take this to be an average for the Dominion, based on population, we get these results that, the total value of property &c. directly interested against prohibition in Canada, amounts to over 300 millions; the yearly wages paid to 36 millions; and the total number of persons employed would be over 83,000. Halifax is not specially devoted to brewing, distilling, or retailing alcoholic beverages, so that these figures would not exceed those for any other places, still, cutting them down by 50 per cent., the existence of 150 millions of property connected with the liquor

IT IS CERTAINLY

A GREAT TRIBUTE TO MELISSA

THAT SUCH PERSISTENT ATTEMPTS ARE MADE TO PRODUCE IMITATIONS.

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

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

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

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

WE NEITHER DEAL IN COUNTERFEITS NOR PLAY SECOND FIDDLE.

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

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

WE HAVE PLACED IN THE HANDS OF

Leading Wholesale Dry Goods, Millinery and Woollen Houses

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

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

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

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

THE MELISSA MANUFACTURING CO.

traffic: wages paid by it of 18 millions yearly; and 40,000 men employed raises difficulties in the way of prohibition that will take years to surmount.

NORTH WEST IMMIGRATION.

A report on the North West has been prepared by a delegation of farmers from Nebraska U. S., who have been very favorably impressed with that section. Other State delegations from Michigan, Maine, S. Dakota, &c. are now in Manitoba, and the territories examining into the capabilities of the country for farm operations. The very fact that such enquiries are going on is a significant indication as to the trend of immigration in the near future. These visitors were at the Exhibition just held at Winnipeg where they were much surprised and impressed by the splendid display of N. W. farm products. During last month over 2000 immigrants arrived in Manitoba. The collections at the port of Winnipeg in July last were 40 per cent. more than in July 1891.

THE PROHIBITION COMMISSIONERS.

The Prohibition Commissioners after their Maritime Province sittings must be in a dazed state of mind. The witnesses swore point blank contradictions as to the liquor traffic in their various localities; a number of them testified that in Scott Act counties, and in the State of Maine, there was no difficulty in getting all the prohibited beverages wanted and the opinions expressed as to the probable effect of prohibition varied as widely as is pos-

sible. One clergyman affirmed that selling liquor was as great a sin as theft—a judgment which seems to indicate that prohibition is not promotive of charity. The only points on which all agreed were that there was much room for better license laws, for their strict enforcement, and that intemperance is not nearly so general as it was some years ago.

THE N. Y. LIFE CO'S NEW POLICY.

The New York Life Insurance Company has introduced a form of policy which they call "The Accumulation Policy," with but a single condition, namely the payment of premiums, and with no restriction whatever." It has two aspects, what it does not forbid, or restrict, and, what it provides for. It places no restrictions upon the residence, or the travelling of the holder; nor any upon his occupation; nor upon suicide, or other violation of the law; nor on his entering military services in the United States or Canada; and it becomes incontestible after one year's premium is paid. The positive side of the policy, consists of an agreement to loan specified sums endorsed upon the policy, after five year's premiums have been paid, subject to five per cent. for interest; also to pay a certain fixed sum as surrender value, as is stated in the policy. One month's grace will be allowed for payment of premiums, on payment of five per cent. for overdue time; and re-instatement will be allowed within six months, if insurer is in good health, and pays five per cent. on delayed premium. After a term of three or more years, he can have what he has paid commuted into a paid up policy,—or extended insurance—should he be unable to keep up the premium payments. These are such liberal, and such equitable terms that the "Accumulation Policy," cannot fail to become highly popular.

MORE SCARED THAN HURT.

The trade of Bradford, England, seemed at one time likely to suffer more from the McKinley Act than any other in the old land. The extreme apologists of that measure in the U. S., boasted that the textile fabrics called "Bradford goods," were about being manufactured in the U. S., indeed it was stated that, the artisans of that town were emigrating on a large scale to establish their industry on this side. It is pleasant to learn that this is not the case. It turns out that buyers in the States anticipated the McKinley bill by making very large purchases ahead. This boomed the Bradford trade for a time, and naturally lowered the demand for some time after the Act came into force. Recently however, there has been a revival of the trade so menaced, and the Bradford factories, so far from being shut up, are doing a good business. Owing to the irritation created, it was decided that Bradford would not send any exhibits to the World's Fair—which would have been a mistake—but since the scare has proved groundless the class of goods made in that town will be shown, and doubtless with profit to the makers. The fabrics made in this town require highly specialised skill in dyeing and weaving, and low priced labor, as well as cheap fuel, of which that locality has a boundless supply, its markets too, are world-wide; these are advantages which no tariff legislation can either secure for a new competitor, or offset the value of in articles of this class.

The Guelph council are asking for tenders for a stone bridge at the Edinboro' road.

The C.P.R. is reported as about to erect a large hotel at Toronto near the Union Station.

GASPE NOTES.

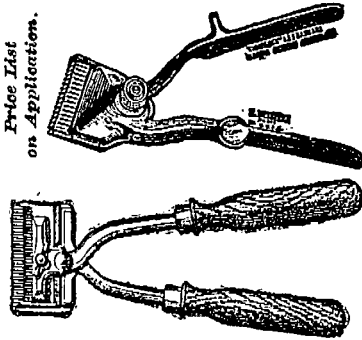
By latest advices from Gaspe Co., cod-fishing on the north shore of the St. L.—Moisie to Natasquan—has been good, and boats show the largest average in 12 years. Planters and fish merchants have been short of salt and could not save all the fish taken—The properties of the estate of John LeBoutillier & Co. around Gaspe were sold at great sacrifice on the 12th ult. by order of curators, and realized less than \$5000. The principal buyers were the Petroleum Oil Trust Co. Ltd. represented by Mr. Carpenter of London Eng., Chas. Robin Collas & Co., and Horatio LeBoutillier. Over 800 acres of arable and valuable land was adjudged to the latter for the nominal sum of \$35 and the Fox River plant stores &c. to C. R. G. & Co. for the sum of \$2010 which will be a valuable addition to their other extensive properties on the coast.—Lobster packers have almost doubled their catch in Perce this season.—Codfishing also reported good at Anticosti.—The schooner "Willie" captain Blouin was seized for smuggling whisky &c. and brought to Gaspe Basin on 19th ult. by government steamer "Acadia" also another schooner whose name is unknown.—The Honorable Messrs. DeBoucherville Pelletier and Beaudren are on a visiting tour in Bay des Chaleurs and Gaspe. Their promise of the speedy construction of the Bonaventure and Gaspe Railway has made them welcome everywhere.—Mr. LeBas of the fishing firm of Valpy & LeBas has left for a tour of the Provinces in the interest of his firm and for the benefit of his health.—The plan is mooted here for the organisation of a company for the manufacturing of nets seines and fishing gear generally the supply of which comes from England and the United States.—Also of a company for the mining of asbestos, of which good and large deposits are said to be found in this district.—And of lead and copper mines in the county of Rimouski.—The Canadian Pacific Railway now seeking a terminus at New York would also seek one at Gaspe. Its rumored lease of the Intercolonial and the promise of a large subsidy for a fast line of Trans-Atlantic steamers would compel it to build a branch from a point on the Intercolonial to Gaspe Basin where a tender would land mails and passengers from Europe, instead of Rimouski as at present then shortening the distance of time to the west by at least ten hours and much more to the Maritime provinces.

Financial.

Thursday Evening, Aug 4, 1892.

Money has loaned at 3½@4 per cent on call and the market is easy. London cables quote Consols at 96½ money; 96 15-16 account. Bank of England rate 2 per cent and street rate ½ per cent. Local quotations for sterling were for 60 days sight 93½@94 and 94½@95; demand 9 11-16@94 and 94½@10; cables 10@10½; New York funds 1-10 dis. @ 3-32 and ¼ prem. @ ¼. Posted in New York 4.88 and 4.89. The local stock market was fairly active and there was more doing in banks, Montreal, Merchants and Commerce all close higher, but none of them retained their full advance. A good business was done in Cable and Telegraph. Richelieu advanced to 76, but closed at 72 bid, Gas was dealt in at 201 to 206, closing at 200½ bid, Canada Pacific sold at 88½ and 89½, closing at the lower point. Passenger was up to 232½ and fell back to 225 at the close. Royal Electric was dull with sales at 172, closing at 170 bid. Duluth stocks were active. The record for the week as per Clouston & Co., stock brokers, is as follows:—

Price List on Application.



VILLADERE CLIPPERS.

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

Our Inducements

**A GOOD ARTICLE:
AT A FAIR PRICE.**

Our .: Celebrated .: Brands :

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

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal	175	227	224½	222½
Ontario	143	120	118	114
Peoples	63	109½	108	99½
Jacques-Cartier ..	188	115	115	....
Merchants	89	163	158	149½
Commerce	155	145½	141½	129½
Ville Marie	5	76	76	....
Hochelaga	51	125	125	....

Miscellaneous.

Cable	1457	161½	158	....
Telegraph	2515	146	143½	105½
Richelieu	523	76	71½	58½
Passenger	3763	232½	226	184½
Gas	727	208	201	209½
New Gas	19	200	200	....
Pacific	1950	89½	88½	80½
Montreal Cotton..	270	123½	121	....
Dominion Cotton.	232	190	174½	....
Colored Cotton...	107	97½	85	....
Colored Cot Bds..	\$9600	100	99½	....
Telephone	175	165	165	....
Electric	10	172	172	....
Duluth Com.....	3675	12½	11	....
Duluth Prof.....	675	33½	32½	....

MONTREAL WHOLESALE MARKETS.

Thursday Evening, Aug. 4, 1892.

Trade has been fair for the season, but although prospects are good no great activity is expected during August which is essentially the holiday month of the year. Fortunately the weather has been favorable for the country and hopes of a good harvest are undimmed. The feeling is growing that the

**THE GREAT SELLERS
IN OUR PORT WINES**

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

**THE GREAT SELLERS
IN OUR SHERRY WINES**

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

BURGUNDY WINES.

A stock beyond compare.
SPARKLING BURGUNDIES.

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

STILL BURGUNDY, F. V. & CO.

Beaujolais.....	\$8 05	
Macon.....	8 55	

R. BRUNINGHAUS.

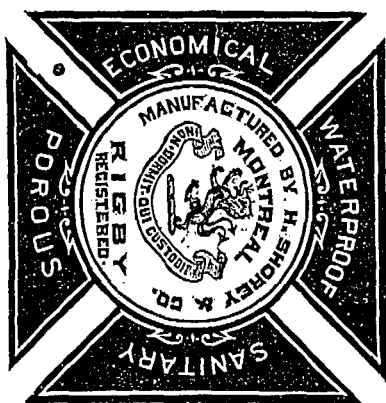
Beaujolais.....	\$ 8 50	\$ 9 50
Macon.....	9 00	10 00
Beaune.....	9 50	10 50
Volnay.....	11 00	12 00
Pommard.....	11 50	12 00
Nuits.....	18 00	19 00
Chambertin.....	21 00	22 00
Chablis.....	10 50	11 50
Chablis Superieure.....	12 50	13 00

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

effects of last autumn's bountiful yield will be more fully felt this fall and if the present harvest is satisfactory both volume of business and payments should exceed the record of the past few years. Prices of country produce such as butter, cheese, wool, etc., hold steady at a profitable range and there is reason to look for an improvement in breadstuffs as the wants of Europe will be large while the United States crop of wheat is variously estimated to be 80 to 100 millions of bushels below that of last year, while corn will not be a big crop except in some sections of the South. Prices of imported goods continue low. Changes are few and unimportant this week.

ASHES.—Receipts have been very light for some time, and demand has been fully equal to supply at \$3.90@4.00 for first pots and \$3.55@3.60 for seconds. Pearls are quiet, and the quotation of \$5.70 for firsts could not now be obtained. Receipts since 1st January, 1,232 brls. pots; 203 brls. pearls. Deliveries, 1,113 brls. pots; 161 brls. pearls. In store 3rd August at 6 p.m., 240 brls. pots; 68 brls. pearls.

BUTTER AND CHEESE.—The butter market is steady, but there appears to be little doing. In this centre 20½c is the top for creamery, but reports from the country indicate that 21c has been paid, and that in many instances. Dairy butter is worth 15c@17c. There was a fair demand for cheese. A quantity of secondary stock has been sold at 8½c@9c and also some choice colored at quotations. The Liverpool and London boats will have a fair quantity on board. At Liverpool the cable advanced to 45s 6d. Private advices may be



RIGBY

WATER-PROOF Coats and Trousers

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

clammy feeling well known to wearers of Rubber Coats.

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

Manufactured and for sale to the trade only by

H. SHOREY & Co.

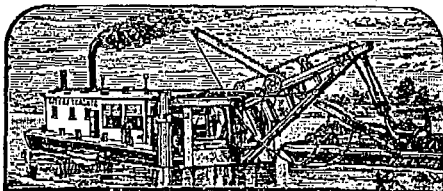
1866 Notre Dame Street, MONTREAL.

Samples are now on the road with our Travellers.

M. BEATTY & SONS,

WELLAND, ONT.

Dredges, Ditchers, Derricks, Steam Shovels



Hoisting Engines,
Horse Power Hoisters,
Gang Stone Saws,
Stone Derrick Irons,
Centrifugal Pumps

And other plant for Contractors' use.

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

higher. Extreme prices are reported to have been paid at some interior points. At Ingersoll the offerings were 1,600 boxes and reported sales were 250 boxes at 9c. At Belleville 1,185 white and 525 colored were boarded and demand was active. White—140 at 9½c, 80 at 9 5-16c, 395 at 9½c, 215 at 9 5-16c, 60 at 9½c; colored—190 at 9½c and 235 at 9 7-16c. At Campbellford 613 boxes of white were boarded and 178 were sold. At Woodstock 11 factories offered 2,670 boxes, last half July. Sales of 530 boxes at 9c; 325 at 9 3-16c; 1,295 at 9½c and 520 at 9 5-16c.

DRY GOODS.—Money has been coming in this month better than expected. The city retail trade is up to the usual mark at this season of the year and the suburban people tell us that with them it is ahead of the same time last year. Manufacturers are kept busy and they persist in saying that they are working to order. Stocks are not accumulating to be jobbed out later on and this gives a degree of firmness to Canadian manufactures which was not felt a few years ago, and we might almost say a few months ago. Travelers continue to send in very fair orders, some of them much larger than early in the season for fall trade than at corresponding date last year. The feeling seems to be that with good crops this fall we shall also feel some of the effects of the good crops of '91. A despatch from Liverpool quotes cottons easier; American middlings 4 1-16c.

FLOUR AND GRAIN.—As a result of the week's trading prices of flour are lower. The feeling is steadier at the close as cables are firm. The crop is late in some parts of the States and can scarcely escape frost, especially as farm help is scarce in the Northwest. From other parts comes news of a large yield. Local buyers are chiefly taking small lots of the staple grades of flour. Peas, oats and bran firm and oatmeal dull. Wheat nominal at 85c for No. 2 hard Manitoba. At Chicago the market is firmer and the Hatch anti-option

measure is supposed to be shelved until December. The quotation system having been resumed will also cause freer trading though much business may not be done in August which is the month for rest and recreation for those who can afford it. The harvesting of winter wheat in the States is about completed, with a fair yield, though yet too soon for a reasonably close estimate of the quantity. The season being late, farmers are not anxious to sell at present prices, which are low compared with those on a much larger crop a year ago. Hence the receipts are rather light, except in St. Louis, where a quasi-cornor caused the offering of the higher prices which were obtainable elsewhere. The reports of spring wheat are worse, instead of better. Returns are poor for Southern Minnesota. South Dakota is very unfavorable in parts, Iowa indicates about 40 per cent. of a crop, North Dakota in many points reports considerable alarm on account of rust. The news from abroad is not bearish. A fair crop of cereals is claimed by Germany and England, barely the average in France. Spain has recently had very unfavorable weather, and private reports received say that the outlook there is poor, in spite of semi-official advice to the contrary. All things considered wheat from the current crop ought to sell as high as that raised in 1891. Foreign speculation last August turned out a losing game and this may prevent a similar rush this year. If the spring wheat sections of the States turn out no better than generally reported present prices for wheat may prove to be low. Though considerably above the minimum of the last quarter of the century they are well down towards it and much below the average of the last few years. Liverpool wheat is cabled firm. Canadian peas 5s 9d.

GREEN FRUITS.—A local firm has undertaken the sale of California fruit, [such as] peaches, plums, prunes and pears, on a large scale, making this more than ever the fruit centre of the Dominion. The cargo of the America from Jamaica has been successfully closed

Leading Wholesale Trade of Montreal

CARSLEY CO.

WHOLESALE DRY GOODS MONTREAL.

PEARL DRESS
BUTTONS,
FANCY DRESS
BUTTONS,
LADIES BELTS,
FANCY FRINGES,
DRESS TRIMMINGS,
Fancy Work Requisites,
Small Wares of Best Makes,
&C., &C.

ENGLISH PRINTS,
NEW SATEENS,
SCOTCH GINGHAMS,
FLANNELETTES,
SUMMER FLANNELS
TABLE NAPERY,

LINEN TOWELS,
LINEN SHEETINGS,
PILLOW LINENS,
COTTON SHEETINGS,
Pillow Cottons, &c., &c.,

Carsley & Co.

Wholesale Dry Goods,

113 ST. PETER STREET, MONTREAL

AND

18 Bartholomew Close, London, Eng.

out. About 5 000 bunches bananas sold at \$1.25 and the balance at 50c@75c. Cocoanuts went at \$4.25 and pineapples at 15c. On her next trip the America will bring oranges and cocoanuts. A sister ship will be put on the route. Lemons \$4 per box. Oranges in boxes of 200, \$6.50; in boxes of 160, \$5.50; half boxes, 80 size, \$2.50. Pineapples, 13c@17c each. Bananas, yellow, \$1.25@1.75 a bunch; red, \$1.25@1.50. Gooseberries, 80c@1. Raspberries, in quart boxes, 5c@7c; in buckets, 75c@80c for large and 35c@40c for small. Tomatoes, in four basket crates, \$1.50. California peaches, in boxes, \$2; plums, in four basket carriers, \$3.50@4; pears, \$3@3.50 per box; red currants, 80c@1 per three gal. basket; watermelons, 25c@35c each; almonds, 12c@13c; grenoble walnuts, 12c; peanuts, 8c@10c; dates, 6c; cocoanuts, \$4.75 per 100. A Boston manufacturer of preserves and jellies who has been buying up small fruits in the lower parishes has given a large order for raspberries to a Montreal man which will take most of the crop in the St. Jerome district.

O. J. McCuaig,
Toronto.

R. A. Mainwaring
Montreal.

McCuaig & Mainwaring

Of Montreal and Toronto,

Real Estate

AND

Investment Brokers.

Debentures for Sale.

Money to Loan.

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MONTREAL ANNEX

Bell Telephone 2433.

147 St. James St., MONTREAL

J. E. R. RENAULT

Commission Merchant

and General Agent,

96 Bridge Street, QUEBEC.

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

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JAMES BOURNE,

Underwriter and Insurance Broker,
Commissioner for Taking Affidavits, Provinces
Ontario and Quebec.

Sec.-Treas. Montreal Board Fire
Insurance Brokers.

43 St. Francois Xavier Street,
MONTREAL.

FOUNDRY FACINGS.

Guaranteed **BETTER** and **CHEAPER** than the imported article. Send us Sample orders and we will make no charge unless satisfactory.

L. COHEN & SON,

Office, 36 Prince Street
Works, 17 Mill Street
MONTREAL

Canadian green apples are selling at \$3@3.50 per bbl.

GROUPEES.—Trade has been quiet and uneventful and remittances are only fair. The city retail trade has diminished somewhat through the absence of many of our people at country points. Valencia raisins, both ordinary and layers, are scarce and firm and the latter are quoted at 6c@7c. Refined sugars are steady and unchanged, but there has been a good average output for the season. Teas were fairly active to the close of last week when there was a lull in buying. The position both here and abroad is improving and there is likely to be increased activity. The last molasses ship to arrive from the Barbadoes is the Vamoose with 478 puns. Reports say that there is no more offering at the Islands. Here the price has dropped for the moment to 31c at which lots of a few puncheons are sold, but large quantities would cost more. The cut is due to the competition of two French Canadian jobbing houses. Private advices from Barbadoes under date of the 23rd July:—Sales of sugar were made at \$3.20 per 100 lbs. and \$5 for hhds. Molasses

**EVOLUTION!
EVOLUTION!!**



**GOOD! BETTER!! BEST!!!
The BUFFALO Hot Water Boiler
IS THE BEST.**

It is conceded by a rival company that the Buffalo Boiler combines most of their Best Principles, and we admit this, and are also prepared to prove that "The Buffalo Boiler" has original and valuable improvements to be found in no other sorts. We can furnish strong testimonials from numerous users of the boiler in its favor, and have never had a failure. Read our "Brownie" Catalogue, or send for it if you have not seen. Ask your Architect to specify "The Buffalo" Boiler if you want the best.

H. R. IVES & CO., Queen St., Montreal, P.Q.

H. R. IVES & CO. MONTREAL
ARCHITECTURAL IRON WORKS
DESIGNS & ESTIMATES
STAIRS OF ANY KIND
GATES, FENCES, STABLE FIXTURES
ELEVATOR CARS, &c.
SUBMITTED.

ARCHITECTS DESIGNS
EXECUTED IN ANY
METAL

15c per gal. and puns. \$4 each, but little produce now remains for sale; total shipments aggregate 45,083 hhds. sugar, 37,794 puns. molasses and the crop is estimated to reach 60,000 hhds. sugar and 40,000 puns. molasses.

HIDES AND TALLOW.—As anticipated by us hides are 50c per 100 lbs lower and are now quoted on the basis of \$4.50 for No. 1 green. Lambskins 50c and calfskins 5c. Tallow quiet and steady at 6c@5½c for refined and 2½c for rough.

IRON AND HARDWARE.—The local iron and metal trade continues in a lifeless condition and prices are nominally unchanged. The nail strike has not been settled. Abroad there has also been little transpiring. Scotch warrants after going up to 42s. 3d., fell back to 41s. 9d. and were afterwards quoted at 41s. 11d.

LIVE STOCK.—Montreal men have bought more freely in the west and there is an improvement in the market. Export stock sold at 4½c@5c for choice and at 4½c for com-

mon. The trading in stockers has opened with business in the west at 3½c@3¼c. Export sheep 3½c@3¼c.

OCEAN FREIGHTS.—Grain rates are steady. Liverpool, 2s; Glasgow, 1s 6d; Bristol, 2s 9d; London, 2s 3d; flour, Glasgow, London and Bristol, 11s 3d; Liverpool, 10s. It is reported that space has been engaged for cattle at 45s@50s.

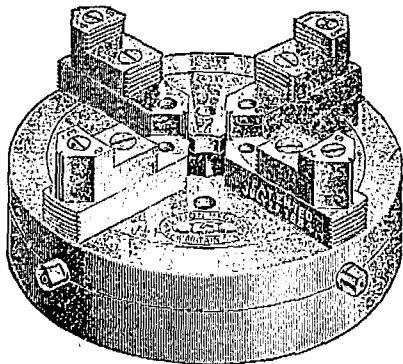
OILS.—Holders are wanting 1c. and 2c. more for both cod and seal oil, but no advance based on actual sales can be noted. The Newfoundland export trade is somewhat flat, owing to large supplies of relief sent, 4,000 barrels of flour having been forwarded within a few days.

PROVISIONS AND EGGS.—There is a good demand at firm prices for pork and meats. Canada short cut \$16.75 @ \$17.50, and western mess \$16 @ \$16.50. Hams 11c. @ 11½c, and bacon 9½c. @ 10½c. Lard 8½c. @ 8¾c. for Canadian in pairs, and 7c. @ 7½c. for common refined. At Chicago, provisions were quiet

UNION MANUFACTURING COMPANY, .: NEW BRITAIN, CONN.

WAREHOUSE, 103 CHAMBERS ST., NEW YORK.

Manufacturers of Combination Chucks, Universal Chucks, Independent Chucks, Combination Reversible Jaw Chucks, Car Wheel Chucks, Drill Chucks, &c.

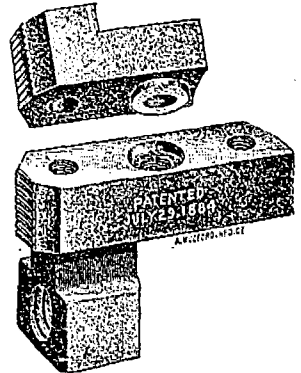


UNION CHUCK NO. 21.

Combination with Reversible Jaws.

ALSO

Showing Sectional Cut of Jaw.



We guarantee our Chucks in every particular.

Write for Catalogue and Price List.

Sole manufacturers of SKINNER'S PATENT COMBINATION CHUCK under the Original Patent.

THE GRAYBILL M'F'G CO. Ltd.,

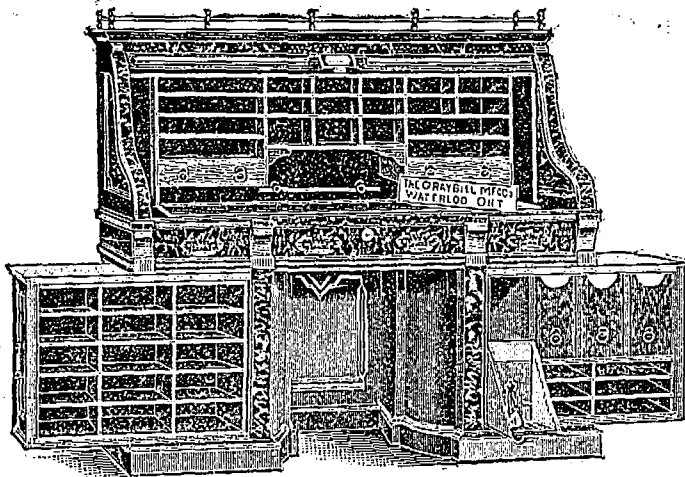
WATERLOO, ONTARIO,

MANUFACTURERS OF

FINE × OFFICE × DESKS

BANK FITTINGS,

SCHOOL DESKS.



Managers of Banks see our new Desk before purchasing elsewhere.

FOR SALE AND KEPT BY

J. F. WILDMAN

1744 Notre Dame St., MONTREAL.

No. 126—Oak or Walnut.

DIFFERENT WOODS AND ELEGANT FINISH.

Standing Desks in Stock.

Send for Price List and Catalogues.

FIRE ! FIRE !

**The Damage by Fire to
A. RAMSAY & SON'S
FACTORY**

Will not delay the shipping of goods. All orders will be filled from stock in our warehouses.

**A. RAMSAY & SON,
MONTREAL.**

but the tone was firm. There was a moderate demand for future delivery, while the shipping movement has been active enough, caused by a large reduction in the stock product. Eggs in the local market have been in good supply, but quality is not always as it should be. Holders are however firm at 11c. @ 12c.

Wool.—Local men report a fair business at steady prices in both domestic and foreign. Cape has sold at 14c@16½c and B. A. within range of quotations.

AMERICAN MARKETS.

NEW YORK —Wheat; Spot, firmer; No. 2 red, 83½c. @ 83½c, store and elevator; ungraded

red, 72c. @ 85½ No. 1 northern, 87½c.; No. 1 hard, 91½c. @ 91½c.; No. 2 northern, 81½c.; No. 2 Chicago, 80c.; No. 2 Milwaukee, 84c.; No. 3 Rye, Western, 72c. @ 76c., spot firmer; No. 2, 57½c. @ 59c. elevator; ungraded mixed, 57½c. @ 58½c.; Spot prices: No. 3, 37c.; do. white, 38½c.; No. 2, 37c. @ 37½c.; do. white 39½c.; mixed western, 37c. @ 44½c.; Sugar, steady; standard "A," 4½c. @ 4½c.; confectioners' "A," 4½c. @ 4½c.; cut loaf and crushed, 5 1-16c. @ 5 3-16c.; powdered, 4 13-16c.; granulated, 4½c. @ 4½c.; Eggs, firmer; state and Pennsylvania, 17½c. @ 18c.; western prime, 17c. @ 16½c.

CHICAGO.—Cash quotations:—No. 2 spring wheat, 77½c. @ 78½c.; No. 3 spring wheat, 72½c.; No. 2 red, 77½c. @ 78c.; No. 2 corn, 49½c.; No. 2 oats, 32c. @ 32½c.; No. 2 white, 34c. @ 34½c.; No. 3 white, 33c. @ 33½c.; No. 2 rye, 66c.; No. 2 barley, 62c. Pork \$12.30 @ \$12.32½; lard, \$7.45 @ \$7.47½; short ribs, sides, \$7.70 @ 7.80; dry salted sh ulders, \$7.00 @ \$7.25; short clear sides, \$7.95 @ \$8.00.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Aug. 4th, 1892

There is no change in the condition of wholesale trade, which is fairly active for the season. Prices of the leading staples are firm, and although remittances are slow, complaints are less frequent. The outlook is good, large crops of hay and fall wheat having been secured, but some of the later grains are light.

In some sections, spring wheat is not doing as well as had been expected, while peas do not promise a good crop. A fairly satisfactory business in dry goods is reported; a large number of orders for autumn goods are being placed. Groceries and hardware are in pretty good shape. Money continues easy, with call loans on choice collateral ruling at 3½@4 per cent, the former for round amounts. Prime commercial paper is discounted at 6@6½ per cent. Sterling exchange is steady at unchanged rates. Quite a little boom has taken place in bank stocks: with Bank of Montreal, up to 227, Toronto at 250, Ontario at 120, Commerce 144½, Merchants at 162½, Imperial at 189½, Dominion at 287½, Standard at 167, and Hamilton at 178. The demand for loan company stocks has also improved, with sales of Freehold at 142, London and Canadian at 135@136½, Manitoba at 112, Imperial (new) at 121. Miscellaneous securities irregular, with sales of Commercial Cable at 161, C.P.R. at 88½, Western Assurance at 148, Telephone at 165½, British America Assurance at 100, Incandescent Light at 129.

BUTTER.—Trade is quiet and prices firm. There is a scarcity of rolls. Prime dairy tub brings 16c@16c; rolls higher at 17c@18c, and creamery at 20c@21. Medium tub 11c@13c, inferior at 10c. Eggs are firmer, with sales of case lots at 11c. Cheese is also firmer, a few jobbing at 9½@10c.

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO.

OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 204,600
Resources 1,119,940
Deposit with Dom. Govt. - \$7,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases usually reducible until the rate of

One-Half per cent. per annum is reached.

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

\$962,000.00 have been paid in Claims to Employers.

President, - SIR ALEX. T. GALT, G.C.M.G.
Vice-President and Managing Director EDWARD RAWLINGS.

Bankers, - THE BANK OF MONTREAL.

HEAD OFFICE:

Dominion Square corner Metcalfe 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.

RIDDELL & COMMON

Chartered Accountants,

22 ST. JOHN STREET,

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

A. F. RIDDELL. W. J. COMMON.

Bell Telephone 723.

AUSTIN & HUOT,

WAREHOUSEMEN,

STORAGE, Bond and Free

Customs and Commission Agents.

318, 320, 322 St. Paul Street. } MONTREAL.
53, 155, 157 Commissioners St. }

DRESSED HOGS.—Receipts are small, with choice lots steady at \$6.30@7.00.

FLOUR AND GRAIN.—The feeling is a trifle better. Flour steady, with sales of straight roller at \$3.70, Toronto freight and Ontario patents at \$3.90@4.10. Extras dull at \$3.30. Bran quiet, with car lots quoted at \$11.00 on track, and small lots at \$12.00. Shorts are quoted at \$12@13 on track. Oatmeal dull at \$3.50@3.60. Wheat steady; there being sales of white and red outside at 76c@77c, and of spring on the Midland at 75c. Red winter offers at 82c f.o.b. [this month, with 80c bids. Manitoba grades firm: No. 1 hard sold at 96c, lake and rail No. 2 at 88c, and No. 3 at 77c. No. 1 regular is quoted at 63c, and No. 2 at 52c. Barley dull and nominal at 48c@50c for No. 2, and at 43c@44c for No. 3 extra. Oats firmer, there being sales at 32 1/2 to 33c on track, and at 29c@30 outside. Peas are firmer in sympathy with Britain; sales at 61c@61 1/2 at outside points. Corn nominal at 55c@56c, and rye purely nominal.

GROCERIES.—There is a fair trade, with prices ruling firm in most cases. Sugars are selling at 4 1/2 for granulated and at 3 1/2 for yellow, according to quality. Tens are firm, but no changes in prices; late advices however, from leading markets report higher prices. Dried fruits unchanged, with firmer prices in New York for currants and raisins. Coffees unchanged. Canned salmon \$1.40@1.50.

HIDES AND SKINS.—Hides are unchanged, cured selling at 5c. Dealers pay 4 1/2 for No. 1; 3 1-2c for No. 2, and 2 1-2c for No. 3. Lamb-

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. 28., Cash value per \$100. Includes entries for BANKS, AGRICULTURAL, and various other companies.

skins firm at 45c@50c, and pelts 40c@45c. Calfskins 5c@7c. Tallow sells in small lots at 5 1/2c@6 1/2c.

LIVE STOCK.—Receipts heavy and prices a shade firmer. All offerings taken on Tuesday and many sent to Montreal. Export cattle sold at 4 1/2c@5c, the latter for choice. The best butchers bring 4c, medium 3c@3 1-2c, and stockers 3 1-2c@3 3-4c. Sheep for export sold at 3 1/2c@4c per lb, lambs at \$3.50@4.00 per head. Hogs are firm, prime bringing \$5.50@5.75, and stores \$5.12@5.25.

PROVISIONS.—There is a quiet trade at steady prices. Long clear bacon is jobbing at 7 1/2c@8c, bellies and backs at 10 1/2c@11c, rolls at 8 1/2c@9c, and smoked hams at 11c@11 1/2c. Mess pork from \$14@15, and short cut \$16@16 50. Lard unchanged at 9 1/2c@10. Hops, choice, sold at 23c, and beans are jobbing at \$1.10 @ \$1.20. Dried apples job at 4 1/2c@4 3/4c, and evaporated at 6 1/2c. Potatoes dull at 15c per bag for old and \$1.25 per barrel for new.

WOOL.—Receipts continue firm, and prices are unchanged. Dealers pay 16c@17c, the latter for selections; fine clothing 19c@20c. Pulled wools unchanged, with sales of supers at 22c, and extras at 26c.

WM. PARKS & SON

(LIMITED)

ST. JOHN N.B.

Cotton Spinners, Bleachers, Dyers and Manufacturers.

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

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

Sheetings, Shirtings and Stripes.

Eight oz. Cottonades in plain and Fancy Mixed Patterns.

The only "Water Twist" Yarn made in Canada.

AGENTS:

WM. HEWITT, JOHN HALLAM, Toronto, Ont. H. A. LAROCHE, Agent for the Province of Quebec, 81 St. Francois Xavier St., Montreal.

MILLS:

New Brunswick Cotton Mills. St. John Cotton Mills.

ST. JOHN, N. B.

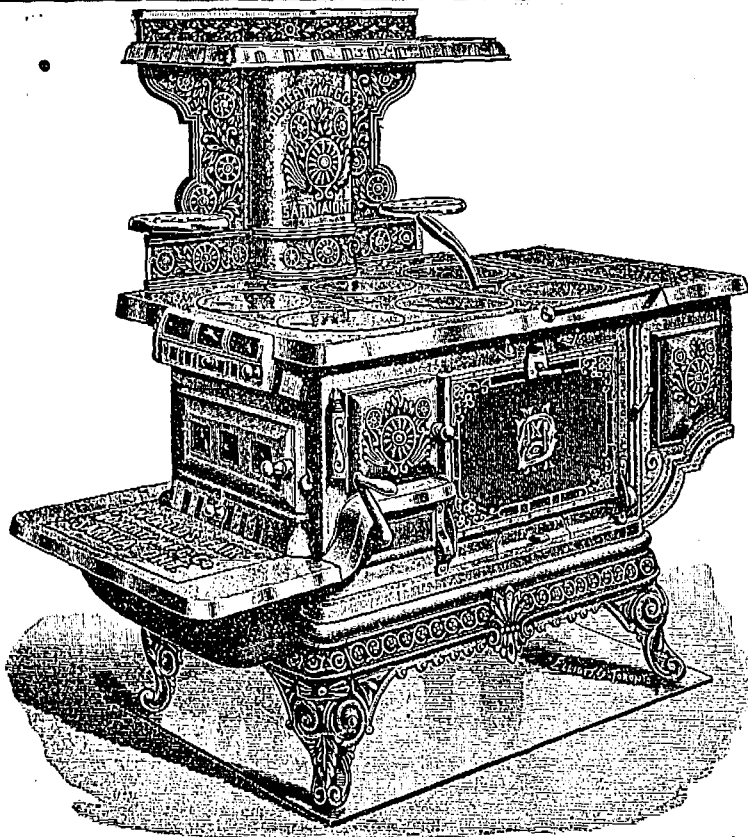
Job Printing of all kinds at the Journal of Commerce.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUGUST 5, 1892

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Beets and Shoes.				Mens.	Boys.	Youths.						
Brogans	0 80	1 05	0 75	0 85	0 80	0 75	0 80					
Coburgs	0 95	1 20	0 85	0 90	0 75	0 80						
Split Balmorals	1 00	1 25	0 85	1 00	0 75	0 80						
Kip	1 15	1 40	0 90	1 15	0 80	1 00						
Buff	1 25	1 50	1 10	1 50	0 90	1 15						
Calf	2 00	3 00	0 00	0 00	0 00	0 00						
Buff Congress	1 25	1 60	1 10	1 50	0 90	0 00						
Calf	1 90	2 40	0 00	0 00	0 00	0 00						
Split boots	1 35	2 10	1 25	1 60	0 85	1 15						
Kip	2 00	2 90	1 50	1 70	1 10	1 40						
Calf	2 75	3 90	0 00	0 00	0 00	0 00						
Felt boots half fox	1 60	2 10	0 00	0 00	0 00	0 00						
" full	1 80	2 60	0 00	0 00	0 00	0 00						
" Box	0 35	0 75	0 00	0 00	0 00	0 00						
Fitted.				Womens.	Misses.	Childs.						
Split Batts	0 65	0 85	0 70	0 85	0 40	0 50						
Split Balmorals	0 80	0 90	0 70	0 80	0 50	0 60						
Kip	1 00	1 10	0 75	0 90	0 50	0 65						
Buff	0 90	1 15	0 80	0 90	0 50	0 65						
Pebbled	0 90	1 15	0 80	0 90	0 50	0 65						
Machines Sewed.												
Peppled Button	1 00	1 20	0 85	0 90	0 50	0 70						
Glased Buff Button	1 00	1 20	0 85	0 90	0 50	0 70						
Goat	1 50	2 00	1 15	1 50	0 80	1 05						
Polish Calf	1 50	2 00	1 30	1 75	0 90	1 35						
French Kid	1 85	2 50	1 90	2 50	1 40	1 75						
Canned Goods.												
Lobsters, new	\$ 7	8 00	\$ 0	1 25	\$ 0	1 25						
Sardines, #8	6 50	9 50	2 15	2 25	2 15	2 25						
Mackerel	1 10	0 00	1 65	0 00	1 65	0 00						
Salmon	1 42	0 00	2 70	2 80	2 70	2 80						
Clams, 1-lb tins, per doz.	2 00	0 00	5 25	5 85	5 25	5 85						
Oysters	1 40	1 45	8 75	9 00	8 75	9 00						
Tomatoes, per doz	1 05	1 10	19 35	19 50	19 35	19 50						
Peaches, 2-lb. yellow	2 00	2 25	3 75	3 00	3 75	3 00						
" 3-lb.	3 00	0 00	4 50	0 00	4 50	0 00						
Bartlett pears, 2-lb tins,	1 75	2 00	2 25	2 50	2 25	2 50						
per doz.	1 40	0 00	2 20	2 40	2 20	2 40						
Strawberries; 2-lb tins,	2 25	2 50	0 80	1 00	0 80	1 00						
per doz.	2 20	2 40	0 90	1 15	0 90	1 15						
Pineapples, 2-lb tin, per doz	1 25	1 75	0 90	1 15	0 90	1 15						
Blueberries, 2 lb, per doz	0 80	1 00	1 65	1 10	1 65	1 10						
Gr'n Gages, 2-lb tins p ds	1 25	1 75	0 00	0 00	0 00	0 00						
Corn, per doz.	1 65	1 10	0 00	0 00	0 00	0 00						
do 2-lb tins, Farmouth	None.		0 00	0 50	0 00	0 50						
Peas, Mar., 2-lb tins				\$ 0	1 25	\$ 0	1 25					
Boston baked beans, p ds				2 15	2 25	2 15	2 25					
Corned beef, 1-lb.				1 65	0 00	1 65	0 00					
Corned beef, 2-lbs.				2 70	2 80	2 70	2 80					
" 4-lbs.				5 25	5 85	5 25	5 85					
" 6-lbs.				8 75	9 00	8 75	9 00					
" 14-lbs.				19 35	19 50	19 35	19 50					
Lunch Tngs 1-lb. per doz.				3 25	0 00	3 25	0 00					
" 2-lbs.				5 50	5 75	5 50	5 75					
Eng. Brawn, 2-lbs.				2 25	0 00	2 25	0 00					
Soups, 2-lbs.				0 00	1 70	0 00	1 70					
Hoegg's Boston Beans, dr				0 00	2 25	0 00	2 25					
Roast Beef, 1-lb, per doz				1 40	0 00	1 40	0 00					
" 2-lb.				2 40	0 00	2 40	0 00					
" 4-lb.				4 00	0 00	4 00	0 00					
" 6-lb.				5 50	0 00	5 50	0 00					
Deviled Tong's, 1 lb				1 20	0 00	1 20	0 00					
Ham				1 20	0 00	1 20	0 00					
Chicken				3 00	0 00	3 00	0 00					
Turkey				3 00	0 00	3 00	0 00					
Ox Tongue 2-lb.				6 00	0 00	6 00	0 00					
Finnan Haddies, per case				0 00	0 50	0 00	0 50					
New pack				0 00	0 50	0 00	0 50					
Roast chicken, 1-lb tins.				2 30	2 40	2 30	2 40					
Roast turkey, 1-lb tins.				2 30	2 40	2 30	2 40					
Corn Brooms.												
No. 1 Gem 4 strings, hard				3 60	0 00	3 60	0 00					
wood handle				2 95	0 00	2 95	0 00					
No. 2 do 3 strings				2 40	0 00	2 40	0 00					
No. 3 do 2 strings				2 15	0 00	2 15	0 00					
No. 4 do 4 strings				3 00	0 00	3 00	0 00					
No. 0 Hurl 4 strings				2 60	0 00	2 60	0 00					
No. 1 do 3 strings				2 25	0 00	2 25	0 00					
No. 3 do 2 strings, bass-				1 85	0 00	1 85	0 00					
wood handle				1 60	0 00	1 60	0 00					
O. K. 2 strings basswood				1 60	0 00	1 60	0 00					
handle												
Drugs & Chemicals												
Acid Carbolic Cryst Medi				0 80	0 95	0 80	0 95					
Aloes, Cape				1 50	2 00	1 50	2 00					
Alum				0 09	0 11	0 09	0 11					
Borax, xls				0 38	0 42	0 38	0 42					
Brom. Potass.				0 67	0 70	0 67	0 70					
Camphor, Eng. Ref.				0 42	0 65	0 42	0 65					
Am. Ref.				0 66	0 65	0 66	0 65					
Citric Acid				0 80	1 00	0 80	1 00					
Copperas, per 100 lbs.				0 82	0 85	0 82	0 85					
Cream Tartar				1 60	1 75	1 60	1 75					
Epsom Salts				0 16	0 22	0 16	0 22					
Glycerine				0 40	1 25	0 40	1 25					
Gum Arabic per lb.				0 40	0 85	0 40	0 85					
" Trag.				1 40	1 80	1 40	1 80					
Morphia				3 75	4 00	3 75	4 00					
Opium				0 10	0 12	0 10	0 12					
Oxalic Acid				0 60	0 80	0 60	0 80					
Phosphorus				0 10	0 13	0 10	0 13					
Potash Bichromate				3 60	3 75	3 60	3 75					
Potass Iodide				0 80	0 45	0 80	0 45					
Quinine				0 90	1 00	0 90	1 00					
Strychnine				0 44	0 47	0 44	0 47					
Tartaric Acid				0 20	0 25	0 20	0 25					
Tin Crystals												
Heavy Chemicals.												
Bleaching Powder				2 25	2 50	2 25	2 50					
Blue Vitriol				4 50	5 50	4 50	5 50					
Brimstone				2 25	2 50	2 25	2 50					
Crystalline				2 50	2 70	2 50	2 70					
Caustic Soda 60°				2 80	3 00	2 80	3 00					
70°												
Soda Ash				1 75	1 85	1 75	1 85					
Soda Bicarb.				2 80	2 50	2 80	2 50					
Sal Soda				0 90	1 00	0 90	1 00					
Concentrated				2 00	2 25	2 00	2 25					
Dyestuffs.												
Archil, con				0 27	0 29	0 27	0 29					
Cutch				0 08	0 09	0 08	0 09					
Ex. Logwood				0 10	0 15	0 10	0 15					
Chips				1 90	2 25	1 90	2 25					
Indigo (Bengal)				1 50	1 75	1 50	1 75					
Madras				0 70	1 00	0 70	1 00					
Gambier				0 05	0 04	0 05	0 04					
Madder				0 34	0 16	0 34	0 16					
Sumac				70	00	70	00					
Fish.												

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY AUGUST 5, 1892.

Name of Article	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Farm Products.							
Butter: Creamery.....	0 19 0 20	Groceries.		Sultanas.....per lb.	0 04 0 11	Lawson's Pickles:.....	1 65 1 75
Western dairy.....	0 15 0 16	T/2 (Hf.-Chest & Cad.)....	0 12 0 17	Valentia.....	0 08 0 05	Imp'l Hf-Pints.....per doz	2 00 2 25
Morrisburg and B.....	0 00 0 18	Japan, com. to med. lb...	0 17 0 25	Layers.....	0 04 0 05	Imp'l Pints.....	5 75 6 00
Townships.....	0 15 0 17	" good med. to fine	0 27 0 30	Currants, Provincial.....	0 00 0 00	Imp'l Quarts.....	0
Cheese: finest colored.....	0 09 0 09	" finest.....	0 34 0 37	Prunes (Kronch).....	0 08 0 07	Condensed Milk, per case,	0
Finest white.....	0 09 0 09	" choicest.....	0 40 0 42	Figs in bags.....	0 08 0 07	4 doz. 1-lb. cases.....	0
Lower Grades.....	0 08 0 08	" fancy.....	0 15 0 16	new layers.....	0 12 0 17	Cond'ed Coffee—Mocha V	0 00
Eggs:							
Fresh per doz.....	0 11 0 12	Y. Hyson, com. to gd.....	0 15 0 16	Sh. Almonds, bza.....	0 20 0 25	Java, per cs, 2 doz. 1-lb cs	0 00 0 00
Fresh (held).....	0 00 0 00	Gampd. com.....	0 33 0 35	S. S. Tarragona.....	0 12 0 18	Condensed Coffee—Java,	0 00 0 00
Finest lined.....	0 00 0 00	" good.....	0 47 0 55	Almonds, paper shell.....	0 14 0 14	per cs, 2 doz. 1-lb cases..	0 00 0 00
Poor.....	0 00 0 00	" Pinhead.....	0 30 0 32	Walnuts.....	0 12 0 13	Condensed Coffee—Jama-	0 00 0 00
Hops: 1891 per lb.....							
Old.....	0 25 0 30	Pingsuey med. to rd.....	0 17 0 18	Grenoble.....	0 25 0 25	ca, per cs, 2 doz. 1-lb. cs.	0 00 0 00
New.....	0 08 0 10	fine to finest.....	0 25 0 28	Filberts.....	0 18 0 19	Starch:	
Hog Products:							
Bacon Smk'd per lb.....	0 09 0 10	Twankay, com. to gd.....	0 15 0 16	Sicily.....	0 25 0 00	Can. Laundry.....	0 08 0 09
Dressed Hogs.....	0 00 0 00	Oolong.....	0 10 0 10	Sates: Cassia.....mats	0 06 0 07	Silver Gloss.....	0 05 0 00
Hams city cured.....	0 11 0 11	Congou, common.....	0 12 0 15	Mace.....cheests	0 00 1 20	Benson's Prep. Corn.....	0 07 0 00
" Canvassed.....	0 00 0 00	good common.....	0 22 0 25	Gloves.....	0 10 0 35	Can. Prep. Corn.....	0 05 0 00
Pork Ca. s. c. per bbl.....	16 75 17 50	med. to good.....	0 25 0 27	Nutmegs.....	0 19 0 21	Cote D'or.....	0 35 0 00
Western do.....	16 00 16 50	fine to finest.....	0 32 0 45	Jamaica Ginger, Bl.....	0 16 0 19	Crystal Pickling.....	0 28 0 00
Mess.....	16 00 16 50	Ningshow common.....	0 15 0 16	Unbl.....	0 06 0 06	W. W. XXX.....	0 25 0 00
Lard per lb.....	0 08 0 08	" med. to good.....	0 20 0 22	African.....	0 07 0 08	W. W. X.....	0 20 0 00
" Common Refined.....	0 07 0 07	" fine to choice.....	0 27 0 28	Pimento.....	0 09 0 12	Pure Malt.....	0 20 0 00
Beans:							
Clover, red, per 100 lbs.....	10 00 10 25	" Dust.....	0 27 0 08	Pepper, Black.....	0 16 0 21	Glder X.....	0 20 0 00
Alsike, per lb.....	0 14 0 16	Coffee, Mocha (green)....	0 27 0 28	White.....	0 23 0 25	XXX.....	0 20 0 00
Timothy, (Can'n) per bah	1 00 2 00	Add 4c to 5 for roasting	0 27 0 28	Mustard, 4 lb. per jar, Eng	0 23 0 25	Best Laundry.....	0 06 0 06
" Western.....	1 00 1 70	and grinding.....	0 27 0 28	" 1 lb.....	0 23 0 25	Common.....	0 02 0 05
Flax 56.....	1 20 1 25	Java.....	0 27 0 51	" 4 lb. jars, Cana.....	0 25 0 20	Matches: Telephone.....	4 00 0 00
Potatoes, per bag.....	0 25 0 30	Marsaibo.....	0 23 0 28	" 1 lb.....	0 25 0 20	" Parlor.....	1 75 0 00
Honey, in comb.....	0 09 0 11	Jamaica.....	0 18 0 21	Rice, Standard.....	4 00 4 10	" Telegraph.....	4 20 0 00
" strained.....	0 07 0 08	Rio.....	0 18 0 21	" Patna.....p. 100 lb.	4 10 5 75	" Star.....	2 80 0 00
Beeswax.....	0 00 0 00	Plantation Ceylon.....	0 00 0 00	" Japan.....	4 50 5 00	Nelson's Matches:	
Beans—Med. hand picked.....	1 50 0 00	Chiory.....lb	0 10 0 13	Sago, Carolina.....p. lb.	7 00 8 00	Steamboat.....	8 50 0 00
Medium.....	1 40 0 00	*Sugars:—		Tapioca, Pearl.....	0 04 0 06	Railroad.....	8 70 0 00
White.....	0 00 0 00	Ex Ground, in brls.....	0 04 0 00	Flake.....	0 06 0 06	Washboards:	
Grain.							
Hard Manitoba, No. 2.....	0 85 0 00	" in bxs.....	0 05 0 00	Gelatine, 1 qt pk.....	1 05 1 10	Nelson's Favorite.....	1 20 0 00
do No. 3.....	0 78 0 00	Powdered, in brls.....	0 04 0 00	" 1 qt. pk.....	1 00 0 00	Hardware.	
Oats.....	0 35 0 36	Paris Lumps, in brls.....	0 04 0 00	" 2 qt. gs.....	2 10 0 00	Anthmony.....	0 18 0 15
Barley, malting.....	0 40 0 40	" half brls.....	0 04 0 00	Vermicelli, Canadian.....	0 06 0 07	T/2 Block, L & F per lb...	0 20 0 25
feed.....	0 35 0 40	" 100-lb. bxs.....	0 04 0 00	Mecaroni.....	0 13 0 00	" Strails.....	0 25 0 24
Peas, per 66 lb, float.....	0 78 0 79	" 50-lb. bxs.....	0 04 0 00	Italian.....	0 23 0 25	Strip.....	0 24 0 24
Rye.....	0 09 0 00	Ex Granulated, brls.....	0 04 0 00	Peru-Citron.....	0 23 0 25	Copper: Ingot.....	0 18 1 15
Corn, in bond.....	0 00 0 00	Branded Yellows.....	0 05 0 04	Orange.....	0 16 0 17	Sheets.....	0 17 0 24
" duty paid.....	0 65 0 00	Syrup, per lb.....	0 31 0 03	Lemon.....	0 14 0 18	New Cut Nail SCHEDULE.	
Deliveries will please bear in mind: not above quotations apply only to large lots.							
*Note.—Refiners prices to the wholesale trade: jobbers would have to pay 1c additional.							



THE WORLD'S FAIR RANGE.

This new Range just out has more points of merit than any other. It has the deepest fire box and will hold fire longer and heat up sooner than any other. It has the largest ash pan, and best style of duplex grate. It has steel oven door swing down hinges, light and durable. It has the quickest operating oven, the largest flues, and most controllable check draughts, burns 24" wood and all kinds of coal. Write for prices.

DOHERTY MANUFACTURING CO., - SARNIA, Ont.

WILLIAM EVANS,

Seedsmen to the Council of Agriculture for the Province of Quebec. Importer and grower of Field, Garden and Flower Seeds, AGRICULTURAL IMPLEMENTS, GUANO, SUPERPHOSPHATE AND OTHER FERTILIZERS, Warerooms: 89, 91 & 93 MCGILL STREET, MONTREAL. 104, 106 & 108 Foundling St., and 42 Norman St. Nurseries and Seed Farm: COTE ST. PAUL. Fruit and Ornamental Trees, Shrubs, Roses, Green-house and Bedding Plants, Vegetable Plants, Small Fruits, etc.

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42 Victoria Sq., Montreal.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUGUST 5, 1892.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Terms, 4 months, or 3 p.c.	0 00 0 00	Shot per 100 lbs.	5 55 5 75	Upper Heavy	0 23 0 23
80d.	0 10 0 00	or 30 days.	7 00 7 50	Lead Pipe per 100 lbs.	5 50 0 00	Light	0 23 0 23
20d, 16d and 12d	0 15 0 00	Acce—S.S.	9 50 10 00	Zinc Sheet	6 00 6 60	Grained Upper	0 25 0 23
10d.	0 20 0 00	solid S	0 04 0 00	Spelter	5 50 6 00	Scotch Grain	0 28 0 30
8d and 9d.	0 25 0 00	Coll Chats—1	0 04 0 00	Machinery scrap	0 00 16 00	Kip Skins, French	0 60 0 75
6d and 7d.	0 40 0 00	Coll Chats—2	0 05 0 00	Wrot Iron	0 00 16 00	English	0 50 0 75
4d to 5d.	0 80 0 00	5-16	0 04 0 00	Powder: Canada Blasting	3 00 3 50	Canada Kip	0 30 0 40
3d.	1 00 0 00	7-16	0 04 0 00	F F to F F F	4 75 5 00	Hemlock Calf	0 40 0 50
2d.	1 50 0 00					Light	0 35 0 50
4d to 5d cold out, not pol. or bl'd.	0 50 0 00	Galvanized Iron:				French Calf	1 05 1 40
3d.	0 90 0 00	Morewoods Lion, No. 28.	0 00 0 00	Wine:		Splits, Light & Medium	0 14 0 20
		Morewood & Heathfield.	0 06 0 00	Bright, No. 7, per 100 lbs.	2 60 0 00	Splits, Heavy	0 12 0 16
		Queen's Head, or equal.	0 04 0 00	Annulated, No. 7,	2 65 0 00	Small	0 12 0 14
		Common	0 04 0 00	solid	2 70 0 00	Leather Board, Canada	0 06 0 10
Fine blind nails—		Pig Iron: Siemens No. 1.	18 50 0 00	Galvd. No. 7	3 25 0 00	Enamelled Cow, per ft.	0 15 0 17
3d.	1 50 0 00	Collieries.	18 00 0 00	Barbed Wire—		Pebble Grain	0 10 0 14
2d.	2 00 0 00	Calder.	19 00 19 00	2 & 4 barbs	4 50 0 00	B. Calf	0 12 0 14
		Langlois	19 00 0 00	Plain Twist, 2 & 2 wvs	4 70 0 00	Rush (Cow) Kid	0 10 0 14
Casing and box, flooring		Shotts	19 00 23 00	Ribbon	4 75 0 00	Buff	0 11 0 14
shook, and tobacco box		Summerlee	19 00 19 50	Staples	4 25 0 00	Russetts, Light	0 25 0 30
nails—		Gartsherrle	17 50 18 00	Wire Nails—75 p.c. of the list.		Russetts, Heavy	0 25 0 30
1 1/2 to 3/4.	0 50 0 00	Carthbroo	18 50 0 00			" No. 2	0 20 0 26
"	0 50 0 00	Eglinton	23 50 0 00			" Saddlers'	0 20 0 26
8d and 9d.	0 75 0 00	Rematite	23 50 0 00			" ordinary	0 15 0 20
6d and 7d.	0 90 0 00	C. I. E. Three Rivers	27 00 29 00			God Oil, Newfoundland.	0 58 0 40
4d to 5d.	1 10 0 00	Bar Iron, per 100 lbs				" Halifax	0 00 0 00
3d.	1 50 0 00	Ord. Crown.	1 90 2 00			" Gaspe	0 57 0 38
		Best Refined	3 50 3 75			S. R. Pale Seal	0 00 0 40
Finishing nails—		Swedes	2 50 2 60			Straw Seal	0 00 0 00
8	0 85 0 00	Sheet Iron to No. 29	2 40 2 60			Cod Liver Oil	0 80 0 85
2 to 2 1/2	1 00 0 00	Boiler Plates	0 30 0 00			" Norwegian	0 95 1 00
2 to 2 1/2	1 15 0 00	Boiler Lowmoor.	2 40 0 00			Linseed, raw	0 57 0 00
1 1/2 to 1 1/2	1 35 0 00	Hoops and Bands	2 40 0 00			" boiled	0 59 0 00
1 1/2 to 1 1/2	1 75 0 00	Canada Plates:				[Distributing Prices]	
1	2 25 0 00	Good Brands	0 00 2 50			Cod Oil, Newfoundland.	0 45 0 00
		Wrot Iron pipe, 1 to 2 in				Do Halifax	0 00 0 00
Slatting nails—		6 1/2 p.c., over 2 in. 60 p.c.	0 00 0 00			Do Gaspe	0 44 0 00
5d.	0 85 0 00	Steel, cast per lb.	0 11 0 12			S. R. Pale Seal	0 42 0 45
4d.	0 85 0 00	" Springs, 100 lb.	3 00 0 00			Straw Seal	0 00 0 00
3d.	1 25 0 00	" " lb.	2 75 0 00			Cod Liver Oil, Nfld.	0 80 0 00
2d.	1 75 0 00	" Sleigh Shoe, lb.	0 00 2 30			" Norwegian	1 10 0 00
		" Machinery	8 00 0 00			Castor Oil	0 08 0 10
Common barrel nails—		Tin Plates:				Lard Oil, Extra	0 75 0 85
1 inch.	1 50 0 00	IC Coke	3 80 3 50			" No. 1	0 60 0 60
1 1/2	1 75 0 00	IC Charcoal	4 00 4 50			Linseed, raw	0 67 0 68
1 1/2	2 25 0 00	IX				" Boiled	0 60 0 61
		IXX				Olive, Pure	1 15 1 25
Clinch nails—		DD				" Machinery	0 95 1 16
3/4 and 2 1/4	0 85 0 00	DX				" Extra, qt. p case	3 00 3 60
2 and 2 1/4	1 00 0 00	DXK				" pts do.	2 40 2 00
2 and 2 1/4	1 16 0 00					" pts, do.	2 70 3 60
1 1/2 and 1 1/2	1 35 0 00					Spirits Turpentine	0 47 0 48
1 1/2	2 00 0 00						
1	2 50 0 00						
Sharp and flat press'd n'ls—							
3	1 25 0 00						
2 1/2 and 2 1/2	1 50 0 00						
2 and 2 1/2	1 65 0 00						
1 1/2 and 1 1/2	1 85 0 00						
1 1/2	2 60 0 00						
1	3 40 0 00						
Horse Shoes	3 40 3 50						

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

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

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

THE CANADA SUGAR REFINING COMPANY

(LIMITED),

MONTREAL,

Manufacturers of Refined Sugars of the well-known Brand



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

LUMP SUGAR, in 50 and 100 lb. boxes.

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

EXTRA GRANULATED, very Superior Quality.

"CREAM" SUGARS, (not dried).

YELLOW SUGARS of all Grades and Standards.

SYRUPS of all Grades in Barrels and half Barrels.

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

Stellarton Foundry Machine Works

Manufacturers of Rotary Saw Mills, Shingle, Laths and other Machinery.

Supplies also Double Surface Plane and Matcher. Buz. Planers. Stoves, Furnaces.

Props.: WEIR & MORRISON STELLARTON, N.S.

Correspondence solicited.

Bell Telephone Company of Canada.

G. F. SISE, President
GEO. W. MOSE, Vice-President
G. F. SOLATNER, Sec.-Treasur

This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Gilliland, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.

It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

It will contract to build private lines for all Electrical purposes, on reasonable terms.

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

THE COMPANY'S OFFICE, 30 St. John Street, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUGUST 5, 1892.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:	\$ c. \$ a.	No. 1 Furnit'g Vin'h. pr gal	\$ a. \$ c.	Wines, Liquors, etc.	\$ c. \$ a.	Scotch Whiskies—	\$ c. \$ a.
Crude.....	1 26 1 81	Extra.....	0 60 0 65	Ale—Bass's	2 50 2 55	Maekie's R. O. Special....	10 00 10 50
Car Lots Store, [2 p.c. off]	0 124 0 121	Brown Japan.....	0 75 1 00	.....	1 824 1 874	Islay Blend.....	8 00 8 25
Broken lots	0 14 0 144	Black.....	0 55 1 20	Porter—Guinness & Sons		Sheriffs.....	8 90 4 00
Am. in car lots	0 194 0 09	Orange Shellac, No. 1.....	1 75 2 00	.....		.....	9 75 0 00
" 10 bbls.....	0 204 0 09	Pare.....	2 09 2 25	Dublin Stout, qts	2 40 2 45	Hay, Fairman & Co.....	8 75 3 95
" 5 bbls.....	0 204 0 00			.....	1 574 1 624	.....	7 25 8 75
" single bbls.....	0 214 0 00	Salt.		Spirits Canadian—per gal.		Glenmore.....	9 50 9 75
Denzine car lots.....	0 124 0 15	Liverpool per bag Elev'n's	0 474 0 55	Alcohol.....	3 85 4 00	Glenfalloch, High'l'd. gal	3 40 3 55
" broken.....	0 00 0 00	Canadian, in small bags..	2 25 3 00	Spirits.....	3 50 0 00	.....	8 50 8 75
		Quarters.....	0 224 0 35	.....	1 90 0 00	Gen—	
Glass.		Factory-filled per bag.....	1 00 1 25	Rye Whisky.....	1 90 0 00	Jno. De Kuyper.....	2 85 2 90
United inches, 60 to 25.....	1 35 1 40	Quarters.....	0 70 0 35	Imperial, 5 yrs. old.....	2 60 0 00	.....	5 50 5 70
United inches 25 " 40.....	1 45 1 50	Rice's pure dairy, per bag	0 00 2 00	" 1887 in cases, qts.....	7 00 7 25	A. C. A. Nolet.....	2 75 2 85
" 41 " 60.....	3 15 3 25	quarters	0 00 8 50	" 1887 " flasks.....	8 00 8 25	.....	9 50 9 90
" 51 " 60.....	3 40 3 50	Cheese salt per bag 210 lbs	1 75 0 10	Club, 1887 " flasks.....	8 50 8 75	Irish Whiskey—	
		Turk's Island.....	0 00 0 00	" 1887 " do.....	9 00 9 25	Bushmills.....	10 00 0 00
				Club rye, in brls., 1886, p.g.	3 30 0 00	Jno. Jameson & Sons, 1 star	9 50 0 00
Paints, &c.		Tobacco (duty paid)		Port—		.....	10 25 0 00
W Lead pure, 50 to 100 lb kgs	6 00 7 00	No. 1 Black Chewing, cads	0 464 0 514	McKenzie, Driscoll & Co.	2 40 6 00	.....	11 25 0 00
" No. 1.....	5 00 5 50	bxs	0 46 0 51	T. G. Sandeman & Sons..	3 60 6 00	Geo. Roe & Co, one star, qts	9 25 0 00
" No. 2.....	4 50 5 00	No. 2.....	0 45 0 00	Clode & Baker.....	2 10 4 00	.....	9 25 10 25
" No. 3.....	4 00 4 50	No. 4.....	0 41 0 00	Tarragona.....	1 10 1 50	Dunville & Co.....	7 50 7 75
White Lead, dry.....	4 25 5 75	Bright Chewing.....	0 54 0 58	Sherries—Pedro Domecq..	2 00 6 50	Wisdom & Warton's Shor-	
Red Lead.....	4 25 4 75	Smoking.....	0 64 0 67	Pomartin.....	2 00 5 50	ries.....	2 00 6 50
Venotian Red, Eng'h.....	1 50 1 75	Navy, 3s.....	0 52 0 57	Misa.....	2 10 6 00	Warton & May's Ports "	2 10 6 50
Yel. Ochre, French.....	1 25 3 00	Smoking, 6s.....	0 50 0 55	Claret—		Geo. Sayer & Co.'s	
Whiting, ordinary.....	0 45 0 60	Bohace, 12s.....	0 50 0 55	Barton & Guostier.....	7 00 28 00	" " Brandy, "	4 50 6 50
" London, Washed	0 65 0 75	Myrtle Navy.....	0 85 0 89	Calvet & Co, vintage wines	6 50 29 00	" " cases, 1 star "	11 50 12 00
" Paris.....	1 00 1 10	Can. Chewing.....	0 324 0 33	Nat. Johnston & Sons.....	7 00 28 00	" " V.S.O.P.	15 50 17 00
Portland Cement, brl.....	2 25 2 60	" Smoking, Plug.....	0 35 0 45	Champagnes—		Ind Coops & Co, Rom-1 qts	2 10 0 00
Fire Brick.....	20 00 25 00	do Cut.....	0 18 0 60	Pommery, Fils & Co.....	31 00 33 00	ford, Ales.....	1 45 0 00
Fire Clay.....	1 50 2 00	Wool.		Gip. H. Mumm & Co, ex. dry	28 00 30 00	Angostura Bitters, per	
Glue—		Woolce.....	0 17 0 20	Pipier Heideck.....	28 00 30 00	case of 2 doz.....	14 00 15 00
Domestic Broken Sheet.....	0 12 0 18	Pulled, unassorted.....	0 22 0 23	Perrier, Joutet & Co.....	31 00 33 00	3 Star Irish Whisky, qts	9 50 10 00
French, Casks.....	0 104 0 124	" Black.....	0 164 0 17	Gold Lack.....	28 00 30 00	per gal	3 75 4 00
" Bris.....	0 00 0 13	" Extra Super.....	0 00 0 00	Louis Duvan.....	15 00 16 50	Nerea Raphael, Spark-	
American White, Brls.....	0 17 0 20	" B Super.....	0 00 0 00	Louis Roderer.....	29 00 31 00	ling Saumur.....	14 00 15 00
Coopers' Glue.....	0 20 0 24	North West.....	0 15 0 17	Bryant's—Honnesty.....	6 50 8 00	" Per case, pts	15 00 16 00
Golden Ochre.....	0 04 0 00	Buenos Ayres.....	0 31 0 33	1 Star.....	12 00 0 00	Jas. Watson & Co, Dundee,	
Brunswick Green.....	0 04 0 12	Natal.....	0 184 0 184	V. O.....	16 00 0 00	3 Star Glenlivet, per case	9 75 10 00
French Imperial Green.....	0 12 0 16	Ume.....	0 14 0 14	Martell.....	11 00 0 00	1	8 75 9 00
Vermillion.....	0 12 0 40	Australan, scoured.....	0 374 0 39	Cases (one star).....	11 00 0 00	Old Glenlivet.....	4 00 6 00
Genuine Quicksilver.....	0 87 0 93			Barnett & Fils, one star..	9 00 9 25	Watson's Old Scotch, qt. cs	7 00 8 00
				" V. S. O. P.....	14 75 15 00	pts, per cs	8 00 9 00
				Bisquit Dubonche.....	9 50 0 00	Watson's Old Irish, qts, pr cs	8 00 8 00
				Renaud & Co.....	15 00 0 00	pts, per cs	8 00 9 00

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

Established 1886.

CHAPUT FRERES,
Commercial Agency,
10 Place d'Armes,
MONTREAL.

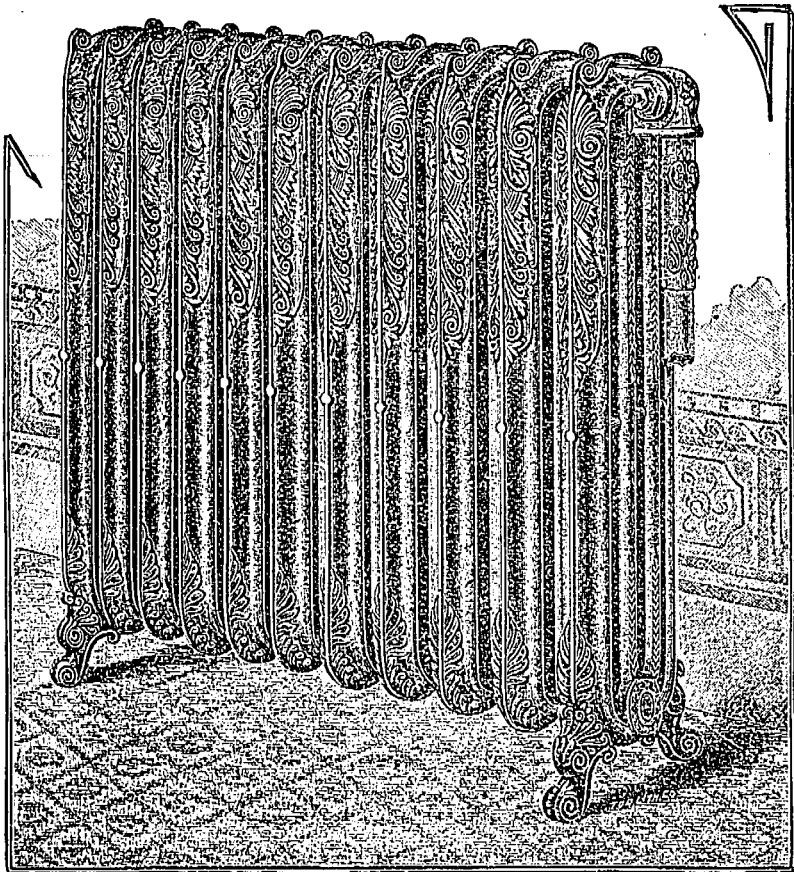
The best and most reliable information
that can be obtained is supplied to the
patrons of this Agency.

BAYLIS MFG. COY
MANUFACTURERS OF
VARNISHES, JAPANS,
WHITE LEAD,
COLORED PAINTS
DRY COLORS, PRINTING INK,
MACHINERY OILS & AXLE GREASE

AND DEALERS IN
Painters' & Printers' Materials Generally.
16 to 28 NAZARETH STREET,
MONTREAL.

IMPROVING AND REMODELING
HEATING
EITHER BY
HOT AIR, STEAM or WATER

ASK OUR SPECIALTIES,
E. C. MOUNT & CO.,
Plumbers, Gas and Steam Fitters
766 Craig St., Montreal.
Telephone No. 1265.



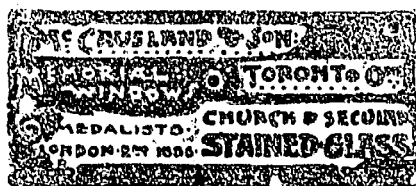
Gurney's Hot Water Heaters and Radiators

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

H. & C. GURNEY & CO.

385 and 387 St. Paul Street,

MONTREAL



BUTTERFIELD & CO.

ROCK ISLAND, P. Q.

Manufacturers of

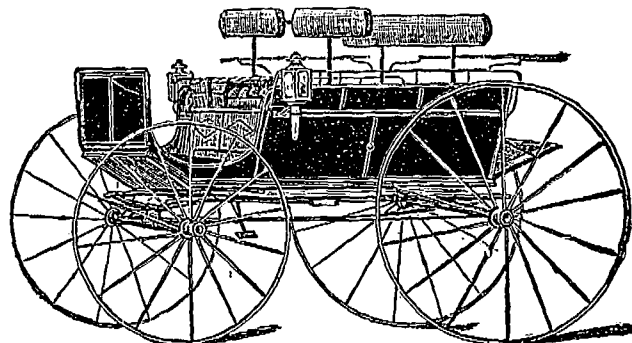


Blacksmiths' Stocks and Dies and Resce Screw Plates, all sizes to 1 1/2 in. Taps for all uses. Young's New Axle Cutter and other labor saving tools.

H. MUNRO.

J. McINTOSH.

ALEXANDRIA CARRIAGE WORKS



MUNRO, McINTOSH & CO.,

Manufacturers of FINE

Gladstones, Phaetons, Carriages,

- &c., &c. - TILBURY CARTS A SPECIALTY.

Alexandria, Ont.

West India Advertisements.

B. & J. B. MACHADO,

Cigar and Cigarette Manufacturers, KINGSTON, Jamaica, W.I.

Orders solicited. All goods guaranteed to be of first-class hand made. Prize Medals awarded at Several Exhibitions.

P. SIMPSON & Co.

117 B. Water Lane,

KINGSTON, - JAMAICA, GENERAL

Commission Merchants & Importers

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

Cable Address, "Progress."

Correspondence solicited. References if required.

DAVIDSON, COLTHIRST & CO.

Merchants,

KINGSTON, JAMAICA,

Agents for Lloyds', London; Board of Underwriters, Liverpool; Board of Underwriters of New York; Board of Underwriters of Philadelphia; Comite des Assureurs Maritimes de Havre, Paris and Marseilles; Italia Societa d'Assicurazioni Marittime Fluviali e Terrestri, Genoa; Societe Anonyme d'Assurances Franco Hongroise, Budapest.

TURNBULL, MUDON & Co.

GENERAL HOUSE FURNISHERS,

House and Estate Agents, Government Auctioneers and Auctioneers H. M. War Department.

Agents Norwich Union Fire Insurance Society, 94 & 99 1/2 Harbour St., KINGSTON, Jam. Established 1816.

NORMAN A. FORSTER,

Commission Merchant and Manufacturers' Agent GEORGETOWN, DEMERARA.

Solicits Consignments of Canadian Produce, and will give all attention to any business that may be entrusted to me.

Orders for Sugar, Molasses, Rum, Green-Heart, &c. will be promptly shipped.

Correspondence solicited.

Bermuda Advertisements,

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Shipping & Commission Merchant,

Wholesale Dealer in Provisions, Grain, Hay and Straw.

Consignments solicited.

Orders for Bermuda Produce attended to promptly.

Parliament and Victoria Streets, HAMILTON, - BERMUDA

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New Brunswick Advertisements.

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Manufacturers of

WIRE NAILS

STEEL & IRON-CUT NAILS.

And SPIKES, TACKS, BRADS.

SHOE NAILS, HUNGARIAN NAILS, &c.

ST. JOHN N.B.

THE EHRHARDT

Electrical and Plating Works,

MONCTON, N.B.

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

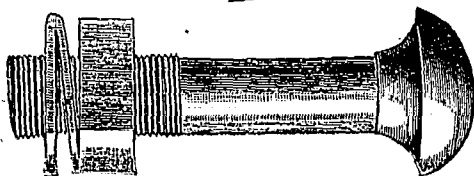
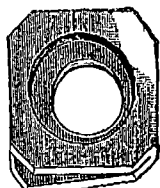
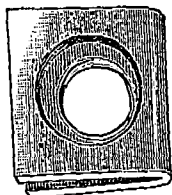
The Ehrhardt Electric & Plating Works MONCTON N.B.

The **Thomas Nut Lock**

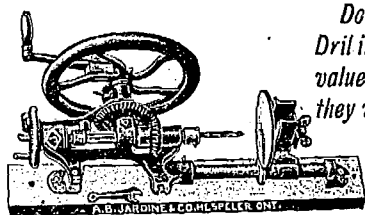
(Patented 1890.)

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

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



To CARRIAGE HARDWAREMEN



Do your Customers want Cheap Hand-Drilling Machines? Our No. A 1 is better value than low-priced American tools. If they want a better article our No.'s 0, 1, 2 and 3, though more expensive than the No. A 1, are well worth the difference in price. We can suit you in price and quality.

DELORME BROS.,

15 De Bresoles Street, - MONTREAL Agents for Quebec and Lower Provinces.

A. B. JARDINE & CO.,

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

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

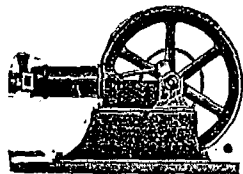
"Otto" Gas Engines from 1-3 to 100 Horse-power.

Over 35,000 sold.

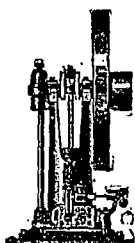
Engines and Pumps combined

Horizontal or Vertical Engines

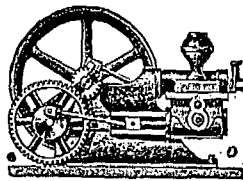
High speed Engines for Driving Dynamos



For Coal Gas.



Gasoline or Producer Gas.



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

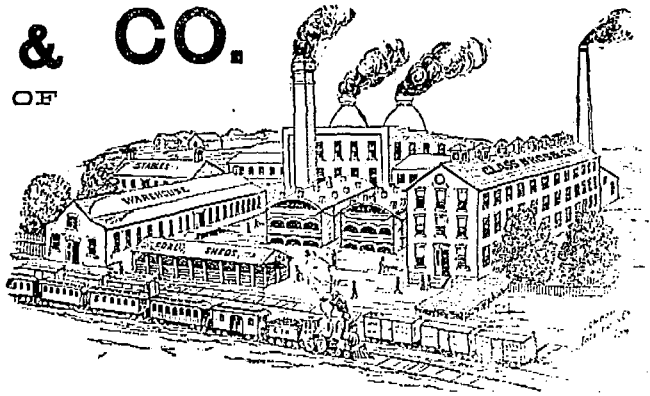
Job Printing and Bookbinding of all kinds done at this office.

GLASS BROS. & CO.

MANUFACTURERS OF

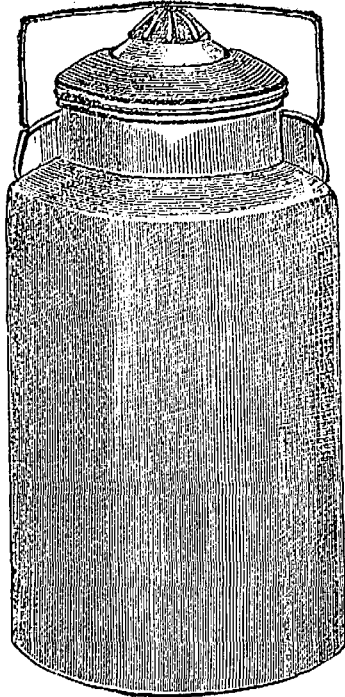
Rockingham, Cane, Bristol, and Salt-
Glazed Stone Ware, Terra-Cotta Fire
Brick, Chimney Tiles.

DEALERS IN FIRE CLAYS, &c.



Office and Works:
POTTERSBURO
Post Office,

LONDON ONT.



Our New Fruit and Preserve Jar,
Patented July 4th, 1891.

This cut represents our New Fruit and Preserve Jar, which we are now introducing to the Canadian Trade, and, in doing so, desire to draw your attention to the advantages it possesses over those made of glass and other materials.

The Jars are manufactured from a mixture of English and Pennsylvania clays, making a stronger and better article than can be produced from any other combination.

We only use a pure Bristol Stoneware Glaze, which is free from Lead or other Metallic substances, readily attacked by all acids. We guarantee the body to be thoroughly vitrified and absolutely acid proof.

These Jars will be found superior to all other articles in use for the preservation of Fruits, etc. Being non-transparent, the action of light cannot fade the color or ferment fruits kept in them, as is the case where glass is used, and, being a non-conductor of heat, preserves are kept at a more uniform temperature than in either glass or tin, and will be free from the unpleasant metallic taste so frequently noticed where tin is used.

They are made in various sizes, and are for sale by all Crochery and Grocery Dealers in Canada.

Smith, Winchester & Co.,

SOUTH WINDHAM CONN.

—MANUFACTURERS OF—

PAPER MACHINERY

—CONSISTING OF—

Fourdrinier and Cylinder Machines, Washing and Beating Engines, Air-Drying Machinery for Drying Sized Papers.

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

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

THE L. L. BROWN PAPER CO.

— RECEIVED AT THE —
 PARIS EXPOSITION, 1889



The highest and only
 award,
 The GOLD Medal!



For Superiority of their LINEN LEDGER
 and RECORD PAPERS.

— AT THE —
 EXPOSITION OF THE OHIO VALLEY AND CENTRAL STATES, CINCINNATI, 1888,
 This Company Received the SILVER Medal!
 IT BEING THE ONLY AWARD MADE FOR LEDGER PAPERS.

The report of the Jury of Awards reads: "For strength of fibre and excellence in writing and erasing qualities we recommend the highest award be given the L. L. BROWN PAPER Co."

The AMERICAN INSTITUTE, NEW YORK, NOVEMBER, 1890
 AWARDED THE L. L. BROWN PAPER CO. THE MEDAL OF SUPERIORITY!
 For LINEN LEDGER and RECORD PAPERS.

ADAMS, MASS., - - - U. S. A.

PARSONS PAPER CO'Y

HOLYOKE, MASS.,

Manufacturers of FIRST-CLASS LINEN LEDGER
 PAPERS, WATER MARKED

SCOTCH • LINEN • LEDGER

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

WHITE AND TINTED WRITINGS AND BRISTOL BOARDS.

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

We make a Specialty of the Finest Grades of Papers.

ALBERT MANUFACTURING Co.,

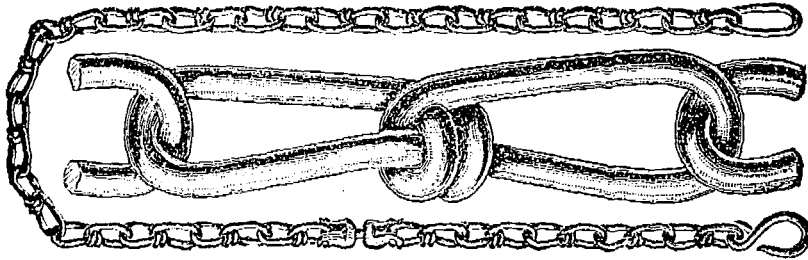
MANUFACTURERS OF

CALCINED PLASTER

HILLSBOROUGH,

New Brunswick.

TEMPERED STEEL WIRE TRACE CHAINS.



Lightest, Strongest and Best Trace Chain on the Market; also manufacture a full line of Cow-tios, Tie-out, Dog, Haltor and Coll Chains, &c.

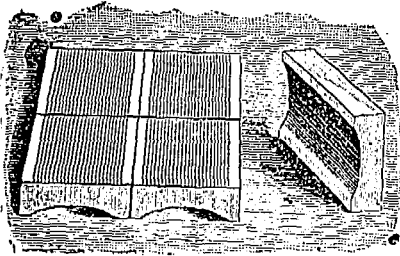
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Hamilton, Canada.

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HOLYOKE, - - MASS.



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— FOR —

Paper Mill Drainer-Bottoms

Our filtering stones have been used by the following corporations and we refer you to any of them,

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WM. BARBER & Bros, Georgetown, Ont.
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CANADA PAPER Co., Montreal, Canada.
PARSONS PAPER Co., Holyoke.
BRYON WESTON, Dalton Mass.
WHITING PAPER Co., Holyoke.

NIAGARA FALLS PAPER Co.,
Niagara Falls, N. Y.
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VERNON PAPER Co., Westfield.
MOLINE PAPER Co., Moline, Ill.

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PLATE GLASS INSURANCE CO

(INCORPORATED BY ACT OF PARLIAMENT)

CAPITAL **HEAD**

\$ 50,000. **OFFICE**

ALEX. RAMSAY, **78 & 41 RECOLLET ST.**

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SECURITIES.		London	July 21
British Columbia, 1877, 6 p.c.	121	128	
1887, 4 1/2 p.c.	109	111	
Canada, 4 p.c. loan, 1860	105	107	
2 p.c. loan, 1888	92	93	
Debt, 1884, 3 1/2 p.c.	108	105	
Shs	Railway & other Stocks.		Jly. 21.
	Quebec Province, 5 p.c. 1874	103	106
	Do do 1876 5 p.c.	104	106
	Do do 1880 4 1/2 p.c.	103	104
	Do do 1883 5 p.c.	106	108
100	Atlantic & Nth Western 5 p.c. Gen.		
	1st M. Bds	115	117
10	Buffalo and Lake Huron £10 sh.	124	13
100	Do 5 1/2 p.c. 1st Mort.	132	134
800	Do 2nd Mort.	132	134
	Can. Central 5 p.c. 1st M. Bds Int.	105	107
	guar. By Gov.		
	Canadian Pacific \$100	914	924
100	Grand Trunk, Georg. Bay, &c.		
	1st M.	103	105
100	Grand Trunk of Canada Ord. stock	94	91
100	2nd. equir. mtg. bds, 5 p.c.	123	125
100	1st. pref. stock	653	66
100	2nd. pref. stock	422	43
100	3rd pref. stock	238	234
100	5 p.c. perp. deb. stock	135	137
100	5 p.c. perp. deb. stock	964	974
100	Great Western shares, 5 p.c.	123	125
100	Hamilton and N. W., 5 p.c.	104	106
100	M. of Canada Stg. 1st Mort 5 p.c.	103	106
100	Montreal and Champlain 5 p.c.		
	1st mtg. bds	104	106
	Montreal & Sorel, 1st mtg. 5 p.c.	15	20
	N. of Canada 1st Mtg. 5 p.c.	103	106
	Northern Extension, 5 p.c. pref.	99	101
00	Quebec Central 5 p.c. 1st Inv. Bds.	24	23
	A. G. & B. 4 p.c. bonds 1st Mort.	98	100
00	Well, Grey & Bruce, 7 p.c. Bds		
	1st Mort.	97	99
00	St. Law. and Ott. 5 p.c. Bds	97	99
Municipal Loans.			
100	City of London (Ont) 1st pref. 5 p.c.	101	108
100	City of Montreal stg 5 p.c.	103	105
	1874	103	105
100	City of Ottawa, 5 p.c. stg.	101	104
	redeem 1878	102	104
	1875	106	110
	1876	103	105
100	City of Quebec, 5 p.c. con., 1873	98	100
	6 p.c. redeem 1875	104	106
	redeem 1878	104	106
100	City of Toronto, 5 p.c. stg. 1877	106	108
	5 p.c. stg. occ. deb., 1874	104	113
	5 p.c. gen. con. deb., 1879	112	114
	4 p.c. stg. bonds, 1921-28	102	104
00	City of Winnipeg, deb., 1884 5 p.c.	105	107
	deb. scrip, 1883 5 p.c.	112	114
Miscellaneous Companies.			
100	Canada Company	38	42
100	Canada North-West Land Co.	84	84
100	Hudson Bay	143	151

THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,
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M. S. FOLEY, Editor, Publisher and Proprietor.

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IROQUOIS HOUSE

Canada's Lovely Summer Resort,
Belœil Mountains, - - St. Hilaire, P.Q.
The hotel is now OPEN FOR THE SEASON.
Applications for rooms may now be addressed to
H. S. DUNNING, Manager.

St. Lawrence Hall.

THIS HOTEL was opened on the First of May, 1879, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole house; also adding all modern improvements, which will considerably enhance the already enviable popularity of this first-class Hotel,
H. HOGAN, Proprietor,
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HOTEL AMERICA,

Irving Place and 15th Street,
NEW YORK.

Hotel America has all the modern improvements; and it is situated in the most central part of the city, (near Union square.)
The rates are for Rooms, from \$1.00 a day upwards; with board, from \$2.50 a day.
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THE MILLER HOUSE, | **WINTHROP HOTEL,**
Fall River, Mass. | *Meriden, Conn.*

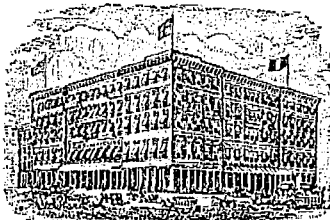
THE RUSSELL,
OTTAWA,
THE PALACE HOTEL OF CANADA.

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

F. H. ST. JACQUES, Prop.



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The proprietor has found it necessary owing to the increased patronage of this popular Hotel, to increase its capacity by an addition of 75 rooms elegantly furnished on suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 600 guests.

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LESTER & CO.,
Commission Merchants, Receivers and Wholesale Dealers in Fruits, Farm Products, Oysters, &c., &c.
83 Prince Wm. St., St. John, N. B., Canada
Quick Sales. Prompt Returns.
Consignments Solicited.

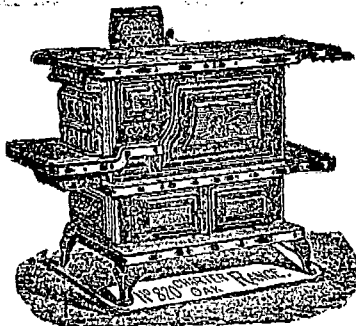
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Real Estate and Commercial Sales only solicited. Accurate Valuation Furnished. Twenty-three years' experience.
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STOVES and RANGES,
With Wonderful Wire Gauze Oven Doors.

This celebrated line of Cook Stoves and Ranges is now made in 21 sizes and a great variety of styles, for burning all kinds of fuel, viz.: Hard Coal, Soft Coal and Wood.
The Wire Gauze Oven Doors are used on this line of goods, and their use results in a saving from loss by shrinkage in meat and bread, while baking or roasting, of quite 20 per cent., as shrinkage in an old style tight oven amounts to quite 30 per cent., and in "Charter Oak" Ovens to about 10 per cent.; and food is better cooked, and meats, etc., remain juicy and tender as result of circulation of air in ovens.
Full lines of printed matter mailed on application, and all information sent on receipt of letter or post card.

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Hotel Directory.
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BROOKVILLE.	The St. Lawrence Hall	Amos Robinson
DUNDAS.	The Elgin	
GALT.	The Queen's	C. Lowell
HAMILTON.	The Royal	Hood Bros.
KINGSTON,	The British America,	J. E. Dunham
LONDON.	The Tecumseh	C. W. Davis
OTTAWA.	The Russell	Kenly & St. Jacques
TORONTO.	The Queen's	McGaw & Winnett
MONTREAL,	The St. Lawrence Hall,	H. Hogan
"	The Windsor Hotel	C. Swett
"	The Balmoral	S. V. Woodruff
QUEBEC.	The Russell	W. Russell
NOVA SCOTIA,		
HALIFAX.	The Halifax	L. Hesselein & Sons

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A. J. PHILLIPS.

E. R. C. CLARKSON, F.C.A.,
TORONTO, ONT.

Chartered Accountant, Trustee,
ESTABLISHED 1864 | *Receiver, Financial Agent.*
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Correspondence at London, Glasgow, Huddersfield
Bradford, Birmingham.
Foreign | Messrs. A. & S. Henry & Co., Bradford
References | The City Bank, London.

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

Insurance.

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

Incorporated by Dominion Parliament, A.D. 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.
MONTREAL.

President, - - - - - SIR A. T. GALT
Vice-President and Managing Director:

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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 nineteen thousand losses and has settled but eleven claims 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.

Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—*Montreal Quotations, Aug. 4, 1892.*

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	\$50	\$50	100 98
Canada Life	2,500	7-6mos.	400	50	619
Confederation Life	5,000	6-6mos.	100	10	285
Western Assurance	25,000	4-6mos.	40	20	148 148
Royal Canadian Insurance	20,000	6-12mos.	25	20	185
Guarantee Co. of North America	18,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) July 21, 1892. Market value p. d'd up sh.

Atlas	24,000	50	20	5	£24 1/2	£21 1/2
British and Foreign Marine	50,000	50	20	4	£21 1/2	£21 1/2
Caledonian	30,000	30	50	5	£32 1/2	£32 1/2
Commercial U. Fire, Life & Marine	50,000	10	100	15	£100	99 1/2
Edinburgh Life	5,000	5	£10	£2	£82 1/2	£82 1/2
Fire Insurance Association	100,000	13	100	50	£100	99 1/2
Guaridian Fire and Life	20,000	27 p. sh.	100	25	£82 1/2	£82 1/2
Imperial Fire	12,000	30	20	2	£7 1/2	£7 1/2
Lancashire Fire	100,000	15	40	8 1/2	£51 1/2	£51 1/2
Life Association of Scotland	10,000	48	25	12 1/2	£1 7-20	£1 7-20
London Assurance Corporation	35,802	10	10	2	£45	£45
London & Lancashire Life	10,000	70	20	2	£69 1/2	£68 1/2
Liverpool & Lond. & Globe Fire & L.	£39,175	25	50	6 1/2	£44 1/2	£44 1/2
National	40,000	70	100	5	£269	£268 1/2
Northern Fire & Life	30,000	56	50	1	£269	£268 1/2
North Brit. & Merc. Fire & Life	80,000	6	10	1	£269	£268 1/2
Phoenix Fire	6,722	30	10	1	£269	£268 1/2
Queen Fire & Life	200,000	60	20	3	5 1/2	5 1/2
Royal Insurance Fire & Life	100,000	6	10	1	.....	.....
Scottish Imperial Life	50,000	15	50	3	.....	.....
Scottish Provincial Fire & Life	20,000	.....	.....	.....	.....	.....

North British & Mercantile

INSURANCE COMPANY.

Total Funds, - \$50,807,727.07
Total Revenue, - \$12,107,481.83

CANADIAN INVESTMENTS:

\$4,432,752.00

Founded THE 1805.

CALEDONIAN INSURANCE COMPANY

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNTZ & BRATTY, 1 Victoria Street.

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

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

Established 1824.

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

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

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

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

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

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ROYAL INSURANCE COM'Y OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL, - - - - - \$10,000,000
RESERVE FUNDS, - - - - - 35,000,000
ANNUAL INCOME, upwards of - - - 8,000,000

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

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

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

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

UNION MUTUAL LIFE

INSURANCE COMPANY.
PORTLAND, MAINE.

Incorporated 1848 JOHN E. DeWITT, President

The Business of the Union Mutual Life Insurance Company, for the half year ending June 30th, 1892, was of a highly successful character. Compared with the corresponding periods of preceding years, the half year in question was one of the best in the Company's history.

Substantial increases were made in new Insurance Written; New Premiums Written and Settled; Premium Income and Interest Earnings; and in Policies and Insurance in force. The Notices of Death Claims showed a Decrease.

WALTER I. JOSEPH, Manager, - - MONTREAL
Office—30 St. Francois Xavier St.

The

Manufacturers'

Life

Insurance

Company

Authorized Capital, \$2,000,000.00

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

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

Local Board for Quebec—Chairman, ROBT. AROHER, Prsdt. Board of Trade, Montreal; HON. J. A. OCINET, A. G. McBRAN, A. F. GAULT, R. R. McLENNAN, ALD. J. D. ROLLAND.

SELBY, ROLLAND & LYMAN,

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

Insurance

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

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

Writes Liberal Policies without Burdensome Conditions.

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

Bond now before the public.

Agents wanted in all unrepresented districts.

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

WORTH KNOWING

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

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

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

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HON. S. H. BLAKE, Q. C., - - - - - } Vice-Presidents.
ROBT. MCLAN, Esq., - - - - - }

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

THE DOMINION LIFE ASSURANCE CO.

Waterloo, Ont.

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

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

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

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

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

MERCANTILE

FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital, - - - - - \$200,000.00
Government Deposit, - - - - - 20,100.00

Losses Promptly Adjusted and Paid.

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

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

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

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

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HON. HENRY STARNES, Chairman.
EDWARD J. BARREAU, Esq.
WENTWORTH J. BUCHANAN, Esq.
ANDREW FREDERICK GAULT, Esq.
G. F. O. SMITH, Resident Secretary.

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Standing Counsel—GEO. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH: MONTREAL.

Insurance

BRITISH AMERICA ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1852.

HEAD OFFICE, - - - TORONTO.

Cash Capital and Assets, \$1,133,668.52.

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

United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.

MONTREAL OFFICE, 1740 NOTRE DAME ST.

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

J. N. LANE, General Manager & Secretary.

HUDSON & LANE, - - - Managers for Canada.

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

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

QUEEN INSURANCE COMPANY of AMERICA.

H. J. MUDGE, Resident Manager, MONTREAL.

HUGH W. WONHAM, Special City Agent,

1759 NOTRE DAME STREET.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN BLAIRIE, Esq.

Vice-Presidents, - { - HON. G. W. ALLEN

J. K. KERR, Esq., Q.O.

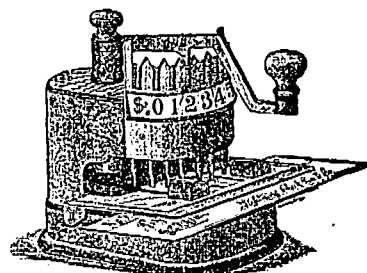
WILLIAM McCABE, F.I.A., Managing Director

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

Cash Income..... \$ 401,046 66
Assets..... 1,216,560 41
Reserve Fund..... 954,548 00
Net Surplus..... 183,012 41

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

THE LIGHTNING CHECK PUNCH



Prevents Raising of Checks.

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

IMPERIAL

Insurance Company, Limited FIRE.

Established at London in 1803.

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

107 St. James Street.

E. D. LACY, Resident Manager for Canada.

HURON & MIDDLESEX Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

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

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President. Vice-President.

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Agents wanted in unrepresented Districts.

— THE —

Germania Life Ins. Co. of N. Y.

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

Managers for Canada: JEFFERS & RÖNNE

46 King Street West, TORONTO.

NEW YORK LIFE

Insurance Company.

JANUARY 1, 1892.

ASSETS, - - \$125,947,290.81
 LIABILITIES, - 110,806,267.50
 SURPLUS, - - \$15,141,023.31

INCOME, - - - \$31,854,194.00
 NEW BUSINESS
 written in 1891, \$152,664,982.00
 Insurance in force, 614,824,713.00

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

DAVID BURKE,
 General Manager for Canada

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments,
 over \$1,300,000
 Accumulated Funds, - 7,685,890
 Annual Income, - - 1,295,000
 Assurance in Force, - 31,250,000
 Total Claims Paid, - 9,763,340

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

F. STANCLIFFE, General Manager.

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

LONDON

Guarantee

AND Accident

COMPANY
 (LIMITED)

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

Head Office for Canada:
 72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP
 Issued for parties in position of trust where
 security is required.

ACCIDENT INSURANCE on the most approved plans

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

A. J. HUBBARD, General Agent, MONTREAL

The Directors are open to entertain applications for
 agencies where the Company is not already efficiently
 represented.

TELEPHONE 504.

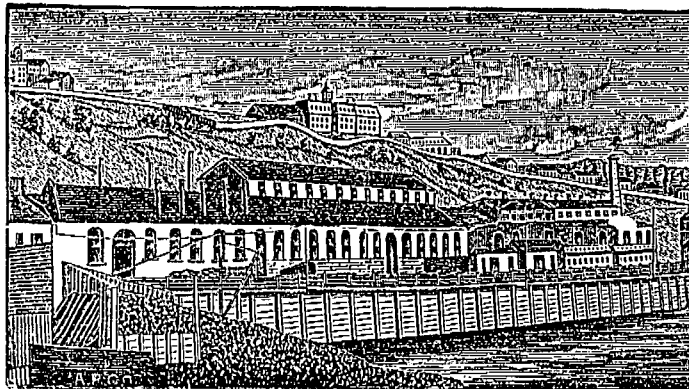
ESTABLISHED 1864.

CARRIER, LAINÉ & CO.,

Stoves,
 Stove Fittings,
 Holloware,
 Ploughs and
 Plough Castings,
 Builders' Castings

Founders, Machinists

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



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

Works & Office:

Commercial - Street
 LEVIS, P.Q.

WESTERN

Assurance Company,

FIRE AND MARINE. INCORPORATED 1881.

Assets, - - - \$1,555,886 19
 Income for Year ending 31st Dec., 1891, - 1,797,996 03

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

J. J. KENNY, Managing Director.

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

COMMERCIAL UNION

ASSURANCE CO., LTD.,

Of London, - - - - - England.

FIRE! LIFE! MARINE!!!

Total Invested Funds - - - \$12,500,000
 Capital and Assets.....\$25,000,000
 Life Fund (in special trust for life policy-holders).... 5,000,000
 Total Net Annual Income..... 5,700,000
 Deposited with Dominion Government..... 374,246

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

HEAD OFFICE, Canadian Branch, - - - MONTREAL

EVANS & McCRECOR, Managers.
 E. M. COLE, Special Life Agent. - N. PICARD, City Agent.

THE FIRE Insurance - Association

(LIMITED),

OF LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman
ROBERT BENNY, Esq., - - - - - Directors
SANDFORD FLEMING, Esq., C.M.G. - - -

Chief Office for Canada: - - MONTREAL
 No. 47 St. Francois Xavier Street.

CONFEDERATION LIFE

W. C. MAUDONALD,
 Actuary.

J. K. MAUDONALD,
 Man. Director.

INCOME 1891:

Premiums and Interest, - \$872,547.47

BUSINESS IN FORCE:

TWENTY AND A HALF MILLIONS

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

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